Annual Report
2021-22
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Click on the page number you want to read.
TRUSTEES

Mahendra Mehta
Founder Trustee

Asha Mehta  Rajiv Mehta
Nandini Mehta

Click on the text to know more about Trustees & Boards of Advisors
Nitin Khanapurkar

A renowned corporate professional, Mr. Khanapurkar brings to Ratna Nidhi 28 years of work experience in the area of expanding operations and streamlining businesses globally. He comes from a family that has been mentoring ngo’s for more than 3 decades. He is the global head of governance at Apex Fund Services Ltd, London.

DR. RAVI BHALLAMUDI

Prof. B. Ravi is an Institute Chair Professor of Mechanical Engineering at IIT Bombay and founder of BETIC – Biomedical Engineering & Technology incubation Centre. In the last 25 years he led several inter-disciplinary multi-institutional R&D projects, leading to indigenous products, start-up companies and social impact.
ASHOK KOTHARI

Mr. Kothari, an engineer by profession, with over 45 years of experience in the Manufacturing sector, is currently heading the manufacturing unit of Pakona Engineers Pvt. Ltd. He is also the president of NSM Trust which operates a school, Jr. College & Degree College in Vile parle, Mumbai and is the Secretary General APEX BODY at Jain International Organization (JIO).

Rukaiya Joshi

Former Professor and Chairperson for Center of Education in Social Sector at SPJIMR, she has been awarded 6 awards for her initiatives. She has over 4 decades of teaching experience up to MPhil. She has presented papers at National and International conferences (invited twice to USA) and has published research papers in peer review journals (one of them given an award). She is a visiting faculty, consultant to B Schools and Engineering colleges in Maharashtra. She has been on jury panels and Audit committees of many CSR organizations and NGOs. She is on the board of NGOs in Mumbai and Gujarat. She is mentoring, advising many NGOs and CSR across India and over 35 years, has led many grassroots projects.
Dear Friends,

32 years ago, my father cradled a dream of creating a world where there is a sun of hope for unprivileged children, inhibited women, and the disabled. This dream crawled its way up from ardent willpower and gave light to Ratna Nidhi Charitable Trust, founded under the stellar leadership of Mr. Mahendra Mehta.

We have a thirst to make this world a habitat of progress for all. We’ve not just created waves of change in India but have impacted underserved lives in Africa as well. Hence We Weave the Threads of Humanity That Celebrates Everyone As ONE!

We believe Everybody Is Capable, Everybody Is A Champion. Our purpose is to not just serve people but raise them to not just survive but thrive as capable individuals. By launching several people-empowering projects, we have challenged each hurdle with a punch of our passion to create a wonderful world for all.
The last year again saw India grappling with the second wave of Covid and we plunged into providing oxygen concentrators to hospitals across India. Despite the challenges that the second wave brought, we continued to enable people with disabilities, serve meals to children and families from low income communities, launched various new projects under the umbrella of Empowering Women and the Mission Million Library program.

We are grateful to all our donors and partners who continue standing by us. Your belief in us motivates us to take on ambitious goals and venture into the unknown.

Grounded Deeply with A Bright Tomorrow In Sight, we forge ahead step-by-step to create an equitable world for all.

Sincerely,

**Rajiv Mehta**

Trustee

Ratna Nidhi Charitable Trust
VISION
A world where underserved and differently-abled are empowered and provided with equal opportunities to achieve their full potential, and become contributing members of society.

MISSION
Leverage Data, Innovation, and Technology with our culture of transparency and collaboration.

To improve the lives of the underserved and differently-abled and move them towards self-reliance.

By providing them with food, mobility aids, healthcare facilities, spectacles, books, education, skilling, and employment opportunities.

VALUES
Guided by Family Values, Trust & Compassion our work is based on 3 pillars:

- Wisdom of thought
- Speedy execution
- Transparency in reporting
**IMPACT AT A GLANCE**

