

ANNUAL REPORT 2018-19



Mr. Sandeep, HTBF beneficiary from Hans Raj College, New Delhi:

"I study and also represent India in football tournaments. I belong to a lower middle-class family. We certainly couldn't have managed the expenses in a city like Delhi. I am deeply grateful for the fees granted by Help the Blind Foundation. I thank you for this – I don't think I could have continued my studies as well as followed my passion for football if it wasn't for your support. Thank you so much!"

Our Vision

To successfully elevate the economic status of the visually impaired and improve their image in the eyes of the society.

Our Mission

To achieve our vision by providing visually impaired students access to university education and enabling them to get jobs in today's modern economy.

"Walking with a friend in the dark is better than walking alone in the light." – Helen Keller

**•• Help the Blind
• Foundation**

PIONEER IN UNIVERSITY EDUCATION FOR THE VISUALLY IMPAIRED



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Our Impact

Given below is an executive summary of our impact figures this past year:



An increase of 83% in sponsorship over previous year



A total of 2431 visually impaired students received funding



A total of Rs. 284.98 lakhs/US\$ 409K were disbursed to students during 2018-19



40% (Rs.113 lakhs/US\$ 162K) of the sponsorship amount went to female students



A total of 219 colleges were benefitted through our funding



Our funding was spread over 12 different states across India.



Over 90% of our beneficiaries are from families with income < Rs.1 lakh (US\$1,435) per annum



Reached a cumulative total of 1659 visually impaired HTBF graduates (1461 UG and 198 PG), and a total of Rs.700 lakhs (US\$ 1,005,639) in disbursement.

In keeping with our long-standing policy, no payments were made to trustees or volunteers. All trustees and volunteers offered their services on purely honorary terms.

Message from the Trustees of HTBF

India is home to the world's largest number of blind people. Of the 39 million people across the globe who are blind, an estimated 15 million are from India. Reports indicate that more than 3 million are below 15 years old.

Given poor educational and health facilities, it is the poorest visually impaired who suffer the greatest. Our efforts are focused in reaching this socio-economic group, many of whom migrate to cities, where colleges provide better facilities for the visually impaired.

Research showed that integrated education, rather than education in segregated schools of the blind prepared them better for employability in the real world – that prompted Mr. D.K. Patel, retired Senior Economist, HSBC, Hong Kong, to start Help The Blind Foundation, with specific focus on higher education for the blind who wanted to study in integrated colleges.

HTBF Plans

2019-20

Our plans for this year are to expand our geographic footprint as well as provide skilling training to make them employable and providing additional devices:

- We expect to grant sponsorships of INR 340 Lakhs (US\$ 488,000) to 3000 students.
- Expand geographically – sponsor students in Kerala, Orissa, Bihar and North East
- Career Awareness Programs for 500 students
- Intensive computer/teacher training for 50 students through knowledge partners
- Supplementary training for 255 students throughout the 3-year degree course with the help of Cognizant Foundation as well as our partners such as Enable India, Samarthanam, Pune Blind Men's Association, and adding training centers for the Visually Impaired in 5 different centres.
- Coaching for around 100 students for competitive exams in banks and civil services in Chennai

• **Help the Blind**
• **Foundation**

PIONEER IN UNIVERSITY EDUCATION FOR THE VISUALLY IMPAIRED



- Distribution of 100 laptops and 250 audio devices amongst the students

With the experience to be gained from the skilling programme of Cognizant Foundation in 2019-20, we will adopt the same module for as many students as possible from 2020-21 so that more students become employable. We have also raised the bar for new students with the newly introduced requirement of minimum 50% marks in secondary /tertiary exams. Until now, we were giving scholarship to those students who had procured admission in colleges and applied for our sponsorship.

Plans for next 3 years

Sponsorship of students for University Education

Having assessed the dire need for quality higher education for the visually impaired, HTBF aims to increase the number of student sponsorships at a steady rate of 10% annually over the next 3 years. This means a target of around 4000 students (after taking into account the outflow of around 500-600 graduates every year) and a disbursement of Rs. 5 crores.

Skills Training

With the emphasis on making our students employable, and our experience of launching EMET in the 7 centres involving 250 students, we plan to add an equal number of students and 4 centres every year to the programme. This will translate to around 1000 students getting trained every year across 20 centres in the country.

