

# APTA Sthree Dhanam Operational & Validation Guidelines



February 2020

APTA Sthree Dhanam Committee

# Table of Contents

<b>Introduction to APTA Sthree Dhanam:</b> .....	3
<b>Key Success factors for APTA Sthree Dhanam:</b> .....	5
<b>APTA Sthree Dhanam Items, Budget and Vitharana Veduka:</b> .....	8
<b>Key factors in execution of APTA Sthree Dhanam:</b> ..	10
<b>Beneficiary Validation:</b> .....	13
<b>Stage 1 Validation:</b> .....	15
<b>Stage 2 validation:</b> .....	18
<b>Stage 1 validation form format:</b> .....	21
<b>Stage 2 Validation form format:</b> .....	23
<b>Final Validated list of APTA Sthree Dhanam beneficiaries' format:</b> .....	25
<b>APTA Sthree Dhanam Enrolment form format</b> .....	27
<b>APTA Sthree Dhanam FAQs</b> .....	30

## **Introduction to APTA Sthree Dhanam:**

Sthree Dhanam is an age-old tradition of our community and is a way of parental support extended to the new bride during the marriage time. This is a forgotten tradition amongst the economically weaker sections of our community.

During the year 2019, APTA has come up with the Sthree Dhanam service offering, as it involves both service and tradition. APTA has adopted this Sthree Dhanam as its service initiative with a goal of covering the entire universe of eligible brides of our community.

The first APTA Sthree Dhanam Committee was formed by the APTA Executive and the Board on its adaptation after various deliberations in June/July of 2019.

The committee has started off with this service initiative with an ultimate goal of high visibility to "APTA" for offering itself as a platform for this noble cause and to "Sthree Dhanam" as a tradition and service to community brides with a potential to take APTA to the leadership position among the Indian charitable organizations in USA.

With the guidelines of service commitment, transparency and Inclusiveness coming from the APTA Board and the Executive, the APTA Sthree Dhanam committee quickly became operational coming up with the Tagline, guidelines and the process to follow with everything being first time as there were no show case examples to follow in any other charitable organization.

Multiple deliberations, Q&A sessions, FAQs on APTA Sthree Dhanam were held within the Sthree Dhanam committee and within the various groups of APTA and the general body of APTA

before the committee came up with acceptable norms and process.

A careful and conscious approach was adopted by the Sthree Dhanam committee in letter and spirit to avoid any individually driven visibility and interest while working on Sthree Dhanam. The policies were also designed to be transparent and to make the service initiative to self-sustain than being a burden to APTA finances.

While the enrolment process was initiated in September/October, the first Fundraiser and the first Vitharana Vedula was held in December of 2019.

These procedural guidelines note is written as documented note of the process re-engineered after the team's experience and feedback from various people from its initial year of operations in 2019.

This is small step towards standardization and bench marking of systems and procedures that could be of some to help to the APTA member community and other Aptulu to understand and appreciate the outlook and approach for this service offering.

# **Key Success factors for APTA Sthree Dhanam:**

- 1. Inherent Strength & Adaptability**
- 2. Transparency**
- 3. Inclusiveness**

## **Inherent Strength & Adaptability:**

Sustainability of any service initiative primarily depends on its inherent strength and the respect it commands by virtue of its nature. In addition to this the adaptability of the service initiative by the charitable organization takes it to the next level in terms of spread and reach. This can happen by the sheer virtue of the organizational band width. A top down approach of the organization is the best possible way to take it to the various corners of the community.

Incidentally it is the organizational top down approach that is adopted for this Sthree Dhanam initiative in APTA that has resulted in its quick adaptation & acceptance among the member community and among the Aptulu of the Telugu speaking states of AP and Telangana.

The strength and respect of Sthree Dhanam as a tradition and as an adopted service was widely evident with the respect that it had demonstrated in its very first fundraiser and in its very first Vitharana veduka in 2019.