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>PROJECTS</th>
<th>IMPACT FOR THE YEAR 2021–22</th>
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<tbody>
<tr>
<td><strong>DISABILITY</strong></td>
<td>Mobility aids</td>
<td>4920 prosthetic aids</td>
</tr>
<tr>
<td></td>
<td>Skilling</td>
<td>86 beneficiaries</td>
</tr>
<tr>
<td><strong>COVID RELIEF</strong></td>
<td>Mission Million Khichdi</td>
<td>13 lac meals</td>
</tr>
<tr>
<td></td>
<td>Hospital Equipments</td>
<td>260 equipments</td>
</tr>
<tr>
<td></td>
<td>(OC) Oxygen concentrators</td>
<td>4075 OC's</td>
</tr>
<tr>
<td><strong>EDUCATION</strong></td>
<td>Mission Million Books</td>
<td>106095 books</td>
</tr>
<tr>
<td><strong>COMMUNITY WELFARE</strong></td>
<td>Garments Distribution</td>
<td>25680 Garments</td>
</tr>
<tr>
<td></td>
<td>Miscellaneous items</td>
<td>4173 items</td>
</tr>
<tr>
<td></td>
<td>Toys &amp; Games</td>
<td>869 toys</td>
</tr>
<tr>
<td></td>
<td>Stationary items</td>
<td>923 items</td>
</tr>
</tbody>
</table>
## Impact at a Glance

### Education
- 50,000 quantity of Tetanus injection
- 1,50,000 Surgical facemasks
- 30,000 Sanitary pads
- 1,00,000 tablets of Ivermectin 12 mg
- 1,00,000 tablets of Paracetamol- 500mg
- 5000 tablets of O2

### Raigad Flood Relief
- 50,000 quantity of Tetanus injection
- 1,50,000 Surgical facemasks
- 30,000 Sanitary pads
- 1,00,000 tablets of Ivermectin 12 mg
- 1,00,000 tablets of Paracetamol- 500mg
- 5000 tablets of O2

### Program

| Healthcare | Vision - Eye spectacles | 209 spectacles |
| Hospital Equipments | 48 equipments |
| Medicines | 2.81 lac medicines |
| Masks | 1.5 lac masks |

| Disaster Relief | Raigad flood relief | 50,000 quantity of Tetanus injection | 1,50,000 Surgical facemasks | 30,000 Sanitary pads | 1,00,000 tablets of Ivermectin 12 mg | 1,00,000 tablets of Paracetamol- 500mg | 5000 tablets of O2 |
COVID RELIEF
COVID-19 lead to a complete lockdown world over and in India it started from March 2021. In India, the second covid wave started in March 2022 and many across the country were adversely affected. India grappled with the second wave of COVID-19 cases, where patients were struggling to find hospital beds and oxygen support. There was a huge demand for medical oxygen supply which has put a huge pressure on the health infrastructure.

In these times, Ratna Nidhi embarked on a challenging journey to provide food to thousands of people in Mumbai city, and boost the healthcare infrastructure by donating medical equipment and oxygen concentrators.

Through the first wave in 2021 we were able to launch a massive khichdi project and were serving almost 10,000 meals a day. In the second wave we were able to donate close to 3875 Oxygen concentrators to hospitals across India.

Our speedy execution, agility and networks in these crisis times have stood the test of time and helped us deliver and scale the oxygen project across India.

Our ability to mobilize the domestic and international community to support our work has helped us impact hospitals in rural areas of India and donated thousands of oxygen concentrators.
Ratna Nidhi continued serving meals through the second wave and we have served over 13 lac meals till date.

Our journey continues to provide fresh cooked meals to people from low income communities in Mumbai. With several schools reopening post the pandemic, we are now focussed on providing mid day meals to children from low income schools in Mumbai.
Ratna Nidhi has also donated several ventilators, Bi-pap machines, ICU beds to hospitals in Maharashtra and Hyderabad during the second wave.

These life saving equipment have served thousands of critically ill patients across several hospitals in India.
Ratna Nidhi responded to the rising demand for oxygen concentrators during the second wave by providing them to hospitals in India. Several of these concentrators have been delivered to hospitals in Maharashtra, Gujarat, Chhattisgarh, MP & Orissa., Leh-Ladakh, Jharkhand, Bihar, Tamil Nadu, Delhi, Goa, Haryana, Kerala, Nagaland, Rajasthan, Uttarakhand, West Bengal & Pune,
DISABILITY
Ratna Nidhi’s core focus for the last 20 years has been to empower people with movement Disability by providing them with artificial prosthetic aids like Jaipur foot, Calipers, Crutches and Wheelchairs. Ratna Nidhi’s Disability program is designed so that they too can be capable members of society. Confident to lead their lives by their own means. Our holistic approach, as described in the following pages, ensures their physical mobility and also puts an effort to make them financially independent.

