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Dear Friends,

India’s most precious resource is its people and the major challenge is how to ensure that all Indians have access to the necessities of life such as education, health and dignified livelihoods. India’s demographic dividend is wasted when a child is not able to learn in school, when a mother loses her child due to lack of adequate health facilities, and when young people don’t have the skills needed for meaningful work. It doesn’t have to be this way.

The American India Foundation (AIF) is working with a range of partners, including various governments in India, to build human capital so people living in poverty have the opportunity to realize their true potential. We address this by building innovative systems that empower communities and leverage cross-sector partnerships and by building bridges to connect people, cultures, and ideas between the world’s two largest democracies – India and the United States.

Focused on women, children and youth and leveraging technology, during the last 18 years, AIF has contributed to impact the lives of more than 4.6 million of India’s poor through innovative programs in education, public health and livelihoods. The results indicate that there are good returns on our investments.

The public health program, Maternal and Newborn Survival Initiative (MANSI), has helped to reduce newborn mortality by 46% and child mortality by 44% in the geographies it operates.

The Learning and Migration Program (LAMP), one of our education interventions, created learning improvement by nearly 3 times in math, science and language and improved the high school transition rate by 93%.

The livelihood programs have provided employability skills to more than 134,000 unemployed people including 14,000 people with disabilities that are often left behind.

The William J Clinton Fellowship for Service in India has empowered around 450 young Americans and Indians through an opportunity to serve organizations working to bring about lasting social change through replicable, scalable and sustainable projects.

Working across the verticals of public health, education and livelihoods, AIF’s programs have holistically enriched the lives of those we serve and strengthened and uplifted communities and eco-systems. All AIF programs and activities contribute directly to the UN Sustainable Development Goals or SDGs, which are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity.

As we look back at the past year, we are grateful to you, our supporters, who have made so much possible for the people we serve. Our people and our Board colleagues are passionate advocates for putting our shoulder to the wheel to enable all Indians, regardless of their circumstances, to have the best possible access to jobs and quality of life. We look forward to a future where India is defined by harnessing its immense resources and opportunities and not by its limitations.

Lata Krishnan
Co-Chair

Ajay Banga
Co-Chair

Nishant Pandey
CEO

Mathew Joseph
Country Director
ABILITY BASED LIVELIHOOD EMPOWERMENT (ABLE)
J. GOKUL PRASATH has a disability which prevents him from being able to comprehend, learn and problem-solve. In India, disability is met with dismissiveness, avoidance, fear, and stigma especially in employment. People with disabilities find it difficult to get employment and care for themselves and their families. Of those who do find work, an overwhelming 98.5% work in the informal economy, lacking access to critical social and financial services.

Gokul's family income was a meagre ₹12,000 a month. Despite this, when Gokul was five years old, his parents enrolled him in a special school hostel, where he showed an affinity and keenness for sports. Soon, he began to excel in sports, worked hard, and won many prizes. His parents were convinced that Gokul could do better by developing other skills, if he received the right guidance and training.

Gokul enrolled in AIF’s Ability Based Livelihood Empowerment (ABLE) program, which trains persons with disabilities and facilitates their entry into the job market through advocacy, thus promoting inclusive growth in India. At the Anbalaya Special School for the Intellectually Challenged, Gokul cleared his class 10 exams, learned to make paper cups and tried his hand at catering.

With newly acquired skills, Gokul has emerged as a confident young man. He works as a store assistant at the Gold Super Market in Chennai, travelling to work on his own, navigating his way through the bustling city confidently. He is financially independent and contributes to his family.

“He loves his job and feels he is contributing to society. At Diwali, he spent his first salary of ₹3500 on celebrations with us,” says Gokul’s mother.

At work, he efficiently packs and arranges products and cleans the store. The skills training he received at the ABLE program, have enhanced his personality and improved his inter-personal skills, enabling him to communicate well with customers and store colleagues.

Radhalakshmi Ganesan, Gokul’s manager at Gold Super Market is pleased with Gokul’s performance and says he is a good worker.

In keeping with the UN Sustainable Development Goals (SDGs), through its ABLE program, AIF promotes and advocates full and equal participation of Persons with Disabilities (PwDs). The program offers an inclusive environment for empowerment, skill development training and employment opportunities for sustainable livelihoods (SDG 8). And, through disability inclusion, AIF has been accelerating reduction in inequalities (SDG 10).
CLINTON FELLOWSHIP
CRYSTAL is one of the 30 fellows in the 2017-18 cohort under AIF’s William J. Clinton Fellowship for Service in India. She believed that her life’s mission was to inspire people to use their gifts to create a positive impact in the world. Working in a non-profit and government program, she utilized her skills to promote individual and community change.

The Fellowship helps shape the next generation of leaders committed to impactful change. It pairs a select number of highly skilled young professionals with leading NGOs and social enterprises in India, to accelerate impact and create effective projects that are replicable, scalable, and sustainable.

During her ten months at Video Volunteers (VV) in Goa, Crystal developed solutions to strengthen human resource practices, and supported fundraising and strategic planning for an education-based project. “I had to prove something to myself and this Fellowship would serve as my litmus test,” shares Crystal. The high point for her involvement was helping marginalized people, which was closely aligned with her personal story and journey.

During her journey, Crystal experienced an unexpected personal tragedy, when she lost her father. “I did not know how to handle this, but I remembered why I was here and how proud my Dad was that I was taking this journey for myself,” she says.

AIF admires Crystal’s courage, perseverance and humility in addressing her personal and professional challenges during her Fellowship. It applauds her success in making a positive impact on her host organization. Utilizing her skills and experience, Crystal added value to the Video Volunteers team. She developed a ‘one stop shop’ employee handbook, a strategic fund-raising plan, training manuals and a Goals, Objectives, Strategies, Tactics (GOST) framework. She developed grant proposals of which almost half were funded.

AIF’s Fellowship program is aligned with UN Sustainable Development Goals, as it provides a framework for collaboration to talented young professionals from America and India to work with select non-governmental organizations (NGOs) in India for a period of ten months.

The program has been a strong model for Partnerships for the Goals of SDG 17 as it builds next generation of leaders committed to lasting change for underprivileged communities across India, while strengthening the civil society sector with replicable and scalable solutions in the field of education, livelihoods and public health.

