# \*: Help the Blind : Foundation



PIONEER IN HIGHER EDUCATION FOR VISUALLY IMPAIRED

# ANNUAL REPORT 2021-22



"Walking with a friend in the dark is better than walking alone in the light"

Helen Keller



## **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 provide access to university Education, thereby enabling Visually Impaired students to get jobs in today's modern economy.





## Remembering...

#### **OUR BELOVED FOUNDER & INSPIRATION...**



Shri. D.K PATEL (29.08.1932 – 10.02.2020)

**W**e, at HTBF, fondly remember Shri.D. K Patel, our Founder, who has been a great inspiration, in enabling us to move ahead with fulfilling his dreams and aspirations, towards the upliftment of the visually impaired students in India.

**W**e have made significant contributions in translating his dreams to reality, and have vastly improved our reach, from 9 to 2887 visually impaired college students, within a decade.

We have moved forward in improving the educational standards of these students, by providing an effective skill set training programme (EMET) and soft skills development, and further enhancing their competitiveness in the job market.

We dedicate our humble efforts to our Founder, an inspiration and true visionary.





## **GLIMPSES 2021...**





Students using canes as part of their mobility training



**EMET Candidates meeting - Madurai** 



**Mobility Training - Chennai** 



EMET Training Session in Government Arts college Coimbatore



EMET certification ceremony Presidency College & Queen Mary's College, Chennai



HTBF Volunteer was invited to L&C Mehta Arts College, Ahmedabad to brief on Scholarship scheme







Scholarship distribution function at Banaras Hindu University (BHU), Varanasi



EMET Certificate Distribution Ceremony - Queen Mary's College Chennai



Laptop distribution HK Arts College, Ahmedabad, Gujarat



Laptop Distribution at Brookefields Coimbatore



Laptop distribution at Queen Mary's College



Scholarship Distribution at Andhra Loyola College







## Let us hear from them...

## There is no such help like giving hands to the needy...

#### Naresh B, Then Beneficiary now a Donor

I started my journey with HTBF in 2017 while doing my Bachelor studies in Madras Christian College. I still remember the day when my German Professor, Livingston Sir asked me to fill the application form for the scholarship. I was amazed when I received Rs.5000 as a Scholarship at that time and I got Rs.10, 000 continuously for the academic years 2018-19 and 2019 – 20.



I was thankful to HTBF because the support that I received has ultimately helped me to come up in life. I am also happy to inform that I am presently serving as Assistant Professor in the Department of History, Loyola College, Chennai. Moreover, I am grateful to the almighty for being able to donate to the foundation and I believe my humble donation will help someone out there to come up in life and fulfil his or her dreams of becoming independent. I am really looking forward to see the tremendous growth of the foundation.

## They found the best in me...



My Name is Subham Jonjare, I am from Bhopal, doing B.A 2<sup>nd</sup> Year GLCC College Indore.

I came to know about Help The Blind Foundation when I first came to Indore for my studies. I am extremely happy to be associated with Help The Blind Foundation especially the EMET sessions, which are enlightening to me. Students like me who belong to financially poor families cannot afford to attend expensive computer or English classes. Everything that I missed as a student in my college and hostel are efficiently compensated by HTBF's EMET sessions.





I often wonder how does HTBF managed to get such dedicated and sweet teachers to handle Visually Impaired students like me. They are very kind and empathetic that even for our stupid questions they respond very politely. They explain everything with such calm composure that we also feel free to ask questions to clarify our doubts. HTBF not only supports us financially, but they have literally taken over our responsibility of securing our future. Before joining EMET I was not able to communicate properly in English and was not aware of computers; now with the training I have improved my communication skills, confidence and computer skills. I would like to thank Ms.Avani and Mr.Rajan, for the immense motivation that I could draw from their classes and as teachers; they are doing a wonderful job. I extend my heartfelt gratitude to HTBF, The Trustees and the teachers for helping us to help ourselves.

#### Hard Work & Persistence at its Best

#### S. Santhosh Kumar, Ramakrishna Mission College, Coimbatore

We can do many things in our life when we believe in ourselves. When we have hope and persistence, success automatically knocks our door. During my school days, I had this feeling that I am a person who can only do limited things and I used to feel that I am different from others. It may be because I grew up in a place where I was the only visually impaired person. In those days, I did not even know how to react to situations and accepted things good or bad whatever came to me. My world was small and confined like a frog in a well.



Later when I joined my College Sree Ramakrishna Mission College, Coimbatore I fortunately got to know about HTBF. I would say, HTBF is one of the best things that happened in my life. In college, I started to understand myself in a better way and developed a positive self-image. With this, my confidence and self-motivation enhanced and I started to push myself to come out of my shell. I started exploring new and different things, learnt to express myself, and my communication and computer skills have improved. I remember one thing, which our English tutor Geetha Mam used to tell us, it is not about winning or losing, but it is all about whether we have given our best. From there I started to improve myself. I started exploring my potential by taking part in various programs and with that my exposure to new and different things grew, which in turn changed my attitude and enabled me to have a positive mind set.





**W**ith everyone's blessings, I got a job in the Postal Department and I would like to reach greater heights. I am glad to say whatever heights I will reach in my life HTBF would definitely be a reason for it.

I would like to express my sincere gratitude to HTBF and all the faculty for their support and guidance.

**S**anthosh Kumar, the 22-year young man is now working with the Postal Department as the Branch Post Master at Theerthamalai and he acknowledges that the EMET Program has changed his life for good and heartily thanked Help The Blind Foundation and all the faculty for their support and guidance.

Mr.Sivachandran, HTBF Alumni from Coimbatore has cleared the Non – Visual Desktop Access (NVDA) exam and has been conferred the title of NVDA certified expert and is one of four such persons from India.

K. Marimuthu, Loyola College, Chennai took part and won 7<sup>th</sup> Place in the second Board in the 16<sup>th</sup> Chess Olympiad for the Blind and Visually Impaired, organized by International Braille Chess Association (IBCA), which took place in 2021 Rhodes Chess festival.

#### **GUIDESTAR GOLD CERTIFICATION**

**R**eward and Recognition' is the fuel in the fire of continuous improvement...

We are extremely happy to inform all our donors and well-wishers that HTBF has been bestowed with the prestigious "Gold Certification for transparency and accountability" by 'Guidestar India' which is India's largest and most reliable online information repository with over 11000 NGOs. And with this, we have joined India's largest pool of credible NGOs after undergoing a rigorous due diligence process. To view our profile, please visit: https://guidestarindia.org.in/Summary.aspx?CCReg=11157







#### **EVENTS & ACHEIVEMENTS ...**



#### **EMET Annual Meet was held at Bangalore**



It was a delightful experience for everyone, to have a meeting after 2 long years of COVID. Everyone was excited, and literally overwhelmed to share a common platform and to share their online activities held during the pandemic. Progress reports, activity reports and region wise team presentations, experience sharing etc. added more weight to the meeting. Volunteers, Staff, Trainers, representative of funding and knowledge partners attended the meeting.





