

INSAF Newsletter

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INSAF PROJECT EFFORT PARTIALLY RECOVERS IN 2nd Half of 2008 AND AVERTS A MAJOR DECLINE; 2009-2011 EXEC TERM BEGINS

Despite a decline in the total Project funding, INSAF nevertheless managed to have a strong finish at year's end to safely cross the \$50K mark for the Year 2008.

As November approached, the total project effort was teetering at about \$27K. However, the final tally of total project effort for the year added up to \$57,705. This is 37% lower in comparison with the Year 2007. Year 2007 was itself lower by 24% in comparison with the Year 2006. However, not to despair — it is natural for voluntary contributions to decline when the economy is down. Let us all hope we can reverse the course in 2009.

Many INSAF families and individuals deserve credit for working to keep the project efforts strong — after all, the real goal of INSAF. Major contributors in Yr 2008 in terms of total dollar contributions were: **Joginder & Meera Kundra, Ashok & Sanju Soni, Drs. Tarun & Kamal Kothari, Professor Ram Chaudhari, Surinder & Nirmal Maheshwari, Dr. Raj & Padmashri Lad, Dr. Santosh & Perviz Chokhani, Bellur Foundation, Ash & Darshan Mehan, Madan Goel, Dr. Ramesh & Pratibha Paliwal, Shree & Padma Murthy, Dr. Ashok & Usha Sachdev** and others. Of course, every contribution matters a lot and all the contributors deserve a cheer of appreciation. Please see inside this Newsletter (Page 5) for the projects supported this year by these and other INSAF families and individuals.

The New Year of 2009 also brought a new Exec term which runs February 1, 2009 through January 31, 2011. After several years of steady and distinguished service, most recently as President, Dr. Soma Murthy has decided to take a break. INSAF is fortunate that returning to the Exec as President is Dr. Prem Bajaj, a member since the beginning of INSAF, and who had served as Vice-President during 1997-2000. We take this opportunity to warmly thank Soma for his service in the Exec and dedication to INSAF, and know that Soma will continue to work for the betterment of INSAF. Please see Page 2 inside this Newsletter for a brief summary of each Exec member's background.

INSAF continues to stress due diligence on the projects. Our goal is that each project in India should provide reasonable documentation on how the funds were spent. This can be through a visit by an INSAF member or through an annual report. The efforts by our Project Leaders/Sponsors to obtain such documentation are very important in maintaining the integrity of INSAF, and are especially appreciated. Please feel free to send an e-mail to the Newsletter Editor with any comments or questions.

INSAF EXEC 2009-2011

As mentioned in the Nov '08 Newsletter, a new Exec term began February 1, 2009 and will continue until Jan 31, 2011. Even though each Exec member is a long-time member of INSAF, we thought it would be a good time to re-introduce them with a brief biography of each below.

Prem Bajaj, President

Prem has a B.A. (1951) and an M.A. Math ('54) from Panjab University and has been a member of INSAF since about 1972. He taught in Rajasthan ('51-52), Haryana, and Punjab during '54-65, and then earned an M.S. and Ph.D. in Math from Case Western. Prem was on the Math faculty at Wichita State during 1968-2001 and retired as an Associate Professor and continues to reside in Wichita, KS with his wife Raj. In Feb 2008, their oldest son Ashok and his wife Trish lost their lives in an airplane accident. Prem and Raj have four other wonderful children (3 sons and a daughter).

Ashok Sachdev, Vice President

Ashok is a 1969 B.Sc. Chem Eng. Graduate from Panjab U., Chandigarh and has been a long-time member of INSAF. He obtained his Ph.D. from I.I.Sc. Bangalore in '76. Ashok was on the faculty at IIT Delhi from '76 to '79 and came to the U. of Ottawa, Canada in Jan. '80. In '96, Ashok moved to the U.S. where he has been with DuPont ever since. Ashok & his wife Usha have a home in Newark, DE, and have a wonderful daughter who is also an INSAF member. Ashok is currently going back & forth between the US and Saudi Arabia on behalf of DuPont.

P. Harshavardhana, General Secretary

Harsha has a B.Tech.in Electronics from IIT Madras ('80), and has been an INSAF member since '94. He earned an M.S. in EE ('82) and a Ph.D. in Control Systems ('84) from USC. Harsha worked for Bellcore ('84-'87), and Lucent ('87-'99) on high speed networks related to congestion control, routing, and network design. Harsha then joined VPI Systems, a German start-up, and was CTO there until '05. He is currently Chief Scientist in charge of Network Management Strategies at JHU/APL in Baltimore, focused on defense R&D. He has published extensively and has about 35 patents. Harsha and his wife live in Marlboro, NJ and have two wonderful children (daughter & son).

