



April 2020
Volume 45 Issue 1

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

- Dr. Santosh Chokhani
President & Chairman
Arlington, VA 22207
Santosh.Chokhani@gmail.com
 - Ms. Padmashri Lad
VP, Finance
San Mateo, CA 94403
padmashri_lad@hotmail.com
 - Dr. A. J. Poulose
VP, Communications
Belmont, CA 94002
 - 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

Federal Tax ID #
23-7338355

Operations@insafweb.org

I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

INSAF PROJECT EFFORT IN 2019 A NEW RECORD

Congratulations to everyone associated with INSAF for posting in 2019 the highest total of collective project effort in INSAF's 49 year history. This follows the previous best effort in 2018, and the previous 2nd best in 2016. Our spirit of "giving back" remains strong.

The total project effort in 2019 was at \$336,125 which is a 47% increase from the \$228,675 in the Year 2018 (Ref. Page 3). For perspective, our project effort in 2016 was \$213,671, indicating a strong project effort during the 4-year period of 2016-19.

Page 5 has our "Project Honor Roll" for 2019, which shows the specific projects in 2019. The number of projects, which indicates "breadth", remained at 24 relative to 2018. The median amount per project can be taken as an indicator of depth in a given year. The median dollars per project in Yr 2019 was \$1,800, down from \$2,500 last year.

Of course, each project is unique in how it makes a difference, and numbers provide only a partial perspective. This and the earlier INSAF Newsletters provide additional details on how our colleagues are giving back. Here are the types of causes our INSAF colleagues chose to support in 2019:

Generalized Description for Project Goal

- Promotion of literacy and good quality education for children of the poor
- Care and education for "out-of-system" or otherwise disadvantaged children
- Support for education of slum children
- Pre-school education of children from disadvantaged families
- College education of young women from disadvantaged families
- Funding for community services such as funding non-profit eye-care hospitals
- Incentivization of students to perform better academically
- Support of women's self-help groups
- Community health and medical services

Special congratulations to each of the Project Leaders and Sponsors/Donors for their successful effort in implementing the "give back" projects listed on Page 5. Donors of the top two projects: **Kanchan Foundation**, Ahmedabad, Gujarat, and **Divya Deepa/Kaliyuva Mane**, Mysuru, Karnataka were impressive, sending \$172,196 for the Kanchan Foundation (51% of total), and 97,000 for Divya Deepa (29% of total). However, all project donations, large or small, make a difference.

If you have been thinking about how to start a new project to "give back", please drop a line to Operations@insafweb.org. Please see if you can introduce INSAF to someone new in the coming months and explain how INSAF enables them to give back in his/her own way with zero overhead expenses, thanks to its volunteers.

THANKS IN APPRECIATION FOR PROJECT CONTRIBUTIONS

Warm thanks to the following for their project contributions during 2019. The list includes non-member contributors. Please forgive any spelling errors — however, please do point them out via an e-mail so appropriate corrections can be made for the future.

