

# Kachchhi Oswal Jain Association In NorthAmerica Inc.

## Kojain Newsletter

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Web Site: [www.kojain.com](http://www.kojain.com)

Volume 7, Issue 2, July 2002

### Board of Directors:

#### Officers:

**President:** Kalyanji K. Mota  
(714) 956-0405

[kkmm30@hotmail.com](mailto:kkmm30@hotmail.com)

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(408) 629-1723

[NavinDedhia@hotmail.com](mailto:NavinDedhia@hotmail.com)

**Secretary:** Ila C. Shah  
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[IlaCShah@yahoo.com](mailto:IlaCShah@yahoo.com)

**Treasurer:** Hemlata L. Savla  
(508) 856-9630  
[hsavla@aol.com](mailto:hsavla@aol.com)

#### Regional Directors:

**Region 1:** AZ,CO,HI,NM,SO,CA,UT.

**Dinesh K. Gala** (562) 865-5915  
[dgala@galacorp.com](mailto:dgala@galacorp.com)

#### Region 2:

AK,ID,MT,NV,NO,CA,OR,WA,WY.

**Jaideep Shah** (408) 629-9451  
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**Region 3:** AR,KS,LA,MO,OK,TX.

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**Region 4:** IL,IN,IA,MN,NE,ND,SD WI

**Ram Gada** (651) 639-1075  
[rgada@aol.com](mailto:rgada@aol.com)

**Region 5:** AL,FL,GA,MS,TN.

**Nitin Shah** (770) 825-0190  
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**Region 6:** KY,MI,OH,W,PA,WV.

**Arvind Shah** (248) 641-8549  
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**Region 7:** MD,NC,SC,VA,Wa,DC.

**Manoj Dharamsi** (703) 620-9837  
[manojdharamsi@juno.com](mailto:manojdharamsi@juno.com)

**Region 8:** DE,E,PA,NJ.

**Dinesh Chheda** (973)394-1701  
[Dchheda@pica.army.mil](mailto:Dchheda@pica.army.mil)

**Region 9:** NY

**Chhotalal Bheddah**(516) 883-0345  
[bheddah@aol.com](mailto:bheddah@aol.com)

**Region 10:** CT,ME,MA,NH,RI,VT.

**Bhanumati Shah**(203) 972-3512  
[Bhanushah@aol.com](mailto:Bhanushah@aol.com)

**Region 11:** Canada

**Lata Champshi** (416) 493-1666  
[Latachampsee@usa.net](mailto:Latachampsee@usa.net)

#### Past President:

**Tansukh Maru** (732) 495-2304  
[marut@ix.netcom.com](mailto:marut@ix.netcom.com)

#### Youth Director: Open

A Non-Profit Organization  
Tax exempt no. 06-1442444

### President's Message

My Dear fellow Kachchhi Oswals,

Jai Jinendra.

Last time I reported to you that we have established many committees within KOJAIN to serve our community better. The chairpersons of these committees were asked to develop a charter for each committee. During a site meeting of KOJAIN Board of Directors in Los Angeles in June of 2002, the charters submitted to the Board by these committees were reviewed and approved with some modifications.

Some of these committees will require donations. Keep your hearts open to donate for the cause that appeals to you. KOJAIN Loan Program for needy, Insurance dedicated to KOJAIN, Jayesh Shah Education Memorial Fund, Scholarships to college bound students are some of the programs where donations will be required for these worthy causes.

The work relating to the revised edition of directory for Kachchhi Oswals in North America is making progress. All the families of the community who wish to be listed in the directory must send the forms filled out with the required information. I urge your support for this useful project by advertising in the directory.

The progress on forming the youth committee is good. We know that all the young adults are very busy at this stage of their lives. However, we would like to give them a platform and assist them in promoting activities of their liking. These youngsters are our future. I urge all the young adults to be part of all youth activities. Be active. Support all activities. Remain united to the cause of Kachchhi youth.

Our KOJAIN membership is on the upswing. We hope all KOJAIN families residing in North America will become KOJAIN Members. Some membership/Directory forms are filed indicating that they are paid members; however their membership for two years has expired. The current KOJAIN membership list is posted on our web site ([www.kojain.com](http://www.kojain.com)) indicating the year up to which the KOJAIN membership is paid for. If your KOJAIN membership is not current, please renew it. We urge you to become a life member. Our strength is in our numbers. United we stand.

It is a great pleasure to see that Shri Damibhai Rambhia of Connecticut was honored on May 11, 2002 by Kachchhi Students and Alumni at North American Universities (ksaa). Vimla and Navin Chheda of Connecticut hosted it on behalf of all students. Students from New York, New Jersey, Maryland attended the party. He is the current chairperson of KOJAIN Host-Families program. We wish him great success in his endeavor.

I am happy to announce that KOJAIN is now incorporated in the State of Maryland. On behalf of KOJAIN, I thank Shri Harakh Gala of Odenton, Maryland for his service to our community by volunteering to assist us in getting KOJAIN incorporated and allowing KOJAIN to use his home address as official KOJAIN address.

