

# ENDEAVOUR 2025



Nurturing Minds, Shaping Futures;  
Celebrating 20 Years of Impact

## Nurturing Minds, Shaping Futures; Celebrating 20 Years of Impact



This year's edition of Endeavour marks a special milestone—20 years of unwavering commitment to nurturing minds and shaping meaningful futures. As we reflect on the journey so far, we celebrate not just the achievements, but the countless lives touched, the knowledge shared, and the dreams ignited along the way. Through every challenge and triumph, our mission has remained rooted in purpose, driven by unity, and inspired by growth. This edition is a tribute to that legacy—and a glimpse into the brighter paths yet to be paved.



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# FOREWORD



**SHIVINDER SINGH CHAWLA**

In 2005, Roelf and Fenny van der Wijk from the Netherlands launched a program in India to support bright students who lacked the financial means to attend college.

Today, as we celebrate 20 years of the United Fusion Study Foundation, we take pride in having helped almost 1,400 students transform their lives and the lives of their families. It's a remarkable legacy, and we look forward to many more success stories in the future. In continuation, we also wish all the students a very happy life, built on the hard work they have done.

I would like to express thanks to all the United Way team, the staff members, all the executive directors over the years who worked tirelessly to make sure that this is a very successful program for United Way. Gratitude to the Trustees of United Way Vadodara for giving us full support to UFSF.

Lastly, It is my duty to thank, the Soul of UFSF project Linda Van der Wijk for her tireless effort over the last two decades.

# CHAIRPERSON'S REFLECTIONS



LINDA VAN DER WIJK

**Nurturing minds, shaping futures;  
celebrating 20 years of impact.**

The title of this year's Endeavour means a lot to all of us, and the theme resonates with what the program stands for. The idea for Fusion Study Foundation started 21 years ago, and after a period of informal discussions between three friends, Shivinder Singh Chawla, Dhanu Patel and Roelf van der Wijk, the first official meeting of United Way of Baroda and Fusion Study Foundation took place on 13 July 2005. In that meeting we agreed to start a five-year project in which we would select 10 students every year, so the program would support fifty students in total.

Barely a month later three students were selected, kicking off an incredible journey. Fast forward to 2025 and we are still going strong in a partnership with the two organizations and the people behind them (board, staff, volunteers), with the UWB-FSF dream team consisting of Nilam, Meera, Reshma and Nishi, with our friends Dhanu and Yasmin Patel and Tinoo and Shivinder Chawla, but also – not in the least – with alumni and students. We are very grateful for these connections. Instead of building an envisioned network of 50 graduates, this United Way – Fusion Study Family grew beyond belief. With both organizations and even some alumni sponsoring students we may reach the incredible number of 1500 students this year. More than 600 students have graduated, more than 44 students have also pursued their master's degree and more than 30 have pursued professional courses. Around 400 of you have already returned the loan you received, therewith supporting new students in the program. A number of alumni have given additional funds. The numbers speak for themselves, but I would like to emphasize that they only tell a part of the story, and reflect only part of the intention of the project. What matters most is the effect that this has had on the lives of each and every one of you and on your communities.

To this extent we have always tried to build a community through our Get Togethers, our Facebook group, our WhatsApp groups, LinkedIn, emails and personal interactions. We have tried to offer trainings, including soft skill training and English language sessions, and support that goes beyond the financial and academic in order to help you develop your skills and cater to your aspirations. To see you take up challenges both in colleges and in your careers is the reward. When we hear of the positions and packages you get, when we see you can support your parents, when we read that you speak on stage, when we see you travel for work, and take on leadership roles, when we hear of the ways you support your community and try to pay it forward, we see a change that cannot be realized with money alone.

An anniversary is a time for reflection, and it also offers a chance to look forward. My personal feeling is that we still can strengthen our student- and alumni involvement in maintaining the supportive network and fostering the family feeling and the connections that are essential to the program. At times, due to the growth and busy lives, this seems to get pushed to the background. However, with your involvement, enthusiasm and (non-financial) support we can continue for many years. Exactly 20 years after the very first meeting in the UWB office, on 13 July 2025, we are celebrating your achievements together. You read that right, we are celebrating your achievements, the impact of all the students who are sponsored by UWB and FSF. From the start of our journey together, the main aim was to facilitate your studies, and to support you with more than just money. While financial contributions are important and make it easier for you to focus on your studies, we strongly believe that there is much more to nurturing your minds. From the beginning we have all believed that talent and ambition are not limited by background, but opportunity often is.

The program still aims to break down the barriers that prevent capable and deserving students from accessing quality education. All involved, based on their own personal experiences, still see education as both a gift and a responsibility—a catalyst that ignites not just individual transformation, but social progress as well. All of you are living proof that this is true. The impact of our combined experience would not be possible if we did not have such a strong community of dedicated and likeminded people. It is a pleasure and a privilege to share and celebrate this journey with you.

# EXECUTIVE DIRECTOR'S ADDRESS



NILAM ACHARYA

Today, as I write this message, I find myself reflecting on 20 incredible years of togetherness—a journey we have lived, shared, and cherished together. It all began with challenges, during a time when there was little hope and limited support to pursue the dream of higher education. Yet, with determination and a shared vision, we turned those early struggles into milestones of progress and transformation. I remember the story of every child who comes to me—sharing their struggles with language barriers, adjusting to a new environment, dealing with homesickness, and adapting to a completely different style of studying.

Each student brings a unique perspective and set of challenges, and counseling or guiding them has never been a routine task—it's always a new and meaningful experience.

