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PROGRAMS & PROJECTS

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SECOND EDITION



KOA PROGRAMS & PROJECTS

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A KASHMIRI OVERSEAS ASSOCIATION (KOA) DOCUMENT



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Educational Assistance Program (EAP)

Objective

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

History

This program was initiated at the Kashmiri Overseas Association (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 students of our community in their pursuit for 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. 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.

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

On our behalf liaison in Jammu receives applications. 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. All applications are verified based on the criteria set forth by KOA. 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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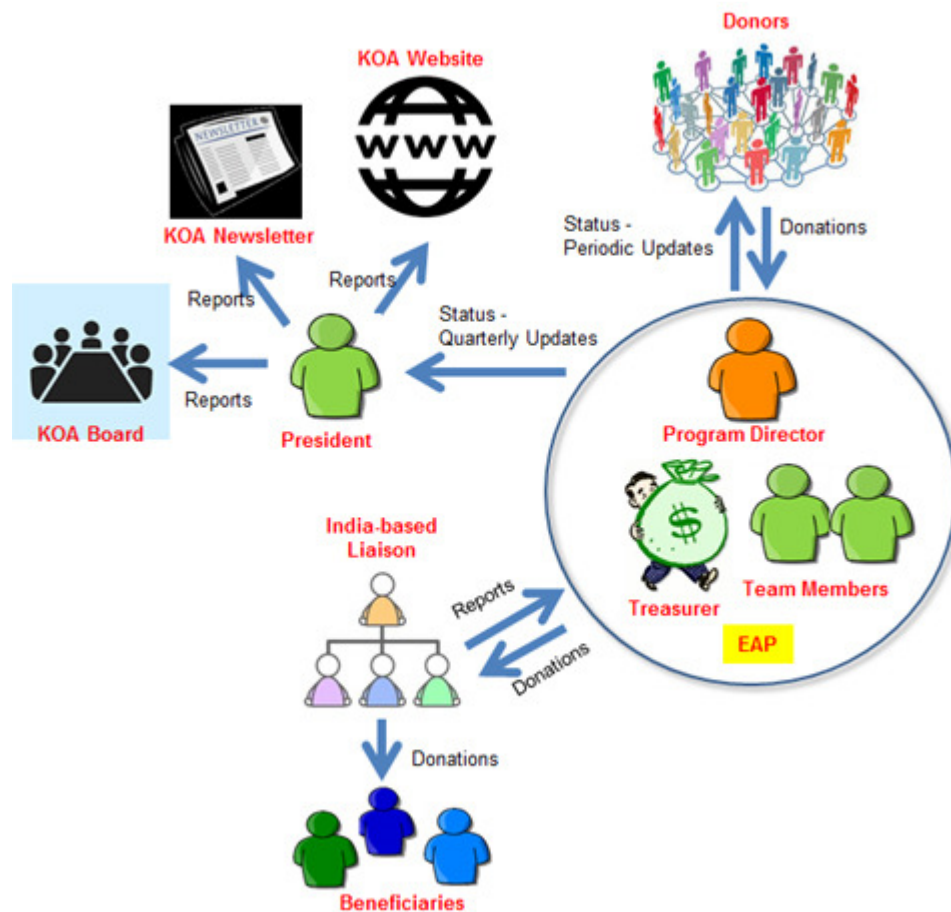
Cost

At present, it takes \$500.00 to sponsor a student for one year to cover for inflation and significant increase in the tuition fee, boarding and lodging charges and other expanses over the years. Donors are encouraged to continue funding for the complete training period of their sponsored student.

Process/Distribution

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 individual selected students. The checks are mailed to our liaison in Jammu. This liaison verifies all the criteria set forth by us before disbursing the checks to the selected students.

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.



KOA Educational Assistance Program (EAP)

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Update and Liaison

Selected students are notified about their sponsor family and the sponsor is also informed about the student so that they can get in touch with each other directly. The program coordinator at Jammu monitors every student's progress and is conveyed to the sponsor 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.

Sponsor a student program has been running successfully since 1995. Following data gives you the summary of the program since its inception:

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

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Number of Students Graduated Over The Years

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

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.

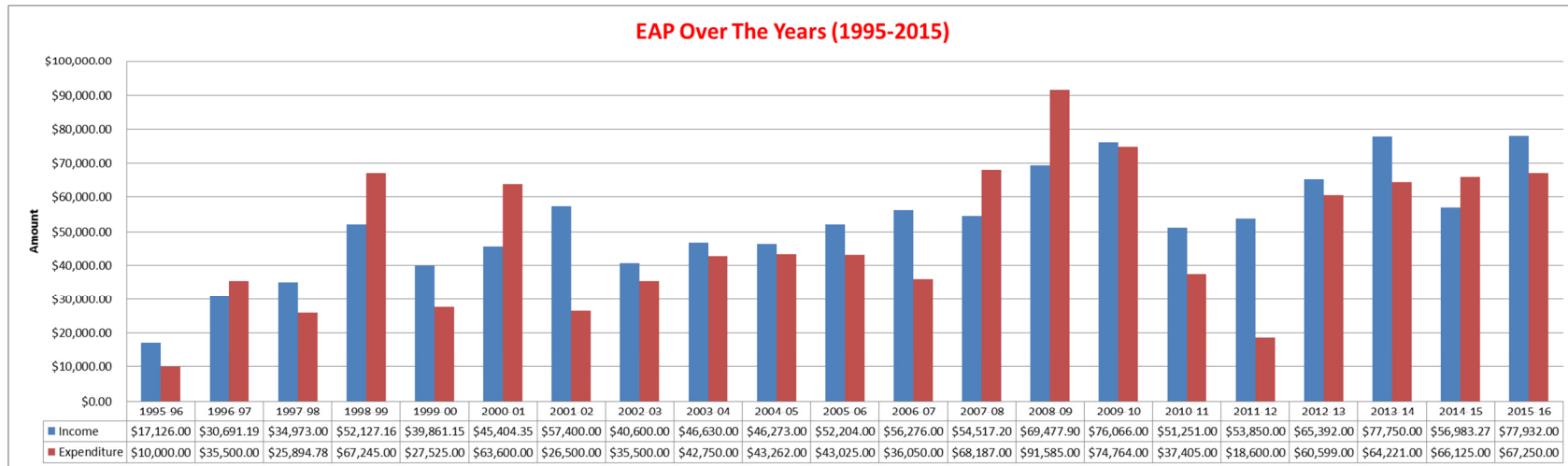
Needless to say, this is the best way to help our less fortunate brethren back home. It is our goal to increase the amount of the scholarship to cover the significant part of their training expenses. We would also like to increase the number of the sponsored students. That is only possible by raising 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.**

Donations are tax-deductible

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.

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.

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Program Director



Dr. Tej N. Kaul

Dr. Tej Nath Kaul graduated from Government Medical College-Srinagar, and went on to join the Department of health J&K Govt. He completed his M.D at PGI Chandigarh and was working in Medical College Srinagar until he came to Buffalo, NY in 1978, where he completed his Pediatrics residency & fellowship. Dr. 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. Dr. Kaul is also clinical assistant professor of Pediatrics at SUNY Buffalo medical school, and has published many papers in the field of Pediatric Infectious Diseases.

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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Sponsor a Child (SAC)

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.

Objective

To provide tuition, school supplies and living expenses to school children who are currently living in refugee camps.

History

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. In the first year 36 children were supported through this program.

Sponsors

Community members and friends of the community are approached 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.

Cost

The cost of sponsoring a child was originally pegged down at about \$16 per month. During the past few years it has however, become evident that the cost is around \$250 per year. Contributions to the children are tax deductible, if routed through KOA.

