

# Muskan Foundation Annual Report 2019-2020

# *All About Muskan*



Muskan Foundation was established in 2007, under the guidance and leadership of our Founder and Director Mrs. Dipti Gandhi, who perpetuated a new lease of life for children with multiple disabilities. She came across a large population of children with Vision Impairment and additional disability, who were not treated with the right healthcare services. There are very few facilities and services that are provided to children with multiple disabilities. Thus, Muskan is one of the few NGOs working in the field of multiple disabilities.

Muskan aims at providing holistic services to the children with multiple disabilities, so as to help them lead a happy, confident and independent life. Muskan provides special education and therapies. The therapies included are Visual Rehabilitation Therapy, Occupational Therapy, Physio Therapy and Speech and Language Pathology. Muskan has also initiated Muskan Association for Parents and Professional to empower and educate the parents of children with Multiple Disabilities.

Since its initiation, Muskan has grown from a group of 4 children to 123 children receiving Special Education and more than 200 children receiving therapies, across 4 centers in Bandra, Goregaon, Wadia and Masina.



# *Founder's Message*

Week after week when I see our children my heart swells with pride. When I started Muskan I neither had money nor place to run the programs, all I had was good intention to provide best holistic services to children with multiple disabilities.

Today we have four centres in Mumbai. I would like to thank all my CSR partners, our supporting foundations and individual donors who are contributing to this cause. We started with special education and therapy and now we have our Muskan Association for Parents and Professionals, where we empower our parents and teach them skills. We have also been providing rigorous training to our teachers to enhance their professional skills. I feel that apart from rehabilitation there should be acceptance and inclusion of person with disabilities, our children should be seen with empathy rather than sympathy. To promote this idea we create awareness in schools, colleges and in public places about disabilities and their implications. Our parents and professionals are educated about the schemes and laws related to disabilities. At Muskan we don't miss any opportunity to speak on different forums about Multiple Disabilities, their challenges and how they can be smoothly mainstreamed in the society. I dream of the society where children with disabilities get opportunities in every area of life and are looked upon as individuals with innate potential rather than Person with Disability.



# New Developments!!

This year has been a fulfilling year. We are proud to announce that our new centre in collaboration with Masina Hospital, "Muskan Remedial Education Centre" became operational.

Muskan was fortunate to be supported by new CSR partners, namely, Bank of America, Transparent Value Pvt. Ltd., Hand and Heart for Handicapped and Maharashtra Foundation, this year.

Our Founder and Director, Mrs. Dipti Gandhi, was presented with 'Gold Star Asia International Award' for her outstanding achievements at 21st Global Summit by Iconic Achievers Council.

Muskan received the renewed Certificate of Accreditation from Credibility Alliance.

We adopted new policies at Muskan Foundation: Child Protection Policy, Human Resource Policy, Parent Policy and Sponsorship Policy.

Muskan formulated the Standard Operating Procedures to bring uniformity across our centers.



Renewed Credibility Alliance certificate



Muskan Remedial Education center at Masina



New CSR- Transparent Value Pvt. Ltd.



Our New CSR- Bank of America



Gold Star Asia International Award, received by our founder



# *Special Education*

Each child with multiple disabilities is unique. We work with children who have different disabilities—where no 2 children will have the same form of disability. Hence our teachers, who are RCI certified, create niche program called Individualised Education Program for each child which cater to their special needs. The teacher to child ratio is 1:3 which helps them in achieving better results for our children.

We have a multidisciplinary approach where mentors, consultants, and therapists contribute to progress of child. We have ongoing clinical and functional assessment for our children in all the areas of development which help the teachers to gauge their progress.

Throughout the year we also celebrate all the festivals, conduct educational visits, and many art and craft activities to teach various concepts through play and learn method.

We have 123 students across our 4 centers.



# Therapies

Muskan has always believed in the slogan “all therapies under one roof at cost effective rate”, so as to save the energy and time of the parent and the child. The multidisciplinary - approach allows the therapist to interact with each other and develop holistic strategies to help the child move into the next developmental mile stone. Muskan provides Vision Rehabilitation therapy, Occupational therapy, Physiotherapy and Speech and Language Pathology. It is amazing to see that once a child enters a centre he gets all the services at cost effective rates. Currently we have more than 200 children who regularly take need based therapies.





