

# **Annual Report 2019 - 2020**





3 About Us

<mark>4</mark> Our Vision

6 Our Impact

8 Message from Managing Trustee **12** Child Labour Elimination Programme

22 Women Empowerment and Job Creation

32Healthcare

**38** Solid Waste Management

44

Natural Resource Management

**50** Skill Development and Training Centre **56** Village Uplift Programme

64 Covid-19 Relief

66

Trustees

68 Key Executive List 70 Partners & Donors

**71** Financial Statements

75

How to get involved

2 | Hand in Hand India

We are a not-for-profit public charitable trust working towards job creation and poverty alleviation. With a mission to create 10 million jobs in India by 2025, Hand in Hand India stands committed to addressing the key global challenge of poverty. With our unique 'job creation' model and five pillar approach, we empower and create sustainable livelihoods for the rural poor, especially women. We work in 16 states of India and our model has been replicated in the countries of Afghanistan, South Africa, Brazil, Myanmar, Cambodia and Sri Lanka.

### About Us

Our working model uses an integrated approach that tackles social, economic and environmental factors. This Annual Report encapsulates our work in the year 2019-20 across the areas of women empowerment, job creation, child labour elimination, access to healthcare, skill development, solid waste and natural resource management and community based village upliftment.

## 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 10 million jobs by 2025.



**INDIA SOUTH AFRICA MYANMAR SWITZERLAND CAMBODIA BRAZIL SRI LANKA AFGHANISTAN** 

# **Our Impact**







CHILD LABOUR ELIMINATION & EDUCATION WOMEN EMPOWERMENT & JOB CREATION

**332,874** Children enrolled in schools

**4** Non Residential Special Training Centres

8 Residential Special Training Centres

**8** Transit schools **42,31,399** Jobs created

**2,03,038** SHGs formed

**23,71,137** Total Members

**1,06,240.02** Total credit disbursed (INR Million) 8,088

HEALTH

Medical camps

**14,397** Toilets constructed

**45,031** Women covered under Anaemia Control Programme

**3,34,217** Children brought out of malnourishment







### SKILL DEVELOPMENT & ENVIRONMENT TECHNOLOGY CENTRES

#### VILLAGE UPLIFT PROGRAMME

**138,775** Women trained

**6,651** Youth trained **554,431** Clean households

**16,892** Farmers skill trained

**142** Skill Training Centres

**86** Natural Resource Management projects

**55,553** Land area in hectares covered **306** Villages uplifted

**100** Current Village Projects

**1,142** Child-friendly panchayats Total jobs created 42,31,399

Data as on August 2020

Annual Report 2020 | 7

## Message from our Managing Trustee

2019-20 has been a very productive and impactful year for Hand in Hand India. It is a year that has witnessed more women being empowered through our job creation and credit plus model, a year when children in the states of Madhya Pradesh and Bihar have been added to our child labour elimination map, a year when our farmers producers organisations have become sustainable and a year of new partnerships and projects.

While we have continued to fight poverty through our 5 pillar programme, we have focused on empowering women at the core of our work. We have deepened our outreach pan India. Our novel concept of group based enterprises in partnership with our corporate donor in Punjab has proved to not only break gender stereotypes but also bring together women with their own investment successfully! Our partnership with IIT Madras for training on business principles for graduated entrepreneurs along with mentorship support has yet again proved successful. Our focus on creation of value chains in agriculture and dairy and our B2B mobile market place for women have been value added services in Tamil Nadu and we hope to replicate this in other states in the coming years.

The federation of women into cluster level networks for long-term sustainability of SHGs has been a resounding success. These networks, now in Tamil Nadu, Madhya Pradesh and Rajasthan have broken barriers in communities

by representing women's voices in Government forums and access to potable water in Tamil Nadu while initiating a green act as a single point of contact for accessing a plethora of Government schemes.

