HelpAge India | Fighting isolation, poverty, neglect

Head Office:
C-14, Qutab Institutional Area, New Delhi 110016 Tel. 41688955-56, Fax: 26852916
Email: headoffice@helpageindia.org Website: www.helpageindia.org

Regional Office (North):
J-277, 1st Floor, Saket (Near J Block Market), New Delhi 110017
Tel: 011-41764755, 41764753 renorth@helpageindia.org

Regional Office (South):
3-C, Thilagaraja Complex, 653, Poornamallee High Road, Kilpauk, Chennai 600 010
Tel: 044-26480874, 25322149 chennai@helpageindia.org

Regional Office (East):
Flat No 406, 162-B, 4th Floor, A.J.C Bose Road, Kolkata 700 014
Tel: 033-22492526, 22165913 kolkata@helpageindia.org

Regional Office (West):
No 34-A/44, Guruchhaya, Marish Nagar, P.O. Azad Nagar, Andheri (W), Mumbai 400 053
Tel: 022-26370734/40 mumbai@helpageindia.org

Donations to HelpAge India are 100% Tax Exempt under Section 35A and 80GGA of Income Tax Act.

annual report 2006-2007

EQUAL RIGHTS, DIGNITY FOR ELDERS
HelpAge India is a reputed charity known for its pioneering work in support of the disadvantaged elderly. Our work has benefited over 80 million elderly and our programmes cater to more than 1.5 million older people every year in the areas of health care, livelihood support, residential care, disaster mitigation, and welfare. We advocate for the rights of the elderly, focusing on issues such as elder-abuse, social inclusion, pensions and welfare schemes for the poor. Funding for our programmes is largely indigenous and raised from individual, institutional and corporate donors. We have worked for over 29 years in India and are registered under the Societies Registration Act of 1860.

**FROM THE PRESIDENT'S DESK**

Here at HelpAge India, our work is to make a positive impact on the lives of poor elderly people. We have touched the lives of a million such elders to make a difference to their often desperate life filled with poverty, isolation and neglect.

Our mobile medicare and other services reached out directly to this considerable number of disadvantaged elders while the projects that we undertake with government and other agencies, include those relating to advocacy and awareness-building on their behalf.

What makes us unique is that the national scale of our activities still includes grassroot level work in villages and slums. 900 villages in the poorest parts of India are able to feel our humanitarian efforts in getting pensions and other entitlements. Our programmes of rehabilitation, particularly of the elderly, following the tsunami in south India and the earthquake in Kashmir are reaching self-sustaining levels.

I thank our generous donors and officials of the government and other agencies, who have placed their trust in us and supported us in so many ways and also the devoted and dedicated staff of our own organisation who have worked hard and selflessly in this noble cause.

Our achievements are due to them and we are ever conscious of how much remains to be done.

*Amal Ganguli*

**Chief Executive**

Mr. Mathew Cherian

---

**GOVERNING BODY**

Mr. Armaan Ganguli
President

Mr. Vinod Chandok
Vice President

Mr. M. M. Sagarwal
President Emeritus

Mr. Arun Seth
Mrs. F. Billiorma
Mr. K. S. R. Sanyal
Mr. P. L. Roy
Mrs. Harry (Petit)
Leila Seth
Mr. T. S. Krishnar Murthy
Mrs. Shanta Chatterji
Mr. P. C. Sen
Mr. Mark Gorman

Chief Executive
Mr. Mathew Cherian

---

**Touching lives... from Kashmir to Kanyakumari**

55 million older people in India do not have the luxury of aging in their autumn years. Hovering at and below the poverty line, they struggle daily to muster basic meals, and so long as they work, they survive. It is for them that HelpAge India exists. It implements a number of programmes and services in the areas of rights, social protection, and health care and enables them to live with dignity and independence.

