



Mughal Garden at Achhabal



## At A Glance

### Review of the Years 2007 & 2008

Programs & Projects  
Annual Reports  
Board Resolutions  
Publications

## [ About the Kashmiri Overseas Association, Inc. ]

Kashmiri Overseas Association, Inc. (KOA) 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 addition, lectures, symposiums, debates, and discussions are held from time to time to highlight and resolve some of the issues facing our community in this country.

## [ Mission Statement ]

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 ]

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.

**koausa.org**



**Kashmiri Overseas Association, Inc.**

[www.koausa.org](http://www.koausa.org)

A non-profit organization registered in the state of Maryland. Exempt from Federal Income tax under section 501(c)(3) of the Internal Revenue Code.

# **Programs & Projects**

## **Annual Reports**

## **Board Resolutions**

## **Publications**

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<b>1.0 INTRODUCTION .....</b>	<b>1</b>
<b>2.0 PROGRAMS &amp; PROJECTS .....</b>	<b>2</b>
<b>2.1 EDUCATION ASSISTANCE PROGRAM (EAP).....</b>	<b>2</b>
<b>2.2 SPONSOR A CHILD (SAC) PROGRAM.....</b>	<b>3</b>
<b>2.3 MEDICAL FUND.....</b>	<b>3</b>
<b>2.4 KASHMIRI WELFARE INITIATIVE (KWI).....</b>	<b>4</b>
<b>2.5 SHARDA PEETH RISHI MEMORIAL MODEL SCHOOL.....</b>	<b>4</b>
<b>2.6 HELP TO NEEDY .....</b>	<b>4</b>
<b>2.7 ACHIEVEMENT AWARDS .....</b>	<b>4</b>
<b>3.0 ACCOUNTS .....</b>	<b>5</b>
<b>3.1 YEAR 2007.....</b>	<b>5</b>
<b>3.2 YEAR 2008.....</b>	<b>7</b>
<b>3.3 INCOME VS. EXPENDITURE PLOTS.....</b>	<b>9</b>
<b>4.0 BOARD RESOLUTIONS .....</b>	<b>10</b>
<b>4.1 YEAR 2007.....</b>	<b>10</b>
<b>4.2 YEAR 2008.....</b>	<b>10</b>
<b>5.0 PUBLICATIONS .....</b>	<b>11</b>
<b>5.1 PROGRAM BROCHURES.....</b>	<b>11</b>
<b>5.2 PROGRAM APPLICATION FORMS.....</b>	<b>11</b>
<b>5.3 PUBLICATIONS.....</b>	<b>11</b>

## 1.0 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, board resolutions supporting KOA's mission, and several publications, compiled by me for my term as National President of the association for the years 2007 and 2008.

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**

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

Kashmiri Overseas Association (KOA), Inc.

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July 4, 2010

## 2.0 Programs & Projects

### 2.1 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.

### 2.2 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.

### **2.3 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.

### **2.4 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.

## 2.5 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.

## 2.6 Help to Needy

KP community members, after the 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.

## 2.7 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. The list of College Bound Achievement Awardees for the years 2007 and 2008 are:

### Year 2007

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

### Year 2008

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



## 3.0 Accounts

### 3.1 Year 2007

(Unaudited - 1 Jan. to 31 Dec. 2007)

#### 2007 Financial Summary

<b>Beginning Balance</b>		<b>\$125,260.21</b>
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	
<b>2007 Ending Bank Balance</b>		<b>\$231,572.58</b>

#### 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

**Kashmiri Overseas Association (KOA), Inc.**

**Review of the Years 2007-2008**

**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
<b>Total Income Debit</b>	<b>\$1,336.75</b>

**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
<b>Total Expenses</b>	<b>\$198,376.61</b>

**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
<b>Total</b>	<b>\$2,726.54</b>

### 3.2 Year 2008

(Unaudited - 1 Jan. to 31 Dec. 2008)

#### 2008 Financial Summary

##### 2008 Beginning Balances

		<b>Balance Amount</b>
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	
<b>Total</b>	<b>\$212,842.35</b>	\$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	
<b>Total</b>	<b>\$725.08</b>	\$389,226.85

**Kashmiri Overseas Association (KOA), Inc.**  
**At A Glance - Review of the Years 2007-2008**

**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	
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	
<b>Total</b>	<b>\$240,236.67</b>	<b>\$148,990.18</b>

