

KOA Education Assistance Program (EAP)

December, 2016





Kashmiri Overseas Association, Inc.

www.koausa.org

Program Director



Dr. Tej N. Kaul, Grand Island, New York

Program Director

Educational Assistance Program

Dr. Tej Nath ji Kaul joined private practice at Summit Pediatrics, in Niagara Falls, NY. Since July 1999, he has served as President of Summit Pediatrics and Chief of Pediatrics at Mt. Saint Mary's Hospital in Niagara Falls. In his spare time, he has been actively involved in humanitarian causes in the US and India. He was one of the founders of the KOA Educational Assistance Program, and has been running it since its inception in 1995. Dr. Kaul has established a charitable trust that runs a non profit High School in Jammu since 1999. This school provides education to the children at subsidized tuition.



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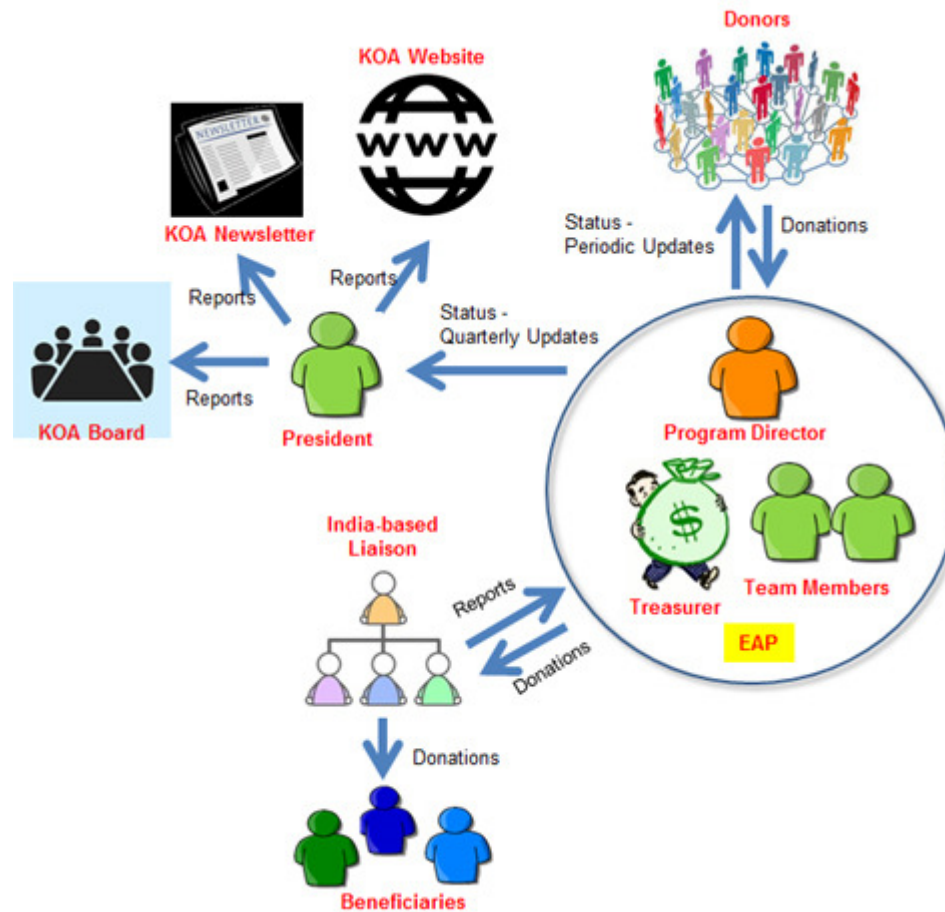
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Objectives

- To provide tuition, school supplies and living expenses to college-bound Kashmiri Pandit children from refugee camps in India.