“THIS EXPERIENCE HELPED ME PROVE TO MYSELF SOMETHING I KNEW ALL ALONG: I AM STRONG AND RESILIENT. I CAN FACE CHALLENGES ON MY OWN. I AM MORE THAN CAPABLE OF TRANSFORMING DISCOMFORTS INTO GROWTH OPPORTUNITIES.” — CRYSTAL L WILLIAMS
SRINIVAS is a grade 7 student of Zilla Parishad High (ZPH) Government School in Karimnagar district, Telangana. Like many government schools, ZPH struggled with lack of finances, teachers and trainers, and poor student attendance and retention rates.

Enter AIF’s Digital Equalizer program, which uses digital technology to bridge the educational and digital divide in India. It transforms under-resourced schools into dynamic places to teach and learn through collaborative, project-based learning.

The program equipped Srinivas’ school with a computer lab, edu-kits, flipped classroom and digital content for Science, Mathematics, Social Studies, English, IT literacy and Financial literacy. The school and students experience subjects through the digital lens. This has improved their comprehension and made learning an engaging and fun interaction.

The students have access to quality education and a robust learning environment, usually available only in private schools. Digital Equalizer has resulted in improved learning outcomes and better retention rates amongst students of ZPH school. Teachers acknowledge the positive impact of the integration of technology as a pedagogical tool.

A. Venkateshwarlu has taught Science for eight years. “The Experi-fun Science Learning kits have enhanced the comprehension abilities of students. They understand the more complex concepts and topics, because of the hands-on experience,” he says.

Besides quality education, Digital Equalizer focuses on the overall growth of students as individuals. It empowers them to be more self-reliant, boosts their confidence and helps them develop career goals and address crucial topics like hygiene and sanitation.

Srinivas’ sister, Anjali appreciates his well-rounded behaviour as a student, a teenager, and a brother. “He is good at his studies and helpful at home. He fetches water from a nearby canal, buys vegetables, and cooks basic foods such as omelettes, rice etc,” she says.

Srinivas’ parents couldn’t afford to educate their older children but want Srinivas to complete his education. “I want to become an engineer. My financial literacy classes will help me to save money and construct a house for my family,” says a confident Srinivas.

AIF’s Digital Equalizer program empowers students like Srinivas to take small steps towards their dreams. It bridges the digital divide in government schools in India to ensure that quality education is accessible to them.

In keeping with the UN Sustainable Development Goals (SDGs), the focus on quality education (SDG 4), the Digital Equalizer program lays the foundation of sustainable development by preparing students to be self-reliant. It boosts economic growth by enhancing their skills for better livelihood opportunities and promotes gender equality (SDG 5).
LEARNING AND MIGRATION PROGRAM (LAMP)
PREETI’S parents are sugarcane cutters from Zaran village in Dang, Gujarat, and trapped in a cycle of poverty. For her and her three sisters, a good education was impossible and the risk of being trafficked and forced into child labor, very real.

Every year at the end of monsoon season, the family migrated to Bagumara, 120 kilometers from their home, where sugarcane was abundant. Cutting sugarcane is seasonal and hard work, with insufficient return. The money Preeti’s family made barely put food on the table and had to stretch for the entire year.

Preeti’s mother, Sita, wanted a different and better future for her four daughters. “I didn’t want them to have my kind of life. I couldn’t study as I had to support my family. I want my daughters to study.”

Fortunately, AIF’s Learning and Migration Program (LAMP) was the opportunity Sita was looking for. It offered a Seasonal Hostel for children with caretakers and facilities to meet their needs while their parents migrated. Children in the program stayed in their villages and benefitted from a familiar and positive environment, without a break in their education.

It was difficult for Sita to leave her daughters at the Seasonal Hostel. However, she knew Preeti and her sisters would be safe and taken care of, have access to quality education, resources and activities and be empowered with skills they needed to thrive. Through LAMP, Preeti and other children like her have been able to boost learning outcomes dramatically. They have more confidence, a greater sense of awareness about their future education and career aspirations and are empowered to break traditional gender roles.

At the LAMP Seasonal Hostel, Preeti explored her talent in sports and music and became a talented archer. “Preeti sings well and mingles with other children. Last year she cried and refused to stay back in the Hostel, but this year she is adapting well,” says Mangalbhai, Preeti’s warden.

Through LAMP, the Seasonal Hostels and Learning Resource Centers (LRCs), several UN Sustainable Development Goals (SDGs) are covered. For example, covering children at risk of migration and promoting their good health and well-being (SDG 3); empowering communities to take ownership for their children’s quality education (SDG 4), and gender equality, especially girls (SDG 5) by promoting their increased participation through enrollment drives, trainings for School Management Committee members and creating volunteer groups in villages.
MARKET ALIGNED SKILLS TRAINING (MAST)
But this was not always so. MOHAMMAD ABDUL SHUKOOR’S father passed away in 2012 and he and his mother and sister were dependent on his uncles for financial support. This lasted for a year and despite his degrees in Commerce and Computers, Shukoor lacked appropriate skills for the job market.

He took on jobs with low salaries and kept switching to earn a little extra to support the family. He worked as a salesman earning ₹5000 a month for a year, and then worked as a data collector at a Veterinary hospital for six months.

His search for a better paying job brought him from Nizamabad to Hyderabad, where he heard about AIF’s Market Aligned Skills Training (MAST) Program, which trained disadvantaged youth in skills needed for successful employment.

The MAST program begins with a labor market scan in each region, working closely with employers to develop the market-aligned training curricula that forms the heart of the program’s skills training.

The three-month training combines foundational, workforce readiness skills with industry-specific skills, ranging from retail, basic IT, healthcare to hospitality, creating multi-sector job opportunities for marginalized young people. Upon completion of the training, qualified candidates are placed into entry-level jobs, thus creating a path to financial independence. MAST curricula align with the framework of the National Skills Development Corporation (NSDC).

After completing his three-month vocational training in retail, Shukoor was placed through the MAST program at a Lifestyle store, Inorbit Mall.

Mr. Ratan Roy, Store HR Business Partner, says “In the beginning he found it difficult, but he is hardworking and willing to learn new things. We hope that Shukoor will have a long career with us.”

Through the MAST program, AIF has contributed to furthering the UN Sustainable Development Goals (SDGs). This includes promoting increased participation of women in the workforce (SDG 5), creating inclusive and sustainable livelihoods (SDG 8), and reducing inequalities (SDG 10).

The MAST program empowers underprivileged youth with skills training and access to formal employment opportunities. Additionally, job creation and promoting an entrepreneurship culture is crucial to achieving economic growth in India, which further accelerates the progress towards the Sustainable Development Goals.
MATERNAL AND NEWBORN SURVIVAL INITIATIVE (MANSI)
ASHA K. Kondamma performs the many roles of a health activist, educator and a care provider. She is a ray of hope for the mothers like Dhanlakshmi, who live in the remote tribal area of Paderu in Andhra Pradesh.

