



#### STICHTING FUSION STUDY FOUNDATION

There are many young people in India who are facing financial problems for their higher education studies and who cannot go to college despite their high marks in 12<sup>th</sup> Grade. When this happens they will start work instead of studying, in low-wages jobs, or at home and girls often marry young. Fusion Study Foundation was established in 2005 to give an opportunity to youth of Gujarat and Rajasthan to study despite their economic background, a chance to escape the circle of poverty and more towards 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 127 year old leadership and support organization that leverages corporate leadership for community development, which has 1800 United Way Chapters in 40 countries with partnership from more than 45000 companies and 25,00,000+ volunteers engaged.

UWB has been instrumental in working towards better Education, Health, Environment 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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#### **Foreward**

Fusion Study foundation with its implementing partner United Way of Baroda took responsibility for keeping the dreams alive of the students who are dedicated towards education. More than 15 years of this project and still marking its success makes me happy.

For achieving the dream of poverty free India, every person needs to be well employed for which a good education is required. Higher education in India is not easy to afford. Such initiatives provide a platform and opportunity to improve the life situation. It helps to achieve the dreams and ensure not to stop due to financial constraints if one has the caliber to make it.

The increase in the number of students helps the project to expand its reach and the progress of such talented students leads to the progress of the project. The journey towards their goal is the reason behind their hard work which they have continued consistently. Their self-confidence and passion to have a bright future is remarkable. Challenging the persistently existing condition and prevailing it is worth appreciating. The students keep on adding glory by their performances and achievements with each passing year which makes me beam with pride.

Associating with this noble cause personally gives me the satisfaction of contributing to society. The credit goes to the thought and support of Van Der Wijk family and the spirit of the United Way Family. Hard work and a positive attitude of program students towards achieving theirs dreams is the formula of success.

Shivinder Singh Chawla Trustee, United Way of Baroda, India

# United Way of Baroda

# **Fusion Study Foundation**

#### **Message from Director**

#### **Dreams**

Dreams, we all have them. Of course we are not talking here about the dreams we have in our sleep, but the dreams we have for our lives. The visions, goals, hopes, ambitions, desires, the dreams. Very often you have been told to dream big. You actually can and should dream big. Your dreams are who you become. There is a famous saying that states: "if your dreams don't scare you, they are not big enough"

When we first met you in the interview you were probably not able to identify your dreams and share them with us. However, most of you are now in a position where you can define and understand your dreams. Our experiences in life, our education, our environment, our physical and mental health and many more aspects play a role in our dreams. The lead role however, is not scripted for any of these things. We ourselves are the heroes and heroines of our dreams.

We start by dreaming of ideal circumstances. These circumstances will make it easy to fulfill our dreams. We think of complication, hurdles and also of a world in which those don't exist. But hey - surprise, surprise, there are no ideal circumstances usually. Should that deter us from fulfilling our dreams? Of course not. We should hold on to our dreams. As John C. Maxwell – and American professional speaker on leadership – has said: "dreams don't work unless you do."

And that there, that is the key. We dream of becoming actors, doctors, engineers, famous, the best and more. What we don't dream about though is how to get there. We dream of the ideal and forget that it requires a lot of input. Research shows that people who actually reach their goals and realize their dreams are those people who do not give up, who do not quit when things get hard, difficult or uncomfortable. In this sense we are our own worst enemy. Realizing your dreams goes hand in hand with believing in yourself. Everyone has, along the way, moments of self-doubt. Our minds race: "What was I thinking? How did I ever think I could pull this off? Who do I think I am? Why would I succeed, when so many others fail?" Going down this path we can easily convince ourselves that it is probably better and easier to give up and compromise on our dreams. And that may be true in the short run. In the long run, however, wouldn't you be happier if you held on to those big dreams?