- Arora, Sh. Pritinder Singh & Ms. Maninder (Charitable)
- Bansal, Dr. Jai Gopal & Ms. Santosh
- Baral, Sh. Asok & Ms. Mitu (& Exxon)
- Behles, Mr. Tom & Mrs. Margaret
- Bhatt, Sh. Pratap Singh
- Bhutta, Sh. Pravin & Dr. Rajal
- Cariappa, Ms. Priya
- Cariappa, Sh. Arun & Ms. Padma Tatta (Bank of America)
- Chandra, Sh. S. (Village Hope)
- Chokhani, Dr. Santosh
- Chotani, Dr. Gopal & Ms. Shibani (directly in India)
- Ferguson, Ms. Vashtye
- Gandhi, Ms. Avni {& Goldman Sachs}
- Gandhi, Sh. Vishal (Fidelity)
- Goyle, Dr. Krishan & Dr. Vimal
- Harmelink, Mr. Roger & Mrs. Marjorie
- Harms, Mr. Larry and Mrs. Sharon
- Harshavardhana, Dr. P. & Ms. Shaku
- Herstad, Mr. Sterling & Mrs. Jeanne
- Johar, Ms. Archana
- Kakkasseril, Dr. Job & Mrs. Achanna
- Kamdar Foundation
- Kasad, Dr. Homei A.
- Krishnan, Sh. Kumar & Ms. Sujatha
- Kundra, Sh. Joginder & Ms. Meera (Exxon & Fidelity)
- Lad, Dr. Raj & Ms. Padmashri (& The Christensen Fund)
- Lawrence, Ms. Demetra
- Mahajan, Sh. Devinder
- Malhotra, Sh. P.K. & Ms. Suresh
- Marathe, Ms. Aruna
- Mehta, Sh. Dharmesh & Ami
- Mehta, Sh. Praful & Ms. Chanda
- Moulton, Dr. Anthony and Ms. Monica Heischen
- Murthy, Dr. Soma & Dr. Parvathi
- Nanavati, Dr. Mahendra & Ms. Jyoti
- Neelakantappa, Sh. Kotresha & Ms. Michele
- Paliwal, Dr. Ramesh & Ms. Pratibha
- Parikh, Sh. Kalpesh
- Patel, Sh. Ramesh & Ms. Jyoti
- Patel, Shashi {Comfort Inn}
- Poulouse, Dr. A.J. & Ms. Thankamma
- Prasad, Sh. Arnob & Ms. Vandana
- Prasad, Sh. Keshaw & Ms. Saroj

- Sachdev, Dr. Ashok & Ms. Usha
- Sachdev, Ms. Sucheta
- Shah, Sh. Ashok & Ms. Shobhana
- Shah, Sh. Suken & Ms. Daksha
- Sharma, Dr. Bhav & Ms. Kaye (Fidelity)
- Shrivastav, Dr. Manoj & Ms. Maneesha
- Shah, Sh. Suresh
- Sita Foundation (Ullal)
- Sra, Sh. Chani (Fidelity)
- Tellie, Ms. Shanti Cariappa
- Tuli, Sh. Sikander & Ms. Kamlesh
- Varas, Ms. Neelam
- Vora, Sh. Anop & Ms. Renuka
- Vora, Sh. Chandra & Ms. Nisha (& Benevity)
- Vora, Sh. Neel (& Goldman Sachs)

FORMER INSAF EXEC DR. GAMBHIR RECOGNIZED WITH A PLAQUE AT ANNUAL ALUMNI FUNCTION AT PANJAB U.

The Annual Global Alumni meet for Punjab University was held in Chandigarh on November 28, 2019. The Chief Guest at the function was Mr. Sunil Arora, the Chief Election Commissioner of India (CEC). The CEC fondly recalled how his friends helped him stay unofficially as a "refugee" at the Hostel No 1 for 3 months while he prepared for the Civil Services Exam, and how everyone looked forward to the "Rajma Chawl" served at the Hostel Mess Hall.

During the function, Dr. Baljit Singh Gambhir (2nd from right in the photo below) was honored with a plaque. Baljit is a former INSAF Exec and a member of the graduating Chem. Eng. Class of 1969, to which several INSAF members and the Newsletter Editor, belong. Congratulations, Baljeet.



WARM WELCOME

A very warm welcome to our new Life Members in 2019:

- ♦ **Dr. Jai Gopal & Ms. Santosh Bansal**, Warren, NJ
- ♦ **Sh. Pravin & Dr. Rajal Bhutta**, Boca Raton, FL

ANNUAL FINANCIALS: We continue our tradition of 44 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. A.J. Poulse** for performing the internal audit this year. Members are encouraged to forward any comments or questions on these Financials to the Newsletter Editor at Operations@insafweb.org.

