

December 16, 2011

HELP A DESERVING DISADVANTAGED INDIAN FAMILY TO START A NEW LIFE
If you might have even a few Dollars, Rupees, etc. to give, or know someone who might, please read this.

Written by Mr. and Mrs. Marie and Jackson Wu, Founders and Directors/Trustees
Foundation for Divine Living
USA 501(c)(3) nonprofit public charity since 1995

The Be Happy, Healthy and Whole Project
Registered Indian Charitable Trust since 2011

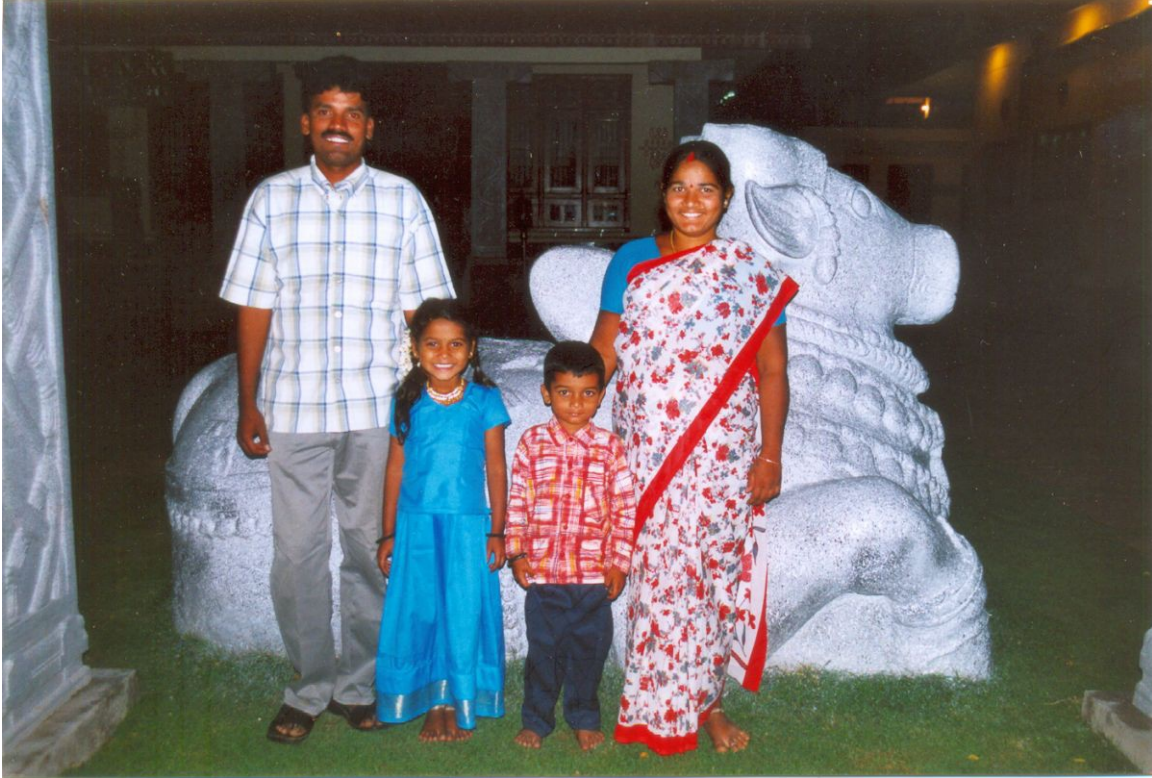


Photo 2005-2006

Srinivas

His wife, Shakuntala

Daughter

Son

Sai Bindu

Pawan Kalyan

Srinivas is the name of the man who is a foundation for this family of five spanning three generations (his mother is pictured in a photo further on). We met him soon after we had moved to the village of Puttaparthi in India from the United States in December 2005.

Puttaparthi is the birthplace of the spiritual leader named Sathya Sai Baba who recently passed away on April 24th, 2011.