This year, we forged new partnerships in the child labour Tribal Development Project' award from NABARD on its 39th elimination programme. With support from donors in Annual Day function for the project on green livelihoods for Switzerland, we have established our first Residential farmers in Pachamalai hills. Special Training Centre in Madhya Pradesh that enrolls 50 girl children who would have otherwise been drop outs, never Our solid waste management initiatives have expanded to Jharkhand, with support from our donors in Sweden, we continue to work with the Government to offer a gamut of have started work to eliminate child labour in mica mines services including waste collection, waste segregation, bulk in a long term project that combines education, health and waste management in apartments and biogas generation. livelihood creation. In Tamil Nadu, we have continued our Through our mobile medical camps and clinics, we have outreach through residential special training centres, transit ensured access to healthcare in rural areas and have schools and improving Government school infrastructure. supported water and sanitation initiatives in Govern-Our work in partnership with ChildLine supports children in ment schools. Our village uplift programme continues to distress every day.

When we think of natural resources, we think of lush green forests and pristine water. This is exactly what the natural resource management intervention is addressing through watershed development, pond rejuvenation, organic agriculture and agro-horti forestry.

Establishing a state of the art food processing unit at Jawadhu Hills, sustainably nurturing of 9 farmers producers introduced new courses in banking and insurance. organisations and renovating ponds to improve community

footprint in the states of Madhya Pradesh and Haryana are key highlights of the last year. The year ended on a sweet note with Hand in Hand India bagging the 'Best Performing'

enrolled or married off. Further North, in Bihar and 10 states including Chhattisgarh, Noida and Hyderabad. We create sustainable communities by empowering women and combining our other pillar initiatives. We are currently active in 426 villages across Tamil Nadu, Madhya Pradesh, Maharashtra and Rajasthan.

> Hand in Hand India's group entities continue to work in synergy with the goal to create 10 million jobs by 2025. Hand in Hand Academy for Social Entrepreneurship has conducted 4 batches of training in microfinance management and has

Belstar's credit plus CSR initiative has been pivotal in The new financial year moves along tumultuous and bringing about synergy between the organizations. In March uncertain times. Nevertheless, we are confident that we will 2020, NITI Aayog of Government of India identified me as one tide over these with the relentless efforts of our dedicated of the top 15 Women Transforming India for empowering team, guidance of our experienced Board and support from women through microcredit support, financial and adult our trusted partners. literacy offered through Belstar and Hand in Hand India. This award amplifies the synergy between the two organizations proving that women at the bottom of the pyramid require a range of services to thrive and be successfully entrepreneurs.

Towards the end of the year, our senior team had a strategy meet to plan for the next 5 years. Unfortunately, the Covid19 has left the country in the lurch presenting a temporary setback in our plans. Nevertheless, our team has used the Covid19 as an opportunity to innovate in all the pillars.

I wish to thank Dr. Percy Barnevik, Adviser, Hand in Hand India for his strategic guidance and support. I thank our distinguished Board of Trustees for their rich and valuable insights and continued support. The achievements of the last 16 years would not have been possible without our dynamic and passionate team. I wish to thank all my senior colleagues and the staff, who have been responsible for this exceptional performance

**DR. KALPANA SANKAR** Managing Trustee



## **Child Labour Elimination Programme**

### GOAL

We ensure children enjoy their childhood by providing them access to education and ensuring their rights.

### LOCATIONS

TAMILNADU, MADHYA PRADESH, GUJARAT, BIHAR, JHARKHAND

### A YEAR OF COLLABORATION AND **COMMUNITY EFFORT**

The past year, 2019-20 was a busy and exciting one for our Child Labour Elimination (CLEP) Team. This intervention of Hand in Hand India began with the objective of giving children a schooling and education and keeping them away from child labour and in the larger picture, alleviating poverty.

This year, the CLEP team has been collaborating with corporates and the Government stakeholders to create a safe environment for children to grow and study. From introducing technology in Government-run schools, aiding infrastructure development in these schools to helping first-generation-tribal learners get school experience; our team has been on their toes in 2019-20.



## **IMPACT**

Hand in Hand India Schools

# 1142

**Child Labour Free** Panchayats

# 332,874

Children Mainstreamed in **Government Schools** 

### **CHILD RIGHTS AND EDUCATION**

Positive schooling is a concept that we have taken on seriously this year. Take, for instance, the Colourful Communities project we took on with our corporate partner - painted walls and colourful furniture never made schooling more fun! A very important part of our work with children is bringing awareness to the community aboutc educating children.