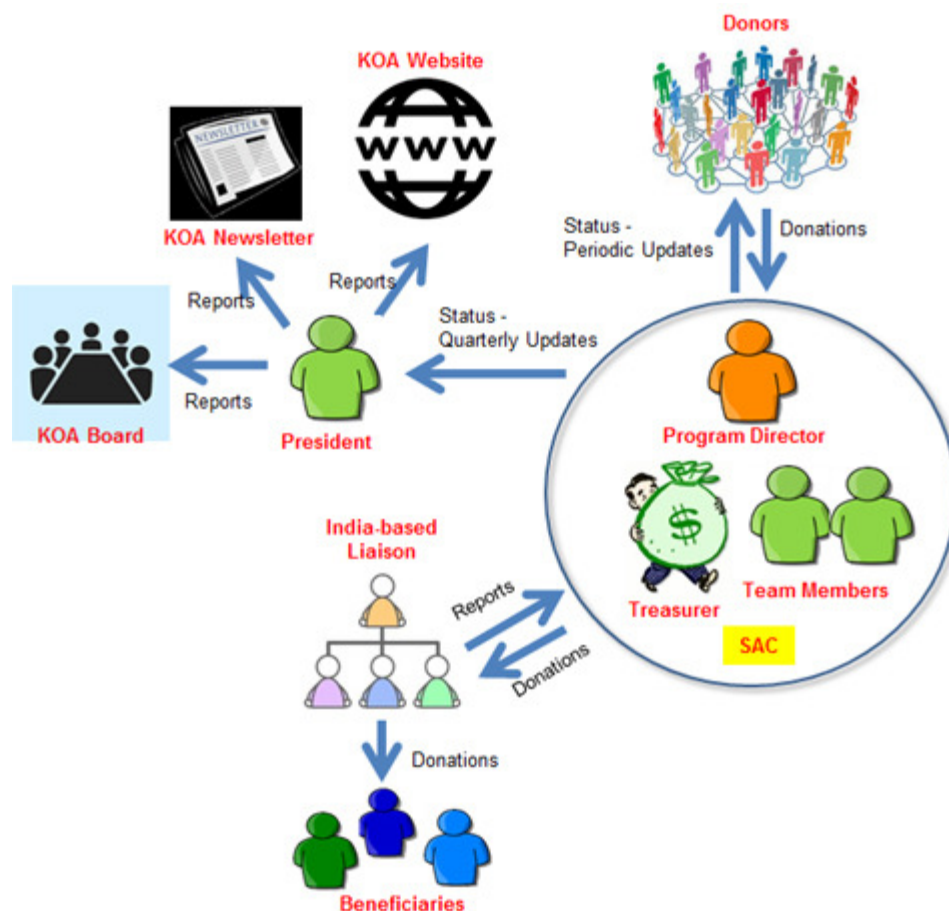
Zero-Overhead Program

100% of the funds collected are distributed to the selected children through a registered non-profit organization in India. All people managing and coordinating these programs are volunteers.

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Process/Distribution

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.



KOA Support A Child (SAC) Program

Update and Liaison

With a view to fostering rapport between the sponsors and the children supported by them, the children are encouraged and exhorted to write to their sponsors and vice versa. It not only helps the child feel a sense of belonging, but it also provides a unique opportunity to a sponsor to be a mentor to a hapless child who is otherwise adrift in a sea of misery, and without any sense of purpose or direction. Sponsors are expected and encouraged to evince interest in a child's education by keeping track of his or her progress at school by asking for progress reports or marks cards and other similar documents issued by a school periodically.

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KOA appeals to all the community members and friends of the community to rise to the occasion, as the need of providing financial help, counsel and guidance to the children is acute and real. Their parents are invariably either illiterate or lack the wherewithal to be of any help to their children. Our responsibility and commitment to these children is not just limited to mailing checks to them, but we have to play a much broader role in shaping their future, otherwise a whole generation will be lost for good. It is our duty to help a fellow KP in need; we owe this to ourselves and to our community. The time to make a difference is now, not tomorrow or a year from now. Needless to say, this is the best way to help our less fortunate brethren back home. KOA thanks all the sponsors who have supported the children over the past several years and take active interest in the welfare of the children. We would like to utilize this opportunity to appeal to others who have preferred to remain on the sidelines, to step on the plate and bring much-needed succor to a fellow KP in need and in a state of abject penury. If you are not a sponsor yet, please become one. Your community needs you.

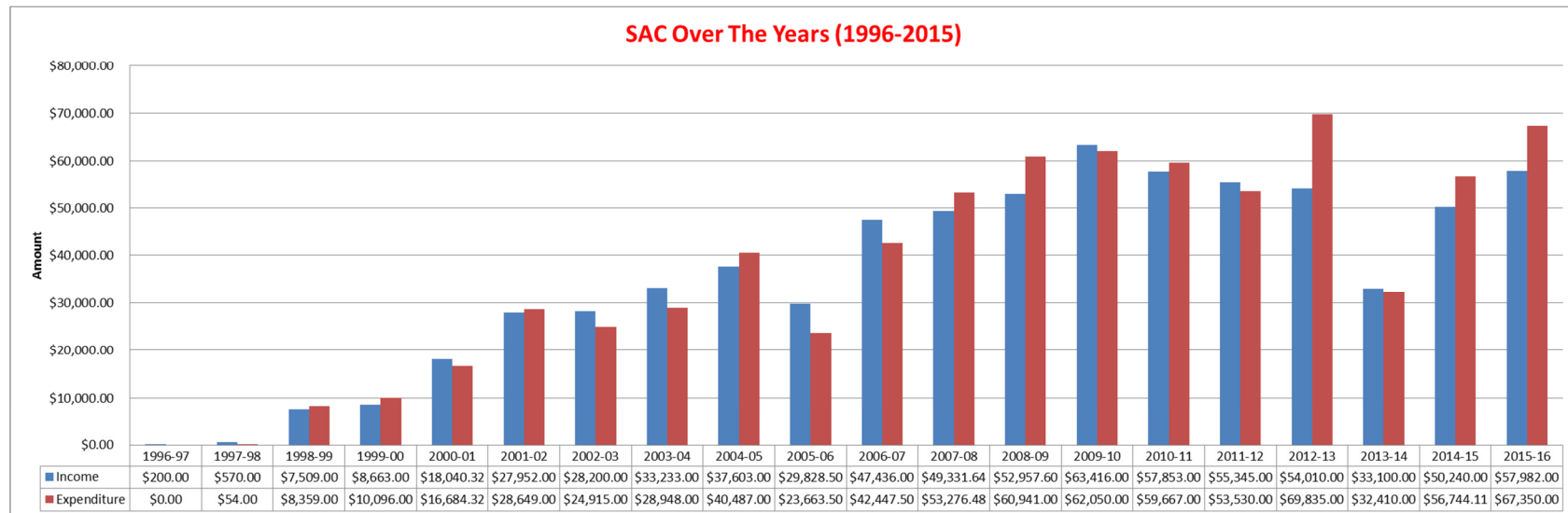
Donations are tax-deductible

Provide your assistance today and help create a better family for tomorrow. There are needy and deserving children who will receive an education with your contribution. Together we can make a difference in the lives of our less fortunate children. To join this program as sponsors or if you need more information, please contact KOA.

If you need any further information regarding this program or have any questions or comments please feel free to e-mail Shri Pran Kaul at pkaul01@yahoo.com.

Together we can make a difference in the lives of our less fortunate brethren. We thank you again for your support.

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Program Director



Pran Kaul

Pran Kaul has been involved with several community programs since 1990 in the wake of the exodus of the KP community from Kashmir Valley. Having seen the heart rending plight and abject poverty of the refugees first hand back in 1990 and later, he started the children sponsorship program in 1994-95 with the help of donations from caring members of the community in the US, to help our poor brethren to educate their school going children. The program has grown over the years from supporting about forty children in 1994 to about 260 children at present, thanks to our sponsors. The program was subsequently adopted by KOA a few years ago to allow sponsors to take advantage of tax benefits for their contributions. He continues directing and coordinating the program in US while local liaison in Jammu has been doing so in Jammu.

