Anand Ram Fund

Status Report

Background:
In 2007, the Club sponsored a joint Indian American Expedition that climbed Chong Kumdan I. The team was jointly led by Divyesh Muni and Don Goodman and consisted of 10 members. The expedition involved the crossing of Saser La in the East Karakoram range. Unfortunately, one of the Kumaoni support staff, Anand Ram, took ill. He was returning back for medical attention, but collapsed and passed away. He is survived by his wife, three children and mother. The expedition members decided to take initiative in supporting the family of Anand Ram and accordingly requested the Club to start a fund. The Club set up a fund in support of Anand Ram’s family and Divyesh Muni, Don Goodman and Rajesh Gadgil were appointed executors of the fund.

Fund Raising Efforts:
All the members of the Expedition rallied in raising funds. A general appeal was also sent out the members of the Club. Donations were received from around the world in support of Anand Ram’s family. The donations received were suitably invested in Fixed Deposits with Banks by the Club.

Beneficiaries:
1. Indra Devi (Age 30) - Wife - Works as a school assistant in Harkot nursery school on a salary of Rs. 1800/- per month. 2. Dhanuli Devi (Age 70), - mother, is in good health - takes care of household and looks after the kids. 3. Laxman Ram, the eldest son, is 11 years old now and he has entered sixth standard in the local school. 4. Anjali (8 years) studies in second standard in local school. 5. Saurabh Ram (5 years) accompanies their mother to her workplace every day.
The family stays in village Harkot, a few hours walk from Song on the Almora – Munsari road in Kumaon.

Support plan:

a) Monthly financial support - Started @ Rs. 2,000/- per month in 2008 and has increased to Rs. 3,500/-. It is proposed to increase this amount at regular intervals to offset inflation.

b) Education - It is proposed to support the education of the three children. Accordingly, Laxman Ram, the eldest son has been admitted to a local boarding school ‘Vivekanand Vidya Mandir’ and his first year’s fees and expenses of Rs. 40,000/- disbursed. As each of the children reaches the age for admission to higher education, we propose to support the education expenses.

c) Ad-hoc expenses: Expenses that may arise for the family like, house repairs, medical expenses etc. will be supported as per availability of funds. Rs. 40,000/- has already been disbursed for house repairs and maintenance.

d) To keep alive this support mechanism at least for 18 years since 2008 to ensure that the kids’ education is completed and they are able to support the family on their own.

Disbursement Mechanism:

An account has been opened in the name of Indra Devi with State Bank of India, Kapkot branch, Uttranchal. All payments are transferred directly to the account.

Personal Visits and project monitoring:

Since 2007, Rajesh Gadgil has visited the village five times. His last visit was in May 2012. He has met the family, their relatives and the village elders and accompanied the family to the Bank, Local school etc. to co-ordinate and assist them is completing formalities, getting admissions etc. Don and Natala Goodman also visited the family in 2009. Based on their personal visits and telephonic discussions with the family and village elders, Rajesh Gadgil, Don Goodman and Divyesh Muni monitor the fund and plan the course of action. All these visits are made by the volunteers at their own expense.

Rajesh Gadgil’s Report on his recent visit:
Indra Devi’s father, Mr. Arya (70 yrs and a retired Army soldier) is currently Pradhan (Village Council Head) of his village near Kapkot. Various issues were discussed with him, in particular, the dilapidated roof of the house for which we had sent money for repairs. Unfortunately, Indra Devi and the rest of Anand Ram’s family share the bigger joint family house and co-owners are not allowing her to repair the roof as it belongs to all of them. They do not share good relations with each other. So with the help of the first installment of Rs. 40,000/- we sent, she made other small repairs in the house and created one more room by partitioning the bigger drawing room. She also used part of the amount to create a compound wall for the small piece of agricultural land she owns, where they grow vegetables for self consumption and barter.

We also discussed another important issue of the kids’ education, in particular, the eldest son, Laxman Ram. As previously discussed, we agreed to enroll him in the boarding school at Kapkot. We visited local branch of State Bank of India at Kapkot and verified that the second installment of Rs. 40,000/- had also been credited by that time. To inculcate a habit of saving in the family, we arranged to open a recurring account of Rs. 300/- per month in the kid’s name. I have requested Indra Devi to send us a copy of her account statement every six months to ensure timely credit of the amounts in both the accounts.

We visited the local boarding school ‘Vivekanand Vidya Mandir’ and arranged to admit Laxman Ram in the school and hostel for his continued education of sixth standard. The school and the boarding have all the necessary facilities. We paid Rs. 36,350/- towards the boarding cost for the year (Rs. 30,000/- as boarding expenses + Rs. 3,950 as deposits and other expenses + Rs. 1,000/- as deposit for personal expenses + educational fees Rs. 1,400/- for first four months). The second installment of the educational fees is to be paid before end of July 2012 and the amount would be Rs. 1400/- and the third installment of the same amount is to be paid before end November. As our second installment of Rs. 40,000/- was already credited in the bank and which now was free for other expenses as the roof work is not to be done in near future, we withdrew Rs. 40,000/- from the account and deposited Rs. 36,350/- with the school. Remaining cash amount of Rs. 3,650/- would be spent for Laxman Ram’s new uniforms and books.

**Recommendations for the future**

1. Continue depositing a sum of Rs. 3500/- every month. Taking into consideration the increasing needs and inflation, we could gradually increase the amount every couple of years.

2. Monitor Indra Devi with reference to the reflection of these deposits in her account and her spending the money for only necessary expenses. We also need to monitor the timely credit in the recurring account.

3. Visit the family at least once a year for next five years till education of all kids is settled.

4. Ensure that educational expenses are paid on the stipulated dates.