



# INNOVATION FOR SOCIAL CHANGE

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## The Mission

Economic, social and moral freedoms of India beginning with freedom from the dehumanizing hunger, oppressive caste system and cancer of corruption.

**Strategy:** Education. Employment. Empowerment

**Methodology:** Begin with self. Begin Today. Begin Small.

**Motto:** Give till it hurts.

# LETTER FROM THE MANAGING TRUSTEE

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On Jan 30th 2018 DBM completed 10 years of its existence. It was on this day in 2008 that DBM, under the legal banner of Navasrushti International Trust (NIT), was entrusted with responsibility of being the Sustainable Development Wing of NIT.

After careful deliberations over a year, as to how the Sustainable Development Goals as envisaged by the United Nations for ending poverty could be fulfilled, DBM took upon itself the onerous goal of Hunger-free India. Next came identifying the methodology for achieving the same. DBM chose the 3E approach to tackle Hunger - Education, Employment & Empowerment. We sat down to identify projects and programmes under these 3 verticals and, as you will see in the following pages of the Annual report, through a well-knit and interwoven strategy we have been able to stitch a comprehensive and holistic approach to tackle Hunger in all its manifestations.

Thus for example, under the Education vertical, we not only provide the Mid-day Meal to school children, but also conduct regular medical checkup camps and health and hygiene camps for both parents and children to tackle the issue of malnourishment and under-nourishment. This is coupled with providing toilets and safe drinking water facilities in DBM adopted schools. Only then do the other components of the Education vertical kick in – things like improving pedagogy, special classes for English, Computers, Maths & Science, teacher training workshops, mentoring initiatives, scholarships for needy children, etc. Similarly, under the Employment vertical, we not only make the youth learn the required vocational skill but also couple it with Life Skills, Personality Development & basic English and Computer knowledge – all with objective of making them job worthy or ready to start their own enterprise.

All this of course did not start from day one. We improved along the way, learning from feedback from all our stakeholders and consulting experts, and observing market trends. The strategy keeps on evolving, as it should, in these times of rapid and momentous changes. We are blessed to have a young team that is keen to learn and grow and adapt with times. For them too we conduct regular Capacity Building workshops. We have taken the assistance of a consultant who is advising us for over a year about how to restructure in keeping with increased workload and outreach and how to be more impactful in our work.

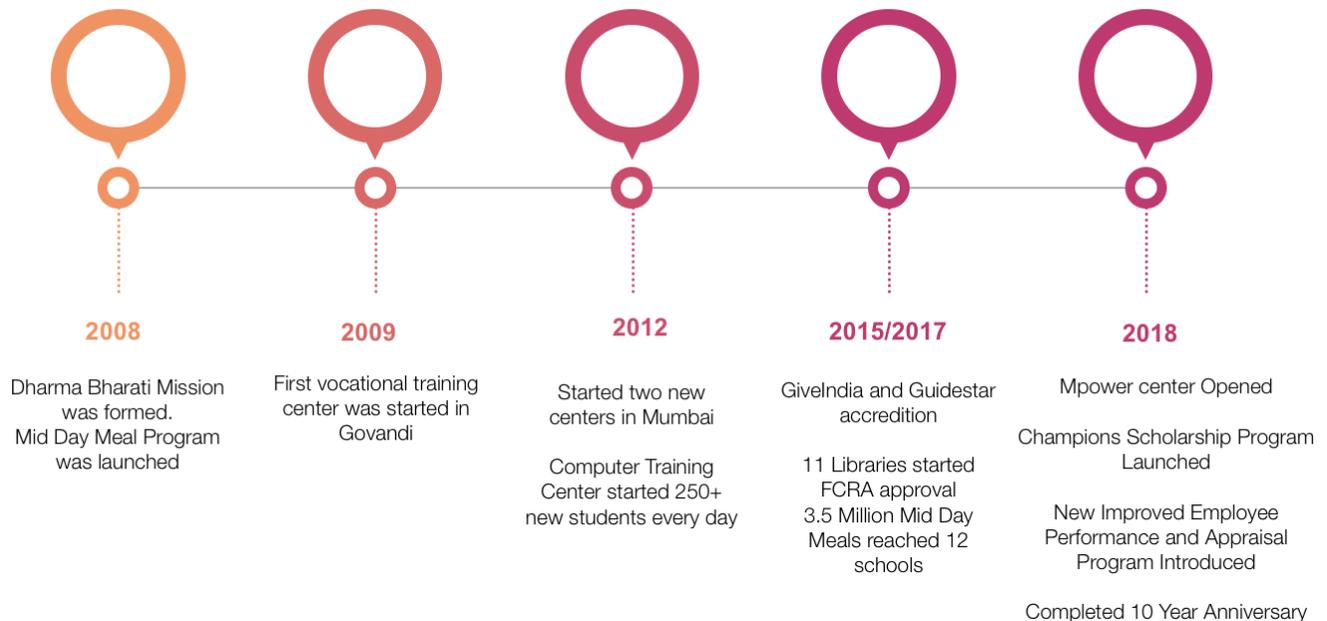
As a part of our 10 year celebration, we identified 10 things that we wanted to achieve/introduce in 2017-18 and we are happy that we could do them successfully. Though you will read about them in the section on the 10 year celebration, we would highlight the two things that were quite dear to our hearts - felicitating and recognising the Team Members who have stayed on with us in this 10 year journey as well as recognising the 10 DBM Friends who have helped us reach where we are today. We thank all of these people with immense gratitude in our hearts and look forward to continuing this relationship.

