AIF AMERICAN INDIA FOUNDATION



2023-24

A YEAR IN REVIEW

ANNUAL REPORT



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OUR *Mission*

The American India Foundation (AIF) is committed to improving the lives of India's underprivileged—with a special focus on women, children, and youth—through high-impact interventions in education, livelihoods, and public health. As a binational organization strengthening the bridge between the civil societies of the world's largest and two most powerful democracies, AIF also cultivates a robust platform for leadership development through its fellowship program, nurturing the next generation of globally minded changemakers.



Cumulative Impact

18.88 MILLION
UNDERPRIVILEGED
women, children and youth served

8,142,464
CHILDREN EMPOWERED
through digital technology and interactive STEM experiences

1,597,770
CHILDREN AT RISK OF DISTRESS SEASONAL MIGRATION EMPOWERED
with access to quality education

438,471
PREGNANT WOMEN COUNSELED
on safe motherhood, birth preparedness, and access to basic healthcare services

320,134
NEWBORNS
provided a continuum of care through home visits, counseling of family caregivers in home-based care

537,999
LIVELIHOODS CREATED
for women, youth, and persons with disabilities

46,385
SCHOOLS TRANSFORMED
through the integration of technology

35
STATES AND UNION TERRITORIES
covered



MESSAGE *From Our Leadership*

Celebrating Collaborations, Conversations, and Catalytic Change in 2023-24

As we reflect on the achievements of 2023-24, we are filled with pride for the transformative strides AIF has made in advancing our mission of poverty alleviation through innovations in education, livelihoods, and public health. This year was marked by bold innovations, partnerships, and a dynamic roadmap for the future. With over **18.88 million** lives transformed across **35 states and union territories**, AIF's vision for an equitable, vibrant India is becoming a reality.

Our efforts are grounded in collaboration. Working alongside governments, communities, and global partners, AIF scaled solutions that address complex challenges at the intersection of gender equity, climate action, and poverty. With a special focus on women, youth, and children, our initiatives this year sought to create long-lasting, meaningful impact in every community we serve.

Key Highlights of 2023-24:

- **Geographical Expansion & Regional Decentralization:** To enhance the impact and reach of our programs, AIF launched a new **regional structure** with field offices in Lucknow, Mumbai, Bangalore, and Bhubaneswar, decentralizing operations to foster local collaboration and improve service delivery. This regionalization allows for faster responses to regional needs, deeper grassroots penetration, and stronger community engagement. This new structure will enable us to better meet the local challenges with greater agility and effectiveness.

- **Building an Empowered Workforce:** For the second consecutive year, AIF earned the prestigious "**Great Place to Work"** certification. This recognition celebrates our culture of trust, collaboration, and innovation, reinforcing AIF's commitment to creating a positive and empowering environment for our 1,500+ strong workforce. By nurturing this workplace, we ensure that AIF remains a place where talent thrives and is united in the mission of social transformation.

- **Pioneering Disability Inclusion with DI-verse:** AIF took a leap forward with the launch of DI-verse, **India's first Disability Inclusion Certification for Workplaces**. Designed to foster inclusive work environments, DI-verse ensures the integration of accessibility in hiring, communication, and infrastructure. Our disability-inclusive hackathons helped develop a blueprint for accessible workplaces, mindful of the 21 disabilities recognized under the RPwD Act of 2016. Through this program, we are doubling the engagement of persons with disabilities (PwDs) in formal employment, creating truly inclusive environments.

- **Excellence in Education and Health:** Our flagship **Digital Equalizer (DE) program** secured the Gold Award in the Education category at the 10th CSR Summit & Awards 2023, highlighting AIF's

leadership in bridging the digital divide and empowering students with 21st-century skills. On the health front, our **MANSI program** won for its impact on women and child health at the 7th CSR Health Impact Award 2023. These recognitions are a testament to the life-changing impact of AIF's education and health interventions across India.

- **Innovation in Maternal and Child Health:** MANSI continues to transform maternal and newborn health in remote areas with the introduction of **Prasuti Pratikshalay**, innovative birth waiting homes offering medical support to pregnant women in tribal regions. Equipped with 24/7 staffing, these facilities ensure timely care and safe deliveries. The first child born at these facilities was named "Mansi" by her parents—a heartwarming testament to the program's life-saving impact.

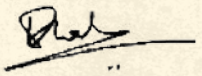
- **Scaling Women's Entrepreneurship:** In collaboration with the **Madhya Pradesh State Rural Livelihood Mission (MPSRLM)** and **NABARD**, AIF launched **Aajeevika Mart**—a marketplace for Self-Help Group (SHG) products from 52 districts in Madhya Pradesh. This initiative empowers rural women entrepreneurs, fostering economic independence and strengthening the local entrepreneurial ecosystem.

- **Promoting Disability Inclusion in Employment:** AIF's **ABLE program** organized India's first-ever job fairs for persons with disabilities in six cities, leading to over 437 on-the-spot job offers. This effort demonstrates our unwavering commitment to creating inclusive economic opportunities for all.

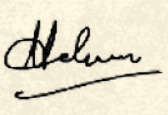
- **Healthcare at the Last Mile:** MANSI pioneered mobile labs equipped with point-of-care diagnostic devices, ensuring timely management of high-risk pregnancies in tribal and remote areas. This innovation has brought critical healthcare to the last mile, saving lives and improving maternal outcomes.

- **Foundational Learning and Numeracy in Assam:** AIF has taken a significant step in tackling learning loss due to the pandemic and seasonal migration by establishing **Foundational Learning and Numeracy (FLN) labs** in **Dibrugarh and Kamrup Districts**, Assam. These labs, developed in collaboration with local authorities, are aimed at providing comprehensive learning support for students and comprehensive training for educators. This initiative is paving the way for a resilient education system that addresses the educational needs of vulnerable children, particularly in light of climate-induced displacements.

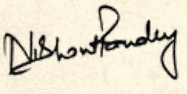
As we look forward, AIF remains committed to evolving with the communities we serve, creating sustainable solutions that respond to today's pressing challenges. Our journey is powered by a passionate workforce and a network of supporters who share our vision of a just and equitable India. Together, we will continue to build a future where no one is left behind.



Lata Krishnan
Co-Chair



Harit Talwar
Co-Chair



Nishant Pandey
CEO

PROGRAMS *At a Glance*

PUBLIC HEALTH

Maternal And Newborn Survival Initiative (MANSI)

LIVELIHOODS

Market Aligned Skills Training (MAST)

Ability Based Livelihood Empowerment (ABLE)

EDUCATION

Digital Equalizer (DE)

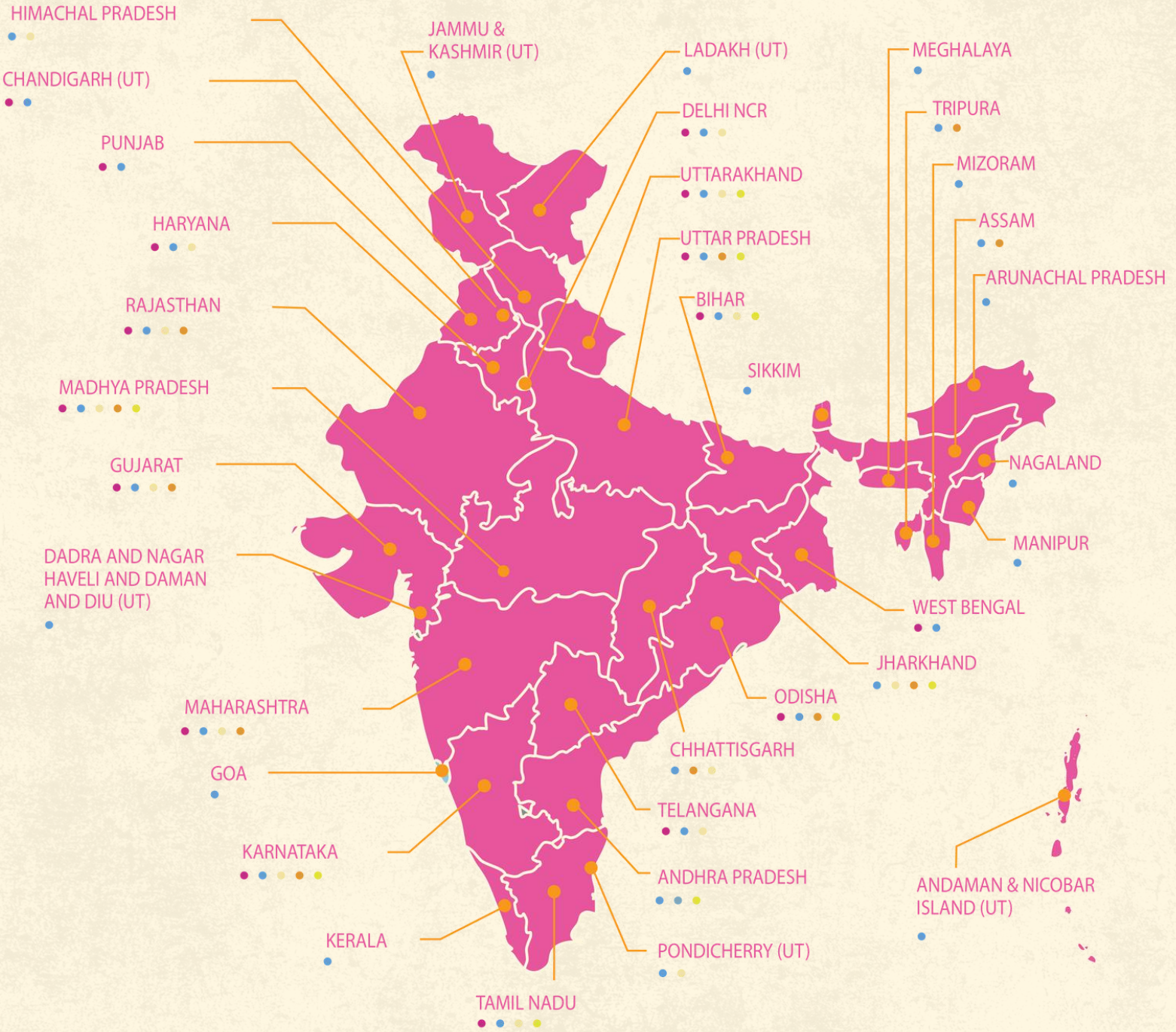
Learning and Migration Program (LAMP)

