

# Annual Report (2014-15)



## Koshish-Milap Trust

*6<sup>th</sup> year of Dedication for  
Education, Health & Knowledge sharing*

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**Education Support Centre & Clinic:**  
MujMahuda Slum, Near Akshar Chawk,  
Vadodara-390020, Gujarat, India

### ***Our Mission is to:***

Serve the needy,  
Identify the root causes of their suffering, and  
Endeavour to lead them towards self-sufficiency.

Public Trust Reg. No. E/7429/Vadodara  
PAN No. AABTK7478B

Donation to Koshish-Milap Trust is tax exempt under  
section 80-G (5) of Indian Income Tax Act,  
Certificate No. 80G/(52/08)2010-11  
FCRA Registration No. 041960184

## ***Background***

Koshish-Milap Trust has completed five years of serving Mujmahuda slum population of Vadodara by providing affordable quality education and healthcare. We are also creating a Knowledge Sharing Platform for the Non Government Organizations (NGOs) of India.

## ***Formal Education***

The formal educational support is provided to the primary school going students by using following strategies:

- The facility is within the slum area, making it convenient to the beneficiaries.
- Synthesize the best methodology relevant to the local population.
- Free educational material (books, stationery, etc) provided in the class.
- Differential instruction to address individual need.
- Replace the rote learning with fun learning.
- Replace the corporal punishment with love, logic and discussion.
- Develop and use teaching aids as needed.
- Translate/develop reading material in Gujarati.
- Encourage parental involvement.
- Regular training and meetings with teachers.
- Documentation and analysis of past experiences.
- Spending about Rs 500 per student per month, but charging Rs 40 as a token fee.

## **Expansion of the Formal Educational Project:**

The educational support is provided for KG to the 4<sup>th</sup> grade students of Mujmahuda slum. Through these teaching efforts, we want to achieve close to 100% proficiency in basic reading, writing and mathematics.

- Number of students increased from 122 to 137; the highest increase was in KG. The relative increase in private school going students is attributed to our sponsoring of 32 students from government school to private school. Our survey in 2011 showed that about 50% of parents from Mujmahuda slum send their children to private schools.
- We have crossed the upper limit of handling 20 students per class.

### Number of Students admitted

	2010-11	2011-12	2012-13	2013-14	2014-15
KG (Jr. + Sr.)	5	19	17	45	51
1 <sup>st</sup> grade	22	19	16	31	38
2 <sup>nd</sup> grade	4	16	18	15	18
3 <sup>rd</sup> grade	-	14	18	19	10
4 <sup>th</sup> grade	-	-	10	12	20
<b>Total</b>	<b>31</b>	<b>68</b>	<b>79</b>	<b>122</b>	<b>137</b>
% Attending Govt. School	80%	72%	76%	53%	25%
% Boys / Girls	39/61	47/53	51/49	55/45	53/47
% Dropped out	65%	50%	30%	10%	8%
<b>Avg. Annual Exam Score</b>	<b>83%</b>	<b>90%</b>	<b>88%</b>	<b>88%</b>	<b>89%</b>

### Achievements of the Formal Educational Project

- Students were exposed to variety of reading books.
- Translated books from Hindi/English to Gujarati.
- Developed multiple teaching materials to support differential instruction and independently learning the specific concepts: variety of charts and flash cards (e.g. story charts with and without pictures, classification, comparison, addition, subtraction, ascending/descending orders, phonics, writing, etc), strips (e.g. phonics, math concepts, reading and writing), and video clips. *Thanks to Dr. Pankajbhai and his team of Gyanshala, Ahmedabad, for providing teaching material that helped us to develop our curriculum.*
- Due to lack of exposures, many of our students have difficulty in comprehending the concepts like waterfall, mountains, jungles, animal eating habits, dam, farming, artisans like blacksmith, potter, etc. The textbooks also do not provide

enough pictures. Therefore, we have collected short (1-5 min) video clips on such specific concepts. The use of audio-visual method is highly successful.