The audit report for the year 2001 has been posted in this newsletter. Some deficiencies are listed in the cover letter of the report. We shall take every step to rectify the past deficiencies to the best of our abilities.

We assure you to remain in touch. We hope that you will remain in touch with us via your participation in the activities of KOJAIN and also through emails and letters with your thoughts, suggestions and comments.

Kalyanji Mota  
President of Kojain

**News from The Board of Directors:**

Committees were established in the March 2002 meeting of the Board of Directors. In the site meeting of the Board in Los Angeles during June 2002, the charters of these committees were approved with some modifications. Following is the brief status and/or brief write up of the charters of most of the Committees.

**KOJAIN to Incorporate:** We are happy to announce that KOJAIN is now incorporated in the State of Maryland, thanks to the efforts of Navin Dedhia and his committee and Harakh Gala of Maryland.

**KOJAIN Directory:** The guidelines about the information to be published in the KOJAIN Directory have been established. We are seeking advertisement and Directory/Membership forms from all KOJAIN families whether they are dues-paying members or not.

**KOJAIN Loan Program:** In this program we shall seek donations to offer interest free loans to needy members of KOJAIN. KOJAIN LP committee shall select the donee based on pre-published rules and regulations. Loans would be awarded for education, but not limited to it. The committee will determine the time period of the loan.

**Youth Committee:** The Youth Directors will be chosen from each region similar to the regional directors, in accordance with KOJAIN Constitution. The work to formulate the youth committee and its activities is in progress.

**KOJAIN Marriage Information Service:** The goal is to provide the platform for an exchange of information between potential candidates seeking life partners. We shall be printing the advertisement of male or female seeking the matrimonial in the Newsletter. All personal information furnished to the KMIS will be treated as confidential.

**Insurance dedicated to KOJAIN:** Instead of gifting the money outright now, use it to purchase a life insurance policy and name KOJAIN as beneficiary. At the death, your charity, KOJAIN, will receive a highly optimized bequest. You can increase your original donation amount by many times. The committee members can furnish all the details.

**Medical Information Program:** This committee will work to create a source of communication between members of the medical professionals and KOJAIN families with medical questions. The goal is to make a comprehensive and easily accessible database of medical information and a list of medical professionals available to provide information.

**Women's Committee:** Basic plan is to help women in need. When a woman is going through a crisis, she finds herself totally alone. She may not want her family to be involved for various reasons; friends may shy away. At such times the community can step in and help her in a non-judgmental, non-partisan way. The committee may provide information related to medical, legal, financial and emotional issues. Collect relevant information and create a database which can be used whenever necessary. Hold workshops on various issues pertaining to women.

**India-KOJAIN coordination:** This committee will develop a list of organizations in India and their officers with whom KOJAIN can coordinate the projects it undertakes that are related to India.

**Membership Committee:** The goal is to increase the dues-paying membership of KOJAIN by 50% this year. This committee will develop methods to reach out and achieve this objective.

**Constitution & By-Laws Changes:** Goal is to improve the functioning of KOJAIN. Review current document, receive input from current and past board members and general members. Recommend amendments to the Board for approval. Submit for general membership approval.

**Host Family Program:** This Program is working well and the outline of the program is posted on our web site (www.kojain.com). The gratitude from the young adults shown towards the chairperson, Shri Damibhai Rambhia, is noted elsewhere in this newsletter.

**Guideline by KOJAIN to hosting body of the convention:** The guidelines for the convention host and KOJAIN committee involvement will be established for smooth operation.

**Senior information program:** The information for seniors regarding government assistance varies from state to state. Information, as it develops, will be posted on our web site.

**Scholarship Program:** This program, started seven years back, has been awarding Scholarships every year, including this year. The guidelines are posted on our web site.

**Jayesh Shah Education Memorial fund:** The committee was established in 2001 in memory of late Shri Jayesh Shah who was the only Kachchhi Oswal casualty of the September 11, 2001 World Trade Center attack. In an effort to encourage other community members and well wishers to make additional donations, the Jayesh Shah family has pledged to make additional matching of 50 cents for every dollar of new donations received in between June 20 to September 20, up to a maximum of additional \$4,000. Disbursement of funds and criteria for beneficiary has been established.

**Historian of KOJAIN:** This committee will preserve some of the key information, documents, and records as part of the history of organization. All Federal and State documents, yearly financial and audit report, copy of the constitution and By-Laws, etc.

**FRAGRANCE**

Even on a dark and rainy night, the Queen of the Night fills the whole garden with its overpowering perfume.

So, too, must our social workers, our teachers and our saintly men/women fill this selfish, greedy and materialistic world with the fragrance of their selfless deeds, their ennobling ideas and their renunciation.

