



DECEMBER - 2019

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Message from Administration

Dear Members,

This year has been yet another successful year at HSNC where one of the biggest accomplishment has been purchase of land adjacent to the Temple, which can be used for multiple purposes for example, Yagna Bhawan, Cafeteria and Dining Hall. We are proud and thankful to our donors as they helped us repay the loan we borrowed to purchase this land. We are happy that HSNC has been meeting the needs of our growing community with one of the largest cultural halls in the area, education center, road entrance from three sides offering security. Our temple is now served by three full time priests from diverse background. HVAC in the Temple hall has been replaced giving clean air for devotees and our employees. We are blessed to have continued community support and its contribution in HSNC growth which is evident from our growing membership, for example, 40 new life members have joined HSNC in 2019. This year, we established the HR Committee which has now put in place employee / contractor roles and responsibilities, hiring guidelines fair and uniform wages, and an appraisal system. We have also established a Facility Committee which is working on maintaining and enhancing our facilities. The committee is working on finalizing the contract for replacing the Temple ceiling. Our communications team has been working hard to keep our members and devotees informed about religious and cultural events. Ganesh Festival as always has been one of the most successful multi-day event where hundreds of devotees enjoyed the festival. Navaratri was yet another very successful event where the team organized multiple events which were very well participated. We are proud for the success of the Navaratri festival. We ended our fabulous year with a grad HSNC Gala where donors and volunteers were appreciated. We all are very happy for the rave feedback we received for the Gala event this year. In addition to this, checks and balances have been strengthened to manage finance and to make sure Donor contributions are rightfully used. We are proud of all our volunteers, donors, employees and contractors who have been helping the society grow over the years.

Thanking you all.

-HSNC Trustees and Directors



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Director's Corner: Thanks to all Volunteers and Donors

Board of Directors would like to take this opportunity to thank all HSNC devotees, committees, BOT and employees for supporting us in all our accomplishments. All the accomplishments are already addressed under HSNC administration.

We have some of the comments from BOD:

" The 30 percent increase in rental revenue was made possible due to support of local affiliate organizations and individuals. The revenue helps pay mortgage, utilities, bills and all employee salaries" - Rajesh Patel

" We were able to pay back all of our loan for land purchase and also able to make partial payment of mortgage." - Richa Kapoor

"Thanks to Ish Sud, BOT, and our employees, we have been able to install new HVAC at the Temple, ensuring all the standards are followed, providing clean and safe environment to our devotees and employees" - Shiva Raghunan

"Thanks to all committees, BOTs and members for working together and projecting united positive image of HSNC to society" - Banu Krishnamurthy

We would like to take this opportunity to thank our outgoing Directors for their hours of service

- Richa Kapoor, Rajesh Patel, Aman Gupta and Upamanyu Shukla

Have a Happy Holiday and a wonderful New Year . Please continue to support HSNC by finances and service.

Highlights of 2019 achievements:

- Inclement Weather Policy
- Recruited Temporary Priest Govinda
- HVAC Project Completed and successfully completed Inspection from Town of Morrisville
- Communication Team Improvement with social media and emails. Got back old Facebook Page
- Formed Human Resources Committee
- Hired 2 Full time priests – Mukundanji in May and Vyas ji in September 2019
- Fire marshal Safety Check at Main Hall and Temple Hall
- Increase of Attendees by avg. 27% in religious and cultural events at temple hall and main hall
- HSNC Computers Updated with UPS systems
- Increase in volunteer support in various teams
- First time – Mental Health Awareness at HSNC Main Hall.
- Financial Stability

Campus Development

Temple Building HVAC Replacement

- Prepared a Request for Bids that asked contractors to bid on designing and installing equipment that included:
- Cleaning and coating the ducts
- Energy Efficient Systems (SEER 18)
- Provided ventilation air within the limits of the system types
- Replace part of the dust system that was very contaminated.
- Modern controls (wi-fi thermostats, etc.)
- Got good bids for cleaning and coating the ducts.
- Work is now complete including inspection by Town of Morrisville



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Trustee's Corner

Donors and volunteers are the backbone of any nonprofit organization. HSNC is fortunate to have generous donors and a dedicated cadre of volunteers that have spent countless hours ensuring the smooth running of our society. Thanks to you, our campus has grown and we can host important events ranging from religious services to educational outreach to cultural events to health clinics, including hosting the Indian Embassy Consulate Office. More important than the events, we have built a community within our home of North Carolina.

