

# Annual Report (2016-17)



## Koshish-Milap Trust

*8<sup>th</sup> year of Dedication for  
Education, Health & Knowledge Sharing*

**Office:** 10 Ganga Park, Inside Pashabhai Park,  
Gotri Road, Vadodara-390007,  
Gujarat, India

**Phone:** 0265-2334041

**E-mail:** koshishmilap@yahoo.com

**Web:** www.koshish-milap.org

**Education Support Centre & Clinic:**  
Mujmahuda Slum, Near Akshar Chawk,  
Vadodara-390020, 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 seven years of serving Mujmahuda slum population of Vadodara by providing affordable quality education and healthcare. Also, has launched a website to create knowledge sharing platform for the Indian NGOs.

## ***Formal Education***

The formal education 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 and apply the best methodology relevant to the local population.
- Educational material (books, stationery, etc.) is provided free in the class.
- Differential instruction to address individual needs.
- Replace the rote learning with concept understanding.
- 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 6000 per student annually, but charging about Rs 50 as a token monthly fee.

Our goal is to help students to become academically successful.

### Number of Students admitted

	2012-13	2013-14	2014-15	2015-16	2016-17
KG (Jr. + Sr.)	17	45	51	42	41
1 <sup>st</sup> grade	16	31	38	21	14
2 <sup>nd</sup> grade	18	15	18	21	20
3 <sup>rd</sup> grade	18	19	10	19	18
4 <sup>th</sup> grade	10	12	20		16
5 <sup>th</sup> grade	-	-	-	16	9
6 <sup>th</sup> grade	-	-	-	-	14
<b>Total</b>	<b>79</b>	<b>122</b>	<b>137</b>	<b>128</b>	<b>132</b>
% Attending Govt. School	76%	53%	25%	23%	20%
Boys / Girls ratio	51/49=1.0	55/45=1.2	53/47=1.2	55/45=1.2	73/59=1.2
Students sponsored in private school	5	21	32	44	52
% Dropped out	30%	10%	8%	9%	8%
Avg. Annual Exam Score	88%	88%	89%	86%	B+ (85%)

#### Implementation of the Education Project

- Added 6<sup>th</sup> grade, thus covering from KG to 6<sup>th</sup> grade students of the slum.
- Total number of students admitted was 132. In past majority of them were from government school and now 80% are from private schools. About 2/3 of the private school students are provided financial support through our trust.
- Students were exposed to variety of books and other material like newspapers, magazines, etc.
- Developed variety of teaching strategies and teaching material to support differential instruction and independent learning: variety of charts and flash cards (e.g. story charts with and without pictures, addition, subtraction, classification, comparison, ascending/descending orders, phonics, writing, etc), strips (e.g. phonics, math concepts, reading and writing), and videos. This year, we specifically designed fraction

lesson plans for grades three to six so that it was easier for students to understand the concept.

- Due to lack of exposures, the slum students have difficulty in comprehending many concepts described in textbook. Therefore, we have collected short (1-5 min) video clips on such specific concepts like nature, dams, plants, animals, water sources, earth, mines, public places, etc. The use of audio-visual method is highly successful.
- We try to demonstrate with real objects such as weighing balance, coins, clock, etc. to clarify the concepts.
- Updated KG to 6<sup>th</sup> grade teaching materials. *Thanks to Dr. Pankaj Jain and his team of Gyanshala Ahmedabad, for providing teaching material that helped us to develop our curriculum.* Dr. Varsha Shah, Yogini Shah & Smita Desai developed the lesson plans for KG to 7<sup>th</sup> grades. These guidelines are highly helpful to the teachers.
- The success of our teaching efforts is reflected in achieving an average score of B+ (85%) in the annual exam in our class.
- Students' regularity has improved. Since last four years the dropout rate is stabilized to around 8% from the 65% in 2010-11. The reduction in dropout rate is a result of our successful teaching strategies, increased interaction with parents by emphasizing regularity, fear of dismissal from the class, penalising monetarily for irregularity, etc. Significant part of dropout is due to inevitable emigration from the Mujmahuda slum making it impossible to attend our class.

### **Appreciations by the Parents and Students**

- Many of the students have expressed their preference for studying in our class instead of going to the school. Here they get due respect, have an opportunity to ask questions and there is no verbal or physical abuse.
- Parents appreciate our teaching success by telling that in many schools now a days emphasize more on symbolic dress, shoes, etc instead of quality teaching. However, in our class they learn better.