The last 10 years have been very momentous and satisfying for all of us at DBM. However, we are not resting on laurels and are preparing a blueprint to take us still higher and to do more impactful work. The preparation for the next 10 years has started in earnest. For this, we look to all our members, friends, donors and well-wishers for their continued help, support, patronage and blessings.

Paramjeet Singh

# ABOUT DHARMA BHARATHI MISSION

## Our Journey



## Who are we?

In 2007, Dharma Bharathi Mission started, with the mission to provide meals to children and feed the hungry in the community. The idea was to reach out to more communities and scale up the meals provided at a yearly scale.

DBM's motto - Begin with self, Begin small, Begin today is a call to everyone in our country to fulfill their social responsibility. As socially responsible citizens, it is our duty to contribute to the nation building process. DBM's current projects are a small fraction of the work that needs to be done to make India a progressive and equal country. Our belief that everyone can contribute and help to make this change is the cornerstone for the social interventions we lead.

In the years to come, we see ourselves adopting

communities and revamping/impacting them from top to bottom with everyone who wishes to participate in this process. The creation of model communities that become the growth hub of the city allowing everyone to prosper will contribute towards reducing the rampant inequity around us.



## Why do we exist?



Keeping in the mind the issues at hand, DBM has designed its initiatives in a manner which impacts the various parts of the Urban poor community.

Currently, India ranks 97th on the Global Hunger Index. This is mainly due to poverty, unemployment, lack of sanitation and safe drinking water across the board. According to the World Bank report of 2016, nearly 270 million Indians i.e 1/5 people in India with a poverty rate of 14% in urban areas. Of the poor in the Urban areas, 74% work in the unorganised sector i.e. without fixed pay and salary. The Urban poor spend more than 56% of their income on food and just 6% of their income on education.

These numbers are huge and sheer scale of resource inequality is so huge that most of us, living in big cities do not realise it. DBM exists to bring a change to these statistics.

Students at a Computer training center

The root cause of all social evil is the lack of resources or the shortage of it. In India, a country of more than 1.2 billion people, more than 80% of the resources are consolidated towards serving only 20% of the people. An inward looking attitude towards development and progress has created a gap between the people in the country.



Keeping in the mind the issues at hand, DBM has designed its initiatives in a manner which impacts the various parts of the Urban poor community.

Young children getting one nutritious meal everyday at a school adopted by DBM



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# 10 Years against urban poverty

A look at the 10 major activities that we undertook in 2018 to celebrate our 10th anniversary.

## Key highlights

# 10 Year Special Activities

The year 2018 - marked the completion of 10 years of Dharma Bharathi Mission. A project that started with the mission of hunger free India and eradication of poverty has grown into this stupendous organisation that has made substantial impact on the state of the nation.

## Events:

To commemorate 10 years, Dharma Bharathi Mission undertook 10 activities focussing on the theme of Collaboration - Innovation - Perseverance.

1. Tied up with NIIT Foundation for offering their premium courses at highly subsidized rates for our poor students.
2. Set up a Computer Lab in Govandi Centre for underprivileged children.
3. Launched the Solar Rooftop installation to make our office green. 1st NGO to do so in South Mumbai
4. Launched DBM TISS Study Centre & Library at Deonar to help the underprivileged youth to pursue higher studies and to help them prepare for competitive exams.
5. Set up a Computer Lab in SVM School, Tardeo
6. Launched DBM Dharavi Centre for Vocational Training
7. Started -Vocational Training at Nashik Jail for prisoners to enable them to learn skills and find employment after their release.
8. Launched a new Scholarship-cum-Mentorship programme called Champions.
9. Launched a Staff Reward Scheme to acknowledge Team Members who have stood with us.
10. Set up a Computer Lab in MGM School, Trombay.

## Staff Awards :

Winners of Staff Reward Scheme launched during the 10th Anniversary of DBM

Our staff is our strength. These people had built us. On the occasion of completing 10 years, Dharma Bharathi Mission rewarded 12 of its employees who completed 3 years or more with us -

Salma Shaikh, Reshma Shaikh Naseem Shah, Savita Sonavane, Uzma Shaikh, Vijeta Koli, Vinod Gaware, Kajal Talwadkar, Sejal Dait, Archana Shedekar, Rajesh Lavantra, Savita Vegda.