Research has shown that people who stick to their dreams are ready to do the work – even when it is sometimes difficult and frustrating – actually see changes in their life. As is well known thoughts are things. If we envision thoughts clearly enough and maybe even write them down, they don't stay innate things, they actually become real. If you do dream big, you are also more likely to focus on those dreams. Focus helps in overcoming hurdles. You focus on the ultimate goal, instead of on the stumbling blocks. If you focus in combination with positive thinking and big dreams those stumbling blocks will only seem like minor incidents along the way. They will not cause you to crash and they will not make you feel discouraged. Once you reiterate your thoughts, they will enhance your feelings, and your feelings in turn determine your behavior, your behavior determines your experiences. This way you will also learn what you will need to improve or change to fulfill your dreams. You will know that you cannot keep doing the same things or behave the same way and expect different results. So, when you don't like the results, or they don't help with your big dreams you will want to change. If you know this, you will also become less afraid of failure able to recover faster. You will know that failure is only a lesson on the way to your dreams, not an end. You will find that you will manage your time better, and you will be able to notice, analyze and discard your bad habits. You will realize that although your dreams may be big and lofty, you will have to pay serious attention to detail. You know, the devil is in the detail. Paying attention to detail will help you see what works and what doesn't work for you. You discover things quickly and early and can adapt and change when and where you need to. All of this will be easier if you hang out with inspiring people, really. Someone who is motivated and dreaming big will make you feel more positive and confident than someone who is not.

So, you put in all this work....and then what? Simply said, you will see results. Maybe more small ones than big ones, but because you do focus you understand that all these small ones are important, in the end you will see them add up, and you will see the big ones.

Your dreams, suddenly they won't seem so farfetched and big anymore. They will be within reach. That, however, doesn't mean your done, it just means it, it is time for the next big dream that scares you!!

The message here: believe in your dreams, keep dreaming! We certainly believe in you and your dreams!

Linda van der Wijk

**Director, Stichting Fusion Study Foundation, Netherlands** 

# United Way of Baroda

# **Fusion Study Foundation**

#### **Message from Deputy Director**

A dream does not become reality through magic, it takes sweat, determination and hard work

To achieve anything in life, one has to commit to continuous hard work, which will lead one to the summit of achievement. There is no shortcut to success, only one's persistent efforts can turn our goals into reality.

The Stichting Fusion Study Foundation with United Way of Baroda has led to the successful completion of fourteen years of the Fusion Study Foundation Project. It wasn't an easy pathway but the hard work and determination of both the organizations has made it possible to reach this height and enlighten the learning zeal in students to make their dream come true.

The project has supported more than 630 students till date out of which 60% have successfully completed their graduation. It feels great to share that 84.5% of graduated students are gainfully employed in National and Multinational companies. Happiness increases when we see that students tops the college and receives the appreciation for their hard work and determination. Our medical students have completed their studies and started their own clinics to serve the poor; our engineering and management students are leading a team and earning a handful of package, stabilizing their family and have initiated repayment to enlighten the lives of more such students.

I feel grateful to the Van Der Wijk family for their constant support and guidance. Special thanks to Ms. Linda – Director of Stichting Fusion Study Foundation for her keen interest and involvement with students for their betterment.

I shall also take the opportunity to thank Mr. Shivinder Singh Chawla, Trustee, United Way of Baroda, for his efforts and guidance in the project. I am also thankful to our Board Members and Corporates namely Koch Chemical Technology Group India Pvt. Ltd., Inox Air Products Pvt. Ltd., BANCO Aluminium Ltd., Sitanjali Foundation for being helping hands and contributing in this noble cause.

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



#### **United Way of Baroda**

United Way of Baroda (UWB) is proud of its affiliation to the prestigious United Way Worldwide which is the leadership and support organization for the network of nearly 1,800 community-based United Ways in 40 countries and territories. United Ways around the World are led by professional leadership and local volunteers. The United Way model is to convene local leaders to identify needs and create strategies that allow individuals and families to experience economic and human success through educational achievement, income stability, clean environment and healthy lives.

#### 2018-19

- 42 Community Projects
- 55 NGOs affiliated
- 15,000 Volunteering hours
- 240,819 Lives impacted

UWB is the first United Way established in India in 1986 followed by other 7 National chapters – Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata and Mumbai with a National chapter-United Way India situated at Mumbai.