What makes this program truly different is that it goes beyond financial support. It provides consistent emotional and academic counseling, creating a family-like environment where the doors are always open to listen, support, and care. We place immense trust in our students and aim to ease both their and their parents' burdens the moment they become part of our journey. Every process within the program has been thoughtfully designed to ensure that we connect with each student like a family. Managing a program that involves crores of rupees in funding and sustaining it for over 20 years—and still going strong—is a remarkable achievement in itself. This success is the result of collective efforts: from the commitment of our management and the dedication of our ground team, to the trust and active participation of the students. Each one has played a vital role in shaping this journey.

The program has empowered students to such an extent that many of them now actively contribute by providing hand-holding support during new student surveys and helping organize get-togethers. This sense of ownership and involvement reflects the deep impact the program has had on their lives. So far, the project has reached 1,379 students, out of which 825 have successfully graduated. Today, more than 760 are living their dreams working in their chosen fields, achieving professional growth, and uplifting their standard of living.

I am truly grateful to the Van Der Wijk family, and especially to Linda Ma'am, who has consistently been a mentor and a pillar of support throughout every stage of this journey. My sincere thanks also go to Shivinder Sir and Tino Ma'am, whose willingness to listen and guide the team whenever needed has been invaluable to the success of this project. I am deeply grateful to all the donors who generously contribute their share to this project. And lastly, my heartfelt appreciation goes to the entire team, whose dedication and hard work have been instrumental in making this project a resounding success.

*"We would be truly honored to continue this successful journey in the years to come—supporting deserving and needy students within our reach to achieve their dreams. It brings us immense joy to be a small part of their big aspirations, and we remain committed to nurturing potential, spreading hope, and making education a powerful force for change."*

# ABOUT THE PROJECT



In 2005, United Way of Baroda and Stichting Fusion Study Foundation, Netherlands partnered to launch the Fusion Study Foundation (FSF) project. This project has been generously funded by the Van der Wijk family and aims to provide support for the higher education of deserving students in engineering, medical, and professional fields. The Project strives to uplift both students and their families by offering opportunities for higher education and enhancing their financial stability through job placements in multinational companies, national organizations, and start-ups. This initiative was sparked by the Van Der Wijk family, leading United Way of Baroda to take action in 2010 with the aid of corporate partners and board members. As a result, over 1393 students have benefitted from the Fusion Study Foundation and United Way of Baroda's support.

Operating on sustainable, Interest free loan model, FSF empowers students to achieve educational independence, enabling them to build successful careers while eventually giving back to expand the support for those who are in need. This model not only relieves families of financial strains but also fosters a cycle of support for future generation.



# PROJECT STEPS

**01**

## ADVERTISING

Spreading awareness about the FSF program to reach deserving and aspiring students.

**02**

## APPLICATION INVITE

Inviting applications from eligible candidates who seek financial support for their education.

**03**

## HOME VISITS

Personally visiting applicants' homes to understand their background and verify their need.

**04**

## INTERVIEWS

Conducting structured interviews to assess students' potential, dedication, and aspirations.

**05**

## GRANT DISBURSEMENT

Providing interest-free financial assistance to selected students for their education.

**06**

## MENTORING SESSIONS

Guiding students through regular knowledge-sharing and motivational interactions.

**07**

## DATABASE MANAGEMENT

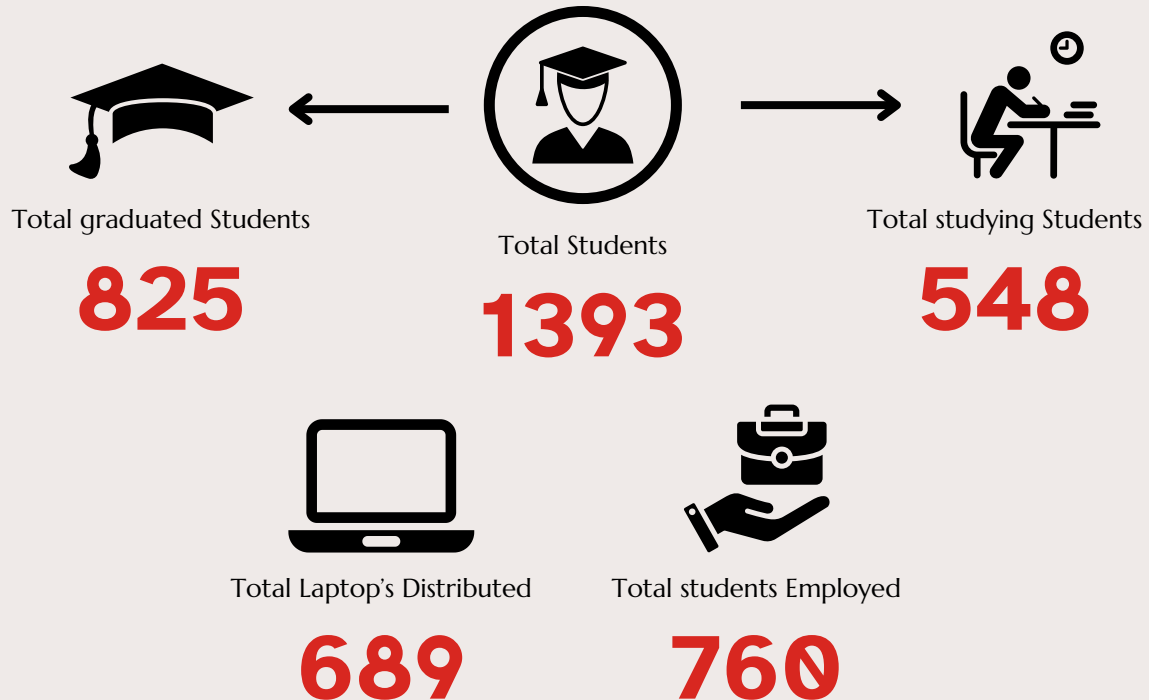
Maintaining accurate student records and monitoring progress throughout the journey.