Program page: <http://koausa.org/koa/programs/eap/>

Process





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History

- Program was initiated at the Kashmiri Overseas Association (KOA) National Camp in 1994
 - To help needy students of our community in their pursuit for higher education, so that they could get a gainful employment
- Dr. Tej Nath Kaul of Buffalo, NY, was entrusted to run the program
 - Dr. Hira Lal Gurtoo and Dr. Bansi Lal Kaul from Buffalo, NY, volunteered to help him in this program
- In January 1995, Dr. Tej Nath went to India and visited various refugee camps and discussed about this program with Camp Coordinators in Jammu and Udhampur.
- 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 every year in ***Daily Excelsior*** for receiving applications, which is a very widely read newspaper in our community in Jammu.



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Requirements

- 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 or to the students rendered orphan during the turmoil of our community



Selection Process

- **Step 1:** The program is advertised every year in *Daily Excelsior* for receiving applications.
- **Step 2:** Liaison in Jammu receives applications on our behalf.
- **Step 3:** After preliminary verification at their end, all applications are mailed to Dr. Tej Nath Kaul who with help from Dr. Hira Lal Gurtoo makes the final selection.
- **Step 4:** All applications are verified based on the criteria set forth by KOA.
- **Step 5:** The students are selected for financial assistance on merit *cum* poverty basis. Students living in the refugee camps are given preference in the selection process.



Sponsors

- Community members and friends of the community are approached by the association to take part in this program by becoming sponsors
- Some community members have set up foundations in the name of their loved ones and are encouraged to sponsor through their foundations
- There are some employers who match funds for such non-profit charitable causes
- Sponsors are requested to explore such a possibility with their employers.

Every drop helps!!!



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Cost

- At present, it takes \$500 to sponsor a student for one year
- Donors are encouraged to continue funding for the complete training period of their sponsored student



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Distribution Process

- Step 1: We notify the students about their selection.
- Step 2: Sponsors/Donors write a check to the KOA.
- Step 3: KOA in turn issues checks in the name of the individual selected students.
- Step 4: The checks are mailed to our liaison in Jammu.
- Step 5: This liaison verifies all the criteria set forth by us before disbursing the checks to the selected students.
- Step 6: Selected students are notified about their donor family and the donor is also informed about the student so that they can get in touch with each other directly. The liaison monitors every student's progress and encourages the students to communicate with the sponsored family from time to time.



Feedback

Every donor visiting Jammu on a personal trip are welcome to go and meet their sponsored students or their parents in the refugee camps. If they choose they can meet our liaison in Jammu to verify the working and execution of the program. The Program director Dr. Tej Nath Kaul visits Jammu in October-November every year to meet the students or their parents in the refugee camps or those living outside the camps in Jammu. All the students receiving the assistance were very appreciative of the generosity of our donors/sponsors.