K. Kumar Kapur, Financial Secretary

Kumarji earned his B.A. from Randhir College, Kapurthala, Punjab ('52) and is a long-time member of INSAF. Kumarji may have been the first to come to the US among all the INSAF members (1953). He also earned an M.B.A. before doing so became fashionable (New York University '55). Kumarji then worked for the Indian Mission to the United Nations for about 45 years until his retirement. Kumarji and his wife Sudesh live in West Orange, NJ. They have two wonderful daughters and sons-in-law.

Thanks in Appreciation

Many thanks to the following for sending in contributions during 2008 (several are one-time contributions from non-members):

Sh. Joginder & Ms. Meera Kundra

Sh Ashok & Ms. Sanju Soni

Drs. Tarun & Komal Kothari

Dr. Ram Chaudhari

Sh. Surinder & Ms. Nirmal Maheshwary

Dr. Raj & Ms. Padmashri Lad

Dr. Santosh & Ms. Perviz Chokhani

Bellur Foundation

Sh. Ash & Darshan Mehan

Sh. Madan & Ms. Usha Goel

Dr. Ramesh & Pratibha Paliwal

Dr. Ashok & Ms. Usha Sachdev

Sh. Ron & Ms. Bhanu Raghavan

Sh. Rakesh & Ms. Geeta Kapur

Ms. Aruna Marathé

Sh. Om & Ms. Veena Garg

Dr. A.J. & Ms. Thankamma Poulouse

Dr. Jay & Ms. Shashi Shetty

Dr. Gopal & Ms. Shibani Chotani

Dr. Manoj & Ms. Maneesha Shrivastav

Sh. Chaya Rao

Sh. Shreedhar & Ms. Padma Murthy (along with several friends)

Sh. Suneer & Ms. Laura Maheshwary

Ms. Sucheta Sachdev

Dr. Bhav & Ms. Kaye Sharma

Sh. K. Kumar & Ms. Sudesh Kapur

Ms. Bhanumathi S. Mathur

Sh. Madhan Subramanian

Ms. Lata Subramanian

Ms. Priya Sangtani

Device & Implant Innovations

Sh. Suresh Mandan

Sh. Srinath Ramarathnam

Sh. Ramabadaran Narayanana

Mr. Dennis & Ms. Janice Leong

Thanks are also due to the following along with Shreedhar & Padma Murthy who raised funds for Pratham Mysore through their circle of friends in Cincinnati, OH:

Lakshmi Venkateswaran, Chandra Vaidyanathan, Aruna Vadlamani, Anandi Subramaniam, Ajay & Ragini Sharma, Madhusudan Shantharaj, D. & Shalika Ravishankaran, Pitchai Rangaswamy, Sunder G. Raman, Vijay Rajan, Arudi & Geetha Rajagopal, Jayant Nayak, Villur S. Narayan, Kumar Nagarajan, Santosh Kotian, Naga Kompella, Srinivasulu Karanam, Raveendra Hegde, Babu Gupta, Sanjay Gummalla, and Dr. Padma Nagendra.

All of us should please look for an opportunity to introduce INSAF to one or two of our friends. You can have information sent through INSAF or refer them to <http://www.insafweb.org>.

ANNUAL FINANCIALS: INSAF Financial Secretary **K. Kumar Kapur**, as he has done always without fail, has prepared the financial report for 2008 well on time - this in spite of some health challenges he faces. With many thanks to Kumarji, INSAF is able to continue our tradition of 33 years to report the state of our finances right on schedule. Please note that the decline in membership dues is mainly because now most INSAF members have signed for Life Membership. Comments or questions on these Financials to the Newsletter Editor are very welcome.

