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Greetings!

Another year has passed and all of us at Vibha continue to work towards our shared vision of ensuring that every underprivileged child attains his or her right to education, health and opportunity. As a movement, Vibha, over the past 13 years, has lived up to the mission of educating, empowering and enabling every individual who wishes to make a positive difference in the life of an underprivileged child. It is purely because of this adherence to our vision and mission that we have been able to grow to our current strength in terms of volunteers, donors, patrons and projects.

In September this year, I had the privilege of visiting a prospective Vibha project - Sebama, a project in Dharmapuri Dt, Tamil Nadu, India for evaluation purposes. Sebama is a project providing residential education and vocational training for orthopedically and aurally handicapped children. During the course of my visit, I met with a fifteen year old girl, Meena, who is orthopedically challenged. As I spoke to her, I realized what this simple residential education meant to her. If she did not have this opportunity she would have had to miss school or go to school by bus, a luxury that her parents couldn't afford, coupled with the problem of being a "burden" on her parents. Also, the school close to her village did not have the ability to cater to her needs. At Sebama, she had teachers and staff that understood the special needs of children like her and was also given the opportunity to acquire skills in a vocation such as tailoring that would help her gain employment once she finished school.

One of the beautiful things about Vibha is the positive difference that we as individuals are able to make in the lives of underprivileged children that we don't know or would probably never meet. The effects of an education and the opportunity to be employed and lead a life of dignity is simply tremendous, the positive benefits going beyond just the child or the family, creating a ripple effect of change, development and hope throughout the neighborhood and community. It is difficult to estimate the complete long-term benefits that a small act of love and kindness directed to one child may make, but the effect of having an education, or the right to food, health or shelter, on the life of a child such as Meena, allows her or him to pursue and excel in opportunities she or he did not have before.

Vibha, as you know is a volunteer driven activity, and for all of us here, there is no greater joy than seeing that our efforts and activities provide that right to opportunity for children such as Meena. As we draw close to the end of 2004, Vibha has positively impacted the lives of more than a hundred thousand children. This ability to create a brighter future for children is entirely due to the time, effort, monetary contributions, dedication and commitment of thousands of Vibha Family Members - volunteers, donors and other well wishers like you.

As we ring in the holiday season and New Year, I would like to wish you good cheer and success. During this time, if you would like to contribute to Vibha and effect a positive difference in the life of an underprivileged child, you can do so online at <http://www.vibha.org/donate>.

Together, let's continue to create a brighter future for children!

Muthiah Thirunavukkarasu

Chief Operating Officer, Vibha

ABOUT VIBHA

In India there are over 14 million children that are engaged in heavy physical labor and over 100 million children that do not have access to basic rights such as health and education. Imagine the world of a child who has no hope and no promise of a future.

Vibha is a US-based, volunteer run, non-profit, non-religious, non-political 501 (c) (3) organization working to ensure health, education and economic opportunities for underprivileged children in India and the US. Vibha provides financial support to small to medium scale projects or Non-Governmental Organizations (NGOs) primarily in India, and also in the US, that work directly with underprivileged children. The project focus includes education, healthcare and shelters with a secondary or peripheral emphasis on advocacy.

Vibha is a Sanskrit word that means "inner radiance" or "brightness", and signifies our organization's vision of providing every underprivileged child with an opportunity

for a brighter future. Vibha was started in 1991 as an independent non-profit organization to support underprivileged children and enable child development.

Vibha is volunteer driven organization and through its Action Centers in over 16 cities nationwide, more than 400 volunteers work to raise awareness about children's issues and to generate funds in their local communities. To date, we have supported more than 125 projects in India and 10 projects in the US. Vibha is governed by an all volunteer Board of Trustees and Executive Management Team.

Our vision and mission is to ensure that every underprivileged child attains his or her right to education, health and opportunity.