HTBF, Hong Kong successfully organised an Annual Meet of Donors. The objective was to give updates on the activities of HTBF and to connect with the old and new donors. The effort was much appreciated and 165 donors attended the meet.

A Cricket Tournament was organized by HTBF Hong Kong at Junction Road Park – Hard Surface Soccer Pitch, 195 Junction Road, Kowloon City. The event was held as part of the fund raising campaigns of HTBF.









Handing over sports kit, and other necessary accessories to K Marimuthu, Loyola College for Chess Olympiad

Abhay Sharma is a visually impaired Indian standup comedian, politician, YouTuber, and lyricist is an HTBF alumni

We are deeply encouraged and motivated by the positive response we receive from our associates and beneficiaries;

"Journey with HTBF was a fabulous one. It made a huge impact and such a wonderful experience for me. After I attended this EMET program and it helped me in developing my personality and skills. I really thank to HTBF and the trainers from the bottom of my heart"

-Gokila Priya, Government Arts College, Coimbatore.

My daughter has come out of the shell and has become very bold after attending the EMET sessions. She can now handle English very well and has improved her computer skills. We are grateful to Help The Blind Foundation, and the teachers Ms. Pon Meenakshi, Ms. Geetha Nair and Mr. Jagan who have been supportive and encouraging

- Mother of Jyothibhavani, Avinasilingam University, Coimbatore

Three visually challenged students Shaik Akbar Sai, Koraganji Jayakanth and V.Arun Tej from Andhra Loyola College, Vijayawada are now able to write exam papers using a Laptop.

**M**s. Himanshi Rathi, a beneficiary of HTBF from Gujarat University received the medal for scoring highest in her MA, English Literature at the 69<sup>th</sup> Convocation of Gujarat University.





## Friends of HTBF.....

## The unconditional support, HTBF matters to us...



I am Geetha .V, Lecturer in Department of Computer applications, JSS Polytechnic for the differently Abled, Mysore;

I have been working with the JSS Polytechnic College for the last five years. Before this, I have worked in JSS Polytechnic for Boys, with normal students but this institution is purely for differently abled students and our department is only for visually impaired students.

Earlier the number of admissions was very low due to a hike in admission and college fees, we have been finding it difficult to get students as for most of them studies until SSLC was free of cost. In our Polytechnic, they have to pay for admission as well as for hostel accommodation which most of them cannot afford, due to their poor economic family background. Association with HTBF has helped in sorting these issues as they are providing financial assistance for their admission and Hostel. Now we have 30 newly admitted students in our department. Not only this, the Foundation has been a great support in giving technical education for our visually impaired students. Many of our alumni are grateful to Help the Blind Foundation for their timely support. It makes me feel proud that many of our students who got support from HTBF are doing their higher education in various Universities and some of them have got placements in reputed companies.

HTBF has been supporting JSS College of Polytechnic, Mysore for the last 6 years. Now the number of students has increased and annually we give approximately 5 Lakhs, and for the current year we have 60 students as HTBF's beneficiary.

I express my sincere thanks to Mr.Sivaji Rao, Managing Trustee for his support and coordination without which we would not have been able to mobilize students to apply and get the benefit of HTBF Scholarship. I also extend my sincere thanks to Mr.Harish Kotta for his technical support. I remember Mr.Anand Raj, who is the Volunteer for Mysore, and has been the pillar of support in getting this scholarship for our visually impaired students. I would request HTBF to continue supporting our college in ensuring education to the deserving visually impaired students.





#### If fulfilment is the word to be used...



Yes, working with HTBF gives me fulfilment and happiness.

Nand Kishore, Volunteer Delhi

I am a retiree from Bank of India. After my retirement in 2013, I was not having much to do, and I was looking for something to keep myself busy. My other retiree friends have joined some organisations but I was looking for something different.

**S**hri D. K. Sharma Ji retired General Manager from Bank of India and I live in the same Society in Rohini, Delhi and have known each other for a long time. Sharma ji had joined as Trustee with HTBF, explained about the functioning of HTBF. Sharma ji sent my name to HTBF and thus I got an opportunity to become a Volunteer with HTBF.

The nature of work of HTBF I like most. I interact with the VI Students, Teaching Staff and Admin Staff at various Colleges. While interacting with VI students we come to know the hardships faced by these students in their life. We have realised that in the majority of VI cases, loss of eyesight was not by birth but due to wrong medicines/treatment etc. Due to the mistakes of parents or someone else, one loses the eyesight for life. What type of punishment is this? None has the answer to this question.

I feel God has blessed me; I am associated with HTBF who is assisting VI students for their study and earn/live their life. The Great Noble work being done by HTBF by supporting VI students for their Studies. I am proud of being a volunteer with HTBF.



## **Our Pride...**

In connection with the International Women's Day 2022, Ms. Kanthi K.M, Trustee, Help The Blind Foundation was conferred with the 'Inspiring Woman Award' by the Cognizant Foundation. We at Help The Blind Foundation feel proud that we have such an eminent person to guide and inspire us, as our Trustee.

Click the link to read excerpts of the interview: https://www.facebook.com/CognizantFoundation/photos/pcb.5043304245753136/5043304085753152/





## On The Move...

They have been our strong pillars of support, and guidance...



J.V RAMANI



MALLIKA RAVI



**V.SEKAR** 

With utmost gratitude, and immense respect we confirm that Mr. J.V Ramani retired from the position of Chairman, HTBF India as of 5th February, 2022 due to the Rotational Policy for Trustees in HTBF India. Mrs. Mallika Ravi has also resigned as Trustee as of 31st March, 2022 due to personal family commitments. Mr.V. Sekar who served HTBF for many years as General Manager also has resigned as of June, 2022 due to personal commitments.

HTBF India sincerely thank Mr. Ramani & Mrs. Mallika Ravi for their untiring efforts and yeoman services for the growth of HTBF India, since inception. We will also miss Mr.Sekar for his tactful interventions and efforts.

They have assured guidance and support as Mentors, in future as well. Mr. S Kothandaraman and Mr. R. Sunder Kumar have joined HTBF India as new Trustees and Mr.Ramesh Renganathan joined as the new General Manager.



R. Sunder Kumar



S. Kothandaraman



Ramesh Renganathan





## **Managing Trustee's Message**

**Greetings from HELP THE BLIND FOUNDATION!** 

We are pleased to report to you the happenings of the past year. Yes, every year we have been reporting to you, but this year assumes significance as it comes after 2 years of hibernation, thanks to the pandemic.



We are excited that finally we will start meeting all of you physically – our students, the college Principals and administrators and faculty members, volunteers and of course our esteemed donors and our partners. In fact, we have already started our volunteer visits to the colleges as well as quite a few inaugurations of EMET programs have already been completed.

