



FUSION STUDY FOUNDATION

ENDEAVOUR 2018

Holding Hands For a
Better Future...



Stichting Fusion Study Foundation

There are many young people in India who are facing this problem, and who cannot go to college despite their high marks in 12th standard. When this happens they will work instead of study, in low-wage jobs, or at home, and girls often marry young. Fusion Study Foundation has been established in 2005 to give young people in Gujarat and Rajasthan a chance to study despite their economic background, a chance to escape the circle of poverty and a chance for a better future.



United Way of Baroda is a non-profit, non-government organization working since three decades in Gujarat State. It is the first local United Way Chapter in India and affiliated to the prestigious United Way Worldwide - a 126 year old

leadership and support organization that leverages corporate leadership for community development, which has 1800 United Way Chapters in 46 countries with partnership from more than 45000 companies and 25,00,000+ volunteers engaged

UWB has been instrumental in working towards better Education, Health and Livelihood generation needs of the under privileged and vulnerable communities of Gujarat State. It is also an umbrella of NGOs supporting the communities of Gujarat.

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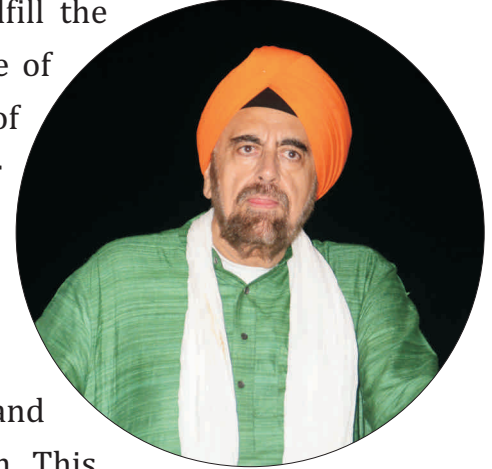


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Foreword

The United Fusion Study Foundation has helped to fulfill the dreams of so many arising young adults. It is pure case of synhrodestiny, when my friend met with Roelf at a bar of Hilton Hotel (Chicago, USA) in September 1984 and their destiny was preordained to get help from Fusion Foundation. The young adults are meeting with their God father and God mother in our Get together on 8th July 2018.



We started the program in 2005 with three students and today we have more than 400 students in our program. This program would not be successful without the dedication of Linda, daughter of Roelf and Fenny. She imbibes the best quality of her parents.

The oppportunity that the young adults have got is once in a lifetime oppportunity. I hope they can have good attitude, perseverance and passion in life and I am sure they will be successful in their journey.

Shivinder Singh Chawla
Trustee, United Way of Baroda, India



It has Happened

First of all it has to be stated that what was started in 2005 has worked out in the way our thoughts were, the way we envisioned it.

When you are reading this we have over five hundred students selected in the FSF program.

As a result of our partnership with United Way of Baroda, UWB itself and some individuals in Vadodara have joined our efforts for a number of years already, so in reality the full program has supported over 600 students, of which 274 students have graduated so far.



The loans given to students are interest free, and we foresee a foundation in the future which will have a revolving fund, where new students can get loans from the money that has been paid back by the students who are working and became successful in their jobs. Furthermore, as founders we did built a financial buffer into the program.

For the very successful ones amongst you, once you have paid back your loans, in the future you can help the FSF flourish even more, so many more students will get the possibility for a better life. This is not an obligation, please do not see it this way, but if at all possible, this would be in the spirit of the program.

We could provide the funding for Fusion Study Foundation due to quite a business career. Our start was an education, which was difficult for our parents to finance. This means, that we were in the same boat as all of you, all the students in FSF.

Fenny and I believe there is more to life than just your own profit and loss account.

We are thanking the UWB staff and the families Chawla and Patel who were supporting this initiative from the start to make it happen. Last but not least our thanks go to our daughter Linda who is extremely devoted to FSF. We are pleased that she is supported in this by Alko.

We do wish all of you success with your study and in your future life.

Roelf van der Wijk & Fenny van der Wijk
Donor, Stichting Fusion Study Foundation, Netherlands



Message from Director

In 2005 we started a small project called Fusion Study Foundation, with United Way of Baroda as implementing partner. This project has grown exponentially due to this wonderful cooperation.

The original project plan aimed at selecting ten students per year, for five years. This would result in 50 bachelors, and - we hoped - a number of students who would continue with a master's degree.

When we look at the number of students and alumni in our “family” now it has gone far beyond everyone's expectation.

What is the key to success of this project? I firmly believe that it is teamwork. It is for a reason that the saying goes “teamwork makes the dream work”.

Roelf and Fenny van der Wijk had a dream, and the team of United Way of Baroda (volunteers, staff, management, Board, and people in UWB's local network) stepped up, together with the families Patel and Chawla, and all our students and alumni. Everyone truly works together for a common goal, for the success of the program and to do everything to support the students and alumni to reach their full potential and become successful.

We found the key, and I hope we will continue to use it together and keep this success going for many many more years.



Linda van der Wijk

Director, Stichting Fusion Study Foundation, Netherlands

Message from Deputy Director

Education is not the filling of a pail but the lighting of a fire. It is the best progress tool to achieve the best quality of life by getting the knowledge and becoming self-empowered.

The Fusion Study Foundation Project under the collaborated sheds of United Way of Baroda and the Stichting Fusion Study Foundation has brought joy and enlighten the learning fire in many life's and to the noble conglomerate as well and truly depicts the objective of the project.



The project has impacted more than 531 lives of students, irrespective of gender, caste and by acting as a helping hand throughout their academic career and not limited to just supporting students financially but also aims that they turn out to be a good human being. It gives me immense pride to see that more than 50% of our students have graduated and gainfully employed in National and Multinational companies, settled and supporting their family. We feel proud of their achievements and wish them the best for their future.

I would like to express my heartfelt gratitude to the Van Der Wijk family for their generosity and continuous contribution in supporting the life of these needy and bright students since 2005. A Big thank you to Ms. Linda –Director, Stichting Fusion Study Foundation for her initiatives, sincere efforts and personal involvement with each and every student which inspires me a lot and make the success of the project.

