catalyze. bridge. change.
Cover Photo: Students at a seasonal hostel learning to read. Lokadrusti, Orissa.

catalyze  Accelerating social and economic change through strategic investments and partnerships.

bridge  Connecting the resources of caring Americans to marginalized communities in India to improve their access to education, livelihood and health.

change  Transforming communities through improving individual lives and creating structures to sustain these changes.
### Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mission &amp; Vision</td>
<td>2</td>
</tr>
<tr>
<td>From our Honorary Chair</td>
<td>4</td>
</tr>
<tr>
<td>From our Board</td>
<td>6</td>
</tr>
<tr>
<td>From our CEO</td>
<td>7</td>
</tr>
<tr>
<td>Snapshot of AIF</td>
<td>9</td>
</tr>
<tr>
<td>AIF Presence in India</td>
<td>10</td>
</tr>
<tr>
<td>Education</td>
<td>11</td>
</tr>
<tr>
<td>Digital Equalizer</td>
<td>15</td>
</tr>
<tr>
<td>Livelihood</td>
<td>21</td>
</tr>
<tr>
<td>Public Health</td>
<td>25</td>
</tr>
<tr>
<td>Clinton Fellowship for Service in India</td>
<td>29</td>
</tr>
<tr>
<td>Outreach and Engagement</td>
<td>33</td>
</tr>
<tr>
<td>Partnerships</td>
<td>35</td>
</tr>
<tr>
<td>Financials</td>
<td>39</td>
</tr>
<tr>
<td>AIF People</td>
<td>43</td>
</tr>
<tr>
<td>Donors</td>
<td>49</td>
</tr>
</tbody>
</table>

All photographs ©Prashant Panjiar and Harish Tyagi

Azad Oommen, Nishi Baj Rana, Nicole Patel and Chand Nirankari wrote, edited and designed this Annual Report.
MISSION: The American India Foundation 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 from 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.

Mission & Vision

Geeta Devi and Ladi Devi monitor milk quality at the Maitree dairy collective. Srijan, Rajasthan.
Dear Friend:

Two thousand eight was a profoundly significant year for both the United States and India. Both countries had important national elections, both shared in the burden of the global economic downturn, and both countries, in a year full of change, continued to serve as a beacon of stability and hope for the world through a deep commitment to democracy.

Of course, sustaining and strengthening a democracy requires a great deal of resolve and hard work. Events like the tragic Mumbai terrorist attacks can test, but also strengthen, our commitment to the values on which this system of government stands. Increasing access to quality education, adequate health care, and secure livelihoods for the poorest citizens is also vital to any democracy’s future.

AIF plays an ever-important role in bringing together Americans and Indians to become active contributors to India’s development. By supporting the AIF bridge, you are not only helping AIF remain a bastion of opportunity for the country’s poor, but also helping its democracy to thrive and flourish.

I am honored that AIF chose to rename its Service Corps Fellowship the William J. Clinton Fellowship for Service in India. This program has always been especially meaningful to me, as it blends my passion for India with my belief in citizen service. The 2010 alumni of the program are shining examples of how we all have the ability to make a difference.

Not everyone is able to spend a year of service in India, but I urge you to think of ways in which you can serve in your own way. We still have a long path ahead and need every step to move us closer to our goal of an educated, healthy, and prosperous India.

Sincerely,

William Jefferson Clinton

From our Honorary Chair
Dear Friend:

AIF continues its evolution from its infancy into a mature organization. During the last year, AIF has sharpened its focus and is now concentrating on signature programs that have already demonstrated results across India.

In its first few years, AIF explored many paths and program areas in which we felt we could make a difference. As a venture philanthropist, we supported a number of NGOs within the three fields of education, livelihoods and public health. Many of these partners have established themselves as leaders in the civil society space. Along the way, we also exited those programs in which we found a limited ability to make an impact.

At this juncture in our journey, it was important to take stock of our learnings, and set the stage for our next phase of growth. As we move forward, we will direct most of our resources to five signature programs, which are our most successful and unique ones. Through the implementation of these programs and proper monitoring and evaluation of them we feel we can consolidate the results and lessons learned, scale our programs more effectively, improve quality, and measure our success.

The five signature programs we will focus on in the immediate future are:
1. Learning and Migration Program (LAMP)
2. Digital Equalizer (DE)
3. Market Aligned Skills Training (MAST)
4. Rickshaw Sangh
5. William J Clinton Fellowship for Service in India (formerly Service Corps)

In practical terms, AIF’s signature programs share the following characteristics:
• Defined goal and target beneficiaries
• Implementation in multiple geographies with multiple partners
• Common core program approach with contextual variations in strategy
• Common impact tracking and measurement systems
• Culture of learning and sharing experiences among partners
• Common advocacy among partners

Indeed, if we are not taking risks and looking at new areas, we will be doing a disservice to the spirit of entrepreneurship on which AIF was founded. We will therefore, continue to innovate and devote a portion of our resources to new program areas, but with a more focused approach to meeting our larger goals.

We know that the economic environment in this past year has been tough for many of our supporters. As an organization, we are attempting to bridge the gap between scarce resources on the donor side and an increased need for our programs among marginalized people in India. We are doing this by being innovative in our thinking, nimble in our responsiveness, and responsible in our stewardship.

We appreciate the trust you place in us with your philanthropic resources – the results of which are shared with you in this annual report. More than ever, we need your continued support and we encourage you to become even more involved in this shared journey of ours.

Sincerely,
Rajat Gupta       Victor Menezes
AIF Co-Chairs
Lata Krishnan       Pradeep Kashyap
AIF Vice-Chairs

From our Board

Children playing at a care home for HIV orphans. CHES, Chennai.
Dear Friend,

As I write this letter, the world continues to be hit hard by the economic recession. India’s growth rate has slowed considerably. Although on paper these numbers seem small and it is easy to overlook percentages, in real lives, these changes can have profoundly destructive effects. Our challenge over the past year has been how to deal with an increased need for our programs, while balancing the decline in philanthropic giving.

We have used the opportunity of the past year to streamline our programs and focus on our most effective programs. Within each of these signature programs, we have evaluated, innovated and developed new ideas and partnerships to demonstrate successful ways of implementing scalable solutions.

The salient accomplishments in our signature programs are highlighted below:

<table>
<thead>
<tr>
<th>Program</th>
<th>Accomplishments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning and Migration</td>
<td>- Educated over 30,000 children through seasonal hostels and site schools.</td>
</tr>
<tr>
<td>Program (LAMP)</td>
<td>- Planned to saturate coverage of all children in 200 migration-prone villages.</td>
</tr>
<tr>
<td>Digital Equalizer (DE)</td>
<td>- Trained 300,000 students and 16,000 teachers.</td>
</tr>
<tr>
<td>Market Aligned Skills Training (MAST)</td>
<td>- Trained 29,000 unemployed youth for employment.</td>
</tr>
<tr>
<td>Rickshaw Sangh</td>
<td>- Enabled 4,000 rickshaw drivers to become owners of their rickshaws.</td>
</tr>
<tr>
<td>Clinton Fellowship</td>
<td>- Sent over 200 Fellows to India.</td>
</tr>
</tbody>
</table>

In the United States, we were excited that the Washington, DC and Seattle chapters hosted their first fundraisers in 2008. We now have eight cities in which we are hosting annual fundraisers. The efforts of our junior chapters and young professional groups are especially heartening, as they represent a new generation of people caring for India. All these efforts resulted in our raising nearly $8.5 million for the year.

We know that this past year has been especially tough for many, and we are deeply appreciative that you have recognized the need to continue supporting AIF. Our ability to continue being a catalyst for social and economic change in India is based on the tremendous support we receive from you.

