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I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

SECOND BEST YEAR OF PROJECT EFFORT IN 2015

Congratulations to everyone associated with INSAF for posting the 2nd highest total of collective project effort in 2015 in INSAF's 43 year operational history. This followed a record effort in the previous year. This shows our spirit of "giving back" is strong.

The total project effort in 2015 was \$111,917 which is an 8% decrease from the \$121,730 in 2014. For perspective, the closest we came was Yr 2006 with \$110,701.

An unusual project being implemented during 2015-2016 is the construction of a primary school in the earthquake ravaged Nepal. An earthquake in April 2015 had destroyed all the schools in an area near Sindhupalchok. Over 36 INSAF families came together to raise over \$42,000, an exemplary effort of "giving back" in a larger sense.

Page 5 has our "Project Honor Roll" for 2015. which shows the specific projects. The **number** of projects, which indicates "breadth", was 36 relative to 35 in 2014, a slight improvement. The **median** amount per project can be taken as an indicator of depth. The median dollars per project in Yr 2015 was \$1,000, up from the \$600 last year but still lower than that of \$1,600 in 2013.

Of course, each project is unique in how it makes a difference, and numbers only provide a partial perspective. Here are the types of causes our INSAF colleagues chose to support in 2014:

Generalized Description for Project Goal

- Promotion of literacy and good quality education for poor children
- Care and education for "out-of-system" or otherwise disadvantaged children
- Rebuilding/upgrades of a school each in Punjab, Haryana, and Nepal
- Pre-school education of children from disadvantaged families
- College education of youth from disadvantaged families
- Funding for community services
- Incentivization of students to perform better
- Support for work on women's empowerment
- Community health services

Special congratulations to each of the Project Leaders and Sponsors for their successful effort in implementing the "give back" projects listed on Page 5. Please see if you can introduce INSAF to someone new in the coming few weeks.

If you have been meaning to start a new project to "give back" in your own unique way during 2016 and can use some support, please let the Newsletter Editor or any Board Member know by dropping a line to sharma7336@gmail.com.

THANKS IN APPRECIATION FOR PROJECT CONTRIBUTIONS

Many thanks to the following for their project contributions during 2015 (some are one-time contributions from non-members). Please forgive any spelling errors — however, please do point them out via an e-mail so appropriate corrections can be made for the future.

- Aggarwal, Sh. Dharam & Ms. Suneeta
- Anantharamu, Sh. Suryanarayana
- Arora, Sh. Pritinder & Ms. Maninder
- Bajaj, Sh. Prem & Ms. Raj
- Barber, Mr. Fredrick & Ms. Bernice
- Bhagat, Sh. Manisah
- Bhatt, Sh. Pratapsingh Sadg
- Bhullar, Sh. Romel & Ms. Tahira Mand
- Bidani, Dr. Nirmala
- Cariappa, Sh. Arun & Ms. Padma (Macy's & Schwab)
- Cariappa, Ms. Priya
- Chaudhari, Sh. Sateyendra & Ms. S
- Chaudhary, Sh. Manish & Ms. Hema
- Chaudhari, Sh. Sunil
- Chokhani, Dr. Santosh
- Chopra, Ms. Neelam & Sh. Ram
- Chotani, Dr. Gopal & Ms. Shibani
- Chowdary, Sh. Raj & Ms. Jhansi
- Dhiman, Sh. Om & Ms. Anita
- Doshi Family
- Gandhi, Ms. Avni
- Gandhi, Sh. Prem & Ms. Manju
- Goyal, Sh. Mohit & Ms. Aparna
- Goyle, Ms. Sneha
- Goyle, Sh. Sanjoy
- Goyle, Dr. Vimal & Dr. Krishan
- Gupta, Sh. Prem & Ms. Nirmal
- Harshavardhana, Dr. P. & Ms. Shakunthala
- John, Mr. Brooks
- John, Ms. Urmila
- Kakkar, Sh. Ram
- Kapur, Ms. Alka
- Kapur, M. Misra Debashis
- Kapur, Sh. Kumar & Ms. Sudesh
- Kapur, Sh. Rakesh & Ms. Geeta
- Kotresha, Sh. Neelakantappa
- Kumar, Sh. Vinod & Ms. Lata
- Kundra, Sh. Arun & Ms. Manju (Capital Cost)
- Kundra, Sh. Jogi & Ms. Meera (Exxon Mobile & Fidelity)
- Lad, Dr. Raj & Ms. Padmashri (& Christensen Fund)
- Leong, Mr. Dennis & Ms. Janice
- Makhila, Sh. Vinod & Ms. Parveen
- Maniar, Sh. Deepak

