MISSION: The American India Foundation (AIF) is dedicated to accelerating social and economic change in India.

VISION:
◊ To contribute to building an India where all people can gain access to education, health care, and employment opportunities and where all Indians can realize their full potential.
◊ To build a trusted bridge between the dreams and aspirations of individuals who care about India and their realization.
◊ To provide a secure channel for philanthropic funding in the United States and its effective investment in the best Indian non-governmental organizations that have innovative and scalable projects.
◊ To build a professional organization that is secular, transparent, credible and accountable for all its activities.

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From Our Honorary Chairman

Dear Friends:

TODAY, INDIA’S ECONOMY IS GROWING at a tremendous pace and the country is making great strides in meeting the needs of its people. Yet despite the explosive growth of India’s economy, many of its citizens continue to be left out of the success story: they lack access to basic education, a secure livelihood and adequate healthcare. This is a troubling trend. There is no difference in the innate abilities of those who are prospering from India’s economic boom and those who are far removed from it, and no excuse for the disparity.

Fortunately, India enjoys a vibrant civil society with a large number of non-governmental organizations that are innovatively addressing its social and economic challenges. AIF, through its results-focused and professional approach, is working with the best of these organizations, generating resources in the United States to support their development efforts in India. Investing in these organizations provides a high return on our philanthropy, as they help millions of people improve their lives – many more than they could without our active involvement.

As the United States and India grow increasingly interdependent, it is imperative to have an organization like AIF that engages Americans to contribute to India’s progress. By providing India’s disadvantaged communities with new opportunities, we can begin to ensure that more individuals and families share in the nation’s prosperity. By being a part of AIF, you, too, are playing a role in lifting up India’s poor and marginalized population.

We thank all those who have supported us in the past and look forward to future collaboration. We hope that those who are new to AIF’s work are excited by our vision and join us in achieving our mission of accelerating social and economic change in India.
From Our Executive Team

To our Friends and Well-wishers:

OVER THE LAST YEAR, AIF CONTINUED to solidify itself into a professional institution with the long-term vision of channeling resources to India to help spur its social and economic development. We achieve our objectives through making grants to the most effective Indian non-governmental organizations and executing our own programs on the ground.

As many of our friends know, AIF came into existence following the devastating earthquake in Gujarat in January 2001, and our earliest activities focused on relief and rehabilitation efforts in communities affected by the earthquake. The majority of the funds raised in our first year were earmarked for Gujarat and we are happy to share that, by March 2004, AIF had committed all remaining Gujarat funds to specific projects. This important milestone spurs us to continue investing in innovative grantees and strengthening our programs for impactful results.

In the past year, we expanded our programmatic team in India by adding staff with a collective 30 years of development experience in education and livelihood. Our team in India, working with our advisory panels of experts, has articulated clear grant-making strategies that guide us in leveraging our resources to achieve the maximum impact.

We were honored with the exciting validation of capacity building grants from two large private American foundations. A grant from the W.K. Kellogg Foundation enabled us to plan activities focused on strengthening our board of directors, staff and chapters. A Skoll Foundation grant to create a Director of Chapter Development position helped us to build a stronger chapter structure and more effectively expand our network into new metropolitan areas. We now have a robust network of chapter volunteers helping us with marketing and fundraising efforts in nine cities around the country.

In the coming year, we aim to see a high rate of return on the investments in our organization, both in terms of the grants we make and our ability to generate resources. In addition to expanding our investments in education and livelihood, we are developing plans to add public health as our third grant-making area, with an emphasis on addressing the escalating HIV/AIDS situation in India. We also aim to ensure our long-term success by continuing to build awareness of AIF in the United States through effective communication of our mission, strategy and accomplishments, which will enable us to increase the resources we mobilize and to diversify our funding base.

We can only build upon this progress if people continue to support our efforts! We consider philanthropy to be the act of unconditional giving of time, talent and financial resources, and we look to draw on your support in any or all of these forms. We hope as you read through this annual report you will be inspired to take action and join us in our efforts. Only you can be the change you wish to see! 

Lata Krishnan
President

Pradeep Kashyap
Executive Director

Shankar Venkateswaran
Executive Director India
Executive Summary

OUR GRANTS: AIF partners with the most productive non-governmental organizations (NGOs) in India that are closest to the issues on the ground, and are using innovative methods to address local issues. We strive to increase the impact of our grant-making by taking a targeted and strategic approach to our two grant-making focus areas: Education, with an emphasis on the universalization of elementary education through increasing access for the left-out child and improving quality; and Livelihood, with an emphasis on the economic empowerment of women. This year, we completed commitment of the $4.4 million raised after the Gujarat earthquake and earmarked specifically for relief, rehabilitation and long-term development projects in the state.

BUILDING LOCAL KNOWLEDGE: To make effective inroads into our focus areas, we have assembled a strong team of experts on the ground in India. Our staff, which has over 40 years of collective experience in the development space in India, gives us a vital local link to the issues we are addressing and enables us to effectively monitor the projects in which we invest. We also have Grants Panels of experts in our focus areas to advise and guide our grant-making strategies. This local presence has helped us build a strong infrastructure for engaging with India’s vibrant civil society institutions.

INVESTING IN INNOVATIVE SOLUTIONS: AIF invests in programs that are models that can be replicated and scaled-up, and lead to systemic response and policy change. We identify effective organizations within our focus areas, work collaboratively to develop specific project plans, and regularly monitor our investments through site visits to ensure the effective use of funds. Our approach to investing in programs is to engage communities and governments in taking responsibility for these models. The idea is not to create parallel structures but to help the government fulfill its mandate. Ultimately, government commitment and community ownership will ensure the sustainability of these models.

LEVERAGING OUR FUNDS: Based on our success in sourcing innovative programs and our ability to monitor projects, we have also leveraged funds from United States-based institutional donors such as the Banyan Tree Foundation, AAPI Foundation, and the India Literacy Project, who do not have India-based staff. Moving forward, we intend to play a larger convening role with other donors by engaging them in a similar way.

OUR PROGRAMS: We continue to improve and streamline our Digital Equalizer (DE) and Service Corps Fellowship (SC) programs, which are supporting our efforts to accelerate social and economic change in India. Our DE program helps students and teachers in underprivileged schools participate in the growing digital economy. The SC places young Americans with Indian NGOs to develop American leaders with experience in India and provide skilled professionals to host organizations.

BRIDGING THE DIGITAL DIVIDE: Our DE program, which brings technology access and training to teachers and children in underprivileged schools, has gained traction and
expanded to 104 schools. The program enhances existing educational curricula by integrating the use of digital technology. Teachers and students are now able to access the Internet and use its resources to learn and teach in new ways. In keeping with our goal of scaling up our models through government engagement, we have entered into partnerships with the state governments of Kerala, Karnataka and Andhra Pradesh to co-fund our DE centers.

BUILDING TOMORROW’S LEADERS: Through the SC, we have sponsored 71 young American leaders to work with over 30 Indian NGOs. Over the course of the past three years, the Fellowship enhances the capacity of Indian NGOs by providing them with the services of talented Americans and cultivates American leadership on Indian development issues through direct exposure to India’s pressing needs. Projects completed by Fellows include efforts to eliminate child labor, educate children in urban slums, provide micro-finance for women in villages, raise awareness of HIV/AIDS and address women’s and children’s specific healthcare needs.

OUR INSTITUTIONAL PROGRESS: As of May 2004, we have raised almost $18 million dollars by engaging individuals, corporations and foundations across the United States. We have volunteer-led chapters in nine major cities; in the past year we added chapters in Dallas Fort-Worth, Houston and Seattle. Developing our chapters and our institutional capacity will enable us to grow even faster in the future.

We have partnered successfully with leading American organizations such as Ashoka, the American Association of Physicians of Indian Origin (AAPI), Pratham USA, Room to Read, and the United Nations Foundation to increase philanthropic resources going to India. Partnering with Indian NGOs and Indo-centric donors in the United States will continue to be the preferred method of implementing our mission.