Srinivas is today 33 years old, born April 10th, 1978 (We are counting the age in Western terms. In India, the day one is born is considered one's 1st birthday, and therefore what in the West is considered the 1st birthday a year after the day of birth, is considered in India the 2nd birthday. So in Indian years, he is 34. Throughout, we will use the Western age). When he was around 7 or 8 years old, his father died in a tragic accident at the age of 38. His father was an employed tractor driver. It was a rainy night and visibility was low. While driving his tractor under these poor conditions, he had a head-on collision with a bus, and as a result he passed away.

For the wife and children he left behind it was, to say the least, disastrous. Srinivas has an eldest sister (born 1973), an older brother (born 1975) and a younger brother (born 1980).

In India, especially in poorer, less educated families, it is common that the father is the main or sole breadwinner, and the mother (who is often "unskilled" and "illiterate") primarily takes care of the

home and the children, perhaps doing odd menial jobs for small pay here and there to supplement the father's income if possible.

Before the father's death, the children were provided for and were going to school. Now the family was left fatherless, and essentially income-less. Srinivas's mother, named Shankara Ma, worked as hard as she could, but it was not enough for the three eldest children to be able to continue schooling. They were living day to day, often with only enough just to eat, and sometimes not even that.

At the tender age of 7 or 8, Srinivas had to quit school and start working to be able to feed himself and if possible help feed the others. At first, he would do some menial labor for a rich person in exchange for food only, no money. Eventually, he started working growing rice to earn what little he could, about 50 Indian rupees (about US\$1) per day. At the age of about 14-15 he began doing painting work for a contractor. With this job he would earn from 50 to 100 Indian rupees per day. (That sum is equal to about US\$1-US\$2 per day). He continued this work until the age of nearly 21 when his mother and her brother (Srinivas's uncle) arranged his marriage, as is customary in India.

He was married on January 21st, 1999 to his wife, named Shakuntala, with whom he is very happy. He has told us on many occasions that she is a very good wife and that he feels quite fortunate. Arranged marriages, in which the newlyweds are sometimes practically complete strangers when they are married, as was this case, can often not work out so harmoniously.

As soon as he was married, he changed profession and began driving what is called in India an Auto-Rickshaw (see photo below), or simply an "Auto". In other East Asian countries they are sometimes called a "tuk-tuk". You can think of it like a bicycle rickshaw with a motor that uses gasoline/petrol, or a low-end small taxi with three wheels and no doors. At first, he rented one for 80 Indian rupees per day (a little under 2 US dollars) in 1999, and by 2007 the price had risen due to demand in rapidly growing Puttaparthi to 150 Indian rupees per day (a little over 3 US dollars).



Within just over nine months of their marriage, Srinivas and Shakuntala gave birth to a daughter on October 28th, 1999, named Sai Bindu. A little over a year later they bore a son on December 8th, 2000, named Pawan Kalyan. Living with this family of four is Srinivas's mother, Shankara Ma, who prefers to live only with Srinivas, and not with her other children. Perhaps we could interpret her clear preference as an observation on her part of Srinivas's good character and qualities.

Supporting this family of five spanning three generations, Srinivas worked driving his Auto in Puttaparthi. In 2008, he had saved enough money that he could take a loan from a bank and purchase his own Auto-Rickshaw, and thus make payments to the bank instead of paying rent, gaining equity. Though generally considered a difficult low income profession across most of India reserved for

uneducated men (we have never seen a woman driver), making a decent livelihood was possible for Srinivas because the living presence of Sai Baba attracted over hundreds of thousands of people to regularly come to Puttaparthi on spiritual pilgrimage, from within India, and from nearly all countries around the world.

Today his daughter, Sai Bindu, just recently turned 12 years old. She attends a private school and lives with her parents. Her tuition costs 10,000 Indian rupees per year (about US\$210-US\$220). He hopes when she is of marriageable age, to find her a good husband. Broadly speaking, in traditional Indian culture when a woman is married she is considered to leave the family of her birth on very profound levels (including changing ancestral lineage (called "Gotra" in Sanskrit), for example, and to join the family of her husband. A rough analogy could be that a woman getting married would change her great, great, great... grandfather all on the fathers' sides, from the one she was born with to her husband's. She leaves her "family tree" of birth, and becomes part of the "family tree" of her husband. There are also some Indian sub-communities in which the "Gotras" are matrilineal, not patrilineal). The converse is of course, when a man is married, his wife leaves her family of birth, and joins his family. This is true in many East Asian cultures, and is deeply woven and integrated into the entire social fabric and structure, and may seem enigmatic at first from the point of view of modern Western culture and thinking.