- Mangal, Sh. Kishan & Sushila
- Mathur, Sh. Balbir & Ms. Treva
- Mehta, Sh. Praful & Ms. Chanda
- Murthy, Dr. Soma & Ms. Parvathi
- Nanavati, Dr. Mahendra & Ms. Jyoti (Fidelity)
- Nanavati, Sh. Pankaj & Ms. Rupa
- Paliwal, Dr. Ramesh & Ms. Pratibha
- Patel, Sh. Mahendra
- Patel, Sh. Niteen & Ms. Sara Plante
- Patel, Sh. Ramesh & Ms. Jyoti
- Patel, Sh. Samir & Ms. AArti
- Patel, Sh. Shashkant
- Poulouse, Dr. A.J. & Ms. Thankamma
- Sachdev, Dr. Ashok & Ms. Usha
- Sachdev, Ms. Sucheta
- Sagar, Ms. Rani
- Samant, Dr. Sadhana
- Shah, Sh. Bipin & Ms. Kalpana
- Shah, Daksha
- Shah, Sh. Dinesh & Ms. Meena
- Shah, Sh. Rajesh
- Shah, Ms. Shobhana & Sh. Ashok
- Sharma, Sh. Ajay
- Sharma, Dr. Bhav & Ms. Kaye (Fidelity)
- Sharma, Ms. Shivani & Sh. Ashut
- Shetty, Sh. Jay & Ms. Shashi
- Shridhar, Sh. Muliyl
- Shrivastav, Dr. Manoj & Ms. Maneesha
- Shrivastava, Ms. Manishirma
- Soni, Sh. Ashok & Ms. Sanju (IES Engineers)
- Sra, Sh. Chani
- Sries, Ms. Sarita
- Subramanya, Ms. Meera
- Suri, Sh. Hira & Ms. Sharla
- Tuli, Sh. Sikander & Ms. Kamlesh
- Ullal, Sh. Vijay & Ms. Jayashree (Sita Foundation)
- Varas, Ms. Neelam
- Vora, Dr. Anop & Ms. Renuka

INSAF extends hearty welcome to Shree Vinod and Ms. Kusum Kumar of Millstone Township, New Jersey. The Kumars joined INSAF in January 2016. The Kumars were introduced to INSAF by INSAF Board Member Shree Joginder Kundra

INSAF is always looking for existing members to participate in INSAF Board and in executing the projects in India. If you are interested, please contact us know at santosh.chokhani@gmail.com or sharma7336@gmail.com.

ANNUAL FINANCIALS: We continue our tradition of 40 years of a timely report on our finances — thanks to the efforts of our VP Finance **Ms. Padmashri Lad**. Thanks are also due to VP Communications **Dr. Santosh Chokhani** for performing the internal audit this year. Members are encouraged to forward any comments or questions on these Financials to the Newsletter Editor at sharma7336@gmail.com.

