

INSAF Newsletter

April 2008
Volume 33 Issue 1

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PROJECT EFFORT DECLINES 24% BUT 2007 STILL THE 2ND BEST YEAR EVER

We were not able to continue the momentum from 2006 but nevertheless INSAF posted quite a good year in 2007.

In 2007, a total of \$83,963 was actually sent out to support the different projects compared with \$110,701 during the calendar year of 2006 - marking a 24% decrease. Yet, this is about 35% higher than the total project effort in 2005. Many INSAF families deserve a lot of credit for all these efforts. To make a note of a few here, we begin with Joginder & Meera Kundra, who single-handedly were responsible for about \$36,500 for various projects. Most of this was for building a children's home in Pondicherry, an endeavor supported by Madan & Usha Goel as well. Drs. Tarun & Komal Kothari, Prof. Ram Chaudhari, and Ashok & Sanju Soni families also made major contributions to get the total effort up to the level it was in Year 2007.

Also notable were several "team" projects which pool funding from a number of people together for a common interest. Vasu and Lalitha Vasudevan, along with Vasu's brother Ramachandran and their many friends, raised \$7,457 for a Vidyalam in Kerala (in addition to about \$16,000 in 2005). The ever inspirational efforts of Dr. Ram Chaudhari continue with \$5,000 for the school in Bhulpur, UP. The "Palo Alto Group" (Gopal & Shibani Chotani, Jay & Shashi Shetty, AJ & Thankamma Poulose, Manoj & Maneesha Shrivastav, Raj & Padmashri Lad, and Bhav & Kaye Sharma) joined along with Ashok & Darshan Mehan, Joginder & Meera Kundra, and Santosh Chokhani to support the establishment of a pre-school at village Ramalingapuram in the Chipurupalli area of Andhra Pradesh as well to support a women's empowerment project, volunteer teacher stipends, and emergency medical aid in that area in A.P. Congratulations for project efforts are due to Perviz Walji and family, Prakash Raghavan, Harsha & Shaku Harshavardhana, Surinder & Nirmal Maheshwary, Manju Chexal, Ashok & Usha Sachdev, and PK & Suresh Malhotra.

Page 5 has our famous "Project Honor Roll" which shows the depth and breadth of the projects in 2007. These 21 projects covered 13 states/territories in India. In this regard, there was some decline in the breadth (number of projects) and depth (number of projects over \$250 or Rs. 10,000). Please send an e-mail to the editor if you have a questions about any project mentioned in this Newsletter.

IN MEMORIUM

With deep sorrow we report that Dr. Ashok Bajaj, M.D. and his wife Trish suddenly lost their lives on Feb 16, 2008 in a small airplane accident near Wichita, Kansas. They were the son and daughter-in-law of Dr. Prem & Raj Bajaj, solid supporters of INSAF for about 34 years. Dr. Prem Bajaj is also a former member of the INSAF Executive. This sad accident occurred while Dr. Ashok was on his way to participate in a marathon. Dr. Ashok and Trish are survived by two sons - Brian (22, Civil Eng graduate) and Kevin (19, freshman in college). We pray that the Bajaj family have the strength needed to bear this tragedy.



PRE-SCHOOL MODEL IMPLEMENTED BY SODHANA AND INSAF GAINING CREDIBILITY

About 2 years ago, a group of INSAF families decided to "adopt" the village of Ramaligrapuram (R'puram) in the Chipurupalli district of Andhra Pradesh. This was in collaboration with Sodhana, a Chipurupalli based, nationally honored NGO (please also see Page 1 of this Newsletter for names of the INSAF families). INSAF has collaborated with Sodhana for over 25 years.

In the first phase of the project at R'puram, the local people identified the need to add a classroom and a verandah at the primary school there. This was accomplished in early 2007 at a cost of about \$4,450. The entire village and local officials participated in the inauguration (INSAF Newsletter, Page 4, November 2007). All of this helped the school get selected under a state govt. scheme (Roshni) and get better ongoing support for its operations.