**Treasurer's Report:**

Following is the list of deposits received in listed accounts as of June 10, 2002

**New Membership:**

<u>Name</u>	<u>State</u>	<u>Amount</u>
Dand Vipul & Rupa	CT	\$200.00
Chande Deepak & Sujata	IL	\$30.00
Berajawala Hemchand & Nayana	MA	\$30.00
Chheda Dinesh & Ranjana	MA	\$30.00
Dedhia Pallavi	MA	\$20.00
Gala Tushar & Kiran	MA	\$200.00
Shah Deven & Chetana	MA	\$30.00
Jain Jatin & Parul Nagda	MD	\$30.00
Shah Vijay & Kavita	MD	\$30.00
Chheda Sagar	N. CA	\$30.00
Gada Jayesh & Bhavini	N. CA	\$200.00
Gala Rupesh & Smita (7/99)	N. CA	\$200.00
Nandu Ramesh & Heena	N. CA	\$200.00
Shah Navin & Pallavi	N. CA.	\$200.00
Dedhia Dimple & Shah Prashant	N. CA.	\$30.00
Chheda Girish & Kokila	NY	\$30.00
Dedhia Jiten & Sonia	NY	\$30.00
Gala Mulraj & Sarla	NY	\$200.00
Kaka Kekin	NY	\$20.00
Pasad Kalpendu	NY	\$20.00
Gala Kirti & Pallavi	S. CA	\$200.00
Momaya Hemlata & Laherchand	S. CA	\$30.00
Gandhi Bhavesh & Preeti	S. CA	\$30.00
Shah Kamal & Shah Madhuri	TN	\$20.00

**Jayesh Educational Memorial Fund:**

<u>Donated By</u>	<u>State</u>	<u>Amount</u>
Vichare A. c/o Frame Décor	IN	\$50.00
Shah Laxmi & Dr. Dharamshi	NJ	\$101.00
Dr. Rukmani & Shanti Kenia	MA	\$101.00

**Donation for Earthquake Fund:**

<u>Donated By</u>	<u>State</u>	<u>Amount</u>
Vichare c/o Frame Décor	IN	\$25.00
Palav Arun	IN	\$20.00

**Report of Kutch trip by Chhotalal Bheddah**

I am happy to report that my trip to India and particularly to Kutch during February of this year was very gratifying. I was accompanied by Ramesh Dedhia of Michigan during our stay in Kutch. We visited every project to get firsthand information. Ramesh Dedhia is actively involved in sponsoring educational activities in Bhujpur. We were able to see many projects that Kojain is working with American India Foundation (AIF)

(1) KOJAIN PROJECTS WITH AIF:

(a) AIF is expected to fund \$50,000/= to build 50 houses in Ramania (Kutch) at a cost of \$1,000/= per house. Details are being finalized.

(b) AIF is also to fund \$50,000/= towards a high school in

**Report of Kutch trip by Chhotalal Bheddah (Con'd)**

Ratadia, Kutch. Details for this project will be finalized soon.

(c) AIF is funding \$70,000/= to Bhojay Sarvodaya Trust to build 353 houses in Kutch. These houses will be constructed before the end of 2002.

(d) AIF will be funding \$115,000/= to rebuild Bhujpur Hospital, Kutch. The hospital project should commence soon and is expected to be completed by June 2003.

(2) KOJAIN has funded \$50,000/= to Veerayatan-Veerayatan's work by Jain Sadhvijis is extraordinary and noble. I humbly request all of you to financially support Veerayatan in their humanitarian efforts to educate needy children of Kutch.

**News From The Regions:**

**Region 2: AK, ID, MT, NV, NO. CA, OR, WA, WY.**

**Farewell: permanently leaving for India**

- The San Francisco Bay Area KOJAIN Members were present in large numbers on May 5 at a local restaurant to bid a farewell to Ashwin and Hansa Gada (Martinez, California), Village: Bidada, who left permanently for India. Gada Family will be settling down in Baroda.

**Annual Picnic:**

- The San Francisco Bay Area KOJAIN Members held their Annual Picnic at Lake Elizabeth Park in Fremont on June 1. It was a whole day event from 8:00 am in the morning until dark in the evening. 75 attendees enjoyed food, fun, games, walking around the lake in a group, networking and socializing.

**Mahendra Visaria exhibited Jain Tirths & Temples:**

- During the Jain Center of Northern California's Mahavir Jayanti Program in April, Mahendra Visaria from Mumbai exhibited his collection of photographs of Jain Teerth and Temples at Jain Bhavan in Milpitas. 800 Jain community members visited the exhibit area.

**Honoring Navin Dedhia:**

- Navin S. Dedhia, San Jose, California, was honored by Milwaukee, Wisconsin, based American Society for Quality (ASQ) with a Testimonial Award and a plaque for his 20 years of leadership service as the Chair/Trustee of its International Chapter.

Navinbhai was elected as the National Director of the ASQ Board of Directors, representing the Division Affairs Council (DAC) for the term 2002 - 2004.

**Region 1: AZ, CO, HI, NM, SO. CA, UT.**

- Marriage Anniversary:**

Bharat and Laura Gala celebrated their 25<sup>th</sup> Marriage Anniversary on Saturday 20<sup>th</sup> April 2002 in a grand style. They took the marriage vows again for sharing, caring and loving each other till death do apart. Congratulations!