Our sincere and special thanks to our awesome donors. Our donors have always come forward whenever society has asked for their help. I am pleased to inform you that we have paid all the funds we borrowed for the purchase of the land. We want to thank the "Friends of HSNC" who loaned the funds. It is because of your generosity that so many community members are able to use and enjoy the facility.

In addition to financial support, it is important to acknowledge the volunteers who are the foundation of our organization. Without their help, we would not be able to conduct programs, raise funds, or serve society. I would like to express our sincere appreciation to all of the HSNC committee members since all our successes are due to their endless efforts.

Let me take this opportunity to thank my fellow trustees for being wonderful team players. In addition to serving as Trustees, they have generously donated their time to serve on various committees. My sincere thanks to Kaupind Shah for his dedication in serving as the secretary of the BOT. My special thanks to President Banu Krishnamurthy and the other Directors who worked so hard and in harmony with trustees. My gratitude to our Vice Chair Harsha Shah who worked side by side with me in every affair. It has been an honor and a humbling experience to serve the temple which has been a pillar in my family's life.

The Trustees are open to all the suggestions to improve our society. Please feel free to contact us anytime with your suggestions! Because an effective organization must have a clear vision on their goals and objectives. The leadership team must look out for the future of the organization and aspire to create growth while achieving the goals collectively.

We want to thank God for giving us the opportunity to serve the HSNC. We wish you and your family a healthy and joyous New Year.

Yours Truly - Anu Sud (Trustee Chair) & Harsha Shah (Trustee Co-Chair)

Contributions

Dr and Mrs. Sharma: Managing all religious activities

Sunil Jain: Served on Policy manual committees, interpreting constitution for trustees

Suvas Shah: Long range planning, Worked on Facebook issue, Seal for society, Policy manual review, Upgrading priest homes

Harsha Shah: Religious committee, Cash counting, Gala committee, Annakooth, Navratri

Kishor Trivedi's contribution is primarily in outreach. He led a group (including Kirit Parekh, Sanjay Rao and Sripriya Chittanoor) to develop and teach a short course, Hinduism 101, through the OLLI program at NC State University in Fall 2019. He also helped develop a power point slide deck as a short introduction to Hinduism for the Triangle Area Hindu Temples. He participated in several other outreach activities together with Guvant Bhakta.

Bipin Mistry has been involved in membership committee and worked on resolving discrepancies between QB payments and membership status. He is also working on enhancing the membership and payment process automation. Has worked with Ami and Kaupind to look into improving HSNC website. He has created volunteering opportunities for HSNC devotees, by creating volunteering projects.



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Religious Committee

The Religious Committee is blessed to have a dedicated team of committee members who have shown their unconditional support to HSNC. The Religious Committee is very proud to announce that we had a very successful year with a large number of devotees participating in the religious activities throughout the year including the Satyanarayan Katha (throughout the year), Shivaratri, Ram Navami, Janmashtami, Ganesh Festival, Navratri, Diwali, and Annakut to name only a few.

With improved communication, the devotees were informed about the various events in the temple and the main hall and they participated in most of the events. The Religious Committee is thankful to all the volunteers who devoted their time and energy in all the events. We are also thankful to all the donors who reached out to help during the events this year. With three full time priests, HSNC is able to serve the community better. The Religious Committee expresses its gratitude to a supportive BOD and BOT team.

HSNC Religious, Spiritual and Cultural Activities with approx. total attendance over entire year

- Sunderkand recital every Tues: ~1700
- Hanuman Chalisa and Ramayan Recital every Tues: ~5000
- Akhand Ramayan First Sunday of the Month: ~4000
- Daily Aarti attendance over the year: ~20,000
- Mahavir Puja: ~1000
- Jaganath Puja: ~2000
- Nepali Yagya: ~2500
- Sai Satsang on Thursdays: ~4000
- Bhagwat on Thursdays: ~1000
- Gayatri Bhajans: ~1000
- Vaishnav Bhajans: ~1000
- Pooranmasi Katha: ~2000
- Shiv Abhishek and Pradosam on Mondays: ~3000

Wishing all the devotees a very happy and blissful new year.