LEADERSHIP DEVELOPMENT

Banyan Impact Fellowship (BIF)



WHERE
We work



- LIVELIHOOD
- LAMP
- DIGITAL EQUALIZER
- MANSI
- BANYAN IMPACT FELLOWSHIP

MANSI

Public Health



Maternal And Newborn Survival Initiative (MANSI) is AIF's low-cost award-winning community-focused public health initiative that addresses the inequities in accessing quality and affordable health care for adolescent girls, young couples, pregnant and nursing women, newborns, and children under five among the vulnerable population in India.

438,471

Pregnant women counseled on safe motherhood, birth preparedness, and access to basic healthcare services

320,134

Newborns provided continuum of care through home visits and counseling of family caregivers in home-based care

16,584

Frontline health workers (ASHA, ANM, & AWW) trained to provide quality home-based care, early identification, management, and referral of high-risk condition

97,902

Adolescent girls reached

199,791

(29 days-2 years) reached





PARTNERSHIPS 2023-24

- Adobe
- Circle of Hope - Boston
- Circle of Hope - Chicago
- Fortis Hospotel limited
- Gita Iyer & Vijay Vishwanath
- Government of Andhra Pradesh, Madhya Pradesh, Jharkhand, Odisha and Uttarakhand
- Hindustan Unilever Limited
- Hospira
- Madhepura Electric Locomotive Pvt. Ltd. (Alstom)
- Philanthropy Asia Alliance
- Rupam Yadav
- Rural India Supporting Trust
- Tullman Family Foundation
- Tata Steel Foundation
- Vandana and Vivek Sharma Family Foundation
- WestBridge Capital



In the serene, remote village of Bakuru, Andhra Pradesh, Sarabha Varalakshmi has spent the past decade walking countless miles through rugged terrain to provide vital support as an ASHA (Accredited Social Health Activist). Her mission: to counsel, support, and monitor young pregnant women and their families.

In India, where an estimated 1.3 million women have succumbed to maternal causes over the past two decades, the godly work of government-appointed frontline healthcare workers like Varalakshmi is indispensable.

Designed to reduce maternal and child mortality in inaccessible rural and impoverished regions, AIF's Maternal And Newborn Survival Initiative (MANSI) - a low-cost, award-winning, community-focused health program, works with the government to strengthen the delivery of public health services. MANSI employs a life-stage approach to address the critical health & nutrition needs of adolescent girls, young couples, pregnant and nursing women, newborns, and children under five.

Through MANSI, Varalakshmi ensures women experience healthy pregnancies, and safe deliveries, and raise thriving babies. She also provides essential education on family planning, menstruation, and hygiene. By challenging decades-old myths and misconceptions around institutional delivery, Varalaxmi also fosters community transformation through social & behavioral change communication, institutional ownership, and participatory approaches.

MANSI equips frontline health workers like Varalakshmi with the skills needed for home-based care, including early identification, referral to local medical facilities, and management of life-threatening conditions to ensure that pregnant women and newborns receive preventive, promotive, and curative care to survive and thrive.

Varalakshmi's success rate is 100% - each and every mother she has worked with has delivered a healthy baby, a remarkable achievement among rural frontline health workers in India.

Her work transcends traditional healthcare delivery; it empowers women and families with vital knowledge to make informed decisions about their health and well-being.

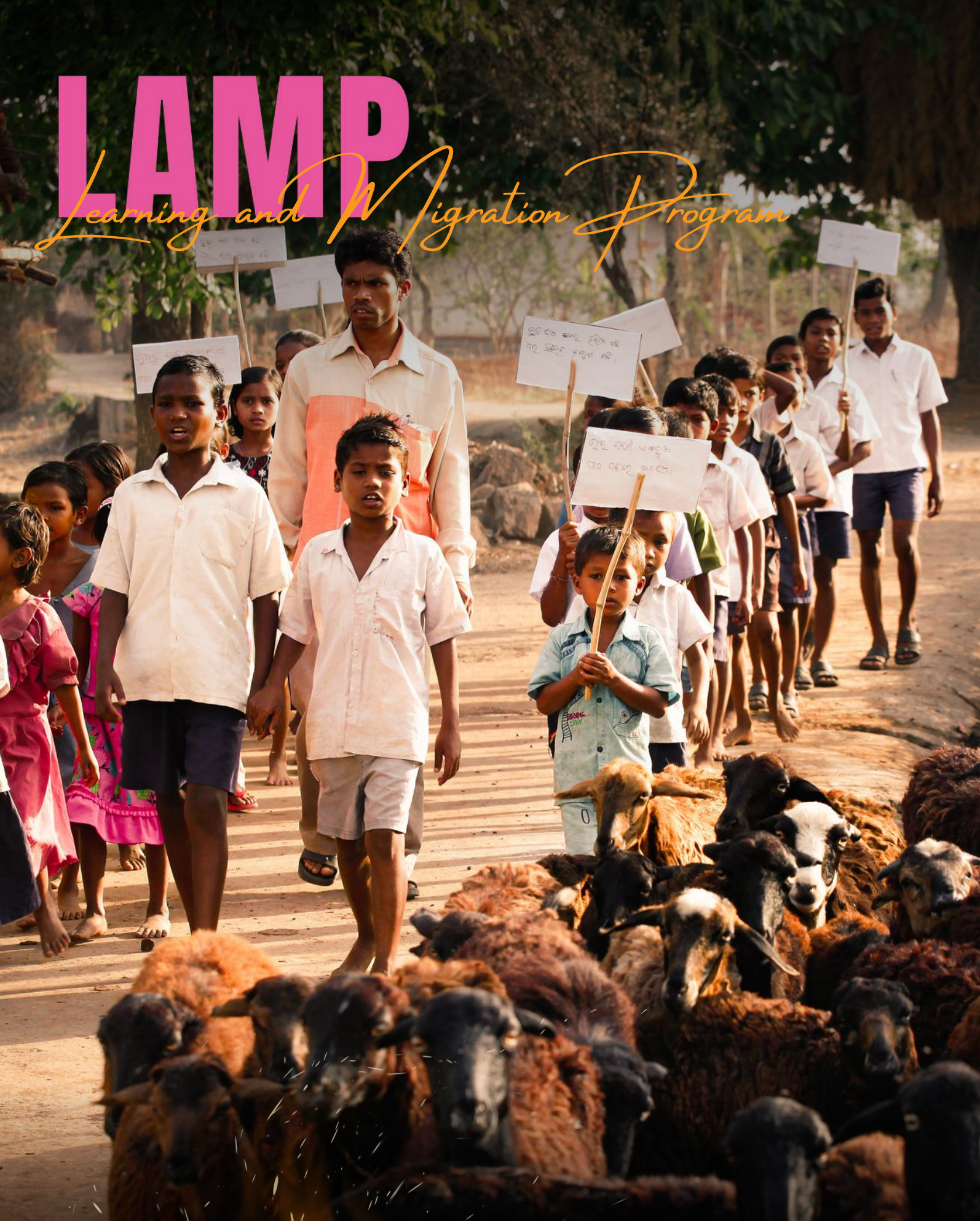
Sarabha Varalakshmi's tireless work with MANSI goes beyond mere healthcare; she is a catalyst for profound community transformation. By advancing health literacy, providing critical support, and creating pathways for a more empowered and resilient future, she is reshaping the landscape of well-being in these isolated communities.

