



# Nurturing Innovation: A Journey of **Heartfelt** Wisdom

from Himalayan heights



to Mumbai's heart

**ANNUAL REPORT 2022-23**

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# Trustees

## Mahendra Mehta

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Mr. Mahendra Mehta was a titan of compassion and courage, transforming countless young lives around the world. His legacy stands as a soul-stirring call for us all to act with boundless generosity and unwavering love.

## Asha Mehta

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A true humanitarian, she guides Ratna Nidhi Charitable Trust with wisdom, love, and a steadfast belief in the transformative power of empathy and compassion.

## Rajiv Mehta

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Mr. Rajiv Mehta is the managing Trustee at Ratna Nidhi charitable Trust. He is the son of Mahendra and Asha Mehta.

## Nandini Mehta

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A Chartered Accountant, inspiring example of how professional success can be harmoniously aligned with social responsibility, creating a path that is not only personally fulfilling but also impactful within the broader community.



# Advisory Board

## 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 interdisciplinary multi-institutional R&D projects, leading to indigenous products, start-up companies and social impact.



## PROFESSOR RUKAIYA JOSHI



Rukaiya Joshi is a Former Professor and Chairperson for Center of Education in Social Sector at SPJIMR. She has over 4 decades of teaching experience up to MPhil. She is a visiting faculty, consultant to B Schools and Engineering colleges in Maharashtra, on management & academic committees of educational institutions in Mumbai. She has been on jury panels and Audit committee of many CSR organisations and NGOs. She is on the board of NGOs in Mumbai and Gujarat. She was a Trustee with Baba Amte at Jabhua.

# Advisory Board

## MR. 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).



## MR. 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.

Dear Friends,

Picture a seed, a tiny spark of hope, planted in the bustling heart of Mumbai 25 years ago. That seed was Ratna Nidhi, a dream my father nurtured with love, compassion, and audacity. Today, that seed has blossomed into a magnificent tree, with branches reaching across India, touching lives, and spreading joy.

From a humble family trust, we have evolved into a dynamic organization. Our foundation lies in the cherished family values of trust and compassion, and yet our aspirations soar high, constantly expanding in the realms of Disability, Healthcare, Education, Hunger, Women Empowerment, and Community Welfare. And the fruits of our labor? They're the gleaming eyes behind the vision spectacles, the smiles on the faces of children engrossed in books from our libraries, the confident strides of those wearing the award-winning Ratna Nidhi leg, and the empowered women who have reclaimed their voice and discovered their calling through our skill training programs.

At Ratna Nidhi, we believe in a symphony of leadership. There are no fixed leaders, no permanent followers. Each individual, at some point, takes the helm of a project, while also supporting others. This fluidity ensures that each one of us grows, dares, learns, falters, rises, and finds the rhythm again. We foster an environment where innovation isn't just encouraged, it is the very essence of our operations.





In our journey, technology has been a steadfast ally. With CAD CAM on SolidWorks, we've revolutionized product design. Our dedicated staff, after their daily chores, adeptly navigate CRM for project management. In our world, each person is a leader, each soul a hero. We've streamlined our data and constantly push the envelope of innovation to ensure that every rupee donated manifests into smiles, hope, and tangible change. Our vision is clear - to harness technology not merely as a tool, but as an influential force for sweeping social transformation.

To every donor, partner, and volunteer - my heart swells with gratitude. With each step you journey alongside us, we create ripples of change. Every time I witness a child engrossed in a tale, someone rediscovering the simple pleasure of a walk, or the gleam in the eyes of those with their new vision spectacles, I am profoundly reminded of the tapestry of impact we are crafting, hand in hand.

With deep gratitude and dreams that know no bounds,

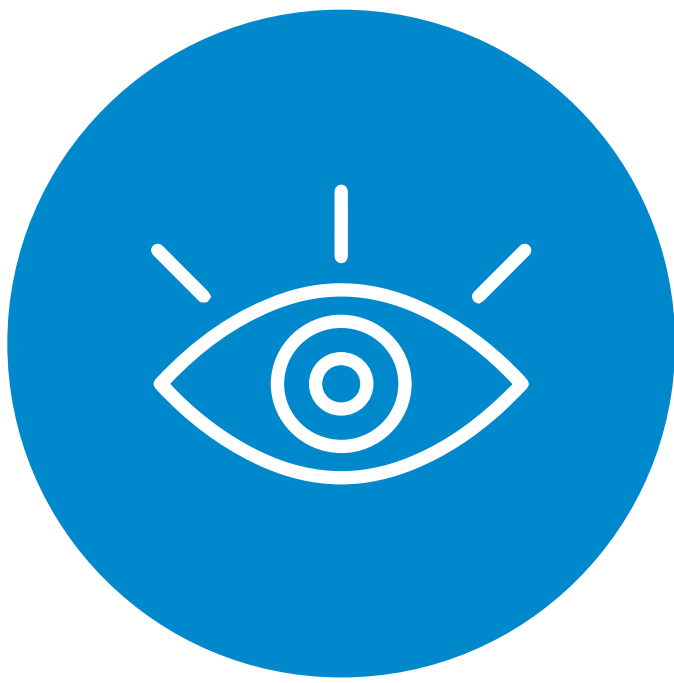
**Rajiv Mehta**

**Trustee**

**Ratna Nidhi Charitable Trust**

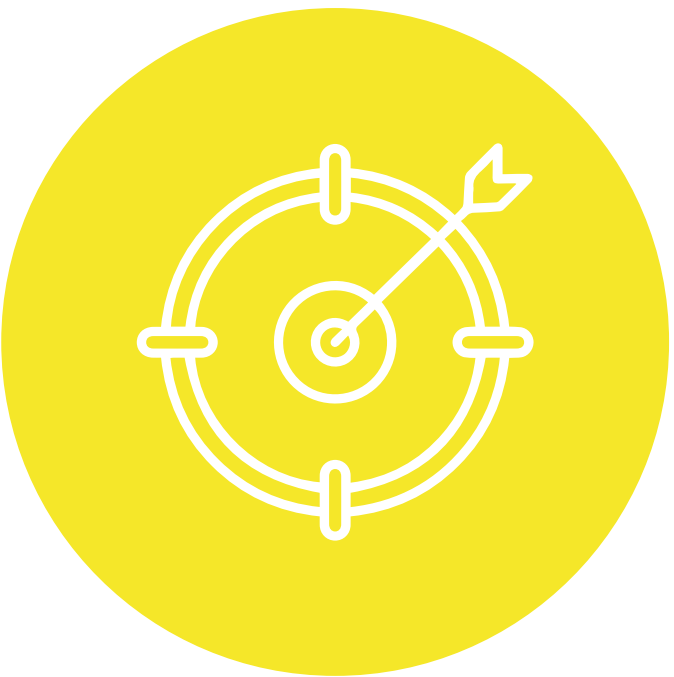


# Vision, Mission and Values



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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.