From every perspective, 2021-22 for HTBF was a mixed bag with some disappointments but quite a lot of successes and hopes. The sponsorship program dragged on far too long due to the delay in the conduct of examinations and declaration of results. We had to postpone the last date for submission of applications time and again with the last of the applications coming till March 2022. Like every other NGO, the year also proved to be a challenge from the point of raising resources.

But 2021-22 also gave us enough opportunities to cheer. Under the sponsorship scheme, we received a record number of applications, and we could approve again a record number of sponsorships at close to 3000. We could also enroll more colleges in our program and due to the difficulties faced by the students, we had to accommodate students in colleges with less than 5 students even though it was basically against our policy. We could also enroll in our program students studying in IIT, Management courses and Law courses too thus broadening the base of our students' profiles.

Under the second batch of our flagship program of EMET, we added more colleges and students and with great pride we saw the first batch of EMET students graduating and getting ready to take up jobs in the modern economy. While it was exciting, it also threw us a challenge to get these students jobs in line with their skills. Our EMET team took up this challenge and started contacting potential employers, finding out their requirements and preparing our candidates for such posts. But this is a challenge that the EMET / Employability team is relishing and have taken upon themselves with a lot of excitement and have been savoring the first small successes and preparing themselves for some bigger challenges and successes – hopefully opportunities for around 100-150 VI candidates in the next 12-18 months.





Another area of satisfaction to us during 2021-22 was the record number of laptops that we distributed among our EMET students. Almost each one of our EMET students has a laptop at his disposal thanks to the generous donations from the donors. We are presently testing a Smart Glass, which will help the Visually Impaired see using text to speech and identification of people and materials from a camera fixed to a pair of spectacles. Once this Smart Vision Glass is tested to our satisfaction, we shall introduce them progressively among our VI students with the help of donors. Many of them have not had the benefit of skills training and are therefore at a disadvantage. We are creating training opportunities for our graduated Alumnis who are looking for jobs and in skilling on a short-term basis, thus getting them ready for private sector jobs.

The importance of succession planning cannot be overemphasized in any corporate governance structure more so in a Non-Profit which serves the interests of the underprivileged and where the work has to be carried on for years without interruption to ensure real transformation in their lives. In HTBF, we have, therefore, consciously brought in Retirement Policies whereby the Trustees retire after a certain period, so that new members are brought in and thus ensure greater transparency. In line with this policy, two of our trustees who laid the foundation for HTBF in the initial years, Mr. J. V Ramani whose name became synonymous with the name of HTBF and second only to the Founder Late Mr.D.K Patel and Ms. Mallika Ravi who built up the Finance and Accounting functions of the Foundation with a strong commitment to compliance and rules, retired, and two new directors Mr.Sunder Kumar and Mr. Kothandaraman joined the Board. Efforts are also on constantly in bringing in new young volunteers to strengthen the teams at different centers.

**W**e have also since moved to a new premise at Spencer Plaza in Mount Road in Chennai, a very well-known address and centrally located.

As all of you know, the main goal of HTBF is to bring about a transformation in the lives of the VI youth and we shall explore all areas where this is possible. Admittedly, our coverage is still small considering the number of the VI population in the country. But numbers do not really matter; what matters is the impact our work has on the VI youth and if the initial results of our Employability program are any indication, the impact has been extremely satisfactory. And that is what keeps us going. And in this exercise, all of you play a big part and we request you to continue to support us and participate with us in this noble exercise of bringing in transformation in the lives of the VI youngsters and their families.

And for this we pray to the Almighty to give us and to you all the strength, the conviction and the resilience to carry on this task relentlessly. Jai Hind!

**N.SIVAJI RAO** 





## **Current Board of Trustees**

TRUSTEE	EMAIL	TELEPHONE
N Sivaji Rao	sivaji@helptheblind.in	72591 56291
S Narasimhan	snnhtbf@yahoo.com	99949 93649
D K Sharma	sharmadk30@yahoo.com	99308 55711
Nataraj Sankaran	nataraj@helptheblind.in	98450 22336
K M Kanthi	kmkqmc@gmail.com	90031 53049
Deepa Krishnamoorthy	deepa@helptheblind.in	70220 35299
R. Sunder Kumar	sunderkumar@helptheblind.in	98409 36336

## Team HTBF @ EMET Annual Meet



Help The Blind Foundation staff, trainers and Trustees at the EMET Annual Meet held at Bangalore



Place : Chennai

Date: 27.09.2022



## **FINANCIAL STATEMENTS**

ASSESSEE NAME	HELP THE BLIND FOUNDATION	STATUS	AOP (TRUST)						
DATE OF FORMATION	27.10.2010	AAATH9109F							
12A EXEMPTION	EXEMPTION								
NATURE OF ACTIVITY	FINANCIAL SUPPORT FOR EDUCATION TO	ASST.YEAR	2022 - 23						
ADDRESS	VISUALLY IMPAIRED STUDENTS NO.50/5, BAZULLAH ROAD, THEAGARAYA NAGAR, CHENNAI - 600 017	YEAR ENDING	31.03.2022						
~.									
	STATEMENT OF TOTAL INCOME								
	· ·								
Trust Income u/s 11 and 1:	2								
Receipts from Main Objects Interest Income									
DEEMED APPLICATION U/ LESS: AMOUNT SPENT TO	15,297,387 15,297,387	32,851,247							
Less : Application of Incor	me_								
I. Amount spent for Charita	able Activities - Revenue Account			26,427,464					
II. Amount Spent for Chari	table Activities - Capital Account			44,435					
III. Appropriation u/s.11(1)	(a) - 15% of the total income of the FY 2021-22			4,927,687					
IV. Deemed Application u/s	s.11(1)(2) for the FY 2021-22 (31.03.2022)			1,451,661					
				-	32,851,247				
1									
Less : Tax Deducted at So	Taxable Income			l F	182,200				
		Tax Payable / (Refund	able)		182,200				



FOR HELP THE BLIND FOUNDATION

N Sivaji Rao Managing Trustee S Nataraj Trustee





HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, THEAGARAYA NAGAR, CHENNAI - 600017

