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

- Sh. Joginder P. Kundra
President & Chairman
Cranbury, NJ
joginderkundra@gmail.com
- Ms. Padmashri Lad
VP Communications
San Mateo, CA 94403
padmashri_lad@hotmail.com
- Dr. A. J. Poulouse
VP Finance
Belmont, CA 94002
ajpoul@yahoo.com
- Dr. Santosh Chokhani
Director
Arlington, VA 22207
Santosh.Chokhani@gmail.com
- Sh. O. P. Garg
Director
New York, NY
ompgarg100@gmail.com
- Sh. P. K. Malhotra
Director
Davenport, FL
pkmalhotra@aol.com
- Ms. Anita Sra
Director
Chapel Hill, NC
anita.sra@gmail.com

- Dr. Bhavender Paul Sharma
Newsletter & Website Editor
San Mateo, CA 94403
sharma7336@gmail.com

www.insafweb.org

A section 501(c)3 Non-Profit
Tax ID # 23-7338355

insafusa.operations@insafweb.org

I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

PROJECT EFFORT REMAINS STRONG AS INSAF GETS READY TO ENTER THE LAST YEAR OF ITS OPERATION

Thanks to INSAF project leaders and donors, INSAF project effort so far this year looks good with one more quarter to go in 2025.

Our combined funding of various projects in the Year 2025 is trending towards a good year, even if not quite up to the level of the record last year. An unofficial estimate is that total project effort has likely crossed the \$400,000 mark. Last year, the project effort was a bit over \$351,000 by this point in time but then a few major projects were implemented pushing the effort to an all-time record \$615,146. We'll have to wait and see how all of 2025 turns out.

Major project funding this year so far has been for the following projects:

1. The Nanritam projects
Project Leader: Sh. Joginder Kundra
2. The Vallabh Kanya Kelavani Mandal project
Project Leader: Sh. Chandra Vora
3. Society for Community Participation & Empowerment (SCOPE)
Project Leaders: Sh. Arun Cariappa, Sh. Sameer Halpete
4. Narmadalaya project
Project Leader: Sh. Suresh Patel
5. Books For All projects
Project Leaders: Sh. Vinod Luthra, Sh. Miraj Savla

This issue covers a few of the recent projects. As an annual update, the last page of the Newsletter has been updated to include only projects which were active during 2023-25.

We extend a very warm welcome to the following new members:

- Sh. Sameer & Ms. Deepali Halepete, San Jose, CA
- Sh. Miraj & Dr. Aditi Savla, Lewis Center, OH

These new members have already sponsored excellent new projects in 2025.

As noted in previous Newsletters, the Year 2026, 53rd for INSAF, will be the planned last year of INSAF operations due to retirement of our volunteers. Consequently, this Newsletter plans to publish its last two editions in April/May 2026 and Oct/Nov 2026, respectively. Readers are encouraged to continue support of their favorite causes over the coming months.

The entire INSAF team wishes all a very happy holiday season and a great year in 2026.

KANCHAN FOUNDATION AND THE VORA FAMILY CONTINUE INSPIRATIONAL COMMUNITY SERVICE

The Kanchan Foundation is a charitable foundation based in Mumbai. It started more than 25 years ago by INSAF member Sh. Anop Vora and his brothers. INSAF member Sh. Chandra Vora is ably coordinating the project in recent years.

The Foundation spent the equivalent of nearly \$80,000 during the India fiscal year 2024-25 to help the disadvantaged: with scholarships, for education-related expenses, and via assistance for medical and economic needs. A remarkable effect of consistent donations to INSAF for the Kanchan Foundation is that the Foundation has doubled the funds spent to aid the disadvantaged over the last 6 years. Activities in 2024-25 included:

- **Purchase of Medical Equipment, Eye Camp, and Financial Aid:** About \$23,400 was spent in this work during 2024-25. Some of the funding went to buy equipment for the pediatric ward at the Kidwai Memorial Inst. of Oncology, Bangalore. In March 2025, an eye camp was organized in Gujarat in collaboration with another charitable trust. Economic aid was provided to a significant number of people in parts of Gujarat and Maharashtra.
- **Support of Education-Related Expenses:** Education remains the top area of focus over the last decade. Scholarships for 27 students in professional courses (Engineering, Chartered Accountancy, Pharmacy, etc.) totaling over \$21,000 were awarded in 2024-25. Another \$35,000 were spent to support village school students in Gujarat, including a grant to construct a large roof and cement floor in the Nasitpur, Gujarat school. The grant was a game changer for the school and the village.