I also take this opportunity to thank our Trustee, Mr. Shivinder Singh Chawla, a guiding force to United Way of Baroda throughout the journey for this project. A special thank you to our Board Members and Corporates who have also come forward to support for this noble cause. United Way of Baroda with the support of Board Members and Corporates are providing higher education to 109 students.

We wish the student a better future and look for a better Community and great Nation.

Dr. Binita Verdia
Deputy Director, United Way of Baroda, India

Holding hands for a better future

When the idea for Fusion Study Foundation was born it became immediately clear that the project should be about more than giving money. Of course for most students the need for money is acute, and the financial constraints to attending university or college need to be addressed first and foremost. However, there is more to education than money. To support students in reaching their full potential a more holistic approach has been developed by FSF and UWB.

We believe that all of you who have been selected can go far in life, and improve your own life, as well as the lives in your family, community and country – but we would never expect you to do that all by yourself or all alone. As human beings we all need support systems, sometimes we need to call upon others to support us, and sometimes we need to be strong enough to support others. Within the FSF project this is a responsibility that everyone needs to take, but also one that everyone can rely for on others to take. Holding hands is a two-way action. There are days we need to lend a hand, and on other days we need to accept a hand.

FSF and UWB also understand that getting a college education is not enough in today's world. For better employability but also for a better quality of life and work/life balance other support is sometimes required. To facilitate your growth and your path to becoming responsible citizens we organize get-togethers with workshops, we have whatsapp and facebook groups to share information and the support in the office is always only a phone-call or message away. For the same reason, we like our junior and senior students and alumni to stay in touch with each other. FSF and UWB trust that students and alumni support each other, but also that the loans are repaid, so that more hands can be held.

If all of us feel we can communicate freely and can rely on the strong support system we have built over the past 13 years, we can all go further and higher and reach our goals; whether that is in work, family-life, college or social life. When we stumble, when we fall, when we make mistakes, we take the hand that helps us get back up. When we watch a fellow human being in a difficult situation, we lend our hand, sometimes only as a gesture of comfort, a sign that everything will be okay again. Holding hands, not just physically but also figuratively speaking, reduces stress, helps to fight fear, is comfortable and increases the sense of security. You feel you belong and when you do feel you belong, you can explore and go out in the world and shape your future. You can go out and make your future better, better than you ever thought it could be, since you have a safe place to go back to and hands that hold you.

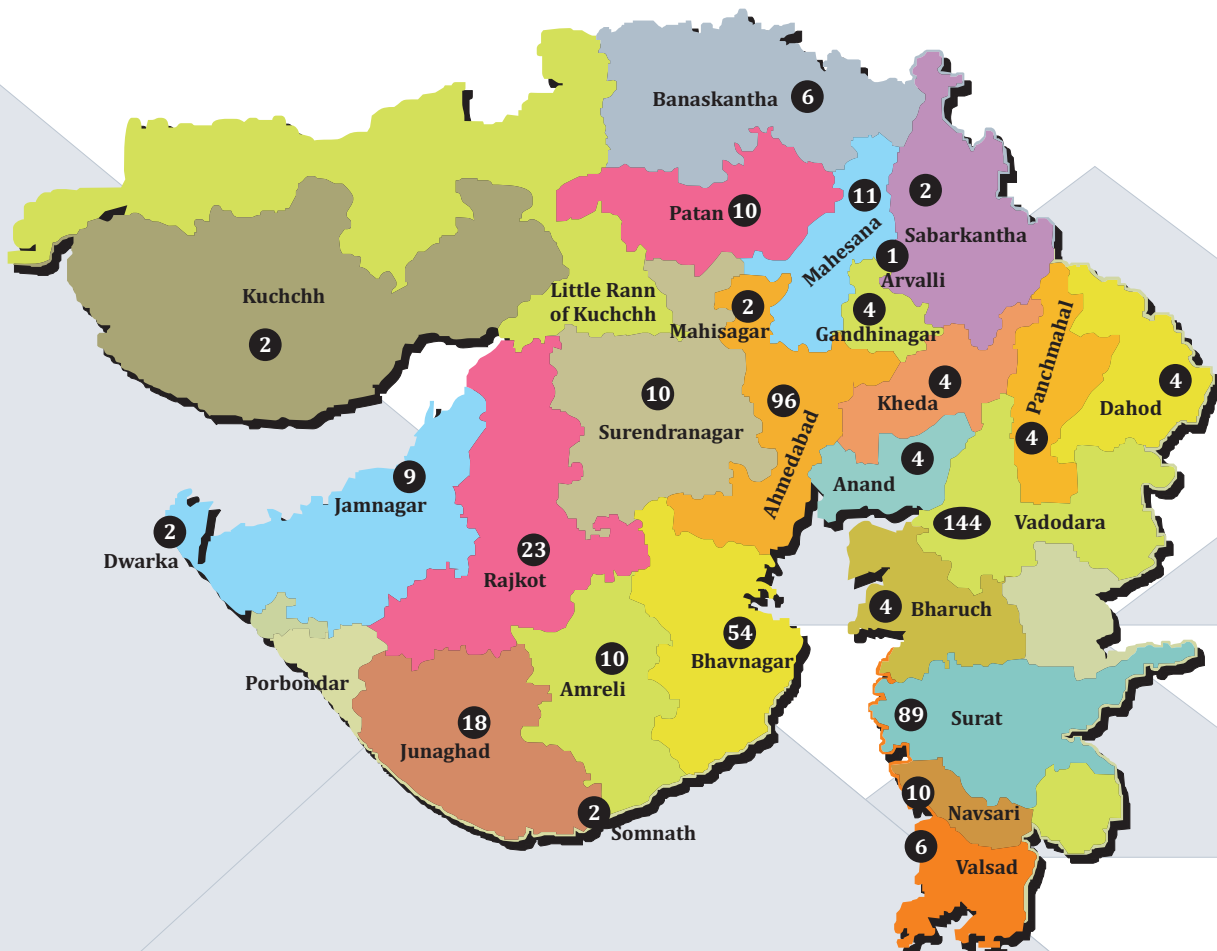
Linda van der Wijk

The Project:

United Way of Baroda with Stichting Fusion Study Foundation, Netherlands initiated the Fusion Study Foundation (FSF) project in 2005. The project was supported by philanthropic family of Mr. Roelf and Mrs. Fenny Van Der Wijk. The students have been supported for Engineering, Medical, Business Administration, Chartered Accountancy and other Professional courses. The major objective of the project is to support higher education of bright and needy students.