		ALANCE SHEET AS O			
LIABILITIES	Amount in Rs.	Amount in Rs.	ASSETS	Amount in Rs.	Amount in Rs.
Corpus Fund	1		Fixed Assets:	1 1	
Opening Balance	10.000.00		Gross Block	824.853.00	
Add: Received During the	- 1		Less : Depreciation	272.038.00	552,815.00
Year		10,000.00			
General Fund (NON FCRA)			Investments	1 1	
Opening Balance	19.219.026.58		Local Fixed Deposit	1 1	
Less : Excess of Expenditure over Income	(10,894,634,60)		Opening Fixed Deposit	9.001.783.00	
Add: Transferred from Ear Marked Fund (No			Opening Fixed Deposit	9,001,783.00	
Add TDS Amount Received From FCRA	154,227.00	11 542 075 00	Add : Current Year Deposit	46 000 000 00	
Add 105 Amount Received From FCRA	154,227.00	11,543,075.29		16,200,000.00	
			Less : Matured during the year	20,201,783.00	
Endowment Fund			Add : Interest Accrued	-	5,000,000.00
Opening Balance	20,000,000.00				
Add : Received During the			FCRA Fixed Deposit		
year	10,000,000.00	30,000,000.00	Opening Fixed Deposit	24,876,486.00	
			Add : Current Year Deposit	19,500,000.00	
			Less: Matured during the year	7,876,486.00	
General Fund ( FCRA)			Add : Interest Accrued	-	36,500,000.00
Opening Balance	8,074,224 00				
Add : Excess of Income over Expenditure	1,748,992.18		Loans and Advances	l I	
Less : TDS Amount Transferred to			Rental Advance	1 1	180,000.00
Non FCRA	154,227.00	9,668,989.18	Caveo Infosystem Private Limited	1 1	361,280.60
			Travel and Other Advance	1 1	3.500.00
Ear Marked Fund (Non FCRA)	1		Income Tax Dept Claim	1 1	38,340.00
Opening Balance	3.064.456.31		Current Assets	1 1	
Add : Received During the year			FCRA Deposit TDS Receivable	1 1	289,731.00
Less Exps During the year			- or or o openin i Do i i contracio	1 1	200,701.00
Less: Transferred to General Fund (Non FCR	3.064.456.31	_	Non FCRA Deposit TDS Receivable	1 1	82.315.00
Less. Hansieried to Serieral Fund (Non FC)	3,004,430.31		Cash in Hand	1 1	7,822.00
Ear Marked Fund (FCRA)			Cash at Bank		7,622.00
Opening Balance	217,221.00		Axis Bank - 78227 (Expenses)		194,046.04
Add : Received During the year	217,221.00				4.435,688.08
		047.004.00	HDFC Bank - Non FCRA		
Less Exps During the year	-	217,221.00	IOB Skill - 52987		649,152.06
	I		IOB Bank - FCRA - 6312	1 1	209,451.17
Current Liabilities			IOB Bank Ordinary - 6304	1 1	26,642.12
			SBI Utilisation Account - 40652112160	1 1	2,090,588.95
Expenses Payable	9,317.00	9,317.00	SBI - Primary FCRA - 4932		638,976.15
l			FCRA FD Interest Receivable		157,463.00
			Non FCRA FD Interest Receivable		30,791.30
Total		51,448,602.47	Total		51,448,602.47

For HELP THE BLIND FOUNDATION

N Sivaji Rao Managing Trustee

Place : Chennai Date : 27.09.2022 S Nataraj Trustee

For A.JOHN MORIS & CO., Chartered Accountants FRN: 007220S

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(J.Sebastin) Partner M.No : 218962 DIN : 22218962AVTDQB7383





HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, THEAGARAYA NAGAR, CHENNAI - 600017

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2022

$\vdash$		114	COME AND EXPE	INDITORE ACCOU		FOR THE TEAR ENDED 31.03.2022			
$\vdash$	EXPENDITURE	LOCAL	FOREIGN	Amount in Rs.		INCOME	LOCAL	FOREIGN	Amount in Rs.
To	Direct Expenses				Ву	Direct Income			
To	Competitive Coaching Expenses	56,808.00	-	56,808.00	Ву	Donations Received	18,655,700.00	11,827,206.45	30,482,906 45
То	Scholarship Paid Through Institutions	2,370,000.00		2,370,000.00	Ву	Other Business Receipts - SBI	371,000.00		371,000.00
То	Scholarship Paid Through Institutions for la	1,600,000.00		1,600,000.00		1 1 5 C 2 20			
То	Scholarship Paid to Students	6,474,026.00	8,050,000.00	14.524.026.00		Indirect Income			
То	Scholarship Paid to Students for last year	4,326,082.00	733,918.00	5,060,000 00	Ву	Interest Income From IT Refund	7,648.00	-	7,648.00
То	EMET Program Expenses	12,901,210.00	1,587,533.00	14,488,743.00	Ву	Interest on FCRA Fixed Deposit	-	1,348,596.00	1,348,596.00
То	Computers and Accessories	507,989.00	-	507.989.00		Interest on Non FCRA Fixed Deposit	399,172.00	-	399,172.00
					Ву	Interest on Savings Account - FCRA	-	62,185.00	62,185.00
То	Indirect Expenses				Ву	Interest on Savings Account - Non FCRA	179,740.00	-	179,740.00
То	Administration Expenses	1,680.00	-	1,680.00					
То	Audit Fees	23,600.00	-	23,600.00					
То	Awareness Programmes	457,002.00	-	457,002.00					
То	Bank Charges	1,049.85	4,078.27	5,128.12					
То	Computer Maintenance	7,950.00	-	7,950.00					
То	ESI	27,014.00	-	27,014.00					
То	Electricity Charges	2,910.00	-	2,910.00					
То	Membership Fees	36,000.00	-	36,000.00					
То	Office Maintenance	48,698.00	-	48,698.00					
То	Posatge and Telegrams	54,310.00	-	54,310.00					
To	Printing and Stationery	4,760.00	-	4.760.00					
To	Professional Fees	166,405.00	-	166,405.00					
То	Provident Fund	158,662.40		158,662.40					
To	Rent	-	438,513.00	438,513.00					
То	Salary	656,996.00	674,953.00	1,331,949.00					
То	Telephone Expense	35,928.00		35,928					
Τo	Travelling Expenses	3,413.00	- 1	3,413					
To	Website Expenses	40,000.00		40,000					
To	IT and Internet Expenses	239,914.65	-	239,915					
To	Meals and Entertainment	15,856.00	- 1	15,856					
To	Other Expenses	15,412.00	-	15,412					
To	Repairs and Maintenance	2,180.00	-	2,180		, ,			
To	Depreciation	272,039	-	272,039					
То	Excess of Income Over Expenditure	(10,894,634.60)	1,748,992.18	(9,145,642.42)					
	Total	19,613,260.00	13,237,987.45	32,851,247.45		Total	19,613,260.00	13,237,987.45	32,851,247.45

For HELP THE BLIND FOUNDATION

N Sivaji Rao Managing Trustee

Place : Chennai Date : 27.09.2022 S Nataraj Trustee For A.JOHN MORIS & CO., Chartered Accountants FRN: 007220S

(J.Sebastin) Partner M.No : 218962

UDIN: 22218962AVTDQB7383





HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, THEAGARAYA NAGAR, CHENNAI - 600017