We take every opportunity to do this; on World Day Against Child Labour, we brought together children and parents, took an oath against child labour and encouraged children coming to school

### **SPECIAL TRAINING CENTRES**

We run Residential Special Training Centres (RSTC) in Tamil Nadu and Madhya Pradesh for children between 6 & 14, who have never been to school or have dropped out. Some centres such as the one in Nalchha, Madhya Pradesh accommodates tribal girl-children. In the one year that this RSTC opened, it has become more than just a school for these children, it is a second chance at life itself. The centre focuses on improving psychological, intellectual and physiological development of the children.





### It is fun to study now

Bhuri, 14 years | Mograbav village, Madhya Pradesh 'Bhuri' means brown in Hindi and this girl has lovely brown hair. Unlike some of her classmates, she is a confident girl. The teenager comes from a remote village that is cut-off and it is difficult to commute on a daily basis. Hence, the village hardly sends its girls to school after primary (there is a primary school in the area).

Bhuri was enrolled in a primary school and managed to study till fifth grade. Since her parents didn't want her to attend secondary school far off, she began helping in the kitchen. In addition, she worked as a farm hand and daily wager on a seasonal basis.

"Frankly, I didn't miss studying and was happy working or just roaming around with friends from my village," she says. Infact, when a field mobiliser identified her as a dropout and came to her home to talk to her parents; she ran off and hid inside! Bhuri was not willing to study. Her parents didn't want to send her to Nalcha NRSTC since it was far.

After some convincing, Bhuri attends the centre regularly and travels in the Tata Magic microvan with a few other friends around her area. "Only after joining here I realised that there was so much to learn. In my earlier school, I didn't get to understand the full implication of getting basic education. Now, I am aware of it and wish to continue." Looks like studying can be fun too!

#### **STEM-ING THE GAP**

This year, we introduced a new approach to education - STEM (Science, Technology, Engineering and Mathematics) to Government schools in the areas we work in. STEM addresses the need for cultivating a scientific temperament and curiosity in children. We provide STEM kits and train teachers on using these kits to make scientific concepts understandable. Together with our corporate partners, we have made science fun for select schools in rural Tamil Nadu and Gujarat. We have more in the pipeline!





## A model class

### Priyanka Patel | Science & Math Teacher | Akhod Primary School, Bharuch, Gujarat

Priyanka's math classes at the Akhod Primary School, Bharuch are packed. There is full attendance and lots of excitement. This teacher is the first to use STEM system as part of her pedagogy.

When Hand in Hand India with its corporate partner came up with STEM kits for the school, Priyanka was delighted! The 100 plus students of the school are now eager to make models and learn concepts such as Area, Perimeter and more. Says Priyanka, "STEM makes it so much easier to explain concepts to children and they learn through a hands-on method. I teach them concepts and the models and robots make the concepts relatable to the students." Priyanka has been teaching math and science in the school for seven years, but never recalls such a vibrant class!`



### **CONNECTING WITH CHILDLINE**

We have been working with Childline India, a toll-free number (1098) to address children in distress. This year, we are excited to start a Child Help Desk at Tambaram railway station in Tamil Nadu, in conjunction with the Ministry of Women and Child Development, and the Railways. This busy station is one of the major transit points for connecting trains in Tamil Nadu, and also one with the highest chances of lost children or abuse. Through this project, in the past year, nearly **300 troubled children have been provided intervention**.

### **BRICK AND MORTAR SOLUTIONS**

In rural Bengaluru, there is a Government run school at Basavanalli with a population of 350 children. A noon meal scheme was being carried out, but with no cooking or storing facilities. This meant classrooms were turned into kitchens! Our simple solution was the construction of a kitchen-cumstore which our corporate partner supported us with.

In the process of creating happy environments for children to study, one of our regular focus has been on the actual brick-and-mortar buildings. With a robust school, functional toilets, canteen facilities, which child would not love his/her school? This year, we have been part of many such school infrastructure projects, creating playgrounds, extra class rooms and more.





## A green school

### Mamandur | Tamil Nadu

Mamandur's school stands outamong the entire village its grounds are neat and there are colourful play equipment for children. The school's classrooms are painted neatly and welcome children.

Mamandur's school is just one part of our Village Uplift project. Our corporate partner supports us with a Village Uplift project. We have taken on two phases, the first involving education and environment. Currently, Phase one is well on its way with the school renovation - **smart classrooms** with computers and projectors, a learning app that supports children with question banks and lesson plans.

