Bhagyaluxmi availed a loan to enhance her shop through a revolving fund for HIV positive women. LEPRA Society, Hyderabad, Andhra Pradesh.

Cover: Aarti Kumari, 7 years old, explores math through colorful learning tools. Nidan, Patna, Bihar.

Back Cover: A community health worker (left) visits a new mother (right) and her son after her first in-hospital delivery. MAMTA, Lucknow, Uttar Pradesh.
The desire for change lies within everyone.

AIF catalyzes this desire into innovation, entrepreneurship and action.

Transforming the desire for a better life into reality.

By providing knowledge.
Funding.
Networking.
Support.

AIF is the power to make a difference.

AIF is change raised to a higher level.

Ratan (center) and friends attend school in their home village while their parents migrate to work in salt pans. Cohesion Foundation Trust, Kutch, Gujarat.
mission

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

vision

To contribute to building an India where all people can gain access to education, health care, and livelihood 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.
Dear Friends:

Thank you for your interest in the American India Foundation. I hope you enjoy reading about all AIF has accomplished in India over the past year – especially through its efforts focusing on young people. Recognizing that today’s youth has more power to change the course of our future than any previous generation, AIF centers its work around young people in India and in the United States.

Young people under the age of 15 make up nearly a third of the population in India. Ensuring that they have a healthy start, a good education, and economic opportunity is essential to sustaining India’s growth. Through its initiatives in these areas, AIF is helping to give even children in marginalized communities a real chance to thrive in the global economy of the 21st century.

Equally vital is AIF’s commitment to inspiring young Americans to care for India. Through its Service Corps Fellowship, young professionals volunteer their services to build the capacity of Indian NGOs. In the process, they interact on a personal level with people in poor and largely forgotten places, and they gain the invaluable experience of putting their idealism to work.

Across the United States, young people are stepping up to help create change in India. Through its junior and young professional chapters, AIF is helping a new generation of philanthropists enter the arena with smart ideas to generate resources and passion to implement them.

The young people whose lives AIF touches today will play an increasingly important role in achieving an India where all citizens have the opportunity to live up to their full potential. But realizing this vision is possible only through collective action. Please continue to join AIF on this journey and help us to be catalysts for change in India.

Sincerely,

William Jefferson Clinton

from our honorary chair

Dear Friends:

"Whenever in doubt... apply the following test: recall the face of the poorest and the weakest man whom you may have seen and ask yourself if the step you are contemplating is going to be of any use to him, will he gain anything by it? Will it restore his control over his own life and destiny? In other words, will it lead to Swaraj for the hungry and spiritually starving millions? Then you will find your doubts and your 'self' melting away."

- Mahatma Gandhi

Prabha is a baby girl who was born to Amit and Kumari in the slums of Patna. Prabha beat the odds just by being born alive. Her mother, a waste collector, had minimal access to health care during her pregnancy. Now that she is born, what are her chances of realizing her full potential? On average, they are quite low. Yet, we look at a girl like Prabha and recognize how a few resources, applied in a strategic manner, can bring about a change in the trajectory of an infant's life.

Given gender discrimination and the status of Prabha's parents, she is the type of person that Gandhiji is referring to in his statement. We recognize that access to health, good nutrition and basic preventive care will maximize the chances she can escape the high rates of mortality and low life expectancy that she faces. We recognize that she needs to have at least an elementary school education because of the positive effects that will have for her and her children. And we recognize that a secure livelihood for her parents will enable her to reap socio-economic benefits.

We recognize that in the face of steep odds, we can make a real difference in lives. We believe that change is possible, and that if we join together to pool our resources, our ideas and our passion, we will make a difference. This is why we are passionate about AIF.

We have come a long way in the past seven years and with your support have built a solid track record and program base. Over the past year, we have created a top-level team of seasoned professionals. With a new leadership team led by Dr. Sanjay Sinha, our new Chief Executive Officer, we are poised to consolidate our gains and achieve greater results.

As the organization grows into its next phase, it is crucial that we continue to engage supporters like you. We would not be where we are without you, and we cannot get to where we want to go without you. We thank you for your support.

With regards,

[Signatures]

Victor Menezes Rajat Gupta Lata Krishnan Pradeep Kashyap
Co-Chair Co-Chair Vice Chair Vice Chair

Aspiring medical assistants receive on the job training at a local hospital through a market-led vocational training course. Nav Bharat Jagriti Kendra, Ranchi, Jharkhand.
Dear Friends:

On behalf of the Board of Directors, Trustees and staff of AIF, I am pleased to present the 2007-08 Annual Report.

The past year was one of changes for AIF. In our focus areas, we have hit our stride and are systematically using all the levers available to us to create long-term sustainable change in the communities in which we work. This year has also seen some significant internal changes at AIF that mark the organization’s transition out of our start-up phase.

On the ground in India, two developments highlight the ways in which AIF is catalyzing change:

1. Achieving scale through advocacy and government partnerships: AIF has succeeded in working with a range of state governments and the central government to create policies and direct resources toward programs that we have demonstrated successfully.

   • In the Digital Equalizer program, we have partnerships with the governments of Andhra Pradesh, Karnataka, Punjab, Rajasthan, Tamil Nadu, and Rajasthan, which have enabled a ten-fold growth in the program. We have now touched the lives of over 600,000 children.

   • In education, our Learning and Migration Program (LAMP) partners have worked with the state governments of Andhra Pradesh, Tamil Nadu, Rajasthan, and Rajasthan, which have enabled a ten-fold growth in the program. We have now touched the lives of over 600,000 children.

   • In livelihood, the governments of Andhra Pradesh and Gujarat have partnered with us in our market-led vocational training program with which we aim to prepare 100,000 youth.