Con'd page 4

News from Region 1 Con'd from page 3

• **Matrimonial News:**

Congratulations to newlywed couple Preeti (Mona) Pal daughter of Dilip and Puspa Pal with Shaunak Trivedi son of Kalini and late Dinkerray Trivedi on 15<sup>th</sup> June 2002 at The Nixon Library Yorba Linda Ca.

• **Picnic**

The Kachchhi group of greater Los Angeles including San Diego celebrated Picnic at Cerritos East Park on June 22, 2002. The invitation was extended to No. California as well as near by States. Kojain Board of Directors joined the picnic after completing their site meeting. About 130 people attended the joyful occasion.

• **Radio Program by Kachchhi Youth:**

One of the young adults from Los Angeles area has his own radio show educating the audience about mental illness and mental wellness. Dr. Larry Momaya is a psychiatrist. Call-in talk show that offers advice to help callers resolve moral and ethical issues. Each week he brings in a feature speaker usually an expert in psychiatry. A radio program "A Look Inside" which airs every Friday from 4 to 5 p.m. on KUCI 88.9 FM.

**Region 11: Canada:**

**Manitoba-India link company managed and owned by Shri Hemant Manekji Shah (Lodava) receives "Businessman Special Award" in Canada.**

- Businessman, who was born in Bombay and immigrated to Canada in 1978, has won the "Businessman special Award" in Canada. He also has won the "Hind Ratan Award" which is handed out by the NRI (Non Resident Indian) Welfare Society in India to individuals who strengthen India's reputation around the globe.

Within a few years of setting up HIR International Ltd., Hemant Shah found himself assisting local companies in Manitoba in their efforts to sell Manitoba made products to India. Numerous Manitoban companies work with Shah to tackle the Indian market. They call him "Mr. India." Shah's efforts have been recognized locally, as he is also a member of the Winnipeg Chamber of Commerce as the Chair of India Trade Development.

Hemant Shah along with his wife Hina and two sons, Hiren and Hiten live in Winnipeg, Manitoba, Canada. He is from Varaha and his wife from Tera in Kachchh. We are very happy for him achieving these prestigious honors and wish him well to progress in his endeavor.

**Region 6: KY,MI,OH,W.PA,WV**

**Matrimonial news:**

Congratulations to the following newlywed and engaged couple and their families:

- Priya Shah daughter of Jaya and Arvind Shah of Troy Michigan married to Rupesh Velji son of Sarda and Prabhulal Velji on May 25, 2002
- Dr. Vishal Gala son of Chunilal and Madhu Gala of Bloomfield Hills, Michigan got engaged to Milen, Daughter of Mahendra and Madhulika Bapna of Detroit Michigan on July 6, 2002.
- Silpa Maru daughter of Dhiraj and Niru Maru of Michigan will be marrying son of Nagjibhai and Kashi Sutaria.

**Region 10: CT, ME, MA, NH, RI, VT.**

**Educational Achievements:**

- Neil Chheda, son of Navin and Vimla Chheda of Easton, Connecticut, recently graduated from Ohio State University School of Medicine and has started his surgical residency in E.N.T. at SUNY Stony Brook Medical Center in Long Island, New York.

**Kojain Marriage Information Service:**

Kojain Marriage Information Committee has been established to provide the platform for an exchange of information between potential candidates and to provide a service to the Kojain Community through the collection and distribution of information to candidates in a private and confidential manner. If you are interested to participate, please register with Kojain MIS. The Registration Form & Guidelines are available on our website: [www.Kojain.com](http://www.Kojain.com). For more information, please contact Rajesh K. Chheda at [RKChheda@aol.com](mailto:RKChheda@aol.com). Phone: (856) 768-4442 or Bhanu Shah at [Bhanushah@aol.com](mailto:Bhanushah@aol.com) Phone: (203) 866-9802

***Incentive to become a Kojain paid member now!!***

The Kojain directory will be published in the first quarter of 2003. The Kojain Board has decided to mail to the paid members the Kojain directory at free of charge.

The cost of directory to non-member will be \$30

Individual Membership (Biennial) is	US \$20
Family Membership (Biennial) is	US \$30
Individual Lifetime Membership	US \$150
Family Lifetime Membership	US \$200

***It makes a lot of sense to become a paid member now!!***

**Honoring Damibhai Rambhia**

A surprise party was arranged by Vimla Chheda, Rajesh Sethia and group of young adults to honor Shri Damibhai Rambhia of Connecticut on May 11, 2002 for his dedicated work to establish Host Program within Kojain. He and his team gave a tremendous help to the students as well as young adults coming from India. He was presented with a golf shirt saying "Thank you Dami Uncle and a monogrammed hat that Vimla Chheda got made in India and a frame (28 X 40) which has the writings from students.

Kojain President Kalyanji Mota congratulating Damibhai and thanking Vimlaben and Navinbhai for hosting the event at their house stated "Developing a host program and implementing successfully has offered a helping hand to these young adults. Through dedication, hard work and efforts, Damibhai has made a difference in the lives of young adults adjusting to a new country."