To make the school campus a green place, shade- giving trees are being planted along the grounds. Creating an environment-friendly generation is part of our agenda as well - **a herbal garden with more than 100 varieties is also being created.** 

Next on the cards for the project is creating a sustainable model of village with empowered communities. Mamandur is on its way to become a role model!

### **PROMOTING CHILD FRIENDLY COMMUNITIES**

This year, we took up a project to eliminate child labour in 50 villages surrounding Nawada and Koderma districts of Bihar and Jharkhand States. The area is known for rampant child labour in the mica mines coupled with poor literacy levels, lack of alternative livelihood options, dilapidated school infrastructure and high migration rates. Our project is holistic - focusing on child labour elimination, women empowerment and improving access to healthcare.

We are happy with the outcomes; 13 Child Learning Centres with 300-plus children, a Child Rights Protection Committee to train the community, Women & children health camps for screening common ailments such as anaemia, malnourishment and respiratory diseases. Women here have been trained on enterprise development and financial literacy too!





## **Regaining lost childhoods**

Sirodabar, in Nawada district has a population of just 1194, mostly from the scheduled caste. The literacy rate here is lower than Bihar's literacy rate and opportunities for livelihood is also less due to extremely limited resources. The community therefore is engaged in daily wage work, in agricultural fields and mica mining.

We selected this area to set up a Children Learning Centre (CLC), as most families could not afford to send their wards for private tuition. The goal of the CLC is to coach slow learners, and motivate them and encourage the children towards learning. The next step of this project is to enroll these children in nearby schools and provide quality education at village level through our program. The teachers will be trained on the pedagogy and learning materials will also be provided when the lockdown is over. Extracurricular activities such as painting, drawing, essay writing, and the indoor games will be undertaken in the center for the holistic development of children.

This CLC has gotten a huge welcome from the community members as families are able to save INR 300 which they would have otherwise paid as tuition fees.

## Women Empowerment and Job Creation

### GOAL

We aim to create 10 million jobs for women at the bottom of the pyramid by 2025 by providing integrated services of skilling, financial literacy, financial inclusion and credit support for job creation.

### LOCATION

TAMIL NADU, PUDUCHERRY, KARNATAKA, MADHYA PRADESH ODISHA, MAHARASHTRA, KERALA, RAJASTHAN, UTTAR PRADESH

### **BUILDING ECONOMIC AND SOCIAL CAPITAL**

The focus of HiH India's SHG - job creation programme is working through women's collectives with the aim of enhancing their social, financial and entrepreneurial skills. The end result we bring about is higher incomes, financial security and empowerment within their households, markets and communities.

The SHGs of HiH India are subsequently federated into cluster level and block level networks (CLNs and BLNs) to enhance the social capital and promote livelihood activities of rural women. These networks have the potential to address gender issues (personal and community level), community development activities and create and bolster income-generating activities for women, thereby contributing to their social and economic process of empowerment.





## IMPACT

**2,03,038** SHGs formed

**23,96,349** Family-based enterprises formed

INR 7,608 million Credit disbursed

### **TRAINING AND CAPACITY BUILDING**

We provide SHG women with a series of integrated training; SHG management, savings, banking, skills development, financial literacy including digital financial literacy, business administration and marketing skills. We also teach them an important lesson - accessing financial inclusion services of the Government of India for enterprise development. In Rajasthan, for instance, a mid-line project evaluation study showed the **income of 93% of our SHG women have increased in the range of INR 3001 – 18000 from 2017-2019.** Our structured process mobilizing rural women into SHGs, providing integrated training and capacity building support has paid off.





### **Tapping new venues**

### Chinnabai, Kancheepuram

Chinnabai from Kancheepuram sells coconuts. The creative business woman that she is, Chinnabai took the humble coconut a step further. She took on a whole new range of products - dried coconuts, flowering coconuts, virgin coconut oil, nutritious coconut water and coconut ghee all available under one roof in Kancheepuram. Her husband, Krishnamoorthy also helped Chinnabai run this business.

Chinnabai credits the many training programmes from Hand in Hand India that she attended as an SHG member, for her business acumen. The training helped her streamline her main business; coconuts. She also got a deeper understanding of book-keeping and Government aids that she could utilize. The business came in handy when the family with two daughters were having a hard time financially. Chinnabai is multi-talented; she makes and sells idly batter, sells handmade jewellery and also does tailoring!



