



HAND IN HAND INDIA



**Annual Report**  
**2018-2019**



15  
Years of  
Hope  
Change  
Joy  
Togetherness  
Smiles  
Success  
Gratitude  
Connect  
Progress  
Inspiration  
Passion  
Commitment  
Dedication  
Growth  
Triumph

# Years of

# Change

# Togetherness

# Success

# Gratitude

# Connect

# Progress

# Inspiration

# Passion

# Commitment

## Dedication

# Growth

# Triumph



## Celebrating 15 years

**A**s we complete 15 years of creating impact to rural Indian communities, we take a walk down the memory lane. We believe that stories of change speak for themselves.

In 2004, we began to expand our activities with the support of Dr. Percy Barnevik, a world-renowned management strategist, under the stewardship of Dr Kalpana Sankar, Managing Trustee, an expert involved with the women's Self-Help Groups and microfinance movement in Tamil Nadu and an experienced Board of Trustees.

Today, Hand in Hand India's work traverses 16 states across the nation and the countries of Afghanistan, South Africa, Brazil, Myanmar, Cambodia and Sri Lanka - changing the lives of millions of poor families. Understanding that poverty is multidimensional, we work with an integrated approach that tackles social, economic and environmental factors. Our interventions include women empowerment, financial inclusion, job creation, alleviation of child labour, education, access to healthcare, skill development, solid waste and natural resource management.

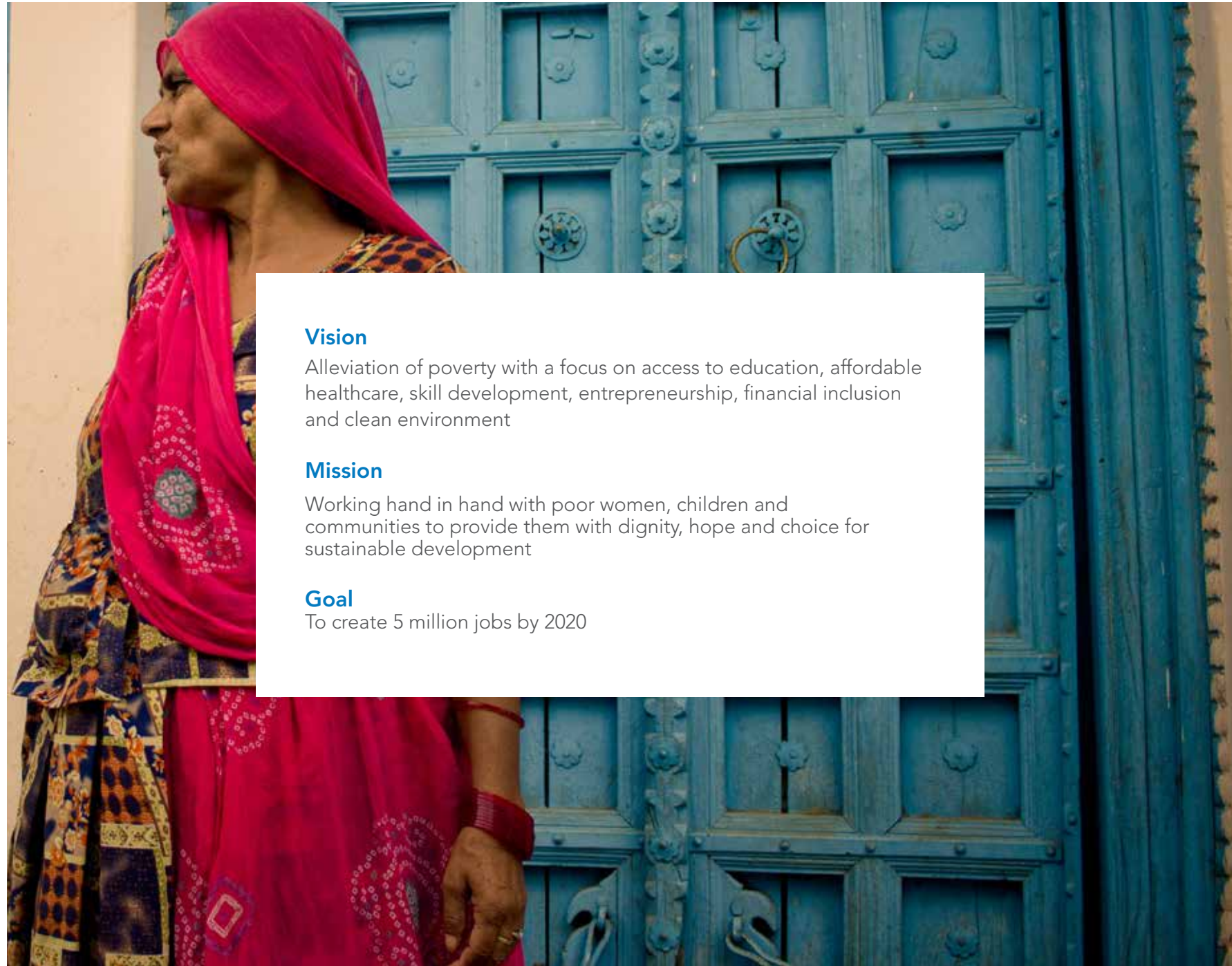
Our Annual Report 2018-19 captures our journey through the lens of our people - women, children, communities, volunteers, our partners and donors. It showcases the vast gamut of our operating areas and widespread impact created. We hope the book acts as a testament to our work, commitment, passion and success.





# What's Inside

|   |     |
|---|-----|
| About Us                                | 3   |
| Vision Mission Goal                     | 6   |
| Our Presence                            | 7   |
| Our Impact                              | 8   |
| Message from Our Adviser                | 10  |
| Message from Our Managing Trustee       | 12  |
| Presidents Message                      | 14  |
| Awards & Recognitions                   | 15  |
| Child Labour Elimination Programme      | 16  |
| Women Empowerment & Job Creation        | 32  |
| Health                                  | 50  |
| Skill Development and Technology Centre | 66  |
| Solid Waste Management                  | 78  |
| Natural Resource Management             | 94  |
| Village Uplift Programme                | 108 |
| Board of Trustees                       | 120 |
| Key Executives                          | 122 |
| Partners & Donors                       | 124 |
| Financial Statements                    | 128 |
| Get Involved                            | 134 |



#### **Vision**

Alleviation of poverty with a focus on access to education, affordable healthcare, skill development, entrepreneurship, financial inclusion and clean environment

#### **Mission**

Working hand in hand with poor women, children and communities to provide them with dignity, hope and choice for sustainable development

#### **Goal**

To create 5 million jobs by 2020

## Our Presence

INDIA



SOUTH AFRICA



SRI LANKA



SWITZERLAND



MYANMAR



AFGHANISTAN



CAMBODIA



BRAZIL







CHILD LABOUR  
ELIMINATION & EDUCATION

**332,874**  
Children enrolled in schools

**2**  
Non Residential Special  
Training Centres

**8**  
Residential Special Training  
Centres

**10**  
Transit schools



WOMEN EMPOWERMENT &  
JOB CREATION

**3,328,546**  
Jobs created

**173,384**  
SHGs formed

**2,130,361**  
Total Members

**61,607**  
Total credit disbursed  
(INR Million)



HEALTH

**7,441**  
Medical camps

**13,932**  
Toilets constructed

**30,169**  
Women covered under  
Anaemia Control Programme

**9,891**  
Children brought out of  
malnourishment

Total Jobs Created 3,815,857



SKILL DEVELOPMENT &  
TECHNOLOGY CENTRES

**138,775**  
Women trained

**6,651**  
Youth trained

**142**  
Skill Training Centres



ENVIRONMENT

**554,431**  
Clean households

**16,892**  
Farmers skill trained

**86**  
Natural Resource  
Management projects

**55,553**  
Land area in hectares covered



VILLAGE UPLIFT  
PROGRAMME

**306**  
Villages uplifted

**100**  
Current Village Projects

**1,142**  
Child-friendly panchayats





## Message from our Adviser

It is a special pleasure to make some remarks when Hand in Hand India celebrates its 15th birthday. I remember my first visit to Kanchipuram. In those days, I was running big global companies with one million employees and stayed at 5-star hotels. However, in Kanchipuram my home became a dilapidated house called “Emma House”. Lizards ran up and down the walls and a diesel generator powered an air conditioner in the one room where I tried to sleep. At night, the watchman switched off the generator to save fuel and I woke up perspiring. The shower did not work but I had a few buckets of water that I threw over myself.

In the evening, I made five-mile jogging tours wearing just a pair of shorts. I probably reminded the Indians of the holy men who walked around completely naked. Dozens of children and dogs ran after me screaming and barking so the “Emma House” residents always knew where I was. On the way, I was repeatedly stopped by people who invited me into their huts where they offered me water and juice. Surprisingly, I never suffered an upset stomach. Several of the villagers were employees or clients of Hand in Hand.

The first few years, this accommodation gave me first-hand experience of how really poor people live. It was useful in the discussions with Kalpana and her colleagues later on. When Kalpana came on board, Hand in Hand took off like an Apollo rocket. In the business world I was known to set unrealistically high targets but in Tamil Nadu they not only reached the targets but exceeded them. It was fantastic to see hundreds of thousands of jobs created, thousands of children moved from work to school, the implementation of environmental and medical programs etc.

The late UN secretary, Kofi Annan, wrote in one of my books: “No charity in the world has done what Hand in Hand has done with respect to speed and volume to lift people out of poverty.” However, it was not only a case of quantity but also of quality. Kalpana and her team indoctrinated their people with humility and cost-consciousness. I remember Kalpana’s statement: “Waste and inefficiency in our operation is like stealing from the poor”.

From Tamil Nadu, Hand in Hand spread the successful entrepreneurial model to central and Northern India, to other Asian states, to Africa and even to Brazil. Today, hundreds of charities around the world are inspired by us. We are truly changing the charity world.

I thank Kalpana, her team, her Board and all the employees for their fantastic achievements. As I step aside with old age, I see the Hand in Hand project as my most important undertaking.

Your grateful friend Percy.

**Percy Barnevik**





## Message from our Managing Trustee

My journey with Hand in Hand began in a small house just off Kanchipuram town. Established by two Swedish teachers, Hand in Hand Tamil Nadu (as it was then called) had just three employees. The teachers approached Dr. Percy Barnevik, former ABB Chairman and management guru in 2002 for funding. The funds went towards building homes for tribal communities and setting up evening schools for bonded children. In 2004, when Percy wanted to increase his funding, he was looking for local leadership with integrity and experience. On a hot summer day in May 2004, after a 3-hour long interview, my journey with Hand in Hand began.

With my experience on-ground and Percy's corporate outlook, our story developed into one of scale and sustainability with professionalism and good governance. I have had the opportunity to learn from an eminent and experienced Board of Trustees, who believed in good governance and provided strategic guidance at every stage of our growth. All this enabled Hand in Hand Tamil Nadu to grow into Hand in Hand India, an organisation that would go beyond child labour elimination to focus on poverty alleviation through job creation and a five pillar initiative covering health, natural resource management and waste management. Hand in Hand India's strategic areas of work are based on the United Nations multi-deprivation index of poverty alleviation and has been shaped over time by a group of passionate leaders.

Now, our programmes align with all of United Nations Sustainable Development Goals (except the one focusing on marine animals!).

Our 15 years of hard work with able support from the Government and the donor community has resulted in significant achievements :

- > Over 500 child and bonded labourers have completed graduation and post-graduation and over 300,000 children have been mainstreamed into formal education. The passionate work of the child labour elimination team was recognized with the '[Pradhan Mantri Bal Kalyan Puraskar](#)', presented by the Hon'ble President of India, Shri Ram Nath Kovind in January 2019.
- > Job creation, financial inclusion, skill training, enterprise development training and digital literacy training for over 2.1 million women leading to an increase in income and an improvement in quality of life. The multiplier effect of our job creation model has been hugely successful and replicated in Afghanistan, Brazil, Cambodia, South Africa and Sri Lanka – culminating in the [Princess Sabeeka Bint II Ibrahim Global Award for Women Empowerment awarded by the Kingdom of Bahrain and UN Women in March 2019](#) at UN HQ, New York.

- > Our partnership with National Skill Development Corporation has created a pool of readily employable women and youth with 70% conversion into full time employment and 55% continuing jobs beyond one year. We are the first NGO in the country to have received subsidized credit from NSDC to encourage self-employment.
- > Access to healthcare through rural medical camps cover close to 0.6 million people benefit young and old alike with referral services leading to more than 2000 free surgeries in Government and Private Hospitals. Modelled after Swedish "Dägis", Hand in Hand India has [renovated 696 anganwadis](#) (child care centres) making them child friendly and accessible ensuring better health, immunisation and vaccination for rural children. These model anganwadis are now a Government initiative!
- > Active participation in Swachh Bharat Abhiyaan on scale covering over 540,000 households in segregation of waste at source and creating stellar models of waste to energy has led to two awards in the last financial year for Hand in Hand Inclusive Development and Services, a section 8 not-for-profit company providing green jobs for over 1700 people – [a mention in the Limca Book of World Records and NGO Award from CSR Times!](#)
- > Passionate agriculture scientists are bringing over 13,000 farmers back into traditional organic farming with support from NABARD in the remote tribal areas of Jawadhu, Pachamalai and Muthukumaran Hills, Tamilnadu. The work in watershed development, organic farming and green livelihoods led to Hand in Hand India being an '[Observer NGO](#)' at the [United Nations Framework Convention on Climate Change in Poland](#).

Hand in Hand India's sustainability has been ensured by its credit arm, Belstar Investment and Finance Pvt Ltd. Together, they have created a new model in managing NGO's by utilising key professionals in finance, IT, HR, operations pro bono and providing funds to the needy through a market-driven but socially responsible micro-finance company. Hand in Hand Switzerland Association supports fundraising in a small way with a focus on child rights and climate change. Hand in Hand Cambodia is on its way to launch a new Village Uplift Programme with a focus on job creation. Hand in Hand Sweden and International continue fundraising when opportunities present themselves.

Hand in Hand India's 15 year journey across 16 states is a testament to scale, sustainability and challenging norms in the development sector. What was a three member team has grown to a workforce of over 6000 people. I wish to thank God, Dr Percy Barnevik, Adviser, the eminent board of trustees, my passionate colleagues, support staff and volunteers who have made it possible for us to excel in every domain. I thank Dr. N Jeyaseelan, former Strategist for his support. I would like to acknowledge the immense contribution of local CSR partners who have helped us innovate and the State and Central Governments who have extended unstinting support pan-India.

During the coming years, our thrust will be to increase the scale and outreach of Belstar, use the HiH Academy to its fullest potential to create a large pool of social entrepreneurs and to develop a core team of professionals within the organisation who will take the baton forward. HiH India will continue to create new models for partnerships in areas like medium scale enterprises, affordable housing, hostels for migrants, need based skill training and waste management including e-waste.

**Dr. Kalpana Sankar**



## Message from Presidents

### Dr.Madhu Sharan

President

When I met Dr.Kalpana, I was doing my PhD and wanted to understand how a civil society organisation works. With that as my driving force, I joined HiH India in 2004. My previous job had been purely academic, so to actually see an organisation that practices 'jobs for growth' was unique and exciting. What struck me back then, and now, is our ability to think of scale and sustainability. My biggest connect with the organisation has been our work with women and focus on grassroots democracy. It is with pride that we can say that our successful models have been replicated across the globe. Our family includes not just employees but also our rural families. It goes without saying, that HiH India is an organisation with a heart and the human quality of kindness.

### Sandip Mookerjee

President

My first encounter with the world of non-profits was when I came to head the CSR wing of the organisation I worked with. Later I was approached by HiH India in 2008, to head the Partnerships & Acquisitions wing. This was my first peek into the real world; of people with passion towards building a better country. The move from the corporate world was a shock, but not an unpleasant one. In my earlier assignments, my job involved meeting targets purely for selfish reasons. Here, my target is self-satisfaction; if I don't meet targets here, some poor family might go without food. At HiH India, everyone contributes equally! As an employee, the organisation gave me space and a congenial environment to grow. As a person, HiH India taught me to look at life and the world in a different way.

