Transforming the lives of millions of people in India.
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The American India Foundation (AIF) has a bold purpose: to defeat poverty in India through strategically mobilizing philanthropic talent and wealth in the United States and in India. We do this by drawing the world's two largest democracies closer together and providing a model of how civil society collaboration can lead to pragmatic solutions for critical issues.

This work would be impossible without the generous support of our thousands of financial supporters and volunteers in both countries. We are grateful for each and every one of them.

AIF uses its resources to design and scale public private partnerships that accomplish what no individual actor could accomplish alone. For example, our flagship public health program, MANSI, constitutes an alliance between four state governments; SEARCH, a respected Indian NGO; Tata Steel Rural Development Society; AIF, and other allies. We carefully documented the impact of our five-year pilot and among the findings was the revelation that neonatal mortality decreased an astonishing 46% due to our comprehensive support of local community health workers.

Now we are taking concrete steps to expand MANSI nationwide in order to make a wider impact in the harrowing statistics related to maternal and child health among India’s poor—where individual lives lost result not only in heartbreak but also many negative impacts on families and communities. Together, we are turning this situation around.

Another way we create impact at scale is through the leverage we achieve through strategic deployment of our philanthropic assets. One example is the Learning and Migration Program (LAMP), which is designed to ensure quality education for children in families that migrate in search of work for months at a time. In the state of Odisha, the government has institutionalized a seasonal hostel program that AIF helped design, and spends about $1 million annually to manage it. AIF invests 5% of this cost to provide supervision, quality control, and capacity building of local stakeholders—who will be positioned to manage hostels independently in the long-term. Twenty times leverage is impressive. We aspire to multiply our donations in everything we do.

We believe in public private partnerships because no organization, not even AIF, can afford to go it alone anymore. We are committed to playing our part in the larger community and movement that we have joined and indeed, that we helped create when our founders responded in a visionary way to the Gujarat earthquake in 2001.

In this report, you will read about the progress we achieved during the 2016-2017 fiscal year across these programs and our other initiatives in education and livelihoods, such as the Rickshaw Sangh, our financial inclusion initiative that has transformed 100,000 rickshaw pullers into rickshaw owners (in many cases leading to an immediate doubling of their income).

Our Clinton Fellowship Program sent 30 more idealistic and talented young people to serve for 10 months in some of the leading NGOs and social enterprises in India, bringing the cumulative number of Fellows to more than 400. According to multiple surveys of our alumni, their impact on our mission continues far beyond the intensive work they undertake while on the ground. For example, 70% of fellowship alumni surveyed in 2017 have chosen careers related to public service.

We value each and every contribution in support of our bold mission and our ever-evolving track record and strategy. We welcome all efforts to advance our mission to end poverty in India, and invite all those who have joined us on the journey to continue with us until the work is complete.

Sincerely,

Ajay Banga  
Co-Chair

Lata Krishnan  
Co-Chair

Nishant Pandey  
India Country Director

Alex Counts  
President & CEO
ABILITY BASED LIVELIHOOD EMPOWERMENT (ABLE)

“As I watched him grow, I wondered how society would accept him. I did whatever I could to make sure he completed his schooling. Employers would hesitate to hire him, merely by looking at his disability.”

“I set up a small shop, thinking that perhaps this might be the support he needs to keep him going,” Suman says of her 24 year-old son, Dinesh Gavit. Theirs is a two-room structure with an asbestos roof, located in Mumbai's beleaguered green lung, Aarey Colony comprising of grassland, cattle sheds, tribal villages and slums. Dinesh’s family are original inhabitants who have been farming a small land holding for their livelihood. Since he is physically challenged, Dinesh’s parents knew that his disability would not permit him to continue with farming and were anxious about his livelihood prospects.

People with disabilities (PwDs) are subject to multiple deprivations. They are more likely to be out of school. They have much lower employment rates (and the gap is growing). They are subject to strong social stigma within the community, which often becomes internalized. In India, there are approximately 27 million PwDs. Decent work is the best path to self-advancement of PwDs. It underpins the stability of communities and families, and is an integral component of strategies for sustainable growth and development. Skills development thus holds a key to inclusive employment.

AIF’s Ability Based Livelihood Empowerment program (ABLE) is building solid bridges between the world of work and skills training providers specializing in PwDs in order to match skill sets to the needs of enterprises. ABLE leads sustained dialogue between employers, trainers, government institutions, and employment services in an advocacy effort to promote inclusivity at the workplace, thereby opening more job opportunities for PwDs.