## Friends of DBM :

In the last 10 years DBM has grown to dizzying heights. The credit goes to the support of our hard working Trustees and of course our great TEAM DBM who have been working tirelessly day in and day out.

However the growth of DBM would not been possible without the help and support of countless selfless donors, volunteers who benefactors who have supported us at every stage of our growth. Without their support it is unimaginable for us to have come this far. And we are really humbled by their munificence. We thank them from the bottom of our heart and hope that they will continue to shower their benediction on us as we start our exciting journey towards the second decade. May their tribe grow.

*On the 10th anniversary of DBM we honoured 10 of these stalwarts*

**Usha Kadam / PT Sanghavi Trust** - The PT Sanghavi Trust has been supporting our Medical Projects especially the Nutritional Supplements to Cancer children, from past many years and the same has been through our friend Usha Kadam.. We look forward to working with Usha in taking our project to still greater heights.

**Prof RSS Mani** - has been helping DBM since its very inception. There is no project where we can work without his presence or without his generous help and support. From introducing us to other NGO's and institutions like Hariharputra Bhajan Samaj & ITM , to arranging books for our libraries, to countless gift items this gentle and humble benefactor is always there to help DBM.

**Mr. Jayantilal Varma** - has been a great pillar of support to us. He along with his daughters especially Daksha ji and Pinky ji have been there for DBM at every stage of our growth since it is inception. Dakshaji in fact is one of the founding members of the DBM in Mumbai and is the Vice president of our Mumbai unit. The family also runs Adore Charities, which is doing a yeoman's job in various fields such as cancer treatment, education and women empowerment.

**Byke Group of Hotels** - is our single largest donor and supporter of our Mid day meal programme. It supports around 400 children every year and has been doing so for last more than 5 years.

**Ms Urvashi Saxena** - has been a great friend of DBM since last many years and has been supporting our Hunger free India mission by sponsoring almost 160 children every year.

**Mr. Ranjit Bakshi** - is also a great friend of DBM and whenever in need we have turned to him and he has always been a great source of help. From the very first year when we adopted the Dnyan Sadhana school, and built the first toilet for girls- it was Mr. Bakshi who supported us and since then he has been always there. Recently he was helped us in

setting up the entire library at our TISS DBM Deonar Study Centre.

**Kavita Nadar** - Kavita started by supporting our volunteer programme and since then has become a backbone of our Chalo English Shikhaien (CES) project. Every year we get around 200 volunteers who teach in our adopted schools. Kavita has been handling the NSS volunteers throughout the year. From their orientation programme to guiding them how to teach as well as behave in the schools, Kavita despite her job spares Saturdays to be there. It is because of selfless volunteers like her that DBM has reached where it is today.

**Ravinder Singh** - is a businessman who successfully runs his electronics . business. He is a very active worker in Sikh community where he has been doing selfless seva for many years. He has been following the work of DBM and has been always there, encouraging us. Seeing our vocational courses he suggested to us that we start CCTV technician course as CCTV's are increasingly being installed all over and there was a great demand for such technicians. This skill would benefit our underprivileged youth to find jobs easily. He not only suggested but went on to set up the entire infrastructure/instruments for this course and has himself been coming every day to teach the students (coming as early as 8am to Govandi!) and even arrange placements for them.

**ITM group of Institutions** - has also been a great source of help and a friend, which has helped DBM grow to what it is today. As already mentioned it was Prof Mani who introduced us to ITM. Their MBA students work as interns in our Mission, we are running a health care center in their premises with them and they donate books and many items needed to support our education prog.

**Shri Hariharputra Bhajan Samaj** - is another institution, which supports DBM in the education programme. Every year it sponsors the bags and stationary of 100 of our adopted children, offers free career guidance, helps in our Teacher Enrichment project. and offers its premises to us to hold our various events.

Shri Hariharputra Bhajan Samaj supports DBM in the education program every year. It sponsors the bags and stationary for 100 children. They also offer free career guidance, help in our teacher training program and offer their premises to us to hold our various events.

# EDUCATION INITIATIVES



We believe that Education is the key to all social change much like the lack of education is the root cause of all social evil.

The availability of equal education opportunities for every child is a goal our nation is working towards. Various initiatives aimed towards improving education and providing allied services to schools and insti-

tutions have impacted the education space in India.

As the average education spend in India is currently around 7% of the total income, projects aimed at improving the education facilities and services available for the urban poor will result to regulated improvement in the learning outcomes of students.

At Dharma Bharathi Mission, our

current projects are designed keeping in mind the needs of the communities and the partner budget private schools in Mumbai.