- Demonstrating with real things such as weighing balance, coins, clock, etc to clarify the concept.
- Updated/revised the KG to 4<sup>th</sup> grade teaching material.
- The success of our teaching efforts is reflected in many ways:
  - a. Average score of the annual exam in our class was 89%.
  - b. Ex-student of our coaching class came to say thanks for building strong foundation for their reading and writing skills so that they are able to learn better.
  - c. Students' regularity has improved. The dropout rate of students has reduced from 65% in 2010-11 to 8% in 2014-15. The reduction in dropout rate is a result of our successful teaching strategies, increased interaction with parents by emphasizing regularity, charging higher tuition fee for irregularity, fear of dismissal from the class, etc. Significant part of inevitable dropout is due to emigration from the Mujmahuda slum or admission in the morning school making it impossible to attend our class.
  - d. High appreciation and support from parents and donors.
  - e. We are getting more applications than we can accept.

### **Involving Parents**

We keep constant touch with the parents and update them regarding the progress of their children. We also counsel them for taking care of their children's basic needs like regular meals, sleep, hygiene, etc. This is done on one to one basis as well as through the parental meeting.

### **Keeping Touch with the School Teachers**

As needed, we visit the schools attended by our students and get update/feedback.

One of our teachers, Jalpaben Sugandhi, visited school and reviewed exam papers of our students (which is usually done by parents) and got corrected the errors in evaluation to improve their scores.

## **Success Stories**

Our experience shows that the slum children have equal potential to shine when provided basic facility and opportunity. This is illustrated with few examples:

- With our intense efforts seven students were able to catch up two grades and one student was able to catch up three grades of learning in single academic year.
- There were two 1<sup>st</sup> grade students with unusually high level of difficulty in reading and writing including reversals (mirror image). With intensive remediation and patience we were able to rectify the problems.
- One student was struggling to count beyond three. Using our teaching aids and other approaches, we could fix the problem.
- Few 5-7 graders approached us with their parents to get admission in our coaching class since they were unable to read or write even at first grade level. The inspiration came from their younger siblings attending our class who are able to read and write. We explained them that we have to begin their teaching from the first grade, and surprisingly the students and parents agreed to seat in the first grade class! Unfortunately, due to lack of proper setup, we are unable to accommodate such students who lagged behind multiple grade levels. We hope to create such facility in future and help the highly enthusiastic students.

## **Sponsoring Students for Private Schooling**

We introduced a program of sponsoring bright and needy students to private school. The sponsorship in private school covers fees, books, stationery and transport. The financial help is committed until they finish high school study, with a condition that they should attend the school regularly and pass the school exams. We see significant transformation in the sponsored students regarding their personal attire, gaining self-esteem, regularity in school and class. Last year total of 32 students were supported for private schooling. *Thanks to the Ananta Trust and corpus fund donors, Rohitbhai Desai, Dr. Anshuben Shah & Lilavatiben Dave to sponsor the students.*

## **Extracurricular Activities**

- Arranged the afternoon sessions of extracurricular activities.
- Afternoon sessions and vacation classes to support weak students by Kaumudiben Shelat in collaboration with ARCH, Dharampur.
- Basic Computer techniques by a volunteer, Madhur Chauhan, for 4<sup>th</sup> graders.
- Basic Computer class by JumpStart Skill Foundation for 4<sup>th</sup> graders.

## **Exposure to Outer World**

- KG to 4th graders were taken for an educational tour to Sayaji Garden, its zoo and museum.
- Students of grade 2-4 were taken to Ajawa and Nimeta Garden.
- Celebrated major holidays like Diwali and Uttarayan with the students.

Educational tours not only serve the academic purpose, but are also inspirational to expand their thinking horizons. They implant bigger dream in their life.

