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*Indian Schools Alumni & Friends  
(INSAF) (formerly called FOPUAA)*

- Dr. Ramesh C. Paliwal  
Chairman & President  
Ocean, NJ 07712  
rcpaliwal@gmail.com
  - Ms. Padmashri Lad  
VP, Finance  
San Mateo, CA 94403  
padmashri\_lad@hotmail.com
  - Dr. Santosh Chokhani  
VP, Communications  
Co-Editor, Newsletter  
Arlington, VA 22207  
Santosh.Chokhani@gmail.com
  - Dr. Vimal Goyle  
Director  
New York City, NY  
vgoyale56@yahoo.com
  - Sh. Joginder Kundra  
Director  
Cranbury, NJ  
joginderkundra@gmail.com
  - Dr. P. Harshavardhana  
Director  
Marlboro, NJ  
harshaiitm80@gmail.com
  - Ms. Padma Tatta Cariappa  
Director  
Boca Raton, FL  
padmacariappa@gmail.com
- 
- Dr. Bhavender Paul Sharma  
Newsletter & Website Editor  
San Mateo, CA 94403  
sharma7336@gmail.com

**www.insafweb.org**

# I N S A F

## INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

### PROJECT EFFORT ACCELERATES DRAMATICALLY NEAR THE END OF 2017

Congratulations to everyone associated with INSAF for posting the 2nd highest total of collective project effort in 2017 in INSAF's 45 year operational history. This follows a record effort in the previous year. This shows our spirit of "giving back" remains strong.

The total project effort in 2017 was at \$190,875 which is a 10.7% decrease from the all-time best of \$213,671 in 2016. For perspective, our previous best prior to 2016 was Yr 2015 with \$121,730, indicating how strong the project effort has been during the 3-year period of 2015-17.

Page 5 has our "Project Honor Roll" for 2017. which shows what the specific projects were in 2017. The *number* of projects, which indicates "breadth", was 20 relative to 21 in 2017, and 35 in 2014. The *median* amount per project can be taken as an indicator of depth. The median dollars per project in Yr 2017 was \$2,000, down from \$4,000 last year but still higher than the levels seen in the previous 5 years.

Of course, each project is unique in how it makes a difference, and numbers provide only a partial perspective. Here are the types of causes our INSAF colleagues chose to support in 2017:

#### 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/upgrading a school
- Pre-school education of children from disadvantaged families
- College education of youth from disadvantaged families
- Funding for community services such as funding non-profit eye-care hospitals
- Incentivization of students to perform better academically
- Support for work on women's empowerment
- Community health and medical 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 months.

If you have been meaning to start a new project to "give back" in your own unique way and would like to brainstorm about the logistics or other details, 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 2017 (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.

- Mr. Kenneth Bailly
- Sh. Pratap Bhat
- Sh. Arun & Ms. Padma Tatta Cariappa (Bank of America, Macy's & Schwab)
- Sh. Subhash & Ms. Manorama Chandra (Village Hope)
- Dr. Santosh Chokhani
- Dr. Krishan & Dr. Vimal Goyle
- Ms. Shashi Gupta (Fidelity)
- Dr. P. & Ms. Shakunthala Harshavardhana
- Sh. Neeraj Jaggi
- Dr. Kakkasseril & Ms. Achamma Job
- Ms. Urmila John
- Sh. Neelakantappa Kotresha
- Sh. Joginder & Ms. Meera Kundra (Exxon & Fidelity)
- Sh. Anil & Ms. Padma Krishnamurthy
- Sh. Srinivas & Ms. P. Kudarawalli
- Dr. Raj & Ms. Padmashri Lad (& The Christensen Fund)
- Sh. Rishi & Ms. Meredith Maheshwary
- Dr. Suneer & Ms. Laura Maheshwary
- Sh. Vinod & Ms. Parveen Makhija
- Sh. Ashok & Ms. Darshan Mehan (Tyco)
- Sh. Praful & Ms. Chanda Mehta
- Sh. Shankara Narayanan
- Dr. Ramesh & Ms. Pratibha Paliwal (& AT&T)
- Sh. Kalpesh Parikh
- Sh. Jayantilal Patel
- Sh. Raman Patel (Schwab)
- Sh. Ramesh & Ms. Jyoti Patel
- Ms. Shashi Patel (Comfort Inn)
- Mr. Nathan Piper
- Dr. A.J. & Ms. Thankamma Poulouse
- Sh. Amit Prasad
- Sh. Arnob & Ms. Vandana Prasad
- Sh. Keshaw Prasad
- Sh. Raghu Rajagopalan
- Dr. Ashok & Ms. Usha Sachdev
- Sh. Ashok & Ms. Shobhana Shah
- Ms. Daksha Shah
- Sh. Balbir & Parvesh Sethi
- Dr. Bhav & Ms. Kaye Sharma (Fidelity)
- Dr. Jairam & Ms. Shashikala Shetty
- Sh. Chani Sra (Fidelity)
- Ms. Sarita Sries