### **GROUP BASED ENTERPRISES**

Hand in Hand India adopted a new strategy for enterprise creation in Punjab by fostering group based enterprises (GBE). After a detailed needs analysis and survey of the supply-demand gap in the local market, we provided the technical and financial support for women entrepreneurs to set up their enterprises. The initial investment cost for each enterprise (machinery, raw material etc.) ranges from INR 3 – 10 lakh, depending upon the type of enterprise and scale of its operations. The project has support from donors for the infrastructure cost. The SHG members contribute 15% of the total cost from their own savings or credit linkages for procuring raw material, operation and maintenance and other such requirements - bringing ownership to their business. Today we have supported over 923 women in establishing over 88 Group Based Enterprises in 26 villages of Bhatinda, with a total investment of INR 53.26 million in these GBEs. The enterprises include seeders and tractors, sanitary pad making units, bakeries and more.

## Happy Seeder Enterprise

### Kanakwal Village | Haryana

Every year, farmers in Punjab and Haryana burn tons of crop waste after harvests.This is considered a low-cost straw- disposal practice to reduce the turnaround time between harvesting and sowing for the second (winter) crop. A Happy Seeder is a mechanism that is mounted on a tractor, removes residue and also allows the farmer to seed the new crop without involving manual labour and cutting down pollution. Punjab, being a predominantly agricultural state, sees a high demand in Happy Seeders.

In Kanakwal Village, Punjab, 11 women entrepreneurs started their Happy Seeder enterprise with an investment of 8.5 Lakh, of which the SHG members contributed INR 1.5 Lakh from their own savings. The SHG members give the Happy Seeder on rent in their own village as well as other nearby villages and earn approximately 40,000/- per month as profit. The group has taken their lessons from Hand in Hand India's training to a next level and now support their families with their income. The pride and confidence these women exude is visible indeed!



#### **ENERGY BASED ENTERPRISES**



One of the unique initiatives of HiH India's entrepreneurship program in MP in 2019-20 is to promote energy based enterprises among SHG women. The project supports 4000 women in setting up energy efficient enterprises and handholding them in adopting efficient, clean and sustainable energy alternatives in their daily lives. The team has also established tie ups with local vendors for the purchase of bio cook stoves/solar cook stoves/LPG stoves by women members on subsidized rates.

### ACCESS TO GOVERNMENT SCHEMES & HUMAN RIGHTS TRAINING

We have developed strong linkages with government departments to support interventions that enable women's access to government schemes related to health, livelihoods, social security and education. Our Self Help Group women have been trained in digital literacy; usage of smartphone, internet, social media, government apps for essential services and more.

Women have also been trained on human rights, entitlements, gender and development issues which enabled them to address issues of participation, inclusion and equality in their households and workplace. This has also had a multiplier effect in terms of enrolment of children into schools, better awareness on health issues, increased hygiene, sanitation and health care seeking behaviour. Women now experience greater confidence, self-respect and, even though gradual, an expansion in decision-making abilities in their families and communities.

### Help at Hand

### Vijaya, Tamil Nadu

Vijaya from Mambakkam village values her friends from the Hand in Hand India CLN group. It is the CLN who helped her in times of need; when her husband was injured in a road accident and at the same time diagnosed with diabetes. Her husband needed dialysis to survive and the expensive treatment was beyond her means. Members of the CLN came forward and they discovered the Chief Minister's comprehensive health insurance scheme could help Vijaya. With their support, she availed of this scheme and successfully saved her husband's life. To Vijaya, the CLN is her family.



#### **GRADUATED ENTREPRENEUR PROGRAM**

The SHG movement has benefitted women in the rural areas, both economically and socially. Often, however, rural women find it challenging to expand their business as they lack technical knowledge, and awareness on digital marketing. Education and training creates the ground to unwrap the potential of budding SHG women entrepreneurs. Hand in Hand India has provided Business Development Training and supported the SHG women in expanding their enterprise. We provide an SMS facility to SHGs members to promote their business among other peers. This network is now popular among women entrepreneurs to market their products and has facilitated an increase in sales volume. Our SHG women entrepreneurs are now success stories in themselves.