In summer, when the temperatures outside are soaring, the asbestos roofing in Dinesh’s home does nothing to ease his living conditions. Surprisingly, he is unfazed by it and gets ready for his work day. Dinesh is a social media and digital marketing assistant with Big Brand Box, an online platform that deals in home products. “I wanted to become an engineer, but we did not have the financial resources for it. So I did the next best thing, which was to pick up computer skills”, he says. Through the ABLE program, Dinesh received training in English, computers, retail, life skills and grooming. During job placement efforts, Big Brand Box selected Dinesh to handle their online order fulfilment, customer inquiries and support. His employer, Priyesh Shah, says, “We recognise that we have a role to play in fostering change within the environment that we are a part of. What sets him apart is that Dinesh values the position that he has been given and does not take things for granted.” Now, Dinesh’s mother, Suman Gavit, no longer worries about what the future looks like for her son.
CLINTON FELLOWSHIP

Annika Gage was one of thirty young professionals selected to join the 2016-17 cohort of AIF Clinton Fellows. At the heart of the Fellowship program is a simple, bold idea: to identify, assign projects, sustain, and connect the next generation of emerging young leaders who are serving the marginalized and under-resourced geographies in India. Every year, a group of thirty young professionals from India and the US form the cohort, made up of diverse, passionate individuals who, through their own experiences and values, have demonstrated a desire to be involved in projects for social change. AIF supports their project work over a period of ten months through meet-ups, workshops, mentorship, educational tours and exposure visits, thereby enriching the Fellowship experience.

As more and more research now points to the importance of nutrition and health in the academic performance in young children, this project spurred Annika into designing another one that would reach out to young and adolescent girls, a population that is vulnerable to malnutrition and anaemia. The onus of ensuring that children get a well-rounded diet lies squarely with the mothers, and since most mothers work in fields during the day, Annika quickly realized that her chances of interacting with mothers would be either before or after they returned from their fields, presenting challenges of a different kind. “I was used to a nine-to-five work culture and had to suddenly switch over to a different set of timings to be able to talk to mothers. Public health tends to revolve mostly around food security and scarcity, but I wanted to go beyond that into finding out why people eat what they eat,” she adds.

Describing her Fellowship, Annika says, “I’ve been able to build relationships with the community that I think will last well beyond the duration of the fellowship. Mothers welcomed me into their lives and homes, and I am deeply grateful for that experience.” She has also developed close bonds with other Fellows in the cohort. “From the very beginning of this Fellowship, we were committed to a sense of vulnerability, taking the Fellowship seriously, and showing up for one another. The other Fellows have meant much to me and I am taking each of their voices, this form of community with me. I have been able to grow individually too, within a community of Fellows,” she says. After the Fellowship, Annika will continue to pursue her work in the health sector in India.
**DIGITAL EQUALIZER**

In her classroom, twelve-year-old Ananya Mohapatra is testing the electrical property of metal, paper, wood and plastic. “The LED lights up when there’s current passing through,” Ananya says, thrilled that she can detect a conductor of electricity.

Her teacher, Manoj Ranjan Dash, has just demonstrated how to use an insulator-conductor to explore electricity passing through objects. He says, “Two years ago we were introduced to Digital Equalizer. One of the methodologies we were exposed to, Flipped Classroom, helped me to improve my pedagogic skills. It also helps students to develop their conceptual clarity and triggers critical thinking and problem solving ability in them.”

India has around 250 million children in school where technology is rapidly integrating into classroom learning. Teaching and learning are best thought of, not as separate and independent activities, but rather as two sides of the same coin, interconnected and interrelated. Based on this principle, AIF’s Digital Equalizer program introduces pedagogical techniques such as “flipping the classroom” in which students are actively engaged in reading up their study material outside of the classroom and spending their time in active learning during class. This allows teachers to use their classroom time more effectively, by focusing on more challenging aspects of the topic or group activities that promote the development of creativity in students.

Ananya's home has three generations of strong women: a grandmother, who barely got through middle school, and Ananya's mother, who had a better chance at education but no exposure to the world of computers. Both of them marvel at Ananya's dexterity at navigating her way on a laptop. The Digital Equalizer has provided her the opportunity to explore digital resources in math, science and social studies. The program begins by equipping each school with a computer center, providing an educational laboratory to enhance student learning. Targeting secondary students in grades 6-10, the program primarily trains educators in basic computer literacy, internet research and teaching methodologies that together bring creativity, diversity, and real-life examples into school curriculum through the use of technology.

Digital Equalizer schools have demonstrated increased student motivation and improved learning outcomes. Students engage in technology-supported collaborative activities with other students in the classroom. Teachers display curriculum-related resources such as videos and simulations to their classes. Last year, Digital Equalizer pioneered the broadcast of financial literacy modules through the satellite EDUSAT hub directly to Receive-only-Terminals (RoTs) in schools, combining video content with teacher development, significantly impacting students’ inferential and creative thinking skills.

Ananya enjoys exploring digital content in math and science, but it is in social studies that her interest has shown a radical improvement with higher class participation and better performance. “I want to be a doctor when I grow up and serve my village,” she says, a sentiment that is strongly supported by both her mother and her grandmother.
Every November, for the last three years, 12-year-old Subham Deep has cried as he hugged his parents in a routine practice of bidding them goodbye. They migrate from their village in Nuapada, Odisha in search of seasonal work, leaving behind Subham and his elder brother. Migrant children face a life of hardship and insecurity. LAMP addresses the vulnerabilities of such children by providing them a safety net of source-based interventions, thereby ensuring that they get a fair chance at completing their school education. Children pick up basic literacy and numeracy skills as well as life skills in Learning Resource Centres run by LAMP. As a community-based program, LAMP has now expanded its focus towards working with school management committees for effective implementation of the national Right to Education (RTE) Act, in order to improve the quality of education inside the government school system.