The project empowers the students and their families by providing higher education and improving their economic condition after getting employed in Multinational Companies and organizations. Inspired by Van Der Wijk family United Way of Baroda also initiated to support students for higher education in 2010 with its own funds and support received from Corporate Partners and Board members. As a result today total 531 students have been supported through Fusion Study Foundation and United Way of Baroda.

Student supported Districtwise



Project Model

Education is an expensive affair to get admissions in reputed institutions, students need to have a good financial background. The project was initiated with an idea of promoting the stream of engineering but now it has extended its support to Medical, Commerce, Business Administration and Professional courses such as Chartered Accountancy, ICWA, MHRM, Hotel Management, BSW.

To spread the information of the program and benefit the aspiring students, the Roadshow was initiated in 2010. Under the Roadshow, the project team provides detailed information to students and teachers so that they can convey the message not only to present students but also to future students who are aspiring and bright.

260 Schools, 1492 Teachers and 34,652 Students of **16 districts** of Gujarat are covered till date. Along with Roadshows as well as newspaper advertisements and one to one publicity supported by existing students has helped the project to reach all the districts of Gujarat.

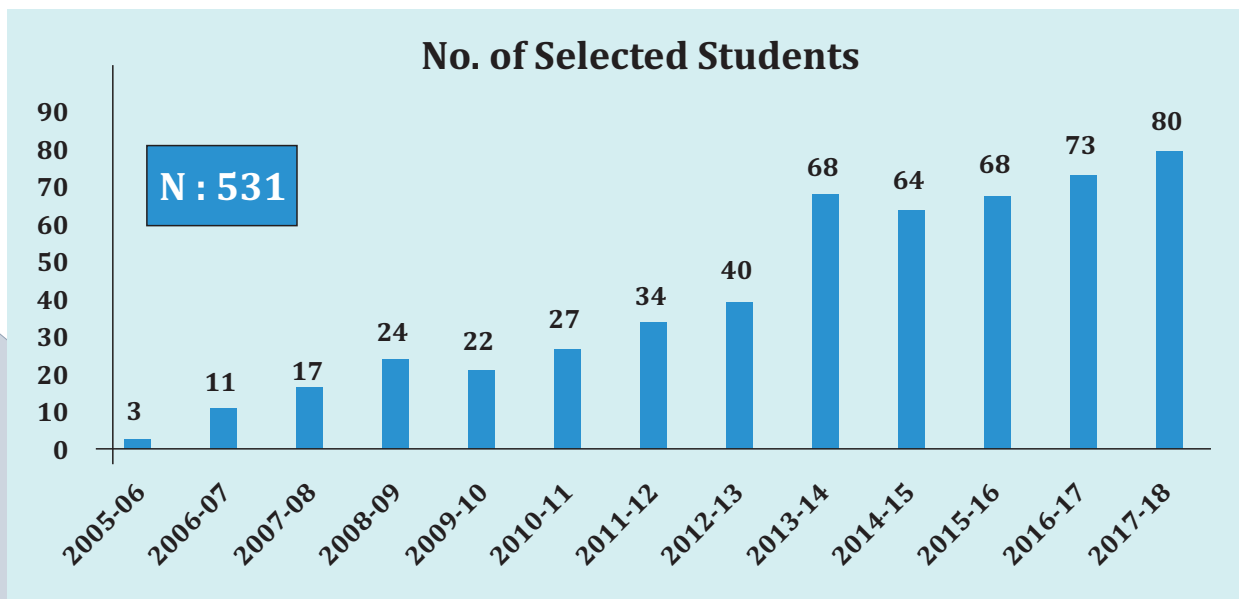
The Process

After the publicity drive, candidates apply for the support through online or offline mode. The eligible students are listed and verification process is carried out. The short-listed students are interviewed by a panel of experts to judge their zeal for pursuing their goal and assess the need for interest free educational loan. The student awarded for the support.

- **Students completing 12th Standard scoring above 70% and wanting to pursue graduation or those already doing graduation and scoring above 70% in first year are eligible to apply**
- **The interest free loan for selected students covers all cost of college, hostel, travelling, books & stationery expenses**
- **Students also receive continuous mentoring support till they complete their education**



The students are monitored and motivated by dedicated UWB team through mails and phone calls. The students submit their mark sheets every semester/year on a regular basis. Student also visits the UWB office with their parents for submission of important documents such as their yearly expenses, fee receipts, and the expected expense of the upcoming year. On the basis of these documents yearly payment is made to the students. Throughout the year, the records of each student are monitored and progress is tracked.