# Vision Envisions creating an enabling and sustainable environment for improved quality of life of less privileged people. To serve as a catalyst by providing opportunity for optimal health, education and livelihood generation especially for the vulnerable and less privileged community in Gujarat.

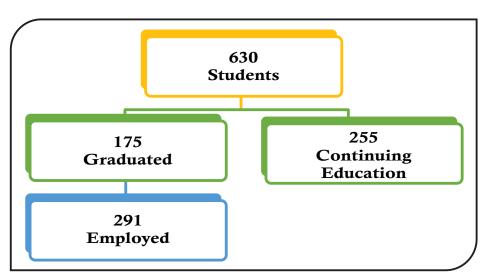
Health Education

Environment Livelihood



#### **Project: Fusion Study Foundation**

Acquiring higher education demands not only good scores and interest but also a high sum of money. In a developing country like India, many children belonging to below poverty line or lower middle class wish to improve their family condition for which they need better education but it becomes a tough task for them as it is difficult for them to afford the expenses. The chain of weak financial



background to lack of education keeps on moving. As a result, they end up compromising with their situation and involve in employment at low wages to contribute to the income of their family and many girls leave their dreams and get married at an early age.

The Fusion Study Foundation

project was initiated from the support of a philanthropist family from Netherlands - Mr. Roelf and Mrs. Fenny Van Der Wijk. Stichting Fusion Study Foundation joined hands with United Way of Baroda in the year 2005. It was started to provide educational interest-free loan to needy students to complete their graduation or post-graduation in different streams such as Engineering, Medical, Business

Administration, Accountancy, Pure Sciences and Applied Sciences. It not only supports the students financially but also provides continuous mentoring throughout their educational process. In 2010, UWB also started contributing financially to support students for higher education. UWB Trustees, various corporates and other donors also joined hands to support





the program. Till date 630 Students are being supported under this project.

A publicity drive is conducted through road shows-school awareness program in various schools of Gujarat districts, advertisement in leading newspapers and social media to spread the program



details for needy students to apply online or offline for the interest-free education loan. The program allows students who appeared in 12<sup>th</sup> board exam and applied for complete college education considered in junior category and students who pursuing college education considered in senior category. The education loan covers college

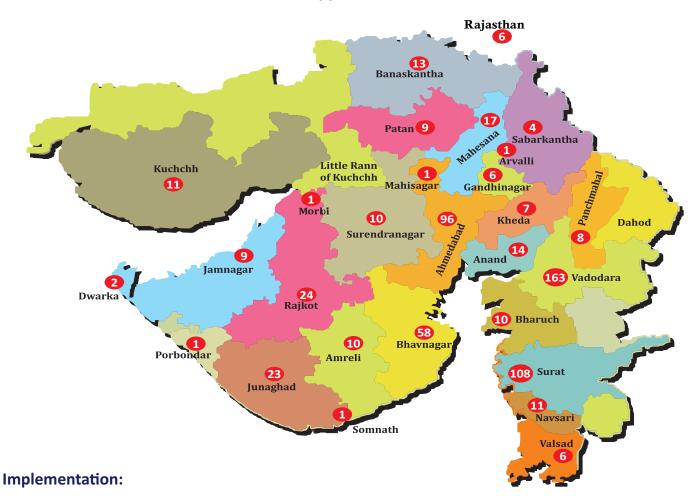
fees, transportation, hostel, books and stationery.

The students are shortlisted on the basis of their grades in HSC board and their economic condition. Home visits are carried out for verification of information provided by the students. In some cases college visits, discussion with respective professors and teachers are done to assess the complete status of the students applied for interest free educational loan. Later the selected students are sent interview letters. The students then face a panel interview where their zeal and calibre are evaluated and finally the selected students are awarded the project loan.





#### **Student Supported Districtwise**



Agreement and promissory process takes place to disburse the fees to the selected students. The project team continuously mentors the students through various communication and modes i.e. Email, Personal call and WhatsApp and online dash board.

Every year team release student's fees by receiving grade points and the expenses of previous year till he completes the course. Twice a year get-to-gether program is organized wherein motivational sessions are taken by experts. This provides a platform for the students to interact and learn from each other's experiences. Regular mentoring supports the students to complete their education and take up suitable employment after completion of education.