This year, an innovative life-skills initiative of cultivating kitchen gardens in more than a hundred schools has increased retention rates, as children now have nutritious meals made from chemical-free vegetables. When a bell announces break-time between classes in the morning session, Subham and his friends rush enthusiastically to the vegetable garden to select tomatoes, runner beans, and eggplants that will be used for preparing their midday meal. The hostel caretaker, Bhagta Bandhuvad, says, “The students have total ownership of the garden here and are really motivated to water the plants. They take immense pride in their kitchen garden.”

Subham doesn’t like the idea of living apart from his parents, but insists he is not interested in migrating with them. “I want to finish my studies and become a teacher,” he says wistfully, “and once I start earning, I hope my parents will not have to leave our home again.” LAMP’s interventions protect children from the greatest risks of migration to ensure that no family is forced to remove their children from school due to migratory pressures.
MARKET ALIGNED SKILLS TRAINING (MAST)

Twenty-year-old Komal Ghag is the eldest of four siblings. After finishing high school, Komal took up a job, not to build her career, but to help support her family overcome financial difficulties.

A couple of years into the job, she felt left out by her friends who had continued their education and were on their way to getting a degree. Komal enrolled in AIF’s Market Aligned Skills Training (MAST) program at Mumbai University and completed a six-month course in retail management, arming herself with skills needed for the modern economy.

By 2020, India will be home to 700 million people of working age like Komal, a harbinger of great demographic change that, if leveraged properly, has the potential to transform the country into an economic power. Faster, more inclusive and sustainable growth can only be made possible by a highly skilled workforce. Skills development is more critical than ever. AIF’s MAST program provides underprivileged youth with skills training and access to formal employment opportunities to help India seize the opportunity for inclusive growth.

Having trained more than 100,000 young people for more than a decade, AIF has begun expanding and extending its model beyond the non-profit sector, starting with a new partnership with Mumbai University’s Garware Institute of Career Education and Development (GICED) to impart skills training to youth. India’s unique demographic characteristics demand that a customized solution be devised—to ensure that skills development systems deliver both the quantity and the quality of training needed. The MAST project at Mumbai University is proving that connecting basic education to skills training, skills training to labor market entry, and labor market entry to workplace is a successful model.

At Mumbai University, recruiters from leading retail chains and the hospitality industry conducted campus interviews at a job fair organized by the MAST program team. Beaming with confidence and joy, Komal announced that she had excelled in the interview and received a job offer from a national clothing retail chain. “After dropping out, I thought it would take me another three years to acquire a degree and put me on par with my friends, but the skills I picked up through MAST helped me to get this job and in a much shorter time. I’m looking forward to a career in retail,” she says.

The MAST program gives hope to people like Komal, helping them to build their foundation skills and gain important workplace skills for a successful transition from school to work. Soon to be home to one-fifth of the world’s working-age population, India’s path to becoming a high performance nation is certainly going to be shaped by its ability, at scale, to impart market-relevant skills to its youth and MAST is helping to close the gap.
MANSI is saving the lives of mothers and babies in remote areas of India. Empirical evidence demonstrates that a set of low-cost essential interventions can prevent the majority of maternal and newborn deaths, from routine antenatal care (ANC) and clean delivery to exclusive breastfeeding. MANSI successfully delivers this through a public-private partnership model that is focused on the training and capacity building of ASHAs.

"Every morning, what pulls me back to work, is the woman who is pregnant. I want to help her bring a new life into this world and put a healthy baby into her arms," says Usha Didi, as she gets ready for the day. She begins her day by visiting pregnant and new mothers in the village to conduct check-ups. She then convenes a community meeting, to engage and educate women, men and village elders on the importance of safe pregnancies and deliveries. ASHA workers are part of a larger change occurring in India to improve maternal and newborn health. In many parts of India, Usha and community health workers like her, are often the first and only link that women and children have to basic health-care. MANSI is leading a determined effort to train and support thousands of Usha Didis to catapult India's health-care agenda to success.
I come from Dogachiya, a village on the outskirts of Kolkata. Even though I’m 42 now, all I can remember is pulling a rickshaw. Since I wasn’t interested in going to school, my father thought I may as well contribute to the family income. Ours was a large family.

I slogged ten to twelve hours a day as a rickshaw puller. Though the rickshaw helped me earn my livelihood, I was in an exploitative system where I had no security and if a passenger refused to pay for a ride, there was nothing I could do. Moreover, I didn’t own my rickshaw. I hired it for 30 rupees [50 cents] a day and returned it to the owner at night.”

Dissatisfied with the daily plight of passenger harassment, low and irregular pay—leading to an inability to build any savings—Kayem Ali and his wife Arjina Bibi approached the rickshaw collective in their community to explore how they could purchase their own rickshaw. AIF’s Rickshaw Sangh offered them a combination of asset ownership and access to social services. They are joint borrowers of the rickshaw, and are repaying the loan taken to purchase it. Kayem uses his rickshaw to transport farm produce to the market such as mangoes, areca nuts, coconuts, vegetables and chickens. They marvel at how this simple decision transformed their lives from a daily struggle for survival to being able to build up some savings and send their children to school.