## **Involving Parents**

We keep constant touch with the parents and update them 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 in Touch with the School Teachers**

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

## **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:

- We counsel parents not to push for premature admission in 1<sup>st</sup> grade so that student is mature enough to grasp the teaching material. Initially there was resistance; however, now many parents accept it. We were able to convince the parents to retain four such students who were performing at below grade levels. Our experience shows that these students improve academically and thus can prevent dropout.
- The students and parents are counseled for regularity, if that fails, we impose monetary penalty. This strategy is partially effective. About half of the students were fined Rs 50-100 for coming late or for incomplete homework. Of them, about half improved and half did not improve.
- A senior KG student had difficulty in pronouncing simple words. He was encouraged for conversation and singing in the class. He gained self-confidence and his language improved.
- A senior KG student was shy to communicate with peers. The teacher used him as helper to teach junior students. His communication improved.

## **Sponsoring Students for Private Schooling**

We are sponsoring capable and needy students to private school. The sponsorship covers fees, transport and in special cases, even books, stationery, school dress etc. 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, self-esteem, regularity in school and class. Last year a total of 52 students were supported in this program. *Thanks to Ananta Charitable Trust, Dardi Sahayak Trust, Sushma Shah, Falguni Dave, Dr. Anshu Shah, Rohit Desai, Priyang Patel, Premal Shah, Rupal Dave, Vandan & Harshil Patel, Kalpesh Parikh, Aruna Brahmhatt and Nimisha Desai for sponsoring the students.*

### **Other Activities**

- Students of grade five and six attended one week camp at OASIS, Chandod. For all students it was a new experience to be away from family. They learnt various life skills.
- Arranged additional afternoon classes to support weak students with the help from Kaumudi Shelat (ARCH).
- Bhargav Joshi arranged night sky watch program with telescope.
- Introduced the basic computer techniques to the students of grades four, five and six.
- Arranged classes for various activities run by Community Science Center.
- Celebrated major holidays like Diwali and Uttarayan with the students.
- Celebrated annual sports day.

### **Exposure to Outer World**

- Students of grade 1-6 were taken for an educational tour to Padara to understand the functioning of milk collection center, prison, Primary Health Center, wholesale vegetable market, post office and bank.
- Students of grade KG-1 were taken to the nearby gardens.
- Students of Grade 2-4 visited various public places like religious places, university library, Vav (deep stepped well) at Sevasi, Planetarium, etc.
- Students of grade 1-6 were taken to Kamati baug and palace by the FAG Company.

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

### **Issues faced in Education Project**

- A common problem of home violence affects student's academic performance. Typically, the violence can be verbal or physical from alcoholic father. Such situation becomes more complex when the frustrated mother leaves the family temporarily. Then the child feels insecure and may have difficulty in getting basic needs (such as food) satisfied. We feel helpless to deal with such issues.
- Many students have attention problem in learning. We are trying to improve this by making teaching more interesting, interactive and practicing Yoga.
- Few parents are non-cooperative and they lack simple understanding to provide basic care for child, e.g. sending child on time regularly, feeding them properly, making sure child completes homework, sleeping regularly, etc. Student from such family becomes academically weak.
- It is a common problem for grade 3-6 students to write few simple sentences related to one topic. They struggle in writing proper sequence, even though they understand the subject. Many of these students get A-grade in Math and Science but are poor in language.
- Due to multiple reasons we are unable to admit students lagging behind by more than 2 grade levels.

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

- Add 7<sup>th</sup> grade class.
- Improve counseling services to encourage positive behavior in children and parents, such as regularity, restricting TV hours, avoiding junk food, preventing home violence, sleeping regularly, reducing school/class dropouts, increasing parental participation, manage their homes more efficiently within the current income, etc.
- Establish our school to fully implement the successful strategies and experiences.
- Open a library in the slum for adults and students to study.
- Start extra classes for Hindi, English, art and performing arts on Saturdays Sundays and holidays.

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

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

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

- Free consultation.
- Dispensing medicines in the clinic for common illnesses including cold, malaria, bacterial infections, skin diseases, pain, acidity, diabetes, blood pressure, asthma/COPD, depression, diarrhea, ear/eye infections, acne, etc.
- Reducing the cost by using generic medicines and avoiding unnecessary injections.
- Emphasizing on 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 the chronic diseases like hypertension/diabetes, the treatment cost is Rs 10 per month per medicine.
- Developed digital medical record program and started using it. This is expected to replace the paper records in future.

