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Dear Friends:

2016 marks our 15th year fighting poverty in India and building civil society bridges between the world’s two largest democracies. We are deeply grateful to all of our financial supporters, volunteers, staff, implementing partners, directors, trustees, consultants and allies – both in the United States and in India. Collectively, they comprise a growing community dedicated to giving every Indian living in poverty a chance to improve their living conditions, and to giving every American a chance to appreciate the history, traditions, and potential of India.

For AIF, this year was one of growth and transition. A second Co-Chair was appointed for the first time in our history, AIF’s fourth President and CEO was announced, and our Country Director completed his first year. Working alongside long-tenured staff and volunteers – many of whom have been active in AIF since its founding year, 2001 - we concluded the year with by far our strongest team ever.

Our programs continued to mature, innovate, and have impact on the lives of hundreds of thousands of poor families in India. They address three issues that are of central importance to the realities and aspirations of every poor family: their health, the education of their children, and their ability to earn a decent living. We are proud of our holistic approach and we are committed to continuing it.

We are also continuing to develop leaders through our Fellowship program that has cumulatively sent nearly 400 idealistic young people to India for 10 months service from the United States and more recently, from within India itself. A common refrain from the Fellows after they return is, “This experience changed my life.” Their work also changed the lives of the people they served, and has also deeply impacted AIF itself.

We are proud that AIF achieved the three-star rating from Charity Navigator. We remain committed to being effective stewards of all the resources our donors and volunteers provide to us.

Whatever your role in supporting AIF, we hope you can take pride in the accomplishments outlined in this report as we work to catalyze social and economic change in India. At the same time, we are laying the groundwork to become even more efficient and have greater impact in the years ahead.

The United States and India have important leadership roles to play on the global stage during the remaining years of the twenty-first century. AIF’s work to strengthen collaboration at the civil society level to implement scalable solutions to the three core dimensions of poverty – health, education and livelihoods – can be a beacon to the world. It can demonstrate what is possible when humanitarian solidarity is acted upon in a rigorous, business-like and joyful manner.

Sincerely,

Ajay Banga
Co-Chair

Alex Counts
President and CEO

Ravi Kumar
Immediate Past CEO

Lata Krishnan
Co-Chair

Nishant Pandey
India Country Director
LEARNING AND MIGRATION PROGRAM (LAMP)

Thirteen year old Kaajal Manjibhai Baldania’s family is one of millions in India that are dependent on seasonal migration for their livelihood. Kaajal’s parents belong to the educationally and economically disadvantaged Koli community that migrate as agricultural laborers. Children suffer the most in the vast informal economy of seasonal distress migration and labor. Forced to accompany their families to work sites, they leave behind their friends, communities, and most crucially, their schools.

AIF’s Learning and Migration Program (LAMP) provides an avenue to education and a nurturing community in which children can learn. LAMP works with some of the most neglected communities in India to ensure that the children of seasonal migrants have access to consistent, high quality, and age-appropriate education. LAMP’s Learning Enrichment Program (LEP) provides the tools and curriculum children need before and after school hours to learn basic skills like reading, writing, and arithmetic, and also helps them build new skills such as problem-solving and critical thinking.

LAMP’s outreach involves facilitation and training of community members to improve school management, building trust between community leaders, parents, and families, and establishing a way for parents to realize the importance of education for their children. Najabhai Kanabhai Aal, from Kaajal’s village Kalasar in the Surendranagar district of Gujarat, has led the School Management Committee (SMC) for the last several years. He says, “We have benefitted hugely from the information and awareness given to us regarding RTE [national Right to Education Act] through LAMP. SMC meetings and trainings have enabled us to follow up with children who are irregular in school attendance. We are involved in the decision making process of running the school and recently decided to hold LEP classes in an old, unused building. It has benefitted not just us, but also our children.”

Kaajal’s parents are tremendously proud of her progress in school, and hope that education will open up opportunities for their daughter that they never had. “I have been attending the LEP classes for over a year. I got story books to read and learnt about computers from Rasikbhai, my teacher. I feel proud that I can type my name in English on the laptop,” she says. Kajal is the youngest in her family. “I want to grow up and become a policeman. I will catch robbers and those who drink alcohol and send them to jail.” Her friend Bhavika nods and laughs in agreement.
‘Jalave jyot shikshan ni LAMP,’ a radio program broadcast by All India Radio to all villages of Gujarat, stressed the importance of elementary education, the role of the community in strengthening school governance, and the critical issues of child migration and girls’ education. Sonara Khodabhai Ganeshbhai, 45, and his wife Saakiben, 40, from Amaliyara village have been listening to the program after returning from their work in the fields at the end of the day. Says Saakiben, “High school is very far from our village, so girls drop out after Class 8 and help in household chores. The radio program has taught us we must enable our girls to get a chance to complete their education so that they have better options in life later on.” Their 13 year old daughter, Rinkle, asserts: “I will continue my studies beyond Class 8. I want to be an engineer.” Saakiben says she will fulfill her daughter’s ambition to become an engineer.

