

## STATEMENT

the lack of services, awareness  
and support that hampers mainstream opportunities for  
children with multiple disabilities with visual impairment  
(MDVI).



# Muskan Foundation

## Annual Report 2020-2021

# About Muskan



In India, Children with Multiple Disabilities with Vision Impairment (MDVI) and their families face a life of isolation, stigma and exclusion. Recognizing the glaring gaps in the sector and the desperate needs of MDVI Children, WHO trained, nationally renowned Low Vision Consultant, Mrs. Dipti Gandhi, founded Muskan in 2007 to provide a one-stop-shop for MDVI children and their families in Mumbai. Muskan Foundation provides a spectrum of customized services ranging from Early Intervention, Special Education, Multiple Therapies, Pathways to Vocational Training, Parent Empowerment Program and Advocacy & Training Program.

A Master Trainer and a mentor in the disability sector at the national level, Mrs. Dipti Gandhi has made Muskan her life's mission - setting up 5 MDVI Centres across the expanse of Mumbai to support over 227 MDVI children which is equivalent to educating 11,000 children without disabilities. We are the only organisation providing MDVI services in hospitals (B. J. Wadia Hospital, Parel, a leading Children's hospital in India and Masina Hospital) ensuring the earliest possible intervention for MDVI children. Our other MDVI Centres are at Bandra East, Goregaon west and new centre at Kalyan.



# *Founder's Message*

The pandemic had really affected our programs and services as our children with multiple disabilities require regular intervention. Therefore, we started providing online special education and therapy program for our children. We even continued our programs during the month of April- May which was the initial and hardest phase of the lockdown.

In the period of uncertainty, we remained anchored. This credit goes to our partners who continued to support us as the world was going in financial crisis due to the pandemic.

With the support of our CSR Partners, Muskan Foundation introduced "Livelihood Assistance Program" wherein we donated Rs. 1000 per month to 45 low-income group families for 6 months. This support was essential as many parents had lost their source of income and were dependent on meagre savings to not only take their child with multiple disability but also to response to the needs of rest of the family.

Muskan is ending this challenging year on a happy note. We are expanding to a new centre in Kalyan as many children were traveling long distances to avail services. This new MDVI centre will strengthen my mission to provide opportunities to children with MDVI to live an independent life.



# New Developments!!

The year has been both challenging and fulfilling for Muskan Foundation. During the lockdown, we launched online special education and therapy program to support our parents in the crucial period of the pandemic. We began our academic year on June 15, 2020 with online special education program.

In order to help our parents deal with emotional stress of the lockdown, we also introduced counselling sessions by Dr. Swati Ranadive, who is a school counsellor trained in Special education with Learning Disability among children. These sessions helped our parents to vent out their concerns and give them support & direction to deal with the lockdown.

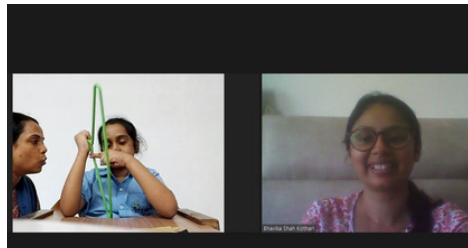
In a bid to move toward regular functioning, we reopened our centres for offline therapies from the month of September adhering to all safety measures and taking necessary precautions. Both Administrative staff and Special Educators are visiting the Center at least thrice a week.

We have shifted to a new centre in Goregaon west. We are grateful to SBI Life Insurance who is supporting our centre at Goregaon and who have been instrumental in the successful running of our programs & services.

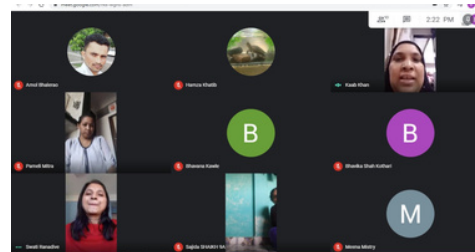
Our Special Educators Sonam Ganjale and Saraswati Khairmode along with our Program Coordinator Reeta Shrivastav successfully underwent training in the Caregiver Skills Training (CST) program created by World Health Organisation (WHO) organized by Ummeed Child Development Center in collaboration with Autism Speaks.