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

	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>
<b>Total registration</b>	2004	3080	4515	5754	7000
<b>New registration</b>	760	1076	1435	1239	1246
<b>Total treated</b>	4678	8329	11146	13363	15213
<b>Increase of patients compared to previous year</b>	1926	3651	2817	2217	1850
<b>Average patients per day</b>	16	28	38	43	50



### **Achievements of Health Project:**

- Compared to previous year, the total number of patient visits has increased by 1850 with addition of 1246 new patients.
- The average number of patients treated was 50 per day and occasionally crossing 70.
- To accommodate increased load of patients, we have employed one doctor and two health assistants.
- The registered (7000) patients are close to three times the total residents (2518) in the Mujmahuda slum. Many patients come from nearby other slums, colonies, Vadodara city, nearby villages and cities.
- Provided 50% additional subsidy to the chronic disease patients of diabetes, blood pressure, asthma, etc. *Thanks to Dr. Barin Desai and Bhavin Shah for the corpus support.*

### **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, fungal infection, scabies, and bronchitis. The higher prevalence of infectious diseases is associated with crowded homes, malnutrition, nearby dirty river and neglect of personal hygiene.
- The other common medical problems were of aches/pain from labor job and contact allergy in feet/palm from the household work.
- During the last three years distributed 340 smokeless Chulas (woodstoves) to the slum dwellers at highly subsidized cost of Rs 250 against the purchase price of Rs 750 per Chula. Most of the slum dwellers still use the wood as a fuel and replacing them with efficient stove protects them from the smoke exposure and thus reducing the risks for cancer, respiratory diseases like asthma, heart attacks, stroke, TB, etc. It also saves cooking time and reduces the fuel cost.
- Dr. Kishor Mistry participated in the Youth Wellness Camp at Vyara, Near Navsari arranged by the Yuva Pragati Inc, USA.

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

- *Lack of self-discipline to work every day.* It is common that many adults in slum not

working regularly. Reasons are multiple, most are daily workers and may not get job every day, less motivated, lack of long vision, frustration or dissatisfaction at work, alcoholism, illness, etc. One male of 23 year old came to request a medical certificate for disability so that his mother can get widow pension from government. The patient is not medically disabled, so was advised to look for a job instead of pension at this age. Patient was lacking motivation due to mild depression, so was started on anti-depressant Fluoxetine.

- *Uneducated to realize medical malpractice:* A 75 year old male patient came with a recent history of stroke. He has been treated by a private neurologist with expensive brand name medicines available only at the nearby pharmacy store to share the profit. Patient was buying these medicines with great financial constraint. Patient was given an option for cheaper generic medicines; however, he refused to switch over to cheaper version by suspecting the quality. Most patients believe that expensive medicines are more effective.
- *Heart attack forced to quit smoking & alcoholism:* A 65 year old male patient with high BP and habits of smoking and alcoholism came with shortness of breath without cough. He responded quickly with aspirin, sub-lingual nitrate and atenolol. His ECG also showed sign of heart disease. In the past, the advice to quit smoking and drinking was not successful. After knowing the heart disease, the patient agreed to quit smoking and cut down on alcohol use. On follow up visit the patient told emotionally that his wife had tears of joy thanking doctor for advising to quit the bad habits.
- *Higher education prevents forced arrange marriage:* BSc (rare in slum) qualified 23 year old female accompanied with another patient. She expressed frustration over her personal issue that father was forcing her to get engaged with SSC pass person with a conservative view that after marriage wife should not work. She was counseled to discuss this concern with her parents and suggest them to explore more options of

matching boys. She came back with happy smile that parents agreed with her.

- *Brain washing by TV serial:* A 20 year old mother came with four month daughter named Rohi. She was asked the meaning of Rohi, she told not knowing it but had learnt it from watching TV serial. In our slum most houses have TV but not toilet!
- *Gambling:* A 50 year Riksha driver patient came with wife. Both of them showed sign of anxiety resulted from son losing Rs 3 lac in cricket gambling. Patents paid this debt to save the face in community, but lost all the savings.
- *Preventable death:* A 17 year female came with low back pain without history of trauma. She kept on coming for pain medicines. She was advised for investigative work to find the diagnosis. She did not go for such investigations with various reasons such as busy helping mother in selling flowers, not ready to go alone to government hospital, will go later, etc. After about one year she developed seizure, became unconscious and died without diagnosis.

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

- Improve methods to educate on community health education for personal hygiene, dental care, preventing malaria by mosquito net, regular use of Chappal (footwear), 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 addictions of Gutka, smoking and alcohol with greater success. Our current method of counseling husband does not look to be effective.