- Sita Foundation (Sh. Ullal)  
Sh. Anantharamu Suryanaryanan
- Ms. Neelam Varas
- Sh. Chandra Vora (Benetivity)
- Sh. Anop & Ms. Renuka Vora
- Sh. Neel Vora

## 27 School Students Receive Merit Awards

The government Senior Secondary School in Bhaee Rupa serves rural Punjab communities. For the 8th successive year, students from Class 6 to Class 12, ending up standing 1st, 2nd, or 3rd in class, were recognized with certificates and cash awards. The project is sponsored by Bhav & Kaye Sharma with the goal of motivating the students, and in honor of Bhav's late brother, who at one time served as the principal at the school.

This is a simple model to replicate at any school of your own choice. This one takes an annual contribution of only \$560 and has become quite an event at the school where local community leaders and sometimes even the press are present.

Classes 6-10 are boys only at this school. Classes 11-12 are co-ed, and 12 students from classes 11-12 were recognized — 6 from the arts stream, and 6 from the science stream. Incidentally, male and female students performed equally well this year.



One of the students receiving her award

## WELCOME

A very warm welcome to our new Life Members in 2017-18:

- ♦ **Sh. Raj Shaida**, Union, Kentucky
- ♦ **Sh. Bhim & Dr. Hemlata Bhakoo**, Miami, Florida

A very warm welcome also to the new student representatives from Wichita State University:

- ♦ **Sh. Alla Sri Krishna Vastav**, President, ISA (2017-18)
- ♦ **Sh. Jithin Raja**

**ANNUAL FINANCIALS:** We continue our tradition of 42 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

	2017	2016	2015
Opening Balance Jan 1	112,424.16	155,679.83	94,622.04
Receipts	230,331.91	170,721.59	173,132.44
Membership Dues & General Contributions	100.00	150.00	150.00
Project Contributions/Other	230,048.60	170,450.70	172,909.00
Interest Income	183.31	120.89	73.44
Expenditures	190,891.02	213,977.26	112,074.65
Projects & Related Expenses	190,875.00	213,670.80	111,917.00
Other -- Newsletter, Website, Mail, Bank	16.02	306.46	157.65
Closing Balance Dec 31	151,865.05	112,424.16	155,679.83

#### 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 and thanks to all those who have successfully accomplished the employer matching — thus doubling the funds they can use to help those in need.

#### Disabling the Disability — Manav Kalyan Trust

Dr. Mahendra & Ms. Jyotiben Nanavati have been supporting the Manav Kalyan Trust in Navasari, Gujarat, for a number of years. "Disabling the Disability" is the motto of the Manav Kalyan Trust. In several facilities, it provides the developmentally disabled free medical & dental care and physiotherapy along with education. In addition, the Trust maintains gardens, play areas, a mobility park, a sensory room, and a music room.

Among the achievements by their students during 2016-17 year were:

- A one-act play, "Rudiyano Raja", performed by blind students, was adjudged best in a Gujarat state-level competition. The play has been telecast twice by the Doordarshan Gujarati TV channel.
- A student, Milam Gohil, who is hearing impaired, won the runner-up trophy in a national-level chess tournament held in Kerala.
- A student, Mukti Tandel, who also is hearing impaired, won two silver medals (4x100m and 4x400 relay) in a tournament held in Tamil Nadu.
- The girls' cricket team won the Gujarat state championship for the visually impaired for the 3rd consecutive year.