Pran Kaul is also involved in several fund raising efforts to bring medical relief to the ailing and the sick in the refugee camps. He co-founded the Sharda Computer Institute in Jammu along with two other community members here in the US, back in 1998-99 to impart basic computer education to the camp children. With financial help from Cisco engineers of Indian origin, he started the vocational training program about five years ago in Jammu, with ample help

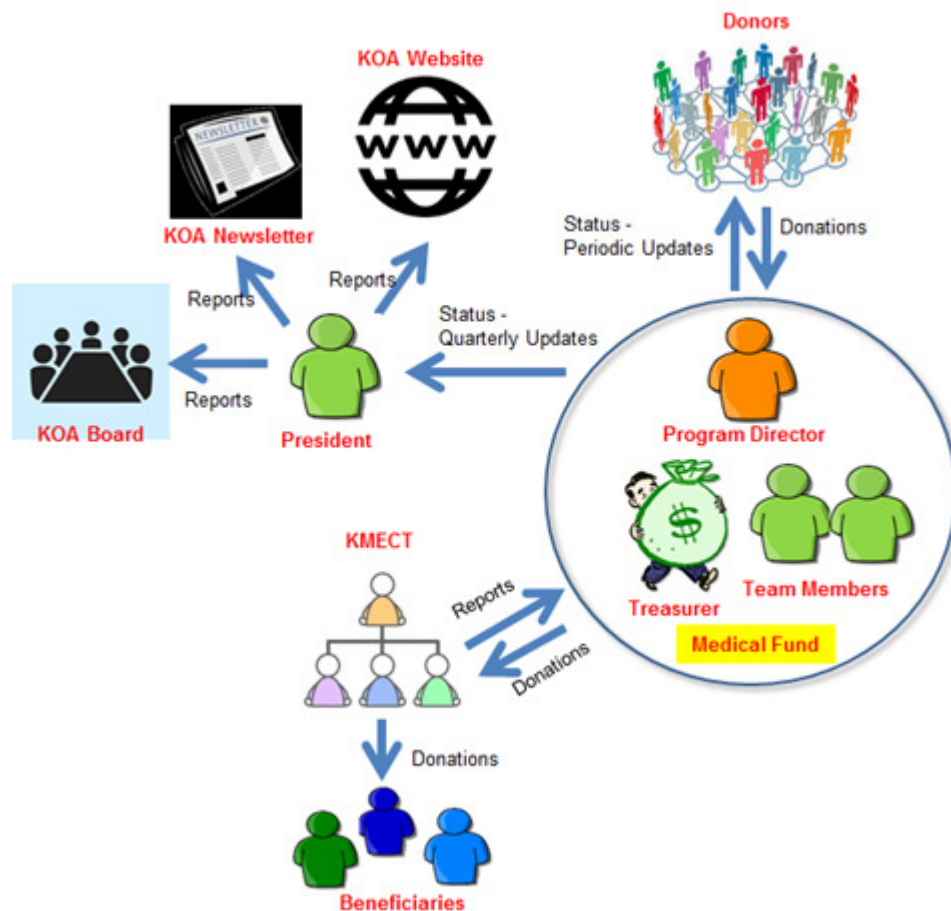
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and cooperation from KPS. The program is intended for youngsters, who either do not have the aptitude for higher education or do not like to continue studies beyond high school. He has been involved in similar other activities with a view to ameliorating the condition of the camp residents.

Medical Fund

Objective

To provide financial help to treat seriously ill Kashmiri Pandits from refugee camps in India.



KOA Medical Fund Program

History

Since 1989 KOA started getting letters from Kashmiri Pandits (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. In 2002, KOA thought that a better way to run this program was to have a dedicated committee run it in an organized way. In 2003, the **KOA Medical Fund**, as the committee was called, was established during erstwhile KOA President Sanjay Kaul.

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Program Operation

An applicant asking for the Medical Fund assistance, or someone filling the application on his behalf (for some stated reason), has to go through KMECT in India.

Program Director



Dr. Dhiraj Kotwal

- Private practice internal medicine: Milwaukee, WI, 1999-2005
- Infectious diseases fellowship: Medical College of Wisconsin, Milwaukee, WI, 2005-2007
- infectious diseases private practice, Dallas, TX, 2007 to date

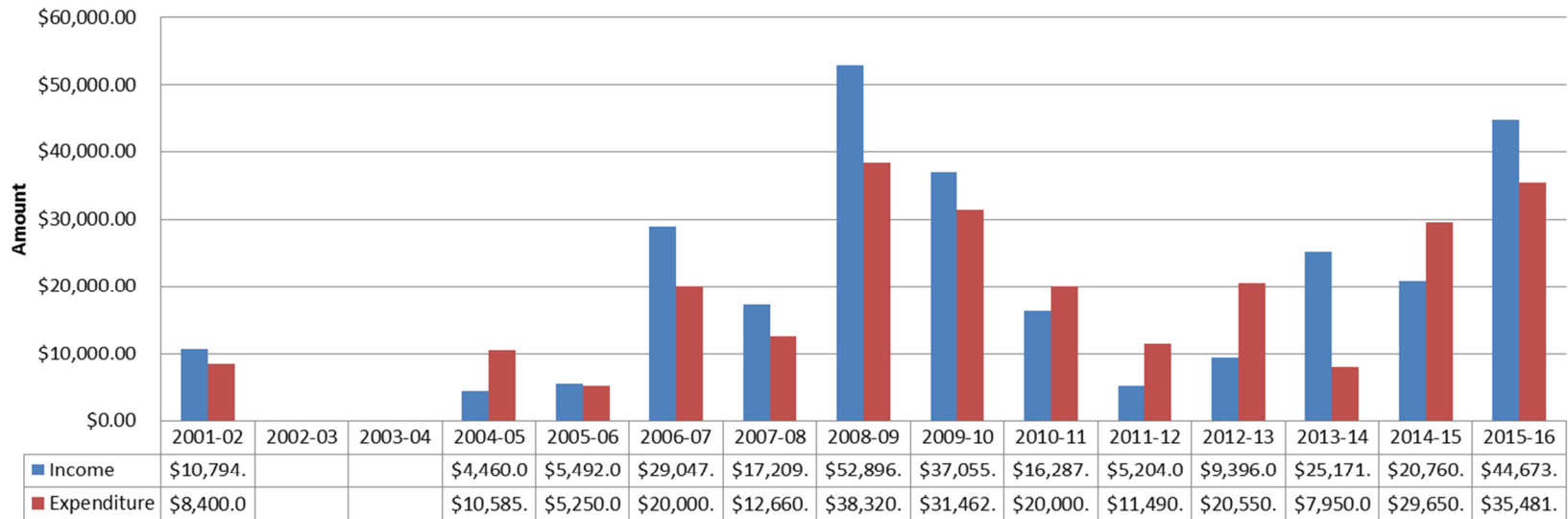


Dr. Chand K. Bhan Fundraiser

Dr. Chand K. Bhan was born and raised in Srinagar. He has received training in general internal medicine and psychiatry. He came to the US in 1974, moved to Massachusetts in 1978, and has been in private practice ever since. Chand ji has been involved with KOA since its inception in the late seventies and has been a life member for over 10 years. He has raised money for the Shreya Bhat memorial hospital in Jammu, run under the leadership of Dr. K.L. Chowdhry. He personally visited the facility and saw patients from its camps in 2007. He witnessed the severe health problems in our community first hand. He has been a member of the KOA medical program since 2005 when it was initiated and took over as the program director in 2007. His mission is to serve and give back to the KP community.

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Medical Funds Over The Years (2001-2015)



Oversight Committee

Objective

To assist in India-based programs and create guidelines for operations of these programs.

Program Directors



Suresh Sus

Suresh Sus was born and raised (Nave Sadek, Nursing Garh) in Srinagar Kashmir. He went to school at Hindu High School, Sheetalnath, and then on to DAV Higher Secondary School, Hazoori Bagh. Married to Phoola Ogra, the couple migrated to US in 1976. They have two sons – Neel and Nikhel (Nik).

Suresh and Phoola are part of a thriving KP community in the Research Triangle Area, (Raleigh, Durham and Chapel Hill, NC) and have supported and participated in the cultural and social activities, in this area and within Zone 6. He was recognized for starting the Eastern NC Chapter of KOA Zone 6 in 2010, and was first elected to KOA Board of Directors, in May of 2013.