1. Food For Education
2. Education Improvement Interventions
3. Chalo English Sikhayein Volunteer Programme

A mid-day meal program

# Food for Education



Students receiving a nutritious mid day meal at a school in Trombay

**12**  
Schools

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**2015**  
Children Daily

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**Rs 10**  
per day per meal

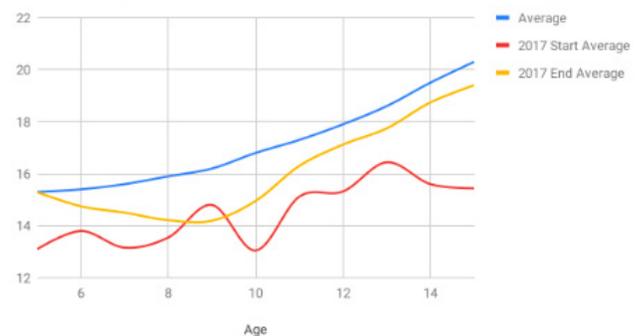
### What we do?

Under the Food for Education project, DBM provides Mid Day Meals to children aged between 5-15 years in budget private schools. We cover a total of 1800 children in 8 budget private schools across Govandi, Mankhurd and Trombay area in Eastern Mumbai. These students come from slum communities nearby with their parents working in the unorganised sector. The Maharashtra Government does run a Mid Day Meal programme, however that programme does not cover budget private schools. These schools charge reasonable fees and run low cost models facing bigger challenges compared to government schools and bigger budget schools.

### Future Plan?

As the data shows, there has been considerable impact, and there is scope for improvement. Analysing our data and results, has made it clear that our intervention has many positive effects. In order to multiply the impact of our work, the mid day meal programme will be seen as a health improvement program. We are going to map the over all health improvement of the student by

WHO Average, 2017 Start Average and 2017 End Average



Sample size representation of BMI levels across 8 schools covering 1800 children.

focusing not only on mid day meals but conducting sanitation improvement sessions, parent awareness building and conducting sports and activity programs. This will help us enhance the overall outcomes of the project and will increase the focus on individual health improvement in a holistic manner.

**Impact**

Food for Education has provided nearly 5 millions meals in the last 10 years. Over the years, the BMI of the students has risen to some extent. Thus for example in FY 2017-18 most of the students were in the undernourished category at the start of 2017. However, by the end of the year, 80% of the students have shown great

improvement, whereas 20% have shown no improvement or even reduced nourishment, although they are all still below WHO Level. In the graph, we can see the Median BMI Level prescribed by WHO compared with the 2017 Start Average BMI and the 2017 End Average BMI.

**A volunteer driven training program****Chalo English Sikhayein**

Students with their volunteer teachers who dedicate their summer breaks for improving the communication skills of the young

**What we do?**

Any social intervention is incomplete without the involvement of the community. The Chalo English Sikhayein Volunteering Project is an amplification of Dharma Bharathi Mission's motto : Begin with Self, Begin Small, Begin Today. With an aim to aid the social interaction skills of children in slum communities, more than 216 volunteers come together every weekend to teach reading skills and english comprehension to students aged between 5-15 years.

Educational Institutes, Management Schools and Individual volunteers are the core of the CES Volunteering Project. More than 1200 volunteers have participated in the CES Project in the last 5 years.

The volunteers follow a basic curriculum of basic english speaking and comprehension and assess the students every 3 months.

**14**

Schools

**4800**

Students Impacted

**216**

Volunteers

**Impact?**

The CES Project has helped young passionate individuals learn the meaning of social change. A large

than a social intervention which helps children gain skills. The improvement in students will be tracked over the next coming years using the ASER Assessment Module Based on the outcomes, the curriculum and the learning levels



NSS volunteers being recognised for their contributions

number of them have realised the value of their contribution. This social intervention has not only impacted the children but also the volunteers. More than 200 volunteers participate in the project every year and a few committed ones even come extra time to work with the students during examinations.

The teachers who come from modest backgrounds, feel supported by the volunteers and have also noticed considerable improvement in reading and comprehension skills of the children.

of the students will be defined and improvements will be measured.

Over the years to come, our corporate partners will also be sending their employees to participate in the volunteering effort.

We imagine this project to transform into a large scale volunteering initiative that impacts the lives of everyone involved.

**Future Plan?**

Dharma Bharathi Mission will upgrade the Chalo English Sikhayein Volunteering Project to become more



Volunteers from NSS units of various colleges across Mumbai

## A scholarship program for the brightest minds

# Education Improvement Initiatives

### What we do?

Under the Education Improvement Initiatives, DBM aims to provide all the additional support to students belonging to our budget private schools in Govandi, Trombay and Mankhurd.

DBM launched the Champions Program, a one of a kind scholarship and training program for students who have passed 10th grade. The students are supported financially while being trained to model citizens in their communities. Additionally, DBM also offers financial support to deprived students who are in danger of dropping out of junior college or graduation. Additionally, DBM also started supporting 2 school principals in School Leadership Training via another non profit project called India School Leadership

Institute (ISLI) fellowship. The school principals will be trained in management and learning improvement methods that will make them better school principals and more effective leaders.