GOD BLESS ALL

Arundhati Baba (Sevak of HSNC, Religious committee chair) Suman Batra (co-chair)

Policy and Procedure Manual Committee

The committee is pleased to inform that the BOD and BOT have approved the manual with revisions which are being incorporated and the final approved version will be available on the website shortly. The manual has detailed policy and procedural charters on all 20 standing committees mentioned in the constitution. It also has (1) a detailed section on effective Governance at HSNC, (2) all standard forms currently used at HSNC, (3) a copy of the Second Amended and Restated Constitution and Bylaws of the Society, and (4) a comprehensive cross-index that allows a user to quickly zero in on the information of interest in the entire manual. According to the current plans, hard copies will also be placed in the Main hall and the Temple hall offices. These could be checked out for reference and consultation.

The Policy & Procedures manual has been approved by the BOD and BOT, available on our website at <https://www.hsnconline.org/resources/policies-and-procedures/>

Respectfully submitted,

Bhupender Gupta (Chair) | bsgupta2@gmail.com

Committee: Dhruv Kumar, Subhash Chandra, Prakash Devalapalli, Vikram Oza, Suvas Shah, Sunil Jain, Parag Dighe, Bhupender Gupta



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Senior Committee

Senior club activities and membership continue to grow. Senior Club has helped many recent senior arrivals in the area to develop new relationships. Core mission of Senior club is to work towards enrichment of Seniors' life, provide education in senior matters and last but not least provide a platform to give back to the community. Our Sewa group has made pillows and blankets for the pediatric patients, help families to arrange funeral and support seniors as necessary.

Senior club ladies members presented a traditional folk dance at Cary Diwali and for the first time we presented a couple dance in prime time at Cary Diwali. 10 couples presented a Bollywood medley choreographed by Rudra Acharya and Rohini Thakkar of Taal academy. Program was a big hit and now we are being invited by other organizations.

We just concluded second session of Cyber senior class. 15-20 seniors learned technology taught by high school students. Our monthly seminar series included medical panel discussion and informative talk about Continuous Care Retirement facilities by Brandon Hair – Executive Director of Springmoor Retirement community, Raleigh. Plans for future programs include seniors taking a role of mentors for high school students and fund raising program in First half of 2020.



Weekly scheduled programs include twice a week Senior Yoga sessions, Game of cards, Craft lessons, Book and Movie clubs, Karaoke and Bhajan Group.

Send e-mail to HSNCSENIOR@HSNCSENIOR.COM for more information, questions and suggestions.

Senior Club committee:

Ramesh Vora (chair), Kris Krishnamurthy (Vice Chair), Bhupender Gupta (Treasurer), Vijaya Bapat, Satish Laroia, Bharat Parikh, Bhasker Rao, Yash Kataria, Purnima Kotiya, Kirit Parekh, Mansukh Wani

Facility Maintenance Committee

- Defined the Scope and Responsibilities.
- Created a list of task to work on in 2020.
- Contacted all the vendors who are responsible for cleaning, yard work and flower bed. We are trying to have a written contact with each of them to have clear understanding between them and us.
- Working on creating a sustainable volunteer teams to help us on small task of HSNC on regular bases

Committee: Uttam Deedwania | Ravi Raghavan | Shiva Raghunan



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Election Committee

The election results for the Board of Directors are in! The ballots were counted on Friday, 6th December for the four (4) BOD openings for outgoing BOD members Rajesh Patel, Richa Kapoor, Aman Gupta and Upmanyu Shukla. We received seven valid nominations for 4 BOD positions.