While making arrangements for the EMET program, we observed an acute shortage of trainers, particularly in the area of Computer Training in the colleges and an absence of even basic computer knowledge among the students at entry level. We, therefore, propose to train around 10-20 of our visually impaired graduates as Computer Trainers and get them employed in Higher Secondary Schools and junior colleges so that the students entering the under graduate level in integrated colleges acquire basic computer knowledge and are comfortable in following the classroom sessions right from day one. This will result in two big benefits - employment for our visually impaired graduates and computer knowledge at the school level to thousands of students aspiring to get into university education.

Assistive Devices

There is an immediate need to equip our students with laptops and smartphones so as to prepare them for the rapidly evolving world of digital learning. This will positively impact and vastly improve their readiness to take up examinations on their own using computers, without the help of the scribes. We propose to provide 100 laptops and 500 smartphones every year.

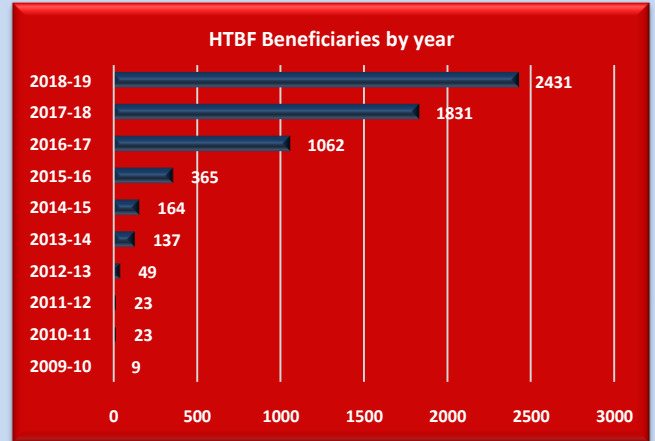
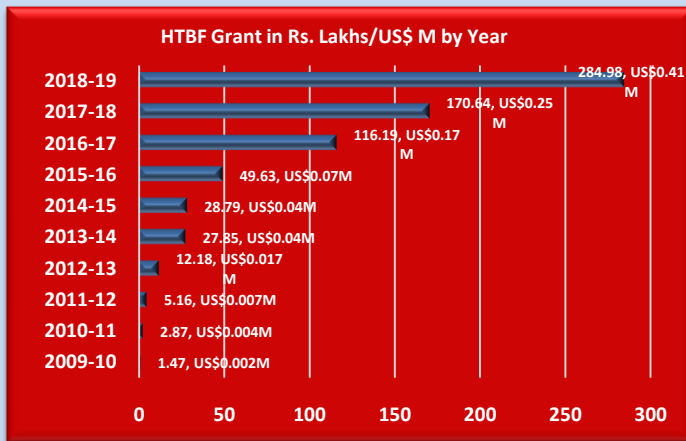
HTBF Plans		
	2019-20	3 years
Scholarships	3000	4000
Career Awareness Programme	500	1000
Computer Training	50	100
EMET	250 students at 7 centres	1000 students at 20 centres
Coaching for exams	100	200
Smartphones	500	1500
Laptops	100	300
Audio devices	250	750

Donors are encouraged to commit for a minimum period of three years, to cover the duration of graduate study.