In my first year as CEO, I have had the opportunity to travel around the India and the US, meeting both donors and beneficiaries. Although these two worlds are so far apart, I have been struck by the common generosity of spirit that exists in both, and this gives me hope and inspiration for AIF’s work.

With sincere thanks for your support,

Dr. Sanjay Sinho
Chief Executive Officer

From our CEO

Radha Gupta, a graduate of the Digital Equalizer program, now teaches other children in her village how to use computers. Dappar village, Punjab.
Snapshot of AIF

PROGRAM AREAS
- EDUCATION: Universalizing elementary education and increasing access to higher education
- LIVELIHOOD: Increasing income security and options for workers in the informal sector
- PUBLIC HEALTH: Improving maternal and child health

SIGNATURE PROGRAMS
- LAMP: Educating children in migration-prone areas
- DIGITAL EQUALIZER: Incorporating technology into education to prepare students for the 21st century workforce
- MAST: Skills training for unemployed youth in high-growth job sectors
- RICKshaw SANGh: Enabling rickshaw pullers to own their vehicles
- CLINTON FELLOWSHIP: Young American professionals serving with Indian NGOs to build their capacity

PILOT PROGRAMS
- URBAN EDUCATION: Providing access to quality education for urban children
- SWACCH: Creating worker-owned waste management businesses
- MAITREE DAIRY: Women-run dairy collective in and areas
- MATERNAL & CHILD HEALTH: Promoting and protecting health of women and children

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

AIF presence in India

• In a 2007 National Council for Education Research and Training study, less than half the children at the 5th grade level were able to comprehend at a grade appropriate level.

AIF’s education programs focus on increasing access to education for children who are not currently in school and improving the quality of education provided in schools. The programs are aligned with India’s constitutional responsibility to provide an education for all children up to the age of 14.

AIF has two signature programs in the field of education:

1. Learning And Migration Program – educating the children of distress seasonal migrant workers
2. Digital Equalizer – incorporating digital technology into educational curricula

In addition, AIF has partnered with organizations that are focusing on improving education in the slums of urban India. These programs focus on educating children who are part of the rapidly increasing rural-to-urban migration that is creating additional strain on the education infrastructure. For instance, Bodh Shiksha Samiti, a Jaipur-based NGO partner, has built the capacity of Nidan, a Patna-based NGO, through a three-year quality of learning project.

“Education has a bigger impact on the lives of people than absolutely anything else.”

- Prof. Amartya Sen, Nobel Laureate and AIF Advisory Board Chair

---

Source: (B) teacher, teaches student at a bridge program to catch them up to their grade level. Cohesion Foundation Trust, Gujarat.
From its beginnings of educating 800 children in Maharashtra in 2003, LAMP has today grown to cover more than 30,000 children in Maharashtra, Gujarat, Orissa and Andhra Pradesh.

AIF and its partners continue to evolve LAMP to best address the needs of the community. An external qualitative evaluation of the program conducted last year provided guidance for new directions in the program.

The coming year will see three major changes in LAMP:

1. Saturation of education coverage in villages:
   While LAMP has traditionally focused on children whose parents are migrating, children whose parents do not migrate also share the same poor education facilities. In order to maximize the productivity of their facilities, LAMP partners will saturate coverage in 20 migration-prone villages by extending educational activities to all children and improving the educational quality in these villages.

Further, AIF will extend the program beyond Grade 7 to cover children up to Grade 10, so that all children in these villages will have access to a high school education and parents will have an incentive to keep children in school, knowing they can complete high school.

2. Focus on quality of education:
   As part of an initiative to improve the quality of education in LAMP, five partners selected five seasonal hostels each to work on improving language and math competency of 500 children. 60% of the children were in first and second grade, while the remaining were in third to seventh grade. The goal of the training was to get all the students to understand mathematics and language at a first or second grade level within three months.

Within three months, nearly all third to seventh graders had achieved first and second grade mathematics and language competency. Similar quality initiatives will be rolled out across all LAMP schools in the coming years to ensure that children are learning effectively.

3. Focus on seasonal hostels:
   Initially, there were two primary models within LAMP – site schools for children who were migrating with their parents and seasonal hostels where children could stay at home while their parents migrated. Based on AIF’s experience over the past couple of years, seasonal hostels are a more effective way of keeping children in school and learning.

Therefore, the LAMP model will gradually evolve into one where partners that are operating site schools will also focus on the seasonal hostel model.

It is a quiet early evening and the unbearable heat of Orissa’s scorched summer land has just broken. The world that slept off the afternoon heat is slow to awaken. The only audible sounds are those of a small group of children, up early from their nap, learning to count.

Gundhar Maji, 8 years old, had been traveling to the brick kilns in Andhra Pradesh with his parents every year after completing only the first grade. In October, Gundhar hid from his parents on the day they were meant to depart for the brick kilns.

After looking all night for their son, Gundhar’s parents, delayed in their migration and fearful of punishment from the local contractor, called off the search. One day, certain his parents had departed, he showed up at the Khaira Residential Care Centre – with only the clothes on his back. He, too, wanted to attend school.

Gundhar’s teacher, Arif Baig, comments, “Gundhar is among the brightest students we have. He understands things right away and benefits quickly from this year’s pilot quality teaching program. He quickly surpassed first grade learning levels and achieved third grade competency.”

Gundhar is a first generation learner, trumping all odds and earning a place among the literate. Arif expects that when Gundhar reunites with his family, “they will be relieved if not proud to learn of their crafty child’s competency.”
• Less than 10 percent of the population in India has access to the Internet.
• Only 13 percent of schools in India offer computer access to their students.

With such limited exposure to technology, the divide between students prepared for the 21st century workforce, and those not, grows each year.

Digital Equalizer (DE) is a technology-enabled learning program that bridges the education and digital divide in India by preparing students to compete in the digital economy.

Targeting children in Grade 6 and higher, AIF provides on-site support to a DE school for three years and prepares the school for complete self-sufficiency after that period. Students become proficient at using technology in their regular curriculum and develop skills to be competitive in the workforce.

A core focus of DE is on preparing teachers to reshape their pedagogy. DE teachers engage students with interactive and collaborative learning that integrates technology and the Internet into the curriculum.

Focus on Quality and Delivery

The DE program enhanced the quality of its curriculum and improved its service delivery over the past year. With a focus on innovation, partnership and systemic intervention, AIF added substantial value to the DE experience.

In Tamil Nadu, AIF partnered with EZ Vidya, a learning solutions provider, to identify specific pedagogical improvements and train the DE team in these models.

In Punjab, AIF began its partnership with the state government by assessing the quality of the government’s IT initiative in education. The state government subsequently increased the number of DE schools by 50 percent, from 400 to 600 schools across the state.

Preliminary findings in an evaluation of the DE program in Punjab that compared DE schools with those without DE revealed that:
1. Parents of students in DE schools felt their children’s learning was enhanced.
2. Students in DE schools were much more likely to use computers and the Internet in their education.
3. Teachers were utilizing computers at a much higher rate to design classroom projects.

DE continues to successfully collaborate with corporate partners to implement full-service centers. The Dell Foundation made a $500,000 commitment to DE to support centers in Delhi, Hyderabad and Bangalore. In addition, AIF continues its partnerships with Adobe, Applied Materials, Gannett Foundation and a number of other companies and foundations.

To meet the twin objectives of growth with equity, knowledge cannot be the prerogative of a few; everyone in the society must have access to knowledge and become a knowledge worker.

