



E-mail: management@koausa.org

Website: <http://www.koausa.org>

KOA At A Glance

Review of the Years 1990-2015

December 2016

SECOND EDITION



KOA At A Glance

Review of the Years 1990-2015

Programs & Projects
Annual Reports
Publications

VERSION 2.0

A KASHMIRI OVERSEAS ASSOCIATION (KOA) DOCUMENT



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Introduction



Namaskaar!

Kashmiri Overseas Association (KOA), Inc. is a non-profit, tax-exempt socio-cultural organization registered in Maryland, USA. Its purpose is to protect, preserve, and promote Kashmiri ethnic and socio-cultural heritage, to promote and celebrate festivals, and to provide financial assistance to the needy and deserving.

In 1990, terrorism and sectarian violence caused nearly 300,000 Kashmiri Pandits (Hindus) to flee the land of their ancestors, the fabled valley of Kashmir in the Indian state of Jammu and Kashmir (J&K). These victims of terrorism, refugees in their own country, left behind virtually all of their worldly possessions, as they had to flee under threat to life and honor. The refugee camps in J&K state house hundreds of thousands of Kashmiri Pandits displaced from their homes as a direct result of the militancy in the valley.

Since mid 1990s, our organization has implemented several board-approved programs to provide educational opportunities to the children directly affected by the tragedy as well as provide medical aid to those who cannot afford treatment. While individuals worldwide have contributed to these programs, more Kashmiri Pandits are in need of our financial support than currently available funds can support, there are many more that deserve our assistance. A detailed description of our programs is provided at the following site:

<http://koausa.org/koa/programs/>

This report, **KOA At A Glance**, showcases these programs, with annual reports, and several publications, compiled for the years 1990 to 2015.

We invite compassionate individuals to contribute generously to the continued success of this precious institution. Tax-exempt contributions may be made to the Kashmiri Overseas Association (KOA), Inc. Details are provided at:

<http://koausa.org/koa/donate/>

May God bless our community!

Best Regards,

Sunil Fotedar

President, Chairman of Board and CEO for the years 2007-2008, 2015-2016

Kashmiri Overseas Association (KOA), Inc.

22310 Bridgestone Canyon Dr

Spring, TX 77388

www.koausa.org

December 25, 2016

Kashmiri Overseas Association (KOA), Inc.

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KOA Past Administrations

President	Vice-President	Secretary	Treasurer	Directors	Newsletter Editor
1982-83					
Surinder Nath, MD				Mohini Kaushik, MD	Inder K. Bhat, VA
Mohini Kaushik, MD					
Dr. G.L. Hanjura, PA					
				Maharaj K Jalla, MD	
				Rattan Qasba, MD	
1983-84					
H.K. Ticku, NJ				Shana Mattoo, MD	
				Anupam Wali, MD	
1984-85					
Jag Bhushan Kaul, MI	Omkar Nath Pandit, WV	Inder K. Bhat, VA	Kamini Bhat, VA	Girdhari Lal Hanjura, PA	Autar K Mattoo, MD
				Shiban K Warikoo, PA	
1985-86					
Jag Bhushan Kaul, MI	Omkar Nath Pandit, WV	Inder K. Bhat, VA	Kamini Bhat, VA	Rattan L. Khosa, IL	Autar K Mattoo, MD
				Rakesh Raina, MD	
1986-87					
Jag Bhushan Kaul, MI	Inder K. Bhat, VA	Chaman Bhan, PA	Kamini Bhat, VA	Jeevan Zutshi, CA	Summan Hukku, MI
				Bansi Pandit, IL	
1987-88					
Shiban K Warikoo, PA	Ashok Ganju, MI	Kanhya Lal Kaul, MI	Kamini Bhat, VA	Jeevan Zutshi, CA	Summan Hukku, MI
				Jag Bhushan Kaul, MI	
				Chaman Bhan, PA	
1988-89					
Jag Bhushan Kaul, MI	Ashok Ganju, MI	Kanhya Lal Kaul, MI	Ravi K. Dhar, MI	Jeevan Zutshi, CA	Kanhya Lal Kaul, MI
				Ashok Raina, MD	
				Shiban K Warikoo, PA	
1989-91					
Jag Bhushan Kaul, MI	Jeevan Zutshi, CA	Kanhya Lal Kaul, MI	Ravi K. Dhar, MI	Jeevan Zutshi, CA	Kanhya Lal Kaul, MI
				Ashok Raina, MD	
				Shiban K Warikoo, PA	
1991-92					
Kanhya Lal Kaul, MI	Jeevan Zutshi, CA	Mohan K. Razdan, IN	Ravi K. Dhar, MI	Rakesh Kaul, CA	Kameshwar Razdan
				Anita Ambardar-Parmar, IL	
				Ramesh Qusba, MD	
				Suresh Raina, NJ	

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				Opinder Bhan, TX	
1992-93					
Kanhya Lal Kaul, MI	Ramesh Qusba, MD	Mohan K. Razdan, IN	Ravi K. Dhar, MI	Rakesh Kaul, CA	Kameshwar Razdan
				Autar Razdan, IL	
				Ramesh Qusba, MD	
				Suresh Raina, NJ	
				Opinder Bhan, TX	
1993-94					
Suresh Raina, NJ	Rakesh Kaul, CA	Santosh Kachroo, NJ	Rohit Dhar, NJ	Autar Razdan, IL	Ashok Moza, TX
				Rakesh Kaul, MN	
				Nirmal Mattoo, NY	
				Surinder Mohan, TX	
				Lokesh Bazaz, VA	
1994-95					
Suresh Raina, NJ		Santosh Kachroo, NJ	Rohit Dhar, NJ	Nirmal Mattoo, NY	Ashok Moza, TX
				Pran Tiku, MA	
				Sarita Kaul, NJ	
				Lokesh Bazaz, VA	
				Surinder Mohan, TX	
				Rajinder Kaul, FL	
				Autar Razdan, IL	
				Kanhya Lal Kaul, MI	
				Autar Karihaloo, CA	
				Maharaj Wanchoo, CA	
				1995-96	
Ashok Raina, MD	Lalit Wanchoo, MD	Lalit Wanchoo, MD	Shana Mattoo, MD	Nirmal Mattoo, NY	Ashok Moza, TX
				Sanjay Kaul, MA	
				Sarita Kaul, NJ	
				Lalit Wanchoo, MD	
				Anil Kaul, TX	
				Rajinder Kaul, FL	
				Autar Razdan, IL	
				Kanhya Lal Kaul, MI	
				Autar Karihaloo, CA	
				Maharaj Wanchoo, CA	
				1996	
Ashok Raina, MD	Lalit Wanchoo, MD	Lalit Wanchoo, MD	Shana Mattoo, MD	Nirmal Mattoo, NY	Ashok Moza, TX
				Sanjay Kaul, MA	
				Ashoke Kachroo, PA	

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				Lalit Wanchoo, MD	
				Sushma Bhan, TX	
				Rajinder Kaul, FL	
				Ameeta Bamzi, IL	
				Summan Hukku, MI	
				Autar Karihaloo, CA	
				Shiban Tiku, CA	
1997					
Lalit Wanchoo, MD	Sushma Bhan, TX	Yoginder Kak, MD	Shana Mattoo, MD	Nirmal Mattoo, NY	Rajinder Razdan
				Sanjay Kaul, MA	
				Ashoke Kachroo, PA	
				Vijay Sazawal, MD	
				Sushma Bhan, TX	
				Sidharth Ganju, GA	
				Ameeta Bamzi, IL	
				Summan Hukku, MI	
				Autar Karihaloo, CA	
				Shiban Tiku, CA	
1998					
Lalit Wanchoo, MD	Vijay Dhar, CA	Yoginder Kak, MD	Shana Mattoo, MD	Nirmal Mattoo, NY	Rajinder Razdan
				Sanjay Kaul, MA	
				Rohit Dhar, NJ	
				Vijay Sazawal, MD	
				Kong Posh Bhat, TX	
				Sidharth Ganju, GA	
				Rajiv Pandit, IL	
				Summan Hukku, MI	
				Vijay Dhar, CA	
				Renu Bhat Hensen, CA	
1999					
Lalit Wanchoo, MD	Vijay Dhar, CA	Subodh Atal, MD	Shana Mattoo, MD	Vijay Kaul, NY	Subodh Atal, MD
				Sanjay Kaul, MA	
				Rohit Dhar, NJ	
				Shana Mattoo, MD	
				Kong Posh Bhat, TX	
				Deepak Ganju, FL	
				Rajiv Pandit, IL	
				Summan Hukku, MI	
				Vijay Dhar, CA	

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				Renu Bhat Hensen, CA	
2000					
Lalit Wanchoo, MD	Vijay Dhar, CA	Subodh Atal, MD	Shana Mattoo, MD	Vijay Kaul, NY	Subodh Atal, MD
				Lalit Koul, MA	
				Sarla Warikoo, NJ	
				Shana Mattoo, MD	
				Kamlesh Moza, TX	
				Deepak Ganju, FL	
				Upendar Nazir, IL	
				Summan Hukku, MI	
				Vijay Dhar, CA	
				Dr. Amrit Nehru, CA	
2001					
Sanjay Kaul, MA	Vijay Dhar, CA	Anupam Wali, MA	Prana Kaul, MA	Vijay Kaul, NY	Deepak Ganju, FL
				Lalit Koul, MA	
				Sarla Warikoo, NJ	
				Hira Lal Nakhasi MD	
				Kamlesh Moza, TX	
				Sidharth Ganju, GA	
				Upendar Nazir, IL	
				Hira Lal Koul, MI	
				Vijay Dhar, CA	
				Dr. Amrit Nehru, CA	
2002-2004					
Sanjay Kaul, MA	Sidharth Ganju, GA	Anupam Wali, MA	Prana Kaul, MA	Nirja Khashu, NY	Deepak Ganju, FL
				Salochna Tickoo, MA	
				Sandeep Kaul, NJ	
				Sujata Qusba, MD	
				Rajesh Raina, TX	
				Sidharth Ganju, GA	
				Shyam Tickoo, IL	
				Pradumon Tickoo, MI	
				Vijay Chowdhury, CA	
				Neeru Raina Sopori, CA	
2005-2006					
Deepak Ganju, FL	Vijay Chowdhury, CA	Dijjotam Raina, GA	Ashok Kitchloo, FL	Nirja Khashu, NY	
	Pradumon Tickoo, MI			Sulochna Tickoo, MA	
				Sandeep Kaul, NJ	
				Swapna Raina, MD	

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				Rajesh Raina, TX Sidharth Ganju, GA	
				Pradumon Tickoo, MI Vijay Chowdhury, CA Neeru Sopori, CA	
2007					
Sunil Fotedar, TX	Nimmi Kalla, NY	Lalit Koul, MA Soman Dhar, IL	Zippy Aima Sapru, TX Ajay Tikoo, MI	Nimmi Kalla, NY Santosh Raina, MA Ashtosh Ganjoo, PA Swapna Raina, MD Anjali K. Zutshi, TX Ashutosh Kaul, NC Ajay Koul, IL Pradumon Tickoo, MI Rajeev Sumbly, CA Dr. Amrit Nehru, CA	Sunil Fotedar, TX
2008					
Sunil Fotedar, TX	Inderjit Kaul, MA	Soman Dhar, IL	Ajay Tikoo, MI	Nimmi Kalla, NY Inderjit Kaul, MA Ashtosh Ganjoo, PA Swapna Raina, MD Kamlesh Moza, TX Ashutosh Kaul, NC Ajay Koul, IL Pradumon Tickoo, MI Vinod Moza, CA Dr. Amrit Nehru, CA	Sunil Fotedar, TX
2009					
Pradumon Tickoo, MI	Inderjit Kaul, MA	Soman Dhar, IL	Ajay Tikoo, MI	Dr. Nirmala Mitra, NY Inderjit Kaul, MA Umesh Kaul, NJ Asha Bakaya, MD Kamlesh Moza, TX Dr. Rakesh Raina, GA Ajay Koul, IL Veena Kaul, MI Vinod Moza, CA	

