

# INSAF Newsletter

April 2007

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<http://www.insafweb.org>

## ALL-TIME HISTORIC RECORD: \$110K PROJECT EFFORT IN 2006

What might have been unthinkable a few years ago has been achieved. The Year 2006 saw a history-making, all-time record project effort.

Can you believe it? A total of \$110,701 was actually sent out during the calendar year of 2006. How did this happen? Of course, this took many families and all deserve a lot of credit. To make a note of a few here. First up are **Joginder & Meera Kundra**, who had challenged us to do more some years ago [INSAF Newsletter, November 1998, Page 1] by suggesting a target of \$50,000 for 1999. It turned out, we were happy to cross \$20,000 in 1999 which itself was double that of 1998. In 2006, the Kundra family alone sent over \$32,000 for various projects. Furthermore, Drs. Ashok & Hema Varma Family sent \$20,000 for a number of projects — several of which were in the U.S.

There are also other major contributors in 2006. Vasu and Lalitha Vasudevan, along with Vasu's brother Ramachandran, and their many friends raised over \$16,000 for a Vidyalam in Kerala (See Page 4). The ever inspirational efforts of Dr. Ram Chaudhari continue with over \$11,500 raised by Ram with family and friends such as Ved & Rajni Chaudhary, Govind & Asha Chaturvedi, for the school in Bhulpur, UP. Of course, it took 19 other projects along with the above to set the all time INSAF record. Page 5 has our famous "Project Honor Roll" which shows the depth and breadth of the projects in 2006. Congratulations are due for these efforts to **Drs. Tarun & Kamal Kothari, Ashok & Darshan Mehan, Dr. Santosh Chokhani, Ms. Perviz Walji and family, Dr. Raj & Padmashri Lad, Dr. Harsha & Susheela Harshavardhana, Surinder & Nirmal Maheshwary, Ms. Manju Chexal, Dr. Ashok & Usha Sachdev, Dr. Soma & Parvathi Murthy, Sh. PK & Suresh Malhotra, Dr. Gopal & Shibani Chotani, Dr. Jay & Shashi Shetty, Dr. AJ & Thankamma Poulse, Dr. Manoj & Maneesha Shrivastav, Sh. Kumarji & Sudesh Kapur, Dr. Om & Veena Garg, Dr. Ramesh & Pratibha Paliwal, and Bhav & Kaye Sharma.**

These projects covered 13 states/territories in India, and also the U.S. There are 28 projects on the honor roll — an excellent year from the perspective of breadth for INSAF. And, 25 projects were supported at or over \$225 (~ Rs. 10,000) — which is good from a depth perspective. In the meanwhile, **Arun & Padma Cariappa** have been working hard to raise funds for an upcoming project for the education of destitute children of Mysore. Please send an e-mail to the editor if you have a questions about any of the projects mentioned in this Newsletter.

## VILLAGE HOPE PROJECT, JHARKHAND

The Village Hope project activities are located in the village of Lathakhaman in Distt. Gumla of India's Jharkhand state. The work is directed by Dr. Subhash Chandra, a friend of Joginder & Meera Kundra and 1967 Caltech Physics Ph.D., now retired after a long professional career in the U.S. The Kunderas sent \$5,000 to support the work in 2006. Here is an e-mail from Dr. Subhash which gives us a feel for the project.

Joginder ji,

Thank you for your email and for your continued support for the Adivasi project in Lathakhaman/Baghachatta. I am thankful to you and Meeraji for the \$5000 you have committed, because I know that you will do your best to support this project as long as we keep achieving substantial success in our effort.

I expect that most of the construction work will be done in Jan/Feb '07 and most of the money will be spent in those two months. Therefore, would it be convenient for you to send the money now so that it reaches Simdega by the beginning of JAN '07. My experience has been that money sent through Foundation takes 6-8 weeks in reaching Simdega. I don't know if it was so because Simdega is a very small place, or because Govt. takes a long time when source of money is a Foundation. In any case, please don't worry if it causes you unnecessary inconvenience.