In the second phase, the need for a pre-school was identified in collaboration with the village people. The pre-school concept is being seen as a key to improving the overall quality of education. In this second phase, the INSAF families are providing funding both to operate a pre-school and to build a pre-school which will also serve as a community center for the village.

The pre-school concept has been attracting some attention. Eenadu, a Vijayanagaram Telugu newspaper on 28 March 2008 covered the R'puram pre-school concept. We also share an e-mail from Dr. P.D. K. Rao of Sodhana below:

" .. We want to share with you the recent events in Sodhana. Mr.T.Vijaya Kumar, I.A.S (C.E.O, S.E.R.P Society Elimination of Rural Poverty) visited Sodhana on Feb 7th along with two World Bank consultants 1) Mr.Paramesa 2) Mr.Sanjay Agarwal. The purpose of his visit was to show them our pre-schools. They spent 6 hours with us visiting two pre-schools and discussing with our staff. They are very much pleased with this concept and to see children so active and bold.

They are very keen on starting such schools in every district of A.P. They took the decision to start 20 schools in Vishakapatnam district, 10 schools in Golgonda Mandal and 10 schools in Devarapalli

mandal. The exposure visits to M.S and V.O members already begun. At present, we have 40 women members from Devarapalli Mandal visiting us for 4 days exposure visit and they are placed in 15 villages where we have pre schools. One Mr.G.V.S Prasad, Chief executive of Hyderabad Branch of C.F. B.T (Centre for British Teachers and international organization working in 16 countries, visited along with his assistant Mr. Bhaskar Reddy on 28th Feb to see our pre-school. They openly expressed they never saw so far such a pre-school where children are so joyful and yet learn so much through play way method with out slate, slate pencil, books, and home work.

Ms. Yogita Rana, I.A.S, project officer I.T.D.A, Rampachodavaram, East Godavari district is also in touch with us regarding starting pre-schools in I.T.D.A area.

We have already given trainings to 25 teachers from Greater Vishakapatnam Municipal Corporation area and they started their schools on 27th Feb.

We acknowledge with thanks that all this is made possible because of G.M.R. (an Andhra based foundation), and you (INSAF)."

With regards
PDK RAO
Sodhana, Chipurupalli, A.P., March 5, 2008

PROJECT PROVIDES STIPENDS FOR VOLUNTEER COORDINATORS

An ongoing project with Sodhana has provided the foundation for a few educated but unemployed youth to serve their own communities.

Under this program, Sodhana recruits college age and educated local youth to organize school functions and women's empowerment activities, impart cultural training to children, organize the pre-schools, and provide funds for medical aid to the deserving poor in the community.

During 2006, an amount of \$1,050 was provided, mostly by Ashok & Darshan Mehan and Santosh Chokhani for educational support and medical aid during 2007. In 2007 (for implementation in 2008), this funding has been increased to \$2,300. Thus, the 2008 work is likely to be broader in scope. Please look for an update on the 2008 activities in a future issue of the Newsletter.

ANNUAL FINANCIALS: We are again forever grateful to INSAF Financial Secretary **K. Kumar Kapur** for his timely preparation of the financial report - this in spite of the health challenges he faces. Thanks to Kumarji, we are able to continue our tradition of 32 years to report the state of our finances right on schedule. Please note the final balance of 2006 has been restated from previously reported \$35,840.60 to \$36,096.42 to include \$255.82 as accrued interest in 2006 on the funds held in a CD. Please note that Life Memberships have meant a decline in annual membership dues. Comments or questions to the Newsletter Editor are very welcome.