	2015	2014	2013
Opening Balance Jan 1	94,622.04	83,277.52	74,934.62
Operating Funds	5,874.90	5,548.76	5,943.86
Project Trust Funds	73,606.36	63,002.98	54,364.98
Membership Trust Funds	15,140.78	14,725.78	14,625.78
Receipts	173,132.44	133,339.64	111,552.43
Membership Dues & General Contributions	150.00	415.00	150.00
Project Contributions/Other	172,909.00	132,874.55	111,339.06
Interest Income	73.44	50.09	63.37
Expenditures	112,074.65	121,995.12	103,209.53
Projects & Related Expenses	111,917.00	121,730.00	103,001.00
Other -- Newsletter, Website, Mail, Bank	157.65	265.12	208.53
Closing Balance Dec 31	155,679.83	94,622.04	83,277.52
Operating Funds	5,851.09	5,874.90	5,548.76
Project Trust Funds	134,537.96	73,606.36	63,002.98
Membership Trust Funds	15,290.78	15,140.78	14,725.78

Note: The three sub-accounts above in the "Closing Balance" and "Opening Balance" are for internal INSAF administrative use only.

ONLINE AND MATCHING CONTRIBUTIONS TO INSAF

FYI — one can contribute online to INSAF through a Paypal account. At INSAFWEB.ORG, there is a button at the top of the home page which says "DONATE" via Paypal. This option has the advantage of convenience — you are all done with just a few clicks anytime 24/7. No need to write and mail a check. The flip side is that although 100% of your contribution is tax deductible, a fee will be deducted by Paypal. In most cases, about 97.5% of the funds will be available for your project.

Does your employer have a charitable contribution matching program? Examples of those already matching employee contributions for INSAF are: AT&T, Exxon Foundation, Gap, Google, Macy's, McGraw Hill, The Christensen Fund, and Tyco. Congratulations to all those who have successfully accomplished this match from their employers — thus doubling the funds they can use to help those in need.

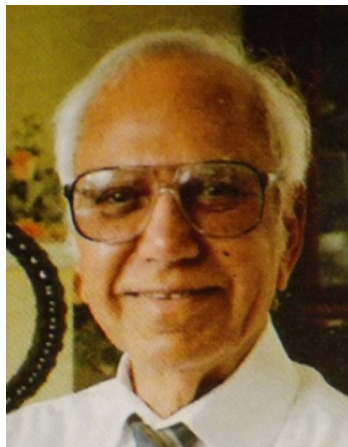
Letter from Nursing Student Ruth Devessy

This is summary of letter written in Malayalam and received in September 2015 from Ruth Devessay, a nursing student in Kerala, being supported by a few INSAF families for her education.

"My father is going for his daily wages work but one of his hands is weak and not of normal strength. My mother is not doing any job (outside of the home). Mother is also not feeling well. Brother did not get any job. He is getting training in (sculpture) art work. We don't have a home; we are currently staying in a place that is in the outer area on government owned land. Because of our financial condition, we are not able to finish constructing our own house. I am studying in 3rd year nursing at Lisie Hospital, Cochin. We received the 3rd fees. My first year result came, and I got good marks. Pray for my second year exam; I am also praying. I am studying also. We are thanking you for the help we receive. We will pray for you; you also pray for us. With love-- Ruth Devassy"

Dr. Ram Das Chaudhari
(August 8, 1927 - June 20, 2015)

Dr. Ram Das Chaudhari a long-time supporter of INSAF and social causes passed away in Oswego, NY at the age of 87.



Dr. Chaudhari was born August 8, 1927, in the village of Bhulpur in the Etawah District of Uttar Pradesh, India, to father Kalicharan and mother Kanchan. After graduating from Agra University he spent six years as a physics lecturer at the Motilal Nehru Science Mahavidyalaya in Bhopal, India. He obtained his Ph.D. in Physics in 1964 from the University of British Columbia in Vancouver, Canada. He completed postdoctoral research at the Royal Military College of Canada in Kingston, Canada in 1966 and then joined SUNY Oswego, where he served as a distinguished physics professor until retiring in 1998 and stayed on as Professor Emeritus afterwards. At SUNY Oswego he taught 18 courses and implemented medical physics and biological physics into the curriculum. **In honor of his lifetime of selfless volunteer community service, Dr. Chaudhari received the U.S. President's "Call to Service" Award from the Obama Administration in August 2013. Dr. Chaudhari was also honored by INSAF several years ago for his service.** Dr.

