Summary

- 1000 applications distributed
- 680+ applications received, in addition to 169 past beneficiaries.
- **Raised $101,491.10 to sponsor 372 beneficiaries.**
  - Additional $5950 for 18 beneficiaries raised for the 2019 cycle
- Donors were provided credentials to log into KOA SAC portal to access each beneficiary’s information that they support.

Objective

- To provide tuition, school supplies and living expenses to Kashmiri Pandit school children (K-12) in refugee camps in India.
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 maintained 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.

• Last year about 250 children were supported.
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.
Status Report

Gender Distribution

- Total beneficiaries = 372
- 172 boys (46.3%), 200 girls (53.7%)

- One (1) beneficiary was paid in rupees in 2018 and is not used in this analysis.
- 3 girls were sponsored by SAC Support a Girl child initiative by NJ/PA group with the money raised in 2017
17 to 18 age group = 39 (10.5%) is maximum, followed by age groups 14 to 15 and 15 to 16 = 37 (10%).
179 unique donors sponsor 370 beneficiaries
1 donor sponsored a maximum of 14 beneficiaries
1 donor sponsored 10 beneficiaries
98 (26.3%) unique donors sponsor single beneficiaries
11th graders = 49 (13.2%) is maximum, followed by 10th graders = 44 (11.8%), and 9th graders = 42 (11.3%).
Year 2018 has beaten all the previous records in revenue and expenditure. Since 2007,
• Minimum revenue raised = $33,100 (2013), maximum revenue raised = $101,491.10 (2018)
  • first time ever crossed $100K
  • Additional $5950 for 18 beneficiaries raised for 2019 cycle
• Minimum spent = $32,410 (2013), maximum spent = $93,000 (2018)
• Next best revenue = $65,729 (2016) – an increase of 54.4% in revenue over previous best (2018)
• Next best expenditure = $67,350 (2015) – an increase of 38.1% in expenditure over previous best (2018)
Year 2018 has beaten all the previous records of the number of beneficiaries sponsored. Since 2007,
- Next best #sponsorships = 280 (2012) – an increase of 32.3% in revenue over previous best (2018)

Note: Due to insufficient records, the number of beneficiaries supported over the years are computed by dividing expenditure in a particular year by 250. This is the amount usually given to each beneficiary, a few of them have been paid more on case by case basis. Those beneficiaries who got paid in rupees, generally less than 10 in a single year, are not used in this analysis.
**Status Report**

**Distribution of Checks**

KOA liaison at Jammu, **Sharika Foundation Charitable Trust**, distribute SAC checks to the beneficiaries by following these procedures:

- First 2 sets of prints are taken of covering letters from KOA.
- Receipt with copy of the check is made for each beneficiary
- Prepare letter for each beneficiary giving the details of KOA bank
- Invite 25 to 30 beneficiaries at a time
- Start the program with prayers
- Counsel all the children
  - Reason the aid is given
  - Instill the community care and service in them
  - Need to repay the community when they grow
- Meditation
- Question-Answer session
- Pledge to serve our community
- Distribute a photo of Ma Sharika and a book entitled *Law of Success* by Parmahansa Yogananda ji Maharaj
- Distribute the SAC checks
- Get receipts from the beneficiaries
- Hold prayers
Kashmiri Overseas Association, Inc.

www.koausa.org

Process

Support A Child (SAC) Program
Advertised the SAC program on Daily Excelsior newspaper and Radio Sharda in Jammu to give equal opportunity to every candidates to apply for SAC aid.

- 1000 applications were picked up by candidates
- More than 680 candidates applied
- Candidates being screened for the need and entered into KOA database by our liaison in Jammu, Sharika Foundation Charitable Trust.

Links:
- Radio Sharda: http://koa.usa.org/programs/sac/RadioSharda.mp3

Applications being picked up at Sharika Foundation Charitable Trust Office in Jammu
Process

Selection Process and Evaluation Criteria

- Selection Committee (two program directors along with a board member acting as board liaison) enroll a candidate as an SAC beneficiary.

- Every candidate will be required to provide contact information and demonstrate the need for financial need with supporting documentation, and each candidate's information will be entered in KOA database through a portal.

