KOA Website Update
Software Requirements Specification

E-mail: webmaster@koausa.org  Website: http://www.koausa.org

September 2014
KOA WEBSITE UPDATE

SOFTWARE REQUIREMENTS SPECIFICATION

VERSION 1.1

A KASHMIRI OVERSEAS ASSOCIATION (KOA) DOCUMENT

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<th>Ver.</th>
<th>Prepared By:</th>
<th>Date:</th>
<th>Comments</th>
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<tbody>
<tr>
<td>1.0</td>
<td>KOA IT Cell</td>
<td>August, 2014</td>
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<tr>
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1.0 ACKNOWLEDGMENTS

We are grateful to Dr. Surinder Kaul, the current KOA President (2013-2014), and the BOD for approving the task of upgrading the existing KOA website koausa.org.

- KOA IT Cell
2.0 ACRONYMS AND ABBREVIATIONS

BOD  Board of Directors (zonal directors) of KOA, Inc.
KOA  Kashmiri Overseas Association, Inc.
President  President of the Kashmiri Overseas Association, Inc.
Secretary  Secretary of the Kashmiri Overseas Association, Inc.
TBD  To Be Determined
3.0 INTRODUCTION

The name of the organization is Kashmiri Overseas Association Inc. (KOA). The KOA is incorporated under the laws of Maryland as a non-profit organization. The date of incorporation of the KOA is May 1, 1983. The principal and registered office of the KOA is located at 8310 Nightingale Dr., Lanham, MD 20706. The KOA may also have offices, at such places both within and outside the state of Maryland as the Board of Directors (BOD) may from time to time determine or the business of the KOA may require. The KOA shall consist of Zones based primarily on the geographical locations. The grouping shall be reviewed from time to time by the BOD and changes made by a two-thirds majority of the BOD.

3.1 Mission

The KOA's mission is to promote Kashmir Pandit ethnic and socio-cultural heritage (language, history, art, etc.), celebrate religious festivals of importance to Kashmiri Pandits; provide financial assistance to needy and deserving individuals, educational institutions, places of worship and shrines, both in the US and in India; preserve historical monuments and sites of religious and cultural significance in Kashmir, India; and provide assistance to displaced Kashmiri Pandits.

3.2 Vision

The KOA shall serve as the premier Kashmiri Pandit institution with a fundamental purpose that lies in promoting Kashmiri Pandit heritage and its way of living, Kashmiri Brahmanism and its philosophies; and be a center of social learning that caters to the spiritual, cultural, physical, humanitarian and educational needs of the community.
4.0 REQUIREMENTS

KOA website, first built in the year 1996 and updated several times over the years, is currently split into the two following sections:

- **Dynamic website** (WordPress-based using php/MySQL) - [http://koausa.org/koa/](http://koausa.org/koa/)
  It carries organizational details – past and present, such as the executive and board or directors, KOA publications, pages for online payments, matrimonial, etc.

- **Static website** – [http://koausa.org/index.html](http://koausa.org/index.html)
  It carries information on our culture, heritage, religious practices, history, and political landscape. This site has all along been number 1 website on Kashmiri Pandits.

**NOTE:**
- Such words as “users”, “registered users”, and “members” have been used interchangeably throughout this document.
- KOA Administrator, secretary, and webmaster will have super-user privileges to add/modify/delete membership profiles and matrimonial advertisements. KOA administrator may or may not be KOA secretary, as it could be someone who has long-term contract with KOA (see requirements for Task 6).
4.1 Task 1: Dynamic Website Update

4.1.1 Look-and-Feel
A dynamic Website [http://koausa.org/koa/](http://koausa.org/koa/) with a database at the back-end shall be designed with existing organizational details using state-of-the-art technology with the following features as a minimum:

- HTML 5.0
- php/MySQL or any other competing technology
- Secure with SSL security certificates
- Online form submissions with CAPTCHA
- The current organizational details (links such as Organization, Programs, Pay Membership, Donate Online, Matrimonial, Contact Us with existing content including all the dynamic content in the linked pages pointing to various other pages in the current site at [http://koausa.org/koa/](http://koausa.org/koa/))
- Online Quick Poll/Survey
- Registration/Login link
- Permission to Publish with the online form (See Appendix 7.1).
- Publication Agreement (See Appendix 7.2).
- Following links at the footer –
  - Connect with us (facebook, twitter, youtube, image gallery)
  - Home | Copyrights Policy | Disclaimer | Privacy Statement | Credits | User Agreement | Contact Us | (See Appendix 7.3 onwards, an online form for Contact Us page)
- A portal for chapters to share information about activities going on in their area

4.1.2 Registration
A Registration link for new users shall be provided to allow users to register with the following features (minimum):

- Username - primary e-mail address
- Password – a verification link sent to e-mail id and/or smartphone to activate the account
- Secret questions and answers provided after first login
- Forgot username/password? Link
- Form submission with CAPTCHA
• User shall be asked to accept *User Terms and Conditions* agreement before the user is allowed to use the system

• User who pays the membership dues and/or donates money to a minimum of one of the KOA-approved programs to become a new member shall need approval of KOA secretary to be able to access only those pages that only a dues-paid member is allowed access to.

### 4.1.3 Profile

A registered user shall be able to login and change the following as a minimum:

- Address update,
- password change,
- secondary e-mail id,
- change secret questions,
- subscribe to/unsubscribe from KOA mailing list (3rd party software/freeware),
- Update credit card information on file (encrypted).