# Learning Programs

Muskan believes in empowering all our teachers by growing their skill sets, knowledge and attitude through ongoing trainings. During the year, the teachers and other professionals of Muskan Foundation are invited to attend seminars, workshops and conferences related to the field of disability. These training expose our staff to the rich treasure of knowledge and enhance their skill sets.

We also conduct in-house training by experts from the field. We aim at training para-professionals, volunteers and parents by organising certificate course in multiple disabilities. This year we had 5 students for the course. Such training empower teachers to assess, impart and evaluate special education to children with multiple disabilities at Muskan Foundation.



# Awareness Drive

Awareness drives are conducted by Muskan Foundation to sensitize the society about disability and their special needs. Muskan believes that Person with Disability (PwD) should be looked at with empathy than sympathy. These awareness drives educate people about different kinds of disabilities, different modes of communication, challenges faced by PwD and different ways of helping PwD. We work on informing people on the prevention of multiple disabilities and its intervention methods. We also educate people about different concessions, schemes and legal acts pertaining to disabilities. These awareness drives are conducted in schools, colleges, corporate offices and public places.





# "Parents"- Our Rocksolid Partner

Muskan has started an Initiative called as Muskan Association for Parents and Professionals, to empower and educate parents by conducting events and lectures by professionals, which will help them understand their child better. This also helps parents to develop skills and knowledge related to disabilities.

This year Muskan conducted lecture on "Know your Rights by Umneed" to inform parents about various government laws and schemes which they can avail for their children. We also called professionals to conduct a lecture on Speech therapy. We had various competitions organized during the year to indulge them in creative activities. Such competitions and workshops are appreciated by our parents.



# 2019, You have been Eventful!

Muskan has been the epicentre for Celebrations. We celebrated many festivals and events in the past year. We feel honoured as Mrs. Dipti Gandhi, Founder and Director of Muskan Foundation for People with multiple disabilities was selected as a superhero by SBI Life. On 6th November 2019, SBI Life made a film on her which has got over 2.78 Million views.

The year began with KL Rahul visiting our Bandra Center and spent some time with our children. We conducted employee engagement events on various occasions like Helen Keller day, Ganesh Chaturthi, Navratri and Children's day.

We conducted Diwali party for all children of Muskan Foundation at MIG club. The Sports Day was also celebrated at Colgate Maidan and BMC ground. For our teachers we planned a picnic at Royal Garden and teacher's day party at Angrezi-Dhaba to thank them for their services.

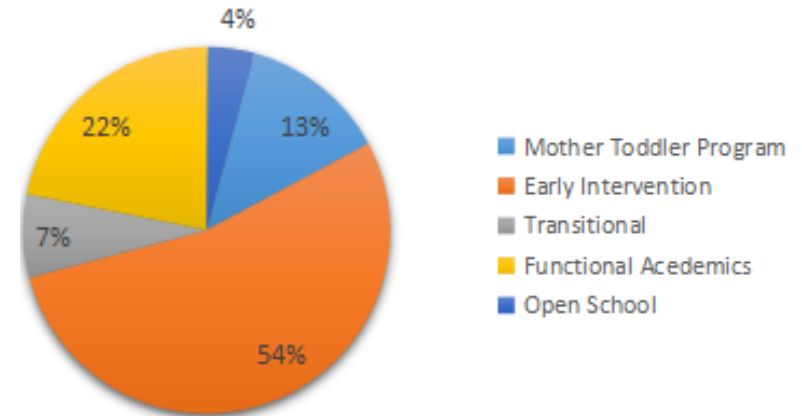
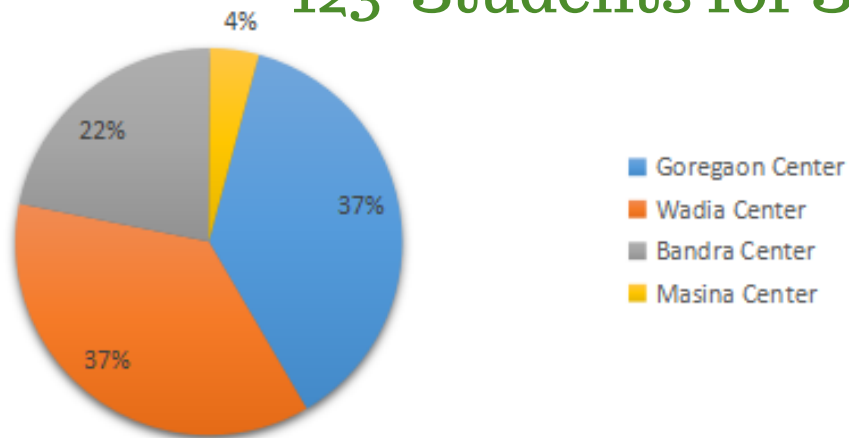
*A big heartfelt thank you to all the CSR partners  
without whom we wouldn't be able to have  
such an eventful year.*