	2008	2007	2006
Opening Balance Jan 1	31,859.44	36,096.42	28,548.20
Unrestricted Funds in a CD	8,057.21	5,950.00	0.00
Project Trust Funds	(245.13)	19,614.47	12,938.21
Membership Trust Fund	16,048.47	7,640.44	6,495.00
Unrestricted Operating Fund	7,998.89	2,891.51	9,114.99
Receipts	64,404.66	80,230.95	118,472.44
Membership Dues -- Life & Annual	225.00	160.00	830.00
Project Contributions/Other	63,808.24	79,872.50	117,327.00
Interest Income	371.42	198.45	315.44
Expenditures	58,090.58	84,467.93	110,924.22
Projects -- Direct	57,705.00	83,963.00	110,700.74
Other -- Newsletter, Website, Mail	385.58	504.93	223.48
Closing Balance Dec 31	38,173.52	31,859.44	36,096.42
Unrestricted Funds in a CD	8,425.62	8,057.21	5,950.00
Unrestricted Operating Fund	(674.46)	(245.13)	2,891.51
Project Trust Funds	22,198.47	16,048.47	19,614.47
Membership Trust Fund	8,223.89	7,998.89	7,640.44

Note: The four sub-accounts above in the "Closing Balance" on Dec 31, 2008 are shown for administrative clarification only. In practice, INSAF had only two accounts: a CD in the amount of \$8,425.62 and a checking account with a Dec 31 balance of \$29,747.90.

Computerization of INSAF Financial Accounts Continues to Progress; INSAF member Padmashri Lad Volunteers to help

With our continued growth, INSAF has had to file a tax return with the United States Internal Revenue Service starting with the 2005 Tax Year. As a follow-up of a decision by the INSAF Exec, INSAF Financial Secretary Kumar Kapur and Newsletter Editor Bhav Sharma have been collaborating to computerize the accounts during the last 2 years. Helpful support has also been provided by Soma Murthy, Sudesh Kapur, and Kaye

Sharma. Readers will be pleased to know that by the time of this writing, the last 4 years (2005-2008) are now computerized as a result of this effort using QuickBooks, a commonly used accounting software from Intuit Inc.

We are delighted to report that INSAF member **Padmashri Lad**, who is already familiar with the QuickBooks software being used by INSAF, has volunteered to take over the computerized record keeping going forward. Many thanks to Padmashri for stepping forward to ensure that the computerization of INSAF financial records can continue to stay up to date through INSAF Financial Secretary Kumar Kapur and Padmashri's efforts.



How about a letter to the Editor with your opinion on some matter of interest to INSAF Newsletter readers?

INSAFWEB.ORG

Government High School, Banbhouri, Distt. Sangrur (Punjab)

In Feb/Mar 2009, former INSAF President Dr. Sudershan Bhateja visited the GHS, Banbhouri for nine days. Two years ago, Sardar Zora Singh Sohi (originally from Banbhouri; now a resident of Canada) had convinced Sudershan to change his one-day visits into longer visits. That is what Dr. Bhateja did this time, and he joined forces with S. Zora Singh, who also had been helping the village/school for years.

Sudershan began with a brief motivational presentation to the ~ 200 students. He then played a game with the students to encourage questions (offering cash prizes). After overcoming the initial shyness, the students did get involved and asked beautiful questions. Sudershan and S. Zora Singh wound up spending over two hours discussing those questions and more. Their basic motivating message that all students (boys and girls) were fully capable of achieving anything they wanted to was extremely well received by the students, parents, and the villagers. It was clearly emphasized that there is no alternative to hard work and that the students needed to stay away from trouble, especially drugs. Sudershan also taught classes (6th to the 10th) in Math, English, Social Studies, etc.

A separate meeting was held with the Panchayat, the School staff, and the village elders in S. Zora Singh's ancestral home to continue building on the past rapport and to discuss the student educational needs, including what the village needed to do. Sudershan offered continued help to guide the students but emphasized that for the students to get the best possible education and make something of themselves, it requires synergistic contributions from the students, the school, the parents, and the village in the vein of "It takes a village to raise a child". The Panchayat and the village elders appreciated the effort and offered their continued support. At their encouragement, Sudershan and S. Zora Singh committed to try to repeat their joint GHS, Banbhouri visit every year.

Sudershan was once again pleased with

the school's progress since his last visit two years ago. Two of the class rooms were completely finished, furnished and in use. The third (and the largest) room to be used as the Science Laboratory is nearing completion. The Computer Laboratory had been renovated and furnished enough to house the seven different personal computers with Microsoft Office that the school has acquired. An inverter/generator has been installed to ensure uninterrupted power supply. It is encouraging that there is a competent teacher with MCA (Masters in Computer Applications). Internet education was hampered by the lack of Internet connection. Sudershan emphasized the criticality of that need and as luck would have it, the school is now expecting to get the Internet service within days.