### SUSTAINABILITY THROUGH CLNS

Cluster Level Networks are women-headed Organizations formed at the panchayat level to provide a platform for SHG members to come together for a shared purpose; build social networks, share experiences, voice grievances to government and other stakeholders, and establish community businesses. The influence of CLNs is further enhanced by the formation of Block Level Networks, an apex organization of CLNs, that could lobby the interests of a wider circle of women. They provide civil society organizations such as Hand in Hand India the opportunity to mobilize SHG women at a large scale and build their social and economic capital. CLNs help women entrepreneurs who are in the same business to form value chains that reduce risk and improved bargaining power.

In Kancheepuram, our pilot showed a lot of promise; 203 CLNS made of 17,000 SHGs and 24,000 women were formed. Further 8 BLNs have earned INR 800,000 from community enterprises. In Madhya Pradesh, 10,279 women form such federations.



### CLNs as Changemakers Madhya Pradesh

In Madhya Pradesh, our women-led CLNs are creating change. The Sharada Sri CLN is just one example; 93 women lobbied with the Government authorities to get a sanction for road construction in their village. INR 50,00,000 was sanctioned! Now children go to school even if it rains, thanks to the new road. Yet another example is the Vikas ki Rah CLN of 84 women members; Drinking water was the issue in their village. These feisty women took it up with the Government leaders and managed to get water for their village, through the Nal Jal Yojana scheme.

CLN member achievements are many; 100 families given toilets from the Government, 133 street lights fixed, 400 goats distributed to 100 families for livelihood, ponds and water tanks re-built, 4 villages have paved roads, 2 villages have drinking water supply.

## Healthcare

### GOAL

Advocating for preventive healthcare, creating access for poor people to avail benefits of Government facilities, and providing generic medicines through Jan Aushadi pharmacy

### LOCATION

TAMIL NADU, MADHYA PRADESH, ODISHA, RAJASTHAN, BIHAR & JHARKHAND

#### A YEAR OF NEW INITIATIVES

Our Health intervention has one overall goal; ensuring healthcare access to the rural areas of India. We work with the community and Government stakeholders in addressing the gap in the system. Through medical camps, Water & Sanitation projects, Maternal & Child Health and Menstrual Hygiene projects, our team reaches out to the underprivileged population with the message of good health.

This year has been one of new initiatives and innovations; games to teach young girls about menstrual hygiene, mobile medical units that take healthcare to remote corners and more. We have also found better ways to get the community involved in their own healthcare priorities, with Health Committees. Hand in Hand India enables locals to set up and manage their own health programmes through these committees. Community involvement, we believe, is the key to success in grassroot implementation.



### **REACHING THE REMOTE**

We hold medical camps in rural areas of India, in villages that have little or no access to a Public Health Centre. Our camps are both curative and preventive - eye camps, anaemia camps, general health camps and such. Hand in Hand India medical camps are now a trusted part of villages where we work.

This year our camps have reached out to even more remote regions than before, thanks to Mobile Medical Units that our corporate partners have supported us with. The mobile unit takes medical care to more than 30 villages in Tamil Nadu with qualified doctors and counsellors. Apart from check-ups, these units also spread awareness on personal hygiene, maternal and child health and leverage Government immunization campaigns.





### **MOTHERS FIRST**

While our core strengths are of community mobilization and training, we have also leveraged our knowledge of **Early Childhood Care and Education.** We support the Government's anganwadis and gaps in implementation.

Our unique system of 'Mothers' Collective' helps women bring their collective strengths and capacities to improve health and nutrition for their children and themselves.

In select districts of Tamil Nadu and Madhya Pradesh, we have created 89 mothers collectives. Through these Mothers' Collective, we empower women with financial literacy and train them in taking care of their family's nutrition and hygiene.



#### **MENSTRUAL HYGIENE MANAGEMENT**

In Tamil Nadu and Madhya Pradesh, our 'Project Women' has been supported by corporate partners to train women and girls in Menstrual Hygiene Management(MHM).

Our MHM strategy has evolved well over time. We start with older teenaged girls whom we have trained as peer leaders in MHM, they in turn emerge as confident leaders who help younger girls understand the concept of hygiene. Through games such as 'Knock down the myth', we have worked with the younger generation to identify taboos and why they are irrational. In our MHM awareness programme, we extensively highlight the use of sanitary napkins to ensure hygiene.



