



THE PUNYA FOUNDATION
ANNUAL REPORT 2013



About the Cover and Artist

The Bhutanese refugee artist Nawal Khatiwada views the Punya Foundation as a “Helping Hand” to poor and vulnerable people.

In the painting, parts of the top layer are turned out, exposing a mother full of hope and love despite financial poverty. She covers her nakedness while her child’s watchful eyes see a good future.

Nawal Khatiwada lives in Australia, and won the 2013 Sydney ‘People’s Choice’ Moving Art Award.



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About the Punya Foundation

In 2010, a group of exiled Bhutanese citizens established the Punya Foundation as a charity in memory of the hardships they endured in their homeland and in the refugee camps, and to honor the sacrifices their community made in the struggle for human rights and democracy in Bhutan.

Driven by their 100,000-person experience of expulsion from their homeland beginning in 1991, and subsisting in refugee camps in eastern Nepal nearly three decades, they are helping fellows still in the camps and those rebuilding their lives and becoming self-supporting and productive in countries of resettlement. Because the Foundation team understands the conditions and challenges in the camps, its members know how to reach people directly, ensuring that donations are allocated wisely and efficiently.

Two visionary leaders, especially, inspire the Punya Foundation — Nelson Mandela, in advancing racial equality in South Africa, and Mahatma Gandhi, in promoting human rights, equity, and justice in South Africa and India.

Two visionary leaders, inspire our work — Nelson Mandela, in advancing racial equality in South Africa, and Mahatma Gandhi, in promoting human rights, equity, and justice in South Africa and India.

Countless dedicated professionals, organizers, volunteers, board members, and donors worldwide are helping to translate the Foundation mission into actions. For their exemplary leadership and unwavering efforts, each is praiseworthy and appreciated.

Annual Report Team

Dr. Lakshmi Prasad Dhakal, Tamar Orvell, and Vidhyapati Mishra, each living in a different part of the world, bonded over email, Skype, and document exchange to produce this report. Its author Dhakal and designer Mishra met as teacher and student in the Beldangi-II Bhutanese refugee camp school in Jhapa, Nepal, where Dhakal once taught grade 8 science and English. When the Punya Foundation was seeking an editor for this report, Mishra introduced Dhakal and Orvell. Mishra had met Orvell in 2013 in cyberspace following the untimely death of Pritam Adhikari in Atlanta. Orvell had worked with Pritam on his college application personal essay; with his permission she posted it on the blog she wrote for the Atlanta Bhutanese Refugee Support Group. Immediately after Pritam's death, thousands in the Bhutanese Diaspora read his online testament to what a young refugee can achieve with pluck, brains, focus, faith, and support, and love of family, community, and allies worldwide. Mishra was one of those readers, and he asked Orvell to write an obituary of the young scholar-hero-friend for the Bhutan News Service.



Dr. Lakshmi Prasad Dhakal (MBBS, MD, MPH) has been practicing medicine specializing in care of the elderly in Amsterdam, the Netherlands, where he has been living with his wife and

young daughter since 2005. He pioneered the Punya Foundation as its Founding Director, in 2010, and has been serving as Executive Director since. "For their work on this annual report, I salute Tamar Orvell and Vidhyapati Mishra. Their contributions and the support of donors and team members boost our Foundation team morale to continue the mission of "Seeking Justice through Education and Empowerment."

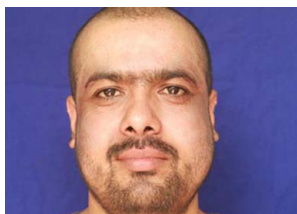
Born in Suntoley, a remote village in the Dagapela settlement in south Bhutan where he completed primary school, Dhakal moved to Shemgang in south central Bhutan to continue his education. When he graduated in 1991, he could not return home; the Bhutanese government had begun restricting mobility and freedoms in his community. Forced to leave Bhutan at age 17, Dhakal lived more than a decade in the Beldangi-I Bhutanese refugee camp in Jhapa, Nepal. In the camps, he helped establish schools where he taught until beginning his medical studies at the Institute of Medicine, in Kathmandu, with support from The Albert Einstein German Academic Refugee Initiative Fund (DAFI) for young refugees. In 2002, Dhakal worked for the Association of Medical Doctors of Asia-Nepal (AMDA-Nepal) and Bhadrapur Zonal Hospital providing health and nutrition services to Bhutanese refugees and the local population. He completed public health studies, in Amsterdam, with support of the Dutch Nuffic fellowship. Readers can reach Dhakal at punyafoundation@gmail.com.

Tamar Orvell writes and creates multimedia content to help individuals, teams, and organizations communicate effectively with diverse audiences. An active volunteer with at-risk communities, she is a dual



citizen of the USA and Israel where she lives in Tel Aviv. Orvell's Jewish ancestors were refugees for more than two millennia following multiple exiles from their homeland and expulsions in the Diaspora. And so her support for refugees and other stateless people comes naturally. The demand for compassion and justice runs through the entirety of Jewish history, sacred texts, and tradition: "And you shall love your fellow as yourself" (Leviticus 19:18). Beginning in 1989, Orvell volunteered with Atlanta Jewish organizations (partnering with local and international agencies) to help resettle Russian Jewish refugees escaping persecution in the former Soviet Union. Since 2009, she has been helping Bhutanese refugees resettle and rebuild their lives. Orvell's short videos and her multimedia blog "Bhutan > Atlanta" document the local Bhutanese community traditions, festivals, accomplishments, and challenges. Following her return to Israel in 2012 (she was born in Jerusalem), Orvell has been working locally with African refugees and asylum seekers while continuing to mentor her Bhutanese friends worldwide via social media.