## **Transparency:**

Transparency always takes the service initiative and the organization that it has adopted, to the next level of strength and credibility. The transparency in the ethical practices in the

financial, operational and delivery would make the service initiative more strong, acceptable and self-sustainable.

Creation of the donor webpage giving the details of the current year and year to date info by every donor of over \$100.00 lead to not only to a huge transparency but would inspire others to donate as well. It is also a way of recognizing the donors who would be supporting the cause for years. The donations are not restricted in USD and it could also be in any other currency like the INR.

A separate checking account, an email for any Zelle transfer and also an exclusive PayPal account was created by the Treasury as a part of encouraging the financial transparency and this has proved to be one of the key factors for the fund raiser success in 2019.

### **Inclusiveness:**

Inclusiveness plays a major role of the service initiative success at the Macro level. This inclusiveness takes it to the deeper levels impacting an unbelievable spread and reach of the service initiative.

Inclusiveness would be higher with the greater involvement of the member community in USA and with the inclusion of local Aptulu in the Telugu speaking states of Andhra Pradesh and Telangana.

The possibility of inclusiveness would increase with the increased number of discussions, and with the regular Q&A sessions at the regional, state, small and big gatherings and conventions of the member community. These discussions and Q&A sessions would clear any and all ambiguities of the concerned member and a happy clarified member would be very happy to take the ownership and advocate the cause.

Inclusiveness of local Aptulu in the Telugu speaking states of AP and Telangana is very crucial for the successful execution and delivery of the service in these states. We could take their help and involve them in the program enrolment, beneficiary validations, Vitharana Veduka events and in fund raisers in India.

The help and support of our APTA member who have gone back to these states would be immense in taking the service initiative to the next level.

An effort was made to involve the local Aptulu with the first Vitharana Veduka held in the year 2019. This has not only resulted in no cost liability to APTA for the event but also has inspired the other local Aptulu to come forward and commit to help us for the future upcoming events as well. We would continue in this direction for the improved spread and reach of the service initiative.

## **APTA Sthree Dhanam Items, Budget and Vitharana Vedula:**

The Sthree Dhanam budgeted amount for one marriage is set at USD 400 out of which 10% would go towards the backend operational expenses of APTA and from the remaining an amount of about INR 25,000 to be spent towards Sthree Dhanam items which are utility based in nature as that could be of comfort to the newly married bride.

Currently the Sthree Dhanam items include Refrigerator (185 liters/ Energy star), Two Burner Steel Gas stove, Pressure cooker (5 Liters), Steel utensils covering dinner plates, glasses and storage items, etc.

The reason for not including any wooden furniture items or metallic almirah or cupboards was the issue of transportation and logistics issues.

These items can change from time to time but would not include any self-employment or revenue generating items as they could be different to each beneficiary and that it could change and dilute the basic purpose of Sthree Dhanam which is a traditionally driven service. However, the budget would be at INR 25,000 per bride.

Disbursement of Sthree Dhanam to the validated/approved beneficiary is done in a Vitharana veduka that will be done once in 6 months covering the beneficiaries of the last 6 months.

The place and venue will be decided and published at least a month in advance and the same will be informed to the selected beneficiaries so that they can take the delivery of the items in person.

The following factors are to be considered while choosing the place & venue for the Vitharana Vedula:

1. A place that is convenient to the maximum number of beneficiaries
2. A place where we can have inclusiveness of local Aptulu
3. A place that can give the visibility to APTA and also to the Service offering
4. A venue where we can get basic facilities from local Aptulu as a courtesy
5. Any small expenses can be taken care of by the attending APTA member

The presence of an APTA executive/Board member along with at least one Sthree Dhanam Committee member would be an added comfort & Bharosa to the local community and the beneficiaries.

With the approach of inclusiveness and involvement of local Aptulu, it would always result in the increased spread and reach for APTA and for its service initiative but would also be helpful in meeting the local challenges we come across while conducting the event.

The above outlook was proven successful when followed in 2019 and the same could be adopted going forward with any changes as needed and appropriate.