Virtual Felicitation of the CST Program



Online Education classs



Online Counselling Session with the Parents

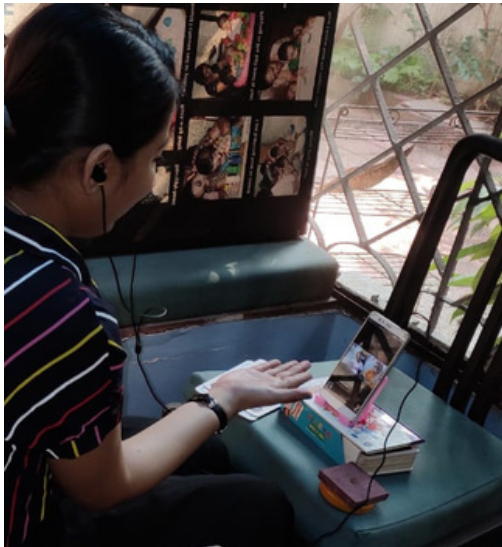


New Centre at Goregaon

# Special Education

No two children with MDVI have the same form of disability. Thus, individualization is crucial to ensure learning outcomes for children with MDVI. At Muskan, an Individual Education Program (IEP) is created for each child wherein Teaching strategies are customised to the child's needs and Individual parameters are defined to determine each child's progress vis-à-vis his/her own parameters. An IEP for each child is developed and implemented by a multidisciplinary team consisting of a Mentor, special educator and various therapists assigned to each child. A 1:3 teacher-child ratio or in the case of severe disabilities, a 1:1 teacher-child service, is provided to ensure the most effective outcomes.

Due to the pandemic, Special Educators are conducting online classes providing one-to-one child-teacher ratio to 114 children with multiple disabilities.





# *Multiple Therapies*

Children with MDVI require a variety of therapies in combination (vision, occupational, speech and physiotherapy) along with special education services. Mobility is a major barrier for children with MDVI. Recognizing the challenges and barriers to mobility, Muskan offers all comprehensive services at each location. Muskan provides Vision Rehabilitation therapy, Occupational therapy, Physiotherapy and Speech and Language Pathology.

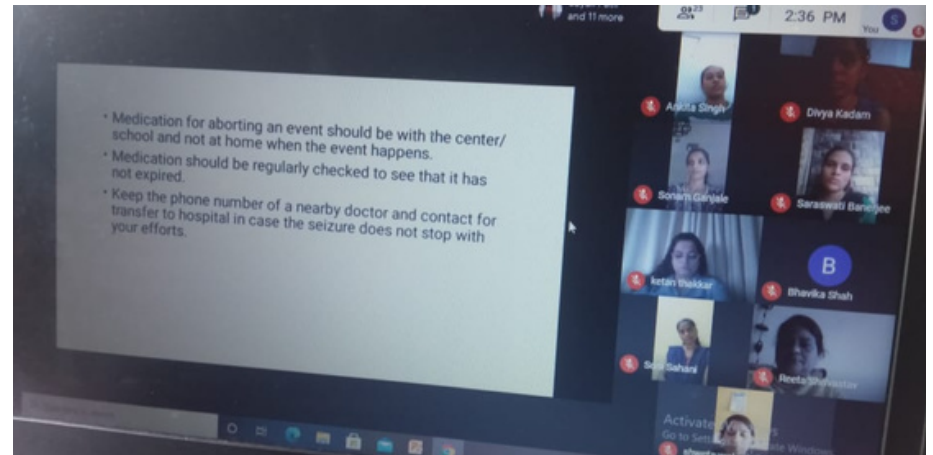
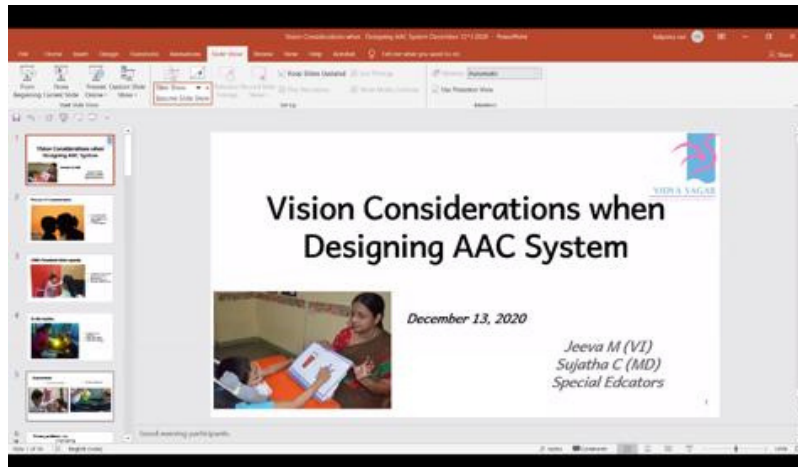
Presently we are providing both offline and online therapy services. We take all necessary precautions like sanitizing before and after every patient, temperature checks and wearing masks.