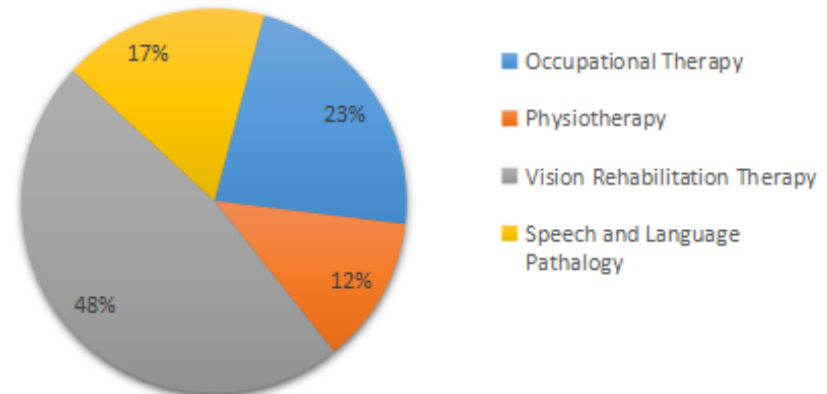
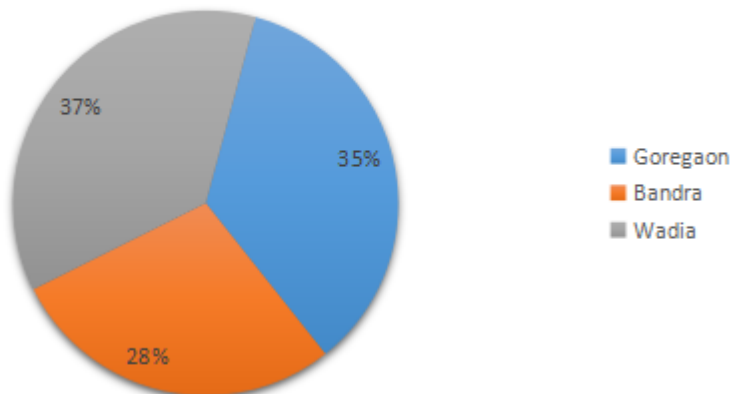


# *Our Impact !!*

## 123 Students for Special Education



## 202 Students for Therapies



# General Information

## Staff Remuneration-Per Month:

CEO's Remuneration: Rs. 34,200/- . Remuneration of the highest paid staff member: Rs. 35,000/- and the lowest paid staff member: Rs. 9,460/- .

Slab of monthly gross salary (in Rs.) plus benefits paid to staff	Male	Female	Total
<5000	0	0	0
5000 - 10000	0	3	3
10000 - 25000	4	20	24
25000 - 50000	0	1	1
50000 - 100000	0	0	0
100000>	0	0	0

Gender	Paid (Full Time)	Paid (Consultants)
Male	4	0
Female	22	3

## Auditor:

### CA (External):

Damani & Shah Chartered Accountants  
519, Milan Industrial Estate,  
Kalachowki,  
Cotton Green (West),  
Mumbai—400033.

### CA (Internal):

Pinkesh Kapadia & Co.  
Chartered Accountants  
12/2, Parvati, Near Sion  
Bus Depot,  
Sion West,  
Mumbai—400022.