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Our mission is to 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.



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

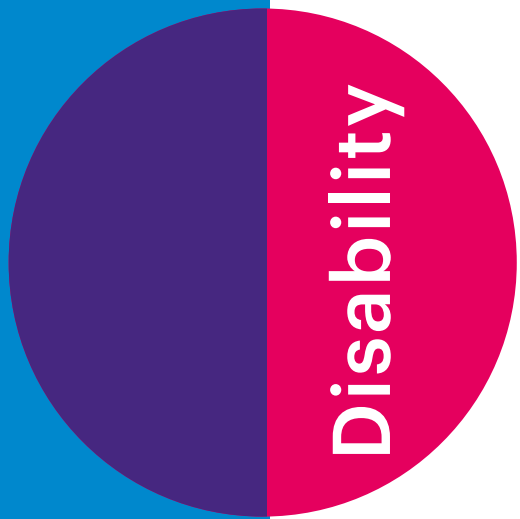
- Wisdom of thought
- Speedy execution
- Transparency in reporting

# Impact at a glance

Program

Project

Impact for the year 2022-2023

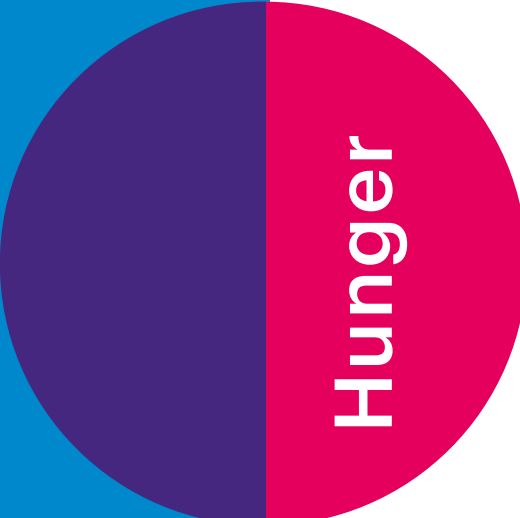


Mobility aids

*6513 prosthetics provided to 5841 disabled beneficiaries*

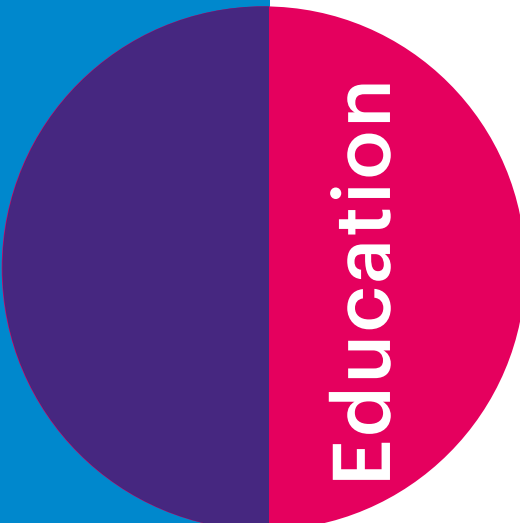
Ratna Nidhi Legs

*454 Ratna Nidhi leg's*



Mission Million Khichdi

*4,77,252 meals*



Food for Education

*2,49,120 meals to 2,988 children*

Mission Million Books

*12,30,911 books donated from 2016 to 2023*

Mini Library

*819 library units with 1,56,518 books*

Wisdom Tree

*186 library units with 12,770 books*

Library at Leh

*20,000 books*

Gujarat Library

*27210 books*

Gujarat Computer Center

*317 students trained*

Scholarship project

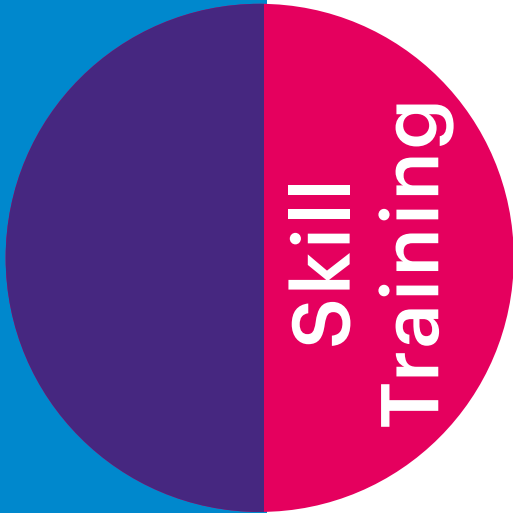
*155 students*

# Impact at a glance

Program

Project

Impact for the year 2022-2023



Beauty Training for Women

256 women



Vision for all

7933 children across 303 schools



Garments Distribution

36543 Garments

Miscellaneous items like furnitures, notebooks, stationary, footwear etc

12845 items

Toys and Games

942 toys

# Our Centres

- **Ratna Nidhi Head Office  
at Khetwadi, Mumbai**
- **Ratna Nidhi Jaipur Foot Centre,  
Mahalaxhmi, Mumbai**
- **Ratna Nidhi Medical Centre,  
Mahalaxmi, Mumbai**
- **Babulnath Library, Mumbai**
- **Gujarat Medical & Education  
Centre, Palanpur, District  
Banaskantha, Gujarat**



# A Symphony of Lives Changed:

## The Magnificent Impact of Ratna Nidhi Charitable Trust

*Within the great tapestry of existence, Ratna Nidhi is a master weaver, imbuing each thread with the colors of hope and resilience. Each life we touch is a hue added to a burgeoning palette of human potential.*