### WATER, SANITATION & HYGIENE

We have in the past year worked to improve sanitation facilities in rural India, with support from our Corporate partners. As part of our WASH (Water, Sanitation and Hygiene) project, we have improved basic health and sanitation facilities across 27 panchayats in Tamil Nadu. The interventions included running 27 women's sanitary complexes, 3 public toilets and conducting special camps for the villages. The impact of these activities reached almost 30,000 in the local communities.

## Washing away worries

### Komathi | 23 years Echoor village, Tamil Nadu

The petite Komathi comes with a bucket of clothes to wash every morning to the Women's Sanitary Complex. She tells us that her home has a toilet, yet she visits the complex to wash clothes and bathe. The young mother of two leaves her children at home to use the complex, primarily because the number of people at home are many. The toilet is only one. The complex however has 6 toilets and there is no queue!

She has yet another reason for coming to the WSC. Washing clothes is a chore that Komathi makes easier for herself by chatting with her friends. The light banter within these walls is something she looks forward to everyday. Lack of water or lack of a toilet were not the only reasons rural women used the Women's Sanitary Complexes. We had discovered a social aspect that these community toilets provide!



## **Environment:** Solid Waste Management

### GOAL

To become the complete solution provider for a sustainable environment through socially responsible development projects.

### LOCATION

TAMIL NADU, KARNATAKA, GUJARAT, MADHYA PRADESH, CHATTISGARH, NOIDA, TELENGANA

# A year of creating Sustainable Development

India is at a juncture where the awareness of the harm that landfills bring is increasing everyday. The goal of our Solid Waste Management intervention is to address the rising dangers of waste management and its related areas. We handle the Municipal Solid Waste Management across 5 states of India. We also use Behavioral Change Communication to spread awareness on waste segregation in the community. Our Waste-toenergy projects using bio-gas plants have also got their share of mentions for innovative use of waste.

This year, we have taken on some different projects - waste management at a campus and managing water security in Rameshwaram!



per month

6,03,735 Houses where we segregate waste



### ADVOCACY

In simple words, Advocacy is garnering public support. In our case, we try to involve the community in their own waste management through advocacy. Our Behavioral Change Communication strategy has worked wonders in rural and semi- urban areas. Take for example, our project area of Bhargah Municipality in Odisha, where we use door- to-door campaigns, train school children, put up street plays and puppet shows and mass cleaning events to generate awareness. Part of advocacy is also identifying Garbage Vulnerable Points - places which are most likely to find trash accumulating. These points were beautified by the women of the community using rangoli, a creative solution to garbage. After a year of our advocacy, Bhargah is a cleaner place indeed!





### Home is where we start

### Bhargah, Odisha

Our Behavioral communication project has reached out to the community. What better proof than the pits that these households in Bhargah have dug up! The community is now driving for change - their backyards are where they do their own composting. More than 40 households are segregating their waste and practising onsite composting. The initiative diverts around 20kg of waste per day from the landfill.

### MUNICIPAL SOLID WASTE MANAGEMENT

As part of our Municipal Solid Waste Management (MSWM) programme, this year we took something different - a campus project! The Indian Institute of Technology (Hyderabad) is spread across 600 acres and generates waste from its academic buildings, residential quarters, student hostels, mess supported by our Corporate partner has multiple interand canteen. For IIT-H, we manage waste collection, transportation, processing and disposal. The campus generates prevention of contamination of water sources. Through a nearly 500 kg of waste on a daily basis.

Yet another project this year was our Urban Model Village - we bring water to the community. Biogas units that convert Harola in Uttar Pradesh, with the support of our Corporate waste to energy, grey water management is done to prevent partner. This urban settlement near Noida houses a largely water source contamination. migrant labour force and is famous for its textile and electrical markets. Being a densely populated area (20,000 plus households), MSWM was a key concern in Harola. Our aim is to make Harola a model village in the MSWM front with emphasis on segregation of waste at source and drainage cleaning

### IMPROVING WATER SECURITY

Our newest project this year has been the one in Rameswaram, an island in Tamil Nadu, largely dependent on spiritual tourism. Water security is a huge concern on this island and solving for this was our key goal. This project ventions - improving water access, safe drinking water and combination of methods - water resource mapping, soak pits to improve ground water table and water purification plants,



## Green energy

### Rameswaram, Tamil Nadu

For the residents of Rameswaram, cow dung is precious commodity. It is after all what generates power for the kitchens of many residents in the island. Our project in Rameswaram has a goal of installing biogas plants in 4 schools and at least 20 homes, to start with.