> **AIF's MANSI program allows me to be a bridge of health and hope, helping mothers and babies thrive.**
>
> **- Sarabha Varalakshmi**



LAMP

Learning and Migration Program



Learning and Migration Program (LAMP) empowers children at risk of distress seasonal migration by facilitating their access to quality education opportunities, while building capacities of school teachers, and empowering communities on the Right to Education Act (2009).

1,597,770

Children at risk of distress seasonal migration empowered with access to quality education

5,432

Villages steered to eliminate obstacles to access education

17

States and union territories served





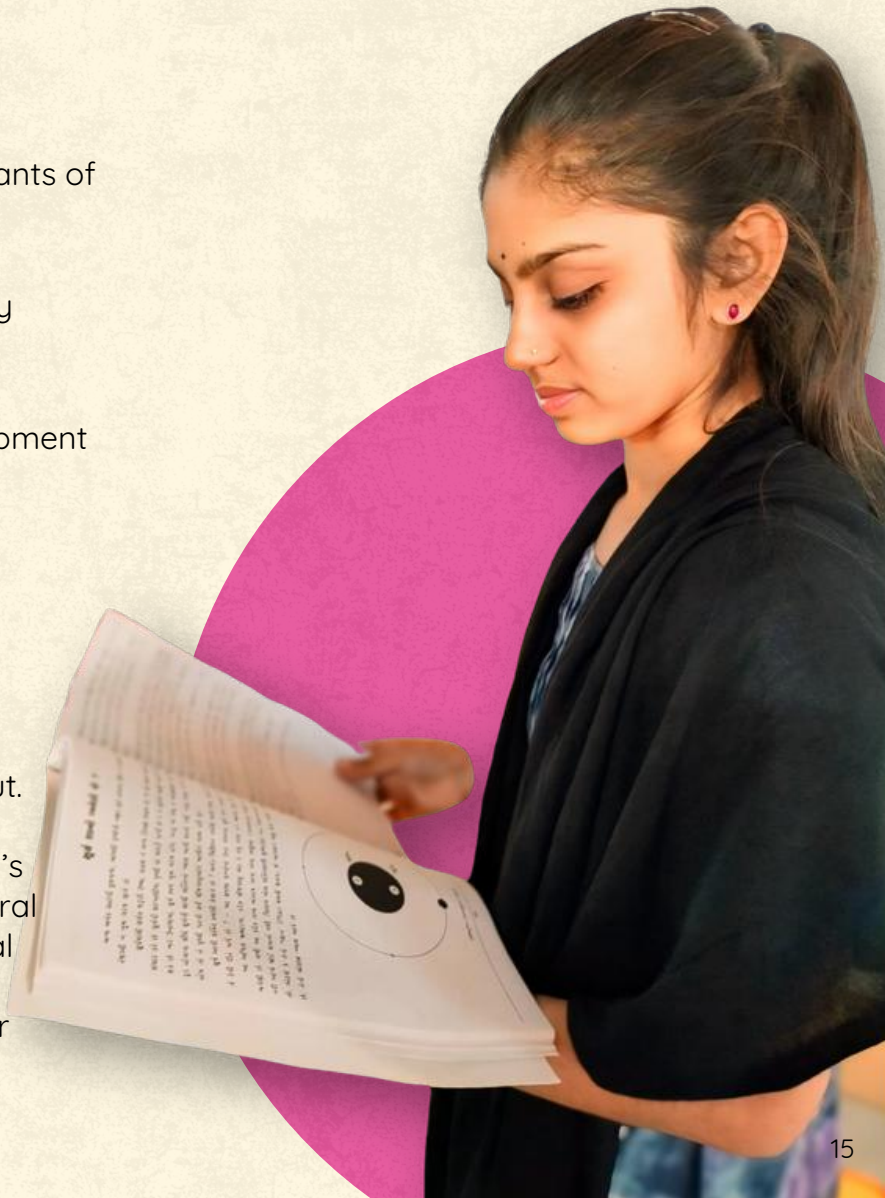
PARTNERSHIPS 2023-24

- Aga Khan Rural Support Programme (India)
- Circle of Hope- Boston
- ESL Steel Limited
- Government of Assam, Arunachal Pradesh, Chattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Uttarakhand, and Uttar Pradesh
- Gopi Tammana
- Guru Krupa Foundation
- Hasbro India Toys Pvt. Ltd.
- HDFC Bank Ltd.
- Jharkhand Women Development Society (JWDS)
- Lokdrushti
- Lokamitra
- Mastercard
- Namrata Patel
- Priya Kambhampati
- Roshni and Pramod Patel
- Samerth
- MSI (Sarva Mangal Family Trust)
- Shikshan Ane Samaj Kalyan Kendra
- Social Action for Rural and Tribal Inhabitants of India
- Sterlite Tech Foundation
- St. Xavier's Non-Formal Education Society
- Swadeep Shikshan Vikas Sanstha
- TATA AIG General Insurance Ltd.
- Tata Chemicals Society for Rural Development (TCSRD)
- Telstra India Pvt. Ltd.
- Unnati
- Vedanta Foundation
- WestBridge Capital

In the scenic village of Navagam, Kutch, Gujarat, 20-year-old Shilpa Vaniya stands out. Her father's hard work as a lorry driver supports their large family of nine, yet Shilpa's story transcends their modest means and rural hardships. Despite the challenges of seasonal migration and societal biases against girls' education, Shilpa's passion for learning never wavered.

Many of her peers faced disruptions in their studies as their families migrated for seasonal agricultural work, a fate that affects countless children in rural India. According to UNICEF, one in every fifth migrant in India is a child, and AIF's Learning and Migration Program (LAMP) addresses the complex issues faced by children, especially girls, at risk of distressed migration and climate-induced displacement, providing them with the education, resources, and care needed to disrupt the cycle of intergenerational poverty and child labor.

Shilpa's commitment to education set her apart, as she found a lifeline in the LAMP's Learning Resource Centre (LRC). Surrounded by rich tools and teaching learning materials, LAMP's innovative pedagogies and personalized support through LRC instilled a newfound confidence in subjects like



Mathematics and Language. Completing grade 12, a rare feat for girls in her village, led to her role as an LRC facilitator with UNNATI - AIF's local partner NGO. In her new role, Shilpa created a dynamic learning environment for children, using LAMP's innovative teaching methods and the Learning Enrichment Program to inspire and engage her students. To offset learning regression or gaps, LAMP also delivers remedial learning to ensure age and grade-appropriate education for children. Shilpa leveraged her learnings from LRC as a student and used them as a transformative tool as a teacher.

Driven by the desire to further her own education, Shilpa aspires to graduate and continue supporting children affected by distressed migration. A catalyst for change, her journey reflects LAMP's impact on breaking barriers and promoting educational access.

Since 2006, LAMP has focused on STEM education, providing schools with teaching learning materials, digital resources, and teacher training to enhance educational access and equity. Through learning clusters and community engagement, LAMP strengthens School Management Committees, preventing truancy and increasing school retention rates.

> **From a student struggling with education to a teacher leading with purpose, LAMP has changed my life. What I learned in their classes, I now use to guide and uplift children in my village, breaking the cycle of poverty and migration. I am living my dream!**
>
> **- Shilpa Vaniya**





DE Digital Equalizer

Digital Equalizer (DE) is bridging India's digital divide by providing and integrating technology into underperforming, under-resourced public schools, training teachers in techno-pedagogy and STEM (Science, Technology, Engineering, and Mathematics) methodology, and transforming classrooms into collaborative and interactive places for students to learn while preparing them for success in the 21st-century global economy.

8,142,464

CHILDREN EMPOWERED through digital technology and interactive Science, Technology, Engineering, Math (STEM) experiences

240,302

TEACHERS ENABLED in STEM and technology-focused pedagogy

46,385

SCHOOLS TRANSFORMED through the integration of technology

35

States and union territories served





PARTNERSHIPS 2023-24

- ADP Foundation
- Amazon
- American Tower Corporation
- Akamai Foundation
- Atlassian Foundation
- Avantor
- Cognizant Foundation
- Covestro India Pvt Ltd.
- EY Global Delivery Services (EYGDS) Ltd.
- EYGBS (India) LLP
- Extreme Networks India Pvt. Ltd.
- Government of Andhra Pradesh, Bihar, Delhi NCR, Gujarat, Haryana, Himachal Pradesh, Karnataka, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, Madhya Pradesh, Nagaland and Jammu & Kashmir
- HCL Foundation
- Hexaware Technologies Ltd.
- Hindustan Gums and Chemicals Ltd.
- IBM India Pvt Ltd.
- ICE Data Services Pvt. Ltd.
- Larsen & Toubro
- Larsen & Toubro - Energy Hydrocarbon
- Masha and Rohan Sajdeh
- Mastercard
- Mobiquity Softech Pvt. Ltd.
- MoneyGram Foundation
- Nalini & Raj Sharma
- Rural India Supporting Trust
- Saint Gobain India Pvt. Ltd.
- Samvid Ventures
- Satjiv Chahil
- Shobhana and Akshay Dalal
- Sterlite Tech Foundation
- Tarsadia Foundation
- Technical Support Units - Gujarat
- The Sikand Foundation
- Vandana and Vivek Sharma Family Foundation
- Virchow Foundation
- Zscaler Softech India Pvt. Ltd.