	RECEIPTS	LOCAL	FOREIGN	AMOUNT		PAYMENTS	LOCAL	FOREIGN	AMOUNT
					Ву	Direct Expenses			
>	Opening Balance	328.00		328 00		Competitive Coaching Expenses	56,808.00		56,808
	Cash in Hand	124.53.821.40	31,06,167.09	155,59,988 49		Scholarship Paid Through Institutions	23,70,000.00	-	23,70,000
	Cash at Bank	124.33.021.40	31,00,101 00		By	Scholarship Paid Through Institutions for las	16,00,000.00	-	16,00,00
	B	186,55,700 00	118 27 206 45	304,82,906.45		Scholarship Paid to Students	64,74,026.00	80,50,000.00	145,24,02
	Donations Received	3.63.580.00	110,21,200	3,63,580.00		Scholarship Paid to Students for last year	43,26,082.00	7,33,918.00	50,60,00
	Other Business Receipts - SBI	3.03.300.00			By	EMET Program Expenses	128,91,893.60	15,87,533.00	144,79,42
	t- di t i	i I			By	Computers and Accessories	5,07,989.00	-	5,07,98
	Indirect Incomes Interest Income From IT Refund	7.648.00		7.648.00					
		7,040.00	10.55.967.00	10,55,967.00	By	Indirect Expenses			
	Interest on FCRA Fixed Deposit	3.28.805.00	10.55.551	3,28,805.00		Administration Expenses	1.680.00	-	1,68
	Interest on Non FCRA Fixed Deposit	3.20.003.00	62.185.00	62,185.00		Audit Fees	23.600.00	- 1	23,60
	Interest on Savings Account - FCRA	1.79.740.00	32.733.03	1,79,740.00		Awareness Programmes	4.57.002.00	- 1	4,57,00
	Interest on Savings Account - Non FCRA	1,79,740.00			By	Bank Charges	1.049.85	4.078.27	5,12
		202.01.783.00	78.76.486.00	280,78,269.00	By	Computer Maintenance	7,950.00	-	7,95
	Fixed Deposit	202.01.763.00	100.00.000.00	100,00,000.00		ESI	27.014.00	- 1	27,01
	Endowment Fund		100.00.000.00	100,00,00	By	Electricity Charges	2.910.00	-	2.91
		1 1			By	Membership Fees	36.000.00	-	36.00
		1,453.00		1,453.00		Office Maintenance	48.698.00	- 1	48,69
	Travel and Other Advance	4,500.00		4,500.00		Posatge and Telegrams	54,310.00	-	54.31
	Salary Advance	4,500.00	1	4,555.55	By	Printing and Stationery	4,760.00	-	4.76
	Employee Reimbursement	57,282.00		57,282.00		Professional Fees	1,66,405.00	- 1	1,66,40
	FCRA Deposit TDS Receivable	57,282.00		37,202.00	By	Provident Fund	1,58,662.40	-	1,58,66
	1	1 1			By	Rent	-	4,38,513.00	4,38,51
		1 1			Bv	Salary	6.56.996.00	6.74,953.00	13,31,94
		1 1	- 1		By	Telephone Expense	35,928.00	-	35.92
			- 1		By	Travelling Expenses	3,413.00	-	3.41
	1		1		By	Website Expenses	40,000.00	9	40,00
	į .	1 1			By	IT and Internet Expenses	2.39.914.65		2,39,91
		1 1			By	Meals and Entertainment	15,856.00	-	15,85
		1 1	1		By	Other Expenses	15,412.00		15,41
					By	Repairs and Maintenance	2.180.00		2,18
					Ву	Fixed Deposit	162,00,000.00	195,00 000 00	357.00,00
		1 1	1		By	Furniture and Fittings	44,435.00	-	44,43
		1 1	1		By	Audit Fees Payable	5,900.00	-	5,90
		1 1			By	Caveo Infosystem Private Limited	3.61,280.60	- 1	3,61,28
		1 1	1		By	HTBF HONGKONG SCHOLARSHIP	15,974.00		15,97
		1 1	1		By	ESI PAYABLE	15,262.00	- 1	15,26
					Ву	PF Payable	71,899.00	-	71,89
					Ву	Closing Balance			
			1		By	Cash in Hand	7,822.00	-	7,82
					Ву	Cash at Bank	53,05,528.30	29.39.016.27	82,44,54
_	TOTAL	522,54,640.40	339,28,011.54	861,82,651.94	-	TOTAL	522,54,640.40	339,28,011.54	861,82,65
		22,01,010,40				-	WIN MORIS	For A.JOH	N MORIS 8
H	ELP THE BLIND FOUNDATION	1	100000000000000000000000000000000000000				12		red Accoun
	le le	,					1101	11	FRN: 007

N S<del>iv</del>aji Rao Managing Trustee

Place : Chennai Date : 27.09.2022 TOTAL CHE PRO

(J.Sebastin) Partner M.No : 218962

UDIN: 22218962AVTDQB7383





HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, THEAGARAYA NAGAR, CHENNAI - 600017

#### **BALANCE SHEET AS ON 31ST MARCH 2022**

(FOREIGN CONTRIBUTION	FOREIGN CONTRIBUTI	ON)
-----------------------	--------------------	-----

		(FOREIGN CONT			
LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
Foreign General Fund Opening Balance Add: Excess of Income over Expenditure Less: TDS Amount Transferred to Non FCRA	8,074,224.00 1,748,992.18 154,227.00	9,668,989.18	Investments Opening Fixed Deposit Add : Current Year Deposit Less : Matured during the year Add : Interest Accrued	24,876,486.00 19,500,000.00 7,876,486.00	36,500,000.00
Endowment Fund Opening Balance Add : Current Year Received	20,000,000.00	30,000,000.00	Current Assets TDS Receivable Add : Current Year TDS Less : TDS Received  Cash in Hand	308,792.00 135,166.00 154,227.00	289,731.00
Ear Marked Donation - Computers FCRA Opening Balance Add: Donation During the year Less: Expenses During the year Closing Balance	217,221.00 - -	217,221.00			209,451.17 2,090,588.95 638,976.15 157,463.00
Total		39,886,210.18	FCRA FD Interest Receivable  Total		39,886,210.27

For HELP THE BLIND FOUNDATION

N Sivaji Rao **Managing Trustee** 

Place: Chennai Date: 27.09.2022

Trustee

For A.JOHN MORIS & CO.,

**Chartered Accountants** 

FRN: 007220S

(J.Sebastin) Partner M.No: 218962

UDIN: 22218962AYKQCC8878

Chennai-1





#### HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, THEAGARAYA NAGAR, CHENNAI - 600017

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2022

(FOREIGN CONTRIBUTIONS)

	EXPENDITURE	TOTAL		INCOME	TOTAL
			_	Baratiana Baratiand	11 927 206 45
То	Computer and Accessories	1,577,582.00	Ву	Donations Received	11,827,206.45
То	EMET Courier, Postage and Stationary	1,951.00	Ву	Bank Interest	62,185.00
То	EMET IT, Training Materials and others	8,000.00	Ву	Interest on Fixed Deposit	1,348,596.00
То	Scholarship Paid to Students	8,050,000.00	1		
То	Scholarship Paid to Students for Last Year	733,918.00			
То	Bank Charges	4,078.27			
То	Rent	438,513.00			
То	Salary	674,953.00			
То	Excess of Income over Expenditure	1,748,992.18			
	Total	13,237,987.45		Total	13,237,987.45