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				Dr. Amrit Nehru, CA	
2010					
Pradumon Tickoo, MI	Inderjit Kaul, MA	Soman Dhar, IL Ashish Kak, MD	Ajay Tikoo, MI	Dr. Nirmala Mitra, NY	
				Inderjit Kaul, MA	
				Umesh Kaul, NJ	
				Asha Bakaya, MD	
				Manoj Kaul/Upendra Bhatt, TX	
				Dr. Rakesh Raina, GA	
				Ajay Koul, IL	
				Veena Kaul, MI	
				Vinod Moza, CA	
				Paviter Handoo, CA	
2011					
Paviter Handoo, CA	Ashish Kak, MD	Naveen Zalpuri, CA	Monica Aima Salman, CA	Kavita Sazawal, NY	
				Arti Tiku Kaul, MA	
				Anil Kachroo, NJ	
				Ashish Kak, MD	
				Upendra Bhatt, TX	
				Pawan Raina, GA	
				Raj Koul, IL	
				Prana Bhatt, KY	
				Rajan Kaul, CA	
				Dr. Amrit Nehru, CA	
2012					
Paviter Handoo, CA	Ashish Kak, MD	Naveen Zalpuri, CA		Kavita Sazawal, NY	
				Arti Tiku Kaul, MA	
				Anil Kachroo, NJ	
				Ashish Kak, MD	
				Upendra Bhatt, TX	
				Raj Koul, IL	
				Prana Bhatt, KY	
				Sanjay Dhar, CA	
				Dr. Amrit Nehru, CA	
2013					
Dr. Surinder Kaul, TX	Sanjay Dhar, CA	Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Nirmala Mitra, NY	
				Arti Tiku Kaul, MA	
				Rajni Kaul, NJ	

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				Rahul Tikoo, MD	
				Madhu Moza, TX	
				Suresh Sus, NC	
				Naveen Dhar, IL	
				Veena Kaul, MI	
				Sanjay Dhar, CA	
				Dr. Amrit Nehru, CA	
2014					
Dr. Surinder Kaul, TX	Rajni Kaul, NJ	Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Nirmala Mitra, NY	
				Raj Kaul, MA	
				Rajni Kaul, NJ	
				Rahul Tikoo, MD	
				Madhu Moza, TX	
				Suresh Sus, NC	
				Naveen Dhar, IL	
				Veena Kaul, MI	
				Maneesha Munshi, CA	
				Sanjay Dhar, CA	
2015					
Sunil Fotedar, TX	Sudesh Saraf, IL	Rajesh Kachru, MD Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Anil Mattoo, NY	Sunil Fotedar, TX
				Raj Kaul, MA	
				Nirja Sadhu, NJ	
				Dr. Shakun Malik, MD	
				Madhu Moza, TX	
				Suresh Sus, NC	
				Sudesh Saraf, IL	
				Veena Kaul, MI	
				Maneesha Munshi, CA	
				Sanjay Dhar, CA	
2016					
Sunil Fotedar, TX	Sudesh Saraf, IL	Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Anil Mattoo, NY	Sunil Fotedar, TX
				Dr. Sudesh Kaul, MA	
				Nirja Sadhu, NJ	
				Dr. Shakun Malik, MD	
				Randhir Wokhlu, TX	
				Suresh Sus, NC	
				Sudesh Saraf, IL	
				Veena Kaul, MI	
				Maneesha Munshi, CA	

Kashmiri Overseas Association (KOA), Inc.

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			Piyush Mattoo, CA	
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Programs & Projects

Education Assistance Program (EAP)

This program was initiated at the KOA National Camp in 1994, at that time a suggestion was made that the best way to help our devastated community back in India was to help needy community students in their pursuit of higher education, so that they could get a gainful employment. At that very moment many community members pledged their support for this program and Dr. Tej Nath Kaul of Buffalo, NY, was entrusted to run the program. KOA developed a liaison with Kashmiri Pandit Sabha, Jammu, to help us in receiving applications from the needy students, and then with the distribution of funds to the selected students. The program is advertised in Daily Excelsior paper for receiving applications, which is a very widely read newspaper in our community in Jammu.

The applicant must be a refugee from Kashmir Valley. Applicant has to provide proof of admission in a recognized educational institution. Top priority is given to the students from the refugee camps. Community members and friends of the community are approached by the association to take part in this program by becoming sponsors. At present, it takes \$300 to sponsor a student for one year. Sponsors are encouraged to continue funding for the complete training period of the selected student. We notify the students about their selection. Sponsors/Donors write a check to the KOA. KOA in turn issues checks in the name of the student, which are mailed to KP Sabha, Jammu, for distribution. The KP Sabha, Jammu, after verifying the criteria set forth by us disburses the check to the selected student.

Sponsor A Child (SAC) Program

The refugee camps in Jammu and Kashmir house hundreds of thousands of Kashmiri Pandits displaced from their homes as a direct result of the Islamic militancy in the valley. This tragedy has resulted in children being denied the opportunities that we take for granted. Since 1995, the Kashmiri Overseas Association, USA has implemented the Sponsor-A-Child Program for the age group 5 year olds to 17 year olds. This program aims to provide educational opportunities to the children directly affected by the tragedy. While individuals worldwide have contributed to these programs more children are in need of our financial support than currently available funds can support, there are many more that deserve our assistance.

The program started in 1995 to bring much-needed financial help to the indigent children of school-going age, from the refugee camps that have sprouted around Jammu in the wake of the exodus of the KP community from Kashmir. Shri Pran N. Kaul of Fremont, CA is the program coordinator. He maintains a list of children in need of support, with the help of a local liaison in Jammu, which he furnishes to prospective sponsors on request. The cost of sponsoring a child is around \$225 per year. Sponsors/Donors select the child they want to support from the list(s) furnished to them by the program coordinator on request. Payments are typically made by sponsors every six months, though a great number of them make yearly payments. Sponsors are required to mail their checks for the children to Shri Pran Kaul who keeps track of all payments and sends reminders to sponsors to mail their checks when due. After receiving checks from sponsors, KOA in turn issues checks in the name of the children, which are mailed to liaison in Jammu, for distribution.

Medical Fund

Since 1989, with the onset of the civil war in Kashmir, from time to time KOA started getting letters from KPs, mostly from Jammu refugee camps, asking for financial help to treat their seriously ill relatives. The illnesses ranged from the damaged kidneys needing replacement, cancer, heart disease, diabetes, asthma to severe depression. In most of the cases the treatment was going to be provided outside Jammu, as the illnesses could not get appropriate treatment by the Jammu medical establishment. Also, often the letters were like S.O.S's., as the patients in question had reached a serious phase in their illnesses, and therefore required the financial help urgently.

In 2002, then KOA President Sanjay Kaul thought that a better way to run this program was to have a dedicated committee run it in an organized way. He got this committee approved by the Board in 2002. In 2003, the KOA Medical Fund, as the committee was called, was established.

An applicant asking for the Medical Fund assistance, or someone filling the application on his behalf (for some stated reason), has to complete and sign the first page of a two page KOA Medical Fund Application form. The second page has to be filled up and signed up by the physician treating the patient. The Liaison Officer meets the patient and his family to get a feel of the authenticity of the patient's information in the application form. He also reviews the page 2 of the application filled by the physician. He signs both the pages and makes his assessment on the application, and sends it by internet to KOA Medical Program Director in US. If the Director needs some more facts ascertained, he gets back to the Liaison Officer. If the application is finally approved by him, and if there are funds in Medical Fund Budget, he writes a letter to KOA President, copying KOA Treasurer, informing them of his decision of approval and the amount to be donated to the applicant. If the President and the Treasurer see no problems, the latter sends a check in the name of the patient to KOA Liaison Officer in Jammu. The latter hand-carries the check to the patient and gets him to fill KOA Medical Fund Receipt Verification form, with his signature, and signs it himself and returns it by internet to the Treasurer and the Director for records.

Help to Needy

KP community members, after their exodus from Kashmir, are trying their level best to survive. They are scattered all over in India. Many a times, community members are met with accidents, or other unfortunate situations which leaves them or their dependents in a distress situation and need immediate financial help to take care of the unforeseen situation. Every year KOA gets many letters from KPs, seeking financial help. Problem is compounded by lack of networking among our community. There are many instances where some people cannot even afford to have cremation for their loved ones. Demand is very high, there is a constant need for support.

Achievement Awards

Each year KOA awards one-time achievement award to KP College-bound student(s) living in the USA. Any high school senior student meeting the following requirements qualifies to apply for this award:

- High school GPA of at least 3.5.
- SAT score of at least 1985 out of 2400 or an ACT score of at least 30.
- A two-page essay about Kashmiri Pandit heritage.

The committee awards each of the recipients the College Bound Achievement Award of \$500.00 (later increased to \$750 for top candidates). The list of College Bound Achievement Awardees for the year 2004 onwards:

2016

- Vivek Pandit, Colleyville, TX
- Arnav Kak, Bellaire, TX
- Mira Wattal, Hillsborough, NJ
- Arman Koul, Andover, MA
- Megha Koul, Mansfield, MA
- Neha Kaul, Potomac, MD
- Ankit Raina, West Chester, PA
- Nikhil Kaul, Cary, NC

2015

- Akriti Jalla, Oklahoma City, OK
- Sonali Razdan, Shrewsbury, MA
- Rishab Kaul, Bethpage, NY
- Niteka Raina, Austin, TX
- Smriti Ganjoo, Plainsboro, NJ

2014

- Sheena Ganju, Duluth, GA
- Meghna Kaul, Plymouth, MN
- Raj K Raina, Novi, MI
- Sagar Tikoo, West Windsor, NJ

2013

- None

2012

- Brinal Kaul, Katy, Texas
- Neel Bhan, Katy, Texas

2011

- None

2010

- Akansha Ganju, Dublin, OH
- Iha Kaul, Andover, MA
- Sidanth Sapru, Naperville, IL

2009

- Aditi Jalla, Oklahoma City, OK
- Isha Kaul, The Woodlands, TX
- Rudra Koul, Tallahassee, FL

2008

- Sankalp Bhan (Washington University at St. Louis), Katy, TX
- Akshay Chaku (University of Michigan), Troy, MI
- Yatin Mirakhur (University of Pennsylvania), Hudson, OH

2007

- Rohit Ganju (Georgia Tech), Duluth, GA
- Eisha Wali (Northwestern University), Darien, IL
- Ankush Zutshi (University of Miami, FL), Port Saint Lucie, FL

2006

- Meghana Dhar, Sunnyvale, CA

2005

- Sandhya Nakhasi, Potomac, MD

2004

- Simmi Bhatt, Nanuet, NY
- Akshay Ganju, Brookline, MA
- Zitsi Mirakhur, Hudson, OH

Discontinued Programs

Kashmiri Welfare Initiative (KWI)

The philanthropic aim of KWI is to promote the development and well being of KP children and families. This initiative is committed to meet the needs of the community ranging from short-term to long-term. KWI identifies people in dire need of help. KWI volunteers raise funds in USA, and with the help of ground level volunteers in India identify needy KP refugees in India, and those individuals / families / organizations who are willing to help them. The deserving / needy people are identified by coordinating with reliable sources in various localities and / or by inviting requests / applications. A careful verification / examination of each individual case is carried out before the case is enlisted for providing / arranging help. Charitable funds collected in USA for the needy KP families in India is made available to them through the office of KOA, per KWI recommendations.