FINANCIALS

Vibha (HELP THEM GROW, INC) STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2003

	UNRESTRICTED
REVENUES:	
Donations	\$329,336
Fundraising Revenue	\$108,045
Dividend and Interest Income	\$4,477
Other Income	\$12,514
TOTAL REVENUES	\$454,372
EXPENSES:	
Fundraising Expenses	\$65,244
Project Expenses (Projects Disbursal)	\$45,278
Other Expenses	\$83,160
TOTAL EXPENSES	\$193,682
Excess (deficit) of Revenue over Expenses	\$260,690

Footnotes to Financials:

- Operating Expenses include certain fundraising expenses such as credit card processing fees in addition to standard expenses such as payroll and rent. 2003 Operating Expense to Revenue ratio was 17.6%.
- In October 2003, payroll costs and rent were completely eliminated and replaced by certain contractual and voluntary services. On an annualized basis, this has reduced the relevant sections of operating costs by approximately 80%. The impact of this reduction will be seen in Fiscal 2004, when we expect Operating Expense to Revenue Ratio to be 6-12%.
- \$528,036 was paid to CRY India for projects in 2004. This amount included projects supported in 2003, but the expense took place in 2004 and is therefore accounted as such.
- Vibha's project support activities trail fundraising / revenue generation activity by approximately one year. In effect revenue generation in 2003 translates to project support for Fiscal 2004.

FUNDRAISING ACTIVITIES

Our activities and events strive to raise awareness of the core issues of underprivileged children and their development and to generate funds for projects that are involved at the grass-root level to bring about progress towards these issues. Our fundraising activities vary from city to city and include concerts, cricket matches, bowlathons, walk/runs, and benefit dinners.

Vibha Walk – An Event Profile

The Vibha Walk/Run can be described by the simple yet memorable words, "One small step for man, one giant leap for mankind" - the event raises awareness about Vibha and the need to support underprivileged children. This annual flagship event allows community members and patrons to participate in Vibha's efforts to build a brighter future for these children. Started in Atlanta in 1998, the Walk/Run has been conducted every year in 6-8 locations, including Austin, Dallas, SF Bay Area, and Minnesota. The funds raised from the 2004 Vibha Walk are supporting some of the following projects:

1. Sharada Kalyan Bhandar - Midnapore, West Bengal
2. Alamb - Delhi
3. Rajasthan Mahila Kalyan Mandal - Ajmer District, Rajasthan
4. Aasman - Near Kamathipura, Mumbai, Maharashtra
5. Baikuntpur Tarun Sangha - Sunderban, West Bengal
6. San Jose Neighbors that Care - San Jose, California
7. Atlanta Day Shelter - Atlanta, Georgia
8. Austin Children's Shelter - Austin, Texas
9. Rachana, Mulshi, Haveli and Panshet talukas - Pune district, Maharashtra



Patrons across the nation have taken purposeful steps that will bring the moon to many needy children. If you wish to learn more about the Vibha Walk/Run and other events, please visit us at <http://www.vibha.org>

Name	Action Center
Annual Walk/Run	Bay Area, Dallas, Austin, Atlanta, Minnesota
Annual Dandia	Bay Area
Music Concerts	Atlanta, Bay Area
Heritage India Festival	Washington, DC, Bay Area
Cricket Tournaments	Austin, Atlanta
Community Dance Events	Atlanta, Bay Area
Bowl-a-Thons	Dallas, Minnesota
Help Them Grow Drive- Our automatic ongoing donation program. For \$15 a month you can support the health and education of 12 children in India. That's 50 cents a day!	All Action Centers

PROJECTS

To date, Vibha has supported over 125 projects in India and 10 projects in the US. Vibha currently supports 20 projects in India and two projects in the US. Vibha makes an effort to select the projects that tackle a wide range of problems faced by children including child labor, illiteracy, health & hygiene, and homelessness. Vibha's initiatives are not alternatives or replacements of those provided by the local, state or central governments. Instead, Vibha provides financial support and services where government sponsorship is either missing or insufficient. Vibha ensures that the project does not discriminate based on language, culture, religion, caste or societal status, except for the basic requirement of targeting underprivileged groups as beneficiaries.

Vibha Projects focus on:

1. Primary education of children within the age group of 6 and 18
2. Non formal education of children within the age group of 0 and 18
3. Vocational training and training of skills that could provide livelihood in addition to education
4. Prevention of child mortality and debilitating diseases
5. Early childhood care and education for children below the age of 6
6. Provision of physical and mental health care for children and pre-natal care for women
7. Eradication of child labor and the associated rehabilitation
8. Creating awareness and influencing policy makers on child related issues
9. Girl child related issues - Vibha believes that in most parts of India, girl children are not yet treated at par with other children by being denied education, being forced to do household work and sometimes subject to infanticide. Vibha also believes that the girl child in the future can have a greater impact on society as mothers, teachers and caregivers for young children.