## **Key factors in execution of APTA Sthree Dhanam:**

1. Enrollment
2. Validation of Beneficiaries
3. Purchase logistics

### **1.Enrollment of Beneficiaries:**

Any potential beneficiary from the Telugu speaking states of Andhra Pradesh and Telangana can enroll for the program with a reference from any APTA life member, if she is over 18 years and if her own & her parental income combined is less than INR 5.00 lakhs. The enrollment is through an application process.

Since the goal is to cover the entire universe of the eligible brides of our community, it can happen only with the full involvement of the APTA member community. It is essential that every member takes some time over the weekend or at their convenience to connect to his/her native place to enroll the potential beneficiaries to the program.

It is also essential that the member community involves this Sthree Dhanam service as a part of their topics for discussion in their small community get together in the USA and also while they are visiting their native places in India.

Given that there is no cap on the number of beneficiaries that one can refer and also that no compulsion on donation, the member initiative could help a great deal in the enrolment of the beneficiaries from their native place. This way they would be helping the under privileged brides of our community from their respective villages.

The APTA life member plays a very key role in referring a beneficiary, as he/she would be the primary person of contact to both the beneficiary and to the APTA Sthree Dhanam committee for any clarifications they may have.

If any referring APTA life member feels that the physical living conditions of the potential beneficiary are superior then he or she should not be referring them at all, even in the event of their having the required paper work that would make them eligible as it would be impacting the less fortunate brides of our community.

The major responsibility falls on the referring APTA life member as this Sthree Dhana Vitharana is not in any way equivalent to any freebie distribution or to any event related sweets distribution.

Every APTA life member while referring a beneficiary, shoulders the responsibility of APTA Sthree Dhanam goal of covering the eligible brides of our community and also carries the huge trust reposed on them by the donor community.

After the actual wedding, the beneficiary is required to submit the following documents through their referring APTA life member for the review and consideration by the APTA Sthree Dhanam Committee.

1. Duly filled in application form
2. Age proof document-Either Aadhar or 10th class certificate
3. Wedding card with wedding photo
4. Income proof- White card or salary certificate.
5. Self-declaration of their living conditions

It would be the responsibility of the referring APTA life member (Referee) to submit the above documents to the Sthree Dhanam committee with their recommendation.

A copy of the enrolment application is provided in page 16 of this note for your ready reference.

## **2.Validation of the Beneficiary:**

There will be a 2-stage validation process.

In stage 1 validation, the documentation will be verified for its appropriateness.

In stage 2 validation, the living conditions of the beneficiaries will be verified.

Stage 1 & 2 of validation is discussed at length under separate chapter of this note to ensure clarity and to avoid any ambiguity at every stage of validation.

## **3.Purchase and Delivery Logistics:**

It is very highly challenging to buy these Sthree Dhanam items from vendors in India as all of these items are not available with one vendor and also that no vendor is willing to deliver the items on credit.

It is also challenging since no Indian vendor wanted to accept check in US Dollars. However, we could resolve this issue in 2019, by requesting a local friend of APTA to buy all the items in the name of APTA and then reimbursing him the same with a check in the USD.

All the vitharana items will be delivered to the beneficiaries during the vitharana veduka and the beneficiaries are required to take the items with them to their place of living. Since all the vitharana items were permitted to be carried in person and can be transported in a bus, they could take it with them the same day.

## **Beneficiary Validation:**

The most challenging factor for execution and delivery of APTA Sthree Dhanam service initiative is the process of Validation.

So, it is deliberated here in detail as a separate chapter covering the assumptions, role play, outlook, approach and judgmental assessment involved in stage 1 and stage 2 of the validation.

### **Assumptions to be kept in mind:**

Every validating member has to be clear about the following assumptions while validating a potential beneficiary either at any stage of validation.