Seen in the photo are, From left to right Tanvi Mediwala, Vitasta Chheda, Maitreyee Pasad, Nikhil, Amish Rambhia, Prabhaben Rambhia, Milind Pasad, Dami Uncle, Sachin Visaria, Kekin Kakka, Sanjay Rambhia (Damibhai's son).

**Opportunities to help brilliant students of India**

Do you want to help brilliant students of India to receive scholarship to study in India? Be a facilitator or coordinator of FFE (FOUNDATION FOR EXCELLENCE)

The Foundation for Excellence is a non-profit organization based in Santa Clara, California. The Foundation's mission is to transform the lives of academically bright and financially needy children and youth in India. The mission is accomplished by providing financial and other assistance (scholarship program) to eligible students to continue and complete their education in India.

Since its inception in 1994 and until end of academic year 2001, the Foundation has provided around 4,500 scholarships to 3,500 children and young persons for an amount of US \$ 1.0 million.

The Foundation works through a network of volunteers to identify students eligible for assistance, to monitor the progress of students awarded scholarships, to mentor them in their education and career pursuits, and to assist them in other ways.

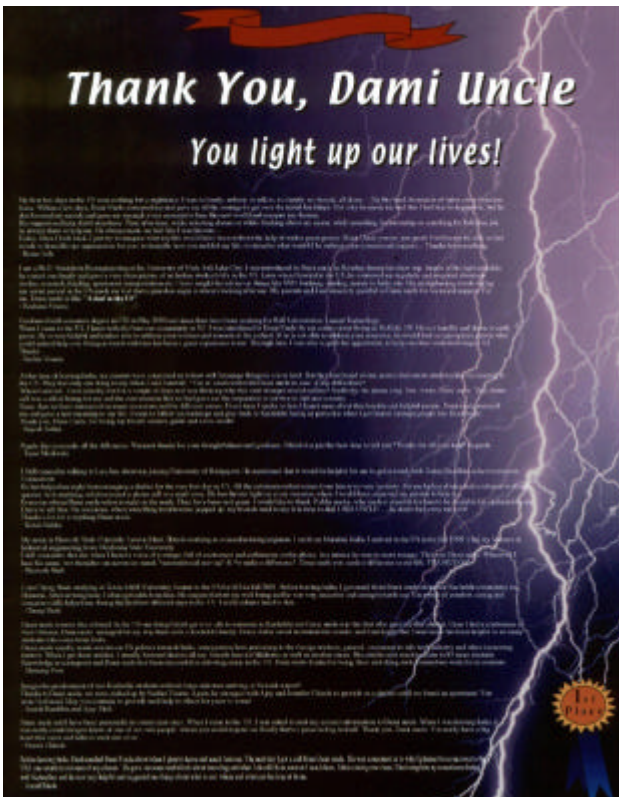
The Foundation has established a network of coordinators and facilitators for the accomplishment of its mission.

The scholarship program is available to students from all over India for studies in India. No discrimination is made on the basis of caste, religion, region and gender for the award of scholarships. Scholarships are awarded on an annual basis. Renewal of a scholarship is dependent on continued academic excellence and financial need. The scholarship is directly awarded and paid to the student.

A student's financial need is assessed on the basis of his/her parent or guardian's family income. To be eligible for financial assistance, the gross family income should not exceed Rs.7, 500.00 per month.

The Foundation's financial assistance covers tuition and other mandatory fees payable to the educational institution in which the student is enrolled. If essential, the scholarship will also cover hostel and food expenses, transportation, books, school uniforms and other education related expenses.

**Coordinators and Facilitators:**  
The Foundation identifies students eligible for scholarship through a network of volunteers called "coordinators" and "facilitators". Coordinators are US citizens and permanent residents, preferably resident. Facilitators are persons resident in India. Currently, around 250 coordinators and 1,000 facilitators are enrolled with the Foundation.  
Con'd on page 7



The frame presented with writing by young adults to Damibhai.

"You are like a dad to us," wrote one student, who was able to overcome initial difficulties with the help and guidance from Dami Uncle.

**Audit Report for the year 2001****By: Chokshi & Company, P.C. Certified Public Accountants**

35 Cold Spring Road, Suite 424, Rocky Hill, Ct. 06067

<b><u>Assets</u></b>	
Cash and cash equivalents	\$ 83,905
<b><u>Liabilities and Net Assets</u></b>	
Liabilities	\$ -
Net Assets:	
Temporarily Restricted	\$ 46,852
Unrestricted	\$ 37,053
Total liabilities and Net Assets	\$ 83,905

<b><u>Statement of Cash Flow</u></b>	
<b>For the Year Ended December 31, 2001</b>	
<b>Cash Flow from Operating Activities:</b>	
Decrease in Net Assets	\$ (8,641)
Cash and cash equivalents, Beginning of Year	<u>92,546</u>
Cash and cash equivalents, End of Year	<u>\$ 83,905</u>