The KWI was created and developed in 2007 and is now being piloted by the volunteers from Chicago KP community, which is a part of KOA Zone 7.

Sharda Peeth Rishi Memorial Model School

In 1990, terrorism and sectarian violence caused nearly 500,000 Kashmiri Hindus to flee the land of their ancestors, the fabled valley of Kashmir in the Indian state of Jammu and Kashmir. These victims of terrorism, refugees in their own country, left behind virtually all

of their worldly possessions as they had to flee under threat to life and honor. As in most situations, the worst sufferers of this violence were the children of this displaced people. With their parents consumed with, yet often unable to, provide the basics of living to their families these unfortunate children were often left without the only hope for a better life – a healthy education.

The Rishi Memorial School at Udhampur, J&K State was started in the mid-1990s with contributions from a group of US-based Indian-Americans concerned for the future of these indigent children. This remarkable experiment in social self-service began with only about a dozen students and one teacher.

Account

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Years 1990-2000

Item	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Beginning Balance	\$27,777.75	\$77,550.23	\$76,949.10	\$66,158.14	\$68,771.69	\$44,326.13	\$45,241.80	\$44,490.36	\$56,375.27	\$60,017.46	\$83,608.01
Loan to a KP student/Chapters							\$790.00			\$1,675.00	
Repayment of Loan								\$400.00		\$2,065.00	
Loan Balance							\$790.00	\$390.00	\$390.00	\$0.00	
Cash in Hand	\$27,777.75	\$77,550.23	\$76,949.10	\$66,158.14	\$68,771.69	\$44,326.13	\$44,451.80	\$44,890.36	\$56,375.27	\$60,407.46	\$83,608.01
Total Income	\$114,918.39	\$17,317.86	\$11,165.30	\$13,526.38	\$7,231.71	\$30,636.29	\$51,356.90	\$50,352.44	\$92,845.32	\$82,372.24	\$88,547.20
Total Expenses	\$65,145.91	\$17,918.99	\$21,956.26	\$10,912.83	\$31,677.27	\$29,720.62	\$51,318.34	\$38,867.53	\$89,203.13	\$59,171.69	\$90,864.88
Net Income	\$49,772.48	(\$601.13)	(\$10,790.96)	\$2,613.55	(\$24,445.56)	\$915.67	\$38.56	\$11,484.91	\$3,642.19	\$23,200.55	(\$2,317.68)
Ending Balance	\$77,550.23	\$76,949.10	\$66,158.14	\$68,771.69	\$44,326.13	\$45,241.80	\$44,490.36	\$56,375.27	\$60,017.46	\$83,608.01	\$81,290.33
Income											
Membership/Donation	\$6,928.48	\$6,427.63	\$5,844.78	\$11,312.88	\$6,229.70	\$12,432.83	\$16,406.00	\$9,827.00	\$16,440.00	\$14,451.00	\$19,683.85
Rishi Memorial Fund	\$4,533.00							\$2,400.00		\$1,200.00	
Kashmir-relief	\$102,211.14	\$9,379.12	\$4,526.00	\$1,600.00							
Interest	\$1,245.77	\$1,111.11	\$794.52	\$613.50	\$1,002.01	\$1,069.56	\$1,061.71	\$1,010.44	\$1,360.65	\$2,007.28	\$2,213.68
Educational Fund											
Army Relief Fund - Karail										\$4,454.00	\$679.00
Roop Bhawani Fund										\$2,621.00	\$700.00
KSS - Faridabad											
Adjustments/uncashed checks Credit		\$400.00				\$7.90	\$55.00		\$3,130.00	\$5,225.00	\$484.00
Dr. Kachru's Spoken Kashmiri Book Sale							\$105.00	\$25.00			
KOA Bhajan Book										\$800.00	\$50.00
Calendar & Directory							\$1,197.00	\$785.00	\$4,575.00	\$2,399.81	\$250.00
KOA 1996 Camp Video							\$1,101.00	\$487.00			
Medical Assistance Fund							\$540.00	\$275.00	\$3,243.51	\$600.00	
KOA Tape (Manni Kamana)									\$3,422.00	\$90.00	\$42.00
KOA Camp Children's Program									\$1,038.00		
Sponsor a Child Fund							\$200.00	\$570.00	\$7,509.00	\$8,663.00	\$18,040.32
Insurance Claim (KOA 99 Camp Souvinor)											\$1,000.00
Total Income	\$114,918.39	\$17,317.86	\$11,165.30	\$13,526.38	\$7,231.71	\$30,636.29	\$51,356.90	\$50,352.44	\$92,845.32	\$82,372.24	\$88,547.20
Expenditure											
All India Kashmiri Samaj	\$3,000.00	\$500.00	\$3,000.00	\$2,000.00		\$2,000.00					
Kashmiri Pandit Sabha - Jammu	\$48,000.00	\$1,000.00									
J & K Sahayata Samiti	\$5,000.00	\$2,000.00									
Kashmiri Samiti-Delhi		\$5,500.00	\$11,000.00								
Kashmiri Samiti - Kathua		\$700.00									
Panun Kashmir Foundation				\$4,310.00	\$19,077.17	\$3,000.00	\$4,650.00				
Women's Vocational Training-Jammu						\$1,000.00	\$1,000.00				
Rishi Memorial School-Udampur						\$6,000.00	\$1,000.00	\$3,000.00	\$500.00	\$1,500.00	\$1,500.00
Educational Assistance						\$10,000.00	\$35,500.00	\$25,894.78	\$67,245.00	\$27,525.00	\$63,600.00
Sponsor A Child								\$54.00	\$8,359.00	\$10,096.00	\$16,684.32
Young India - Bathroom Construction										\$2,750.00	\$500.00
Indian Army Relief Fund										\$6,000.00	
Roop Bhawani Fund										\$3,000.00	
KSS - Faridabad											\$200.00
Contributions to KOA Chapters											\$250.00
KOA Camp Children's Program				\$749.46					\$370.00		
KOA booth at World Vision											
Observance of Martyrs Day (Feeding Homeless)								\$500.00			
Direct Assistance			\$2,000.00	\$1,300.00							
Clothing Drive-Freight		\$1,170.43									
Medical Assistance	\$400.00	\$2,000.00			\$2,000.00	\$1,500.00	\$800.00	\$1,250.00	\$3,800.00	\$300.00	\$200.00
Financial Assistance	\$500.00										\$200.00
Printing & Mailing Expense	\$2,625.00	\$816.00	\$1,637.42	\$365.00	\$1,647.80	\$944.10					
Election Ballots								\$936.36			
Calendar							\$837.50	\$1,606.45	\$2,539.00		
Directory							\$3,197.00				
Milstar							\$889.00	\$664.70			
Jarbhari							\$489.00				
Bhajan Book									\$160.00	\$725.00	
KOA Video/Tape Production							\$1,000.00	\$293.91	\$2,599.00		
Internet Service							\$232.08	\$303.85		\$220.85	\$959.24
Postage/Express			\$1,596.87	\$701.27	\$1,474.48	\$705.09	\$687.92	\$243.03			\$15.34
Phone Bills/CC	\$2,226.29	\$1,652.44	\$896.52		\$1,264.43	\$355.59	\$455.41	\$705.45	\$499.70	\$978.75	\$535.47
Fund Raising	\$2,461.81	\$315.00	\$1,675.00				\$150.00				
Stationary	\$490.67	\$1,377.12	\$85.45	\$1,213.70	\$1,540.10						
Advertisement/Subscription/Trophies	\$260.00	\$470.00	\$75.00				\$134.93		\$550.00		\$80.00
Bank Charges	\$124.94			\$119.26	\$98.19	\$231.84	\$13.50	\$15.00	\$121.13	\$112.27	\$32.50
KOA Annual Camp/Symposium/Meeting	\$57.20	\$68.00							\$1,035.30	\$500.00	
Accountant		\$350.00				\$100.00					
Newsletter					\$3,850.00	\$2,450.00		\$3,400.00	\$1,425.00	\$5,463.82	\$6,108.01
Travel				\$154.14	\$725.10	\$1,234.00	\$282.00				
Total Expenditures	\$65,145.91	\$17,918.99	\$21,956.26	\$10,912.83	\$31,677.27	\$29,720.62	\$51,318.34	\$38,867.53	\$89,203.13	\$59,171.69	\$90,864.88
Ending Balance	\$77,550.23	\$76,949.10	\$66,158.14	\$68,771.69	\$44,326.13	\$45,241.80	\$45,280.36	\$56,765.27	\$60,407.46	\$83,608.01	\$81,290.33

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2001

Item		Ending 12/31/2001	
Beginning Balance		\$81,290.33	
Income			
	Bank Interest	\$1,765.00	
	Membership	\$13,380.00	
Donations For:			
	General Purpose	\$10,583.00	
	Gujarat Relief	\$7,039.00	
	Social Condition	\$2,421.00	
	Medical Condition	\$10,794.00	
	Cultural Artist etc	\$225.00	
	Udhampur School	\$500.00	
	Internet Activity	\$1,500.00	
	Calendar***	\$0.00	
	Directory***	\$0.00	
	Camp****		
	Sale of Cassetts/Handicrafts	\$1,360.00	
	Educational Fund	\$57,400.00	
	S-A-C Fund	\$27,952.00	
	TOTAL INCOME	\$134,919.00	\$119,774.00

Expenses		
	Bank Charges	\$264.00
	Accountant Services	\$750.00
	Contribution to Chapters	
	Election 2000 Mail Box Rental	\$134.15
	Conference Call Charges	\$526.04
	KSS Project	\$500.00
	Gujarat Relief	\$8,700.00
	Medical Assistance	\$8,400.00
	Financial Assistance	\$3,520.00
	Internet	\$719.00
	Printing	\$3,319.66
	Newsletters	\$0.00
	Calendar	\$0.00
	Directory	\$0.00
	New Years Card	\$0.00
	Mailing Charges	\$3,054.00
	Educational Fund	\$26,500.00
	S-A-C Fund	\$28,649.00

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

	Udhampur School	\$3,000.00
	Kashmir Institute	\$1,505.16
	Cultural Artist etc	\$1,739.15
	Camp Souvenir	\$125.00
	Stationary	\$72.10
	Jammu Sabha	\$75.00
	TOTAL EXPENSES	\$91,552.26
CREDITS/DEBITS	Credit for un-cashed checks for 2000 & 2001	\$5,597.00
Ending Balance		\$130,254.07