# Teacher's Training Program

Muskan believes in empowering all our special educators by upgrading their skill sets, knowledge and attitude through ongoing trainings. Intensive training is provided to our special educators throughout the year via both external courses, internal training by sector experts and Dipti Gandhi, along with peer-to-peer training.

This year due to the pandemic, various online training and workshop were conducted by Muskan Foundation wherein we called experts from the field to train our special educators. We scheduled Online 5 days In-house training programme conducted by Ms. Manju Singhania (Founder Director, Joy of learning, Master trainer for Language and Teacher Talk). Our Special Educators Pranali, Dipali, Bhavana, Sangeeta and therapist Sonali attended Advanced Online Course on Augmentative and Alternative Communication conducted by Vidya Sagar to understand functional implications of vision, gross/fine motors skills and cognition on communication interactions.



# Awareness Programs

In order to create awareness about disability and sensitize society towards needs of children with MDVI, Muskan Foundation conducts various programmes and awareness activities in schools, colleges as well as corporate firms. These awareness programs are aimed to provide a glimpse on the life lived by children with multiple disabilities in order to sensitise the society on their needs. We also conduct various drives to celebrate the Special Days dedicated to our cause such as Helen Keller's Day, International Day for People with Disabilities, World Braille Day, World White Cane Day etc. This year our awareness programs were virtual and we created awareness videos, flyers and also conducted presentation to our CSR donors for employee engagements.



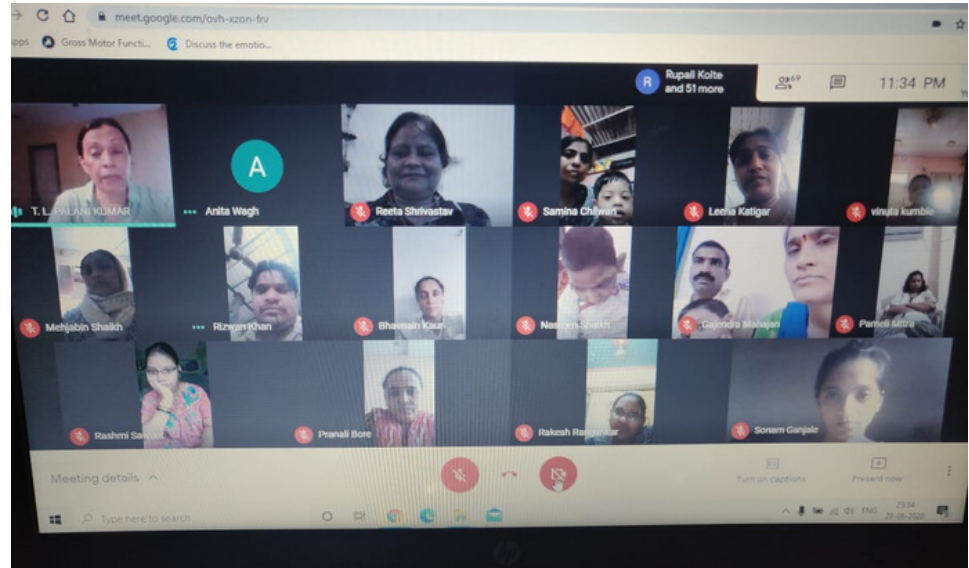
<b>What is Cerebral Palsy?</b>  Cerebral Palsy is a physical disability that affects movement and posture.	<b>Did you know??</b>  As per latest statistic, there are about 25 lakh Children with Cerebral Palsy in India.  Cerebral Palsy can affect different parts of the body	<b>What is Muskan's Intervention??</b>  At Muskan, we provide Early Intervention which can lessen the impact of impairment and minimise the child's potential for developing associative conditions.
It is the most common physical disability in childhood.  Children with Cerebral Palsy may also have a range of physical and cognitive impairments.	<b>Quadriplegia:</b> Both arms and legs are affected. Muscles of the trunk, face and mouth are can be affected.  <b>Diplegia:</b> Both legs are affected. The arms could be affected to some extent  <b>Hemiplegia:</b> One side of the body (one arm and one leg) is affected	<b>Therapies provided for Children with Cerebral Palsy at Muskan</b> <ul style="list-style-type: none"><li>• Physiotherapy</li><li>• Occupational Therapy</li><li>• Speech Therapy</li></ul>