Against the majestic backdrop of the Bay of Bengal, 7th grader Sweety calls the Chennai suburbs home. Despite her quiet demeanor and moments of self-doubt, Sweety harbors ambitious dreams of becoming a scientist. Her path, however, was about to change in ways she had never imagined.

The arrival of AIF's Digital Equalizer (DE) program at her school heralded the opening of the region's first STEM Innovation & Learning Center (SILC) at the Government Model Higher Secondary School. It was more than just a facility but a gateway to a world of possibilities. The award-winning DE program is much more than a curriculum—it's a transformative journey to a brighter future for girls like Sweety.

Within the dedicated 'Innovation Corner' brimming with robotics, electronics, and space technology, Sweety began to shed her inhibitions. Guided by AIF's coordinator, she delved into SILC's transdisciplinary learning approach, immersing herself in project-based activities that sparked her curiosity and ignited a passion for STEM. This hands-on approach not only makes learning more interactive but also helps students develop critical thinking and problem-solving skills essential for future careers.



DE utilizes technology and empowers under-resourced government schools to bridge India's digital, and gender divide by addressing learning gaps, improving learning outcomes, and equipping students with STEM education and 21st-century skills, through collaboration, teacher capacity building, and systemic transformations.

Sweety's journey reached a pinnacle with the arrival of the Xplore Pragyathon, a national-level hackathon. Despite being the only girl chosen amongst 9 senior boys, Sweety remained resolute in her decision to participate. With weeks of preparation and support from AIF coordinators, Sweety stood shoulder to shoulder with other competitors, ready to tackle the challenge of designing and operating a rover within 24 hours. On competition day, Sweety's tenacity and teamwork shone brightly, leading her team to victory and securing the coveted first prize.

Sweety's triumph extended beyond the confines of the hackathon arena, now a peer mentor in her school, Sweety thrives and instills a love for STEM and innovation in her peers. Back home, Sweety's transformation from a timid girl to a confident leader is a testament to the transformative power of DE's initiatives, including SILCs, flipped classrooms, and DE Way of Teaching (DEWoT).

Since 2004, DE is nurturing young innovators like Sweety, equipping teachers to enhance the classroom and out-of-school learning experiences of students, propelling them into a future-ready workforce, and creating champions who 'imagine, invent and inspire'.

> **It's amazing how much I've changed. I'm stronger and more confident. Winning the hackathon wasn't just about a trophy; it's about showing what girls like me can accomplish in STEM**
>
> **- Sweety**



ABLE

Ability Based Livelihood Empowerment



Through training and disability inclusive ecosystem building, Ability Based Livelihood Empowerment (ABLE) facilitates the entry of persons with disabilities into the job market, thus promoting inclusive growth in India.

11,332

Jobs created for Persons with Disabilities (PwDs)

18,159

PwDs trained in market-relevant skills

1,911

Employers hired PwDs



PARTNERSHIPS 2023-24

- Centre For Life Skills Learning
- Circle of Hope - Chicago
- Commissionerate for Persons with Disabilities, Delhi
- Department of Empowerment of Persons with Disabilities (DEPwD)
- Department of Differently Abled, Karnataka
- First American (India) Private Limited
- Ford Foundation
- Franklin Templeton Asset Management (India) Private Limited
- Microsoft Corporation (India) Private Limited
- MSI (Sarva Mangal Family Trust)
- National Association For The Blind (NAB)
- SBI Foundation
- Sparsha Trust
- TeamLease Skills University (TLSU)
- Tarsadia Foundation
- University of Mumbai's Garware Institute of Career Education & Development (UM-GICED)
- V-shesh Learning Services Pvt. Ltd.
- WinVinaya Foundation



In the bustling heart of Mumbai, amidst the ceaseless hum of life, Hashim grew up under the loving care of his single mother. Despite facing the challenges of a locomotor disability that left him 76% disabled, Hashim's spirit remained unshaken.

Driven by a deep desire to support his mother, Hashim completed his graduation from Mumbai University and sought training in the BFSI (Banking, Financial Services, and Insurance) sector, eager to find a job that would help him support his family. However, the road was not easy. Despite his qualifications and determination, Hashim faced a harsh reality: finding a job as a person with a disability was an uphill battle.

His reality mirrored the statistics—a Ministry of Statistics report highlighted that nearly 64 percent of Persons with Disabilities (PwDs) in India are unable to secure employment. PwDs face enormous physical, attitudinal, and informational barriers to equal opportunities at work. They experience higher rates of unemployment, economic inactivity, and insufficient social protection, a key to reducing multidimensional poverty. The odds were stacked against Hashim, but his resolve only grew stronger.

Then, a glimmer of hope appeared. Hashim learned about ABLE, AIF's flagship livelihoods program, through his friends. Working to empower India's differently abled, ABLE helps create an ecosystem for the inclusion of Persons with Disabilities (PwDs) as an active workforce in the job market, thus promoting inclusive growth in India.

Launching India's biggest employment campaign for PwDs, ABLE brings a range of initiatives, including modules of sign language courses for corporate employees, an inclusive policy toolkit, multiple job fairs nationwide, accessible videos on employability skills, and AAA-certified accessible job portal (inclusive jobs.in)

dedicated to offering inclusive job opportunities for PwDs. The portal now linked to Divyangjan Rojgar Setu PM Daksh Portal, is primed to serve 10 million UDID card holder PwDs across India.

With ABLE, Hashim discovered the opportunity to align his ambitions with a program designed to empower and include India's differently abled in the workforce. ABLE's initiatives offered him a unique entry point into the job market, supported by a vast corporate network and a dedicated job portal, inclusivejobs.in, which provides accessible job opportunities. The program connected Hashim with industry leaders, ultimately facilitating his placement as a Senior Executive in Taxation at HDFC Ergo. With a stable income, he was finally able to support his mother, his biggest cheerleader. Now, as the Senior Executive Hashim approaches his role with determination and pride, steadily advancing in his career.

ABLE's unique proposition – DI-verse - stands as India's first and only disability inclusion certification for organizations. The certification empowers corporates to seamlessly integrate accessibility across their operations - spanning communication strategies, policies, infrastructure, and hiring practices - creating a workforce inclusive of PwDs.

Built on an ambitious goal of doubling the number of PwDs in India's formal sector by 2030, ABLE, through DI-verse – is transforming workplaces into inclusive environments that open doors to meaningful opportunities for differently abled individuals across the country.

> **My goal is simple: to keep pushing forward, break barriers, and create a path for others to follow**
>
> **- Hashim**



MAST

Market Aligned Skills Training



Market Aligned Skills Training (MAST) provides underprivileged youth and women with skills training and access to sustainable livelihoods opportunities.