New roof and floor allows protection from rain and sun at the Nasitpur School (Jan 2025)

REMEDIAL EDUCATION FOR MARGINALIZED CHILDREN LIVING NEAR TWO RAILWAY STATIONS

A group of 7 INSAF families teamed up about 6-7 years ago to help provide remedial education to marginalized children living near the Bhubaneswar and Paradeep railway stations in Odisha, with the help of Ruchika Social Service Organization (Ruchika SSO). Ruchika SSO is a long-time nonprofit in Odisha, originally founded by the Late Mrs. Inderjit Khurana, a relative of INSAF members Sh. Pritinder and Ms. Mani Arora.

The aim of the INSAF-Ruchika program is to provide skills and awareness to the children so that they can enter and cope well enough in a traditional school to stay in school.

During the 2024-25 fiscal, the Bhubaneswar location served 29 children (12 girls). The Paradeep location served 24 children (9 girls).

The challenge at Paradeep, where students are in classes 4 to 8, is to help the children stay in school; whereas in Bhubaneswar, the challenge is get them to become a school-going student. The children come from several communities, as judged from their names.



Paradeep Children Relaxing during an "exposure visit" to Dhauligiri Peace Stupa (a Buddhist site on a hill), Dec 2024

In 2025, an INSAF grant of \$7,245 has been sent on behalf of the 7 INSAF families to support the program for the fiscal year 2025-26.

YOUNG LADIES FROM LOW INCOME FAMILIES RECEIVE PARAMEDICAL CAREER TRAINING IN DELHI NCR

With the sponsorship of Sh. Miraj & Dr. Aditi Savla Charitable Fund donations of \$25,000, a novel vocational training program is being conducted at the Ficks BMG Paramedical Institute in NOIDA. The program is coordinated through Books For All, a non-profit also based in NOIDA.

Under this project, 23-26 young women, who have completed their Class 12 and come from disadvantaged families, are being trained in one of the following paramedical fields:

- **Operation Theater Technician (OTT)**
- **Medical Lab Technician (MLT)**
- **Radiology**



Students at a training session at the Ficks BMG Paramedical Institute, NOIDA, UP (Delhi NCR)

The median Family income for the first 23 students is reported to be Rs. 18,000/month.

A separate project of making books for normal sighted people, and Braille & Tactile books for the visually impaired, through Books for All, is being sponsored by Sh. Vinod & Ms. Vinay Luthra. The Luthras donated \$12,000 to support that program in 2025.

For additional information on either or both of the projects, please write to the Newsletter Editor.

HELPING IN DISADVANTAGED IN THE NIMAR REGION OF M.P. NEAR RIVER NARMADA

Nimar Abhudaya Rural Management And Development Association (N.A.R.M.A.D.A.) runs 3 free-of-cost schools, or Narmadalaya, in the Nimar region in the Narmada river basin of Madhya Pradesh. Nimar Abhudaya has been selflessly led since 2010 by Ms. Bharati Thakur, who has received awards for her work.

Bharati ji quit her job in Nashik, Maharashtra, to commit herself to the Nimar region after a 1,920 miles walk along the Narmada River in 2005 with two of her friends.

The schools at Lepa Punarvas (Bairagarh), Bhattyan Bujurg, and Chhoti Khargone impart wholistic education to area children, including in music, sports, vocational skills, as well as academics.

Narmadalaya needed to build a dining hall & student activity center for tribal students. In 2023, INSAF members Sh. Sureshbhai and Shmt. Vanditaben Patel decided to support the project with an initial donation of \$16,000.

In 2024, Sureshbhai and Vanditaben made an additional donation of \$50,000 for this project.

The status of the project as of late August 2024 is shown in the photo below.