# "Parents"- Our Robust Partners

During the strenuous phase of the lockdown, Muskan Foundation continued to hold the hands of our parents. We introduced "Livelihood Assistance Program", wherein we donated Rs. 1000 to 45 low income group families for 6 months. In order to relieve emotional and mental stress, we also appointed a Counsellor who helped the parents deal with the stress of taking care of a child with multiple disability. These counselling sessions proved to be very valuable as many parents got guidance and strength to deal with problems during the lockdown.

Under Muskan Association for Parents and Professionals, we called in experts from the field who gave knowledge and skills on how to take care of a child with multiple disability. We also organised various virtual competitions like walk on ramp, singing, cooking, best out of waste, *rangoli* competition in order to introduce an element of fun and de-stress.



# ***We conquered 2020!!***

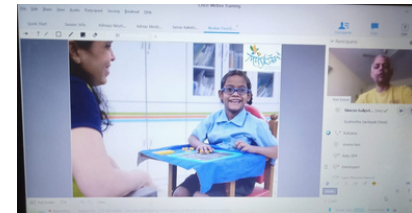
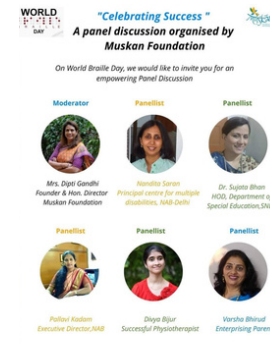
We are happy that we didn't let a pandemic deter us from celebrating festivals. This year celebrating various festivals was even more special as the family members were involved along with the Special Educators.

For International Day of People with Disabilities, our esteemed partner the StateStreet Corporation conducted a short webinar wherein, we got to present our work and shed light on the kind of difficulties children with multiple disabilities face in daily life.

The new year began with Muskan Foundation conducting a panel discussion for World Braille Day, with esteemed panelist who have contributed immensely in the field of vision impairment on 4th January 2021. The panel discussion was moderated by our Founder-Director Mrs. Dipti Gandhi, which was attended by more than 60 participants.

We are privileged to announce Adv. Tushar Khandare as the new Trustee of Muskan Foundation. Working in the field since 2005, Adv. Tushar Khandare owns his law practice called Tushar Khandare & Associates.