For HELP THE BLIND FOUNDATION

N Sivaji Rao Managing Trustee

Place: Chennai Date: 27.09.2022 Reg Ne. 1030/2010 S

S Nataraj Trustee For A.JOHN MORIS & CO., Chartered Accountants

FRN: 007220S

(J.Sebastin) Partner

M.No: 218962

UDIN: 22218962AYKQCC8878

Chennai-14





#### HELP THE BLIND FOUNDATION NO.50/5, BAZULLAH ROAD, THEAGARAYA NAGAR, CHENNAI - 600017

#### RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2022

(FOREIGN CONTRIBUTION)

	RECEIPTS	TOTAL		PAYMENTS	TOTAL
То	Opening Balance		Ву	Computer and Accessories	15,87,533.00
То	Cash in Hand	-	Ву	EMET Courier, Postage and Stationary	-
То	Cash at Bank	31,06,167.09	Ву	EMET IT, Training Materials and others	-
		1	Ву	Scholarship Paid to Students	80,50,000.00
То	Donations Received	118,27,206.45	Ву	Scholarship Paid to Students for Last Year	7,33,918.00
	Bank Interest	62,185.00	Ву	Bank Charges	4,078.27
То	Interest on Fixed Deposit	10,55,967.00	Ву	Rent .	4,38,513.00
	Fixed Deposit	78,76,486.00	Ву	Salary	6,74,953.00
	Endowment Fund	100.00,000.00			ļ
			Ву	Fixed Deposit	195,00,000.00
			Ву	Closing Balance Cash in Hand Cash at Bank	-
		1		IOB - FCRA - 6312	2.09.451.17
				SBI Utilization Account	20,90,588.95
				SBI Primary FCRA - 4932	6,38,976.15
	TOTAL	339,28,011.54		TOTAL	339,28,011.54

For HELP THE BLIND FOUNDATION

N Sivaji Rao Managing Trustee

Place : Chennai Date : 27.09.2022 Reg No. 103072010 S

S Nataraj Trustee For A.JOHN MORIS & CO., Chartered Accountants

FRN: 007220S

(J.Sebastin) Partner

M.No : 218962

UDIN: 22218962AYKQCC8878

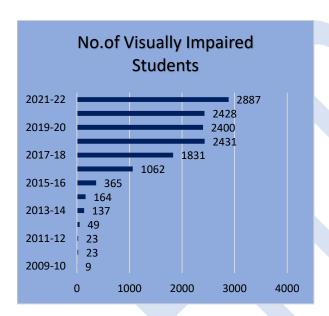




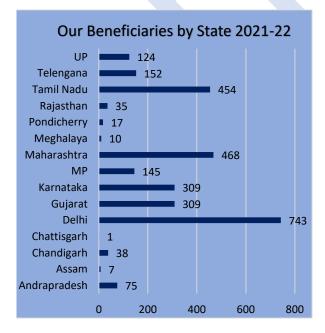
## **OVERVIEW**

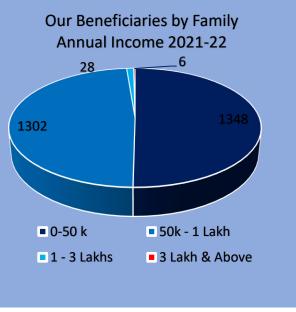
#### Kick Start 2021...

Post COVID, there were hiccups for the educational institutions in picking up the pace - delayed admissions, result announcements, difficulty in getting relevant information from students, coordinating with colleges, was definitely a difficult task on hand. However, since HTBF was already operating online since 2020, we could manage the workload effectively. Despite all the glitches, without doubt, we can say that we could make the same impact as in previous years. It has been a great experience working completely online.



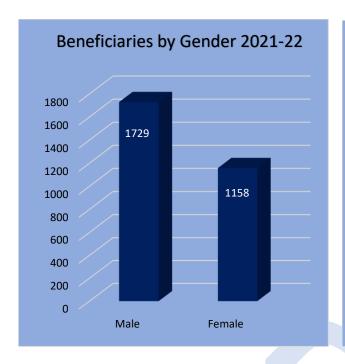


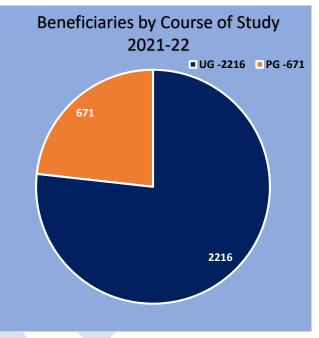












## **Our Reach - National Scenario**

HTBF has now access in 260 Colleges, in 56 Cities, in 15 States across the Country. Tamil Nadu, Karnataka, Delhi, Maharashtra and Gujarat are the leading States in our list of associated colleges.

STATE	NO.OF CITIES	NO.OF COLLEGES	NO.OF STUDENTS
ANDRA PRADESH	5	10	75
ASSAM	1	1	7
CHANDIGARH	1	5	38
CHHATTISGARH	1	1	1
DELHI	1	41	743
GUJARAT	9	31	309
KARNATAKA	8	45	309
MADHYA PRADESH	2	6	145
MAHARASHTRA	9	40	468
MEGHALAYA	1	1	10
PONDICHERRY	1	1	17
RAJASTHAN	2	4	35
TAMIL NADU	13	59	454
TELANGANA	1	12	152
UTTAR PRADESH	1	3	124
TOTAL	56	260	2887





## Year at a Glance...



The academic year 2021-22 continued with the vagaries of the second and third phase of the COVID epidemic in India. In view of this, HTBF was compelled to continue with the virtual operations of almost all our activities. The team worked from home until August 2021. Offices and colleges started functioning in a gradual manner after that. Thanks to the experience gained under the first phase of COVID in March 2020, the entire Team HTBF was ready for virtual operations. Credit must go to the teaching faculty, mentors, volunteers and last but not the least, our wonderful group of beneficiaries, who rose to the occasion. The students completed their academic year examinations, albeit with a delay of 3 months.

Our success may be attributed to the initiatives from the HTBF management, who distributed 6 smart phones and 194 laptops with related accessories loaded in them during this academic year 2021-22. The credit fully goes to the beneficiaries who used this equipment to join the online mode of teaching.

Due to the uncertainties and delays in the system, the selection process and finalization of the new set of beneficiaries was also delayed by a few months. We successfully migrated to a 100% online selection processing system.