1. Majority of the beneficiaries would be from the rural segment of the Telugu speaking states, hence the communication either in English or in Telugu may not be to the expected level of sophistication.
2. It is to be understood and appreciated that most of the beneficiary's parents are illiterate.
3. Any conversation with the beneficiary or parents should be more of understanding and appreciative by nature.
4. The approach of the validating member towards the beneficiary should always be comforting, cordial and courteous.
5. Any validating member should clearly understand that it is not practical for us to expect an understanding of APTA and its Sthree Dhanam program either by the beneficiary or her parents. It is possible for the beneficiary to have forgotten about APTA or Sthree Dhanam even after the referring member has explained about APTA and Sthree Dhanam service offering. So the beneficiary's knowledge of APTA or Sthree Dhanam is

not a prerequisite or mandatory to be eligible for Sthree Dhanam.

6. The validating member can always exchange pleasantries and talk about beneficiary's husband to gain a traction in the conversation. But at no point it is warranted to document or even to ask the salary of the husband or her in-laws.

## **Stage 1 Validation:**

Stage 1 validation starts when an enrolled potential beneficiary has applied for Sthree Dhanam after marriage and within 6 months from the time of marriage through an APTA life member reference.

Stage 1 validation involves collection of the following documentation from the referee on the potential beneficiary.

1. Duly filled in application form
2. Age proof document-Either Aadhar or 10th class certificate
3. Wedding card with wedding photo
4. Income proof- White card or salary certificate.

The above 4 documents are to be submitted by the referee to the Sthree Dhanam committee by email at [Sthreedhanam@Ap-ta.org](mailto:Sthreedhanam@Ap-ta.org).

For each beneficiary all the documents should be submitted in 1 email only. Any incomplete documentation will be rejected right at Stage 1 validation by the Sthree Dhanam Committee.

Each APTA life member can refer/enroll any number of potential beneficiaries as our goal is to cover the entire universe of eligible beneficiaries.

At this point of time, It is not compulsory to donate for any APTA life member referring the beneficiaries to the program, as the current committee strongly feels the necessity of every APTA life member taking the ownership of this program and shouldering the responsibility of covering the entire universe of eligible brides of our community.

However, the future committees may review this policy on insisting on the donations coming from the referees as and when the traction keeps increasing.

### **1.Duly Filled in application Form:**

The application form can be filled in either by the applicant or her parent or by the referring APTA life member in the event of beneficiary and parents being totally illiterate.

### **2.Age proof document:**

The referee can collect either Aadhar card or the 10<sup>th</sup> standard certificate as age proof. It is not essential to have both when one is available. A logical presence of mind to be put to use by the validating member while reviewing this piece of information.

### **3.Wedding Card and Photo:**

The purpose of this document and photo is to make sure that the wedding of the beneficiary has taken place in the last 6 months and also to have a copy of the happily married beneficiary with her husband for us to showcase.

### **4.Income Proof:**

We are required to have proof of income in the event of the beneficiary working along with the income certificate or white card of her parents.

In the event of an educated working beneficiary or her parents not able to submit an income certificate they can produce either a monthly salary slip or a letter from their employer indicating their annual salary.

In no event the validating member is required to verify or document the salary of either the beneficiary's husband or her in-laws. Even in the event of the beneficiary sharing the salary

of her husband, that need not be recorded or taken into consideration for the purpose of income calculation.

The validating member should never forget that Sthree Dhanam is purely between the bride and her parents. So, any income outside these 3 is irrelevant.

Stage 1 validation can be documented in a simple format whose columns can be seen one single page.

The stage 1 validation form format is as given at the end of this chapter for a ready reference.

## **Stage 2 validation:**

No applicant will reflect in Stage 2 if she has not cleared the stage 1. Only the accepted beneficiaries from stage 1 will be reflected in Stage 2.

The purpose of stage 2 validation is to mainly ascertain the physical living conditions and the practical eligibility of the beneficiaries under the program.

The accepted list from stage 1 validation should be provided to the validating member before starting the stage 2 validation.

The validating member can gather information about living conditions in many ways.

- 1.By directly contacting beneficiary/ parents,
- 2.By taking help of locally based Aptulu living close to the beneficiary
- 3.From any other known sources the member may have an access

Stage 2 validation involves direct conversation with the beneficiary and her parents by the validating team member.