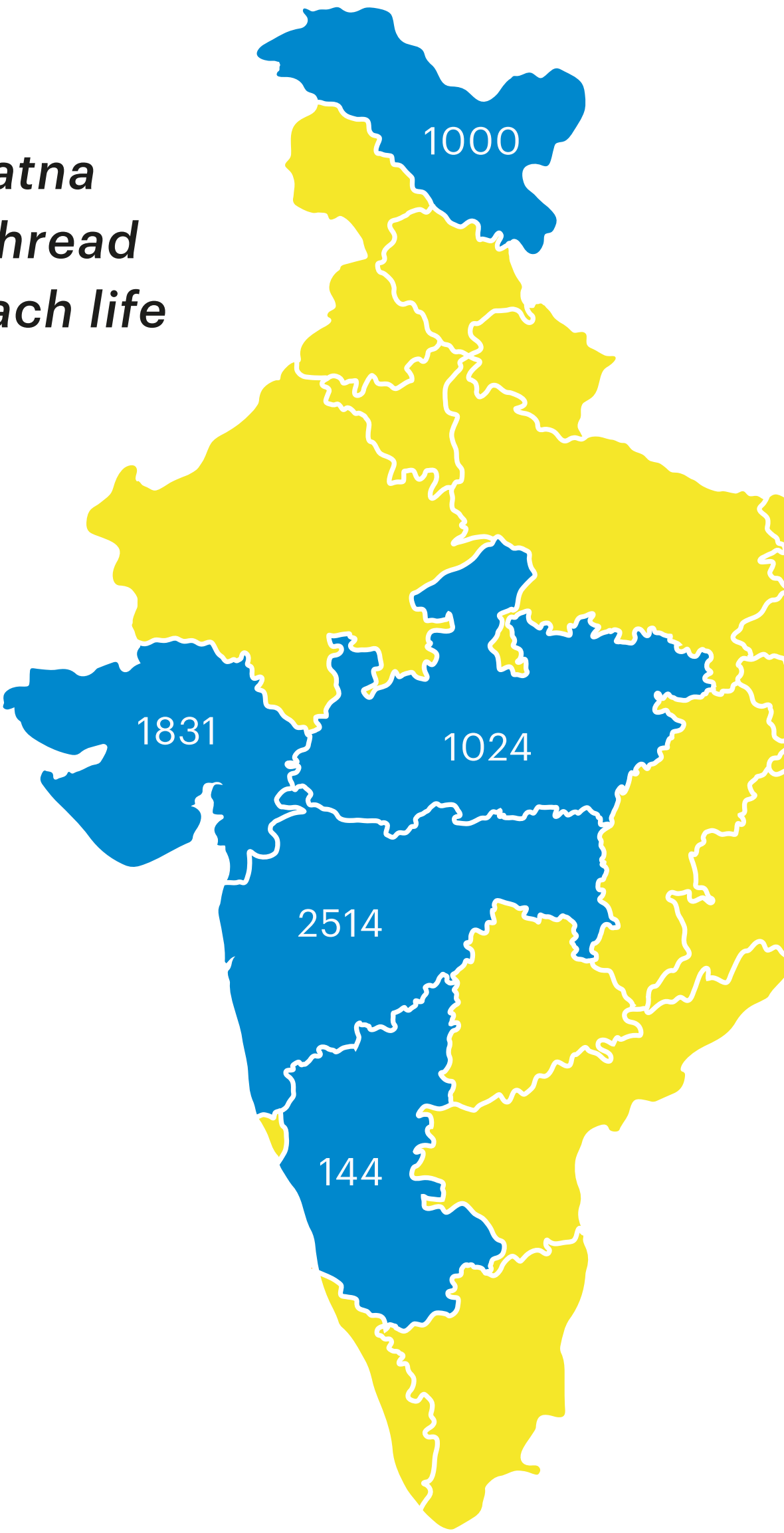
### A Sea of Numbers, An Ocean of Transformation

Each statistic is not just a number; it is a heartbeat, a soul rekindled, a life empowered. To date, Ratna Nidhi has bestowed 2,80,038 prostheses, each a lifeline to one of 2,41,073 beneficiaries. In just 2022-23 alone, 6,513 prostheses became 6,513 bridges to new lives for 5,841 souls across the magnificent subcontinent of India. Below is a breakdown of aids provided in last financial year:

Prosthetics	Total
Jaipur Foot	4182
Caliper	1284
Crutches	1030
Hand	119
Stick	44
Wheelchair	50
Hearing Aid	49
Ratna Nidhi leg	454
Grand Total	7212

### Mapping Grace Across Indian Terrain

*In Gujarat, 1,831 lives were given a new narrative. In Maharashtra, 2,514 futures were re-scripted. In Madhya Pradesh, 1,024 dreams were rekindled. And in the ethereal landscapes of Leh, another 1,000 stories were waiting to be written.*





# Ratna Nidhi Leg:

A Symphony  
of Science  
and Soul

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## Impact

**454 Ratna Nidhi leg  
provided in 2022-23**

Partnering with BETIC@IIT Mumbai and backed by Google Foundation, we've created a masterpiece: the Ratna Nidhi leg, featuring a knee joint. This is not just technology; it is empathy engineered into every molecule.

## Words of An Anthem-

*“Google.org is pleased to invest in the vision of Ratna Nidhi Charitable Trust. Through their innovative applications of technology, they are developing new solutions that will improve their lives of people with disabilities in India and around the world.”*

*- Jacquellie Fuller, Director, Google org.*





# Leh-Ladakh:

Where Hope  
Pierces the  
Heavens

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## Impact

**1000** aids like Jaipur foot, calipers, crutches, wheelchairs and hearing aids were distributed at this camp.

Amidst the rugged terrains of Leh-Ladakh, at the Mahabodhi International Meditation Centre, we didn't just scale mountains; we scaled the mountainous human spirit, bringing 1,000 aids and immeasurable hope.



# Palanpur:

## The Theater of Transformation

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### Impact

**1000 Mobility aids provided to disabled beneficiaries at Palanpur in Banaskantha district**

March 2023 was not just another month in Palanpur, Gujarat. Attended by Honourable Shri Haribhai Parthibhai Chaudhary, Ex.minister Of State For Home Affairs (Union Ministry) and other dignitaries, each of the 1,000 mobility aids handed out was a small miracle.

***As we write these poetic lines of humanity, won't you join our ensemble? A melody is sweeter when played in harmony. Come, be a note in this grand composition where each act, each donation, and each volunteer crescendos into a resounding anthem of possibility.***

***This inkwell of destiny is far from empty. Join hands with Ratna Nidhi Charitable Trust as we compose this enduring epic.***





# Shangrila Meditation



A special Dhamma talk and a Shangri-La Meditation camp by Bhikkhu Sanghasena was organized at the Indian Merchant Chambers, Churchgate, Mumbai, organized by the Ratna Nidhi Charitable Trust, Mumbai, and the Rotary District 3141.