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

There are about 33 lakh non-profit organisations registered in India, one for each 400 citizens! However, there is no broad based common platform for the Indian NGOs. Our goal is to develop 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.

A separate website ([www.novoi.org](http://www.novoi.org)) has been launched for this purpose. Its announcement is e-mailed to 11750 NGOs and individuals. There are issues in setting up the system for mass e-mailing, which we are trying to resolve.

<b>Item</b>	<b>Total entries</b>
e-mail contacts collected for NGOs & individuals	76806
NGO database	5319
Funding (national & international) agencies database	99
CSR database	49
Government Schemes (central & states) database	43
e-library database	571
Training (national & international) database	197
News items	18
Public Issues items	3
NGO Handbook chapters	3

Thus, less than 1% of potential NGO database has been loaded, the process is slow and tedious. Our hope is that in future many of NGOs will get involved in self-loading their database.

Next year we plan to create regular e-mail contact by sending e-magazine to NGOs and individuals. We also plan to popularize this platform by using social media.

### ***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. All other trustees also contribute voluntarily without any compensation.
- Currently employed staff: Total 17 employees are working. This includes nine part-time teachers, one part-time physician, two part-time health assistants, one full time office administrator, two full time network

coordinators and two contractual persons for office and classrooms cleaning.

- Low (16%) administration expenses.
- We do not use the trust fund for meal/snacks during official meetings/get together.

### **Budget Summary for 2016-17**

**Donation:** Total donation received was Rs 22.4 lakh for general use and Rs 21.9 lakh was received as corpus fund.

**Expenditure:** The total expenditure was Rs 21.5 lakh of which Rs 9.0 lakh was for Education, Rs 6.3 lakh for Health, Rs 2.7 lakh for NOVOI projects and overall administrative expense was Rs 3.5 lakh.

### **Projected Budget for 2017-18**

Total budget projected is Rs 28.5 lakh, of which the budgets for Education, Health, NOVOI, and Administration are Rs 11.1, 8.8, 4.5 and 4.1 lakh respectively.

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

***Establish a 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.

*Following are the goals for this model school:*

- To educate students to become creative and independent thinkers.
- To nurture a model of sustainable lifestyle for the students and supportive staff.
- To train the teachers of other schools.

*The approaches used will be:*

- Providing individual attention to each student.
- Incorporate discussions to develop independent thinking and basic understanding instead of rote learning and corporal punishment, exposure to library to nurture self-learning habits.
- There will be common lunch for the students and staff, counseling center for higher study, vegetable gardening, etc. It will be an extended (concept) school for 8 hours; 5 hours for formal teaching, 1 hour for homework and 2 hours for extracurricular

activities such as sport, gardening, discussion, etc.

- In addition to the academic teaching, the variety of means will be used to foster the values of optimal simplicity, recycling, discussing everyday news, watching educational TV programs, basic cooking, celebration of holidays with rational understanding, etc.

The initial estimate of budget for this model school is Rs 3 crore for land (about 20000 sq feet) and Rs 3.7 crore for the construction of 12 classes, library, toilets, 5 staff quarters, 3 visitor/intern quarters, kitchen, indoor game/TV room, meeting hall, administrative office, teachers common room, etc. Donations can be made for the land purchase or full/partial construction of classroom (Rs 6 lakh per class), library (Rs 30 lakh), staff quarter (Rs 20 lakh), cultural hall (Rs 30 lakh), indoor game/TV room (Rs 20 lakh), teachers' common room (Rs 2 lakh), visitor quarter (Rs 4 lakh), etc.

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

- Mr. C. K. Shah, Anil Gheewala, Bhavna & Sanat Chudasama and Pradeep Pandya for helping in NOVOI and education projects.
- Ananta Trust to arrange extracurricular activities for 5<sup>th</sup> & 6<sup>th</sup> grade students.
- Anand Kane for helping in the administrative work.
- Smita Desai for preparing lesson plans for 6<sup>th</sup> grade science.
- Yogini Shah for developing curriculum and helping in managing the educational activities.
- Kalpana Shah for arranging the Rangoli competition at the Palace.

### ***Thank You to All Generous Donors***

- Bhansali Trust for providing a rent-free office at Pashabhai Park, Vadodara.
- Bhavin Shah for providing rent-free premise for education.
- All the five trustees who are contributing without any financial reward.

