What ?   Vidya Nidhi is an AFN initiative to provide **monetary support** to needy children to pursue education upto desired milestones.

When ?   To start from November 2010

Why ?   To have a win-win-win situation for sponsor, for needy kid and for AFN

Where ?   Currently starting from Bangalore and rural areas around Bangalore

Who ?   Following are categories of people who would be involved in this project

Sponsor	AFN	Little angels
Donor who wishes to provide monetary support to needy children	Facilitates knowledge assistance to needy children with help from sponsors	Needy children from various sources

Notes :

1.   Specific exclusions : Non monetary support like tuitions, mentoring, medical assistance, etc
2.   Commitment to kids will be done only to the extent of 'on hand funds' - not even on basis of committed funds from sponsors.
3.   Child will not be given any support in direct cash. His educational needs would be taken care through payments in cash or kind

Vidya Nidhi structure

Parties Involved	Sponsors	Aapatsahaaya Foundation	Little Angels
Description of parties	Refers to a single sponsor / pool of sponsors who wish to provide monetary support to needy children for the purpose of education	Refers to AFN team who would facilitate unison of sponsor funds with needy children People involved in AFN --> AFN GGSVs - who would lead this initiative --> Sub teams of Need identification team & continuous monitoring team Sponsorship team Audit team Approval team	Needy children who may be : **--> Street children** **--> kids of needy people working around us like flower vendors, assistant workers etc** **--> Orphaned children from various sources** **--> Needy children from children homes** **--> Needy children from rural schools etc**
What we bring to table	Monetary support	Verification of genuineness of need Providing 80G benefits to sponsors Committed support to beneficiaries Audited/ properly documented process	NA
How long	As much as available - preferred for one milestone	Upto a specific milestone - subject to availability of funds	NA
W-W-W proposal - what each party gets	Fully verified, genuine cause for supporting	In line with mission statement of providing education support to needy children	Adequate need based support

Steps for VN

Sl No.	Process activity	Done by – AFN SV	Timeline for 1st implementation
1	Preparing list of needy children - from all sources	Need team	
2	Sorting out & preparing list of kids based on 'need' matrix	Need team & Approval team	
3	In case - children are from homes, talk to home SPOC and discuss VN initiative	Need team	
4	Along with step 1 - identifying sponsors who need genuine/ verified VN causes	Sponsor team	
5	Explain Vidya Nidhi initiative in detail to sponsors	Sponsor team	
6	Collect funds and ear-mark towards VN initiative	Sponsor team	
7	Allocate based on need matrix requirements	Audit Team	
8	Follow up with beneficiary and maintain	Need team & Approval team	

Need matrix

Financial Need	Desire to learn/ Sincerity	Inherent Talent	Excellent Acads record	Need Quotient
✓	✓	✓	✓	High +
✓	✓	✗	✓	High
✓	✓	✓	✗	Medium – High
✗	✓	✓	✓	Not addressed

1 Would we link sponsors to kids
We would be doing this on a case-case basis, as decided by Trustees and approval team.

2. What if sponsor not in position to continue help
Golden principle : Always sponsor to the extent of availability of funds, not based on commitments only.
Also can be handled with more than one sponsors per kid – concept of **Sponsor Pool**
AFN funds may be used in case of emergencies only, based on decision of Trustees and approval team

3. What if identified child - not deserving for sponsor anymore or what if identified child - has health related requirements
Understand the problem, if solvable through reasonable means, take suitable steps. Else stop at next identified milestone.
(Anyways expect this to be an exception and we shouldn't be putting a process for exceptions)

4. Should this be disclosed to the child or not ? - should loop be closed or not ?
This would depend on the organizational policy – if it is organization/ guardian based kids
Else we would need to anyways inform the parents/ organization/ guardian for documentation/ acknowledgement purposes.

5. What are the milestones
Milestones may be 7th, 10th, 2nd PU, Graduation or Post graduation.   However this would be subject to availability of funds
Also, can be kept flexible and decided on case-to-case basis by trustees/ approval team
Note : Fees should be basic education, support fees and basic accessory fees (as per Approval). No capitation/ donation/ similar fees would be supported.

6. Define priority. Following steps may be considered for approval.
a) Need matrix would be considered
b) In case all parameters are equal, then AFN would identify additional sponsors/ put in own funds.
c) This would be an exception and may be dealt as we go ahead.

7. Core Vidya Nidhi team

Sl No.	Team	Core Sevavrathees * (to include more as we move ahead)	Remarks
1	Need Team	Arthi, Harshal, Sandhya	
2	Sponsor team	Mohan, Harshal	**All AFN SVs would be part of this team**
3	Approval team	Venkat, Rajesh	
4	Audit Team	Vishwa	

8. Audit and document requirements
Request letter from beneficiary, documents showing AFN verification, Case sheets, Approval proofs, Acknowledgement letter from beneficiary/ orgn, Continuous monitoring documents, Marks cards of student, etc, as required by audit team.

9. Any legal risks involved.
We would have a disclaimer statement in the acknowledgement letter which would say – "the support provided is purely monetary in nature and AFN does not have any ownership rights on the beneficiary and is not liable for any loss/ mishaps/ misappropriation beyond reasonable extent of AFN'
Other care like – paying fees directly to school or supporting tutors etc may help.

10. If a child is studying in a very expensive school but still requires financial support – how do we address it ?
Need matrix needs to be followed for providing support.
Average fees per standard would be available with AFN which would be considered while providing support.
Trustees/ Approval team would ensure propriety of fees while approving the case.