A large number of over 100 people from all walks of life joined the session. The participants very much enjoyed the simple, practical but very effective teachings of Bhikkhu Sanghasena ji. In his talk, he reminded everyone about the very precious human life and urged

everyone to make use of it in the service of others before it is burnt or buried. After the talk, a beautiful #ShangrilaMeditation was led by Ven. Bhikkhu Sanghasena. The audience immersed themselves in the meditation session and realized the immeasurable inner qualities through the powerful experience of Shangrila Meditation with Guruji. Ms. Jigmat Spaldon, a member of the MIMC Shangrila group, who accompanied Bhikkhu Sanghasena presented some beautiful celestial songs and mantras.



# Mission Million Khichdi

2022-23 was a year of warm hearts and full plates, as Ratna Nidhi's "Mission Million Khichdi" unfurled a feast for the underprivileged. Amidst the lingering echoes of Covid, **2,23,282 meals** became the embrace of nourishment for **4850 people**.

From daily wage workers to the hidden corners where women and children sought shelter, our Khichdi was more than food—it was a message of empathy. Each meal was a spoonful of kindness, feeding bodies and lifting spirits.

## Food for Education: Nourishing Minds and Futures

Hot, nutritious food is more than a meal; it's a bridge to education, an invite to dream. Through "Food for Education," Ratna Nidhi guides 2483 kids in Mumbai's low-income schools and 505 across 7 NGOs towards brighter futures.

With 1,82,110 meals in 21 schools and 67,010 across 7 NGOs, we've turned classrooms into realms of hope. Each bite ignites potential, each child blossoms. By curbing hunger, we nourish not just bodies but aspirations, ensuring well-prepared, well-fed kids ready to embrace life's challenges.

## The Cuisine of Care: Ratna Nidhi's Recipe for Impact

At Ratna Nidhi, our meals are seasoned with compassion and cooked with care. From Khichdi to school lunches, we blend empathy, innovation, and determination.

In every plate, we offer a piece of our heart, ensuring no hunger and no child's potential wasted. Our kitchen catalyzes miracles, turning food into change, each meal celebrating human connection.





[illegible]

**Ratna Nidhi established 819 mini libraries, distributing a staggering 1,56,518 books across schools, colleges, health centers, and NGOs, enriching the minds of 3,83,881 children and adults.**

**Additionally, our commitment to promoting literacy saw the donation of 41,055 books to various organizations throughout Mumbai.**

**The Mini Library and Wisdom Tree resonate with a vision: a world where socio-economic backgrounds don't hinder children's access to knowledge. Crafting these libraries in resource-limited schools sparks curiosity, fostering a culture of reading beyond syllabi.**

Each institution's wooden cupboards house curated references, pictorial books, and study aids, inviting young minds on journeys through science, history, literature. It's more than reading; it's nurturing innovation, critical thinking, empowering children to realize their vast potential.

Ratna Nidhi's efforts, channelized through this project, are a testament to our dedication to sow seeds of knowledge and wisdom, leaving a lasting imprint on countless lives.

Breakdown of libraries in 2022-23

Institutions	Number	Beneficiaries	Book Count
Schools & colleges	781	3,61,944	1,50,440
Health Centres	30	16,627	4,483
Municipal Libraries	3	2,200	880
Police station	1	15	120
NGOs	3	95	520
Sports Club	1	3000	75
Total Mini library	819	3,83,881	1,56,518
Wisdom Tree Total	186	12,770	12,770
Grand Total	1005	3,93,209	1,69,288



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## Impact

**223 Members  
Enrolled and  
Empowered**

Imagine a realm where enlightenment's door swings open for a mere ₹250. Ratna Nidhi's Babulnath Library, located centrally in Mumbai, is more than shelves – it's a vibrant haven for dreams. With 1 lakh+ books, it's a launchpad for futures.

The concept is simple yet profound: democratize reading. In a world where quality education demands a high price, Ratna Nidhi breaks barriers. Babulnath Library offers lifelong membership at a symbolic fee, allowing unlimited borrowing for a year.

But it offers more. Equipped with computers, it grants free digital access, enhancing tech literacy. This aligns with global digital learning trends, preventing children from lagging in the tech race.

Beyond a library, it's a movement. It declares that every child, despite their economic status, deserves tools for their success story. Join us in fostering Indian readership, one child, one book at a time. Engage with Babulnath Library and be part of the revolution that reads not just words, but the world. Ratna Nidhi believes in boundless knowledge and limitless dreams.



# Babulnath Library:

A gateway to  
knowledge





# Gujarat Center:

## Igniting Minds in the Heart of Rural India

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### Impact

**317 Students Trained in Computer Literacy;**  
**23,171 Books in the Library**

In the picturesque yet underserved landscapes of rural Banaskantha district in Gujarat, a beacon of education and empowerment is shining bright. Welcome to Ratna Nidhi's Gujarat Center, a sprawling 10,000 sq ft oasis of learning and growth, dedicated to nurturing the aspirations of young minds in rural India.

### Gujarat Computer Center: Bridging the Digital Divide

*Partnering with NIIT, Ratna Nidhi has embarked on a trailblazing mission to provide computer literacy to the youth. With courses in Computer Basics, WebDesign, and Computer Hardware, we're not just teaching skills; we're forging futures. A total of 77 students are currently being shaped into tomorrow's tech-savvy professionals, ready to step into the digital era with confidence. Upon completion, an NIIT certificate validates their skills, opening doors to a world of opportunities.*

*In collaboration with the AT&T Technology Institute, the center also extends its reach to empower disabled beneficiaries through training in social media marketing. This initiative is more than education; it's a path to independence and financial stability.*



## Gujarat Library: A Treasure Trove of Knowledge

*With a rich collection of 23,171 books, the Gujarat Library mirrors the ethos of Mumbai's Babulnath Library but serves the unique needs of rural India. This project, allowing schools and colleges to borrow thousands of books for a whole year, ensuring that knowledge reaches the very grassroots.*

### *Key Highlights of the Library:*

- **23,171 books** equipped with a *Library Management System*
- **1,306 books** borrowed to date
- **12 individual members** and **16 institutional members**

## **A Bold Vision, A Brave Execution**

At Ratna Nidhi, we dare to go where few venture. Our Gujarat Medical & Education Center is a testament to our commitment to taking education and medical aid to the remotest corners of our nation.

Join us in our noble endeavor to educate young rural India in Banaskantha/Gujarat. Be part of a revolution that transcends geographical and socio-economic barriers. Together, we can weave a tapestry of dreams and turn them into reality because at Ratna Nidhi, we believe that every child deserves a chance to soar, no matter where they come from.