## Banking Information:

### Saraswat Bank (for foreign donations):

Address: Shop no. 5 & 6, Ground Floor, Bharat arc., Veera Desai Road, Andheri West, Mumbai –400053.

Account in the Name of: Muskan Foundation for People with Multiple Disabilities

Bank Account No.: 339200100001662

Branch Name: Veera Desai Road Branch

IFSC no.: SRCB0000339

### UCO Bank (donations made in India):

Address: Patrakar Co Op Housing Society Ltd, Gandhi Nagar Kala Nagar, Bandra East, Mumbai – 400051, Maharashtra, India

Account in the Name of: Muskan Foundation for People with Multiple Disabilities

Bank Account No.: 17310110005781

Branch Name: Kalanagar Branch

IFSC code: UCBA0001731

Governance				
Name	Age	Sex	Position	Meetings
Dipti Gandhi	57	Female	Founder / Honorary Director / Managing Trustee	3\3
Sanjay Gandhi	62	Male	Trustee	3\3
Pinkesh Kapadia	56	Male	Trustee	2\3
Emily Menon	43	Female	Trustee	2\3
Ninad Sadvilkar	46	Male	Trustee	2\3

## Board Meetings:

The Board met three times in the financial year 2019-2020 on 2nd May 2019, 25th July 2019 and 14th November 2019. Minutes of the Board meetings were documented and circulated.

## Legal Information:

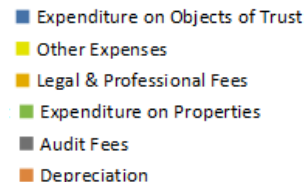
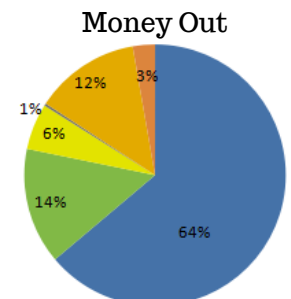
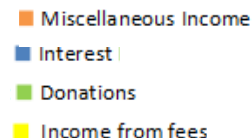
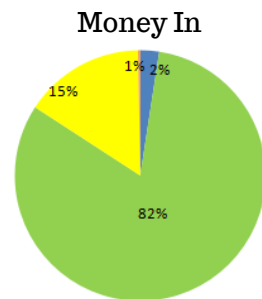
Muskan Foundation is registered u/s 12AA and u/s 80G of the Income Tax Act, 1961.



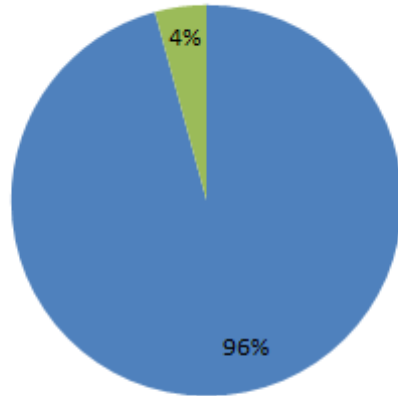
# Finances

Balance Sheet As on March 2019		
	2019	2018
<b>Sources of Funds</b>		
Trust Fund	1,831,000.00	1,831,000.00
Endowment Funds	-	-
Specific/Earmarked Funds	-	-
Liabilities for Expenses	-	-
Liabilities for Deposits	-	-
Liabilities for Duties & Taxes	-	-
Loans (Secured/Unsecured)	-	-
Income & Expenditure A/C	11,124,484.61	6,297,151.22
<b>Total</b>	<b>12,955,484.61</b>	<b>8,128,151.22</b>
<b>Application of Funds</b>		
Fixed Assets	1,771,825.00	1,551,050.28
Investments	2,981,589.00	2,852,115.00
Current Assets	8,980,900.61	4,564,217.93
Grants Receivable	-	-
Less: -Current Liabilities & Provisions	(778,830.00)	(839,231.99)
<b>Total</b>	<b>12,955,484.61</b>	<b>8,128,151.22</b>
<b>Income &amp; Expenditure Account As on March 2019</b>		
	2019	2018
<b>Income</b>		
Interest	314,296.00	327,563.00
Donations	10,633,888.93	7,374,361.15
Income from Other Sources		
a. Fees Received	2,020,915.00	1,436,335.00
b. Miscellaneous Income	37,000.00	119,899.00
<b>Total Income</b>	<b>13,006,099.93</b>	<b>9,258,158.15</b>