## AWARDS & RECOGNITION 2018 - 2019



Our Managing Trustee, Kalpana Sankar receives the **Princess Sabeeka Bint Ibrahim Al-Khalifa Global Award for Women Empowerment** under the Individual Champions category.

The award was given in partnership with the Kingdom of Bahrain and UN Women at the United Nations Head Quarters, New York.



Our group company, Hand in Hand Inclusive Development and Services (HHIDS), wins the **Swachh Bharat Award for Waste Management at the National Swachhata Summit.**



**Pradhan Mantri Bal Kalyan Puraskar 2019 under the Institution category** from the Hon'ble President of India and Ministry of Women & Child Development



HHIDS receives a mention in the **Limca Book of World Records** for making the longest ever plastic rope made of only single use plastics!



We are an **Observer NGO** at the United Nations Framework Convention for Climate Change





The very first Hand in Hand India intervention was a humble after-school evening class for children in the year 2004. Kancheepuram, where we started, is the silk weavers hub for South India and children in the family were naturally engaged in the trade. Our child labour elimination programme was started as a solution to educate these children who were being engaged as child and bonded labour.

An hour or two of evening classes with us served as their only school, giving them dreams of becoming a doctor or an engineer. It was this ambition we saw in the children, that led us to develop our intervention into a full fledged programme. We are proud that these children not only finished school but reached greater heights!

In the following pages, we will be tracing our Child Labour Elimination Programme's 15 year journey through the stories of children we supported.



# Our Journey

2004

Launch of **our first residential school** 'Poongavanam' at Kancheepuram. Today we have 8 such schools across the country.

2006

Launch of the **Mahatma Gandhi Nursery and Primary School at Kancheepuram**. This school targets local residents and offers value-based education to over 900 students.

2005

The **first ever volunteer-led Child Rights Protection Committee formed** under HiH India's umbrella. Today they are a 1,6432 strong force to reckon with.

Melotivakkam is declared the **first 'Child Labour-free panchayat'**. No child goes to work here!



2008

Our Child Labour Elimination Programme takes its **first steps in Madhya Pradesh** through the Radiojhalpen project.



2009

We celebrate creating 300 Child-friendly panchayats!

2011

Our Child Labour Elimination Programme touches the lives of **1,00,000 children**! It feels great to have given these children access to their rights

2010

We become the **Nodal agency for 'Childline 1098'** services in Kancheepuram district. Today we operate in Kancheepuram and Vellore districts and have helped 1,600 children in distress

2015

Mahatma Gandhi Matriculation School is inaugurated at Kaliyanoor and now has classes up to Grade 10

2014

We partner with the Government in every step. This year we revive 774 School Management Committees and train nearly 10,000 members in running their schools better.



2019

We are honoured to win the **Pradhan Mantri Bal Kalyan Puraskar Award** from the Govt. of India for our contribution to the field of child welfare, having reached out to over 3 lakh children in 15 years!



2017

We get a special visitor. Nobel Peace Prize Laureate, Kailash Satyarthi visits our Residential school at Poongavanam!

## SOCIAL MOBILISATION

Social awareness and school enrollments; this is part of how we ensure that every child gets an education.

## SPECIAL TRAINING CENTRES

Our RSTCs\* are for first-generation learners between 6 and 14 years of age, either dropouts or never enrolled. Our NRSTCs\* targets children from migrant communities who don't have access to schools.

## CHILD RIGHTS PROTECTION COMMITTEE

A unique task force of more than 16000 volunteers from the local community, dedicated to the cause of Child Rights.

## CHILD LINE

We are a nodal agency for Childline India, a toll-free number (1098), that helps children in distress. Cases include child abuse, child marriage and child labour.

## HIGHER EDUCATION SUPPORT

Scholarship support for children from marginalized communities.

## MAHATMA GANDHI EDUCATIONAL TRUST

The MGET was established with a vision to impart quality education in and around Kancheepuram region. 1400 children are enrolled in the two schools, MG Nursery & Primary and MG Matriculation.

NRSTC\* - Non Residential Special Training Centre  
RSTC\* - Residential Special Training Centre



Tamil Nadu | Madhya Pradesh

**21**  
Hand in Hand schools

**1,142**  
Child Labour Free Panchayats

**332,874**  
Children mainstreamed in  
Government schools



**The Residential Special Training Centres (RSTC)**

We bring children out of child-labour and into schools. The Residential Special Training Centres (RSTC) are our way of preparing children who are mostly first generation learners, to go into formal education. We reach out to around 500 children every year through our RSTCs. These centres cater to children rescued from child labour, backward communities or school dropouts. Supported by the **Sarva Siksha Abhiyan (Education for all) scheme of the Government of India**, the RSTCs prepare the children for 18-24 months.

During their time in an RSTC, children are provided education, clothing, boarding and lodging. Trained teachers help them catch up on where they dropped out, and get them ready for a full-fledged school. The RSTCs use the Activity Based Learning system, and children are taught through games, song and dance. Smart classrooms ensure that children are up to standards in computers and new technology.



**6.30 a.m**

Half an hour of yoga gets the children prepped for the day. Physical fitness and discipline is given much importance at our RSTCs.



**7.30 a.m**

They get an hour of reading in before heading to breakfast. The library at the RSTCs are well stocked in books, both in the local languages and English.



**5.30 a.m**

It's dawn at the HiH India RSTC at Poongavanam near Kancheepuram. The ringing of a bell breaks the silence in the compound and little voices pipe up as children wake up.



**9.30 a.m**

Classes are fun at our RSTCs. We follow the Activity Based Learning (ABL) method, where children learn concepts through activities. Breaking into song and dance in between classes is quite common!



**1.00 p.m**

Nutritious and hot lunch is prepared at our RSTCs to ensure children get a balanced diet.



**4.30 p.m**

All work and no play is no good. It's playtime now. Children and teachers have a good time now.

**6.30 p.m**

It's time for a review now. Teachers form groups of children and go through their day's work.



**8 p.m**

Early to bed, makes these children healthy and wise!





M Velu, 9 | Tamil Nadu

HiH Connect: Residential Special Training Centre Student

"I study in Grade 4 at the Poongavanam RSTC. I love the arts and crafts period at school. It's so much fun to create things from paper and paint! My teachers are fun too, they sometimes dance and sing with us. Back home, it's just my mother and myself, my father died when I was younger. Since then, the two of us were making small money through rag-picking and I had never been to school. When HiH India put me in this school, I was initially feeling home sick. But today the school is my family too! I have now realised how much fun learning is. I hope to study and take care of my mother when I grow up"



Meera Soundarrajan, 15 | Tamil Nadu


HiH Connect: Residential Special Training Centre student

"When I received the Pratibha Award, I had tears of joy on my face. I come from the Irula community in Thiruvallur, Tamil Nadu. No one in my family has ever been to school, I was the first. But I had to drop out to help my family at a brick kiln and grazing cattle. My life changed when HiH India staff spotted me and called me to study at the HiH RSTC, it was home away from home. I got my basics right and moved on to study in a high school in Andhra Pradesh."

Key Highlight  
2018-19






**Muskaan and Mahi, 13 & 11 | Madhya Pradesh**  
 HiH Connect: **Non-Residential Special Training Centre Student**

My sister and I love going to school and spending time with our friends. They teach us to read and also do math. I am the eldest of three siblings, and I have to look ` after them when my parents go to work. We don't have a permanent address, as we move from one place to another for work. But school is the one safe place that is also fun!

**Bangu Girwal,12 | Madhya Pradesh**  
 HiH Connect: **Non-Residential Special Training Centre Student**

I recently read the story of a boy whose dreams come true and he lives happily ever after. The very fact that I could read it in Hindi, makes me happy! I am from a poor family, none of whom have seen a school. I was sent as a bonded labourer to earn them some money. After 3 years, HiH India discovered me, and put me in their school. I met more children like me, we were taught numbers and letters. I hope one day I am like the boy in the story, and my dreams of becoming a teacher come true.



Every year we help  
 more than **500**  
**children become proud**  
**first- generation**  
 literates







At all our schools, the teacher- student ratio is **1 : 20**



Sankar, 42 | Tamil Nadu  
HiH Connect: **Student Mentor and Project Coordinator**

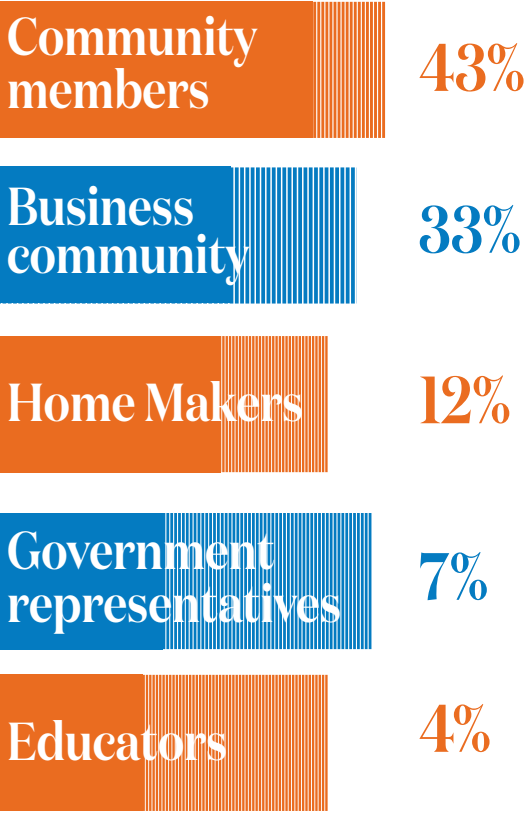
I have been employed with HiH India’s Child Labour Elimination projects since 2007. Our initial years were tough as we struggled to make people understand the need for educating children. My most joyous moment was when the first batch of students passed out. They are first generation learners and have now completed their higher education too. In the course of my tenure, I have enrolled and mentored nearly 1000 children in our Residential school.



Dakshayani, 42 | Tamil Nadu  
HiH Connect: **Child Rights Volunteer**

“I believe children are the future of the world, and child-rights is of utmost importance. HiH India’s Child Rights Protection Committee (CRPC) is a unique task force of which I am a member. I am one among 16,432 volunteers of HiH India across Tamil Nadu who work in ensuring children are happy and in school. I am proud that my being wheelchair bound, has never come in the way of work. In my area, bonded labour among children is common. With HiH India’s training, I have been able to enroll more than 120 children in a year at the local school. I have also managed to curb child marriages and educate my community.”

# 16,432 CRPC volunteers







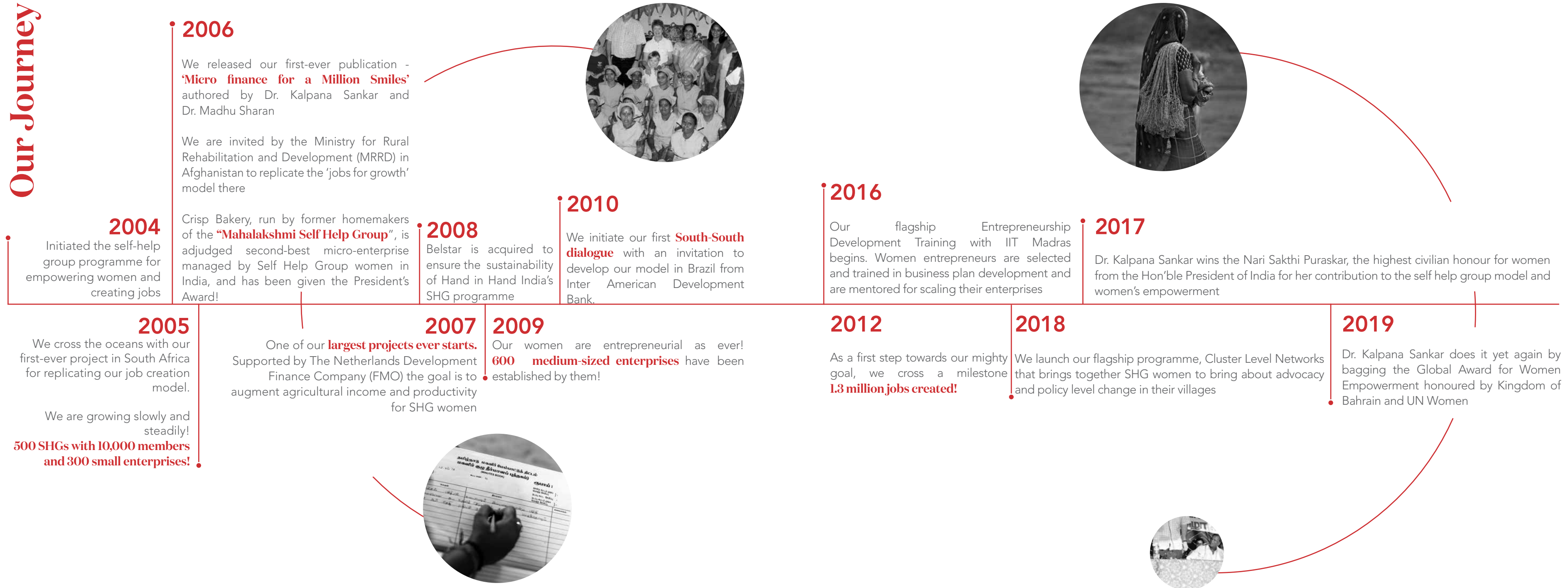
A recent McKinsey research study showed that if India increases its women labour by 10 percentage points, it would add \$700 billion to India's GDP by 2025. Statistics like this drive home the need to utilise women power for the betterment of the Indian economy.

In our work with women, we have seen that the power of group works the best. The Self Help Group (SHG) format was the best way to bring together the social capital of women in rural areas. The first step in our SHG format is to mobilise women and create awareness of the need for empowerment. Once the group has been established, we train them to utilise their savings and skills to create enterprises for income generation. Our model goes beyond just creating groups, we help the women enterprises with market linkages, business development and credit support too.

In the following pages, we have hand-picked stories that capture the different aspects of our work with Self Help Groups and Microfinance.



# Our Journey







## Training and Capacity Building

It takes 6-8 months of training in group management, book-keeping, financial education, digital literacy - to become a mature SHG.

## Financial Inclusion

We facilitate credit support to SHG members - loans from either us or banks.

## Business Development Training

We help SHG members streamline their products or services into efficient enterprises. Our support extends from selecting the trades to skilling them and helping them with a business plan.

## Institutional Development

We provide networking support for the SHG women and linkages with the market for improved business.





**173,384** SHGs formed

**60,355** micro-enterprises

**₹61,607** million credit disbursed

Tamil Nadu | Puducherry | Karnataka | Madhya Pradesh  
Odisha | Maharashtra | Kerala | Rajasthan | Uttar Pradesh





### Celebrating 15 years of empowerment

The Durgaiamman Self Help Group is celebrating with us, HiH India. We are 15 and so are they! It also makes them the oldest SHG among all our groups. In the early 2000s, a group of 15 housewives came together in the village of Thirupukuzhi in Kancheepuram to form the Durgaiamman SHG - to promote mutual support and economic empowerment among women. The SHG went on to become a force to reckon with in many ways; starting with getting bus service to their village, renovating the Anganwadi in their village and winning the Best SHG award from the District Collector. The 15 women of the SHG have gone places too - some are businesswomen with their own enterprises, some are brave breadwinners of the family while others have found freedom in education.

|                                  |                         |                                |                               |                         |
|----------------------------------|-------------------------|--------------------------------|-------------------------------|-------------------------|
| Bus Service for<br>their village | Business<br>enterprises | Total savings of<br>₹7.91 lakh | Internal loans<br>of ₹49 lakh | Anganwadi<br>renovation |
|----------------------------------|-------------------------|--------------------------------|-------------------------------|-------------------------|





## Superpower checklist:

- 9 New roads laid for villages
- 3 Hospitals and Libraries set up
- 17 Streets lit up with lights
- 13 Drinking water facilities set up



### Cluster Level Networks, Tamil Nadu

When Self Help Groups began, women from villages began to learn the concept of saving, mutual support and creating enterprises. At HiH India, we didn't stop with that. To ensure sustainability and functioning of the groups, we brought in a more powerful concept - the Cluster Level Networks (CLN).