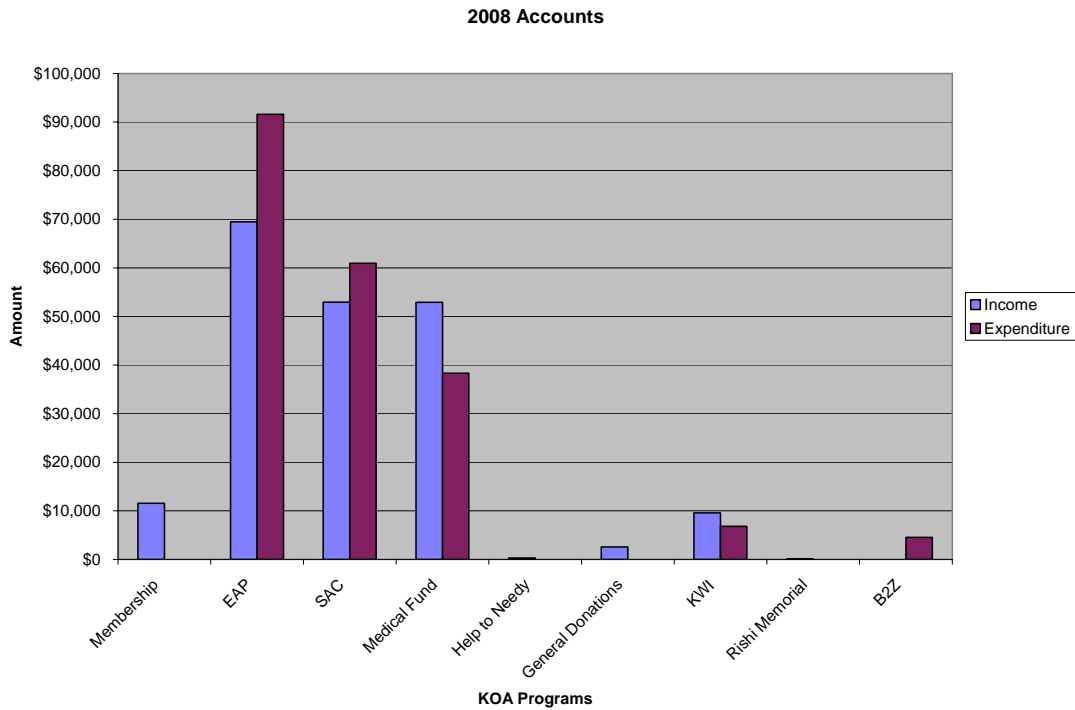
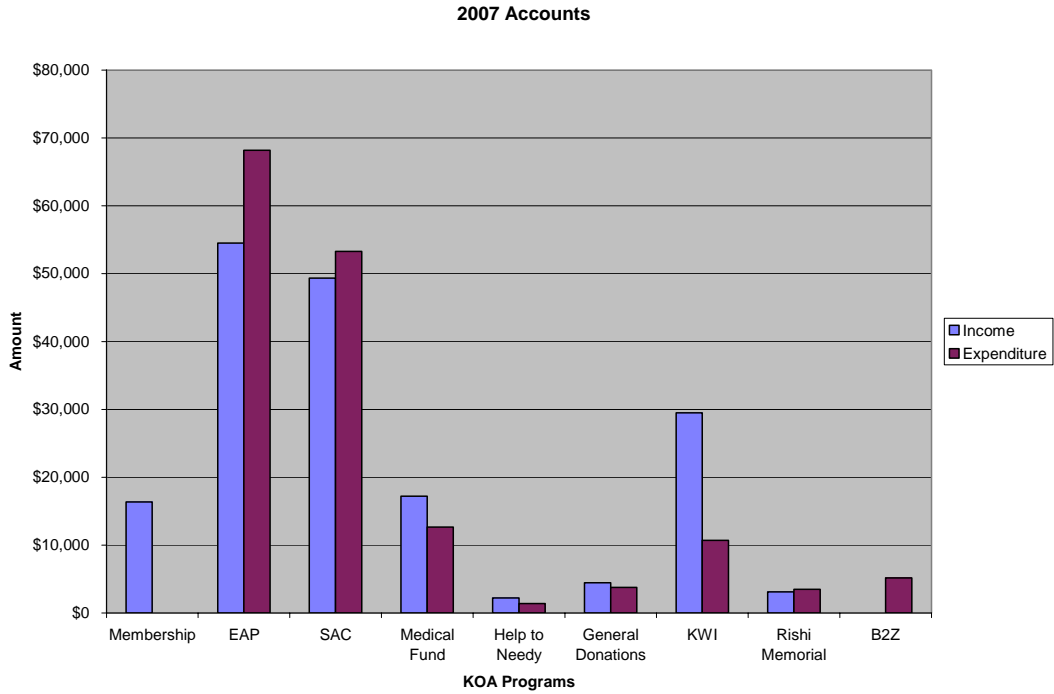
<b>***Other Expenses</b>	
Bank Fees	\$1,033.52
ETAPS Fees	\$6,530.60
<b>Total</b>	<b>\$7,564.12</b>

**Ending Book Balance** \$148,990.18

2008 Checks not cashed (Checks in Transit) \$76,095.41

**2008 Ending Bank Balance** \$225,085.59

### 3.3 Income vs. Expenditure Plots



Note: Additional funds, \$9000 for EAP and SAC programs respectively, were transferred from *KOA Education fund* through a board-approved resolution [Support of additional students in the SAC and EAP program](#) on Feb 24, 2008 to financially support additional deserving Kashmiri Pandit children in need.