Address Update (member profile information) form shall have the following fields:

- Member’s name* (last name, first name), Spouse’s name (last name, first name)
- Current Address* (Street, Apt, City, State, Zip Code, Country)
- Address in Kashmir* (Street, House No, Village/City, Pin Code)
- Date left Kashmir (MMDDYYYY)
- Phone Number* (home, Cel, Work), Spouse’s Phone Number (Cel, Work)
- Member’s E-mail*, Spouse’s E-mail
- Profession*, Spouse’s Profession
- Children Names and Date of birth (MMDDYYYY)
- Grand Parents’ Names (paternal and maternal)
- Profile for both spouses (Profession, Highest Degree received, specialization, etc.)

(* Mandatory fields)

**SUGGESTION:** For user logins to the website, might consider using OpenID or facebook login, as that users can login without a need to remember another set of credentials.

**NOTE:**

- Current *membership profile* page is at http://koausa.org/membership/index.html
- Membership capture form shall be submitted with CAPTCHA
- The Credit Card information should be stored in a secure way. There should be an option allowed for the user to choose not have the credit card stored in the database
Some content/pages shall be made available to dues-paid members/donors only:

<table>
<thead>
<tr>
<th>Features/Pages</th>
<th>Dues-paid member/donor</th>
<th>Subscriber</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Page</td>
<td>X (approval required)</td>
<td>X</td>
</tr>
<tr>
<td>Address Update</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>KOA Downloads (newsletter, bylaws, SOP, calendar, directory, tax receipts, etc.)</td>
<td>X</td>
<td>N/A</td>
</tr>
<tr>
<td>Store Credit card information</td>
<td>Optional</td>
<td>N/A</td>
</tr>
<tr>
<td>Subscription to/Unsubscription from KOA mailing list</td>
<td>X</td>
<td>X (only USA-based)</td>
</tr>
</tbody>
</table>

4.1.4 Billing information
A registered user shall be able to enter or update credit card information (encrypted) to be auto-charged for membership dues and/or donations to several KOA-board approved programs on a yearly basis if auto-charge option is set, or else send an e-mail reminder if auto-charge option is not set.

4.1.5 Donations and Membership Dues
A registered user shall be able to donate towards a KOA-board approved program or pay membership dues online

**NOTE:**

4.1.6 Downloads
- The registered user shall be able to download: KOA bylaws, SOPs, board resolutions, minutes, directory, and tax receipts in PDF format for donations to several KOA programs for any given year.
- The administrator of the website (KOA secretary) shall be able to e-mail tax receipts to all the registered members at the time of filing taxes (just as e-tapestry does) - automatically by the end of January.

4.1.7 Reporting
- All the usernames (e-mail id) shall be maintained for reporting on membership.
- The administrator shall be able to generate a report based on Life members/Current members/Membership based on a particular year etc.
- Administrator shall be able to setup and schedule an email for all current membership.
4.2 Task 2: Matrimonial

4.2.1 Only registered users shall have access to Matrimonial site.

4.2.2 Registered users shall be able to upload details including pictures to matrimonial.

4.2.3 Administrator shall be able to approve and/or delete profiles.

4.2.4 The website shall have search capability using queries for (as a minimum)

- Groom and Bride
- Age range
- Height
- Region (by country)
- Occupation
- Education
- Marital Status (Unmarried, Widow/Widower, Divorced, Separated)
- Manglik (No, Yes, Do not know, Not applicable)
- profiles with photos
- Keyword

NOTE: Site should be comparable to professional sites like shaadi.com, bharatmatrimonial.com, poshpooza.com, etc. in functionality.

4.3 Task 3: Mobile support

Option 1: Develop an App for the tasks 1 and 2 - perhaps a link from the website to download the App.

NOTE: Applies to android and iPhone-based smartphones and tablets

4.3.1 The users shall perform the afore-mentioned Tasks 1 and 2.

Option 2: As an alternative, rather than having a separate App for
each mobile platform, we would rather go with web design that is optimized for mobile devices. So, the menus, navigation, and page content will be simplified on mobile devices as compared to larger screens.

Suggestion: Option 2 can be done using stylesheets combined with some javascript.

4.4 Task 4: eTapestry Database Replacement

4.4.1 Scripts shall be written to replace the existing eTapestry contents to KOA’s membership database.

4.4.2 The following functionality shall be needed:

- Add/Remove/Update membership information.
- Add/Remove/Update donation/payment information.
- Import data into the database from an external source (example: CSV file, or Excel file).
- Create reports based on membership and/or donation information.
- Create e-mail messages and send them to the list of members based on a criteria, for example: send e-mail reminders to all the members who have not renewed membership for the current year, etc.
- In addition to the main administrator, create other accounts that can have varying levels of permissions on the membership and payment information.
- KOA consists of zones, which are geographical regions within united states (http://koausa.org/koa/organization/zones/). Each zone is represented by a Director from the same zone. A director needs to be able to have read-only access to all the data and reports for the membership and payments for the zone that he/she represents. Currently, a director has write access through WordPress dashboard to his/her page to update the page with information pertaining to the zonal activities and events at:
  http://koausa.org/koa/zoneX/ (where X is 1, 2, .., 10)

NOTE: eTapestry is commercial software that has been used by KOA since 2005 as a tool for:

- Allowing members to pay membership dues and/or donations online,
- Sending tax receipts, and
• Adding member’s profile to backend membership database automatically if dues paid online, or allowing administrator to add the details manually if dues paid by check.