AIF’s Rickshaw Sangh program has modernized the rickshaw sector by bringing dignity to the lives of rickshaw pullers. Rickshaw Sangh secures an identity for individual rickshaw drivers through key social benefits—including an identity card, driver’s license, permit and uniform—and in turn mobilizes drivers into collectives and links them to commercial credit facilities to access formal credit and thus entry into the formal financial sector. Rickshaw collectives take joint responsibility for a group of loans, guaranteed by AIF, for which they can own their own vehicles through easy weekly repayments over a period of one year.

Kayem Ali is a happy man now. He says, “I cover a ten kilometer radius. My income has risen manifold, since the rickshaw is mine and I can ride it for as many hours in a day without having to worry about paying rent or exceeding the rental hours.” Arjina Bibi says this is the first asset she has ever owned in her life and it makes her feel good about herself. She wants to use the earnings from the rickshaw to save up for her daughters’ education. The eldest, Naseema, is studying in 10th Grade and wants to become a policewoman. Younger daughter Soraiya says she will be a doctor. “Let them study as much as they want,” he says, adding that he enjoys the respect he gets from his community now that he owns his own rickshaw.
OUR IMPACT

JAMMU & KASHMIR
MAST Fellowship

HIMACHAL PRADESH
MAST

PUNJAB
MAST Digital Equalizer

HARYANA
ABLE MAST Digital Equalizer

RAJASTHAN
Bihar Fellowship Digital Equalizer

GUJARAT
ABLE MAST LAMP Fellowship Digital Equalizer

MAHARASHTRA
ABLE MAST Fellowship MANSI

KARNATAKA
ABLE MAST Fellowship Digital Equalizer

TELANGANA
ABLE MAST Fellowship Digital Equalizer

ANDHRA PRADESH
ABLE Fellowship MANSI

DELHI
ABLE MAST Fellowship Digital Equalizer

UTTARAKHAND
Fellowship MANSI Digital Equalizer

UTTAR PRADESH
MAST LAMP Rickshaw Sangh Fellowship

BIHAR
LAMP Rickshaw Sangh

WEST BENGAL
ABLE MAST Rickshaw Sangh Fellowship

ODISHA
ABLE LAMP MANSI Digital Equalizer

TAMIL NADU
ABLE Fellowship MANSI Digital Equalizer
**PARTNERSHIPS**

**ABILITY BASED LIVELIHOOD EMPOWERMENT (ABLE)**
- ACE
- Cheshire Homes India- Mumbai
- DEEDS Public Charitable Trust
- Enable India
- Leonard Cheshire Project Nagapattinam
- Livelihood Resource Centre—Cheshire Homes India (Bangalore)
- National Association for the Blind (India)
- Samarthanam Trust for the Disabled
- SNS Foundation
- Trust for Retailers and Retail Associates of India (TRRAIN)
- Youth 4 Jobs Foundation

**WILLIAM J. CLINTON FELLOWSHIP FOR SERVICE IN INDIA**
- BEMPU
- Broadleaf Health and Education Alliance
- Commonwealth Human Rights Initiative
- Counsel to Secure Justice
- CREA
- Educo
- Gene Campaign
- Gramin Shiksha Kendra
- Janaagraha Center for Citizenship and Democracy
- Kattaikuttu Sangam
- Keystone Foundation
- Lok Sahbhagi Sanstha
- Madras Crocodile Bank Trust (MCBT)
- Manthan
- Medha
- North-East Affected Area, Development Society (NEADS)
- People’s Archive of Rural India (PARI)
- Peoples Organisation for Rural Development (PORD)
- Reaching Hand
- SAFA
- Salaam Mumbai Foundation
- Shaishav
- Snow Leopard Conservancy India Trust (SLC-IT)
- St. Xavier’s Nonformal Education Society- Human Development and Research Center
- Swapath Trust

**LEARNING AND MIGRATION PROGRAM (LAMP)**
- Aga Khan Rural Support Programme
- Cohesion Foundation Trust
- Lokmitra

**MARKET ALIGNED SKILL TRAINING (MAST)**
- Aide-et-Action
- Aman Trust
- Anudip Foundation for Social Welfare
- Association for Promoting Social Action(APSA)
- CAP Foundation
- iDaa Foundation
- i-Succeed
- SAATH Charitable Trust
- SADRA
- SNS Foundation
- Sparsha Trust
- Udayan Care
- University of Mumbai’s Garware Institute of Career Education & Development

**MATERNAL AND NEWBORN SURVIVAL INITIATIVE (MANSI)**
- Government of Jharkhand
- Government of Odisha
- Government of Uttarakhand
- Integrated Tribal Development Agency, Paderu, Government of Andhra Pradesh
- Organization for Prosperity Education and Nurture (OPEN)
- Society for Education, Action and Research in Community Health (SEARCH)
- Tata Steel Rural Development Society
- Village Development Society

**RICKSHAW SANGH**
- Bharatiya Micro Credit (BMC)
- Centre for Rural Development (CRD)
- Centre for Rural Entrepreneurship and Technical Education (CREATE)
- Jeevan Jyoti Kala Kendra (JJJKK)
- Sahara Utsarga Welfare Society (SUWS)
Keynote Speakers Dr. Ram Nene and Madhuri Dixit discuss the challenges and opportunities of maternal and child health in India with Priya Singh of Stanford University Medical School at the AIF-Stanford Symposium on Maternal and Child Health, October 2016.