**Thank you for your in-kind donations (April 2016 to March 2017):**

<b>Donor/s</b>	<b>Item/s</b>
Rushi Luhar	Maintenance of www.koshishmilap.org website
Tyrell Leith, Lodge No. 43, Vadodara	Stationery/Notebooks, school bags
Jayvant Mehta	Chart papers
Aruna & Chandrakant Brahmhatt, Hitesh & Sonal Chokshi, Beena & Mahesh Chudasama, Krishnakumar Luhar, Dinesh Bhoya	iPod and teaching items for class
Bina Chauhan, Bhavna Chudasama, Bina Naik, Poonam Ambade, Dipti Shah, Rina Shah, Shivani Rathod	Sweets and other food items on different occasions

**Thank you for your donations (April 2016 to March 2017):**

<b>Name of donor</b>	<b>Donation Rs</b>
<b><i>From Indian donors</i></b>	
In memory of Bhagwanji Shah by Varsha B. Shah	466,611
Late Lilavatiben Ranchhodlalbai Dave C/o Rakeshbhai Dave	175,000
Falguni Dave	100,000
Federation Samaj Kalyan Trust	100,000
Himalaya Machinery Pvt. Ltd.	100,000
Chandrakant Nandlal Kothari	100,000
Prasad Gwk Coolech Pvt. Ltd.	100,000
Shree Ananta Charitable Trust	100,000
Tyrell Leith Lodge	62,000
Gatubhai Mistry	51,000
Manav Jyot	51,000
Kalpana Naresh Shah Foundation	50,000
Ruma Krishnakumar Luhar	50,000
Smita Desai	50,000
Sonal R. Amin	47,500
Kirit J. Shah	44,000
Lata Ramanlal Shah	30,000
Premal Vinodkant Shah	30,000
Shirish N. Shah, Drs. Ansuben and Shirishbhai Shah	30,000
Nagendra Prasad Grandhi	26,000
Apte Charitable Trust	25,000
Yogini Bhagvanji Shah	24,000
Anand Kane	12,000

Jayshree Kane	12,000
Usha Ramanlal Gandhi	11,300
Pinkesh Shah	11,000
Sarjak Consulting Engineering	10,800
Manubhai Moghabhai Desai	10,000
Pradeep A Shah H U F	10,000
Santokben Mohanlal Swadia Charitable Trust	10,000
Kalpesh S. Parikh	8,000
Nirmala P. Patel	7,000
Priyang H. Patel	7,000
Mayank Malhotra	6,000
Chunilal Ghanshyambhai Shah	5,000
Dr. Ankur C. Shah	5,000
Dr. Nirzarini Nilesh Shah	5,000
Saurin Sheth	5,000
Pinaki Ranjan	5,000
Rajnikant R. Parikh	5,000
Vasundhara Chandrakant Kale	5,000
Devang Pandya	3,000
Kiranbala M. Shah	2,000
Yatra Kanti	1,111
Dhiren M. Bhanushali	1,000
Hardik Makwana	1,000
Madhu Mehta	500
<b><i>From foreign donors (FCRA)</i></b>	
	\$ 9600
Share & Care Foundation	(Rs 643,243)
	\$ 4995
Educare Foundation Inc.	(Rs 318,930)
	\$1500
Suman and Krishna Brahmbhatt	(Rs 100,971)
Sanatan Temple Indian Community Centre	\$ 1500
	(Rs 99,952)



## ***Information for Sending Your Donation:***

### **Donation in India:**

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

Koshish Milap Trust  
10 Ganga Park, Inside Pashabhai Park,  
Gotri Road, Vadodara-390007,  
Gujarat  
Phone: 0265-2334041

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

**Bank Name:** HDFC Bank  
**Bank Address:** Shine Plaza, Near Natubhai  
Circle, Gotri Road, Vadodara-390007,  
Gujarat  
**Account type:** Savings  
**Account name:** Koshish-Milap Trust  
**Account number:** 50100193099402  
**IFS Code:** HDFC0000384

### **Donation from foreign countries:**

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

Koshish Milap Trust  
10 Ganga Park, Inside Pashabhai Park,  
Gotri Road, Vadodara-390007,  
Gujarat, India  
Phone: 91-265-2334041

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

**Bank Name:** HDFC Bank  
**Bank Address:** Shine Plaza, Near Natubhai  
Circle, Gotri Road, Vadodara-390007,  
Gujarat, India  
**Account type:** Savings  
**Account name:** Koshish-Milap Trust  
**Account number:** 50100193223750  
**Swift Code:** HDFCINBBXXX

## ***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***