Orvell began her career teaching young children in the poorest neighborhoods of Greater Boston and in newly desegregated schools of rural North Carolina and Delaware. Then, as an education advisor to teachers, administrators, and policy makers, she led professional development and curriculum design initiatives nationwide. She has applied these experiences in multiple industries including healthcare, training, pharmaceuticals, information technologies, and financial services. A graduate of New York City's Ramaz School and High School of Music and Art, she earned a bachelor's degree (English and comparative literature) from City College of New York, and a master's degree (early childhood education) from Lesley University, in Boston. Readers can reach her at micabear2@yahoo.com.



Vidhyapati Mishra documents, reports, and gives voice to Bhutanese refugee experiences, culture, and history. Since 2004, he has been the managing editor of the online Bhutan News Service (BNS), the country's first

all-volunteer Bhutanese-refugee-journalists news agency in exile serving the information needs of the Bhutanese Diaspora. The self-taught journalist has interviewed UN mission heads, portfolio ministers, and distinguished personalities in Nepal and India, and he has written profiles of Devi Bhakat Lamitare and political and human rights leaders. In the refugee camps, Mishra covered multiple fire disasters (raising more than 2 million Nepalese Rupees — about \$20,000 USD through BNS) and women hunger strikers. The Kathmandu Post, The Rising Nepal, Mulyankan Monthly, and other leading Kathmandu-based media published Mishra's articles on major issues and events related to his community. On June 28, 2013, one week before he arrived in Charlotte, North Carolina, USA, in a third-country resettlement, the New York Times published Mishra's opinion piece, "Bhutan Is No Shangri-La." At the University of North Carolina, Charlotte, he is studying statistics in a bachelor's degree program. Mishra's "dream project" is teaming up with friends, elders, and promising youth to create an online database of materials documenting aspects of the Bhutanese refugee issue.

The sixth of eight children born to parents lacking formal schooling, Mishra completed the Dokap Primary School in his native village, Indra Chowk, Goshi Block of the Dagana district in southern Bhutan. When the family was exiled, in 1992, Mishra was eleven years old. The next decade, living in the Beldangi-II Bhutanese refugee camp in Jhapa, Nepal, while working, organizing, and supporting his community he completed the School Leaving Certificate (SLC) — one of top three students among hundreds in the Pancha-oti English School funded by the United Nations High Commissioner for Refugees (UNHCR) and managed by Caritas Nepal. In 2001, he graduated from the Siddhartha Boarding Higher Secondary School, in Damak, and in 2005, while teaching high school physics in a private boarding school in Kathmandu, he earned a bachelor's degree in physics from Tri-Chandra College of Tribhuvan University there. Readers can reach Mishra at vidhyapati@gmail.com.

Chairman's Message

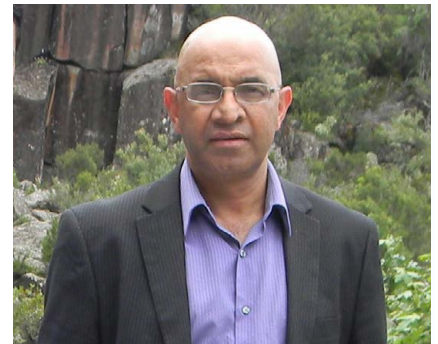
Dear Bhutanese families, friends, donors, and well-wishers,

This 2013 annual report describes the Punya Foundation programs, activities, scholarship winners, partners, operations, and financial data.

In 2014, we plan to expand our efforts in the refugee camps in Nepal and Kenya, in communities in Nepal and Bhutan, and where Bhutanese refugees have been resettled — in the USA, Australia, Canada, New Zealand, the Netherlands, Denmark, Norway, and the UK.

In our Diaspora communities, growing elements of caste, religion, and disagreements are mirroring issues and tactics we experienced in Bhutan more than 20 years, and that led to a movement expelling one-sixth its population, us. As we shun divisiveness and fragmentation, and unite to help each other, Bhutan will see us, former citizens, as powerful, productive, and progressive.

We are asking you, our fellows in the Bhutanese Diaspora, to help support the Foundation work. To donate funds,



volunteer your talents, make suggestions, and request more information, please contact us.

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Kind regards,

Tikaram Adhikari
Chairman, Founding Board Member
Winnipeg, Canada

2013 Highlights

In 2013, with a modest budget of nearly \$4,000 USD, the Punya Foundation programs accomplished wondrous life-affirming changes for vulnerable, often traumatized young children, high school students, women, and families. This annual report describes program activities in the Bhutanese Diaspora and in refugee camps in Nepal and Kenya. Also covered are new initiatives in the coming year, 2014.

Principles and Operations

- We follow an effective decision-making process.
- We maintain transparency and accountability, monitor activities, and evaluate outcomes.
- We work efficiently and effectively with partners.
- We are gaining support of communities where Bhutanese are resettled.
- We meet in person and via Skype.

Scholarship Program

- Supporting students' education gives parents hope for their children's future.
- Seven students in Jhapa, Nepal, are attending primary school.
- Seven students in Bhutanese camps in Nepal are attending high school.
- Four African students in Kakuma refugee camps in Kenya are attending primary schools. Six students in Bhutanese refugee camps in Nepal graduated high school (eight graduated in 2012; six, in 2011).
- Six students in Jhapa, Nepal, graduated high school (four in 2012; two, in 2011)

Women's Empowerment Programs

- More than fifty victims of rape and gender based violence in Kakuma refugee camps in Kenya are participating in storytelling workshops to promote healing.
- In Jhapa, Nepal, 29 women are receiving adult basic education, including women's rights and storytelling to help identify context-specific solutions. (Project: two years minimum.)

