

The magician who cares

Nimesh Sumati

Caring Friends

"When the earthquake struck Gujarat in 2001 and I saw pictures of wide scale damage and destruction, I could not sit idly at home in Mumbai. I felt that I had to help. I took my sleeping bag, my camping tent and some money and left the next day," said Nimesh Sumati. When he reached Gandhidham on 29th January, he decided that it would be best to work as a volunteer in a large camp set up by swayamsevaks. He helped organise simple things like unloading of relief materials from trucks and checking inventory of rations received. He assisted the numerous doctors who were helping victims tirelessly. He spent time counselling people who had lost their family members.

"I slept in a partially damaged house while the owners slept in the tent that I had carried with me. I worked there for about five days. I returned to Mumbai in a crowded train with passengers who had lost their all, who could not think of food or drink and who were closely huddled in a silence of shared grief. That traumatic experience of seeing what nature's fury could do to people in half-a-minute made me lose my attachment for worldly things. For me money has value only if it can be used to help others," said Nimesh of his experiences at Latur.

I first met Nimesh sometime in 2009, in the course of my work at Tata Trusts, when he, along with Ramesh Kacholia then of the Bombay Group of Friends, came to see me. Subsequently I met him several times in diverse forums and meetings of the Caring Friends that he founded.

He filled me in on his life's journey as we sped from Latur towards Ambejogai where Caring Friends, an informal association of philanthropists and social workers, had carried out water conservation measures during the severe drought of 2015.

Early life and career

Nimesh was born to Sumatilal and Jayagauri Shah in 1963 as the fourth of five children. "After completing my SSC, I started working as an intern during summers, with diverse firms set up by my uncles. The intention was to spend the summer months meaningfully, learning the ways of the world and the work in business firms and earn some pocket money. My mother would pay me 'salary' for such work," said Nimesh.

Nimesh completed his B.Com from South India Education Society (SIES) in 1984. In December 1983, Nimesh had organised a party for his classmates. Everyone had to contribute Rs 50. "While I knew that the Tamil girls from conservative background would not come, I was surprised to see boys also opting out. I realised that they were unable to contribute. I told them to give whatever they could," recalled Nimesh. They were short of Rs 500. Nimesh told the organiser that he would pay and kept his word. This is an instance of his perceptive and philanthropic nature right from an young age.

Nimesh started working in the family business of share investments as soon as he graduated. "My initial work was packing new initial public offering (IPO) application forms in envelopes and sending them to potential investors. I did all the basic work and learnt the whole business from ground up," he said.

The share investment firm had three men named Nimesh. To avoid confusion, he dropped the surname Shah and replaced it with Sumati, thus becoming Nimesh Sumati.

His family decided to close their brokerage operations and focus exclusively on insightful investments of their capital. The current business comprises of investment in securities. "We are long-term players. My brothers undertake very serious due diligence about the management and undertake great analysis of past market performance of the company and the price movements of the scrip, but once we pick up a portion, we stay and even grow our stake, I look after the back office and administration part," he said so far as his business is concerned.

Engagement with social causes

Nimesh's engagement with public causes began in 1995. Ill-treatment meted out to animals and the poor condition of stray animals always saddened him. He started working with Beauty without Cruelty in 1995. His engagement grew over time. In 1999 he held an exhibition-cum-sale of non-leather accessories such as belts, wallets and purses in Palitana, a pilgrimage centre in Gujarat, during a major event. The goods sold out quickly even as he kept replenishing the stock. He continued working for animal welfare, establishing links with organisations such as Society for Prevention of Cruelty to Animals (SPCA). But his experience in the aftermath of the Gujarat earthquake had a deep impact on him, prompting him to engage himself more in social causes. He has not looked back since.

The displacement of people caused in July 2005 by a cloud burst and the ensuing floods further accelerated his inclination to social work. "Other than family members and relatives, we had offered shelter and food to 22 persons in my flat during the floods. Yes, we did feel some discomfort and inconvenience for some time but retrospectively I am so proud that my family joined me in helping people affected by the calamity," he recalled.

“Ramesh Kacholia was instrumental in introducing me to some wonderful organisations. I owe him a lot; his compassion is amazing. Through him I had the opportunity to meet Baba Amte in 2005,” he recalled. After meeting Amte, Nimesh felt that he had found his calling in life. Since then he has been working hard to support organisations and individuals who help others.

Now Nimesh spends most of his time doing work for Caring Friends (CF). "In the morning I go to the office of my friend who is a broker and handle all my emails, etc. In the afternoon, I sit in my office and attend to the works of CF." Regularly he visits non-governmental organisations (NGO) that CF partners with. Besides these NGOs spread across the country, he visits potential NGOs, when recommended by credible people. He participates actively in discussions with them, helping them with their decisions to expand, scale and become more effective. He spends time with or on behalf of them in Mumbai, linking them to markets, other donors and well-intentioned people. He spends time liaising with existing and potential CF donors. He also plays a big role in bringing out CF News, brochures and other publishing materials.