# Asha Ratna Scholarship

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## Impact

Total no. of students embraced-  
**155 (74 girls, 81 boys)**, with  
heartfelt support amounting to  
**Rs.33,97,882.**

In the bustling streets where daily wage earners toil, in humble homes where vegetable vendors return after a weary day, in the eyes of laborers, housekeepers, and banana sellers, there lies a spark—a dream for their children. A dream that whispers of education, of learning, of a life less ordinary.

This is where the Asha Ratna Scholarship program finds its purpose and soul.

At RNCT, we believe that education is not just a necessity; it's a birthright. It's the wind beneath the wings of children who dare to soar beyond their humble beginnings. We see the potential in every child, in every youthful gaze that looks toward the future with hope and determination.

And we cannot let that determination falter.

We cannot let dreams wither in the shadows of financial constraints. Not when we have the power to change destinies.

Through the Asha Ratna Scholarship program, we reach out to the heart of our community, ensuring that money never stands in the way of education. Students from Class 1 to Class 11 are wrapped supported under this project.





Our embrace extends to:

- **47 children** who have faced the agony of losing their parents during COVID-19 in Mumbai, Satara, Wai, Thane, Pune, Lonavala.
- **108 other young warriors** in Mumbai who battle odds every single day.

These are not just numbers; they are stories of hope, resilience, and unbreakable spirit.

In the eyes of a girl who wants to be a scientist, in the dreams of a boy who aspires to write, we find our mission. They are the future, and we are the guardians of that future.

Join us in this sacred endeavor. Be the beacon in a child's life. Your support can water a seedling of hope and watch it bloom into a tree of endless possibilities.

Let us not just give; let us invest in dreams.

Because every child deserves a chance, and we are here to give it. With your help, we can make sure that no child's education remains a dream unfulfilled. Together, we are not just changing lives; we are building a better future.



# Vision for All:

## A Partnership of Sight and Insight



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### Impact

**Children Screened:**  
**45,045 across 303**  
**schools** in districts  
including Mumbai,  
Buldhana, Pune,  
Sindudurg, Nashik.

**Customized Spectacles**  
**Provided: 7,933,**  
including 5,217  
Spherical and 2,716  
Cylindrical lenses.

In 2022-23, Ratna Nidhi joined Essilor Luxottica Foundation's "VISION FOR ALL" project, illuminating Maharashtra's children with clear vision through cutting-edge machines and dedicated optometrists.

Ratna Nidhi's investment in cutting-edge machines like the Auto Refractometer and Trial sets, along with employing two dedicated optometrists, ensures the precision and quality in screening.

### **The Partnership with EssilorLuxottica Foundation**

*Joining hands with EssilorLuxottica Foundation, we aspire to turn blurry blackboards into crisp pages of opportunity. We are united in our mission to eradicate vision-related impediments to education. This partnership is a manifestation of our shared commitment to produce finest quality custom-manufactured numbered spectacles.*

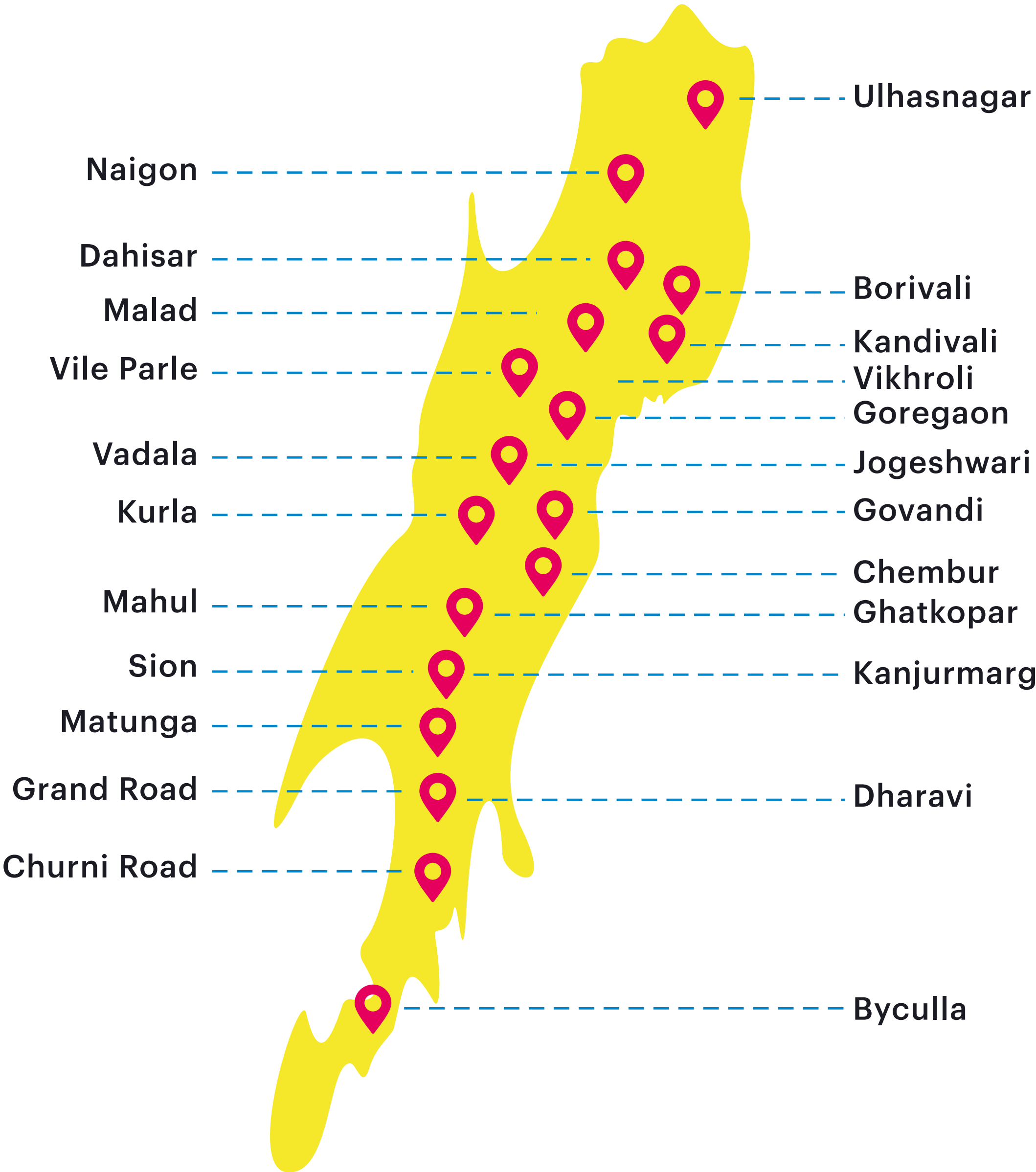
*By arming students with clear vision, we're not just fixing their sight; we're helping to shape their future. For these children, a pair of glasses is more than a tool; it's a bridge to their dreams, enabling them to focus on academics and achieve their potential.*