We are also partnering with local organizations in USA in the communities where our volunteers and Action Centers are active. Vibha Projects are monitored at regular intervals and project visits by the volunteers of Vibha in India and from USA provide further evaluation and feedback of projects.

Sabeer Bhatia,
Founder of
Hotmail.com
and Honorary
Trustee-
Vibha



"Vibha would like to increase the number of visits by both volunteers and patrons to our projects. These visits give the individual a direct window to the impact of their effort and monetary contributions as well as a checks and balance mechanism for the projects."



How much of an impact does your contribution make?

Your contribution will provide Vibha with steady and sustained revenue, which will help us support programs for children year after year. Every small contribution goes a long way. Here are some examples of how your money can make a difference.

A monthly contribution of:

- ★ \$15 funds education for 12 children for the month.
- ★ \$25 funds education and healthcare for 12 children for the month.
- ★ \$50 funds a Balwari (Non-formal education) for the month.
- ★ \$75 funds 12 mentally and physically handicapped children for the month.

Make a difference to needy children in the months and years to come.

ONGOING PROJECTS

This is a subset of our current projects. For information about all projects, please visit our website

<http://www.vibha.org>

Project Name	Organization	Location	Beneficiaries	Annual Budget	Summary/Objective
Makkal Palli Iyakkam (People's School Movement)	Tamil Nadu Science Foundation and AID - India	Bhuvanagiri, Pernampat, Pabhanasam, Kizhvellore, Vembakkotta, Tamil Nadu	10,000 children from over 100 villages	\$7,680	Enrolls all children in primary and middle schools and monitors and prevents dropouts. Provides vocational training courses to children and provides education for adults on social and child-related issues.
Education / Vocational training for girls in slums	Alamb, Delhi	New Delhi	225 girls directly, 1000 children indirectly	\$10,085	Education for girl rag pickers, housemaids and sibling caretakers. Awareness programs for 1000 children. One vocational center at Omvihar for embroidery and tailoring for 40 girls.
Education and training program for deprived mentally challenged children	Rajasthan Mahila Kalyan Mandal (RMKM), Ajmer	Rajasthan Mahila Kalyan Mandal (RMKM), Ajmer	225 children	\$9,745	Education, vocational training, and healthcare. Community sensitization and awareness about prenatal, neonatal and postnatal care of mentally challenged children.
Jan Madhyam	Jan Madhyam	Ayanagar, New Delhi, Chattarpur/ Andheria	160+ children, young persons with disability specially girls with learning and intellectual disabilities	\$10,387	Vocational training includes cooking, stitching, clay work, and paper work. Develops and provides tools for assessment, creates special syllabus, provides teacher training, and makes special training kits.
Night shelter for children of sex workers	Guria Sevi Swayam Sansthan	Shivdaspur, Varanasi, Uttar Pradesh	40 children initially	\$10,000	Funds infrastructure, education & rehabilitation of children. Provides refuge to the children during nights.
Child welfare project	Sarada Kalyan Bhandar	Midnapore, West Bengal	455 children	\$9,328	Public Charitable Trust organized by women provides education, healthcare, food, and clothing to children.
Atlanta day shelter for women and children	Atlanta Day Shelter for Women and Children	Atlanta, GA	Approximately 6000 women and children annually	\$21,400 [six years]	Assists Atlanta's homeless women and children. www.adswc.org
Vidyarambam Trust	Vidyarambam Trust	Perambalur district, Tirunelveli district, Chennai	900 children from over 45 villages	\$13,367	Provides basic literacy to children in the 3-5 age group and provides remedial or "bridge" classes for older children

PROJECT DETAIL— VIDYARAMBAM CENTER

The Vidyarambam Center is based in an underdeveloped area of Chennai, India, and focuses its efforts on children from low income families. The primary objective of the project is to instill enthusiasm in the children to pursue an education and vocational training. In the absence of a project of this scope, the children from these low income families are at a high risk of dropping out from school and/or not attending classes despite being registered. This project, using a unique approach to the learning process, has helped the children of such families garner the enthusiasm and confidence to learn.