— R.A. Mashelkar, Chair, National Innovation Foundation and AIF India Advisory Council Member

The preliminary findings in an evaluation of the DE program in Punjab that compared DE schools with those without DE revealed that:
1. Parents of students in DE schools felt their children’s learning was enhanced.
2. Students in DE schools were much more likely to use computers and the Internet in their education.
3. Teachers were utilizing computers at a much higher rate to design classroom projects.

DE continues to successfully collaborate with corporate partners to implement full-service centers. The Dell Foundation made a $500,000 commitment to DE to support centers in Delhi, Hyderabad and Bangalore. In addition, AIF continues its partnerships with Adobe, Applied Materials, Gannett Foundation and a number of other companies and foundations.

To meet the twin objectives of growth with equity, knowledge cannot be the prerogative of a few; everyone in the society must have access to knowledge and become a knowledge worker.

— R.A. Mashelkar, Chair, National Innovation Foundation and AIF India Advisory Council Member

The preliminary findings in an evaluation of the DE program in Punjab that compared DE schools with those without DE revealed that:
1. Parents of students in DE schools felt their children’s learning was enhanced.
2. Students in DE schools were much more likely to use computers and the Internet in their education.
3. Teachers were utilizing computers at a much higher rate to design classroom projects.

DE continues to successfully collaborate with corporate partners to implement full-service centers. The Dell Foundation made a $500,000 commitment to DE to support centers in Delhi, Hyderabad and Bangalore. In addition, AIF continues its partnerships with Adobe, Applied Materials, Gannett Foundation and a number of other companies and foundations.
Kulvinder Kaur’s talents are corroborated by the 10 trophies she won for ranking first in her school examinations and debate competitions. Currently enrolled in GCG College, Chandigarh, an affiliate of Panjab University, Kulvinder’s achievements would come as a surprise to most. The daughter of a school clerk and an illiterate mother, Kulvinder is the only person in her family and among close relatives to pursue a college education.

Kulvinder’s father, who works at the DE school she attended, explains that his daughter “began to develop more interest in computers and often talked about computers after getting involved with the DE program.” He continues, “Computer education seems like an easy and interesting way of learning. We have not studied up to a good level and, therefore, I felt a gap between school teachers and myself. I cannot help my daughter study like some parents. It is good news that the computer can contribute where I cannot.”

Kulvinder plans to complete her degree in 2012 and aspires to become a teacher. She says, “If taught through computers or project-based learning then students show greater interest in studies, like I did. I love computer labs more than the structured classroom and that is also a reason I want to teach.”

One of Kulvinder’s DE teachers remembers that she “was a quick learner and always focused on her work, showing particularly great interest in project-based learning and computer education. She will surpass us as a teacher, I am certain.”
93 percent of India’s working population is employed in the informal economy. These are workers without contractual employment or social security benefits. From the mid-1990s to now, the number of workers in the informal sector has risen but their wage growth rate has slowed. Therefore, more people in India have entered a declining sector with no livelihood security. These workers need access to skills, capital, technology, and legal rights to gain livelihood security. AIF’s livelihood programs focus on increasing security of income, access to financial services and improving employability of workers.

AIF’s two signature livelihood programs are:
2. Rickshaw Sangh: Enabling cycle rickshaw drivers to access credit to become owners of their vehicles.

AIF also works on two pilot programs:
1. Swacch – Organizing waste workers into business collectives to formalize their employment and bring dignity to their work.
Nasreen and Sufrina are the only breadwinners in their household. The sisters, 18 and 19 years old respectively, provide for seven siblings as their father lost his job after two heart attacks. After investing Rs 500 ($10) each to pay for the vocational training course, the sisters now earn Rs 2,300 ($46) each working at Pantaloons, a national retail store. While both have only graduated 10th grade, Sufrina explains that securing a job and completing a structured course “inspired us to study further. We want to be eligible for other jobs too and are working on advancing our studies because there are jobs available in many places.”

Sufrina comments on the training, “The most important thing I learned was how to deal with people. I am comfortable smiling with customers and people I used to not really look at outside. It makes a difference, work is a happy time.”

Both girls give most of their monthly paycheck to their family while saving some for their little sisters’ upbringing and education as well as their own.

India is experiencing two significant demographic transitions – its population under the age of 25 is growing rapidly relative to its aging population and its population is rapidly urbanizing. Therefore, the economic productivity of urban youth is going to be critical for India’s future economic growth. Equipped with the right skills and access to markets, they can be powerful engines of the economy. Left on the margins due to poor education and lack of capital, they can be a source of discontent and unrest and a drain on the economy.

Through its MAST program, AIF is training unemployed youth with a 10th grade education for employment in high-growth sectors of the economy. MAST begins with a systematic assessment to identify industries that have a shortage of skilled workers. Skills training curricula are then developed to train young people for jobs in these industries.

Beginning with a partnership with Dr. Reddy’s Foundation in Andhra Pradesh in 2005, the program has expanded to Gujarat, Jharkhand, Chattisgarh and West Bengal. 29,000 youth have been trained with an average job placement rate of 71 percent.

MAST’s goal is to train 100,000 youth across India within the next five years. In the coming year, AIF has plans to expand its programs in Gujarat, Jharkhand, Chattisgarh, Rajasthan and Tamil Nadu and implement a new program in Punjab in partnership with the Dream and Beauty Charitable Trust.

AIF is also venturing into rural areas through a collaborative relationship with Anudip Foundation in West Bengal for training youth in the Sunderbans in cutting-edge IT skills. This training will enable them to seek employment in the formal sector and also impart entrepreneurial skills to assist them in starting new businesses.

AIF is also implementing two other initiatives to strengthen MAST:

1. A standardized curriculum development process with quality standards that will be implemented across the various program sites.
2. A common advocacy platform with other civil society organizations that are working in the space of vocational training to engage with the government for effective implementation of the National Skill Development Mission.
Cycle rickshaws are a primary form of public transit in many smaller cities across India. There are an estimated 8 million cycle rickshaws across the country.

Since driving a cycle rickshaw is a low-skill job, it is often a job of choice for recent migrants into the city and for those with little or no education. Typically, the industry is controlled by rickshaw owners who rent out the vehicles to drivers at exorbitant fees, while providing no benefits like vehicle insurance or medical coverage.

AIF’s Rickshaw Sangh program aims to change the paradigm in the industry by enabling rickshaw drivers to own their vehicles and bring them into the formal financial system.

In the Rickshaw Sangh, AIF’s NGO partners create self-help groups of rickshaw drivers, who access loans from commercial banks with AIF standing as the financial guarantor for the repayment of the loans. In addition to the financial aspect, rickshaw drivers also get access to ergonomically designed rickshaws, uniforms and insurance benefits.

Because many of the rickshaw drivers are recent migrants, their presence in the city is often intermittent, as they go back to their villages during crop sowing and harvesting seasons. Recognizing this, SammaaN Foundation in Bihar, is experimenting with a modified approach, where once the drivers own the rickshaw, they lease it back to the organization. In this way, when the owners go back to their villages they still get some revenue from their rickshaw, and while they are gone, the rickshaws are rented to other drivers. SammaaN Foundation also aggregates the rickshaws to sell advertising space and other services. The revenue generated from this innovation is then shared with the rickshaw owners.

Currently, AIF has a presence in Uttar Pradesh, Assam, Bihar and Uttarakhand through its Rickshaw Sangh. AIF has already enabled 4,000 rickshaw drivers to own their rickshaws and intends to expand this number to 25,000 in the next three years with the addition of three new partner organizations.

“Rickshaw pulling was not my first job choice when I moved to Lucknow. It was my only choice.” For 10 years, Mouzam Ali suffered his share of hardships driving a rented cycle rickshaw.