- 92 Mobile Medicare Units (MMUs) provided health care at the doorstep of the needy. New MMUs were launched at Raipur and Madurai.
- The MMU at Nagpur worked in Vidarbha, providing relief to families affected by farmer suicides.
- 274 Old Age Homes, 72 Hospitals and 113 Day Care Centres have been supported.
- 15,985 destitute elder people were covered under the Sponsor-A-
  Grandparent Programme.
- 230 new grans were included in the fold.
- 24,590 cataract operations were enabled, through 42 projects.

Helpelines for senior citizens began functioning at Chennai (1233) and Delhi (1291) with support from police.

---

**On the road to inclusion...**

It is my privilege to share with you the outstanding progress HelpAge India has made in 2006-07. We have successfully moved into the realm of rights-based advocacy, which we foresee as the most significant need of the future. As the population of older people mounts, and younger people migrate out, the importance of recognising and realising elder rights is paramount. This thought is the foundation of our exceptional initiative we have associated ourselves with: the Pricest Areas Civil Society Programme or PACS—which is all about social protection. It is about inclusion of the elderly in the mainstream of society, about not delegating them to the fringes.

**The Year That Was**

I am also happy to share with you that our health care programme has become more robust, and is beginning to reach out to community. To this effect we are making fresh investments in the programme, in terms of quality of services, and training & development of staff. Under this, our eye care programme has gained in strength. To achieve empowerment of the elderly, we organise events and activities which underscore positive ageing. The year gone by witnessed a dance workshop for the young-at-heart, theatre by and for the elderly, and varied efforts at the regional level, which gained valuable visibility for the cause. To all our donors and supporters, I extend heartfelt thanks. You are the reason for our existence, and it is your generosity that has enabled the charity to enhance its work substantially over the last year. I also thank the media who have carried our message far and wide, and captured the issue of the aged on to the national platform. Lastly, I acknowledge the contribution of each member of the HelpAge family. Their commitment to the cause is our biggest strength.

*Amal Ganguli*

Chief Executive

---

On the road to inclusion...
Protecting older people's Right to Dignity

There are millions of elderly in India living in destitution, to whom government support, shelter, food, or medical aid is not available. For such people the Sponsor-a-Grandparent program was created in 1978. Widely acclaimed for its very concept, this program links older people in need with sponsoring families, individuals, and corporates. All it takes is Rs. 600 a month to provide food, clothing, medical supplies, and sometimes shelter to a needy older person.

Sponsor-a-Grandparent
- More than 200 projects in 146 districts, in 23 states
- 15,985 beneficiaries
- Rs. 100+ million disbursed annually
- Special projects focusing on the most socially excluded – like widows, sex workers, elders disabled by leprosy and surrendered dacoits.
- A large number of elderly linked to government schemes for sustainability.
- Continuous capacity building of partners through workshops

Bhateri Devi, 80, of Nekharikato village in Rohtak (Haryana) comes across as a spirited soul. It is difficult to believe that this smiling old lady has had to fight tooth-and-nail to bring up her family for nearly 80 years, since her husband passed away when she was 30. With no formal skills, Bhateri Devi worked as a construction labourer.

She would bring home her daily wage, and watch with pride as her children ate. Often, there would be nothing left over for her, but she would disregard the gnawing in her stomach, finding satisfaction in their happiness. As her children attained youth, Bhateri Devi borrowed from here and there to get them married

A STORY OF HOPE...

For herself, she kept on working to survive. But there came a time, when advancing age and deteriorating sight made it impossible to work anymore. She became dependent on the family of her granddaughter Krishna, on whom her daughter also was dependent. This resulted in tension between Krishna and her husband who was the only earning member. After a life of independence, Bhateri Devi hated being a liability. “I had to swallow my pride, and watch my granddaughter swallowing hers too,” she says.