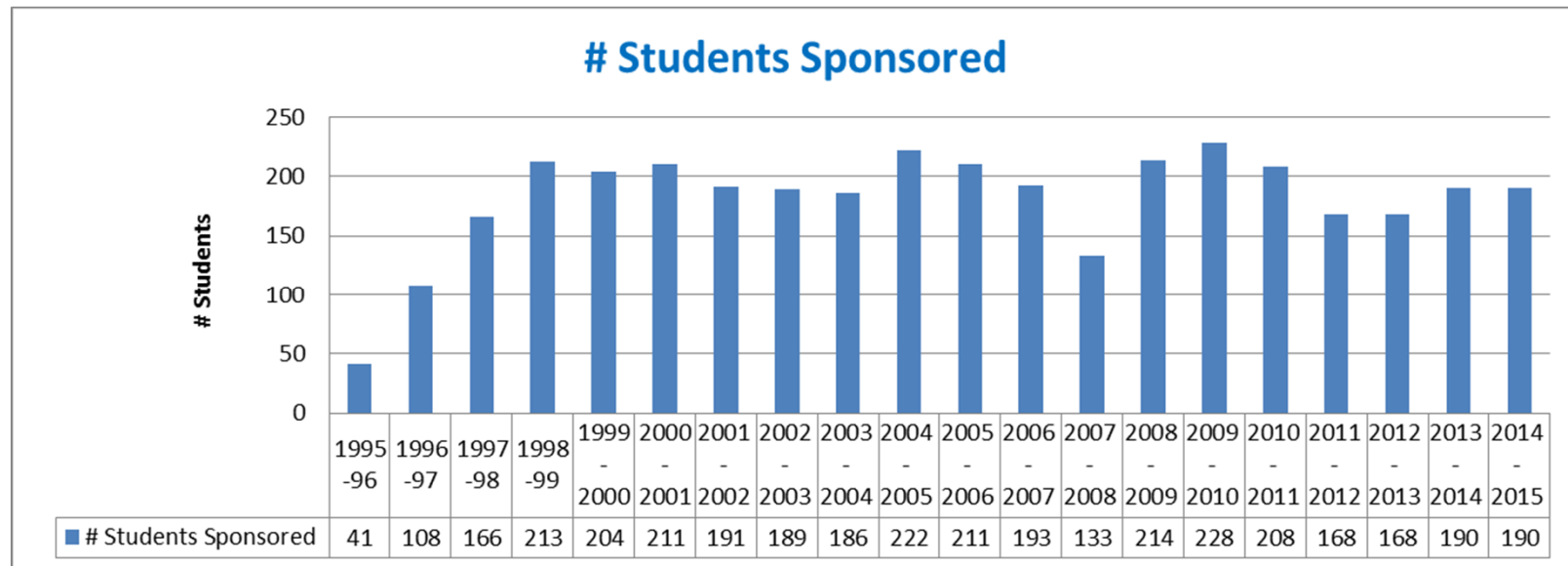


EAP Over The Years (-2013)

S. No.	Academic Year	Money Raised	# Students Sponsored
1	1995-96	\$19,251.00	41
2	1996-97	\$ 28,917.00 + Rs. 30,000.00	108
3	1997-98	\$ 33,442.00 + Rs. 88,475.00	166
4	1998-99	\$ 40,452.00 + Rs. 97,250.00	213
5	1999-2000	\$ 41,876.00 + Rs. 78,000.00	204
6	2000-2001	\$ 54,026.00 + Rs. 30,000.00	211
7	2001-2002	\$ 45,557.00 + Rs. 30,000.00	191
8	2002-2003	\$ 40,527.0 + Rs. 45000.00	189
9	2003-2004	\$ 40,851.00 + Can \$ 1750 + Rs. 55000.00	186
10	2004-2005	\$ 43,902.00 + Can \$ 1500 + Rs. 55000.00	222
11	2005-2006	\$ 44,203.00 + Can \$ 1500 + Rs. 30,000.00	211
12	2006-2007	\$ 49,301.00 + Can \$ 1600.00 + Rs. 30,000.00	193
13	2007-2008	\$ 55,251.00 + Rs. 50,000.00	133
14	2008-2009	\$ 58,731.00 + Rs. 25000.00	214
15	2009-2010	\$ 61,500 + Rs. 120000.00	228
16	2010-2011	\$ 54,451.00 + Rs. 165000.00	208
17	2011-2012	\$ 50,850.00 + Rs. 227500.00	168
18	2012-2013	\$ 54,300.00 + Rs. 227500.00	168
19	2013-2014	\$ 65,800.00 + Rs. 300,000.00	190
20	2014-2015	\$ 65,250.00 + Rs. 367,000.00	190