Last year, however, he says “I became the first borrower of the Lucknow Rickshaw Sangh and will finish paying for my rickshaw in a few months. Driving a rickshaw is difficult but when the vehicle is your own, you do not feel bitter.”

Mouzam says, “The authorities used to beat us – and never faced a penalty for this behavior. But I have never been abused since joining Rickshaw Sangh as the police see that an organization is looking after me. Also, passengers trust us and actually pay our reasonable charges without dispute.”

Mouzam saves approximately Rs 500 ($10) a month. He and his wife together earn additional income stitching uniforms for new Rickshaw Sangh members. Mouzam has also motivated 20 other rickshaw pullers to finance their vehicles.

Cycle rickshaw drivers also get access to ergonomically designed rickshaws, uniforms and insurance benefits.

Livelihood - Rickshaw Sangh

Change: Mouzam Ali
India accounts for:
• 20% of the world’s maternal deaths, with a woman dying every five minutes.
• 20% of deaths worldwide of children under the age of five.

The findings of the last National Family Health Survey in India identified maternal and child health as a critical area for the health sector, and underlined the need for intermediate and large-scale interventions. Over the last year, AIF aligned its Public Health strategy to match national priorities. With the Prime Minister of India terming the child mortality situation in the country as “a national shame”, the health machinery has recast national health priorities to focus on maternal and child health.

Consequently, AIF has expanded its public health program to focus on reducing maternal and child morbidity and mortality in addition to its earlier work on care and prevention of people affected by HIV and AIDS.

Within the broad space of maternal and child health, AIF is planning to implement programs that:
• Build health literacy & capacity
• Promote government maternity benefits schemes
• Increase access to basic care during pregnancy, skilled care at the time of birth and quality emergency obstetric care
• Provide home-based newborn care
• Promote basic curative services for major childhood killers

One cannot expect to solve India’s health problems by focusing on curative interventions alone. India must focus on preventative and promotive healthcare.

- Rajat Gupta, Chair, Public Health Foundation of India and Co-Chair, AIF

Public Health - Overview
AIF’s primary focus is on reducing mater- nal and child morbidity/mortality with an emphasis on newborn mortality. AIF has made the following investments in the past year: • A four-year program with the Urban Health Resource Center to improve the maternal and child health of 60,000 slum dwellers in Delhi. • A partnership with the Public Health Foundation of India focusing on migrants’ health through research, evaluation & impact assessment, health communications, and advocacy. AIF will continue to work on expanding overall public health responsiveness and access to HIV and AIDS services for impoverished and marginalized groups, while providing care & support for HIV and AIDS orphans. AIF’s work in this area include the following projects: • Funds leveraged from our relationship with the Bill & Melinda Gates Foundation will be deployed to provide care and sup- port for orphan and vulnerable children in three states with high prevalence of HIV and AIDS. AIF will also provide nu- trition, shelter and education to children of migrating brick kiln workers in the migration-prone district of Nuapada in Orissa. • Aidskyti Media Combine reached out to 1,350,000 people in 117 villages of Uttarakhand and 15 sites in Delhi and Mumbai with prevention, care, support and treat- ment-related messages aired on All India Radio targeting migratory populations. • Breakthrough’s multi-media campaign reached 2.5 million people in five districts of Uttar Pradesh and Karnataka to en- hance understanding of women’s vulner- ability to HIV and AIDS and the effects of domestic violence. • YRG-Care provided care, treatment and support services to vulnerable commu- nities in southern Andhra Pradesh, and started a community care center in the area. • CHES runs a care home for children af- fected & orphaned by HIV and AIDS in Tamil Nadu. • LEPRA strengthens support groups to muster stigma and provides livelihood support to infected and affected persons in Andhra Pradesh. • Samraksha is building capacity for HIV and AIDS counseling and care in two dis- tricts of Karnataka.

Bhagyalaxmi, 38 years old, is a caretaker at the CHES home for HIV infected/affected orphans in Chennai. The home is one of the few residential facilities providing care and sup- port to infected children in the city. Along with her 12-year old daughter, she has lived at the care home since 2000.

Valavan, Program Manager for CHES says, “Finding a care- taker was difficult so we decided to hire a destitute woman who had been widowed.” Bhagyalaxmi was brought by her sister to the CHES home because her in-laws rejected her af- ter her husband died from AIDS. Valavan says, “Bhagyalaxmi has seen many deaths here but her loving spirit is not broken. She tirelessly provides pallia- tive care to the many children here who affectionately call her ‘mother.’”

With her income, Bhagyalaxmi sends her daughter to a board- ing school during the school year. Bhagyalaxmi also sends part of her salary at CHES to her in-laws who value her more now and say they will care for her daughter when she passes away.

While Bhagyalaxmi’s daughter is not HIV-positive, Valavan notes that “she already has understanding of stigma and will be able to articulate it better as she grows up as a living daughter of a HIV-positive mother. We hope these young people will make the biggest changes in society.”
An integral aspect of the bridge between the United States and India is people-to-people connections that strengthen political, economic, and cultural ties. Yet, there are few formal opportunities for Americans to experience India and learn about it first-hand.

AIF offers young Americans the chance to serve with Indian NGOs through a signature service program. Originally known as the Service Corps Fellowship, the program was renamed the William J. Clinton Fellowship for Service in India to honor President Clinton’s commitment to India and citizen service.

The Clinton Fellowship is an exchange of technical skills and intellectual resources that aims to build the capacity of Indian NGOs while developing American leaders with a deep understanding of, and continued commitment to, India.

Since 2001, 223 Fellows have worked with 114 Indian NGOs. The diverse group of Fellows and alumni are united in their desire to serve India and contribute their skills and energy to achieving social and economic change.

The Fellows are selected through a highly competitive application process and work on projects that enhance the ability of their NGOs to serve the needs of their communities. The ethos of the Fellowship is to enable the NGO to continue the project following the completion of the Fellow’s service.

“...I have seen the great power this generation of young people holds to make a difference in the lives of others.”
- President Bill Clinton, Honorary Chair, AIF

Since 2001, 223 Fellows have worked with 114 Indian NGOs. The diverse group of Fellows and alumni are united in their desire to serve India and contribute their skills and energy to achieving social and economic change.

The Fellows are selected through a highly competitive application process and work on projects that enhance the ability of their NGOs to serve the needs of their communities. The ethos of the Fellowship is to enable the NGO to continue the project following the completion of the Fellow’s service.

“I have seen the great power this generation of young people holds to make a difference in the lives of others.”
- President Bill Clinton, Honorary Chair, AIF
The 2008-09 Class of Clinton Fellows comprised 22 Fellows who served with 20 NGOs around the country.

The class had the following characteristics:
- 66 percent were women
- 50 percent were not of Indian origin
- 86 percent had full-time work experience
- 30 percent had a graduate degree
- 55 percent had worked internationally

Some of the highlights and achievements of their work around the country include:

1. Authored a research report on gender sensitivity in HIV and AIDS policies and treatment across the country.
2. Founded an export-oriented crafts business to create livelihood opportunities for dalits in Gujarat.
3. Conducted a health assessment of Juhapura, a large Muslim-majority slum in Ahmedabad.
4. Launched a financial and vocational training school for rural low-income women in Maharashtra.
5. Designed a career counseling and soft employment skills modules for vocational training center in Maharashtra.
6. Implemented a phonics-based reading program across eight districts of Tamil Nadu.
7. Launched two livelihood resource centers catering to disadvantaged youth at Ahmedabad, Gujarat.
8. Developed an online leadership training course for women aspiring to enter Indian politics.