## **Other Remarks**

- There was an unpredictable flood in Mujmahuda slum during September 2014 resulting in 8 feet of water level in one of our buildings and spoiling the educational materials and medicines. The sanitary worker, Ichchhaben living in the slum, saved the TV by moving it from ground floor to the first floor. Many families of the community lost mattresses, TV, refrigerator, clothes, grains, etc. When water level subsided and sunlight came up, the slum people started cleaning the mess, but the rain started again. Out of frustration, one lady remarked, "why not this rain kill us together?" Another lady expressed, "we are tired of such recurrent floods (3 floods in last 4 years), we thought to sell this place and go somewhere else, or at least build a 2<sup>nd</sup> floor to escape the flood; however, my son's marriage is coming so we cannot." Free food and medicines were distributed, and one month tuition fee was waived.

## **Future Plan for Expanding the Educational Activities**

- Add 5<sup>th</sup> grade class.
- Improve counseling services to encourage positive behavior in children and parents, such as regularity, restricting TV hours, avoiding junk foods, preventing home violence, reducing school/class drop outs, increasing parental participation, manage their homes more efficiently within the current income, etc.
- Establish our school to fully implement the successful strategies and experiences.

## ***Serving Slum Population through Outpatient Clinic***

The outpatient facility is located inside the slum providing primary care for all the age group patients from child to elderly.

### **Providing Affordable Quality Healthcare by**

- Free consultation.
- Dispensing medicines for the most common illnesses including cold, malaria, bacterial infections, skin diseases, pain, acidity, diabetes, blood pressure, asthma/COPD, depression, diarrhea/vomiting, ear/eye infections, acne, etc in the clinic.
- Reducing the cost by using generic medicines and avoiding unnecessary injections.
- Emphasizing the preventive health measures by vaccination, healthy lifestyle (hygiene, nutrition) and preventing addictions (Gutka, smoking, alcohol).
- The fee for a typical three days treatment is Rs 10-20. For chronic diseases like hypertension/diabetes, the treatment cost is Rs 10 per month per medicine.

### **Number of Patients Registered and Treated**

	<b>2010-11</b>	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>
<b>Total registered</b>	505	1244	2004	3080	4515
<b>Total treated</b>	1134	2752	4678	8329	11146
<b>Average patients per day</b>	8	10	16	28	38

- Compared to previous year, the total number of patients registered and treated have increased by 48 % and 34% respectively.
- We have crossed the upper limit of handling about 20 patients during three hour clinic by a single doctor; last year the average number of patients was 38 per day. Occasionally the number of patients crossed 50.
- To cope up with the increased number of patients, we have extended the clinic from three to four hours and two Health Assistants have been employed. Due to lack of sustainable funds, the idea of employing a qualified doctor for the clinic seems remote at present.
- The registered (4515) patients are more than the total residents (2518) of the Mujmahuda slum, indicating that about 44% patients come from other slums, family guests of the slum residents, colonies, nearby villages, and other cities: Ahmedabad, Bharuch, Surat, etc.
- Provided 50% additional subsidy to the chronic disease patients with diabetes, blood pressure, asthma, etc. *Thanks to Dr. Barinbhai Desai and Bhavinbhai Shah for the corpus fund.*
- One local resident complemented our service with expression, "We believe that god has sent you here, now our children are studying instead of hanging around, and we have a doctor for poor people."

### **Highlights of Health Care Activities**

- Across all the age groups, the most common diagnoses were infections such as viral cold, malaria, wound care, diarrhea, dental caries, and bronchitis. The higher prevalence of infectious diseases is associated with crowded home, malnutrition, nearby dirty river and neglecting personal hygiene.
- The other common problems were aches/pain from labor job, and contact allergy to the feet/palm from household work.
- Distributed 225 smokeless Chulas (wood stoves) to the slum dwellers at highly subsidized cost of Rs 250 compared to the purchase price of Rs 750 per piece. Most of the slum dwellers still use wood as a fuel, and replacing them with efficient stove protects them from smoke exposure, saves cooking time and the fuel cost.