In addition to the valuable oversight and support from our directors, trustees and advisors, we now have more than 200 volunteers participating in our nine chapters, and our donor list has more than doubled since 2002. The people who support us remain our greatest strength, and we look to them for the sustained growth of AIF.
Each year, as winter rolls in, ten-year-old Pravin’s family begins the 200-mile journey from its village in Maharashtra’s Dhule district to go to work in a sugar cane factory in Nashik. Like millions of other migrant workers, the family migrates for six months of the year to supplement their meager income from their farm at home. But it comes at a price: Pravin, who excels at his studies, especially math, has lost out on almost two years of schooling because he too migrates with his parents, and schools in the sugar cane factory location do not have the capacity to absorb him. Pravin is only one of the 185,000 children in Western Maharashtra who are unable to attend school due to the seasonal migration of parents in search of work.

While there are many economic and social reasons why children are out of school, the end result is the same – all of these children are potential child laborers.

**OUR STRATEGY:** Achieving universal elementary education is the main focus of AIF’s education grant-making. AIF believes that elementary education is the government’s responsibility and to that end, our grants support innovations that demonstrate methods of educating children who are not receiving a quality education from the existing system. AIF seeks to engage the government to adopt these models into the mainstream education system so that parallel education structures are avoided.

Janarth, an NGO funded by AIF in partnership with the Banyan Tree Foundation, the Maharashtra Government and local sugar mill owners, is addressing this situation through the creation of *Sukhar Shalas* (Sugar Schools). These schools provide elementary education for children at the site of sugar factories for one term (November to March); in the second term, the students go back to their home villages and re-enter schools there. In this way, children like Pravin are able to continue their education uninterrupted by the seasonal migration.

AIF focuses its grants on two specific areas that will have a great impact on increasing the number of children who receive a quality elementary education. These areas are:

1. Increasing the retention of children in school through raising the quality of education by:
   - Improving learning achievements to bring students to grade-level knowledge
   - Improving physical facilities
   - Reducing teacher shortages
   - Improving outdated teaching processes

2. Increasing access to education of children who have never been to school or who have dropped out of school by:
   - Creating additional educational venues and alternative educational facilities
   - Implementing curricula and teaching methods that are sensitive to the needs of first-generation learners

Across the country, 40 to 50 million Indian children between the ages of 6 and 14 are deprived of elementary education. A majority of these are children of seasonal migrant laborers and urban slum dwellers. These children either lack access to schools or where schools do exist, have opted to drop out.
Life was harsh on Parvathamma, an agricultural laborer, when she came to Swayam Krishi Sangam (SKS) for help four years ago. Her insufficient income from agricultural labor had forced her and her family to migrate from their village in Andhra Pradesh to Hyderabad in search of work. When they failed to find work, they returned to Dour with their savings depleted. To survive, they took a loan from a local moneylender at an interest rate of close to 50 percent, making it impossible for them to break out of their vicious cycle of poverty.

In desperation, Parvathamma turned to SKS, an AIF-funded organization that provides small loans to women to enable them to purchase productive assets that will generate income and ensure savings for the future. SKS has provided micro-credit to nearly 14,000 women in an area where the average daily wage is only 50 cents. Parvathamma received a $95 loan with which she started a small teashop; with the profits from her teashop and a further loan, she added another room to her small house and started a general needs store. Today, Parvathamma is empowered to provide for her family, and dreams bigger than ever before.

Meanwhile, millions of other Indians remain mired in poverty due to reasons similar to those that affected Parvathamma. Large parts of India’s rural population depend on agriculture, which brings meager incomes. They are unable to save and have little access to credit to invest in creating alternative methods of subsisting without over-exploiting natural resources such as water and forests. Alternatively, they migrate to urban centers in search of employment but due to their lack of skills they find low-paying jobs and lack the capital to establish themselves.

**OUR STRATEGY:** AIF livelihood grants focus on giving poor people greater access to resources and on providing them with alternative opportunities to sustain themselves. AIF believes that building livelihood is about increasing income as well as assets; and AIF places women at the center of its efforts.

To achieve these aims, AIF’s livelihood strategy has three parts:

1. **Improving natural resource management by:**
   - Increasing water harvesting and storage
   - Protecting forests through greater community ownership
   - Increasing agricultural productivity through better technology and crop diversification, thereby protecting the environment

2. **Increasing access to capital through micro-finance by:**
   - Providing collateral-free micro-credit for a diverse range of livelihood options
   - Providing additional inputs such as insurance, health care and training in entrepreneurship that result in increased incomes and better overall development

3. **Improving livelihood of the urban poor by:**
   - Providing skills training
   - Creating organized support systems for workers in the informal sector
For over 450 years, Hamirsar Lake in Bhuj, Gujarat, served as the city’s main reservoir for collecting rainwater. But the Gujarat earthquake of 2001 caused severe damage to the lake and resulted in serious flooding in the city, affecting over 100,000 people.

Disaster management officials undertook reconstruction work, but the unavailability of funds before the onset of the monsoons slowed the process. That is when Abhiyan, a local NGO, requested AIF’s help.

Abhiyan had tried to raise money for the repair work from among the citizens of Bhuj but the end result was insufficient, so the organization requested AIF to make up the remainder.

AIF was created to help in relief and rehabilitation work in the aftermath of the earthquake, considered the request immediately and expedited a grant for $68,000, thereby allowing the work to be completed.

Saving Hamirsar Lake was one of the many emergency activities that AIF undertook in the wake of the earthquake that provided immediate relief to the victims. AIF’s focus during emergency relief was on shelter reconstruction, rebuilding medical infrastructure and providing temporary education facilities for displaced children.

AIF funded the construction of 1,500 new homes, educated over 6,000 children and built four hospitals, three of which were in partnership with AAPI (American Association of Physicians of Indian Origin).

After the initial reconstruction efforts, AIF’s focus shifted from emergency relief to ensuring long-term sustainability for marginalized communities affected by the disaster. Under the evolved program, AIF began funding projects through its education and livelihood grant-making areas.

Through our grants we have funded projects such as:
- Entrepreneurship training for women
- Watershed management in drought-prone areas
- Educating children of migrant workers in salt-producing areas
- Provision of micro-credit to women

AIF-funded projects have educated over 10,000 children, supported livelihood initiatives for 2,200 women and provided training in entrepreneurship to 8,000 people in Gujarat.

Having completed the commitment of the $4.4 million that was raised specifically for use in Gujarat, AIF will continue to ensure that the people of the state will be better able to deal with any future disasters.
The G.V. Ranade Vidyalaya is located in the heart of India’s financial capital, Mumbai; yet, until a few years ago, its students had never seen a computer. As with many schools for underprivileged children, G.V. Ranade had been shut out of the technological revolution in India.

But today, thanks to DE, Priti Thakur, an 11th grade student at the school, is able to dream of becoming a computer engineer. Priti says, “As soon as the teachers were trained we got to use the computers. It was like a big world opened in front of us.”

Priti’s school has one of AIF’s 104 DE centers across nine states in India. These centers provide opportunities for underprivileged children to enhance their learning through the use of digital technology. A majority of students in India do not have access to digital technology in their schools; as a result, they are ill-prepared to compete in the technology-driven global economy, thus perpetuating their underprivileged condition.

The DE program trains and equips teachers and students to utilize digital technology in their existing educational curricula. AIF establishes DE centers in clusters of 10 underserved schools in a given area for a period of three years.

Each DE center has five to ten multi-media computers, access to an uninterrupted power supply, high-speed Internet connectivity, and educational software. Teachers in the school receive training on utilizing Computer Aided Learning (CAL) to supplement textbooks and to open up new worlds for their students.

Through the DE initiative, AIF has trained over 1,500 teachers, who have in turn enabled 35,000 students who had previously not had access to computers and the Internet to become digitally proficient.

Some of the other noteworthy accomplishments of teachers and students participating in the DE program include:

- Created school websites at 80 percent of schools with DE centers
- Developed over 500 multimedia lessons in eight different languages
- Initiated over 80 tele-collaborative projects connecting students within India and across the world

AIF supports each DE center for three years and after that time assists in making them self-sustaining through engaging local corporate and government institutions. The state governments of Kerala, Karnataka and Andhra Pradesh are investing in DE centers along with AIF. And many DE centers are now being supported by business in local communities, who see the value in enabling children to access the world of digital technology.
Programs | Service Corps Fellowship

Payal Shah, a young American educator, wanted to make a difference in India, her parents’ country of origin. When AIF selected her to be a part of its Service Corps Fellowship for the 2003-04 class, the 24-year-old Massachusetts native seized the opportunity to work with an Indian NGO.