   • Social Enterprise Fund: AIF has begun examining the feasibility of a social enterprise fund, which would make investments in non-profit organizations for activities that can generate social and economic returns.

   • In public health, partner NGOs in 5 states are reaching over 400,000 people with information about HIV/AIDS prevention and treatment. We have also launched a partnership with the Urban Health Resource Center, a pioneering step toward engaging with India’s National Urban Health Mission to bring primary care clinics to underserved and excluded minority communities.

2. Innovative funding that gives access to private sector resources:

   In keeping with AIF’s desire to bring best practices of the private sector to civil society organizations, AIF has evolved different investment strategies.

   • Investment as collateral: The Rickshaw Sangh model, which enables cycle rickshaw drivers to own their rickshaws through accessing commercial loans, is being implemented in five cities. In four of these cities, AIF has provided a first-loss deposit guarantee to Punjab National Bank, which then provides loans to rickshaw drivers to own their vehicles. In this model, our investment has resulted in a 10-fold leverage and has facilitated a relationship between India’s third largest bank and some of its poorest urban residents.

   • Loans as a component of grants: In Patna, our partner organization Nidan has created a business called Swachh, which is a worker-owned enterprise of street sweepers and waste collectors. A third of AIF’s partnership with Nidan is in the form of a loan facilitated by AIF that will be repaid with revenues from the venture. By making part of AIF’s investment a returnable loan, Nidan will have greater incentive to make its operations fiscally disciplined.

   • Social Enterprise Fund: AIF has begun examining the feasibility of a social enterprise fund, which would make investments in non-profit organizations for activities that can generate profit and have a social impact. The profit can then be used to impact a wider network of people or provide other essential complementary services. Currently in the conceptualization stage, we intend to launch the Fund in the coming year.

In the coming year, AIF is undertaking a comprehensive strategic planning exercise to provide greater organizational focus and identify new organizational systems that will improve our ability to catalyze change. The three major initiatives we intend to undertake are:

1. Measuring our impact – Whereas measuring profit is an easy indicator of success in business, measuring performance in philanthropy can be “fiendishly tricky.” (The Economist, July 6, 2008) We will be more diligent, objective and rigorous in assessing the impact of our work going forward. To do this, we will create better monitoring and evaluation systems that will enable us to make tough investment choices with our limited resources. We will be mindful of the long time over which societal change happens, but will use impact measurements to make sure that we are on the right path.

2. Integrating our programs – We recognize that poverty is multi-dimensional and no single program can change a community. Therefore, we intend to integrate and coordinate our programs in such a manner that the communities we work with will receive comprehensive support from AIF and its partner NGOs. We will have a set of minimum common services across our focus areas that will ensure we are helping to raise the living standards of the community.

3. Increasing our catalytic effect – We have had a fair degree of success in working with the government to achieve scale through influencing policy. Going forward, we will be consistent about keeping the objective of policy change at the center of our efforts. By maintaining this discipline, we will increase the likelihood of our investments resulting in policies that benefit marginalized communities.

We want to express our deep appreciation to Pradeep Kashyap, Lata Krishnan and Shankar Venkateswaran, the founding executive team of AIF. They provided the superb leadership that has guided AIF’s growth and established its presence as a catalyst in the Indian development sector. The organization is indebted to them for their selfless service and visionary leadership and we are so pleased that they will continue their association with AIF in board and advisory roles.

I am also pleased to introduce our new Leadership Team, which includes Kris Daqupta, Chief Operating Officer; Ethan Veneklasen, Regional Director; West Coast, Tarun Vrij, India Country Director, and Smita, Education Program Director. The leadership team members bring with them vast experience in the civil society sector in India and internationally, as well as in mobilizing resources from donors in the US and India.

We appreciate the trust you and all of AIF’s constituents have placed in us to continue building an effective catalyst for change in India. Your participation in this organization is essential and we thank you for your support.

With gratitude,

Sanjay Sinha
Chief Executive Officer

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With gratitude,

Sanjay Sinha
Chief Executive Officer
snapshot of AIF

the situation
- 50 million children do not attend elementary school
- 90 percent of the workforce is in the informal sector with no income security or benefits
- 20 percent of maternal deaths and 20 percent of deaths of children under the age of 5 in the world occur in India
- Less than 10 percent of the population has access to the Internet

AIF response areas

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<thead>
<tr>
<th>Education</th>
<th>Digital Equalizer</th>
<th>Livelihood</th>
<th>Public Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary education</td>
<td>Increasing effectiveness of education through</td>
<td>Increasing dignified livelihood options for</td>
<td>Promoting and protecting health of women and</td>
</tr>
<tr>
<td>for migrants and</td>
<td>the use of technology</td>
<td>unskilled workers</td>
<td>children</td>
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<td>children</td>
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AIF’s operational approaches

Investing in NGOs to develop and scale innovative models of change

Developing leaders and social entrepreneurs to lead change movements

Advocating with the government to create and implement effective policies

Partnering with donors to maximize philanthropic investment

DE - Orissa
154 Schools
Education Partners
Livelihood Partners
Public Health Partners
Service Corps Partners
Digital Equalizer Centers
Relief Partners

DE - Punjab
600 Schools

DE - Rajasthan
84 Schools

DE - Gujarat
(16 Graduated Schools)

DE - Maharashtra
(17 Graduated Schools)

DE - Karnataka
250 Schools (22 Graduated)

DE - Tamil Nadu
(7 Graduated Schools)

DE - Andhra Pradesh
96 Schools (26 Graduated)

DE - West Bengal
(25 Graduated Schools)

IHO RATNEI
13 States Covering the North & North East

DE - Delhi
9 Schools (3 Graduated)

DE - Uttar Pradesh
13 Schools (5 Graduated)

DE - Uttaranchal
(2 Graduated Schools)

DE - Kerala
(10 Graduated Schools)
Solutions that catalyze change for the most marginalized communities demonstrate that no person or communities’ challenges are insurmountable. AIF’s programs are guided by the principle that change begins by creating opportunities for those in the direst need.