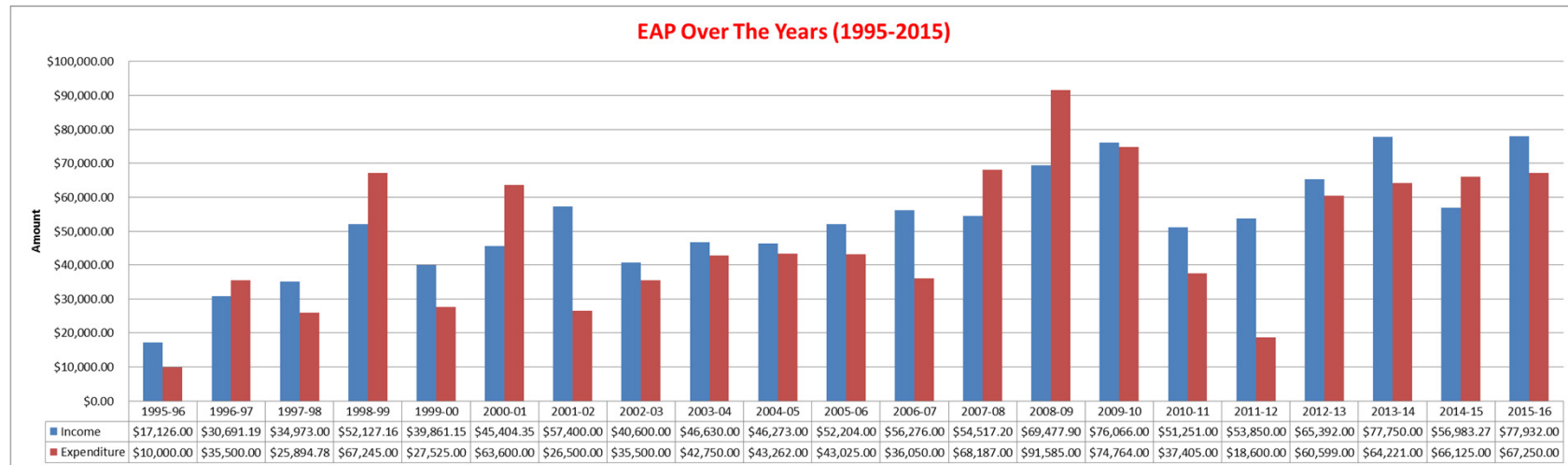


EAP Over The Years





EAP Over The Years





Number of Students Graduated

- From 1995 to end of June 2005 - 629 students
- By the end of June 2006 - 66 students
- By the end of June 2007 - 83 students
- By the end of June 2008 - 89 students
- By the end of June 2009 - 77 students



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Conclusion

It is heart-breaking to see many more desperate students asking for the financial assistance. All these years we have been able to sponsor Only 60 to 70% of the deserving candidates. Because of the limited resources, the assistance received by the students hardly cover 25% of their expenses depending upon where they are doing their professional training.

Needless to say, this is the best way to help our less fortunate brethren back home. It is our goal to increase the amount of the scholarship to cover the significant part of their training expenses. We would also like to increase the number of the sponsored students. That is only possible by raising significant amounts of money by approaching all the community members at large and various non-profit organizations. If you are already a sponsor, we thank you.

**If you are not a sponsor yet, please become one.
Your community needs you.**



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Conclusion

Please make your tax deductible checks **payable to KOA Educational Fund** and **mail to** Tej N. Kaul at 35 Spicier Creek Run, Grand Island, NY. 14072. **It is \$500 per sponsored student.**

If you need any further information regarding this program or have any questions or comments please feel free to call Tej N. Kaul at (716) 773-3416 or e-mail at tkaul@yahoo.com. Together we can make a difference in the lives of our less fortunate brethren. Thank again you for your support.

Dr. Tej N Kaul
KOA Program Director
Educational Assistance Program (EAP)



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Social Media

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>

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KOA Executive Committee and Board (Year 2016)

Executive Committee



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Sunil Fotedar



VICE-PRESIDENT
Sudesh Saraf
Illinois



SECRETARY
Ajay Tikoo
New Jersey



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Rajeev Kaul
New York

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Anil Mattoo
Zone 1 Director



Sudesh Kaul
Zone 2 Director



Nirja Sadhu
Zone 3 Director



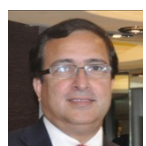
Shakun Malik
Zone 4 Director



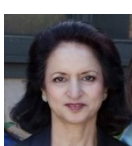
Randhir Wokhlu
Zone 5 Director



Suresh Sus
Zone 6 Director



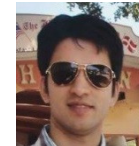
Sudesh Saraf
Zone 7 Director



Veena Kaul
Zone 8 Director



Maneesha Munshi
Zone 9 Director



Piyush Mattoo
Zone 10 Director