## 4.0 Board Resolutions

Click on each hyperlink to get details.

### 4.1 Year 2007

- Summary of Resolutions and Votes
  - <http://koausa.org/resolutions/Resolutions & Votes 2007.xls>
- March 8, 2007: Back to Zone Funds Resolution
  - <http://koausa.org/resolutions/2.html>
- March 8, 2007: Two More Resolutions Passed by KOA Board
  - I. Approve Dr. Hira Kaul to continue as the Coordinator of One Time College Bound Achievement Award program.
  - II. Allow KOA to write a letter of support for the World Brahman Foundation Convention.
  - <http://koausa.org/resolutions/1.html>
- May 9, 2007: Pilot Project of Milk Supply for Children in KP Refugee Camps in Jammu
  - <http://koausa.org/resolutions/3.html>
- May 22, 2007: Medical Cases Resolution
  - <http://koausa.org/resolutions/4.html>
- May 25, 2007: Rishi Memorial School Salary Increase Funding Resolution
  - <http://koausa.org/resolutions/5.html>
- Oct 6, 2007: Code of Conduct
  - <http://koausa.org/resolutions/6.html>

### 4.2 Year 2008

- Jan, 2008: KOA Donations and Membership
  - <http://koausa.org/resolutions/7.html>
- Feb 24, 2008: Support of additional students in the SAC and EAP program
  - <http://koausa.org/resolutions/8.html>
- Sept 17, 2008: Board Resolution for Milk Supply Project at Mishriwala Public School
  - <http://koausa.org/resolutions/9.html>

## 5.0 Publications

### 5.1 Program Brochures

Rishi Memorial School

- <http://koausa.org/downloads/RishiModelSchoolBrochure.pdf>

Educational Assistance Program

- <http://koausa.org/downloads/EAPbrochure.pdf>

Kashmiri Welfare Initiative (KWI)

- <http://koausa.org/downloads/KWIbrochure.pdf>

Medical Fund

- <http://koausa.org/downloads/MedicalFundBrochure.pdf>

### 5.2 Program Application Forms

Medical Fund Application

- <http://koausa.org/programs/forms/KOAMedicalFundApplication.pdf>

Medical Fund Receipt Verification

- <http://koausa.org/programs/forms/KOAMedicalFundReceiptVerificationForm.pdf>

KOA Educational Assistance Program (EAP) Application

- <http://koausa.org/programs/forms/KOAEAPForm.pdf>

KWI Program Information Template

- <http://koausa.org/programs/forms/KWIProgramInfoTemplate.pdf>

### 5.3 Publications

KOA Programs & Projects

- <http://koausa.org/programs/brochures/KOA%20Programs.pdf>

Transition Made Easy

- <http://koausa.org/projects/reports/tme.pdf>

Standard Operating Procedures (SOP)

- <http://koausa.org/downloads/SOP.pdf>

Destruction and Injustice - *The Tribulations Of Kashmiri Pandits*

- <http://koausa.org/destruction/index.html>

Devastuti Bhajans

- <http://koausa.org/publications/DevastutiBhajans.pdf>

Bhajan Mala - *Devotional Songs by Krishnajo Razdan*

- <http://koausa.org/publications/kjr.pdf>

Poozai Poshe - *Prayers and Hymns Commonly Recited by Kashmiri Pandits, 1999*

- [http://koausa.org/publications/poozai\\_poshe.pdf](http://koausa.org/publications/poozai_poshe.pdf)

Kashmiri Pandit International (KPI) – *KOA Newsletter*

- December 2008 | June 2008 | February 2008

Kasheer Magazine

- September 2008

KOA bylaws (*work in progress*)

- <http://koausa.org/downloads/KOABylawsRev3.3.pdf>

Website Updates

- <http://kashmir-information.com>
- <http://koausa.org>

Election Procedure Document

- <http://koausa.org/projects/reports/electionprocedure.pdf>

Membership Directory



[ Contact Us ]

e-mail: [president@koausa.org](mailto:president@koausa.org)

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