Across its programs, AIF works with communities who are at the periphery of India’s progress due to social and economic factors.

In the Learning and Migration Program, AIF educates children of parents who migrate seasonally out of economic distress. They tend to be those with the least economic opportunity in their home villages, with minimal or no land to cultivate. Migration brings little relief as they traverse long distances and live and work in deplorable conditions.

Their children accompany them because there is no option to leave them behind in their villages. When given a safe and nurturing environment in which to leave their children, such as the seasonal hostels run by AIF, parents are eager to spare their children the hardship of migration.

In working with people living with HIV/AIDS or at risk of the disease, AIF is reaching out to those who face frequent discrimination. In fact, many people do not even get tested because medical care is rarely available to them and they would face the added burden of discrimination if they are found to be HIV-positive. By educating people about the disease, encouraging HIV-testing, and connecting HIV patients to treatment facilities, AIF is making life better for people with little hope.

In the सफ़ाँ मित्र (friends of cleanliness) livelihood program implemented in partnership with Nidan in Bihar, AIF is enabling waste collectors and rag pickers to become business owners through their collective ownership of the Swachh waste management enterprise. Among the urban poor, collecting waste from the streets is one of the most immediately accessible jobs, but also one fraught with danger, discrimination and a total lack of income security. Those engaged in this profession are at the bottom of the economic ladder. By being part of a professionally organized business, they are gaining employment with dignity and income security.
Left: Communities offer precious space in their slum to educate their children. Nidan, Patna, Bihar.
Right: Safai Mitra (Friends of Cleanliness) organize into a collective for dignified and regular employment. (Photograph © Prashant Punjkar)

We congratulate Arbind Singh, Executive Director of Nidan, an AIF partner, for winning the Social Entrepreneur of the Year Award 2008. The award was bestowed by Montek S. Ahluwalia, Deputy Chairman, Planning Commission, during the India Economic Summit. All 3 finalists for the award, including Arbind Singh, Prema Gopalan of Swayam Shikshan Prayog and Brij Kothari of PlanetRead are AIF-Ashoka Fellows.
The best solutions for complex problems come when a multitude of stakeholders join hands. AIF collaborates with the government, the private sector, other foundations, and civil society organizations to translate collective strength into efficient solutions.

Market opportunities reach urban slums

For 30 million unemployed youth in India, the country’s growing economy is a mirage. Hampered by a lack of relevant skills, these youth are unable to tap into this growth.

In 2004, AIF invested in a market-led vocational training program for disadvantaged urban youth developed by Dr. Reddy’s Foundation in Hyderabad in partnership with the Andhra Pradesh government and the UK Department for International Development. The program was designed to prepare them for employment in high-growth local industries that faced shortages of skilled workers. The program trained over 20,000 youth in nine cities of Andhra Pradesh and had a job placement rate in excess of 90 percent.

In 2006, Saath, an Ahmedabad-based NGO, saw the potential for replicating this program. AIF partnered with the CAP Foundation to provide the necessary technical assistance for Saath to adapt the model to Ahmedabad. With guidance from AIF, local industries and the Ahmedabad Municipal Corporation, three-month training modules were designed in areas such as customer relations and sales, information technology enabled services, BPO, hospitality, bedside patient assistance, and electronic repair. Corporations like Big Bazaar, Westside, Café Coffee Day, HDFC Bank Ltd, ICICI Bank Ltd and ABN Amro Bank NV as well as numerous call centers and hospitals began to recruit Saath trainees. Over 4,600 young people trained under the project are now gainfully employed.

The government of Gujarat saw the immense potential of this project and through the Gujarat Urban Development Mission matched AIF’s investment 3:1. With this influx, Saath is on track to train and employ 25,000 urban youth in 8 cities of Gujarat by 2010.

Over the past year, the program has expanded into Jharkhand, Chattisgarh and Tamil Nadu. In Jharkhand the state government are partnering with the US Agency for International Development and AIF. In Tamil Nadu, AIF is partnering with the United Nations Development Program to prepare young victims of the 2004 Tsunami for jobs. In addition to these four states, AIF has plans to expand into other states such as Rajasthan, Bihar, Punjab and West Bengal to prepare 100,000 youth for the workforce by 2010.
At age 23, Geeta Nayel is the first woman from her seven-person family to ever get “a real, respectable job,” as she put it, and bring home a regular salary.

When Geeta’s father, a barber in Ahmedabad, lost a hand in an accident she needed to help her family make ends meet. Geeta enrolled in Saath’s customer service and sales course after a friend assured her that the “class more or less comes with a job guarantee.” Indeed, within 15 days of completing the training, Geeta and two of her classmates were hired by the local Subway restaurant.

In two months, Geeta was promoted to a team leader and her salary doubled. “I have a lot of responsibility – everything from inventory to crisis management; I look after this whole branch,” she says proudly. “When our branch manager has a question about our site, I’m the first person he asks.”

Geeta’s colleagues, Praveen and Srimali, both 19, joined her at Subway upon completing the Saath training. Praveen says at first he found it difficult to talk to customers but now he’s comfortable and articulate. “The training course taught us how to present ourselves in public spaces - now I’m confident when I meet people at work,” he explains.

So motivated is the trio that they are all pursuing further education. Geeta says, “Ahmedabad offers plenty of jobs for people with sales skills which I acquired by taking this course. This job has been great for me and once I finish my higher education, I’m going to do even better. I never thought I’d be able to act on all my ambitions, I feel like I can be anything now...”
Transformational change occurs when governments partner with civil society to adopt policies based on impactful models. AIF and its partners have influenced policy at the national and state levels by demonstrating successful models of change.