Sanjay Dhar

Dr. Sanjay Dhar has been in US for last 17 years and lives in Irvine, CA. Prior to settling down in California, he lived in Bethesda, MD and Boston, MA. He has been involved in community activities for a long time. He has previously served as the Membership Director of KOAUSA. He and his wife Jyoti successfully organized a Kashmir Awareness Event in Irvine, CA highlighting the genocide and mass migration of Kashmiri Pandits. Dr. Dhar is a scientist by profession with doctorate in molecular biology. His research is currently focused on the therapeutic applications of stem cell regenerative technology. Besides, he has been an avid sportsperson as well, and has represented the State of Jammu & Kashmir in Cricket at various levels (Ranji Trophy, C.K Naidu under-22 and Cooch Behar under-19) and Badminton (Junior Nationals). He also represented and led the Kashmir University Cricket and Badminton teams on several occasions.

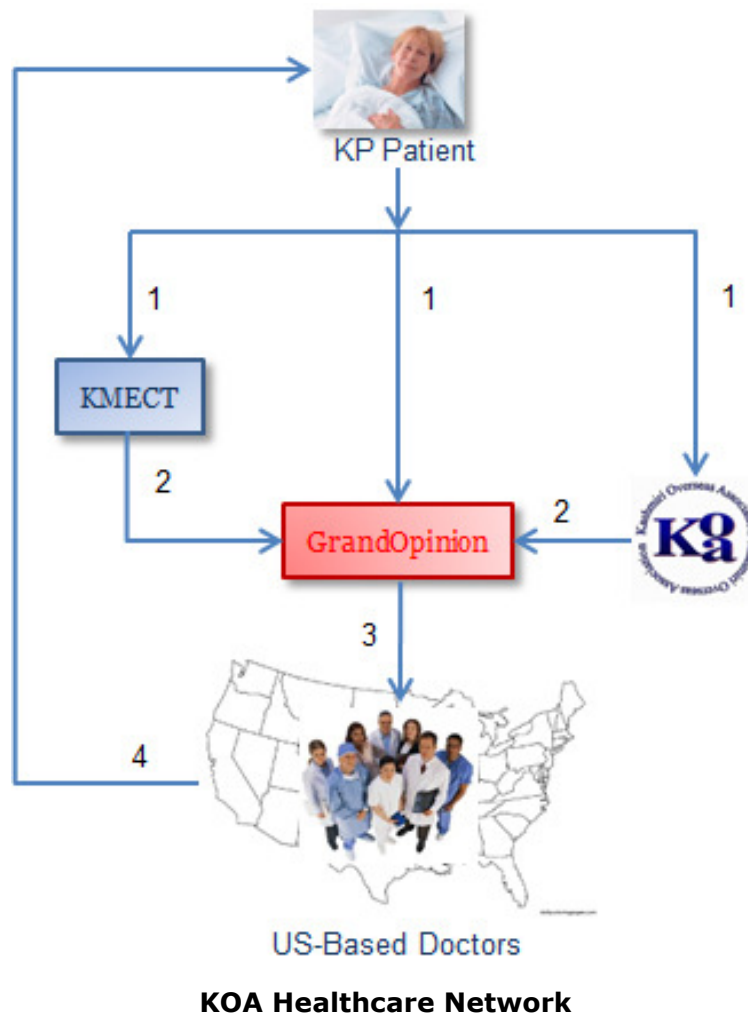
KOA Healthcare Network

Objectives

- Create a database of community healthcare professionals in USA that would render second opinion to community members.
- Identify key projects that could benefit our community and KOA in long run.

History

KOA Telemedicine project has become operational since summer of 2014. Dr. Surinder Kaul (former KOA President), Dr. Nirmal Mattoo, NY (Healthcare Chair), Dr. Chand Bhan, MA (KOA Program Director – Medical Fund), and Dr. K.L. Chowdhury, India, initiated this great effort.



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How to Apply for a Second Opinion

- Step 1: A KP Patient (India-based/Us-based) submits medical records to **GrandOpinion** either directly, or through **KOA** or **KMECT**. If applied through **GrandOpinion**, follow these steps:
 - Register profile or Request Opinion online by choosing a specialty from the drop down menu. **Make sure to select KOA- Kashmiri Overseas Association/KMECT as your group/association to identify as a community member (for verification and to let internal team know).**
 - If in trouble/queries please call customer care at **+91 7859851030** immediately for assistance or email at support@grandopinion.com
 - Upload case query, along with any attachments, files that would help specialist come give a detailed opinion.
 - Once **GrandOpinion** receives the above, its office will match the case with the available specialist from the community and work towards getting the consult as desired.
- Step 2: If **GrandOpinion** is not contacted directly, **KOA** or **KMECT** forwards medical records to **GrandOpinion** ([Apply through KMECT and download application form by clicking here](#)).
- Step 3: **GrandOpinion** submits medical records to US-based specialist.
- Step 4: US-based specialist renders second opinion to the patient directly (not through **GrandOpinion**, **KOA** or **KMECT**).

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Program Directors



Dr. Shakun Munshi Malik

The experience of serving as zone-4 president over the last 2 years has been very enriching to Dr. Shakun Malik. She has come to know a lot of great people who have further enriched her knowledge about her Kashmiri heritage. She is particularly proud of our youth who have been active in her zone with Sunday school where they discuss our heritage and teach Kashmiri language to the younger ones.

She considers Kashmiri Pandits a part of an extended family. "Our families all look and think different and it's always been so. Families are whom you love because it provides support and a framework of values to each of its members. Family members teach each other, serve one another and share life's joys and sorrows".

A family works together to overcome struggles and to provide happiness to each of its members.

Shakun Malik is a graduate of Kashmir Medical College and is serving as the head, Thoracic and Head & Neck Cancer Therapeutics at the Clinical Investigations branch of National Cancer Institute/NIH. She is married to Rajat Pamposh Malik (a gastroenterologist by profession) and has two children Raeva and Hersh.



Dr. Anil Mattoo

Dr. Anil Mattoo was born in Karan Nagar, Srinagar in Kashmir. His father Mr G.L. Mattoo is a Civil Engineer and his mother Mrs. Krishna Mattoo (Adalati) worked as a school teacher. Dr. Mattoo is a product of Tyndale Biscoe School in Srinagar. He graduated from Govt. Medical College Srinagar in 1989. He also completed post graduation in internal Medicine from G R Medical College, Gwalior. In 1996 Dr Mattoo moved to the United States and completed a residency in Internal Medicine from Rush Westlake Hospital in Chicago and subsequently a fellowship

in Pulmonary and Critical Care Medicine from Winthrop University Hospital in long Island, New York. He is currently working as a consultant physician at Brookhaven Memorial Hospital in Patchogue, NY. Dr Mattoo is married. His wife Nita Kaul is also a physician. He has two beautiful children Harshil and Himani.

KOA PROGRAMS & PROJECTS

Contacts

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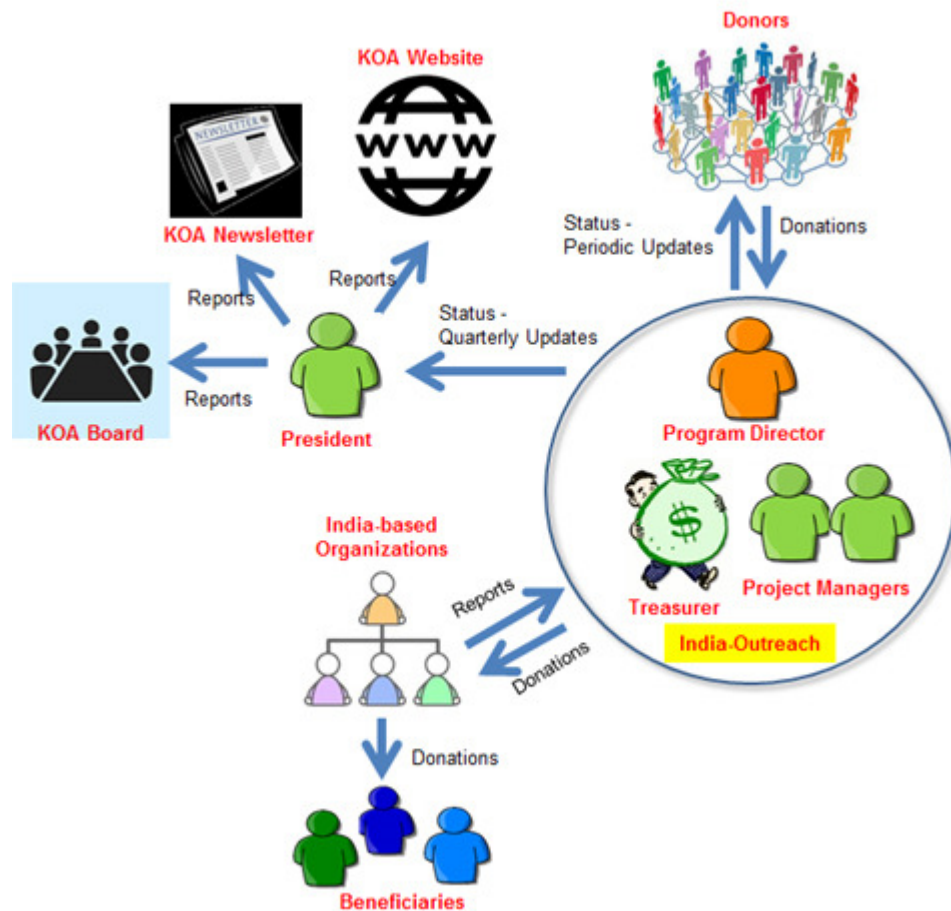
Documents