Before starting the conversation with the beneficiary, the validating member should take the name of the APTA life member who has referred her as a courtesy.

Every validating team member interacting with the beneficiary or her parents should compulsorily spend the initial few minutes of their conversation explaining about APTA and APTA Sthree Dhanam program.

It should be clearly told to the beneficiary that the paper work submitted by her through the referring APTA member is accepted and is in the file.

The living conditions of the beneficiary and her parents can be ascertained by the following questions:

Place of living of beneficiary and her parents

How do they meet their livelihood?

What are the sources of income?

The validating member should know for sure that the beneficiaries falling in the below category are not eligible for sthree dhanam:

1. Beneficiary or parents owning a car, however if they are driving the car and using it for their living as a source of income then they may be exempted.
2. If the beneficiary or her parents were NRI's then they are not eligible
3. If the beneficiary or her parents are gazetted employee of the state or central government.

Even in the event of the validating member realizing ineligibility of the potential beneficiary, still it is not required or warranted to have a conversation that could hurt the esteem of the potential beneficiary or family.

Stage 2 validation needs to be documented in the enclosed format.

The stage 1 validation form format is as given at the end of this chapter for a ready reference.

**Submission process of validated list:**

As and when the validation stage 1 and stage 2 are completed, the final validated list will be prepared by the APTA Sthree Dhanam Committee Chair.

The final list will be circulated among the Sthree dhanam core committee first and then it will be submitted in the standard format and the list will be emailed to the board and executive simultaneously for their concurrence.

The final validation list form format is as given at the end of this chapter for a ready reference.

In the event of any concern the board/ executive will get back to the APTA Sthree Dhanam chair within a week of its submission.

After 1 week after submitting to board and executive the Sthree Dhanam committee will notify the list in APTA website every month for the members to know and see.

The Sthree dhanam committee will also notify referring APTA life member about the approved beneficiaries so that he can in turn advise the beneficiaries.

Any rejected applicant will be notified through the referring APTA life member.

# **Stage 1 validation form format:**

## **Indicate the Month & Year:**

### **Validation aspects considered:**

1. Filled in Application & Referee verification:
2. Age proof
3. Household Income certificate/white card
4. Wedding invitation

### **Validation Team consists of:**

1. Name of the Validation Committee Chair
2. Name of the Validation Committee Member
3. Name of the Validation Committee Member

S. No	Beneficiary Name, Parents Name & Phone Number	Beneficiary address	APTA Member Name, Phone & Status	Age Proof	Income Proof	Wedding card & Photo	Remarks If any

The first 4 columns are common and essential at all stages of validation and should be an accessible information by any member of APTA even at a later date.

As one can notice the first 4 columns above would be common to the forms adopted in the stage 2 validation as well as in the final list of validation form.

The above is just a format and the same could be presented in a landscape layout as the Portrait may not fit in the columns and the info inside it.

This stage 1 validated list would be circulated among all the validating committee member of the APTA Sthree Dhanam.

## **Stage 2 Validation form format:**

### **Indicate the Month & Year:**

### **Validation aspects considered:**

- 1) Physical living conditions

### **Sources of verification:**

- 1) Referring APTA member
- 2) Conversation date with the beneficiary by the validating member of the team:
- 3) Any other 3<sup>rd</sup> party sources like the local Aptulu from the beneficiary location:

### **Validation Team consists of:**

- 1) Name of the Validation Committee Chair
- 2) Name of the Validation Committee Member
- 3) Name of the Validation Committee Member

S. No	Beneficiary Name, Parents Name & Phone Number	Beneficiary address	APTA Member Name, Phone & Status	Job or Source of Income	Actual state of living conditions	Remarks If any

The first 4 columns are common and essential at all stages of validation and should be an accessible information by any member of APTA even at a later date.

As one can notice the first 4 columns above would be common to the forms adopted in the stage 1 validation as well as in the final list of validation form.

Only the beneficiaries cleared in stage 1 validation would reflect in this Stage 2 validation sheet.