	2019	2018	2017
Opening Balance Jan 1	283,701.14	151,865.05	112,424.16
Receipts	345,374.71	360,914.21	230,331.91
Membership Dues & General Contributions	300.00	300.00	100.00
Project Contributions/Other	344,596.36	360,213.66	230,048.60
Interest Income	478.35	400.55	183.31
Expenditures	336,323.72	229,078.12	190,891.02
Projects & Related Expenses	336,124.57	228,675.08	190,875.00
Other -- Newsletter, Website, Mail, Banks	199.15	403.04	16.02
Closing Balance Dec 31	292,752.13	283,701.14	151,865.05

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 — 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 that can be used to help those in need.

Want to know about Projects Not Covered in this issue?

You might wish to check out the November 2019 Newsletter available at INSAFWEB.ORG for information on the following projects: The Kanchan Foundation, Divya Deepa/Kaliyuva Mane, Pratham Mysore, Calcutta Rescue, Nanritam, and a few others. If you wish to know about a project not covered in this or the Nov. 2019 Newsletter, please feel free to ask the Editor at Operations@INSAFWEB.ORG.

SOLAR STREET LIGHTS LIGHT UP A SMALL VILLAGE

During 2019, INSAF's Dr. Raj & Ms. Padmashri Lad made a \$3,000 contribution towards \$5,000 needed for the installation of 20 solar powered street lights in the small village of Shirwadi, in Murbad Taluka in Thane District of Maharashtra (about 80-90 miles North of Mumbai).

This project was a creative collaboration between the Rotary Club of Bandra Kurla, the Indian Development Foundation, Mumbai, and INSAF. The photo below is from the dedication ceremony. The small white & blue sign on the pole in the photo says, “Donated by INSAF, USA”. The larger plaque at the base recognizes the Rotary Club.



Railway Platform Kids Get a Boost

Several INSAF families have been supporting two informal schools in Odisha — the Ruchika-INSAF Platform School, Bhubaneswar, and the Ruchika-INSAF Education Center, Paradeep. The goal of the Bhubaneswar School is to “mainstream” the children who hang around the platform by enabling them to obtain admission into a regular school. The Paradeep Center aims to help slum children cope in school instead of dropping out as many do.

At their 2019 reunion, a group of former Peace Corps volunteers (named India X), who had served in India during 1965-66, selected the idea of helping the Bhubaneswar platform school children for their Service Project. The India X group raised \$550 for the effort. They were later joined with a \$200 contribution in Rupees by Former INSAF Exec Kumar Kapur and his wife Sudesh. As one may guess, the platform children lack even basic necessities. Under this special one-time project with a budget of \$750, about 25 Bhubaneswar platform children are receiving the following items to make their life a little bit easier:

- ◆ Blankets as most sleep in make-shift shelters
- ◆ Shoes
- ◆ School Uniforms
- ◆ Umbrellas for the upcoming rainy season
- ◆ Back-packs for those who don't have them
- ◆ Books/Notebooks for those who don't have them

COVID-19 AWARENESS AT RUCHIKA-INSAF PARADEEP

In an example of how COVID-19 issues are everywhere, the Paradeep, Odisha, RUCHIKA-INSAF Center organized an awareness session for the slum children attending the Center.

The goal of the Paradeep Center is to lower the normally high dropout rate among the schoolgoing children of the slum area. Typically, about 24 students attend the Center regularly.

Photo below shows a student leading a discussion on the COVID-19 virus. “Ruchika INSAF” is written on the Board.



**Railway Platform Children Receiving New Blankets
(Feb 2020 photo)**



Railway Platform Children Receiving New Shoes (Feb 2020 photo)

P.U. Chem. Eng. Class of 1969 and Amrit Kaur Scholarships

The implementation of the 3 “Class of '69 Alumni” (funded by Class of '69) and 3 “Amrit Kaur” Scholarships (by Pritinder Singh Arora, also from the Class of '69) continues to be patchy, as it has been over the past 20 years.

In November 2019, the Department of Chemical Engineering & Technology (DCET) proposed the names of 6 students for the 2019-20 academic year, but the university is yet to actually award the scholarships as of this writing. Also, there have been attempts in the last few months by Baljit Singh Gambhir & Bhavender Paul Sharma (both from the Class of '69) to improve the award process but the dialog is yet to reach a conclusion.