**08**

## REPAYMENT

Encouraging responsible repayment to sustain the cycle of support for future students.

# PROJECT OVERVIEW

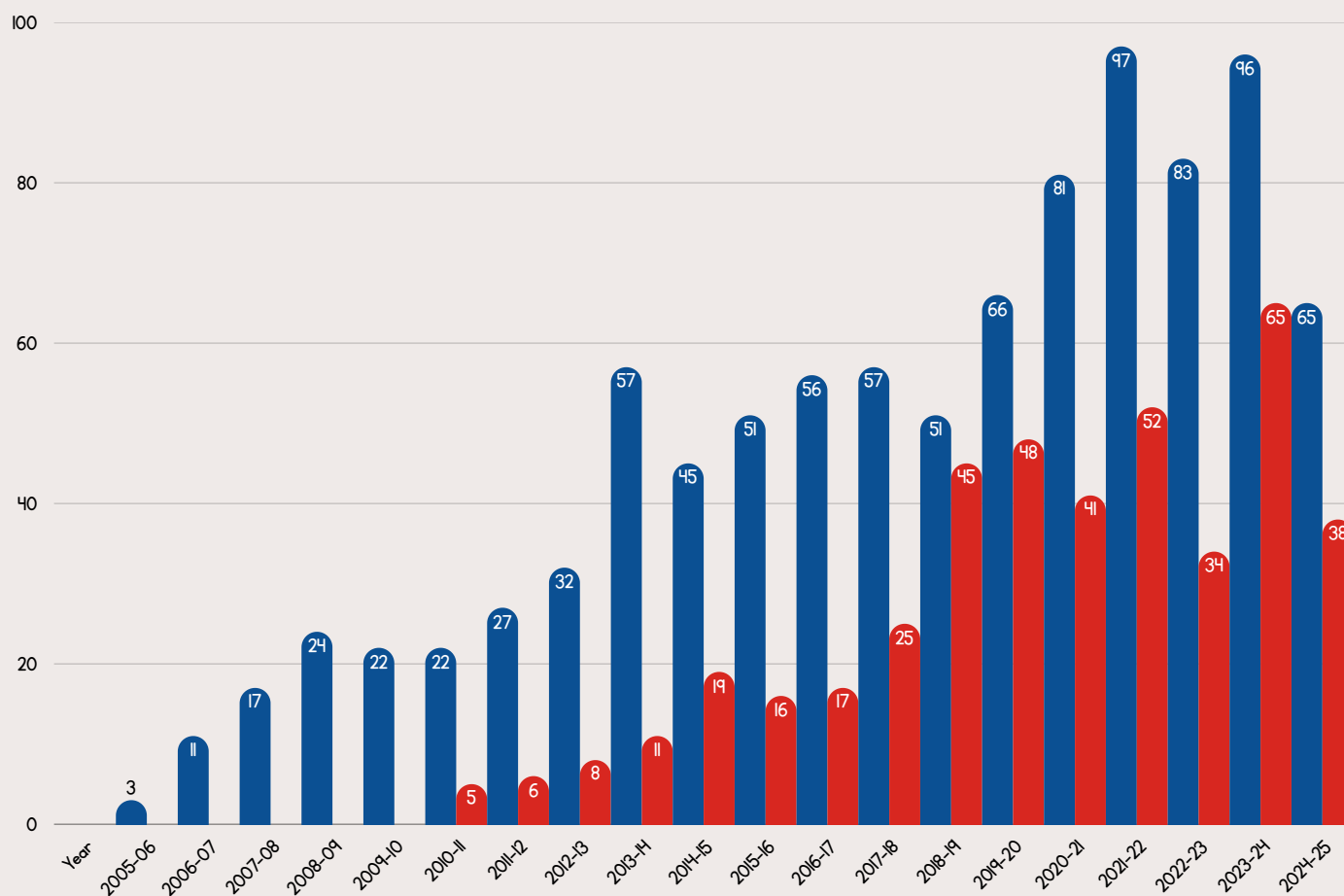


## BRIDGING FUTURES THROUGH EDUCATION & DIGITAL EMPOWERMENT

Over the years, 689 laptops have been distributed to empower students with digital access, helping bridge the technological gap and enabling them to pursue their academic goals with confidence. Of these, 510 laptops were provided through the Fusion Study Foundation (FSF) and 179 by United Way of Baroda (UWB). These laptops have become vital tools for students—especially during transitions to online learning—helping them complete assignments, attend virtual classes, and build essential digital skills for today's world.

Beyond financial support, the program offers guidance, mentorship, and access to critical resources that shape students' academic and professional journeys. So far, 548 students are currently pursuing their education, while 825 have graduated and are now on the path of personal and professional growth. These figures strongly reflect the long-term, transformative impact of the initiative.