Payal worked in Ahmedabad, Gujarat, for Pratham, an organization whose mission is to ensure universal literacy in India. Soon after beginning work, she observed the dearth of reading materials in Gujarati for children. As a result, she helped to design and produce a creative educational newsletter in Gujarati for children living in the city’s slum areas. The publication was very successful and earned the interest of many local schools that purchased it for their students, thereby generating additional revenue for Pratham.

Today, Pratham has scaled up the program by translating the publication into Hindi and distributing it in other cities.

Payal is one of 19 volunteers who participated in the 2003-04 class of the Service Corps Fellowship. Initiated in response to the outpouring of interest among young Americans in assisting reconstruction efforts after the Gujarat earthquake, the Fellowship offers qualified and talented Americans the opportunity to work with leading Indian NGOs for nine months.

The goals of the program are to cultivate passionate and skilled American leaders with deep exposure in India’s development and to provide Indian NGOs the services of skilled Americans. Selection to the Fellowship is highly competitive. For the 2004-05 Class of Fellows, AIF received 230 applicants, an increase of over 100 percent from the previous year. The quality of the applicants was reflected in the 80 candidates with graduate degrees in areas such as public health, law, business, and public policy, 20 returned Peace Corps volunteers and 6 former Fulbright scholars. The program is open to all Americans and roughly half the Fellows each year are not of Indian origin.

Since its inception, the Fellowship has sponsored 71 Americans to work with over 30 Indian NGOs. Through their experience, the Fellows get direct exposure to the pressing development challenges of India, and they respond to these needs by implementing projects on a range of issues, including public health, human rights, micro-finance, education, women’s empowerment and the environment.

Selected accomplishments of the 2003-04 class of Fellows include:

- A status report on the elimination of child labor in Karnataka
- A marketing strategy for the horticulture products of a women’s cooperative in Himachal Pradesh
- A survey on the stigma faced by people living with HIV/AIDS in Delhi
- An art therapy curriculum for street children in Chhattisgarh
Grants and Partnerships

NOTE: All grants that carry an asterisk are part of funds that were raised for the Gujarat earthquake relief and rehabilitation and are directed towards the long-term development needs of vulnerable populations in Gujarat.

EDUCATION GRANTS (THROUGH MARCH 31, 2004): CURRENT GRANTS

Freedom Foundation, Karnataka (2003) – $6,000: To enroll children living with HIV/AIDS in a mainstream school along with other children in Bangalore to provide counseling and care to support them in this transition. Freedom Foundation provides medical help, psycho-social counseling and other care and support to people living with HIV/AIDS.

Ganatar, Gujarat (2003)* – $100,000: To undertake an action research project with marine salt-pan workers in Kutch, who migrate into this area for eight to nine months every year, and develop a sustainable strategy to address the issue of education of the children of salt-pan workers. Ganatar works in the salt-producing areas of Kutch to improve access to, and the quality of, education.

Janarth, Maharashtra (2003) – $104,000: To run temporary schools called Sakhar Shalas in the sugar cane belt for children migrating with their parents so that they attend school while away from their home villages. Janarth works on integrated development projects in the Aurangabad area and focuses on serving migrant laborers. The Sakhar Shalas are co-funded by the US-based Banyan Tree Foundation and the Government of Maharashtra.

Karuna Trust, Karnataka (2003) – $52,000: To increase education and literacy rates of 18 to 35 year olds through an integrated program in Yelandur. Karuna Trust empowers the rural poor to become self-reliant and progressive communities through integrated health, education, vocational training and socio-economic programs for development. Granted in partnership with the India Literacy Project.

Pratham, Bihar, Delhi, Gujarat,* Rajasthan, and UP (2002 and 2003) – $675,000: To run balwadi or preschool centers, create bridge courses for out-of-school children, and strengthen the support structure in government schools. Pratham aims to ensure that every child is in school and learning well by working in collaboration with local governments and the private sector to increase access to schools and improve the quality of education. Granted in partnership with Pratham USA.

Room to Read, Delhi, Rajasthan, and UP (2003) – $80,000: To build libraries for children in disadvantaged communities that will include books for children aged 3–18 in English, Hindi and other local languages. Room to Read works with communities to build schools, establish libraries and provide scholarships to girls. Granted in partnership with Room to Read USA.

SETU, Gujarat (2003)* – $210,000: To provide education for the children of migrant workers in the salt-making, brick-making, and tile production industries in Jamnagar district by keeping children in their home villages, either with care givers or in seasonal hostels, and ensuring their schooling;
and to provide vocational training to help create options of alternate livelihoods. SETU develops leadership and institutions to address local needs in marginalized communities in Gujarat.

**Vikram Sarabhai Community Science Center, Gujarat (2003)** – **$108,200:** To improve education in middle schools by providing science and math kits, and setting up science playgrounds in four clusters of 10 government schools each in different parts of earthquake-affected Gujarat. The Vikram Sarabhai Center strives to nurture scientific and analytical thinking among students by combining formal and non-formal techniques and developing appropriate and relevant curricula and materials.

**COMPLETED GRANTS**

**CultureQuest, Delhi (2003)** – **$25,000:** To use information technology, the Internet, innovative learning methodologies, and collaboration between teachers and students in schools in Delhi and New York as key building blocks to improve learning. This project is a partnership with the Delhi Government and the City College of New York.

**Ruchika Social Service Organization, Orissa (2002)** – **$4,500:** To support an innovative education program for 400 child laborers in eight schools located in Bhubaneswar and adjacent villages. Ruchika responds to the growing challenges faced by children in the slums of Bhubaneswar by creating schools for them on railway platforms.

**Donor Advised Funds (2003): $500,000**

**LIVELIHOOD GRANTS (THROUGH MARCH 31, 2004): CURRENT GRANTS**

**Amber Ashraye Mahila Benefit Association (AMBA), Gujarat (2002)** – **$31,250:** To increase the number of women in micro-finance programs and increase the scale and breadth of loans. AMBA is a member-based organization focused on empowering rural women from the lower-income bracket through micro-finance and income generation activities.

**Area Networking and Development Initiatives (ANANDI), Gujarat (2004)** – **$110,000:** To support a women’s entrepreneurship development program for skill building and livelihood activities, livelihood-based Self Help Groups, the establishment of community managed grain banks for emergency food needs, as well as the mobilization and training of the women. ANANDI works with women from marginalized sections of rural and tribal communities in Gujarat to build their capacity to address the challenges they face.

**Andhra Pradesh Urban Services for the Poor (APUSP), Andhra Pradesh (2004)** – **$55,450:** To provide livelihood advancement and entrepreneurship training in 16 towns for young people, particularly women, aged 18-35, and to help them assimilate into the competitive job market. This project is co-funded by the Dr. Reddy Foundation and UK Department for International Development. APUSP aims to create sustainable livelihoods for the urban poor and achieve continuous reduction in the vulnerability and poverty levels.
ICreate, Gujarat (2003)* - $50,000: To strengthen and expand ICreate’s program providing entrepreneurial training, guidance, and mentorship to people, particularly women, who were affected by the earthquake and the communal riots in Gujarat. ICreate works on promoting entrepreneurship among women to enable them to lead financially independent, self-sustaining lives.

Movement for Alternatives and Youth Awareness (MAYA), Karnataka (2003) - $60,000: To support the formation of workers’ collectives and group-owned enterprises in the informal sector to enhance collective bargaining and institution-building. MAYA has been working for the eradication of child labor by increasing the access of marginalized people to educational and economic livelihood opportunities.

Navjyoti Delhi Police Foundation (NDPF), Delhi (2003) - $44,755: To empower women of the Gujar and Dalit communities in the Sohna block of Haryana through the formation of Self Help Groups. NDPF works on comprehensive women and children’s development, and provides treatment and counselling to substance abusers.

Prayas, Gujarat (2003)* - $42,444: To support the restoration of livelihood activities for 300 marginalized women in the town of Anjar in Bhuj district who were affected during the 2001 earthquake by providing them with skills training, access to credit markets, and other linkages through the formation of Self Help Groups. Prayas develops the quality of life of the poorest sections of society through community-based NRM and income-generating activities.