The scholarships award Rs. 20,000/year to each recipient.

24 PROJECTS IN 2019 PROJECT HONOR ROLL

Our Project Honor Roll for the year 2019 is presented on this page. Congratulations to each of the contributors to these projects and the Project Leaders. We know that your efforts to "give back" will make a much needed difference.

Our collective total number of projects (an indication of breadth) has ranged from 20 projects in Yr 2017 to 24 projects in 2018 and 2019. The projects spanned 12 states/territories of India, expanded from 9 last year. The locations for the projects in Yr 2019 are shown below. The median amount (an indication of depth) decreased from \$2,500 in 2018 to \$1,800 in 2019.

Please do share a copy by e-mail of your correspondence and/or photos from your project site. This not only helps with the Newsletter, but such materials also 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 would like some help with the logistics, please feel free to e-mail a note to the Editor at Operations@insafweb.org.

Rank Y19	Rank Y18	PROJECT	2019 \$ Level
1	1	Kanchan Foundation, Ahmedabad, Guj.	172,196
2	2	Divya Deepa, Mysore, Karnataka	97,000
3	6	SODHANA programs — Chipurupalli, A.P.	13,830
4	19	Calcutta Rescue, W. Bengal	13,000
5	7	Nanritam, Purulia, W. Bengal	10,000
6	9	Ruchika Social Service Org., Odisha	6,600
7	12	College Education Support, Kerala	4,675
8	-	Indian Dev. Foundation/Rotary Mumbai	3,000
9	4	Pratham Mysore, Karnataka	2,500
10	15	Manav Kalyan Trust, Navsari, Gujarat	2,250
11a	5	Rotary Eye Institute, Navsari, Gujarat	2,000
11b	—	Dardionu Rahat Fund, Ahmedabad	2,000
13	13b	Ekal Vidyalay	1,600

Rank Y19	Rank Y18	PROJECT	2018 \$ Level
14	—	Seva Bharti, Abohar, Punjab	1,524
15	—	Adivasi Unnati Mandal, Mumbai	1,000
16	—	SOS. Childrens Village, Rajpura, Punjab	800
17	—	Govt. Girls Sr. Sec. School, Narnaul, HR	675
18	—	Govt. Sr. Sec. School, Bhai Rupa, Punjab	600
19	17	Sh. R. Adhyatmik Sadhana Kendra, Koba, Gandhinagar, Gujarat	500
20	—	Animal Aid Unlimited, Udaipur, RAJ	450
21	—	RESQ Charitable Trust, Pune	450
22	—	Govt. Sr. Sec. School, Timbi, HP	380
23	—	Manjari Sankurathri Mem Foundation	150
24	—	Able Charity, Faridabad, UP	140

Long-Term Sponsorship of Children

In an INSAF project concept started in 2004, a long-term (12-18 year) commitment is made to support a specific young child's education at a cost of about \$160-200/yr. A total of 6 children at SOS Children's village, Rajpura, Punjab have been partially sponsored by 6 INSAF families. We reported last year that the oldest, Bharti, had graduated with a BCA (Bachelors in Computer Applications) degree. The youngest was Bhawna, who was only 21 month old when her INSAF sponsorship began in 2004, and is now finishing her 9th Class. The others are now in 10th or 11th or 12th. Photos below show "then" and "now" of Bhawna.



Bhawna (2007)



Bhawna (2019)

Supporting Young Women from Disadvantaged Families in Kerala for Professional College



Hima



Aleena

A few of the INSAT members are currently supporting three projects under which students from poor/disadvantaged families are supported for their post-school education to help them and their families escape poverty. The first is in Kerala where Hima and Aleena (above), along with Navya who is not shown here, are pursuing their B.Sc. Nursing degrees. (The other two projects are in Andhra and Haryana).