The CLN is a collection of many SHGs from an area. While SHGs bring together women power, the CLN could be termed a super-power! **Our 203 powerful CLNs have done quite a bit over the last 2 years - getting new roads, water connections, schools, social security schemes and more.**



### Business Development Training, Tamil Nadu

**Gita and her husband Meghnad** pack a long hectic day. In Keelkathirpur, rural Tamil Nadu where they live, the couple run their business of making areca nut palm cutlery. They are riding on the wave of eco-friendly cutlery that is much in demand. Two years ago, however, they were rearing livestock and just managing to make ends meet, with three young children to look after. Gita is a member of the HiH India SHG, where she was trained on running businesses. She came across the idea of making disposable cutlery and with a loan from HiH India to buy machinery, the couple was off to a start! Gita is very tech-savvy too and looks up the internet for ideas to make their business better.





### Income and Independence, Rajasthan

When **Ooki Devi, 56**, wanted to help her family of 6 by supplementing their income, it was a resounding 'NO' from the family. It wasn't smooth running with her husband and two sons having to support the family with their unstable daily wages. When Ooki joined HiH India's SHG, it was an eye-opener to an entirely different world - where she could earn and even save money for the family. With some diligent training and insights from the group, she decided to start a rope making enterprise. The raw material was waste cloth from nearby factories and a small loan from the SHG helped her kickstart her business. Ooki's enterprise soon became a family enterprise with her daughter-in-laws joining in too. She is proud of how her savings have helped her home get a makeover. Business expansion is next on her agenda.



### Age no bar, Adult Literacy, Rajasthan

Kamala is from Pali, Rajasthan and has a lot of fun learning Hindi alphabets from her teacher Pooja. Nothing special as most classes go. Just that in this case, Kamala is the 40-year-old mother and Pooja is her 20-year-old daughter! The mother belongs to HiH India's SHG where she joined to learn how to utilise her time productively. It was a pleasant surprise to see her daughter as her teacher. Kamala quickly made up for lost time and is now able to keep up the business accounting of her family's dairy farming with great confidence.





### Financial Management Guidance , Madhya Pradesh

40-year-old Kala is the leader of the Madhu SHG, a group formed by the women of the Kewat fishing community. This group of women are multi-talented, they take out their boats to fish as well as work in the fish-processing sector. Seasonal fluctuations in the fishing industry don't help the savings for these fisherwomen. Our SHGs are trained in group saving, so Kala and others use these savings to tide through the fluctuating markets. Fishing is also a highly equipment-intensive industry and this group of women need constant upgrades in fishing gear, nets and navigational equipment. This is where HiH India stepped in with a business development loan for the group. With a prayer to their river Goddess Narmada and a little credit support from us, Kala and her group are raring to test deeper waters!



### Providing Market Linkages, Madhya Pradesh

In Ajnas village of Madhya Pradesh, gender equality takes on a new meaning. The women here haven't stepped out of their homes, but run their own pottery enterprises with never-before zeal. The women potters of Ajnas follow a tradition that has withstood the test of time. However, the one thing that lay between these women and their passion for tradition was the lack of monetary support and importantly market linkages. As members of HiH India's SHG, the women potters took up a business development training. With the help of our business loans for SHG women, they avoided the money-lending sharks and also got an uninterrupted supply of raw material. Our market linkages to Khadi Gramodyog's pottery range of cookware and home decor was what gave these women the big boost. It was a start to something big!

We have helped kickstart  
**2,179,862**  
family-based enterprises





### Bringing the markets to women - The RISE project.

In 2017, a quiet digital revolution was happening in rural and tier-2 cities of Tamil Nadu. It involved 50,000 women entrepreneurs from HiH India's Self Help Groups who were selling diverse products. HiH India and its CSR partner were bringing together these women under a unique, revolutionary B2B mobile marketplace.

Rural women who had their own products, now have a marketplace to trade them on. From selling snacks to leather goods, poultry to paddy, this app allows women-run businesses to find their customers online. The entrepreneurs were trained in using mobile devices and the internet to enable them to become tech-savvy businesswomen. Linking these women to various Government schemes was next on our task-list.

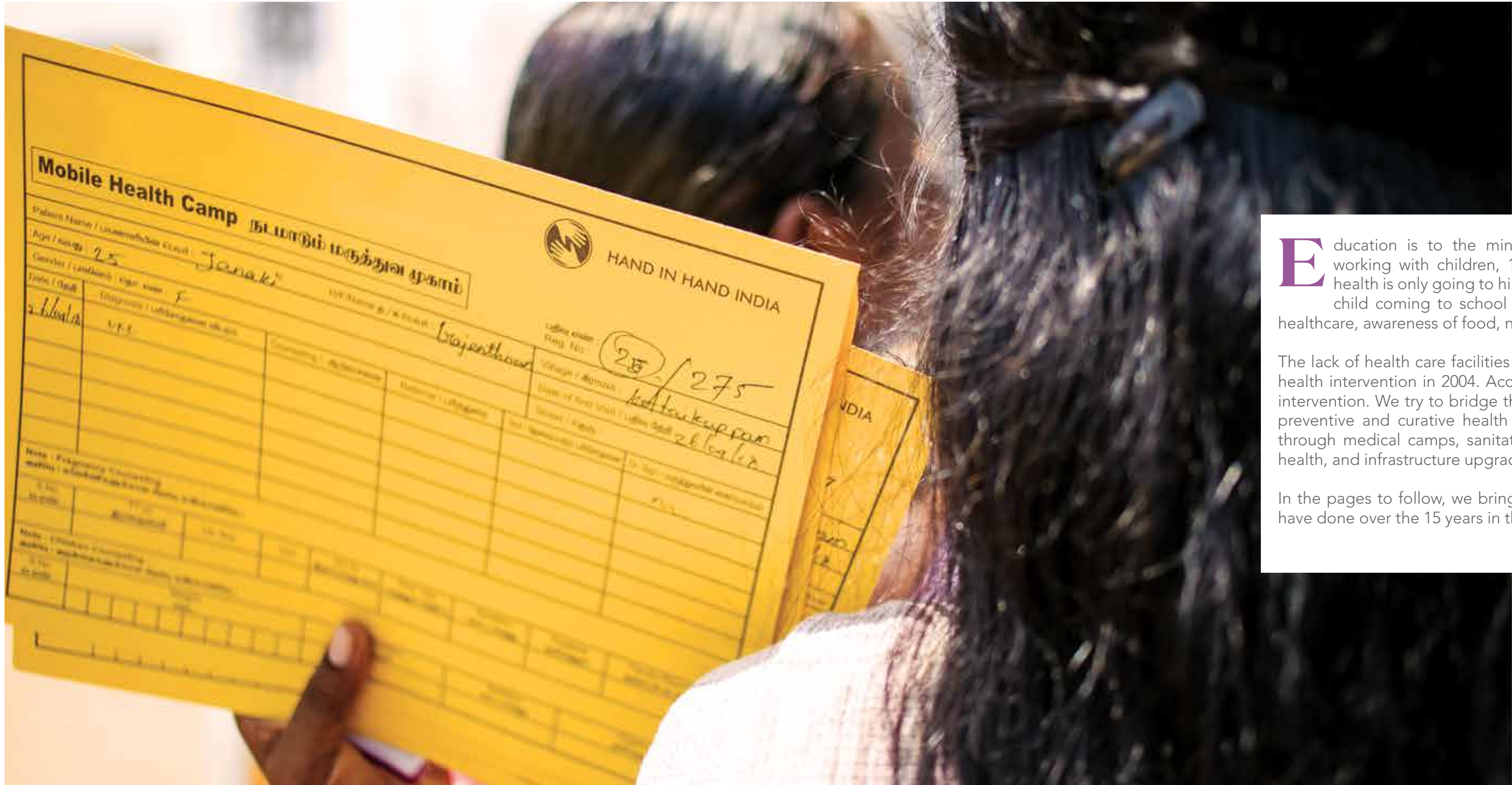
Today the app is in the final stages of evolving into an e-commerce platform. The women on this platform have increased their market linkages many times over and so also their income. The project has been a revolution that has changed many lives.



### Our Dairy initiative

Owning a milch animal is one of the easiest income generating activities for a rural Indian woman. Hand in Hand India's dairy initiative directly impacts women who own milch animals in the Villupuram, Kanchipuram and Tiruvanamalai belts. The milk collected at the satellite centres are aggregated by Farmers Producer Companies and is sent for value addition to our processing units at Walajabad. After processing, bulk milk sales is done.





Education is to the mind what health is to the body. When we started working with children, 15 years ago, we realised education without good health is only going to hinder our progress. The chances of a sick or unhealthy child coming to school are remote. For a family to stay healthy, access to healthcare, awareness of food, nutrition and hygiene is very important.

The lack of health care facilities and awareness in rural India, drove us to set up our health intervention in 2004. Access to health care is the broader goal of our health intervention. We try to bridge the gaps in the existing health care network, through preventive and curative health initiatives. Our initiatives are four-pronged; access through medical camps, sanitation and hygiene management, maternal and child health, and infrastructure upgrades.

In the pages to follow, we bring you snapshots of some of the interesting work we have done over the 15 years in the area of rural health.



## 2004

We hold our **first medical camp** in Keezhkathirpur village, Tamil Nadu. Today, 15 years later, we have conducted over 7000 such camps!

## 2008

This year is a busy one. We introduce **ambulance services** to remote rural areas in Tamil Nadu with CSR partnership. We add mother and child nutrition as interventions.



## 2006

We enter the Sanitation field to teach people personal hygiene, help update women's sanitary complexes and more. The first project we take up, constructing toilets, turns out a great success!



## 2009

We **now have our own clinic - Kairasi** in Kancheepuram, that gives out free medical treatment for nearly 50 patients in a day. Today, we have 19 Kairasi clinics across Tamil Nadu.

## 2010

We **focus on eliminating anaemia** among women. Today, we have helped 30,169 women overcome anaemia.

## 2015

We create our unique **Mothers Collective** programme. It brings together the power of women's collective with the goal of early childhood development and skill development.



## 2012

We **move to the tribal areas** to focus on early childhood development. Our project in Kalvarayan hills, Tamil Nadu helped women and children through camps in gynaecology, paediatrics, school health programs and immunization.



## 2018

Our **first ever pharmacy under the Government scheme** - Pradhan Mantri Janaushadi Kendra.

We take the health intervention a step forward with Menstrual Health Management in Tamil Nadu and Madhya Pradesh.

## 2016

We turn the spotlight on Anaemia and Hygiene through large scale events on World Health Day, World Toilet Day and advocacy to thousands.





### Outreach Initiatives

Both curative and preventive, our medical camps help identify problems and direct patients to an economical solution to the rural population

### Maternal & Child Health

We empower women and educate them on early childhood care and education, family health, and also financial literacy

### Water & Sanitation

In rural India, we advocate the importance of personal hygiene, educate on menstrual hygiene and create open defecation free villages

### Public Private Partnerships

Working hand in hand with the Government and corporates we help strengthen community facilities such as Public Health Centres and Anganwadis



7,441  
Medical camps

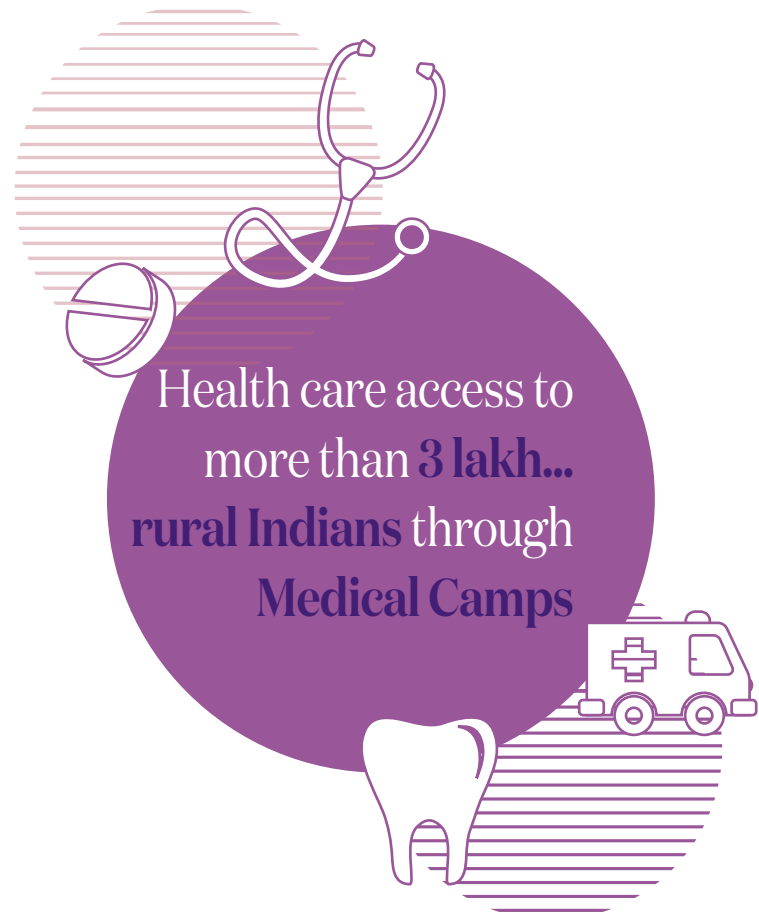
30,169  
Provided access to  
anaemia treatment

13,932  
Toilets constructed

320,530  
People covered under  
curative care

Tamil Nadu | Madhya Pradesh | Odisha | Rajasthan





"Even the nicest frock did not make me look good in the mirror. My drooping eye was something that everyone commented on. I still went to school as my mother said this wasn't curable. The happiest day of my life was when the doctor at the HiH India Medical Camp said this can be cured! He taught me eye- exercises and also gave me special glasses. Today, I can read with both eyes and am not embarrassed to look into the mirror!"

Poorvika, 7 | Tamil Nadu  
HiH Connect - Eye camp

"I am a fisherman and for us, even a day away from the sea is a loss of daily wages. A year ago, I met with an accident and my left leg was injured. For four months, my family - wife and two young sons - led a frugal life. I was scared of the costs of treating my injury and didn't go to a doctor. At the HiH medical camp, the doctor told me that it's a fracture and that the Government hospital would be able to operate on it at a minimal cost. I took his advise and today am back at sea!"

Devaraj, 45 | Tamil Nadu  
HiH Connect - Medical Camp







Key Highlight  
2018-19



### Mothers Collective

By mothers, for mothers - that is the Mothers Collective (MC), a unique model we adopted in rural Madhya Pradesh and Tamil Nadu. Here, young mothers from the village come together to form strong bonds. HiH India trains these groups in becoming self-reliant and a supportive collective. The women are trained in Early childhood care and education, health and nutrition, financial literacy and skill development for livelihood.

More than **2000**  
women in **40** villages  
are now in collectives

Anaemia control treatment  
for over **30,169** women



### Fighting Anaemia

Our war against anaemia has been on for more than a decade. Our anaemia camps in rural India has included diet counselling sessions, distribution of folic acid and iron tablets, and monitoring haemoglobin levels. **Women between 13 and 50 years of age are the target audience.** A woman is declared anaemia free when she has haemoglobin levels of at least 12 gms per deciliter.





### Anganwadis

The Anganwadi is a key lifeline for the young mother in rural India. Whether she has to work in the fields or run her own little enterprise, she would need a reliable, clean environment for her child. We work hand in hand with the Government provided Integrated Child Development Services and upgrade facilities that the Anganwadis may lack. We have training programmes that help the Anganwadi staff prepare children for their schooling years. Upgrades might include painting the walls with attractive stories, providing play material or nutritious food. We make the Anganwadi's a colourful haven that toddlers enjoy coming to!



### Primary Health Centres

The Punnai Primary Health Centre is 'the hospital' for locals from around 53 village panchayats in a 20 km radius. It serves a 1.5 lakh population from these areas and has a 30-bed facility apart from an eye centre, Siddha centre and a lab. Around 400 people visit it on a daily basis and the one thing it lacked was a dental centre. The Punnai Primary Health Centre is just one among the **18 health centres that HiH India has helped upgrade** its infrastructure by building the dental centre. These upgrades are possible only with the help of our CSR partners.