ASHA is the Accredited Social Health Activist scheme, implemented by the Indian government, under its National Rural Health Mission. Women are selected from villages, trained to work as an interface between the community and the public health system, and are accountable to the villagers.

Most of the tribal population in Paderu live below the poverty line. There is poor connectivity and infrastructure, poverty, and illiteracy, as they struggle to meet the basic requirements, including good healthcare for mothers and babies.

The most affected are women and girls who face socio-economic inequality in a highly patriarchal system. They are restricted to their gender-based roles which keep them from making choices in and outside their homes. With the help of ASHA workers like Killo, AIF’s Maternal and New-born Survival Initiative (MANSI) is saving lives of mothers and babies in these rural and impoverished areas of India.

MANSI utilizes a public-private partnership model to reduce maternal and child mortality by providing resources and support, thus empowering local communities to care for their mothers and children, while improving the local health systems. ASHA Killo trained in Home-Based Maternal, Neonatal and Child Care (HBMNC) under MANSI, acts as the link between the tribal community and the public health system.

Dhanlakshmi lived with her husband and mother-in-law in Rangaseela village of Paderu. They survived on the meager income of ₹800-1500 per week that Dhanlakshmi’s husband, K Mohan Rao earned by driving an auto.

“My mother-in-law starved me. ASHA Kondamma helped me understand that I must eat a balanced diet to ensure good health for me and the baby. I wash my hands before feeding my baby to keep him safe from infections and diseases. I feed him at regular intervals and vaccinate him. I will have only two children and ensure that they get the best of everything, especially health and education,” says Dhanlakshmi.

In keeping with the UN Sustainable Development Goals (SDGs) the MANSI program stresses the significance of a clean and hygienic environment (SDG 6), breaking taboo of gender roles (SDG 5). The communities have healthier behavior practices (SDG 3), such as eating a balanced and nutritious diet.
RICKSHAW SANGH
Eighteen-year-old PAVEL is a busy young man. In the mornings he attends classes at the R.M.P. Inter College in Sitapur, Uttar Pradesh. In the afternoons he is transformed into a small businessman, selling saris from a rickshaw in the neighboring villages of Sitapur.

Neelam Devi, Pavel’s mother is the brain behind the business idea. She buys the saris at wholesale prices from the nearby town of Biswan. “We sell saris in remote rural areas, where women do not have access to them,” she says. Each sari sells for ₹250, which earns them a small profit, but is a huge support for the family.

Once the family depended on the daily wage of Pavel’s father, Swaminath Kumar, who works as a motor mechanic earning ₹300 a day. They could barely meet their basic needs, so education for the three sons was out of question.

Swaminath and Neelam Devi felt helpless in the face of high rates of illiteracy and unemployment in their area. Sitapur has an average literacy rate of 61%, way behind the national average of 74.04%. With a female literacy at 50%, women were further subjected to socio-economic inequality and gender bias.

Swaminath and Neelam Devi learned about the AIF program of rickshaw collectives in their community. The Rickshaw Sangh program secures an identity for individual rickshaw drivers through key social benefits – an identity card, driver’s license, permit and a uniform. They mobilize drivers into collectives and link them to credit facilities in the formal financial sector. Rickshaw collectives take joint responsibility for a group of loans, guaranteed by AIF, repaying them in weekly repayments, over a period of one year. And, most important, they own the rickshaws.

“Our lives have been transformed. I have never owned anything. Now I jointly own a rickshaw with my son,” says Neelam Devi.

With joint ownership, the Rickshaw Sangh provides women an equal chance to launch their own micro-enterprise. It has empowered Neelam Devi to overcome gender-based roles that earlier defined and controlled her life. She enjoys her new identity of being a small businesswoman.

Rickshaw Sangh creates a sense of security and economic freedom among the joint borrowers of the vehicle. After paying the instalments on the loan, Pavel pays his and his brothers school fees.

“I own the rickshaw, have the freedom to focus on my studies, and earn with dignity,” says Pavel.

In the spirit of the UN Sustainable Development Goals (SDGs), through Rickshaw Sangh, AIF creates economic freedom and sustainable livelihoods (SDG 8, 10), and ensures a dignified profession while promoting gender equality (SDG 5).
*KEY
ABLE = Ability Based Livelihood Empowerment
CFP = William J. Clinton Fellowship for Service in India
DE = Digital Equalizer
LAMP = Learning and Migration Program
MAST = Market Aligned Skills Training
MANSI = Maternal and Newborn Survival Initiative
RS = Rickshaw Sangh
OUR COVERAGE

1. DELHI
   ABLE / CFP / DE / MAST
2. UTTARAKHAND
   CFP / DE / MANSI / MAST
3. UTTAR PRADESH
   CFP / LAMP / RS
4. BIHAR
   CFP / LAMP / RS
5. ASSAM
   CFP / RS
6. WEST BENGAL
   ABLE / CFP / MAST / RS
7. JHARKHAND
   ABLE / CFP / MAST / MANSI
8. ODISHA
   DE / LAMP / MANSI
9. MADHYA PRADESH
   LAMP
10. CHHATTISGARH
    LAMP
11. TAMIL NADU
    ABLE / CFP / DE / MAST
12. JAMMU & KASHMIR
    CFP / MAST
13. HIMACHAL PRADESH
    MAST
14. PUNJAB
    DE / MAST
15. HARYANA
    ABLE / DE / MAST
16. RAJASTHAN
    CFP / DE / LAMP
17. GUJARAT
    ABLE / CFP / DE / LAMP / MAST
18. MAHARASHTRA
    ABLE / CFP / DE / MAST
19. GOA
    CFP
20. KARNATAKA
    ABLE / CFP / DE / MAST
21. TELANGANA
    ABLE / CFP / DE / MAST
22. ANDHRA PRADESH
    ABLE / MANSI
PARTNERSHIPS 2017-18

ABLE
- ACE Social Foundation
- Cheshire Homes India- Mumbai
- Leonard Cheshire Project Nagapattinam
- Livelihood Resource Centre- Cheshire Homes India (Bangalore)
- National Association for the Blind (India)
- NAB Centre for the Blind Women and Disability Studies
- SNS Foundation
- Trust for Retailers and Retail Associates of India (TRRAIN)
- Youth 4 Jobs Foundation
- Lokmitra (confirmed from Annual Report)
- Nidan (confirmed from the website)
- Organisation for Early Literacy Promotion
- Prayas (Organisation for Sustainable Development)
- Samerth Charitable Trust
- Shikshan ane Samaj Kalyan Kendra
- St. Xavier's Nonformal Education Society
- Swadeep Shikshan Vikas Sanstha
- Swapath Trust
- Unnati- Organization for Development Education