	<b><u>Temporarily Unrestricted</u></b>	<b><u>Permanently Restricted</u></b>	<b><u>Restricted</u></b>	<b><u>Total</u></b>
<b><u>Revenue:</u></b>				
Legacies, bequests and donations	\$ -	\$ 499,223	\$ -	\$ 499,223
Membership dues	4,521	-	-	4,521
Investment income:				
Dividends, interest and realized gains	4,915	-	-	4,915
Other	1,804	-	-	1,804
Net assets released from temporary restrictions	<u>513,422</u>	<u>(513,422)</u>	<u>-</u>	<u>-</u>
Total Revenues	524,662	(14,199)	-	510,463
<b><u>Functional Expenses:</u></b>				
Program expenses:				
Community development	52,030	-	-	52,030
Disaster relief	459,000	-	-	459,000
Scholarships 500 ..500				
Meetings and conventions	2,517	-	-	2,517
Newsletter	2,514	-	-	2,514
Management and general:				
Telephone and internet	1,259	-	-	1,259
Professional fees	800	-	-	800
Office	484	-	-	464
Total Functional Expenses	<u>519,104</u>	<u>-</u>	<u>-</u>	<u>519,104</u>
Decrease in Net Assets	5,558	(14,199)	-	(8,641)
Net Assets, Beginning of Year	<u>31,495</u>	<u>61,051</u>	<u>-</u>	<u>92,546</u>
Net Assets, End of Year	\$ 37,053	\$ 46,852	\$ -	\$ 83,905

**Unrestricted net assets:** Net assets that are not subject to donor-imposed stipulations.

**Temporarily restricted net assets:** Net assets subject to donor-imposed stipulations that may or will be met, either by actions of the association and/or passage of time. When a restriction expires, temporarily restricted assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

**Permanently restricted net assets:** Net assets subject to donor-imposed stipulations that they be maintained permanently by the association. Generally the donors of these assets permit organizations to use all or part of the income earned on any related investment for general or specific purpose. The organizations has no permanently restricted

**Restriction on Assets**

Temporarily restricted net assets consist of the following at December 31, 2001 :

Purpose	Amount
Disaster relief	\$ 3,685
Community development	<u>43,167</u>
Total	\$ 46,852

**Net Asset Released from Temporary****Restrictions**

Net assets were released from donor restrictions by incurring expenses satisfying the required purposes or by occurrence of other events specified by donors.

**Purpose restrictions accomplished:**

Purpose	Amount
Disaster relief	\$ 459,000
Community development	54,422
Total	\$ 513,422

**Address correction requested**

Mail to following addresses of March 2002 Newsletter returned back. Please send the correct address. These names have been taken off from the Kojain Master List. If any friends or family members know the **correct address send to** Kojain Secretary Ila-ben Shah, 13019 Oakwood Lane, La Mirada, Ca. 90638. Or e-mail to [Ilacshah@yahoo.com](mailto:Ilacshah@yahoo.com). Thank you.

No	Last	First	Spouse	City	St.	Zip	Need Correct Address	St	Zip
1	Dhulla	Hemant	Divya	San Jose	N.CA	95135			
2	Dedhia	Atul		San Jose	N.CA	95112			
3	Gala	Parikshit	Poonam	Milpitas	N.CA	95035			
4	Shah	Vishal	T.	Fremont	N.CA	94538			
5	Chheda	Aswin		Dallas	TX	75252			
6	Gada	Manilal	Ranjan	N Providence	RI	02911			
7	Nagda	Nanatal		Calgary	Canada	AB T2A			
8	Chheda	Ramesh	Manisha	Orland Park	IL	60467			
9	Shah	Hiren		Chicago	IL	60656			
10	Gala	Maniala	Linda	New Iberia	LA	70560			
11	Shah	Aswin	Anupama	Monroe	MI	48161			
12	Savla	Priti		Webste	TN	77598			
13	Fulwadhva	Pravin	Usha	Winthrop	MA	02152			

**Can you help Kojain to save time and money?**

Please note that we would like more members to receive the Newsletter by e-mail or download and print the newsletter from our website [www.kojain.com](http://www.kojain.com) and choose not to receive the printed copy. You are being requested to reply to this message with your Last Name, Name, Spouse Name, Name of your Town, State and Zip Code, if you are willing to help Kojain save time and money. Send the information to the secretary Ila Shah, 13019 Oakwood Lane, La Mirada, Ca. 90638 or e-mail the information at [Ilacsha@yahoo.com](mailto:Ilacsha@yahoo.com)

Please be assured that all other correspondence will be mailed to you as needed. We appreciate your understanding and cooperation.

Cont'd from page 5

The role of a coordinator is to become familiar with the policies and procedures of the Foundation, attend open houses and other meetings whenever possible to identify and nominate of facilitators to the Foundation to maintain liaison with their facilitators and keeping up with the progress of the students nominated by their facilitators. Each coordinator may nominate a limited number of facilitators.