Chaudhari led a life of service. In 1968, he started the Kisan Middle School in his native Bhulpur to educate underprivileged children, especially girls. In 2004 the school was certified as an intermediate college and was renamed Kisan Inter College. Today, the school has a staff of 12 teachers and over 450 students from Bhulpur and surrounding villages. He personally contributed over \$100,000 to the school and donated much of his family's ancestral property to start a charitable and educational foundation to initiate outreach programs in the areas of adult education, health and public hygiene. Dr. Chaudhari also started a medical dispensary in his birthplace, Bhulpur.

Dr. Chaudhari was also active in the promotion of Indian culture and the Hindi language, serving in executive roles with the International Hindi Association, the World Hindi Foundation (WHF), and the India Community Religious and Cultural Center of upstate New York.

Dr. Chaudhari has been the editor of WHF's quarterly science magazine in Hindi: *Vigyan Prakash*. He also wrote and published a collection of essays in Hindi on the life and missions of sons of India. He also published a book in Hindi on History of Science. All of this was over

and above several refereed articles in the field of Physics.

Dr. Chaudhari is survived by his wife of 72 years, Raj; brother, Ram Sevak; 3 sons, Satyendra, Sudhir, and Rajeev; his daughter, Asha; and 7 grandsons and 5 great grandchildren.

Donations to the Kisan Inter College and condolences to the family may be sent to 54 Perry Hill Road, Oswego, NY 13126.

Alternative Livelihood by Knitting and Crochet

Jogi Kundra, an INSAF Board Member, and a long-time generous supporter, spent two weeks September 20 - October 2, 2015) in the village of Khetikhan and the region in Uttarakhand, about 90 miles from Mukteshwar, and 10 miles from Lohaghat. The goal of the visit was to help empower women, a group of about 35 knitters. The ladies knit woolen scarfs, caps, and other knitwear. They also require financial support for training, tools and material supplies to maintain stock for consumables. Training included visit to successful knitting centers in Mukteshwar and commitment to provide support for 1-2 years. Jogi would like to help marketing and distributing their product in United States. Jogi has also started help the development of the website. Jogi's involvement is built upon the work of Ms. Pratibha Krishnaiah, a young IT professional from Bangalore, who initiated this project November 2014, spending a year in the area and now providing support with periodic visits and marketing and other support from Bangalore. The pictures below show the knitters and one of the final products. Contact us at santosh.chokhani@gmail.com if you are interested in assisting this worthwhile project.



36 PROJECTS IN PROJECT HONOR ROLL

Our Project Honor Roll for the year 2015 is presented on this page. Congratulations to each of the project contributors and the Project Leaders. We know that your efforts will make a much needed difference.

Our collective effort on the number of projects increased from 35 projects in Yr 2014 to 36. The locations of these projects are shown as well on this page for your information.

Please do share a copy by e-mail of your correspondence and/or photos on the project site. This not only helps with articles for the Newsletter, such materials fulfill a critical due diligence requirement. INSAF is registered with the IRS as a tax-exempt non-profit, so your contributions are tax deductible. Since INSAF is subject to an audit, please help document how, specifically, the funds were utilized by the recipient. Due diligence is very much an INSAF goal, and the Project Leader's follow-up is greatly appreciated.

If you wish to start a new project and could benefit from some consultations, please feel free to e-mail a note to the Editors at sharma7336@gmail.com.