Expenditure	2019	2018
Expenditure on Objects of Trust		
a. Educational	4,999,118.00	7,354,695.00
b. Other Charitable Objects	219,400.00	217,250.00
Expenditure in Respect of Properties		
a. Rent, Rates & Taxes	1,139,500.00	965,000.00
b. Repairs & Maintenance	35,922.00	223,276.00
Other Expenses	467,204.26	515,035.14
Donations	-	-
Other Miscellaneous Expenses	-	167,478.99
Audit Fees	23,600.00	23,600.00
Legal & Professional Fees	1,065,063.00	6,406.00
Depreciation	224,055.00	222,537.00
Amount Trfd. To Earmarked Funds		
<b>Total Expenditure</b>	<b>8,173,862.26</b>	<b>9,695,278.13</b>
Excess of Income over Expenditure	4,832,237.67	(437,119.98)
Brought Forward from the Previous Years		
Carried forward to the Balance Sheet	4,832,237.67	(437,119.98)

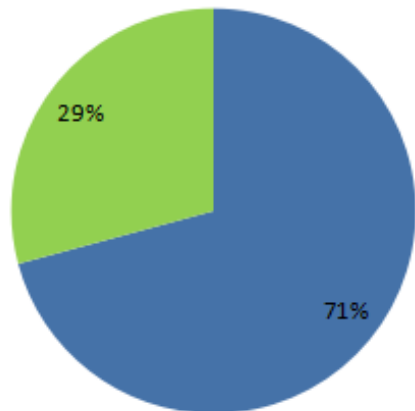


# Sponsorship Details



## Sponsorship for Special Education

Muskan provides sponsorship to 96 % of the students. Across all our four centres we only have 4% students who pay the full fees. Some of the students are sponsored by our CSR partners while other pay the subsidised fees.



## Sponsorship for Therapies

Muskan provides sponsorship to 71% of the students coming for therapies while 29% pays the full amount. Some of the students, who come regularly for therapies are sponsored by our CSR partner while rest pay the subsidised fees.

■ Sponsored ■ Non-Sponsored



# Our Pillars

## Our Corporate partners

- Bank of America
- Boehringer Ingelheim
- CMA CGM
- Hapag-Lloyd
- Mergermarket - An Acuris company
- Morde Foods Pvt. Ltd.
- SBI Life Insurance
- State Street Corporation
- Transparent Value Pvt. Ltd

## Our Individual Donor

- |                 |                  |
|-----------------|------------------|
| • Abhijit Doshi | • Namita Das     |
| • Bhargav Desai | • Pratin Vete    |
| • Chandra Doshi | • Raghavan Vijay |
| • Chhaya Shah   | Ramanujan        |
| • Dipti Gandhi  | • Sanjay Gandhi  |
| • Dhruv Amrit   | • Shalini        |
| • Ganesh Shetty | Raghavan         |
| • Irani Ruzeba  | Ramanujan        |
| • Kishor        | • Tanuj Gupta    |
| Raghunath       |                  |

## Supporting Foundations

- |                                |                                  |
|--------------------------------|----------------------------------|
| • ACG Cares Foundation         | • Heart and hand for handicapped |
| • Bhartiben Kishorbhai Boghani | • Maharashtra foundation         |
| Charitable trust               | • Sir Dorabji Tata Trust         |
|                                | • The Dalal Family Foundation    |

\*All the names are arranged alphabetically.

# Our Technical Partners



Wadia Hospitals



Perkins  
INTERNATIONAL  
Perkins Voice  
and Vision India



Trust Registration	Registered as 'Muskan Foundation for People with multiple disabilities' under the Bombay Public trust Act, 1950.
	Registration No. E 25579 (Mumbai) dated 21.3.2009.
PAN number	AACTM3070C
12 AA number	TR/43801 dated 05.01.2011
80G number	DIT (E)/80G/1012/2011-12
FCRA Registration No.	83781365