Samerth, Gujarat (2003)* - $96,885: To organize marginalized communities like the Kolis and Dalits that were affected by the 2001 earthquake. Samerth helps them improve their resource base through construction of water-harvesting structures for on-farm livelihood promotion. Samerth is committed to working with poor and marginalized communities living close to the Rann of Kutch that were affected during the 2001 earthquake.

Samaja Parivartana Samudaya, Karnataka (2002) - $56,670: To improve natural resource management among families living in poverty, leading to better human development indicators. SPS works for the protection of the environment through sustainable development by advocacy and organizing among people who are dependent upon natural resources for their livelihood.

Samaj Pragati Sahyog, Madhya Pradesh (2002, 2004) - $180,000: To build watershed structures to improve women’s livelihood through sustainable agriculture practices in drought-prone tribal pockets of Madhya Pradesh and to create a women’s empowerment program by forming Self Help Groups. SPS is committed to capacity-building and mobilization of rural communities for development.

Uthan, Gujarat (2003)* - $93,500: To support a watershed development program in the most drought-prone and earthquake-affected villages of the Saurashtra region of Gujarat and provide livelihoods to more than 2000 families. Uthan works with marginalized rural communities, particularly women, for development purposes.
VIKAS, Gujarat (2004)* – $78,000:
To support livelihood activities through an urban micro-finance program in Ahmedabad, Surat and Vadodara. VIKAS works to ensure equity of development opportunities by supporting natural resource management and providing livelihood opportunities for the urban poor.

COMPLETED GRANTS

Self Employed Women’s Association (SEWA), Gujarat (2001)* – $200,000: To provide raw materials and loans for 1,700 artisans to return to their traditional livelihoods after the Gujarat earthquake. SEWA empowers women by organizing workers and providing them access to credit.

Swayam Krishi Sangam (SKS), Andhra Pradesh (2003) – $130,000: To expand its micro-finance program and credit-plus activities to provide income-generation opportunities for rural women. SKS is an initiative to empower the poorest of the poor to become self-reliant by providing rural women with collateral-free credit.

AIF RELIEF AND REHABILITATION GRANTS
(THROUGH MARCH 31, 2004)

EMERGENCY RELIEF
Immediately following the 2001 Gujarat earthquake, AIF made emergency relief grants totalling $68,850 to several NGOs, including Red Cross and Oxfam.

RECONSTRUCTION
Abhiyan – $500,000: To rebuild 700 urban and rural homes.
Abhiyan – $73,000: To rebuild worksheds for 112 artisans. Granted in partnership with the Indo-American Arts Council.
Abhiyan – $67,800: To support the reconstruction of the Hamirsar Lake in Bhuj. These funds matched the contributions of the citizens of Bhuj raised by Abhiyan.
Bhojay Trust – $73,452: To rebuild 353 rural homes.
Janvikas/Navsarjan – $60,000: To rebuild 180 homes.
Kala Raksha – $50,000: To build 68 home-cum-worksheds for artisans.
YUVA – $119,516: To rebuild 120 rural homes.

HEALTH
Shakti Krupa – $600,000: To rebuild 3 hospitals. Granted in partnership with AAPI.
Swasthya Avum Jan Kalyan Samiti (2003) – $70,000: To build a health education and training center to provide maternal and child preventative health services to 15,000 people in Bhuj. Granted in partnership with IHO.
Wheelchair Foundation – $75,000: To provide 1,200 wheelchairs to victims with permanent disabilities resulting in lack of mobility.

EDUCATION
Rotary – $75,000: To construct 48 classrooms in Kutch. Granted in partnership with the Indian Earthquake Relief Organization in Michigan.
Save the Children – $37,591: To construct a school in Anjar serving 400 children. Granted in partnership with Indo-American Arts Council.

Veerayatan – $130,750: To provide temporary schools for 6,000 earthquake affected children.

Veerayatan – $150,000: To build a permanent school in Jakhania for 1,000 children. Granted in partnership with the Gujarat Samaj of New York and the Shanti Fund.

Donor Advised Funds: $155,000

GUJARAT RIOTS REHABILITATION

Saath – $53,785: To strengthen the capacity of victims of communal violence in Ahmedabad by helping them explore various livelihood options, and providing pre-schools, vocational training, and micro-credit programs.

SEPTEMBER 11

In response to the tragic events of September 11, 2001, AIF temporarily served as a vehicle for members of the Indian-American community by providing financial assistance to victims of the attacks. Members of the community channelled over $1 million through AIF to organizations that included the Citizen’s Scholarship Fund, the Chicago Remembers Fund and the Twin Towers Fund.

PARTNERSHIPS: Recognizing the exponential impact of collaborating with other American organizations interested in India, AIF has entered into partnerships with a select group of credible institutions to invest jointly in projects. These partnerships enable AIF to magnify the value of our donors’ philanthropic investments and deliver additional resources to our grantees.

United Nations Foundation: AIF and the UN Foundation are supporting integrated livelihood and conservation initiatives in and around four World Heritage Sites in India. AIF has committed $1 million over four years to this partnership, which will be matched by the UN Foundation. AIF is supporting livelihood-related activities and the UN Foundation is supporting the conservation and communications component of the project. The UN Foundation’s mission is to support the United Nations and its Charter through grant-making and public-private partnerships that address the most pressing health, humanitarian, socio-economic and environmental challenges of the 21st century.

American Association of the Physicians of Indian Origin (AAPI): AIF and AAPI initially collaborated on rebuilding three hospitals in Gujarat following the 2001 earthquake. The partnership is now being extended to address HIV/AIDS in India through funding innovative efforts by NGOs and through the extension of the Service Corps Fellowship to bring the expertise of experienced American health professionals to train their Indian counterparts in the latest techniques to address the epidemic. AAPI represents the interests of more than 35,000 physicians of Indian heritage in the United States and funds health projects for indigent populations in India and the United States through the AAPI Charitable Foundation.

Ashoka: Innovators for the Public: AIF and Ashoka are jointly investing in Indian social
entrepreneurs each year as Ashoka-AIF Fellows, with AIF committing $500,000 over three years. This partnership has doubled the number of social entrepreneurs in India previously being supported by the Ashoka Fellowship. Ashoka-AIF Fellows receive financial support, training and technical assistance to implement their vision while becoming a part of Ashoka’s global network of social entrepreneurs. Ashoka has launched over 1,400 entrepreneurs in 48 countries and is a pioneer of the “social venture capital” approach in international development.

**Pratham USA:** AIF and Pratham USA are jointly funding Pratham educational initiatives across India. This partnership targets children who are out-of-school, either never having attended school or having dropped out, and prepares these children for accessing a quality education at mainstream schools. Through this partnership, AIF has committed $675,000 over two years to match funds raised by Pratham USA, which mobilizes resources in the United States in support of Pratham programs in India.

**Room to Read:** AIF and Room to Read are establishing 100 libraries for children in disadvantaged communities to gain the lifelong gift of education. AIF is contributing $40,000 to this partnership to match Room to Read’s contribution of $40,000. Room to Read works with communities in Cambodia, India, Vietnam and Nepal to build schools, establish libraries and provide scholarships to girls.

**International Health Organization (IHO):** AIF and IHO are collaborating to build a health education and training center in Bhuj, Gujarat. The center will provide health education and preventative care services particularly targeted at women and children in areas surrounding Bhuj. AIF is contributing $40,000 to this partnership to match IHO’s contribution of $30,000. IHO is dedicated to improving the health and well-being of underserved people in rural South Asia by providing funding, project management, and direct supervision of projects.

**India Literacy Project (ILP):** AIF and ILP jointly funded an integrated literacy project of Karuna Trust in Yelandur district of Karnataka that is educating nearly 4,000 children. AIF matched funds raised by ILP and executed and monitored the contract with Karuna Trust to provide technical assistance and ensure the proper utilization of funds. ILP is a US-based non-profit volunteer organization dedicated to spreading the cause of literacy in India.
AIF Chapters

AIF's volunteer-led chapters play a key role in expanding and diversifying our support base in areas outside of our two United States offices in New York and the Silicon Valley. Our nine chapters provide marketing and fundraising platforms in Boston, Chicago, Dallas–Fort Worth, Houston, Los Angeles, New York, the San Francisco Bay Area, Seattle, and Washington, D.C. The chapters focus on engaging a broad cross-section of supporters from all segments of the socio-economic spectrum. AIF chapters have over 200 volunteers, including many young second-generation Indian-Americans who were not engaged philanthropically with India.