For details on its features, please visit:

https://www.blackbaud.com/fundraising-crm/etapestry/features

NOTE: Membership information pages:

• Profile page - http://koausa.org/membership/index.html
• Online Membership dues page - http://koausa.org/koa/join/
• Program Donation page - http://koausa.org/koa/donate/

4.5 Task 5: Static Website Update

4.5.1 The static pages shall be migrated to dynamic content, with search and “share the page” and “connect with us” features, and updated logos and banners.

4.5.2 Feedback from visitors on each page, with a dashboard for the administrator to approve or delete.

4.5.3 Each particular topic/category shall have a main index page (like index.html in each folder) providing links to pages belonging to the topic.

4.5.4 The cross-references (right-hand menu on current static site) to other pages within the site shall be maintained.

NOTE: The content for the static website is at: http://koausa.org/index.html
• 56000 files approx. (HTML, jpeg, and mp3 clips) including the Music page
• Music page has 5800 files approx. (html, jpeg and mp3 clips)
• Video clips have been uploaded to youtube.com website
• Image Gallery (a 3rd party software 4images at www.4homepages.de/) – 8500 jpeg images

The site should gel in look-and-feel with the rest of the website.

The structure of the static site and some features that you may find helpful are:
• Built using MS Frontpage
• The whole static site has a folder/sub-folder/file structure – like a typical windows file type structure.
• Root (koausa.org) folder has:
  o index.html
  o all the sub-folders - one sub-folder for one particular topic
  o home folder that contains banner.html, footer.html, rhs.html menu items (right hand side), etc. These are global items. rhs.html file provides links to various prominent pages within each category. Check this site to observe how these categories are displayed once every few seconds:
    http://koausa.org/music/
• Each sub-folder has:
  o index.html page containing links to:
  o other .html pages
  o images folder – contains .jpg images used in these .html files
  o local folder – contains lhs.html file (left hand side menu containing links to the pages within the folder). May also contain banner.html file. These are local items
  o docs folder – optional folder and may contain downloadable documents in PDF format

• Each html file has:
  Webbot component within FrontPage to add banner.html, lhs.html (both from the local folder in the sub-folder the site is in, in addition to body content. Additionally, it has rhs.html and footer.html from the home folder within the root folder. Notice the color scheme used throughout the site – red for political literature, cyan for cultural articles, etc.
A typical Directory structure for static website
4.6 Task 6: Maintenance, Operations and Upgrades

4.6.1 The revamped KOA website shall be maintained and upgraded, and when needed.

NOTE: This task will maintain a long-term relationship with the company that wins the contract. We expect to keep up with the technological growth.
5.0 INSTRUCTIONS FOR SUBMITTING A QUOTE

• While submitting a quote, please bear in mind that KOA is not a commercial venture. It is a non-profit community organization run by volunteers who don’t get paid, and supported by generous contributions from the members within our community.

• If there are any questions or clarifications required before submitting your quote, please contact KOA webmaster via e-mail at sunilfotedar@yahoo.com.

• The final contract (see Software Development Agreement document for details), based on the quote and the information received, will be awarded based on a final decision taken by the KOA board of directors.

• The final contract may cover some or all the tasks divided into the following phases:
  o Phase 1: Task 1 + Task 2 + Task 4
  o Phase 2: Task 3
  o Phase 3: Task 5

• Deliverables will be, but not limited to, Detailed Design document, code, usernames and passwords used, permission to use freeware any 3rd party software, etc.
6.0  KOA EXECUTIVE COMMITTEE AND BOARD

6.1  KOA Executive Committee

CHAIRMAN, CEO and PRESIDENT
Dr. Surinder Kaul
e-mail: president@koausa.org

VICE-PRESIDENT
Rajni Kaul
e-mail: koulrajni@yahoo.com

SECRETARY
Ajay Tikoo
e-mail: secretary@koausa.org

TREASURER
Rajeev Kaul
e-mail: rajeev@kaulgroup.com

6.2  KOA Board of Directors

<table>
<thead>
<tr>
<th>Director</th>
<th>Name</th>
<th>e-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zone 1</td>
<td>Dr. Nirmala Mitra</td>
<td><a href="mailto:nirmal250@hotmail.com">nirmal250@hotmail.com</a></td>
</tr>
<tr>
<td>Zone 2</td>
<td>Raj Kaul</td>
<td><a href="mailto:thekaulfamily@gmail.com">thekaulfamily@gmail.com</a></td>
</tr>
<tr>
<td>Zone 3</td>
<td>Rajni Koul</td>
<td><a href="mailto:koulrajni@yahoo.com">koulrajni@yahoo.com</a></td>
</tr>
<tr>
<td>Zone 4</td>
<td>Rahul Tikoo</td>
<td><a href="mailto:tikoorahul@yahoo.com">tikoorahul@yahoo.com</a></td>
</tr>
<tr>
<td>Zone 5</td>
<td>Madhu Moza</td>
<td><a href="mailto:ubhatt2000@yahoo.com">ubhatt2000@yahoo.com</a></td>
</tr>
<tr>
<td>Zone 6</td>
<td>Suresh Sus</td>
<td><a href="mailto:suresh.sus@gmail.com">suresh.sus@gmail.com</a></td>
</tr>
<tr>
<td>Zone 7</td>
<td>Naveen Dhar</td>
<td><a href="mailto:naveendhar@hotmail.com">naveendhar@hotmail.com</a></td>
</tr>
<tr>
<td>Zone 8</td>
<td>Veena Kaul</td>
<td><a href="mailto:vvkaul@yahoo.com">vvkaul@yahoo.com</a></td>
</tr>
<tr>
<td>Zone 9</td>
<td>Maneesha Munshi</td>
<td><a href="mailto:maneesha.munshi@gmail.com">maneesha.munshi@gmail.com</a></td>
</tr>
<tr>
<td>Zone 10</td>
<td>Sanjay Dhar</td>
<td><a href="mailto:dhars98@yahoo.com">dhars98@yahoo.com</a></td>
</tr>
</tbody>
</table>
7.0 APPENDIX

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KOA Website Update
Software Requirements Specification

* = Always Required

Date of Request:
MM/DD/YYYY

Name: *

Organization:

Address 1: *

Address 2:

Address 3:

City: *

State: *

Zip: *

Country

Telephone: *

E-mail: *

Format and Distribution Information:

Print Media (book, article, newspaper, etc.)