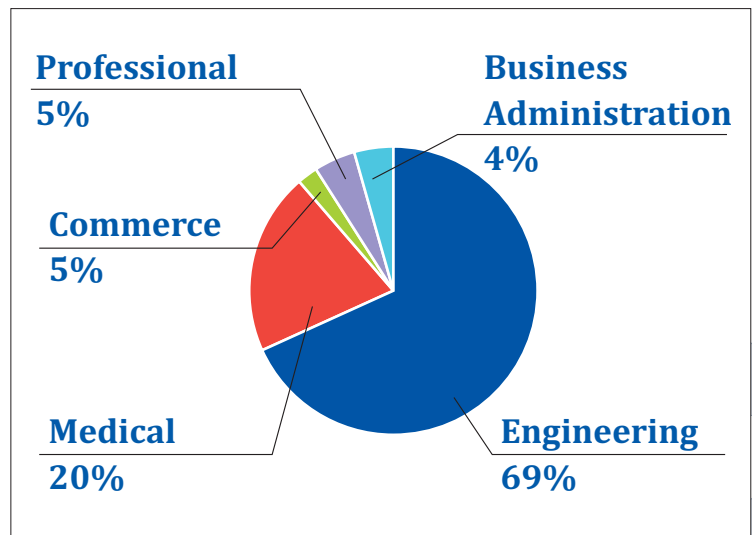
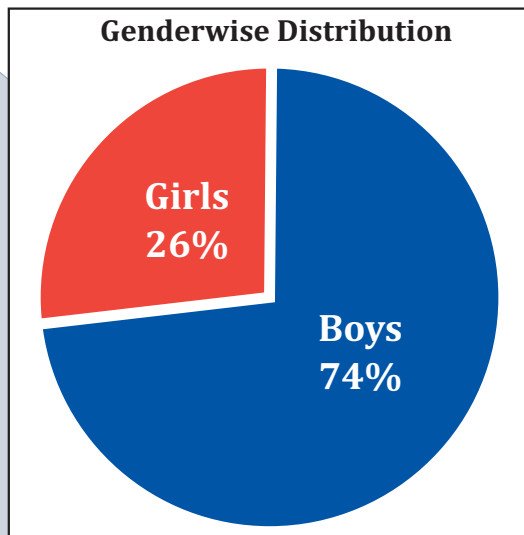
During the graduation the students are followed-up and mentored to promote excellent academic performance and groom their personality. Management and motivation sessions are arranged for the students to enhance their skills and also provide a platform for peer learning.

On successful completion of their course the students take up jobs in their respective fields. Students return the funds, after they are gainfully employed, so that it can be utilized for other needy students. The project thus promotes quality education which enables students to have a secure job, better income and ultimately improves the family's standard of living.

Project Impact

Today the project has expanded its reach to students all over Gujarat. 531 students are being supported under this project. Out of 531 students supported 274 students (52%) have graduated and 250 students (46.9%) are studying. The project has supported 363 Engineers, 108 Medical Professionals, 25 students of other Professional courses, 23 Business Administration students and 12 Commerce students.

We have not just supported our students on financial and moral terms but we have also supported them digitally so that they can keep up with the highly digitalized and technologically driven world. The project has also been providing the students with laptops so that they could use them for their project work, assignments and surfing internet to gain knowledge. As of now total **286 laptops** have been provided to students.



Out of 274 graduated students, 249 students (91%) are gainfully employed in National and Multinational companies such as **Adani, Infosys, and Reliance Industries Limited, Bharat Petroleum, Larson and Turbo Limited** etc. Few Students (now MBBS and also MD) have started their own clinics and are also associated with **Multispecialty hospitals like Lilavati Hospital Mumbai, GCS Medical College, Hospital and Research Centre, Ahmedabad** and various other Medical Institutes, blood banks and are growing professionally.

In a patriarchal society where girls are deprived of education despite academic proficiency. The project has helped girls to excel in higher education. Thus the project has been promoting quality education which enables students to have a secure job, better income and ultimately improves the family's standard of living and leads them to become responsible citizen.

249 Students Placed in MNCs and Institutes



TALES OF TRIUMPE

Name : Chetan Hadiya
FSF Batch : 2014
Educational Degree : Bachelor of Technology
Institution/College : P.D.P.U. - Gandhinagar
Company/Industry : Oil & Natural Gas Corporation Ltd, Ahmedabad
Designation : Assistant Executive Engineer

Chetan lives in Sedarada, a small village in Bhavnagar District. His father is a farmer who has 5 vighas of land and his mother is a homemaker. He has one brother who is studying in 12th science. Chetan scored 91% in SSC board and 88% in 12th board. He was passionate about becoming an engineer in the field of petroleum. He chose Petroleum Engineering and decided to get a degree from Pandit Deendayal Petroleum University (PDPU), Gandhinagar. The PDPU fees was very high as compared to other colleges which he could not afford. He got information about Fusion Study Foundation interest free educational loan through his friend. He cleared the interview and got support for his education.

He successfully completed his B. Tech with 8.68 CPI. He got placement through campus interviews at **Oil**

and Natural Gas Corporation Ltd. (ONGC) as an Assistant Executive Engineer in Ahmedabad. He was offered a package of INR 14.20 lacs per annum. He is thankful to United Way Baroda for helping him in not only improving his financial condition but also communication skills. He quoted that ***“I would not have achieved this height in my life and feel like I have one more family as Fusion Study Foundation family”***.



Name : Gautam Dihora
FSF Batch : 2014
Educational Degree : Bachelor of Mechanical Engineering
Institution/College : L.D. College of Engineering, Ahmedabad
Company/Industry : Indian Oil Coporation Ltd, Hariyana
Designation : Mechanical Maintenance Engineer

Gautam belongs to a farmer's family, who lives in a small village named Goriyali in Bhavnagar. His family depends on farming on 12 acres of land. Gautam scored 75% in 10th board and 78% in 12th board. He ranked 446th in GATE exam. He dreamt of becoming a successful engineer in Mechanical field. He got admission in L.D. College of Engineering but the fee structure was not permitting him to take admission. His father's economic condition was



very bad during those days due to average monsoons which was not in favour of farming. The condition became more miserable when his brother's marriage was fixed due to social rigidity which increased their financial crisis.