**IMPACT 2015-16**

36,375 CHILDREN
17,272 GIRLS | 19,103 BOYS

220 FACILITATORS
302 CLASSES

1,265 VILLAGES
237 SEASONAL HOSTELS
1,494 SCHOOLS / SCHOOL MANAGEMENT COMMITTEES

TOTAL COVERAGE SINCE INCEPTION
388,974 CHILDREN
Every morning, twelve year old Vidisha Rawat leaves her home in Farsula village, Dugadda and treks 35 minutes covering nine kilometers of twisting roads and high altitude trails in Uttarakhand to reach her government school in Dho-bighat, Lansdowne.

“I enjoy learning when my teachers use the computer and projector,” says Vidisha. “My favourite subjects are math and science. With the help of the computer, I understand and remember fractions. I also learnt photosynthesis today in the science class and realized that even plants have a process to digest food!” Her science teacher, Satish Chandra Goud, says assertively, “The DE way of teaching has not only made it easier for teachers to explain concepts in class, it has also encouraged the students to actively participate, interact with each other and the teacher, and satisfy their curiosity levels.”

Students who attend Digital Equalizer schools not only increasingly utilize technology within their studies and project assignments, but also outside the classroom by stimulating their curiosity about the world and providing resources for them to explore their own interests. Parents see the visible results of higher grades, higher competencies, and valuable knowledge, and are increasingly supportive of keeping them in school.

Most of Uttarakhand is covered by forests and mountains, making connectivity and infrastructure support to schools a significant challenge. AIF is working to integrate the latest innovations in instructional pedagogy in order to keep ahead of emerging trends and ensure whole schools – and their teachers and students – are equipped with the knowledge, skills, and tools to be successful. To ensure that Digital Equalizer’s benefits reach as many students and teachers as possible, AIF partners with state governments to scale and sustain the work over the long term, building the capacity of local governments to embrace and provide technology as a means to instill a culture of engaged learning and innovation.

The walk downhill, after school is over, is easier for Vidisha. She rushes home to tell her mother Kanti that she learnt about photosynthesis in school. Her mother, recently widowed, says, “I want Vidisha to be financially independent, and not be like me. Ever since I lost my husband five months ago, I have had to depend on their paternal aunt in the big city to send us money.” Vidisha pays close attention to what her mother says and responds, “My father died because we couldn’t reach a hospital in time. I want to save lives. I will study to become a doctor.”
Government Intercollege Dhobighat Principal Dinesh Chandra Gour has been working in education for the last 37 years. He belongs to a generation of teachers who long used traditional teaching methods, but he now realizes that digitization in the classroom enables students to grasp concepts faster. “I have seen significant improvements in teaching-learning aids. But there are large learning gaps due to various factors. These gaps can be closed through the implementation of Digital Equalizer which creates a collaborative learning environment for the students”, he says.

IMPACT 2015-16

220,981 STUDENTS
94,539 BOYS
126,192 GIRLS

6,949 TEACHERS
1,125 SCHOOLS

102 CENTRES OF EXCELLENCE
5 SCHOOL TRANSFORMATION PROGRAMS
9 TAB LABS

65 CENTRALIZED TRAINING FOR THE SCHOOL HEADS

TOTAL COVERAGE SINCE INCEPTION
1,621,628 CHILDREN | 72,251 TEACHERS | 4,242 SCHOOLS
MARKET ALIGNED SKILLS TRAINING (MAST)

Nineteen year old Komal, from Rewari in Haryana, dropped out of high school when her parents were unable to pay her school fees. She wished to continue her schooling but had to give up her dreams instead and take up odd jobs to help out. Her father runs a street food stall and his monthly earnings are not enough to support a family of four.

Komal’s life changed when she joined a beautician’s course in AIF’s Market Aligned Skills Training (MAST) program. After completing her training she gained employment with Navrang Beauty Parlour, where she has been working for the last seven months. “I never imagined I would ever be able to handle things like facials, haircuts, and make-up, it looked well beyond my reach. The MAST course also taught me how to interact with clients. My social skills have improved and so has my self-confidence.” Tani Jain, one of Komal’s regular clients, says, “I love Komal’s hair spa and head massage, she has gentle but firm hands.”

India’s rapid growth has given rise to provincial towns and the transformation of surrounding villages. Local youth regularly seek work in factories or through self-employment. Rewari is one such town in the state of Haryana where MAST is harnessing the vast potential of India’s youth to power the country’s growing industries and address the country’s increasing lack of qualified labor. Through market-aligned curricula and hands-on training, MAST provides the knowledge and skills needed for young people to succeed in the workforce.

Today Komal’s income as a beautician has more than doubled. She is saving to start her own beauty parlor where she says she will be able to employ skilled persons from the MAST center. “Earlier, I used to wonder what my future would be, whether I would have to help my father in his food stall or continue doing odd jobs. Now I have no fears,” she beams proudly. “I want to build up a good reputation and have regular clientele.”
Meena, 18, has scored 71% in her high school exams and has applied for college admission, but her parents want her to start earning and help them out financially. Meena’s father is a barber by profession and his earnings are not enough to support the whole family. Meena has enrolled in the garment construction course and has borrowed a sewing machine from one of her aunts to practice at home after training sessions are over. The MAST center in Rewari runs courses based on local market needs and hands-on training. “I want to join the IAS,” she says wistfully. “On completion of this course, I will start earning from home, and save up enough to be able to pursue my studies.”