A developmentally disabled student performing on harmonium

## Shantaba Vidyalyaya — a Residential School in Village Kukeri, Gujarat

Kukeri is a village in the southern part of Gujarat, about 20 miles from Navsari. In an exemplary demonstration of high level dedication for the care and education of children from very poor families, Sh. Parimal and Shmt. Pratibha Parmar started a small school through their Malvi Educational Trust. The small school has now grown into a large facility, serving over 500 children in a loving environment, where they receive a free, well-rounded and value-based education.

Our Ramesh & Jyoti Patel have been supporting the work at the Shantaba Vidyalyaya in recent years. During the Yr 2017, a contribution of \$3,000 was sent to support the following:

- ◆ College expenses of school alumni from poor families (about \$1,000).
- ◆ Stipend for evening and weekend teachers (~ \$1,600)
- ◆ Support for food for the students (~\$400)



Shantaba School Teachers Receiving Training in Mumbai

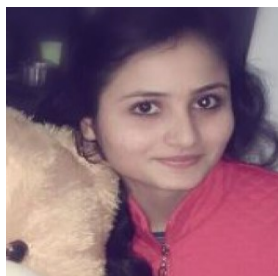
### Want to know about Projects Not Covered in this issue?

You might wish to check out the November 2017 Newsletter available at [INSAFWEB.ORG](http://INSAFWEB.ORG) for information on the following projects: The Kanchan Foundation, Construction of a school in Nepal, Divya Deepa/Kaliyuva Mane, Sodhana, Shmt. Dwarki Devi INSAF Vidya Mandir/S.D. Sr. Sec. School, Nanritam, Berchha Anganwadi School. If you wish to know about a project not covered in this or the Nov. 2017 Newsletter, please send an e-mail to the Editor at [Sharma7336@gmail.com](mailto:Sharma7336@gmail.com).

## Six Children at a Children's Home Get Long-term Support from INSAF Families

SOS Children's Villages is an international NGO which provides a nurturing residential environment to orphaned, abandoned, and other vulnerable children at multiple locations in 175 countries. One such location is at Rajpura in Punjab. About 12 years back, some of the INSAF members initiated the long-term support of two children, which soon expanded to cover 6 children. A contribution of \$960 is sent annually for the educational support of Akanksha, Bharti, Bhawna, Krish, Shalini, and Shreya.

We are pleased to report that the children, who ranged in age from 4 to 10 when the support was initiated, are progressing nicely in their life paths. The oldest, Bharti, 20 now, is pursuing a bachelor's degree in Computer Arts. Shalini and Shreya, both 16 now, are doing well in Class 11. Krish, 14, has reached Class 9. Akanksha and Bhawna, both 14, are in Class 8. Akanksha gained valuable experience when she participated in a dance performance before a large audience in 2017.



Krish



Bharti

The sponsors (**Kumar & Sudesh Kapur, Jogi & Meera Kundra, Raj & Padmashri Lad, Ash & Darshan Mehan, Sucheta Sachdev, Bhav & Kaye Sharma**) are proud of the achievements of these young people. The care provided by the SOS Village team is also appreciated.

### INSAF Organizational News

For general information purposes, the current term of the INSAF Board of Directors ends January 31, 2019. Under the INSAF Constitution (copy available on [INSAFWEB.ORG](http://INSAFWEB.ORG)), there are term limits on the number of consecutive terms a Board Member may serve (three), and as Board President (two). There is no limit on the number of total terms a Board Member may serve, the limits apply to just the consecutive number of terms.

Members are welcome to send an e-mail to the Editor to express an interest in serving. Anyone who has been a member for  $\geq 2$  years and has participated in a project in the preceding 3 years, may serve as a Board Member according to the Constitution.