- [KOA-GrandOpinion Collaboration Letter](#)
- [KOA Healthcare Professionals tele-conference on February 01, 2014](#)
- [KOA-KMECT Collaboration Letter](#)
- [KMECT Patient Registration Form](#)

India Outreach

Objectives

- Partner with various social community organizations in India on preservation of our culture and heritage
- Evaluate some programs where in KOA can collaborate for tangible outcome
- Build strategic partnership with AIKS as per the mutual agreement by the Boards of AIKS and KOA



KOA India Outreach program

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Status

Jagti Township School: Raj Kachroo ji is working with the J&K Government to remove the barrier which was created by a bureaucrat. Unfortunately the new State government is distracted and I have not received an update. Raj Kachru ji will travel to Jammu on the 25th of this month and we will see what the Government's attitude is. I did discuss with Moti Kaul ji that if the government school is not made available to us then he would initiate discussions with Mr. Roshan Lal who runs a private school in the same area to see if he can be the conduit for delivery of the services that we plan upon.

Heritage Center: Met with Mr. Vinod Pandit who has presented us with a proposal for the Mata Katyayani center which is with the Board and should provide me with feedback if any. I am awaiting some paper work on the organizational structure at which time we will proceed ahead with funding the rebuild of the Mata Katyayani center. AIKS is conducting a feasibility study of the Ganpatyar site to determine if that would be a good candidate for the Srinagar based center. They will then send us a project proposal. Vijay Dhar ji who is part of the KOA Heritage initiative and will be intimately involved in both the Ganpatyar and Mata Katyayani temple is in close touch with Mr. Ramesh Pandita who lives right across the temple. Raj Kachroo will visit him as part of the feasibility study.

Tengapura Durga: I met with ASI. I was pleasantly surprised that they had become quite forceful and proactive. They had gone to Srinagar and filed a FIR. They had tracked down the photograph of the Durga within their archives. I had already provided all of the materials to the German Ambassador. The Linden museum came back with a "compromise" proposal that the Durga could be treated as a permanent loan to them. Thankfully ASI has rejected that stance forthright and asked for the return of the Durga.

Temples and Shrines Bill: I have given my recommendations on next steps regarding the Bill and also the recent ruling by the Judge on the Land appropriation case. The ruling is quite dangerous and has severe downsides for the community because while well-meaning the Plaintiffs may have scored a self-goal. I have alerted the community in India on this and will await the response.

Heritage Books: I have put together a small team under the leadership of S. S. Toshkhani ji to see the feasibility of publishing a book on our sacred arts especially those visual materials which will be aids to our daily lives. Vinod Razdan ji in Delhi has agreed to be the project lead on it. Bhushan Khashu has agreed to Chair it from the US end.

Control: Rajeev Kaul ji, KOA Treasurer, will provide a cash control report which we will request all recipients of KOA moneys to provide so that we have IRS compliance. In addition I continue to put pressure on AIKS to move ahead with its FRCA compliance but the NGO climate has really tightened up recently in India.

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Program Director

Rakesh K. Kaul



Rakesh K. Kaul is a community activist who is focused on Kashmiri culture, arts and heritage. He has co-chaired The Arts of Kashmir Exhibition at Asia Society in 2008. He has published articles on Kashmir including – *Book on Durga personal and relevant to the times* – The Indian Express, July 2011; *Midnight's Refugees* – The Indian Express, August 2011; *The 4 pawns on the Chatarunga Board* – Shehjar, September 2008; *How KP international Diaspora can help in finding solutions in Jammu and Kashmir* – Shehjar, February 2011; *The Idea of India and Core of Kashmir* – The Indian Express, June 2012; *Turning off Shankaracharya's beacon* – The Indian Express, March 2014; *NaamaRoopaAham's role in Indian History – Kashmir's case history*- Hindu Historiography Seminar Global Hindu Institute 2014, San Jose; *India's 25th Anniversary of the Night of Broken Bangles* – The Indian Express, January 2015.

Networking – Entrepreneurs

Objectives

- Create a database of community Entrepreneurs
- Initiate Youth workshop for Entrepreneurship in USA.
- Identify key projects that could benefit our community and KOA in long run.

Program Director



Sudesh Saraf

Sudesh Saraf came to the U.S. in 1987 as a graduate engineering student at Illinois Institute of Technology, Chicago. He got plugged in to the local KOA chapter right away and has been part of the Chicago chapter of KOA ever since. He currently works in the construction industry as V.P. of Engineering at an Architectural Engineering firm located in Darien, IL. Sudesh is married to Ruby (Sunita Pajnu) Saraf since 1989, and they have raised three wonderful kids (triplets) Kartik, Sneha and Maegha who are 22 years old and have graduated from college. Sudesh has actively participated in Kashmiri community building at the local level. He also unsuccessfully contested the Zone 7 directorship in 2005. Currently, he is involved in a local initiative in Chicagoland area that is focused on teaching the kids in the community about Kashmir History, heritage, language etc. so they are connected to and proud of their roots.

Sudeshji feels honored and privileged to represent Zone 7 at the national level and is committed to serving our community with zeal and passion.

KOA Youth Corner

Objectives

- To start Youth based Programs at the Zonal and National Level
- To enable the youth members from our Community take Leadership roles within the Community
- To network and help each other out through Mentor Mentee programs
- To hang out and have fun...The Kashir Youth Way!!

Activities

- **Meetings**
 - *Setup and invitations* : prepares agenda, sets up google hangouts and youtube stream, sends invitation and makes sure of participation and smooth running of program.
 - *Moderator* : Makes sure the discussions are based on agenda. Takes questions from audience and addresses them
 - *Minutes Master* : Notes the action items and goes through them at the end of the session. Builds on previous action items.
 - *Media advertiser* : Publishes meetings well beforehand, advertises before/during/after event. Publishes the recordings, newsletter, minutes after session
- **Koshur** (Zone 4 language lesson and Zone 7 monthly program)
 - *Setup, invitations and moderator* : Need one volunteer for each zone 4 and 7 to take ownership. takes questions and answers them online
 - *Media advertiser*
 - *Video & audio expert* : Need a volunteer to edit videos and equalize audio and place banners, text, title etc in the videos. Clip videos based on time and relevant content
- **Kath-e-Baath** (Showcase youth talent, ideas and discussion)
 - *Setup, invitations and host* : Invite guest and guest's friend, setup hangout/youtube stream
 - *Prepare interview questions* : Research and prepare questions
 - *Video & audio expert*
 - *Media advertiser*
- **Sharadapeeth** (Religious lectures)
 - *Setup, invitation and moderator*: Invite and set-up appointment and youtube/hangout with religious speaker
 - *Media advertiser*
 - *Video & audio expert*
- **Kaar-Baar**
 - Same as above

KOA PROGRAMS & PROJECTS

Program Director



Maneesha Munshi

Maneesha was born in Sheetalnath, Srinagar and was there until the beginning of her 3rd grade. Post exodus, her parents; Ashok, Meena and sister, Aneesha moved to Hyderabad which eventually became their second Home. She has been in the United States since 2008. She is a Speech Language Pathologist and practices in San Jose.