Starting April 2021, we migrated all our accounts and finance to the ZOHO BOOKS. Prior to this, we had our accounting and finance in Tally. The migration of accounting was done over a 3-month period, in a phased manner. All receipts and payments are now online on ZOHO BOOKS. Till March 2020, the payments to the Colleges and beneficiaries was predominantly through cheques. In 2021, we completely moved from the cheque system to online payment systems.

Until the year 2019-20, the entire beneficiaries' selection process was done only manually through paper applications. This process migrated to the digitized format, through ZOHO CREATOR. We have now completely transformed our accounts and finance, and beneficiaries' selection into a digitized platform through ZOHO in the academic year 2021-22.

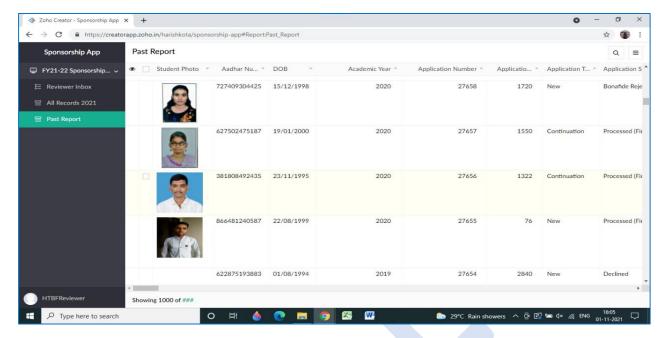
In the next financial year, we endeavor to migrate the inventory, CRM and HR verticals to the ZOHO platform.

## **Education Sponsorship - Process**

**S**imilar to 2020-21, this academic year also online applications were invited and the applications processed successfully through ZOHO.







A team of Trustees and Volunteers was set up and given online orientation to handle the ZOHO creator portal to process applications received from visually impaired students across the country. The team coordinated the whole exercise by tackling the hitches and gaps with timely liaising. Evaluation criteria were made strict to avoid problems and confusions of any sort. Duplication of applications were identified and removed, in time. Considering the setbacks due to COVID, students were given enough time to produce their documents and minimum documents were sought towards finalizing the applications.

Of the total 3,358 applications, after strict scrutiny and follow up, 2,887 were shortlisted to give the sponsorship. Students who were already our beneficiaries also acted as volunteers in helping the new applicants to fill in their applications, and putting up relevant documents. Particularly in Delhi Colleges, students were so very proactive and proved to be excellent in student mobilization.

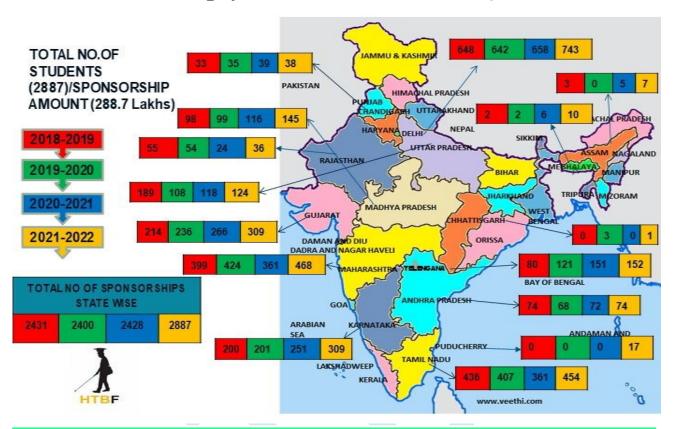
The overall status of sponsorship is as given below;

Academic Year	2019-20	2020-21	2021-22
Total No. of Applications received	2857	2690	3358
Total No. of Approved Applications	2400	2428	2887
Sponsorship Amount Disbursed	279.52	242.66	288.70
Male	1417	1435	1729
Female	983	993	1158
UG	2058	2022	2216
PG	342	406	671
No.of Volunteers involved in the process	46	50	46





## Total No.of Students (2887)/Sponsorship amount (288.70 Lakhs) in 2021-22 - Geographical Outreach of HTBF is shown;



### **EDUCATION, MOBILITY, EMPLOYABILITY TRAINING (EMET)**

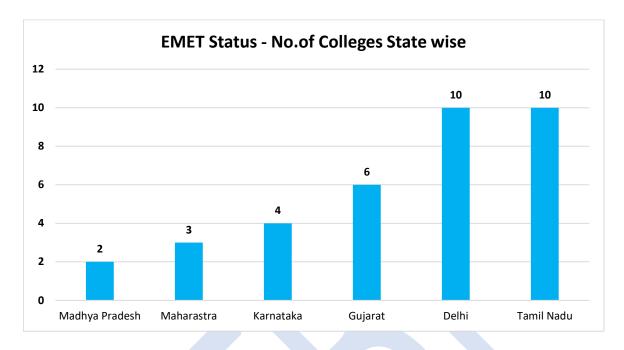
The first batch of EMET students who were inducted in August 2019 have successfully completed the programme in June 2021. The second and third groups are undergoing the training currently. We have been able to consistently improve the course content based on our learnings from the first year and the excellent inputs from our Knowledge Partner, Enable India and our faculty members and volunteers.

<u>Employability</u>: Having moved from the basic sponsorship for graduates, to improving their skill sets and soft skills through a special purpose vehicle, EMET, we have made a humble beginning this year to our next challenge of improving the quality of life for our Visually Impaired (VI) beneficiaries. After a lot of research, groundwork and presence in the job market, we have been able to convince a few industrial leaders that by providing a level playing field to the VI beneficiaries, through adequate skill development, they will be able to compete with the sighted candidates in the job market. A good beginning has been made in 2021 by placing 5 students in SUTHERLAND GLOBAL SERVICE LTD., a large USA headquartered organization, which has a massive presence in India.



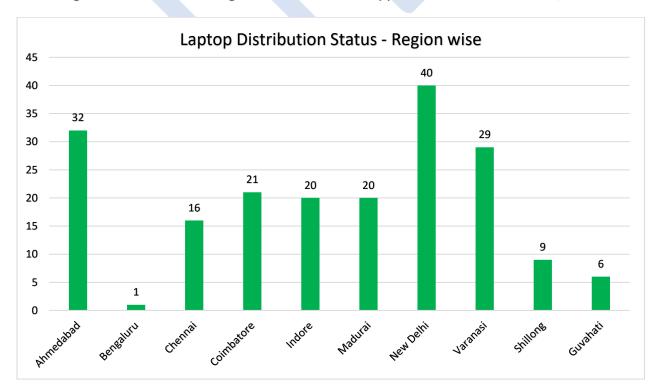


Across the country, we have EMET in 35 Colleges in 6 states, of which Tamil Nadu and Delhi top the list. We are trying to reach out to more colleges in Madhya Pradesh and Maharashtra. 128 students got EMET Certification in the academic year 2021-22.



## **Laptops distribution status – Region wise**

In the year 2021-22, Help The Blind Foundation distributed 194 Laptops in 9 regions, of which 14 were given in north-east college students with the support of State Bank Of India, Guwahati.