Dining and Activity Center being built at Narmadalaya (August 2024 photo)

An additional grant of \$10,000 has been sent recently to Narmadalaya, also with the sponsorship of Sh. Sureshbhai and Shmt. Vanditaben Patel.

More information on Narmadalaya is at Narmadalaya.org.

SCHOOL –BASED INITIATIVE TO NURTURE LIFE SKILLS IN CHILDREN IN VILLAGES NEAR DHARWAD

A new initiative, named Leadership Development Program (LDP), aims to nurture life skills and personal growth in school-going children in 10 villages near Dharwad, Karnataka.

The program is being implemented by SCOPE (Society for Community Participation and Empowerment) based in Dharwad, and is sponsored by INSAF members Sh. Sameer & Ms. Deepali Halepete with a \$28,785 donation. Separately, INSAF members Sh. Arun & Padma Tatta Cariappa are coordinating an education project with SCOPE.

Under the LDP, 10 government schools in villages near Dharwad have been selected, and permission to run the program obtained from education officials of the state administration. Eleven special coaches with expertise in theater, desi sports, and teaching of life skills have been selected and given a 3-day training to give them insights into the program goals.

Students and other stakeholders are given a detailed presentation of the LDP at each selected school. The students are then given an opportunity to voluntarily register for the stream of their choice: either sports or theater.

At the start of the program, a baseline assessment of each student is carried out on a five point scale (1=lowest, 5=highest) in metrics such as:

- Running speed and agility
- Responsiveness to instructions
- Comprehension and communication skills
- General physical or creative coordination

The LDP started in July 2025 and an outcomes report is expected in 2026.



Program inauguration at one of the schools (July 2025)

60 YOUNG ADULTS IN EASTERN UP LEARN SKILLS IMPROVING THEIR EARNING POTENTIAL

Eastern U.P., along the Bihar border, is an area which has not seen much development over the past decades. A 2025 project aims to improve the earning potential of young adults by teaching them vocational skills. The project is being coordinated by VARUN (Voluntary Association for Rural Upliftment & Networking), which is ably led by Dr. S. P. Singh.

The project is sponsored by funding from P.K. Malhotra's friends (Sh. Amerjit Singh and Dr. Ashok Verma), Kundra family, and Sharma family. 20 young people each have received training in 3 respective trades: Masonry, Carpentry, and Sewing. The trainees are currently placed in field training to strengthen their skills. It is hoped the skills learned would allow improved earnings for each of the trainees.



A batch of 10 trainees receiving their sewing machines upon graduation (Sep 2025)



Trainees learning Carpentry (Sep 2025)

2025 CONTRIBUTIONS

Here is a menu of project types for you to consider for your 2025 contribution. Broadly, INSAF projects are in the areas of education, community development, and community service. Please see the next page for a list of 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.

Choice	2025 Contribution	Type of Project	Additional Information
1	<input type="checkbox"/> \$ _____	Community Development	Build some durable facility or initiate 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. Sponsorship of a specific student C. Grant to a school for scholarships, books, or incentive awards	Examples: <ul style="list-style-type: none"> • Fund a 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 a 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 send an e-mail to sharma7336@gmail.com

Membership Contribution:

\$15/Couple or \$10/Single Annual-Membership

NAME(S) & ADDRESS _____

PHONE _____ E-MAIL _____

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

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Please email a scan of this sheet or mail the sheet along with your check payable to INSAF to:

Ms. Padmashri Lad, INSAF, 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.