The above is just a format and the same could be presented in a landscape layout as the Portrait may not fit in the columns and the info inside it.

This stage 2 validated list would be sent after its completion to the APTA Sthree Dhanam committee chair so that the chair could tabulate the final validated list and send it with his/her comments to the APTA board and The Executive for their concurrence.

# **Final Validated list of APTA Sthree Dhanam beneficiaries' format:**

## **Indicate the Month & Year:**

## **Validation Criteria Adopted:**

- 1) Filled in Application & Referee verification:
- 2) Age proof
- 3) Household Income certificate/white card
- 4) Wedding invitation & Photo
- 5) Physical living conditions

## **Validation Team consists of:**

- 1) Name of the Validation Committee Chair
- 2) Name of the Validation Committee Member
- 3) Name of the Validation Committee Member

S. No	Beneficiary Name, Parents Name & Phone Number	Beneficiary address	APTA Member Name, Phone & Status	Ben Age Yrs.	Parental & beneficiary Annual Income	Wedding date	Remarks If any

As one can notice the first 4 columns are common to the forms adopted in the stage 1 and stage 2 validation.

The above is just a format and the same could be presented in a landscape layout as the Portrait may not fit in the columns and the info inside it.

This final validated list would be tabulated and submitted by the APTA Sthree Dhanam Chair to the APTA Board and the Executive simultaneously for their concurrence

# APTA Sthree Dhanam Enrolment form format



## American Progressive Telugu Association [APTA]

Ap-ta.org

### Application for APTA Sthree Dhanam Program

Please read the following guidelines before start completing your application.

1. Please be advised that, this program is intended **ONLY** for a girl with a minimum age of 18 years who is based in Telugu states of Telangana & AP and whose parental annual income is less than 5,00 lakhs bride.
2. Please complete your application in CAPITAL Letters with BLACK/BLUE ink.
3. Please fill out your application completely. Incomplete applications will not be considered.
4. Scan the filled application and e-mail it to your referrer along with marks memos from 10<sup>th</sup> Class or Birth Certificate and Proof of Family Income (less than or equal to Rupees 5 lakhs per year).
5. Please fill out your application completely. Incomplete applications will not be considered. Scan the filled application and e-mail it to your referrer along with marks memos from 10<sup>th</sup> Class or Birth Certificate and Proof of Family Income (less than or equal to Rupees 5 lakhs per year).

1. Your Surname and Name (As per the records):

\_\_\_\_\_

2. Phone Number: \_\_\_\_\_

3. Parents Phone Number: \_\_\_\_\_

4. E-Mail address: \_\_\_\_\_  
N/A

5. Address \_\_\_\_\_ Door No: \_\_\_\_\_

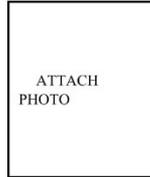
\_\_\_\_\_  
\_\_\_\_\_

Postalcode: \_\_\_\_\_

6. Who Referred you for APTA Sthree Dhanam program from APTA: \_\_\_\_\_  
(Referrer name must be filled by the Applicant)

7. Details of beneficiary education (Fill in Whatever applicable):

Higher Education	Name of Education Institution & Address	Year Passed	Received marks/points





**Information to the Applicant:**

1. APTA reserves the right to verify your information that was provided.
2. APTA has every right to disqualify your application if the above provided information proved to be inaccurate.
3. APTA reserves the right to deny your application if it does not meet eligibility criteria

I affirm that above information is true.

\_\_\_\_\_  
**(Name of the Applicant)**

\_\_\_\_\_  
**(Signature / Thumb Impression of the applicant)**

\_\_\_\_\_  
**(Place)**

\_\_\_\_\_  
**(Date)**

**I vouch for the information provided in this application by my daughter.**

\_\_\_\_\_  
**(Name of the Parent/Guardian)**

\_\_\_\_\_  
**(Signature / Thumb Impression of the Parent/Guardian)**

\_\_\_\_\_  
**(Place)**

\_\_\_\_\_  
**(Date)**

## **APTA Sthree Dhanam FAQs**



### **Frequently Asked Questions**

#### **What is APTA Sthree Dhanam?**

Sthree Dhanam is an age-old tradition of our community and it is a way of Parental support extended to the new bride during the time of her marriage. This is an APTA initiative combining service with the revival of tradition to support the under privileged brides of our community by providing them with the parental support.

