HOW TO CONTRIBUTE

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., a registered non-profit organization in the United States.
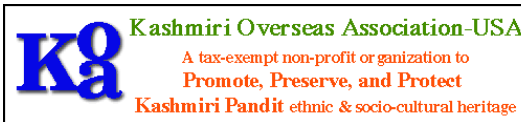
Please send your gifts to

Kashmiri Overseas Association (KOA)
303-Fifth Ave, # 1007
New York, NY-10016
e-mail: treasurer@koausa.org

Make checks payable to
"**Kashmiri Overseas Association**"

Or pay online at:
www.koausa.org

Questions may be directed to
Mr. Pran Kaul, Program Director for Sponsor-A-Child (SAC). Mr. Kaul can be reached **pkaul01@yahoo.com**.

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Kashmiri Overseas Association-USA
A tax-exempt non-profit organization to
Promote, Preserve, and Protect
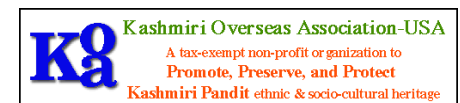**Kashmiri Pandit** ethnic & socio-cultural heritage

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Sponsor-A-Child (SAC)

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Kashmiri Pandit ethnic & socio-cultural heritage

www.koausa.org

HISTORY

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 ugly face of terrorism: Destroyed homes of community

GOAL

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

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 $225 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.

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.

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.

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 N. 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.

Tomorrow looks bright: Protecting core values