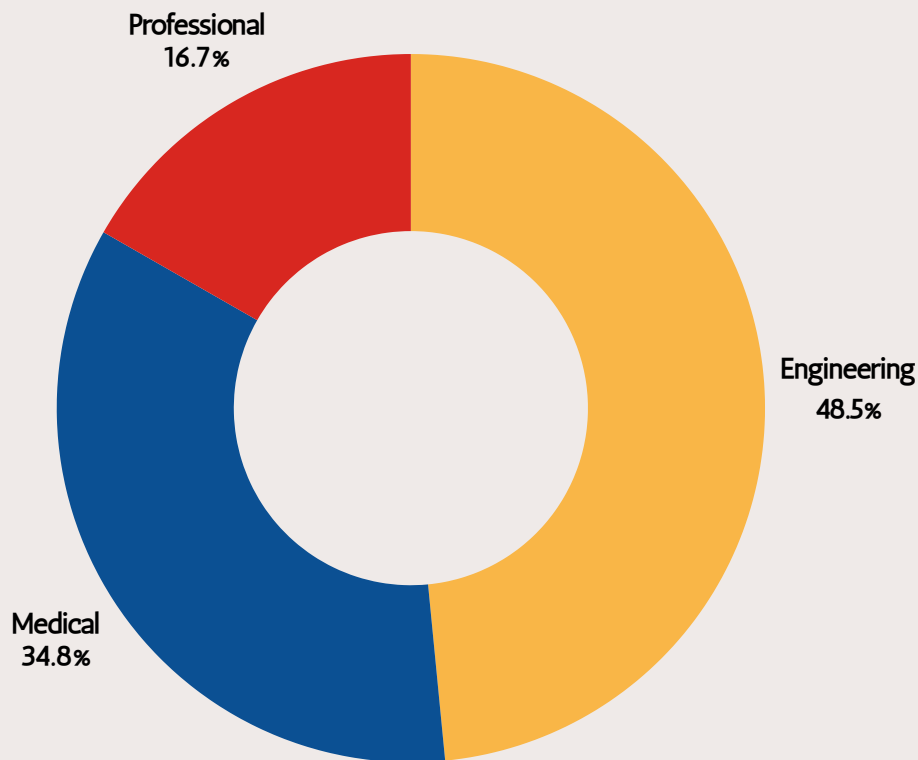
## A RISING LEGACY: TWO DECADES OF NURTURING MINDS, SHAPING FUTURES



Since its humble beginnings in 2005 with just three students, the FSF Project has experienced remarkable growth, reaching an impressive 103 student selections in 2024 alone—65 through the Fusion Study Foundation (FSF) and 38 through United Way of Baroda (UWB). This consistent upward trajectory highlights the program's expanding impact in making higher education accessible to deserving students facing financial hardships. Over the years, the collaboration between FSF and UWB has strengthened, especially since 2010-11, steadily increasing outreach and support. From a modest start to consistently selecting over 100 students annually in recent years, the initiative reflects a growing trust in its vision.

Over the past 19 years, the project has supported a total of 1,393 young individuals, a testament to its enduring commitment to transforming lives and fostering opportunity through education.

## DIVERSE SUPPORT ACROSS FIELDS



We support students across a wide spectrum of academic streams, ensuring that no potential is left untapped due to financial limitations. In Engineering, our support spans all major disciplines, including Mechanical, Electrical, Civil, and Computer Science, enabling students to pursue technical excellence and build successful careers in their respective domains. In the field of Medicine and Paramedical sciences, we are proud to have supported over 350 students, many of whom have gone on to establish their own multispecialty hospitals or are serving in reputed private and government healthcare institutions, contributing meaningfully to society's well-being. Beyond the core technical and medical domains, we have also nurtured over 250 students in various professional courses such as Chartered Accountancy (CA), Company Secretary (CS), Law (LLB), B.Com, BBA, BCA, and Pure Sciences. These students have carved a niche for themselves in the corporate, legal, academic, and entrepreneurial sectors. By supporting students from diverse educational backgrounds, our initiative ensures a holistic impact across various professions, creating a community of responsible, capable, and empowered individuals ready to give back to society.



# GET TOGETHER

The Fusion Study Foundation (FSF) organized two impactful Get-Together events in 2024, each bringing together hundreds of students for a day of inspiration, learning, and networking. Get-Together was held on Sunday, August 11, 2024, also at Hotel Surya Palace, Vadodara, with an even larger turnout of over 270 students from across Gujarat. This event featured an insightful session by Ms. Suchitra Parikh, who led a discussion on "Let's Shine Together", exploring themes such as dreams, team building, and creating a vision board.

*The UWB get-together held in August, 2024 was a refreshing and inspiring event. I enjoyed the friendly vibe, meaningful interactions, and group activities. The various dance activities we did at the start of event was very enjoyable and uplifting. After that, the insights given by our chief speaker was very inspiring and I am grateful for the session.*

**Unnati Tailor - UWB 2020**





The second Get-Together took place on Sunday, January 19, 2025, at Hotel Surya Palace, Vadodara, and saw the participation of over 200 students. The event featured an empowering session by Ms. Kanan Joshi, who delivered a motivational talk on "Unlocking Potential - A Journey to Transform, Grow and Thrive", offering students practical insights on shaping their personal and professional journeys.

These Get-Togethers reinforced FSF's mission to support students through mentorship, community building, and practical learning, paving the way for their future success.