Drawing on the generous commitment of time by volunteers, the chapters seek to:

• Build awareness of AIF by engaging local communities, corporate leaders, and organizations
• Raise funds for AIF projects through events and workplace giving programs, including United Way campaigns
• Provide a feeder for AIF programs, such as Service Corps Fellowship recruitment
• Spread the notion of philanthropic giving to India among all American communities

Recognizing the critical importance of the chapters in expanding AIF's resources, the W. K. Kellogg Foundation and Skoll Foundation provided AIF with grant support to develop our chapters, deepen our reach into local communities and expand into new areas.

This funding enabled AIF to hire a full-time Director of Chapter Development, which allowed us to strengthen the structure of the chapters.

SELECT NATIONWIDE ACTIVITIES (2003-04)

◊ New York and Washington, D.C. (May 2003): Fundraisers for Pratham India, an AIF grantee, which raised over $165,000.
◊ Chicago (May 2003): Reception to highlight AIF's progress in India with AIF Co-Chair Rajat Gupta.
◊ San Francisco Bay Area (June 2003): "Celebrating Social Entrepreneurship" 1st AIF Summit with AIF's NGO grantees and other development experts that attracted over 200 people.
◊ Los Angeles (August 2003): Fundraiser with AIF Advisory Council Member Deepak Chopra, attended by over 500 people that raised $65,000.
◊ San Francisco Bay Area (September 2003): Fundraiser featuring AIF Honorary Chair Bill Clinton at the residence of Ann and Gordon Getty that raised $300,000.
◊ Houston (November 2003): Chapter Launch Reception sponsored by Northwestern Mutual Life with AIF Co-Chair Victor Menezes.
◊ Boston (November 2003): Discussion on India's development led by Shashi Tharoor in partnership with Harvard University's South Asia Initiative.
◊ Dallas–Fort Worth and Seattle chapters launched in April and May 2004, respectively.
Financial Report

THE MISSION OF AIF’S FINANCIAL OFFICE remains to provide effective support to AIF enabling it to:
- Ensure transparency, credibility, and clear accountability in all its financial activities.
- Assure the efficient execution of projects and programs in India that maximize the impact of donor contribution.

We are pleased to report that our grant-making activities increased by 31.5% over 2002, jumping from $1.9 million to $2.5 million*. With the addition of two highly experienced program professionals in India focused on education and livelihood we have broadened our ability to identify, manage and support our programmatic work.

This year AIF launched several new partnerships to leverage our investments in both our Digital Equalizer and Service Corps Fellowship programs. As a result, our program distributions to DE increased by 22%. We were able to hire full-time professional staff in the US and India to better manage and service our programs, and with our new infrastructure we expect the pace of investment to accelerate.

On the fundraising front, we raised approximately $4 million this year. What is exciting in this news is that the number of gifts to AIF in 2003 increased 159% from 2002. We are no longer reliant on a few large gifts to sustain us, but have significantly broadened our base of support this year. More importantly, we lowered our support services expenses by 18%, allowing us to spend more of your contributions for the things that matter most: our grants and programs in India to accelerate social and economic change.

Through grants from the W.K. Kellogg and Skoll Foundations, we added a full-time Director of Chapter Development. This initiative is developing local volunteers into effective ambassadors for AIF and harnessing the tremendous giving potential in areas outside of New York and California, where we have local offices. We expect to see a return on this investment for many years to come as more people become aware of the good work we do.

AIF is on solid financial footing with net assets of $5 million available for funding our work for the next several years. Half of these assets or $2.5 million are restricted for future grant-making and programmatic work. The balance of funds are unrestricted and available for use where the need is greatest.

We treasure your trust in our stewardship of the resources you give to us and will continue to use those resources to make a positive difference in India.

*Total grants awarded include Donor Advised Funds and $786,316 from UCA fund in 2003 and $814,522 in 2002.
## CONSOLIDATED STATEMENT OF ACTIVITIES:
For the year ending December 31, 2003  (All figures in US Dollars)

<table>
<thead>
<tr>
<th>Public Support, Revenues and Reclassifications of AIF and AIF Trust</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total 2003</th>
<th>Total 2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>1,302,398</td>
<td>1,236,210</td>
<td></td>
<td>2,538,608</td>
<td>2,538,608</td>
</tr>
<tr>
<td>Events Revenue</td>
<td>196,924</td>
<td>362,759</td>
<td></td>
<td>559,683</td>
<td>205,563</td>
</tr>
<tr>
<td>Other Revenue</td>
<td></td>
<td>400,000</td>
<td></td>
<td>400,000</td>
<td>400,000</td>
</tr>
<tr>
<td>Donated Services and Facilities</td>
<td>400,477</td>
<td></td>
<td></td>
<td>400,477</td>
<td>563,961</td>
</tr>
<tr>
<td>Investment Return</td>
<td>53,416</td>
<td></td>
<td></td>
<td>53,416</td>
<td>39,257</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td>1,953,215</td>
<td>1,998,969</td>
<td></td>
<td>3,952,184</td>
<td>4,946,351</td>
</tr>
</tbody>
</table>

Less: Amounts held for or remitted to other organizations

| Less: Costs of direct benefit to donors                      | (400,000)    |                        |                        | (400,000)  | (400,000)  |

Net assets released from restriction due to satisfaction of purpose restrictions

Net assets released from restriction due to satisfaction of purpose restrictions

| Total Public Support, Revenues and Reclassifications          | 3,234,140    | 161,583                |                        | 3,395,723  | 4,496,091  |

### Expenses:

| Grant Awarding Activities                                   | 1,318,481    |                        |                        | 1,318,481  | 1,090,537  |
| Program Services                                            | 623,856      |                        |                        | 623,856    | 557,596    |
| Fund Raising                                                | 404,511      |                        |                        | 404,511    | 539,193    |
| Management and General                                      | 332,385      |                        |                        | 332,168    | 361,093    |

| **Total Expenses**                                          | 2,679,243    |                        |                        | 2,679,243  | 2,566,419  |

| Increase in Net Assets                                      | 554,897      | 161,583                |                        | 716,480    | 2,329,672  |

| Net Assets at Beginning of Year                             | 1,805,745    | 1,919,398              | 600,000                | 4,325,143  | 1,995,471  |

| Net Assets at End of Year                                   | 2,360,642    | 2,080,981              | 600,000                | 5,041,623  | 4,325,143  |

### SOURCES OF FUNDS
(All figures in US Dollars)

<table>
<thead>
<tr>
<th>Category</th>
<th>2003</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals</td>
<td>2,026,301</td>
<td>3,257,210</td>
</tr>
<tr>
<td>Corporations (includes donated services): 12%</td>
<td>530,086</td>
<td>629,536</td>
</tr>
<tr>
<td>Foundations</td>
<td>732,000</td>
<td>814,785</td>
</tr>
<tr>
<td>Events (less direct benefit to donors): 9%</td>
<td>403,222</td>
<td>155,303</td>
</tr>
<tr>
<td>Investment Return: 1%</td>
<td>53,419</td>
<td>49,540</td>
</tr>
<tr>
<td>Other (includes UCA): 18%</td>
<td>837,011</td>
<td>804,239</td>
</tr>
</tbody>
</table>

| **Total**                              | 4,582,039    | 5,710,613    |

### APPLICATION OF FUNDS
(All figures in US Dollars)

<table>
<thead>
<tr>
<th>Category</th>
<th>2003</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants (includes UCA and Donor Advised Funds): 5%</td>
<td>2,504,797</td>
<td>1,905,059</td>
</tr>
<tr>
<td>Digital Equalizer: 8%</td>
<td>367,943</td>
<td>301,912</td>
</tr>
<tr>
<td>Service Corps: 6%</td>
<td>255,913</td>
<td>273,684</td>
</tr>
<tr>
<td>Fund Raising: 9%</td>
<td>404,511</td>
<td>539,193</td>
</tr>
<tr>
<td>Management and General: 7%</td>
<td>332,168</td>
<td>361,093</td>
</tr>
<tr>
<td>Contribution to Reserves: 16%</td>
<td>716,707</td>
<td>2,329,672</td>
</tr>
</tbody>
</table>

| **Total**                              | 4,582,039    | 5,710,613    |
**CONSOLIDATED STATEMENT OF FINANCIAL POSITION:**
For the year ending December 31, 2003 (All figures in US Dollars)