#### **Objective / Goal of APTA Sthree Dhanam:**

To ensure that every bride of our community enjoys the privilege of Sthree Dhanam and nobody is left behind because of economic status.

#### **What are the key success factors for this Sthree Dhanam initiative?**

1. Transparency: In all activities covering financials, process, operations and Delivery.
2. Inclusiveness: It is essential that the entire Board, Executive and member community of APTA takes this on their shoulders in order to meet the goal of covering the entire universe of eligible brides of our community under this program initiative.
3. APTA Life member: The high involvement coupled with integrity & honesty of the referee form the APTA member community while referring the potential beneficiary.

#### **APTA role in Sthree Dhanam:**

APTA not only provides the platform for this service offering initiative but also plays the parental role for our community brides.

#### **Why should APTA adopt this service offering?**

APTA is the only Telugu charitable organization in United States of America, that has this unique initiative of combining service and tradition together.

The uniqueness of this program would put APTA in a leadership position among the Telugu charitable organizations in USA.

This initiative will add up to a very high visibility with wider spread and reach

This would lead to the improved image and impact with an organic growth for APTA as a brand.

### How is APTA Sthree Dhanam delivered to the eligible bride?

Not in cash but in kind, by the way of delivering the basic essential/utility items needed for the new bride.

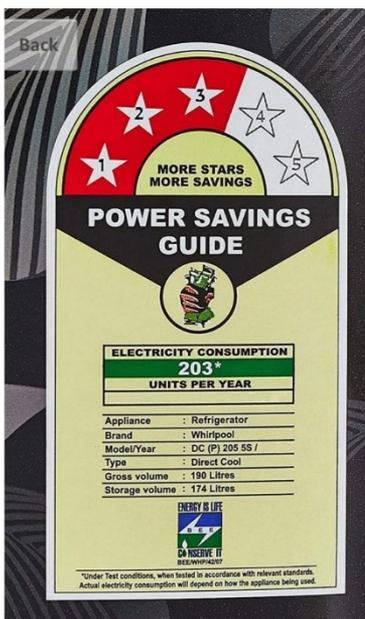
### What essential/utility items forms part of APTA Sthree Dhanam?

Refrigerator, Gas Stove, Pressure cooker and some Steel Kitchen Utensils (dinner plates, glasses & storage tins etc...)

### What would be the financial impact to the beneficiary if an electrical item is included as a part of Sthree Dhanam?

From the reliable sources we understand that there will be an energy consumption of about one unit per day which is about 30 units a month for the 185-liter energy star rated refrigerator. The informally permissible maximum consumption for a white card holder is 300 units a month in the state of AP. We are ascertaining on this and any change will be updated from time to time.

So, in 2020 we have included only one electrical item as it would be consuming roughly about 30 units per month which is about 10% of the informal permissible limits by the State govt of AP.



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### **What is the role of APTA life member while referring a beneficiary?**

APTA life member plays a very key and dominant role not only in the enrollment of the potential beneficiaries but also in the validation process as well.

During the process of validation, it is the responsibility of the referring APTA life member to make a “JUDICIOUS ASSESSMENT WITH HIGH INTEGRITY” “on the actual living conditions of the beneficiary.

The validation team of the APTA Sthree Dhanam can reach the potential beneficiary or the referee for any clarifications they may need. The validation team may also use all the resources that they have available for them to ascertain the living conditions of the beneficiaries.

Any wrong assessment of the beneficiary by the referee will not only result in losing their integrity but would also impact the actual deserving ones.

### **How many beneficiaries can be referred by each APTA life member?**

There is no CAP on refereeing the number of potential beneficiaries as the goal is to cover the entire universe of eligible brides in our community.