- The evaluation criteria are:
  - One or both parents deceased
  - Combined household income (includes all sources of income/scholarships received)
  - Currently enrolled in School/College
  - Maintaining passing grades
  - Not a relative of any KOA officer or Donor

- Preference will be given to past beneficiaries with supporting documentation.
Process
Supporting Documentation

- The supporting documentation we require at the time of enrollment is:
  - Recent color picture
  - Proof of admission in School
  - Migrant Certificate
  - Income Certificate(s)
  - Marks Certificate(s)
  - ID Proof and address proof of the student
  - Indemnity bond

- For this year we will follow the criterion of poverty as a guideline but with an explicit rider that the beneficiaries must improve their academic performance hereafter.
Enter username (your e-mail id) and the password provided to you that you can modify any time.
Another opportunity to pick those qualified beneficiaries who have no donors (last slide)

A list of beneficiary (ies) that you support for both SAC and EAP programs
(Note: EAP program info will be entered into the application later this year)

Browse beneficiary info (next slide)
Documents that can be downloaded to keep track of beneficiary’s progress.
A list of qualified beneficiaries will be displayed here that have no donors.

An opportunity to donate to pick additional beneficiaries.
Payment Options

**Online Option**
Visit
http://koausa.org/site/donate/
and choose the category for SAC program ($275 per child).

**Check Option**
Check should be made payable to:
**Kashmiri Overseas Association (KOA), Inc.**
and mailed to the following address:

_Harpreet Kachroo_
Treasurer, KOA, Inc.
12806 Awbrey Ct, Herndon, VA 20171
e-mail: treasurer@koausa.org

KOA has registered with Amazon Smiles program. There is a link provided on KOA’s main page that directs the visitor to:
http://koausa.org/site/home/support-koa-via-amazonsmile/
Important Links

- Online Payment at:
  - [http://koausa.org/site/donate/](http://koausa.org/site/donate/) (pick SAC option for $275/child/year)
- FAQs:
- Advertisements:
Conclusion

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 Status Reports or marks cards and other similar documents issued by a school periodically.
Conclusion

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.

Support A Child (SAC) Program
Praveen Raina is an active member of the Chicago KP community since 1998, organizing and supporting local community events and served as Chapter President in 2004.

Praveen is also the founding member of the Kashmir Welfare Initiative (KWI) in 2007 and Kashmiri Heritage Initiative (KHI) in 2014. KWI collected over $50K from the local community to support charitable activities in Jammu for vocational education of KP youth and ladies. KHI was a Chicago KP community effort to educate kids regarding Kashmiri language, history and culture. He is also engaged with other non-profit organizations internationally and has served in various capacities.

Praveen grew up in Bihar and Delhi before moving to US for his graduate studies at LSU and is currently Director of Product Management at Motorola Solutions. While at LSU, he developed and maintained KPnet in early to middle of 1990s – the very first electronic communication forum that allowed KPs living in several Diasporas worldwide to stay connected with each other – it was long before such platforms as yahoogroups, googlegroups, facebook and twitter came into existence.
Sunil Fotedar, Spring, TX  
Program Director  
KOA Sponsor-A-Child

Sunil Fotedar’s association with KOA has been since 1990-1991 when the Kashmiri Pandits back in Kashmir were driven out of their homes due to turmoil. Sunil was Houston chapter president for KOA in 1991, and served twice as KOA National President in 2007-2008 and 2015-2016. As KOA webmaster in 1996-2001, he developed and maintained web servers for KOA, and contributed to the development of several community fora, and incorporated KPnet as KOA’s official communication platform to allow KOA members to communicate and discuss topics of mutual interest with each other.

Sunil has been interacting with several India-based KP associations and community activists in Jammu, Delhi, Mumbai, and Kolkata over the last two decades and more. He has created a variety of community websites for various organizations such as KOA and Panun Kashmir – the first Kashmiri Pandit to create what has been referred to as Virtual Sharda Peeth – a Repository of a Kashmiri Pandit’s culture, heritage, religious practices, language, music, history and political literature.

Support A Child (SAC) Program
Pran Kaul, Fremont, California

Program Director
KOA Sponsor-A-Child

Sh. Pran ji 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 250 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.