<table>
<thead>
<tr>
<th>Assets</th>
<th>2003</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>2,539,570</td>
<td>2,912,873</td>
</tr>
<tr>
<td>Investments</td>
<td>3,056,012</td>
<td>1,761,330</td>
</tr>
<tr>
<td>Pledges receivable</td>
<td>56,245</td>
<td>95,000</td>
</tr>
<tr>
<td>Total Assets</td>
<td>5,683,083</td>
<td>4,797,363</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td></td>
</tr>
<tr>
<td>Grants payable</td>
<td>380,968</td>
</tr>
<tr>
<td>Agency funds</td>
<td>240,896</td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>9,596</td>
</tr>
<tr>
<td>Other liability</td>
<td>10,000</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>641,460</td>
</tr>
</tbody>
</table>

| Net Assets |  |
| Unrestricted | 2,360,642 | 1,805,745 |
| Temporarily Restricted | 2,081,981 | 1,919,398 |
| Permanently Restricted  | 600,000   | 600,000    |
| Total Net Assets        | 5,042,623 | 4,325,143 |

<table>
<thead>
<tr>
<th>Total Liabilities and Net Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5,638,083</td>
</tr>
</tbody>
</table>

**Relationship of AIF with UCA and AIF Trust**

**UCA:** Prior to AIF's legal inception, AIF's founding trustees had actively raised relief funds for victims of the Gujarat earthquake. These funds were housed in the United Community Appeal (UCA), a donor advised fund held by the Community Foundation of Silicon Valley. From UCA's inception, AIF's management has identified and advised the fund on qualified NGO disbursements according to AIF's grant making guidelines. The fund balance was zero on December 31, 2003.

**AIF Trust:** is an affiliated non-profit registered in India. The AIF Trust enables AIF to receive contributions from India-based donors as well as facilitates the transfer of funds from the United States to Indian NGOs that are awaiting Indian government approval to accept foreign funds.

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*The financial records of the American India Foundation are audited by the firm of Wilken & Guttenplan, P.C., Certified Public Accountants. The details and completed financial information are part of the auditor's report and available upon request from the administrative office.*
AIF People

AIF’s growth is due to the many people who have contributed their valuable time, passion and energy to the organization. At AIF, we value the philanthropy of time as much as the philanthropy of financial resources. We especially thank our Trustees, Directors, Advisors and Volunteers who form the base of AIF’s strength. It is through their generosity that we are achieving our dream of enabling all Indians to reach their full potential.

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Mr. O. P. Vaish, Founder of the law firm Vaish Associates, Senior Advocate of the Supreme Court of India, and past trustee of the Rotary Foundation.

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Mr. Farhad Vania, Director of the Development Alliance, which works on NRM-based activities.
Mr. Matthew Titus, Executive Director of Sa-dhan, an association of community development finance institutions.
Mr. Ajay Tankha, Independent Consultant with 30 years experience in rural micro-finance.

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Mr. Sumit Bose, Principal Secretary for School Education to the Government of Madhya Pradesh, and previously Joint Secretary to the Government of India in the Department of Elementary Education & Literacy.
Mr. Dayaram, Education Program Officer for the Aga Khan Foundation, and former Chief Consultant of Alternate Schooling for the Sarva Shiksha Abhiyan.
Prof. Anita Dighe, Director of the Campus of Open Learning at the University of Delhi, and consultant to UNESCO on the use of technology to promote learning.
Prof. R. Govinda, Head of the School and the Non-Formal Education Unit of the National Institute of Educational Planning.

Mr. Ajay S. Mehta, Executive Director and CEO of the National Foundation for India and former Chief Executive of Seva Mandir in Udaipur.
Mr. Girish Menon, Social Development Adviser for the Department of International Development (DFID) of the Government of UK.
Ms. Shanti Jagannathan, Consultant to the European Commission and to several rural and social development programs in India, Nepal and Bhutan.
Mr. Tom Thomas, Director of PRAXIS, an organization focused on participatory development, and previously developed elementary-level curricula for Action Aid India.

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Mr. Sridar Iyengar (Co-Chair), President of TiE (The Indus Entrepreneurs) Silicon Valley and served as Chairman and CEO of KPMG India.
Mr. Abhay Bhushan, Technology Entrepreneur, serves on the Board of Indians for Collective Action (ICA), and social entrepreneurship chair for TiE Silicon Valley.
Dr. Anita Deshmukh, Neonatologist, serves on the Board of India Development Services USA in Chicago.
Ms. Mavis Hiremath, Former Chief Executive Project Coordinator of India Development Service International, based in Karnataka, where she managed and supervised rural development projects in over 100 villages.
Dr. Isha Ray, Assistant Professor at the University of California at Berkeley in the Energy and Resources Group and an active leader with ICA.
Ms. Kathy Sreedhar, Director of the Unitarian Universalist Holdeen India Program and has worked in both the US and India for over 40 years.
Dr. Ray Umashankar, Assistant Dean at the University of Arizona in Tucson.
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Shankar Venkateswaran, Executive Director, India (Delhi)
Smita, Director, Education Programs (Delhi)
Nandini Ansari, Office Manager (New York)
Namrata Asthana, Program Coordinator, Service Corps (Delhi)
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Lakshmi Pratury, Director, Partnerships & New Initiatives (California)
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Raj-Ann Rekhi, Development Officer (New York)
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Chirag Shah, Director, Chapter Development (New York)
Anjali Sharma, Director, Marketing (New York)
Gurvinder Singh, Office Manager (Delhi)
J. Sundarakrishnan, Head, IT for Development (Delhi)

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Rajesh Swaminathan, General Counsel (Washington, D.C.)
Vijay Tata, Legal Advisor (New York)


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Dallas-Fort Worth: Sejal Desai, Lina Kambhapaty
Houston: Samir Sinha, Vivek Menon, Vivek Shah
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Donors
January 1, 2003 - December 31, 2003

$100,000 and above
Bahadur, Rani & B. N.
Comfort, William
Das, Ashwarahalli
Goddwani, Anil & Jyoti
Goradia, Vijay & Marie
Gupta, Naren & Vinita
Gupta, Rajat K. & Anita
Hasan, Talat and Kamal
Malavalli, Kumar
Menezes, Victor J. & Tara
Patel, Kiran and Pallavi
Patel, Mukes & Harsha
Pratham USA
Reddy, Ravi & Pratibha
Shah, Ajay & Late Krishna
Subedar, Sanjay & Sunmi
The W.K. Kellogg Foundation

$50,000 - 99,999
Chough, Nevnect S. & Ritu
Elahian, Kamran and Zohre
Jain, Ajit & Inku
Mathan, Samuel and Shanti
Skoll Foundation

$25,000 - 49,999
India Literacy Project
Jain, Naveen and Anu
Madhavan, Rajiv
Rao, Ashok
Rekhi, Kanwal S. & Ann
Room To Read

$10,000 - 24,999
Citigroup Foundation
Green Point Foundation
ICICI Bank
Iyengar, Sridar & Anita
Lord & Taylor
Mahal, Anmol & Sehrj
Menon, Gopala A
Murthy, Lata & Manohar
Neeraj & Deepak Raj Family Foundation
Ramman, Vasan & Neerja
Shah, Amit & Bela
The J. P. Morgan Chase Foundation

Universal City Studios
Carver International Project
Chatterjee, Pernendu & Amin
Chopra, Ajay
Das, Bal G.
Dave, Tushar & Reshma
India Relief & Education Fund
Kashyap, Pradeep & Reena
M.A.R.S Entertainment
Menon, Sreedhar & Saroj
NP Test, Inc
Omidyar Foundation
Palwal, Dinesh C. & Ila
Puri, Rajat & Tino
Sethuraman, Jay & Anuradha
Shukla, J.