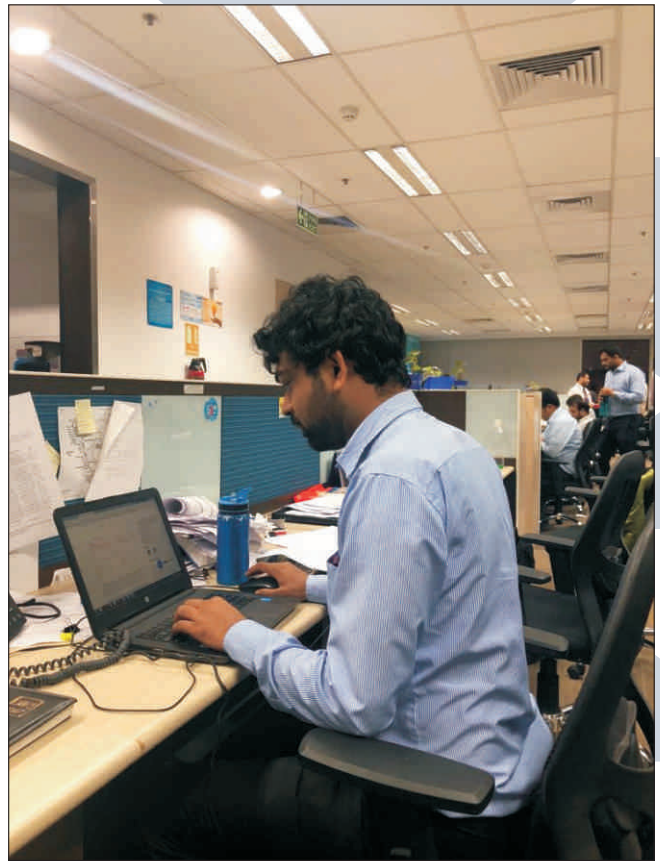
For two years, his father borrowed money from relatives for his studies. Gautam came to know about United Way of Baroda's Fusion Study Foundation project, he applied and was selected for the higher education support. He cleared B.E. with flying colours with a 7.56 CGPA in July 2017.

He secured a job at **Indian Oil Corporation Limited (IOCL)** in Hariyana with a package of INR 9.0 lacs in the month of September 2017. His family is extremely happy as Gautam has become the torch bearer for their bright future. Gautam Says ***“FSF works very nicely, and he is very grateful & thankful for it”***.

Name : Ajay Dhameliya
FSF Batch : 2010
Educational Degree : Bachelor of Information & Communication Technology
Institution/College : Dhirubhai Ambani Institute of Information & Communication Technology,
Company/Industry : Yes Bank, Mumbai
Designation : Manager, Corporate Finance

Ajay lives in Ahmedabad with his family. His father is a diamond worker and earns hardly INR 8000 to 10,000 monthly. His mother is a housewife. Ajay wanted to raise his standard of living. He has one sister who completed her BBA. Ajay scored 90% in SSC Board and 90% in 12th Board. He was passionate about becoming an Engineer in Information and Communication Technology from Dhirubhai Ambani Institute of Information and Communication, Gandhinagar. His father managed first year fees through savings and in the 2nd year he applied for interest free educational loan. He cleared the interview and got support for his education.

He successfully completed his B. Tech with flying colours. After completing his engineering, he did Masters in Business Administration from IIM Shilong. He got placement in **YES Bank, Mumbai** with INR 7 Lakh package per annum. He paid all the loans taken from relatives for his education and is thankful to United Way of Baroda for helping him not only improve his financial conditions but also helped him gain new perspectives in life.



Name : Bhaveshkumar Rathod
FSF Batch : 2008
Educational Degree : BE Electronic & Communication
Institution/College : Nirma University of Science & Technology, Ahmedabad
Company/Industry : Enhance Electricals Company Ltd., Ahmedabad
Designation : Chief Executive Officer (CEO)

Bhavesh belongs to a lower middle class family and his father's Income was not sufficient to support his education. He has two younger sisters and a younger brother, who were also studying, thus he took the decision to discontinue his studies. Meanwhile he had scored 97% Percentile in 12 Science and it was hard for him to discontinue his studies as it was against his wishes. Learning about his situation his old friend guided him to file an application form with the Fusion study Foundation, United Way of



Baroda. He applied and got an interview call. We understood his situation immediately and responded according to his needs. On receiving the call he was on seventh heaven. After receiving funds he fully concentrated on his studies, and discontinuation went out of the picture.

FSF provided him with funds which were needed and in due time he was able to clear his Engineering with much ease and without any hassle because of the assistance he received. After finishing his education he joined a an USA based company, GE Healthcare with a good package of INR 4 lac per annum. He worked in GE for one and a half year, and then started his own business in the field of Solar Energy, which is a quite successful venture today and now he owns 3 more companies which employs almost 80 people. He says, ***“Behind all the success other than hard work, and funds FSF provided, the value of FSF was driving and motivating factor for me”***. He heartily thanks FSF and United Way of Baroda for being with him and giving him a chance to shine.



FUSION STUDY

LIVE INFO

LIVE UNITEC

Live United



FOUNDATION United Way United Way of Baroda

Name : Aamir Patni
FSF Batch : 2013
Educational Degree : Bachelor of Civil Engineering
Institution/College : L.D. College of Engineering, Ahmedabad
Company/Industry : Gujarat State Fertilizers & Chemicals Ltd.
Designation : Executive Trainee

Aamir a resident of Ahmedabad, studied BE in Civil Engineering from L.D. College of Engineering, Ahmedabad. His dream was to be an excellent engineer, capable of solving problems which the society faces and to work towards the upliftment of the lifestyle of people. He was inquisitive and bright and secured first rank in every class till SSC. Aamir has two sisters and both are equally clever, but unfortunately they didn't get



the opportunity to pursue technical courses due to their economic constraints as Aamir's father is a labourer and receives minimum wages.

He came to know about UWB from the newspaper and luckily he got selected to be a part of the family. He got placed at **GSFC (Gujarat State Fertilizers and Chemicals Ltd.)** through campus recruitments. His dream is to setup a large organization which can provide best engineering consultancy and quality construction works. He is always grateful to UWB for supporting his dream

Name : Bhautik Patel
FSF Batch : 2014
Educational Degree : Bachelor of Electronics & Communications
Institution/College : Hasmukh Goswami College of Engineering, Ahmedabad
Company/Industry : Police Department, Gandhinagar
Designation : Assistant Sub Inspector

Bhautik is a resident of Ahmedabad, who studied Electronics and Communication from Hasmukh Goswami College of Engineering, Ahmedabad. He scored well till 10th std but was not able to score in 12th std. It was his dream to become a doctor but due to low score of 78% in 12th std and financial crisis he chose to pursue a Diploma in Electronics and Communication.