Yes, news from the village has been very encouraging. I have already mentioned to you that Holon Baa, our best teacher and an exceptionally honest man, had received an offer (with higher pay) from Govt. school. But, when I told him that if he left, I will have to close our school, he decided to decline the Govt. school offers, without asking for more money. (Of course, I am morally obliged to pay him more than compensate for his loss.). This is indicative of the commitment teachers and the village people have towards our school. From a confidential enquiry, I have found out that all the teachers and students come regularly to the school and maintain discipline.

I am also told that, because the quality of education in our school is much better, most of the 250+ students have stayed with our school and have not moved to the Govt. school in spite of the fact that students there receive a stipend and 3 Kg/month of rice per student. Another good news is about .... [Name withheld] who had given his land for ten years to build the training center in Lathakhaman. For the past few years he had been drinking very heavily and he had been threatening to kill people at the center. However, possibly as a result of a long session I had with him, he wrote a very nice letter to me when I was in the

village last March. And, I am told that he has completely given up drinking and become 'the nicest person in the village.

All this good news has energized me even more than the very encouraging news from the lady in Finland. However, a lot more needs to be done. I need to spend a lot of effort in enhancing the competence level of our present village teachers. I know a couple of very bright young teachers in Gaya, whom I will try to persuade to come to the village. In this entire village of a couple of thousand people, there is hardly one person on average that passes High School each year. My hope is that at least ten of our students will pass High School in a good Division each year. (I am not planning to start a full scale High School at this time. Instead, we plan to provide thorough education and coaching so that students can appear in Board exams. as private candidates.) In addition we plan to give our students vocational and business training so that many of them are able to start their own business.

In short, my goal is not to keep a certain number of poor people alive. Instead, my goal is make a certain number of poor people role models who, directly and indirectly, can influence the lives of many times more people. In all this, I am grateful to people like yourself who give me the reassurance that I am not alone in my own dream world.

Will talk with you more when you are back in NJ.

Regards,  
Subhash

Oct 30, 2006

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### President Kalam's Six-Points

On August 17, 2006, India's President Dr. APJ Abdul Kalam came to the village of Sultanpur Lodhi in Dist. Kapurthala of Punjab at the invitation of Baba Balbir Singh Seechewal, the man behind an effort to clean the rivulet Kali Bein ("bein" = a small river). In his speech, Kalam said people should pledge the following six points when they visit a temple, mosque, gurdwara or church:

- Clean at least one pond during their life-time
- Put an end to domestic disputes and court cases, if any
- Plant & grow 5 saplings of different fruits at their house
- Pledge not to gamble and take drinks
- Give equal importance to their sons and daughters
- Pledge not to indulge in any type of corruption

Kalam said if every Indian acted according to any of the six points, the country would improve a lot.

**ANNUAL FINANCIALS:** We are again grateful to INSAF Financial Secretary **K. Kumar Kapur** for his ever timely preparation of the financial report — this in spite of the health challenges he is facing. Thanks to Kumarji, we are able to continue our tradition of 31 years to report the state of our finances in the first issue of the Year's Newsletter. Results for '05 and '04 are included to help you consider the trends. Please note that popularity of Life Memberships has meant a decline in annual membership dues. Comments or questions to the Newsletter editor are welcome.

	2006	2005	2004
<b>Opening Balance Jan 1</b>	28,548.20	\$ 21,448.58	\$ 18,908.50
Project Trust Funds	11,385.00	12,762.19	4,160.00
Life Membership Funds	6,900.00	5,350.00	4,200.00
Operating Account	10,263.20	3,326.39	10,548.50
<b>Receipts</b>	118,216.62	62,320.12	33,255.63
Membership Dues	105.00	10.00	110.00
Life Membership Dues	725.00	800.00	1,150.00
Project Contributions/Other	117,327.00	61,473.76	31,976.01
Interest Income	59.62	36.36	19.62
<b>Expenditures</b>	110,924.22	55,220.50	30,715.55
Projects	110,700.74	54,916.00	30,495.12
Other Including Newsletter & Misc.	223.48	304.50	220.43
<b>Closing Balance Dec 31</b>	35,840.60	28,548.20	21,448.58
Project Trust Funds	20,994.47	11,385.00	12,762.19
Membership Funds Including a CD	7,625.00	6,900.00	5,350.00
Operating Account	7,221.13	10,263.20	3,326.39