The role of a facilitator is to identify students in India who may be eligible for a scholarship award. Facilitators help a prospective scholar by providing an application form, assisting him/her in completing the application form and submitting it to the Foundation, distributing the scholarship check when it is awarded, helping the student obtain a renewal of the scholarship, and mentor the student towards the successful completion of his/her educational choices. The facilitator also assists the Foundation by providing information on developments in the education sector in the state or region to which the facilitator belongs. Each facilitator is permitted to nominate a specified number of students per year including new, first time and renewal applicants. Facilitators are advised to nominate about 3 to 4 new students each year.

Forms for enrollment of coordinators and facilitators are provided separately. The last dates for submission of enrollment forms are March 31 for coordinators and April 30 for facilitators. Coordinators and facilitators enrolled by these dates will be in a position to submit applications for scholarships on behalf of prospective students for the academic year beginning July 1.

The mailing address, telephone and fax numbers of the USA and INDIA offices of FFE are as below:

**Foundation For Excellence INDIA**

Gurukrupa Housing Society,  
N.C.Kelkar Road,  
Dadar (W), Mumbai 400 028  
Phone: (22) 432 2342

**Foundation For Excellence CALIFORNIA**

1850 Warburton Ave., Suite 201  
Santa Clara, Ca. 95050-4111  
Phone: (408) 985-2001  
Fax : (408) 985-2003

For more information visit their web site [www.ffe.org](http://www.ffe.org)

## KOJAIN CHARITABLE DONATION

**I am proud to pledge following donation to Kojain Projects:**

- Loan Program for Needy. Amount \$\_\_\_\_\_ or  please contact me to discuss major donation.  
Committee Chairperson: Kalyanji Mota. E-mail: kkmm30@hotmail.com. Phone: (714)956-0405
- Insurance dedicated to Kojain. Amount \$\_\_\_\_\_ or  please contact me to discuss major donation. Committee Chairperson: Dinesh Gala. E-mail: dgala@galacorp.com. Phone: (562) 865-5915
- Scholarship Program. Amount \$\_\_\_\_\_ or  please contact me to discuss major donation.  
Committee Chairpersons: Dinesh Chheda E-mail: dchheda@pica.army.mil Phone (973)394-1701 or Lata Champsee  
E-mail: latachampsee@usa.net. Phone: (416) 441-2200
- Jayesh Educational Memorial Fund. Amount \$\_\_\_\_\_ or  please contact me to discuss major donation.  
Committee Chairperson: Mansukh Gala. E-mail: gala2gala@aol.com Phone: (203) 239-3597. Donation form is available on our web site.  
**Jayesh Shah family has pledged to make a matching donation of 50 cents for every dollar of new donations received in between June 20, 2002 to September 20, 2002, up to a maximum of additional \$4000 over and above they have donated.**
- Others: Name of the project: \_\_\_\_\_ Amount \$\_\_\_\_\_

**Please Make check payable to: Kojain (ref. Specific Project Name)**

Mail to: The Kojain Treasurer Hemlata Savla. 35 Birchwood Dr. Holden MA. 01520-1918

Name: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Phone \_\_\_\_\_ Address \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_

*All Charitable Donations to Kojain are Tax deductible. Tax exempt No. 06-144244.*

**Thank You for your Generous Support**

### Directory Advertisement

**We are looking for Sponsors/ Advertisers to support the project.**

Advertisement Rates:

• **Grand Sponser(s) = \$5,000 each**  
(names will appear on the front cover of the directory; if desired 25 directories may be made available for personal distribution)

- Front Inside Cover = \$ 1,500
- Back Inside Cover = \$ 1,000
- Back Outside Cover = \$ 2,500
- Full page Ad = \$ 500
- Half Page Ad = \$ 300
- Quarter Page Ad = \$ 200
- Personal card = \$ 50  
(Business card size Advertisement)

KOJAIN Directory has been in existence for the past 25+ years and is the most widely used publication by all KOJAIN members to network, to contact and to find the information. Seva Samaj in Mumbai has been giving a copy of our Directory to students coming to the United States. Over 800 copies will be distributed. Since we publish it every 3 to 5 years, it becomes an excellent place for a long time announcement of the message provided in the advertisement.

We would request you to consider placing your advertisement in this directory. Please provide your artwork or a rough sketch of your advertisement or message along with a payment check as soon as possible. Business advertisement not be violating basic Jain Principles.

*The deadline for sending the advertisement is September 30, 2002*

**Send your advertisement**

To: Mr. Navin Dedhia  
5080 Bougainvillea Dr. San Jose, Ca. 95111  
Please make your check payable to Kojain  
Ref: Directory Advertisement  
Phone : (408) 629-1723  
E Fax : (208) 694-1863  
E-mail: Navindedhia@hotmail.com  
Visit our web site [www.kojain.com](http://www.kojain.com)

We appreciate you sending the Kojain Directory/Membership form promptly. This will help us in compiling the data for the revised edition of the directory, which is expected to be published in early 2003. Mail, fax or e-mail the form as soon as possible. For the completion of the directory we will need your full cooperation and support. Form is attached and can be downloaded or filled on our web site [www.kojain.com](http://www.kojain.com)