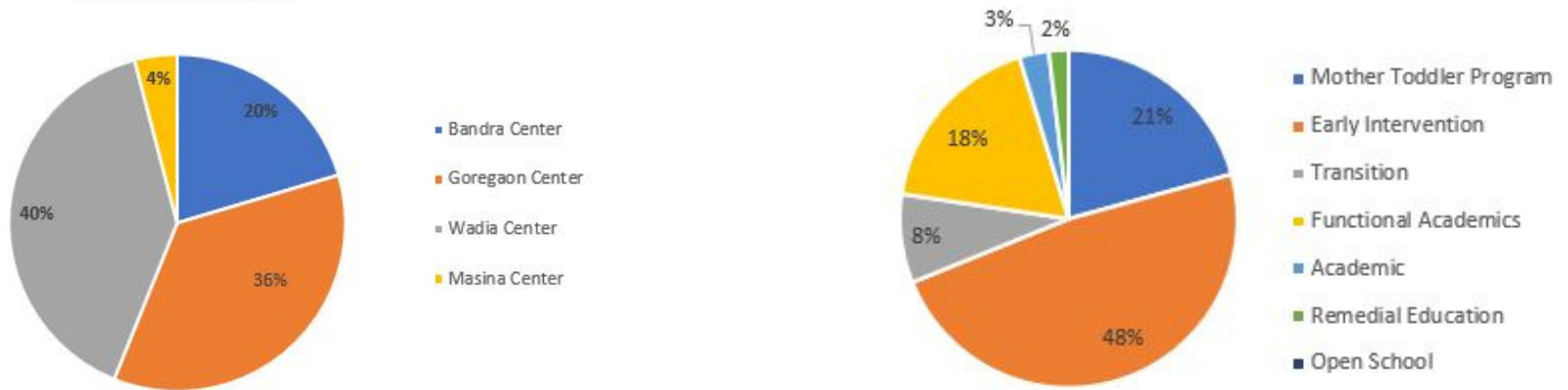
We are pleased to announce that Muskan Foundation is expanding and spreading its wings. We are opening a new center in Kalyan which will be equipped to provide all programs and services given by Muskan.



***A big heartfelt thank you to all the CSR partners who supported and strengthen our programs in this challenging year!!***

# ***Our Impact !!***

## 114 Students for Special Education



## 92 Students for Therapies





# General Information

## Staff Remuneration-Per Month:

CEO's Remuneration: Rs. 40,000/- Remuneration of the highest paid staff member: Rs. 70,000/- and the lowest paid staff member: Rs. 9,460/-.

Slabs of monthly gross salary (in Rs.) plus benefits paid to staff	Male	Female	Total
<5000	0	0	0
5000-10000	0	1	1
10000-25000	3	19	22
25000-50000	0	2	2
50000-100000	1	0	1
100000>	0	0	0

Gender	Paid (Full Time)	Paid (Consultants/Trainers)
Male	4	0
Female	22	5

## 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	58	Female	Founder/ Honorary Director/ Managing Trustee	5/5
Sanjay Gandhi	63	Male	Trustee	5/5
Pinkesh Kapadia	57	Male	Trustee	4/5
Ninad Sadvilkar	47	Male	Trustee	5/5

## Board Meetings:

The Board met five times in the financial year 2020-2021 on 28th April 2020, 6th May 2020, 19th August 2020, 21st October 2020 and 12th January 2021. 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

## Financials

### Balance Sheet As on March 2020

	2020	2019
<b>Sources of Funds</b>		
Trust Fund	18,31,000.00	18,31,000.00
Endowment Funds		
Specific/Earmarked Funds		
Liabilities for Expenses		
Liabilities for Deposits		
Liabilities for Duties & Taxes		
Loans (Secured/Unsecured)		
Income & Expenditure A/C	1,70,65,839.74	1,11,24,484.61
<b>Total</b>	<b>1,88,96,839.74</b>	<b>1,29,55,484.61</b>
<b>Application of Funds</b>		
Fixed Assets	21,49,360.50	17,71,825.00
Investments	70,49,004.00	29,81,589.00
Current Assets	10538368.24	89,80,900.61
Grants Receivable		
Less: -Current Liabilities & Provisions	(8,39,893.00)	(7,78,830.00)
<b>Total</b>	<b>1,88,96,839.74</b>	<b>1,29,55,484.61</b>

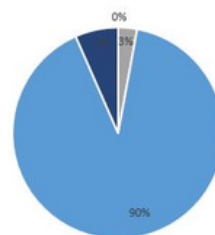
### Income & Expenditure Account

#### As on March 2019

	2020	2019
<b>Income</b>		
Interest	4,79,964.00	3,14,296.00
Donations	1,50,45,308.10	1,06,33,888.93
Income from Other Sources		
a. Fees Received	10,93,705.00	20,20,915.00
b. Miscellaneous Income	0	37,000.00
<b>Total Income</b>	<b>1,66,18,977.10</b>	<b>1,30,06,099.93</b>

