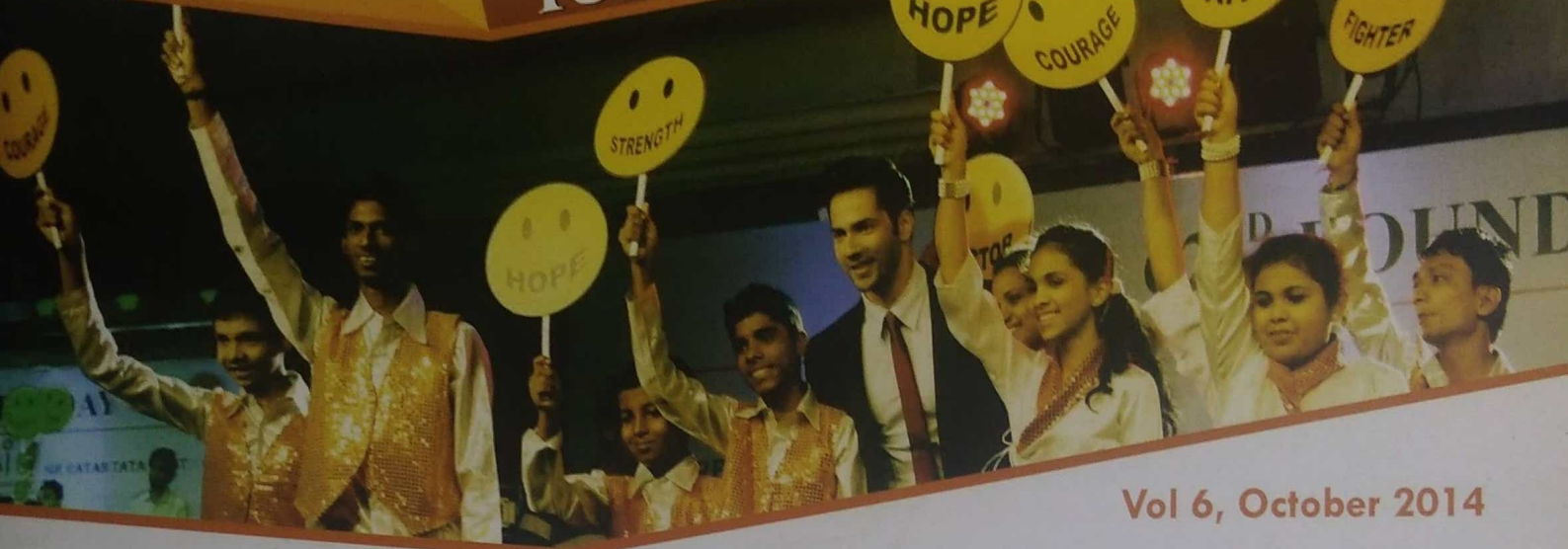




Fighting Cancer Since 1951

# ICS CANCER CURE FUND



Vol 6, October 2014

On behalf of Indian Cancer Society, I would like to extend a warm welcome to you and thank you for placing your confidence in us and agreeing to be part of our Cancer Cure Fund project through your invaluable donation.

In February 2011, HDFC AMC in association with the Indian Cancer Society (ICS) launched 'HDFC Debt Fund for Cancer Cure', a close-ended capital protection oriented income scheme to provide financial assistance to the needy cancer patients for their treatment by tapping those investors who would be willing to donate part of the dividend or entire dividend declared, if any, under that scheme for this purpose. The money raised through donation of dividend income by Unit holders of this fund was utilized by ICS to fund the treatment costs of needy cancer patients under the Indian Cancer Society - Cancer Cure Fund project (ICCF).

ICCF has transformed the lives of many needy cancer patients from all over the country. ICS has implemented ICCF at a Pan India level covering over 20 states and has granted financial assistance for cancer treatment of over Rs. 20 crores to 854 patients, till date. Of these 80% of the beneficiaries are less than 30 years of age, which means more fruitful life ahead, more birthdays to celebrate!