It was the community that came to her aid, referring her to HelpAge’s Sponsor-a-Grandparent programme. With her enrolment, life changed. Ration was delivered to her doorstep, she was able to buy a few medicines, and sometimes she had a little cash too with which she was able to buy things for her great grandchildren. Her independence was restored, and with it her dignity. It’s not uncommon now to find her surrounded by 3 generations of family.

- 978 groups of older persons have been formed. (19,000 members) to monitor implementation of government schemes and advocate for the aged in the villages.
- 180 Vridh Sangh’s have been organised. These have 500 members.
- Over 12,000 older people below poverty line have been linked with the benefits of government welfare schemes.
- Directives issued by state governments on social security of older people in unorganized sector are included in the agenda of village/gram Panchayat meetings.
- Workshops organised on advocates for elder rights. Recommendations put up to Xth Planning Commission.
- Innovations: special gram sabha organised; Vridh Saang Information Centre set up; Vridha Adalat formed.
- Awareness of aged rights through rallies, street plays, puppet shows in 900 villages.
Striving to make healthcare a universal right

For every 3,000 older people in India, there exists just 1 primary health care centre. For various reasons- large distances, lack of mobility, dependence on others, and of course, poverty—many elders living in far-flung areas are not able to access even basic health care.

Promoting health consciousness amongst the elderly and their family members and encouraging attitudinal transformation with respect to the well-being of the older persons are integral parts of the programme.

Apart from regular treatment, MMUs also organised special health camps with a cross section of elderly across the country such as for elderly beggars, leprosy patients, residents of Old Age Homes, flood affected victims.

This programme has enabled many older persons to regain their health and get back to earning their living, and thus not become dependent on others.

Vidarbh in Maharashtra is one of the regions worst-hit by the agrarian crisis: each day sees a farmer suicide, sometimes two. Buried under debt, families are living virtually hand-to-mouth.

In such circumstances, medical care is unthinkable. In 2006-07 HelpAge India’s MMU based at Nagpur, worked extensively in Yavatmal, in Vidarbha, and offered relief to many persons suffering from multiple ailments. HelpAge has also compiled a Social Watch report, detailing the prevailing conditions.

A FARMER in her 60s, Kamlabai Gudhe works as a labourer wherever she can for grain, not cash. It’s all she can get. So she toils, sometimes for 12 hours, for Rs.25 worth of jowar.

Kamlabai is one of over 100,000 women who have lost their husbands to farm suicides in India’s worst agrarian crisis since the mid-1990s. She lives in the worst-hit zone: Vidarbha in Maharashtra, in a district that has seen more than 8,000 suicides since 2001.

Her husband Polaram was one of the victims. She has pulled on, trying to run their farm, living in a house with its roof half gone and two walls about to cave in again. This ramshackle residence is home to five human beings, including her son, daughter-in-law, and two grandchildren.

“My husband killed himself because of crop loss leading to debt of Rs.1.5 lakh,” she says. They’ve paid off bits of that and the family has run through most of the Rs.1 lakh compensation she got from the State. But creditors still trouble her.

Last year, the government made her a “beneficiary” of a relief package, and she was also given an “adha Jersey” (half Jersey) cow she did not want. “The brute ate more than all of us put together,” she said, “And yielded very little milk.”

“I have twice given away the cow, but they always bring it back,” she says with resignation. No now she is paying a neighbour Rs.50 a month to look after the animal, the deal being that if it starts giving milk, she will get a half-share. That, however, belongs to an optimistic future.

But her spirit is as yet unbroken. She still makes that long walk to the farm every day she does not find work. Her tiny but energetic grandchildren make a slightly comical picture alongside her on the trail. Their survival and future is her biggest motivator. As always, her head is held high, but she can’t hold back the tears when she looks at them. Kamlabai has decided that suicide is not about the dead. It’s about the living. And for them she soldiers on.