### Impact?

Over the last 7 years, 1403 scholarships have been provided and new batch of 11 champion students has started its journey. These 11 students will now go to year 2 of the training program. DBM has additionally identified a funding and training partner that will help in creating a larger scalable scholarship program.

The schools under the ISLI fellowship has shown improved rigour in their work and has led to another DBM supported school joining the program and starting its 2 year journey.



Group Discussions under the champions Program

<b>52</b>	<b>11</b>	<b>1403</b>
Scholarships Provided	Champion Schcolars	Students Impacted

### Future Plan?

With the additional support and guidance, the champions program will support 20 students in partnership with the non profit partner organisation. This will lead to a program that supports a select set of students who will be supported financial during graduation and will also be provided training and long term career guidance and support. These students will be the community leaders and change leaders in their society.

# M-Power Library and Study Centre





**965**

Members

**200**

Learning  
Resources

**90**

MPSC  
UPSC  
Aspirants

Till now DBM had been working with schools with underprivileged students upto class 10. In its 10th year, with the TISS partnership, came the opportunity to work for higher education. The vision is to motivate underprivileged students in Mumbai to pursue higher education and build an atmosphere that promotes literacy and ambition. In 1 year, the library has been largely successful in organising the youth in the area and has made an positive impact on the mindset of these students. Of the 965 members, 400 members regularly use the library and the resources to sit and study for their college exams and entrance exams. Seeing the large number of people interested in competitive exams, extra classes and sessions have been organised on a weekly basis. DBM also organised career guidance and mentoring sessions of these members on a regular basis to help them make better decisions about their future studies.

# VOCATIONAL TRAINING



The Skill Gap In India : A small study (<https://wheebox.com/logo/ISR-2016-small.pdf>)

Between now and 2025 over 250 million young people are estimated to enter the Indian workforce, while only 5% of youth aged 20-24 have obtained vocational skills through a formal training system. Many students drop out of the formal ed-

<b>4</b>	<b>7</b>	<b>12000</b>	<b>Rs 5500</b>
Centers	Vocational Skills	Beneficiaries Till Date	Per Beneficiary Per Course

Tailoring course students display their creations at their On the Job Training center.



educational system unaware of the alternative educational and employment opportunities available.

Currently it is estimated that only 2.3% of the workforce in India has undergone formal skill training as compared to 68% in the UK, 75% in Germany, 52% in USA, 80% in Japan and 96% in South Korea. Large sections of the educated workforce have little or no job skills, making them largely unemployable.

Therefore, India must focus on scaling up skill training efforts to meet the demands of employers and drive economic growth. India has the advantage of the “demographic dividend” (younger population compared to the ageing population of developed countries), which can be cultivated to build a skilled workforce in the near future.

### What we Do?

Maharashtra has the 5th largest pool of employable youth in India in the age group of 18-25 years. Dharma Bharathi Mission runs 3 month and 6 month vocational training courses in 4 centres spread in Central Mumbai. These centres currently train 500-800 students per year in courses ranging from Beautician, Tailoring,



Work in progress at a tailoring class

Computer Applications, Balwadi Teacher Training and Para Nursing.

Youth who complete these courses are then provided On Job Training (OJT) ranging from 3 to 9 months before certifying them. Along with Vocational Training, all the students are provided personality development and job readiness trainings over a weekly basis. Post training, youth pursuing employment are connected to local businesses and reputed hiring agencies for placements.



MSCIT Course Training Center students practice exercises

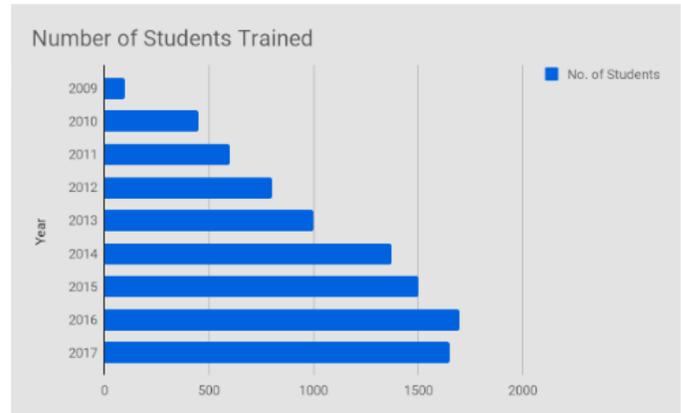
**Impact**

In the year 2017, Dharma Bharathi Mission trained 1652 students. Also, the Tailoring On Job Training centres provided employment to 34 women and helped them Rupees 2000 each over 3 months by working for 3 hours a day.

**Future Plan**

In the year 2017-18, DBM has a renewed focus. The focus is on livelihood provision and employment and not just training but on providing jobs and employment. DBM will focus on partnership with employment agencies, employers and even new courses and trainings that can help place youth in jobs.