The four candidates with the highest votes are as follows:

1. Manoj Pandya (3 year term)
2. Manisha Patel (3 year term)
3. Haresh Tanna (3 year term)
4. Harshit (Swami) Patel (1 year term)

For questions, contact any election committee member:

Vipul Patel (Chairperson) 919-395-6556 | Pradeep Bisarya (Co-Chair) 919-412-9888

Ganesh Prabhu 919-244-7692 | Sanjeev Luthra 919-757-2077 | Amod Satsangi 919-621-4571

For further assistance please contact the following Election Liaisons at election2019EL@hsnconline.org

G. Manikumar 919-846-3708

Ashwin Panchal 908-217-0868

Election Chair

Vipul Patel

Events

We celebrated Diwali Dhamaka with over 40 awesome enthusiastic group performances followed by fireworks on November 2nd. Also, Mental health awareness program was organized for the first time at HSNC on November 9th where Lasya School of Dance depicted the mental disorder thru Samatva dance followed by panelist Psychiatrist and Psychologist Dr. Haresh Tharwani, Dr. Indu Varia, Dr. Sindhura Kunaparaju and Dr. Archana Prasad-Gaur where Questions of members were answered by the panelist. It was a very successful event and HSNC will continue such programs to help generate awareness about mental health disorders and their solution. Lets come together as a community and support each other and make a better future for our kids, youth and adults.

HSNC Gala 2019

A summary of HSNC accomplishments and future plans were presented along with a melodious entertainment show by Abhijit and Shweta, and delicious five course meal by Saffron! I would like to thank the HSNC 2019 Gala team—Harsha Shah, Kaupind Shah, Ami Dave Patel, Sonali Dighe, Shiva Raghunan, Ramesh Vora, Mrs. Sharma, Kishore Trivedi and several others who made this years Gala memorable.

Anu Sud & Harsha Shah



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HSNC Administration

| Board Of Trustees | Board Of Directors | Treasurer |
|---------------------------|--------------------------------|--------------------------|
| Anu Sud (Chair) | Banu Krishnamurthy (President) | Gopu Seshadri |
| Harsha Shah (Co-Chair) | Richa Kapoor (Vice-President) | |
| G.D. Sharma Mrs. S Sharma | Rajesh Patel | Secretary |
| Vidyadhar Kulkarni | Aman Gupta | Rajiv Kantesaria |
| Sunil Jain | Upamanyu Shukla | Asst. Secretary |
| Bipin Mistry | Ganesh Subramaniam | Paramesh Santhanam |
| Kishor Trivedi | Shiva Raghunanan | |
| Suvas Shah | Nila Acharya | Trustee Secretary |
| One position vacant | Parag Dighe | Kaupind Shah |

Advisors

Special Advisor: Mr. Sajjan Agarwal | Religious Advisor: Venkat Venkatraman | Administrative Advisor: Subash Chandra

HSNC Employees/Contractors, Responsibilities and Contact Info

| | | |
|---------------|--|--------------------|
| Haresh Tanna | Facility Repairs | 919-649-1967 |
| Trilok Pillai | Facility, Religious Coordination, Events | 919-491-3786 |
| John | Part time facility repair person | - |
| Chetmani | Priest | 919-481-2574 |
| Mukundan | Priest | 508-314-7003 |
| Vyas | Priest | 919-888-8518 |
| Poornima Bhat | Priest Scheduling, Book Keeping | 919-491-3806 |
| Ami DavePatel | Web site, and communications | ami@hsnconline.org |

Please do not call employees at odd hours for any non-urgent temple related needs or services. Send email to published addresses for non-urgent needs. In case of facility emergencies or security code for access, call Haresh Tanna or Trilok Pillai.

HSNC Facility Reservation System

HSNC has online facility reservation system, <https://hsnconline.skedda.com> Current usage of entire facility is visible to all on that site. Please check the availability and then send an email to rental@hsnconline.org to reserve the facility for use. Facility usage policy, form and other details are at <https://www.hsnconline.org/services/hsnc-rentals/>



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HSNC Committees

Finance Committee

Gopu Seshadri (Treasurer)
Sarika Patel Pramod Patel
Poornima Bhat Haresh Narielwala
Bharat Parikh Dilip Naik

Communication

Prasad Kommaraju (Chair)
Rajiv Kantesaria Girish Amin
Ami Dave Patel

Facility and Rental

Ravi Raghavan Uttam Deedwania
Hemal Purohit Akhilesh Nair
Haresh Tanna Trilok Pillai
Gaurang Shah John
Shashi Kavde

Grievance

Anju Vyas Prakash Devalapalli
Akshat Patel Dhruv Kumar
Gunwant Bhakta

Election Committee

Vipul Patel Ganesh Prabhu
Pradeep Bisarya Sanjeev Luthra
Amod Satsangi

Membership

Tinesh Tailor (Chair)
Kaupind Shah Girish Amin
Poornima Bhat Bhaskar Rao
Rajiv Kantesaria