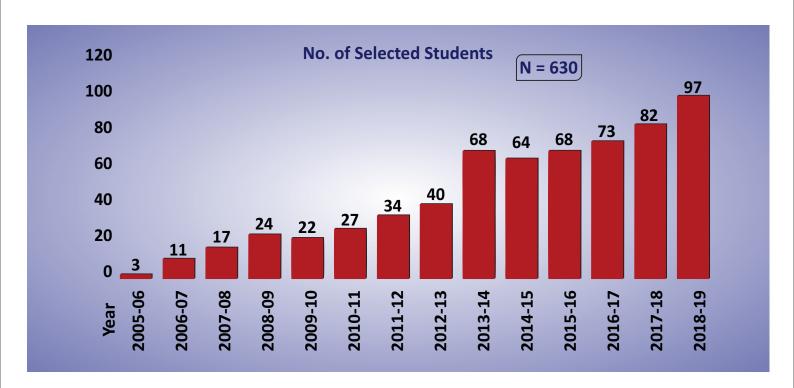
On successful completion of their course the students take up jobs in their respective fields. More than 70% students have already started working with leading industries and organizations across the country. 107 students have completed repayment and 161 students are repaying on regular basis so other needy students are supported.

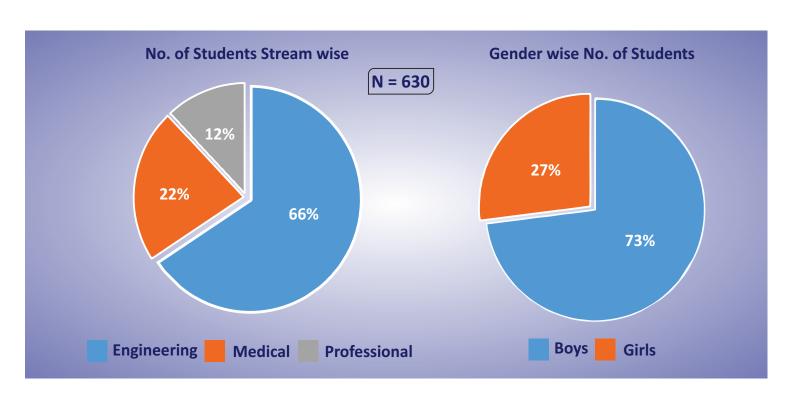
The project thus promotes quality education which enables students to have a secure job, improves their income and ultimately improves the family's quality of life.



#### **Project Impact**

The chart below shows the total number of students supported under the project.







#### **Students Placed in MNCs and Institutes**





#### **Seeking Help Inspired to Contribute and Help Others**

#### Paresh Patel, FSF 2013 Reliance Industries Ltd.

Few people just need someone to hold their hand and provide them with a platform to change their situation and then they start a process of change in helping others. This spirit of humanity continues when one takes the responsibility to be the starting point and begin the change. Paresh belongs to a lower middle-class family. He is a bright student who scored 84% in SSC and 91% in HSC examination. He heard about the FSF – interest-free education loan and applied for the same. His father and mother used to work in a small farm near Surendranagar. Farming was the only source of income of the family. As the amount of fees was high,

he tried for an education loan from banks. He paid the fees



for the first two years by borrowing from the relatives. At that time, as his younger brother was also pursuing MBA and his parents were unable to afford fees of both. He completed Mechanical Engineering with 7.5 CGPA from Nirma University, Ahmedabad. He got placement in Reliance Industries Ltd. with 9.2 lakhs package per annum.

He is thankful to FSF UWB for supporting him in his crucial time. Also, he feels proud that he sought support and encouragement from his parents for his education. Taking inspiration from the project, Paresh and his wife took a responsibility to pay the fees of one needy child in Jamnagar every year. It gives them immense pleasure in contributing to this noble cause and helping students in fulfilling their dreams. He gives all the credits to FSF UWB team.