WILLIAM J. CLINTON FELLOWSHIP FOR SERVICE IN INDIA
- Avani (confirmed from the Annual Report)
- Bempu Health (confirmed from the website)
- Bhasha Sanshodhan Prakashan Kendra
- Foundation for Social Transformation Enabling North East India
- Fair Trade Forum- India
- IFMR Lead (confirmed from the website)
- Indus Action Initiatives (confirmed from the Annual Report)
- Jaipur Rugs Foundation (confirmed from the website)
- Kattaikuttu Sangam (confirmed from the website)
- Keystone Foundation
- Lok Sahabghagi Sansthan (confirmed from the website)
- Medha Learning Foundation (confirmed from their financials)
- Naz Foundation India Trust
- Nizamuddin Urban Renewal Program- Aga Khan Trust for Culture
- North-East Affected Area, Development Society (NEADS)
- Project Potential (confirmed from the website)
- Shaijav Child Rights Trust (confirmed from the website)
- Snow Leopard Conservancy India Trust (SLC-IT)
- Srijan Foundation (confirmed from the website)
- Switch On (confirmed from the website)
- The Goat Trust (confirmed from the Pan card on their website)
- Turn Your Action Into Concern Foundation (TYCIA)
- VAAGDHARA (confirmed from the Annual report)
- Video Volunteers
- Youth 4 Jobs Foundation

MARKET ALIGNED SKILL TRAINING (MAST)
- Aide - et -Action South Asia (AEAI-SA)
- Aman Public Charitable Trust (confirmed from the website)
- Anudip Foundation for Social Welfare (confirmed from the website)
- Association for Promoting Social Action (APSA)
- Bhartiya Micro Credit (BMC)
- CAP Foundation (confirmed from the website)
- iDa Foundation
- I-Succeed
- Medha Learning Foundation
- Mount Valley Development Association (MVDA)
- Rural Education and Action for Liberation (REAL)
- SAATH Charitable Trust
- Social and Development Research and Action Group (SADRAG)
- SNS Foundation
- Sparsha Trust
- Udayan Care
- Garware Institute of Career Education & Development, University of Mumbai

MATERNAL AND NEWBORN SURVIVAL INITIATIVE (MANSI)
- Anchal Charitable Trust
- Gram Utthan Samiti
- Government of Odisha
- Government of Jharkhand
- Government of Uttar Pradesh
- Integrated Tribal Development Agency, Paderu, Government of Andhra Pradesh
- Society for Education, Action and Research in Community Health (SEARCH)
- Srujana Welfare Association, Andhra Pradesh
- 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 (JJKK)
- Sahara Utsarga Welfare Society (SUWS)

DIGITAL equalizer
- Government of Delhi
- Government of Gujarat
- Government of Haryana
- Government of Karnataka
- Government of Maharashtra
- Government of Odisha
- Government of Rajasthan
- Government of Uttar Pradesh
- Government of Telangana
- Government of Tamil Nadu

LEARNING AND MIGRATION PROGRAM (LAMP)
- Agha Khan Rural Support Program
- Cohesion Foundation Trust
- Lokadrusti
For its annual Gala, AIF’s New York Chapter brought together over 500 attendees to Pier 60 at Chelsea Piers to honor the Community Health Workers of MANSI and celebrate the accomplishments of Rohit Kapoor, Vice Chairman & CEO of ExL Service Holdings Inc., and Krishna Veevaraghavan, Partner at Sullivan & Cromwell LLP, who received the Corporate Leadership Award and Emerging Leader Award respectively. The event took place on June 21st, 2017, and raised $1.3M. From left to right: Krishna Veevaraghavan, Rohit Kapoor, Sahiya Mamta Mahato, Ajay Banga.

Ashwini inspired supporters at AIF’s 12th Annual Chicago Gala on November 4th, 2017 at the Field Museum. An ABLE beneficiary, Ashwini was born differently-abled - now she has her dream job at Dell, and owns her own home. The event attracted 400 guests, and honored Underwriters Laboratories, Inc., and Keith Williams, company President and CEO. It raised $850,000 to support AIF’s work in India. Clockwise from left: Mukta Purohit, Suma Shastry, Ritu Jain, Ashwini Ramesh.

Dr. Bela Sood was honored at the Virginia Chapter’s 4th Annual Gala on September 17th, 2017, which raised over $60,000 and attracted 80 guests. From left to right: Rupa Agnihotri, Anupama Agarwal, Dr. Bela Sood, Sunita Gupta, Sanjay Mittal.

Kevin Parikh, Global CEO and Senior Partner at Avasant, was honored at the Orange County Chapter’s 5th Annual Gala on March 17th, 2018 at the Paséa Resort in Huntington Beach, CA. More than 250 supporters attended the event, raising more than $500,000 to support AIF programs. The gala was chaired by MS International, Inc and Tarsadia Foundation. From left to right: Shiv Grewal, Nita Parikh, Tinnie Grewal, Kevin Parikh.
Walk to Freedom organized at India Gate in New Delhi on the occasion of World Disability Day by AIF, National Centre for Promotion of Employment for Disabled People (NCEDP) and Oil and Natural Gas Corporation (ONGC).


Shri Bhupendrasinh Manubha Chudasama, hon'ble Education Minister, Government of Gujarat, received a memorandum from SMC Federation members for recommending specific changes in RTE rules of Gujarat during 4th State Level SMC convention.

Mathew Joseph, Country Director, AIF, presented graduation certificates to students trained under AIF’s MAST & ABLE programs at SNS Foundation in Gurgaon.

The Deputy Commissioner of Saraikela-Kharsawan district, Shri Chhavi Ranjan (IAS) felicitated Sahiya Sathis for their active participation in AIF’s MANSI program in Jharkhand.