Clinton Fellowship alumni continue to maintain strong links with India. Some examples include:
- David Fuente (’03-’04), is now working with the Center for Development Finance in Chennai.
- Ajaita Shah (’06-’07), formerly the Ex-Executive Director of the SKS Foundation, has launched a venture called Frontier Markets to provide low-cost/high quality products to communities at the bottom of the pyramid (BOP) to help improve their quality of life.
- Aalap Shah (’03-’04) has launched Mala 108, a social-entrepreneurial venture trading sustainable, handmade, eco-friendly, and organic products from around the world.

The 2009-10 Class of Fellows are serving in India from September 2009 to June 2010. The 19 Fellows will work with 17 different NGOs.

“Change: Rick Desai”

“What began as an exploration of India’s development through a book-ended 10 month experience has developed into much more,” explains Rick Desai, a 2008-09 Clinton Fellow.

Rick joined the Clinton Fellowship after four years of work in the private sector. He says, “Almost every company we advised or invested in identified India as a growth area. The rise of microfinance and more broadly, market-based development, became a tangible bridge for finance nerds like me to connect to development.”

Rick worked at SATH in Ahmedabad on their market-led skills training program for disadvantaged youth. Rick helped create the Livelihood Resource Center, a “cyber café” platform for program graduates to receive counseling, refine their computer skills and search for new jobs in exchange for a nominal fee which guaranteed quality and accountability.

To ensure the project’s sustainability, Rick piloted a hiring model that placed experienced, trained and capable youth at companies for a hiring fee. As the center increased its enrollment, Rick initiated new programs such as an open job service, an alumni network and a flexible database that helps match students’ skills with employers’ needs so that youth from slums not only sustain their livelihoods, but advance them.

Rick says, “I’ve learned that to reach your goals, you cannot worry about who gets credit. I’ve learned commitment to development cannot be 10 months or 2 years, it needs to be lifelong. This experience has allowed me to glimpse a reality with a more hopeful and sustainable future for the urban poor.”
A core activity of AIF is to increase awareness of, and generate support for innovative solutions to India’s development challenges. While a majority of AIF’s outreach happens in the United States, there are a growing number of cross-national supporters, who are volunteering their time, donating financial resources and offering their intellectual capital to catalyze change in India.

Chapters
At the heart of AIF’s outreach around the United States are its chapters. Led by Leadership Councils consisting of community leaders, the chapters host awareness-building events and fundraising galas.

In 2008-09, chapters in Seattle and Washington, DC hosted their first gala and those in the Bay Area, Boston, Chicago, Dallas, Los Angeles and New York repeated their galas.

The chapters honored the following leaders for their commitment to India:
- Bay Area: Mike Splinter, CEO, Applied Materials
- Boston: Shivan Subramaniam, CEO, FM Global
- Chicago: Jim McNerney, CEO, Boeing & Company
- Dallas: Peter Altabef, CEO, Perot Systems
- Los Angeles: Dean Scarborough, CEO, Avery Dennison and Amit Kapur, COO, MySpace
- New York: Henry Kravis, Founding Partner, Kravis Kirkburg Roberts & Co. and Dr. Anji Reddy, Chairman, Dr. Reddy’s Labs
- Seattle: Shashi Tharoor, Former Undersecretary, United Nations
- Washington, DC: Ambassador Frank Wisner, International Affairs Advisor, Patton Boggs LLP

In November 2008, AIF hosted its first Leadership Retreat for Trustees and Leadership Council members. The retreat was an opportunity for stakeholders from around the country to exchange ideas and share feedback with the AIF staff. AIF intends to host this retreat annually, and has also begun quarterly update calls for this group.

Young Professionals and Junior Chapters
AIF’s support from the younger generation continues to grow. Over the past year, young professional groups in the Bay Area, New York and Los Angeles held fundraisers attended by between 150 and 200 people in each city. The New York Young Professionals raised over $28,000 in the year. Over the coming year, AIF plans to launch young professional groups in each of its chapter cities.

The junior chapters consisting of middle and high school students continue to demonstrate their compassion for children thousands of miles away by raising funds through dances and other events. These events were held in Chicago and Los Angeles for the second consecutive year and are becoming institutions unto themselves.

This year, the Dallas chapter launched a pilot to connect children in Dallas and Delhi through DE. The six-week pilot connected 5th graders at the Greenhill School with 6th graders at Akshay Pratishtan in Delhi, which is a graduate DE school. The 5th graders used an integrated curriculum to work on a photo essay project called ‘My School.’ An integral part of the curriculum was the cross continental communication aspect, whereas the students in each location blogged and emailed to share their progress and ideas. Based on the success of this pilot, children in more chapter cities will be linked with students in the DE program.

Summits
AIF’s Annual Summits in India and the US are an integral part of educating donors, policy makers and concerned citizens about the issues on which AIF works. This past year, AIF held Summits in New Delhi and New York, both focused on workers in the urban informal sector.

The Summit in New York, co-hosted with New York University’s Robert Wagner School of Public Service, featured a discussion on “The Indian City: Who Counts?” with keynote addresses by Dr. Helene Gayle, President of CARE, Bill Drayton, CEO of Ashoka, and Dr. K.C. Chakraborty, Chairman of Punjab National Bank.

The Summit in Delhi, entitled “The Great Migration Wave: Is Urban India Ready?” was co-hosted by the US India Business Council and brought attention to the issue of rural-urban migration and solutions being implemented to address challenges faced by economically distressed migrants. At the Summit, AIF released a report “Managing the Exodus: Grounding Migration in India,” which was compiled and published in partnership with the US India Business Council and the National Institutes for Urban Affairs.
### Partnerships

#### Education Partners

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARKET ALIGNED SKILLS TRAINING (MAST)</td>
<td></td>
<td></td>
<td></td>
<td>To train unemployed urban youth for jobs in high-growth industries.</td>
</tr>
<tr>
<td>Andhrapradesh</td>
<td>Hyderabad</td>
<td>2009</td>
<td>$405,876</td>
<td>To train 2,582 youth.</td>
</tr>
<tr>
<td>Bengal Mahila Sahav Sadan</td>
<td>Kolkata</td>
<td>2009</td>
<td>$102,601</td>
<td>To train 85 youth.</td>
</tr>
<tr>
<td>Donor and Banerjee Charitable Trust</td>
<td>Kolkata</td>
<td>2009</td>
<td>$91,000</td>
<td>To train 1,400 youth.</td>
</tr>
<tr>
<td>Nar-Desh Jayanti Kendra</td>
<td>Faridabad</td>
<td>2007</td>
<td>$168,731</td>
<td>To train 3,400 youth.</td>
</tr>
<tr>
<td>South</td>
<td>Chennai</td>
<td>2005</td>
<td>$220,205</td>
<td>To train 20,000 youth.</td>
</tr>
<tr>
<td>South</td>
<td>Guwahati</td>
<td>2005</td>
<td>$85,000</td>
<td>To provide technical expertise for expanding MAST.</td>
</tr>
</tbody>
</table>