- Dr. Kishor Mistry participated in the Youth Wellness Camp (January 2015), Vaghecha, Near Bardoli arranged by the Yuva Pragati Inc, USA.
- Dr. Kishor Mistry gave a talk to the Mujmahuda ladies on “Medical Issues related to women”, and distributed highly subsidized toothpaste/ toothbrush to inspire them quitting Misri (tobacco rubbing) use on teeth, and highlighting the importance of vaccination.

### **Typical Health Related Issues of Slum Population**

- *Deaths due to alcoholism:* Total four young (ages 30-50) males died within 6 month period in the Mujmahuda slum. The suspected causes of deaths were sudden heart attack, liver and renal failures from alcoholism. Our counseling was ineffective to stop alcoholism.
- *Blind faith & health:* Eight month old child with seizure attack was brought into our clinic by panicked parents. Upon inquiring the history of such episode, initially the answer was negative. The patient recovered in few minutes in the clinic. Further investigative questioning to the mother revealed such previous episodes, and for that they observed Badha (personal agreement with god that certain service will be offered) to cure the disease. We advised family to do both the things: praying to god and getting treatment from a doctor.
- *Menses hygiene issue:* A university student came to advocate the use of sanitary napkins during menses. In reference to this issue, one 35 year old lady was interviewed for her current practice of menstrual hygiene. She told that old clothes are used as sanitary napkins and then discarded into nearby Vishwamitri river. Due to untouchability stigma, they refused to use the incinerator to burn the used sanitary napkins.
- *Excessive expenses in rituals:* Thirty five year old female patient came, who used to sell old clothes, earn about Rs 3000 per month, and with a bank saving about Rs 30,000. She was planning her daughter’s wedding by inviting 250 relatives and spending Rs 1 lac (about 3 years of total earning). We counseled her against creating a heavy debt by keeping the wedding simpler. She told that they have to follow such social custom, have to follow such social custom, otherwise the relatives will be unhappy and will

not prefer their children for future marriages. She also felt that they attended many marriages, and now it was her turn!

- *Unnecessary medical expenses from medical malpractice:* Forty five year old lady with textbook like clinical symptoms of Bells palsy came to our clinic. She was seen by a specialist doctor who advised brain MRI for possible stroke; however, the result was normal. The Bells palsy is an inflammation of face nerve and it has nothing to do with brain. We stopped multiple medicines she was prescribed for stroke, treated her with steroid and she recovered. Two other patients came with clear symptoms of peripheral vertigo, a condition of inflammation of inner ear resulting into a feeling of moving the surroundings. By other doctor, they were admitted and given IV therapies, underwent CT scan and extensive blood work; the results were normal and unnecessary. We treated with medicines, and both of them recovered.

### **Future Plan to Expand Healthcare Activities**

- Improve methods to counsel for personal hygiene, dental care, preventing malaria by mosquito net, regular use of Chappal, preferring locally available nutritious foods, avoiding abuse of injections and IV treatment (in India it is a common practice to give IV fluid treatment in outpatient clinic), blind faith in local healers (Bhut-Bhuva), avoiding early age marriage (teenage marriage and pregnancies are common), etc.
- Addressing the addiction issues of Gutka, smoking and alcohol more effectively. Our current method of counseling is not successful.
- To complete the development and implementation of the digital medical records for the patients.

## ***Creating Knowledge Sharing Platform for Indian NGOs: Network Of Voluntary Organizations of India (NOVOI)***

There are about 33 lakh non-profit organizations registered in India, one for each 400 citizens! However, there is no broad based common platform for the Indian NGOs. Our goal is to create a platform to share knowledge and experiences, facilitate multiplication of good work, minimize repetition of mistakes or duplication of efforts, and create consensus on social issues. The current status of this project is:

- A separate website has been developed with professional help. It is in a final stage of evaluation.
- We have compiled the database of NGOs and Government Schemes of Gujarat state. For other states the work is in progress.
- Added database for Funding Agencies, CSR Companies, e-Library, Useful Links, NGO Handbook and Public Issues in India.

The launching of website was put on hold last year as we wanted substantial information in different database before going public. With a staff of only two persons for the project, it takes considerable time to collect, edit and upload the massive amount of data required.