States escalate efforts to cover migrant children

An estimated 6 million children migrate with their parents seasonally and most drop out of school during the migration period, impeding their continued education. Through AIF’s Learning and Migration Program (LAMP), partners now directly educate around 30,000 children every year and concerted advocacy efforts have moved the government to support and scale up these models of education. This has resulted in a significant increase in the number of children being educated.

The Government of India’s Sarva Shiksha Abhiyan (Universal Elementary Education) program has notified all states to identify and include children whose education is affected due to migration. The governments of Gujarat, Maharashtra and Orissa have committed to supporting and replicating seasonal hostels pioneered by AIF. In the 2008-09 school year, they are investing $12.5 million to educate 145,000 children affected by migration.

Also this year, the Andhra Pradesh government partnered with six AIF-supported NGOs in Hyderabad to provide education to 26,000 children of construction workers. This is the first LAMP site benefiting migrant children in an urban environment.
Towards Higher Education:
Yasmin Paves the Way

“Let me finish 10th grade, and then we can talk about next steps,” says Yasmin, a 14-year-old daughter of migrant fisherfolk, cognizant of the hurdles she overcame in order to attend a government-run school in Bhadreshwar, Gujarat. Already engaged to be married, Yasmin is thankful to be among the first girls in this predominantly Muslim community to enter 10th grade.

For eight months every year, Yasmin travelled to Mundra, a fishing town, where she attended a site school supported by Yusuf Meherally Center (YMC), an AIF LAMP partner. However, the school did not have a class for 10th graders. When YMC teachers encouraged Yasmin's family to allow her to attend a government-run school near her home village, her parents refused at first.

What is more, the school had deleted her name from its roster so Yasmin could not take the state entrance exams for 10th grade. Luckily for Yasmin, however, YMC had advocated with the state government to implement a policy that allows migrant children to re-enroll in the government schools in their home villages upon returning from migration. Yasmin is among the first to benefit from the new policy. She took her exams in a government school in Bhadreshwar, passed, and is now enrolled as a 10th grader. Instead of returning to the sea with her family, Yasmin and her ten former site school classmates will stay in a YMC hostel nearby and commute to a government school while their parents migrate.

Yasmin's parents were so overwhelmed by the persistence of the YMC teachers to educate their daughter, that they agreed to allow her to finish her studies. Imran, YMC’s Project Coordinator, says, “Yasmin will go further still in life. We continue to help her parents understand that girl students like her are rare and it would be a mistake if she had to quit now.”
AIF builds models from small pilot investments to a scale where they demonstrate the potential for triggering broad change in society. Many such models are delivering exceptional results, convincing governments and other donor agencies to continue scaling these projects.

Youth take a lead in the digital world

AIF’s Digital Equalizer (DE) program enables thousands of children in under-resourced schools to incorporate digital technology into their education and become better prepared to be part of the 21st century workforce. Designed for grades 6 through 10 (ages 10-14), a DE center is supported by AIF in a school for 3 years, and most function independently thereafter.

The DE program has had a remarkable growth path. Beginning with 49 schools in 2001-02, it has grown to 1,500 schools in 2008-09, enhancing the quality of education of over 600,000 children and 16,000 teachers.

In its first three years, DE operated mostly through investments of private individuals and corporations. AIF spent this time fine-tuning the model and demonstrating its success. However, rapid expansion was needed to enable the millions of children who had never experienced technology as part of their education to catch up with the rest of the world.

AIF’s investment in the DE model bore fruit when state governments began to partner with it to grow the program. Punjab, Andhra Pradesh, Orissa, Karnataka and Rajasthan invested in the infrastructure needed to set up and operate DE centers and AIF provided the training and ongoing operational support. For the 2008-09 school year, AIF has added a partnership with the government of Tamil Nadu to implement DE in 150 schools in coastal areas impacted by the 2004 tsunami. AIF is now achieving the same impact as earlier at 1/10th of the cost.

Now, corporate partners are providing DE the capital to innovate, enhance its model and expand into new geographies. The Adobe Youth Voices project has doubled its reach and is now in 25 schools with 700 students learning to use digital media to highlight social issues in their communities.
Eye on the Community

For the last two years AIF has partnered with the Adobe Youth Voices (AYV) initiative to enrich the DE experience for teachers and students. Covering 25 schools in Delhi and Bangalore, AYV empowers underprivileged students to comment on their world using multimedia and digital tools. They learn to communicate and share ideas, demonstrate their potential, and take action in their communities.

Students get opportunities to create media projects, including videos, documentaries, photojournalism, animations, and websites. Consequently, they become active and engaged members of their communities.

14-year old Jagpreet attends a girls’ school outside of Delhi. As part of an AYV assignment, she and nine of her classmates had to make a 15-minute film on a topic of their choice.

The film they made, *Homework*, tells the story of one girl’s struggle to keep up with the demands of school while confronting family circumstances adverse to studying. “What I liked most about our film,” Jagpreet explains, “is that even though the main character has to do hours of house work, she still did well in school. It is difficult being a good daughter and a good student. It is why some of my friends do not come to school.”

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During the making of the film, Jagpreet remembers, “We worked really long hours writing, rewriting, filming, and especially editing. At first, our parents didn’t understand and were not supportive. I felt I was the character in the film.”

Another challenge came from the community around them. Jagpreet adds, “It was really difficult to shoot our film outside, people were always forming crowds, taunting us, telling us girls should not be out on the street interviewing people.” She proudly states that with the help of their teacher, “We ignored the crowds and eventually some people even stopped to tell us what a great job we are doing at such a young age!”