CF organises periodic events in part to build solidarity among the NGOs and founders and in part to showcase the work of the NGOs to enthuse new individuals to start contributing to the overall kitty of CF. This is their key strategy to expand the network of individuals who wish to contribute to social causes. Nimesh is among the key organisers of these numerous events of CF.

A bridge between donors and recipients

Rameshbhai Kacholia, an ardent supporter of social causes, had been making individual efforts to organise financial and other assistance to social organisations like the Maharogi Sewa Samiti of Late Baba Amte. As the efforts became more organised and more persons joined him, the group came to be known as Bombay Group of Friends. Caring Friends emerged out of this around the middle of the first decade of this century. Caring Friends (CF) is a zero overhead, unregistered informal association of people who are willing to give resources - money, time and expertise, for a cause, across a wide range of domains.

Nimesh divides his total contributions into three provisional classes. The first is that of the NGOs supported by the CF platform. Nimesh said that CF's role is undertaking due diligence of NGOs and facilitating a connect between donors and NGOs.

CF checks the profile of an NGO, its background, their management systems, accounting procedures as well as their future plan. Once CF is satisfied about the credentials of an NGO, it adds the NGO to its list, to be shared with donors who seek suggestions on deserving recipients.

The donors make their contributions for a specific cause, directly to the NGOs. Nimesh said CF takes ownership and responsibility for achieving the cause for which the money is given. CF's share in the total budget of these NGOs is much smaller than similar shares for the other two categories.

The second category is of organisations or individuals that Nimesh supports in his individual capacity. Quite a few are in the field of animal welfare. Worthy NGOs and endeavours recommended by individuals Nimesh considers credible are also included in this category. "These could be a single contribution or may be repeated. I have a particular fondness for animal welfare and hence I support that cause regularly. The NGOs that I support in my personal capacity are not included in CF's list of potential recipients though they may attend CF events," said Nimesh. He takes a personal interest in the matters of these NGOs and visits them at times.

The last category is of a very interesting nature. "My reach across the country is limited. I do not know the context and the culture of every place. So I rely on some of my old and trusted friends who are clued well into the local situations to make my contributions." Nimesh has told four of his friends -(three after the demise of Madhukar Dhas) that he has earmarked a certain sum and that he would donate to an NGO suggested by them. "They scan their regions, identify promising individuals or small NGOs doing worthwhile social work. Based solely on their recommendation, I offer the organisation appropriate support. The friend who has recommended the case naturally takes interest in the affairs of the recipient and ensures that money is used appropriately," revealed Nimesh.

Sustained support

Nimesh has an intense and continuous engagement with the recipients who implement programmes on the ground. Some of these are narrated below.

- Financial contribution

Nimesh, along with CF donors, contributes financially to various organisations. The quantum is usually fixed based on the need of the recipient NGO and the shortfall in their budget, after taking the contribution of other donors into consideration. Nimesh likes to support new ventures and implementation of pilot programmes. For instance, in Marathwada, Nimesh helped Manavlok buy earthmover machines.

When he devised subsidised meals for the elderly, Nimesh picked up the cost of the initial pilot. He is particularly interested in supporting the family needs of the founders of NGOs since most of them keep their own salary low and later have difficulty in meeting the genuine needs of their children. Nimesh has contributed towards college, hostel fees and medical and other personal expenses of wards of founders in several cases.

- Understanding their business

Nimesh works with the NGOs closely enough to understand the key variables in their work and hence is able to suggest interventions that would solve their business problems. In the case of an NGO in Warora, he helped them design a programme to mobilise support from the alumni that helped them scale.

- Thinking out of the box

The NGO management and their staff are often so completely engrossed in their work and consumed by the constraints they face, that they are unable to think out of the box. Nimesh comes in with a fresh and completely objective external view point and is able to bring in value. For example, when social entrepreneur Adhik Kadam brought all his children from Kupwara to Mumbai for an exposure visit, Nimesh arranged to satisfy their shopping desire by 'bringing the market to them'. Rather than ferrying the children through crowded streets all over the city, he invited a number of sellers to one common place so that the children could see their wares. He encouraged them to think and distinguish between what they really needed or interested in and what they would have spent had they been completely unguided. This way he discovered their latent desires, talents and needs. Adhik then could use these discoveries to structure his inputs for them.