### **Future Plan for the NOVOI Project**

- To load the collected data and publish it.
- To speed up the database collection and uploading depending upon funding availability.

### ***Budgetary aspects***

We try our best to remain lean in expenses by using following strategies:

- Dr. Varsha and Dr. Kishor are working full time without salary or other compensation. Currently employed staff includes: Eight part-time teachers, two part-time Health Assistants, one full time office administrator, two full time network coordinators and two contractual persons for office and classrooms cleaning.
- All trustees work voluntarily without any compensation.
- There were 20 volunteers contributing to our work.
- We do not use the trust fund for meal/snacks during official meetings/get together.

## **Budget summary for 2014-15**

**Donation:** Total donation received was Rs 8.1 lakh for general use, Rs 9 lakh was a second year funding from the Share and Care Foundation (USA), and Rs 16.9 lakh for the corpus fund.

**Expenditure:** The total expenditure was Rs 17.2 lakh. The breakdown of expenses was: Rs 7.6 lakh for Education, Rs 4.5 lakh for Health, Rs 2.3 lakh for NOVOI and the overall administrative expense was Rs 2.8 lakh.

## **Projected Budget for 2015-16**

Total budget projected is Rs 23.3 lakh, of which the budgets for Education, Health, NOVOI, and Administration are Rs 9.7, 6.1, 4.1 and 3.4 lakh respectively. We have carried forward Rs 10 lakh funding from the Share and Care Foundation (USA), therefore, we need to raise Rs 13.3 lakh of funding.

**In addition to the above currently run projects, we are seeking funds for the following future projects:**

***Creating a corpus fund for sponsoring private schooling:*** Average annual expense to sponsor one student in private school is Rs 10,000 (varies from Rs 8000 to 15,000 depending upon the school). This expense covers school fees, transport if needed, etc. If we create a corpus fund of Rs 1.3 lakh, then from its fixed deposit about Rs 9000 can be earned as annual interest which can be used to sponsor one student. For sponsoring 50 students, we need a total corpus fund about Rs 65 lakh. So far Rs 3 lakh are collected.

***Establish the formal school:*** In order to fully implement the successful educational strategies developed by us, we are planning to establish a model school for KG to 10<sup>th</sup> grade. There will be hostel for the needy students also.

*Followings are the goals of this model school:*

- 1) To educate students to become successful professionals and future leaders.
- 2) To create a model of lifestyle for the students and supportive staff that will be optimally simple but comfortable to promote rational, creative, just and sustainable life.
- 3) To attract volunteers.

*The approaches used will be:*

- 1) Providing individual attention to each student with love and due respect without corporal punishment.
- 2) Incorporate discussions to develop independent thinking, basic understanding instead of rote learning, and nurturing library use for self-learning.
- 3) There will be common lunch for the students and staff, counseling center for higher study, vegetable gardening, etc.
- 4) It will be an extended school for 8 hrs; 5 hrs for regular teaching, 1 hr for homework/self evaluation and 2 hr for extracurricular activities.
- 5) For the hostel students various methods will be used to foster values of optimal simplicity, sustainable life, environmentally friendly life style, recycling, discussing/analyzing everyday news, watching educational TV programs together, basic cooking, celebration of holidays with rational understanding, etc.

The initial estimate of budget for this model school is Rs 3 crore for the land (about 20000 sq feet) and Rs 3.7 crore for the construction of 12 classes (300 sq each), library, toilets, hostel for 50 students (of grades 5-10), 5 staff quarters, 3 visitor/intern quarters, kitchen, indoor game/TV room, meeting hall, administrative office, teachers common room, etc.