The journey through the years

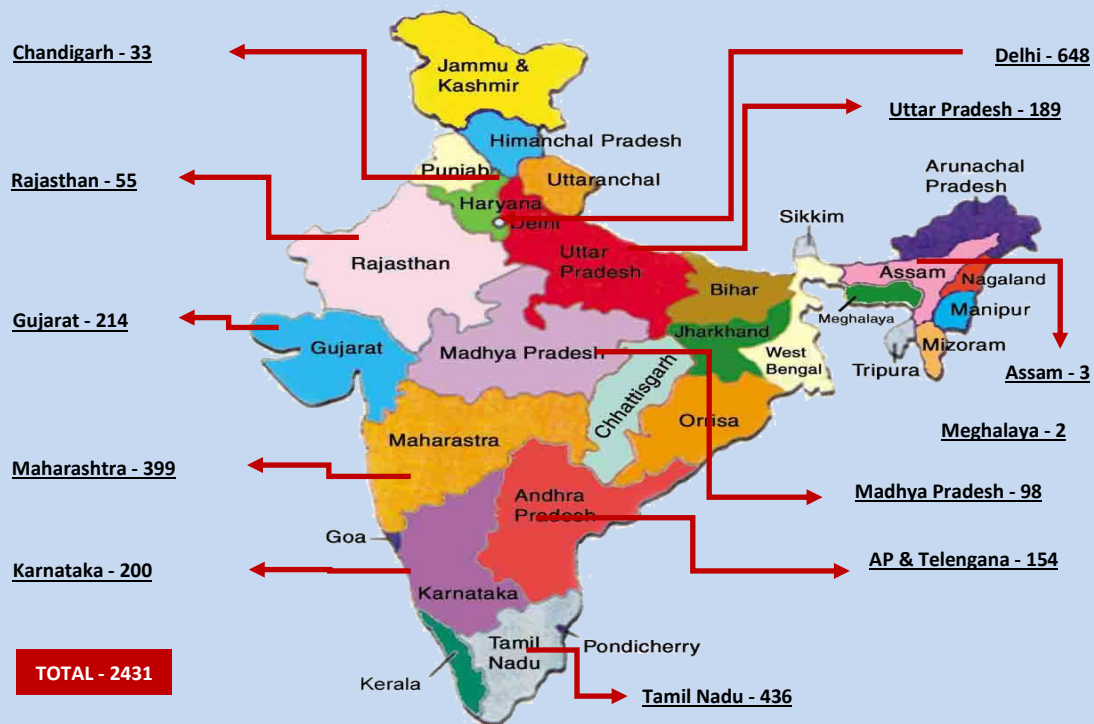
From a mere Rs.1.47 lakhs (US\$ 2110) 10 years ago, our donations have taken a big leap forward today, indicating the extensive and broad support from donors for this noble cause. We were able to support many more students in 2018-19, disbursing 67% more donations than last year.



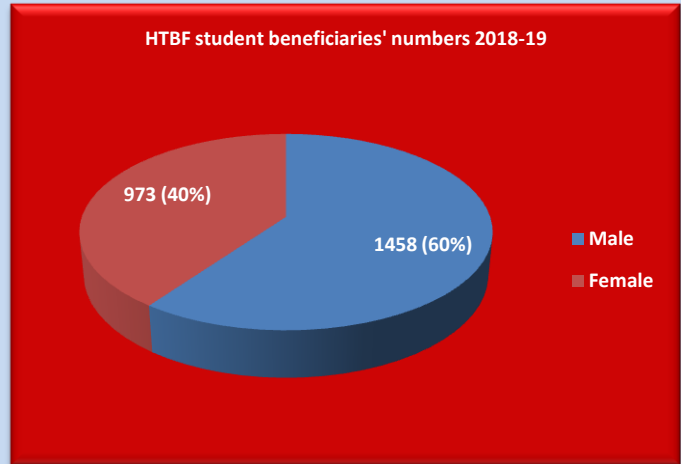
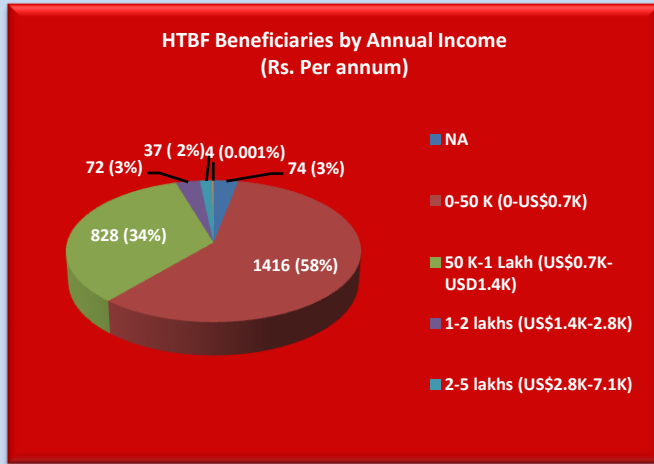
There was a 32% increase in the number of students sponsored this year, thanks to the substantial increase in donations. Of the 2431 students, 233 are pursuing M.A. while 74 are pursuing B.Ed., with the rest taking other courses.