“NOW I HAVE NO FEARS. I WANT TO BUILD UP A GOOD REPUTATION AND HAVE REGULAR CLIENTELE.”

IMPACT 2015-16

2,430 YOUTH TRAINED
1,039 WOMEN TRAINED
1,391 MEN TRAINED

80% YOUTH PLACED

TOTAL COVERAGE SINCE INCEPTION
114,484 TRAINED | 75% PLACED
ABILITY BASED LIVELIHOOD EMPOWERMENT (ABLE)

In a country where 26 million people have some form of disability, 25 year old Akhil Sharma walks away after delivering dinner to the Krishnamurthy family. He feels he’s getting better at his job and his colleagues give him a grand thumbs-up on his return to the kitchen. Akhil works at The Yellow Chilli, renowned chef Sanjeev Kapoor’s chain of restaurants, in Bangalore. He is hearing impaired and has related speech difficulty too, but his positive attitude and genuine desire to learn on the job have enabled him to create a livelihood opportunity for himself.

By providing comprehensive training for persons with disabilities that is custom tailored to align with the local economy’s market needs, the Ability Based Livelihood Empowerment (ABLE) program equips young persons with disabilities with the skills they need to find gainful employment. ABLE builds the capacity of partner NGOs and develops curricula for skills training and work readiness of persons with disabilities—enabling them to have equal, inclusive and dignified livelihoods. The training component is supplemented by advocacy in the private sector, including employer training to prepare and encourage inclusive human resource practices within companies.

As a child, Akhil enjoyed playing football, cricket and badminton in his remote village in the Jhalawar district of Rajasthan, but was excluded from social circles as the other children could not communicate with him. Forced to drop out of school in Class 7, Akhil sought help from his family to travel south to Bangalore, where he learned critical workplace skills and specialized skills through curriculum in hospitality to prepare him successfully to obtain work and succeed in the workplace. The hospitality training is enhanced by foundational workplace readiness skills training, from life skills and time management to workplace ethics. On completion of the training, he was successfully hired by The Yellow Chilli.

ABLE is guided by the belief that it is one’s ability, not disability, that defines any individual. Akhil now looks forward to furthering his education with the salary he earns. He says, “My colleagues are helpful and keep encouraging me. I get all the support I need to stay in this job. I would like to pursue specialized training and become a chef.”
“My experience with Akhil has been awesome,” says Siddharth Sonnad, managing partner at The Yellow Chilli Bangalore. “He understands things very fast, he is a fast learner and is a dedicated worker.” When setting up the restaurant, Siddharth approached several employment agencies for his recruitment needs, but found it immensely challenging to hire staff who would be self-motivated. Through ABLE Siddarth identified Akhil Sharma as a suitable candidate. “I don’t feel I have employed a person with disability. I feel like I have employed a person who is happy to work. Having a satisfied employee, for me or any other employer as a matter of fact, is the greatest achievement.”

ABLE IS GUIDED BY THE BELIEF THAT IT IS ONE’S ABILITY, NOT DISABILITY, THAT DEFINES ANY INDIVIDUAL.

IMPACT 2015-16

2,544 PERSONS WITH DISABILITIES TRAINED
1,954 MEN
590 WOMEN

72% YOUTH PLACED

TOTAL COVERAGE SINCE INCEPTION
10,123 TRAINED | 56% PLACED
28 year old Pinku Chitrakaar from Vidyamandir-path, Guwahati lives in a rented one-room bamboo hut with his wife Debi and two-year-old daughter Gauri. He has been a rickshaw-puller for the last 7 years, which he rents. It was a daily struggle to get the rickshaw of his choice as the best rickshaws would be taken by those who came earlier than him. And he had to pay around 60 rupees [$1 USD] daily as the rental on the rickshaw. That’s when he decided that the best thing for him to do would be to apply for a loan and get his own rickshaw through the Rickshaw Sangh program.

The Rickshaw Sangh targets one of India’s most overlooked populations and provides access to credit alongside benefits to help rickshaw drivers break cycles of poverty by owning their own vehicles. In this informal industry, drivers are subject to prohibitive vehicle rental rates as well as social stigma and harassment. Rickshaw Sangh is working to formalize an industry paradigm by mainstreaming rickshaw operators into the financial system, while providing foundational benefits like ID cards, licenses, permits, insurance, and uniforms. The program provides the critical access to credit by organizing drivers into small joint-liability groups and by providing banks with a First Loss Default Guarantee (FLDG).