Nishant Pandey, CEO, AIF, launched 500 rickshaws at an event in Kolkata.
# Statement of Financial Position

**as of March 31, 2018**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2018</th>
<th>2017</th>
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<tbody>
<tr>
<td>Cash &amp; Cash Equivalents</td>
<td>13,24,996</td>
<td>16,97,392</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>Property and Equipment (net)</td>
<td>18,577</td>
<td>39,298</td>
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<td><strong>TOTAL ASSETS</strong></td>
<td><strong>80,14,403</strong></td>
<td><strong>68,64,319</strong></td>
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<th>LIABILITIES &amp; NET ASSETS</th>
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<tbody>
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<td>Grants Payable</td>
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<tr>
<td>Accounts &amp; Other Payable</td>
<td>10,18,350</td>
<td>4,63,128</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>10,18,350</strong></td>
<td><strong>4,63,128</strong></td>
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<table>
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<tr>
<th>NET ASSETS</th>
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</tr>
</thead>
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<td>Unrestricted</td>
<td>17,47,972</td>
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<tr>
<td>Temporarily Restricted</td>
<td>46,48,081</td>
<td>42,10,117</td>
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<td>Permanently Restricted</td>
<td>6,00,000</td>
<td>6,00,000</td>
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<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>69,96,053</strong></td>
<td><strong>64,01,191</strong></td>
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| **TOTAL LIABILITIES & NET ASSETS** | 80,14,403 | 68,64,319 |

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# Statement of Activities

**for the year ending March 31, 2018**

<table>
<thead>
<tr>
<th>SUPPORT &amp; REVENUE</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions &amp; Grants</td>
<td>24,63,600</td>
<td>16,23,343</td>
</tr>
<tr>
<td>Benefit Events Income (net)</td>
<td>53,40,960</td>
<td>43,33,020</td>
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<tr>
<td>Investment and Other Income</td>
<td>3,26,418</td>
<td>92,067</td>
</tr>
<tr>
<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td><strong>81,30,978</strong></td>
<td><strong>60,48,430</strong></td>
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</table>

<table>
<thead>
<tr>
<th>UTILIZATION</th>
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<tbody>
<tr>
<td>PROGRAM EXPENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>11,61,305</td>
<td>13,39,260</td>
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<tr>
<td>Livelihood</td>
<td>11,07,983</td>
<td>13,60,438</td>
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<td>Public Health</td>
<td>8,75,294</td>
<td>6,91,373</td>
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<tr>
<td>Digital Equalizer</td>
<td>13,00,050</td>
<td>11,25,832</td>
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<td>Clinton Fellowship</td>
<td>9,43,307</td>
<td>8,82,520</td>
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<tr>
<td>Education, Awareness &amp; Engagement6,50,632</td>
<td>6,20,762</td>
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<tr>
<td><strong>PROGRAM SERVICES - TOTAL</strong></td>
<td><strong>60,38,571</strong></td>
<td><strong>60,20,185</strong></td>
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<tr>
<td>Management and General</td>
<td>5,12,786</td>
<td>5,54,404</td>
</tr>
<tr>
<td>Fundraising Expenses</td>
<td>9,84,759</td>
<td>10,02,531</td>
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<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>75,36,116</strong></td>
<td><strong>75,77,120</strong></td>
</tr>
</tbody>
</table>

| INCREASE (DECREASE) IN NET ASSETS             | 5,94,862   | (15,28,690) |

---

### Support & Revenue
- **Contributors & Grants**: $24,63,600
- **Benefit Events Income (net)**: $53,40,960
- **Investment & Other Income**: $3,26,418

### Utilization
- **Program Services Total**: $60,38,571
- **Fundraising Expenses**: $9,84,759
- **Management and General**: $5,12,786

The combined revenue for AIF in the US and AIF Trust (AIFT) in India was $ 10.9mm.

The breakup between AIF and AIFT was as follows:
- **AIF**: $8.1mm
- **AIFT**: $2.8mm
- **Total**: $10.9mm
## Eighteen Year Revenue and Expenses

![Graph showing revenue and expenses over 18 years]

### Support & Utilization Trends

<table>
<thead>
<tr>
<th>Financial Year</th>
<th>Income</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>65,66,682</td>
<td>32,21,916</td>
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<tr>
<td>2002</td>
<td>49,06,374</td>
<td>33,93,706</td>
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<tr>
<td>2003</td>
<td>33,97,630</td>
<td>32,13,441</td>
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<tr>
<td>2004</td>
<td>56,53,276</td>
<td>54,03,197</td>
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<tr>
<td>2005</td>
<td>79,13,760</td>
<td>68,75,704</td>
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<tr>
<td>2006-2007</td>
<td>1,00,29,646</td>
<td>1,01,68,280</td>
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<tr>
<td>2007-2008</td>
<td>92,51,271</td>
<td>97,82,873</td>
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<tr>
<td>2008-2009</td>
<td>95,84,062</td>
<td>86,75,947</td>
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<tr>
<td>2009-2010</td>
<td>79,63,333</td>
<td>83,76,686</td>
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<tr>
<td>2010-2011</td>
<td>73,64,056</td>
<td>71,40,853</td>
</tr>
<tr>
<td>2011-2012</td>
<td>71,23,923</td>
<td>71,76,917</td>
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<tr>
<td>2012-2013</td>
<td>70,32,832</td>
<td>70,22,358</td>
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<tr>
<td>2013-2014</td>
<td>62,46,216</td>
<td>61,49,698</td>
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<tr>
<td>2014-2015</td>
<td>67,89,325</td>
<td>58,39,126</td>
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<tr>
<td>2015-2016</td>
<td>68,13,551</td>
<td>62,23,435</td>
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<tr>
<td>2016-2017</td>
<td>60,48,430</td>
<td>75,77,120</td>
</tr>
<tr>
<td>2017-2018</td>
<td>81,30,978</td>
<td>75,36,116</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>12,08,15,345</strong></td>
<td><strong>11,37,77,373</strong></td>
</tr>
</tbody>
</table>
## STATEMENT OF FINANCIAL POSITION
### APRIL 1, 2017 - MARCH 31, 2018