- Book
- Magazine/journal
- Catalog/brochure/flyer
- Newspaper article
- Cover
- Thesis
- Personal publishing (1000 or fewer copies)

Number of copies or circulation size:

Digital Publishing

- CD
- E-Books
- Online Exhibit
- DVD
- World Wide Web

Other Uses

- Advertising
- Exhibits
- Commercial Display
- Office Decor
- Commercial Product
- Presentation
- Theater/Live Event
- Classroom Project

Other:
Name of Author(s): 

Title: 

Publisher: 

Date of Publication or Display: 

KOA Inc. website material (text, images, audio, video clips, etc.) to be published or displayed, including: (if more than 10, please submit additional requests)

1. 

2. 

3. 

4. 

5. 

6. 

7. 

8. 

9. 

10. 

Comments: 

Print this form for your reference before you submit it.

I Agree to the Conditions Above  Clear Form
7.2 Publication Agreement

To:

________________________________________________________ (Author)

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______________________________________________________________________________

(Title of chapter or other component)

in _____________________________________________________________________.

(Title of Work)

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Author’s Name                            Signature                                                 Date

Address

Phone number(s) e-mail address
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- a description of the copyrighted work that you claim has been infringed;
- a description of where the material that you claim is infringing is located on the site;
- your address, telephone number, and email address;
- a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law;
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- all those who have contributed written articles, books related to Kashmir, pictures, audio cassettes and CDs of Kashmiri music and video cassettes of Kashmiri video footage;
- Bhagwaan Gopinath Jee Trust, Pamposh Enclave, G. K. – I, New Delhi, India, for providing us with various Kashmiri Puja audio cassettes;
- for all informative articles from community periodicals, such as
  - Koshur Samachar (Kashmiri Samiti),
  - Kashmir Sentinel (Panun Kashmir Foundation),
  - Unmesh (NSKRI),
  - Vitasta (KPA, Kolkata),
  - Har-Van (Lalla-Ded Educational & Welfare Trust),
  - Patrika (Bhagwaan Gopinath Jee Trust),
  - Neel Nag (Kashyap Kashmir Sabha, Gurgaon),
  - Milchar (KPA, Mumbai),
  - Pannyaar (KPA, Noida, NCR),
  - Vaakh (AIKS)
- all the volunteers who are the back-bone of this website and are behind-the-scenes putting their time and efforts to continuously improve this website.

Note:
If we have missed anybody who should have been acknowledged on this page, it was purely unintentional. Please write to webmaster about the missing acknowledgement and we will take the corrective action as soon as possible. ALL THE CONTRIBUTIONS (TEXT, IMAGES, AUDIO, AND VIDEO CLIPS) HAVE BEEN PROVIDED BY MEMBERS AND CARRIED ON THIS SITE AT THEIR REQUEST. IF ANYONE HAS ANY REASON TO BELIEVE THAT ANY PARTICULAR INFORMATION SHOULD NOT BE PROVIDED THROUGH THIS WEB SITE, PLEASE SEND AN E-MAIL SPECIFYING THE REASON AND AN APPROPRIATE ACTION WILL BE TAKEN.

Thank you.
7.5 Disclaimer

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IN NO EVENT SHALL KOA, INC. BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF KOA, INC. WEBSITES, WITH THE DELAY OR INABILITY TO USE THE KOA, INC. WEBSITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THE KOA, INC. WEBSITES, OR OTHERWISE ARISING OUT OF THE USE OF KOA, INC. WEBSITE, WHETHER BASED ON CONTRACT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF KOA, INC. HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. WEB-HOSTING ORGANIZATION AND KOA, INC. ARE NOT RESPONSIBLE FOR THE VIEWS/OPINIONS/MATERIAL EXPRESSED ON THIS WEBSITE.

AT ANY STAGE IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE KOA, INC. WEBSITE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE KOA, INC. WEBSITE.
7.6 Privacy Statement

This privacy policy is for this website http://koausa.org and served by Kashmiri Overseas Association (KOA), Inc. and governs the privacy of its users who choose to use it.

We at KOA, Inc. recognize that visitors to our site may be concerned about the information they provide to us, and how we treat that information. This Privacy Policy addresses those concerns. This policy may be changed or updated from time to time. If you have any questions about our Privacy Policy, you can contact us. We’ll be happy to answer your questions or hear your concerns. The policy can be easily accessible via a link at the bottom of each web page.

Our Policy

We use our best efforts to respect the privacy of our online visitors. At our site, we do not collect personally identifiable information from individuals unless they provide it to us voluntarily and knowingly. This means we do not require you to register or provide information to us in order to view our site.