Recipient of the 2017 Corporate Leadership Award, President and Chief Executive Officer of Bank of the West Nandita Bakhshi recounts her personal story of triumph rising from a role as a bank teller to leading one of the nation’s largest banks.

AIF presented Shahnaz Taplin with its inaugural Service Award at the Annual Bay Area Gala for her commitment to and excellence in making positive, enduring, and impact contributions to society, and embodying those very qualities upon which AIF is built: generosity of heart, mind, and spirit, and a commitment to equalizing opportunity for all across continents.

The AIF New England Gala team celebrate another successful event at the Annual New England Gala in March 2017.

New England chapter leaders gather with local supporters at a donor appreciation event.

AIF DC Gala Honorees Kumar Barve, Neera Tanden, Aiz Hamifa, and Teresa Carlson, with AIF Founding Chair Victor Menezes and MANSI Sahiya Mamta Mahato.

Richmond Chapter Leaders Sanjay Mittal and Sunita Gupta with Co-Chair Ajay Banga and Ritu Banga the 2016 Annual Washington DC Gala.

Honorees Dr. Pradeep Sinha and Dr. Jay Yadav at the 2017 Annual Atlanta Gala.

Philadelphia Chapter Leader Rani Emandi with AIF CEO Alex Counts.

Members of the Jr. Chicago chapter celebrate their 5k Color Run.

AIF Chairman Emeritus Victor Menezes is honored at the Annual New York Gala, June 2017, with AIF Vice Chair Pradeep Kashyap (L) and John Reed, former Chairman, New York Stock Exchange and Citigroup (R).

Investor and Hollywood Manager Anjula Acharia at the New York Young Professional Gala, April 2016.
Seema Barada (above) and Sushee Suparva (below), students in Digital Equalizer’s Technology Enabled Financial Education in Schools in Odisha, scored the top two regional ranks in the National Financial Literacy Assessment Test (NFLAT).

“Diversity in the Workforce” symposia for corporations to address the challenges and opportunities for corporate employers in hiring persons with disabilities.

Prime Minister Narendra Modi and Country Director Nishant Pandey congratulate quadriplegic tennis athlete and Padmashree Awardee Boniface Prabhu for completing the Veer K2K expedition covering 5,430km in 27 days from Kashmir to Kanyakumari to bring awareness to the strength and resilience of persons with disabilities.

ABLE

AIF’s focus on STEM education in the Digital Equalizer program brought science and math to life to 2,000 students across 20 schools in Delhi during a two-month summer camp.

DE

Students of the market aligned skills training (MAST) courses celebrate their graduation through a new partnership with the University of Mumbai’s Garware Institute of Career Education and Development.

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## STATEMENT OF FINANCIAL POSITION

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<tr>
<th>ASSETS</th>
<th>2017</th>
<th>2016</th>
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<tr>
<td>Cash &amp; Cash Equivalents</td>
<td>1,697,392</td>
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<td>Investments</td>
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<td>Unconditional Promises to Give</td>
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<td>Prepaid and Other Assets</td>
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<td><strong>TOTAL ASSETS</strong></td>
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<td><strong>8,695,378</strong></td>
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<tr>
<th>LIABILITIES &amp; NET ASSETS</th>
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<tr>
<td>Grants Payable</td>
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<td>Accounts &amp; Other Payable</td>
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<td><strong>TOTAL LIABILITIES</strong></td>
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<td>Temporarily Restricted</td>
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<td>Permanently Restricted</td>
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<td><strong>7,929,881</strong></td>
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| **TOTAL LIABILITIES & NET ASSETS** | **6,864,319** | **8,695,378** |

## STATEMENT OF ACTIVITIES

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<th>SUPPORT &amp; REVENUE</th>
<th>2017</th>
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<td>Investment and Other Income</td>
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<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
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<td>Program Expenses</td>
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<td>Education, Awareness &amp; Engagement</td>
<td>620,762</td>
<td>893,220</td>
</tr>
<tr>
<td><strong>Program Services - Total</strong></td>
<td><strong>6,020,185</strong></td>
<td><strong>4,867,945</strong></td>
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<tr>
<td>Management and General</td>
<td>554,404</td>
<td>460,472</td>
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<tr>
<td>Fundraising Expenses</td>
<td>1,002,531</td>
<td>895,018</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>7,577,120</strong></td>
<td><strong>6,223,435</strong></td>
</tr>
</tbody>
</table>

| **INCREASE (DECREASE) IN NET ASSETS** | **(1,528,690)** | **590,116** |

## SEVENTEEN YEAR REVENUE AND EXPENSES

![Graph showing seventeen years of revenue and expenses](image-url)
## Support & Utilization Trends