Spreading our wings

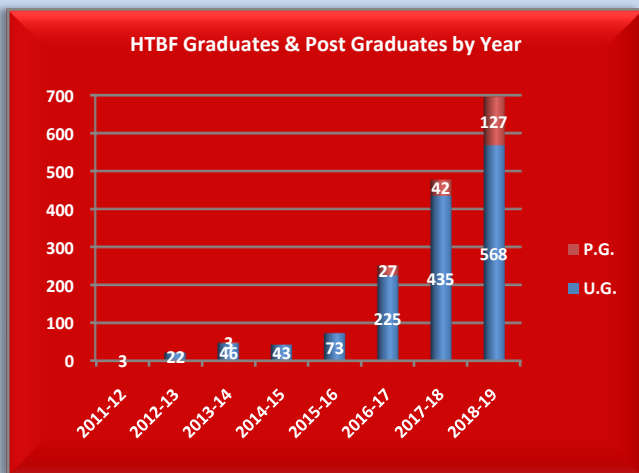
Through the diligent efforts of our trustees and volunteers, we were able to help Visually Impaired students in 12 states across India. We expanded our geographic footprint to the North East, touching Assam & Meghalaya in 2018-19.



Problems cannot be overcome unless everyone receives equal opportunities. That's why we are trying to help both boys and girls. 40% of our beneficiaries are girls. The poorest are the hardest hit by disability, due to inadequate healthcare facilities. More than 90% of your donations reach the poorest of the poor, who earn less than Rs.1 lakh (US\$ 1,435) per annum, as evidenced by this chart.



Our efforts in Northern India, coupled with generous donations from the Richard Hua Educational Trust Fund, helped us reach a larger number of visually-impaired students there. We were also able to help a larger number of students across India, and register our footprint in the North East for the first time. Overall, we were able to reach 32% more students in the past year compared to 2017-18 (2431 students in 2018-19 versus 1831 students in 2017-18).



We have seen a steady increase in the number of graduates over the years. We are beginning to see an uptrend in the number of post graduates in the last 3 years. As a greater number of students entered the application stream, we had to decline 668 students either because of paucity of funds or due to poor academic results. The eligibility norms were made stricter by barring new students with arrears and continuation students with arrears in more than 2 subjects. From this year we are also considering the NAAC rating of the colleges for eligibility of sponsorship.

For a complete and detailed list of colleges, and donations, click here: <https://sites.google.com/view/helptheblindsponsorshipdetails/home>



Financial Highlights

HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, CHENNAI - 600017					
BALANCE SHEET AS ON 31ST MARCH 2019					
Amount in Rs.			Amount in Rs.		
LIABILITIES	AMOUNT		ASSETS	AMOUNT	
CORPUS FUND			Fixed Assets:		
Opening Balance	10,000.00		Furniture	203,809.00	
Add: Received During the Year	-	10,000.00	Less : Depreciation	20,380.90	183,428.10
GENERAL FUND			Investments		
Opening Balance	3,229,504.44		Local Fixed Deposit		
Less : Prior Period Adju (TDS)	8,017.00		Opening Fixed Deposit	-	
Add : Excess of Income Over Expenditure	1,490,184.55	4,711,671.99	Add : Current Year Deposit	10,800,000.00	
			Add : Interest Accrued	24,416.10	
			Less : Matured during the year	7,000,000.00	3,824,416.10
FOREIGN FUND			FCRA Fixed Deposit		
Opening Balance	12,401,355.00		Opening Fixed Deposit	12,361,112.00	
Add : Prior Period Adju (TDS)	8,017.00		Add : Current Year Deposit	6,268,689.00	
Add: Excess of Income over Expenditure	1,367,275.49	13,776,647.49	Less : FD Maturity	5,095,231.00	13,534,570.00
Current Liabilities:			Current Assets:		
Advt Exps Payable	2,200.00		Rental Deposit	180,000.00	
TDS Payable	5,800.00		TDS Receivable	105,923.90	
Audit Fees Payable	5,900.00	13,900.00	Cash on Hand	10,000.00	
			Cash at Bank	673,881.38	969,805.28
Total		18,512,219.48	Total		18,512,219.48
For. HELP THE BLIND FOUNDATION			For A.JOHN MORIS & CO., Chartered Accountants FRN : 007220S		
S.Narasimhan Trustee	Mallika Ravi Trustee			(J.Sebastin) Partner M.No : 218962	
Place : Chennai Date : 22.05.2019					

HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, CHENNAI - 600017									
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2019									
	EXPENDITURE	LOCAL	FOREIGN	Amount in Rs.		INCOME	LOCAL	FOREIGN	Amount in Rs.
To	Ear Marked Donation Disbursed	498,750.00	268,800.00	767,550.00	By	Donation Received	9,081,053.50	6,813,489.75	15,894,543.25
To	Employment Skill Training Expenses	229,606.00	-	229,606.00	By	Ear Marked Donation Received	498,750.00	268,800.00	767,550.00
To	Scholarship Paid Thru Institutions	3,493,360.00	1,275,000.00	4,768,360.00	By	Interest Accrued - FCRA	-	38,411.00	38,411.00
To	Scholarship To Student	2,826,800.00	4,120,500.00	6,947,300.00	By	Interest from Non FCRA Bank Accounts	12,816.00	-	12,816.00
To	Annual Meet Expenses	283,975.00	-	283,975.00	By	Interest on FCRA Fixed Deposit	-	672,325.00	672,325.00
To	Audit Fees	2,000.00	-	2,000.00	By	Income Tax Refund - Interest FCRA	129.00	-	129.00
To	Bank Charges	1,064.36	(599.74)	464.62	By	Income Tax Refund - Interest Non FCRA	177.00	-	177.00
To	Computer Maintenance	18,340.00	-	18,340.00	By	Interest on Non FCRA Fixed Deposit	73,417.00	-	73,417.00
To	Electricity Charges	18,118.00	-	18,118.00	By	Interest Accrued on Non FCRA	27,129.00	-	27,129.00
To	Office Maintenance	185,610.78	-	185,610.78					
To	Postage and Courier	32,882.00	-	32,882.00					
To	Printing and Stationary	68,210.00	-	68,210.00					
To	Rent	31,000.00	346,300.00	377,300.00					
To	Salary	277,757.00	415,750.00	693,507.00					
To	Seminar Expenses	7,080.00	-	7,080.00					
To	Telephone Expenses	28,505.91	-	28,505.91					
To	Travelling Expenses	173,947.00	-	173,947.00					
To	Audit Fees Payable	5,900.00	-	5,900.00					
To	Depreciation	20,380.90	-	20,380.90					
To	Excess of Income Over Expenditure	1,490,184.55	1,367,275.49	2,857,460.04					
	Total	9,693,471.50	7,793,025.75	17,486,497.25		Total	9,693,471.50	7,793,025.75	17,486,497.25
For. HELP THE BLIND FOUNDATION			For A.JOHN MORIS & CO., Chartered Accountants FRN : 007220S						
S.Narasimhan Trustee	Mallika Ravi Trustee					(J.Sebastin) Partner M.No : 218962			
Place : Chennai Date : 22.05.2019									



Administrative Expenses vs. Donations

We have managed to keep administrative expenses to a low 4% of total receipts. This maximizes the utilization of donations for beneficiaries.

HTBF ADMIN EXPENSES Vs. TOTAL DONATIONS 2018-19	
DONATIONS RECEIVED (Rs. Lakhs)	
HONG KONG	366.77
INDIA	166.61
USA	7.18
TOTAL RECEIPTS	540.56
ADMIN EXPENSES (Rs. Lakhs)	
HONG KONG	4.31
INDIA	18.96
USA	0.01
TOTAL ADMIN EXPENSES	23.28
% OF ADMIN EXPENSES TO RECEIPTS	
HONG KONG	1%
INDIA	11%
USA	0%
Total %	4%



Straight from the heart



Ms. Mohini Sharma, from Daulat Ram College, New Delhi:

"I would like to thank HTBF. I don't have words to express my gratitude. I hope this scholarship will continue for the next two years and further, so I can complete my higher studies too.

Without your support, I would not have been able to even enter one of the best colleges in Delhi. It's a dream come true."

Ms. Monika, from Daulat Ram College, New Delhi:

"I would like to thank HTBF for providing us this opportunity through which we are able to handle our education.

What is most important is that the funds come to us through the Help the Blind Foundation, which is great for visually impaired students.

Through seminars held by Help the Blind Foundation, we are able to involve ourselves in digital initiatives. Otherwise we could not have got these opportunities."



Mr. Bilal, employee, HTBF Chennai:

"I have been supported by the HTBF since my 10th standard. The computer lab helped me to learn operate the computers in a better way.

HTBF sponsored half of my under graduate expenses, which gave me relief to focus on my studies.