Covid brought in its own challenges for implementing the program but our team rose upto the challenges and has delivered aids to thousands of people in remote villages of India. The flagship project this year was the Leh mobility camp. We also conducted the mobility camp in Gujarat, Maharashtra and Madhya Pradesh.

Ratna Nidhi also continued its skill training program, training 64 disabled candidates into spoken English, computer literacy, soft skill & personality development.

Thousands of people continue to walk independently and have become earning members of society due to our disability program intervention.
LEH–LADAKH MOBILITY CAMP

Ratna Nidhi organized the Disability camp in partnership with Mahabhodhi International Meditation center and Rotary International District 3141 & 3030. The planning and execution of this project spanned over 6 months, with the screening camp being organized in April, 2022.
MOBILITY CAMP

Beneficiaries were mobilized for this camp from Leh, Nubra valley, Pangong and Kargil. These are some of the most remote and untouched regions in India, perched at high altitudes where travelling can be physically challenging. Our team with their grit and determination were able to scale these heights, to ensure that every disabled in these remote regions has an aid which would uplift their current condition.

The distribution camp for this project was organized from 12th to 15th June, 2022 at the Mahabodhi International Meditation Center. 1000 aids like Jaipur foot, calipers, crutches, wheelchairs and hearing aids were distributed at this camp.
Ratna Nidhi’s skill training program provides basic skills required to make a person employable as per industry standards, and have consolidated it into a holistic program. This year this program transitioned to online classes on zoom with 64 disabled candidates being skill trained.

Transitioning the skilling program meant our trainers had to find unique ways to hold the attention span of the students and ensure their learning remains uninterrupted.

While our impact in this segment was lesser compared to the previous years, our resolve to continue the program remained intact through the pandemic.
DISASTER RELIEF - RAIGAD
Ratna Nidhi Charitable Trust (RNCT) with the support of Arcil ensured medical aid to the flood victims at Raigad, Maharashtra. The floods impacted over 18000 people in Raigad, making medical support critical and crucial especially during the COVID times. Following items were donated:

- 50,000 quantity of Tetanus injection
- 1,500,000 Surgical facemasks
- 30,000 Sanitary pads
- 1,00,000 tablets of Ivermectin 12 mg
- 1,00,000 tablets of Paracetamol 500mg
- 5000 tablets of O2
The medicines were provided to the Zilla Parishad as per the on ground requirement. Our disaster response in these critical times has helped provide immediate relief to thousands of people in these areas.

The support impacted thousands of families living in Pen, Alibaug, Khalapur, Karjat, Roha, Uran, Mahad, Poladpur, Murud, Manegaon, Sudhgad, Tala, Mhasla, Shriwardhan and Panvel.
NEW PROJECTS

Asha Ratna Scholarship

Beautyician Training Program for Women

Ratna Nidhi Library

Mission Million Book in Ghana
RNCT believes that Education is a basic necessity and right of every student. Hence we have launched the Asha Ratna Scholarship program which will ensure support for the educational requirements of such children. Through this program we provided scholarships to 85 students last year who lost their parents to covid.
The Beauty Course at Ratna Nidhi will consist of:

- Basic Beauty Course
- Financial Literacy and Digital Equity
- Hygiene pre-post-during service to the client
- English Speaking
- Personality Development
- On-Job-Training/ Internship

Ratna Nidhi launched the Beautician training program for women from low income communities in Mumbai with an objective of making these women financially independent. Ratna Nidhi is currently operating 8 batches of beauty training at 5 locations in Mumbai—Koperkhairane and Sewri, Thane and Dadar centre. Currently, about 108 women are being trained, and by the end of the year, 200 women will be trained with complete placement assistance. To ensure immediate business, a beauty kit is also being provided to each candidate.
Ratna Nidhi has launched a library for youth from low income groups at Babulnath in Mumbai. This library has a spread of 9000 books and is beautifully set up in one of the prime locations of Mumbai. The center also has computers set up now, thereby providing children with free access to computers which will aid them in gaining knowledge. 50 children have been enrolled at our library in the year 2021–22.
Ratna Nidhi has expanded the Mission Million books project globally by exporting charity to Ghana in Africa. **400 cartons of books, 14 tones in weight, 19000+ books, 20 feet container of books have been shipped to Ghana free of cost.**

The idea of exporting charity in Africa started about 4 years back during the RILM South East Asia Convention held in Chennai, India on 5th March 2017. During the convention, apart from other agenda’s, a short presentation was made by Mr. Rajiv Mehta, Trustee Ratna Nidhi Charitable Trust on the vision to ensure that every child has at least one book to read- under the Project “Mission Million Books”
Ratna Nidhi has set up a full fledged computer training center at our Medical center in Gujarat, with 100 computers at the center. This center has been operational since April 2022 and we aim to train 1000 youth in computer literacy at this center.
FUTURE PROJECTS

01 Mini Library

02 Women Skill training

03 Computer training at Gujarat

04 Ratna Nidhi Library
Ratna Nidhi seeks to take its Mission Million book program one step forward and now plans to launch a Mini Library program.