*The expert session on self-improvement was exceptionally engaging and thought-provoking. It helped us reflect on how to "unlock our true potential," challenged us to overcome bad habits, and encouraged the development of good ones through fun, energetic activities.*

*Activities like brain games, group challenges, and individual reflections made the event vibrant and impactful. It*

*wasn't just a gathering—it was a celebration of self-growth, community, and purpose.*

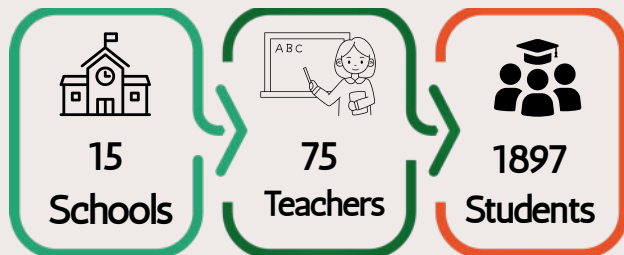
***Bhargav Jivani – FSF 2021***



# ROADSHOW

DANG, GUJARAT

December 2024, FSF successfully conducted an impactful roadshow across the Dang district, one of the smallest and most economically challenged regions in India. Despite facing several challenges, such as limited contact information and outdated data on government websites, the FSF team managed to connect with 14 Higher Higher Secondary Schools from Science, Arts, and Commerce streams, along with one Agriculture University. Through this outreach, the team was able to engage with a total of 75 teachers and 1,897 students.





# FROM SUPPORT TO SERVICE

The recent students' get-together was a memorable and meaningful event, thanks to the unwavering efforts of our student alumni volunteers. Their sense of ownership, responsibility, and service played a vital role in shaping the event into a vibrant celebration of connection and community. From managing logistics and coordinating sessions to hosting cultural performances and ensuring smooth hospitality, their dedication was visible in every detail.

For our alumni, volunteering was not just about helping—it was a heartfelt expression of gratitude and belonging. Having once been beneficiaries of the project themselves, they stepped forward to give back with sincerity and passion. Their involvement brought a unique authenticity to the event, as they understood the emotional significance of such gatherings. Their efforts not only made the event more impactful but also served as an inspiration to current students.

More importantly, their contributions highlighted the deeper purpose of the project—to nurture empowered individuals who, in turn, uplift others. By giving back, these alumni sent a strong message: success is not just about personal achievement, but about the positive change one creates in the lives of others. Their actions reflected the core values of leadership, community, and social responsibility, reminding us that they are not just part of our journey—they are helping shape its future.

# A LIFELONG JOURNEY WITH FSF

Raj Pandya's journey with FSF UWB began in 2013, marking the start of a transformative experience rooted in learning, collaboration, and community engagement. Early on, he became actively involved in various activities that fostered a strong sense of belonging. A turning point came when he volunteered to help organize a Get-Together (GTG) event. Encouraged by his peers, Raj led his first ice-breaking activity, sparking his passion for event planning and leadership.

Over time, Raj played a key role in organizing more than ten successful GTG events, consistently leading activity planning and team coordination. This hands-on experience not only sharpened his leadership and time management skills but also helped him grow into a confident speaker and mentor. FSF UWB served as a platform for his holistic development, empowering him to give back by guiding new students and contributing meaningfully to the community that once supported him.

**RAJ PANDYA**

FSF Student (2013)

# GRATEFUL TO BE A PART OF THE FSF JOURNEY

Dear Team,

As FSF celebrates its 20th anniversary, I feel privileged to reflect on my journey with this incredible initiative—first as a student, and later as a volunteer. In 2021, I received financial support from FSF at a crucial time in my education. This not only eased my academic journey but also gave me emotional strength through the consistent support of the FSF team.

Inspired by the guidance I received, I began volunteering three years ago, starting with Get-Together events and gradually taking on more responsibilities. Volunteering has helped me grow as a person, build leadership skills, and give back to the community that once supported me. FSF has been a transformative part of my life, and I'm truly grateful to be part of this compassionate and impactful family.

**PUSHTI PARIKH**

FSF Student (2021)

# Top Companies Employing Our Graduates



# NURTURING MINDS, SHAPING FUTURES



A compassionate and visionary family has been a pillar of support for countless youths in Gujarat, not just by offering financial assistance for their education, but by nurturing them with genuine care, mentorship, and a sense of belonging. Their commitment goes beyond the individual, extending to the well-being of entire families, ensuring holistic support. They came as angels in the lives of these students—offering not just help, but hope, guidance, and a sense of security.

Their support has been consistent, selfless, and deeply impactful, empowering students to overcome barriers and chase their dreams with confidence. Their personal touch and interest have made a huge difference—Roelf Sir, Fenny Ma'am, Linda Ma'am, and Alko Sir have provided immense support to all the students with their time, compassion, and unwavering belief in their potential. Through their dedication, they have positively transformed the lives of 1,393 young individuals across the state, lighting the path to a brighter and more dignified future.



**2005**

2005 – Project initiation.  
13 July 2025 – First MOU meeting held at UWB.



**2025**

Project reaches a milestone of 1,393 students supported in Gujarat. The 21st batch marks a new chapter in its journey.

**2008**

Launched the Project Magazine and Roadshow as a major project activity.

**2005  
TO  
2025**

**2020**

In response to the COVID-19 pandemic, the entire process shifted online. Interviews were conducted via Zoom video calls, and 166 students were selected.

**2010**

Successfully completed 5 years of implementation in Gujarat. UWB began supporting students through their corpus and trustees' funds.

**2015**

Project completed 10 years, reaching a total of 376 students. Online application portal launched, and database management software implementation began.



# SUCCESS STORIES

From aspirations to achievements—celebrating the journeys of FSF students who turned challenges into stepping stones and dreams into reality.



# Milankumar Lathiya

B.Tech Petroleum  
UWB -2018



Milankumar Lathiya, a determined young man from Surat, grew up in a humble household where his father worked as a diamond labourer and his mother managed the home. With a family income of just ₹15,000 per month, the dream of higher education seemed financially out of reach. However, Milankumar's dedication and perseverance never allowed him to give up on his passion for Petroleum Engineering.