**Our Vision for Maharashtra's Children**

*Our vision transcends the immediate provision of spectacles. We aim to create a future where every student in Maharashtra can read, learn, and grow with confidence and clarity. We see a world where vision is not a barrier but a doorway to opportunities, success, and a brighter tomorrow.*

The "VISION FOR ALL" project is more than a campaign; it's a movement. A movement that promises to change lives, one child at a time, ensuring that every child, regardless of their background, has the chance to look forward to a future filled with possibilities. It's our shared goal, our pledge, our promise, and our vision, magnified by the magic of collaboration.

Below is the Mumbai Map showcasing locations in Mumbai where we have provided spectacles to children at low income schools-





# Beauty Training Project:

## A Journey towards Independence

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### Impact

**256 Women,** ignited with purpose, trained as skilled beauticians, blossoming into empowered earning members of society.

In the heart of Mumbai's bustling streets, where the struggles of daily life intertwine with dreams and aspirations, Ratna Nidhi unveils a path of transformation. A path that leads women from low-income communities to self-reliance and dignity. A path adorned with beauty, skill, and hope.

The Beautician training program seeks to awaken the dormant potential within women who have long been shackled by financial constraints. It's an affirmation that they too can craft their destiny, that their hands can create magic, not just in beautifying others but in reshaping their own lives.

With eight batches across five locations in Mumbai- Koperkhairane, Sewri, Thane, and the Dadar centre- the program is focussed on empowerment. And it doesn't stop there. We are driven by a vision, a dream to skill train 500 women in 2023-24. To see them rise, prosper, and contribute to the fabric of society.



**The Beauty Course at Ratna Nidhi is a holistic embrace. It's not just about outer beauty; it's a nurturing of the inner self**



*Every candidate walks away not just with newfound skills but with a beauty kit, a symbol of immediate business, a start to a journey they never thought possible.*

*Imagine the spark in their eyes as they hold the tools of their future, the smile that spreads across their face as they realize their worth, the pride that swells in their hearts as they stand on their own feet.*

*These women are not mere beneficiaries; they are warriors, dreamers, artisans of their future. They are mothers, daughters, sisters, breathing life into their dreams and those around them.*

*This is not charity; this is an investment in human potential. In empowering one woman, we empower a family, a community, a nation.*



# Community Welfare-

## A Testament to extraordinary Care and Innovation

Ratna Nidhi's commitment to community welfare is not only about reaching out; it's about extending the hand of generosity with care, innovation, and the relentless pursuit of excellence. In a world where numbers often tell a story, our journey goes a step further, weaving compassion and creativity into every initiative.

This year, we continued to donate a wide variety of items to low-income groups, targeting areas where the need was most urgent. The contributions extended far beyond mere numbers:



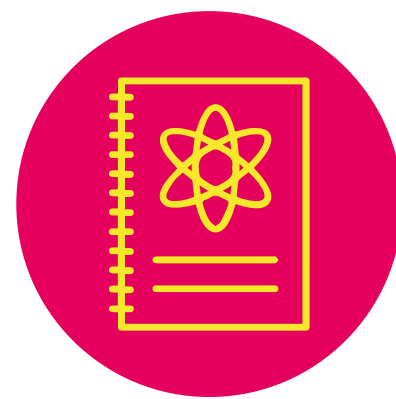
**Garments**  
**36,543**



**Bangles**  
**6,388**



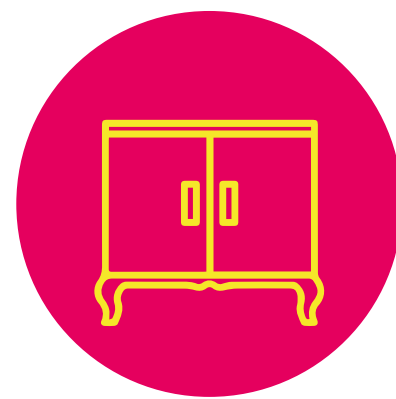
**Purses**  
**264**



**Notebooks**  
for academic support  
**4,645**



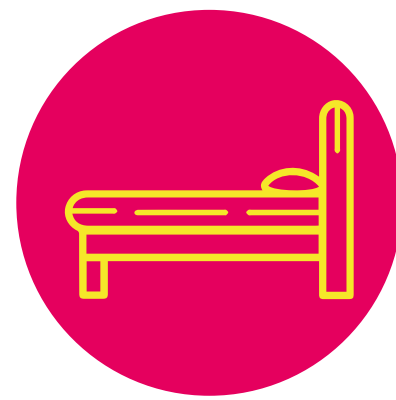
**Keychains**  
**55**



**Furniture**  
for learning spaces  
**3**



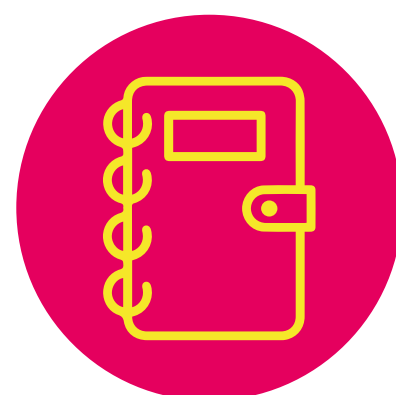
**Footwear**  
**386**



**Mattresses**  
for comfort  
**4**



**Toys and Games**  
for joy and development  
**942**



**Diaries**  
for thoughts and dreams  
**1100**

## **The Remarkable Odyssey of Smita Gawai: From a Homemaker to a Self-Reliant Beauty Maven**

**A dazzling transformation  
brought to you by our  
Beauty Project!**

In the heart of Thane, where the air buzzes with ambition, lived Smita Gawai, a 27-year-old dynamo. A homemaker with a loving family, her life was a constant juggle between dreams and duties. Yet, she had a fierce fire within, an untamed desire to be more than her circumstances.