- **Linking to markets**

NGO founders are generally stationed in far off places and hence do not have access to relevant, current market information. When they visit Mumbai, Nimesh connects them to local dealers and helps them get a good deal. He connected Niechute Doulo from Nagaland to suppliers of solar lamps with whom Niechute continues to do very good business.

- **Linking NGOs**

There is much that NGOs can learn from each other. Nimesh arranges frequent interactions between NGOs to facilitate cross-learning.

- **Restructuring salary and welfare**

Salary administration and human resources management in NGOs is quite a tricky matter. On the one hand, it is difficult to fix salary of any staff member at a level higher than that of the CEO. CEO often tends to take low salaries for various reasons: they are dedicated and hence think that all resources must go to communities; they may come from well-off families, their spouses may be earning and they may not want anything beyond bare necessities, etc. But staff with low salaries find it difficult to make ends meet, particularly if they have no alternate source of income. For some works, NGOs need to hire staff with high end skills, and hence offer competitive market wages. Given this, human resource management tends to be very complex. Nimesh helps NGOs find solutions.

- **Strengthening the systems**

Nimesh knows well that quite a few NGOs are far too busy executing work, to spend time perfecting their purchase, personnel or financial systems. Often basic documentation is weak. Nimesh takes the effort to look into these matters. He encourages associates such as Kaushikbhai or Dhiren Dalal, who are chartered accountants, to help the NGOs improve their systems and also carry out formal audits. The intention is to make their systems strong so that they can access larger funds from corporate or other donors.

Marathwada venture

Nimesh's most intense and consistent philanthropic engagement has been with Marathwada, when the region faced droughts for three successive years between 2013 and 2016. In 2013, when a group of local people tried to restore an old tank that used to supply water to Jalna, Nimesh got involved. He helped them scale by getting celebrities to perform *shramdan* and the public to de-silt the tank.

Soon Nimesh realised the lack of visibility faced by villages. "Urban people have an advantage. They are in large numbers, quite well connected and hence are able to get media attention. Government officers find it both expedient and easy to look after urban problems. The rural situation is of a different nature. Sometimes they are divided, financially weak, meek with no political connections and inhabit places where media seldom go."

Nimesh decided to focus on Akoladev and villages surrounding it. He invited Dilasa Sanstha, an NGO working in the water sector, to help him devise a long-term solution. With the help of a local farmer, who transformed into a sort of a local leader, they organised the community to de-silt a huge pond. Farmers took the silt away to their farms to improve the fertility of the soil. Despite the severe drought of 2015, this tank held enough water that benefitted seven villages around Akoladev. "The media made so much fuss about a train that brought 25 lakh litres of water to Latur every day. Here we were able to supply 11 lakh litres each day and no one even noticed us!" he remarked ruefully.

In 2015, the region experienced another rain failure. This time it was worse. Nimesh decided that he and CF would intervene in a substantial manner. They worked through local NGO Manavlok in the worst-affected Beed district. CF ran community kitchens, serving meals cooked by SHG women to 3,000 people every day between November 2015 and June 2016. "You must realise that this was a period when suicides were occurring at an alarming rate. The thought behind community kitchen was motivated by the feeling that this would serve as an occasion to bring the people together and they would be able to share their frustrations and feelings with each other," explained Nimesh.

Nimesh bought earthmover machines. Farmers who wished for their farms to be treated, agreed to pay for the diesel. Manavlok recruited and paid the operators. Since farmers paid for the diesel, they ensured proper use of the machines. Farmers mostly made deep trenches and bunds in their farms. A large number of water absorbing deep trenches (WADT) were made in the water courses. Creating water harvesting structures in the 10km stretch in Holna and its tributaries cost about Rs 1.5 crore. "This was the third year of the drought and yet the farmers had faith in us and paid for the diesel from their meagre savings. We had to ensure good performance. I am glad it has worked wonders as you can see from the abundant water all over and the excellent state of the crops this year," said Nimesh.

An interesting aside, giving a glimpse in the way Nimesh thinks was the series of magic shows he arranged in the villages where Manavlok worked. Nimesh said, "The impact of the drought was overpowering. We had to keep up the spirit of the people. Events like magic shows brought the whole communities together."

CF also facilitated a connect between corporate donors and NGOs during this period. L&T Finance, Anu Aga, Thermax Ltd and Amit Chandra along with others contributed in a big way. Dilasa Sanstha deepened stream beds along a 200km stretch.

In CF, Ramesh liaises with donors and Nimesh focuses on the due diligence process and in ensuring that the beneficiary NGOs deliver on the tasks for which they received the funds. "In general the trend of giving for social causes is rising. But understandably people wish to give in their own manner and for causes they personally feel attached to." He cited various instances to reveal how sensitive liaising with donors is.