Implementing Partners

- Bhutanese Refugee Women Forum (BRWF); Beldangi Refugee Camp, Jhapa, Nepal
- Jana Yuba Kalyan Samuha (JYKS); Birdamod, Jhapa, Nepal
- Kanere News; Kenya, Africa



Foundation scholars, parents, and Jana Yuba Kalyan Samuha (JYKS) volunteers in Birtamod, Jhapa, Nepal

Photo credit: JYSK

The Punya Foundation Projects in 2013



Representatives from Bhutanese Refugee Women Forum (BRWF), school headteachers, and camp-based volunteers participate in Foundation's scholarship selection program in Beldangi-II, Jhapa, Nepal
Photo credit: BRWF, Sanischare, Nepal

2014 Initiatives

1. POLICIES

- Continue current programs in all countries.
- Amend the Foundation constitution and register the Australia Country Team.
- Explore establishing more Foundation units in countries of resettlement, including states and territories.

2. ACTIVITIES

- Organize a creative writing program to remember Bhutanese martyrs' contributions.
- Explore with partners ways to support elders abandoned by their families.
- Explore expanding human rights activities.
- Partner with local communities to help integrate resettled Bhutanese refugees in countries of resettlement.

3. FUNDING

- Continue networking to explore funding sources in Bhutanese communities, organizations, and NGOs worldwide.
- Brainstorm ways to support students in Bhutan.
- Write proposals to local and international organizations for funding.

Scholarships

1. Scholarships to Bhutanese Refugee Students

The Punya Foundation partnered with the Bhutanese Refugee Women Forum (BRWF) to offer scholarships to students in Bhutanese refugee camps where BRWF has been working with women and vulnerable children.

Work methods: We organized a series of meetings with BRWF advisor, Mr. Amber Subba, and BRWF program manager, Mr. NB Subedi, to set basic understandings and terms of working.

Project team: Mr. Subedi called a meeting of people working at the community level in the camps to form the project team. The following stakeholders attended:

1. Assistant Principal, Tri-Ratna Secondary School
2. Headmaster, New Horizon Academy
3. BRWF, General Secretary
4. BRWF, Social Animator (coordinator)
5. BRWF, Program Manager
6. Shekhar Rizal, for the Foundation

Selection criteria:

1. Children of martyrs' families
2. Children with disabilities or orphans
3. Children with parents disabled or cannot support secondary education
4. Children who will not be resettled to a third country by the end of 2016, and those who have not applied for resettlement
5. Children who could not attend school without support.

At the follow-up meeting, joining the team were the Camp Secretary of Beldangi; the Camp Secretary of Sanischare; the Deputy Camp Secretary of Sanischare; the School Heads of Beldangi I, II, III; and Kumari Gurung, BRWF Coordinator. They decided to develop the implementation strategy and to monitor the project.

Selection team: The BRWF Program Manager, Mr. Shekhar Rizal, and representatives of the Camp Management Committee and all head teachers of the camp schools.

2. Scholarships to African Refugees

Background: The UN established the Kakuma Refugee Camp in 1991 to accommodate Sudanese refugees fleeing conflict and violence. Tens of thousands of refugees also arrived from East Africa, the Horn of Africa, the Central Africa Republic, West Africa, Iran, and elsewhere — escaping civil war and violence in their home countries. The United Nations High Commissioner for Refugees (UNHCR) administers Kakuma, which is under Kenyan government jurisdiction and managed by the Kenya Department of Refugee Affairs (Kenya Refugee Act of 2006).



Kanera journalists' team and fellow refugees refresh themselves after electing Punya Foundation scholars in Kakuma Refugee Camp, Kenya
Photo credit: The Kanera, Kenya

Children's plight: Civil wars and conflicts hit children hard and tear apart families. Many hundreds fled their homes alone — their parents or guardians killed. Hundreds of parents are single mothers and many are victims of gender-based violence (GBV). A vicious cycle of violence threatens families; they need support to send their children to school. Many parents can't afford school uniforms, notebooks, and other supplies, and international organizations set low priorities to help at-risk children access primary education.

School conditions: UNHCR funds the schools and the Lutheran World Federation implements the education program using the Kenyan curriculum. Special-needs children do not get appropriate attention.

The Punya Foundation runs a pilot project supporting four primary school students in the camps.

Scholarship selection methods: Kanera (a group of refugee journalists) coordinated the process. The selection team comprised Kanera staff, the volunteers who coordinated the Foundation's Women's Empowerment Program in 2012, a community leader, and a focal teacher (attending to vulnerable students) of Mogadishu Primary School.

The team selected four students: One unanimously, one, the school recommended and the community leader refereed; two more the team selected after visiting four huts and interviewing parents to verify their financial eligibility and assessing students' motivation.

Implementation team: Kanera formed a team of volunteers from Kakuma to implement the program, follow up scholarship recipients every four months, and submit a short progress report to the Foundation.

3. Scholarships to Nepali Students

The Punya Foundation established a partnership with the nonprofit Jana Kalyan Yuwa Samuha (JKYS) in the Jhapa district, eastern Nepal, to implement the scholarship program and one Women's Empowerment Program.