We only gather personally identifiable data, such as names, addresses, zip/postal codes, e-mail addresses, etc., when voluntarily submitted by a visitor. For example, personally identifiable information may be collected as part of an entry into our guest book. This information is used solely by us in the operation of this site for internal purposes. Our lists are never sold to any third parties. We will only share personally identifiable information with third parties when the person submitting the information authorizes us to share it or we are required to by law.

Data Controller

The data controller of this website is the KOA Inc. (http://koausa.org)

Use of Cookies

This website uses cookies to better the users experience while visiting the website. Where applicable this website uses a cookie control system allowing the user on their first visit to the website to allow or disallow the use of cookies on their computer / device. This complies with recent legislation requirements for website’s to obtain explicit consent from users before leaving behind or reading files such as cookies from this website on to their computers hard drive.

Cookies are small files saved to the users computer’s hard drive that track, save and store information about the user’s interactions and usage of the website. This allows the website, through its server to provide the users with a tailored experience within this website.

Users are advised that if they wish to deny the use and saving of cookies from this website on to their computers hard drive they should take necessary steps within their web browsers security settings to block all cookies from this website and its external serving vendors.

Other cookies may be stored to your computer’s hard drive by external vendors when this website uses referral programs, sponsored links or advertisements. Such cookies are used for conversion and referral tracking and typically expire after 30 days, though some may take longer. No personal information is stored, saved or collected.

Information collected and purpose

We collect information from you when you register on our site, place an order, subscribe to our newsletter, respond to a survey or fill out a form.

When ordering or registering on our site, as appropriate, you may be asked to enter your: name, e-mail address, mailing address, phone number or credit card information. You may, however, visit our website anonymously.
When you visit our website the following information may automatically be processed and this solely for the use of this association:

- The requested web page or download;
- Whether the request was successful or not;
- The date and time when you accessed the site;
- The Internet address of the web site or the domain name of the computer from which you accessed the site;
- The operating system of the machine running your web browser and the type and version of your web browser.

**Security**

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

**Controlling your personal information**

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law. We may use your personal information to send you promotional information about third parties which we think you may find interesting if you tell us that you wish this to happen.

If you believe that any information we are holding on you is incorrect or incomplete, please write to or email us as soon as possible, at the above address. We will promptly correct any information found to be incorrect.

**Contact and Communication**

Users contacting this website and/or its owners do so at their own discretion and provide any such personal details requested at their own risk. Your personal information is kept private and stored securely until a time it is no longer required or has no use. Every effort has been made to ensure a safe and secure form to email submission process but advise users using such form to email processes that they do so at their own risk.

This website and its owners use any information submitted to provide you with further information about the products/services they offer or to assist you in answering any questions or queries you may have submitted. This includes using your details to subscribe you to any email newsletter program the website operates but only if this was made clear to you and your express permission was granted when submitting any form to email process. Or whereby you the consumer have previously purchased from or enquired about purchasing from the company a product or service that the email newsletter relates to. This is by no means an entire list of your user rights in regard to receiving email marketing material. Your details are not passed on to any third parties.

**Your rights as data subject**

As an individual you may exercise your right to access the data held about you by this company by submitting your request in writing to the data controller. Although all reasonable efforts will be made to keep your information updated, you are kindly requested to inform us of any change referring to the personal data held by the association.

In any case if you consider that certain information about you is inaccurate, you may request rectification of such data. You also have the right to request the blocking or erasure of data which has been processed unlawfully.

**Transaction Security Policy**

We implement a variety of security measures to maintain the safety of your personal information when you place an order or enter, submit, or access your personal information.

We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our Payment gateway providers database only.
to be accessible by those authorized with special access rights to such systems, and are required to keep the information confidential.

**Email Newsletter**

This website operates an email newsletter program, which may be used to inform subscribers about products and services supplied by this website. Users can subscribe through an online automated process should they wish to do so but do so at their own discretion. Some subscriptions may be manually processed through prior written agreement with the user.

**External Links**

Although this website only looks to include quality, safe and relevant external links users should always adopt a policy of caution before clicking any external web links mentioned throughout this website.

The owners of this website cannot guarantee or verify the contents of any externally linked website despite their best efforts. Users should therefore note they click on external links at their own risk and this website and its owners cannot be held liable for any damages or implications caused by visiting any external links mentioned. When connecting to such other websites you will no longer be subject to this policy but to the privacy policy of the new site.

**Advertisements and Sponsored Links**

This website may contain sponsored links and advertisements. These will typically be served through our advertising partners, to whom may have detailed privacy policies relating directly to the advertisements they serve.

Clicking on any such advertisements will send you to the advertisers website through a referral program which may use cookies and will tracks the number of referrals sent from this website. This may include the use of cookies which may in turn be saved on your computer's hard drive. Users should therefore note they click on sponsored external links at their own risk and this website and its owners cannot be held liable for any damages or implications caused by visiting any external links mentioned.

**Social Media Platforms**

Communication, engagement and actions taken through external social media platforms that this website and its owners participate on are custom to the terms and conditions as well as the privacy policies held with each social media platform respectively.

Users are advised to use social media platforms wisely and communicate / engage upon them with due care and caution in regard to their own privacy and personal details. This website nor its owners will ever ask for personal or sensitive information through social media platforms and encourage users wishing to discuss sensitive details to contact them through primary communication channels such as by telephone or email.

This website may use social sharing buttons which help share web content directly from web pages to the social media platform in question. Users are advised before using such social sharing buttons that they do so at their own discretion and note that the social media platform may track and save your request to share a web page respectively through your social media platform account.

**Shortened Links in Social Media**

This website and its owners through their social media platform accounts may share web links to relevant web pages. By default some social media platforms shorten lengthy URLs [web addresses] (e.g. http://bit.ly/zyVUBo).