**696 Anganwadis and 18 Primary Health Centres** have got a makeover in the last decade.




Women’s Sanitary Complexes

For the women of the villages we work in, the women’s sanitary complex is an important place. It’s not just where they bathe or wash clothes, it is the social hub where problems are discussed and important decisions are taken too! **At any given village, the complex sees 50 women in a day.** These complexes are one reason why many villages have turned Open Defecation Free.



**45 Sanitary napkin incinerators at schools = Increased female attendance rates!**



 **Usha Nandini, 36 years** | Tamil Nadu  
HiH connect : **First user of Menstrual Cup**

“I am a social mobiliser with HiH India. My job involves being on the field every day and training women about Menstrual Hygiene. However, I have a tough time when I am on my periods as I can’t always find a place to change napkins. When HiH India started promoting the use of menstrual cups, I was the happiest and the first to try it out! It’s also easier to talk about this new concept as I have first-hand experience. I feel more confident to head out now even during my periods.”

**Our reach in Menstrual Health Management - 8000 women and girls across rural India.**





Our organisational goal of creating jobs is very closely tied in with building skills in people and making them job-ready. Our Skill Development and Training Centre (SDTC) identifies and matches the right skills suited for the right person - youth, women or farmers. We offer training in 16 trades that are both location and demand-specific. As a partner to the National Skill Development Corporation, our training material has been standardized and verified. We also provide soft skill training - such as training for an interview - making people truly job-ready.

In our 15 year journey, we found some life-changing stories. There were instances of women who have been empowered to change their community and come out of the mandatory veils. There were also youth who with a simple skill of running a Xerox machine or repairing mobiles and computers have created a new life for themselves and their families.

Our journey in bridging the rural-urban divide has been a wonderful one, where we formed warm bonds with the people we worked with. In the following pages, are a few stories that caught our eye from different points in this journey.



## 2005

Our **first initiative, a Citizen's Centre** is launched as a community knowledge point. The centre acts as a one stop solution for issues such as applying for passports etc.

The Good Governance Rights Protection Committee is born. The community volunteer-based group looks to solve for community issues; infrastructure or civic through representation

The Citizen's Centre is a hit! We take it across to **90 panchayats** in Kancheepuram and Vellore districts.



## 2015

We take on a small transformation. We become Skill Development and Training Centre for youth and women. Hereby known as SDTC!

We partner with a corporate for the very first time to train youth in data entry, smart phone repair and driving!



## 2017

The joy of seeing youth placed in a job of their choice is incomparable! Through this year's Corporate partnership, we place these young people in various companies.

Miles to go before we sleep. We are now training partners of NSDC and train more than 45,000 women!

## 2007

Building skills is where we excel. We start work with the women of Self Help Groups to make them entrepreneurs.

Our **new Information Communication Technology** loans for SHG women entrepreneurs is helpful.

## 2014

We try to bridge the digital divide between rural and urban. We start **E-learning and Information communication training**, free of cost!

We create more job opportunities. Printing, photocopying and other e-services training provided for a small fee.



## 2016

Our reach spreads. We train more than 50,000 women and youth through a Corporate Digital Literacy programme for empowering women and rural communities.

## 2019

As we expand our work, we also focus on smartness and sustainability. We introduce new technology to villages such as the **solar incubator for poultry farmers.**







### **Needs Assessment :**

We take an assessment of the project area and identify the relevant skills and trades for people. We also identify the right people for the skill/ trade that has been chosen.

### **Training :**

We train youth, women and farmers in building skills relevant to their interests. We focus on training in 16 trades across 5 sectors.

### **Employment :**

Our training to placement success ratio averages 70%. With corporate support, we conduct job fairs for trained candidates. We also provide a boost to entrepreneurs through loans and business training.



Tamil Nadu | Karnataka | Odisha | Maharashtra  
Rajasthan | Andhra Pradesh | Madhya Pradesh

138,775

Women given skill training

6,651

Youth given skill training

142

Skill Training Centres



**Designer Diyas |** Ovale, Maharashtra

In Ovale, our skill training intervention saw the power in numbers. They decided to bring together a group of 12 women and train them in the making of earthen lamps (diyas). Golds, Pinks, Oranges and Reds adorn the finished products - beautiful and intricately created diyas. The women who run this enterprise, sit across from each other, with a few painting the diyas and others unmolding them. Their steady hands move quickly and in a matter of minutes, the mat in front of them is filled with colourful diyas. The handicrafts are sold at competitive prices in the markets. This is a skill that gives them pride and incomes for their families too!



**Shubam Maheshwari, 22 |** Dewas, MP  
HiH connect : **Mobile Shop Owner**

SubhamMobileGalleryinDewasisoneofakind. Locals head there when they need their mobile repaired, or for their stationery items and photocopy needs. But they also head there for friendly banter with the young man who owns the shop - Shubam Maheshwari. The smiling Shubam has only completed his 10th Grade but is a successful entrepreneur. HiH India’s skill training in mobile repair has given him directional that he never had. It would seem skills and success are very much related!

**Jyoti Bai, 39 |** Dewas, MP  
HiH connect : **CFL Bulb manufacturer**

“I joined HiH India’s Integrated Gender-Energy and Enterprise programme in 2013. I was part of a group of 20,000 women entrepreneurs, we were trained in repair and manufacture of CFL bulbs. I am also proud to have been the select few who got trained as Business Development Service providers to mentor other women entrepreneurs. It’s a huge achievement for me to be at home and earn money!” From CFL technology, Jyothi has also moved to learn LED bulb making. Today Jyothi earns anywhere between INR 15,000 to INR 20,000 from the comfort of her home.



**506 rural women  
in MP are today  
Gender and Energy  
trainers**







**Maya, 38** | Madhya Pradesh  
HiH connect : **Bag Maker**

Skills bring change. For Maya from Dewas in rural Madhya Pradesh, skills brought not just change, but a whole new life too. Maya was the mother of two children and a homemaker looking at life from under the ghongat, (a traditional way the sari-end veils the face). Change arrived in the form of HiH India's workshops for women to make handcrafted mats and bags. Here, our skill training extended beyond just imparting skill, we also encouraged gender-equality workshops to help lift the veil. Maya's new identity is that of a woman entrepreneur and also mentor to the many women like her. She smiles broadly for a photograph, but not from under her ghongat.



**Renuka, 37** | Tamil Nadu  
HiH connect : **Sewing Machine Operator**

A group of women are learning to use sewing machines at the HiH India - NSDC training centre at Kancheepuram. Amidst all the chatter, Renuka works silently at her task. She is concentrating yes, but the silence is because Renuka is hearing and speech impaired. With no skills to her aid, she had taken to working as a house-help. Work was tough, the pay was less and her mason husband's income was not enough for the family. The young mother of two has now become a sewing machine operator with the primary goal of getting out of housework. She now takes on small orders from companies who outsource tailoring orders. A machine and new skills saved the day for Renuka!





The year was 2007 and the place was Mudichur, a town in the outskirts of Chennai, Tamil Nadu. We had just taken up our first Municipal Solid Waste Management Project in Mudichur, handling 700 households. These baby steps turned out to be a huge success and we were welcomed by other similar towns in Tamil Nadu to handle their municipal waste.

Today, we handle Municipal Solid Waste Management (MSWM) in 8 states and 1 Union Territory of India. We have since then expanded into allied areas such as Community Safe Drinking Water, Waste-to-Energy and e-waste Management. Our community advocacy has resulted in successful waste segregations in many towns.

With over a decade of work in the area of MSWM, we have a lot of stories to share. Here we chronicle our journey with stories of people who work with us, volunteers who are now part of our family and innovations that usher in change. Read on!



# Our Journey

2007

**HHIDS\* launched!** Our first project is managing municipal waste of 700 households in Mudichur Village on the outskirts of Chennai. The same project now handles 6800 households generating 3.3 tonnes of waste per day.

2008

We enter a neighbouring region of Puducherry for MSWM\*\*. We also install an innovation early on - a bottle crusher at Thenambakkam.



2010

Mamallapuram gets its **first bio-gas plant** that converts food waste to electricity. Even more exciting is to be awarded the **Environment Award by the Tamil Nadu Government!**



2011

First project with an educational institution **handling 1000 tonnes of waste per day**. Our Mamallapuram project is a **Runner Up** in the **BBC's World Challenge Contest** for sustainable social enterprises!

2013

We start our work in community safe drinking water by installing the first reverse osmosis plant in a Tamil Nadu village.

2012

Seems we are fun too! So say the **UNEP** when we win the **'Most Creative, Unique and fun event'** challenge on World Environment Day for creating a large rangoli.

2016

We land **our biggest MSWM project** ever - handling Karaikal Municipality's 25000 households and more than 40 tonnes of waste per day.



2014

**We enter Andhra Pradesh for a MSWM project.** Our 'Recycle for Life' initiative ensures 82% source segregation of waste!



2017

We enter Gujarat with our Recycle for Life project in Bharuch District.

2019

CSR Times gives us the **'Swachh Bharat Award'** for our initiatives in the National Swachhata Summit in New Delhi.

2018

Madhya Pradesh and Chattisgarh are next on our map. We also win the Community Service Organisation award for our work at Karaikal at the Eighth Regional 3R Forum held at Indore.

\*HHIDS: Hand in Hand Inclusive Development & Services  
\*\*MSWM: Municipal Solid Waste Management





## **Municipal Solid Waste Management**

Waste collection + Source Segregation + Recycling = Minimal landfills!

## **Community Safe Drinking Water**

Providing low cost, sustainable systems of safe drinking water

## **Waste-to-energy**

Harnessing energy from food waste through bio-gas plants

## **E-waste management**

Collecting, channelizing and creating awareness about e-waste

## **Advocacy**

Our Behavioral Change Communication spreads awareness on waste segregation in the community





**4000 tonnes**  
Municipal waste  
collected per month

Tamil Nadu | Karnataka | Gujarat | Madhya Pradesh | Chattisgarh  
Puducherry | Andhra Pradesh | Telangana

**554,431 houses**  
Waste segregated



**Mariappan, 52** | Tamil Nadu  
HiH Connect: **Green Friend**

“My day begins at 6 a.m, when I start my rounds for door-to-door collection of segregated waste in Mamallapuram town. I have been working here for eight years and have learnt the importance of waste segregation. I take my work very seriously; if a household or even commercial space has not segregated waste, I refuse to collect it from them. My job is also to make people understand where their garbage goes and what happens to it. In fact, my family does it too! I am happy I have a stable job and one where I keep my town clean!”



I have been with HiH India for 9 years now and this is my first job. Working with waste was not so easy and was looked down upon. Explaining what I do to my family and friends was even tougher. But I today I tell the 8 other people who work with me - Do what work you do with grace and dignity’. I am proud that I contribute in my own way to society, and keep my home fires burning. My two sons have studied engineering and have just started work at private firms. My work has taken my family a long way, and I am grateful!

**Amutha, 46** | Tamil Nadu  
HiH Connect: **Green Friend**

**Upcycling** is the name of the game.

Our creative uses of tyres and other plastics are show- stoppers. Some of them like the peacocks below, are on display at our Resource Recovery Park in Sriperumbudur.







#### < Community Safe Drinking Water

The 3000 odd households of Acharapakam town in Kancheepuram depend solely on groundwater. To ensure that there was no outbreak of water-borne diseases, HiH India as a part of its Community Safe Drinking water project installed a 1000 litre per hour capacity Reverse Osmosis plant. The plant dispenses around 1300 litres of clean water to the local community every day!



e-Waste Management

When a mobile phone or computer breaks down, it gets thrown away. What happens to them is the scary part - millions of tonnes of such e-waste lie in landfills posing a global hazard. We have partnered with Karo Sambhav, an organisation dealing with e-waste management. In the past year, we have collected 26 tonnes of e-waste through ragpickers and small aggregators and sent it to our partner. We have been doing awareness campaigns with corporates and educate them on the responsible handling of e-waste.



Septage Management

Karunguzhi Town Panchayat in Kancheepuram is a model town in the making. Located somewhere in Karunguzhi is a 1.5 acreage that retains its lush green look throughout the year. The secret behind this greenery is water from the Septage Treatment Plant here! The brainchild of the panchayat board, the operation and maintenance of this plant is handled by HiH India since late 2018. The capacity of the plan is 23,000 litres per day and it treats septage collected from 10,000 households in Karunguzhi and Madurantakam. The Karunguzhi model has set a nationwide example in Septage Management!



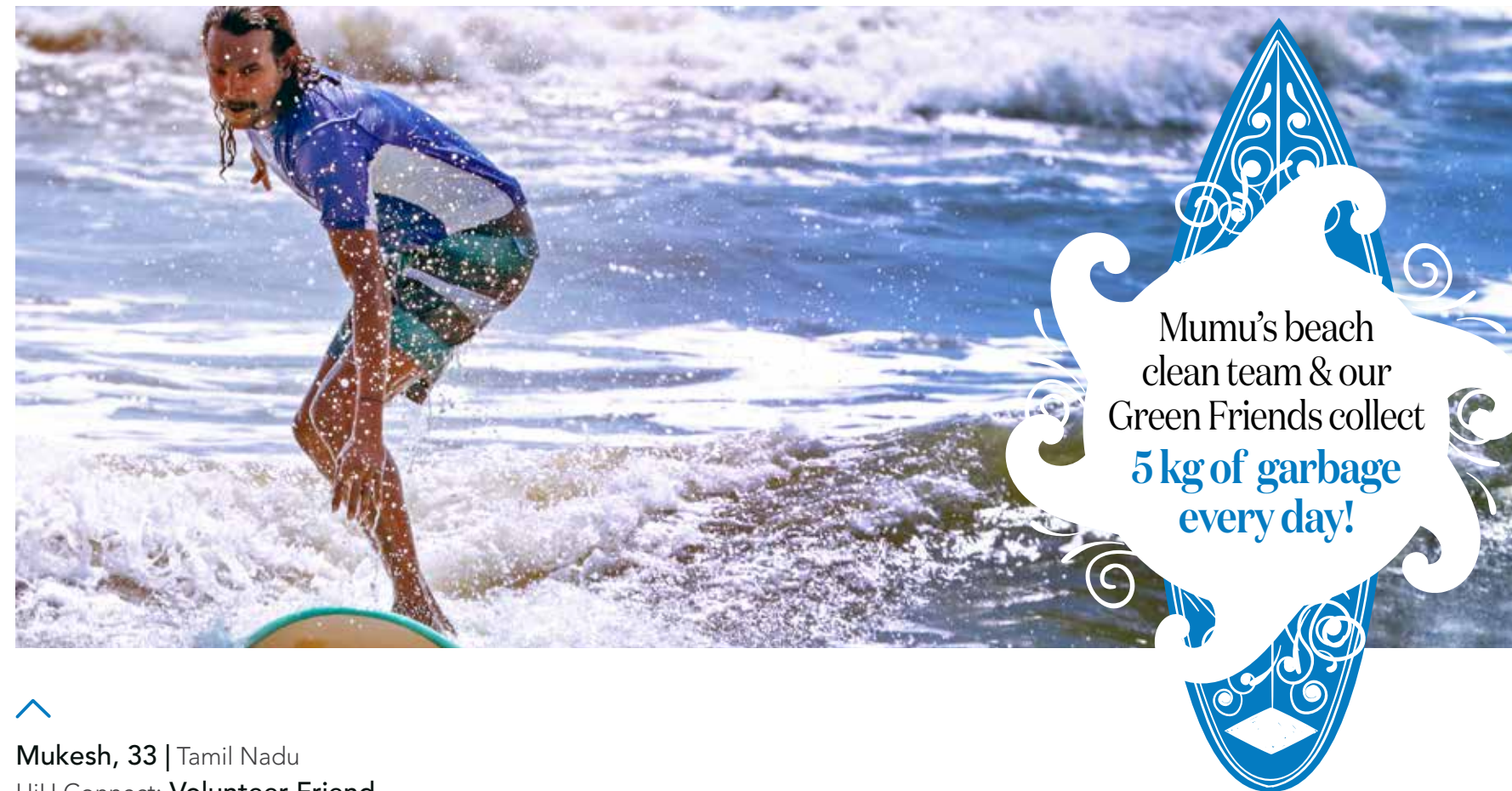


## Waste to Energy

### Cantonment Park, Tamil Nadu

At the Cantonment Park, Pallavaram in Tamil Nadu, late evenings don't hinder the walkers or children. The park is ablaze with nearly a hundred light poles. What makes them stand out is that they are powered by purely food waste! The biogas plant installed here by HiH India as a CSR initiative of a corporate [treats nearly 500kg of waste from restaurants nearby](#). The biogas generated is then converted into electricity!