HTBF is caring and supports me in many aspects and challenges in my life. I was being supported by HTBF in Bangalore to get training at Enable India. I saw many people who struggled to get a better place to stay with food. Thanks to HTBF for providing me with a comfort zone.

To crown it all, I have been appointed as a training associate to train Visually Impaired students in computers, mobility and employability."



Details of disbursements

Scholarship disbursements State-wise – North & South

College State	No. Of Colleges	Continuation	New	Total	1st Year	2nd Year	3rd Year	Amount Disbursed (Rs. lakhs)	Amount Disbursed (US \$)
New Delhi	30	313	335	648	270	222	156	72.881	104,654
Chandigarh	5	14	19	33	19	7	7	5.968	8,570
Uttar Pradesh	3	56	133	189	84	63	41	16.960	24,354
Tamil Nadu	56	242	194	436	151	168	117	66.256	95,141
Karnataka	37	68	132	200	72	79	49	23.954	34,397
Telangana	13	6	74	80	50	22	8	10.920	15,681
Andhra Pradesh	11	23	51	74	39	23	12	9.200	13,211
Total	155	722	938	1660	685	584	390	206.139	296,007

Scholarship disbursements State-wise – East and West

College State	No. Of Colleges	Continuation	New	Total	1st Year	2nd Year	3rd Year	Amount Disbursed (Rs. lakhs)	Amount Disbursed (US \$)
Rajasthan	5	36	19	55	12	25	18	5.500	7,898
Gujarat	19	100	114	214	98	61	55	21.400	30,729
Maharashtra	34	179	220	399	177	143	79	41.550	59,664
Madhya Pradesh	4	44	54	98	51	20	27	9.800	14,072
Assam	1		3	3	2	1		0.400	574
Meghalaya	1		2	2	1		1	0.200	287
Total	64	359	412	771	341	250	180	78.850	113,225

Scholarship disbursements All India

Region	No. Of Colleges	Continuation	New	Total	1st Year	2nd Year	3rd Year	Amount Disbursed (Rs. lakhs)	Amount Disbursed (US \$)
North-South	155	722	938	1660	685	584	390	206.139	296,007
East-West	64	359	412	771	341	250	180	78.85	113,225
Grand Total	219	1081	1350	2431	1026	834	570	284.989	409,232

Scholarship Statistics State-wise B.Ed.

Volunteer Category	No. Of Colleges	Continuation	New	Total	1st Year	2nd Year	Amount Disbursed (Rs. lakhs)	Amount Disbursed (US \$)
Chandigarh	2	-	4	4	3	1	0.98	1,407
New Delhi	3	5	23	28	17	11	3.57	5,126
Tamil Nadu	6	8	28	36	20	16	6.00	8,616
Uttar Pradesh	2	2	4	6	3	3	0.54	775
B.Ed Total	13	15	59	74	43	31	11.09	15,925



Scholarship Statistics State-wise M.A.

Volunteer Category	No. Of Colleges	Continuation	New	Total	1st Year	2nd Year	Amount Disbursed (Rs. lakhs)	Amount Disbursed (US \$)
Andhra Pradesh	3	-	13	13	8	5	1.30	1,867
Assam	1	-	1	1		1	0.10	144
Chandigarh	2	-	3	3	3		0.44	632
Gujarat	3	1	6	7	2	5	0.70	1,005
Karnataka	5	1	11	12	3	9	1.20	1,723
Madhya Pradesh	3	1	3	4	2	2	0.40	574
Maharashtra	10	6	38	44	30	14	5.30	7,611
New Delhi	14	15	34	49	35	14	5.24	7,524
Tamil Nadu	22	16	46	62	31	31	10.89	15,638
Telangana	3	-	13	13	9	4	2.90	4,164
Uttar Pradesh	2	7	17	24	16	8	2.10	3,016
M.A. Total	68	47	185	232	139	93	30.57	43,897

Friends of HTBF

We are extremely grateful for the support received from our friends: Richard Hua Educational trust, Cognizant Foundation, Enable India, HTBF Hong Kong, Mission for Vision, United Way & Erase Poverty, and many others for their unstinting support to HTBF.

At Durgabhai Deshmukh & Rajdhani



Richard Hua educational trust:

The relationship between The Richard Hua Educational Trust Fund and Help the Blind Foundation goes back 7 years. A total sum of Rs. 158 lakhs has thus far been disbursed to deserving visually impaired through the donations received from the trust over the 7-year period.