#### Livelihood Partners

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>RICKshaw SANGH</td>
<td></td>
<td></td>
<td></td>
<td>To enable cycle rickshaw drivers to access commercial loans to become owners of their rickshaw and receive benefits like bank accounts and life insurance.</td>
</tr>
<tr>
<td>Arth &amp; Associates</td>
<td>Allahabad</td>
<td>2009</td>
<td>$10,192</td>
<td>To enable ownership for rickshaw drivers.</td>
</tr>
<tr>
<td>Bhalji Microcredit</td>
<td>Pandit Srinivasar</td>
<td>2009</td>
<td>$43,500</td>
<td>To enable ownership for rickshaw drivers.</td>
</tr>
<tr>
<td>Bike Development Trust</td>
<td>Ranchi and Patna, Bihar</td>
<td>2009</td>
<td>$10,500</td>
<td>To enable ownership for rickshaw drivers.</td>
</tr>
<tr>
<td>Jayne Bhai (JMB)</td>
<td>Ranchi, Bihar</td>
<td>2009</td>
<td>$10,500</td>
<td>To enable ownership for rickshaw drivers.</td>
</tr>
<tr>
<td>Pame</td>
<td>Ranchi, Bihar</td>
<td>2009</td>
<td>$10,500</td>
<td>To enable ownership for rickshaw drivers.</td>
</tr>
<tr>
<td>Ram Keshe</td>
<td>Ranchi, Bihar</td>
<td>2009</td>
<td>$10,500</td>
<td>To enable ownership for rickshaw drivers.</td>
</tr>
<tr>
<td>Sandesh Foundation</td>
<td>Patna, Bihar</td>
<td>2008</td>
<td>$51,500</td>
<td>To enable ownership for rickshaw drivers.</td>
</tr>
</tbody>
</table>

#### Other Partnerships

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Movement for Alternatives and Youths Awareness (MAYA)*</td>
<td>Hyderabad and Bangalore, Karnataka</td>
<td>2008</td>
<td>$149,454</td>
<td>To replicate LaborNet for collectivizing construction workers in Hyderabad.</td>
</tr>
<tr>
<td>Professional Assistance for Development Action (PANDA)*</td>
<td>Chhindwara and Gorakhpur, Uttar Pradesh</td>
<td>2009</td>
<td>$24,792</td>
<td>To strengthen existing groups of 50 women and create 500 vegetable seedling nursery along with market linkages.</td>
</tr>
<tr>
<td>Society for Protection of Wasteland Development</td>
<td>Udaipur, Rajasthan</td>
<td>2010</td>
<td>$127,160</td>
<td>To create employment for 2,350 people through a consortium of 5 NGOs implementing NREGA.</td>
</tr>
</tbody>
</table>

---

* completed partnership
### Partnerships

#### Public Health Partners

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MATERNAL AND CHILD HEALTH</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban Health Resource Center</td>
<td>New Delhi</td>
<td>2008</td>
<td>$264,550</td>
<td>To create Ajees Clinic in Hauz Khas, providing basic health care to 60,000 people with a focus on maternal and child health.</td>
</tr>
<tr>
<td>Public Health Foundation of India</td>
<td>Nationwide</td>
<td>2008</td>
<td>$325,000</td>
<td>To support development of public health education in India.</td>
</tr>
<tr>
<td><strong>HIV/AIDS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maternal and Child Health</td>
<td>Urban Health Resource Center</td>
<td>New Delhi</td>
<td>2008</td>
<td>$146,377</td>
</tr>
<tr>
<td>Public Health Foundation of India</td>
<td>Nationwide</td>
<td>2008</td>
<td>$470,000</td>
<td>To support development of public health education in India.</td>
</tr>
<tr>
<td><strong>Bihar and Utkarakhand</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breakthrough India</td>
<td>Uttar Pradesh &amp; Utkarakhand</td>
<td>2007</td>
<td>$142,577</td>
<td>HIV prevention education and anti-stigma campaign among 2,500,000 people.</td>
</tr>
<tr>
<td>Community Health Education Society</td>
<td>Tamil Nadu</td>
<td>2007</td>
<td>$101,218</td>
<td>Care and support for 2,000 orphans and vulnerable children.</td>
</tr>
<tr>
<td>Meenakshi Mahila College</td>
<td>Tamil Nadu</td>
<td>2007</td>
<td>$30,841</td>
<td>Prevention education through community talks among 100,000 migrant women from Uttaranchal to New Delhi.</td>
</tr>
<tr>
<td>NGPNG society</td>
<td>Andhra Pradesh</td>
<td>2007</td>
<td>$77,363</td>
<td>Care and support for HIV-positive women and children.</td>
</tr>
<tr>
<td><strong>MAMTA Health Institute for Mother and Child</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bihar and Uttar Pradesh</td>
<td>MAMTA</td>
<td>2006</td>
<td>$174,891</td>
<td>Preventing Mother to Child transmission of HIV/AIDS among 200,000 people.</td>
</tr>
<tr>
<td><strong>Nidan Bihar</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uttar Pradesh &amp; New Delhi</td>
<td>2006</td>
<td>$30,000</td>
<td>Prevention education and training health workers to cover 5,500 people.</td>
<td></td>
</tr>
<tr>
<td><strong>Samraksha Karnataka</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Karnataka</td>
<td>2008</td>
<td>$57,155</td>
<td>To train HIV/AIDS counselors and community volunteers to counsel individuals and families.</td>
<td></td>
</tr>
<tr>
<td><strong>YRG-CARE Andhra Pradesh and Tamil Nadu</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Karnataka</td>
<td>2007</td>
<td>$211,463</td>
<td>Expand HIV treatment and care to 3 new centers covering 300,000 people.</td>
<td></td>
</tr>
</tbody>
</table>

#### Emergency Relief Partners

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Date</th>
<th>AIF Investment</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TSUNAMI</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAP Foundation</td>
<td>Cuddalore, Tamil Nadu</td>
<td>2007</td>
<td>$15,000</td>
<td>To provide an Employability Training Program for 1,000 youth to access in-demand market skills.</td>
</tr>
<tr>
<td>Kudumbam</td>
<td>Nagapatinam District, Tamil Nadu</td>
<td>2007</td>
<td>$24,000</td>
<td>To promote livestock and horticulture production for organic farming among 0,150 agriculture and animal husbandry dependent families.</td>
</tr>
<tr>
<td><strong>BIHAR FLOODS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breakthrough India</td>
<td>Bihar</td>
<td>2007</td>
<td>$15,515</td>
<td>To provide emergency food and flood relief.</td>
</tr>
<tr>
<td>Savanna Foundation</td>
<td>Bihar</td>
<td>2007</td>
<td>$25,000</td>
<td>To provide safe drinking water facilities to flood victims.</td>
</tr>
<tr>
<td><strong>MUMBAI TERROR ATTACKS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LEARN</td>
<td>Mumbai, Maharashtra</td>
<td>2008</td>
<td>$3,000</td>
<td>To benefit informal workers and their families affected by Mumbai attacks.</td>
</tr>
</tbody>
</table>

#### Other Partners

<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>2009</td>
<td>$355,005</td>
<td>To fund Ashoka Fellowships for Social Entrepreneurs.</td>
</tr>
<tr>
<td>National Foundation for India</td>
<td>Nationwide</td>
<td>2008</td>
<td>$19,477</td>
<td>To fund two journalism Fellowships to cover seasonal migration.</td>
</tr>
</tbody>
</table>
Dear Friend:

Fiscal Year 2008-09 started out with a bang. Thanks to the hard work of the Chicago Leadership Council, the Chicago gala on April 26, 2008 was a resounding success. This was followed by the New York gala on April 30, 2008, which set a new record in giving for AIF. However, most of our fundraising takes place in the Fall. But when Fall came around, the bottom had fallen out of the financial markets, which impacted our fundraising efforts. Despite a difficult market, our revenue and support was about $8.5 million. This reflects a decrease of about 18 percent on an annualized basis compared to FY 2007-2008.

AIF derives most of its revenues from fundraising events. Yes, it was a difficult year, but thanks to your generosity, we were able to raise about $5.5 million through events alone this past year. Our events continue to be extremely successful with high attendance. Our determined and enthusiastic volunteer leadership councils worked extremely hard to make each fundraiser a success.

Our Chapters were also particularly conscious in keeping costs down for these events, and thanks to all the combined efforts, we were able to keep a low overhead. We spent almost 83 percent of our revenue for programs and grants.