She loves to travel, learn new cultures and languages, go to art shows and museums, and listen to Kashmiri and Native American music.

Maneesha was first elected to KOA Board of Directors in January of 2014 and has been the Director of Zone 9 since then.

Her passion for Kashmir started from seeing how her parents and grandparents longed to go to this place

they once called 'home'. She thinks that the youth with their enthusiasm and the elders with their experience can bring the community together and help every one of us stay connected to the land of our roots.

Her goal for KOA Youth is to identify the key initiatives that the Youth would like to undertake, to integrate youth activities within the existing structure of KOA and to continue to lay the foundations for the future leaders and office bearers of KOA.

NATIONAL YOUTH REPRESENTATIVES



Arti Fotedar

Arti was born in Mumbai and moved to NY with her family when she was 3 and a half years old. They visited Kashmir a few years back for the first time since leaving in 1990, including their old home and many of the major sites. She loved it there! Her family has always been very involved in the KOA community and she used to attend many of the functions when she was younger. As a lawyer currently working in NYC, she is excited to meet more KP youth and learn more about Kashmiri language and culture. She would love to meet other KOA youth and attend/help plan events.

KOA PROGRAMS & PROJECTS



Sahana Zutshi

Sahana was originally born in Chandigarh, India and moved with her parents to the United States as a young girl. She completed her Bachelors in Business Administration from Bryant University in Smithfield, RI and finished her Masters from the University of Bristol, United Kingdom. She is currently working at Bank of Montreal in New York City. She likes reading and swimming when she can, and is trying her hand at painting. Her passion with regards to Kashmir and KOA Youth is to resurrect our language so that our culture, our hopes and dreams, and our identity endures no matter where we are. She believes this is important for the future of our people.



Amrita Kar

Amrita was born in Kashmir and lived there for 5 years in Rainawari before moving to Bangalore during 1990 with her parents. Electrical engineer by profession and a Kashmiri at heart, majority of her career, she has worked for the Indian defense and Airbus Defence & Space as a RADAR engineer and currently working as a Senior Development Engineer for a medical device startup CurveBeam in Pennsylvania. Fluent in Kashmiri, she loves to sing koshur songs, travel, read, and EAT! Her vision for the KOA Youth is to have a tight knit and integrated community in North America. Her aim is to grow KOA Youth programs in a systematic and consistent way. She constantly strives to grow the volunteering team with bright and passionate youth members and brainstorm new ideas.



Nisha Quasba

Nisha hails from Zone 4 (DMV area). As a kid, she has always been involved in her local events, gatherings, and celebrations. KOA has always been seen as family in her household, not just a community of friends. As a representative of the KOA Youth Initiative, she believes we have reached an important point in KOA's lifetime where we need to assess the organization's sustainability and future. The youth is the answer and she is glad to be given the opportunity to spearhead this new program. Things she is interested in working on are: creating an exclusive KOA youth summer weekend ("camp"), preserving Kashmiri language, and building a network of American-Kashmiri youth. On a local level, three young adults in Zone 4 (Komal Bazaz-Smith, Rishi Mattoo, Naeha Quasba) along with Nisha started "Kashmiri School" in 2013 where students come from the DMV area every 3 months for a 3 hour session filled with dialogue exchange, culture education, and exposure to Kashmiri history. They have started to live stream the sessions, so please do tune in. Nisha went to University of Maryland for her undergraduate degree and is now getting her Masters in Public Health at George

KOA PROGRAMS & PROJECTS

Washington University in DC. She danced on UMD's Bhangra team for 4 years and her love for the dance has only grown since!



Siddharth Razdan

Sidharth is a 2016 graduate from the University of Texas at Dallas and currently works in Round Rock, Texas with Dell Software. He loves organizing desi events ranging from weddings and graduations to dance competitions and conventions. He resides in Austin and loves playing sports, watching anime, eating food, and going outdoors. He has a strong connection to his Kashmiri culture thanks to his parents Sanjay and Pammy. His vision is to ultimately help

America.



Somya Kaul

Somya originally hails from New Jersey, but currently attends a 7 year medical program in Fort Lauderdale, Florida! Her goal for KOA youth is to rediscover our roots, connect with other KOA youth, and keep our culture alive. She believes she can help by contributing her vigor for keeping our beautiful culture alive and by spreading the Kashmiri Pandit influence in Southern Florida.



Nisha Munshi

Having been born in Srinagar just two weeks after the infamous "KP Exodus Day" in 1990, Nisha has always yearned to know what life would be like had her family gotten the privilege to stay in Kashmir. She has visited once since and it was a truly amazing trip as she was able to experience the incredible land she has heard so many stories about. After her family immigrated to America when she was a baby, her family settled in Ohio and now she is an Internal Medicine resident in Cleveland, Ohio (Go Buckeyes/Cavs/Tribe!). She is excited to connect with KP youth, learn more about our culture, get involved in our community through various events, and to start a mentorship program. She can help teach Kashmiri and would love to help build a list of mentors nationwide/a mentorship program.

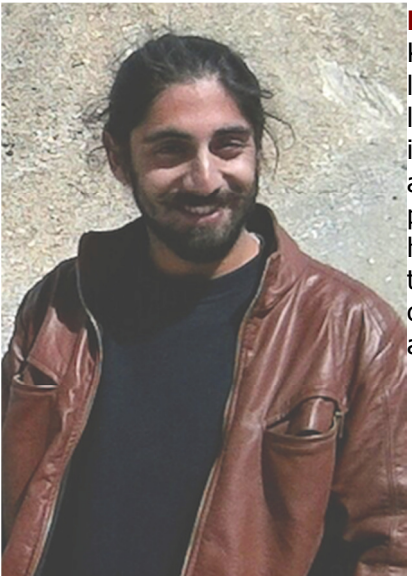
KOA PROGRAMS & PROJECTS



Simran Moza

Simran is a Business Administration major at Cal Poly San Luis Obispo. Her exposure to and involvement in KOA began at a very young age, lending her a greater awareness for her cultural identity. She is very excited to contribute to the youth group, which she hopes will:

- provide a collaborative platform to reach our goals as a community (i.e., preserving the language)- be a place where people set aside private interests for the betterment of the community and the promotion of our heritage in society.



Kashyap Kaul

Kashyap is a Software Developer from Zone 10. He loves the beautiful year-round Californian summer. He lives in Los Angeles and loves the outdoors, which include activities like soccer, beach volleyball, skating and hiking. He also enjoys dancing and building projects that bring art and technology together. He has moved every 3-4 years of his life and would love to continue the trend going forward, picking up bits of culture and languages along the way, while trying to achieve proficiency in Kashmiri.

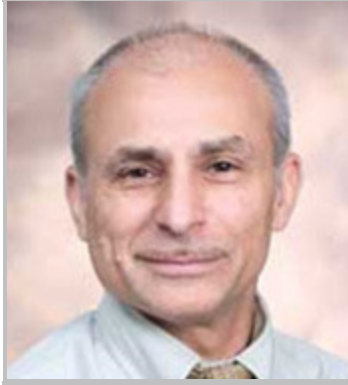
KOA PROGRAMS & PROJECTS

Culture & Religious Practices

Objective

To identify and pursue key projects in preservation of our culture, heritage and religious practices.

Program Director



Omanand Koul

Omanand Koul resides in Burlington, Massachusetts. He has been active in the religious activities of the Boston area Kashmiri Pundit Community. Over the years, he has been presenting the importance and significance of various religious activities to the community members at such functions.

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

Transformation

History

Transformation is program that was initiated by Rakesh Kaul ji at New Jersey about five years back. The purpose of the program was to integrate community through common celebrations of at least one of the many festivals that Kashmiris across Kashmir celebrated together. The purpose was to celebrate that will join the community with common sharing of the celebrations but also to impart the knowledge about our Dharma traditions, rituals and knowledge about it.