109,018

Jobs created for disadvantaged youth across Retail, IT, Geriatric Care, Electrical, Automotive, and other Industries

150,386

Disadvantaged youth undergone specialized domain skilling

152,593

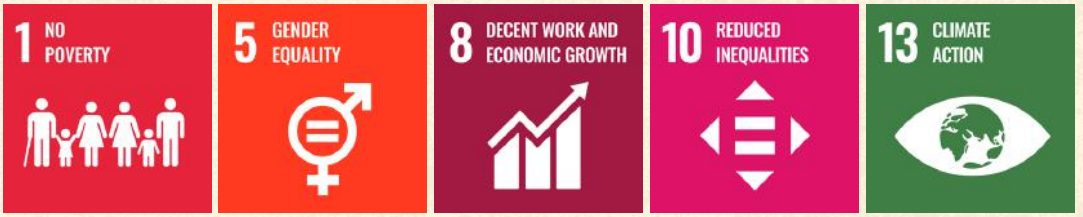
Disadvantaged youth supported with professional readiness training

666,479

Street vendors enrolled

296,790

Loans disbursed





PARTNERSHIPS 2023-24

- ATSWA Trust
- Bank of America
- BAIF Institute For Sustainable Livelihoods And Development
- BlackRock
- Centre For Education And Communication
- Circle of Hope - San Francisco
- Digital Empowerment Foundation (DEF)
- Dell International Service Pvt. Ltd
- Deepak Foundation
- Department of Higher Education, Government of Madhya Pradesh
- Environment Conservation Society (SwitchOn Foundation)
- EXL Service.com (India) Pvt. Ltd.
- Franklin Templeton Asset Management (India) Private Limited
- Garware Institute of Career Education & Development (UM-GICED)
- Goldman Sachs Gives
- Hindustan Unilever Limited
- Jyoti and Jay Chaudhry
- Laqshya Infosoft Solutions
- MacArthur Foundation
- Maega Trust
- Matoshree Sevatham Arogya Seva Trust
- MP State Rural Livelihood Mission (MPSRLM)
- MSI (Sarva Mangal Family Trust)
- New Association of Street Vendors of India (NASVI)
- National Association For The Blind (NAB)
- National Backward Class Finance and Development Corporation (NBCFDC)
- National Bank for Agriculture and Rural Development (NABARD)
- National Skill Development Corporation (NSDC)
- National Scheduled Caste Finance and Development Corporation (NSFDC)
- National Urban Livelihoods Mission (NULM)
- Oak Foundation
- Riaz Taplin
- S&P Global Foundation
- Sequoia Climate Foundation Grantee- The Nature Conservancy
- Stichting SED Fund
- Small Industries Development Bank of India (SIDBI)
- Society For Rural Development (SRD)
- Sparsha Trust
- Stichting SED Fund
- Tasty Bite Foundation
- The Goat Trust (TGT)
- The Hongkong and Shanghai Banking Corporation Limited (India)
- The Skill Council for Green Jobs (SCGJ)
- Vandana and Vivek Sharma Family Foundation

Diagnosed with Thalassemia at six months old—a congenital blood disorder recognized under the PwD ACT 2016—Ravina has never let her condition dictate her choices. Growing up in Rewari, in the modest laborer's home, Ravina was determined to find job opportunities that would provide financial stability to support her family and cover her medical expenses. Despite enduring blood transfusions every 15 days and daily injections that took up to 8 hours, she overcame numerous obstacles to pursue her education.

At 26, despite earning her degree, Ravina struggled with job readiness skills and work-from-home opportunities until she discovered AIF's Center for Excellence (COE) through a friend.



The COE by Market Aligned Skills Training (MAST) program offered her essential skills—communication, teamwork, digital literacy, and more—tailored to the modern job market. MAST's focus on technology-driven market-relevant training empowers underprivileged youth, marginalized women, and Persons with Disabilities (PwDs) to secure dignified employment and entrepreneurial opportunities.

The training equipped her with the tools she needed to enter the workforce and thrive within it. With her newfound confidence, Ravina was prepared to navigate the professional world, refusing to let her disability become the defining aspect of her identity.

With a keen focus on the areas of remote jobs, ecosystem support for enhanced female labor force participation, and employment and entrepreneurship opportunities for PwDs, street vendors, and artisans around the country, AIF's Livelihoods aims to lead nationwide, industry-led, collaborative skills and entrepreneur development initiatives, to meet India's growing need for skilled workforce.

After completing comprehensive training in interview preparedness and securing a work-from-home job through MAST, Ravina joined Bajaj Finance Limited as a Department Management Service-Customer Service professional.

With long-term post-placement support from MAST, she then transitioned to a new role as a Customer Support Executive at Sarthee CRM Pvt Ltd, where she advanced in her career and earned a higher salary.

Her journey has been one of relentless determination, where she has consistently defied expectations and proved that her disability is just one part of her story—not the whole.



"I'm more than my condition; I'm proof that perseverance and purpose can carry you further than any limitation"

- Ravina



Banyan Impact Fellowship

BIF

Banyan Impact Fellowship (BIF) is an immersive bi-national volunteer service program with immense strdtegic importance in the U.S.-India corridor, designed to create socially-minded changemakers, for mutual learning, capacity building, and leadership development in support of social justice, across the world's two biggest democracies.

573

Fellows in service with NGOs and social enterprises across India

255

Partners building capacity to achieve their mission in education, livelihoods, public health, and beyond

25

States and union territories covered



GENEROUSLY FUNDED BY

- Krishnan Shah Family Foundation
- Rural India Supporting Trust

PARTNERSHIPS 2023-24

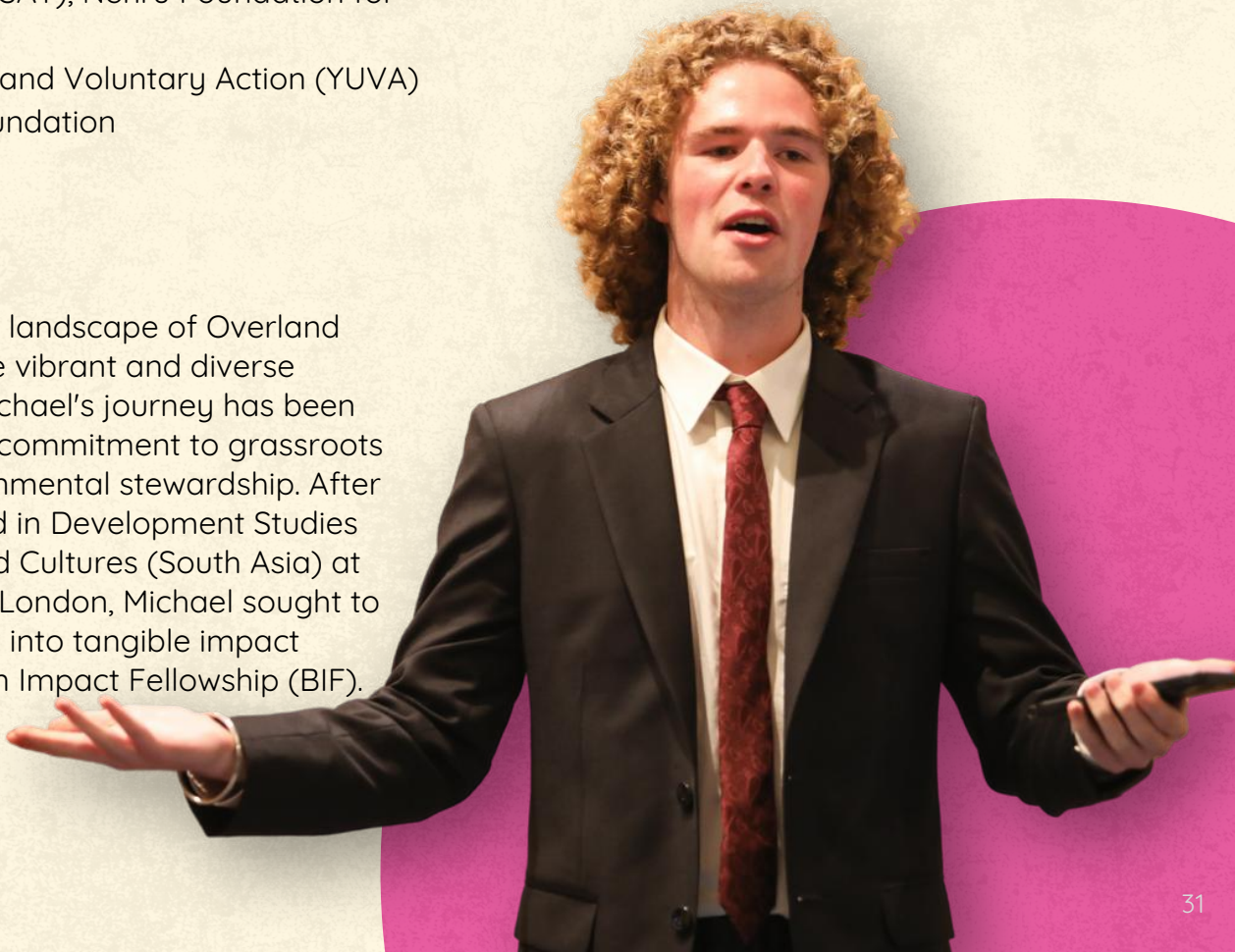
- AAs - Aim for the Awareness of Society
- Atal Bihari Vajpayee Institute of Good Governance and Policy Analysis (AIGGPA)
- Centre for Environment Education
- Chhattisgarh Agricon Samiti
- Dakshin Foundation
- Doctors For You
- EnAble India
- Gram Vikas Trust
- Gramin Shiksha Kendra
- Karo Sambhav
- Lotus Petal Foundation
- Pudiyador
- Rajasthan Mahila Kalyan Mandal
- Samerth Charitable Trust
- Social Entrepreneurship Association
- Sristi Foundation
- Vikalp Sansthan
- Vikram Sarabhai Centre for Development Interaction (VIKSAT), Nehru Foundation for Development
- Youth for Unity and Voluntary Action (YUVA)
- Youth4Jobs Foundation

From the suburban landscape of Overland Park, Kansas, to the vibrant and diverse terrains of India, Michael's journey has been marked by a deep commitment to grassroots change and environmental stewardship. After completing his grad in Development Studies and Languages and Cultures (South Asia) at SOAS University of London, Michael sought to channel his passion into tangible impact through the Banyan Impact Fellowship (BIF).