- **AIM for SEVA USA [Education],**
Sh. Ramesh & Ms. Jyoti Patel
- **Animal Aid Unlimited, Udaipur, Rajasthan and Animal Rahat, Sangli, Maharashtra [Animal Welfare]**
Ms. Aruna Marathé
- **ARCH - Action Res. In Community Health & Dev., Gujarat [Community Service]** Sh. Ramesh & Ms. Jyoti Patel
- **Balabhavan Nazareth Student Support, Paduapuram, Kerala [College Education of Specific Youth]:** Sh. Arun & Ms. Padma Tatta Cariappa, Dr. Santosh Chokhani, Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Dr. A.J. & Ms. Thankamma Poulouse, Dr. Bhav & Ms. Kaye Sharma
- **Books for All, Delhi NCR [Community Dev]**
Sh. Vinod Luthra, Sh. Miraj Savla
- **Calcutta Rescue, Kolkata, W. Bengal [Community Dev]**
Sh. Asok Baral, Sh. Joginder Kundra, and Friends
- **Consumer Voice, Lajpat Nagar, New Delhi [Community Dev]** Sh. Arun & Ms. Padma Tatta Cariappa
- **Divya Deepa Charitable Trust, Mysore, Karnataka [Community Dev & Education]** Dr. P. Harshavardhana, Sh. Joginder Kundra, and Friends
- **Ekal Vidyalaya [Literacy]**
Sh. Joginder & Ms. Meera Kundra
- **Eternal Gandhi Museum Houston [Community Dev]**
Sh. Joginder & Ms. Meera Kundra
- **Kanchan Foundation, Bhavnagar, Gujarat [Community Service]** Dr. Anop Vora, Sh. Chandra Vora
- **Lions Club Charitable Eye Hospital, Jalandhar, Punjab [Community Service]** Dr. Ashok & Ms. Usha Sachdev
- **Mahagujarat Medical Society, Nadiad, Gujarat [Education]** Sh. Chandra Vora
- **Makunda Christian Leprosy & General Hospital, Karimganj, Assam [Community Service]** Mr. Jesudas P. Sundararajan & Mrs. Rajasingh P. Valarmathy
- **Malvi Educational & Charitable Trust/Shantaba Vidyalay, Kukeri, Gujarat [Education]**
Sh. Ramesh & Ms. Jyoti Patel, and Friends
- **Nanritam, Purulia, and Nanritam Tumsong Village, W. Bengal [Community Dev]**
Sh. Joginder & Ms. Meera Kundra, and Friends
- **Narmadalaya, Kasrawad, M. P. [Education]**
Sh. Suresh Patel
- **Parijat Academy, Pamohi, Assam [Community Dev]**
Sh. Suresh Patel
- **Rashtriya Sewa Bharati, Delhi [Community Service]**
Sh. Surinder Maheshwary
- **Rotary Eye Institute Hospital, Navsari, Gujarat [Community Service]** Sh. Ramesh & Ms. Jyoti Patel, Dr. Rajan Naik & Dr. Sridevi Sarma, and Other Donors
- **Ruchika-INSAF Platform School, Bhubaneswar & Education Center, Paradeep, Odisha [Education]**
7 INSAF Families: Arora, Cariappa, Chokhani, Kundra, Lad, Paliwal, Sharma
- **Sankara Eye Foundation, USA [Eye Care Services]**
Sh. Joginder & Ms. Meera Kundra
- **SCOPE—Society for Community Participation and Empowerment, Dharwad, Karnataka [Community Dev]**
Sh. Arun & Ms. Padma Tatta Cariappa, Sh. Sameer & Ms. Deepali Halepete
- **Shrimad Rajchandra Adhyatmik Sadhana Kendra, Koba, Gujarat [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **SODHANA — Ramalingapuram, P'valasa A.P. [Community Dev, Women's Empowerment, & Education]** Dr. Santosh Chokhani, Dr. Gopal & Ms. Shibani Ghose Chotani, 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, 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 Sachdev with Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- **Sri Badrika Ashram, Dist. Sirmaur, H P. [Community Service]** Sh. Suresh Patel
- **Sri Sathya Sai Premaarpatham Foundation, Karnataka [Community Service]** Dr. P. Harshavardhana
- **Vaghaldhara Vocational Training Center, Gujarat [Community Dev]** Dr. Rajan Naik & Dr. Sridevi Sarma
- **Vallabh Kanya Kelavni Mandal, Rajkot, Gujarat [Education]** Sh. Chandra Vora and other Donors
- **V.A.R.U.N. (Voluntary Association for Rural Upliftment & Networking), Naugarh Chandauli, U.P [Community Dev.]** Sh. Joginder Kundra and Bhav Sharma
- **VSSM (Vicharta Samuday Samarthan Manch), Ahmedabad, Gujarat [Community Dev.],**
Sh. Chandra Vora Family, and Friends