His son, Pawan Kalyan, just turned 11 years old on 8 December 2011. Srinivas wants the best education for his son, and is paying for him to go to a high quality private boarding school in the city of Anantapur, about two hours bus ride away from Puttaparthi, at a cost of 30,000 Indian rupees per year (approximately US\$650 per year) which is relatively a lot of money for someone in his profession who earned an average of about 7000 Indian rupees per month (approximately US\$150 per month or US\$1800 per year).

Approximately half of Srinivas's annual income was paying for his children's education.

The schoolmaster has told Srinivas that his son, Pawan Kalyan, is quite intelligent and has bright prospects for his future. His grades are high, over the 90s. He speaks English well (Srinivas himself speaks only a little broken English, and of course his native tongue Telugu, of which he can barely read nor write having quit school so young, and some Hindi. His wife and mother do not speak English). At the tender age of 10, he already feels he wants to become a doctor, a goal which Srinivas is quite happy to support. Srinivas hopes that his son will succeed in his aspirations, will earn a good living, with more opportunities than Srinivas himself had, and with his available time give free medical help and service to the poor and needy Indian population, which Srinivas sees around himself every day, and which touches his heart.

However, as mentioned above, Sathya Sai Baba recently passed away in April 2011. As a result there has been a significant drop in the number of pilgrims coming to Puttaparthi, both from within India and abroad. Many businesses of all sorts are suffering economically in Puttaparthi, especially those which are more dependent upon the visiting population of both Indians and foreigners.

Srinivas is one of those who are more affected. His income has dropped significantly and at this point he and his family are living day to day, feeding themselves on the previous day's income. He has a savings of a mere 1000-1500 Indian rupees (about US\$22 -US\$33) in case of emergency. On the occasions when we have seen and spoken with him over the last few months, we have observed that he was visibly distressed, and our hearts went out to him.

One significant concern of his is of course financing his children's education. Due to lack of funds, he is already late with the tuition payment for his daughter's schooling, by the kindness of the schoolmaster who is willing to wait. Also, from what we understand, the Indian Government public school system behaves with a strict rule: public education is free (though the quality is generally considered significantly less than in private schools), but if you remove your child from the public school system and enter him/her into a private school, you are not allowed to return into the public

school system. So if Srinivas cannot afford to continue paying for his children's education, he cannot enter them into the free public school system, which leaves him and his family in quite a quandary.



Photo Pawan Kalyan's 10th Birthday, December 2010

Pawan Kalyan
traditionally being fed his birthday cake, at the Anantapur boarding school

At this point, it may be useful to share with you some of our observations of Srinivas over the nearly 6 years during which we have known him. From the day we met him when he took us as clients for the first time in his Auto-Rickshaw, sometime around January 2006, we felt a goodness in him and a brotherly love for him. Immediately, and from that point on, he became and has remained our number one preferred Auto driver, and we have met probably hundreds of other drivers in Puttaparthi. Whenever we have needed an Auto, we thought to call him first and foremost, among the few drivers we kept on our list. He has a soft heart, a kind and gentle nature, and a humble demeanor. He is not a "perfect" person, and he has made his mistakes with us, as any human being can, but deep down inside we have always felt a profound loving rapport with him. We have never seen him act violently, or lash out angrily. We do not perceive him to be prone to harbor hatred, jealousy or ill will towards others, nor behave with greed or craving for money, possessions and the like. He has a devout and pious spirit, and wishes good for others. As for his spiritual beliefs, he feels God transcends religions, and is also found in religions. He is happy to pray to the names and forms of God in different religions such as Hinduism, Christianity, Islam, etc.

With our brotherly affection for him, his visible distress, as already mentioned, touched our hearts and evoked in us a wish to be able to help him somehow. Not just superficially with a little money to supplement his dropped income, but deeply, profoundly: to help him solve his problem in a meaningful and lasting manner.