Mobile Medicare Units

- 52 Mobile Units cover 624 SIs in 49 districts
- Programme spread of 21 States
- 40+ million Rs/annual disbursment
- 10,79,553 treatments provided in 06-07.
- 480 health camps on various health and wellness related subjects organised for close to 38,500 patients.
- MMUs in Pune and Surat provided medical relief to 17,000 persons in the flood-affected districts of Kholapur & Miraj.

Soldiering on
For the living


Courtesty: The Hindoo
Serving beyond the call of duty

To supplement the government’s Pulse Polio Programme in the state, HelpAge constituted the ‘Quick Reaction team’, a youth group dedicated to the cause of the elderly.

The team travelled to remote rural areas with the Mobile Medicare Unit and vaccinated 269 grand children of poor elderly people.

In recognition of its pioneering work, the unit has been nominated by the government to monitor the “Age at Marriage & Neo Natal Care Awareness Programme”.

Going door to door, the MMU team encourages the elderly to get their grand children married only after attaining the right age, and creating awareness especially among grandmothers about care of newborns within the family.

Promoting the right to inclusion in times of crisis

Providing relief and succour during and after disasters is a significant aspect of HelpAge India’s mandate because older people are usually the most vulnerable and neglected during calamities. In 2006-07 HelpAge India’s work with such older people continued in the Tsunami-affected coastal areas, as well as the earthquake-striken parts of Kashmir.

Their vulnerability during disasters was exposed in the wake of the Tsunami, where older people constituted 30% of the dead. Most elderly were affected in one way or another. Some were injured and maimed, others lost care-givers and yet others lost their children and had to shoulder the responsibility of grand children. Their physical and mental health affected, they were highly uncertain about their future.

SHER NAMAN, 90, lives in Gavala village, a stone’s throw from the Line of Control in Kashmir, dividing India from Pakistan. On October 8, 2005, when a massive earthquake rocked the region, the walls of his home collapsed on him. Considering the near-total devastation his village faced, Sher Naman got off lightly with a broken upper arm.

For 3 months he was in hospital. Amidst the chaos, there was no source of livelihood for his family, yet somehow, his son managed to meet the expenses. But then things became tough, they had no place to shift him after the treatment was over, and his son had to go off in search of work.

Like many other elders, often ignored and sidelined in times of disasters, Naman and his wife found shelter at the HelpAge Beta camp (in Boniyar Town). The camp housed 260 displaced families, mostly including elders and young children.

Fostering the right to independence

HelpAge India is best known for the support it has provided to old age homes across the country. In recent years, this need has grown. While institutions for destitute elders are growing in number, there is also an expressed desire for better quality homes, as well as day care centres for elderly belonging to better economic groups. Two such interventions in 2006-07 were the construction of an elders’ village, supported by NDTV, in Guddalore, and support to a recreation centre for the elderly at a home in Delhi.

Under its Ophthalmic and General programmes, HelpAge India provides limited financial support (grants) to non-government organizations for executing time-bound projects aimed at securing an improved quality of life for a given target of older person’s population (beneficiaries).

The old age specific problems of social, economic, health and emotional security are addressed in this programme. The grant support is in the area of old age homes, day care, eye care, special health care, livelihood, research and training, emergency relief, rights of the older people etc.

<table>
<thead>
<tr>
<th>General &amp; Ophthalmic programme</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Rs. 3 crores worth of new projects sanctioned.</td>
</tr>
<tr>
<td>- 24,000 free cataract operations supported for poor and needy older people.</td>
</tr>
<tr>
<td>- Special projects on Tsunami affected grandparents.</td>
</tr>
<tr>
<td>- Relief for aged fire victims.</td>
</tr>
<tr>
<td>- Distribution of disability aids.</td>
</tr>
<tr>
<td>- Support for Alzheimer’s and geriatric care.</td>
</tr>
<tr>
<td>- Income generation for aged women.</td>
</tr>
</tbody>
</table>

Disaster response

- Coastal/Tsunami
  - 142 boats and a large number of fishing nets were distributed to fishermen, each earning Rs.30,000 per annum.
  - Employment opportunities were generated in the areas of processing and exporting.
  - Desalination of agricultural land helped farmers get life back on track.
  - Formation of Self Help Groups set the pace for faster recovery.