<table>
<thead>
<tr>
<th>Financial Year</th>
<th>Income</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>6,566,682</td>
<td>3,221,916</td>
</tr>
<tr>
<td>2002</td>
<td>4,906,374</td>
<td>3,393,706</td>
</tr>
<tr>
<td>2003</td>
<td>3,397,630</td>
<td>3,213,441</td>
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<tr>
<td>2004</td>
<td>5,653,276</td>
<td>5,403,197</td>
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<tr>
<td>2005</td>
<td>7,913,760</td>
<td>6,875,704</td>
</tr>
<tr>
<td>2006-2007</td>
<td>10,029,646</td>
<td>9,168,280</td>
</tr>
<tr>
<td>2007-2008</td>
<td>9,251,271</td>
<td>9,782,873</td>
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<tr>
<td>2008-2009</td>
<td>9,584,062</td>
<td>8,675,947</td>
</tr>
<tr>
<td>2009-2010</td>
<td>7,963,333</td>
<td>8,376,686</td>
</tr>
<tr>
<td>2010-2011</td>
<td>7,364,056</td>
<td>7,140,853</td>
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<tr>
<td>2011-2012</td>
<td>7,123,923</td>
<td>7,176,917</td>
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<tr>
<td>2012-2013</td>
<td>7,032,832</td>
<td>7,022,358</td>
</tr>
<tr>
<td>2013-2014</td>
<td>6,246,216</td>
<td>6,149,698</td>
</tr>
<tr>
<td>2014-2015</td>
<td>6,789,325</td>
<td>5,839,126</td>
</tr>
<tr>
<td>2015-2016</td>
<td>6,813,551</td>
<td>6,223,435</td>
</tr>
<tr>
<td>2016-2017</td>
<td>6,048,430</td>
<td>7,577,120</td>
</tr>
</tbody>
</table>

**Total:**

- Income: 112,684,367
- Expenses: 106,241,257
## STATEMENT OF FINANCIAL POSITION

<table>
<thead>
<tr>
<th></th>
<th>FCRA</th>
<th>INDIAN</th>
<th>TOTAL</th>
<th>FCRA</th>
<th>INDIAN</th>
<th>TOTAL</th>
</tr>
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<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents</td>
<td>67,838,159.00</td>
<td>34,158,267.00</td>
<td>101,996,426.00</td>
<td>56,447,698.00</td>
<td>14,914,581.00</td>
<td>71,362,279.00</td>
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<tr>
<td>Investments</td>
<td>-</td>
<td>57,985,000.00</td>
<td>57,985,000.00</td>
<td>15,180,000.00</td>
<td>35,985,000.00</td>
<td>51,165,000.00</td>
</tr>
<tr>
<td>Prepaid Expenses &amp; Other Assets</td>
<td>6,787,756.00</td>
<td>7,617,713.00</td>
<td>14,405,469.00</td>
<td>7,052,830.00</td>
<td>6,967,365.00</td>
<td>14,020,194.00</td>
</tr>
<tr>
<td>Property &amp; Equipment (net)</td>
<td>18,563,443.00</td>
<td>21,401,607.00</td>
<td>39,965,050.00</td>
<td>19,124,983.00</td>
<td>6,297,645.00</td>
<td>25,422,628.00</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>93,189,358.00</td>
<td>121,162,587.00</td>
<td>214,351,945.00</td>
<td>97,805,510.00</td>
<td>64,164,591.00</td>
<td>161,970,101.00</td>
</tr>
<tr>
<td><strong>LIABILITIES &amp; NET ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts Payable &amp; Accrued Expenses</td>
<td>843,744.00</td>
<td>110,000.00</td>
<td>953,744.00</td>
<td>520,213.00</td>
<td>95,000.00</td>
<td>615,213.00</td>
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<tr>
<td>Other Payable</td>
<td>5,135,027.00</td>
<td>677,672.00</td>
<td>5,812,699.00</td>
<td>9,782,035.00</td>
<td>443,046.00</td>
<td>10,225,081.00</td>
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<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>5,978,771.00</td>
<td>787,672.00</td>
<td>6,766,443.00</td>
<td>10,302,248.00</td>
<td>538,046.00</td>
<td>10,840,294.00</td>
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<td><strong>NET ASSETS</strong></td>
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<td>Unrestricted Funds</td>
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<td>26,595,865.00</td>
<td>26,595,865.00</td>
<td>-</td>
<td>22,044,511.00</td>
<td>22,044,511.00</td>
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<tr>
<td>Temporarily Restricted</td>
<td>87,210,587.00</td>
<td>93,778,050.00</td>
<td>180,988,637.00</td>
<td>87,503,262.00</td>
<td>41,581,034.00</td>
<td>129,084,295.00</td>
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<td>Permanently Restricted</td>
<td>-</td>
<td>1,000.00</td>
<td>1,000.00</td>
<td>-</td>
<td>1,000.00</td>
<td>1,000.00</td>
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<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td>87,210,587.00</td>
<td>120,374,915.00</td>
<td>207,585,502.00</td>
<td>87,503,262.00</td>
<td>63,626,545.00</td>
<td>151,129,806.00</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; NET ASSETS</strong></td>
<td>93,189,358.00</td>
<td>121,162,587.00</td>
<td>214,351,945.00</td>
<td>97,805,510.00</td>
<td>64,164,591.00</td>
<td>161,970,101.00</td>
</tr>
</tbody>
</table>
## STATEMENT OF ACTIVITIES