Rank Y15	Rank Y14	PROJECT	2015 \$ Level
1	1	Pratham Mysore, Karnataka	30,225
2	2	Divya Deepa, Mysore, Karnataka	17,600
3	—	School Reconstruction, Nepal	14,000
4	-	Anganwadi School Construction, Bercha (Hoshiarpur), Punjab	10,000
5	7	SODHANA — Chipurupalli, A.P. Ramalingapuram Village Adoption Women's Support, Medical & Ed. Aid	5,950
6	8	Balabhavan Nazareth College Student Support, Kerala	5,000
7	14	Jeevan Prabhat Children's Home Pondicherry (Arya Pritinidhi Sabha)	3,500
8	10	Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat	2,460
9	11a	Govt. Girls Middle School, Village Alduka (Mewat), Haryana	2,000
10	—	Vishwa Gujarati Samaj Women's Wing	1,960
11	—	Bhulpur Shiksha Samiti, Etawa Dist, UP	1,700
12	—	Jeevan Jagruti Trust, Ahmedabad	1,650
13	26b	Sri Vankaner Kelavani School, Ahmedabad	1,500
14	5	Manav Kalyan Trust, Navsari, Gujarat	1,340

Rank Y15	Rank Y14	PROJECT	2015 \$ Level
15	15	Govt Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab	1,120
16a	9	Ekal Vidyalay (Promote Literacy)	1,100
16b	—	Shmt Dwarki Devi INSAF Vidya Mandir, Hoshiarpur, Punjab	1,100
18a	11b	Sh. O.P. Soni Charitable Trust, Jagraon, Punjab (Med. Aid for Poor)	1,000
18b	—	Doctors without Borders, USA	1,000
20	17	SOS Children's Home, Rajpura, Punjab	960
21a	13	Sh. R. Adhyatmik Sadhana Kendra, Koba, Gandhinagar, Gujarat	600
21b	24	Adivasi Unnati Mandal Mumbai (Medical services)	600
21c	—	Sun Charitable Trust, Ahmedabad	600
24	—	Arpana Trust, Madhuban (Karnal), Haryana; and Himachal Pradesh	550
25a	19d	Sankara Eye Foundation	500
25b	16	Jeevantirth, Gandhinagar, Gujarat	500
25c	19c	Polio Foundation, Ahmedabad	500
25d	—	Atma Darshan Yogashram, Ahmedabad, Gujarat	500
25e	—	DD Girls High School, Navsari, Gujarat	500
25f	—	Malvi Charitable Trust, Ahmedabad	500
31	—	Friendicoes of SECA, New Delhi	400
32	—	DISHA, Bareilly, UP	350
33	—	Animal India Trust, New Delhi	300
34	—	Mother Teresa Home for Children, Ambala Cantt, Haryana	251
35	—	OSDAV School, Kaithal, Haryana	200
36	34	Arya Samaj, Unnao, UP	151

Update on Nepal School Project

As most of you know, the April 2015 earthquake in Nepal was quite devastating and INSAF has been working with Ne:Kalp, an NGO in Nepal to construct a school there. For further details, see December 2015 INSAF newsletter.

We are pleased to report that on-the-ground work at the site has started. The construction work on the school site has been making progress -- albeit at a modest pace. Due to the difficult hilly terrain, much of the effort has been focused on earth moving, including that with a bulldozer, at the school site and the area slightly up the hill. Support from the local community volunteers has been excellent. The path approaching the school had to be improved. After that, earth from a part of the adjoining hill has been reconfigured. The next step is the building of a retaining wall.

You can see the photo below of the work-in-progress. The first photo shows workers trying to level the area. A second photo below shows a few girl students playing in the leveled area.



INSAF has raised USD 40,000 in special funds for this project of which a check for USD 14,000 has been sent to Ne:Kalp and NeKalp has received the funds.

The situation in terms of shortage of everything (due to Madhesi agitation) in Nepal appeared to have eased somewhat and the raw material prices, although not yet fully at normal levels, have come down. With the prices

coming down and winter over, we expect even faster progress in the coming months.

If you like to contribute to this project or know someone outside INSAF who might like to help, drop a line to sharma7336@gmail.com.