Similarly, at the Indian Army's Officers Training Academy in Chennai, HiH India's biogas plant converts food waste into LPG cooking fuel - making the OTA a zero waste campus!



## Mukesh, 33 | Tamil Nadu

### HiH Connect: Volunteer Friend

Every morning at Mamallapuram beach, a group of surfers get busy picking trash from the coastline with Mukesh or Mumu, our volunteer friend. An avid surfer and winner of several surf challenges, Mumu loves Mamallapuram. He grew up in the fishermen's community, the reason why he teamed up with our Green Friends.

Today, there is a huge behavioural change amongst the fishing community, "Since I belong to the community, I have been able to convince people to segregate and throw garbage into the bins only. ["People need to understand that what you give to the ocean is what you get back"](#)

Mumu also runs an exchange programme for 7 days where the surfing equipment is free for each day if they help to pick up the plastic and clean the beach. At his cafe, one gets a cup of tea on the house if they help in the beach cleanups! Upcycling is a way of life for Mumu, his cafe and store are filled with upcycled bamboo, wood and glass. Plastic is never in the picture!





**A**griculture continues to be the backbone of our country. Our Natural Resource Management (NRM) intervention works in agriculture and its allied areas. The macro goal of our NRM team is of conserving natural resources and ensure optimal utilisation. We help farmers and tribal communities go back to their roots, preserve older agriculture and bring back traditional methods to conserve water and soil.

Our approach includes - watershed management, reviving lost traditions and crop-types, creating sustainable livelihood opportunities for farming communities and encouraging farmers to move to organic farming. We have also created Farmer Producer Companies that help farmers market their products to a larger audience.

Our stories in the following pages highlight different elements of nature; when water brings joy to villages, when honey sweetens life or when a lost crop makes its way back home.



# Our Journey

• **2006**

The Arapedu watershed project in Kancheepuram is close to our hearts. It's after all **our first project in Natural Resource Management**

**2007**

Green is our colour! Six acres of barren land get transformed into orchards through our community farming approach in Tamil Nadu.

**2011**

**Madhya Pradesh, here we come!**

We work with NABARD in a micro-watershed project and initiate community drinking water development projects.

• **2010**

We **move across the border to Karnataka** to implement a Tribal Development project. We are also proud to work with the Karnataka Government in an integrated water management programme.

• **2013**

We start our **first CSR project** - two micro- watershed projects for NABARD in Jawadhu Hills, Tamil Nadu.

**2014**

We **launch our Organic Farming and Agriculture Development Programme.** We also bring together farmers from five districts to facilitate a Farmer Producer Company, Indian Natural Farmers Producers Company Ltd.

**2016**

This year, we go full circle and complete our watershed projects with the Green Livelihood Development Project. We train the community in animal rearing, establishing nurseries and other related profitable activities.

**2018**

We **open our own store - Angagam Angadi** - a retail outlet that sells agricultural and related produce of our Farmer Producer Company.

**2017**

We are handpicked by the core Government agency as a lead resource to train peers in watershed management. Our Nammiayampattu Watershed gets a state level excellence award.

**2019**

We are thrilled to be **part of the watershed project sanctioning committee for Tamil Nadu.**







## **Watershed Development and Management:**

We aim to conserve the soil and water resources, there by achieving sustainable ecological balance.

## **Tribal Development Programme:**

By promoting agriculture and allied activities as a livelihood among tribals, we aim to conserve precious forest resources.

## **Organic Agriculture development:**

We promote organic farming, avoiding the use of synthetic fertilizers and pesticides. We bring together farmers and provide technical assistance in organic farming and marketing.



**55,553 hectares**

Natural resource management area

**16,892**

Farmers given skill training

**6,992 hectares**

Life saving irrigation  
system created

Tamil Nadu | Karnataka | Madhya Pradesh



Farm to Home - Our work with Natural Resource Management

We call it our own ‘Circle of Life’ - how we bring the farm to homes. Our Natural Resource Management Team takes on agriculture with an end-to-end outlook. Starting with consolidating rural farmers, training them in organic farming and helping them market their products to the end consumer - we facilitate the entire cycle. Our idea of sustainable farming leans towards resolving key issues - the increased cost of cultivation, marginalised farmers, diminishing knowledge of traditional farming systems, depleting soil health and fluctuating markets.

Here’s what we do to make agriculture a sustainable activity.



Starting from the seeds

The seeds are crucial to the crops that follow; we distribute traditional varieties of seeds to farmers. Through this step, we are also reviving lost varieties of crops that are resistant to the climatic changes of today. Our technical team provides inputs in methods from nursery to transplanting stage, ensuring easy operations and better predator control. In areas where single crops have led to farmer migration, our multi-cropping methods have given a new income source.

Bringing together farmers

Two heads are better than one. In rural India, small and marginal farmers are a large part of the community. The bringing together these smaller farmers, we are consolidating farmlands, manpower and the power of combined knowledge of many. Identifying these farmers is the first step, after which they are initiated into the organic projects. We also help them identify crops suitable for their land and climatic conditions.



The Farmers Field School

Nothing like starting from scratch. At our school, farmers follow a group learning process; understanding the ecology of each crop stage, simple experiments and analysis and such activities. Our agricultural experts are supported by the Government’s agri-officers in training farmers.



Producing organic inputs

Going organic requires constant inputs such as fertilizers, bio-pesticides and growth promoters. Often the un-availability of these materials is what causes farmers to shift from organic to chemical methods. We help farmers produce these materials at a minimal cost and using material available on their farm.

Conserving soil and water

In our operations in hilly areas such as Jawad hills, Tamil Nadu, we noticed farmers leaving agriculture due to the tough terrains. Our watershed interventions in these areas have created enriched soil and water storage systems. Farmers here have now stopped their nomadic way of life and have taken up full-fledged agriculture.



Harvesting and Packaging

Every cropping season, our experts help farmers in estimating their yields, understanding seasonal cropping economies and dealing with the marketable surplus. Our farmers are given technical inputs such as maintaining moisture levels while packaging and more.



From Farms to Homes

Our Farmer Producer Organisation consists of 3000 plus farmers, who are now part of a collective that markets their products to consumers in the city. The power of a collective is seen here; farmers get better prices while consumers get a wider variety of natural foods!



Ravikumar, 30 | Tamil Nadu

Tribal Plantation farmers

“I live in Jawadhu hills with my wife and parents. Though we have our land, we weren’t doing much except growing millet. With very low income, we would move in search of work to nearby states every year. It was an eye-opener when HiH India approached us and taught us that we could grow a plantation crop such as papaya. With our one-acre land, we use multi-cropping and organic farming techniques. We find the farmer support system of HiH India very useful. It feels great to bring out the best from our land!”



Bringing back multi-cropping

Pommampatti, Madurai

Madurai is the heartland of the fragrant jasmine flower. But a forgotten fact is also that Madurai was known for paddy cultivation. Pommampatti is a village in Madurai that had been having three crops of paddy and jasmine in the early ‘90s. With climate change came water shortage and the death of paddy cropping. The only crop that survived was the jasmine, that too with water that had to be bought. With CSR partnership, we rejuvenated Pommampatti’s groundwater, with the help of soil water conservation methods. Today the village does not purchase water and paddy is back in a small, but sure manner!

Raghupathy | Sirunagar, Tamil Nadu  
Bee-keeping enterprise

Farmer Raghupathy’s connect with HiH India goes four years back when he became one of the first converts to organic farming. He attended our organic farming training and now has a thriving 15-acre land that grows paddy and watermelons. But what he would never have thought of was becoming a bee-keeper.

We helped him set up a small part of his farm with bee-boxes. His additional income of INR 10,000 per month from the honey sale is indeed a sweet profit! Raghupathy has also become our trainer for the community of farmers who want to take up bee-keeping. It’s a win-win!



4856 hectares  
of land brought under  
organic farming

We’ve formed 411  
Green livelihood enterprises  
for farmers







Key Highlight  
2018-19



### Water projects: Helping agriculture

The Sokkan Odai canal in the Cuddalore district of Tamil Nadu is a 4km stretch that irrigates 6 villages and supports more than 200 farmers. Traditionally, this canal was the lifeline of the region nearly two decades ago, when a 3-crop pattern was the norm. Due to climate change, the canal was blocked with heavy silting, leading to a water shortage. One crop farming didn't seem attractive and farmers saw their next generation moving away. This was before we took up the Sokkan Odai desilting project with our CSR partner - nearly 19000 cu.m of silt was taken out, water storage ponds were made and soil erosion binders were in place. The result; a two-crop farming culture has been revived and reverse migration is also seen. It's a win-win!

### Farmer Producer Organisations: Making Farm to Market possible

As part of our Natural Resource Management intervention, we train farmers on effective water and soil management and best practices in organic farming. But we don't stop just there. We help them market their products too.

We have established a **Federation for the Farmer Producer Organisations ( FPO's )** called, **The Indian Natural Farmer Producers Company Ltd. (INFPCL)**. The idea behind this FPO is to streamline farming techniques and enhance the income of farmers in rural Tamil Nadu. The produce that is generated by these farmers is diverse - rice, pulses, vegetables, honey, dairy products and more.



### Farmer's benefit

- 🌱 Elimination of middlemen
- 🌱 Training in new technology
- 🌱 Direct producer-consumer linkages
- 🌱 Access to larger markets
- 🌱 Higher price realisation





They say necessity is the mother of invention. Our Village Uplift programme came out of necessity too. The need for educating children, empowering women, bringing livelihood, improving healthcare access - were individual needs. However, we heard the voice of the villages as a collective need for all these basic necessities. We understood.

We brought together several of our interventions to bring a holistic transformation to a village. A village uplift project is largely driven by the community itself. We show people the way things can be organised, give them direction and hold their hands when required, and we introduce technology where needed. The two-year time period of a village uplift makes a holistically developed village, that has most of its basic needs in place.

We bring you some stories in the following pages; stories of villages and their people, that span a cross-section of ages and skill sets. These villages are from different parts of India, but what unites them is the drive for development.



**2007**

We begin the Village Uplift Programme with the idea of bringing together many of our interventions together to make an impact for an entire village.

**2009**

This year our focus is on educating children. As first-generation learners, children from these villages need hand-holding. We introduce our Child Learning Centres, as an after-school concept.



**2008**

We **launch veterinary camps** to show villagers methods of taking care of milch animals and maximizing output.



**2010**

We expand our Village Uplift programme to more than 100 panchayats in Tamil Nadu. We also **launch a new concept - the Citizens Centre** - a platform to make Government schemes accessible to the public.

**2012**

This year, we gradually expand our Village Uplift programme to Madhya Pradesh, Odisha and Rajasthan.

**2015**

As we expand our work, we also focus on smartness and sustainability. We introduce new technology to villages such as the **solar incubator for poultry farmers**.



**2013**

Farming has a deep connect with us. We kick start the Farmers Club with NABARD to bring together farmers and create a federation model to mobilise their collective turnover.

**2019**

Over 400 villages have been transformed through our Village Uplift Programme!





1,142

Child- Friendly  
Villages

Tamil Nadu | Madhya Pradesh | Uttar Pradesh |  
Rajasthan

406

Village Uplift Programmes



Tamil Nadu

Thaenapakkam, a small village off Kancheepuram in Tamil Nadu holds a special place in our hearts. The cheery welcome we receive when we visit, makes it seem the community loves us too. Starting from medical camps, financial literacy, skill training for women, Anganwadi renovation to providing water through a watershed project - Thaenapakkam has seen it all. The village was nurtured under the Village Uplift Programme between 2015-17 with support from CSR partners.

Our sustainability measures have passed the test here! Three years later, the SHGs we set up are running, the Anganwadi and school are in great condition, the CLC\* is functional and a milk cooperative is in place. We are happy, so is Thaenapakkam!

Thaenapakkam has been declared a ‘Child Friendly Panchayat’ after our Village Uplift Programme.

\*Child Learning Centre



Ambika, 40  
Kitchen garden trainee

Ambika took up the organic kitchen garden training from us in 2016. Today, her garden grows a variety of greens that keep her family healthy and anaemia-free.

Subbarayan, 78  
Medical camp beneficiary

Nothing stops Subbarayan from working on his lands. Except when his eyesight failed a few years ago. “At the HiH India’s camp, I discovered I had to have a cataract operation.” Our medical camps have helped nearly 700 people like Subbarayan from this village.

Anita, 24  
Child Learning Centre volunteer

The Child Learning Centre at Thaenapakkam, run by Anita is a happy place. 20 children of different ages study a variety of subjects here. She is also their advisor when it comes to guiding them on their future job prospects.

Devi, 38  
Anaemia Control programme

At HiH India’s anaemia control camp in Thaenapakkam, women like Devi understood the connection between food, nutrition and anaemia. The camps led to changed outlooks, food habits and healthy women.

Kothasri, 14  
Special Support

14-year-old Kothasri is Thaenapkkam’s only girl boxer! She won the first prize at the state level championship and is gunning for the National Championship next. The champ was made when she showed interest in the boxing training HiH India organised for boys.



## Maharashtra

It's a riot of colours that we come across in our Maharashtra Village Uplift Programme. Our VUP work is spread over 29 villages in this state. Here are glimpses of the work we do in Ovale Panchayat and its neighbouring areas with a population of around 1700 people. We work on different aspects of development - skill training, infrastructure upgrades, enterprise development, smart classrooms in schools and health camps.

Student population  
up by **50% since the  
anganwadi renovation.**



### Anganwadi Renovation

This colourful Anganwadi is bringing joy to many. In the six months since the Anganwadi has been repainted, the student population has grown considerably. "With clean classrooms and colourful stories on the walls, which child wouldn't want to come here!", says Rukmini, the Anganwadi In-Charge. She attributes higher children retention and learning levels to the upgraded Anganwadi. What is unique about the new students is they are first-generation learners from tribal families in the vicinity and show great promise.



### Encouraging Enterprise

In Done village, Vanita, Manisha and Vaishali sit in a traditional house or Wada, folding brown and white papers into neat little bags. A few months ago, these women underwent the paper-bag training session organised by HiH India. Today, with regular orders, they earn INR 2500-3000 per month, per person! The women find this a significant addition to their household income, helping them buy assets or pay her children's school fees. But what is most inspiring about these women, is their spirit and perseverance in expanding their enterprise!

Ovale Panchayat has **16 SHGs with 211 members**, each running an enterprise.

### Cooking with friendly fuel

For Madhuri from Ovale panchayat, cooking is no sweaty task anymore. Ever since a biogas plant was introduced recently, Madhuri's old chulha (firewood stove) lies discarded. The chulha was tough to use and created smoke. They now use the same raw materials to produce the cooking fuel, but with far less pollution. The family sits around in the kitchen with no fear of smoke.





## Gujarat

We took our fledgeling steps last year with the Gujarat VUP project in parts of Ahmedabad and Bharuch districts. In Moraiya and Sari villages of rural Ahmedabad, women empowerment is our first step, with SHG formation and skill training. We took up **Behavioural Change Communication (BCC)** for waste management in two areas of Ahmedabad city. In Akhod panchayat it is innovative education and energy efficiency that takes priority.