Pinku says, “After taking this loan, it has become easier for me to run the house. While I’m not saving much, I manage to pay for the rent and electricity and at the same time I can buy things for my wife and daughter. I want to build my own house and educate my child. She will be a teacher,” he asserts. Pinku is originally from Sealdah in West Bengal, but migrated with his family to Assam in search of work. Many rickshaw drivers are migrants from rural areas, hoping to find better paying work in cities. Because they come to the city with so little, owning an asset can seem like a daunting and impossible goal, and most ultimately fall into the hands of loan sharks in order to pay the rent on their borrowed rickshaws. AIF’s Rickshaw Sangh is succeeding in transforming the industry by providing a safe, honest, and formalized way for drivers to pay off loans and own their own vehicles.
AIF’s Rickshaw Sangh partner in Guwahati has recently begun a pilot to provide M-Pesa to its beneficiaries. M-Pesa is a mobile phone-based money transfer service. Participants can transact business on their mobile phone, thus encouraging them to save small amounts on a regular basis. Deepak Kalita, a Rickshaw Sangh member, who has recently signed up for this facility says, “Due to my rickshaw plying, I don’t get time to visit the bank. This seems like the most convenient way for me to deposit my daily earnings.”

“I WANT TO BUILD MY OWN HOUSE AND EDUCATE MY CHILD. SHE WILL BE A TEACHER.”

16,000 ASSETS CREATED
13,770 RICKSHAWS
599 TROLLEYS
1,631 PUSHCARTS

95% OF ASSETS CO-LOANED WITH SPOUSE
50% AVERAGE INCREASE IN INCOME

TOTAL COVERAGE SINCE INCEPTION
94,412 ASSETS CREATED | 78% OF ASSETS CO-LOANED WITH SPOUSE
Alyssa Russo has spent the last six years working in international development. During her Master’s degree in International Development, she contemplated pursuing research after graduation, which brought her to Hyderabad in India where she spent a year working and researching girls’ education. As a William J. Clinton Fellow with AIF, a social impact leadership development program immersing early career professionals in high-impact projects in partnership with NGOs across India, Alyssa deepened her field expertise with LAMP and Cohesion Foundation Trust in the rural Kutch district of Gujarat.

At the start of her fellowship, Alyssa didn’t know very much about rural India. In fact, she did not even know where Kutch was. Coming from New York City suburbs to Rapar, a place completely opposite in every way, was a challenge but it was also educational. “When I think about all the lives I come across and have the opportunity to meet and help,” Alyssa reflects, “I am reminded of why I am here and how I would not want to be anywhere else. I am humbled by these women every day, for I am not sure, that if our lives were reversed, I would be as brave and strong as they have been.”

Working directly with facilitators, community members and young girls in focus group discussions (FGD), Alyssa designed research tools to capture attitudes and perceptions of girls, boys and parents towards girls’ secondary education. Alyssa’s tool enabled the team to conduct over 100 FGDs, with more than 1,600 participants. “The experience not only exposed me to rural education, but also taught me essential skills like multi-tasking and flexibility in a rural environment,” says Alyssa. “I learned how to go with the flow, how to slow down and take the time to listen to others in order to solve any problem at hand.”

Reflecting on the Fellowship experience, Alyssa remarks that “American India Foundation showed me that the education field is a great way to have an impact on a broad range of people, from girl students to teachers to parents and the community at large. The Fellowship is an amazing way to serve a community in a relatively short time commitment. Ten months in the nonprofit sector can teach so much about what it takes to work in service to others and gain skills that you can apply to any job.”
Hetal Kishoredass is a Grade 9 student at Jangi Secondary School in Kutch. Her mother is a housewife with no education, and her father dropped out of school in Grade 7. “I enjoyed the discussion with Alyssa-ben in which we could discuss issues related to our schooling, early marriage and being able to discuss these issues with our parents,” says Hetal. “Most of the girls in my group would like to continue their education and become engineers or teachers, provided their parents support them in this movement. I will finish schooling and go to college. I want to become a scientist and do research.”

"THE FELLOWSHIP IS AN AMAZING WAY TO SERVE A COMMUNITY ...AND GAIN SKILLS THAT YOU CAN APPLY TO ANY JOB."

**IMPACT 2015-16**

28 FELLOWS
19 WOMEN
9 MEN

20 AMERICAN FELLOWS
8 INDIAN FELLOWS

**ISSUE AREAS:**
- EDUCATION - 5
- LIVELIHOODS - 7
- PUBLIC HEALTH - 5
- LAW AND ADVOCACY - 4
- TECHNOLOGY, COMMUNICATION AND RESEARCH - 7

**TOTAL COVERAGE SINCE INCEPTION**
392 FELLOWS | 174 PARTNERS
MATERNAL AND NEWBORN SURVIVAL INITIATIVE (MANSI)

Sumitra Pangi and her baby Bujjir are part of a larger group of mothers and babies who attend a community meeting organized by AIF’s partner Srijuna. Sumitra, barely 20 years old, belongs to a tribal group that survive on forest produce and jhum (shifting) cultivation. She is mother to three children, the youngest being three months old. “I did not have any pre-natal checks for my first two deliveries,” she says. But during her third pregnancy, the government-accredited community health worker, called ASHA, ensured that Sumitra received her pre-natal check-ups and medical attention on delivery. Rajamma Pangi, the ASHA, has been working in these villages for the last ten years. While taking a smear test for malaria to which the area is prone in the rains, Rajamma says, “Being able to attend to people in my village makes me feel good. I’m looking forward to receiving trainings under the MANSI program, these will enable me to understand and attend to cases smoothly and ensure they get the right medical attention in a timely manner”.