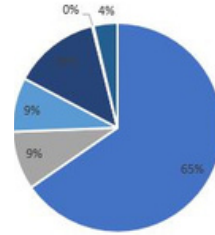
Expenditure	2020	2019
Expenditure on Objects of Trust		
a. Educational	6368715.5	49,99,118.00
b. Other Charitable Objects	6,09,900.00	2,19,400.00
Expenditure in Respect of Properties		
a. Rent, Rates & Taxes	13,72,500.00	11,39,500.00
b. Repairs & Maintenance	52,276.00	35,922.00
Other Expenses	9,65,642.47	4,67,204.26
Donations		-
Other Miscellaneous Expenses		-
Audit Fees	23,600.00	23,600.00
Legal & Professional Fees	8,93,313.00	10,65,063.00
Depreciation	3,91,675.00	2,24,055.00
Amount Trfd. To Earmarked Funds		
<b>Total Expenditure</b>	<b>1,06,77,621.97</b>	<b>81,73,862.26</b>
Excess of Income over Expenditure	59,41,355.13	48,32,237.67
Brought Forward from the Previous Years		
Carried forward to the Balance Sheet	59,41,355.13	48,32,237.67

Money In



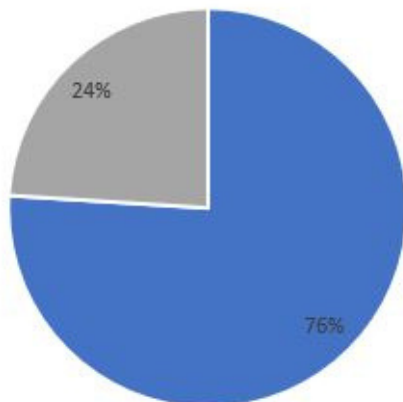
- Income from Fees
- Donations
- Interest
- Miscellaneous Income

Money Out



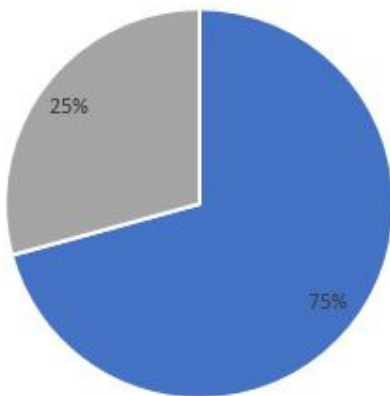
- Expenditure on Objects of Trust
- Other Expenses
- Legal & Professional Fees
- Expenditure on Properties
- Audit Fees
- Depreciation

# *Sponsorship Details*



## Sponsorship for Special Education

Muskan provides sponsorship to 76% of the students. Across all our four centres we only have 24% students who pay the full fees. Some of the students are sponsored by our CSR partners while others pay the subsidised fees.



## Sponsorship for Therapies

Muskan provides sponsorship to 75% of the students coming for therapies while 25% pay the full amount. Some of the students, who come regularly for therapies are sponsored by our CSR partners while rest pay the subsidised fees.

■ Sponsored ■ Non Sponsored



# ***Our Pillars***

## **Our Partners**

- ACG Cares Foundation
- Bank of America
- Boehringer Ingelheim
- CMA CGM
- Heart and hand for handicapped
- Hapag-Lloyd
- Morde Foods Pvt Ltd
- SBI Life Insurance
- State Street Corporation
- Sir Dorabji Tata Trust
- The Dalal Family Foundation

## **Our Individual Donor**

- Abhijit Doshi
- Bhargav Desai
- Chandra Doshi
- Chhaya Shah
- Dipti Gandhi
- Dhruv Amrit
- Ganesh Shetty
- Irani Ruzeba
- Kishor Raghunath
- Namita Das
- Raghavan Vijay Ramanujan
- Sanjay Gandhi
- Shalini Raghavan Ramanujan
- Tanuj Gupta
- Harsh Parikh
- Prithviraj Parikh

*\*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