Hima's father passed away in 2008 and her mother is supporting the family with her modest job. The INSAT members are supporting her for her 4th year in Nursing. Aleena's father is an auto-rickshaw driver and her mother is a helper in a shop. The INSAT team supported her 1st year B.Sc. Nursing in 2018, and is now supporting her for her 2nd of 4 years.

In December 2019, Aleena wrote:

"In the nursing school, we use computers only to take notes from the internet, no personal computer. Therefore I could not read your letter sent on Nov 19. Thank you very much for your interest in my study.

We finished the practical examination on 2nd December. 2nd year theory classes started by the end of November. It is symptom of disease etc.. Practicals are not started.

Christmas celebration was super. It was on 21st December there was carol singing, gift exchange. We went round the whole hospital singing carol songs. My friends have taken photos if you send Sr. Joan your phone no. I shall send them to you.

In our room in hostel we are only 3 students. Each student has one cot, wall shelf and table. It is spacious, one extra cot is there vacant. Toilets are common. The arrangements are satisfactory. We clean the bed rooms ourselves every Sunday.

There is hardly any free time. On the first Sunday we watch a film of 3 hr duration. While we are in the room we talk freely also in the dining hall. From 8.30 to 11 we go to study hall.

My parents are doing well. My brother Anson is continuing his study of practical accounting. We celebrated Christmas at home and went to see my

mother's mother who is about 75 years old.

Hope all of you are keeping well. Thank you very much for the encouragement you give me."

In the case of Hima, Aleena, and Navya, a total of \$4,675 was sent during 2019 in support of their B.Sc. nursing program. This project is run in collaboration with the Sisters of Nazareth in Kerala.

New Initiative for Primary Education in A. P.

As long-time readers of the INSAT Newsletter know, a number of INSAT families have been supporting two preschools, women's Self Help Groups (SHGs), and community medical services in collaboration with Sodhana, in Chipurupalli, A.P.

The preschool sponsors who annually provide about \$3,150, can be proud to note that the A.P. Govt. is starting 4,000 preschools, and Sodhana has been asked to play an important role in the initiative.



Sodhana run preschools follow an activity based model. Children performing for visitors. Founder Dr. Rao is 2nd from Rt.

The women's empowerment program partially funds with about \$2,100, two coordinators who help the women obtain and pay for micro-loans from the banking system.

Medicines are provided to the poor with annual funding at about \$3,500.

Recently, INSAT families committed to a new program for the primary school education. Under this program, Sodhana will place volunteer teachers to help teach 1st and 2nd standards to strengthen the foundation of the rural and tribal children. The INSAT families will support 5 such volunteers with an annual contribution of about \$3,600. The overall goal is to demonstrate to the state govt. the impact of quality education in early grades so that, hopefully, the state govt. would improve their rural primary school funding a few years in the future.

2020 CONTRIBUTIONS

Here is a menu of project types for you to consider for your 2020 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 2020 Contribution	Type of Project	Additional Information
1	<input type="checkbox"/> \$ _____	Community Development	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 \$ _____	Education 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"> Stipend for volunteers at a school Help a specific student from a poor family or at an orphanage (several years commitment) 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.
3	<input type="checkbox"/> \$ _____	Community and Health Services	Fund needed services for the poor
4	<input type="checkbox"/> \$ _____	Women's Empowerment	Fund some program which aims to help women
5	<input type="checkbox"/> \$ _____	Literacy Improvement	Fund efforts to increase literacy
6	<input type="checkbox"/> \$ _____	Hunger Alleviation	Fund food services for the poor
7	<input type="checkbox"/> \$ _____	Animal Welfare	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 (or e-mail the above information to padmashri_lad@hotmail.com) to the address below:

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 at Operations@insafweb.org of any errors and omissions including any corrections and updates to the listings below.