## 20 PROJECTS IN PROJECT HONOR ROLL ... ..

Our Project Honor Roll for the year 2017 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 decreased from 21 projects in Yr 2016, and 36 projects in 2015, to 20. The locations for the projects in Yr 2017 are shown below on this page for your information. The median amount decreased from \$4,000 in 2016 to \$2,000 in 2017, although the total was only 10.7% lower in Yr 2017.

Please do share a copy by e-mail of your correspondence and/or photos from 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 fully tax deductible. Since INSAF is subject to an audit, please help document how, specifically, the funds were utilized by the recipient. Due diligence is an IRS requirement and very much an INSAF goal, and the Project Leader's follow-up is sincerely requested.

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

Rank Y17	Rank Y16	PROJECT	2017 \$ Level
1	1	Kanchan Foundation, Ahmedabad, Guj.	87,920
2	3	Divya Deepa, Mysore, Karnataka	47,000
3	5	Pratham Mysore, Karnataka	10,000
4	6	SODHANA — Chipurupalli, A.P.	8,750
5	2	School Reconstruction, Nepal	6,875
6	-	Rotary Eye Institute, Navsari, Gujarat	6,000
7	12	Balabhavan Nazareth College Student Support, Kerala	5,300
8	-	Malvi Charitable Trust, Ahmedabad (Shantaba Vidyalaya, Kokeri, Gujarat)	3,000
9	10	Anganwadi School Construction, Bercha (Hoshiarpur), Punjab	2,750
10a	13	Ekal Vidyalay (Promote Literacy)	2,000
10b	15c	Sankara Eye Foundation	2,000
12	-	SOS Children's Home, Rajpura, Punjab	1,920
13a	8	Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat	1,500

Rank Y17	Rank Y16	PROJECT	2017 \$ Level
13b	-	Nanritam, Purulia, West Bengal	1,500
13c	-	Sukhavati, Pune, Maharashtra	1,500
16	9	Govt Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab	1,120
17	-	S.D. Hr. Sec School, Hoshiarpur, Punjab	800
18	18	Sh. R. Adhyatmik Sadhana Kendra, Koba, Gandhinagar, Gujarat	550
19	19	Seva Bharti, Abohar, Punjab	500
20	-	Arya Samaj/Innerwheel, Unnao, UP	389

### Adivasi Unnati Mandal

One of the projects supported in 2016 by Dr. Mahendra & Ms. Jyotiben Nanavati was to support the work of the Adivasi Unnati Mandal.

The Mandal organizes periodic medical camps where volunteer doctors perform cataract surgeries, general medical out-patient care, and dental treatment of patients who are too poor to afford medical care and who do not have access to medical and dental care.

The Nanavati's contribution was utilized to support cataract surgeries at a camp in the Mandal's health clinic at Taki Pathar in Shahapur Taluka in Thane district in Maharashtra, about 75-80 miles northeast of Mumbai.



Patients at the Adivasi Unnati Mandal Health Clinic at village Taki Pathar in Maharashtra

## INSAF Families Extend Support to 4 Young People in Kerala

We begin this report with Sinto Raphael — a success story 11 years in the making. Back in 2007, **Joginder & Meera Kundra** initiated the support for the education of Sinto through Balabhavan, run by the Sisters of Nazareth in Kerala. Sinto was a bright 12-year old back then and came from a very poor family. In 2017, the Kundras were joined by **Santosh Chokhani, Raj & Padmashri Lad, AJ & Thankamma Poulouse, and Bhav & Kaye Sharma** as Sinto needed the final year of support of \$2,200.



**Sinto in a Dec 2014 Photo**

The great news is that in 2017, Sinto graduated with a bachelor's degree in Mechanical Engineering from a government college in Kerala, where he had gained admission strictly on merit. Over the years, Sinto has written about his progress, which includes becoming a competitive Taekwondo player as well as co-authoring a paper on grain refinement of Al-Si alloys.

In August 2017, Sinto joined a 1-year training program, after which he is expected to be appointed as a Marine Engineer in a shipping company.

In 2017, the INSAF members mentioned above are happy to initiate the support of Ms. Navya Devassykutti for her 4-year course in B.Sc. Nursing with \$1,500. Navya is a bright student, having cleared her 12th grade with 83% marks and earning admission into the nursing course. Her dad works as a coolie and is the sole earner of the family.