It is envisaged that children should have ready and free access to books in their respective schools, colleges or study centers or even their hostel/children’s home. It is imperative that students are exposed to a variety of books without any cost. Books can open a sea of knowledge especially for the one’s who do not have any other source of information. Through this project, Ratna Nidhi hopes to ensure that children always have access to good quality books.
Ratna Nidhi will continue to expand on this program and aims to skill train 200 women from low income communities by the end of this financial year. This program seeks to make women financially independent through the new skills imparted to them.
Ratna Nidhi has set up a full fledged computer training center at our Medical center in Gujarat, with 100 computers at the center. This center has been operational since April 2022 and we aim to train 1000 youth in computer literacy at this center.
We will be scaling memberships at the library by enrolling more students who will immensely benefit from the wide variety of books set up here. In due course we will also begin with providing free Tally training for students at the center.
STORIES OF CHANGE
Rigzen lives in Leh with his family. In 1999 he lost his legs to a land mine accident. Ever since then life has been drastically different, with him using many kinds of artificial limbs.

He got to know about our camp through an advertisement on radio and was happy that with his new Jaipur foot he will now be able to walk independently and comfortably. With a meager salary of Rs.5000 a month, the free Jaipur foot will go a long way in providing him with independent mobility he shares.
Varsha Pawar, 30 years, Thane

Varsha Pawar is a 30-year-old woman living with her mother in Thane district. Varsha has polio since birth and therefore, mobility was always a challenge. Her mother has been the only one to take care of her.

Varsha’s mother worked as a housemaid to fend for herself and her daughter. As she grew, going to school, and other basic things like playing etc started becoming a challenge. Her mother had to take care not just of herself but her daughter as well. With Varsha growing and no other support, giving personal attention to Varsha, especially her studies, started getting tough. She dropped out of school after 9th standard.

For basic requirements, Varsha would either use a stick or take someone’s support. It was only a few months back, that Varsha heard of a camp being organized in her neighborhood. Her mother told her about the camp and decided to give it a try. During the camp, Varsha was suggested to wear a calliper. The dimensions of her leg were taken, and on the distribution date, the calliper was provided.

Today Varsha is able to walk freely, and is independent. She hopes to work, and do more in life, but the fact that she has studied till 9th is a hindrance. She is happy to have received the calliper which is working well.
Pratiksha Petkar
23 years, Chandrapur

Pratiksha Petkar, is a 23 year old female, residing in a remote district of Maharashtra Chandrapur. She is suffering from locomotor disability.

Even though Pratiksha is disabled she dreams of becoming independent and to lead her own life. In fact, she is pursuing Bachelors in engineering from Dr. Babasaheb Ambedkar Technological University.

She wishes to work in a corporate office. And support her family. She is also currently working as a Tele Caller for Bajaj Finance. Though the income is not fixed and depends on the calls she makes. She says she is happy that at least it is keeping her occupied. She lives with her parents. Her father is a daily wages worker and her mother is a housewife.

Pratiksha has joined this year for Ratna Nidhi Charitable Trusts Skill development Program. Through this program she is learning new skills such as Grooming, Communication skills, Body language, Spoken English and basic Computer skills. She firmly believes that through Ratna Nidhi’s Training program she will be able to showcase her skills aptly where she might go for an interview. And she will be able to give a wonderful first impression of herself.
49- year old Sayali Adsul lives in Mumbai with her husband and her son. Covid crisis had hit her family financially. It was also a time of introspection for her and her husband where they decided they should have multiple earning sources so as not be in a financial crisis.