Users are advised to take caution and good judgment before clicking any shortened URLs published on social media platforms by this website and its owners. Despite the best efforts to ensure only genuine URLs are published many social media platforms are prone to spam and hacking and therefore this website and its owners cannot be held liable for any damages or implications caused by visiting any shortened links.
Your Consent
By using our site, you consent to our privacy policy.

Online Privacy Policy Only
This online privacy policy applies only to information collected through our website and not to information collected offline.

Terms and Conditions
Please also visit our User Agreement section establishing the use, disclaimers, and limitations of liability governing the use of our website at http://koausa.org

Changes to this Privacy Policy
If there are any changes to this privacy policy, we will replace this page with an updated version. It is therefore in your own interest to check the "Privacy Policy" page any time you access our web site so as to be aware of any changes which may occur from time to time.

Feedback
Any comments or suggestions that you may have and which may contribute to a better quality of service will be welcome and greatly appreciated.

Resources and Further Information
- Data Protection Act 1998
- Privacy and Electronic Communications Regulations 2003
- Privacy and Electronic Communications Regulations 2003 - The Guide
- Twitter Privacy Policy
- Facebook Privacy Policy
- Google Privacy Policy
- Linkedin Privacy Policy
- Mailchimp Privacy Policy

This policy is powered by
- Free Privacy Policy and Rhino Support
- Free Website Privacy Policy written by Jamie King Media - Photography Pembrokeshire © 2013 - v.2.0 April 2013

Edited and customized by: Kashmiri Overseas Association (KOA), Inc.
7.7 User Agreement

This page contains the User Agreement ("Agreement") between you and us (Owner / administrator / moderators of Kashmiri Overseas Association (KOA), Inc. website). You may wish to print this page for reference.

This Agreement sets forth the terms and conditions for your use of KOA, Inc. website. Your use of KOA, Inc. website constitutes your agreement to these terms and conditions.

The KOA, Inc. websites/forums provide a medium of interaction and communication between various users to share and exchange their opinions on a wide variety of topics. It is important that you (referred as you or user interchangeably throughout this section) read and understand the terms and conditions set forth in this section. It is understood that by using these sections you agree to abide by the terms and conditions set forth in this section. The interactive services are provided as a platform for interaction and exchange of ideas amongst the users. The views and opinions submitted by the users not necessarily reflect the views or opinions of neither KOA, Inc. website team, any of its associates nor its staff. The submitter of any item to the interaction section shall be solely responsible for the content he submits. It is solely at the user's own risk, discretion and responsibility that he may use this service. The KOA, Inc. website team, any of our associates and its staff (referred sometimes as we hereafter) assume no involvement in any disputes, controversies, damages or misunderstandings arising due to the information exchanged between users using this service. We are not involved in any transaction/agreement between the users who use the forums. If there is a dispute between participants on this site/forum, we are under no obligation to become involved.

The information presented throughout the site regarding is not guaranteed to be up to date or precise. It is solely up to the user to verify the correctness of this information. We assume no involvement in any disputes, damages or inconveniences arising due to the usage of information in this site. We disclaim any responsibility in any damage material or mental caused in any matter whatsoever due to the usage of any of our information in any way.

Privacy Policy

Please review our Privacy Policy which is a part of this Agreement and describes how we treat your personal information.

1. Your Rights.

We grant you a non-exclusive, non-transferable, limited right to access, use and display KOA, Inc. website and the materials provided hereon, and to download or print content displayed on KOA, Inc. website provided that you comply fully with this Agreement. The contents of KOA, Inc. website are only for your personal, non-commercial use. You agree not to interrupt, or attempt to interrupt, the operation of KOA, Inc. website or any part of it in any way.

2. Service Charges and Payment.

Subscription to KOA, Inc. website is free, upon acceptance of our Agreement. You may cancel your subscription to KOA, Inc. website at any time. You are responsible for all charges associated with connecting to KOA, Inc. website, including without limitation all telephone access lines (including long-distance charges, when applicable), telephone and computer equipment and any service fees necessary to access KOA, Inc. website.
For purposes of subscription to KOA, Inc. website, you agree to provide us with accurate, complete, and updated information required. Subscription Data may include your name, address, telephone number(s), email address and any other applicable information. Failure to comply with this provision (including without limitation falsification of any Subscription Data) may, at our discretion, result in immediate suspension or termination of your right to use KOA, Inc. website.

You agree to promptly update your Subscription Data by notifying the owner of these forums in the event of any known change in Subscription Data, or suspected breach of security, including loss, theft, or unauthorized disclosure of your password. In the event of a breach of security on your part, you will remain liable for any unauthorized use of your subscription until you update your Registration Data.

3. Copyright and Trademarks.

All materials on KOA, Inc. website, including without limitation text, images, software, audio and video clips, databases, user product reviews and ratings, and other services and products (collectively, the "Content") are owned or controlled by us or the party credited as the provider of the Content. The respective owner retains all right, title, and interest in and to its Content.

You may not download, display, reproduce, create derivative works from, transmit, sell, distribute, or in any way exploit KOA, Inc. website or any portion thereof, including without limitation our product reviews and ratings and those product reviews and ratings posted by other subscribers, for any public and/or commercial use without our prior written permission.

You agree not to use any trademarks, service marks, names, logos, or other identifiers of KOA, Inc. website is without our prior written permission.