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2002

Beginning Balance		\$130,254.00
Income		
	Donations for programs/Activities	\$99,834.00
	Revenue (Membership)	\$21,000.00
	Bank Interest	\$1,318.00
	Total Income 2002	\$122,152.00
Expense		
	Expenses for help to refugee programs	\$64,665.00
	Expenses for management & general programs	\$44,528.00
	Total Expense 2002	\$109,193.00
	Ending Balance	\$143,213.00
<u>A : DETAIL BREAKDOWN OF ALL DONATIONS RECEIVED (\$99,834)</u>		AMOUNT (\$)
Donations for Sponsor-a-Child Program		\$28,200.00
Donations for Educational Fund Program		\$40,600.00
Donations for Help-to-Needy		\$7,250.00
Donations for Visiting Artist Program/Zone Activity Etc.,		\$7,584.00
Donations for Printing & Mailing of Calendar		\$5,400.00
Donations for Printing & Mailing of Magazine		\$300.00
Donations for Printing & Mailing of Directory, NL, other		\$5,300.00
Donations for production of CD		\$1,600.00
Donations for Udhampur School		\$1,400.00
Donations for Kashmir Language Institute		\$2,200.00
	Total Donation/Program Income	\$99,834.00
<u>B: DETAIL OF EXPENSE RELATED TO PROGRAMS TO HELP REFUGEES IN INDIA (\$64,665)</u>		
Financial help to school children under S-A-C Program		\$24,915.00

For detail see "A" below

For detail see "B" below
For detail see "C" below

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Financial help to college students under EF Program		\$35,500.00
Financial help to needy families		\$4,250.00
<u>C : DETAIL OF EXPENSES FOR MANAGEMENT & GENERAL PROGRAMS (\$44,528)</u>		
Accounting Fee = \$225		\$225.00
Telephone: Teleconference for Board Meetings = \$916		\$915.84
Postage & Shipping = \$1,526		\$1,526.00
Printing & Publication = \$28,638		\$28,638.93
Travel for Artists = \$2,236		\$2,236.00
Conferences, Conventions, Mtgs = \$2,055		\$2,055.00
Insurance = \$458		\$458.00
Photo Development = \$227		\$227.00
CD & DVD = \$500		\$500.00
Language Training = \$2,931		\$2,932.05
Bank Fees = \$2,814		\$2,814.00
Udhampur School		\$2,000.00
	Total Expense (Detail B + Detail C)	\$109,192.82

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2003

Beginning Balance		\$ 143,213.00
Income		
	Donations for programs/Activities	\$115,796.00
	Revenue (Membership)	\$20,064.00
	Bank Interest	\$1,044.00
	Total Income 2003	\$136,904.00
Expense		
	Expenses for help to refugee programs	\$78,611.00
	Expenses for management & general programs	\$49,327.00
	Total Expense 2003	\$127,938.00
	Ending Balance	\$ 152,179.00
<u>A : DETAIL BREAKDOWN OF ALL DONATIONS RECEIVED (\$115,796)</u>		AMOUNT (\$)
Donations for Sponsor-a-Child Program		\$33,233.00
Donations for Educational Fund Program		\$46,630.00
Donations for Help-to-Needy		\$8,659.00
Donations for FACT Display + Nadimarg Victims+ Production & Mailing of CD		\$7,851.00
Donations for Visiting Artist Program		\$4,307.00
Donations for Chapter Programs Zone 1 Activity Etc.,		\$1,928.00
Donations for Printing & Mailing of Calendar		\$4,600.00
Donations for Printing & Mailing of Book, NL, other		\$450.00
General Funds received for Camp & Other activities		\$6,675.00
Donations for Udhampur School		\$1,363.00
Donations for Kashmir Language Institute		\$100.00
	Total Donation/Program Income	\$115,796.00

For detail see "A" below

For detail see "B" below
For detail see "C" below

Kashmiri Overseas Association (KOA), Inc.**KOA At A Glance - Review of the Years 1990-2015**

<u>B: DETAIL OF EXPENSE RELATED TO PROGRAMS TO HELP REFUGEES IN INDIA (\$78,611)</u>		
Financial help to school children under S-A-C Program		\$28,948.00
Financial help to college students under EF Program		\$42,750.00
Financial help to needy families		\$6,913.00
<u>C : DETAIL OF EXPENSES FOR MANAGEMENT & GENERAL PROGRAMS (\$49,327)</u>		
Supplies = \$400		\$400.00
Telephone: Teleconference for Board Mtgs. = \$989		\$989.00
Mailing: Postage & Shipping = \$6,633		\$6,633.00
Printing & Publication = \$15,485		\$15,485.00
Artists & their travel = \$8,125		\$8,125.00
Language Training & DVD = \$4,233		\$4,233.00
Website & Photo Development = \$1,468		\$1,468.00
Name Registration (Patent) = \$335		\$335.00
Chapter Expense = \$9,040		\$9,040.00
Bank Fees = \$2,619		\$2,619.00
	TOTAL Expense (Detail B + Detail C)	\$127,938.00

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2004

Beginning Balance		\$ 152,179.00
	Income	\$ 150,044.00
	Expense	\$ 169,589.00
Ending Balance		\$ 132,634.00
Income		
Membership Revenue		\$ 19,773.00
Donations:		
Education Fund		\$ 46,273.00
S-A-C Program Funding		\$ 37,603.00
Funds raised for Udhampur School		\$ 2,974.00
Funds raised for Crisis Fund		\$ 750.00
Funds raised for Marriage Fund		\$ 2,961.00
Funds raised for Medical Fund		\$ 4,460.00
Funds raised for Help-to-needy Fund		\$ 1,581.00
Funds raised for Bangalore Bhawan Construction		\$ 5,331.00
Funds raised for Jammu Camp Childrens Retreat		\$ 226.00
General Donation		\$ 4,060.00
Funds raised for Printing		\$ 5,124.87
Funds raised for KI-Language Course		\$ 2,696.00
Funds raised for Air Fare for artists		\$ 1,134.60
Funds received for camp activity		\$ 6,465.00
Funds raised for CD+DVD+Souvenior+Kashmir Study		\$ 1,824.00
Funds raised for Boston chapter cultural activity		\$ 2,075.00
Funds raised for NY chapter cultural activity		\$ 750.00
Funds raised for Sheen event at Atlanta		\$ 1,900.00
Funds raised for Sheen event at Irwine		\$ 1,000.00
Interest from Bank		\$ 1,083.16
	Total Income	\$ 150,044.63
Expense		
Programs/Activities - India		
Sponsor-A-Child Program Funding to School Children		\$ 40,487.00
Educational Fund Program to fund College Children		\$ 43,262.00
Medical Help to 42 Patients in India		\$ 10,585.00
Udhampur School		\$ 3,000.00
Camp Children Retreat, Jammu		\$ 743.00
Camp Girls Marriage		\$ 4,706.00
School Fee & Board Exam Fee for children from B.P.L families to Muthi Sc., Naveen Public Sc & Mishrawala Sc. + culture		\$ 2,575.00
Drinking Water Purifier for Camp Schools etc.,		\$ 1,000.00
Child Welfare Society Jammu		\$ 225.00
Help line humanity at Nagrota for library		\$ 200.00

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Jammu Liaison Activity		\$ 380.00
For Cultural Promotion/preservation to Young Student Group at Jammu		\$ 225.00
Hindu Cultural Ctr-Bangalore		\$ 5,306.00
Koshur Samachar, Delhi		\$ 1,000.00
FACT Exhibit, Delhi-USA		\$ 600.00
Bhajan Sopori for Producing CD on ancient Kashmiri Hindu Music		\$ 3,000.00
Other Programs/Activities		
Essay Competition/College Scholarship = \$2,000		
Youth Essay Competition: 5 winners @ \$100 each		\$ 500.00
Scholarship for college bound youth: 3 Winners @ \$500 each		\$ 1,500.00
Organizing Fund Raising Events & Seminars = \$3,700		
Irvine, CA - Arranging Sheen Fundraiser		\$ 1,000.00
Atlanta, GA - Arranging Sheen Fundraiser		\$ 1,900.00
Seminar at Jammu		\$ 800.00
Accounting Fee = \$530		
2002 Taxes		\$ 225.00
2003 Taxes		\$ 305.00
Telephone = \$1,362		
Board Meetings - Teleconference		\$ 1,361.63
Postage & Shipping = \$6,650		
Membership Renewal Bill		\$ 885.80
Kasheer Magazine		\$ 1,730.00
Newsletters		\$ 1,200.00
CD from India		\$ 250.00
Mailing CD + other stuff		\$ 2,144.44
Diwali Card		\$ 439.45
Printing & Publication = \$13,161		
Membership Renewal Bill		\$ 1,190.00
Koshur Calendar		\$ 3,000.00
Kasheer Magazine		\$ 2,000.00
Newsletters		\$ 2,860.96
Diwali Card		\$ 1,110.00
Member Directory (Partial Payment)		\$ 3,000.00
Travel = \$2,370		\$ 673.00
Air Fare for Asha Kaul (vocal artist)		\$ 1,696.97
Air Fare for Sopories (Instrumental Artists)		
Conferences, conventions & Mtgs.=\$11093		
Boston Chapter Cultural Program Arrangement		\$ 902.00
NY Chapter Cultural Program Arrangement		\$ 750.00
Honorarium - Artistes		\$ 900.00
Hawan Puja		\$ 275.00
Labor cost for moving camp equipment		\$ 75.00
Camp expense		\$ 6,465.00

Kashmiri Overseas Association (KOA), Inc.**KOA At A Glance - Review of the Years 1990-2015**

Zone 1		\$ 250.00
Zone 2		\$ 251.00
Zone 3		\$ 250.00
Zone 10		\$ 200.00
Refund of overpayment		\$ 775.00
Bank Fees = \$3,302		
Bank Fee (Includes exchange rate difference, web transaction		\$ 3,302.47
fee, unpaid/returned checks and account maintenance fee etc)		
Kashmir Institute-Language = \$ 3,205		
Arrangement expense for language course at Los Angles		\$ 368.34
Arrangement expense for language course at Washington D.C		\$ 1,825.71
Arrangement expense for language course at Chicago		\$ 1,011.02
Web Maintenance/Hosting Fees = \$1,147		
Hosting of websites		\$ 692.00
Web transaction hosting fee		\$ 455.00
Patent Name Registration = \$335		
KOA Name Registration		\$ 335.00
CD/DVD etc., = \$3,440		
Bub Movie		\$ 140.00
Poozai Posh II		\$ 2,000.00
Souvenir		\$ 1,000.00
Sheen DVD		\$ 300.00
	Total Expense:	\$ 169,588.79