We are, therefore, happy to report that AIF has once again received Charity Navigator’s 4-star rating. In their own words, “only 19% of the charities we rate have received at least 2 consecutive 4-star evaluations, indicating that American India Foundation consistently executes its mission in a fiscally responsible way, and outperforms most other charities in America. This ‘exceptional’ designation from Charity Navigator differentiates American India Foundation from its peers and demonstrates to the public it is worthy of their trust.”

Given the current economic environment, we have tightened our belt even more, monitoring our overhead-related expenses closely. We have reduced the use of consultants, eliminated positions despite already being an extremely lean organization, frozen U.S. salaries for the following year, and cut the compensation of some senior staff.

Our programs are doing well, and going forward we will focus more on our signature programs while leaving room for innovation. Renaming our Service Corp Fellowship as the William J. Clinton Fellowship for Service in India has also created a buzz among prospective fellows and increased the enthusiasm of our current and past fellows.

We are grateful to you for your continued support. Your cumulative support of $55 million during the past eight years has enabled us to start laying the foundation for creating better opportunities for the marginalized in India. We need your support more than ever to continue with this life-changing work.

Sincerely,

Kris Dasgupta
Chief Operating Officer

Financials

Financial Year 2008-09

income

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>contributions</td>
<td>57%</td>
</tr>
<tr>
<td>fundraising</td>
<td>19%</td>
</tr>
<tr>
<td>interest income/other</td>
<td>13%</td>
</tr>
<tr>
<td>events (net)</td>
<td>6%</td>
</tr>
<tr>
<td>Total</td>
<td>$9,584,062</td>
</tr>
</tbody>
</table>

expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>program services</td>
<td>57%</td>
</tr>
<tr>
<td>fundraising</td>
<td>19%</td>
</tr>
<tr>
<td>management &amp; general</td>
<td>13%</td>
</tr>
<tr>
<td>Total</td>
<td>$9,584,062</td>
</tr>
</tbody>
</table>

Income Contributions

- Contributions: $2,477,866
- Events (net): $3,039,206
- Interest Income/Other: $1,092,746
- Management & General: $547,679

Total: $9,584,062

Contribution to Reserve: $908,115

Sub-total: $8,675,947

Total: $9,584,062
## Financials - FY 2008 - 2009

### Eight Year Revenue and Expenses

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>income</td>
<td>$6,566,682</td>
<td>$4,906,374</td>
<td>$3,397,630</td>
<td>$5,653,276</td>
<td>$7,913,760</td>
<td>$8,064,161</td>
<td>$9,754,591</td>
<td>$9,584,062</td>
</tr>
<tr>
<td>expenses</td>
<td>$3,344,766</td>
<td>$4,857,434</td>
<td>$3,213,441</td>
<td>$3,499,704</td>
<td>$6,875,704</td>
<td>$8,134,624</td>
<td>$8,675,947</td>
<td>$8,675,947</td>
</tr>
</tbody>
</table>

### Financial Year 2008-09 Balance Sheet

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>cash and equivalents</td>
<td>$2,310,902</td>
<td>$702,338</td>
</tr>
<tr>
<td>investments</td>
<td>$6,262,634</td>
<td>$7,808,870</td>
</tr>
<tr>
<td>receivables</td>
<td>$406,238</td>
<td>$669,531</td>
</tr>
<tr>
<td>other assets</td>
<td>$17,267</td>
<td>$4,135</td>
</tr>
<tr>
<td>total assets</td>
<td>$8,997,041</td>
<td>$9,184,874</td>
</tr>
<tr>
<td>grants payable</td>
<td>$2,344,737</td>
<td>$3,944,098</td>
</tr>
<tr>
<td>other payable</td>
<td>$126,586</td>
<td>$73,213</td>
</tr>
<tr>
<td>total liabilities</td>
<td>$2,471,323</td>
<td>$3,567,271</td>
</tr>
<tr>
<td>unrestricted net assets</td>
<td>$1,909,906</td>
<td>$1,917,288</td>
</tr>
<tr>
<td>temporarily restricted net assets</td>
<td>$4,015,812</td>
<td>$4,499,815</td>
</tr>
<tr>
<td>permanently restricted net assets</td>
<td>$600,000</td>
<td>$600,000</td>
</tr>
<tr>
<td>total net assets</td>
<td>$6,525,718</td>
<td>$5,617,603</td>
</tr>
<tr>
<td>total liabilities and net assets</td>
<td>$8,997,041</td>
<td>$9,184,874</td>
</tr>
<tr>
<td>AIF People</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Council of Trustees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hon. William J. Clinton (Honorary Chair), and President of the United States of America</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Ayus Aggarwal, Managing Director, Healthcare Advisors, and Mrs. Anuradha Aggarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Naveen Alkaly, Advisory Board, and Mrs. Ginny Alkaly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applied Materials, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Rani Bahadur, Malaria-Asian Philanthropist, and Mr. B N Raul</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vizio Balagopalan, President, Vizio Group LLC, and Mr. Deepak Balagopalan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Raj Bhatia, Vice President, Merrill Lynch Private Banking &amp; Investment, and Dr. Sveeta Bhatia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Sumit Bhatia, Executive Director, Salomon Smith Barney LLC, and Mrs. Damani Chakar</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Ravi Bhatia, Co-Founder and Managing Director, Laxmi Venture Capital LLC, and Mrs. Premal Bhatia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Sudhakar Shenoy, President &amp; CEO, Information Management Consultants, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Ms. Kavita Ramdas, President &amp; CEO, Global Fund for Women</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Ramesh Kapur, President, MED-TECH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Rakesh Jain, Chief Executive Officer, Maxis Networks, and Mrs. Hina Jabbal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Jennifer Keesmaat, President, New Path Ventures, and Mrs. Karin Keesmaat</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Richard F. Celeste, Former U.S. Ambassador to India; President, Colorado College</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Anil Bhandari, Senior Vice President, Salomon Smith Barney</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Hector de J. Ruiz, Chairman, Co-Founder, Global Catalyst Partners</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. David Dinkins, Former Mayor of New York City</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. David Rubenstein, Co-Founder and Co-CEO, The Carlyle Group, LLC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Maynard Webb, Co-Founder, Chairman, and CEO, Informatica Corporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Richard G. Fuld, Jr., Co-Founder and Co-CEO, Lehman Brothers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Ronald A. Perelman, Co-Founder and Co-CEO, Fortress Investment Group, L.L.C.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Board of Directors</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Naveen Aggarwal, Co-Founder, Healthcare Advisors, and Mrs. Aarti Aggarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Neel Kashkari, President &amp; COO, Federal Reserve Bank of Minneapolis, and Mrs. Sunita Kashkari</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Preet Bharara, U.S. Attorney for the Southern District of New York, and Mrs. Nivedita Bharara</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. Jennifer Keesmaat, President, New Path Ventures, and Mrs. Karin Keesmaat</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Richard F. Celeste, Former U.S. Ambassador to India; President, Colorado College</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Anil Bhandari, Senior Vice President, Salomon Smith Barney</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Hector de J. Ruiz, Chairman, Co-Founder, Global Catalyst Partners</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. David Dinkins, Former Mayor of New York City</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. David Rubenstein, Co-Founder and Co-CEO, The Carlyle Group, LLC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Maynard Webb, Co-Founder, Chairman, and CEO, Informatica Corporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Richard G. Fuld, Jr., Co-Founder and Co-CEO, Lehman Brothers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. Ronald A. Perelman, Co-Founder and Co-CEO, Fortress Investment Group, L.L.C.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Ambassador Frank G. Wisner, International Affairs Adviser, Point Breeze LLP**

**Trustees Emeriti**

Mr. Stephen A. Ross, President, Truth Engineering Co., Inc. and Mrs. Chloris A. Ross

Dr. Navin Gupta, Vice-Chairman, Wind River Systems, and Mrs. Vineta Gupta

Mr. Samuel Menden, Chief Executive Officer, Mckinsey & Co., and Mrs. Shalini Menden

Dr. Paul Pelosi, Chief Executive Officer, Pelosi Partners, and Mrs. Mary Pelosi

Mr. Hector de J. Ruiz, Chairman, Co-Founder, Advanced Micro Devices, Inc.