His father does labour work, monthly income was hardly INR 6000 to 7000 and his mother is a housewife. His elder sister was working as a Primary School Teacher and earning was only INR 7800 at the time. After completing his diploma from a Government Polytechnic Institute, it became very difficult for him to secure admission in a Private College. The turning point of his life was when he came to know about our interest free educational loan. He was able to successfully complete his graduation and also gave competitive exams through which he was selected as an Assistant Sub Inspector in **Police Wireless Department** in 2014, through Engineering based recruitment in Technical Services Department. He has been working as a CCTV command & control room Incharge, in Gandhinagar.

Name : Krupa Mayank Trivedi
FSF Batch : 2015
Educational Degree : Bachelor of Information & Technology
Institution/College : G.H. Patel College of Engineering & Technology, Anand
Company/Industry : Infosys, Pune
Designation : System Engineer

Krupa scored 77% in 10th std and secured a Diploma from Nirma University, Ahmedabad scoring 84.4%. Krupa's parents are separated, she lives with her mother, two siblings and her maternal grandparents in Vadodara. Her mother does tiffin service to support the family's income. Before joining the project, her education was supported by savings and her mother's income. Her college fees was paid in installments with permission from higher college Management. She did her Diploma and then BE in Information and Technology from G.H. Patel College of Engineering & Technology. She scored well in her graduation and was selected through campus interviews.

She is working at **Infosys, Pune**. She has started repayment of the loan 4-5 months ago. She opined that ***"I am glad as I am helping someone like me who need financial support to complete their studies"***.



Name : Ramesh Pokar Ram
FSF Batch : 2013
Educational Degree : Bachelor of Information & Technology
Institution/College : S.V.N.I.T. - Surat
Company/Industry : Ansrsource India Pvt. Ltd., Bengaluru
Designation : Algorithm Developer

Ramesh belongs to Rajasthan but he shifted to Surat for his studies. He scored 70% in 10th std and 73% in his 12th std under the Rajasthan Education Board. His family's conditions before applying for a loan at FSF were not good because his father was a farmer and was the only earning member. At that time it was very difficult for his father to pay college fees of his elder brother and simultaneously manage finances for Ramesh as well. He recalls how he collected his first year



college fees, borrowing money from neighbours and relatives. From the second year onwards he got the FSF loan. It was a great help as it allowed him to complete his studies without any financial hindrances.

Now he is well settled and is working as an **Algorithm Developer in Ansrsource** which is an MNC in Bengaluru. He is able to help his family financially and is also perusing executive PGD in Data Science and Machine Learning.

He has started repaying the loan and is very proud of the same. He thanks United Way of Baroda for their massive contribution towards the completion of his education. He feels honoured to be a part of the FSF and UWB family. He fondly remembers all the Get-Togethers that he attended, he says he has learnt a lot from FSF and UWB family members.

Name : Ruchi Yevle
FSF Batch : 2011
Educational Degree : Bachelor of Computer Science
Institution/College : Parul University, Vadodara
Company/Industry : Intransure Technologies Pvt. Ltd, Vadodara
Designation : Dot Net Developer

Ruchi is a bright student who scored 71% in 12th std and is passionate about becoming a Computer Engineer. Her parents got divorced 18 years ago and she was raised by her mother. Her mother works at Ideas Inc. Management Consultancy with a package of around INR 1.50 lacs per year. Financial crisis arose with the completion of her second year of college. Her course fees amounted to about Rs.70000.



She got to know about FSF from a friend's mother and knocked at the doors of UWB for help. She was helped fully with the fees of the remaining two years and hence she successfully completed her bachelors in computer science at Parul University with Distinction. She was among the top 10 rankers in her university. Today she works at **Intransure Technologies Pvt. Ltd.** with a package of Rs.3.72 lacs and is in a much better position than before. She thanks FSF for helping her during her time of great need.

Name : Krupali Panchal
FSF Batch : 2013
Educational Degree : Bachelor of Computer Engineering
Institution/College : L.D. College of Engineering, Ahmedabad
Company/Industry : eClinical Works Pvt. Ltd, Ahmedabad
Designation : Software Developer

Krupali secured 88% in 10th std and 78% in 12th std. With these results, she succeeded to secure a seat in the esteemed L.D. College, Ahmedabad in the field of Computer Engineering. She has seen financial crisis in the family since childhood, as her father does electrical repairing work and earns Rs.10,000 per month and her mother is a housewife. She became determined and worked hard in studies to overcome financial crisis. But due to her financial conditions she wasn't able to pay the college fees 2nd year onwards. Her expenses were about INR 40,000 which included the costs of the course, transportation etc.

Krupali found out about FSF's educational loan from a friend and visited the projects online website. FSF sponsorship program proved to be a boon to her. Today she has completed her studies and works as a software developer in **E Clinical Works, Ahmedabad** with a package between INR 3 to 3.5 lacs. FSF has supported her not only with her fees but also helped her groom her personality through the personality development sessions in get-togethers. She is grateful to FSF for the help provided.



Name : Rahul Dankhara
FSF Batch : 2013
Educational Degree : Bachelor of Electrical Engineering
Institution/College : G.H. Patel College of Engineering, Anand
Company/Industry : Infosys, Pune
Designation : System Engineer

Rahul is a bright student since the beginning. He scored 89.6% in 10th and 80.8% in 12th. He secured a seat in G.H Patel College in Anand in the field of Electrical Engineering. He managed his 1st and 2nd year fees with the help of his relatives and friends, but the journey seemed to end soon due to the financial conditions of his family. His father worked in a textile mill as a daily wage worker and earned about Rs.10,000 per month and his mother did stitching



work to support the family's income. Rahul has 3 siblings, his elder sister pursued BCA, his younger sister was in 10th and his younger brother was in 7th std at that time.

Rahul found out about FSF from Shreyash Kakadiya, a former FSF student. He then took a loan from FSF to pay his 3rd and 4th year fees. He completed his bachelors with 81% and got placed at Infosys with a package of Rs.3.20 lacs. He is grateful for the assistance provided to him.