Thus the idea came to us to help him to change his profession entirely. To start a new life, so to speak, for himself and his family. To start a new business that would earn what he needs for his family and his children's education, with less struggle and worry, and with more joy and stability.

When we shared our idea with Srinivas, we saw his distress transformed before our eyes into happiness and hope. He shared with us that he would be happy to quit working as an Auto driver, as it

is among other things, difficult unrewarding work as well as heavy wear and tear on his body, particularly his back. After some research and discussion with some local successful business people who have remained relatively untouched financially by the local economic depression, and with local bankers, the direction has made itself clear. What we see is that Srinivas can open a family run business, a Bakery in a commercial area about 10 km (6 miles) from Puttaparthi town, next to Sathya Sai Baba's world-renowned Super Specialty Hospital (which offers completely free humanitarian medical care at world class modern standards in tertiary care medicine, including Cardiology and Cardiothoracic surgery, Plastic surgery, Urology and Ophthalmology).

Srinivas has told us that when he first shared this idea with his wife and his mother, they both also became enthusiastic and hopeful, their distress transforming into joy at the prospect. They both loved the idea and were eager at the chance to be able to work with him as a family and participate in the earning of the income, as opposed to the current situation where everything depends upon him driving his Auto. For example, with the Auto if he is ill he cannot work and there is no income, whereas with a family business that hazard is not there. Srinivas also sees that his children can participate when they are home from school and have finished their schoolwork. This idea also makes him feel happy and hopeful; to be and work together as a whole family.



Photo 2009

Srinivas

**His Mother
Shankara Ma**

**His Wife
Shakuntala**

**Daughter
Sai Bindu** **Son
Pawan Kalyan**

Photo Description: *Celebrations and Reunion of the family after Srinivas completed a spiritual observance of 40 days during which he did not see his family at all. He worked as usual during the day, but would eat only one meal per day at 1 PM. At 6 PM he would join a group of a total of 10 men on the same spiritual observance at a retreat site, participating in worship (puja) for 1 to 2 hours, followed by devotional singing and music (Bhajan) retiring at 10 PM with perhaps a little milk and bread before bed. Each morning he would awaken at 4 AM performing ablutions with only cold water, and no shaving (hence his full beard which he does not usually wear) followed by morning worship (puja) before going to work.*

Also, the bankers with whom we have spoken, (despite the obvious economic depression in Puttaparthi, and the fact that most if not all of the ±10 banks in Puttaparthi are not giving new business loans at this time but are focused on recovery), have agreed that it is a good idea to start a Bakery in the proposed location. There is no bakery there at the moment, and they feel that it would have a good chance of success and would be well received. One banker (located next to the Super Specialty Hospital and not in Puttaparthi town) has already agreed that he would be willing to give a new business loan for this endeavor, with one third the value of the loan as collateral. Especially given the local economic depression, we consider this banker's willingness and support as a strong positive affirmation that we are on the right track, because normally no banker would lend money to a business that he believes will fail.

More good news: Srinivas has already discussed and agreed with the owner of a successful bakery in Puttaparthi town (which is one of those few businesses relatively unaffected by the local depression because it is not so dependent on the pilgrimage population), that the owner will train him in running a bakery, teaching him everything he needs to know, over a period of two months at a cost of 10,000 Indian rupees (around US\$210 -US\$220). Of course, not wanting to create more competition, the condition is that Srinivas must not start his bakery in Puttaparthi town. The owner has agreed that starting a bakery by the Super Specialty Hospital is okay with him.