Report from Shantaba Vidhyalay at Kukeri

Long time INSAF supporters Shree Ramesh and Shrimati Jyoti Patel are contributing to social causes through INSAF with their own time and money. They recently spent 14 weeks teaching at the school. The following is summary of school activity report and the report filed by Sh. and Shmt. Patel. The text below while in quotation marks is an edited and combined version of the two reports.

"In Vatsalyadham (meaning school premises), many children got skin disease. Treatments were not making much of a difference. One day Parimalbhai himself gave a training to children on how to take a bath. He bathed three little children and showed all other children how to clean themselves and pointed out all the major areas that should be kept clean. In the same way, ladies trained the girls how to properly take a bath. The skin problem that did not get cured by medicine, was solved simply by proper bathing technique. Now the problem is almost non-existent.

In Vatsalyadham "campus cleaning and farming" group team members needed material for cleaning and farming. The Institute gave them funds. Children themselves bought the necessary tools. After the tools were purchased, Parimalbhai explained their usages and the names of the tools. Children took notes. The purpose of having them purchase the tools and discuss their uses was to train them in knowing the value of tools, how to use them and take care of them. This way they become responsible human beings. Now these tools are being used very effectively.

Resident of America and currently residing in Navsari, Rameshbhai and Jyotiben were introduced to us over two months ago. Every Saturday and Sunday they teach Math and English. Rameshbhai teaches Math to Std. 10 students and Jyotiben teaches "spoken English" to Std. 9. Both are doing amazing work. Husband/wife, not only working, but they take responsibility upon themselves to educate the students. They are not just our week-end teaching couple but they are Shantaba and Vidhayadham family members. They are returning to America in March. After reaching US, they want to continue teaching via Skype and for that Rameshbhai has already started preparation with the staff members. Our Institute is very grateful to them. This couple is worthwhile meeting!"

WANT TO GET INVOLVED? DROP AN E MAIL TO:

sharma7336@gmail.com or santosh.chokhani@gmail.com

2015 CONTRIBUTIONS

Here is a menu of project-types for you to consider for your 2015 contribution. Please mark your choice(s) and enter the tax-deductible dollar figure you would like to contribute. Don't see a cause you would rather support? Feel free to start something new for your idea with a contribution, and one of your fellow INSAF colleagues will be in touch with you to help.

Your Choice	Your 2016 Contribution	Type of Project	Example of Current or Recent INSAF Projects (Partial Listing only)
1 <input type="checkbox"/>	\$ _____	Community Development Build a school-room or some durable facility	Pondicherry Children's Home Saraswathy Vidyalam, Eagandiyur, Kerala Dwarka Devi-INSAF School, Hoshiarpur, Punjab Kaliyuva Mane (Divya Deepa), Mysore, Karn. Govt. Girls School, Alduka, Haryana Anganwadi School, Bercha, Punjab Sri Selang Primary School, Nepal
2 <input type="checkbox"/>	\$ _____	Teacher Staff Support Stipend for volunteer staff at a school for the poor	Ramalingapuram area schools, AP Bhulpur Shiksha Samiti, UP
3 <input type="checkbox"/>	\$ _____	Community and Health Services Provide needed services for the poor	O.P. Soni Charitable Trust, Jagraon, Punjab Arpana Charitable Trust, Haryana/Himachal
4 <input type="checkbox"/>	\$ _____	Women's Empowerment Fund awareness seminars for rural women	Sodhana, Chipurupalli, AP Vatsal Chhaya
5 <input type="checkbox"/>	\$ _____	Literacy Improvement Fund efforts to increase literacy	Pratham, Mysore, Karnataka Ekal Vidyalaya
6 <input type="checkbox"/>	\$ _____	Hunger Alleviation Fund food services for the poor	Maheshwary Charitable Trust, Mother Teresa Home for Children, Haryana
7 A <input type="checkbox"/>	\$ _____	Child Sponsorship (School Education) Sponsor a specific child's primary thru 12th grade education (6-10 yr commitment)	SOS Children's Village Rajpura, Punjab
B <input type="checkbox"/>	\$ _____	Child Support for Higher Education Help a student for higher Ed (2-4 yr commitment)	Balabhavan, Paduapuram, Kerala Divyadeepa, Kenchalagudu (Mysore), Karnataka
C <input type="checkbox"/>	\$ _____	Education Support Grant to a school for operations or tuition/books/scholarship for students as an incentive to perform better or to award a teacher	OAS DAV School, Kaithal, Haryana Shmt. Dwarki Devi INSAF Vidya Mandir, Punjab Daya Ghar, Chennai, Tamil Nadu Govt. Sr. Sec. School, Bhaee Rupa, Punjab
8 <input type="checkbox"/>	\$ _____	Animal Welfare Grant funds for care of stray animals in major urban centers	Animal India Trust, New Delhi Friendicoes, New Delhi
9 <input type="checkbox"/>	\$ _____	Start a new project based on your idea. Please describe your idea in an e-mail to: sharma7336@gmail.com	