The key to providing stable and sustainable employments is a combination of soft skills and technical skills along with strong support and counseling. DBM intends to start a personality development and life skills development module for the students. Over the course of their time at DBM, these students will be given the skills and the counsel of specialised coaches who will help build their soft skills and employability.



Beautician course students create new hairstyles

A woman with dark hair pulled back, wearing a yellow top and a brown shawl with a white pattern, is operating a vintage-style sewing machine. She is looking towards the camera with a slight smile. The background shows a workshop setting with other people and sewing machines.

# EMPOWERMENT STORIES

## EMPOWERMENT

“The process of becoming stronger and more confident, especially in controlling one’s life and claiming one’s rights.”

In many ways, empowering oneself is about overcoming your own hurdles and finding yourself. Our students and youth come from challenged background where mundane

needs like water and electricity and not available readily. The psychological growth graph of an individual in the age group of 5-18 years is largely defined by their surroundings. A change in surroundings and an opportunity to gain control on their lives has motivated thousands of our students to better their lives.

## Victress

# A WOMAN WHO WON AGAINST ODDS AND BECAME INDEPENDENT



**Lakshmi Ramesh Pawar** is a brave woman abandoned by her in-laws and husband recently; she stays in Bainganwadi with her maternal family. Her mother is the only support she has. She got married in 2011 and left Mumbai to settle with her husband in Nagpur. After 7 years of mental and physical torture she was hoping things would change between them; When things got out of her control she shifted back to Mumbai with her mother.

She was inconsolable when she shifted to Mumbai. However she was not losing hopes to live her life on her own and didn't

wanted to be a burden on her parents. Therefore she was looking for jobs desperately. But due to her incomplete education she got rejected from many jobs.

One of our student and her neighbour recommended Dharma Bharathi Mission's Beautician vocational course to her. Under the guidance of DBM's mentor she qualified beautician course with certificate in hand. She said "I feel so complete and capable of doing something that I always dreamt of".

Her social and forthcoming nature helps her to reach more people and soon she started her small makeup parlour initiative. Within a small span she won many women from her community by giving best service at moderate rates. She is very good at facial, bleach, waxing, manicure/ pedicure. Initially she earned 5000/- month but now she manages to earn rupees 7000/- and more.

She mentioned "I left my studies in 9th standard to get married; that was my absurdity that haunts me; but I have learnt my lesson and I know how to deal with this". Now she is about to finish her Advance Beautician Course from DBM by completing which she hopes to boost her career as she has learnt more skills. She is now confident that with her course and experience of running a small parlour talent she will now get a good job in some renowned parlour or she would expand her own enterprise.

She says- "Without Dharma Bharathi Mission's support I am incomplete. This organization made me a stronger, brighter and an achiever".

A college going multitasking boy who works to earn and learn for a better future he dreams for

## THE EVERLASTING STRUGGLE



**Rohit Yadav** a college boy from Khar Danda Pyari Nagar came to Dharma Bharathi Mission's Santacruz centre to enquire about the various courses being offered there.

His father is a driver who rents a taxi and earns not more than Rs. 9000 per month. His mother and two siblings stay in his hometown. He came to study to Mumbai but wanted to do a vocational course so as to earn alongside and help his father by taking care of the cost of his own education as well as help send some money back home for his siblings education. The DBM Centre Incharge suggested he join the MSCIT computer course seeing his interest in computers. So he joined the course.

He passed the MS-CIT exam in the first attempt and imme-

diately he got placed in Vodafone India as a Promoter. This profile includes lots of computer activities and a certified computer course was one of the selection criteria that was fulfilled by doing MS-CIT through Dharma Bharathi Mission. He said "Today I am earning 9000/ month; I would have despaired if I had not joined this MS-CIT course; I am thankful to Dharma Bharathi Mission".

Rohit's struggle is not yet over; he wants to take every opportunity to use Dharma Bharathi Mission's variety of courses. As he studies in commerce stream, accounting is one of the important aspects of it thus he has enrolled for an advanced tally course that is running at Dharma Bharathi Mission's Santacruz centre.

He wakes up at 5:30 to go to his college at Wadala's Babasaheb Ambedkar College from 7am to 9am then he rushes to Dharma Bharathi Mission's Santacruz centre to attend his tally classes between 10am to 11am, and then he travels to his office at Andheri where he works from 12:30pm to 8pm. This is his daily routine to meet his last goal, after his graduation he dreams of making a career in Law.

His determined attitude makes him a champion. He is hoping for good and hopes to make his dream and that of his family come true.

# VOLUNTEERING

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Our current generation of individuals is very different from the previous ones. In the age of technology and ease of information availability many individuals have self learned the meaning of “doing” rather than just “thinking”.

Dharma Bharathi Mission receives volunteers from across the World every year. Our tie-ups with universities in California, USA and Sydney, Australia have bought us young, passionate individuals who wish to participate in this process of transforming lives. In India, NSS Units of Colleges have led young professionals to contribute to the system by imparting the “skills to succeed” to underprivileged individuals.