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2005

2005 INCOME - EXPENSE				
BANK BALANCE - DECEMBER 31, 2004				\$132,634.40
Less: Checks in Transit from pervious year	\$55,508.71			
BOOK BALANCE - DECEMBER 31, 2004				\$77,125.69
SOURCES OF CASH				
DONATIONS FOR SPECIFIC PURPOSE				
EDUCATIONAL ASSISTANCE PROGRAM	\$52,204.00			
SPONSON-A-CHILD PROGRAM	\$29,828.50			
HELP TO NEEDY - MEDICAL	\$5,492.00			
HELP TO NEEDY - GENERAL	\$2,890.00			
SHREYA BHAT HOSPITAL	\$3,880.00			
EVENTS AND FUND RAISERS	\$2,949.00			
PRINTING FUND - CALENDER	\$700.00			
NATURAL DISASTERS - KATRINA	\$100.00			
TOTAL DONATIONS		\$98,043.50		
OTHER INCOME				
MEMBERSHIP (REGULAR)	\$22,470.00			
MEMBERSHIP (ASSOCIATE)	\$242.00			
KOA ANNUAL NATIONAL CAMP	\$20,102.00			
GENERAL DONATION	\$2,811.21			
MERCHANDISE SALES	\$820.00			
INTEREST FROM BANK	\$470.61			
TOTAL OTHER INCOME		\$46,915.82		
TOTAL INCOME			\$144,959.32	
USES OF CASH				
FUND RELATED EXPENSES				
EDUCATIONAL ASSISTANCE PROGRAM	\$43,025.00			
SPONSON-A-CHILD PROGRAM	\$23,663.50			
HELP TO NEEDY - MEDICAL	\$5,250.00			
HELP TO NEEDY - GENERAL	\$1,000.00			
SHREYA BHAT HOSPITAL				
EVENTS AND FUND RAISERS	\$2,000.00			
PRINTING FUND - CALENDER	\$700.00			
NATURAL DISASTERS - KATRINA				
TOTAL FUND-RELATED EXPENSES		\$75,638.50		
KOA ANNUAL NATIONAL CAMP		\$20,879.54		
OTHER EXPENSES				
PRINTING - NEWSLETTER/MAGAZINE	\$1,611.94			
PRINTING - DIRECTORY	\$2,835.00			
POSTAGE	\$3,159.31			
MERCHANDISE COSTS AND PROMOTION	\$1,353.75			
VISITING ARTIST RELATED EXPENSES	\$1,931.84			
LEGAL AND INSURANCE FEES	\$2,500.00			
ONLINE SYSTEM RELATED EXPENSES	\$3,452.16			
ASSET PURCHASES	\$2,962.87			
BANK CHARGES	\$532.39			
BACK TO ZONES - ZONAL EVENTS	\$800.00			
ELECTION AND VOTING RELATED EXPENSES	\$2,240.48			
PROFESSIONAL FEES	\$515.00			
AWARDS	\$774.07			
JAMMU LIAISON				
OTHER	\$613.06			
TOTAL		\$25,281.87		
TOTAL USES OF CASH			\$121,799.91	

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

NET GAIN (LOSS)			\$23,159.41
BOOK BANK BALANCE ON DECEMBER 31, 2005			\$100,285.10
Add: Checks in Transit	\$37,192.16		
BANK BALANCE ON DECEMBER 31, 2005			\$137,477.26

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2006

2006 INCOME - EXPENSE					
BANK BALANCE - DECEMBER 31, 2005					\$137,477.26
Less: Checks in Transit from pervious year		\$37,192.16			
BOOK BALANCE - DECEMBER 31, 2005					\$100,285.10
SOURCES OF CASH					
DONATIONS FOR SPECIFIC PURPOSE					
EDUCATION FUND		\$9,201.00			
EDUCATIONAL ASSISTANCE PROGRAM		\$56,276.00			
SPONSON-A-CHILD PROGRAM		\$47,436.00			
HELP TO NEEDY - MEDICAL		\$29,047.00			
HELP TO NEEDY - GENERAL		\$4,222.00			
SHREYA BHAT HOSPITAL		\$452.00			
EVENTS AND FUND RAISERS		\$782.00			
PRINTING FUND - CALENDER		\$4,565.00			
SPORTS PROGRAM		\$1,025.00			
TOTAL DONATIONS			\$153,006.00		
OTHER INCOME					
MEMBERSHIP (REGULAR)		\$23,482.00			
MEMBERSHIP (ASSOCIATE)		\$1,435.00			
KOA ANNUAL NATIONAL CAMP		\$39,300.50			
GENERAL DONATION		\$4,247.00			
MERCHANDISE SALES		\$2,553.00			
TOTAL OTHER INCOME			\$71,017.50		
TOTAL SOURCES OF CASH				\$224,023.50	
USES OF CASH					
FUND RELATED EXPENSES					
EDUCATION FUND		\$6,650.00			
EDUCATIONAL ASSISTANCE PROGRAM		\$36,050.00			
SPONSON-A-CHILD PROGRAM		\$42,447.50			
HELP TO NEEDY - MEDICAL		\$20,000.00			
EVENTS AND FUND RAISERS		\$4,305.00			
PRINTING FUND - CALENDER		\$4,825.30			
SPORTS PROGRAM		\$925.00			
DONATIONS FROM GENERAL FUND		\$4,680.00			
TOTAL FUND-RELATED EXPENSES			\$119,882.80		
KOA ANNUAL NATIONAL CAMP			\$45,169.75		
OTHER EXPENSES					
PRINTING - NEWSLETTER/MAGAZINE		\$3,625.30			
POSTAGE		\$2,918.73			
MERCHANDISE COSTS AND PROMOTION		\$3,332.90			
VISITING ARTIST RELATED EXPENSES		\$2,500.00			
LEGAL AND INSURANCE FEES		\$2,700.00			
ONLINE SYSTEM RELATED EXPENSES		\$2,962.96			
LICENSES AND TAXES		\$1,125.00			
BANK AND CREDIT CARD CHARGES		\$5,219.93			
BACK TO ZONES - ZONAL EVENTS		\$2,730.96			
ELECTION AND VOTING RELATED EXPENSES		\$2,131.55			
PROFESSIONAL FEES		\$855.00			
AWARDS		\$2,511.51			
JAMMU LIAISON		\$950.00			
OTHER		\$432.00			
TOTAL OTHER EXPENSES			\$33,995.84		
TOTAL USES OF CASH				\$199,048.39	
NET GAIN (LOSS)					\$24,975.11

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

BOOK BANK BALANCE ON DECEMBER 31, 2006			\$125,260.21
Add: Checks in Transit	\$41,108.98		
BANK BALANCE ON DECEMBER 31, 2006			\$166,369.19
Donation Fund Balances at the End of Year			
Education Fund	\$4,071.00		
Educational Assistance Program	\$29,405.00		
Sponsor-A-Child Program	\$11,153.50		
Help to Needy - Medical	\$9,289.00		
Help to Needy - General	\$6,112.00		
Shreya Bhat Hospital	\$4,332.00		
Sports Program	\$100.00		
Natural Disasters	\$100.00		
Total	\$60,491.50		

Year 2007

**KOA 2007 Financial Statement
(Unaudited - 1 Jan. to 31 Dec. 2007)**

2007 Financial Summary

Beginning Balance		\$125,260.21
Credit for 2006 Un-cashed Checks	\$713.98	
Cash in Hand		\$125,974.19
Income	\$238,749.17	
Debit Adjustment to Income	\$1,336.75	
Total Income		\$237,412.42
Total Expenses		\$198,376.61
Net Income		\$39,035.81
Ending Balance		\$165,010.00
Uncashed checks Amount	\$55,813.00	
2007 Ending Balance		\$220,823.00
2006 Amounts Credited in 2007	\$10,749.58	
2007 Ending Bank Balance		\$231,572.58

**KOA 2007 Financial Statement - Income
(Unaudited- 1 Jan. to 31 Dec. 2007)**

Income	
Program	Amount
Convention Fund	\$0.00
Education Assistance Program (EAP)	\$54,517.20
Education Fund	\$28,217.00
Events and Fund Raisers	\$7.00
General Donation	\$4,430.85
Help to Needy - General	\$2,198.81
Help to Needy - Medical	\$17,209.51
Kashmiri Welfare Initiative (KWI)	\$29,484.00
Membership	\$14,588.71
Membership - Associate	\$1,763.11
Merchandise Sales	\$192.74
Printing Fund	\$4,263.05
Rishi Memorial School	\$3,100.00
Shreya Memorial Hospital in Jammu	\$430.00
Sponsor A Child (SAC)	\$49,331.64
(blank)	\$0.00
KOA Camp	\$27,740.57
Refund from City of Fremont	\$275.00
Children's Program in CA	\$1,000.00
Total Income	\$238,749.17

Debit Adjustment to Income	
Item	Amount
Adjustment by Merchant	\$241.75
Refund to Member by Merchant	\$162.00
Checks- Bounced	\$825.00
Foreign Check Adjustment	\$108.00
Total Income Debit	\$1,336.75

**KOA 2007 Financial Statement - Expenses
(Unaudited - 1 Jan. to 31 Dec. 2007)**

Expenses	
Program	Total
Back to Zone Fund	\$4,178.77
Computer Teacher Salary	\$625.00
Education Assistance Program (EAP)	\$68,187.00
Election Related Expenses	\$125.00
Hall rental refund	\$0.00
Help to Needy - General	\$1,400.00
Help to Needy - Medical	\$12,660.00
Kashmiri Welfare Initiative (KWI)	\$10,700.00
KOA Achievement Award	\$1,500.00
KOA Calendar	\$2,947.40
Merchandise Sales	\$180.00
Milk Supply Scheme	\$1,410.00
Music CDs	\$1,785.00
Rishi Memorial School	\$3,500.00
Sharda Education Foundation	\$1,725.00
Sponsor A Child (SAC)	\$53,276.48
KOA Camp	\$26,520.00
Refund - General Donation	\$1,251.00
Children's Program - CA	\$1,000.00
Legal Fees	\$700.00
Accounting Services	\$1,135.00
Internet Services	\$119.95
Stamps and Mailing Expense	\$400.15
Medals/Plaques	\$324.32
Other Expenses***	\$2,726.54
Total Expenses	\$198,376.61
Other Expenses	
Items	Amount
CHECK ORDER FEE	\$125.00
eTap Fee	\$1,548.30
Items Deposited Fee	\$2.80
MERCHANT BNKCD ;DES=FEE	\$995.44
RETURNED ITEM CHARGEBACK FEE	\$10.00
Wire Transfer Fee	\$45.00
Total	\$2,726.54

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2008

KOA Financial Statement (1 January to 31 December 2008)

2008 Beginning Balances

		Balance Amount
Bank Balance		\$231,572.58
Uncashed Checks (2007 Checks in Transit)	\$55,813.00	
2007 Checks in Transit Cashed	\$54,463.00	\$177,109.58
Credit for 2007 Uncashed Checks	\$1,350.00	
2007 Book Balance		\$177,109.58

Income	
Program	Total
Interest from CDs and Savings Account	\$2,088.46
Education Assistance Program (EAP)	\$69,477.90
General Donation	\$2,606.22
Help to Needy - General	\$325.00
Help to Needy - Medical	\$52,896.27
Kashmiri Welfare Initiative (KWI)	\$9,584.00
KOA Camps	\$48.35
Membership	\$11,536.98
Milk Supply Project - Mishriwala Camp	\$2,800.00
Milk Supply Project - Purkhu Camp	\$1,025.00
Printing Fund	\$4,374.18
Rishi Memorial School	\$97.80
Shriya Bhatt	\$1,000.00
Support A Child (SAC)	\$52,957.60
Credit from ETAP for Fees Overcharge	\$2,024.60
Total	\$212,842.35

\$389,951.93

Debit to Income (refunds)	
Refund to ETAPS	\$120.00
Adjustment to deposits	\$104.30
Foreign exchange adjustment	\$60.78
ETAPS Debit (refunds)	\$440.00
Total	\$725.08

\$389,226.85

Expenses	
Program	Total
Back to Zone	\$4,539.00
Education Assistance Program (EAP)	\$91,585.00
Help to Needy - Medical	\$38,320.00
Kashmiri Welfare Initiative (KWI)	\$6,802.00
KOA Achievement Award	\$1,500.00
KOA Calendar 2008	\$3,911.30

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

KOA Camp 2008	\$3,513.00	
KOA Membership Directory 2008	\$5,900.00	
Milk Supply Project - Mishriwala Camp	\$2,800.00	
Milk Supply Project - Purkhu Camp	\$1,025.00	
Printing and Mailing	\$4,280.92	
Insurance Fees	\$1,350.00	
Awards and Plaques	\$41.83	
Accountant Fees	\$401.50	
Shriya Bhatt Mission Hospital (SBMH)	\$5,762.00	
Support A Child (SAC)	\$60,941.00	
***Other Expenses	\$7,564.12	
Total	\$240,236.67	\$148,990.18