## Innovation and Education

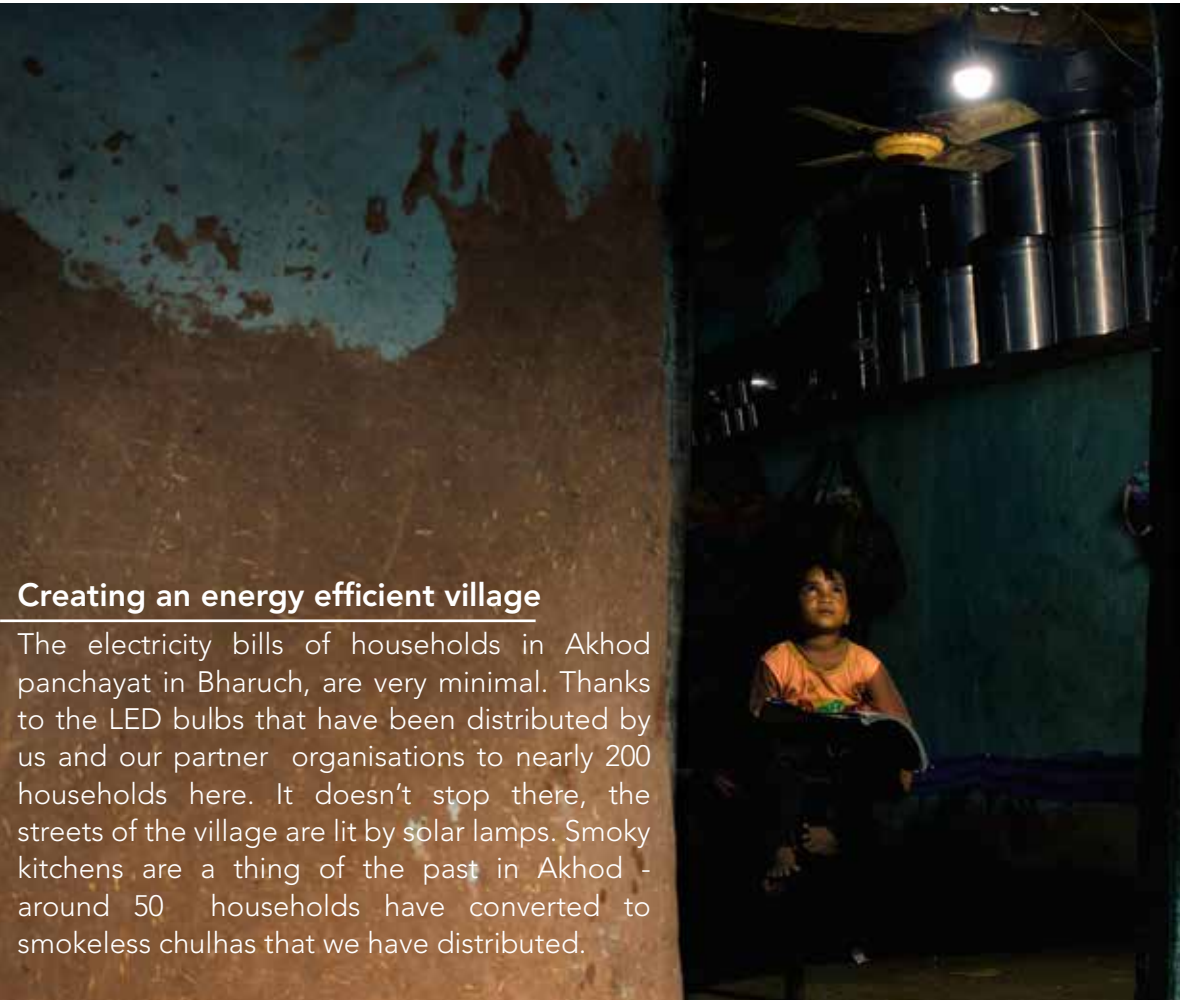
At the Akhod Government Middle School in Bharuch, Gujarat, children love playing on what we call the 'Joyous see-saw'. What's new? As they play, water is pumped through a tank and into a drip irrigation system for neighbouring fields! With our CSR partners, we have also created quality education infrastructure such as the park, Reverse Osmosis plant, renovated toilets and a sanitary napkin incinerator. We've also introduced the STEM education system here, where children get exposed to advanced learning such as robotics.



## Creative Advocacy



A crowd gathers around a street in Guptha Nagar, Ahmedabad. There's a lot of excitement, children vie with adults for a better view of a street play by HiH India. Two youngsters enact the story of a dirty street. While the street is proud to have shops, houses, et al, it is also pointed out that the street remains dirty with garbage. The point we drive home is that waste management starts at home through segregation. Claps abound and the message is driven home with smiles.



## Creating an energy efficient village

The electricity bills of households in Akhod panchayat in Bharuch, are very minimal. Thanks to the LED bulbs that have been distributed by us and our partner organisations to nearly 200 households here. It doesn't stop there, the streets of the village are lit by solar lamps. Smoky kitchens are a thing of the past in Akhod - around 50 households have converted to smokeless chulhas that we have distributed.

**3 Government schools received  
a makeover over the last year in  
Gujarat.**



## Reverse Vending Machine

What happens to the millions of PET water bottles after you use them? At the Sabarmati Riverpark in Ahmedabad, Gujarat, we have created a solution. Our reverse vending machine helps recycle the plastic in a more effective manner! More than 2500 plastic bottles are dropped into this every month, the crushed plastic is then sent to recyclers. Visitors to the park are encouraged to drop their bottles here, in return for a discount coupon for the park facilities.





## Trustees - Hand in Hand India \*

**DR. KALPANA SANKAR**  
Managing Trustee

**N.SRINIVASAN**  
Advisory Trustee

**K.N.KRISHNAMURTHY**  
Advisory Trustee

**M.S.SUNDARARAJAN**  
Advisory Trustee

**P. KOTTAISAMY**  
Trustee

**DR. MANGALA AYRE**  
Trustee

**DR. S. CHINNAPPAN**  
Trustee

**S.CHANDRASEKAR**  
Trustee

**AMUTHASEKARAN NACHIAPPAN**  
Trustee

### DR. KALPANA SANKAR

Dr. Sankar is a microfinance and gender expert with over two decades of experience. She holds two doctorates in nuclear physics and gender studies. Passionate about empowerment of women, she co-founded Hand in Hand in 2004. She has been pivotal in replicating the model globally across 8 countries and across 16 states in India. She is also Managing Director of Belstar, one of India's top ten microfinance institutions.

### N.SRINIVASAN

Mr. N.Srinivasan is a Former Chief General Manager of NABARD. He is an expert in microfinance and livelihood development. He has worked with World Bank, IFAD and UNOPS on various projects. He is founder-member of Alliance for Fair Microfinance, and chief author of the State of the Sector Report 2008 on microfinance

### K. N KRISHNAMURTHY

Mr Krishnamurthy is a former General Manager and Special Director in automotives major Ashok Leyland. With over 38 years of experience in the manufacturing industry, he has also served with the Confederation of India Industries (CII) in various capacities. He is currently the Chairman of the Indian Roads and Transport Development Association (Southern Region), the Vice Chairman at Revettec India Limited and Director of Sunera Solar Engineering Private Limited.

### M.S. SUNDARARAJAN

M.S. Sundararajan is an economist and was previously the Chairman & Managing Director of Indian Bank. His core expertise lies in investment banking, project finance, corporate restructuring, and capital markets. He won the Golden Peacock Award on behalf of Indian Bank in October 2009

### P. KOTTAISAMY

With over 15 years of experience in development work, financial services, business and consulting, Mr. Kottaisamy has contributed towards enterprise transformation and change management programmes of several firms. He has specialized in process transformation and business architecture, offering development and governance for not-for-profit organisations.

### S. CHANDRASEKAR

Mr Chandrasekar has more than 25 years of corporate experience. His career graph includes stints at AF Fergusson, Cooper & Lybrand, and National Finance Company – Oman. A visiting faculty in several B-Schools, Mr Chandrasekar has had diverse exposure in team management

### AMUTHASEKARAN NACHIAPPAN

Mr Nachiappan's experience spans education, monitoring, evaluation and grass-roots activities. He started his career with the Indian social-service organisation Vivekananda Kendra. He has worked on watershed management, renewable energy for rural areas and rural development issues. He is currently Senior Vice President at HiH India.



## Trustees - SEED Trust\*

**DR. KALPANA SANKAR**  
Chairperson

**PADMA SHRI DR. H SUDARSHAN**  
Advisory Trustee

**DR. ARUN KUMAR GOPALASWAMY**  
Advisory Trustee

**DR. S. CHINNAPPAN**  
Trustee

**S.CHANDRASEKAR**  
Trustee

**DR. MANGALA AYRE**  
Trustee

### PADMA SHRI DR. H SUDARSHAN

Dr Sudarshan is a social worker who has worked for over 30 years towards improving the health of rural and tribal people in India. He is the founder of Vivekananda Girijana Kalyana Kendra and Karuna Trust. He has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

### DR. MANGALA AYRE

Dr Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. She is a frequent lecturer and counselor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance.

### DR. ARUN KUMAR GOPALASWAMY

Prof Arun Kumar Gopalaswamy is currently Professor, Department of Management Studies at IIT (Indian Institute of Technology), Madras and an adjunct faculty at School of Management, AIT, Thailand. His specialisation is in empirical research in Finance, while his teaching modules include Mergers & Acquisitions, Investment Banking, Financial Accounting and Advanced Corporate Finance. Apart from teaching and research, Prof Arun conducts workshops and authors books on management, accounting and financial management.

### S. CHINNAPPAN

Mr Chinnappan has vast experience in gender issues, microfinance and self-help groups, and is the founder of the Tamil Nadu-based NGO Kalvi Kendra. He also edits Muttram, a government-sponsored monthly magazine for self-help groups. He has worked in the policy-making team for Dutch development organisation, Cordaid.



Key Executives 2019 \*

|                               |                                     |
|-------------------------------|-------------------------------------|
| Dr. Kalpana Sankar            | Managing Trustee                    |
| Mr. Sandip Mookerjee          | President                           |
| Dr. Madhu Sharan              | President                           |
| Mr. Kalyanaraman A            | Group Chief Executive Officer       |
| Mr. Muralidharan L            | Consultant - Financial Advisor      |
| Ms. Madhumathi C              | Consultant - Group Advisor HR       |
| Mr. Srinivas Krishnaswamy     | Deputy Chief Executive Officer      |
| Mr. Krishnan N                | Chief Operating Officer             |
| Ms. Sahaana Sankar            | Chief Operating Officer             |
| Mr. Amuthasekaran N           | Senior Vice President               |
| Mr. Thiyagarajan K            | Consultant - Senior Vice President  |
| Mr. Ramaswamy N               | Consultant - Head HR                |
| Mr. Ravichandran K S          | Deputy Chief Financial Officer      |
| Mr. Padmanabhan S             | Head - Internal Audit               |
| Mr. Swaminathan E             | Vice President                      |
| Dr. Joe Y                     | Vice President                      |
| Mr. Kumar C                   | Dean - Academy                      |
| Ms. Princess Beula            | Chief General Manager               |
| Mr. Rajendran P               | Chief General Manager               |
| Mr. Parisutham V              | Chief General Manager               |
| Mr. Lokesh Kumar Ganapathy    | Chief General Manager               |
| Mr. Muthusamy K               | Senior Consultant - Civil           |
| Mr. Lakshumanan T A           | Consultant - Chief General Manager  |
| Mr. Antony Vincent Raja       | Consultant - Accounts & Finance     |
| Dr. Balaji                    | Consultant - Model Farm             |
| Mr. Balu Swaminathan          | Consultant - Advisor Admin & PR     |
| Mr. Balasubramanian           | Consultant - Advisor Administration |
| Mr. Suresh Rajkumar           | Consultant - Schools                |
| Mr. Moses Samuel Jesupatham G | Consultant - Training               |
| Mr. Chandrasekaran V          | Director HR                         |
| Mr. Kannan G                  | General Manager                     |
| Mr. Ganesan G                 | General Manager                     |
| Mr. Byravamoorthi Natarajan   | General Manager                     |
| Mr. Velmurugan P K S          | General Manager                     |
| Mr. Babu K Y                  | General Manager                     |
| Mr. Joseph Raj P              | General Manager                     |

|                              |  |
|------------------------------|--|
| Mr. Prem Anand Gnanasekar A  | General Manager                        |
| Mr. Ravisankar B             | General Manager                        |
| Mr. Raghuraman S G           | General Manager                        |
| Mr. Jalasayanan C            | Consultant - General Manager           |
| Mr. Shrenik Chhabra          | Deputy General Manager                 |
| Mr. Umashankar               | Deputy General Manager                 |
| Mr. Daniel Jesudason         | Deputy General Manager                 |
| Ms. Padma T S                | Deputy General Manager                 |
| Mr. Robert Rajathilagam B R  | Deputy General Manager                 |
| Mr. Arun Katiyar             | Deputy General Manager                 |
| Ms. Priyanka Dale            | Deputy General Manager                 |
| Mr. Aravindan N              | Deputy General Manager                 |
| Mr. Madhanagopal K N         | Deputy General Manager                 |
| Mr. Prabahar Gnanakkan V     | Deputy General Manager                 |
| Mr. Ankur Sharma             | Deputy General Manager                 |
| Mr. Vaibhav Dwivedi          | Deputy General Manager                 |
| Dr. Kishor Kumar Patnaik     | Deputy General Manager                 |
| Mr. Manish Kumar             | Deputy General Manager                 |
| Ms. Sumathi R                | Deputy General Manager                 |
| Mr. Krishna Murari           | Deputy General Manager                 |
| Mr. Abubacker Siddick        | Assistant General Manager              |
| Mr. Chandra Guptha B         | Assistant General Manager              |
| Mr. K. Devarajan             | Assistant General Manager              |
| Mr. Joseph Kennedy S         | Assistant General Manager              |
| Mr. Chandrasekar B           | Assistant General Manager              |
| Mr. Nagarajan. P             | Assistant General Manager              |
| Mr. Arumugam B.              | Assistant General Manager              |
| Mr. R. Unnikrishnan          | Assistant General Manager              |
| Mr. Arul Durai S             | Assistant General Manager              |
| Mr. Varinder Komal           | Assistant General Manager              |
| Mr. Vikrant Puri             | Assistant General Manager              |
| Mr. Akhileshwar Prasad Singh | Assistant General Manage               |
| Mr. C. Ponnaiyan             | Consultant - Assistant General Manager |
| Ms. Anitha Rajan             | Senior Manager                         |
| Mr. K. Ranganathan           | Consultant, Visual Communication       |
| Mr. Mr.Alok Mishra           | Consultant - Sr.Project Manager        |



Partners & Donors

Hand in Hand International  
Hand in Hand Sweden  
ACC Ltd.  
Apollo Tyres Ltd  
Ashok Leyland  
Asian Development Bank  
Asian Paints Ltd.  
BNP Paribas Global Securities Operations Pvt Ltd  
BNP Paribas India Solutions Pvt Ltd.  
B.S. Abdur Rahman University  
Camfill Farr Air Filtration India Pvt Ltd.  
Cantonment Board (St. Thomas Mount & Pallavaram )  
Computer Age Management Services (CAMS)  
Cognizant Foundation  
Chennai Corporation  
Cheyyar SEZ Developers Pvt Ltd  
ChildLine India Foundation  
Chitlapakkam Town Panchayat  
CREDAI Chennai  
Dalmia Bharat Group Foundation  
Department of Tourism - Uttar Pradesh  
Deshpande Foundation  
Dimexon Diamonds Ltd, Coimbatore  
Directorate of Rural Development  
District Administration Ramanathapuram District  
District Rural Development Agency, Kancheepuram  
District Rural Development Agency, Tiruvallur  
DWDA  
Eicher Group Foundation  
Emerald Jewel Industry India Ltd  
Ericsson India Private Ltd.  
ESSILOR  
Eurokids  
Flextronics Technologies (India) Pvt Ltd.  
Ford India Pvt Ltd  
Forum Syd  
FMO  
Franklin Templeton International Services (India) Pvt. Ltd.  
Give2Asia  
Global Giving  
Godrej Consumer Products Ltd.  
Grundfos Pumps India Private Ltd.  
Grupo Antolin India Private Ltd.  
GSRD Foundation  
Guardian India Operations Private Ltd.  
Gudalur Town Panchayat  
Guduvanchery Town Panchayat  
Hand in Hand Inclusive Development Services  
Hand in Hand Switzerland Association  
Hyundai Motor India Ltd.  
Harvard Business School  
Humanium Switzerland  
Infrasoft Technologies Ltd.  
JK Fenner India Ltd.  
JK Tyre and Industries Ltd  
Jochnick Foundation  
JSW Salem Steel Plant  
Karumathampatti Town Panchayat  
Kundrathur Town Panchayat  
Lakarmissionen  
L&T Coimbatore Central Management  
L&T Public Charitable Trust  
L&T Rubber Process Machinery  
L&T Prayas Trust  
Lotus Footwear Enterprises Ltd  
Madambakkam Town Panchayat  
Madhya Pradesh Paschim Kshetra Vidyut Vitaran Co. Ltd.  
Madhya Pradesh Madhya Kshetra Vidyut Vitaran Co. Ltd  
Madhya Pradesh Poorva Kshetra Vidyut Vitaran Co. Ltd  
Madukkarai Town Panchayat  
Mahalir Thittam, TN Corporation for Development of Women  
Mamallapuram Town Panchayat  
Mangadu Town Panchayat  
Mitsubishi Electric India Private Ltd.