#### Warm Welcome and Thanks ...

On the Life Membership front, we are very pleased to welcome the following:

**Dr. Sudershan K. Bhateja, California**

**Dr. Tarun & Dr. Kamal Kothari, Pittsford, NY**

**Sh. Ajay & Ms. Suman Sharma, Randolph, NJ**

**Dr. Manoj & Ms. Maneesha Shrivastav, Fremont, CA**

**Dr. Raja Wusirika, Painted Post, NY**

Special thanks to the following for sending in their 2005 memberships towards the end of the year:

**Dr. Yash & Ms. Jeffra Nandan, Princeton, NJ**

**Sh, Vinod & Ms. Sunita Bansal, Edison, NJ**

**Sh. Sunder & Ms. Vinod Bhatla, Dayton, OH**

**Sh. Vinod & Ms. Kiran Jindia, L. Gwynedd, PA**

**Sh. Surinder & Ms. Nirmal Maheshwary, Richardson, TX**

**Sh. Shreedhar & Ms. Padma Murthy, Cincinnati, OH**

It is a special pleasure to recognize and welcome each of the above. While you are reading the newsletter, please take this opportunity to introduce INSAF to at least one or two of your friends. You can send an e-mail to the INSAF editor with their name and address to have a copy of this Newsletter mailed to them. Your friends can also get information about INSAF and see this and earlier Newsletters at <http://www.insafweb.org>.

Please e-mail any of your comments on INSAF related matters to the Newsletter Editor while your thoughts are still fresh.



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

**INSAFWEB.ORG**

## Letter to the Editor ... ..

Greetings, Bhavender!

Thank you for the nice notes you have been incorporating in the INSAF newsletters about the Saraswathy Vidyalayam, Engandiyur, Kerala, especially the one in the November 2006 issue.

Please know for certain that I consider my role in this noble effort as a "Yagnya". Seeking help from other people is my "Yagnya", giving is the contributor's "Yagnya".

The \$13,300 you mentioned in the newsletter is the collection from several people including me, but not from me only. Kindly be clear about this in the future coverages. We do not want anyone to think that the contribution is from Vasu and Lalitha Vasudevan only!

We are happy that our efforts have been successful so far even though we have quite a ways to go yet. My brother, Ramachandran and I made a fund raising trip "Yagnya" last November covering Oklahoma, Missouri, Ohio, New Jersey, New York, Pennsylvania, Michigan and back to Oklahoma by car. We covered 3509 miles in six days and visited with many wonderful people. The response and the "Bharateeya Spirit" were truly enchanting and encouraging.

May you be blessed.

Sincerely,

K. Vasudevan  
Bartlesville, Oklahoma  
March 12, 2007

## 2007-2009 Exec Terms Begins

A new term for the INSAF Exec Team has begun with the old team remaining intact:

**Soma Murthy, President**  
**Ashok Sachdev, Vice President**  
**P. Harshavardhana, General Secretary**  
**K. Kumar Kapur, Financial Secretary**

Ramesh Paliwal and Bhav Sharma will be looking after the website and the Newsletter, respectively.

## TSUNAMI PROJECT UPDATE

One of the periodic update follows on the 3-Phase INSAF project in Hut Bay on Little Andaman to assist the community affected by the devastating Tsunami on December 26, 2004. In the first phase of the project implemented with \$3,400 in January 2006, about 614 students from 10th-12th grades received text books, and the 12th grades received additional assistance with syllabus guides and career counseling. INSAF is working through the Shyamprasad Institute of Social Service (SISS), Hyderabad, AP for this project.

The following are excerpts from a March 30, 2007 letter to SISS from Shri Basudev Dass, a Port Blair (Andaman) native, and project coordinator in the field:

".... Coming back to the second phase of the project, INSAF had sent a good proposal ....to offer some multimedia kits for the students and the school in question in Hut Bay.

... INSAF had asked whether the school can be given the multimedia kits like Television and DVD player or VCD player with educational CDs . The programme is very much acceptable and affordable within the fund sent by the INSAF in the second phase. And this will be a permanent asset for the main school in Hut Bay of Little Andaman.