Youth

Pinky Tapiawala (chair)
Shekhar Joshi Satish Yadav

Long range planning

Ish Sud Vibha Goel
Ishwar Murarka Sajjan Agarwal
Sanjeev Patel Vipul Patel
P M Shah Vandana Dake
Bharat Patel

Religious

Arundhati Baba (Chair)
Suman Batra (Co-Chair)
Anuradha Chivukula Akash Narway
Heena Patel Poornima Bhat
Gaurang Majmudar

Yoga

Vasudha Gupta Mukund Sariaya
Subash Mittal Priya Amrish
Dr. Manni

Policy Manual

Bhupender Gupta (Chair)
Dhruv Kumar Vikram Oza
Prakash Devalapalli Subash Chandra

Fund Raising

Sajjan Agarwal PM Shah
Mrs. Sharma
Entire BOT Entire BOD

HR Committee

Kirit Parikh (Chair)
Kris Krishnamurthy (Co Chair)
Rita Modi Chaya Rao
Uttam Deedwania

Events/Programs/Cultural

Nila Acharya
Shiva Raghunanan Richa Kapoor

Campus Development

Ish Sud Vibha Goel
Bharat Patel

HSNC Seniors

Ramesh Vora Bhaskar Rao
Kris Krishnamurthy Kirit Parekh
Bhupender Gupta Satish Laroia
Yash Kataria Bharat Parikh
Poornima Kotiya



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2019 Finance Details (unreconciled, till Dec 06, 2019)

- ▶ **Total Revenues: \$980,083**
- ▶ **Total Expense: \$547,768**
- ▶ **Net Operating Income: \$432,314**
 - ▶ General Donations: \$468,012
 - ▶ Total Rental income: \$351,500
 - ▶ Cash Collection at Temple: \$108,499
 - ▶ Other (membership, priest, advert.): \$72,605
 - ▶ Fund Raising: \$46,800
 - ▶ Land Purchase Donation: \$27,161
- ▶ **Final Land Purchase Payment: \$75,581**
- ▶ **Long Term Liability (2019): \$1,764,101**
Reduced from 2018 by: \$128,666
- ▶ **Planned Additional Reduction: \$100,000**
- ▶ **Paid Back Shikhar Donation: \$135,000**

| Event | Income | Expense | Surplus |
|--------------------------|----------|----------|----------|
| Shivratri | \$7,473 | \$706 | \$6,767 |
| Ganesh Festival | \$75,583 | \$32,282 | \$43,301 |
| Navratri | \$97,249 | \$41,598 | \$55,651 |
| Rath Yatra | \$3,980 | \$1,722 | \$2,258 |
| Holi | \$4,240 | \$1,966 | \$2,274 |
| Abhangwani | \$8,593 | \$2,325 | \$6,268 |
| Mata ki chowki | \$1,467 | | \$1,467 |
| Janmashtami | \$8,868 | \$1,710 | \$7,158 |
| Diwali | \$6,494 | \$848 | \$5,646 |
| Sardar Patel Drama | \$7,149 | \$2,985 | \$4,164 |
| Visa Camp | \$10,289 | \$4,490 | \$5,799 |
| Mental Awareness Seminar | \$3,794 | \$300 | \$3,494 |
| Annakut | \$2,599 | \$301 | \$2,298 |
| Senior Committee | \$22,427 | | \$22,427 |
| Summer Camp | \$13,600 | \$3,660 | \$9,940 |
| Yoga | \$10,260 | \$325 | \$9,935 |



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YOUR TEMPLE NEEDS DONATIONS EVERY DOLLAR COUNTS

Please setup an auto-deposit using the ACH form from our [website](http://www.hsnconline.org) - www.hsnconline.org or click [here to download](#). Please submit the form to president@hsnconline.org

Support HSN while you shop on Amazon at no cost to you. [AmazonSmile](https://www.amazon.com/AmazonSmile) is a simple and automatic way for you to support Hindu Society of NC every time you shop, at no cost to you. When you shop at [smile.amazon.com](https://www.amazon.com/AmazonSmile), it's easy to support to your favorite temple! Amazon will donate a portion of the purchase price to your HSN. You can choose HSN from the search selection now!