To summarize the situation and our fundraising goals:

- 1) Srinivas hopes to start his two month bakery training period as soon as possible in 2012.
- 2) He would require 10,000 Indian rupees (around US\$210 -US\$220) to pay for his training.
- 3) During his training period of two months, he would not be earning any income, and would require enough money to pay for his family's living expenses. We have calculated that his minimum need would be approximately 5000 Indian rupees (about US\$110) per month, and to feel more comfortable would be approximately 7000 Indian rupees (about US\$150) per month. We hope to raise enough money to help him with the more comfortable amount.
- 4) According to the bakery owner with which Srinivas will train, the startup cost for all materials would ideally be 100,000 Indian rupees (about US\$2100-US\$2200), but if necessary can be done with a little less money.
- 5) To rent a space for the bakery would require a deposit of 10,000 Indian rupees (around US\$210 -US\$220) and a monthly rental of around 1300-1500 Indian rupees (about US\$30) per month. We wish to raise the deposit amount, and the monthly rental will be paid for by the bakery's income.
- 6) During the initial few months as the bakery gets off the ground, we would wish to be able to supplement their growing income to help cover their living expenses, and taper it off eventually completely. We estimate perhaps 6 months, and if we start at a full 7000 Indian rupees (about US\$150) per month and gradually decrease ending at 0, we can approximate an average of 3500 Indian rupees (about US\$75) per month for six months which equals 21,000 Indian rupees (about US\$450) in total.
- 7) The bankers reason that it could be better to take a loan to start the business rather than to gift the family the entire sum, because in their thinking that would keep Srinivas and his family more responsible because of their monthly payments. We understand that logic, and if necessary we will take a loan, but we prefer if possible to make it a gift. Not that the family won't make mistakes, and not that there won't be other losses due to erroneous decisions as they learn to run their new business - but because of the brotherly love, we would wish to be able to help our brother with a gift, if that was possible. A bank loan of 100,000 Indian rupees (about US\$2100-US\$2200) at 14% interest per annum for three years comes to a monthly bank loan re-payment of about 3400 Indian rupees (about US\$75), a burden which we wish we could spare Srinivas and his family in their "new life", to give them a good launching for a prosperous future.

Here is a chart summarizing the goal amounts described above (The US Dollar is unusually high vs. the Indian Rupee at the moment, so we have used a conservative exchange rate of about \$1 US = 46.5 INR) :

Purpose	Amount in Indian Rupees (INR)	~ Amount in US Dollars (USD)
a) Bakery Training 2 months	10,000 INR	215 USD
b) Living Expenses For 2 Months	14,000 INR	300 USD
c) Bakery Startup Costs (Materials)	100,000 INR	2150 USD
d) Bakery Space Rental Deposit	10,000 INR	225 USD
e) 6 Months Tapering Off Support	21,000 INR	450 USD
TOTAL GOAL	155,000 INR	3,330 USD

If we could not raise the total of 100,000 Indian rupees for **c)** and needed to take a loan with collateral of 35,000 Indian rupees, the total goal would be reduced by 65,000 Indian rupees; and if for **b)** and **e)** we were only to cover their minimum needs rather than their comfortable needs, the total goal would be reduced by an additional 10,000 Indian rupees - the minimum reduced total goal is reflected here below:

MINIMUM (REDUCED) GOAL	80,000 INR	1,725 USD
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If you can help with even a few Dollars, Rupees, etc. it would be gratefully received. Every little bit counts, and many little bits can add up to a lot. Also if you know of anyone whom you feel might be open to helping, could you please forward this information to them?

For your information, we (Marie Wu and Jackson Wu) are not paid any salary by our charities in the USA and India. Our food, lodging and basic personal needs, as well as our basic business operating costs, are already provided for by a small corpus/endowment fund set aside for these purposes. Therefore any funds which we raise are not needed to remunerate us personally in any way, nor pay for our current basic operation costs at all. In other words, every cent and/or rupee, etc. which you donate will go directly to the benefit of this Indian family. If there is money left over, it will remain in the funds of our charities and will be used fully to fund future humanitarian projects which we already have in mind. More information on these projects is, and will be, available on our website, www.divineliving.org, as they develop.

Whether you choose to donate or not, if you wish to be informed of the family's progress by e-mail, a.new.life@divineliving.org write us at: with the word "SUBSCRIBE" in the subject line and no text in the body. You can unsubscribe at any time by sending an email to the same address with "UNSUBSCRIBE" as the subject.

HOW TO DONATE

FOR DONATIONS IN US DOLLARS:

All donations are fully tax-deductible under US law.