Scholarship selection process: In consultation with the Foundation, JKYS formed a scholarship and implementation committee, as follows: Indira Poudel, Somnath Thapaliya, Poshakraj Bhattacharya, Prakash Neupane, Pushpa Kafley and Puja Karki

The committee approached the village women focal point and social service volunteers to help in selection, and informed people through volunteers, local shops, women focal points, and JKYS contacts. The village elders and volunteers proposed 26 students. Based on parents' financial status, the women focal points and elders selected 11 students to be interviewed. The committee interviewed them and their parents, the students took a written test, and the committee selected six students from grades K-6.

Implementation: The committee implements the project, and JKYS monitors it. JKYS and the school director decided that the school would provide a short progress report on each student twice yearly, and JKYS will update the Foundation on developments and challenges.

At the end of the school year, the committee evaluates the project by reviewing student progress using reports the school provides and talking with students. Also, the committee reviews the financial status of parents and determines the need for scholarship renewal, by case. JKYS will submit a report to the Foundation, which reviews it, checks evidences, and randomly selects at least one student and calls the parents to verify proper use of funds.



In Kakuma Refugee Camp, Kenya, participants in the Punya Foundation life skills development project to help empower victims of rape and gender based violence.

Photo credit: The Kanera

Women's Empowerment Projects

1. Life Stories Initiative: Africa

This project continues work started in 2012 when the Foundation with Kanere created a life skills development project for victims of rape and gender based violence.

Background

In the Kakuma Refugee Camp, sexual assaults and rape occur frequently. Because of women's low social status and lack of protection, they rarely report these atrocities. Even if women report abuse, because of complex legal procedures they are usually exposed in their communities — leading to stigmatization and isolation. So, abuse is unreported, and women suffer silently.

Program description

This project is for women of mixed ages and nationalities who are victims and at risk of rape and GBV. In phase one, participants in small groups share their suffering by telling about abuses they experienced. Then, they brainstorm ways to identify defense methods appropriate to local culture and facilities. In phase two, a trained facilitator guides participants in writing about their experiences.

Short- and long-term outcomes

1. Identify and record the specific kinds of rape and GBV in the camp.
2. Participants will meet the Kanere team to obtain information on resources and defense strategies.
3. Participants will gain confidence to speak up for themselves and not depend only on humanitarian organizations.

Implementation

1. Kanere organized planning meetings, and in consultation with the Foundation, organized the project in two phases.
2. The Kanere team and women volunteers informed project participants in person and by telephone.
3. A safe, secured, and suitable meeting space was identified near participants.
4. The Kanere team identified the local trained expert on rape and GBV, discussed project objectives, and invited the expert to guide the participants, allowing each time to tell her story, and then reflect and compose herself.
5. The participants evaluated each session and the team incorporated their feedback to improve the next one.



Jana Kalyan Yuba Samuha (JKYS) staff monitor the adult education program funded by the Punya Foundation in Jhapa, Nepal

Photo credit: JKYS

2. Adult Education in Jhapa, Nepal



Mrs. Anita Magar, Teacher
Adult Education Program

Background: The UN 2012 Human Development Report, Nepal, estimates around 48% of women in Nepal live below the poverty line. The percentage is proportionally higher in villages. Poverty is not gender neutral in Nepal. Women engage in household activities and care for children, elders, and cattle. They are usually not engaged outside the home for lack of employment opportunities and compared with men have less access to education. To help empower poor, widowed, and single women in Anarmani, Jhapa, the Foundation with its local partner, Jana Kalyan Yuwa Samuha (JKYS) is organizing a non-formal education program.

Objectives:

1. Participants attend non-formal adult education classes and get information on women's rights and domestic violence prevention and defense strategies.
2. Participants meet and discuss their problems to seek local solutions.

Selection of the participants:

The committee went to houses of women known to be the victims of domestic violence, widows, and women deserted by their husbands, and notified them about the project and encouraged them to participate.

Planning and implementation: JKYS organized meetings with women volunteers in the village, analyzed the need for non-formal education and problems of vulnerable women, and brainstormed content, materials, and implementation. A committee was formed and coordinated by Mrs. Indira Poudel (Chairman, JKYS) and Mrs. Anita Magar, and they decided to conduct 24 sessions over two years.

Because of limited funds, JKYS and the Foundation decided to conduct the sessions in participants' homes. JKYS hired a teacher for each session and provides minimum compensation. Volunteers from human rights organizations were invited to educate on issues about women's rights and building awareness of violence and relevant defense mechanisms and ways of seeking support.

Program content: Learn Nepali to level 4 of the formal education. During the two-year project, participants receive lessons on issues about women's rights and recognizing and addressing domestic violence. The sessions also encourage women to describe psychosocial conditions (to identify areas of need for support).

Monitoring and evaluation: JKYS implements and monitors the program by asking participants to evaluate lessons verbally and completing checklists. At end of the year, JKYS submits a report to the Foundation on progress and challenges.

Advocacy and Outreach

1. Organization of Bhutanese Communities in America (OBCA)



Mr. Yug Dabadi

Founding member, the Punya Foundation
Medical Technologist, Transfusion Medicine Unit
Puget Sound Blood Center, Seattle, Washington

“ I felt deep respect from the audience for our endeavor to remember the souls lost during our quest for rights, dignity and democracy in Bhutan. ”

To help the Punya Foundation extend its reach to Bhutanese friends and families, I represented it at the 3rd convention of the Organization of Bhutanese Communities in America (OBCA) in Denver, Colorado, in June 2013.