#### **Roof of Growth**

# Parth Dankhara, FSF 2016 Oil and Natural Gas Corporation

Weak financial constraints are a challenge for bright students as they may either have to change the field of interest which they cannot afford to study or leave their studies and contribute to family income. Parth's father was a diamond worker and his mother used to do stitching at home. He managed his early education by taking a loan from Surat Patidar Samaj. He scored 92.16% in SSC and 87.6% in HSC examination. He also received



scholarship under Mukhyamantri Youva Swavlamban Yojna of INR 50,000.

His brother was associated with project and he suggested Parth to apply for the same. He applied and got selected in his second year. He completed his degree from Pandit Deendayal Petroleum University, Gandhinagar with 9.57 CPI. He is placed at Oil and Natural Gas Corporation (ONGC) with INR 19.2 lakhs of annual package and will be joining tentatively in August 2019.

He expresses his gratitude by saying, "I would like to thank FSF and UWB family. Without your support, this goal couldn't have been achieved. For healthy growth of every tree, strong roots are required and my roots are FSF and UWB family.

Thank you so much to project team for becoming my life and my god."







#### **Dream Come True**

#### Paresh Baldaniya, FSF 2014 Employees' State Insurance Corporation

A single earning member and four dependent members shakes the economy of the family. It is tough to provide good education to four children by bearing all the expenses. Paresh's father was a farmer and his mother is a housewife. He has three siblings – Elder sister who completed her intermediate education, elder brother who completed electrical engineering and younger brother pursuing pharmacy. Paresh scored 96% in SSC and 91%



in HSC examination. He did a Mechanical Engineering from Sardar Vallabhbhai Patel Institute of Technology, Vasad with 7.7 CGPA.

He managed his first year by borrowing from relatives. He got to know about FSF UWB in his second year and applied immediately and got selected. Currently, he is placed at Employees' State Insurance Corporation as Social Security Officer with annual package of INR 7.8 lakhs.

He says, "FSF UWB is helping hundreds of students like me in pursuing their dream career. They provide both financial and moral support. I am very thankful to the team for helping me in achieving my career goals. I am very proud to be part of such a wonderful organization and will never forget them in my life."

He also expresses his enthusiasm with few poetic lines,

The Woods are lovely, dark & deep
But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep.



#### A Saviour to Sibling's Sacrifice

#### Kaushik Chauhan, FSF 2016 Infosys

In families with weaker financial background, many times only one sibling gets the chance to improve the situation of the family and others have to compromise with their dreams. Kaushik was a bright student with a low financial background. His father was a labourer in a rope factory. He scored 88.4% in SSC and 84.2% in HSC examination. His fees was earlier paid by borrowing money from the owner of the company where his father used to work.



His fees was very high hence it was difficult to manage educational expenses of both children at a time for his father. His sister had to take a drop for two years therefore he applied for FSF so that his sister does not need to sacrifice her education. She continued her studies and is currently pursuing Diploma in Costume Designing. After getting support from FSF, Kaushik completed his degree with 7.35 CGPA in Computer Engineering from Sardar Vallabhbhai National Institute of Technology, Surat.

Currently, he is working in Infosys at Pune as a Power Programmer with annual package of INR 8 lakhs. His family is now doing well financially. He loves to collaborate with different students and employees who share the same vision with great passion.

He expressed "In that critical time, FSF and UWB held my hand and pulled me out to the brighter side of the world. They gave me not only financial but moral support as well. Thank you FSF-UWB!"



#### **Shaping the future**

#### Kishan Jadav, FSF 2016 Nayara Energy

Economic challenges leads to mental pressure and creates burden to complete the tasks. But some people perceive these challenges as motivation to perform better. The will to improve the economic condition helped Kishan in fighting the mental pressure. He is a resident of Rajkot. Kishan's father is a singer and used to do labour work. His mother was working as a maid. His brother is doing a Diploma in engineering from Government College and his sister is doing BHMS from a private college. He scored 87% in his SSC and 78.8% in his HSC examination. But it was difficult for his parents to manage the expenses of three children.