### ***Thank you for visiting our work***

**From Vadodara:** Amit Arora, Ambarish and Trupti Parikh (ARCH, Vadodara), Anil Singh and Poonam Chauhan, Arvind Patel and Suresh Patel, Ashwin kumar Gandhi, Bina Shah, Chetan Shah, Gautami Talati, Harsha Parikh, Hema Parikh (Mother's library), Hetal Shah, Hitendra Panchal, Hitesh Modi and Dinesh Shah (Institute of Indian Interior Designers), Indira Parikh and Jyotiben (Atma Jyoti Ashram), Kaushal and Asit Parekh, Jigna Thakkar and Hirek Thakkar, Kamalesh Ruparel, Kanti Kalola, Kirti Jain, Minu and Girish Hirode, Neela Gupta (Aura), Parulben and Hinaben (Kavi Dayaram Prathmik School), Rupal and Rakesh Dave, Shah Navaz Subhashbhai Patel, Sushama Shah, Swara Pandaya, Varsha Gala, Bhanu and Manilal Keniya, Gita and Arvind Sheth, Hansaben Gada

**From Ahmedabad:** Mahesh Desai (Helpline Trust), Mehul and Darshini Shah, Mala shah, Jigeshbhai Shah

**From Ankleshwar:** Chaula Haresh Shah

**From Bengluru:** Raghu and Sandhya Arur

**From Mumbai:** Revati and Tanvi Kochrekar, Manisha Choksi

**From Pune:** Nandini and Hanumantha Naidu Gade

**From USA:** Binita Mehta, Bhaskar Patel, Harsha and Pinakin Shah, Hitesh and Sonal Choksi, Sachin Shah, Samir Desai (Desai Foundation)

**From UK:** Shyam-Vilas-Rahul-Chirag Luhar, Bharati Parmar

**From Saudi Arabia:** Vinay Parwa

### ***Thanks to volunteers and Interns***

- Mr. C.K. Shah and Veenaben for helping in NOVOI and education projects.
- Anilbahi Gheewala for helping education project.
- Sureshbhai N. Patel for arranging drinking water facility in the office.
- Anandbhai Kane for helping in the office administrative work.
- Three students, Drashti Ajay Wani, Shruti Nair, & Sumit Poonia, from the Tata Institute of Social Sciences (Tulajapur, Maharashtra), undertook internship to carry out surveys.
- Charmie Mehta from USA volunteered in health project.
- Mallika Jain and Anjali Jain from USA volunteered in education project.
- Physiotherapist, Komal Gohil, taught physical exercises to the patients with chronic low back pain and other musculo-skeletal problems.
- Bhavnaben and Sanatbhai Chudasama volunteered in education project.
- Raginiben Sandhe for teaching in the afternoon classes.
- Madhur Chauhan for teaching computer class.
- Radhika and Namrata (JumpStart Skill Foundation) for vacation computer class.
- Subhashbhai Shah for helping shopping for the festival celebrations.
- Smita Desai for teaching 3<sup>rd</sup> grade and designing lesson plans for 3<sup>rd</sup> and 4<sup>th</sup> grades.

- Yogini Shah for developing Kindergarten curriculum.
- Nirzari Desai and Shailaja Desai for recording children's songs and editing the educational videos.
- Kalpanaben Shah, Revati and Tanvi Kochrekar for Art Activities.

### ***Thank you to generous donors***

- Share and Care Foundation, USA to provide generous donation to cover major activities in Education and Health projects.
- Bhansali Trust for providing a rent-free office at Pashabhai Park, Vadodara.
- All the five trustees who are contributing without any financial reward.

### **Thank you for your in-kind donations:**

<b>Donor/s</b>	<b>Item/s</b>
Jayvantbhai Mehta	Benches and boxes, chart papers
Jagdeep Luhar	Electrical supplies
Hitesh and Sonal Choksi, Niranjana Amin, Salil and Daksha Gandhi, Sachin and Dharini Shah	Used Laptops for class
Anil Singh Chauhan, Kalpanaben Shah, Jignaben Thakkar, Kamlesh Ruparel, Karuna Patel, Nimisha Desai, Bina Chauhan, Bina Naik, Jalpa Sugandhi, Poonam Ambade, Harsha Parikh, Jatin Shah	Sweets and other food items for Diwali, Uttarayan and other occasions.