Membership Contribution:

☐ \$150/Couple Life-Membership ☐ \$100/Single Life-Membership ☐ \$15/Couple Annual-Membership ☐ \$10/Single Annual-Membership

Readers are encouraged to report errors and omissions as well as additional ideas so we can continue to improve this for the future.

NAME(S) _____

ADDRESS (If changed in the last 1-2 years) _____

PHONE _____ E-MAIL _____

TOTAL TAX DEDUCTIBLE CONTRIBUTION (payable to INSAF): \$ _____

Federal Tax ID # 23-7338355. Please mail your check and this sheet to:

Ms. Padmashri Lad, INSAF Financial Secretary, 137 Seagate Drive, San Mateo, CA 94403

INSAF PROJECTS: Recent projects and Leaders/Coordinators are listed below. More information may be obtained through the Editor. Kindly do let the Editor know of any errors and omissions including any corrections to the names listed.

- **Aravali School, Goa [Education]**
Ms. Radhika Gosavi
- **Arya Samaj, Houston, TX [Community Service]**
Sh. Joginder & Ms. Meera Kundra
- **Arya Samaj, Unnao, UP [Community Service]**
Sh. Sikandar Tuli
- **Adivasi Unnati Mandal, Mumbai [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **Balabhavan Nazareth Student Support, Paduapuram, Kerala [College Education of Disadvantaged Youth]:** Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Sh. Ashok & Ms. Darshan Mehan, Dr. Bhav & Ms. Kaye Sharma
- **Bercha (Hoshiarpur) Anganwadi School [Community Dev]**
Sh. Chani Sra
- **DECC Trust Saraswati Vidyalam, Engandiyur, Kerala [Education]:** Sh. K. Vasudevan, Family & Friends
- **Divya Deepa Charitable Trust, Mysore, Karnataka [Education]:** Dr. P. Harshavardhana and Friends, Dr. Soma & Padma Murthy, Dr. Raj & Padmashri Lad, Dr. B. & K. Sharma
- **Ekal Vidyalay [Education]**
Sh. Joginder & Ms. Meera Kundra, Sh. Kumar & Ms. Sudesh Kapur
- **Friendship Foundation, Ahmedabad [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **Govt. Girls Middle School, Village Alduka (Mewat), Haryana [Upgrade of Educational Institution]**
Dr. Raj & Ms. Padmashri Lad, Dr. Bhav Sharma
- **Govt. Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab [Motivation of Students]** Dr. Bhav & Ms. Kaye Sharma
- **Govt. Sr. Sec. School, Katindhi, H.P. [Education]**
Dr. Bhav & Ms. Kaye Sharma
- **Govt. Sr. Sec. School, Kataula, H.P. [Education]**
Dr. Bhav & Ms. Kaye Sharma
- **Innerwheel Club, Unnao, UP [Community Service]**
Sh. Sikandar Tuli
- **Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat [Community Service]** [Dr. Mahendra & Ms. Jyoti Nanavati, Sh. Pankaj & Ms. Rupa Nanavati
- **Jeevan Prabhat Children's Home Pondicherry [Education]**
Sh. Joginder & Ms. Meera Kundra
- **Jeevantirth, Gandhinagar, Gujarat [Community Service]**
Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati,
- **Kanchan Foundation, Bhavnagar, Gujarat [Community Service]** Dr. Anop & Ms. Renuka Vora
- **Manav Kalyan Trust, Navsari, Gujarat [Community Service]**
Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati,
- **NIT Hamirpur Literacy Mission, H.P. [College Education of Disadvantaged Youth]**
Dr. Amrit & Ms. Shashi Chadha, Dr. Bhav Sharma
- **Sh. O.P. Soni Charitable Trust, Jagraon, Punjab [Community Service]** Sh. Ashok & Ms. Sanju Soni, Sh. Ashok & Ms. Usha Sachdev
- **OSDAV School, Kaithal, Haryana [Motivation of Students]**
Ms. Manju Chexal
- **Polio Foundation, Ahmedabad [Health Services]**
Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati
- **Pratham Mysore, Karnataka [Literacy]**
Sh. Arun & Ms. Padma Cariappa, Family and Friends
- **Punjab University, Chandigarh [Scholarships]**
Chem. Eng. Class of 1969 Alumni c/o Dr. Bhav Sharma
- **Sh. Raj. Adhyatmik Sadhana Kendra, Koba, Gujarat [Community Service]** Dr. Mahendra & Ms. Jyoti Nanavati, Dr. Bipin & Ms. Kalpana Shah
- **Rotary Club, Ahmedabad [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **Sankara Eye Foundation, USA [Health Services]**
Sh. Joginder & Ms. Meera Kundra
- **Satam Vibhag School, Ahmedabad [Education]**
Sh. Ramesh & Ms. Jyoti Patel & Family
- **Seva Bharti, Abohar, Punjab [Community Service]**
Sh. P.K. & Ms. Suresh Malhotra & Family and Friends
- **SODHANA — Chipurupalli & Ramalingapuram, A.P. [Education]** Dr. Santosh Chokhani, Dr. Raj & Ms. Padmashri Lad, Dr. AJ & Ms. Thankamma Poulouse, Dr. Jay & Ms. Shashi Shetty, Dr. Manoj & Ms. Maneesha Shrivastav, Sh. Ashok & Ms. Darshan Mehan, Dr. Bhav & Ms. Kaye Sharma
- **SOS Children's Home, Rajpura, Punjab [Children without Family]** Sh. Kumar & Ms. Sudesh Kapur, Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Sh. Ashok & Ms. Darshan Mehan, Dr. Ashok & Ms. Usha, and Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- **UNICEF, USA [Children's Rights]**
Sh. Joginder and Ms. Meera Kundra
- **Sri Vankaner Kelavani School, Ahmedabad [Education]**
Sh. Ramesh & Ms. Jyoti Patel
- **Arya Girls High School, Bhatinda, Punjab [School Upgrade]**
Dr. Krishan and Dr. Vimal Goyle
- **Shmt. Dwarki Devi INSAT Vidya Mandir, Hoshiarpur, Punjab [Education]** Sh. Surinder & Ms. Nirmal Maheshwary & Family
- **Govt. Schools in the Banbhouri, Dhuri area [Education]**
Dr. Sudershan Bhateja
- **Friendicoes of SECA, New Delhi [Animal Welfare]**
Ms. Aruna Marathé
- **Arpana Trust Foundation, Karnal, Haryana [Women Empowerment]** Dr. Nirmala Bidani
- **DISHA, Bareilly, UP [Handicapped Children]**
Sh. Rakesh & Ms. Geeta Kapur