### FINANCIALS

**INDIA**

### SUPPORT & REVENUE

<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>Contributions &amp; Grants</td>
<td>286,176,976.00</td>
<td>12,098,254.00</td>
<td>372,472,275.00</td>
<td>301,894,394.00</td>
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<tr>
<td>Benefit Events Income (net)</td>
<td>86,295,299.00</td>
<td>372,472,275.00</td>
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<tr>
<td>Investment &amp; Other Income</td>
<td>6,652,724.98</td>
<td>4,308,589.00</td>
<td>10,139,386.00</td>
<td>6,726,919.00</td>
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<tr>
<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td><strong>292,829,700.98</strong></td>
<td><strong>292,214,470.00</strong></td>
<td><strong>382,611,661.00</strong></td>
<td><strong>308,621,313.00</strong></td>
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</tbody>
</table>

### UTILIZATION

#### Program Expenses

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>53,816,863.50</td>
<td>50,122,666.00</td>
<td>56,924,668.50</td>
<td>52,479,259.00</td>
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<tr>
<td>Livelihood</td>
<td>67,052,139.25</td>
<td>61,359,781.00</td>
<td>76,422,298.25</td>
<td>62,884,582.00</td>
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<tr>
<td>Public Health</td>
<td>26,457,233.00</td>
<td>26,457,233.00</td>
<td>10,033,598.00</td>
<td>10,033,598.00</td>
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<tr>
<td>Digital Equalizer</td>
<td>91,921,996.64</td>
<td>90,463,241.00</td>
<td>128,475,744.64</td>
<td>103,585,601.00</td>
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<td>Clinton Fellowship</td>
<td>11,927,332.50</td>
<td>14,526,256.50</td>
<td>25,989,240.00</td>
<td>11,776,991.00</td>
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<tr>
<td>Communication, Awareness &amp; Engagement</td>
<td>7,712,376.75</td>
<td>7,712,376.75</td>
<td>8,180,599.00</td>
<td>8,180,599.00</td>
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<tr>
<td><strong>Total Program Expenses</strong></td>
<td><strong>258,887,941.64</strong></td>
<td><strong>230,011,149.00</strong></td>
<td><strong>310,518,577.64</strong></td>
<td><strong>248,940,630.00</strong></td>
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</tr>
<tr>
<td>Management &amp; General</td>
<td>25,626,153.00</td>
<td>21,356,963.00</td>
<td>25,724,140.00</td>
<td>21,374,702.00</td>
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</tr>
<tr>
<td>Fundraising Expenses</td>
<td>4,469,170.25</td>
<td>1,570,427.00</td>
<td>4,469,170.25</td>
<td>1,570,427.00</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>288,983,264.89</strong></td>
<td><strong>252,938,539.00</strong></td>
<td><strong>340,711,887.89</strong></td>
<td><strong>271,885,759.00</strong></td>
<td></td>
</tr>
</tbody>
</table>
BOARD OF DIRECTORS

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Ravi Reddy  
Anjali Sharma  
Dave & Usha Sharma  
Krishna Veeraraghavan & Sejal Shah  
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William T. Comfort

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PHOTOGRAPHS FEATURED IN THIS REPORT

COVER:
LAMP - Odisha - 2017
SMC chairperson Saiabani Majhi participates in a Community Learning Audit being conducted by Lokadrushti under AIF’s LAMP program at the government school at Pipelchandi village near Nuapada, Orissa, on 27 March 2017. Photograph by Prashant Panjiar.

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Rickshaw Sangh 2017
Dulal and Arti Biswas, beneficiaries of American India Foundation’s Rickshaw Sangh program in partnership with Sahara Utsarga Welfare Society, stand in front of their rickshaw in village Patdanga, Barasat block, North 24 Parganas district, West Bengal, on May 15, 2017. Behind with the rickshaw is their son, Biswajit. Photograph by Prashant Panjiar.

FROM OUR LEADERSHIP:
LAMP - Odisha - 2017
Children of an LRC (Learning, Resource Centre) run by Lokadrushti under AIF’s LAMP program, conduct an interview with a family in their home in preparation for a Children’s Seminar in Magudpani village near Nuapada, Orissa, on 27 March 2017. Photograph by Prashant Panjiar.

LEARNING & MIGRATION PROGRAM:
(Small Photo): LAMP - Odisha - 2017
Shubham Deep in the kitchen garden at his seasonal hostel, supported by Lokadrushti under AIF’s LAMP program, at Bheruamunda, Bargarh district, Orissa, on 28 March 2017. Photograph by Prashant Panjiar.