Then came the 'Why' moment. As her daughter grew older, free hours trickled into her daily life like drops of potential. Smita was no longer just a nurturer; she was a dormant volcano, ready to erupt. She found OUR Beauty Project—a beacon of hope. The mission was clear: uplift her family, add sparkle to their lives, and carve a name for herself.



# Case Stories

So began the 260-hour saga of sheer determination. Each hour at our training was like a stroke of brush on the canvas of her destiny. She didn't just learn beauty treatments; she mastered spells of transformation. Fast-forward, and you wouldn't recognize her—not just a homemaker, but a Brand-Maker! Her living room transformed into a beauty parlor, her modest income soared, and her dreams stretched beyond the horizon.

From pulling in an average of 10-15K to a staggering 25K during festive seasons, Smita was living the dream. Her Instagram, @smitamakeover3012, became a digital altar where devotees of beauty came to worship her artistry. She was more than a mother, more than a wife—she was an Empress of her own empire, empowering not just herself but her family and, potentially, countless other women.

Smita's journey is not just hers; it's a lighthouse for women in Mumbai's urban labyrinth. Be the wind beneath someone's wings. Sponsor a life. If Smita could rewrite her stars, so can thousands of others. Let's make Mumbai a city of dreams come true. Ready? Fill that Donation Form. Elevate a life. Become a Dream-Maker.





## Disability

### **The Unstoppable Sprint of Kartik Garudkar: From Limits to Limitless!**

Ready for a dash of inspiration? Feast your eyes on Kartik, a 9-year-old dynamo! Born with a leg disability, but guess what? His spirit has zero limitations. High costs for artificial legs had Dad worried, but then Ratna Nidhi's Jaipur Foot Camp strutted onto the scene. Free, tailored, and absolutely fabulous—these new feet are making headlines!

Dad and young Kartik agree, this foot is like a magic slipper—light, comfy, and astonishingly nimble. Hold onto your seats, because Kartik is not merely walking; he's absolutely **SPRINTING!** Picture a future where Kartik isn't just dashing physically, but also racing towards his dreams. Diplomas, independence, and a life as big as his imagination—all kicked off by this incredible foot.

Why just read when you can be a part of the story? Sponsor a Jaipur foot and ignite another life full of possibilities.

Ready to gift a future Kartik his starting line? Brilliant! Fill Up the Donation Form and be a Dream-Maker today! And there you have it—190 words to spark your heart and hopefully, nudge that cursor towards the donation form. Let's make magic happen, one Jaipur foot at a time!



# Beauty Skilling



## **Sayali Adsul: From Homemaker to Breadwinner at 51!**

Introducing Sayali Adsul, a 51-year-old wonder woman from Mumbai's suburbs. With her husband bringing in a modest income, Sayali yearned to contribute more. And so, she found her calling in Ratna Nidhi's beauty course.

After 260 intensive hours, she mastered the art of beauty treatments and now earns 15,000 rupees a month, transforming not only eyebrows and faces but her family's future as well.

Sayali is no longer just a mother and a wife; she's an empowered, self-reliant woman changing her life's narrative.

Inspired to help another Sayali bloom? Act now—Fill Up the Donation Form and become a catalyst for transformation.

# Food for Education



## **Gaurav of Mumbadevi: One Meal, Infinite Possibilities**

Nestled in the heart of Pydhonie chawl, near Mumbadevi Mandir, lives Gaurav—a young boy carrying dreams bigger than his surroundings. With his father no longer around, his mother toils day and night, her hands chafed from ceaseless work, just to keep the hearth burning. His elder sister, a proud graduate, chips in by working at a shop. For Gaurav, the meal provided by Ratna Nidhi is more than just sustenance; it's a beacon of hope, a barrier against the distracting pangs of hunger. His eyes no longer wander to the clock; they remain fixed on the blackboard, absorbing knowledge that promises a different future.

Gaurav's mother, her eyes often clouded with worry, finds solace knowing her son can focus on his studies without an empty belly. It's not just a meal; it's the first step towards a new destiny.

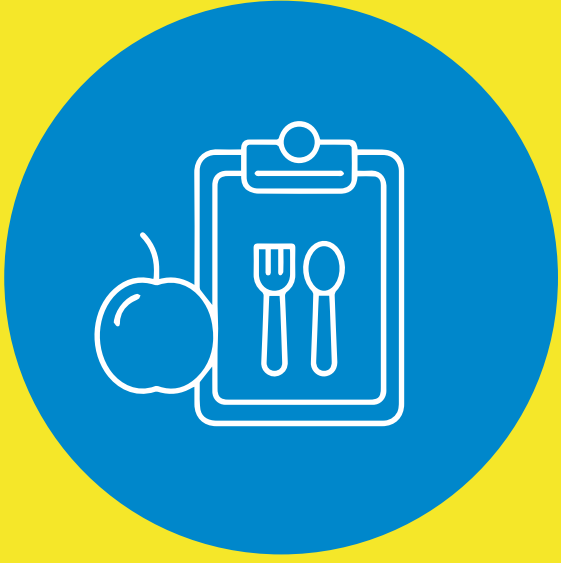
Touched by Gaurav's story? Act with your heart—Fill Up the Donation Form and be the change you wish to see.





### **Ratnanidhi book clubs-**

A haven for students to read and express themselves. This will be a small room for 60-80 sq-ft in Mumbai where activities will be held to encourage students to read. Udaan book clubs will nurture and encourage the art of reading among children and the youth.



### **Malnutrition Project-**

Ratna Nidhi has worked in providing nutritious meals to students for over a decade. The ground reality remains that there are children between the age group of 0-3 years who are malnourished and require specialized support to ensure best of health. Hence the malnourishment project seeks to address this issue by introducing a new meal component in the coming months.



### **Oxygen Concentrator Rental-**

Oxygen concentrators are high priced products, not affordable by all. Ratna Nidhi plans to provide this on rent at minimal cost to doctors & individuals to ensure good quality product is used for the ones in need at minimal rental costs. It also ensures that these machines are available to a large number of beneficiaries.



### **Library Management Software (LMS) pan India-**

RNCT has established libraries across India. To manage these books, we are providing LMS training, ensuring these books are maintained systematically, thereby ensuring a robust and effective management system for the libraries.

# Future Projects:

Crafting tomorrow's  
Promise



# Volunteering

with Ratna Nidhi  
Charitable Trust

Do you believe in the power of kindness and the joy of giving? Have you ever yearned to make a difference, a tangible impact that resonates with warmth and love? Ratna Nidhi Charitable Trust invites you to be part of our soul-stirring initiatives, where your every effort can change lives, inspire dreams, and foster hope.