A big flat screen (29 to 32 inches ) TV is available in market depending on its model and brand at an approximate cost of Rs. 35,000/- and a DVD player is available in the local market here at about Rs. 6 to 7 thousand. ....

There are institutions who have prepared study materials for schools based on various syllabus of NCERT and state education boards. The materials are available for the subjects like English, Physics, Chemistry, Biology, Geography, Economics, International, World and Indian History, Civics, in English, Hindi and Telugu/Tamil languages. The schools in Andaman and so in Hut Bay of Little Andaman have multi-language medium system in their schools.

The TV can have the inscription on its top "Donated by SISS & INSAF(USA)" and will be installed in the library of the principal school of the islands and will be made available for the class Xth and XIIth students of all the nearby schools .The project will benefit more than 2000 students of Little Andaman.

.. .. kindly forward this letter with necessary modifications to Dr. Sharma of INSAF and get an early approval.

The schools will be closing for summer vacation from May 1, 2007 to be opened after two months. If it is not done before the vacation, then it could be done in July 2007. ..."

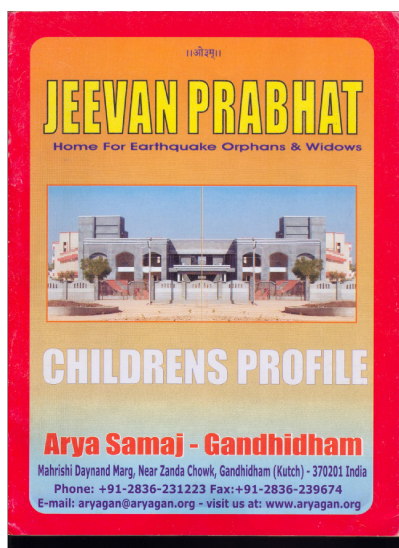
## YEAR 2006 PROJECT HONOR ROLL ... ..

We are proud to present our Project Honor Roll for the year 2006 (Please see to the right). This year, we have 28 projects on the list, in comparison with 22 last year, and, 13 states/territories in India were covered by our projects — in comparison with 14 last year. Eighteen of the projects are new on the list this year, which made up for the ones which could not be carried out this 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 site 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 below, how about supporting it in 2007 and thus making sure it will be on the 2007 Honor Roll in the April 2008 Newsletter. Thanks.

### BUILDING A CHILDREN'S HOME IN PONDICHERRY

Joginder & Meera Kundra are supporting a major project to build a children's home in Pondicherry through the Arya Pritinidhi Sabha America. (Top ranked project on the Honor Roll on this page). Earlier, the group had built a similar home for the earthquake affected children in the Kutch area of Gujarat (picture shown here)



### RAMALINGAPURAM, AP VILLAGE UPDATE

Excerpt from a communication from Dr. P.D.K. Rao of Sodhana received March 4, 2007 follows below:

“.. I am also very happy to inform you the additional school room construction work in Ramalingapuram got started on 2nd March. Foundation stone was laid yesterday by local Z.P.T.C. We will send you the paper cutting (in Telugu) soon. There has been some delay in starting the work due to Paddy season and village goddess festival. The building work will be completed by end of April and will be ready for Inauguration in the 1st week May. Presence of INSAF/PALO ALTO representatives is a must during the occasion. ...”