Since 2009, AIF has been working to reduce maternal and child mortality in rural, impoverished areas in Jharkhand through the Maternal and Newborn Survival Initiative (MANSI), an innovative public-private partnership model for community health. Providing basic medical knowledge and training to local community health workers, the program creates a safety net of trusted community figures for mothers who live far from hospitals and need medical attention. The training in turn empowers local women to care for their community in home-based maternal and neonatal care, ensuring proper and regular medical attention during pregnancy and postnatal care. In the highly successful 5-year pilot phase, MANSI demonstrated significant declines in the under-5 mortality rate, the neonatal mortality rate and the infant mortality rate in the project area by 44%, 46% and 39% respectively.

As part of its scaleup plans, MANSI has entered the region of Vishakapatnam district in Andhra Pradesh. This region is comprised of hill tribes who survive on forest produce. Many villages are not accessible. Weekly shandies (farmers markets) are the place where locals not only trade their produce, but also exchange information on their welfare. 90% of the population belong to tribal communities. The infant mortality rate is 27% higher and the under-5 mortality rate is 61% more in tribal areas as compared with non-tribal areas. It is a high endemic malaria zone. Starting with direct intervention in the villages, the project is designed to build local capacities for communities to care for their mothers and children and ensure a successful start to life.
At the Bheemavaram Primary Health Centre, Dr. Sitaramraj examines a patient and explains that most of the cases are that of malaria, scabies, diarrhea, and alcoholism. Pregnant mothers who come to the health center for delivery insist on being discharged the same day, putting their lives and that of the baby at risk. They have organized a meeting of frontline health workers in the next village, Gummakota, to exchange information on their cases and learn how to handle new issues. The various community health workers who attend this meeting are interested in MANSI’s interventions for maternal and newborn care and are looking forward to its implementation.

“BEING ABLE TO ATTEND TO PEOPLE IN MY VILLAGE MAKES ME FEEL GOOD... [MANSI] TRAININGS ENSURE THEY GET THE RIGHT MEDICAL ATTENTION IN A TIMELY MANNER.”

**IMPACT 2015-16**

- **1,933 WOMEN SERVED**
  - **1,785 NEWBORNS**
- **2,013 SAHIYYAS | 1,414 VILLAGES**

**PREGNANT WOMEN RECEIVING AT LEAST 3 ANTENATAL MEDICAL CHECKUPS:**
- **41.3% TO 89.3%**

**SAFE AND CLEAN HOSPITAL DELIVERIES (AS OPPOSED TO HOME DELIVERIES):**
- **20.7% TO 76.7%**

**NEWBORNS BEING WEIGHED AT BIRTH:**
- **29.4% TO 94.7%**

**46% DECREASE IN NEONATAL MORTALITY RATE**

**39% DECREASE IN INFANT MORTALITY RATE**

**44% DECREASE IN CHILD MORTALITY RATE**

**TOTAL COVERAGE SINCE INCEPTION**
- **7,948 NEWBORNS | 9,251 PREGNANT WOMEN**

*SERAIKELA*
PARTNERSHIPS

LEARNING AND MIGRATION PROGRAM (LAMP)
- Aga Khan Rural Support Programme (India), Gujarat
- Cohesion Foundation Trust, Gujarat
- Lokadrusti, Odisha
- Nidan, Bihar
- Swadeep Shikshan Vikas Sanstha, Gujarat
- Shikshan ane Samaj Kalyan Kendra, Gujarat
- St. Xaviers Non-formal Education Society, Gujarat
- Swapath Trust, Gujarat
- Unnati - Organization for Development Education, Gujarat

MARKET ALIGNED SKILL TRAINING (MAST)
- Aide-et-Action, Punjab
- Aman Trust, Jammu & Kashmir
- Anudip Foundation, West Bengal, Jharkhand
- Association for Promoting Social Action (APSA), Karnataka
- CAP Foundation, Telangana
- I-Succeed, Himachal Pradesh
- SAATH Charitable Trust, Gujarat
- SADRAG, Uttar Pradesh
- SNS Foundation, Haryana
- Udayan Care, Delhi

ABILITY BASED LIVELIHOOD EMPOWERMENT (ABLE)
- ACE, Telangana
- Ability Foundation, Tamil Nadu
- DEEDS Public Charitable Trust, Maharashtra
- EnAble India, Karnataka
- Livelihood Resource Centre - Cheshire Homes India, Karnataka
- National Association for the Blind, Delhi, Maharashtra
- Shishu Sarothi, Assam
- SPARC India, Uttar Pradesh
- SNS Foundation, Haryana
- Trust For Retailers & Retail Associates Of India (TRRAIN), Maharashtra

RICKSHAW SANCH
- Bharatiya Micro Credit (BMC), Uttar Pradesh, Madhya Pradesh, Uttarakhand, Delhi
- Centre for Rural Entrepreneurship and Technical Education (CREATE), Uttar Pradesh
- Centre for Rural Development (CRD), Assam
- Jeevan Jyoti Kala Kendra (JJKK), Bihar