Committee: Bharat Parikh | Haresh Narielwala | Dilip Naik | Pramod Patel | Sarika Patel

Giving and Receiving is a Circle

Don't miss out the pious opportunity to receive blessings with your continual support !

HR Committee

Develop a contract to hiring priests.

Developed an exit interview templates.

Employees / contract worker's tasks and independent job responsibilities developed.

Executed Salary adjustment based on the performance review.

Time sheet template development.

Reviewed employee, job responsibilities, and benefits, to determine guideline for pay raise.

Developed a template to aid the Religious committee to meaningfully evaluate the performance of the priests.

Developed and created guideline on setting up a hiring process, retention reviews and performance evaluation for all employees at HSN.

Committee: Kris Murthy | Chaya Rao | Kirit Parekh | Uttam Deedwania | Rita Mody

Morgan Stanley



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Vice President
Financial Advisor
919.877.2423

Ashwin Aggarwal, CFP®
Assistant Vice President
Wealth Management Associate
919.877.2428

Arun K. Aggarwal, CFP®
Senior Vice President
Financial Advisor
919.877.2451

Tracy Varner
Client Service Associate
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Arjun Aggarwal
Senior Portfolio Manager
Financial Advisor
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Membership Committee

Year 2019 Accomplishments

- Generating \$24K, 40 new life membership enrollment.
- HSNC membership drive campaigns.
- Membership data maintenance - performed a routine database update by comparing with Quick-Books payment and flagging where observed conflicting information

Year 2020 Goals

- Autonomous way for member access via website
- Email Communication with promotional campaigns for yearly -> life memberships
- Direct communication with the members for Annual and Membership renewals
- Membership Monthly report generation

For any questions about membership, please send an email to membership@hsnconline.org.

Committee: Tinesh Tailor | Girish Amin | Bhasker Rao | Ganesh S. | Poornima Bhat | Richa Kapoor | Kaupind Shah | Bipin Mistry

Om Squad

Year 2019 Accomplishments

- Successful summer camp
- All food and activities were planned & made by Om Squad
- Volunteers at all HSNC events
- Music concerts, Holi, Diwali, Mental Health Awareness

Year 2020 Goals

- HSNC community recycling
- More storage space
- Community sports activities, walkathons, HSNC Teen Garba
- Om Squad dances at Cary Diwali, India Fest, and more

Recipients 2019 PVSA (President Volunteer Service Award)

- Gold: Richa Puranik, Sachi Gaonkar, Shefali Pai
- Silver: Daksh Mota
- Bronze: Aakarsh Gundu, Aastha Modi, Aparna Venkatraman, Naina Mishra, Riya Kabra, Rohan Tapiawala, Sapna Kamath, Sarayu Yenumula, Tanush Talreja

Committee: Pinky Tapiawala | Aman Gupta | Parag Dighe





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Rental Committee

Main Hall usage:

- ~182 unique events and rehearsals (weekend and weekdays, non-recurring)
- Yoga Mon-Wed-Sun every week (~125 sessions)
- Seniors meetings and sewa activities

Learning Center usage:

- ~1818 usage slots (weekend/weekdays, one time and regular, all rooms)

Temple usage:

- ~545 usage slots (recurring and one time events, both internal/external)

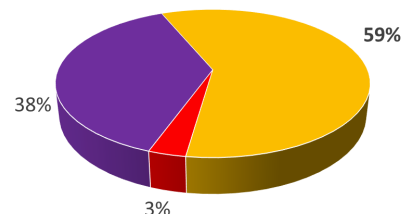
Thanks to all affiliated organizations and renters

Main Hall: \$134,000

Temple: \$11,500

Learning Center: \$206,000

Total Facility Usage Revenue: \$351,500



Committee: Rajesh Patel | Hemal Purohit | Haresh Tanna | Trilok Pillai

Yoga Committee

Events: Yogathon | International Yoga Day | Three Times a Week Yoga Classes

The Yoga Committee this year organized systematic way of communication related to schedule changes or cancellation of yoga classes messages to all Yoga participants

Addition of diverse talented substitute yoga instructors to the group who has done a remarkable job of substituting purely on a volunteering basis.