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>FY 2017-18</th>
<th>FCRA</th>
<th>INDIAN</th>
<th>TOTAL</th>
<th>FY 2016-17</th>
<th>FCRA</th>
<th>INDIAN</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalents</td>
<td>7,76,45,041</td>
<td>6,49,28,037</td>
<td>14,25,73,078</td>
<td>6,78,38,159</td>
<td>3,41,58,267</td>
<td>10,19,96,426</td>
<td>6,78,38,159</td>
<td>3,41,58,267</td>
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<tr>
<td>Investments</td>
<td>-</td>
<td>1,28,85,000</td>
<td>1,28,85,000</td>
<td>-</td>
<td>5,79,85,000</td>
<td>5,79,85,000</td>
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</tr>
<tr>
<td>Prepaid Expenses &amp; Other Assets</td>
<td>45,23,756</td>
<td>68,33,965</td>
<td>1,13,57,721</td>
<td>67,87,756</td>
<td>76,17,713</td>
<td>1,44,05,469</td>
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</tr>
<tr>
<td>Property &amp; Equipments (net)</td>
<td>14,81,114</td>
<td>2,05,202</td>
<td>16,86,317</td>
<td>1,85,63,443</td>
<td>2,14,01,607</td>
<td>3,99,65,050</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>8,36,49,911</td>
<td>8,48,52,204</td>
<td>16,85,02,116</td>
<td>9,31,89,358</td>
<td>12,11,62,587</td>
<td>21,43,51,945</td>
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<td></td>
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<tr>
<td><strong>LIABILITIES AND NET ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts Payable &amp; Accrued Expenses</td>
<td>14,41,493</td>
<td>14,79,481</td>
<td>29,20,974</td>
<td>8,43,744</td>
<td>1,10,000</td>
<td>9,53,744</td>
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<tr>
<td>Other Payables</td>
<td>84,16,062</td>
<td>80,44,238</td>
<td>1,64,60,300</td>
<td>51,35,027</td>
<td>6,77,672</td>
<td>58,12,699</td>
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<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>98,57,555</td>
<td>95,23,719</td>
<td>1,93,81,274</td>
<td>59,78,771</td>
<td>7,87,672</td>
<td>67,66,443</td>
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<tr>
<td><strong>NET ASSETS</strong></td>
<td></td>
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<tr>
<td>Unrestricted Funds</td>
<td>2,14,59,255</td>
<td>2,14,59,255</td>
<td>2,14,59,255</td>
<td>2,65,95,865</td>
<td>2,65,95,865</td>
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<tr>
<td>Temporarily Restricted</td>
<td>7,37,92,356</td>
<td>5,38,68,230</td>
<td>12,76,60,586</td>
<td>8,72,10,587</td>
<td>9,37,78,050</td>
<td>18,09,88,637</td>
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<tr>
<td>Permanently Restricted</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td>7,37,92,356</td>
<td>7,53,28,485</td>
<td>14,91,20,842</td>
<td>8,72,10,587</td>
<td>12,03,74,915</td>
<td>20,75,85,502</td>
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</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td>8,36,49,911</td>
<td>8,48,52,204</td>
<td>16,85,02,116</td>
<td>9,31,89,358</td>
<td>12,11,62,587</td>
<td>21,43,51,945</td>
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</tr>
</tbody>
</table>

### STATEMENT OF FINANCIAL POSITION

- **Total Liabilities** 1,93,81,274
- **Total Assets** 16,85,02,116
- **Total Net Assets** 14,91,20,842
## Statement of Activities
### April 1, 2017 - March 31, 2018

### Amount in INR

<table>
<thead>
<tr>
<th>Particulars</th>
<th>FY 2017-18</th>
<th>FCRA</th>
<th>Indian</th>
<th>Total</th>
<th>FY 2016-17</th>
<th>FCRA</th>
<th>Indian</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Support &amp; Revenue</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contribution and Grants</td>
<td>26,98,74,050</td>
<td>8,67,98,568</td>
<td>35,66,72,617</td>
<td>28,61,76,976</td>
<td>8,62,95,299</td>
<td>37,24,72,275</td>
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<tr>
<td>Benefit Events Income (net)</td>
<td>41,86,942</td>
<td>61,55,060</td>
<td>1,03,42,001</td>
<td>66,52,725</td>
<td>34,86,661</td>
<td>1,01,39,386</td>
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<tr>
<td><strong>Total Support &amp; Revenue</strong></td>
<td>27,40,60,991</td>
<td>9,29,53,628</td>
<td>36,70,14,619</td>
<td>29,28,29,701</td>
<td>8,97,81,960</td>
<td>38,26,11,661</td>
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<tr>
<td><strong>Program Expenses</strong></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>4,85,72,780</td>
<td>33,98,001</td>
<td>5,19,70,781</td>
<td>5,38,16,864</td>
<td>31,07,805</td>
<td>5,69,24,669</td>
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<tr>
<td>Livelihood</td>
<td>5,05,07,484</td>
<td>3,17,66,256</td>
<td>8,22,74,053</td>
<td>6,70,52,139</td>
<td>93,70,159</td>
<td>7,64,22,298</td>
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<tr>
<td>Public Health</td>
<td>3,78,81,054</td>
<td>3,15,506</td>
<td>3,81,96,560</td>
<td>2,64,57,233</td>
<td>3,65,53,748</td>
<td>12,84,75,475</td>
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<tr>
<td>Digital Equalizer</td>
<td>7,29,88,071</td>
<td>6,41,41,871</td>
<td>13,71,29,942</td>
<td>9,19,21,997</td>
<td>100,33,598</td>
<td>1,45,26,257</td>
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<tr>
<td>Clinton Fellowship</td>
<td>1,54,61,451</td>
<td>7,75,974</td>
<td>1,62,37,425</td>
<td>1,19,27,333</td>
<td>25,98,924</td>
<td>1,45,26,257</td>
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</tr>
<tr>
<td>Communication, Awareness &amp; Engagement</td>
<td>1,36,15,700</td>
<td>24,28,389</td>
<td>1,60,44,089</td>
<td>77,12,377</td>
<td>77,12,377</td>
<td>77,12,377</td>
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<td></td>
</tr>
<tr>
<td><strong>Total Program Expenses</strong></td>
<td>23,90,26,540</td>
<td>10,28,26,310</td>
<td>34,18,52,850</td>
<td>25,88,87,942</td>
<td>5,16,30,636</td>
<td>31,05,18,578</td>
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</tr>
<tr>
<td>Management and General</td>
<td>3,46,65,405</td>
<td>59,18,313</td>
<td>4,05,83,718</td>
<td>2,56,26,153</td>
<td>97,987</td>
<td>2,57,24,140</td>
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</tr>
<tr>
<td>Fundraising Expenses</td>
<td>32,86,286</td>
<td>13,89,707</td>
<td>46,75,993</td>
<td>44,69,170</td>
<td>-</td>
<td>44,69,170</td>
<td></td>
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</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>27,69,78,231</td>
<td>11,01,34,330</td>
<td>38,71,12,561</td>
<td>28,89,83,265</td>
<td>5,17,28,623</td>
<td>34,07,11,888</td>
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<td></td>
</tr>
</tbody>
</table>