4. Forums and Communications; License.

We may make available to users of KOA, Inc. website e-mail notices, newsletters, chat rooms, message boards, bulletin board services, user product reviews and ratings tools, or other interactive communication facilities by means of KOA, Inc. website (such facilities collectively referred to herein as the "Forums"). You are solely responsible for the content of any transmissions you make to KOA, Inc. website or any materials you add to KOA, Inc. website, including to any Forum (the "Communications"). We do not endorse or accept any Communication as their own or representative of their views. By transmitting any public Communication to KOA, Inc. website, you grant us an irrevocable, non-exclusive, worldwide, perpetual, unrestricted, royalty-free license (with the right to sublicense) to use, reproduce, distribute, publicly display, publicly perform, modify, edit, create derivative works from, incorporate into one or more compilations and reproduce and distribute such compilations, and otherwise exploit such Communications, in all media now known or later developed. You warrant that you have the right to grant these rights to us. You hereby waive all rights generally known as "moral rights" in your Communications (including your Reviews), to the extent they can be waived, under any existing or future law of any jurisdiction.

5. Public Communications.

You acknowledge and agree that any Communications made to or by means of KOA, Inc. website are public. You acknowledge that you have no expectation of privacy in any public Communication and no confidential, fiduciary, contractually implied or other relationship is
created between you and us by reason of your transmitting a public Communication on KOA, Inc. website

6. **Communicating on or to KOA, Inc. website**

We cannot review all Communications made on or through KOA, Inc. website However, we reserves the right, but has no obligation, to monitor the Forums and edit, modify or delete any Communications (or portions thereof) which we in our sole discretion deem inappropriate, offensive or contrary to any of our policy, or that violate this Agreement.

To help us maintain a safe and civil environment, you agree not to upload or distribute to, or otherwise publish through KOA, Inc. website any Communication which

i. is for commercial purposes or otherwise advertises or solicits for the sale of goods or services;

ii. is obscene, indecent, pornographic, profane, sexually explicit, threatening, or abusive;

iii. constitutes or contains false or misleading indications of origin or statements of fact;

iv. slanders, libels, defames, disparages, or otherwise violates the legal rights of any third party;

v. causes injury of any kind to any person or entity;

vi. infringes or violates the intellectual property rights (including copyright, patent and trademark rights), contract rights, trade secrets, privacy or publicity rights or any other rights of any third party;

vii. violates any applicable laws, rules, or regulations;

viii. contains software viruses or any other malicious code designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;

ix. impersonates another person or entity, or that collects or uses any information about Site visitors.

You further acknowledge that conduct prohibited in connection with your use of the Forums includes, but is not limited to, breaching or attempting to breach the security of KOA, Inc. website

7. **Unsolicited E-Mail.**

You agree not to use any other area of KOA, Inc. website to send the same or substantially similar unsolicited electronic mail messages, whether commercial or not, to a large number of recipients. This prohibition includes sending unsolicited mass mailings from another Internet service which in any way involves the use of KOA, Inc. website or any equipment owned or operated by us in connection with KOA, Inc. website A message is unsolicited if it is posted in violation of a USENET or newsgroup charter and/or if it is sent to a recipient who has not requested or invited the message. For purposes of this provision, merely making one's e-mail
address accessible to the public shall not constitute a request or invitation to receive messages.

8. **Notice of Copyright Infringement**

We intend that all content provided on KOA, Inc. website respect the copyright and other proprietary rights of third parties. When members post content on KOA, Inc. website, of course, we are unable to monitor the copyright ownership of all posted content. If at any time you believe that any content on KOA, Inc. website infringes your copyrighted material, then you may request the content be removed from KOA, Inc. website in accordance with the Copyright Act, 17 U.S.C. 512(c)(3), and procedures described below.

You must send a notice that complies with the Copyright Act, 17 U.S.C. §512(c)(3) ("Notice") to us:

To comply with the Copyright Act, your Notice must be in writing and must include:

i. A physical or electronic signature of the person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;

ii. Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works are covered by a single notification, a representative list of such works;

iii. Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit us to locate the material;

iv. Information reasonably sufficient to permit us to contact you, such as an address, telephone number, and, if available, an electronic mail address at which you may be contacted;

v. A statement that you have a good-faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and

vi. A statement that the information in the notification is accurate, and under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

When we receive a Notice that complies with the Copyright Act, we will remove the identified material promptly. We will promptly take reasonable steps to inform the user who posted the allegedly infringing material (the "alleged infringer") of the Notice and subsequent removal. The alleged infringer may then provide us with a counter-notice ("Counter-Notice") that the initial infringement notice was erroneous. Such Counter-Notice must be in writing and must include:

i. A physical or electronic signature of the alleged infringer;

ii. Identification of the material removed or to which access has been disabled and the location at which the material appeared before it was removed or access to it was disabled;
iii. A statement under penalty of perjury that the alleged infringer has a good-faith belief that the material was removed or access to it disabled as a result of error;

iv. The alleged infringer’s name, address, and telephone number; and

v. A statement of consent to jurisdiction in federal district court and that the alleged infringer consents to service of process from the complaining party or its agent.

Upon receipt of a Counter-Notice, we will notify you of the Counter-Notice and restore the material within 10 to 14 business days of receipt of the Counter-Notice unless you inform us that you have filed an action seeking a court order to restrain the allegedly infringing party from engaging in infringing activity relating to the material on KOA, Inc. website.