Enable India:

This Bengaluru-based NGO works towards economic independence and dignity for people with disability. HTBF has been working with Enable India for the last 2 years in Orientation workshops and has conducted 10 such workshops involving around 500 students. In 2019-20, Enable India will be providing expertise in training over 250 students at 6 different cities under the EMET programme.



Cognizant Foundation:

Works with experts to promote livelihood, education and healthcare for the less fortunate. The Foundation will be supporting about 200 students through scholarships. It will also support the students with additional training on English, technology and employment readiness.



HTBF Hong Kong:

HTBF, Hong Kong organised the HTBF Badminton tournament on 5th April 2019. 66 teams participated, 106 games were played and Rs. 15 Lakhs raised. 14 winning trophies were distributed by Mr. M.S. Kalra, Dr. Nandhi, Mr. K.H. Lakhani, Mr. P.K. Ramani, Mr. Kumar, Mr. Ravi and Mr. Narayanmoorthy in the presence of Mr. & Mrs. D.K. Patel (Founder), Mr. Kaushal Tikku (Director) and Mr. Kanna (Treasurer) of HTBF. The entire programme was well managed by Mr. Paddu with the support of well wishers, volunteers and donors.



Friends of HTBF	Mission for vision	Erase Poverty	Cognizant
About	Works for the restoration of vision to every visually impaired human being, irrespective of nationality, religion or socio-economic status.	A social venture focused on sustainably helping erase poverty for good by strengthening and funding small business globally.	Works with experts to promote livelihood, education and healthcare for the less fortunate.
Number of students	44	89	101
Amount of support (Rs. Lakhs/ US\$)	5 (US\$ 7,178)	11 (US\$ 15,792)	11 (US\$ 15,792)
Location	Mumbai	Pan India	Pan India
Year	2018-19	2018-19	2018-19

Our sincere thanks are also due to

- All our donors, who opened their hearts and purses to further our endeavors.
- Cognizant Foundation for their sponsorship for EMET programme.
- Mission for Vision for supporting students in Mumbai-based colleges.
- HSBC, India for volunteering of their staff in our sponsorship process.
- Erase Poverty, Hong Kong, for sponsorship of Graduate and Post Graduate course students
- Enable India for their Orientation programmes and Samarthanam & Pune Blind Men's Association for their assistance with the EMET programme.
- CNSI, for their contributions and regular update of our website.
- State Bank of India for sponsoring 50 Plectalk recording devices to VI students in Tamil Nadu.
- Bank of India, Andhra Bank and Karnataka Bank for their valuable contribution.
- HSBC Private Bank, Singapore, as trustee of Richard Hua Educational Trust for their continued support.
- Mr. M. Balasubramaniam, Director, Mangal Tirth Estate, for sponsoring our Annual Meet.
- Our bankers Indian Overseas Bank, HDFC and Axis Bank for their support.
- Our lawyer, Mr. Vijay Anant for his honorary services to HTBF.
- Our auditors, A. John Morris & Co., for timely completion of audit and guidance on regulatory requirements.
- Mr. Harish Kota, our Honorary IT Consultant, for his valuable guidance.
- All the principals and staff of 219 colleges associated with us.
- Our special invitees Ms. Kanti, Former Asst. Professor of Head of the English Department, Queen Mary's college, Ms. Deepa Krishnamurthy and Mr. Shankar Subbaiah for their useful inputs.
- Mr. Raghuram, Professor, Nandanam Arts College, Mr. Ramanujam, volunteer coordinator of Training course for competitive exams, and Ms. Anitha Srinath for undertaking the responsibility of EMET project for Chennai centre.
- Our allied foundations in Hong Kong, Singapore and USA..
- All our volunteers and staff in Chennai and all volunteers in out-station centres who have played a stellar role in implementation of all our projects.
- Our founder, Mr. D.K. Patel and his family, Mr. Kaushal Tikku and Mr. Kan Lakhani for their support and guidance

HTBF Contacts

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For donations to HTBF, please call Ms. Latha Ganesh at +91 9003330197 or email her at latha@helptheblind.in. All the donations to HTBF are eligible for exemption under 80G of the Indian Income Tax Act. You can learn more about HTBF from our website: <http://helptheblind.in/>