Agarwal, Anil & Meenoo
Agarwal, Rajendra & Rekha
Ahuja, Sanjiv & Anju
Airtel
Alles, Malini
Anderson, Erik
Arey, Lorene
Bakshi, Naren & Kasum
Bansal, Sanju
Bhandari, Anil & Natasha
Bhandula, Harish
Bhatia, Sushil & Anu
Bhatt, Bharat & Rupa
Chellam, Kris & Evelyn
Chodavarapu, Prasad A.
Cognizant Technology Solutions
Cohen, Samuel & Mouli
Community Foundation
Silicon Valley
Das, Rajib
Desai Family Foundation
Dewan, Vinay
Dhillon, Harvi & Lovely
cBay Foundation
Fremont Bank Foundation
Gabriel Investment Services, Inc
Goldman Sachs & Co.
Golob, David R.

Greenpoint Bank
Gupta, Ash
Gupta, Ram
Haranahalli, Chandramohan S.
Hurst, Nisha
Jain, Kapil
Jewish Community Federation
Joshi, Kailash & Hem
Kapur, Ramesh & Susan
Kattner, Paul
Khosla, Vinod
Levi, Renee A. & Alan
Luther, Sujata
Malhotra, Kiran & Arjun
Mandava, Surendra
Mezzamie Group
Moghe, Prabhakr & Ameeta
Nagaraj, Ashwath and
Viteema

Narayanand, Narakesari &
Sunita
Ninan, Varghese
Northwestern Mutual
Panu, Krish & Nina
Patel, Harsh
Perry, Glenn
Powell Jobs, Laurene
Pratuy, Lakshmi & Rajat
Rakhi
Proactive Inc.
Raghavan, Harish
Rao, Sreenivas K. &
Vasundhara Kalasapudi
Rao, Usha
Ravera, Mark & Christina
Rayacich, Carla
Safe Navigation Inc
Shah, Ajay V.
Shah, Ajit
Shamdasani, Deepak &
Lavina
Shenoy, Sudhakar & Bina
Sierra Atlantic
Singh, Rajiv
Skadden, Arps, Slate,
Meagher & Flom LLP
Sobti, Rajiv & Slomi
Sood, Amit & Deepika

Sud, Krisha & Martha
Tandon, Ranjan & Chandrika
Taraporevala, Cyrus
Taylor, Barry E.
The McGraw-Hill
Companies
Trehar, Ravi & Seran
United Nations Foundation
Upadhyay, Triveni
Vij, Sandeep
Yazalagadda, Krishna
Zingarri

$500 - $999
Chandrasekher, Anand
Chopra, Anesh
Commerce Velocity, Inc
Creadon Keller & Partners
DoE Edu Management
Goyal, Anveet
Habib American Bank
Jobri, Rajive
Kanakia, Hemant
Kota, Virginia A
Krishnan, Sanshara
Lal, Rajiv
Mohan, M.K.
Nagpal, Kanta
Nakamota, Gary
Narayan, Radha M
Nooria, Niti
Palepu, Krishna G
Panu, Nina
Patel, Vinod
Ponamgi, Sury
Prabhu, Anesh
Richardson & Patel LLP
Sharma, Deven
Sharma, Raj
Shihag, Neelam
Singh, Rahul V.
Somasekhar, Amµrap
State Bank of India
(China)
Upadhyaya, Pareesh J
Wadhwa, Jatinder
Warren, Coats
Zainulbhui, Adil
$100 - $499
Abdul, Shaker M.
Aggarwal, Indu
Agarwal, Aasha
Agarwal, Ravin
Ahluwalia, Montek
AIG
Allinani, Jagan M.
Akella, Krishna V.
Alicja, Rajesh
Alraf, Samia W.
Ashraf, Tania
Bajaj, Anil S.
Bajaj, Reema A.
Bansal, Kanika
Barnes, Harry
Bhargava, Bharat K.
Bhatia, Sonia
Bhatt, Rajendra P
Cambeta, Jacqueline
Capur, Bal R.
Chaganti, Rama
Cherian, Joy
Chopra, Ajay
Chowday, Raj
Cignex Technologies Inc
Columbia Tristar Home Video
Comedy Sports
Dama, Venkataiah
Damineni, Sampath
Daniel, G.
Das, Geetanjali
Datar, Srikant M.
Dave, Ravindra
Desai, Mihir A
Dev, Shashi
Dhanna, Shamini
Dutta, Tuhin
Fraser, William
Garg, Amit
Gershoyen, Edouard
Gianchandani, Shireen
Ginde, Rajiv
Giri, D.V.
Gopal, Giridhar
Gupta, Mala
Gupta, Sushma
Hari, Kiran
Hasler, Marta
Herve, Pascal J.
Hingrraja, Rasik
Hoffman, Michael
Holigas, Ismael
Holla, Veena
Iyer, Arvind
Iyer, Suhasini
Jayakumar, Rajamal
Joglekar, Ashutosh
Josen, Subir
JP Morgan Chase
Kabir, Sonia B
Kalantrly, Dwarka
Kancherla, Prakash S.
Karamchetty, Somayajulu
Kashyap, Sudha
Khurana, Stephenie
Kling, Lee & Pathak
Kraske, Huda Q
Kristinan, Mahadevan
Krishnan, Raj
Kulkarni, Kavita
Kulkarni, Ranjana A
Kumar, Piyush
Kunda, Purna
Lennon, Thomas
Lenz, William J
Lilling, Adam D.
Lizardo, Eletino V.
Lumbrocas, Miriam N.
Makara, Kiran Kumar
Manchikapati, Devasena
Mantra, Sreekr
Mathur, Rajat
McKinsey & Company
Mehra, Ajit
Mitz, Daniel
Mody, Ajay
Mody, Ashoka
Monawer, Hanifa
Mukherji, Joydeep
Murali, Geeta
Nabha, Anita
Naik, Dilip
Naik, Mangala
Nair, Ravi
Narayanam, Sunanda
Netinfo, Inc.
NetIP
Nirankari, Kiran
Nohria, Anju
Parikh, Nitin
Parikh, Tushar S
Patel, Jessica
Patel, Mateena A
Patel, Smita J
Patel, Uresh
Papat, Lynn C.
Prabhu, Krish
Prabhu, Sumati S
Radhakrishna, Palangat
Raghavan, Chitra
Raman, Ananth
Ramdev, Santosh
Ravishankar, Nalini
Reddy, K. A.
Rosenstein, Gerald B.
Ronsenthal, Paula
Saini, Jaswinder S
Saldanha, Janine T
Sanghvi, Sunil
Sankaran, Vijay
Sardana, Sanjeev
Sathyarthy, Sunil
Shah, Arvind
Shah, Dilip
Shah, Padmakant
Shah, Panna J.
Shah, Rupa P
Shahi, Minni
Shanbhogue, Vasant
Shane, Halden S.
Shanker, Bangalore
Shenoy, Ashok
Shenoy, Bhamy
Shenoy, Suresh
Shriram, V
Siddharthi, Ashok
Sigma Project Services, Inc.
Silicon Valley Law Group
Silvi, Roberto
Singh, Anu R.
Sinha, Emmeline R.
Sinha, Samir
Sirdeshpande, Sameer
Srinivasapudi, Suparna
Sriramam, Rajesh
Srivastava, Damini
Subhash, Sanjay
Talwar, Ajay A.
Thangaraj, Immanuel
The Avram Miller Family Foundation
Tropiano, Vincent
Tuljapurkar, Shripad
Vadada, Sarat
Vadri, Aparna
Vaidya, Chandan
Varghese, Anizia M
Venkatraman, N
Vilas Drugs Inc.
Vithaldi, Kashinath
Wanchoo, Subhrir
Waran, Ravi
Yarmush, Joel
Zafar, Humaira