### 5 Year Revenue & Utilization of Funds

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-18</td>
<td>36,70,14,619</td>
<td>38,71,12,561</td>
</tr>
<tr>
<td>2016-17</td>
<td>38,26,11,661</td>
<td>34,07,11,888</td>
</tr>
<tr>
<td>2015-16</td>
<td>30,86,21,313</td>
<td>27,18,85,759</td>
</tr>
<tr>
<td>2014-15</td>
<td>21,57,39,769</td>
<td>17,55,94,576</td>
</tr>
<tr>
<td>2013-14</td>
<td>16,25,81,080</td>
<td>14,93,03,270</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,43,65,68,442</td>
<td>1,32,46,08,054</td>
</tr>
</tbody>
</table>

### Support & Utilization Trends
BOARD OF DIRECTORS, 
FY APRIL 1, 2017-MARCH 31, 2018

Ajay Banga, Co-Chair
President & Chief Executive Officer, Master Card

Lata Krishnan, Co-Chair
Chief Financial Officer, Shah Capital Partners

Pradeep Kashyap, (Vice Chair through November 2017)

Venkat Srinivasan, Vice Chair
Founder & CEO, Rage Frameworks

Alex Counts
President & CEO, American India Foundation through October 23, 2017

Vimal Bahuguna
President, Drona Group, LLC

Ashish Dhawan (Board member as of January 16, 2018)
Founder and Chairman, Central Square Foundation and Ashoka University

Rohit Kapoor (Board Member as of Jan 16, 2018)
Vice Chairman and CEO, EXL

Ash Lilani
Managing Partner & Co-Founder, Saama Capital

Kumar Malavalli (Board member through December 2017)
Co-founder, Chairman & Chief Strategy Officer, Glassbeam Inc.

Past President, EKDisha Foundation

Diaz Nesamoney
President & CEO, Jivox Corporation

Nishant Pandey, CEO, American India Foundation as of October 24, 2017

Arvind Raghunathan, (Board member through December 2017)
Founder, Chief Executive Officer and Chief Investment Officer of Roc Capital

Anjali Sharma
Chairperson, Philanthropic Engagement, American India Foundation

Raj Sharma
Managing Director and Private Wealth Advisor, Head of Sharma Group at Merrill Lynch Private Banking and Investment Group

Michael Steinberg
Managing Partner, Steinberg Asset Management

Harit Talwar, (Vice Chair as of November 2017)
Managing Director, Goldman Sachs

Jay Tambe
Partner, Jones Day

Victor Menezes
Retired Senior Vice Chairman, Citigroup Chairman Emeritus
American India Foundation

COUNCIL OF TRUSTEES*

Honorable William J. Clinton (Honorary Chair)
42nd President of the United States of America

Arjun Aggarwal
Managing Director, Healthscape Advisors

Anuradha Aggarwal
Ravi Akhoury
Akhoury Foundation

Ginny Akhoury

Rani Bahadur
Michigan-based Philanthropist

B N Bahadur

Vimal Bahuguna
President, Drona Group LLC

Bulbul Bahuguna

Raj Bhatia
Managing Director—Wealth Management, The Bhatia Group, Merrill Lynch Private Banking and Investment Group

Seema Bhatia

Satjiv Chahil
Innovation Advisor to President Sony Electronics, Ltd

Navneet S. Chugh
Attorney, C.P.A. The Chugh Firm

Ritu Chugh

William Comfort
Managing Partner, Court Square Capital Partners

Nathalie Comfort

Tushar Dave
CEO & Co-Founder, Enlighted, Inc.

Reshma Dave

Vinod Dham
Founder and Executive Managing Director, IndoUS Venture Partners

Sadhana Dham

Jasvir Gill
CEO, Alert Enterprise, Inc.

Kaval Kaur
CFO, Start Up Farms, Inc.

Anil Godhwani
Co-Founder, Green Era Capital

Mrs. Jyoti Godhwani
Vijay Goradia  
Chairman & CEO, Vinmar International  
Marie Goradia  
Tinnie Grewal  
Vinod Khosla  
Founder, Khosla Ventures  
Neeru Khosla  
Santhana Krishnan  
Founder, Asian Art Gallery & Managing Partner, Om Ventures  
Namita Krishnan  
Engineering Manager, Red Hat Inc.  
Kumar Malavalli  
Co-Founder, Chairman, & Chief Strategy Officer, Glassbeam  
Vijaya Malavalli  
Victor J. Menezes  
Retired Senior Vice Chairman, Citigroup  
Chairman Emeritus, American India Foundation  
Tara Menezes  
Tania Mirchandani  
Vice President, Private Wealth Management (PWM) Group, Goldman Sachs  
Dinesh Mirchandani  
President and Co-Founder, Sindulge  
Anil Monga  
CEO, Victory International (USA), LLC  
Rajni Bala Monga  
Diaz Nesamoney  
President & CEO, Jivox Corporation  
Usha Nesamoney  
Bhikhubhai Patel  
Chairman, Tarsadia Foundation  
Pushpa Patel  
Mukesh Patel  
Managing Partner & Founder, Invati Capital  
Harsha Patel  
Nimish Patel  
Vice Chairman, Mitchell Silberberg & Knupp LLP  
Nancy Patel  
Brian J. G. Pereira, MD  
President & CEO, Visterra  
Sunita Pereira, MD  
Tufts Medical Center  
Ravi Reddy  
Co-Founder and Managing Partner, Think Capital LLC  
Neerja Sethi  
Co-Founder and Vice President, Syntel Inc.  
Bharat Desai  
Co-Founder and Chairman, Syntel Inc  
Ajay Shah  
Managing Partner, SilverlakeSumeru  
Lata Krishnan  
Chief Financial Officer, Shah Capital Partners  
Rupesh Shah  
President, MS International, Inc.  
Mona Shah, JD, MPH  
Health Policy Consultant and Former Staff Director, US Senate Subcommittee on Children and Families  
Dave Sharma  
Chairman, TTA Group of Companies  
Raj Sharma  
Managing Director and Private Wealth Advisor  
Head of Sharma Group at Merrill Lynch Private Banking and Investment Group  
Nalini Sharma  
Vivek Sharma  
CEO, Piramal Critical Care  
Vandana Sharma  
Venkat Srinivasan  
Founder & CEO, Roje Frameworks  
Pratima Srinivasan  
Sanjay Subhedar  
Managing Director, Storm Ventures  
Suniti Subhedar  
Harit Talwar  
Managing Director, Goldman Sachs  
Reena Talwar  
Ravi Tilak  
Co-Founder & CEO, ALMEX USA  
Vandana Tilak  
President, Bombay Pictures, Inc.  
Raj B. Vattikuti  
Chairman, Vattikuti Ventures & Foundation  
Padmaja Raj Vattikuti  
Krishna Veeraraghavan  
Partner, Sullivan & Cromwell  
Sejal Shah  
Dermatologist  
Romesh Wadhwani  
CEO & Managing Partner, Symphony Technology Group  
Kathy Wadhwani  
V. Prem Watsa  
Chairman & CEO, Fairfax Financial Holdings Limited  
Nalini Watsa
Ambassador Frank G. Wisner
*International Affairs Advisor, Squire Patton Boggs (US) LLP*
**Judy Cormier**