Students in AYV, like Jagpreet and her peers, return with products that are eye-openers. Children as young as 10 years old have explored subjects such as pollution, a day in the life of waste-pickers, an adolescent’s appeal for parental trust, and much more.

Jagpreet is so motivated that she now has her sights set on making another film. This time, “I want to do one on littering. I’m sick of all this filth around our streets. We must do something about it,” she asserts.
AIF believes old problems require new solutions. AIF programs introduce a new way of doing things; by incorporating elements that contain fresh ideas, AIF has made a difference in the lives of many marginalized communities.

A life-size push for beleaguered rickshaw pullers

AIF’s Rickshaw Sangh initiative stands apart for the innovation that lies in its unique style of service delivery and design. It addresses underlying causes of poverty and promotes micro entrepreneurship among urban poor and rural migrants.

Operational in 3 states – Uttar Pradesh, Bihar and Assam – the program enhances the quality of life of rickshaw drivers by enabling them to get loans from banks to buy their own rickshaws and bringing them under the purview of formal banking services.

For banks in search of new clients, India’s 8 million rickshaw drivers present a $20 million business. However, on their own, these drivers lacked the credit-worthiness to get a loan to buy their rickshaw. By standing guarantor for them, AIF has succeeded in drawing them into the financial system. For cash-strapped rickshaw drivers, this means the realization of forgotten dreams. And banks such as the Punjab National Bank, India’s third largest bank and AIF’s lead partner in this initiative, have added a whole new set of customers.

The Rickshaw Bank was conceptualized by a Guwahati-based NGO, Center for Rural Development (CRD), which was AIF’s first partner on the project. A new model rickshaw was designed by the Indian Institute of Technology, Guwahati. It is sturdier and lighter with increased luggage and leg space as well.

AIF now works with four partners – Jan Mitra Nyas in Varanasi, Artiik Amusandhan Kendra in Allahabad, Pani in Lucknow in Uttar Pradesh, as well as Sammaan Foundation in Patna, Bihar.
No Longer a Blip on the Government Radar

“I came from a long line of silk producers,” remembers Julfikar Ali, a 32 year old cycle rickshaw driver in Varanasi. “I used to be a skilled artisan, proud of my work. The collapse of the famed Varanasi silk industry in the mid-1990s led thousands of skilled artisans like Julfikar to begin driving a cycle rickshaw to make ends meet.

After renting his rickshaw for nearly a decade, Julfikar recalls February 2, 2008: “This is one date I’ll never forget… I began financing my own cycle rickshaw through the help of the NGO, Jan Mitra Nyas.”

Julfikar, who had always paid a daily rental to a fleet owner, had never dreamed of owning a rickshaw. “Nobody owns their own rickshaw, it just isn’t done,” he says. Indeed, a rickshaw costs Rs 9,000 ($210), which most drivers could never save. Julfikar’s daily earning barely covered rent for the rickshaw, and sustained his family of six. He pedaled for 12 to 14 hours every day, under a blazing sun or torrential rain, lived on meager food, and in poor health. Like many of his colleagues, he too worked late into the night and often slept precariously in the rickshaw.

Today, the winds of change are sweeping Varanasi. Julfikar and his fellow drivers bear witness to this. With AIF standing guarantor for their loans, banks are extending credit to the drivers to own their rickshaws. Instead of daily rent they now pay daily installments. In a little over a year their rickshaws will be paid off and their future earnings will go into the well-being of their families.

Julfikar and his friends also get insurance and a license for the vehicle, health insurance, uniform and identity cards.

Fareeda Begam, Julfikar’s wife, notes the change in their lives, “People, including our neighbors and family, are surprised by how fancy his rickshaw is and show us more respect. Even our children are proud of it.”

Julfikar Ali, a cycle rickshaw driver, with his family. Jan Mitra Nyas, Varanasi, Uttar Pradesh.
AIF seeks out the most promising NGOs and builds their capacity to address pressing social and economic issues. In addition to making financial investments, AIF exposes management and staff of the NGOs to innovative models and best practices in the sector. AIF also provides a platform for NGOs to come together to influence government policies.

Helping NGOs help themselves

Based in Chennai, YRG-CARE is a world-renowned research institute and comprehensive care and treatment provider for HIV/AIDS in India. Nearly a third of its patients come from hundreds of miles away in southern Andhra Pradesh (AP). Despite having the sixth highest prevalence of HIV in India, residents of AP have to travel long distances due to a lack of accessible medical facilities and the discrimination they face if they are found to be HIV-positive.

Early diagnosis and routine monitoring is crucial to managing the HIV infection but a majority of the patients from AP find it unfeasible to make frequent costly trips to Chennai. Recognizing the need to take support services directly to high risk regions of AP, AIF developed a partnership with YRG-CARE to extend their expertise in HIV/AIDS to NGOs in AP.

In collaboration with the Andhra Pradesh State AIDS Control Society (APSACS), YRG-CARE identified three NGOs in high prevalence areas and started giving technical assistance to provide treatment, voluntary counseling and testing services.

YRG-CARE provides training to lab technicians, nurses, doctors, counselors, community health workers and outreach volunteers. In addition, each site is equipped with quality lab services, out-patient care and a pharmacy. The project covers a population of over 300,000 people.

With AIF’s support, YRG-CARE will train and support these NGOs to reach 2,000 affected persons in two years, and equip 250 physicians and nurses with relevant skills. With this network of NGOs in place in southern AP, there will be a significant base from which to combat HIV/AIDS more effectively, and these NGOs can also begin to look at other health concerns faced by the local population.
Changing Lives, Positively

Desire Society, an NGO based in Medak District in Andhra Pradesh, runs a shelter for orphans and adults living with HIV/AIDS. Under AIF’s capacity building initiative, YRG-CARE trained Desire Society to run a voluntary counseling and testing center. What was once a shelter for 32 affected orphans and a handful of adults is now a clinic with a doctor, medical officer, counselor, lab technician, nurse, testing kits and pharmacy catering to a rural population of 100,000.