***Other Expenses	
Bank Fees	\$1,033.52
ETAPS Fees	\$6,530.60
Total	\$7,564.12

Ending Book Balance		\$148,990.18
2008 Checks not cashed (Checks in Transit)	\$76,095.41	
2008 Ending Bank Balance		\$225,085.59

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2009

KOA Financial Statement

(January 1, 2009 to December 31, 2009)

Last Revision: February 09, 2010

Beginning Balances

Bank Balance on January 1, 2009	\$225,085.58
Income	
Interest from CDs and Savings Account	\$2,244.04
Education Assistance Program (EAP)	\$76,066.00
General Donation	\$8,543.00
Help to Needy - General	\$51.00
Help to Needy - Medical	\$37,055.00
Kashmiri Welfare Initiative (KWI)	\$3,125.00
KOA Camps	\$1,250.00
Membership	\$15,810.00
Milk Supply Project - Mishriwala Camp	\$25.00
Milk Supply Project - Purkhu Camp	\$25.00
Printing Fund	\$4,350.00
Rishi Memorial School	\$604.00
Shriya Bhatt	\$255.00
Support A Child (SAC)	\$63,415.95
Education Fund	\$50.00
Back to Zone	\$440.00
Total Income	\$213,308.99
Expenses	
Back to Zone	\$1,593.00
Education Assistance Program (EAP)	\$74,764.00
Help to Needy - General	\$500.00
Help to Needy - Medical	\$31,462.00
Kashmiri Welfare Initiative (KWI)	\$8,551.99
KOA Achievement Award	\$1,500.00
KOA Calendar	\$3,893.74
KOA Camps	\$4,521.26
General Body Meetings	\$1,347.69
Check Printing	\$79.46
Website hosting	\$261.82
Google Online Payment Processing Fees	\$464.46
IATS Online Payment Processing Fees	\$199.88
Mailing and Postage	\$631.84
Insurance Fees	\$1,350.00
Election Fees	\$500.00
Accountant Fees	\$385.00
Support A Child (SAC)	\$62,050.00
Bank Fees	\$822.99
ETAPS Fees	\$2,359.10
Total Expenses	\$197,238.23

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

End of the Year Balances	
Book balance on December 31, 2009	\$241,156.34
Checks issued in 2009 not cashed (Checks in Transit)	\$70,290.00
Checks issued in 2008, but Cashed in 2009	\$72,854.40
Bank Balance on December 31, 2009	\$238,591.94

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2010

KOA Financial Statement

(January 1, 2010 to December 31, 2010)

Last Revision: April 10, 2011

Beginning Balances

Bank Balance on January 1, 2010	\$238,591.94
Income	
Interest	\$789.37
Aman Movement	\$500.00
Education Fund	\$5,500.00
Education Assistance Program (EAP)	\$51,251.00
General Donation	\$6,033.29
Help to Needy - Medical	\$16,287.00
Kashmir Heritage Program	\$15,700.00
Kashmiri Welfare Initiative (KWI)	\$200.00
Membership	\$14,865.00
Merchandise Sales	\$270.00
Operational Expenses	\$3,474.00
Rishi Memorial School	\$525.00
Shriya Bhatt	\$562.00
Sponsor A Child (SAC)	\$57,853.25
Total Income	\$173,809.91
Expenses	
Back To Zone	\$2,431.34
Education Fund	\$5,700.00
Education Assistance Program (EAP)	\$37,405.00
General Donation	\$4,425.00
Help to Needy - Medical	\$20,000.00
Kashmir Heritage Program	\$12,450.00
Kashmiri Welfare Initiative (KWI)	\$1,385.00
Operational Expenses	\$15,867.27
Sponsor A Child (SAC)	\$59,667.00
Total Expenses	\$159,330.61
End of the year balances	
Book Balance on December 31, 2010	\$253,071.24
Checks issued in 2009, but cached in 2010	\$67,705.00
Checks issues in 2010, but not cached in 2010	\$52,819.60
Bank Balance on December 31, 2010	\$238,185.84

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Year 2011

Financial Statement

(January 1, 2011 to December 30, 2011)

Beginning Balances

Bank of America # 5126 on January 1, 2011	\$0.00
Wire Transfer in from Old account - Jan 14th 2011	\$50,000.00
Wire Transfer in from Old account - Feb 7th 2011	\$50,000.00
Wire Transfer in from Old account - May -2011	\$80,000.01
Wire Transfer in from Old account - Nov -2011	\$8,708.71
Income	
Sponsor a Child (SAC)	\$55,345.00
Education Fund	\$53,850.00
Help to Needy-Medical	\$5,204.00
Printing	\$2,850.00
General Donations (Memberships etc)	\$13,210.00
Milk Supply	\$2,202.00
Help to Needy-General	\$1,562.00
Kashmir Heritage project	\$111.00
Rishi Memorial School	\$100.00
Shirya Bhat Hospital	\$211.00
Total Income	\$323,353.72
Expenses	
Sponsor a Child (SAC)	\$45,091.81
Education Fund	\$19,500.00
Help to Needy-Medical	\$9,715.00
Calender	\$3,110.00
Operation Exp/Mis Expenses	\$11,031.00
Milk Supply	\$2,202.00
Help to Needy-General	\$500.00
Back to Zone	\$2,450.00
Donation refund	\$5,000.00
Total Expenses	\$98,599.81
End of Year Balances	
Bank of America # 5126 on December 30, 2011	\$224,753.33
Outstanding Checks upto December 30,2011	\$11,275.00
Book Balance on Dec 30, 2011	\$213,478.33
Fund/Program Balances on December 30, 2011	
PROGRAM	AVAILABLE BALANCE
Aman Movement	\$500.00
Education Asssitance Program (EAP)	\$52,250.00
General Donation	\$2,045.23
Education Fund	\$10,313.00
Help to Needy- General	\$7,337.00

Kashmiri Overseas Association (KOA), Inc.

KOA At A Glance - Review of the Years 1990-2015

Help to Needy- Medical	\$23,350.03
Kashmir Heritage Program	\$3,361.00
Kashmir Welfare Initiative (KWI)	\$14,954.01
Membership	\$89,088.00
Sponsor A Child (SAC)	\$8,325.26
Rishi Memorial	\$926.80
Shirya Bhat	\$1,028.00
Book Balance December 30, 2011	\$213,478.33

Year 2012

KOA Financial Statement (January 1, 2012 to December 31, 2012)

Income	
Membership Dues	\$8,245.00
General Donation	\$1,002.00
Educational Assistance Program	\$65,392.00
Medical Fund	\$9,396.00
Milk Supply	\$1,200.00
Sponsor A Child	\$54,010.00
Kashmir Heritage Program	\$3,370.00
Total Income	\$142,615.33
Expenses	
Bank Charges	\$137.45
Check printing charges	\$102.42
Contract Services	
Accounting Fees	\$450.00
Total Contract Services	\$450.00
Educational Assistance Program	\$60,598.65
Sponsorship A Child	\$69,835.00
Election Expense	\$600.00
Foreign Item Adjustment	\$187.10
Medical Help Programme	\$20,550.00
Milk Supply	\$1,600.00
Office Expenses	\$299.50
Operations	
Postage, Mailing Service	\$2,142.69
Printing and Copying	\$4,348.71
Operations - Other	\$3,350.00
Total Operations	\$9,841.40
Other Types of Expenses	
Insurance - Liability, D and O	\$1,350.00
Total Other Types of Expenses	\$1,350.00
Software Renewal Charges	\$3,130.04
Total Expense	\$168,681.56
Net Ordinary Income	(\$26,066.23)
Net Income	(\$26,066.23)

Year 2013

**KOA Financial Statement
(January 1, 2013 to December 31, 2013)**

Income		
Membership Dues		\$16,694.00
General Donation		\$9,097.00
Educational Assistance Program		\$77,750.00
Medical Fund		\$25,271.00
Milk Supply		\$2,175.00
Sponsor A Child		\$33,100.00
Kashmir Heritage Program		\$1,046.00
Refund (incl. \$595)		
Total Income		\$165,133.37
Expenses		
Bank Charges		\$743.13
Contract Services		
	Legal Fees	\$19,500.00
Total Contract Services		\$19,500.00
Correction of Bank Charges		\$500.00
Education Assistance Program		\$64,221.38
Sponsorship of Child		\$31,210.00
Election Expense		\$550.00
Foreign Item adjustment		\$432.17
Lecturer Series		\$2,910.54
Medical Fund		\$3,000.00
Medical Help Programme		\$4,950.00
Milk supply		\$2,025.00
Other Types of Expenses		
	Insurance - Liability, D and O	\$1,319.00
Total Other Types of Expenses		\$1,319.00
Software Renewal Charges		\$1,518.43
Wedding Expenses		\$1,200.00
Total Expense		\$134,079.65
Net Ordinary Income		\$31,053.72
Net Income		\$31,053.72

Year 2014

KOA Financial Statement (January 1, 2014 to December 31, 2014)

Income	
Membership Dues	\$16,856.21
General Donation	\$10,736.38
Educational Assistance Program	\$56,983.27
Medical Fund	\$19,533.11
College Endowment	\$1,100.00
Flood Relief	\$51,112.00
Kashmir Heritage Program	\$52.00
Lecture Series	\$520.00
Rishi Memorial School	\$818.00
Scholarship	\$2,500.00
Sponsor A Child Program	\$50,240.00
Total	\$210,450.97
Miscellaneous	\$3,430.17
Total Income	\$213,881.14
Expenses	
Back to Zone 9	\$668.00
Bank Charges	\$1,158.97
Education Assistance Program	\$66,125.00
Sponsor A Child	\$56,744.11
Flood Relief	\$6,225.00
Heritage Transformation Project	\$1,000.00
Lecturer series	\$900.00
Medical Fund	\$29,650.00
Office Expenses	\$43.32
Operations	
Postage, Mailing Service	\$1,185.00
Total Operations	\$1,185.00
Other Types of Expenses	
Insurance - Liability, D and O	\$929.00
Total Insurance - Liability, D and O	\$929.00
Total Other Types of Expenses	\$929.00
Scholarship Award	\$2,250.00
Travel and Meetings	
Travel	\$1,276.74
Travel and Meetings - Other	\$1,267.29
Total Travel and Meetings	\$2,544.03
Wedding Expenses	\$500.00
Total Expense	\$169,922.43
Net Ordinary Income	\$43,958.71
Net Income	\$43,958.71