The Banyan Impact Fellowship is a bi-national volunteer service program that bridges the U.S.-India corridor, fostering mutual learning and leadership development through a service-leadership model.

For Michael, the Fellowship provided a unique platform to merge his environmental zeal with practical action. Placed with the Centre for Environmental Education in Ahmedabad, Gujarat, he took on the challenge of building climate-resilient interventions in vulnerable villages across Gujarat and Maharashtra. His mission was clear: sustain agricultural and allied livelihoods in the face of climate change.

Aligned with the UN Sustainable Development Goals, BIF Fellows like Michael engage in projects that span education, public health, livelihoods, social inclusion, gender, and more. Michael's project focused on climate-proofing rural Gujarat. He developed a comprehensive proposal, collaborating with local stakeholders and conducting extensive research on agriculture and ecology. His efforts included risk assessments to pinpoint critical areas for intervention, ensuring that the strategies were both effective and sustainable.



A pivotal moment in Michael's journey came through a Professional Development Grant, which enabled him to travel to Uttarakhand. There, he engaged with a forest-dwelling community, practicing Indigenous livelihood and environmental management, gaining valuable insights for his project. This enriched his approach to climate resilience, integrating traditional knowledge with modern strategies.

Soon, Michael's efforts came to fruition as he secured $200,000 in funding from a multinational corporation. This significant investment allowed him to lead the implementation of seven climate resilience projects, addressing land degradation, water security, emission reduction, and rural livelihood improvements. His leadership in promoting community-led environmental stewardship has left a lasting impact, fostering a sustainable future for hundreds of families.

Michael's transformative experience with the Banyan Impact Fellowship profoundly influenced his career trajectory, leading him to pursue an M.Sc. in Climate Change: Environment, Science, and Policy at King's College, London.

His journey exemplifies the power of youth leadership and the Fellowship's mission to cultivate globally-minded, socially engaged citizens dedicated to driving positive change. Here's to a marriage of people, planet, and prosperity!

> **Through the fellowship and the hands-on field work it offered, I have acquired a nuanced understanding of environmental change and developed professional skills. The Fellowship has reaffirmed my commitment to a career of service at the intersection of development and environmental change sectors**
>
> **- Michael**



FINANCIALS


Pattern Block Fun
FUN WITH PATTERN
CYLINDER
PYTHAGORAS THEOREM BY PAPER CUTTING ACTIVITY
a²+b²=c²
b²

STATEMENT OF FINANCIAL POSITION
as of March 31, 2024 and 2023

	2024	2023
ASSETS		
CASH & CASH EQUIVALENTS	3,169,052	2,737,809
INVESTMENTS	29,359,059	27,958,909
UNCONDITIONAL PROMISE TO GIVE	-	-
CONTRIBUTION RECEIVABLE	101,874	240,000
ADVANCE TO AIFT	1,847,565	2,788,314
PREPAID AND OTHER ASSETS	775,155	254,488
OPERATING LEASE RIGHT-OF-USE ASSETS	$426,098	550,407
PROPERTY AND EQUIPMENT (NET)	1,875	4,953
SECURITY DEPOSIT	33,686	33,686
TOTAL ASSETS	35,714,364	34,568,566
LIABILITIES & NET ASSETS		
ACCOUNTS PAYABLE & OTHER LIABILITIES	3,695,269	4,692,387
OPERATING LEASE LIABILITY	449,825	564,123
TOTAL LIABILITIES	4,145,094	5,256,510
NET ASSETS		
WITHOUT DONOR RESTRICTION	18,554,736	13,718,379
WITH DONOR RESTRICTION	-	-
TIME AND PURPOSE RESTRICTION	12,414,534	14,993,677
PERPETUAL IN NATURE	600,000	600,000
TOTAL WITH DONOR RESTRICTION	13,014,534	15,593,677
TOTAL NET ASSETS	31,569,270	29,312,056
TOTAL LIABILITES & NET ASSETS	35,714,364	34,568,566

STATEMENT OF ACTIVITIES
for the year ending March 31, 2024 and 2023

	2024	2023
SUPPORT & REVENUE		
CONTRIBUTION & GRANTS	10,274,296	9,219,533
BENEFIT EVENTS INCOME (NET)	6,320,411	5,391,934
INVESTMENT AND OTHER INCOME	1,607,736	547,902
TOTAL SUPPORT & REVENUE	18,202,443	15,159,369

UTILIZATION PROGRAM EXPENSES		
EDUCATION	1,674,347	594,336
LIVELIHOOD	3,359,525	2,253,433
PUBLIC HEALTH	3,461,249	3,425,637
DIGITAL EQUALIZER	2,640,333	2,118,245
BANYAN IMPACT FELLOWSHIP	1,314,886	494,199
COVID	1,060,671	4,027,713
EDUCATION, AWARENESS & ENGAGEMENT	342,306	219,061
PROGRAM SERVICES - TOTAL	13,853,317	13,132,624
MANAGEMENT AND GENERAL	684,450	825,575
FUNDRAISING EXPENSES	1,407,462	1,291,429
TOTAL EXPENSES	15,945,229	15,249,628
INCREASE (DECREASE) IN NET ASSETS	2,257,214	(90,259)

AIF Statement of Financial Position

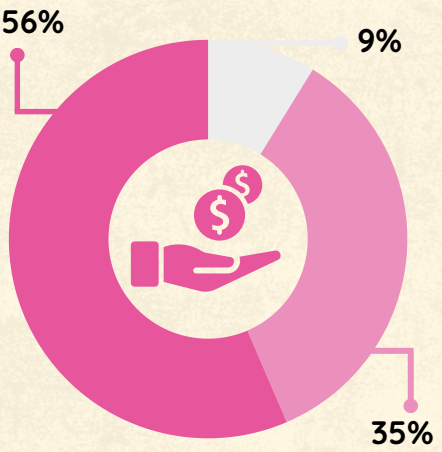


TOTAL ASSESTS

NET ASSETS

NET LIABILITIES

AIF REVENUE

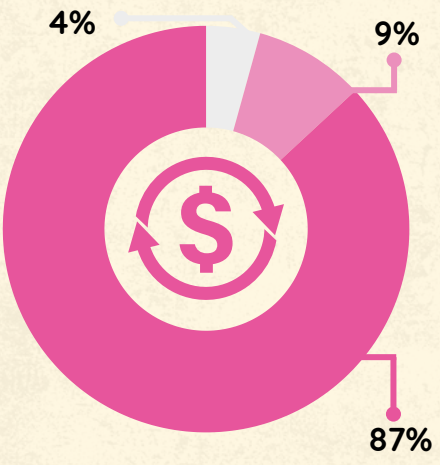


INVESTMENT AND OTHER INCOME

CONTRIBUTION & GRANTS

BENEFIT EVENTS INCOME (NET)