Rank Y06	Rank Y05	PROJECT	\$ Level
1	-	Pondicherry Children's Home (Arya Pritinidhi Sabha)	26,600
2	3	Saraswathy Vidyalayam, Eagandiyur, Kerala	16,421
3	1	Bhulpur Shiksha Samiti, UP	11,530
4	-	Kothari Charitable Trust, Chhattisgarh	10,000
5	8	SODHANA — Chipurupalli, AP Including Village Ramalingapuram School	5,550
6	4	Village Hope Project, Jharkhand Adivasi Children's Education	5,000
6	-	Deer Hill Foundation, Mancos, CO	5,000
8	-	ASHA—Ray of Hope, Columbus, OH	4,000
8	-	Rotary Club of Madras	4,000
10	-	Govt. High School, Banbhouri, Punjab	3,405
11	-	Build-a-School-Room, Rishikesh, Uttaranchal (AIM for SEVA)	2,400
12	-	Maheshwary Charitable Trust, Hoshiarpur, Punjab	2,250
13	-	Kids with Cameras, New York, NY	2,000
14	11	Shri Samarth Educ. Society, Mumbai	1,250
15	21	SR Arya Higher Sec School, Patiala, Punjab	1,120
16	-	Walji Rapar Project, Rapar, Gujarat (SRISTI)	1,000
17	-	CASP Pune New Child Sponsorship	750
17	-	Soni Charitable Trust, Jagraon, Punjab	750
19	-	Child Sponsorships — SOS Rajpura, Punjab	560
20	-	SD Hr Sec School, Hoshiarpur, Punjab	460
21	18	Child Sponsorship — Balniketan, Panchkula, Haryana	340
22	20	Balabhavan Nazareth Orphanage, Kerala	320
23	-	Munganhalli School (via IDRF), Karnataka	300
24	-	Batlahally Govt Jr College, Karnataka	225
25	14	Integral Education Mission, Dehradun, Uttaranchal	200
26	-	Prem Sabha High School, Sangrur, Pb	110
27	-	Globe Eye Foundation, Nellore, AP	100
28	22	Trees for Life, Wichita, KS	60



**INSAF Featured in the CATALYST Magazine:** The January 2007 issue of "Catalyst for Human Development" — a magazine published from New York with an aim to promote networking among Non-Governmental Organizations (NGOs) published the following on page 49. Our thanks to Arun Cariappa and PK Malhotra for facilitating this connection.

## INDIAN SCHOOLS ALUMNI & FRIENDS, USA (INSAF) NGO in the United States Nurtures a Decentralized, Autonomous Path to "Giving Back"

INSAF founded in 1973, is a group of NRIs and their friends based in the United States. The group believes that those who got their start in India, and have gone forward to professional and financial success, should give something back.

Over the last 33 years, the group has maintained a modest but steady effort towards the cause of education and uplift of the disadvantaged in India. INSAF provides a modicum of financial support to a number of nonpolitical, nonreligious projects in 11 states or union territories of the country.

What makes INSAF unique? What makes it an attractive vehicle for NRIs to "give back"? Part of the answer lies in how INSAF is organized and how it operates:

- ❖ INSAF is duly registered with the IRS - donations are tax deductible in the US
- ❖ Members can earmark donations for any current INSAF project
- ❖ Members can initiate a new project along a wide range of concepts in any part of India
- ❖ Members can donate any amount -- small or large
- ❖ INSAF may be able to augment a member's project from general funds
- ❖ Overhead is negligible (< 1%); almost the entire donation goes to projects
- ❖ INSAF is run completely by people volunteering time - no paid personnel
- ❖ Projects are run and supervised by member sponsors - no waste or corruption
- ❖ INSAF activities are totally transparent (financial details published annually)
- ❖ INSAF Newsletter is published regularly
- ❖ INSAF: Actively seeks members' input and suggestions

Thus, INSAF is an "of the members, for the members, by the members" type of organization. The net result is that the projects pursued represent a rainbow of autonomous but related concepts implemented in a decentralized manner.

The above list is not comprehensive, but portrays the individual priorities and visions of the INSAF members. These projects "give back" to those locations in India where the sponsor members have some personal links. This also assures that the respective members can monitor the projects and easily convey the feedback on progress. The direct link to project sites, and the fit with members' personal preferences, effectively leverages the financial support and provides genuine personal satisfaction to the sponsoring members.

Additional details about INSAF are available by visiting: [www.insafweb.org](http://www.insafweb.org).

### SUCCESSFUL GIVING

Long-term (10-20 year), education of specific individual children - currently residing in Haryana, Maharashtra, Punjab, and Kerala

Community Adoption - communities in Andhra Pradesh, Bihar, Chhatisgarh, and Jharkhand supported to improve their access to education and awareness

Earthquake and Tsunami Recovery — locations in Gujarat and Andaman Nicobar Islands supported for access to better education for the youth

Promotion of Literacy — at a location in Karnataka

Start-up of a school for quality education for the disadvantaged — location in Kerala

Building upgrade of a high school — in Mumbai

Upgrades of science or computer education — schools in Punjab, Karnataka

Sponsorship of staff salaries for promotion of science education - at a village in UP