Details

There are two parts to the **Transformations**:

Knowledge Portion: The knowledge portion of the celebration lasts about 2 days to 1.5 days depending upon the attendant interests and the number of topics we can arrange. The number of topics that are discussed in detail can be from two to four topics. All topics are related to Kashmiri cultural, Historical and Dharma. Some time we have also included comparative topics from scientific perspective and our traditional perspectives. The talks are interactive, with question and possible longer discussions. It all depends upon the audience there interests and how much they get involved. Some of the subjects we have covered in NJ are,

- Arts and crafts and statuary of Kashmir
- Genetic mapping and what it tells us about Kashmiris
- Gotra system
- Panchastavi Study
- ShivaRaatri and its deeper meanings and practices.

Children and School/college going children knowledge part is a separately arranged. Here innovativeness of the volunteers is important. Occasionally it can include quiz competition among groups of young and children.

Jeyshta Ashtami Shri Maha RAjNya Homam: This homam is performed in ShArda temple in NJ where eight to nine homa KundAs are available, so that all families can participate in the Homam. One of the main items is Homam on the chanting of MahaRjNya Sahasra NAm, that was acquired by NJ group after a great effort.

KOA PROGRAMS & PROJECTS

Program Director



Rabinder Koul

Born in Srinagar, Kashmir, India, Rabinder Koul lives with his wife Rajni in New Jersey. They have a son, Aditya. He has a Ph.D. degree in Theoretical Physics, and an MS degree in Mathematical Physics, both from Syracuse University, and an M. Tech degree from IIT Bombay. He works as a Portfolio Risk manager. His interests are Indian History, Darshana Shastra, Sanskrit, Mathematics, Physics, all things related to India (Bharat).

Rabinder ji is involved with socio-political issues connected with India and Dharma, and is FACT President, WBF Executive Board, and member of KOA and IAKF.

Achievement Awards

For Kashmiri Pandit College bound students living in USA



Each year KOA grants a one-time achievement award to Kashmiri Pandit 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 (out of a maximum of 4.0, i.e., GPA of B+ and above).
- SAT score of at least 1985 out of 2400 or an ACT composite score of at least 30 out of 36.
- A two-page essay about Kashmiri Pandit heritage that address at a minimum the following:
 - How is the Kashmiri Pandit heritage helping you strengthen your character?
 - How will you be able to inspire the next generation to carry on this heritage?
 - What are you doing to learn Kashmiri language and/or culture?
- Some evidence of community service.
- **Parents should be KOA members with membership dues paid in the year 2016** (<http://koausa.org/koa/join/>)

We invite potential applicants to send their vitae, essay as described above, official ACT/SAT scores and transcript(s) sent directly from the school via e-mail to Professor Sunil Kumar Dhar (ddhar@njit.edu). All official documents are validated. Prof. Sunil Kumar Dhar is our new program director for KOA's achievement awards program. He will be assisted by the two following "outside the community" individuals who have agreed to serve as members of KOA scholarship committee:

- Professor Mahendra Jani – <http://www.wpunj.edu/cosh/departments/math/faculty/jani-mahendra.dot>
Founder of Vivekananda Vidyapith: <http://vidyapith.org>
- Professor Somenath Mitra – <https://www.youtube.com/watch?v=1vAyHuHsdPU>
<http://chemistry.njit.edu/people/mitra.php>

List of College Bound Achievement Awardees in current and previous years

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

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

KOA PROGRAMS & PROJECTS

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

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

Program Director



Sunil Kumar Dhar

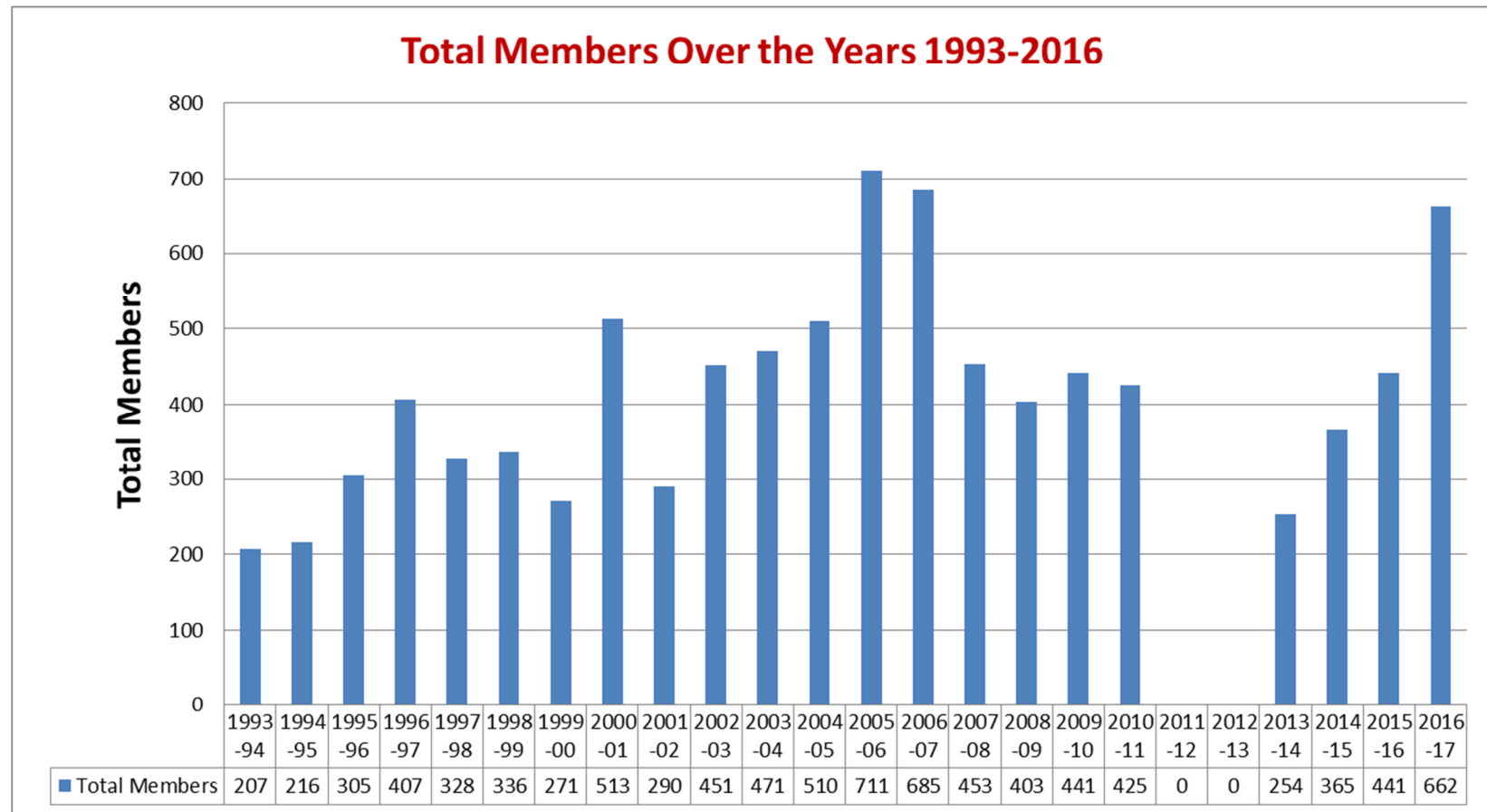
Professor and Statistics Program Director, Department of Mathematical Sciences at New Jersey Institute of Technology, Newark, NJ. Volunteer Teacher, for over fifteen years, at Vivekananda Vidyapith (<http://www.vidyapith.org/>) – a school that provides character building education to children ages 5 to 18.