Year 2015

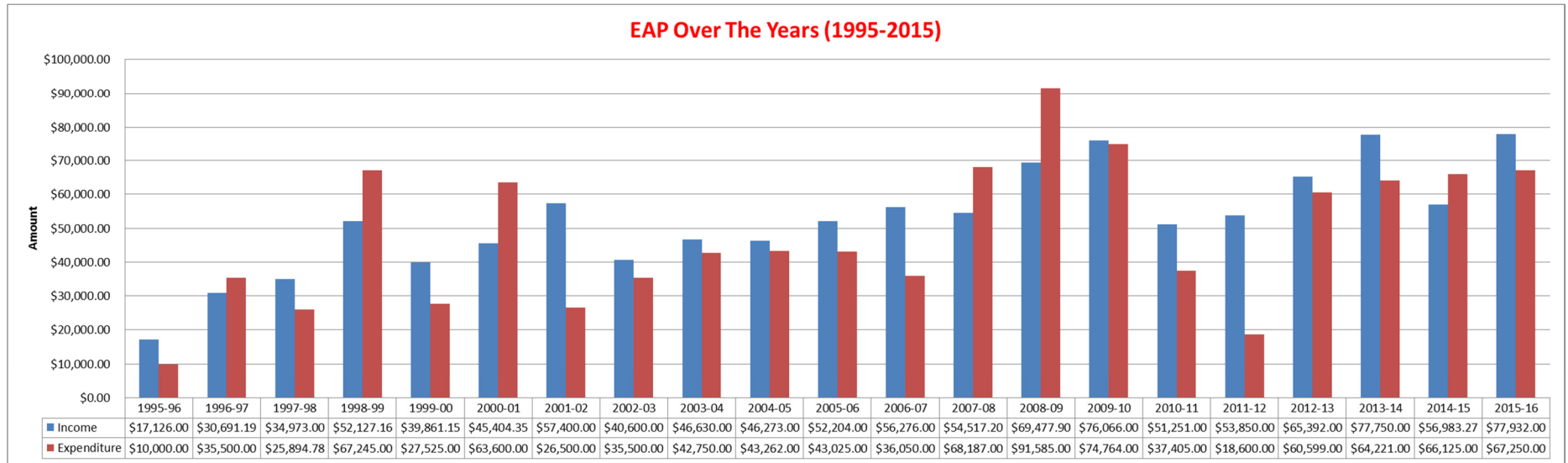
KOA Financial Statement (1 January to 31 December 2015)

Income	
Membership Dues	\$21,967.00
General Donation	\$16,705.00
Sponsor A Child (SAC)	\$57,982.00
Education Assistance Program (EAP)	\$77,932.00
Medical Fund	\$44,673.00
Printing fund	\$7,805.00
Saima Kaul Trust	\$16,200.00
Total Income	\$243,264.00

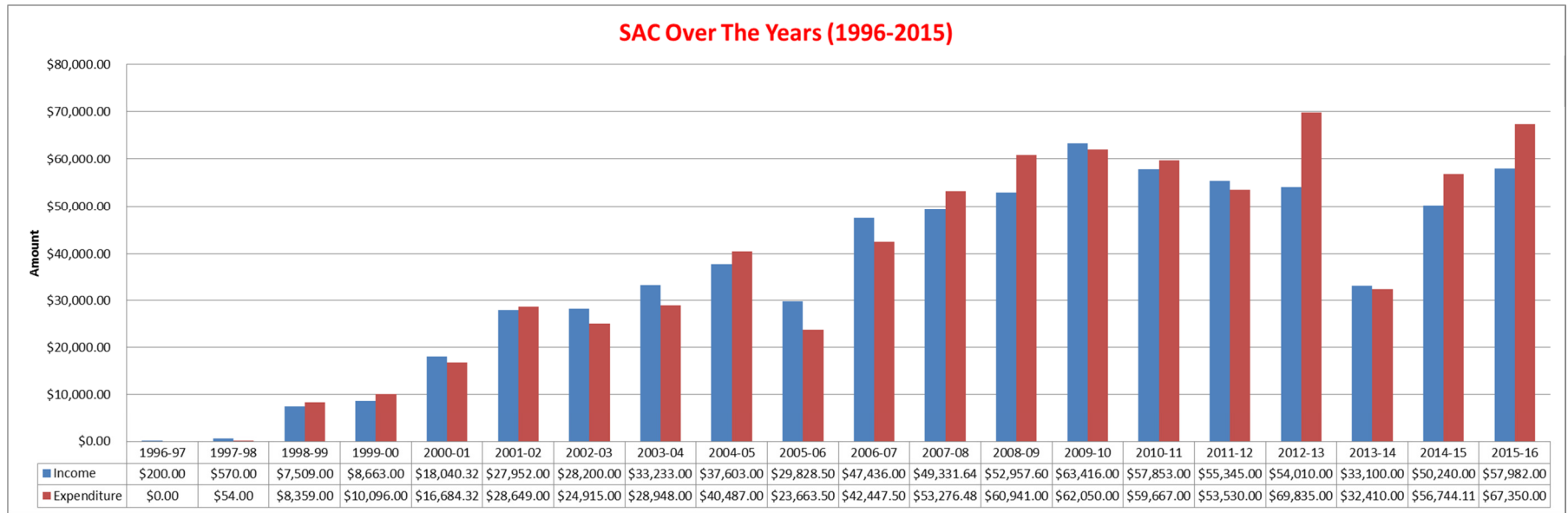
Expense	
Bank charges	\$2,809.92
Legal Fees	\$1,170.00
Education Assistance Program (EAP)	\$67,250.00
Sponsor A Child (SAC)	\$67,350.00
Flood Relief	\$10,755.00
General Donation (Saima Kaul Trust)	\$16,200.00
India day expense	\$178.59
KOA Calender	\$4,000.00
East Coast camp - Rental fees	\$3,750.00
East Coast camp - Souvenirs + Trophies	\$2,298.51
Liaison office	\$500.00
Medical fund	\$35,481.00
Postage, Mailing Service	\$517.85
Operations - Other	\$1,379.82
Insurance - Liability, D & O	\$683.00
Printing fund	\$9,950.84
Software Renewal charges	\$1,594.35
Wedding expenses	\$3,150.00
West Coast Camp	\$1,978.12
Total Expense	\$230,997.00

Kashmiri Overseas Association (KOA), Inc.
KOA At A Glance - Review of the Years 1990-2015

Program Plots

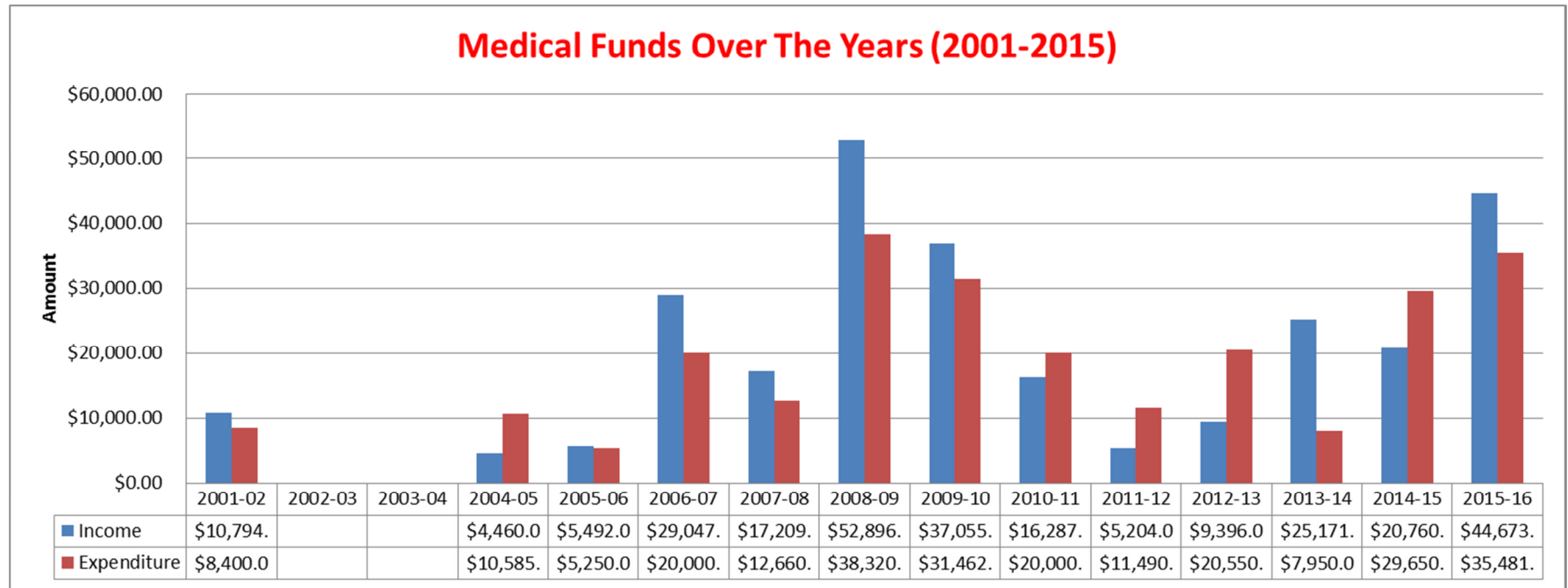


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KOA At A Glance - Review of the Years 1990-2015

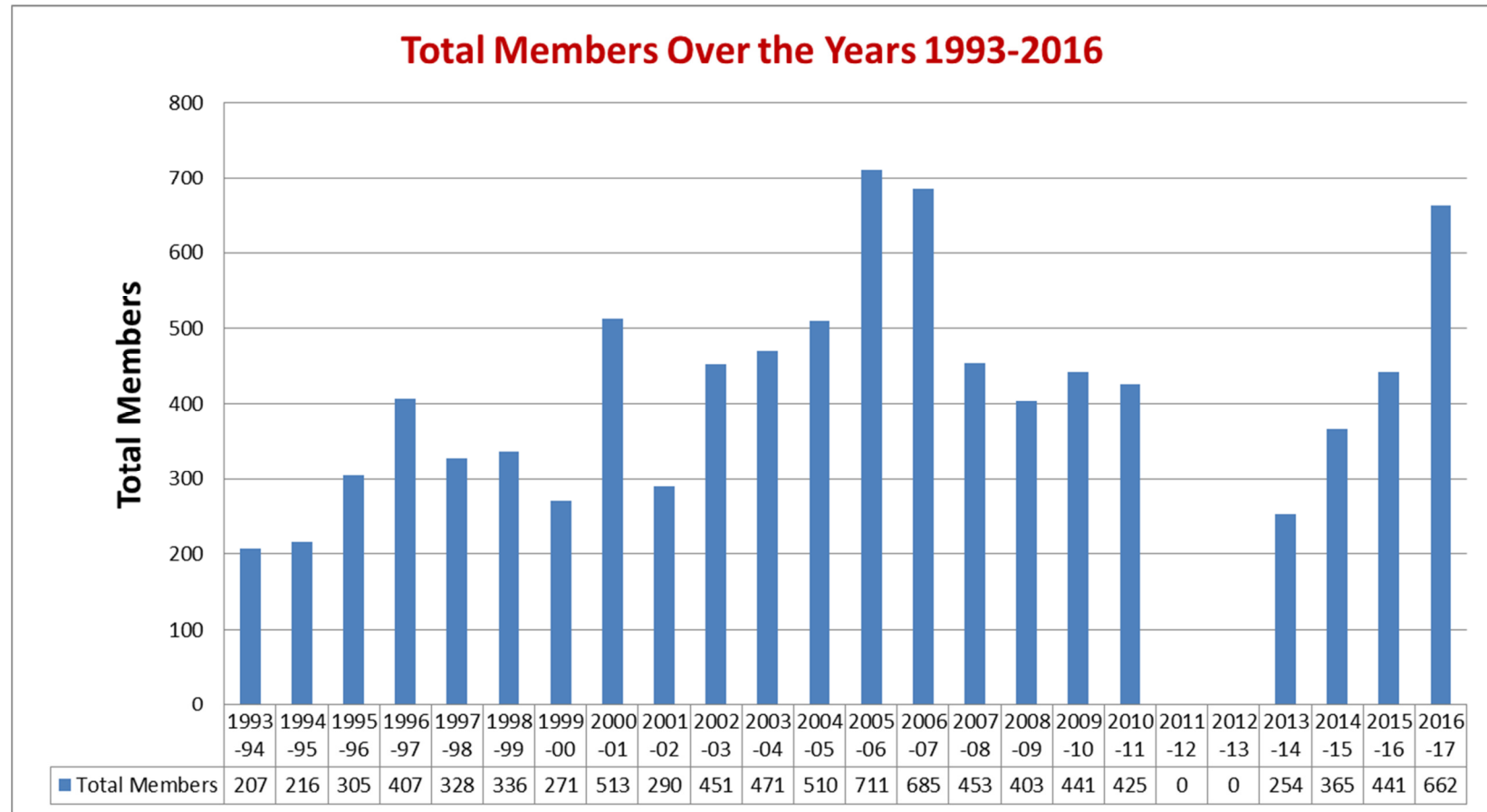


Kashmiri Overseas Association (KOA), Inc.