	2007	2006	2005
Opening Balance Jan 1	36,096.42	28,548.20	\$21,448.58
Unrestricted Funds in a CD	5,950.00	0.00	0.00
Project Trust Funds	19,614.47	12,938.21	5,613.21
Membership Trust Fund	7,640.44	6,495.00	5,460.00
Unrestricted Operating Fund	2,891.51	9,114.99	10,375.37
Receipts	80,230.95	118,472.44	62,320.12
Membership Dues -- Life & Annual	160.00	830.00	810.00
Project Contributions/Other	79,872.50	117,327.00	61,473.76
Interest Income	198.45	315.44	36.36
Expenditures	84,467.93	110,924.22	55,220.50
Projects -- Direct	83,963.00	110,700.74	54,916.00
Other -- Newsletter, Website, Mail	504.93	223.48	304.5
Closing Balance Dec 31	31,859.44	36,096.42	28,548.20
Unrestricted Funds in a CD	8,057.21	5,950.00	0.00
Unrestricted Operating Fund	(245.13)	2,891.51	9,114.99
Project Trust Funds	16,048.47	19,614.47	12,938.21
Membership Trust Fund	7,998.89	7,640.44	6,495.00

Note: The four sub-accounts above in the "Closing Balance" on Dec 31, 2007 are shown for administrative clarification only. In practice, INSAF had only two accounts: a CD in the amount of \$8,057.21 and a checking account with a Dec 31 balance of \$23,802.23.

Thanks in Appreciation

Many thanks to the following for sending in membership contributions during 2007:

- Dr. Yash & Ms. Jeffra Nandan, Princeton, NJ**
- Sh, Madan & Ms. Usha Goel, Lawrenceville, NJ**
- Sh. Sunder & Ms. Vinod Bhatla, Dayton, OH**
- Sh. Vinod & Ms. Kiran Jindia, L. Gwynedd, PA**
- Sh. Surinder & Ms. Nirmal Maheshwary, Richardson, TX**

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

INSAF Financial Accounts Being Computerized

With our continued growth, INSAF has had to file an tax return with the United States Internal Revenue Service starting with the 2005 Tax Year. In 2006, the INSAF Exec decided that the financial accounts should be on a computer for improved searching and transparency in the event of an external audit. An accounting software called QuickBooks was selected for this purpose.

During the last year, INSAF Financial Secretary Kumar Kapur and Bhav Sharma have been collaborating to accomplish this task. 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 3 years (2005-2007) are now computerized as a result of this effort.



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

INSAFWEB.ORG

CHILD SPONSORSHIPS

INSAF families currently sponsor 15 children located in Maharashtra, Kerala, Haryana, and Punjab. The concept here is to make a 10-15 year commitment to the education of a specific child at a cost of about \$160-200 per year. The sponsor has the satisfaction of seeing the child progress and the child can get through their education with hope and confidence.

The locations in the four states have been chosen so that an INSAF member can directly visit the children as due diligence during their normal India visits. Such visits were made by Padmashri Lad to Pune in 2006, and by Bhav & Kaye Sharma to Rajpura (Punjab), and Panchkula (Haryana), in Nov 2007; and by AJ and Thankamma Poulouse in Dec 2007. The pictures and updates on 10 of the children are from AJ & Thankamma or Bhav & Kaye's visits.

Bhawna, 4 (right) is at SOS Rajpura. Bhawna is known for her "fountain" hairstyle, and is in Nursery School (Kumar & Sudesh Kapur; Bhav & Kaye Sharma Sponsorship).



Krish, 4 (right) is at SOS Rajpura. Krish is in Nursery School (Joginder & Meera Kundra sponsorship).



Akanksha, 4 (right) is at SOS Rajpura and is a shy, Nursery School student (Joginder & Meera Kundra sponsorship).



Shalini, 6 (right) is at SOS Rajpura. Shalini seems to be a confident child, recently promoted to 2nd grade (Ashok & Darshan Mehan; Bhav & Kaye Sharma sponsorship).



Shreya, 6 (right) is a happy child at SOS Rajpura. Shreya is Krish's sister and she was recently promoted to 2nd grade (Sucheta Sachdev sponsorship).



Bharti, 10 (right) is a happy child at SOS Village Rajpura and is now in the 6th grade (Raj & Padmashri, Bhav & Kaye Sharma sponsorship).