- Post-earthquake reconstruction in Kashmir
  - 116 semi-permanent shelters were constructed in 11 villages of Uri town.
  - 500 victims treated by MMUs and provided free medicines.
  - Dry ration distributed under relief activity; winter clothing distributed to elderly people of the same village.
  - The capacity of 169 families was enhanced for agriculture, livestock rearing, poultry farming and others through awareness camps and training.
  - Livelihood restoration support in the form of cattle, agriculture inputs and others provided for 247 families headed by elderly people.
  - 45 KW micro-hydrot units provided to 260 families.
The right to live on their own terms ...

On June 15, 2006, HelpAge India spearheaded a national campaign to fight Elder Abuse in India. Events were held across the country to highlight this social malaise, and prominent personalities, celebrities and decision-makers joined the movement. Activities to involve older people to fight loneliness and isolation were also organised. Throughout the country, HelpAge has been talking to the government at various levels to ensure elders are recognised when policy is formed.

- The President Emeritus of HelpAge, Mr. M.M. Sabharwal, is on the National Council of older persons.
- HelpAge periodically sends elder-specific recommendations to the Planning Commission.
- The Tamil Nadu State Government has appointed Helpage as a Member for “An Integrated Programme for Older Persons” committee for forwarding the proposal to Government of India for release of grants to NGOs.
- HelpAge is a member in the “Working Group on Services for Vulnerable Sections of the Society (Handicapped, aged, destitute, etc), of the 11th Five year Plan (2007-2012) of State Planning Commission for Tamil Nadu State.

Thank you for walking with us ...

In 2006-07, HelpAge India received overwhelming support from its donors. Every single act of giving, large and small, has contributed immeasurably towards the well-being of elders. Many new donors joined the family and strengthened our work.

There was a quantum increase in institutional giving, as socially-responsible corporates and organisations willingly came forward to embrace the cause. Their largesse and Spirit of Volunteering spurred our efforts.

Our School Sensitisation Programme has been the bedrock of our growth. Nationwide, thousands of school children and the teaching fraternity, under the leadership of many dynamic principals, have truly embodied the spirit of caring for the aged. More than 1000 schools participated actively in this initiative that encourages bonding between generations, instills values and builds characters.

Our heartfelt thanks also to those tens of thousands of individuals across the country who chose us as their charity, by responding to our Direct Mail programme.

Youth for age

(From left): Ms. Suneti Saxath, Manager (USA) & Dr. H.S. Bakshi, Regional Director (North), Infantile Mr. Farooq S. Paul, Principal of Synode Board & Mathavan School, Chennai, and school captains Ashish Bashir and Musthafa Bashir. The school deserves a special mention for leading the student-sensitisation programme in the country.
**WE ACKNOWLEDGE:**