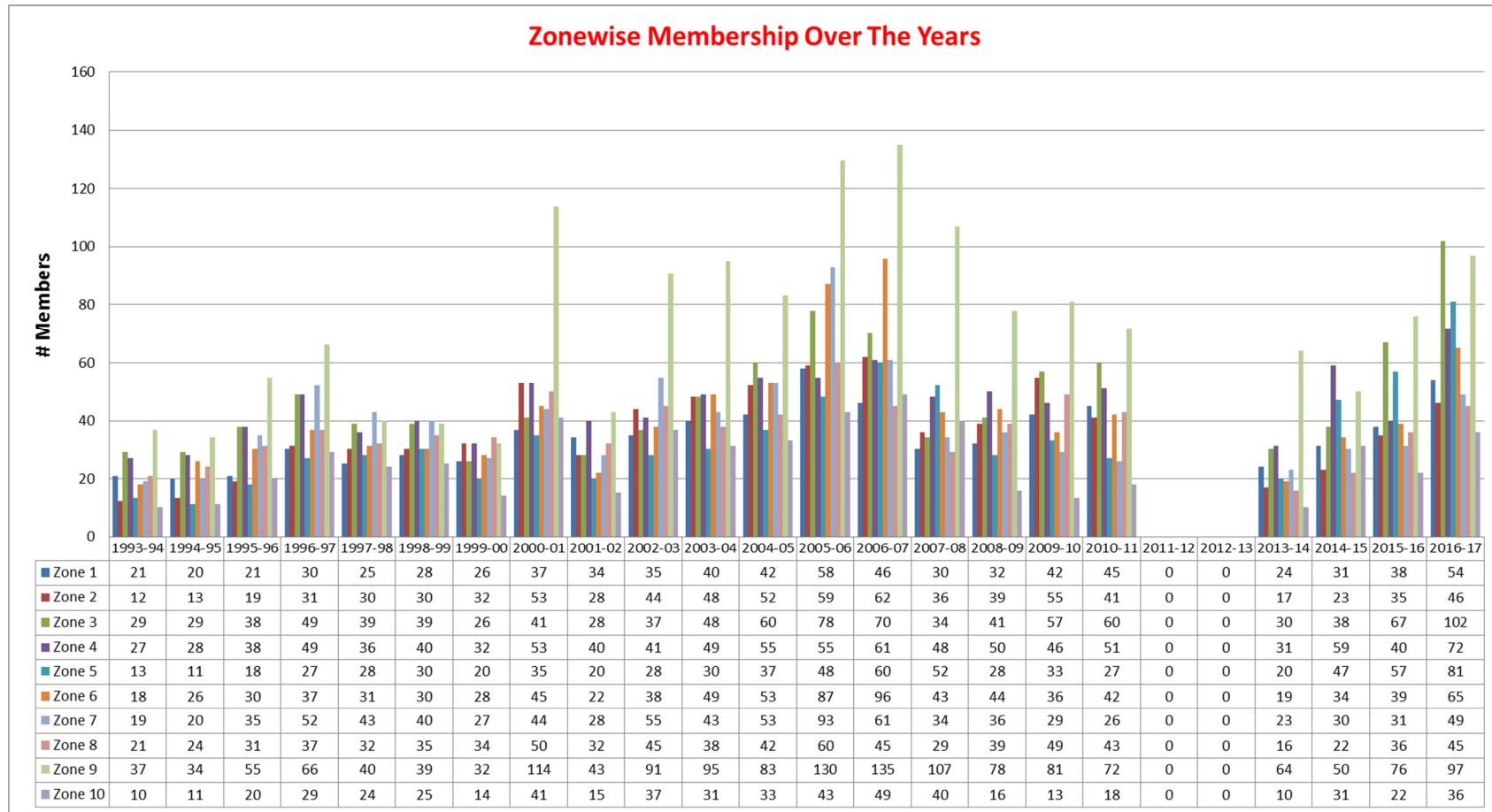
KOA At A Glance - Review of the Years 1990-2015



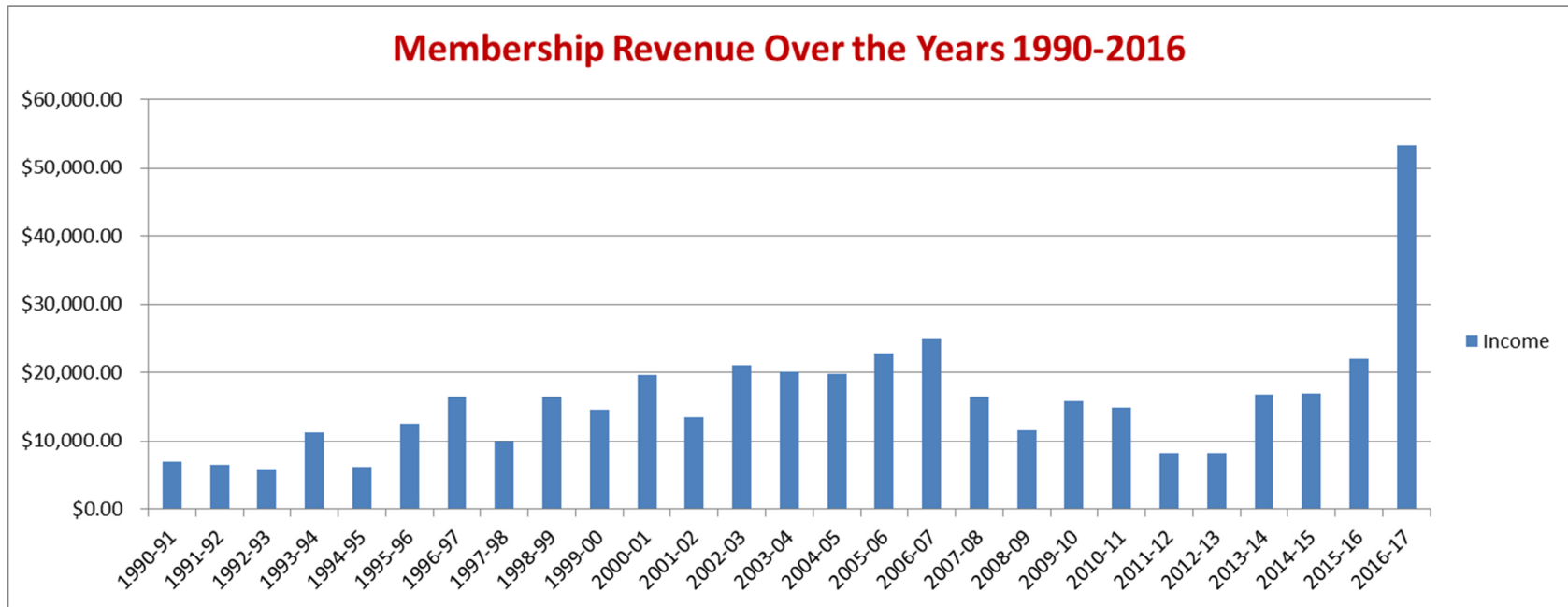
Kashmiri Overseas Association (KOA), Inc.
KOA At A Glance - Review of the Years 1990-2015



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Kashmiri Overseas Association (KOA), Inc.
KOA At A Glance - Review of the Years 1990-2015



Publications

Official Records

- KOA Bylaws
- Board Resolutions
- KOA Meeting Minutes

KOA Newsletters

- Kashmiri Pandit International (KPI)
- Kasheer
- Miltsar

KOA Programs – Application Forms

- KOA Educational Assistance Program (EAP) Application
- Back to Zone Reimbursements

KOA Programs – Brochures

- Educational Assistance Program
- Sponsor-A-Child (SAC)
- Medical Fund

KOA Publications

- KOA AT A Glance
- KOA Programs & Projects
- Transition Made Easy Document
- Destruction and Injustice – The Tribulations Of Kashmiri Pandits
- Kashmiri Overseas Association – Recordings of our US based KP community from 1976
- Bhajan Mala – Devotional Songs by Krishnajoo Razdan
- Poozai Poshe – Prayers and Hymns Commonly Recited by Kashmiri Pandits,

Miscellaneous

- Koshur Calendar
- KOA Directory
- KOA Forum Guidelines
- KOA Membership Form
- Standard Operating Procedures
- Excellence in Community Service
- KOA Survey Results in 2000 (in Text)
- KOA Save A Child – Past Beneficiaries
- KOA History

KOA Executive Committee and Board (Year 2016)

Executive Committee



PRESIDENT
Sunil Fotedar



VICE PRESIDENT
Sudesh Saraf
Illinois



SECRETARY
Ajay Tikoo
New Jersey



TREASURER
Rajeev Kaul
New York

Board of Directors



Anil Mattoo
Zone 1 Director



Sudesh Kaul
Zone 2 Director



Nirja Sadhu
Zone 3 Director



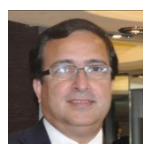
Shakun Malik
Zone 4 Director



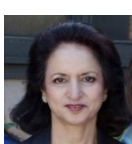
Randhir Wokhlu
Zone 5 Director



Suresh Sus
Zone 6 Director



Sudesh Saraf
Zone 7 Director



Veena Kaul
Zone 8 Director



Maneesha Munshi
Zone 9 Director



Piyush Mattoo
Zone 10 Director

CONNECT WITH US

YAHOOGROUP: <https://groups.yahoo.com/neo/groups/koahealthcare/info>

TWITTER: <http://twitter.com/KOAorg>

YOUTUBE: <http://www.youtube.com/user/sathyuk>

FACEBOOK PAGES:

KOA: <http://www.facebook.com/groups/koausa>

Youth: <https://www.facebook.com/groups/koayouth>

Healthcare Network: <https://www.facebook.com/groups/koahealthcare>

Entrepreneurs: <https://www.facebook.com/groups/koaentrepreneurs>

LINKEDIN FOCUS GROUPS:

KOA Healthcare Partners Focus Group:

<https://www.linkedin.com/groups/8559527>

KOA Technology Focus Group: <https://www.linkedin.com/groups/8559541>

KOA Entrepreneur Focus Group: <https://www.linkedin.com/groups/8559545>



Kashmiri Overseas Association (KOA), Inc.
Promote, Preserve and Protect Kashmiri Pandit Ethnic & Socio-Cultural Heritage

www.koausa.org

A 501(c)(3) non-profit, tax-exempt socio-cultural organization registered in Maryland, USA

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.

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.

Appeal for Donations

KOA runs a number of programs whose purpose is to protect, preserve, and promote Kashmiri ethnic and socio-cultural heritage, to promote and celebrate festivals, and to provide financial assistance to the needy and deserving. Your contribution in US dollars is tax-deductible. Please donate generously and make KOA a stronger organization. Visit www.koausa.org