Dr. Raj Kumar, a reputed doctor originally trained by YRG-CARE and APSACS, visits the clinic three times a week as a volunteer. After decades of working and eventually owning his own hospitals in Hyderabad, Dr. Kumar was seeking a way to contribute positively at the community level. “Before YRG-CARE and AIF came in to create a clinic here, there was nowhere people of this high-risk area could go for treatment and counseling, or where I could directly volunteer my skills,” he recalls.

Sreeshaila, a 38 year old HIV-positive widow and caretaker for Desire Society, confirms Dr. Kumar’s frustration: “Before my husband passed away, we took him to several distant hospitals – which didn’t have room for him - trying to figure out what was wrong. It was costly and I believe all the travel stressed his condition further.” Sreeshaila’s husband passed away from tuberculosis at a clinic 160 kilometers from their home just days after testing positive for HIV/AIDS.

Before 2006, Desire had virtually no capacity to meet the community demands for HIV/AIDS services. With technical training from the YRG-CARE team, Desire gained systems and capabilities as well as continuing medical education sessions with providers. Subsequently, Desire sought and received government funding for a community care center with official recognition from the National AIDS Control Organization. In addition, Desire is partnering with The Clinton Foundation to provide nutritional support to orphans and vulnerable children.

“There is a vast need for increased care and support facilities in this district and ones like it. We’ve progressed through AIF’s support,” says Dr. Kumar. He adds, “Now my son, also a doctor, volunteers here.”
Recalling the critical role that leaders play in effecting change, AIF is building a new generation of leaders with a deep understanding of Indian development, and the commitment and ideas to carry forward its advancement.

Nurturing social entrepreneurs

AIF’s Service Corps Fellowship is a selective program that builds a bridge between America and India by sending talented young Americans to India to work with leading NGOs for ten months. Service Corps Fellows provide technical skills and intellectual resources to assist their NGOs in meeting their goals, while developing into young leaders with an informed commitment to effecting positive change on the subcontinent.

Since 2001, AIF has sent more than 200 Fellows to 84 organizations throughout India. In 2007 – 2008, AIF placed 29 Fellows in 27 sites across 10 states. Half of the class held a graduate degree and almost all the Fellows had prior experience working with NGOs.

In addition to the Service Corps, AIF has partnered with Ashoka: Innovators for the Public, the global social entrepreneur development program to invest in emerging leaders in India. The 200 AIF-Ashoka Fellows inducted since 2003 have all founded organizations that are having significant impact in their communities. Through Ashoka’s support they are able to tap into a global network of entrepreneurs for training, ideas and best practices.

Examples of success include:
- Bandhan, led by Chandra Ghosh, ranked second on Forbes’ Top 50 Microfinance Institutions in 2008
- NalandaWay, led by Sriiram Ayer, was one of the 16 winners of the World Bank’s South Asia Development Marketplace for 2008
- Goonj, led by Anshu Gupta, was awarded the 2007 Indian NGO of the Year from The Resource Alliance

Recognizing the critical role the media plays in creating an enabling environment for change, AIF has partnered with the National Foundation of India for a Media Fellowship Program. Through this initiative, AIF has enabled six print, photo and television journalists to spend a year covering the issue of distress migration. The journalists’ work has helped to bring attention to those enduring the hardships of migration.
“Son of the Soil” Experience Enriches Young Leaders

For many Fellows, the experience of working closely with disadvantaged people changes their long-term career objectives.

Arun Gupta joined the 2007 – 2008 fellowship class with extensive experience in the private sector. He first worked as a consultant with McKinsey & Company and then as an investment professional at Accretive, an early-stage investment firm. Arun says he applied to the Service Corps Fellowship because he wanted to “test a belief that business professionals can provide much-needed management competencies to social sector work.”

During his Fellowship with Seva Mandir in Udaipur, Rajasthan, Arun worked with adivasi (tribal) farmers in a rural area to build a community-owned dal (lentil) processing venture. Dal farmers typically receive only a fraction of the final selling price for their produce due to extensive intermediation by traders, processors, wholesalers, retailers, and middlemen.

The dal mill Arun helped to establish enables local dal processing, which will ultimately improve the incomes of local farmers by 20 to 50 percent. The first dal mill is being built with cooperation from the Central Government Ministry of Panchayati Raj and the local panchayat.

The Rajasthan Department of Science & Technology has separately agreed to fund the creation of a “rural technology park” that will center around a second dal mill. The park is intended to serve as a forum for experimenting with appropriate technologies for rural development.

Arun continues: “This year has emboldened my belief that business people can make a difference for the marginalized of our world. Before this Fellowship, I periodically entertained ideas of applying my entrepreneurial energies to full-time development work. I am no longer hesitant about wholly committing to this field. I am incredibly grateful to AIF and Seva Mandir for providing me this seminal experience on a long road of service ahead.”

Arun returned to the US to study international development at Harvard University, where he received the Catherine B. Reynolds Fellowship for social entrepreneurship.
The development sector in India can be a confusing landscape for donors who wish to contribute to change. With over 100,000 NGOs registered in India, it is difficult to determine where to make a charitable contribution. AIF is an easy and effective way for donors to make thoughtful investments into organizations that are monitored for their progress. In addition, because donors’ resources are pooled together to make investments, they are able to make a difference on a scale that would be difficult to achieve individually.