He began his academic journey at Pandit Deendayal Energy University (PDEU), Gandhinagar, where he completed his Bachelor's degree in Petroleum Engineering in 2020 with an excellent CGPA of 9.18/10. Undeterred by financial challenges, he went on to pursue his Master's at IIT-ISM Dhanbad, securing a CGPA of 9.37/10 and achieving AIR 03 in GATE-2022. During this time, the interest-free education loan provided through the FSF Project became a lifeline, allowing him to focus wholeheartedly on his studies without the weight of financial pressure.

In May 2023, Milankumar's journey came full circle when he joined Oil and Natural Gas Limited (ONGC) as an Assistant Executive Engineer – Production, earning a CTC of ₹22 LPA and a take-home salary of ₹85,000 per month. From a household income of ₹15,000 to now earning nearly ₹1 lakh monthly, Milankumar's story is a testament to how timely support and unshakable determination can turn dreams into reality.

*“This opportunity has helped me continue my education without financial stress. Being part of this family motivates me to work harder and achieve my goals.”*

# Jay Satapara

MBBS  
FSF - 2018



Jay Satapara, a determined student from Surendranagar, Gujarat, always dreamt of becoming a medical professional. Born into a modest family, with his father running a small shop and earning around ₹30,000 per month, the path to medical education seemed financially out of reach—especially with the added responsibility of supporting a younger brother and sister.

Jay excelled academically, scoring 92% in 10th grade and 88% in 12th (Science–Biology stream) from Ultra Vision School. He was admitted to the Adani Institute of Medical Sciences, Bhuj, where he pursued and completed his MBBS in March 2022. However, the burden of high tuition fees was a constant worry until he learned about the interest-free education loan offered by the FSF Project. This support lifted the pressure off his family, allowing them to avoid high-interest loans and asset mortgages.

Jay's connection with FSF extended beyond financial aid—he recalls the warmth and encouragement he received at annual gatherings, which made him feel part of a larger family. Today, he serves the nation as a Doctor in the Army Medical Services in Jammu & Kashmir, proudly standing alongside his brother (also a doctor) as the main contributor to their now-thriving household income of ₹1.1 lakhs per month—three times their earlier financial standing. For Jay, FSF was more than just support—it was a life-changing turning point.

*“FSF’s support made my journey smooth and effortless. It allowed me to focus on my studies without the fear of financial debt”*

# Bharatsinh Raj

BE Computer Science  
UWB -2020



*“The program not only helped me achieve my degree but also played a crucial role in shaping me into a better person.”*

Raj Bharatsinh R., a bright and ambitious youth from Vadodara, was raised in a modest household where his father worked at a construction firm and his mother was a homemaker. With a strong academic foundation, Raj scored 91% in his secondary exams in 2016 and 89% in higher secondary in 2018 from Rosary High School. His interest in technology led him to pursue a degree in Computer Science at SVIT, Vasad.

His family's limited income of ₹1.8 LPA made higher education financially challenging. That's when the support of UWB & FSF became a crucial pillar in his journey. The program covered key educational expenses, provided him with a laptop for his studies, and connected him with mentors and a community of professionals who inspired and guided him. The annual get-togethers further enriched his experience, giving him access to industry insights and valuable networks.

In May 2022, Raj began his career as a Software Engineer at Creole Studios in Ahmedabad with a starting CTC of ₹7 LPA. His monthly income of ₹51,000 elevated his household income to ₹9 LPA, allowing him to contribute meaningfully to his family's well-being. Raj's journey reflects the impact of opportunity, guidance, and determination coming together to create lasting change.

# Jainil Patel

MBBS  
FSF - 2019



*“FSF is like a blessing, and without their help, I wouldn’t have been able to cope with the financial challenges.”*

Patel Jainil Kumar Harshadkumar, a determined young man from Ankleshwar, Gujarat, was born into a modest family. His father worked as a diamond polisher earning ₹10,000 per month, while his mother was a homemaker. His elder brother, a chemical engineer, contributed ₹30,000 to the household income. Despite financial challenges, Jainil remained committed to his dream of becoming a doctor.

He pursued an MBBS degree from GMERS Medical College, Valsad, and graduated in 2023 with 68%. However, covering college fees remained a constant struggle. To ease this burden, Jainil applied for an interest-free education loan through the FSF Project, which proved vital in continuing his education without placing additional pressure on his family. Grateful for the support, he shared, "The loan decreased the financial burden on my family and allowed me to focus on my studies."

After completing his internship from March 2022 to March 2023, Jainil was appointed as a Medical Officer at Ayushman Arogya Mandir in Ankleshwar, earning a CTC of ₹9 LPA and an on-hand salary of ₹70,000 per month. This new role transformed his family’s financial situation, with their total monthly income increasing from ₹20,000 to ₹90,000—marking a powerful step toward financial stability and professional fulfillment.

# Tusharkumar Mangukiya

B.Tech Information Communication Technology  
UWB 2020

*“We needed money for tuition fees. Instead of taking a loan with interest, we chose FSF’s free education loan. It gave us great financial help and allowed me to attend one of the best institutes in Gujarat.”*

Mangukiya Tusharkumar Paravinbhai, from the small village of Moti Rajasthali in Palitana, Bhavnagar, aspired to become a software engineer despite coming from a financially constrained background. His father worked in a small diamond business and managed farming duties, while his mother supported the family as a homemaker and farmer. With a monthly income of just ₹13,000 and two siblings to support, pursuing higher education seemed difficult.