We understand how overwhelming it can be when loved ones are coping with cancer. And when cancer strikes a family who barely manage their daily survival, it is almost an end of life for them. ICCF focuses on providing assistance to those cancer patients with an annual family income of less than Rs. 1 lakh. Every year, 1 million new patients are diagnosed with cancer in India. The cost of treatment of cancer could range anywhere between Rs. 1 lakh to 10 lakhs. The huge cost discourages many patients to even start their treatment or once started, do not complete the treatment due to lack of funds. Providing timely and substantial financial assistance to needy patients for cancer treatment provides them a good chance to fight the disease and emerge as victors.

I am pleased to share that at ICS we have laid very high standards of governance and efficiency to ensure that every rupee of your donation is put to good use. We work with a network of empanelled hospitals from all over the country and our due diligence team comprising leading oncologists scrutinizes the entire grant application for each patient. The Governing Advisory Council for ICCF provides overall supervision and guidance to the project and comprises eminent persons from medical and corporate fraternity. Thank you for being a part of this unique initiative.

Please read on to take a sneak preview in to the life of cancer patients and how they overcame their struggle against CANCER.

Regards

Usha Thorat  
Managing Trustee, ICS

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ICS has put in place a very transparent and robust three-step due diligence process.

- Screening by the empanelled hospital
- Medical evaluation of the application by ICS Due Diligence Team comprising leading oncologists.
- Final sanction by ICS Governing Advisory Council comprising leading finance, corporate and medical professionals.

ICCF team then closes the loop of disbursements of money to the patients through the hospitals. This process is then continued with regular follow ups so as to ensure that the beneficiaries complete their treatment and return to productive life once again.

## Case Studies of our Beneficiaries



### Nalla Gangadhar's Journey

Life had been interesting for Nalla Gangadhar, an 18 years old boy from Andhra Pradesh. Being the youngest in the family and a bright student he was the most sought after both by his family and school. Things would have continued the same way until one morning in 2011, while preparing for his school test of 10th standard he sensed a severe back pain. Little did he or his parents knew what was in store in the coming days. Thus started his visits to the local doctor for checkups and finally Nalla was diagnosed with Acute Lymphoblastic Leukemia. The type of cancer didn't matter to the parents but the very fact that Nalla had blood cancer threw his parents off the track. Importantly, they were unaware of the further challenges that were creeping in.

Nalla's father was a farmer earning not more than Rs. 3500 per month. They realized that some money is required to take their son to the hospital and so they sold their farm. Nalla's school friends also helped by pooling in some money. However no one could gauge the huge emotional turmoil Nalla and his family were undergoing. They had no one to speak about it. Nalla's health meanwhile further deteriorated. He felt his disease is not curable, was losing hope and didn't want his family to spend any further money on treatment. Slowly the feeling of death was seeking onto him.

After visiting couple of big hospitals in Vizag, Vellore and Pune, they reached Tata Memorial Hospital, Mumbai where they realized that there is still hope! Seeing other patients who were undergoing treatment boosted their energy. However the challenge of the cost of the treatment still remained and that's when they were referred to ICCF by the medical social worker of TMH. The total treatment costed 4 lakhs and Nalla's family received this amount in their TMH account. Nalla's treatment continued for 2 years and his health started improving. Finally in November 2013 on completion of his treatment he was ready to go back to his village and more important his school. Currently he is on his quarterly follow up with TMH and comes to visit ICCF team regularly.

Nalla is now living a normal life. His parents had never thought that Nalla will attend his 12th standard exam and clear it with 87%. Currently he is in his first year of graduation. For Nalla ICCF has been his GOD but we know that our real heroes are the HDFC AMC donors who have managed to put this fund together. On behalf of Nalla and many others, ICS wishes to thank each one of them.

### Our Stakeholders speak...

*"I do not quite qualify to be called a donor though that was what I took myself to be until I saw your video. The true donors are institutions like yours whose members donate their soul and energy to reach out to the distressed on the ground. May God be with you all"*

*-A.L. Narasimhan (Donor)*

# ICS CANCER CURE FUND



**Dar Afrooza - "Be positive, things will work out!"**

I was very happy when my daughter was born irrespective of all the comments that I got to hear from my community. We belong to a minority community where girls are not so welcomed. Imagine the situation when the girl is hit by a dangerous disease where the survival rate is unsure and the treatment requires lot of money. That's what happened with me and my girl Dar Afrooza. We belong to Anantnag, a small town in Jammu and Kashmir.