Sinto Raphael (right) is a bright student in Paduapuram, Kerala. He also likes science and is currently in 8th grade (Joginder & Meera Kundra Sponsorship).



Pooja (picture on the right), 15, is doing well at Panchkula and is now in 10th grade. On the day Bhav & Kaye were there to visit, Pooja (Joginder & Meera Kundra sponsorship) and her younger sister Anju (picture on the right) joined other children to watch an entertaining demonstration of the Salsa dance by a San Francisco, California based group. Anju, 13 (Ashok & Usha Sachdev sponsorship), is now in 9th grade.



Amalpushpam, 18 (right) is now in 12th grade now at Paduapuram, Kerala. She likes science hopes to eventually get into Nursing School (normally a Bhav & Kaye Sharma sponsorship but going forward, Amala could now use a much higher level of financial support, and joint support will be welcome).



Please send an e-mail to the editor if you'd like to add to or start a child sponsorship.

NEW PROJECTS UNDER DEVELOPMENT

Three new projects are currently under development. Please send an e-mail if you might consider joining any of these new projects.

SUN (Support for the Unemployed & Needy)

SUN is a small organization in Mumbai which aims to provide higher level skills to the really poor so they can earn a better living. Former INSAF Exec Dr, Santosh Chokhani visited them in Jan 2008. The project has just started with an initial contribution of \$770 and may grow after a test period.

ANIMAL TRUST

Animal Trust in New Delhi was founded by a lady veterinarian who is originally from the state of Manipur. The group is dedicated to helping manage stray animals in New Delhi with medical help and other means. Aruna Marathe, Bhav & Kaye Sharma started this project with an initial contribution of \$300 for an initial test phase.

VSSU (Vivekananda Sevakendra & Shishu Udyan)

VSSU is based in the 24 Pargana South area near Kolkata and thus will be our first project in W. Bengal. VSSU activities range from education to vocational training to microfinance. Currently, the Chotani, Shrivastav, Lad, Shetty, Poulouse, Chokhani, and Sharma families are working on setting-up this project .

YEAR 2007 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 21 projects on the list, in comparison with 28 last year, and, 13 states/territories in India were covered by our projects — in comparison with 13 last year. Eight of the projects are new on the list this year, which partially made up for the 15 which were not repeated this year.

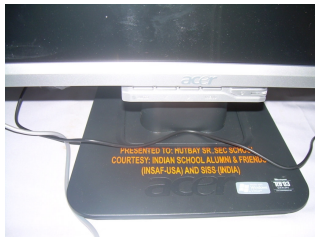
Request to sponsors: To those who have done so, thank you for forwarding a copy of your correspondence with the project site to the Editor. Please continue to ask the site how specifically the funds were utilized. The due diligence is very much our goal and your follow-up is greatly appreciated. Also, if your project is not on the list, how about supporting it in 2008 and thus making sure it will be on the next year's Honor Roll. Thanks.

TSUNAMI RECONSTRUCTION - HUT BAY ANDAMAN & NICOBAR ISLANDS

In Dec 2004, a tsunami had devastating effects in many places, including the hard-to-reach Hut Bay island in Little Andaman.

A project to help the main high school there has been supported jointly by at least 11 INSAF families (Chokhani, Harshavardhana, Kapur, Kundra, Lad, Malhotra, Mehan, Murthy, Paliwal, Sachdev, Sharma). Under Phase 1, about 614 students received text books and other materials with a contribution of \$3,400.

During 2007, a good quality computer along with educational software were purchased on mainland India and delivered to the school at Hut Bay under Phase 2 with \$1,775. Picture at top right shows the inscription that the system is a present from INSAF and SISS (Shayamprasad Institute of Social Service). Picture in the middle right shows a girl students choir singing with some guitar music being played by a staff member. Picture on the bottom right shows the educational software presented.