Family and social life

Nimesh married Gurpreet Kaur in 1986. She changed her name to Preeti after marriage, given her different religious background. They lived in a joint family. After his father passed away in 1988, one of his brothers moved to Pune. Nimesh continues to stay in Mumbai with another brother.

The family has always been oriented towards serene and sedate lifestyle and not unduly enamoured by the glitter that wealth brings with it. Nimesh said that one week of spiritual course vipassana changed his outlook on life completely. At 53, he co-owns an investment business with his two brothers, but wears his wealth lightly.

Nimesh is a sociable family man and a charming amateur magician. "I used to take all the children of my housing society for picnics every Sunday. I have even taken them outside Mumbai where they stayed overnight away from their parents. Everyone said that the children would be naughty and unruly. My experience has been different. When I took them to Alibaug I told them that certain behaviours would attract a plus point and certain others a

minus point. I showed them the gifts that the child with best score would get. The effect was dramatic. Children very honestly reported if they themselves had done any mischief that deserved a minus point and there was a competition to be good. We had great fun and it was all very orderly."

Nimesh has two college-going sons. Recalling an incident when his son, as a small boy, opted to buy a less expensive cricket bat after he broke his, Nimesh said, "These are simple lessons in making people take ownership of their own affairs; automatically they learn to be responsible." He said engaging with his own and neighbouring children has also taught him some fundamental lesson. "We humans do want material pleasure; and we want to be liked and respected by others. The community kitchen we ran was not because people were starving. The food helped people take ownership, work together, interact and bond with each other. That reduced their sorrow brought on by the intense drought."

Nimesh believes in simple and functional lifestyle. He often takes the public transport, inculcating a non-ostentatious outlook in his children. Nimesh's wife is also interested in philanthropic work. Nimesh said he is extremely grateful to his wife and brothers. "Without my brothers actively taking the load of managing the business and encouraging me to support social workers, I could not have done much." He looks on Ramesh as his mentor and is grateful for his unstinted support and encouragement.

Nimesh's perspective on philanthropy

According to Nimesh there is so much conceptual similarity between due diligence done for financial investments and that for philanthropy. "In share investment work, we look at track record of the management. Here we look at the track record of the founder. In business we look at returns on investment. Here too we look for returns, which is what goes to the society we are trying to support. For example this work in Holna, whatever we spent, if you compute the gross incremental value of the crops they have grown, the money has been fully paid back. And I am not even counting the reduction in drudgery or ease of watering animals, etc."

He does believe that there must be a system of assessing and measuring each of the activities of an NGO. "I do not need numbers as measures because I can visit and see the joy and the sorrow of people. But that does not mean that I do not measure the worth of a project or that I do not make my decisions based on my assessment of such worth," he revealed.

He feels that no one pays enough attention to the personal and family needs of the NGOs' founders. "They devote their whole life to this noble work. They earn so little money. They too have children who need education, they fall ill and have to be looked after and there is always the question of security of the family. Finally they too are like you and me and love

the good things of life. On the one hand I have been trying to create a formal organisation which will be devoted to the welfare of the founders of NGOs and their key staff. On the other, I am keen to bring some moments of fun and joy in their lives." He cited the example of an organisation that wanted all their staff to enjoy air travel once. With the staff too saving for it, their wish was fulfilled. "It was wonderful to see them come by flight and land in Mumbai," he recalled.

Nimesh is frustrated on two scores. "On the one hand, the idea of a formal organisation devoted to the welfare of NGO founders is running into legal and procedural difficulties. On the other hand, when such help is extended directly to them, they feel beholden to the donor and they feel a pressure, thus losing equality in their relationship. I must find a way out. My fondest wish is that I would like them to travel with their families abroad purely for fun. When I shared this with a founder he said, "Let us start with a vacation within India first, see how it goes and then look at a foreign tour."

Nimesh has not focussed on any specific domain for his own philanthropic contributions. For he believes that all philanthropy is derived from the principle of compassion. While his instinctive preference to animal welfare in the initial years was certainly based on compassion for animals, he recognises that so many of our fellow human beings need our help and perhaps money is better spent there.

About Nimesh Sumati

- Founded Caring friends, an unregistered, informal association of philanthropists that functions as a bridge between NGOs and donors, helping many NGOs spread across the country
- Organises events to build solidarity among NGOs and to encourage new donors to start contributing to the CF repository
- Helps NGOs find solutions and streamline their financial, personnel and implementation wings
- Supports founders of NGOs for their personal needs, as they subsist on meagre salaries
- Supports many organisations in his individual capacity

Nimesh Sumati

Caring Friends, Mumbai

Email: contact@caringfriends.in
nimesh@caringfriends.in

<https://sites.google.com/a/caringfriends.in/caring-friends/home>

Written by Sanjiv Phansalkar