Emerging Philanthropists

An exciting development at AIF over the past year has been the creation of new groups of young people taking on leadership roles and raising funds for AIF. In Chicago and Los Angeles, middle and high school students came together to form Junior Chapters and raised over $25,000 through fundraising dances they led and organized. A majority of the contributions came from teenagers giving $20 each. In New York and Los Angeles, groups of young professionals organized fundraisers that raised around $30,000.

The passion and energy brought by AIF’s young supporters is particularly exciting because it inculcates the value of giving early in life and also creates a bond between young Americans and India.

Chapters

AIF’s chapters form the base of our resource generation in the US. 2007-08 saw the emergence of the Boston chapter, which raised $300,000 at its inaugural fundraiser. The Los Angeles chapter, in a gala underwritten by the Bill and Melinda Gates Foundation, raised nearly $1 million. The Chicago chapter, in its third annual gala, raised $750,000. The New York and Bay Area galas, continued to be trailblazers, with the Bay Area Fall Gala raising over $2 million and the New York Spring Gala raising over $3 million. In the coming year, galas are planned in Washington, DC and Seattle. Taken together, the chapters are a physical representation of the collective spirit of giving that AIF seeks to foster. Donors across the country pooling together their resources results in an expanded pie to be invested in India and a more stable funding base for the organization.

Donor Education

Since AIF’s programmatic work is all in India, it is important to educate our existing and potential donors about the issues on which we work and the solutions in which we invest. The more aware our donors are about the complexities of the problems faced by marginalized communities in India, the more effective they will be in their critical role of generating resources and ideas for our partner organizations.

The signature AIF Summit in New York was focused on the state of women in India and was chaired by Professor Amartya Sen. It included a cross section of leading thinkers and practitioners in the Indian development space including Pamela Flaherty, CEO of the Citigroup Foundation, Professor Martha Chen of Harvard University, and civil society leaders Dr. Suniti Solomon of YRG-CARE and Ved Arya of Srijan.

Volunteers

AIF has depended heavily on volunteers both in its offices as well as in chapters to fill a variety of roles, large and small. In our offices in New York and the Bay Area, volunteers have functioned as staff members as well as consultants. Their efforts have enabled AIF to grow its functional capacity and expand its services.
**Education Partners (until April 30, 2008)**

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>LAMP</td>
<td></td>
<td></td>
<td></td>
<td>To educate children of seasonal migrant workers through seasonal hostels in home villages, site schools at migration destinations, and bridge courses.</td>
</tr>
<tr>
<td>Cohesion Foundation Trust</td>
<td>Kutch, Gujarat</td>
<td>2007</td>
<td>$134,453</td>
<td>To educate 2,100 children of marine salt pan and charcoal workers and sensitize government school teachers.</td>
</tr>
<tr>
<td>Janarth</td>
<td>Maharashira and Gujarat</td>
<td>2007</td>
<td>$242,954</td>
<td>To educate 17,800 children of sugarcane industry workers.</td>
</tr>
<tr>
<td>Lokadrustu</td>
<td>Nabarana, Orissa</td>
<td>2007</td>
<td>$85,107</td>
<td>To educate 1,100 children of brick kiln workers.</td>
</tr>
<tr>
<td>National Foundation of India</td>
<td>Delhi</td>
<td>2007</td>
<td>$11,150</td>
<td>To support a print journalism to cover migration in Jharkhand.</td>
</tr>
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<td></td>
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<td></td>
<td><strong>Terminated Partnership</strong></td>
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<td></td>
<td><strong>Completed Partnership</strong></td>
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**Livelihood Partners (until April 30, 2008)**

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<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
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<tbody>
<tr>
<td></td>
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<td></td>
<td><strong>MARKET LED VOCATIONAL TRAINING</strong></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>To train unemployed urban youth for jobs in high-growth industries.</td>
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<td></td>
<td><strong>CONSTRUCTION WORKERS</strong></td>
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<td></td>
<td></td>
<td>To create formal employment systems for construction workers so that they can have fair wages and income security.</td>
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<td></td>
<td></td>
<td><strong>PEOPLE WITH DISABILITIES</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>To enhance livelihood opportunities available to people with disabilities. In partnership with the Wadhwani Foundation.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>SAFARI MITRA</strong></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>To create worker-owned solid waste management enterprises.</td>
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<td></td>
<td></td>
<td><strong>RURAL LIVELIHOOD</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>To build the capacity of panchayats to implement NREGS (100 days of employment to eligible households).</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td><strong>NATIONAL RURAL EMPLOYMENT GUARANTEE ACT SUPPORT</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>To create employment for 10,000 people through a consortium of 8 NGOs.</td>
</tr>
</tbody>
</table>

* completed partnership  
** terminated partnership
public health partners (until April 30, 2008)

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breakthrough India</td>
<td>Uttar Pradesh and Karnataka</td>
<td>2007</td>
<td>$142,577</td>
<td>HIV Prevention education &amp; anti-stigma campaign among 3,500,000 people</td>
</tr>
<tr>
<td>Community Health Education Society</td>
<td>Tamil Nadu</td>
<td>2007</td>
<td>$106,538</td>
<td>Care and support for 1,000 orphans and vulnerable children</td>
</tr>
<tr>
<td>Crameen Development Services</td>
<td>Uttar Pradesh</td>
<td>2006</td>
<td>$50,000</td>
<td>Preventive education &amp; training health workers to cover 10,000 families</td>
</tr>
<tr>
<td>Ideaasync Media Combine</td>
<td>Uttarakhand and Delhi</td>
<td>2007</td>
<td>$70,811</td>
<td>HIV/AIDS prevention education through community radio among 100,000 migrants coming from Uttaranchal to Delhi</td>
</tr>
<tr>
<td>Lepra Society</td>
<td>Andhra Pradesh</td>
<td>2007</td>
<td>$72,363</td>
<td>Care and support for HIV-positive women and children</td>
</tr>
<tr>
<td>MAMTA Health Institute for Mother and Child</td>
<td>Bihar and Uttar Pradesh</td>
<td>2006</td>
<td>$74,891</td>
<td>Preventing mother to child transmission of HIV/AIDS among 200,000 people</td>
</tr>
<tr>
<td>Nidan</td>
<td>Bihar</td>
<td>2006</td>
<td>$30,000</td>
<td>Prevention education &amp; training health workers to cover 5,000 people</td>
</tr>
<tr>
<td>Swasthya Evam Jan Kalyan Samiti of IHO Regional AIDS Training Network in Eastern India</td>
<td>Bihar &amp; National</td>
<td>2007</td>
<td>$100,000</td>
<td>Medical training and capacity building for 5,000 health professionals</td>
</tr>
<tr>
<td>YRG-CARE</td>
<td>Andhra Pradesh</td>
<td>2007</td>
<td>$211,463</td>
<td>Expand HIV treatment and care to 3 new centers covering a geography of 300,000 people</td>
</tr>
</tbody>
</table>