Rank Y07	Rank Y06	PROJECT	\$ Level
1	1	Pondicherry Children's Home (Arya Pritinidhi Sabha)	33,000
2	4	Kothari Charitable Trust, Chhattisgarh	10,000
3	2	Saraswathy Vidyalayam, Eagandiyur, Kerala	7,457
4	17	Soni Charitable Trust, Jagraon, Punjab	5,905
5	-	Slum Child Education (Pratham)	5,156
6	3	Bhulpur Shiksha Samiti, UP	5,000
6	6	Village Hope Project, Jharkhand Adivasi Children's Education	5,000
8	5	SODHANA — Chipurupalli, AP Including Village Ramalingapuram School, Women's Empowerment, Medical Aid	4,300
9	-	Tsunami Reconstruction - Hut Bay, Andaman Nicobar Islands	1,775
10	16	Walji Child Education Project, Rapar, Gujarat (SRISTI)	1,000
10	-	Hindi Education Support - Rutgers Univ., New Jersey	1,000
12	19	Child Sponsorships — SOS Rajpura, Punjab	960
13	-	Support for Unemployed & Needy, Mumbai	770
14	-	Arzoo Kids, Ahemadabad, Gujarat	600
15	-	Child Literacy, Pratham, Mysore	590
16	21	Child Sponsorship — Balniketan, Panchkula, Haryana	380
17	22	Balabhavan Nazareth Orphanage, Kerala	360
18	-	Animal India Trust, New Delhi	300
19	12	Maheshwary Charitable Trust, Hoshiarpur, Punjab	250
20	-	ASD Higher Sec School, Narnaul, Haryana	100
21	28	Trees for Life, Wichita, KS	60

2009-2011 Exec Term

A new term for the INSAF Exec Team will begin in January 2009. Please consider if you would like to volunteer to serve. It takes only an hour or two per week for the most part and it is very satisfying work -- just ask any of the current or former Execs.

INSAF and the various projects need you. Please think about whether you can help and drop an e-mail to the Editor to follow up.

॥ ओम् ॥
सा विद्या या विमुक्तये
श्री राम आर्य हायर सैकण्डरी स्कूल, पटियाला
(Govt. Aided & Recognised)

फोन : 2212850

प्रिन्सिपल को
श्री राम आर्य हायर सैकण्डरी स्कूल,
पटियाला

नं०..... तिथि...12 Nov 2007

To
Dr. Bhavender Paul Sharma,
Indian School Alumni & Friends,
U.S.A. (INSAF).

Dear Sir,

On behalf of school Management S. R. Arya Sr. Sec School, I thank to you for mailing Rs.50,000/- to upgrading the Science Labs in school. We are really grateful to you for your kind contribution in the development of our school and we are thankful to you for your constantly thinking in welfare of needy and deserving students & Best teacher awards. Now we are utilized the fund completely and Details are enclosed.

The school is on the path of progress just because of people like you. We thanks once again for this favor & your concern.

With regards.

Davinder Pal Sharma,
President
S.R.Arya Sr. Sec. School,
Patiala, (Pb.) 147001, India

Mahesh Chandra
(MAHESH CHANDER BHALLA)
Principal,
S.R.Arya Sr. Sec.School,
Patiala, (Pb.) 147001, India

Shailender Mehra,
Manager,
S.R. Arya Sr. Sec. School,
Patiala, (Pb.) 147001, India



S.R. Arya Higher Secondary School, Patiala, Punjab

Located in the middle of the city of Patiala, the SR Arya School serves the lower middle class. The science labs at the school are in serious need of an upgrade. A few INSAF families (Ashok & Darshan Mehan, Raj & Padmashri Lad, Bhav & Kaye Sharma) took up the cause. Bhav was a student there during his 3rd thru 10th grades, and visited the school in November 2007. Plans are to continue the support in 2008.

WHY JOIN INSAF?

- **INSAF is a non-profit charitable organization**
- **INSAF is duly registered with the IRS – donations tax deductible**
- **INSAF Members can earmark 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