#### **EMET Team**

**EMET** has got a unique team, with several Visually Impaired students as trainers. The presence of the training team of EMET in the associated colleges is very crucial and to date our team is doing an excellent job in establishing and maintaining the rapport with the College authorities.

The EMET team is primarily led by our Trustee Mr. Nataraj Sankaran, and the team comprises 27 members with 2 project officers, 2 Junior Project Officers, 2 Team Leaders, 5 Senior Trainers, and 16 Trainers who are efficiently implementing various projects.





Mobility Training by our trainers

Tactile book Training by our trainers

## Together we learn and lead...

The working experience with visually impaired students is more than just awesome.

Avni Bhatnagar, Trainer Indore

When I joined HTBF I was apprehensive of how I am going to deal with them. And moreover, teaching without a blackboard is not easy which is something that I learnt from my past experiences in teaching. But after meeting the candidates I thought why not give it a try, and to my surprise, I am completely into it and enjoying and learning the process every day.



I found the candidates very enthusiastic. They are keen to learn things, very much aware of the surroundings and what is happening all around. Their sharp memory and general knowledge even now mesmerizes me a lot. Other than the visual impairment they are nowhere less in terms of talent and knowledge than a sighted person. They are equally good in learning skills. I saw them enjoying the class with other students and travelling alone with confidence.





Despite so many challenges, students from rural areas tried to join online to attend their classes. Their houses are small, they live in joint families and children make noises or play during the session but they never quit. One of the boys went to a farm to attend the class in a peaceful, noiseless ambience, because of vehicle noise near his house.

Students are good at cooking, singing, dance, drama, sports like cricket, football and technology. They are eagerly attending competitive exams and 3-4 candidates have obtained jobs in the government sector also. The most admirable thing is that they encourage each other.

When I visit their room, they welcome me with a cup of tea and biscuits. Some of them call me to enquire if I am doing well or not, and it makes me more enthusiastic and I feel more motivated and happy to help them in their studies.

Though many of them have siblings with similar disabilities, they don't get deterred, instead they fight and inculcate the strength within to achieve their goal.

### An Inspiring Journey to Remember...



Ms. Summer Massey, a go-getter girl from the Capital City of India, has got an inspiring journey to share with us. Blind by birth, it was not easy either for Ms. Massey or for her mother who is a single parent, to fight the odds that society and the people throw at the disabled. She remembers how her mother put her into a special school to learn Braille to instill in her the confidence to pursue studies at a very young age. She later continued her studies in a normal school, where she had to face discrimination not only from her classmates, but also from her teachers.

In her own words, 'All the so-called normal people around us, treated me and my other visually impaired friends as abnormal people'. Teachers never took the challenge to get them involved in the activities that the other sighted students do, they didn't even take them to attend the assembly. By the time she finished her primary school, she says, she and her friends realized that they should fight for their rights rather than wallow in self-pity. In her higher secondary, Ms. Massey scored 80%, and joined Daulat Ram College, Delhi for graduate studies. She credits Help The Blind Foundation for supporting her and many more Visually Impaired students to complete the studies with a successful track record and for instilling the confidence in taking up the challenges that came across her way. Ms.Massey is now a staff of Rural Bank of Aryavart, Agra.





#### **FRIENDS OF HTBF**

We are extremely grateful for the generous support received from our donors both institutional as well as individuals in India and from abroad for opening their hearts and purses for this noble cause.

We extend our sincere thanks to;

- Cognizant Foundation for their sponsorship for EMET programme at 21 colleges
- Majestic Exports for sponsorship of EMET programme at Bangalore and Coimbatore respectively
- Enable India for their support as Knowledge Partner for the EMET programme.
- Ms. Rachana Prasad and her team from Chiranthana and Art Courtyard for their role in the design and implementation of the Personality Development Training Program.
- State Bank of India, Bank of India and Karnataka Bank for their valuable contribution.
- Richard Hua Educational Trust fund for their continued support.
- Mr. M. Balasubramaniam, Director, Mangal Tirth Estate, for his continuous support.
- Our bankers Indian Overseas Bank, HDFC Bank, Axis Bank and State Bank Of India for their support.
- Our lawyer Mr. Sridharan for his honorary services to HTBF.
- Our auditors, A. John Morris and 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 260 colleges associated with us.
- Mr. Ramanujam, volunteer coordinator of training course for competitive exams,
- Our allied foundations in Hong Kong, Singapore and USA.
- All our volunteers and staff in Chennai and all volunteers in out-station centers who have played a stellar role in implementation of all our projects.
- Our founder Mr. D.K. Patel's family, Mr. Kaushal Tikku and all the Directors of HTBF HK for their support and guidance.



## \*: Help the Blind Foundation PIONEER IN HIGHER EDUCATION FOR VISUALLY IMPAIRED

#### **CONTACT & DONATE**



Donating from India (Indian Passport Holders)

Please send your donations by cheque made out to:

#### HELP THE BLIND FOUNDATON

Unit No.B3A, Phase 1, Office Lobby Basement Spencer Plaza, 769 Anna Salai Chennai 600 002 Phone: +91 9003330197

If you are a **non-Indian passport holder** and would like to donate directly to HTBF India, please write to us at info@helptheblind.in



#### **Donating from Hong Kong or rest of the world**

Please send your donations by cheque in any foreign currency made out to:

HELP THE BLIND FOUNDATON LIMITED, HONG KONG

ATTN. MRS Manju Vaswani / Ms Susie So

C/O Sunshine FAR EAST LTD

804-805 Peninsula Centre

67 Mody Road

TST. East

Kowloon, Hong Kong

E-mail - contribute@helptheblindfoundation.org

Phone: +852 6683 6321

You are welcome to make donation through PayMe

or scan the QR code to make donation





## Donating from the USA (to Help The Blind Foundation-America)

Help The Blind Foundation- America (HTBFA) is a **501 (c)**(3) registered non-profit organization and all donations are tax exempt in the USA. Choose from any of the ways below to donate now.

**Paypal account**. You can make one time or recurring payments. This is courtesy of Paypal.



Help The Blind Foundation-America Mailing Address:

610 Newport Center Drive, Ste 500 Newport Beach, CA 92660

Tel: 949-892-7406 , For any other assistance or queries or required our annual report kindly email us

at info@helptheblind.in

You may check our website: www.helptheblindfoundation.org
HTBF Video: https://drive.google.com/file/d/1FoLEI578NfWQALGT6rprxH-JW5Zbq41\_/view?usp=drivesdk





# "Walking with a friend in the dark is better than walking alone in the light"

Helen Keller

Unit No.B3A, Phase 1, Office Lobby Basement Spencer Plaza, 769 Anna Salai Chennai 600 002

Phone: +91 9003330197, Email: <u>info@helptheblind.in</u>, Website: www.helptheblindfoundation.org