Dharma Bharathi Mission has hosted volunteers who have taken up a variety of tasks with us

1. Teaching English, Science and Computers in our Partner Schools
2. Organising Health Check up Camps
3. Providing Counseling and Career Guidance Sessions for our students
4. Capacity Building Workshops for our staff
5. Financial Planning Training for our staff and students
6. Yoga Workshops
7. Designing Project Plans for current and future projects

## A year in review

## OTHER FOCUS AREAS



At DBM our goal is an integrated approach towards the communities who need us. Keeping that in mind we associate with projects which can benefit from our expertise.

## Second Innings

This initiative has been designed for the overall mental, physical and spiritual well-being of the older members of the community. The membership is open to people who are older than 60 years, to facilitate a smooth post retirement life.

The program offers an enriching set of opportunities to lead a more joyful and fulfilling life.

Fully Equipped With a Reading Room and an Up to Date Library. Computer Room with A Computer Teacher to Help Senior Citizens Adapt and Enjoy the "E World".

Yoga with an Expert (Both Morning and Evening Batches)

Games with friends: Chess/Scrabble/Housie/Bridge.

Movies and more.

Interactive Sessions with Experts

## Highlights from the year

- Advanced computer courses launched in collaboration with NIIT.
- Staff Training sessions in collaboration with TATA Strive
- Empanelment from Tata Institute of Social Sciences
- A new Scholarship-cum-Mentorship program called DBM Champions launched.
- Launched a Staff Reward Scheme to acknowledge Team Members who have stood with us.
- Raised 9500 USD via Global Giving crowdfunding platform
- DBM started vocation training courses for inmates of Nashik Jail
- DBM tied up with India School of Leadership Institute for training of school principals
- DBM Head office went solar with a solar power generating unit on the terrace of the head office.
- Celebrated 10 years with a visit to an old age home
- Food distribution of cancer affected patients.
- Awarded Guidestar Platinum Status. One of 23 NGOs selected across India for transparency.

# Finance Reports



**C. R. SAGDEO & CO.**  
**CHARTERED ACCOUNTANTS**

## INDEPENDENT AUDITOR'S REPORT

To  
The Trustees of  
Navarushti International Trust,  
Mumbai

### **Report on the Financial Statements**

We have audited the accompanying financial statements of Navarushti International Trust, which comprise the Balance Sheet as at March 31, 2018, and the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

### **Trustee's Responsibility for the Financial Statements**

Trustees is responsible for the preparation of these financial statements in accordance with the Societies Registration Act, 1860 and rules made framed there under and the bye-laws of the Trust, This responsibility includes the design implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Opinion**

In our opinion and to the best of our information and according to the explanations given to us, the financial statements of Navarushti International Trust, or the year ended March 31, 2018 are prepared, in all material respects, in accordance with the Societies Registration Act, 1860 and rules made hereunder.

- (a) In the case of the Balance Sheet, of the state of affairs of the Trust as at 31<sup>st</sup> March, 2018.  
(b) In the case of Income and Expenditure Accounts of excess of expenditure over income for the year ended 31<sup>st</sup> March, 2018.

PLACE: MUMBAI

DATED: 5<sup>TH</sup> JULY, 2018

FOR AND ON BEHALF OF  
C. R. SAGDEO & CO.  
CHARTERED ACCOUNTANTS  
FIRM REGN NO: 108959W

  
(CA. AJAY S. JOSHI)  
PARTNER  
MEMBERSHIP NO.:110708

4th Floor, "Rainbow", S.No:110/11/11 & 16, Baner Road, Baner, Pune – 411 045.  
Tel : +91 20 27295478 / 79 E-mail : crspune@sagdeo.com  
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MUMBAI OFFICE : Tel :+91 22 41272121 NASHIK OFFICE : Tel :+91 253 2316060  
Website : www.sagdeo.com

# Summary of financials

## NAVASRUSHTI INTERNATIONAL TRUST BALANCE SHEET AS AT 31ST MARCH, 2018

LIABILITIES & ADVANCES	AMOUNT Rs.	AMOUNT Rs.	ASSETS	AMOUNT Rs.	AMOUNT Rs.
<b>Corpus Fund</b>		94,43,584	<b>Fixed Assets</b>		12,43,377
<b>Other Earmarked Funds</b>		-	<b>Fixed Deposit with Banks</b>		84,99,770
<b>Object of the Trust</b>			<b>Cash &amp; Bank Balances</b>		
Opening Balance	28,53,523		Bank Balances	20,16,302	
Excess of Expenditure over Income	(1,24,808)	27,28,715	Cash-in-Hand	1,11,734	21,28,036
<b>Current Liabilities</b>			<b>Other Current Assets</b>		
Rent Deposit	5,000		Advances & Deposits	6,73,630	
Expenses Payable	6,15,083	6,20,083	Interest on Fixed Deposit Receivable	2,47,569	9,21,199
<b>TOTAL</b>		<b>1,27,92,382</b>	<b>TOTAL</b>		<b>1,27,92,382</b>