### **Is it compulsory to donate for the APTA life members who have referred the beneficiaries?**

Since “INCLUSIVENESS” is the key for the success of this program, we would like every APTA member to take active role in identifying the potential beneficiaries to reach our goal.

So, we are not making it compulsory for any APTA member to donate while referring and we are sure that it would happen voluntarily with the members as they start getting involved with the Sthree Dhanam program initiative

### **How many beneficiaries would be considered for the APTA Sthree Dhanam?**

Depending on the fund’s availability situation.

In the event of funds being low and beneficiaries being more, then the disbursement would be made by identifying beneficiary coming from the lowest level of income base.

In the event of the collected Sthree Dhanam fund is more than needed for the available beneficiaries, then it would stay with the APTA Sthree Dhanam account and would be handy when there is a sudden spurt of beneficiaries in a year due to many marriages taking place for various reasons.

### **How does APTA track the happening of marriages?**

APTA life member who referred the beneficiary is responsible for updating the APTA Sthree Dhanam committee about the marriage and to submit the required documents for the team to consider.

### **Who validates the potential beneficiaries?**

APTA Sthree Dhanam committee will validate all the applications received once in a month and after its validation the list will be presented to the executive/board for their concurrence. The approved list will be published in the website on a monthly basis.

### **What is the APTA Sthree Dhanam validation process?**

As a part of the process every beneficiary is required to submit the following documents along with the application through their referee.

- 1) Duly filled in and signed application. In the event of beneficiary being illiterate the referee is required to fill in and sign.
- 2) Age proof (Aadhaar card / 10th marks list)
- 3) Parents & the beneficiary income certificate (White card/Salary certificate) as applicable.
- 4) Proof of wedding – Wedding card and Wedding picture.
- 5) Current Living conditions – a brief note/declaration by the beneficiary. The referee is also required to mention the clearly living conditions of the beneficiary after due diligence and verification.

### **Who is not eligible for APTA Sthree Dhanam program?**

Any enrolled applicant

1. Whose parents are retired gazette officer or NRI
2. Whose parents or herself having are in possession of the car for their needs (In the event of beneficiary or parents are having a car by virtue of being a driver will be exempted)
3. Whose parents are considered landlords by virtue of the properties and living conditions.

Any beneficiary found to be falling under above 3 categories at any point of time before the Disbursement Event / Vitarana Vedula her name will be removed from the list of beneficiaries.

### **How many times Disbursement Event / Vitarana Vedula of Sthree Dhanam will happen in a year?**

It is proposed to have Disbursement Event / Vitarana Vedula once in 6 months, as we are accepting the application from the beneficiaries whose wedding was held 3 months prior to their submission.

### **What is in for the Donor?**

- 1) Satisfaction of supporting one or multiple marriages with the Sthree Dhanam.
- 2) Sthree Dhanam is the only unique service initiative that has service coupled with tradition.
- 3) This is a great way of clearing the Cultural debt & Community debt in one go. (Rishi runam & Daivva runam)

### **How does one Donate for APTA Sthree Dhanam?**

Donations can be made to the APTA Sthree Dhanam in any of the following 3 available options

- ☞ By Check payable to "APTA Sthree Dhanam"
- ☞ Through PayPal – "<https://ap-ta.org/sthree-dhanam-donation/>"
- ☞ Through Zelle transfer Email - "[Sthreedhanam@ap-ta.org](mailto:Sthreedhanam@ap-ta.org)"

All the Sthree Dhanam donations will be published in the website once in a quarter. But however the fundraiser donations and big donations of over 5 k will be updated once in a month.

Donations page will reflect current year and year to date donations against each individual donor.

### **How to contact APTA Sthree Dhanam committee?**

Please feel free to send us an email at [Sthreedhanam@ap-ta.org](mailto:Sthreedhanam@ap-ta.org) with you questions and contact details, one of our APTA Sthree Dhanam Committee member will be happy to reach out to you.