emergency relief partners (until April 30, 2008)

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAP Foundation</td>
<td>Cuddalore, Tamil Nadu</td>
<td>2007</td>
<td>$115,515</td>
<td>To provide an Employability Training Program for 1,000 youth to access in-demand market jobs</td>
</tr>
<tr>
<td>Kudumbiam</td>
<td>Nagapattinam District, Tamil Nadu</td>
<td>2007</td>
<td>$148,570</td>
<td>To promote livestock and bio input production for organic farming among 2,000 agriculture and animal husbandry dependent families.</td>
</tr>
<tr>
<td>Rural Education and Action for Liberation</td>
<td>Villupuram District, Tamil Nadu</td>
<td>2007</td>
<td>$154,400</td>
<td>To create and scale-up a collective dairy enterprise for 1,000 landless and small farmers</td>
</tr>
</tbody>
</table>

other partners (until April 30, 2008)

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashoka: Innovators for the Public</td>
<td>Nationwide</td>
<td>2007</td>
<td>$500,000</td>
<td>To fund Ashoka Fellowships for Social Entrepreneurs</td>
</tr>
</tbody>
</table>
Dear Friends:

Fiscal Year 2007-08 saw yet another milestone in AIF’s history. Revenue and support was close to $10 million. This reflects over a 20% increase on an annualized basis compared to the 2007-2008 FY which was on a 15-month cycle.

We continue to surpass the non-profit “gold standard” this year, spending about 85% of our revenue for programs and grants while maintaining a low overhead. We are also happy to share that AIF has received Charity Navigator’s 4 star rating – a great feat given that we have only been in existence for 7 years.

AIF has started to add professional staff while maintaining a tight control on spending. In addition, we continue to expand our programs and spend more on them. This past year we have spent $8.3 million on programs in 12 months – close to the same amount that we spent in 15 months.

The bulk of AIF’s revenues are derived from events and this past year, thanks to your generosity, we raised in excess of $6 million from them. Our events for the year continue to be extremely successful and we continue to maintain an average event expense ratio of below 25% — well below the 50% national average. This past year we also saw the successful launch of the Boston Gala by the very enthusiastic leadership of the volunteer-led local chapter.

We added additional programs and our Livelihoods and Education programs have seen significant growth. By increasing program staff this year we have also increased our capacity to monitor and oversee our work. This is reflected in our increased program and grant spending.

We are also pleased to report that we once again received an unqualified audit this year. Our audited financial statements are available by sending a request to our New York mailing address.

We are grateful to you for your trust in our work and your commitment in time and money. Together, we can build brick by brick a better foundation and a future for the marginalized in India.

Sincerely,

Kris Dasgupta
Chief Operating Officer
### Financial Year 2008 Balance Sheet

<table>
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</thead>
<tbody>
<tr>
<td>Cash and equivalents</td>
<td>$702,338</td>
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<tr>
<td>Investments</td>
<td>$7,808,870</td>
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<tr>
<td>Receivables</td>
<td>$669,531</td>
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<tr>
<td>Other assets</td>
<td>$4,135</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Total assets</td>
<td>$9,184,874</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Grant payable</td>
<td>$3,494,058</td>
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<tr>
<td>Other payable</td>
<td>$73,213</td>
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<tr>
<td>Total liabilities</td>
<td>$3,567,271</td>
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</tr>
<tr>
<td>Net assets</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Unrestricted net assets</td>
<td>$517,788</td>
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<tr>
<td>Temporarily restricted net assets</td>
<td>$4,499,815</td>
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<tr>
<td>Permanently restricted net assets</td>
<td>$600,000</td>
<td></td>
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<tr>
<td>Total net assets</td>
<td>$5,617,603</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total liabilities and net assets</td>
<td>$9,184,874</td>
<td></td>
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</tr>
</tbody>
</table>

### Seven-Year Revenue and Expense

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>$6,566,682</td>
<td>$3,344,766</td>
</tr>
<tr>
<td>2002</td>
<td>$4,906,374</td>
<td>$4,857,434</td>
</tr>
<tr>
<td>2003</td>
<td>$3,397,630</td>
<td>$3,213,441</td>
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<tr>
<td>2004</td>
<td>$5,653,276</td>
<td>$4,999,704</td>
</tr>
<tr>
<td>2005</td>
<td>$7,913,760</td>
<td>$6,875,704</td>
</tr>
<tr>
<td>2006-07</td>
<td>$8,064,161</td>
<td>$8,134,624</td>
</tr>
<tr>
<td>2008</td>
<td>$9,754,591</td>
<td>$9,782,873</td>
</tr>
</tbody>
</table>
AIF people

Council of Trustees
Hon. William J. Clinton (Honorary Chair), 42nd President of the United States of America
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