KOA PROGRAMS & PROJECTS

Membership Drive

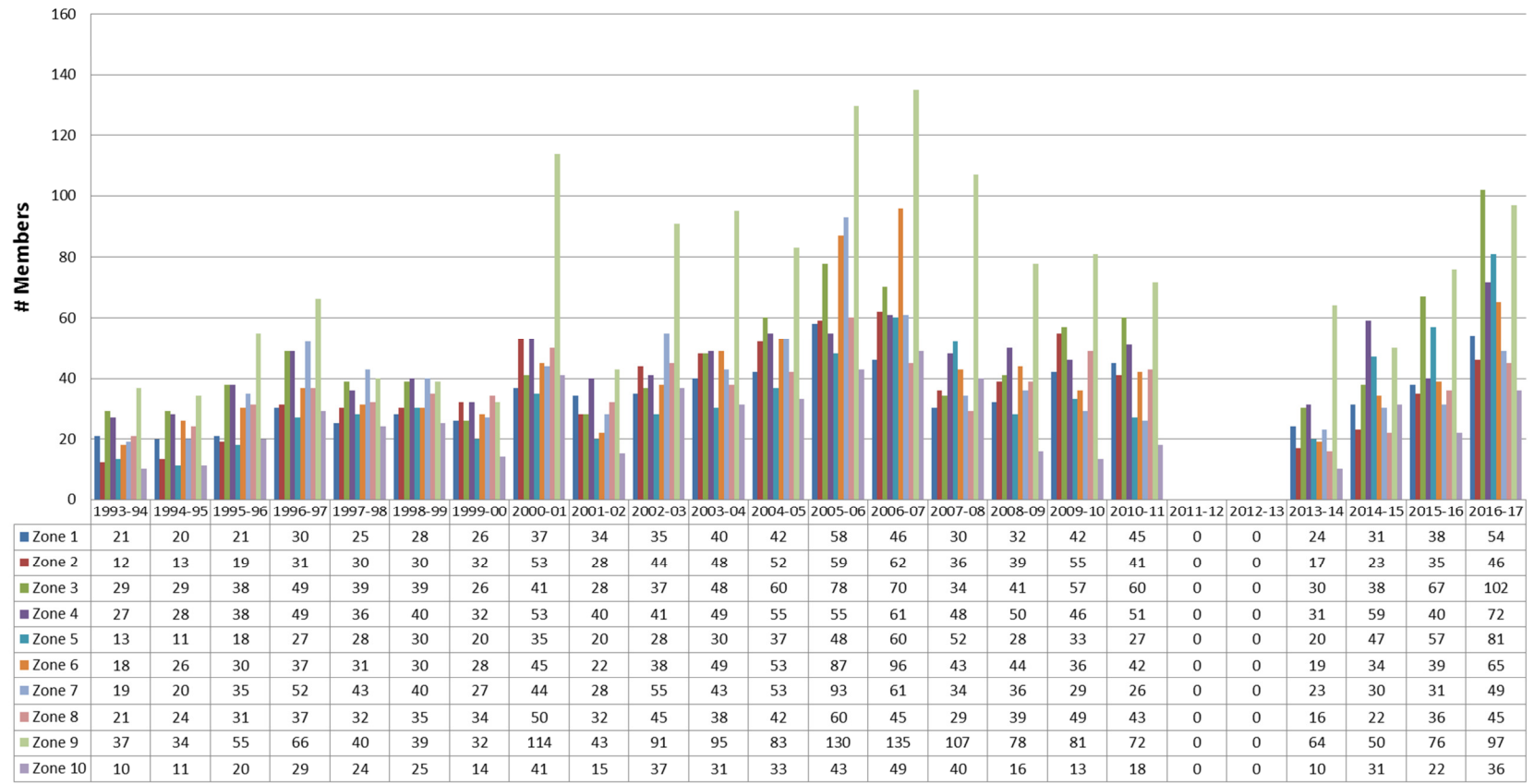
Objective

To actively seek membership.

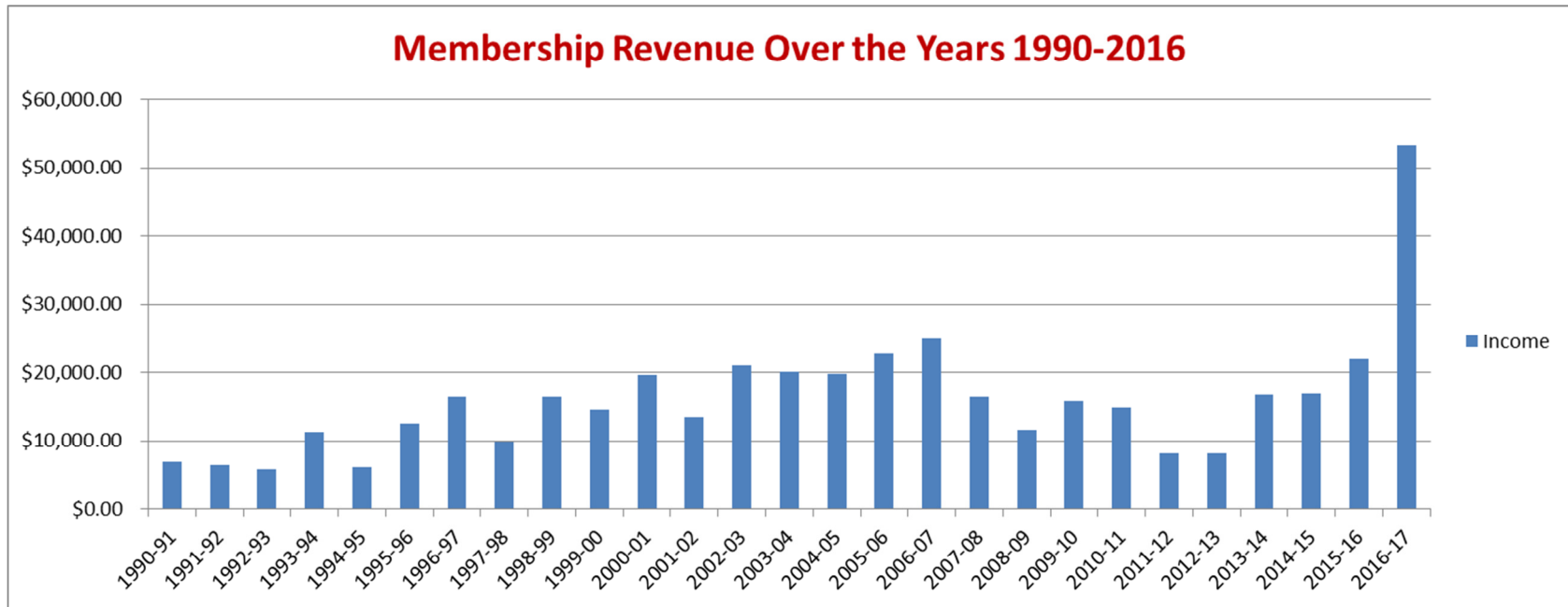


KOA PROGRAMS & PROJECTS

Zonewise Membership Over The Years



KOA PROGRAMS & PROJECTS



Program Director



Nirja Sadhu

Nirja Sadhu was born and brought up in Rainawari, Kashmiri. She received her master's degree in botany from Kashmir University. Like a lot of other KPs, she was forced to migrate from Srinagar after the Jan 19, 1990 events. She lived in Vasant Kunj, New Delhi until 2000, before moving to Dubai for a year. New Jersey has been home to Nirja and her family since 2002. She had been involved in the cause of Kashmiri migrant teachers while living in Delhi, and in recent years has played an active role in the temple reconstruction projects in Kashmir. She has a strong desire to bring the members of the US Kashmiri community together for social, cultural and networking purposes. Nirja is looking forward to working closely with the NJ-PA community to make KOA more meaningful and responsive to all age groups, especially our youth members.

KOA PROGRAMS & PROJECTS

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



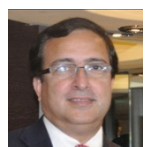
Shakun Malik
Zone 4 Director



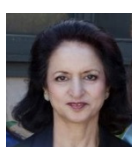
Randhir Wokhlu
Zone 5 Director



Suresh Sus
Zone 6 Director



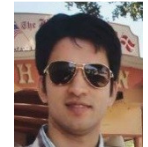
Sudesh Saraf
Zone 7 Director



Veena Kaul
Zone 8 Director



Maneesha Munshi
Zone 9 Director



Piyush Mattoo
Zone 10 Director

KOA PROGRAMS & PROJECTS

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>

KOA PROGRAMS & PROJECTS



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