## Thank you for your donations:

<b>Name of donor</b>	<b>Donation Rs</b>
Anonymous donors	800,000
Federation Kalyan Trust	200,000
General Traders	100,000
Lilavatiben Dave	100,000
Maheshbhai Shroff	100,000
Indumati S. Shah	65,000
Bhagwanji M. Shah	60,000
Dr. Shirishbhai Shah	60,000
Falguniben Dave	57,000
Rumaben Luhar	50,000
Apte Charitable Trust	50,000
Sri Ananta Charitable Trust	50,000
Jayshreeben & Anandbhai Kane	25,000
V2Tech Ventures Pvt Ltd	25,000
Brindaben Gandhi	20,000
Tyrrel Lelth Lodge no. 43	20,000
Riyaben Shah	18,450
Geetaben Dalal	15,000
Hanumantha Naidu Gade	15,000
Manubhai Desai	14,298
Chandulal Brahmhatt	12,000
Krishnakant Shroff	11,000
Consult & See	10,000
Harshaben Shah	10,000
Pujaben Patel	10000
Rameshbhai Chokshi	10,000
Yoginiben Shah	10,000
Piyushbhai Nayak	7,000
Hemaben S. Gandhi	6,000
Bharatiben Bhakta	5,000
Jagdeepbhai Luhar	5,000
Kiranben Shah	5,000
Mukeshbhai Shah	5,000
Sachinbhai Shah	5,000
Shobhaben Gandhi	5,000
Yogeshwar Plywood	5,000
Dr. PD Mistry	5,000



**We are also thankful to the following donors  
for contributing less than Rs 5000:**

Anilbhai Gheewala, Dhirenbhai Bahnushali, Dr. L. J. Parekh, Jagdishbhai Dhaneshwar, Madhuben Mehta, Mahesh Nenwani, Surekhaben Modi, H. J. Rawal

## ***Information for sending your donation:***

### **In India:**

- a) The cheque (in Indian Rs) can be made in favour of “Koshish-Milap Trust” and sent to:**

Koshish Milap Trust  
10 Ganga Park, Inside Pashabhai Park,  
Race Course Circle, Vadodara-390007,  
Gujarat  
Phone: 0265-2334041

- b) Direct transfer of donation to the bank account:**

**Bank:** Indian Overseas Bank,  
Gotri Road Branch (1717)  
Suner Complex, Harinagar Crossing,  
Vadodara-390021

**Savings Account No:** 171701000002183  
**IFS Code:** IOBA 0001717

### **From foreign countries:**

- a) The cheque (in foreign currency) can be made in favour of “Koshish-Milap Trust” and sent to:**

Koshish Milap Trust  
10 Ganga Park, Inside Pashabhai Park,  
Race Course Circle, Vadodara-390007,  
Gujarat, India  
Phone: 91-265-2334041

- b) Direct transfer of donation to the bank account:**

**Bank:** Indian Overseas Bank,  
Gotri Road Branch (1717)  
Suner Complex, Harinagar Crossing,  
Vadodara-390021

**Savings Account No:** 171701000002281  
**SWIFT Code:** IOBAINBB001 (Chennai Branch)

## **Trustees**

1. Dr. Kishorkumar P. Mistry  
MD (Family Medicine, USA), PhD (Biochemistry)
2. Dr. Varsha B. Shah  
MA (Education, USA), PhD (Biochemistry)
3. Krishnakumar B. Luhar  
BSc (Chemistry), AMIE (Chemical Engineering)
4. Harish M. Desai  
BSc (Chemistry), LLB
5. Yogini B. Shah  
MSc (Statistics), MEd

### ***Our Inspirations***

“The major fault lies in the system and not in the person.”

***Gandhiji***

“Ignorance, inequality, and desire are the three causes of human misery.”

***Swami Vivekananda***

“United truth wins.”

***Manubhai Pancholi***

“God grant me the serenity  
To accept things I cannot change;  
Courage to change the things I can;  
And wisdom to know the difference.”

***Reinhold Niebuhr***