WILLIAM J. CLINTON FELLOWSHIP FOR SERVICE IN INDIA
- Akshara, Maharashtra
- Broadleaf Health and Education Alliance, West Bengal
- Central Square Foundation, Delhi
- Counsel to Secure Justice, Delhi
- Gram Vaani Community Media, Delhi
- iMerit, West Bengal
- KC Mahindra Education Trust, Maharashtra
- KHAMIR, Gujarat
- Medha Learning Foundation, Uttar Pradesh
- My Choices, Andhra Pradesh
- Naz Foundation, Delhi
- ONergy Solar, West Bengal
- Pudiyador, Tamil Nadu
- Profugo, Kerala
- RIVER, Andhra Pradesh
- Reaching Hand, Karnataka
- SocialCops, Delhi
- Society for Nutrition, Education and Health Action, Maharashtra
- Sauhard, Gujarat
- Thirumalai Charitable Trust, Tamil Nadu
- Utthan, Gujarat
- Wadhwani Foundation, Delhi
- Wildlife Conservation Society, Karnataka
- Yuwa, Jharkhand

MATERNAL AND NEWBORN SURVIVAL INITIATIVE (MANSI)
- Tata Steel Rural Development Society, Jharkhand, Odisha
- Society for Education, Action and Research in Community Health (SEARCH), Jharkhand
- Government of Jharkhand, India
- Government of Odisha, India
- Government of Uttarakhand, India
- Integrated Tribal Development Agency, Paderu, – Government of Andhra Pradesh
OUTREACH AND ENGAGEMENT - U.S.

BAY AREA:
The American India Foundation raised $1.5 million at its annual gala in San Francisco. Shown from left to right: Chip Bergh, CEO of Levi Strauss & Co., who was honored at the evening event, with his wife Juliet; Cherra Singh, wife of Harmit Singh, executive vice president and CFO, Levi Strauss & Co.

ORANGE COUNTY:
The American India Foundation hosted its third Annual Orange County Gala and raised $500,000 in support of AIF’s Maternal and Newborn Survival Initiative (MANSI). Manu and Rika Shah, Founders of MS International, Inc. were honored for their philanthropic leadership in the region.

CHICAGO:
Puspanjali Majhi (right), a first year college student in the Khariar region of Odisha, and graduate of AIF’s LAMP program tells the story of how AIF forever changed her life. Ritu Jain, a member of the Chicago Council of Governors (left) translates. Puspanjali’s very moving story is just one example of the thousands of children’s lives improved by AIF’s LAMP initiative.

ATLANTA, GA:
The 2nd AIF Atlanta Gala brought together 240 people, to raise nearly $300,000 in support for LAMP. The event honored Patrick K. Decker, president and CEO of Xylem Inc; India-based social entrepreneur N. K. Chaudhary, Founder of Jaipur Rugs; and David Abney, CEO of UPS (honored received by President of UPS Foundation Ed Martinez).
NEW ENGLAND:
The New England Chapter celebrated a Decade of Service at its Annual Gala honoring veteran entrepreneur and philanthropist Jit Saxena. Raj and Nalini Sharma, who were instrumental in founding the Chapter in 2004, were specially recognized. Highlights for 2015 included the Inaugural MANSI Summit, establishment of the Council of Governors, and leadership by Youth Ambassadors and Young Professionals for the national Light a LAMP campaign.

NEW YORK:
On December 3, 2016, AIF Supporter Romesh Wadhwani provided remarks at the New York Chapter’s knowledge event, Skilling the Disabled for the Workplace. The discussion served to bring awareness to those with disability in India, and the steps our ABLE program takes to de-stigmatize and uplift those differently abled.

PHILADELPHIA:
AIF launched its 11th chapter in Philadelphia in October 2015. The launch event was followed by an enlightening dialogue on gender with renowned actress and social activist Shabana Azmi and her husband, lyricist Javed Akhtar. AIF’s inaugural Philadelphia Gala will take place on November 18, 2016, at the Penn Museum.

WASHINGTON DC:
AIF’s Annual Washington DC Gala brought together over 250 influential guests highlighted by members of the US and Indian governments at the Congressional Country Club in Bethesda, MD. Noted film writer, lyricist and poet Javed Akhtar, VP of Amazon, Worldwide Public Sector Teresa Carlson, and President of the Center for American Progress Neera Tanden were honored during the evening.

RICHMOND, VA:
AIF’s Virginia Chapter hosted its Second Gala, honoring Sam Malhotra, Secretary of Human Resources for the Government of Maryland, and well-known entrepreneur Pramod C. Amin, Chairman and CEO of Shamim Hotels. Among the 250 who attended the gala were a number of prominent political, business and community leaders from Virginia and the East Coast.
OUTREACH AND ENGAGEMENT - INDIA

LAMP CELEBRATES 10 YEARS
AIF celebrated ten years of impact of its signature education initiative, LAMP, that provides continuous access to areas of high migration across India. The celebration included an event highlighted by Dr. S.C. Khuntia, who released “Shine On,” a photography book showcasing the lives and experiences of students, their families, and communities who have benefited from LAMP.