The two-day convention jointly hosted by OBCA and the Global Bhutanese Community of Colorado provided an opportunity to share our activities in the well-planned agenda. In one session, using audiovisuals and PowerPoint I shared our mission. I felt deep respect from the audience for our endeavor to remember the souls lost during our quest for rights, dignity and democracy in Bhutan. By coincidence, it was World Refugee Day and many of the audience became emotional because the materials I presented reflected our days in the camps.

I met OBCA delegates, Bhutanese well-wishers, and volunteers from community organizations, and I interacted with many Bhutanese friends and asked them to consider volunteering to support the Foundation or providing financial and other help. I delivered our chairman's letter to community organization leaders and gave flyers to other states for information and to seek their support. I received overwhelming interest and words of support.

I discussed with many Bhutanese seniors, youth, and students their questions, perceptions, and views on the Foundation activities, mission, and accomplishments. Their

good words and interest were encouraging. However, concerns were expressed that it might vanish in the way of hundreds of Bhutanese organizations started in Nepal and countries of resettlement. The well wishers asked me to take a message to the Governing Board that it be registered as a not-for-profit corporation in the USA and establish points of contact at each location of Bhutanese resettlement for collecting donations and other forms of support. People vividly remembered Caritas Nepal and wondered if its donors were attending programs like this convention and opening hearts to support children in need of education.

Many suggested that the Foundation reach children in the refugee camps in Nepal who are waiting for help with their education, medical and other survival needs. Many applauded our extending helping hands of the Bhutanese Diaspora to the African refugee camps and urged prioritizing outreach to those in need and languishing there.

I thank the Punya Foundation for its trust in me to represent it at this conference of such magnitude and composition.

2. The Punya Foundation: an appreciation



Mary Ceravolo

Doctor of Medicine in Alternative Medicines, MD (AM)
All India Alternative Medical Association (AIAMA),
Australian Holistic Healers and Counsellors Assn.,
Mental Health Counseling, Mental Health First Aid
Counseling, Reiki Master Teacher

Greetings to all,

The year 2013 was filled with challenges and hard work, new learning and great things. I wish you all a prosperous and peaceful new solar year 2014!

This open letter is to share my sincere gratitude to everyone in the Punya Foundation for endless work. Since its establishment in 2010, despite very little monetary contributions and donations the Foundation has been working hard to accomplish its mission, "Seeking Justice through Education and Empowerment." Great Work! Scholarship, education and special programs for children and women have taken place in many parts of the globe, especially in Nepal.

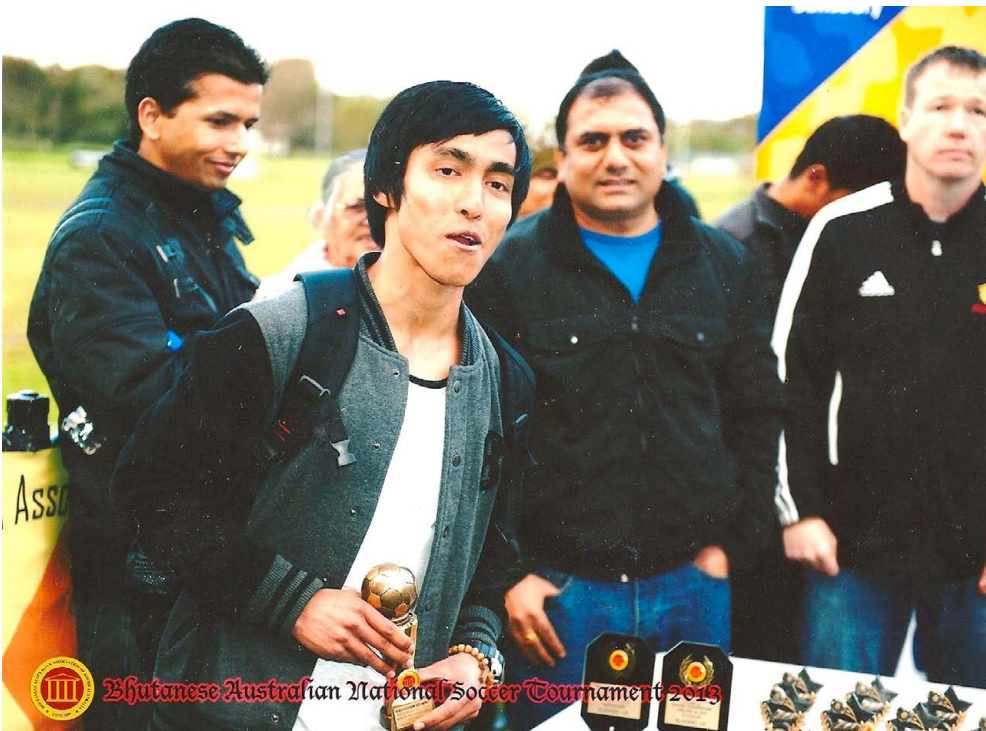
My contribution has been small compared to the great work that still needs to take place. "Good work" is also needed to support people, especially women who arrive in Australia. Nothing can be done without sincere help and encouragement.

The Foundation is seeking support to continue these humanitarian services. People in this special organization are volunteers and do not seek monetary remuneration; however "good work" involves time, energy, compassion and money, and the Foundation is seeking donations from anyone wishing to give a hand.

My pledge to all: Please donate generously and rest assured that the Foundation will use your donation wisely and honestly. Possible patrons and sponsors are also welcome.

With unconditional love

3. Sports and Integration



The Foundation team in Australia joined the Bhutanese Australian Association of South Australia (BAASA) by sponsoring a cup for the best soccer player in the Adelaide Bhutanese National Soccer Championship competition.