Name : Mauli Pandya
UWB Batch : 2011
Educational Degree : BHMS
Institution/College : Gujarat Homoeopathic Medical College & Hospital, Savli
Company/Industry : Clinic, Halol-Panchmahal
Designation : Doctor

Mauli scored 85% in SSC Board and 72% in higher secondary board. She dreamt of becoming a doctor since childhood. She lives in Jantral, Halol-Panchmahal village. Her father has 5.5 vighas of farming land, but income from farming was not enough for meeting the family expenses. Her father works as a Priest (Pujari) in the temple, her mother is a housewife. Her brother is also bright and he wanted to pursue engineering. It was very difficult for her father to



manage expenses of both children along with household expenses. Due to her poor economic conditions, her coaching fees was waived of by her teacher.

After 12th schooling, she joined Homeopathy College for further studies. During one of the roadshow, she found out about United Way Baroda's Educational support program wherein the students gets support for higher education. She applied for the loan support and was selected under the project. She has focused well on her education. The mentoring program also supported her for grooming her personality. Mauli has successfully completed her homeopathy studies and has become **Dr. Mauli Pandya**. She says that ***"It was a miracle that I became a doctor even after having major economic hurdles"***. She has started her own clinic and is helping poor patients.

Name : Ruchirkumar Surti
UWB Batch : 2014
Educational Degree : B Tech Chemical Engineering
Institution/College : Nirma University, Ahmedabad
Company/Industry : Essar Oil Ltd, Jamnagar
Designation : Chemical Engineer

Ruchir is hardworking and ambitious student from the beginning. He scored 86.6% in 10th std and also cleared 12th std with flying colors. He got admission in the reputed Nirma University. He didn't fail to show his hard work and talent there also and cleared his bachelors with 80.5% in Chemical Engineering.

Ruchir lost his father when he was in 10th std. His mother works in a co-operative bank earning around Rs.20,000 per month. With this income it became hard for Ruchir and his family to pay Rs.1.1 lakh fees per annum in college. Somehow his mother managed to pay his first year fees but it became difficult for him to arrange fees for the 2nd year. That's when he took a loan from UWB and today he is a successful Chemical Engineer working at **ESSAR, Jamnagar**. He thanks UWB for his victory in the game of life.



INSPIRATIONAL ARTICLES

“A chance is never last, it is always second last ...

In our life, we are living for happiness. We find our happiness in fulfilment of our needs, achievement of our goals, to be – what we want to be.

For being successful in life, we want to be best in every stage of life. In school life we want to secure 1st rank, highest percentage in Board exams, admission in the best college, white collar jobs with big of packages.

But sometimes it is not about getting the best things or situations. We might get failure in first try. But try to do it again. Overcome upon failure. Never lose a hope. No, has its own meaning- Next Opportunity. Never think that it was the last chance. If we fail in one stage that doesn't mean, we cannot succeed in life again. Try to do beyond you.

In every struggle of life, practice like you are playing the final match and always keep in mind that the result of the struggle is the result of practice match – not the final match.

A chance is never last, it is always second last, and another chance is waiting for you.”

-Dimple Rathod, CA Student

(2016-17)

Waves of Desire

Sitting in a corner, Blaming up fate.

Get up my dear friend, you can do something great.

What did you bring, what will you take?

Find out the mistakes, that you often make.

Get up and earn the things you deserve,

Just crying won't pay says my research.

Get up and find the way to your destiny,

Hard work is the key to name, fame and money,

Work in silence and work till the doom,

As the dress is the karma and hard work perfume.

- Rajan Sharma, BE Computer Science

(2017-18)

Zindagi nahi deti har kisiko Dard

jo hai sehne ke qabil leti unhi ka imtehaan

ae dost toot jaoge tum agar

ek Kohinoor kho dega ye jahan

jhunjhte raho iss toofan mein

aakhir barish ke baad hi

khilta hai Indra-dhanush!

-Rahima Bhatti, MBBS Student

(2015-16)

Failure - Learning - Success

As a man was passing the elephants, he suddenly stopped, confused by the fact that these huge creatures were being held by only a small rope tied to their front leg. No chains, no cages. It was obvious that the elephants could, at any time, break away from their bonds but for some reason, they did not.

He saw a trainer nearby and asked why these animals just stood there and made no attempt to get away. "Well," said the trainer, "when they are very young and much smaller we use the same size rope to tie them and, at that age, it's enough to hold them. As they grow up, they are conditioned to believe that they cannot break away. They believe the rope can still hold them, so they never try to break free."

The man was amazed. These animals could at any time break free from their bonds but because they believed they couldn't, they were stuck right where they were.

Like the elephants, so many of us go through life hanging onto the belief that we cannot do something, simply because we failed at it once before?

Failure is a part of learning; we should never give up struggle in life.

**- Pratik Domadiya, B. Tech IT
(2017-18)**

A Motivator's Story

A boy, living in a village in Saurashtra, belonged to a very poor family. He was keen towards his studies but his father's financial condition was bad so he could not afford to study. So the boy decided to work with his father on his holidays. He worked with his father, who was a mason. He helped him in all the labour work and he studied till 10th. Then he chose science stream and cleared his 11th standard but for taking admission in 12th, he needed to pay Rs.2500 which could not be afforded by his father. So he left his studies in between and started working in a diamond factory. He went to the diamond factory daily which was 7 kms away from his home by riding a cycle. One day his friends who were with him came to his village. When the boy was coming from his work, his friends stopped him and made fun of him. The boy was very sad that day.

Then one day he thought about choosing commerce stream. He started his studies along with his work and completed 12th standard. Then he went to the city for his under graduation. He could not afford that much fees so he started working as an office-boy. In the morning, he was a college boy and after noon he was an office-boy. He worked like a servant there and at many other places to complete his under graduation. Then he went for his post-graduation. One day he saw an article about government examinations. He took interest in that and explored much about it. He started preparing for the government examinations.

He succeeded in his ambition. He became Class-2 government officer and started working as a government officer but he was still not satisfied with his achievements. He wanted to become a Class-1 officer so he started his preparation for the Class-1 officer examination along with his services as a government officer. Soon he achieved his goal. He became a Class-1 officer. Not only that but he also achieved 3rd rank all over state.

The name of the boy is Shailesh Sagpariya who was appointed as Deputy Director of SPIPA and currently is appointed as DDO in Rajkot. He is also a great motivator and public speaker. A man who has seen the hardest of times from his childhood and paved his way by facing and overcoming all the problems. A great salute to the man who has become a great motivation for all the youngsters. He has written many books and also many articles on civil service examinations as well as motivational topics.