In addition to the above projects, part of Sudershan's past donation through INSAF was also used to help poor students and women's sports. School projects that need immediate attention include fixing the Water-Cooler and purchasing a Laser Printer for the Computer Laboratory. Sudershan has committed some additional funds for the next year to ensure these two projects, to help temporarily hire a Science Teacher, to support women's sports and to help poor students on a need-basis with school uniforms, books, guides, and stationery. The school plans to reuse the books/guides from year to year.

Sudershan has concluded that extended visits to Banbhouri and also teaming up with S. Zora Singh Sohi made the visit far more productive and satisfying for both. Together, they can accomplish far more for the GHS, Banbhouri.

SHIKSHA SOPAN

Shiksha Sopan, which is a social service initiative of the IIT Kanpur for the adjoining rural communities, runs several Centers where children from rural communities are taught by IIT students and faculty. In 2008, a Bal Sammelan was also organized under which village students spent a day at IIT Kanpur. Shiksha Sopan volunteers have also put together a 100-experiment science kit which they plan to publish in book form.

During 2008, Prof. Ram Chaudhari made a \$500 contribution to support Shiksha Sopan. In Nov. 2008, a Shiksha Sopan team joined Ram at the Kisan Intermediate College (see Page 6) to present a lecture on India's Chandrayan mission to the Moon and to conduct science experiments.

SUN (Support for the Unemployed & Needy)

In 2007, former INSAF Exec Dr. Santosh Chokhani initiated a project through an organization called SUN in Mumbai under which people of disadvantaged background are assisted to gain higher level skills so that they can earn a better living. Santosh also personally visited the leadership of SUN in January 2008. Here are the particulars of the two individuals who have benefited from the \$770 sent under the project.

RATISH RAMESH THAKARE

Son of a farmer (small holding) with a good career track. Completed his Diploma in Computer Technology from Bhausaheb Vartak Polytechnic, Vasai. Scored 65.68% and then obtained admission for a 3 year degree course in Sureshdada Jain College of Engineering, Jalgaon. Father earns about Rs. 25000-30000 per year from the farm output and does odd jobs off season. Partial fees of Rs. 15,000/- paid directly to the college. The rest he received from other local organizations.



RAGHAVENDRA SHIVAMURTHY BILWAR

Son of a driver in a small scale industry and eldest of three brothers. Lives in slums of Andheri (West), Mumbai. Studied in National Institute of Open Schooling (recognized by Govt. of India) up to Xth standard, then joined Valia College of Arts, Science & Commerce at Andheri for B.M.S. (Bachelor of Management Studies). Working part time to support the family. Scored 61.57% in the first year (in spite of sickness during exams). Now studying in second year. A very sincere, hardworking and ambitious student aspiring for post graduation and a career in Management. Two younger brothers still schooling. Mother a Housewife. Full fees of Rs. 16,060/- paid to the college directly.



INDIA PREP PROJECT IN TAMIL NADU

About 45 eighth-grade girls from disadvantaged communities surrounding the Annamalai University, Chidambaram, TN will go through an intense science & math curriculum in May under the India Prep project. The curriculum will be provided Prof. Sangeeta Gad, who has been running the well-acclaimed Houston Prep program in Houston, TX for inner city kids for many years with excellent results.

The new project was initiated by Mr. Prashant Samant of San Mateo, California, a recent Wash. U. St. Louis graduate. The first year cost of \$3,108 is being supported by Sh. Shankar & Dr. Asavari Khadye, Drs. Sham & Sadhana Samant, Dr. Raj & Ms. Padmashri Lad, Sh. Ash & Ms. Darshan Mehan, Dr. Sant Chokhani, and Dr. Bhav & Ms. Kaye Sharma.

The goal of India Prep is to promote and facilitate the desire and ability of underprivileged girl students to seek higher education. The project in India is being coordinated by Dr. Surya Thevar, a faculty member at Annamalai University, who has persuaded the University to allow the use of its facilities including the computer labs for the one month long program. We hope to update further in the next Newsletter.

YEAR 2008 PROJECT HONOR ROLL

We are proud to present our Project Honor Roll for the year 2008 (below). This year, we have 17 projects on the list, in comparison with 21 last year, and, 10 states/territories in India were covered by our projects — in comparison with 13 last year.

Request to sponsors: To those who have done so, thank you for forwarding a copy of your correspondence with the project site to the Editor. Please continue to ask the project contacts how specifically the funds were utilized. The due diligence is very much our goal and your follow-up is greatly appreciated. Also, if your project is not on the list, how about supporting that in 2009 and making sure it will be.