Under $100
Abidi, Fahd
Adduri, Suresh
Aggarwal, Shilpa
Agarwal, Vinod
Ahuja, Ajay
Akerkar, Rajesh P.
Allamneni, Krishna
Anand, Kulk Bhushan
Arora, Adarsh K
Arun, B.J.
Atit, Manan
Awrasthi, Anand
Awatramani, Nargis
Aysola, Rama
Basra, Ruby
Batra, Sajeel
Becker, Craig A.
Belur, Ash
Benson, Karen
Berg, Siri O.
Bhagat, Suman
Bhalla, Amit
Bhandari, Rohina
Bhargava, Harsh
Bhatia, Akash S.
Bhatia, Anil
Bhatia, Raj
Bhatia, Sameer
Bhatia, Saranjit
Bhatt, Darabhan
Bijewat, Sanjai
Carrasco, Y.
Carrasco, Yowayne
Chandra, R. S.
Chikara, Neeta
Chowdhry, Sheru
Dandamudi, Mohana
Daryanani, Dorothy
Dasgupta, Vargi
Dash, Somesh
Dassani, Hemali
Dauber, Jane
Dayal, Sheetal N
Desai, Deepika
Desai, Samir S.
Deshmukh, Shivaji
Dhalwal, Mahindar K.
Dikakal, Kavi
Errabilli, Sunil
Eurek, Thomal A
Gaitonde, Sujata
Gandhi, Dharam P.
Gangaram, Hemanth
Ganguly, Mousumi
Ganju, Shiban
Geeraghese, Matthew
Ghatala, Paik
Gilaspie, Norma
Gopinath, Lakshmi
Goyal, Muneesha
Grover, Sunil
Grzeszczuk, Radek
Gupta, Charu
Gupta, Maharaj K
Gupta, Manisha
Gupta, Prakash
Gupta, Rakesh
Gupta, Rashmi
Gupta, Shirish
HSBC Bank
Irfani, Neveed
Iyangar, Vivek
Iyer, S Sundar K.
Jaigirdar, Ivan
Jain, Ashish
Jarwal, Shiny
Jorgensen, Bridget L

Juneja, Atul
Kadakia, Leena V
Kanumury, Sunita
Kapadia, Ami R.
Kapur, Ritu
Karamchandani, Sangeeta M
Kashyap, Vir
Kavasseri, Uma
Keppler, John K
Khambadkone, Sameer
Khandekar, Jyotshna
Khandekar, Monoj
Khan, Smiti
Khemani, Girdhari
Khesugi, Uzma S.
Krishnan, Ram
Kudchadkar, Vishal
Kumar, Anand
Kumar, Kiran
Kumar, S.
Kumar, Sanjay
Kurethy, Nazo
Lalhanucy, Tanya A.
Lalchandani, Sonali
Lalji, Farouk
Lee, Alan
Lewin, Megan
Lobo, Neil F
Logani, Ronica
Majithia, Narendra
Malhotra, Vivek
Mallya, Praveen M
Mandel, Jerry
Marshall, Allan K.
Masti, Eric
Mehrabi, Anayat
Mehta, Huzefa
Mian, Sabeena
Mitra, Ashok
Mistry, Surendra I.
Modi, Amrith
Mohge, Prat V
Mohan, Ram
Mukherjee, Siddhartha
Murali, Srinivasachar
Murthy, Sreenivasa L.
Muthur, Sankar R.
Nadgar, Vandana
Nandi, Sidharth R

Narain, Ajay
Narah, Charu
Natarajan, Shivaji
Nathan, Bala V
Nathan, Eswari
Nayyar, Akka
Pai, Vivek B
Pai-Dungan, Meghana
Paike, Tomy
Pandya, Dushyant
Parikh, Gargi
Parikh, Parag
Parikh, Ushma V
Patel, Devendra A.
Patel, Dipika
Patel, Jagdish
Patel, Pinal
Peres, Bryn E
Peruri, Sankara
Phase, Nitin
Phondge, Tushar
Phull, Atul
Pillai, Monoj R
Pinto, Gitanjali
Popuri, Usha Rani
Prakash, K.S.
Pulat, Remuda
Purushottaman, Rama
Raghavan, Vijay S.
Rajain, S V.
Ramachandran, Nalini
Rao & Rao LLC
Rao, Ramesh
Raval, Netika R.
Raydo, Matthew
Reddy, Shireesha
Reid, Patricia
RKA Technology Inc
Sadaranagani, Manju
Sahay, Sanjana P.
Samiulla, Imadulla
Sandhu, Satwant
Sanghvi, Manoj
Sarraf, Amita V.
Sarukkai, Rajasree
Schindelman, Ellie
Seth, Ishan
Shah, Ashish
Shah, Bhadresh J.
Shah, Bobbi
Shah, Jyotindra
Shah, Sameer
Shah, Shraddha
Shah, Tanu
Shah, Yogesh A
Sharma, Anjali
Sharma, Vandana
Sheridan, Kate
Short, Michelle
Siddarshan, Lalitha
Singh, Jaijit
Singh, Poonaam
Singhri, Aashin
Skolnik, Richard L.
Smith, Kathiwa M.
South Asians Against AIDS
Foundation
Srinivasa, Ravi
Subbarao, Hemal
Subramaniam, Jaya
Subramanyam, Vikram
Sukhramani, Sanjay
Sundar, Girija
Talpade, Rajesh
Tappada, Minal
Taplin, Shahnaz
Thumma, Joseph
Tobin, Bruce
Toiba, Bhupendra M
Trikha, Mohan
Ubayd, Shaikh
Unitel Technologies, Inc
Vadhri, Lalita
Vaidya, Prasad
Vajirkar, Siddharth
Vasista, Vijaya
Venkat, Sadhana
Venkatasamy, Kanna
Villacueva, Jose
Vinciguerra, Mercedes C
Vora, Pranav
Vyasa, Varsha H
Whitman, Ellen
Yajjuk, Vaishali
Yerramilli, S Murthy

AIF deeply regrets any errors or omissions from this list
Appreciation of Our Work

“In a short time, AIF has proven to be a very effective agent for positive change.”

STANLEY O’NEAL, Chairman and CEO, Merrill Lynch

“Although raised in Chicago, I have a great desire to give back to India. Through AIF I am able to link like-minded Chicago residents to a meaningful vision for transforming India.”

ANJALI GURNANI, AIF Chicago Chapter Coordinator

“AIF is making an impact in countless lives—and is doing so with a constant eye towards sustaining that impact. Wise giving.”

TOM REIS, Program Director, W.K. Kellogg Foundation

“AIF, a pacemaker in so many ways, is Ashoka’s most important partner in launching many of India’s most important social innovations and the entrepreneurs behind them.”

BILL DRAYTON, Founder and CEO, Ashoka: Innovators for the Public

“AIF fulfills its laudable goals by being modest in its approach, and by working hard in a professional and ethical manner. I am proud to be associated with AIF.”

NAVNEET CHUGH, AIF Trustee

“The kinds of questions AIF asks are not standard donor questions alone but these are questions that any other concerned human being from India who wants to participate in development would ask. Often times this has led us to think in different and fresh directions.”

SUSHMA IYENGAR, Executive Director, Abhiyan, Gujarat

“With AIF, you don’t feel that you are dealing with a funding agency. They are professional in their approach and in their work – at the same time they are very friendly and very concerned people.”

PRAVIN MAHAJAN, Executive Director, Janarth, Maharashtra

“The introduction of computers in our school made a lot of difference in ours and our students’ lives as well. We started exploring the world through internet and our students became more confident and our teachers are actually very happy with the technology aid they got instead of only blackboard teaching.”

VIJAY PADMA, Digital Equaliser Teacher, Sri Aurobindo School, Hyderabad

“Being in India cleared up what is important in my life, and especially about how I want to help the world. Working with Dalits and Dalit activists has been an eye-opening experience in terms of how a deep connection to your work and the people involved really makes a difference.”

DYLAN SMITH, Service Corps Fellow 2003-04
It takes a village to raise a child.

*Thank you* for helping to raise AIF.
This Annual Report was made possible by the generous support of HDFC Bank.

HOUSING FOR ALL IS NOT JUST OUR OBJECTIVE.

At HDFC, we believe that our objective of housing for all involves going beyond the domain of commercial practice. It entails a passion for serving the nation and its people. Our aim is to ensure that every individual has a home, regardless of social and economic status. Initiatives like low cost housing and micro financing to fulfil the housing dreams of weaker sections are steps in this direction. We continue to take concrete measures to fulfil the dreams of every Indian.

In 1977 HDFC pioneered housing finance in India. As India's leading mortgage company with cumulative loan approvals of over US $15 billion to over 2.3 million families. The HDFC Group, has assets worth over US $20 billion and is present in areas of Banking, Insurance (life and non-life), Asset Management, BPO, Credit Bureau and many more.
American India Foundation

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