1) If you have a PayPal account, you can send money directly to our PayPal e-mail address:

a.new.life@divineliving.org

Please send the money through the "Send Money" tab, then under the "Personal" tab as a "Gift", to avoid service charges. If you would like a receipt for US tax purposes, let us know and we will e-mail you one.

2) Personal checks, money orders, bank checks, travelers checks, etc. in US Dollars can be sent directly to our financial institution in the USA for deposit. Make payable to "Foundation for Divine Living". On the back of the check, please write "For Deposit Only" and below it, our account number "9319814605". This is the minimum that is necessary, but you can include a note for the financial institution if you wish. The mailing address is:

FTF CREDIT UNION
P.O. Box 60057
City of Industry, CA 91716
USA

Kindly also send us an e-mail to a.new.life@divineliving.org so that we know to look out for it, and to inform you that we have received it successfully. If you would like a receipt for US tax purposes, let us know that as well and we will e-mail you one.

3) Electronic bank transfers or wires are acceptable. Please send us an e-mail to a.new.life@divineliving.org and we will reply with directions on how to proceed.

4) With a major credit card, you can make a donation through our website donation page: <http://www.divineliving.org/Donations.html#Credit> . For your information, in this case we will be charged approximately 3-4% in service charges.

FOR DONATIONS IN INDIAN RUPEES FROM INDIAN BANKS:

1) You can NEFT (National Electronic Fund Transfer) from your Indian Bank to our Indian Bank Account, online or in the branch. If you are unfamiliar with the process, you can ask your bank to do it for you.

The necessary information for a NEFT to our account is:

Name on Destination Bank Account: THE BE HAPPY, HEALTHY AND WHOLE PROJECT
Destination Bank: (THE) DHANLAXMI BANK (LTD)
Destination City: PUTTAPARTHI
Destination Branch: PUTTAPARTHI
IFSC Code: DLXB0000225
Destination Account #: 022500100012244
Destination Account Type: SAVINGS

Kindly if possible also send us an e-mail to a.new.life@divineliving.org so that we know to look out for it, and to inform you that we have received it successfully. If you would like a receipt for tax purposes, let us know that as well and we will e-mail you one.

2) Personal Checks, Demand Drafts, etc. in Indian Rupees from an Indian Bank, made payable to "The Be Happy, Healthy and Whole Project", can be sent to our PO Box by registered post:

The Be Happy, Healthy and Whole Project
c/o Jackson Wu or Marie Wu
PO Box 132
Puttaparthi 515134
INDIA

Kindly if possible also send us an e-mail to a.new.life@divineliving.org so that we know to look out for

it, and to inform you that we have received it successfully. If you would like a receipt for tax purposes, let us know that as well and we will e-mail you one.

If you prefer to send by courier, we recommend ONLY Professional Courier among all the Couriers in Puttaparthi. Since Professional Courier will not deliver to a PO Box, email us at a.new.life@divineliving.org for our physical address.

FOR DONATIONS IN ALL OTHER CURRENCIES:

1) If you have a PayPal account, you can send money directly to our PayPal e-mail address:
a.new.life@divineliving.org

Please send the money through the "Send Money" tab, then under the "Personal" tab as a "Gift", to avoid service charges.

2) Personal checks, money orders, bank checks, travelers checks, etc. in any major currency (Euro, UK Pounds, Aus \$, Can \$, Jap Yen, etc.) made payable to "Foundation for Divine Living", can be sent by registered post to our PO Box in India:

Jackson Wu or Marie Wu
PO Box 132
Puttaparthi 515134
INDIA

Kindly if possible also send us an e-mail to a.new.life@divineliving.org so that we know to look out for it, and to inform you that we have received it successfully.

3) Electronic bank transfers or wires are acceptable. Please send us an e-mail to a.new.life@divineliving.org and we will reply with directions on how to proceed.

4) With a major credit card, you can make a donation through our website donation page: <http://www.divineliving.org/Donations.html#Credit> . For your information, in this case we will be charged approximately 4% in service charges.

CONCLUSION

Whether you donate or not, we thank you for having come this far with us. Again, if you know of anyone whom you feel might be open to helping, kindly forward this information to them.

Kind Regards,



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