## NAVASRUSHTI INTERNATIONAL TRUST INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 31ST MARCH, 2018

EXPENDITURE	AMOUNT Rs.	INCOME	AMOUNT Rs.
Mahalaxmi Senior Citizen Project	7,20,073	Contribution Received	1,76,99,692
Mid Day Meal Expenses	33,87,692	Interest - Fixed Deposits & Savings	5,87,957
Chalo English Sikhayein Project	4,09,986		
Vocational Course Expenses	93,56,297		
Panvel Medical Centre Expenses	1,49,097		
Nashik Project Expenses	86,250		
Nagpur Project Expenses	6,39,537		
Kerala Project Expenses	4,05,243		
NIT TSM Lucknow Expenses	2,22,425		
Scholarship Project	3,55,202		
Higher Education Project	10,02,856		
Office, Administrative & Other expenses	13,87,757		
Depreciation	2,90,043		
Excess of Expenditure over Income	(1,24,808)		
<b>TOTAL</b>	<b>1,82,87,650</b>	<b>TOTAL</b>	<b>1,82,87,650</b>

# Statutory Information

## Navasrushti International Trust Details :

Registration Number : IV97/2005  
 Date of Incorporation : 28/6/2004  
 PAN Number : AAATN8294P  
 Registered U/S 12A  
 80G Exemption vide CIT/CHN/12A/Tech, 46/2005-06 dt 4.7.2006  
 Name and Address of Auditor : C.R Sagdeo and Co ,  
 4th Floor, 'Rainbow', S.No:110/11/11 & 16, Baner Road, Baner, PUNE - 411 045

## Our Governing Body :

Divya Bajpai - President  
 Joginder Singh Oberoi : Vice President  
 Paramjeet Singh - Managing Trustee  
 K.P. Singh : Secretary  
 Thomas John : Joint Secretary  
 Farheen Peshimam : Member  
 Leena Srivastav : Member

FCRA Registration : Registration No - 083781541.  
 Beneficiary Name : Navasrushti International Trust

## Our Partners :



## Awards and Recognition



# Benevolent Donors

## Lead Donors

Global Giving Foundation  
Give India Foundation  
Work Place Interior Pvt. Ltd.  
Sharda Corpchem Ltd.

The Byke Hospitality Ltd  
Mrs.Nergesh Khurshedji Dady Public Charitable  
Trust  
L & T Hydro Carbon  
Mundra International Container Terminal

## Visionary Donors

K.H.Gopal  
Asir Arif Ratnani  
Hemangini Bhatt  
Bhai Ganyaji Seva Mission  
Smt Bhagwanidevi Basudev Jhunjhunwala Trust  
Air Parcel Service  
Sultan Trust

Kokila Pradeep Shah  
Nihchal Israni Foundation  
Padma Tulsidas Sanghvi Public Charitable Trust  
Bai Nathibai Damodar Thackersey Trust  
Baldeodas Bhagirathi Shah Trust  
LIC of India  
The Motibai Thackersy Charities

## Torchbearers

Deepak Doshi  
Hiral Lakhani  
Shashikala Yutvikarsh Vyas  
Budhalal Chotalal Zaveri Charitable Trust  
Joginder Singh  
Youth Reach Children

Kanwar Singh  
Shubhmangal Credit Capital Pvt.Ltd.  
Vedant Banger  
Disha Jhunjhunwala  
Krishan Kumar Jhunjhunwala



Dharma Bharathi Mission is a Guidestar Platinum Certified Not-for-Profit organisation working towards a Hunger Free India through initiatives targeted to improve the situation of malnutrition amongst children and unemployment amongst the youth.

#### **DBM Mumbai Centers :**

##### **Govandi :**

Plot No. 24, Bainganwadi, Old Bus Stop, Govandi,  
Mumbai 400 043.

##### **Santacruz :**

Sir Vithaldas Nagar, Sarojini Road, North Avenue, Santacruz  
(West),  
Mumbai 400 054.

##### **Trombay :**

Abhinav Dyann Mandir, Datta Nagar, Trombay,  
Mumbai 400 088

**TISS DBM Library-cum-Study Centre** - D plot, Deonar  
Municipal Colony, Municipal School, Govandi, Mumbai.

**Dharavi** - Chawl No.140, Shetty bai Laxmi chawl, Anna  
Nagar, Behind Kamaraja High School, Dharavi Mumbai.-17

#### **Dharma Bharathi Mission**

(Initiative of Navshrushti International Trust)

Head Office : Motibai Thackersey Building,  
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Opp. Dhakaleshwar Temple,  
Bhulabhai Desai Road,  
Mumbai 400 026

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E-MAIL. dbmindia1@gmail.com

Website: [www.dbmindia.org](http://www.dbmindia.org)