**Board of Directors**

Mr. Naveen Aggarwal, Co-Founder, Healthcare Advisors, and Mrs. Aarti Aggarwal

Dr. Neel Kashkari, President & COO, Federal Reserve Bank of Minneapolis, and Mrs. Sunita Kashkari

Mr. Preet Bharara, U.S. Attorney for the Southern District of New York, and Mrs. Nivedita Bharara

Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc. and Mrs. Karin Keesmaat

Dr. Jennifer Keesmaat, President, New Path Ventures, and Mrs. Karin Keesmaat

Mr. Richard F. Celeste, Former U.S. Ambassador to India; President, Colorado College

Mr. Anil Bhandari, Senior Vice President, Salomon Smith Barney

Mr. Hector de J. Ruiz, Chairman, Co-Founder, Global Catalyst Partners

Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc.

Mr. David Dinkins, Former Mayor of New York City

Mr. David Rubenstein, Co-Founder and Co-CEO, The Carlyle Group, LLC

Mr. Maynard Webb, Co-Founder, Chairman, and CEO, Informatica Corporation

Mr. Richard G. Fuld, Jr., Co-Founder and Co-CEO, Lehman Brothers

Mr. Ronald A. Perelman, Co-Founder and Co-CEO, Fortress Investment Group, L.L.C.

**Board of Directors**

Mr. Naveen Aggarwal, Co-Founder, Healthcare Advisors, and Mrs. Aarti Aggarwal

Dr. Neel Kashkari, President & COO, Federal Reserve Bank of Minneapolis, and Mrs. Sunita Kashkari

Mr. Preet Bharara, U.S. Attorney for the Southern District of New York, and Mrs. Nivedita Bharara

Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc.

Mr. Richard F. Celeste, Former U.S. Ambassador to India; President, Colorado College

Mr. Anil Bhandari, Senior Vice President, Salomon Smith Barney

Mr. Hector de J. Ruiz, Chairman, Co-Founder, Global Catalyst Partners

Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc.

Mr. David Dinkins, Former Mayor of New York City

Mr. David Rubenstein, Co-Founder and Co-CEO, The Carlyle Group, LLC

Mr. Maynard Webb, Co-Founder, Chairman, and CEO, Informatica Corporation

Mr. Richard G. Fuld, Jr., Co-Founder and Co-CEO, Lehman Brothers

Mr. Ronald A. Perelman, Co-Founder and Co-CEO, Fortress Investment Group, L.L.C.

Mr. Donald J. Trump, Co-Founder and Co-CEO, Trump Organization, Inc.

Mr. David Dinkins, Former Mayor of New York City

Mr. David Rubenstein, Co-Founder and Co-CEO, The Carlyle Group, LLC

Mr. Maynard Webb, Co-Founder, Chairman, and CEO, Informatica Corporation

Mr. Richard G. Fuld, Jr., Co-Founder and Co-CEO, Lehman Brothers

Mr. Ronald A. Perelman, Co-Founder and Co-CEO, Fortress Investment Group, L.L.C.

Mr. Hector de J. Ruiz, Chairman, Co-Founder, Advanced Micro Devices, Inc.
Donors

American India Foundation - Annual Report 2008 - 2009

April 1, 2008 - March 31, 2009

Leader Circle $500,000 and above

BlackRock Foundation
WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.

Patrons $25,000 - 49,999

Hillman Foundation

Benefactors $10,000 - 24,999

Bain Capital

Sponsors $2,500 - 9,999

Citizen Energy

Founders $1,000 - 2,499

Actel Corporation

Founding Members $100 - 999

Alex Thomson

Honor Roll Members $50 - 99

Barbra Streisand

Platinum Benevolence Fund

WPP Group USA, Inc.
Donors

Barde, Sai S.
Banerjee, Siddharth
Asset Management Associates, Inc.
Armishaw, Andrew
Aribindi, Veena and Ram P.
Applied Materials, Inc.
Apple Care Medical Management, Inc.
Anonymous
Anonymous
Anonymous
Ahooja, Anjali
Adhia, Ashit K.
13i Capital Corporation
Yohanan, M.D.
Weinberg Family Foundation
Warrior, Padmasree
Voltmer, Ralph
Vishnoi, Rohit
Charitable Foundation
Venkataraman, Ganesh and Sundaram, Uma
Veronis Suhler Stevenson Partners LLC.
Veluchamy Family Foundation
Vashee, Vijaykumar
Cheever, Martin A.
Chauhan, Dijvijay
Chaudhary, Subhash
Chartres Lodging
CFC National Capital Area
Center for Asthma and Allergy
Capobianco, David N.
Cammack, Jon
Brownstein, Neill
Bose, Debashish
Bose, Anirban
Bommakanti Chandralekha
Blue Pointe Capital Management, LLC
BlackRock Financial Management, Inc.
Blue Pointe Capital Management, Inc.
Ronnenfeldt & Company
Birla, Sujata
Bill and Melinda Gates Foundation
Bhattarya, Amit K.
Berman, Neuberger
Beam Global Wine & Spirits
Baxter, Behram
Dilip Patel & Company, LLP
Dickey, Kevin T.
Dhanda, Satish K.
DeWolfe, Chris
Deutsche Bank
Deb, Dipanjan
Datwani, Asudo D.
Dass, Anil
Daruvala, Toos
Farrhat, Carmille
Essat, Aiman
Elavia, Swati T.
Edwards, Jack
Edwards, Christine A.
Dutta, Rajiv
Dunn, Russell D.
Duffy, Tom
Dohadwala, Mohammed
Dilip Patel & Company, LLP
Gupta, Vinod
Gupta, Rajiv L.
Gupta, Niraj
Gupta, Neeraj
GTCR Golder Rauner II, LLC
Grube, Mark E.
Gow, Roderick
Gottesman, Edward
Gonzalez, Lillain
Goldman, Sachs & Co. Matching Gift Program
Gill, Amarjit
Ghai, Vijayant
Gautham, Ravi
Ganske, Sebastian
Gaitonde, Sunil
Fussell, Olivia
Finklestein, Mark
Fierro, Carlos
Kothari, Sonny S.
Kothari, Ajit K.
Kontogouris-Djokic Foundation
Kontogouris, Venetia
Kline, Robert D.
Kapoor, John N.
Khandekar, Janu
the Jewish Federation of Metropolitan Chicago
Kejriwal, Amitabh and Nikita
Katt, Faye
Kasbe, Timothy
Kapoor, John N.
Kamath, Prabhakar H.
Kalav, Ozlenen E.
Joshi, Asha
JNF Asset Management
Jiganti, John J.
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Jain, Amit
Jain, Sital P.
Jain, Manoj
Jain, Dipak C.
Donor List:

Clinton Fellow Hamsa Subramaniam interviews a doctor at a Care Home for HIV Orphans. CHES, Tamil Nadu.

Back Cover: Kajori Devi, a Maitree Dairy Collective leader, handling feed for her animals. Srijan, Rajasthan.

For the generous support provided to the causes of AIF, we thank

Nishith Desai Associates
Legal & Tax Counselling Worldwide