1

## Food for Education:

Do you love cooking? Can you imagine the magic you can create with a meal? Join our daily bulk cooking session and let's take it a step further. Cook for a classroom and travel to their school with nourishing meals. Feed them, not just food but dreams, and see hope spark in their eyes. Witness a small act of kindness change their belief in the world, convincing them that the world does indeed care for them.



# 2

## **Wisdom Tree & Mini Library:**

Book lovers, here's your calling! Visit schools and colleges and interact with the vibrant minds of tomorrow. Understand the utilization of books and engage in heartfelt conversations with students and teachers. Your words, your attention could inspire a future author, a scientist, or a leader. The power of a book combined with your compassion can shape futures.

# 3

## **Vision 1 Million Vision Project:**

Do you see the world clearly? Help us give that gift to others. Journey to schools after the delivery of custom-made spectacles and explore the profound change clear vision brings. Document photographs and stories, and be a part of a child's journey from blurred dreams to focused ambitions. Your presence can be the testament of how clarity not only helps see the world but also helps envision a future.

# 4

## **Asha Ratna Scholarship Project:**

Are you an educator, a mentor, or simply someone who believes in the power of education? Assist us in conducting Zoom interviews to select promising students. Moreover, you can teach subjects one-on-one via Zoom, mentoring them and nurturing their life skills. Your wisdom can be the guiding star for these young aspirants, helping them to overcome obstacles and strive towards excellence.





## Contact Us



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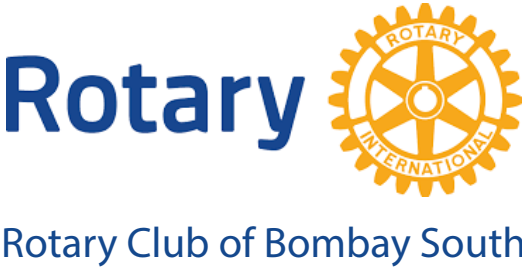


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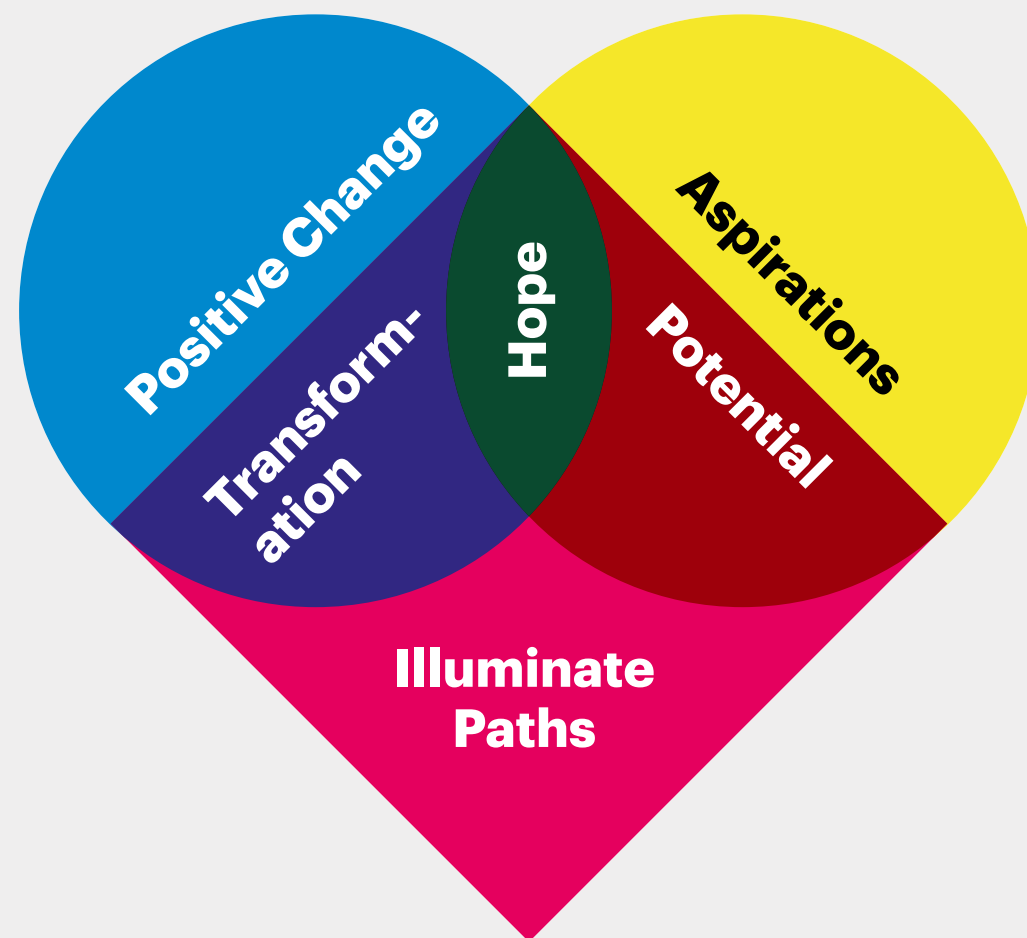


MZ & KZ Shah Foundation





# Ignite the Flame of Tomorrow- Your Moment is Now



***Dear Torchbearer of Hope,***

This isn't just the concluding page of a report; it's a testament to the potential of transformation. The narratives you've encountered, the lives you've touched upon — they're not mere ink on paper. They symbolize the promise of a brighter future, a future that beckons your touch.

***Feel the Heartbeat of Aspirations***

Take a pause. Sense the aspirations of countless souls, each holding a dream, each awaiting a chance. Picture yourself as the spark that could light up their world, the nudge that could set their dreams in motion.

***You Are the Ripple of Positive Change***

Recognize the profound impact of your gestures. A simple act, a moment of your time, a part of your resources—each has the potential to change lives, to illuminate paths, to bring smiles. At Ratna Nidhi Charitable Trust, we are not just weavers of dreams; we are architects of reality. We don't just envision a better world; we work tirelessly to construct it, brick by brick, step by step. And we invite you to be part of this transformative journey, to add your unique brick to this edifice of hope.

***Your Role in This Symphony***

Will you be the harmony that adds depth to this melody of change? Will you be the note that amplifies the music of transformation?

***Walk Alongside Us, As We Forge Pathways to Brighter Tomorrows***

**Call:85304 85324**

**Email:info@ratnanidhi.org**

**Visit:www.ratnanidhi.org**