

## HOW TO CONTRIBUTE

We invite compassionate individuals to contribute generously to the continued success of this precious institution.

**Tax-exempt** contributions may be made to the Kashmiri Overseas Association (KOA), Inc., a registered non-profit organization in the United States.

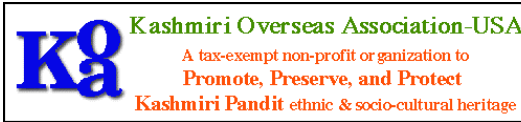
### **Please send your gifts to**

Kashmiri Overseas Association (KOA)  
2065 Niagara Dr., Troy, MI 48083  
e-mail: [treasurer@koausa.org](mailto:treasurer@koausa.org)

Make checks payable to  
“**Kashmiri Overseas Association**”

Or pay online at:  
[www.koausa.org](http://www.koausa.org)

Questions may be directed to  
**Dr. Tej N. Kaul**, Program Director for  
Educational Assistance Program (EAP).  
Dr. Kaul can be reached at  
[tkaul@yahoo.com](mailto:tkaul@yahoo.com)



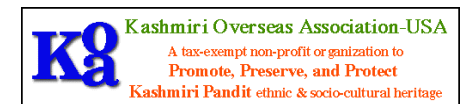
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## Educational Assistance Program (EAP)



[www.koausa.org](http://www.koausa.org)

## History

This program was initiated at the Kashmiri Overseas Association (KOA) National Camp in 1994, at that time a suggestion was made that the best way to help our devastated community back in India was to help needy community students in their pursuit of higher education, so that they could get a gainful employment. At that very moment many community members pledged their support for this program and Shri Tej Nath Kaul of Buffalo, NY, was entrusted to run the program. Dr Hira Lal Gurtoo and Dr. Bansi Lal Kaul from Buffalo, NY, volunteered to help him in this program. In January 1995, Dr. Tej Nath went to India and visited various refugee camps and discussed about this program with Camp Coordinators in Jammu and Udhampur. KOA



*The ugly face of terrorism: Destroyed homes of community*

developed a liaison with Kashmiri Pandit Sabha, Jammu, to help us in receiving applications from the needy students, and then with the distribution of funds to the selected students. The program is advertised in Daily Excelsior paper for receiving applications, which is a very widely read newspaper in our community in Jammu.

As in most situations, the worst sufferers of this violence were the children of this displaced people. With their parents consumed with, yet often unable to, provide the basics of living to their families these unfortunate children were often left without the only hope for a better life – a healthy education.

## Requirements

The applicant must be a refugee from Kashmir Valley. Applicant has to provide proof of admission in a recognized educational institution. Top priority is given to the students from the refugee camps.

## Selection Process

KP Sabha Jammu, on our behalf receives applications. After preliminary verification at their end, all applications are mailed to Dr. Tej Nath Kaul who with help from Dr. Hira Lal Gurtoo makes the final selection. All applications are verified based on the criteria set forth by KOA. The students are selected for financial assistance on merit-cum-poverty basis. Students living in the refugee camps are given preference in the selection process.

## Sponsors

Community members and friends of the community are approached by the association to take part in this program by becoming sponsors. Some community members have set up foundations in the name of their loved ones and are encouraged to sponsor through their foundations. There are some employers who match funds for such non-profit charitable causes. Sponsors are requested to explore such a possibility with their employers. Every drop helps.

## Cost

At present, it takes \$300 to sponsor a student for one year. Sponsors are encouraged to continue funding for the complete training period of the selected student. We have received numerous requests to enhance this amount due to increase in the tuition fee and other expenses over the years.

## Process/Distribution

We notify the students about their selection. Sponsors/Donors write a check to the KOA. KOA in turn issues checks in the name of the student, which are mailed to KP Sabha, Jammu, for distribution. The KP Sabha, Jammu, after verifying the criteria set forth by us disburses the check to the selected student.

## Update and Liaison

Selected students are notified about their sponsor family and the sponsor is also informed about the student so that they can get in touch with each other directly. The program coordinator at KP Sabha, Jammu, monitors every student's progress and is conveyed to the sponsor family from time to time.



*Tomorrow looks bright: Protecting core values*

## Feedback

Every KOA office bearer visiting Jammu on a personal trip are requested to go the KP Sabha office, check the working and execution of the program and meet with the students or the parents, whoever is available. Sponsors/Donors are also encouraged to do so when visiting India. In order to get direct feedback, Tej Nath Kaul on his recent visit to Jammu in Nov. 2005 visited the refugee camps in Jammu and met many sponsored students and their parents, he also met with many other students or their parents who live outside the camps. All the students receiving the assistance were very appreciative of the generosity of our donors/sponsors. Sponsor a student program has been running successfully since 1995. By the end of July 2005 a total of 629 students have graduated through our program.

Together we can make a difference in the lives of our less fortunate brethren. Thank you for your support.