However, Tushar remained determined and excelled academically, scoring 93.66% in 10th and 92% in 12th from Ashadeep Vidhyalaya, Surat. He went on to pursue Information and Communication Technology at the prestigious Dhirubhai Ambani Institute of Information and Communication Technology (DAIICT), graduating in 2023 with a 7.39 CGPA. To ease the financial burden, Tushar availed an interest-free education loan under the FSF project. The support allowed him to focus on his studies without worrying about expenses. After completing his degree, he secured a job at Bank of America in Gift City, Gandhinagar, as a Software Engineer, earning ₹75,000 per month. His family’s annual income, once ₹5–6 lakh, has now tripled to ₹15 lakh. Tushar attributes his success to the timely financial assistance from FSF and United Way of Baroda, which helped turn his aspirations into reality.

# Milan Raval

Chartered Accountant  
FSF - 2021



Milan Raval, a determined student from Patan, always aspired to become a Chartered Accountant, but financial constraints posed a significant challenge. With only his mother and elder brother contributing to the household income, managing the cost of the CA Final Examination was difficult. Through the FSF project, he received an interest-free education loan that covered his tuition fees and a laptop to attend online classes.

FSF's weekly knowledge sessions and half-yearly gatherings played a vital role in keeping him motivated, building soft skills, and connecting him with mentors who guided him throughout his journey.

Before receiving FSF's support, Milan's family income was ₹30,000 per month. Today, after securing a position as Assistant Manager at Adani Enterprises, the family's income has risen to ₹95,000 per month. This transformation has enabled Milan to offer a better life to his loved ones. He credits FSF and United Way of Baroda for turning his aspirations into reality and remains grateful for their unwavering support, which ensured financial hurdles never came in the way of his dreams.

*"We lived in a small house and after getting help from FSF I achieved my career goal and was able to give a good lifestyle to my family".*

# Jainil Malavia

MBBS  
UWB 2018

*“The FSF Program has been crucial in helping me pursue my dream of becoming a doctor, providing financial and moral support at every stage of my education.”*

Malavia Jainil Rameshkumar, hailing from Amrutpur, Dhari, Amreli, and currently residing in Navsari, has faced significant financial challenges throughout his educational journey. Jainil's father, Rameshbhai Nagjibhai Malavia, works in the banking sector, while his mother, Jignashaben Rameshbhai Malavia, is a homemaker. With a modest household income of ₹2.5 LPA, Jainil's dream of becoming a doctor once seemed distant. Yet, his unwavering determination to succeed kept him moving forward.



His deep passion for medicine led him to pursue an MBBS degree at B. J. Medical College, Ahmedabad, and further advance his education with an M.S. in Orthopaedics at M. P. Shah Medical College, Jamnagar. However, the cost of medical education posed a significant challenge. The FSF Project stepped in with timely support, offering an interest-free education loan that allowed Jainil to focus fully on his studies without the weight of financial burden. Beyond financial aid, the program also connected him with mentorship, networking opportunities, and moral support, all of which played a crucial role in keeping him motivated and focused. Jainil expresses heartfelt gratitude to the FSF Program for enabling him to continue his education without interruption. The support has been nothing short of transformative, helping him overcome major obstacles and bringing him closer to achieving his dream of becoming a specialist in Orthopaedics. His journey is a shining example of how the right support at the right time can empower determined students to realize their full potential.

# Janhavi Bhave

Chartered Accountant  
FSF - 2018

*“FSF is like a helping hand which brings out darkness into light. It is just like a blessing that every child deserves”*

Born into a financially struggling family in Vadodara, Janhavi Bhave’s journey is one of determination and resilience. Her father’s poor health forced him to stop working as a Civil Contractor, leaving her mother to manage the household and support the education of Janhavi and her sister on a meager ₹2.5 lakh annual income. Despite these challenges, Janhavi performed well academically—scoring 80% in her higher secondary years and completing her B.Com from The Maharaja Sayajirao University of Baroda in 2018.



With financial pressure mounting, Janhavi applied for an interest-free education loan, which she credits for making her educational journey possible. Encouraged by this support, she pursued her dream of becoming a Chartered Accountant, securing 2nd rank in Vadodara in the CA-Intermediate exams (May 2019) and completing her final exam in 2024. She is now employed as an Accounts Executive at Basant Nihalani & Co., with a CTC of ₹9.08 LPA and a monthly take-home salary of ₹65,000—dramatically improving her family's financial situation.

Janhavi’s story is a shining example of how timely support and unyielding dedication can transform a life. “FSF gave me the courage to move forward and educate myself to fulfill my dreams,” she says—proving that even in the face of adversity, dreams can take flight.

# Jayeshkumar Purohit

Veteranal Doctor  
FSF - 2020



*“My Family was not able to pay my educational fees, after selection I got financial aid from UWB and FSF, and now me and my family are stress-free about my education”*

Purohit Jayeshkumar Bhimaram, a determined individual from Palanpur, Gujarat, grew up in a financially challenged household—his father worked as a labourer earning ₹12,000 per month, while his mother, a housewife with no formal education, supported the family. Inspired by his elder brother and driven by a deep interest in veterinary science, he pursued a BVSc & AH degree at Kamdhenu University.

Despite the hardships, he enriched his profile by earning an NCC ‘C’ Certificate and becoming a certified Yoga Trainer during the pandemic. His dedication paid off when he graduated in January 2025.

With a family income of just ₹32,000 per month, funding his education was difficult. An interest-free education loan became a turning point, covering his fees and essentials, and allowing him to focus on his goals. After graduation, he secured a job as a Veterinary Officer with Bhumi Jeevdaya Samvardhan Trust in Navi Mumbai, earning ₹50,000 per month. Today, his household income has risen to ₹82,000. His journey reflects the power of resilience, education, and timely financial support in overcoming life’s obstacles.