LEADERSHIP TRIP
Ambassador Richard Verma met with the participants of AIF’s Annual Leadership Trip in New Delhi, highlighting a successful and fruitful engagement with the beneficiaries and partners of AIF’s programs in Varanasi, Patna, and other areas. The Leadership Trip provides AIF’s supporters and friends with an opportunity to experience AIF’s work on the ground, interact with beneficiaries and meet program partners.
DIGITAL EQUALIZER LAUNCHES “SWACCH VIDYALAYA”
AIF organized a statewide contest in Punjab to cultivate behavioral change among students, teachers and community members on hygiene, in collaboration with the Punjab Department of School Education. Of the 311 schools who participated in entitled “Swachh Vidyalaya,” 62 schools were awarded.

PRIME MINISTER MODI SUPPORTS FINANCIAL INCLUSION
Prime Minister Narendra Modi joined AIF to launch 101 e-rickshaws and 501 cycle rickshaws through AIF’s Rickshaw Sangh in Varanasi and 2,100 e-rickshaws in Lucknow, enabling the route for financial inclusion of rickshaw drivers and pullers, while promoting advocacy across the banking and government sectors.

AIF CELEBRATES WORLD DISABILITY DAY
As part of the national VEER campaign supporting AIF’s Ability Based Livelihood Empowerment (ABLE) initiative, AIF and its partners held the VEER Walk to Freed on World Disability Day. Attended by thousands of people with disabilities, their friends, and family, the day included special performances by persons with disabilities, including a signed-National Anthem, and sign language training.

MAST EXPANDS TO TELANGANA
In partnership with CAP Foundation, AIF celebrated the graduation of 75 youth from the MAST program in hospitality, retail, and information technology services. The new MAST Center in Hyderabad aims to enhance the livelihoods of approximately 900 young people in the region over a period of three years through market-aligned training curricula.
### Statement of Financial Position

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents</td>
<td>3,550,303</td>
<td>3,003,846</td>
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<tr>
<td>Investments</td>
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<td>3,760,021</td>
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<td>Unconditional Promises to Give</td>
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<td><strong>Total Assets</strong></td>
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<td>8,040,537</td>
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<td><strong>Liabilities and Net Assets</strong></td>
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<tr>
<td>Grants Payable</td>
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<tr>
<td>Accounts &amp; Other Payable</td>
<td>765,497</td>
<td>700,772</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
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<td><strong>Net Assets</strong></td>
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<tr>
<td>Unrestricted</td>
<td>1,862,212</td>
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<td><strong>Total Liabilities &amp; Net Assets</strong></td>
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### Statement of Activities

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
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<tr>
<td><strong>Support &amp; Revenue</strong></td>
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<tr>
<td>Contributions &amp; Grants</td>
<td>3,553,779</td>
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<td>Benefit Events Income (net)</td>
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<td><strong>Utilization</strong></td>
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<td>Program Expenses</td>
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<td><strong>Total Expenses</strong></td>
<td>6,223,435</td>
<td>5,839,126</td>
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</tbody>
</table>

### Overall Revenue and Utilization of Funds

![Graph showing revenue and utilization over years 2001 to 2016]
### Financial Year Support & Revenue Utilization Trends

<table>
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<tr>
<th>Financial Year</th>
<th>Support &amp; Revenue</th>
<th>Utilization</th>
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<td>2001</td>
<td>$6,566,682</td>
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<td>2002</td>
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<td>2003</td>
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<td>2004</td>
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<td>2005</td>
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<td>2006-07</td>
<td>10,029,646</td>
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<td>2007-08</td>
<td>9,251,271</td>
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<td>2008-09</td>
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<td>2009-10</td>
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<td>2010-11</td>
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<td>2011-12</td>
<td>7,123,923</td>
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<td>2012-13</td>
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<tr>
<td>2013-14</td>
<td>6,246,216</td>
<td>6,149,698</td>
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<td>2014-15</td>
<td>6,789,325</td>
<td>5,839,126</td>
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<tr>
<td>2015-16</td>
<td>6,813,551</td>
<td>6,223,435</td>
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## STATEMENT OF FINANCIAL POSITION

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<th>2015-16</th>
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<th>2014-15</th>
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<td></td>
<td>FCRA</td>
<td>INDIAN</td>
<td>TOTAL</td>
<td>FCRA</td>
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<tr>
<td><strong>ASSETS</strong></td>
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<tr>
<td>Cash and Cash Equivalents</td>
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<td>Investments</td>
<td>15,180,000</td>
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<td>Prepaid Expenses &amp; Other Assets</td>
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<td>6,967,365</td>
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<td>Property &amp; Equipments (net)</td>
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<td>97,805,510</td>
<td>64,164,591</td>
<td>161,970,101</td>
<td>42,471,405</td>
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<tr>
<td><strong>LIABILITIES AND NET ASSETS</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Accounts Payable &amp; Accrued Expenses</td>
<td>520,213</td>
<td>95,000</td>
<td>615,213</td>
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<td><strong>NET ASSETS</strong></td>
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<td>Unrestricted Funds</td>
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<td>22,044,511</td>
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<td>PERMANENTLY RESTRICTED</td>
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<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
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<tr>
<td>Total Net Assets</td>
<td>87,503,262</td>
<td>63,626,545</td>
<td>151,129,806</td>
<td>40,263,270</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td>97,805,510</td>
<td>64,164,591</td>
<td>161,970,101</td>
<td>42,471,405</td>
</tr>
</tbody>
</table>
## STATEMENT OF ACTIVITIES