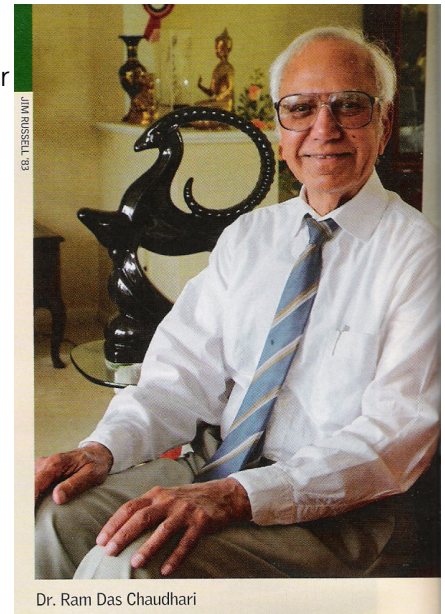
Rank Y08	Rank Y07	PROJECT	'08 \$ Level
1	1	Pondicherry Children's Home (Arya Pritinidhi Sabha)	11,900
2	4	Soni Charitable Trust, Jagraon, Punjab	10,905
3	2	Kothari Charitable Trust, Chhattisgarh	10,000
4	6	Bhulpur Shiksha Samiti, UP	6,000
5	8	SODHANA — Chipurupalli, AP Including Ramalingapuram School, Women's Empowerment, Medical Aid	5,125
6	15	Child Literacy (Pratham, Mysore)	4,301
7	19	Maheshwary Charitable Trust, Hoshiarpur, Punjab	3,543
8	6	Village Hope Project, Jharkhand Adivasi Children's Education	1,500
9	-	Aazgaon Village School, Goa-Maharashtra	1,000
10	12	SOS Children Home, Rajpura, Punjab	960
11	-	DISHA, Bareilly, U.P	600
12	20	ASD Higher Sec School, Narnaul, Haryana	501
13	-	Shiksha Sopan, IIT Kanpur, UP	500
14	-	Child Sponsorship — Balniketan, Panchkula, Haryana	380
15	-	Northwestern Arthritis Institute, Chicago	250
16	17	Balabhavan Nazareth Orphanage, Kerala	180
17	21	Trees for Life, Wichita, KS	60

BHULPUR SHIKSHA SAMITI, UP

For almost 40 years, about 17 of which have been through INSAF, Professor Ram Chaudhari, Professor Emeritus of Physics, has been instrumental in initiating projects at his birthplace, Bhulpur in Etawa District of U.P. Dr. Chaudhari (right, shown in a SUNY Oswego Alumni Association publication in its Faculty Hall of Fame series) has contributed a total of \$87,000 over the years to the projects there. Ram's friends and family have also contributed significant amounts. The efforts have gone to support:

1. Kisan Inter College (which started as a Primary/Middle School)
2. Community Outreach, and
3. Medical Dispensary

During 2007, Ram sent \$5,000 to Bhulpur Shiksha Samiti. About \$3,000 were utilized to build a much-needed 25 ft x 30 ft lecture room at the Kisan Inter College as a long-term term investment. The remaining \$2,000 were utilized to cover the operating deficit at the college (the total tuition & fees paid by the students add up to \$5,000 whereas the expenses for the faculty and staff add up to \$7,000). Thanks to Ram's sustained and inspirational efforts, about 60 percent of the women in Bhulpur are literate (the percentage of literate men in the village is estimated at 40%).



WHY JOIN INSAF?

- **INSAF is a non-profit charitable organization**
- **INSAF is duly registered with the IRS – donations are tax deductible**
- **INSAF Members can designate donations for any current INSAF project**
- **INSAF Members can initiate a new charitable project in any part of India**
- **INSAF Members can donate ANY amount -- small or large**
- **INSAF Overhead is negligible (< 1%); almost the entire donation goes to projects**
- **INSAF is run completely by people volunteering their time - NO paid personnel**
- **INSAF Projects are run and supervised by member sponsors - NO wastage or corruption**
- **INSAF activities are totally transparent (financial details published annually)**
- **INSAF Newsletter is published regularly**
- **INSAF actively seeks members' input and suggestions**
- **INSAF: Truly "of the members, for the members, by the members"**

Additional background on INSAF is available at www.insafweb.org