AIF UTILIZATION



MANAGEMENT AND GENERAL

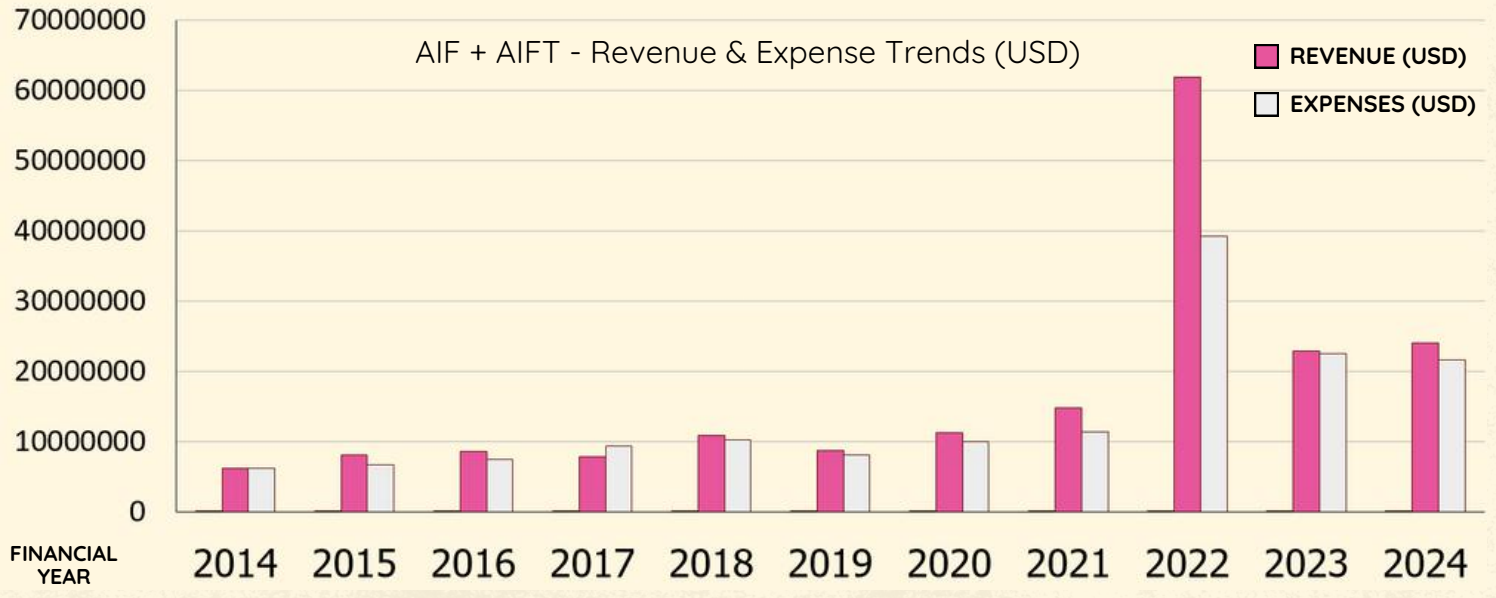
PROGRAM SERVICES - TOTAL

FUNDRAISING EXPENSES

HISTORICAL TRENDS (AIF + AIFT)

FINANCIAL YEAR	REVENUE (USD)	EXPENSES (USD)
2002	6,566,682	3,221,916
2003	4,906,374	3,393,706
2004	3,397,630	3,213,441
2005	5,653,276	5,403,197
2006	7,913,760	6,875,704
2007	10,029,646	10,168,280
2008	9,251,271	9,782,873
2009	9,584,062	8,675,947
2010	7,963,333	8,376,686
2011	7,364,056	7,140,853
2012	7,123,923	7,176,917
2013	7,032,832	7,022,358
2014	6,246,216	6,149,698
2015	8,115,120	6,731,687
2016	8,672,622	7,485,187
2017	7,789,852	9,367,860
2018	10,894,678	10,256,260
2019	8,699,251	8,083,102
2020	11,249,074	9,970,997
2021	14,753,339	11,448,251
2022	61,916,414	39,258,135
2023	2,28,60,113	2,25,65,159
2024	2,40,02,040	2,16,15,806
TOTAL	27,19,85,564	23,33,84,019

AIF REVENUE & EXPENSES 2014-2024
AIF & AIFT COMBINED REVENUE & EXPENSES 2014-2024



OUR *People*



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Co-chair, Board member Mastercard and Infostretch, former Chairman of Marcus, Goldman Sachs Global Consumer Business

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Co-chair, Chief Financial Officer, Shah Capital Partners

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Chair Emeritus, Vice Chairman, General Atlantic. President, World Bank

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Managing Partner & Co-founder, Shah Capital Partners

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Partner, Jones Day

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Masha Sajdeh
Principal and Portfolio Manager at Eminence Capital

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Managing Partner, Steinberg Asset Management

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Partner, Goldman Sachs

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Partner, Hudson River Trading

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President, Data and Services, Mastercard

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Mickey Bhatia
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Sukanya and Peter Soderland
Sumeit and Sanjay Aggarwal
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Tasneem Chipty and Aleks Franz
Vandana and Vivek Sharma

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Preethi and Ram Sundaram
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Sumir Chadha
Sunita and Brian Pereira
Susan Kratina and Rajiv Kamilla
Tara and Victor Menezes
Thomas Kailath
Tinku and Ajit Jain
Usha and Diaz Nesamoney
Vandana and Vivek Sharma
Vijaya and Kumar Malavalli
Vivek Jetley

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Major Gifts Officer - West Coast

Annika Shekdar*
Intern (Completed Internship)

Arnaz Patel*
Human Resoures Officer

Cassandra Ostrum
Major Gifts Officer - Chicago

Cedrik Pelka*
Banyan Impact Fellowship Intern
(Completed internship)

Chia Ni Wu
Digital Marketing Officer

Dr. Björn Erik Technau
Program Manager - Banyan Impact Fellowship

Elena Constabile
Events Manager

Emilie Breslin
Development Assistant

Hema Gandhi
Chief Financial Officer and Chief Operating Officer

Isabel Mares
Strategic Initaitives Manager

Jacob Ittycheria
Development Director - West Coast

Jasleen Singh
Manager, Data Strategy

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Development Director - East Coast

Kalpana Kanthan
Chief Development Officer

Kelsie Hoopes*
Major Gifts Officer - West Coast

Luz Dale
Senior Manager - Outreach and Events

Mariolys Rosa
Office Manager

Mugdha Mukherjee
Director - Organizational Effectiveness

Nikita Khosla
Director - Growth

Nishant Pandey
Chief Executive Officer

Rebekah Monize
Major Gifts Officer - East Coast

Rory Meehan
Human Resoures Officer

Saisha Talwar
Development Assistant

Shweta Chooramani*
Senior Grant Manager

Sona Grover
Manager - Grants Reporting

Suchitra Krishna
Outreach and Events Associate



Staff that left during the year


U.S.
Individuals Supporters

LEADERSHIP ($100,000 AND ABOVE)

Aditi and Karan Ahooja
Aishwarya and Shashin Shah
Jyoti and Jay Chaudhry
Lata Krishnan and Ajay Shah
Mark Metzger
Reena and Harit Talwar
Saira and Prashant Lal
Shikha and Rohit Kapoor
Sumir Chadha
Tandon Family Foundation
Tasneem Chipty and Aleks Franz
The Vivek and Vandana Sharma Family Fund

BENEFACTORS ($50,000 TO $99,999)

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Gita Iyer and Vijay Vishwanath
Krisan and Rajesh Swaminathan
Lavanya Hari and Hari Moorthy
Michael Miebach
Nalini and Raj Sharma
Niharika and Beat Cabiallavetta
Pratima and Venkat Srinivasan
Priya and Jayant Tambe
Rohan Shah
Rupam Yadav
Sarika Singh and Vivek Bantwal
Shahnaz Chinoy and Carl Pope
Shikha and Rohit Kapoor
Susan and Rajiv Kamilla
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The Harold and Mimi Steinberg Charitable Trust
Usha and Diaz Nesamoney

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Anjali and Deven Sharma
Anu Manocha
Ash Lilani
Ashish Chandarana
Betesh and Joseph Mikaela
Bob Compton
Brinda Murty and Shankar Narayanan
Dhwani and Anish Shah
Diane and Brian Lee
Glen Tullman
Ila and Dinesh Paliwal
Indira and Ram Saladi
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Jyothi and Shivan Subramaniam
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Pooja Mishra Prahlad and Adit Prahlad
Preethi and Ram Sundaram
Purna Saggurti
Raj Seshadri
Rick and Naitry Marini
Ritu and Ajay Banga
Sarah and Thomas Kailath
Satjiv Chahil
Shobha and Akshay Dalal
Sriniketh Chakravarthi
Sunita and Brian Pereira
Tarun Suri
The Arun I and Asmita Bhatia Family Foundation
Tinku and Ajit Jain

VISIONARIES ($10,000 TO $24,999)

Aashish and Dinyar Devitre
Akila Raman
Amita and Avinash Shukla
Amita and Sanjiv Chopra
Amy and Ashish Contractor
Anika Agarwal
Anu Venkataraman and Rak Chugh
Aparna Ramaswamy
Arvind Patel
Ashish Shah
Bulbul and Vimal Bahuguna
Christopher Gallea
Deepika and Amarpreet Sawhney
Dinesh Gupta
Divya and Sandesh Patnam
Elisa Giacomelli and Christopher Cartwright
Elizabeth and Guarav Seth
Gina and Mark Verdi