Team working hard to have noble activities at almost no cost to all who want to participate

Yoga Committee: Vasudha Gupta | Mukund Sariya | Subash Mittal | Priya Amrish | Dr. Manni | Shobha Saraiya | Purnima Kotiya | Renuka Vyas

Communication Committee

- Significant improvement in 2019
- Facebook posted event-engagements are increased by 9k.
- HSNC Official FB page likes are up by 10k & post reach-out has gone up by 12.6k.
- HSNC religious events, festival, Pooja schedules and other cultural functions is effectively communicated to the community.
- Copywrites of HSNC Logo and website are accomplished.
- Social media and HSNC advertising policy and procedure manual updated.
- Effective weekly emails and e- Newsletter

Committee: Prasad Kommaraju | Richa Kapoor | Parag Dighe | Girish Amin | Ami DavePatel



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Year in Pictures at your HSNC!

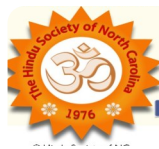




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Year in Pictures at your HSNC! Ganesh and Navaratri 2019





Wealth Management for the Next Generations

The Aggarwal Group at Morgan Stanley delivers customized strategies for your family's singular goals.

A deep bench of experience. Holistic, custom-tailored financial planning and wealth management. A team that understands you, your family, and your unique goals. These are just a few of the benefits to working with The Aggarwal Group at Morgan Stanley.

Led by Arun Aggarwal, senior vice president and Certified Financial Planner™, the group includes his three sons—Aman, financial advisor, Arjun, financial advisor and senior portfolio manager, and Ashwin, assistant vice president and Certified Financial Planner™. Gaurav Judge, financial advisor, has recently joined The Aggarwal Group, while Tracy Varner, client service associate, rounds out the practice. Together they make a formidable team, highly experienced in helping meet the needs of multigenerational families, transfer wealth, and succession planning for their approximately 200 clients as of September 2019 in the Raleigh area, including physicians, business owners, families, and individuals.

Multigenerational Team, Family Approach

"We look at a client's wealth from a 360-degree perspective and provide advice and solutions to help them meet their particular needs," Arun says. "We understand the complexities of managing a business and the importance of family, so we work at our clients' convenience so they can minimize the time spent dealing with financial issues and maximize the time spent with loved ones."

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(Left to right): Ashwin Aggarwal, Assistant Vice President, Financial Advisor Associate; Gaurav Judge, Financial Advisor Associate; Arun K. Aggarwal, Senior Vice President, Financial Advisor, Financial Planning Specialist; Arjun Aggarwal, Financial Advisor, Senior Portfolio Manager; Tracy Varner, Client Service Associate; and Aman Aggarwal, Financial Advisor

The Aggarwal Group is truly team-oriented, with each member having a specific role. This approach, suggests Arjun, helps solidify relationships. "Rarely do we have one-on-one meetings with our clients," he notes. "Based on current needs, a client may meet with several of us, helping ensure all aspects of their financial lives are explored, monitored, and followed up on."

For example, Arun, who possesses strong experience in estate planning and tax strategies, and Aman, who deals with wealth transfer and retirement cash flow planning among other matters, may join in a meeting with a business owner client for whom retirement is looming.

"Our clients don't only work with an advisor," Arun confirms. "They receive the benefits of having an entire financial team at their disposal."

Custom Tailored Investment Strategies

The Aggarwal Group is especially adept at uncovering investment strategies that are well-suited to the needs of their clients and that may be overlooked by other teams.

"While other advisors invest in models that can be put on autopilot and largely forgotten

about," Ashwin says. "We're more hands-on, and our services are more transactional."

Opportunities the team may pursue on behalf of clients include annuities and alternative investments, "the types of products that are typically outside of the advisory umbrella," explains Aman.

The group's association with Morgan Stanley is invaluable in this arena, Arun shares. "They have among the most flexible and unique products in the industry, and their world-class resources help us provide the personalized financial planning and investment and wealth management service services our clients deserve. The Aggarwal Group has been with Morgan Stanley since 1988, and I wouldn't change a thing."

Morgan Stanley

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December 2019 Newsletter

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The Hindu Society of North Carolina is registered

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Federal Tax ID - 56-1153609

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