Photo credit: BAASA, Adelaide, South Australia

Student Ambassador

The Punya Foundation Student Ambassador shares and promotes our mission of seeking justice through education and empowerment, and helps raise funds to support education of vulnerable children with financial constraints.

Abishek Bardewa was born with enormous talents — academic, artistic, and organizational though at risk of dropping his education because of poverty. A Foundation scholarship winner in 2012, Abishek is determined to fulfill his dreams to excel academically and get involved in charity and welfare activities.

“I agreed to be the Student Ambassador to assist more students go to school.”

I had excellent academic results throughout my school life and have always shown curiosity in education. I took part in extracurricular activities such as acting, singing, dancing and drawing. I love challenges and got engaged in management and volunteered to be the school captain. I always kept busy and focused and I volunteered as a librarian in Bhutanese Refugee Children’s Forum (BRCF) one year.

After that, I started to give tuition to students from my school to help friends and make some pocket money to help myself. I always had a passion for science and mathematics and dreamed of studying physics and mathematics in a good university. Because of my hard work and all those sleepless nights and help from my fantastic and supportive teachers, I scored 77.13 % in School Leaving Certificate and became the top male student at Tri-Ratna Secondary School.

Everyone was pleased as I was with my progress. My good performance in high school brought a mixture of joy and stress to my mother and me. Because of poverty, the doors were closing and it seemed impossible to go for higher education and get into college. I began sharing my stories with well-wishers, mostly my teachers. At that moment, I came to know about the Punya Foundation. I was so happy and I filled the form and applied for the scholarship. My need was acknowledged, my financial situation was analyzed and I was selected. I started college, which brought joy to my family and to me the responsibility to do well and excel. Students like me have cherished Foundation support in our community and in other countries.

Under the resettlement program offered to Bhutanese refugees, I am in the UK where I have started college in



Abishek Bardewa

Manchester. I have plans; I hope that I will do A-level sciences and then go to Manchester University to study mathematics and physics. I volunteer in Manchester ReachOut where I mentor students. I look forward to volunteering and contributing to my community. I agreed to be the Student Ambassador to assist more students to go to school.



Profiles of Scholarship Recipients



Bhutanese refugee students display checks from the Punya Foundation for their higher secondary education. Each scholarship is awarded in Nepalese Rupees (about \$200 USD) for the academic year 2013-2014.

Photo credit: Bhutanese Refugee Women Forum (BRWF), Sanischare, Nepal.

1. Bhutanese in Refugee Camps in Nepal

Buddhi Bal Monger, age 19, is studying commerce in grade eleven at Damak Multiple Campus, Jhapa. His elderly parents cannot support his education. Buddhi passed his School Leaving Certificate (SLC) from Tri-Ratna Secondary School (TRSS) of the Beldangi Bhutanese refugee camp. His address is Bel-II.

Aman Chamlagai, age 17, is studying computer science at Global Academy, Damak, Jhapa. His family did not opt for third-country resettlement. Aman passed his SLC from TRSS. His address is Bel-I.

Bikram Rai is studying arts at Global Academy, Damak, Jhapa. His family has 10 members, and his parents cannot support his studies. Bikram needs additional guidance because he has problems writing and speaking. His address is Bel-II.

Buddhi Maya Rai, age 18, is studying at Panchyat Higher Secondary in Pathari, Morang. She passed her SLC from TRSS. Her address is Sanischare refugee camp.

Mitra Lal Dahal is studying science at Global Academy, Damak, Jhapa. His father is married to another woman, and does not support Mitra. He lives with his mother who is doing her best to encourage him to complete his schooling but he is at high risk to drop his studies because of financial constraints. His address is Bel-II.

Abinash Rai is studying computer science at Global Academy, Damak, Jhapa. He has no father, and his mother is sick. Abinash is the eldest son and besides his studies, he needs to run the family. His address is Bel-II.

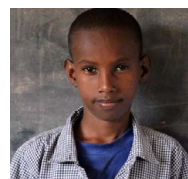
Dharma Singh Khadka is studying commerce at Global Academy, Damak, Jhapa. His father disappeared and his mother is facing challenges to make his education possible. Dharma passed his SLC from TRSS. His address is Bel-II.

2. African Refugees in Kakuma Refugee Camp, Kenya

Dalmar Mohammed Gures, age 15, is in grade five at a Mogadishu primary school. She lives with her mother in Kakuma refugee camp. Her mother is divorced following repeated episodes of domestic violence. Dalmar was age two when her parents fled politically-triggered violence in their native Ethiopia.



Abdulmajid, age 12, is in grade five at a Mogadishu primary school. His parents are from Somalia; he was born in Kakuma where he lives with a large family at Kakuma refugee camp. During the scholarship selection interview, the Kanere team identified Abdulmajid's needs for extra attention and guidance because of psychological trauma.



Nicholas Kashindi, age 11, is in grade six in a Mogadishu primary school. His parents were killed in war in the Congo. Nicholas lives in Kakuma refugee camp, with his elder brother, also a minor.



Christine Sine, age 15, fled Uganda with her neighbors, and does not know her parents' whereabouts. She is living alone in Kakuma. The Kanere team has identified her as a vulnerable girl at risk of leaving school because of inability to buy a school uniform, and at risk of gender based violence.