Mitsubishi Elevator India Private Ltd.  
Mondelez International  
Mudichur Village Panchayat  
National Bank for Agriculture & Rural Development (NABARD)  
Narasimanaicken Palayam Town Panchayat  
Nokia India Private Ltd.  
Nordsterjnan-Salcomp  
Oil and Natural Gas Corporation Ltd.  
ORG Marg Properties  
Paceman Finance India Pvt Ltd.  
Pallapalayam Town Panchayat  
Panchayat Union - Nemelli  
Perianayakkanpalayam Town Panchayat  
Perungalathur Town Panchayat  
Plastic Omnium Auto Inergy India Private Ltd.  
PMI Global Technologies Private Ltd.  
PMI Engineering Exports Pvt. Ltd.  
PPG Asian Paints Pvt Ltd  
Primark Better Lives Foundation  
Qualcomm India Private Ltd.  
Radiohjalpen  
Rameswaram Municipality  
Rajasthan Cosmo Club (RCC) Magnum Foundation  
Redhands Ltd. Australia  
Renault Nissan India Private Ltd.  
Rotary Club Madras South  
Salcomp Manufacturing India Pvt Ltd  
Sanmina-SCI India Pvt. Ltd.  
Sarkarsamakulam Town Panchayat  
State Bank of India  
Sir Ratan Tata Trust  
Social Venture Partners  
Sri Sai Trust  
SRM University  
State Balance Growth Fund  
State Institute of Rural Development  
Stifenslen Svenska Journalen Lakaarmissionen  
Stiftelsen Voxtra  
Sundaram Global Securities Operations Pvt Ltd

Sutherland Global Services  
SVP Philanthropy Foundation  
Swed Fund  
Tambaram Municipality  
Tamilnadu Energy Development Agency  
Tamilnadu Pollution Control Board  
Tamilnadu Slum Clearance Board  
Tamilnadu Watershed Development Agency  
Tata Consultancy Services  
TechnipFMC India Ltd.  
The Coca Cola Foundation  
Thirulkazhukundram Town Panchayat  
Thiruneermalai Town Panchayat  
Tirumala Milk Products Private Ltd.  
TRIUM  
Trellebrog Sealing Solutions (India) Pvt. Ltd.  
Turbo Energy, Thiruporur  
UBS Optimus Foundation  
UNICEF  
Uthiramerur Town Panchayat  
VA Tech Wabag Ltd.  
Varanasi Municipal Corporation  
Vestas Wind Technology India Pvt. Ltd.  
Veerapandi Town Panchayat  
Velankanni Town Panchayat  
Vallalur Town Panchayat  
Vivekananda Kendra, Kanyakumari  
Vodafone Foundation & Indus Towers  
Walajabad Town Panchayat  
Water.org  
Wipro Private Ltd.  
Wind World (India) Power Development Pvt. Ltd.  
Woori Bank

Village Uplift Programme Donors

4 Friends  
A & P Barnevik  
Ad Company Sweden AB  
Adam och Victoria Gillberg  
Ahlberg Family

Aidan Clegg - Mtn Climber  
Ake Bonnier  
Aleris Holding AB  
Alexander af Jochnick  
Alf Svensson  
Altor AB  
Altor Equity Partners  
Anders Andersson - Journalist  
Ann O.Nym  
Anna Wranghede & Family  
Ansar Decotex  
APC Logistics  
AQ Group  
Arla Plast AB  
Atea  
Axel Bohman  
Axel Johnson  
Axmark/Wahlstedt  
Baffemackan AB  
Baltic Gruppen  
BDO AB  
Bengt Amlöf  
Bengtsson byn  
Bergsaker AB  
BFJ Boras  
Björn Fröling  
Bo Soderberg, Ulla zachrisson  
Bockasjo/Centiro/Jarngrinden  
Bohman family  
Bokwall Rislund Attorneys B.R.A.  
Bombay Works  
Bona AB  
Borås Industri/Handelsklubb  
Bruce Grant  
Brunswick Invest Advisory Board  
BTS  
Bygg Gota  
Bygg Gota Goteborg AB  
Bylund & Lindstrom family  
Bylund and Bohman

Carl Geijer and Maria Stromberg  
Caroline von Post-Carlsson, Gabrielle von Post-Bexelius and Rutger von Post  
Catharina & Björn Bengtsson  
Cecilia Jeansson Mörner and Hans Mörner  
Centrio Solutions AB  
Chris Furmanick  
Claremont AB  
Coeli AB  
Collector AB  
Collector Bank  
Connect  
Daegens Industri  
Dahlstromska Stiftelsen  
Delta  
Eastbay AB  
Ebba Bolander  
Ellos  
Elisabeth Jancke Brandberg  
Erik Mitteregard  
Ekolf Jacobsson  
Erik Selin  
Eva Bonnier  
Eva Redhe Ridderstad  
Family Andersson  
Family Ankarcrona  
Family Skarborg  
Fastec  
Fastec Sverige AB  
Fortum OYJ  
Fredrik Och Charlotte Osterberg  
Frosunda  
Futura Foundations - Social Initiatives  
GCFL Investment AB  
Gekas I Ullared AB  
Geodis Wilson AB  
Girindus Investments  
Good Cause  
Goran Bennich  
Granstedt Capital



|   |   |   |   |
|---|---|---|---|
| Grant Thornton                              | Lars Johansson  | Per Elvinsson   | Siemiatkowski                           |
| Gunilla och Peje Emilsson                   | Lena Apler  | Per Hallius   | Simon de Chateau                        |
| Gunilla von Platen                          | Lennart Duell   | Per Josefsson Holding AB                                  | Sjöland & Thyselius                     |
| Gustaf Rudholm                              | Lennart Grebelius                                       | Per Olof Soderberg  | Smedbo                                  |
| H&M Foundation                              | Lerima AB   | Per Vannesjö Industri AB                                  | Staffan Olsson                          |
| Hammar-sköld & Co                           | LGBT Holding  | Percival Billimoria                                       | Staffan Persson                         |
| Hansson Holding                             | Lillian Fossum  | Persson/Rothman   | Stefan Dahlbo                           |
| Hantverkslokaler I Göteborg (Johas Ahslund) | Lions Club Ahus   | Peter lindell   | Stefan Hellberg                         |
| Helana Loven                                | Lions International                                     | Peter linden  | Stefan Öhlander/Territorium AB          |
| Helena Lovens Stiftelse                     | Lotta Andersson   | Peter Setzman   | Stiftelsen Good cause                   |
| Henning Mankell                             | Lynx Asset Management                                   | Petter Wingstrand   | Stockholm Tapas                         |
| Henrik Ekelund                              | Magnus & Jessica Tyreman                                | PharmaRelations AB  | Svensson-Verdugo-Kramming               |
| Hermanö Förvaltning AB                      | Magnusson Family  | Pontus Bonnier  | Swedbank                                |
| Hildur Nordin Minnesfond                    | Margareta Lind  | Profi Fastigheter AB                                      | Swedol AB                               |
| HOB   | Mats Arnhög   | Projektengagemang   | System Identification (Erik Fröberg)    |
| Hoist AB                                    | Mats Heiman   | Property Dynamics AB                                      | Team Olivia                             |
| Humanium (Ardnt & Olivier Soret)            | Mats Karlsson   | Provocare (Mr. Richard Jansson & Stefan Crafoord-Wiklund) | Tedde Jeansson Sr                       |
| Ideal of Sweden                             | Mattson Fastighetsutveckling                            | Ramboll   | Tellus Viva Foundation                  |
| Ikano Bank AB                               | Max Mitteregger   | Richard Lewisohn & Richard Holloway                       | Texla                                   |
| Inggerd and Lennart Oberg                   | Mentor Communications                                   | Richard Nordström   | The International Philanthropic Society |
| Ingrid Aspegren                             | Mikael Karlsson   | Rico Estate Development                                   | Tidstrand Family                        |
| Insplanet/Mediaplanet                       | Monterro Holdings Ltd (Martin Bjäringer & Carl Rosvall) | Rita Raukus   | Tiger of Sweden                         |
| Intrum Justicia AB                          | Mr Greger Hamilton, Goldman Sachs                       | Ritetta (Caroline Sverdrup)                               | Toft Foundation                         |
| ISEC Group AB                               | Mr Gunnar Magnusson                                     | Robert af Jochnick  | Tomas Bergström                         |
| ISS   | Mr. Hugo F. Ruys and Mrs Ruys                           | Robert Hallstrand   | Tosito                                  |
| Jan Opsahl and Bengt Wahlqvist              | Mrs. Kerstin Kjellberg                                  | Robert Jarl Family  | U&C Nicolin Fund                        |
| Jari Ovaskainen                             | Ms. Ulla Olin   | Roger Skagerwall  | Ulla & Curt Nicolin Stiftelse           |
| John Gommès (Britto Foundation)             | Munksjo Ahlstromska Stiftelsen                          | Röhnisch Sportswear AB                                    | Umeågruppen vill mer                    |
| John Hepburn (Morgan Stanley)               | NC Advisory   | Roxtec International                                      | Vem i Småland                           |
| Jonas and Christina at Jochnick             | NCC   | Rustan Panday   | Virgin Unite - Mr. Paulus Deuticke      |
| Jonas Ekwall                                | New Wave Group  | Ryska Posten AB   | Volati AB                               |
| Karl Johan Persson, H&M                     | NIBE  | Sachdev Family - UK                                       | Volvo                                   |
| Karlstadsganget                             | Niklas Adalberth  | Sandip Jobanputra & Family                                | Winn group hotel                        |
| Katinka & Stephen Clarkson                  | Nina Sundén and Sebastian Siemiatkowski                 | Satila Foundation   | XLNT Travels                            |
| Kerstin, Felix and Emma Bonnier             | Nordiska Centrumhus                                     | SBC Sveriges Bostadsrättscentrum AB                       |   |
| Kjell & Gunnel Dahnelius                    | Nordlander/Engelbert                                    | Scandic Hotels AB   |   |
| Kricka                                      | Northzone Ventures V AB                                 | Seco Tools  |   |
| Kristoffer Melinder                         | Opacus  | State Agriculture Marketing Board                         |   |
| Lannebo Fonder AB                           | Originat AB   | Small Farmer Agriculture Consortium                       |   |
| Lars & Bengt Walan & Lennart Ramberg        | Partex Marking  | Servisen Investment Management                            |   |

|  |  |
|--|--|
| ASF ( Anders Sandrews Foundation, Sweden )             | Krishi Vigyan Kendra                               |
| Banker Institute of Rural Development                  | Lalgudi Town Panchayat, Tamil Nadu                 |
| Bharat Heavy Electricals Ltd. (BHEL), Hyderabad        | L&T Shipbuilding Limited                           |
| Butterfly Gandhimathi Appliances, Chennai              | Local Administration Department,                   |
| Belstar Investment & Finance Pvt Ltd                   | Puducherry Union Territory                         |
| Canara Bank  | Madambakkam Town Panchayat, Tamil Nadu             |
| Cantonment Board – St. Thomas Mount cum                | Mamallapuram Special Grade Town Panchayat, T N     |
| Pallavaram, Chennai                                    | Mangadu Town Panchayat, Tamil Nadu                 |
| Central Coffee Board                                   | Mitsubishi Elevators India Pvt. Ltd.               |
| Central Honey Bee Board                                | Mudichur Village Panchayat, Kancheepuram           |
| Central Spice Board                                    | District, Tamil Nadu                               |
| Chitlapakkam Town Panchayat, Kancheepuram,             | Muthoot Finance                                    |
| Tamil Nadu   | Nandivaram - Guduvanchery Town Panchayat, TN       |
| Cholamandalam MS General Insurance Company Ltd         | National Skill Development Corporation, India      |
| Daimler India Commercial Vehicles Pvt. Ltd             | Oil and Natural Gas Corporation Ltd. (ONGC)        |
| Dewas Municipal Corporation, Madhya Pradesh            | Onex   |
| Directorate of Rural Development, Tamil Nadu           | Officers Training Academy (OTA) – St. Thomas Mount |
| Directorate of Town Panchayats, Tamil Nadu             | cum Pallavaram                                     |
| District Administration, Kancheepuram District, TN     | Par Formulations Pvt Ltd                           |
| District Administration, Ramanathapuram District,TN    | Perungalathur Town Panchayat, T N                  |
| District Administration, Karaikal District, Puducherry | Polur Town Panchayat, Tiruvannamalai District,     |
| Union Territory  | Tamil Nadu   |
| District Rural Development Agency, Kancheepuram,       | Rameswaram Municipality,Tamil Nadu                 |
| Tamil Nadu   | Saint- Gobain                                      |
| Eicher Group Foundation                                | Supraja Foundation                                 |
| FLOWCUP AB   | Sarva Shiksha Abhiyan (SSA)                        |
| Federation of Indian Chambers of Commerce and          | Sindri Municipal Corporation, Dhanbad District,    |
| Industry (FICCI)                                       | Jharkhand  |
| Greater Chennai Corporation                            | Small Farmer Agriculture Consortium                |
| Himachal Pradesh Kaushal Vikas Nigam Yojana            | Small Industrial Development Bank of India         |
| (HPKVN), Govt of Himachal Pradesh, India               | Socio - Economic Development Foundation of         |
| HPCL, Mittal Foundation, Punjab, India                 | India (SEDF)                                       |
| Jamul Nagar Palika, Durg District, Chhattisgarh        | Sricity – Integrated Business City, Andhra Pradesh |
| JLL Building Operators Pvt. Ltd.                       | SRM University, Kattankulathur, Chennai            |
| Karaikal Municipality, Puducherry Union Territory      | Sriperumbudur Town Panchayat, Tamil Nadu           |
| Karo Sambhav, New Delhi                                | State Agriculture Marketing Board                  |
| Karunguzhi Town Panchayat, Tamil Nadu                  | TECHNIP- FMC                                       |
| Keeranur Town Panchayat, Tamil Nadu                    | Thangachimadam Village Panchayat, Tamil Nadu       |
| Kottakuppam Town Panchayat, Viluppuram                 | The Depository Trust & Clearing Corporation (DTCC) |
| District, Tamil Nadu                                   | Uthiramerur Town Panchayat, Tamil Nadu             |
| Kundrathur Town Panchayat, Kancheepuram                | Vivekananda Kendra, Kanyakumari, Tamil Nadu        |
| District, Tamil Nadu                                   |  |