All about the motivator and his story!!!!

**- Ashish Korat, B. Com.
(2017-18)**

Time Management is the Key to Success

Time is more than money as money spent can be earned again however time once spent can never be earned. There is a common saying that “Time and Tide waits for none”. It is as true as existence of life on earth. Time runs continuously without stoppage. It never waits for anyone. So, we should never spend our precious and priceless time without purpose and meaning at any stage of our life. We should always understand the meaning of time and use it accordingly in a positive way to full-fill some purpose.

Time management is important for our personal life and career success. It teaches us how to manage time effectively and make the most of it. Time is a special resource that we cannot store or save for later use. Everyone has the exact same amount of time each day. Time not well used cannot be retrieved. Most people feel like they have too much to do and not enough time.

Wise time management can help us to find time for what we desire, and for what we need to do. We need time to get what we want out of life. If we wait for extra time to appear, we might lose the game of life. Through right time management, we can “create” the time we need, and not just wait for it to come. By planning our time wisely, we will have more time to do more things.

Time is limited to 24 hours a day, so plan your life wisely. Time management helps us to make conscious choices, so we can spend more of our time doing things that are important and valuable to us.

We can learn to find the time for the things that are important to us. Even a small amount of time once a day, or even once a week, will take us closer to our goals, and you will be surprised at the progress you make. You become more productive using improved time management skills and tools and can accomplish more with less efforts and time.

Time management can help us to become more creative and productive, and enable us to do the right things at the right time. This will of course lead to more balance and fulfillment in our lives.

Life today presents so many distractions, and therefore, it is very easy to lose time on unimportant activities. Thinking, planning, finding out how others manage their time, and by reading books and articles on time management will develop our skills and give us good ideas.

- Bhavita Asnani, B. Com.

(2016-17)

FEEDBACK FROM PRINCIPALS AND PARENTS

I am pleased to recommend Het S. Bhavsar, who is studying (B.Tech 2nd year) Aerospace Engineering in Jain University-IIAEM. During this two years' time, I have come to know him as a strong student and a role model for his peers. He is performing outstanding in Aerospace Engineering. He is a part of the college's Aero-modeling Team, which challenges local college/university students in Aero-modeling competitions, and I am glad to say that FUSION STUDY FOUNDATION-United Way of Baroda is helping and fully supporting him financially to build up his bright future.

*Dr Manoj Veetil
Head of the Department
Aerospace Engineering
Institute of Aerospace Engineering*

Ahir Prakash kumar Natvarbhai is a second year MBA student at IIM Bangalore. He has joined the two year MBA program in June 2017. This program has higher fees and his financial condition is not good. He is fortunate to get UWB scholarship, Because of this scholarship and his hard work in academics, he is doing well in his curriculum.

Wishing him all the best,

Regards,

*Chandrasekhar S V
PGP Chairperson IIM Bangalore ,
Bannerghatta Road Bangalore*

Fusion Study Foundation has been providing interest free educational loan to my daughter for CA coaching which is really useful for her studies. She is able to concentrate well on her education. She has successfully cleared her IPCC, both groups.

*Arishbhai Rathod Father of Dimple Rathod
CA student FSF 2016 -17*

Ravi studied in JNV and pursued Mechanical Engineering from GCET. During his studies, I was financially incapable to bare his expenses, UWB provided us with an Interest free loan to bare his expenses, like fees and food bill expenses. So I was relieved from stressors. UWB also guided him in pursuing his career. Thus, I genuinely thank UWB and FSF for their Support.”

-Ramjibhai Patel Father of Ravi Patel 2014 -15

“I am very grateful to Fusion Study Foundation and United Way Baroda for providing financial assistance to my son Virat for his engineering. Today he has secured a good job in PSU and is all set to start his bright career in the corporate world. This success was achieved due to the loan provided by FSF. I thank UWB for taking such noble steps.”

-Hitesh Patel Father of Viral Patel 2016 -17



"I am very thankful to United Way who helped us build a bright future for my son, Dr. Aakash Patel. He wanted to pursue MBBS. At that time my financial conditions were such that I could not pay his course fees. Then I came to know about United Way and the Fusion Study Foundation programme. My son's desire to become a doctor was achieved through their help. I am thankful to United Way and Fusion Study Foundation for their help. My family and I are forever grateful for your generosity and the trust that you put in my son."

-Rajendra M Patel Father of Aakash Patel 2013 -14

Supportive at each step. There is a phrase in Hindi, "Jab saare raste bandh ho jate hai, toh bhagwan ek naya rasta zaroor khol deta hai." United Way of Baroda and Fusion Study Foundation is that new path for my child."

-Chhayaben Barge Mother of Anjali Barge 2016 -17

"The help received from United Way of Baroda and the Fusion Study Foundation has not only helped my brother to study well without any financial burden but has also transformed him into a responsible man, his personality has developed magnificently. I thank United Way of Baroda and FSF for their support."

-Beena Sudani Mother of Uday Sudani 2015 -16

"United Way of Baroda and Fusion Study Foundation has come into our lives as a blessing. It has helped my daughter's academics and has allowed her to live her dream of becoming a doctor. The initiative is a wonderful step and has helped not just my daughter but many other students. I have no words to express my gratitude towards United Way of Baroda and FSF"

-Nitin Sanghavi Father of Darshana Sanghavi 2015 -16

I wholeheartedly thank you as you are the reason my son is able to pursue his higher education. Because of your assistance through the interest free loan, He is consistently improving in his results every year. Also, even my financial conditions have improved.

-Govind H Savani Father of Parag Savani 2017 -18

I would like to thank you deeply and I am also glad to inform that my daughter Rahima Kaasam Bhatti has gotten admission in medical college with your assistance(interest free loan). I express my sincere gratitude to your organization on behalf of my entire family and I cannot express how thankful we are. It could not have been possible without your help.

-Kasam F Bhatti Father of Rahima Bhatti 2014 -15





Holding Hands for a Better Future



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