The group also provided \$1,600 for the medical care of the only baby granddaughter of an unemployed agricultural worker, on a one-time basis. The baby had come down with some mysterious illness, and the family was in a desperate situation regarding how to afford the baby's medical care. The condition of the child is not known at the time of this Newsletter.

Another student, Mr. Joyce Anthony, supported for his Master's degree in Social Welfare, completed his MSW in Aug. 2017 and was hopeful of finding a suitable position.

## Seva Bharti — Where Volunteer Teachers Help Children from Poor Families

Seva Bharti is a volunteer run organization in Abohar, Punjab which aims to help poor families with education and basic medical care. Former INSAF President **P.K. Malhotra** and his wife **Suresh** have been supporting Seva Bharti over the past several years.

In the education arena, Seva Bharti runs two centers, where volunteer retired teachers tutor about 20 children each for 3-4 hours — free. The teachers also try to inculcate among the children values such as respect for elders, prayer, and service to society. Photos below are from a visit by PK to one of the centers in November 2017.



**P.K. (4th from left) with teachers and children at a Seva Bharti Center in Nov 2017**



**Seva Bharti Center in Abohar, Punjab with medicines meant for distribution to the needy (Nov 2017 photo)**

## 2018 CONTRIBUTIONS

Here is a menu of project-types for you to consider for your 2018 contribution. Broadly, INSAF projects are in the areas of education, community development and community service. ( please see Page 8 for specific recent projects). Please print the sheet below, 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 the INSAF colleagues will be in touch with you.

Your Choice	Your 2018 Contribution	Type of Project	Additional Information
1	<input type="checkbox"/> \$ _____	<b>Community Development</b>	Build some durable facility or service of long-term recurring value to a community
2	<input type="checkbox"/> A \$ _____ <input type="checkbox"/> B \$ _____ <input type="checkbox"/> C \$ _____	<b>Education</b> A. Teacher Staff Support B. Sponsor a specific student C. Grant to a school for scholarships, books or incentive awards	Respective examples: <ul style="list-style-type: none"> <li>Stipend for volunteers at a school</li> <li>Help a specific student from a poor family or at an orphanage (several years commitment).</li> <li>Make a grant to a school for operations or tuition/books/scholarship for students as an incentive to perform better or to award a teacher.</li> </ul>
3	<input type="checkbox"/> \$ _____	<b>Community and Health Services</b>	Fund needed services for the poor
4	<input type="checkbox"/> \$ _____	<b>Women's Empowerment</b>	Fund some program which aims to help women
5	<input type="checkbox"/> \$ _____	<b>Literacy Improvement</b>	Fund efforts to increase literacy
6	<input type="checkbox"/> \$ _____	<b>Hunger Alleviation</b>	Fund food services for the poor
7	<input type="checkbox"/> \$ _____	<b>Animal Welfare</b>	Grant funds for care of stray animals in major urban centers
8	<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 or \$10/Single Annual-Membership

NAME(S) & ADDRESS \_\_\_\_\_

\_\_\_\_\_ 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 V. P. Finance, 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 listings below.