**CONSOLIDATED STATEMENTS – HAND IN HAND INDIA / SEED TRUST CONSOLIDATED FINANCIAL STATEMENT**

**Balance Sheet as at March 31, 2019, (All amounts are in Indian Rupees unless otherwise stated)**

|   | As at March 31, 2019 | As at March 31, 2018 |
|---|----------------------|----------------------|
| <b>Trust Funds and Liabilites</b>                   |                      |                      |
| <b>Trust Funds</b>                                  |                      |                      |
| <b>a. Corpus</b>                                    |                      |                      |
| Initial Contribution                                | 7,127                | 7,127                |
| Corpus Fund   | 444,173,162          | 444,173,162          |
| Interest Surplus - Corpus Fund                      | 123,862,814          | 163,162,532          |
|   | <b>568,043,103</b>   | <b>607,342,821</b>   |
| <b>b. Surplus in Income and Expenditure Account</b> | <b>76,786,774</b>    | <b>75,029,348</b>    |
| <b>c. Grants</b>                                    |                      |                      |
| Capital Grants                                      | 234,775,670          | 223,582,957          |
| Revenue Grants                                      | 198,118,053          | 229,000,927          |
|   | 432,893,723          | 452,583,884          |
| <b>Total (a+b+c) A</b>                              | <b>1,077,723,600</b> | <b>1,134,956,053</b> |
| <b>Non Current Liabilities</b>                      |                      |                      |
| a. Long Term borrowings                             | 60,931,040           | 145,923,013          |
| b. Long term provisions                             | 18,688,819           | 19,279,943           |
| <b>Total B</b>                                      | <b>79,619,859</b>    | <b>165,202,956</b>   |
| <b>Current Liabilities</b>                          |                      |                      |
| a. Sundry Creditors                                 | 28,033,641           | 32,477,300           |
| b. Other Current Liabilities                        | 194,127,979          | 219,257,196          |
| c.Short Term provisions                             | 2,854,856            | 2,435,147            |
| <b>Total C</b>                                      | <b>225,016,476</b>   | <b>254,169,644</b>   |
| <b>TOTAL (A+B+C)</b>                                | <b>1,382,359,935</b> | <b>1,554,328,652</b> |
| <b>Assets</b>                                       |                      |                      |
| <b>Non Current Assets</b>                           |                      |                      |
| a Fixed Assets                                      |                      |                      |
| Tangible Assets                                     | 233,209,707          | 216,722,978          |
| Intangible Assets                                   | 1,565,963            | 1,902,715            |
| Capital Work-in-Progress (Building)                 | -                    | 4,957,264            |
| <b>Total</b>  | <b>234,775,670</b>   | <b>223,582,956</b>   |

|  |                      |                      |
|--|----------------------|----------------------|
| <b>b. Long term Investments</b>          | <b>529,698,427</b>   | <b>501,655,600</b>   |
| <b>c. Long term Loans &amp; Advances</b> | <b>157,088,693</b>   | <b>197,047,592</b>   |
| <b>Total (a+b+c) A</b>                   | <b>921,562,790</b>   | <b>922,286,149</b>   |
| <b>Current Assets</b>                    |                      |                      |
| a.Cash and bank balances                 | 210,577,957          | 341,270,510          |
| b. Short term Loans & Advances           | 230,337,751          | 267,670,549          |
| c. Other Current Assets                  | 19,881,437           | 23,101,445           |
| <b>Total B</b>                           | <b>460,797,145</b>   | <b>632,042,504</b>   |
| <b>TOTAL (A+B)</b>                       | <b>1,382,359,935</b> | <b>1,554,328,652</b> |

**Income and Expenditure Account for the Year Ended March 31, 2019**

| Particulars   | Year ended March 31, 2019 | Year ended March 31, 2018 |
|---|---------------------------|---------------------------|
| <b>INCOME</b>   |                           |                           |
| Revenue Grants  | 384,729,886               | 392,742,176               |
| Interest Income   | 130,137,601               | 187,579,417               |
| Other Income  | 6,567,687                 | 19,311,648                |
| <b>TOTAL</b>  | <b>521,435,174</b>        | <b>599,633,241</b>        |
| <b>EXPENDITURE</b>  |                           |                           |
| Programme Expenses  | 445,325,385               | 502,397,798               |
| Administrative and other expenses   | 34,450,902                | 37,757,161                |
| Finance Cost  | 39,901,461                | 56,104,653                |
| Depreciation / Amortisation   | 22,605,763                | 21,463,455                |
| Less: Amortisation from Capital grants-being depre-<br>ciation/Amortisation | ( 22,605,763 )            | ( 21,463,455 )            |
| <b>TOTAL</b>  | <b>519,677,748</b>        | <b>596,259,612</b>        |
| Excess of Income over Expenditure before tax                                | 1,757,426                 | 3,373,629                 |
| Provision for tax:  |                           |                           |
| - Current tax   |                           |                           |
| <b>Surplus carried forward to balance sheet</b>                             | <b>1,757,426</b>          | <b>3,373,629</b>          |

The Financial Statements of Hand in Hand India and Socio Economic and Educational Development Trust for the year ended March 31, 2019 was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S).The completed audited Financial statement can be viewed on our website.



# MANAGEMENT ACCOUNTS – HAND IN HAND INDIA

Balance Sheet as at March 31, 2019, (All amounts are in Indian Rupees unless otherwise stated)

|  | As at March 31, 2019 | As at March 31, 2018 |
|--|----------------------|----------------------|
| Trust Funds and Liabilities                  |                      |                      |
| Trust Funds                                  |                      |                      |
| a. Corpus                                    |                      |                      |
| Initial Contribution                         | 1,000                | 1,000                |
| Corpus Fund                                  | 232,124,387          | 232,124,387          |
| Interest Surplus - Corpus Fund               | 28,273,291           | 52,303,636           |
|  | 260,398,678          | 284,429,023          |
| b. Surplus in Income and Expenditure Account | 44,592,168           | 43,316,115           |
| c. Grants                                    |                      |                      |
| Capital Grants                               | 105,071,556          | 101,389,156          |
| Revenue Grants                               | 151,248,618          | 184,808,578          |
|  | 256,320,174          | 286,197,734          |
| Total (a+b+c) A                              | 561,311,020          | 613,942,872          |
| Non Current Liabilities                      |                      |                      |
| a. Long Term borrowings                      | 60,931,040           | 145,923,013          |
| b. Long term provisions                      | 15,034,198           | 14,600,868           |
| Total B                                      | 75,965,238           | 160,523,881          |
| Current Liabilities                          |                      |                      |
| a. Sundry Creditors                          | 23,203,529           | 28,540,909           |
| b. Other Current Liabilities                 | 193,689,531          | 217,981,655          |
| c. Short Term provisions                     | 2,494,541            | 1,963,807            |
| Total C                                      | 219,387,601          | 248,486,372          |
| TOTAL (A+B+C)                                | 856,663,859          | 1,022,953,125        |
| Assets                                       |                      |                      |
| Non Current Assets                           |                      |                      |
| a Fixed Assets                               |                      |                      |
| Tangible Assets                              | 103,505,593          | 99,486,441           |
| Intangible Assets                            | 1,565,963            | 1,902,715            |
| Total  | 105,071,556          | 101,389,156          |

|                                |             |               |
|--------------------------------|-------------|---------------|
|                                | 237,821,617 | 242,788,182   |
| b. Long term Investments       |             |               |
| c. Long term Loans & Advances  | 149,952,887 | 139,662,069   |
| Total (a+b+c) A                | 492,846,060 | 483,839,407   |
| Current Assets                 |             |               |
| a. Cash and bank balances      | 150,891,962 | 286,625,678   |
| b. Short term Loans & Advances | 201,714,227 | 238,131,788   |
| c. Other Current Assets        | 11,211,610  | 14,356,252    |
| Total B                        | 363,817,799 | 539,113,718   |
| TOTAL (A+B)                    | 856,663,859 | 1,022,953,125 |

## Income and Expenditure Account for the Year Ended March 31, 2019

| Particulars  | Year ended March 31, 2019 | Year ended March 31, 2018 |
|--|---------------------------|---------------------------|
| INCOME   |                           |                           |
| Revenue Grants   | 370,490,422               | 382,924,026               |
| Interest Income  | 108,384,440               | 160,142,888               |
| Other Income   | 5,143,033                 | 15,802,667                |
| TOTAL  | 484,017,895               | 558,869,581               |
| EXPENDITURE  |                           |                           |
| Programme Expenses   | 413,715,173               | 468,997,968               |
| Administrative and other expenses                                      | 29,125,208                | 32,665,953                |
| Finance Cost   | 39,901,461                | 55,978,534                |
| Depreciation / Amortisation  | 13,882,007                | 13,179,150                |
| Less: Amortisation from Capital grants-being depreciation/Amortisation | ( 13,882,007 )            | (13,179,150 )             |
| TOTAL  | 482,741,842               | 557,642,455               |
| Excess of Income over Expenditure before tax                           | 1,276,053                 | 1,227,126                 |
| Provision for tax:   |                           |                           |
| - Current tax  |                           |                           |
| Surplus carried forward to balance sheet                               | 1,276,053                 | 1,227,126                 |

The Financial Statements of Hand in Hand India and Socio Economic and Educational Development Trust for the year ended March 31, 2019 was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S).The completed audited Financial statement can be viewed on our website.



# MANAGEMENT ACCOUNTS – SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST

Balance Sheet as at March 31, 2019, (All amounts are in Indian Rupees unless otherwise stated)

| Particulars   | As At March 31, 2019 | As At March 31, 2018 |
|---|----------------------|----------------------|
| <b>Trust Funds and Liabilites</b>                   |                      |                      |
| <b>Trust Funds</b>                                  |                      |                      |
| a. Corpus   |                      |                      |
| Initial Contribution                                | 6,127                | 6,127                |
| Corpus Fund   | 212,048,775          | 212,048,775          |
| Interest Surplus - Corpus Fund                      | 95,589,523           | 110,858,896          |
|   | 307,644,425          | 322,913,798          |
| <b>b. Surplus in Income and Expenditure Account</b> | 32,194,606           | 31,713,233           |
| <b>c. Grants</b>                                    |                      |                      |
| Capital Grants                                      | 129,704,114          | 122,193,801          |
| Revenue Grants                                      | 46,869,435           | 44,192,349           |
|   | 176,573,549          | 166,386,150          |
| <b>Total (a+b+c) A</b>                              | 516,412,580          | 521,013,181          |
| Non Current Liabilities                             |                      |                      |
| Long term provisions                                | 3,654,621            | 4,679,075            |
| <b>Total B</b>                                      | 3,654,621            | 4,679,075            |
| <b>Current Liabilities</b>                          |                      |                      |
| a. Sundry Creditors                                 | 4,830,112            | 3,936,391            |
| b. Other Current Liabilities                        | 438,448              | 1,275,541            |
| c.Short Term provisions                             | 360,315              | 471,340              |
| <b>Total C</b>                                      | 5,628,875            | 5,683,272            |
| <b>TOTAL (A+B+C)</b>                                | 525,696,076          | 531,375,528          |
| <b>Assets</b>                                       |                      |                      |
| <b>Non Current Assets</b>                           |                      |                      |
| a Fixed Assets                                      |                      |                      |
| Tangible Assets                                     | 129,704,113          | 117,236,537          |
| Intangible Assets                                   | -                    | -                    |
| Capital Work-in-Progress (Building)                 | -                    | 4,957,264            |

|  |                    |                    |
|--|--------------------|--------------------|
| <b>Total</b>                             | <b>129,704,113</b> | <b>122,193,801</b> |
| <b>b. Long term Investments</b>          | <b>291,876,810</b> | <b>258,867,418</b> |
| <b>c. Long term Loans &amp; Advances</b> | <b>7,135,806</b>   | <b>57,385,523</b>  |
| <b>Total (a+b+c) A</b>                   | <b>428,716,730</b> | <b>438,446,742</b> |
| <b>Current Assets</b>                    |                    |                    |
| a.Cash and bank balances                 | 59,685,995         | 54,644,832         |
| b. Short term Loans & Advances           | 28,623,524         | 29,538,761         |
| c. Other Current Assets                  | 8,669,827          | 8,745,193          |
| <b>Total B</b>                           | <b>96,979,346</b>  | <b>92,928,786</b>  |
| <b>TOTAL (A+B)</b>                       | <b>525,696,076</b> | <b>531,375,528</b> |

Income and Expenditure Account for the Year Ended March 31, 2019

| Particulars   | Year ended March 31, 2019 | Year ended March 31, 2018 |
|---|---------------------------|---------------------------|
| <b>INCOME</b>   |                           |                           |
| Revenue Grants  | 14,239,464                | 9,818,150                 |
| Interest Income   | 21,753,161                | 27,436,529                |
| Other Income  | 1,424,654                 | 3,508,981                 |
| <b>TOTAL</b>  | <b>37,417,279</b>         | <b>40,763,660</b>         |
| <b>EXPENDITURE</b>  |                           |                           |
| Programme Expenses  | 31,610,212                | 33,399,830                |
| Administrative and other expenses   | 5,325,694                 | 5,091,208                 |
| Finance Cost  | -                         | 126,119                   |
| Depreciation / Amortisation   | 8,723,756                 | 8,284,306                 |
| Less: Amortisation from Capital grants-being deprecia-<br>tion/Amortisation | ( 8,723,756 )             | ( 8,284,306 )             |
| <b>TOTAL</b>  | <b>36,935,906</b>         | <b>38,617,157</b>         |
| Excess of Income over Expenditure before tax                                | 481,373                   | 2,146,503                 |
| Provision for tax:  |                           |                           |
| - Current tax   |                           |                           |
| <b>Surplus carried forward to balance sheet</b>                             | <b>481,373</b>            | <b>2,146,503</b>          |

The Financial Statements of Hand in Hand India and Socio Economic and Educational Development Trust for the year ended March 31, 2019 was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S).The completed audited Financial statement can be viewed on our website.



## How to get involved

Our activities have expanded rapidly over the past few years and so has the need for funding and support. If you would like to help us with funds or by volunteering, we welcome you to join us!

Our commitment to transparency and accountability ensures that the end-use of funds is clearly identifiable in all activities and at all times. Attention to productivity, with help from our local employees and 50,000+ volunteers has helped us to keep costs low. We limit our overhead costs to 8-10% in India.

## Hand in Hand India bank details

### International

Account Name: Hand in Hand India  
Bank Name and Address: CANARA BANK, Theradi Branch,  
293, Gandhi Road, Kancheepuram - 631501  
Account Number: 0939101020217  
Beneficiary: Swift Field 59  
Swift Code: CNRBINBBID

### Domestic

Account Name: Hand in Hand India  
Bank Name and Address: CANARA BANK, Theradi Branch,  
293, Gandhi Road, Kancheepuram - 631501  
Account Number: 0939101020216  
IFSC CODE: CNRB0000939  
MICR No: 600015107

## Socio Economic And Educational Development Trust bank details

Account Name : Socio Economic and Educational Development Trust  
Account Number : 10860239943  
Bank Name : State Bank of India                      Branch Name : Tiruvannamalai  
Bank Address : 34, Kosamada Street, Tiruvannamalai, Tamil Nadu  
Branch Code : 0938                      IFSC Code : SBIN0000938                      Swift Code : SBI NIN BB 471

## Online

If you wish to make a donation online, please visit [www.hihindia.org](http://www.hihindia.org)

## Volunteers & Internships

Hand in Hand India welcomes volunteers and interns from all fields. If you have a skill that you would like to share, we would be delighted to hear from you. We have the same flexible and professional approach to volunteers as we do to partners. If you are interested in volunteering or interning with us, please apply at [www.hihindia.org](http://www.hihindia.org)

## Corporates

We have worked with over 100 companies, multilateral institutions, foundations and Government agencies. Interested corporates, can contact **Mr. Sandip Mookerjee, President for further information** [sandip.mookerjee@hihindia.org](mailto:sandip.mookerjee@hihindia.org), Ph: +91 9500041800

FIGHTING POVERTY  
CREATING JOBS  
GO HAND  
IN HAND





Design & Concept

Communications Team

Photography

Communicare Production, Ahmedabad

Film Station, Mumbai

Vajahath Ali Fotografie, Chennai

&

Ranganathan

Raja Suriya

Veerapathiran





hihindia.org

### **Head Office**

90 A, Nasarathpet village,  
Little Kancheepuram – 631503  
Tamil Nadu, India  
Ph + 91 44- 6720 1000

### **Corporate Office**

New No.33, Old No.14, 48th Street  
9th Avenue, Ashok Nagar, Chennai – 600 083  
Tamil Nadu, India  
Ph +91 44- 4341 3200