His fees earlier was managed through private loans. Kishan applied and got selected for educational loan in his second year. He scored 8.01 CPI in Petroleum Engineering at Pandit Deendayal Petroleum University. He will be joining Nayara Energy (Formerly Essar Oil Ltd.) as Graduate Engineer Trainee (GET) in Jamnagar with INR 3.7 lakhs CTC.

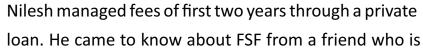
He says, "At this moment, I am very grateful to my FSF and UWB family for their constant love and financial support. I am sincerely thankful to this family for giving wings to my dreams and shaping my future. Thank you!"



#### Walking along to achieve milestones

# Nilesh Bhalani, FSF 2017 Oil and Natural Gas Corporation

Living in a joint family is joyous but economically challenging. Especially when there is a single earning hand and many dependent members, it becomes tough to manage the finance. Nilesh is a resident of Surat. He scored 92.33% in SSC and 85% in HSC examination. His father was working as a lathe machine operator. His younger sister pursuing her senior secondary education. Though he got relaxations from government schemes, his father could not manage the educational expenses as they were very high.





already supported under the project. He applied for it in his third year and FSF supported his education by providing him an interest-free loan. He completed his Petroleum engineering with 9.86 CPI form Pandit Deendayal Petroleum University, Gandhinagar, and secured his job in Oil and Natural Gas Corporation (ONGC) as Assistant Executive Engineer (AEE) with package of 19.2 lakhs.

He expresses, "his gratitude to FSF UWB for supporting him in education and helping him improve his abilities and achieving the milestone."



#### **Support System for Education**

# Parag Savani, FSF 2017 Oil and Natural Gas Corporation

Self-confidence is the major factor contributing to success but it is also important to deliver the same confidence to those who invest and always have a back. Parag belongs to Surat. His father is a diamond worker. His mother is a homemaker and his sister is pursuing B.Sc. Parag being a bright student, completed his SSC with 92.33% and HSC with 91.66%. He got to know about FSF from a friend who is already a beneficiary of the



project. He applied for the interest-free education loan in his third year to avail the financial help. He completed his degree from Pandit Deendayal Petroleum University, Gandhinagar with 9.34 CPI.

He has been selected by Reliance Industries Ltd. – Exploration and Production as drilling engineer with annual package of INR 8 lakhs. He will be joining tentatively by August 2019.

He wants to thank FSF and UWBF family for providing him support and bearing the educational expenses due to which he could complete his education with ease.



#### Acknowledging thoughts and belief

#### Jaimish Patel, FSF 2015 Infosys

Many a times the achievers need to prove themselves when they are a struggler. Consideration of their supporters about their goals and ambitions helps them to focus and achieve their target. Jaimish's father was a teacher in a private school and having very less income. He was the only earning member of the family. His mother is a home maker and he also has a younger sibling. He scored 90.40% in SSC and 80.40% in HSC examination.

He heard about FSF from his friend and applied for it. He cleared his Computer Engineering with 7.45 CGPA from Dharamsinh Desai University, Nadiad.



Presently, he is working in Infosys at Pune as System Engineer with package of INR 3.27 per annum.

He thanks the organization for providing continuous guidance and support. Consistent assistance helped him in achieving his goal. He is thankful to FSF for acknowledging his thoughts and belief.



#### **Knowledge becomes interest**

#### Komal Joshi, FSF 2015 Sumilon Industries

It is not new to have knowledge in an interesting field but is hard to have interest in knowledge. Komal's father was teacher by profession and the only earning member of the family. Other members in the family are her mother who is a housewife and her younger brother who is pursuing Engineering. She scored 73.85% in SSC and 79.73% in HSC examination. She completed her BBA in finance from J.D. Gabani Commerce College &



Shree Swami Atmanand Saraswati College of Management Surat.

She wanted to pursue Masters from Charotar University of Science and Technology, Anand and her brother was also about to start his college with engineering. To manage the educational expenses she applied for the interest free loan. She was selected and supported under the project. She completed her MBA in Finance with 88.7% and also secured 1<sup>st</sup> position in 4<sup>th</sup> semester. Currently, she is working at Sumilon Industries in Surat as export-import manager, earns INR 3 lakhs.