- **Adivasi Unnati Mandal, Mumbai [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **Animal Aid Unlimited, Udaipur, Rajasthan, and RESQ, Pune [Animal Welfare]** Ms. Aruna Marathé
- **ARCH (Action Rex. In Community Health & Dev) Vadodra, Guj. [Community Service]** Sh. Ramesh & Ms. Jyoti Patel
- **Arya Gram Vikas Samiti School, Rathora, UP [Education]**
Sh. Sikandar Tuli
- **Arya Samaj, Unnao, UP [Education]**
Sh. Sikandar Tuli
- **Balabhavan Nazareth College Student Support, Paduapuram, Kerala [College Education of Specific Youth]:** Sh. Arun & Ms. Padma Tatta Cariappa, Dr. Santosh Cholkani, Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Dr. A.J. & Ms. Thankamma Poullose, Dr. Bhav & Ms. Kaye Sharma
- **Bercha (Hoshiarpur) Anganwadi School [Community Dev]**
Sh. Chani Sra
- **Calcutta Rescue, Kolkata, W. Bengal [Community Dev]**
Sh. Asok Baral, Sh. Joginder Kundra, and friends
- **Dardionu Rahat Fund, Ahmedabad [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **Dardi Sahayak, Ahmedabad [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **DECC Trust Saraswati Vidyalam, Engandiyur, Kerala [Community Dev & Education]:** Sh. K. Vasudevan & Friends
- **Divya Deepa Charitable Trust, Mysore, Karnataka [Community Dev & Education]** Dr. P. Harshavardhana, Sh. Joginder Kundra, Sh. Chani Sra, and Friends
- **Ekal Vidyalay [Literacy]**
Sh. Joginder & Ms. Meera Kundra, Sh. Kumar & Ms. Sudesh Kapur
- **Govt. Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab [Motivation of Students]** Dr. Bhav & Ms. Kaye Sharma
- **Indian Development Foudation/Rotary Mumbai [Community Dev]**
Dr. Pushkraj & Ms. Padmashri Lad
- **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
- **Kanchan Foundation, Bhavnagar, Gujarat [Community Service]** Dr. Anop & Ms. Renuka Vora Families
- **Maheshwary Charitable Trust, Hoshiarpur, Punjab [Community Service & Education]** Sh. Surinder & Ms. Nirmal Maheshwary & Family
- **Manav Kalyan Trust, Navsari, Gujarat [Community Service]**
Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati,
- **Nanritam, Purulia, W. Bengal [Community Dev]** Sh. Joginder & Ms. Meera Kundra
- **Nepal Primary School Construction ([Community Dev]**
About 36 INSFAF Families
- **NIT Hamirpur Literacy Mission, H.P. [College Education of a specific Disadvantaged Youth]** Dr. Amrit & Ms. Shashi Chadha, Dr. Bhav & Ms. Kaye Sharma
- **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
- **Pingalwara Charitable Society, Amritsar, Punjab [Community Service]** Sh. Kumar & Ms. Sudesh Kapur
- **Polio Foundation, Ahmedabad [Community Service]**
Dr. Bipin & Ms. Kalpana Shah
- **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
- **Ruchika-INSAF Platform School & Ruchika-INSAF Education Center, Paradeep, Odisha [Education]**
8 INSFAF Families and the India X Peace Corps Group c/o Bhav
- **S. R. G. Vikas Samiti School, Nagaauri, UP [Education]**
Sh. Sikandar Tuli
- **Sambalpur University, Odisha [Education],** Sh. Bhim & Dr. Hemlata Bhakoo
- **Sankara Eye Foundation, USA [Eye Care Services]**
Sh. Joginder & Ms. Meera Kundra
- **Shantaba Vidyalay, Kukeri, Gujarat [Education]** Sh. Ramesh & Ms. Jyoti Patel
- **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 Poullose, 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, Dr. Ashok & Ms. Usha with Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- **S.D. Sen. Sec. School, Hoshiarpur, Punjab [Education]**
Sh. Surinder & Ms. Nirmal Maheshwary & Family
- **Sri Vankaner Kelavani School, Ahmedabad [Education]**
Sh. Ramesh & Ms. Jyoti Patel