When the children initially join the center, they are usually shy and not willing to cooperate with the tutors. By playing with other children and participating in storytelling, singing, and dancing, the children overcome their initial reluctance to learn and interact with other children. The activities are effectively sequenced so that the children learn to be comfortable in a classroom environment. During the next 3 or 4 months, the children start using toys, games, and teaching aids. Their memory skills are enhanced and they are able to identify pictures, numbers, and words.



The children, who were initially brought to school by the parents, start coming to school on their own. As their interest increases, they are eager to learn, discover and expand their newly acquired skills. After one year at the center, the children are fully equipped to meet the regular demands of a classroom atmosphere. Children from the Vidyarambam Center, like Karthik, have successfully joined regular

classes and continue to set an example for others. We invite you to help Vibha's efforts to support and sustain projects like the Vidyarambam Center.

Karthik, a 4 year old boy, joined the Vidyarambam Center, which is funded by Vibha, in the month of June 2004. He comes from a low-income family and his parents are struggling hard to provide him with a basic education. The Vidyarambam Center, which focuses on low income families like Karthik's, eagerly accepted him as a student to contribute to his development. Karthik was initially very quiet and did not interact with anyone. He was always brooding over something and remained indifferent to learning. With much effort from the teachers and teaching aids, Karthik began to behave like a normal 4 year old child. Today, Karthik shows great interest in playing and learning. He loves to sing and is quickly learning to write numbers and the letters of the alphabet. Karthik is showing signs of becoming a bright student who can make a difference to his family and society.

Not Every Child Is As Fortunate...Some Need You
Through Vibha you have the opportunity to give these children the gift of health, education and shelter –
a right to their childhood.

To volunteer, contribute or for more information:

Web: <http://www.vibha.org>

Email: info@vibha.org

Phone: 408-997-9992

To donate online: <http://www.vibha.org/donate>



DREAM A LITTLE...DO A LITTLE:

Dream a little...Do a little: "Change a child's life and see it change your own"

How You Can Contribute —

- ★ **Make a donation** - Contributions to Vibha are fully tax-deductible. Please make checks payable to Vibha and send to:
Vibha
1030 E. El Camino Real, #424,
Sunnyvale, CA 94087
Or donate online: <http://www.vibha.org/donate>
- ★ **Volunteer your time** - Participate in events or regular activities at your local Action Center, and regular activities with any of our national teams including the Marketing Team, Fundraising Team, Projects Team, Products and Revenue Generating Programs Team, and IT Team
If you would like to volunteer or would like to get information about volunteering, send an email to volunteer@vibha.org
- ★ **Corporate Matching Contributions and Programs** – Many corporations have a policy of matching a percentage (mostly 100%) of contributions that employees make to a particular NPO. Vibha is registered beneficiary of many such corporate programs.
- ★ **Event Sponsorship** – Make a contribution to underwrite part or all fundraising expenses for a particular Vibha event or activity.
- ★ **Project Sponsorships** – Vibha offers you the choice of supporting an individual project for a minimum period of a year.
- ★ **Stock Contributions** – Making a stock contribution to Vibha
- ★ **Help Them Grow Automated Donation Program** – Vibha's Help Them Grow program is an automated monthly contribution program that allows you to space out your donations on a monthly basis. You can donate a fixed amount on a monthly basis, directly debited from your bank account or credit card account. Vibha directs your contribution to funding of our projects.
- ★ **Automobile Donations** – If you are looking to get rid of an old automobile, contact Vibha. Vibha can accept most automobiles as donations and we have partners to execute these transactions in most parts of the US. You will be able to claim tax benefits based on certain IRS guidelines.
- ★ **Vibha Products** – Why buy \$2 or even \$3 greeting cards when you can get beautiful ethnic cards, printed and embroidered, for less than half the price! And best of all you contribute towards providing a brighter future to millions of children. We are not limited to greeting cards. We also have several new T-shirt designs for adults and kids. If you wish to learn more about the products or want to buy some, please visit our website or email us at products@vibha.org

Donations made to Vibha are tax-exempt in USA, and Vibha will provide a receipt to you for tax purposes. If you would like to get information about contributing to Vibha or any other information, send an email to info@vibha.org

VIBHA EXPRESSIONS

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