# YASH VORA

BE IT  
FSF - 2020



*“The support I received was invaluable. FSF’s help allowed me to focus on my studies without the constant worry about affordability.”*

Yash Lalitbhai Vora, from the small village of Tori in Amreli, Gujarat, was raised in a modest farming household. Despite financial hardships, he excelled academically, scoring 88% in 10th and 84% in 12th (science stream). With a strong desire to pursue higher education, he enrolled in Computer Engineering at Vishwakarma Government Engineering School, Ahmedabad, and graduated in 2023 with an impressive 9 CGPA.

Financial barriers remained a concern, especially the need for a laptop essential for his coursework. Although his application for an interest-free education loan under FSF couldn’t proceed due to certain conditions, FSF stepped in by providing a laptop, which became a turning point in his academic journey.

With this support, Yash was able to enhance his digital skills, complete assignments, and match pace with his peers. He credits FSF for giving him confidence, motivation, and a sense of belonging. After graduation, he secured a position as a Backend Developer at IBM India Pvt Ltd. in Bangalore with an annual package of ₹15 LPA and an on-hand salary of ₹12 LPA. His family income rose dramatically from ₹1,00,000 to ₹13,00,000 per year. Grateful for the support, Yash now feels inspired to help others and highly recommends FSF to students in need, believing in its lasting impact on young lives.

## TWO DECADES OF GROWTH, GRATITUDE, AND GIVING BACK

Two incredible decades and many more to go!! Feels like just yesterday I was waiting in the UWAY Office (now where the actual office is!) for my first ever interview for the FSF student loan. I was so nervous but Linda ma'am, Chawla sir, Amit sir, Tinoo ma'am, Yasmin ma'am, Nilam ma'am, Munawar sir, Jacky sir, and all the staff and trustees made sure that the process is as smooth as it could be. I still remember the day so clearly as the precious memory when I became part of this UWB FSF family. And now, seeing this family grow with new students and staff, it makes me feel blessed and proud.

Over the years, this journey grew stronger not just with their financial support through the program in my educational journey but showing me the benevolent side of my life—volunteering. Previously the events were managed by the staff but one thing led to another and a bunch of students decided to step in and take the lead. It has been so many years being part of the volunteering team yet every time it feels different. (I'm so happy that I have got a family where I can share, grow, and learn.) From being the shy girl to sharing stage with Linda ma'am for delivering a presentation together in one of the get-togethers, participating with like-minded people, making friends/family for a lifetime, sharing leadership experiences, days and days of planning how we can make this get-together a successful event than the last. Not to forget the last minute changes, discussions, and backup plans! I'll forever be indebted to what the UWB family has given me—wings to my dreams!! Also, it has been 2 years since I've been missing these events, but I would encourage every student to come, meet, participate, celebrate this incredible family and the journey!

**RUCHI YEVLÉ**

(FSF 2012)

# FUSION STUDY FOUNDATION

## WHEN SUPPORT FEELS LIKE FAMILY

I am Chirag Upadhyay, father of Aayush and Pratvi. As parents, my wife Falguni Upadhyay and I have always dreamed of giving our child every possible opportunity to grow, learn, and succeed. But sometimes, it takes the support of a larger family — and for us, United Way of Baroda has truly become a part of that family. We are deeply thankful for the financial assistance UWB has provided to our child. But more than that, we are truly grateful for the way you have helped nurture his confidence and ambition. The interview process was not only well-structured but also warm and encouraging. It wasn't just about selecting candidates — it was about believing in them. That belief gave our child the motivation to aim higher and trust in his own potential.

As you celebrate 20 years of dedicated service, please know that your impact goes far beyond financial support. You uplift families, restore hope, and help shape brighter futures. We are proud and thankful to be one of the many families you have touched.

Thank you for everything.

Warm regards,

**CHIRAG UPADHYAY & FALGUNI UPADHYAY**  
PARENTS OF AAYUSH AND PRATVI UPADHYAY

# THE PILLARS OF FSF



"I joined FSF in 2019, and it has been a journey of learning, growth, and purpose ever since. This was my first job in a social work setup, and it opened my eyes to the real impact we can make. Under the mentorship of Linda Ma'am and Nilam Ma'am, I grew not only professionally but also personally. This project now holds a special place in my heart because I truly believe that education is the key to transforming lives.

- Meera Trivedi

Project Coordinator - Education, UWB

"Here at FSF, I improved my skills in building relationships, communication, multitasking, and time management. My primary responsibility has been handling repayments from students, which gave me deeper insight into their behavior and thinking. I'm proud to have successfully collected repayments even from old and irregular students. I am truly grateful to Meera Ma'am, Nilam Ma'am, and Linda Ma'am for their constant support and guidance throughout my journey."

- Reshma Helaiya

Project Officer - Education, UWB

"Over the past three years, my journey with the Fusion Study Foundation project under United Way of Baroda has been both enriching and transformative. From managing scholarship disbursements to conducting home visits and preparing financial reports, the experience deepened my understanding of education's power to change lives and strengthened my professional skills in project execution and stakeholder engagement."

- Nishi Shah

Project Officer - Education, UWB



# OUR JOURNEY

A 20-year journey fueled by belief, built on compassion, and driven by a shared mission to make education accessible for every deserving student.



# Journey from 2005 to 2025 and still counting



# Journey from 2005 to 2025 and still counting



# Journey from 2005 to 2025 and still counting



Two decades of igniting minds, inspiring hearts, and influencing generations



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