3. Nepalese Students in Jhapa, Nepal



Rajesh Rajbanshi, age 10, lives in Anarmani-7, and is in grade four. His parents, Mohan and Reeta, work in construction in Jhapa, when it is available. Rajesh is a hardworking and dedicated student whose parents are worried that they will be unable to pay for books and school fees because work is uncertain. Though they want to give the best education to their son, food and shelter are their first priorities. Rajesh dreams to continue school, which he loves yet fears he may have to stop because of poverty. Rajbanshi is an ethnic group, and designated underprivileged in Nepal.



Shiwani Limbu, age 6, lives in Anarmani-4, and is in upper kindergarten. Her parents are Sukraj and Dil Kumari, a watchman in the local factory who supports seven family members. Shiwani is the first family member to attend school and, because of poverty, is likely to have to stop. Her father is sad and feels ashamed that he cannot afford school fees.



Laxmi Sharma, age 12, lives in Charpane-9, and is in grade six. Her father, Nanaiya, is a farmer and can't earn enough to pay school fees. Though Laxmi is a gifted student with an academic future, he took her out of school to care for her four younger brothers and sister.



Uday Thapa, age 9, lives in Charpane-9, and is in grade two. Bal Bahadur is his father; his mother, Sarada Thapa, died for lack of money to pay for medical care. Though Uday needs to take over his mother's role, he attends school and is doing very well. Still, Uday needs financial support to make his schooling possible.



Alina B.K., age 10, lives in Anarmani-9, and is in grade three. She is gifted, optimistic, vigilant, and creative. Daughter of Nitin, a blacksmith, and Rama, her parents support five people. Though her father wants to give her a good education, it seems almost impossible to bear the educational expenses, which saddens Alina.



Rupa Kattel, age 13, lives in Charpane-9, and is in grade four. Her parents earn daily wages, and are having a hard time paying school fees for Rupa. She is very intelligent and doing well in school and needs support to make her education possible.



Arun Mahato, age 8, lives in Charpane-9, and is in grade one. While his educational performance is excellent, he hardly knows that he may have to stop school. His parents, Sanjay and Meena, are poor, and Sanjay supports nine family members as a driver. In poor health and without his own vehicle, he cannot use his driving skills to the fullest. All this puts Arun's education at risk.



JN Bhandari

Country Head Australia (Punya Foundation)

Auditor Report

**Punya Foundation Inc.
Independent Auditor's Report
to the Members of
Punya Foundation Inc.**

We have audited the accompanying financial report, being a special purpose financial report, of Punya Foundation Inc. (the association), which comprises the committee's report, the assets and liabilities statement as at 30 June 2012, the income and expenditure statement for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and the statement by members of the committee.

Committee's Responsibility for the Financial Report

The committee of Punya Foundation Inc. is responsible for the preparation of the financial report, and has determined that the basis of preparation described in Note 1 is appropriate to meet the requirements of the Associations Incorporation Act (SA) and the needs of the members. The committee's responsibility also includes such internal control as the committee determines is necessary to enable the preparation of a financial report that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We have conducted our audit in accordance with Australian Auditing Standards. Those standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the association's preparation of the financial report that gives a true and fair view, in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the association's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the committee, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Qualified Auditor's Opinion

As is normal for this type of entity a substantial portion of the associations' receipts are received in cash, and it is not feasible for the audit to include the vouching of all cash received other than to rely on information provided by the committee.

In my opinion:

Other than for the qualification detailed above, the Statement of Income and Expenditure of Punya Foundation Inc gives a true and fair view of the Association's financial position as 30 June 2012 and of their performance for the year ended on that date.

Basis of Accounting and Restriction on Distribution

Without modifying our opinion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist Punya Foundation Inc. to meet the requirements of the Associations Incorporation Act (SA). As a result, the financial report may not be suitable for another purpose.



Rose Ganci FIPA
Ganci Accountants & Auditors

Dated this 12th day of JULY 2013

Acknowledgements

Ganci Accountants & Auditors in Melbourne, Australia, in a gesture of goodwill audited our financial transactions for the fiscal year 2012. The Foundation team extends its heartfelt gratitude to Rose Ganci, Director, for service and inspiration.

The Foundation team is indebted to Mr. Kishor Rai of GMH Rai & Co., Melbourne, Australia, for

donating accounting services for the fiscal year 2012 report. The firm's recognition of our service educating poor children and empowering victimized and vulnerable women motivates us to continue our mission.



Income Sources

Our primary income source continues to be donations mostly from Bhutanese refugees resettled in third countries. For a detailed donation list and amounts, see the section on Foundation Donors: Year 2013.

Major Donors

- Mr. Rajendra Timsina, a Bhutanese asylee in Winnipeg, Canada, generously provided scholarships to four students attending secondary school in Jhapa, Nepal.
- Mr. B. M. Khaling, a resettled Bhutanese refugee in Atlanta, Georgia, USA, collected funds during the World Peace Program organized by the local Bhutanese Nepali Buddhist community.
- Mrs. Ram Lacchi Magar, a Bhutanese asylee, now a USA citizen in California raised money by selling Bhutanese and Nepali snacks in a program Nepali people organized.
- Mr. Tulsi Guragai, a resettled Bhutanese refugee in Albury, Australia, encouraged fellow university classmates to donate funds they collected in a project.
- The Northern Suburbs Community Centre in Tasmania, Australia, donated funds to support education of vulnerable refugee children in the camps in Nepal.

The Punya Foundation Donors: Year 2013

The Punya Foundation receives donations in three ways.