**COMPANIES & ORGANISATIONS**

Indiabiz Exporters Ltd, Delhi
SML Patilwada India Foundation, New Delhi
State Bank of India, Vizianagaram, UP
GAIL, Chandigarh
Indian Oil, Chandigarh
Kajaria Ceramics Ltd, Bhilwara, Rajasthan
DSIC, Kota, Rajasthan
IIS M Manav Rachna, Haryana
Japanese Consulate, Chennai, TN
HiTech Anil, Madurai, TN
Asian Paints, Sipparbad, TN
Telecommunication India Consultants Limited, Chennai, TN
ARR Charitable Trust, Chennai, TN
Computer Age Management, Chennai, TN
V R Durgapuri Charitable Trust, Chennai, TN
Dynamic Computer Services, Chennai, TN
Dr REdy's Laboratories Limited, Hyderabad, AP
GAIL (India) Limited, Hyderabad, AP
GMAC Vasanthi Foundation, AP
Askin Paints, Pachipu, Hyderabad
Viraj Steel Plant, Vizag
Mrs Sault Technologies Pvt Ltd, Hyderabad, AP
Palm Fibre India Limited, Alappuzha, Kerala
Bank of Maharasthra, Karnakata
Awar Prathin Charitable Trust, Karnakata
Heidelberg Prominent, Karnakata
Trident Hydros, Karnakata
CAF America, Karnakata
State Bank of Mysore, Karnakata
New India Assurance, Karnakata
Nathan & Nathan Consultancy, Karnakata
Sirius Connect Pvt. Ltd, Karnakata
Bangalore Taf Qaf, Karnakata
Latter Day Saints Charities, Karnakata
Medtronic India Pvt Ltd, Karnakata
ITC India Pvt. Ltd, Karnakata
Processor Systems, Karnakata
HP Global Business Operations Pvt. Ltd., Karnakata
Sai Mandali, Karnakata
Syndicate Bank, Karnakata
Canara Bank, Karnakata
Indian Oil Corporation, Karnakata
GMK, Karnakata
Naradini Palace, Karnakata
GE Indus Industries Pvt. Ltd, Karnakata

Siemens VDO, Karnakata
Bharat Heavy Electricals Ltd., Karnakata
Bharat Earth Movers Ltd, Karnakata
Bharat Electronics Ltd, Karnakata
Dynamic Technologies Ltd, Karnakata
Rneo Mindro, Karnakata
Nexen Ltd., Karnakata
San Engineering, Karnakata
Perseus-Rand, Karnakata
Conserve India Pvt. Ltd, Karnakata
A WCHAR, Karnakata
ITI, Karnakata
Airport Authorities of India Pvt Ltd, Karnakata
JF International, Karnakata
New Mangalore Port Trust, Karnakata
Mangalore Refineries and Petrochemicals Ltd, Karnakata
Coldsteel India Pvt Ltd, Karnakata
Niconcall India Pvt. Ltd., Karnakata
Alton Casco Construction & Mining Sales, Karnakata
Tracta India Ltd, Kodial, WB
ITC India Social & Welfare Trust Keltha, WB
Bharat Petroleum Corporation Limited, WB
Hina Goup, Rajpur Chhatrapati
Gail India Ltd, Shirpur, Assam
Pfizer Ltd
Prudential Insurance (India) Ltd.
Irbis Pharmaceuticals Ltd.
Bombay Stock Exchange Ltd.
DSP Merrill Lynch
Al Cargi Global Logistics Ltd.
IICICI Lombard General Insurance
ONGC Mumbai
Lahore Brothers
GAIL, Surat
Johnson & Johnson
Volkart Foundation
HDIFC Mumbai
DBI, Mumbai
NAPS Global Services
Thompson Press, New Delhi

**ACADEMIC INSTITUTIONS**

Delhi Public School, Pantnagar, Haridwar
NIDP Public School, Jaipur
Neerja Modi Public School, Jaipur
Vidhyasashram School, Jaipur
Aney School, Sikar, Rajasthan

---

**Students of Animals Convent School, Rajkot, interact with an elderly beneficiary during their visit to an MNU site in Jangeltwar area. Their contributions and support have made the school the highest contributing school in the state of Gujarat. We thank Sister Jancy Joseph, the principal, for her support.**

**Mr. Matthew Chen, Chief Executive of HelpAge, honors R. Sachin, student of Class 2 at Lechelleiris Matric School, Mellur (Tamil Nadu) for collecting the highest funds for the elderly in the southern region.**

**Mrs. Indrani Rajadurai, Regional Director (South) receives a grant from Mr. Yoshikawa Kazuo, Consul General of Japan in Chennai. The Japanese Consulate has been a consistent supporter to the cause. On the left is Mrs. Sakina Ozaki, Vice Consul.**
No text content available.
Mr. V.P. Mahendru, Chairman & Managing Director of Indo Asian Fusesegar Ltd., speaks on the occasion of the launch of the 3rd MMU donated by the company. Looking on is Mr. H.S. Bhati (right), Regional Sales Director (North) and other executives.