9. Information Provided.

You acknowledge that any reliance upon any advice, opinion, statement, or other information displayed or distributed through KOA, Inc. website, including the Reviews, is at your sole risk. We reserve the right, in its sole discretion and without notice, to correct any errors or omissions in any portion of KOA, Inc. website, or to deny access to KOA, Inc. website to anyone acting in violation of this User Agreement at any time. You acknowledge and agree that we are not responsible for any materials posted by users of KOA, Inc. website prior to purchasing any third-party products or services described on KOA, Inc. website, you are advised to verify pricing and other information. Neither we nor our Affiliates shall have any liability arising from your purchases of third-party goods or services based upon the information provided on KOA, Inc. website.

10. No-Commercial Use Policy.

You agree to use KOA, Inc. website, and products and services you purchase through our sites and forums only in a noncommercial manner and in compliance with our No-Commercial Use Policy. You specifically agree not to post, transmit or otherwise distribute to KOA, Inc. website (including without limitation to any Forum) any material containing any solicitation of funds, advertising or solicitation for goods or services. We encourage you to report any apparent violation to us.

11. Links to Other Sites.

KOA, Inc. website may contain links and pointers to other sites on the Internet which may be maintained by third parties. Such links do not constitute an endorsement by us of any third-party site or any materials contained therein. We do not control, and are not responsible for, the availability, accuracy, privacy policy, or currency of such third-party sites or any information, content, products or services accessible from such third-party sites.

12. Age Restrictions.

You represent and warrant to us that you are at least eighteen (18) years old and that you possess the legal right and ability to enter into this Agreement and to use KOA, Inc. website in accordance with this Agreement.


You agree not to assign, or transfer your rights as a subscriber to KOA, Inc. website You agree to be financially responsible for all usage or activity on your account.
14. **Indemnification.**

You hereby agree to indemnify, defend and hold us harmless from and against any and all liability and costs incurred by us in connection with any claim arising out of any breach or alleged breach of any of your representations, warranties or obligations set forth in this Agreement. You shall cooperate as fully as reasonably required in the defense of any claim. We reserve the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you and you shall not in any event settle any matter without our written consent.

15. **DISCLAIMER OF WARRANTY.**

KOA, INC. WEBSITE MAKES NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED ON THE KOA, INC. WEBSITE FOR ANY PURPOSE. ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. KOA, INC. WEBSITE HEREBY DISCLAIMS ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT.

16. **LIMITATION OF LIABILITY.**

USE OF KOA, INC. WEBSITE IS AT YOUR OWN RISK. YOU ASSUME FULL RESPONSIBILITY AND RISK OF LOSS RESULTING FROM YOUR DOWNLOADING AND/OR USE OF FILES, INFORMATION, COMMUNICATIONS, CONTENT, OR OTHER MATERIAL (INCLUDING WITHOUT LIMITATION SOFTWARE) ACCESSED THROUGH OR OBTAINED BY MEANS OF KOA, INC. WEBSITE.

IN NO EVENT SHALL KOA, INC. WEBSITE AND ITS ADMINISTRATOR/MODERATORS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF KOA, INC. WEBSITES/FORUMS, WITH THE DELAY OR INABILITY TO USE THE KOA, INC. WEBSITE/FORUMS OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THE KOA, INC. WEBSITES/FORUMS, OR OTHERWISE ARISING OUT OF THE USE OF KOA, INC. WEBSITE/FORUMS, WHETHER BASED ON CONTRACT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF KOA, INC. WEBSITE HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES.

AT ANY STAGE IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE KOA, INC. WEBSITE/FORUMS, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE KOA, INC. WEBSITE/FORUMS.

17. **Termination.**

In addition to any other rights of the parties set forth herein, we may cancel or terminate this Agreement at any time. We also reserve the right to restrict, suspend or terminate your access to KOA, Inc. website in whole or in part, without notice, with respect to any breach or threatened breach by you of any portion of this Agreement. If we terminate this Agreement (and therefore your access to KOA, Inc. website) based on a breach of any portion of this Agreement, we reserve the right to refuse to provide access to KOA, Inc. website to you in the future.
18. **Modifications**

   (a) To the Agreement.

   We have the right to modify this Agreement and any policies affecting KOA, Inc. website, including without limitation the No-Commercial Use Policy. Any modification is effective immediately upon posting to KOA, Inc. website or distribution to you via electronic mail or conventional mail. Your continued use of KOA, Inc. website following notice of any modification to this Agreement shall be conclusively deemed an acceptance of all such modification(s). Your only right with respect to any dissatisfaction with any modifications made pursuant to this provision, or any of our policies or practices of providing KOA, Inc. website, including without limitation, any change in the Content is to cancel your subscription in accordance with instructions provided in Section 2 above.

   (b) To KOA, Inc. website

   We have the right to modify, suspend or discontinue KOA, Inc. website or any portion thereof at any time, including the availability of any area of KOA, Inc. website. We may also impose limits on certain features and services or restrict your access to parts or all of KOA, Inc. website without notice or liability.

19. **General.**

   This Agreement constitutes the entire agreement between you and us with respect to KOA, Inc. website and to your subscription to KOA, Inc. website, if applicable, and supersedes all prior agreements between you and us. Failure by us to enforce any provision of this Agreement shall not be construed as a waiver of any provision or right. Interpretation and enforcement of this Agreement shall be governed by the US laws. In the event that any portion of this Agreement is held unenforceable, the unenforceable portion shall be construed in accordance with applicable law as nearly as possible to reflect the original intentions of the parties, and the remainder of the provisions shall remain in full force and effect.

   Last updated on August 1, 2014.

Subscribing for KOA, Inc. website or otherwise using KOA, Inc. website indicates your agreement to the terms and conditions set forth above.