1. Deposits in Australian dollars in the Foundation bank account in Australia.
2. Donations in US dollars (USD) through PayPal. In the table, the amounts shown reflect conversion to Australian dollars (AUD) corresponding to the exchange rate on the day of donation.
3. Cash (Australian currency) deposited either in the Foundation bank account or PayPal account.

Date	Name	Address	AUD	USD via PayPal	Transaction fee in USD
26/11/12	Santiram Dhakal via Bhutanese Organisation in Australia	Adelaide, South Australia	300		0
02/04/13	Khadga Thapa	Glenorchy, Tasmania	20		0
23/04/13	Northern Suburbs Community Centre, Inc.	Mowbray, Tasmania	669		0
30/04/13	Rajendra Timsina	Lethbridge, Canada	1162	1,200	41.01
28/04/13	Thakur Mishra	Charlotte, NC, USA	19	21	1.01
27/04/13	Deoki Dhakal	Amsterdam, the Netherlands	23	25	1.15
22/05/13	Kamal Dahal	Adelaide, South Australia	155		0
22/06/13	Lakshmi Prasad Dhakal	Amsterdam, the Netherlands	109	100	3.07
25/06/13	Padam Rizal	Harrisburg, PA, USA	55.2	51	2.03
01/07/13	Rup Gautam	Adelaide, South Australia	53	50	1.05
12/07/13	Devi Subedi	PA, USA	10,15	10	0.64
22/07/13	Hari Pokhrel	Adelaide, South Australia	250		0
29/07/13	Devi Kattel	Pittsburgh, PA, USA	107	100	0
08/01/13	Tikaram Adhikari	Winnipeg, Canada	110	100	3.07
07/08/13	Gopal Samal	Clarkston, GA, USA	340	305	10.67
13/08/13	Infinity Leadership Project via Miss Stephanie Metry	New South Wales, Australia	277	255.53	6.43
22/08/13	Ram Lacchi Magar	Oakland, CA, USA	221.5	200	7.10
23/08/13	Kamal Bajgai	Adelaide, South Australia	21		0
02/09/13	Chuda Pokhrel	Adelaide, South Australia	20		0
03/09/13	Dom Kafley	Adelaide, South Australia	30		0
10/09/13	Thugten Dorjee Drukpa	Hybenvej, Denmark	54.2	50	2
21/12/13	Taramani Gautam	Adelaide, South Australia	10		0
21/12/13	Birkha Magar	Adelaide, South Australia	50		0
21/12/13	Jane Barnett	Adelaide, South Australia	20		0
21/12/13	Dilliram Adhikari	Adelaide, South Australia	70		0
21/12/13	Bhutanese Seniors Social Support Program	Adelaide, South Australia	80		0
21/12/13	Tukula Dahal	Adelaide, South Australia	50		0
21/12/13	Kunti Maya Dahal	Adelaide, South Australia	10		0
21/12/13	Wristbands sales collection	Adelaide, South Australia	50		0
21/12/13	Jai Bhandari	Adelaide, South Australia	60		0
22/12/13	Ram Lacchi Magar and wristband sales collection	Oakland, CA, USA	112	100	3.70
28/12/13	Kubir Prasad Baral	Rogaland, Norway	44		0
28/12/13	Bhupati Baral	Rogaland, Norway	44		0
28/12/13	Menuka Gautam	Rogaland, Norway	44		0
28/12/13	Ramesh Gautam	Rogaland, Norway	44		0

Donation Errata: Year 2012

In fiscal year 2012, Mr. Tek Mishra, the Foundation coordinator in Pittsburgh, Pennsylvania, USA, collected cash contributions for sales of wristbands with the Foundation logo.

Name	Address	USD
Yadhu Dhital	Pittsburgh, PA, USA	1
Ghanashyam Phuyal	Pittsburgh, PA, USA	1
Tul Odari	Pittsburgh, PA, USA	1
Narayan Phuyel	Pittsburgh, PA, USA	5
Rup Narayan Pokharel	Pittsburgh, PA, USA	25
Dom Acharaya	Erie, PA, USA	5
Bhakta Ghimirey	Akron, OH, USA	5
Divesh Timina	Pittsburgh, PA, USA	10
Ashok Gurung	Pittsburgh, PA, USA	5
Narad Phuyel	Pittsburgh, PA, USA	1
Sancha Rai	Pittsburgh, PA, USA	5
Dambaru Ghimirey	Pittsburgh, PA, USA	10
Beda Dhital	Pittsburgh, PA, USA	1
Bhim Dahal	Pittsburgh, PA, USA	2
Kamal Niroula	Pittsburgh, PA, USA	2
Balaram Gurung	Pittsburgh, PA, USA	6
Upendra Dahal	Pittsburgh, PA, USA	1
Tara Noroula	Pittsburgh, PA, USA	1
Bikash Kafley	Pittsburgh, PA, USA	1
Kamal Niroula	Pittsburgh, PA, USA	1
Tek Rimal	Pittsburgh, PA, USA	2
Tika Timsina	Pittsburgh, PA, USA	2
Bhanu Phuyel	Pittsburgh, PA, USA	5
Indira Neupane	Pittsburgh, PA, USA	5
Radha Neupane	Pittsburgh, PA, USA	10
Narayan Regmi	Pittsburgh, PA, USA	10
Dari Dhital	Pittsburgh, PA, USA	10
Tek Nath Mishra	Pittsburgh, PA, USA	21



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Photo caption:

Alina and her mother, Rama, hold the Punya Foundation scholarship certificate naming Alina as a scholarship winner, in Jhapa, Nepal

Photo credit: JYKS, Jhapa, Nepal