Moving ahead with this though process, Sayali enrolled for the beauty course. The beauty course was life changing for her. She learnt new skills, and within 20 days of class, she started home visits and earning. Now that she is completely trained in beauty, personality and English, she feel much more confident of herself and her work. Sayali earns approx. 5000 per month.
Amruta Khandekar is a 19-year-old girl from Chunabhatti Mumbai. She lives with her parents and siblings. During COVID-19 her father lost his job. He was the sole earning member of the family.

The crisis made her think out of the box. Amruta always wanted to support her family. And now that her family needed support, she decided to skill herself professionally.

She always had an inclination towards doing mehendi. She enrolled herself in the beauty course as it also taught personality and English training. The course did wonders for Amruta. She believes that this course will help her to expand her clientele and to earn to support her education. She is earning approximately 3000 per month along with pursuing her education.
AWARDS & TESTIMONIALS

Click here to know more about our awards
Mr. Rajiv Mehta, Trustee, Ratna Nidhi Charitable Trust was featured in the elite BW Power list of Social Impact Leaders & Change Makers by Business World. The power list recognizes exemplary work undertaken by illustrious social sector professionals across India under one roof.
7th CSR Impact Award in Covid-19 response (large category) for the project "Saving Lives: Oxygen Concentrators"
Role Model for Reading for Pleasure NGO from India reading Olympiad, Food for thought Foundation
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<td>ONE SIGHT EssilorLuxottica Foundation</td>
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<td>SBI Life INSURANCE With Us, You’re Sure</td>
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<td>kotak Kotak Mahindra Bank</td>
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<td>HDB FINANCIAL SERVICES From the trusted family of HDFC Bank</td>
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<td>Rotary India Literacy Mission</td>
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<td>SBI Capital Markets Limited</td>
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<td>HERANBA INDUSTRIES LIMITED</td>
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PARTNERS

Willis Towers Watson

Swades Foundation

Akshaya Patra

Give India

Pratham

Asian Star

Synopsys

XL Dynamics

BCPI

IndusInd Bank

SHARE & CARE Foundation
Development is about transforming lives of people, not just transforming economies.

RATNANIDHI CHARITABLE TRUST
16 A, Khetwadi, 12th Lane, Opp. Earth View Bldg, Opp.Pawri School, Grant Road (e), Mumbai - 400004
Ph: 8530485324, info@ratnanidhi.org, www.ratnidhi.org

Donation to all projects are exempted from income tax u/s 80-G
We are FCRA registered
RATNA NIDHI CHARITABLE TRUST

Tax Exemption under 80G for donation below ₹. 1,00,000/-

DONATION FORM
WE WILL VERY MUCH APPRECIATE YOU UPDATING YOUR CONTACT INFORMATION

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<tr>
<th>Name</th>
<th>Address</th>
<th>City, State, Pincode</th>
<th>Home Phone</th>
<th>Mobile Phone</th>
<th>E-Mail ID</th>
<th>Comment</th>
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Open your heart and fill in the form generously. You can pay online at www.ratnanidhi.org or Fill this form and mail it with your cheque

<table>
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<tr>
<th>Sr. No</th>
<th>Project</th>
<th>Each. Contribution (₹)</th>
<th>No. of Items</th>
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<tbody>
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<td>1</td>
<td>Food Project (per child per month)</td>
<td>625</td>
<td></td>
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<tr>
<td>2</td>
<td>Food Project (per child per year)</td>
<td>6250</td>
<td></td>
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</tr>
<tr>
<td>3</td>
<td>Jaipur Foot - Artificial Limb</td>
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<tr>
<td>4</td>
<td>Calipers for polio - Affected</td>
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<tr>
<td>5</td>
<td>Wheelchair</td>
<td>6000</td>
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<tr>
<td>6</td>
<td>Crutches (One pair)</td>
<td>1200</td>
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<tr>
<td>7</td>
<td>Hearing aid</td>
<td>2000</td>
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<tr>
<td>8</td>
<td>Prosthetic Hand</td>
<td>5000</td>
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<tr>
<td>9</td>
<td>Cost for 1 Mini Library</td>
<td>5750</td>
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<tr>
<td>10</td>
<td>Cost for 10 Mini Libraries</td>
<td>57500</td>
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<td>11</td>
<td>General Support</td>
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</table>

A cheque in favour of “Ratna Nidhi Charitable Trust” in enclosed for this amount

16 A, Khetwadi, 12th Lane, Opp. Earth View Bldg, Opp.Pawri School, Grant Road (e), Mumbai – 400004

8530485324 info@ratnanidhi.org www.ratnanidhi.org