- **Adivasi Unnati Mandal, Mumbai [Community Service]**  
Dr. Mahendra & Ms. Jyoti Nanavati
- **Arpana Trust Foundation, Karnal, Haryana [Women Empowerment]** Dr. Nirmala Bidani
- **Arya Samaj, Unnao, UP [Education]**  
Sh. Sikandar Tuli
- **Balabhavan Nazareth Student Support, Paduapuram, Kerala [College Education of Specific 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
- **Bhulpur Shiksha Samiti, Dist. Etawa, UP [Education]**  
Sh. Satyendra Chaudhari
- **Dardionu Rahat Fund, Ahmedabad [Community Service]**  
Dr. Mahendra & Ms. Jyoti Nanavati
- **DECC Trust Saraswati Vidyalam, Engandiyur, Kerala [Community Dev & Education]:** Sh. K. Vasudevan & Friends
- **DISHA, Bareilly, UP [Handicapped Children]**  
Sh. Rakesh & Ms. Geeta Kapur
- **Divya Deepa Charitable Trust, Mysore, Karnataka [Community Dev & Education]** Dr. P. Harshavardhana, Sh. Joginder Kundra, and Friends
- **Shmt. Dwarki Devi INSAT Vidya Mandir, Hoshiarpur, Punjab [Community Dev & Education]** Sh. Surinder & Ms. Nirmal Maheshwary & Family
- **Ekal Vidyalay [Literacy]**  
Sh. Joginder & Ms. Meera Kundra,
- **Friendicoes of SECA, New Delhi [Animal Welfare]**  
Ms. Aruna Marathé
- **Govt. Girls Middle School, Village Alduka (Mewat), Haryana [Community Dev]** Dr. Raj & Ms. Padmashri Lad
- **Govt. Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab [Motivation of Students]** Dr. Bhav & Ms. Kaye Sharma
- **Govt. Sr. Sec. Schools, Kamand & Kataula, H.P. [Education]**  
Dr. Bhav & Ms. Kaye Sharma, Sh. Sikander & Ms. Kamlesh Tuli
- **Innerwheel Club, Unnao, UP [Community Service]**  
Sh. Sikandar Tuli
- **Jeevan Prabhat Children's Home Pondicherry [Community Dev]** Sh. Joginder & Ms. Meera Kundra
- **Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat [Community Service]** [Dr. Mahendra & Ms. Jyoti Nanavati, Sh. Pankaj & Ms. Rupa Nanavati
- **Jeevan Jagruti Trust, Ahmedabad [Community Service]**  
Sh. Anop Vora
- **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,
- **Mother Theresa Home for Children, Ambala Cantt, Haryana [Hunger Alleviation]** Sh. Kumar & Ms. Sudesh Kapoor
- **Nepal Primary School Construction ([Community Dev]**  
About 36 INSAT Families
- **NIT Hamirpur Literacy Mission, H.P. [College Education of a specific Disadvantaged Youth]** Dr. Amrit & Ms. Shashi Chadha, Dr. Bhav & Ms. Kaye Sharma
- **Sh. O.P. Soni Charitable Trust, Jagraon, Punjab [Medical Services]** Sh. Ashok & Ms. Sanju Soni, Dr. Ashok & Ms. Usha Sachdev
- **OSDAV School, Kaithal, Haryana [Motivation of Students]**  
Ms. Manju Chexal
- **Panjab University, Chandigarh [Motivation of Students]**  
Chem. Eng. Class of 1969 Alumni & Bibi Amrit Kaur Scholarships c/o Dr. Bhav Sharma/Sh. Pritinder Singh Arora
- **Parishram Parimal Trust, Ahmedabad [Community Services]**  
Dr. Mahendra & Ms. Jyoti Nanavati
- **Pratham Mysore, Karnataka [Literacy]**  
Sh. Arun & Ms. Padma Cariappa, Family and Friends
- **Sh. Raj. Adhyatmik Sadhana Kendra, Koba, Gujarat [Community Service]** Dr. Mahendra & Ms. Jyoti Nanavati, Dr. Bipin & Ms. Kalpana Shah
- **Sankara Eye Foundation, USA [Eye Care Services]**  
Sh. Joginder & Ms. Meera Kundra
- **Satem 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 — Ramalingapuram, P'valasa A.P. [Community Dev, Women's Empowerment, & Education]** Dr. Santosh Chokhani, Dr. Gopal & Ms. Shibani Ghose Chotani, Dr. Krishan & Dr. Vimal Goyle, Sh. Joginder & Ms. Meera Kundra, 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 [Education of Specific Children]** 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
- **SUN Charitable Trust, Ahmedabad [Education of girl students]** Sh. Bipin Shah
- **Sri Vankaner Kelavani School, Ahmedabad [Education]**  
Sh. Ramesh & Ms. Jyoti Patel
- **Vishwa Gujarati Samaj Women's Wing, Ahmedabad [Scholarships]** Dr. Mahendra & Ms. Jyoti Nanavati