Gregory Dalvito
Gretchen and Woodrow Levin
Hannah and Harish Sharma
Hema and Neal Mohan
Ingrid Cornehl and Ravi Reddy
Jan Hatzius
Jasma and Rahul Ghai
Jesse Singh
Jonathan Rousse
Judith Gail and Vinod Sahney
Kamal Shah
Kathryn Corley
Katrien Carbonez
Kaushik Murali
Kavita Shah and Erik Kuld
Kenneth Grahame
Kusum and Sanjiv Das
Lakshmi Santosh Maithel
Laurence Stein
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Masooma and Aftab Bhaiwala
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Namita and Santhana Krishnan
Nilita and Vivek Paul
Nupur and Nitin Jindal
Pallavi and Vivek Arora
Pete Lyon
Plyush Shukla
Prakash Janakiraman
Priya Kambhampati
Purvi and Sandeep Kunwar
Rajni and Anup Menon
Ramika and Bhupen Shah
Ravi Badlani
Reena and Gautam Bhargava
Rekha Gopalan and Pramod Kalyanasundaram
Reshma Kewalramani and Abhijit Kulkarni
Ritu and Ashish Jain
Ritu Prasad and Rakshit Pandey
Riyad and Aarifa Shahjahan
Rushabh Kapashi
Sailaja and Ravi Shankar
Sam Morgan
Sangeeta and Tushar Kothari
Sangita and Nick Thakore
Sanjay Gandhi
Seetha Gunda
Shabri and Prashant Mitta
Shailly and Tim Guleri
Sheryl and Chip Kaye
Shibani and Ivan Menezes
Shilpa and Hemant Kumar
Shital Sharma
Shobha and Joseph Sequeira
Shweta Rawat
Sinead Strain
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Sukanya and Peter Soderland
Sumeit and Sanjay Aggarwal
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Vamsi Kora
Varsha and Ashish Kaura
Vazira and Abbas Chipty
Vineendra Jain
Zainul Raj

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Agha Khan
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Anne and George Mathew
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Catherine and Michael Farello
Chandni and Samarth Kulkarni
Christian T. Kemp
Colin Convey
Cristina and Robert Weisz
Dalton Family Foundation
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David Eisman
David Solomon
Deepti and Suneet Mittal
Deepak Raj
Emily and Alex Counts
Farida and Imtiaz Kathawalla
Gandhali Bhole and Ashish G. Desai
Garima and Sumit Dangi
Gopi Tammana
Gwen Libstag
Hitika and Abhinav Anand
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John Manzi
John McGuire
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Jonathan Fine
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Lenny Stripeikis
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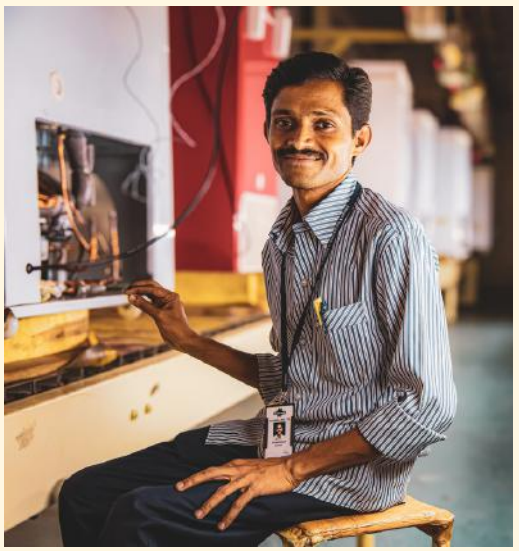
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OUTREACH

And Engagement





2024 India Mission Trip

AIF staff, board members, and longtime supporters embarked on a transformative field visit to our programs, including the Skills Training Centre of Excellence, MANSI, LAMP, and Digital Equalizer (DE). The trip spanned multiple states, including Chhattisgarh, Odisha, Andhra Pradesh, and Delhi NCR, providing participants with a firsthand view of the remarkable impact our initiatives have had on the lives of beneficiaries.



2023 New York Gala

In-person @ The Gotham Hall

The 2023 New York Gala celebrated the launch of AIF's Skilling, Nutrition, Education, and Health (S.N.E.H.) program and honored Natarajan Chandrasekaran, Chairman of Tata Sons, and Brian Moynihan, CEO of Bank of America at the Gotham Hall, New York. The event raised a record-breaking $3.1 million to support AIF's mission to alleviate poverty in India.





2023 Chicago Gala

In-person @ The Field Museum

On November 18, 2023, AIF's Chicago chapter hosted its 18th Annual Gala at the renowned Field Museum. The event successfully raised $1 million to support AIF's transformative programs across communities in India. The evening honored Chris Cartwright, Glen Tullman, and Cayley Tullman for their leadership in philanthropy.



5K Run for Resilience

Chicago Jr. Board

The AIF Chicago Junior Board made up of high school students from across the city, hosted the '5K Run for Resilience' fundraising event to provide mental health support for 2,500 high schoolers in rural India. The event successfully raised over $38,000, demonstrating the impactful role of youth in driving positive change.



2023 Golf Tournament

In-person @ Wykagyl Country Club

AIF's 12th Annual New York Golf Tournament took place at the picturesque Wykagyl Country Club, offering a fantastic day of golf, camaraderie, and fun challenges for players of all skill levels. We were honored to welcome special guest, Amit Luthra, longtime leader of India's golf team and founder of The Golf Foundation, and Michael Michaelides, a professional long driver.



AIF Fall Appreciation Event, featuring Dr. Mahesh

In-person @ The Taj Hotel

AIF's Public Health Program Director, Dr. Mahesh Srinivas, visited from India to connect with our New York family. Hosted at The Pierre, Dr. Mahesh highlighted the crucial work being done on the ground to improve health outcomes for mothers, infants, and adolescent girls in underserved communities.



2023 New England Gala

In-person at Renaissance Boston Waterfront Hotel

The New England chapter held its 17th Annual Gala on April 29, 2023, at the Renaissance Boston Waterfront Hotel. Chaired by Sumeit & Sanjay Aggarwal, the gala raised nearly $1.1M to support AIF's programs in communities across India. The gala's theme was "Imagining New Futures" and honored Reshma Kewalramani, CEO, Vertex Pharmaceuticals, and Samarth Kulkarni, CEO, CRISPR Therapeutics.



An inspiring, interactive and informative evening with Dr. Mahesh Srinivas

In-person at Microsoft NERD Center, Cambridge, MA

Dr. Mahesh Srinivas, Director, MANSI (Maternal And Newborn Survival Initiative) presented New Dimensions: Strengthening the continuum of health care for adolescent girls, mothers, and young children" on November 16, 2023, at Microsoft NERD Center, Cambridge, MA.



AIF Global Board Co-Chair, Lata Krishnan and Banyan Impact Fellowship Alumni, Jenn Chowdhury and Sri Ramesh

2024 AIF Town Hall

Hybrid at DocuSign

In celebration of India Giving Day, AIF's Bay Area chapter hosted its Annual Town Hall, 'Empowering Women for Bold Futures,' at DocuSign HQ on March 1, 2024. As part of the 'Together Towards Tomorrow' series, the event highlighted the key pillars of program development, bridge building, and community engagement in driving positive change for women and girls in India through collective action and strategic investment.







AIF Gala Honoree, Raj Mathai, News Anchor, NBC Bay Area

2023 Bay Area Gala

In-person @ The San Francisco City Hall

AIF's Bay Area chapter hosted its Annual Gala on April 1, 2023, at San Francisco City Hall, raising a record-breaking $2.2 million. The event honored Raj Mathai, NBC Bay Area news anchor, and Gala Chair Vivek Ranadivé, Owner and Chairman of the Sacramento Kings. Themed 'Designing Bold Futures,' the gala showcased AIF's impact in delivering digital STEM education and its innovative initiative to create Green Jobs for women, addressing both climate change and livelihood opportunities.

AWARDS



AIF's Public Health program - Maternal And Newborn Survival Initiative (MANSI) won the Bronze Award in 'CSR Health Women & Child Health Project' at the 7th CSR Health Impact Award 2023 organized by the Integrated Health & Wellbeing (IHW) Council.

AIF's Digital Equalizer (DE) won the prestigious Gold Award in the Education category at the 10th CSR Summit & Awards 2023.



AIF's COVID-19 Relief Behavior Change Communication Campaign – 'Mission Corona Vijay' snagged 'Best Campaign of the Year' and 'Best Campaign in CSR' at the Indian Television PR & Communication Aces Awards 2023.



AIF's Learning And Migration Program (LAMP) received the 'Special Appreciation Award' at the 5th ICC Social Impact Awards 2023 and special recognition from Dr. Ranoj Pegu, Minister of Education, Assam, for its unique programming in the state and for strengthening government efforts at the last mile.






A B C D
E F G H
I J K L





STEP UP *to the Plate*



EVERY ACTION MATTERS.
EVERY EFFORT COUNTS!

There are many ways you can be a part of AIF's journey to improve the lives of underprivileged children, women, and youth across India. To know more, please visit: **www.aif.org**

JOIN an AIF Chapter: Meet up with passionate, like-minded individuals and join a Chapter to be a part of the impact created by AIF.

SPONSOR or attend an event: Contribute towards the community, while also having fun! Participate in our events to support our work on the ground in India.

PARTNER with us: Help transform the lives of millions of underprivileged women, children, and youth by partnering with AIF's high-impact interventions in education, health, and livelihoods.



AIF | AMERICAN INDIA FOUNDATION

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