Afrooza was 16 years when she complained of frequent heavy bleeding. The local doctors referred us to a nearby hospital who then directed us to Sher-I-Kashmir Institute of Medical Sciences (SKIMS), Srinagar. We met Dr. Aleem Jaan and Dr. Jawid who described Afrooza's diagnosis to us. We were shaken and in a denial mode. How and why should my beautiful daughter be chosen for this disease. I work as a labourer and earn not more than Rs. 2000 per month. The treatment cost was nearly Rs. 6 lakhs which was next to impossible for us to raise. I always believe in staying positive and continued with my prayers. Things started falling in right place and I kept bouncing on to right people. Who could have imagined the doctor treating their patients, with their own money. It was because of Dr. Jawid's help, Afrooza's treatment began.

Meanwhile my relatives kept insisting that I am wasting my time, though I was clear on trying all the possible opportunities. If my daughter has to die, she will, but I will be happy that I have atleast tried! SKIMS then referred the case to ICCF, Mumbai and I saw a ray of hope. The team was excellent. They funded the treatment cost and after a year and a half of treatment, Afrooza was back on her legs.

Afrooza is now in her 9th standard. What more could I have asked for, in life! Thanks to all the good people who have helped Afrooza in leading a normal life like her other friends.

As told by Afrooza's father

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*"Indian Cancer Society's Cancer Cure Fund is one of the most innovative ideas to help & support cancer patients in India. It will not be an exaggeration, if I say this is quite innovative globally, that investors would put in funds and this fund will be utilized for poor patients and they would get some tax benefits out of that. What is unique about this fund is that it has a shortest turnaround time. Unless the funds are available the treatment cannot begin and these funds are immediately made available by Indian Cancer Society's Cancer Cure Fund. This has reduced abandonment of treatment by more than 50% of patients."*

*Dr. (Prof.) R. A. Badwe* (Hospital Partner)  
Director, Tata Memorial Hospital, Mumbai

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*"It is indeed a great initiative. This kind of ventures would surely bring smile on the faces of many cancer patients, who find it difficult to meet their ends. RCC, Trivandrum is glad to be a part of this and hope that this venture may inspire more and more people to extend their help and support to the poor and needy cancer patients."*

*May god torrentially shower all the blessings on all of you who is a part of this great initiative."*

*Dr. P. T. Latha,*  
Assoc. Professor & Welfare Officer  
Regional Cancer Centre, Trivandrum

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*Children with Leukemia in particular can be cured with modern treatment and to turn away a child who can benefit from this treatment just because the family does not have the resources is indeed sad. I am extremely grateful as Director of Tata Medical Centre, to the Indian Cancer Society for helping us to a very large extent to be able to provide life saving curative treatment for children with cancer."*

*Dr. Mammen Chandu*  
Director, Tata Medical Centre, Kolkata

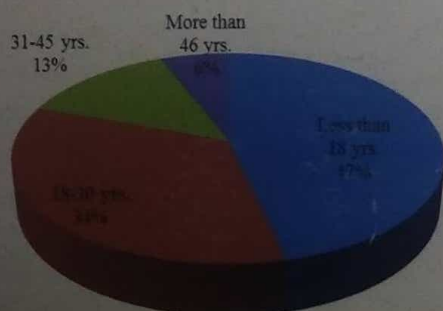
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## Residential Location of Beneficiaries



Hospital & Total Beneficiaries		
Hospital Name	City	Total Beneficiaries
✚ Cancer Institute	Adyar	39
✚ Christian Medical College	Vellore	49
✚ Gujarat Cancer and Research Institute	Ahmedabad	40
✚ Rajiv Gandhi Cancer and Research Institute	Delhi	11
✚ Regional Cancer Centre	Trivandrum	150
✚ Sher-I-Kashmir Institute of Medical Science	Srinagar	63
✚ Tata Medical Centre	Kolkata	124
✚ Tata Memorial Hospital	Mumbai	378
<b>Total Beneficiaries</b>		<b>854</b>

## Age Wise Classification



Age wise Classification		
Age	Total patients	Percentage
Less than 18 yrs.	396	46.37
18-30 yrs.	293	34.31
31-45 yrs.	114	13.35
More than 46 yrs.	51	5.97
<b>Total</b>	<b>854</b>	<b>100</b>