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<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Robert W. Baird and Co. Inc.</td>
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<td>Roopa and Subhash Makhija</td>
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<td>Stephen and Susan Scherr</td>
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<td>Kamal Shah</td>
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<td>Ragini Shekhwat</td>
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<td>Ashmeet S. Sidana</td>
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<td>Silicon Valley Capital Partners L.P.</td>
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<td>Murthy and Nivedita Simhabhatla</td>
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<td>Ajay and Nidhi Singh</td>
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<td>Sinha Kikeri Foundation</td>
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<td>Esta Stecher</td>
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<td>Stradling, Yocca, Carlson &amp; Rauth</td>
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<td>Mahinder and Sharad Tak</td>
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<td>Tech Mahindra (Americas) Inc.</td>
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<td>Lisa and Ted Williams</td>
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<td>YFS Foundation, Inc.</td>
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<td>Jonathan Young</td>
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<td>Kim Young</td>
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<td><strong>CHAMPIONS ($1K - 4,999)</strong></td>
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<td>The 2001 Kariat Revocable Trust</td>
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<td>Alison Abbo</td>
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<td>Fairuz Abdullah</td>
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<td>Neil and Amishi Amin</td>
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<td>Zaid and Rana Ayoub</td>
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<td>Anita Bafna</td>
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<td>Baird Foundation, Inc.</td>
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<td>Bank of America Employee Giving Campaign</td>
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COVER:
LAMP – Gujarat
Preeti, an LRC student under AIF’s LAMP program in village Zaran, district Dangs, Gujarat, implemented by AIF’s partner Swapath.
*Photograph by Prashant Panjiar, November 2017*

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*Photograph by Prashant Panjiar, May 2017*

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ASHA workers and MANSI community mentors walk together during a training session in Y Sonaba village, Paderu ITDA, Andhra Pradesh.
*Photograph by Prashant Panjiar, October 2017*

ABILITY BASED LIVELIHOOD EMPOWERMENT:
Large Photo: Gokul Prasad at his home in Thiruvottiyur, Chennai. He is an alumnus of Anbalaya Special School for the Intellectually Challenged, trained under AIF’s ABLE program, Tamil Nadu.
*Photograph by Prashant Panjiar, November 2017*
Small Photo: Gokul Prasad, trained under AIF’s ABLE program, at his work place, Gold Super Market, in Thiruvottiyur, Chennai, Tamil Nadu, on Nov 5, 2017.
*Photograph by Prashant Panjiar*

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*Photograph by Prashant Panjiar, May 2018*
Small Photo: AIF Fellow Crystal during a Spoken Word performance in Goa.
*Photograph by Prashant Panjiar, May 2018*

DIGITAL EQUALIZER:
Large Photo: Student Srinivas during a DE class in the computer lab at the Zilla Parishad high School, Challur village, Karimnagar, Telangana. This school is covered under AIF’s DE program.
*Photograph by Prashant Panjiar, November 2017*
Small Photo: Student Srinivas with his classmates at the Zilla Parishad High School, Challur village, Telangana.
*Photograph by Prashant Panjiar, November 2017*

LEARNING AND MIGRATION PROGRAM:
Large Photo: Preeti, a student under AIF’s LAMP program, run by implementing partner Swapath, with her mother at their home in village Zaran, district Dangs, Gujarat.
*Photograph by Prashant Panjiar, November 2017*
Small Photo: Preeti, a student of the LRC under AIF’s LAMP program, with implementing partner Swapath, in village Zaran, district Dangs, Gujarat.
*Photograph by Prashant Panjiar, November 2017*

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*Photograph by Prashant Panjiar, November 2017*
Small Photo: Md. Abdul Shakoor, beneficiary of AIF’s MAST program, at his residence which he shares with 3 others flat-mates. He received his training at the LEAP-MAST-BEST training centre at Toli Chowky, Hyderabad and now works in the Lifestyle store in the InOrbit Mall.
*Photograph by Prashant Panjiar, November 2017*

MATERNAL AND NEWBORN SURVIVAL INITIATIVE:
Large Photo: K. Dhanalaxmi with her 13-day old child at the Anganwadi Centre in Rangaseela village, Paderu ITDA, Andhra Pradesh.
*Photograph by Prashant Panjiar, October 2017*
Small Photo: MANSI mentor Nirmala Sagri with the ASHA K. Kondamma and the Anganwadi worker at the Anganwadi Centre in Rangaseela village, Paderu ITDA, Andhra Pradesh.
*Photograph by Prashant Panjiar, October 2017*

RICKSHAW SANGH
Large Photo: Beneficiaries of AIF’s Rickshaw Sangh, in partnership with BMC, in village Akoiyya, Sitapur, Uttar Pradesh.
*Photograph by Prashant Panjiar, May 2018*
Small Photo: Neelam, a beneficiary of AIF’s Rickshaw Sangh (in partnership with BMC) sells sarees from her rickshaw trolley in village Akoiyya, Sitapur, Uttar Pradesh. Her son Pavel drives the rickshaw trolley.
*Photograph by Prashant Panjiar, May 2018*

OUR COVERAGE:
Student Sumaya during a DE computer class being conducted in the computer lab at the Zilla Parishad High School, Jillela village, Telangana. This school is covered under AIF’s DE program.
*Photograph by Prashant Panjiar, November 2017*

PARTNERSHIPS:
A DE class at the Zilla Parishad High School, Challur village, Telangana. This school is covered under AIF’s DE program.
*Photograph by Prashant Panjiar, November 2017*

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Children at an LRC run under AIF’s LAMP program in village Jamanyamal, district Dangs, Gujarat.
*Photograph by Prashant Panjiar, November 2017*

BACK COVER
Baby Nandini with her mother Pramila, ASHA Padma Killo and MANSI mentor K Bhavani at a community meeting conducted under the MANSI program in Tokuru village, Paderu ITDA, Andhra Pradesh.
*Photograph by Prashant Panjiar, October 2017*
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