She express her gratitude by saying, "An investment in knowledge pays the best interest and FSF and UWB pushed me to develop my interest".



#### **Success is when Preparation and Opportunity meets**

#### Jinal Shah, FSF 2013 Larsen & Toubro Pvt Ltd

Educational aspirations are associated with the income factor and the strata of the family. Jinal's father was the only earning member with three other dependent members in the family. The prime concern was studying without tutorial guidance and pursuing higher education.

Her vision of becoming successful professional got its wings by getting project support. She became capable and



independent to architect her own future. It was a pride for her to be the only student to get a interest free educational loan in **'B.Sc. in Mathematics'**. She completed her degree with 7.42 CGPA from The Maharaja Sayajirao University of Baroda. Larsen & Toubro at the post of Jr. Supervisor, Supply Chain Management with INR 3 lakhs CTC.

She believes, 'Success is when preparation and opportunity meet'. FSF and UWB helped in preparation by providing platform, inspiration and motivation.

As she takes her first step in Process of her Future Development Plan, she conveys her gratitude to Ms. Linda Van Der Wijk for supporting needy students to make them self-dependent in pursuing their dreams.



#### Justified golden opportunity with a gold medal

#### Bhooma Bhagat, UWB 2017 Vikram A Sarabhai Community Sciences Center

In this world, where both father and mother need to work hard for better upbringing of their children, it was a task for Bhooma's mother — a single parent to raise three children. Her mother works as a teacher. She wants to provide good education to her children for which she would need economical support.

Bhooma scored 88% in SSC and 78% in HSC examination. She completed her B.Sc. in



Chemistry with 77.7% from Veer Narmad South Gujarat University, Surat. Her mother also have responsibilities of her two siblings – elder brother pursuing CA and younger sister pursuing Engineering.

Bhooma heard about UWB through her friends. She applied for the loan through UWB and finished her Masters with flying colours. She pursued Masters in Chemistry with a specialization in Forensic Analytical chemistry with 9.05 SPI from Gujarat Forensic Sciences University, Gandhinagar. She was honoured by our Prime Minister Shri Narendra Modi for achieving a gold medal.

She initially started working with corporate company Cliantha Research Ltd. Presently, she works as an 'Educator' at Vikram A Sarabhai Community Science Center, Ahmedabad, where she imparts practical knowledge of Science and Maths. She has a package of 2.5 lakh per annum. She also works to develop new learning skills in students. She has started repaying her loans and she feels responsible and obliged to the UWB family.



# Harsh Agrawal, UWB 2016 Oil & Natural Gas Company Ltd.

Harsh lived in Vadodara district with his parents and a brother. His father was the sole earner of his family, he does small scale plastic business. His mother is a housewife. His broher is pursuing 12th std. Harsh was a bright student who scored 92% in his SSC exams and 89% in HSC exams.. He aspired to become a successful engineer. His hard work and focus got him an admission in B.Tech Petroleum Engineering at Pandit Deendayal Petroleum University in Gandhinagar. The yearly expenses with lodging and boarding turned out to be very expensive which was not affordable for his family. His father took loan for his education but interest was very high to afford by middle class family. Harsh came to



know through his friend about the project and applied for the loan. He got selected in the year 2016 and was supported till 2018 when he passed out.

He completed his engineering with 8.68 CGPA and got selected in Oil and Natural Gas Company Ltd (ONGC) with a package of INR 19.2 lakhs. He works as a n Assistant Executive Engineer (Drilling). His family is proud of his achievement.

He says that the UWB program came to me like a boon because of its support I was able to concentrate towards my academics more focus without any financial support thoughts. At now this state of my life I understand that I can never repay their debt with mere money, more than that I should repay them with blessings and everlasting gratefulness towards them.



#### **An Imagery**

United Way of Baroda & Fusion Study Foundation are organizations that helps financially poor but intelligent students by holding their hands and providing them financial support till they wish to study.

There are many students who have scored good marks in 12<sup>th</sup> grade but they do not have financial facilities for higher studies. This organization provides all the help of higher studies to such children.