## **Kojain Directory/Membership Form**

Name: \_\_\_\_\_ email \_\_\_\_\_ @ \_\_\_\_\_  
Last First Middle

Spouse's name: \_\_\_\_\_ Spouse's email: \_\_\_\_\_ @ \_\_\_\_\_  
First

Address: \_\_\_\_\_  
Street State Zip

Phone: (    ) \_\_\_\_\_ Fax: (    ) \_\_\_\_\_

Your Profession/Occupation: \_\_\_\_\_  
Company Name

Spouse's Profession/Occupation: \_\_\_\_\_  
Company Name

Your Village in Kachchh/Other: \_\_\_\_\_

Spouse's Village in Kachchh/Other: \_\_\_\_\_

Your Education: \_\_\_\_\_  
Degree Yr. Received Major University/College

Spouse's Education: \_\_\_\_\_  
Degree Yr. Received Major University/College

Children's Name: If children are married show (M).

1) \_\_\_\_\_ (Year Born) \_\_\_\_\_ 2) \_\_\_\_\_ (Year Born) \_\_\_\_\_

3) \_\_\_\_\_ (Year Born) \_\_\_\_\_ 4) \_\_\_\_\_ (Year Born) \_\_\_\_\_

Other family members living with you. 1) \_\_\_\_\_ 2) \_\_\_\_\_

Are you a member now? \_\_\_\_\_ Yes \_\_\_\_\_ No If yes, what type of member \_\_\_\_\_

Life member (US \$200)  2-year ( \$30)

Individual Life Membership (US \$150)  Individual 2-year membership (US) \$20

Special Note: \_\_\_\_\_

Note: Every effort will be made to maintain accuracy. However, we do not assume any responsibility, legal or otherwise, for any errors or omissions. **We urge every KOJAIN family to send the duly completed form as soon as possible so as NOT to be left out from the new directory. Submission of this form from a family constitutes agreement for including the family information in the new directory. Help us make this directory as complete as possible. If you know any KOJAIN families not included in the previous edition, please encourage them to submit this form by giving them a copy of this form.**

We would like to include a new section for KOJAIN families residing in England, Australia and other countries. Each country will have its separate section. Please feel free to send us Names, Mailing addresses, email addresses of KOJAIN families you may know in other countries so we can send them this form by mail or email for them to complete this form.

**Thank you for your support for this project.**

Signed by: \_\_\_\_\_ Date: \_\_\_\_\_

**Join the Kojain organization as a life member or a two-year term if you are not a paid member. Make the check payable to Kojain.**

Please mail the above form completely filled to the secretary of Kojain.: Ilaben C. Shah, 13019 Oakwood Lane, La Mirada, Ca. 90638

**List of Kojain Committees chairpersons and members**

<u>No.</u>	<u>Description</u>	<u>Chairperson/s</u>	<u>Members</u>
1	Kojain to Incorporate	Navin Dedhia	Manoj, Ram
2	Directory	Navin Dedhia	Jaideep, Lataben, Dinesh Gala
3	Loan program	Kalyanji Mota	Dr. Haria, Vijay Chheda
4	Advisory to Kojain Youth Committee	Kalyanji Mota	Dhiraj Gosar, Dr. Prem Gada
4	Marriage Information Service	Rajesh Chheda	Bhanumati Shah
6	Constitution & By-Laws changes	Ram Gada	Manoj
7	India-Kojain coordination	Arvind Shah	Chhotalal Bheddah
8	Membership Committee	Dhiraj Gosar	
9	Kojain web site	Ilaben, Kalyanji	Bhavin Shah, Bina Lalan
10	Public Relation and Newsletter	Ilaben Shah	Lataben, Ram, Damibhai
11	Insurance dedicated to Kojain	Dinesh Gala	Dr. Prem Gada
12	Medical information program	Vimla Chheda	Bhagavati Gada, Ila Shah
13	Host Family Program	Dami Rambhia	Vimla Chheda, Hans Maru, Dhiraj Gosar
14	Senior information Program	Jaydeep Shah	Hemalata Savla
15	Scholarship Program	Dinesh C. & Lata	Navin Dedhia, Navin Chheda
16	Guidelines by Kojain to the host of the convention	Manoj Dharamsi	Lataben
17	Long Range Planning	Nitin Shah	Dhiraj Gosar
18	Jayesh Shah Educational Memorial Fund	Mansukh Gala	Ram Gada, Damibhai, Darshi Shah
19	Women's Program	Hemlata Savla	Ila Shah, Bhanumati Shah
20	Historian of Kojain	Navin Dedhia	
21	Fund Raising Committee	Open	Arvind Shah, Chhotalal Bheddah

**THE KOJAIN ENCOURAGES ALL THE MEMBERS  
TO SPONSOR ANY PROGRAMS OF KOJAIN  
ON A SPECIAL OCCASION IN THEIR LIFE**

For the latest information on Kojain activities, visit our website at [WWW.KOJAIN.COM](http://WWW.KOJAIN.COM)

**From: Kachchhi Oswal Jain Association in  
NorthAmerica (Kojain)  
Ilaben C. Shah  
13019 Oakwood Lane  
La Mirada, Ca. 90638**