### SUPPORT & REVENUE

<table>
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<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Contribution and Grants</td>
<td>289,796,140</td>
<td>12,098,254</td>
<td>301,894,394</td>
<td>154,029,050</td>
<td>52,965,522</td>
<td>206,994,572</td>
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<td>Benefit Events Income (net)</td>
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<td></td>
<td></td>
<td></td>
<td>5,666,094</td>
<td>3,079,103</td>
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<td>Investment and Other Income</td>
<td>2,418,330</td>
<td>4,308,589</td>
<td>6,726,919</td>
<td>8,745,197</td>
<td>3,079,103</td>
<td>8,745,197</td>
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<tr>
<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td>292,214,470</td>
<td>16,406,843</td>
<td>308,621,313</td>
<td>159,695,144</td>
<td>56,044,625</td>
<td>215,739,769</td>
</tr>
</tbody>
</table>

### Program Expenses

1. **Education**
   - 2015-16: 50,122,666
   - 2014-15: 21,652,237

2. **Livelihood**
   - 2015-16: 61,359,781
   - 2014-15: 32,327,312

3. **Public Health**
   - 2015-16: 10,033,598
   - 2014-15: 3,159,131

4. **Digital Equalizer**
   - 2015-16: 90,463,241
   - 2014-15: 56,428,553

5. **Clinton Fellowship**
   - 2015-16: 9,851,264
   - 2014-15: 3,583,072

6. **Communication, Awareness & Engagement**
   - 2015-16: 8,180,599
   - 2014-15: 5,935,620

**TOTAL PROGRAM EXPENSES**

- 2015-16: 230,011,149
- 2014-15: 123,085,925

### Management and General

- 2015-16: 21,356,963
- 2014-15: 16,464,904

### Fundraising Expenses

- 2015-16: 1,570,427
- 2014-15: 0

**TOTAL EXPENSES**

- 2015-16: 252,938,539
- 2014-15: 139,550,830
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**Partner, Sullivan & Cromwell**  
Dr. Sejal Shah  
**Dermatologist**  

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**CEO & Managing Partner, Symphony Technology Group**  
Mrs. Kathy Wadhwani  

Mr. V. Prem Watsa  
**Chairman & CEO, Fairfax Financial Holdings Limited**  
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Student Hitesh reading at an AIF LAMP Learning Resource Centre in Kalasar Village, Gujarat. Photograph © Prashant Panjiar.

Students outside an AIF MAST centre in Rewari, Haryana. Photograph © Prashant Panjiar.

INSIDE COVER LEFT:
Pinku Chitrakar, a beneficiary of AIF’s Rickshaw Sangh in Guwahati, Assam. Photograph © Prashant Panjiar.

A meeting with lactating mothers, beneficiaries of AIF MANSI, in Bodaputtu Village, Andhra Pradesh. Photograph © Prashant Panjiar.

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Teacher Deepti Gussain facilitates an AIF Digital Equalizer class at the Government Girls Inter College in Landsdowne, Uttarakhand. Photograph © Prashant Panjiar.

Chris Witschy, an AIF William J. Clinton Fellow, documenting the work of other AIF Fellows with local children at the Rishi Valley Rural Education Centre in Andhra Pradesh. Photograph © Prashant Panjiar.

AIF ABLE training for hearing-impaired candidates at the Cheshire Livelihood Resource Centre in Bangalore, Karnataka. Photograph © Prashant Panjiar.

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An Expirifun session in an AIF Digital Equalizer class at the Government Inter College in Dhobighat, Uttarakhand. Photograph © Prashant Panjiar.

Ashwini Sagar, a beneficiary of AIF’s ABLE Program and an alumni of the Cheshire Livelihood Resource Centre, with her parents, Ramesh and Renuka, at their home in Bangalore, Karnataka. Ashwini is now working at Adecco, a unit of Accenture. Photograph © Prashant Panjiar.

Members of the School Management Committee participate in a session of “Snakes & Ladders” at an AIF LAMP Learning Resource Centre in Kalasar village, Gujarat. Photograph © Prashant Panjiar.

PAGE 2:

AIF Digital Equalizer students learning about photosynthesis at the Government Inter College in Dhobighat, Uttarakhand. Photograph © Prashant Panjiar.

BACK COVER:
AIF Rickshaw Sangh Partner Centre for Rural Development’s Rickshaw Bank factory in Guwahati, Assam. Photograph © Prashant Panjiar.

Computer class at AIF MAST centre at Rewari, Haryana. Photograph © Prashant Panjiar.
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