(Large Photo): LAMP - Odisha - 2017
Shubham Deep student of the seasonal hostel, supported by Lokadrushti under AIF’s LAMP program, at Bheruamunda, Bargarh district, Orissa, at his locked home on 28 March 2017. Photograph by Prashant Panjiar.

DIGITAL EQUALIZER:
(Small Photo): Digital Equalizer - Odisha - 2017
Ananya Mahapatra in a DE class on electricity in the computer lab at the Benupur Nodal Upper Primary School in Khurda district, Orissa on 27 February 2017. Photograph by Prashant Panjiar.

(Large Photo): Digital Equalizer - Odisha - 2017
Ananya Mahapatra, student of Benupur Nodal Upper Primary School in Khurda district, Orissa, at her home in Benupur village on 27 February 2017. The DE program is being run in this school and Ananya is a beneficiary. Photograph by Prashant Panjiar.

MARKET ALIGNED SKILLS TRAINING:
(Small Photo): MAST 2017
Komal, a beneficiary of AIF’s MAST program at her home in Mumbai, on May 19, 2017. Photograph by Prashant Panjiar.

(Large Photo): MAST 2017
Komal with her certificate after the graduation ceremony of AIF’s MAST first batch at Garware Institute of Career Education in Mumbai University, Mumbai, on May 18, 2017. The graduation ceremony was attended by the Vice-Chancellor of Mumbai University, representatives of Franklin Templeton and AIF staff. Photograph by Prashant Panjiar.

ABILITY BASED LIVELIHOOD EMPOWERMENT:
(Small Photo): ABLE 2017
Dinesh Gavit a beneficiary of AIF’s ABLE program at his home in Mumbai, on May 19, 2017. Photograph by Prashant Panjiar.

(Large Photo): ABLE 2017
Dinesh Gavit, a beneficiary of AIF’s ABLE program, at Cheshire Home in Mumbai, on May 19, 2017. Photograph by Prashant Panjiar.

RICKSHAW SANGH:
(Small Photo): Rickshaw Sangh 2017
Kayem Ali and Arjina Bibi, beneficiaries of American India Foundation’s Rickshaw Sangh program in partnership with Sahara Utsarga Welfare Society, at his home in village Dogachiya, Barasat block, North 24 Parganas district, West Bengal, on May 15, 2017. Photograph by Prashant Panjiar.

(Large Photo): Rickshaw Sangh 2017

CLINTON FELLOWSHIP:
(Small Photo): Clinton Fellowship 2017
Annika Gage walks with students from the Gramin Shiksha Kendra’s Janganpura school to Malyon ki Dhani village for a survey in Sawai Madhopur district of Rajasthan on 21 March 2017. Annika’s project is a baseline study of nutritional health and food practices in the areas where GSK schools are operating, focusing on children under 6 and adolescent girls through focus group discussions, a survey, food journals, and anthropometric measurements. Photograph by Prashant Panjiar.

(Large Photo): Clinton Fellowship 2017
Annika Gage takes heights and weights of students at the Gramin Shiksha Kendra’s Janganpura school in Sawai Madhopur district of Rajasthan on 21 March 2017. Annika’s project is a baseline study of nutritional health and food practices in the areas where GSK schools are operating, focusing on children under 6 and adolescent girls through focus group discussions, a survey, food journals, and anthropometric measurements. Photograph by Prashant Panjiar.

MATERNAL & NEWBORN SURVIVAL INITIATIVE:
(Small Photo): MANSI - Uttarakhand - 2017
Usha Rana, the ASHA of Himrol village, Naugam block, Uttarkashi district, Uttarakhand, does a home visit to check on a pregnant beneficiary, Mansa Devi, on 10 April 2017. She is associated with AIF’s MANSI program through their NGO partner, OPEN. Photograph by Prashant Panjiar.

(Large Photo): MANSI - Uttarakhand - 2017
Usha Rana, the ASHA of Himrol village, Naugam block, Uttarkashi district, Uttarakhand, with the village women after a community meeting in one of the localities of her village on 10 April 2017. She is associated with AIF’s MANSI program through their NGO partner, OPEN. Photograph by Prashant Panjiar.

PAGE 20:
Transplanting paddy at Allamputtu village, Paderu, Andhra Pradesh, on July 25, 2016. Photograph by Prashant Panjiar.

PAGE 22:
Veena, a student in the Tailoring class at SNS Foundation MAST centre at Rewari on July 12, 2016. Photograph by Prashant Panjiar.

BACK INSIDE COVER:
MANSI - Odisha - 2017
Kaikei Naik and her 2 month old son with Anganwadi worker Khulana Dehuri, at her home in Khasapada village, Keonjhar district, Orissa on 2 March 2017. Kaikei’s low birth weight child was saved due to the intervention and initiative of Khulana Dehuri, assisted by MANSI staff. Photograph by Prashant Panjiar.
For the generous support provided to the causes of AIF, we thank

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