If I talk about myself, I got 93% in my 12<sup>th</sup> standard. I had a 'B' group in science. I and my family had a strong desire of me becoming a Doctor. But the economic crisis did not allow me to become a doctor. My father's income was so low that I could not even afford to become a doctor in a Government hospital. Fortunately, I got in touch with United Way of Baroda. It helped me like my close relatives. They provided me all the expenses without reimbursing interest. Because of this, I could finish my MBBS. After that I completed diploma in orthopaedic and currently I am doing DNB orthopaedic surgery.

I and my family would be grateful to FSF and UWB till ages.

Wealthy are many, but it is very difficult to use it for others, which is being done by this organization.

Once again thanks to the United Way of Baroda.

Dr. Arnik Purohit, FSF 2007

#### The Ant

Once a King was badly defeated in the battle and returned home. As he was badly injured, he was taking rest on his bed and suddenly he saw an ant trying to climb a slippery wall. When it tries to climb the wall, it climbs to some height and suddenly falls down, again and again as it climbs the wall to some height it falls down on the ground. The king was watching all these efforts and enthusiasm of the ant to climb the wall.

Finally with all its efforts the ant tried to climb the wall which was very slippery and the result was it got succeeded in climbing the wall. The king got very much inspired by these great efforts of the ant to climb that wall.

And king thought that if this small ant can do the great work why I should not do it being a human? So the king fought with all his efforts in the battle and won against another king who defeated him in the previous battle.

Moral of the story is, "Don't lose your hope at first it just shows that you have another chance available."

-Nileshkumar Varma, UWB 2015



#### Success...

Success eludes people who don't try in life,
Success is achieved with the right hard work and strive,
Success come easy to those who want it,
Eventually you will reach your destination,
Which will make your journey a hit.



#### From the Soldier...

I am sitting on a stone Surrounded by the ice Iron bullets are flying & not a new surprise

I stay awake on the watch
It's my duty call
Ready for the terrors
No matter big or small

An angry mother nature
And a devious enemy
Who hides behind the cliffs
Just waiting for me

A blizzard is growing
And my heart swells
Fear of death
Never grows in me as well

But I'll fight for it That's what we do Life is for the Nation That's what we knew

Duty comes first always and every time
That's what we say
We are the watchers of KASHMIR
And we are going to stay.

-Lt. Rushikesh Upsani FSF 2013



#### **PARENTS' GRATITUDE**

FSF UWB has supported us in tough times. My son's MBBS fees was very high and I was unable to pay it from the income of my farm. I had problem in arranging the funds for it and hence I had to sell my farm and pay my son's fees. We came to know about this project from an MBBS student in Vajjapur. We applied for it and now we are relaxed. My daughter got married recently and if I had not got the interest-free loan then her marriage and my son's MBBS fees would have lead me to debt. Due to FSF and UWB help, we didn't face any difficulties. I will motivate my son to support such foundation that has helped him build a bright future.

-Sharda Patel, Mother of Aditya Patel - FSF 2018

In today's time, where the relatives are considered most trustworthy people yet they unknowingly create obstacles in the way of talented students because of competition with their own children. In such a tragic circumstance, it is a tribute to the organization which is working for the noble purpose, without any expectation to get in return and without any selfishness. I am short of words to express my gratitude towards this project.

The institution provides monetary funding but indirectly it also provides relief to the thoughts and struggles of parents. It relieves many parents like us.

The selfless service run by the organization in today's world is astonishing. From the thinker to the employees, all members belonging to the organization are the characters of glory.

And finally, our heartfelt wish is to participate in any kind of charity in every possible way.

-Meenakshi Mishra, Mother of Rushikesh Mishra - UWB 2018

I am thankful to United Way of Baroda and FSF for sanctioning my son's interest-free education loan. Adding to that, the project has also waived the loan in the form of scholarship. I am very obliged by such a great help.

Thanking you again, and certainly in near future if we are capable enough, we will surely help this organisation to our best.

-Rasikbhai Chovatiya, Father or Santosh Chovatiya - UWB 2017

















# UseYour Imagination





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#### **Our Focus Areas**