Goan Manikamma, assisted by Mr. Valerian Pals, Programme Manager, Maharashtra and Goa, HelpAgeIndia, welcomes Ms. Vaiksha, Manager Corporate Communications, Bombay Stock Exchange (BSE), in the presence of Mr. Kalyan Boss, General Manager, Corporate Communications BSE (background) and Mr. John Thom, Regional Director (West), HelpAgeIndia.

Somnath H.School, Randahapeth, Nagpur
St. Xavier’s and Ryan International Group of Schools, Mumbai (29 schools)
Bombay Scottish High School, Powai, Mumbai
Travancore Public School, Kandivali (E), Mumbai
DPS, Nerul, Navi Mumbai
Kendriya Vidyalaya, INS Harish, Maval (09), Mumbai
Hiranandani Foundation School, Powai, Mumbai
Lokhandwala Foundation School, Kandivali (E), Mumbai
J.B. Petit School for Girls, Mumbai
Kendriya Vidyalaya No.1, Malad, Mumbai
Sarasvati Vidyalaya, Thane (W), Mumbai
Christen Academy, Kandivali (E), Mumbai
I.B. Patel School, Goregaon (E), Mumbai
Kendriya Vidyalaya, Kandivali, Thane, Mumbai
Vivek Vidyalaya, Goregaon (E), Mumbai
Kendriya Vidyalaya, No. 1, Indore, MP
DPS, Bhopal, MP
Bhat Bholanath School, Bhopal, MP
St. John’s Secondary School, Damoh, MP
DPS, Indore, MP
St. Joseph’s Co-Ed Secondary School, Bhopal, MP
St. Xavier’s High School, Jabalpur, MP
St. Xavier’s High School, Satna, MP
Shri Nandani High School, Mandsaur, MP
Manojkumar English School, Nagaon, MP
Almeida High School, Ronda, Goa
St. Cruz High School, St. Cruz, Goa
Adarsh High School, Margao, Goa
St. Francis Xavier High School, Siolim, Goa
Wagale High School, Margao, Goa
Nav Children’s School, Vasco, Goa
St. Clara High School, Assonnas, Goa
St. Anthony’s High School, Girim, Goa

WE THANK THE FOLLOWING INDIVIDUALS:

- Mr. Anil Kumar N. Divakar and Ms. Falzi Laljee of Pune, Maharashtra.
- Chief Minister of Punjab for his support.
- Lt. Col. R.S. Santosh (Retd), Chairman-emeritus-Manging Director, WRLICS Ltd, Mohali (Punjab).
- Ms. Amita Chandra, MD, DGP Moti Lach, for his constant backing.
In the year ended March 31, 2007

**Income and Expenditure Account**

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

**Income**

Grants & Donations

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Other Income

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Gross Income

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Net Income

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

**Expenditure**

Fund Raising Cost

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Net Funds Available for Projects

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Application to projects for the welfare of the aged

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Administrative Expenditure

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Net Surplus before depreciation

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Depreciation

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Net surplus after tax

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>For the year ended March 31, 2007 (Rs)</th>
<th>For the year ended March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

**Balance Sheet as at March 31, 2007**

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

**Sources of Funds**

Fund Balances

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Total

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

**Application of Funds**

Fixed Assets

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Investments

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Current Assets, Loans and Advances

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Net Current Assets

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Total

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Significant Accounting Policies and Notes to Accounts

<table>
<thead>
<tr>
<th>Schedule No.</th>
<th>As At March 31, 2007 (Rs)</th>
<th>As At March 31, 2006 (Rs)</th>
</tr>
</thead>
</table>

Detailed accounts are available at head office, HelpAge India.