For many the biogas units have ushered in a sea change - from wood fire stoves to gas stoves! The beginning has been good, the residents who we started this off on are very happy. "We are using a gas stove for the very first time in our life and are happy that our kitchen is fueled by biogas generated from the installed biogas digester", says Muthu Krishnan from Sambai in Rameswaram.

For the island as a whole, biogas units also signal less pollution and taking a step with being environment friendly.



## Environment Natural Resource Management

### GOAL

Promoting Sustainable Livelihoods by Conservation and Development of Natural Resources

### LOCATION

TAMIL NADU, KARNATAKA, MADHYA PRADESH, HARYANA

### A Year of Balancing Ecology and Creating Sustainable livelihoods

When we heal the earth, we heal ourselves. Our Natural Resource Management (NRM) intervention works in doing just that - healing the earth through conservation of natural resources. Through a tri-pronged approach - Watershed Development, Organic Agriculture development and Sustainable Green Livelihoods programme, we hope to make the earth a greener place.

This year, the NRM team's focus has been conserving water, with the help of corporates and local communities. Whether it be a rain-fed area where farmers need help bringing water, or a pond that has gone to seed and thereby reduced the water table - the team has been at the helm of these projects. While we bring about water solutions, we never lose sight of our farmer friends and are there to help them go all natural. We've brought together our natural farmers into Farmer Producer Organizations, helping them realise better income and reach a bigger market.



## IMPACT

**26,509 Hectares** Natural resource management area

**19,571** Farmers given skill training

### **8,069 Hectares** Life-saving irrigation systems created

### CREATING SUSTAINABLE LIVELIHOODS

### **RENEWING AQUIFERS**

Our project at the pristine Jawadhu Hills near Vellore district, We work with farmers in areas that have very little Tamil Nadu was the first entry into a sustainable livelihood groundwater or sources of irrigation. Our concept of project in a challenging, hilly terrain. The project has had triple results of job creation and water and environment implemented in existing agriculture wells or other structures conservation through watershed development, farm based that store run-off water. A Well Recharge Pitharvests rainwater, livelihoods and increase of green cover in the Jawadhu filters the same and then releases it into existing wells, forest.

natural farmers Producer Company is now a role model out is the minimal investment using existing structures and for rural farmers. Through HiH India's efforts in recreating direct groundwater recharge. The method is very economic traditional crop cycles interspersed with cash crops such as (each unit costs INR 6500). So far, 70 such pits have been set pepper and cashew, 1000-plus families find their sustenance. up in Tamil Nadu India, reaching out to 3800 members of the Multi- cropping, bee-keeping, dairy farming, fruit orchards community. Now, these communities have a climate resilient - our list of accomplishments at Jawadhu is a long one. To solution to water conservation and have a source of income top it all, our brand new Food Processing Unit helps all these through agriculture or livestock through the year. naturally grown produce reach in pristine condition to the end consumer, directly

'Well Recharge Pit' is a technique that can be thereby renewing aquifers. The recharge through this method is almost immediate in comparison with other With the able support of our partners, the Jawadhu Hills water conservation measures. What makes this idea stand

> Click to know more about project: https://youtu.be/V7GtgSHvPIs



## A unique effort to revive ponds

### Injambakkam, Tamil Nadu

Reviving Ponds: A large part of today's cities in India were once a waterbody, either a lake or a pond. Losing these water bodies to development is equal to destroying the environment and creating a water crisis. The Gangai Amman Temple pond in Injambakkam, within Chennai city limits is one of our projects - once a spiritual place, the pond was encroached illegally and was becoming a dumpyard instead. We deepened the pond, built support walls, walk-ways, solar lights and planted trees around the waterbody. What was unique about this project was the seamless collaboration between stakeholders - the local community, our corporate partner, the Chennai corporation and ourselves.

### WATERSHED DEVELOPMENT

The Gonur watershed project with NABARD was taken up to bring back agriculture in its best form. This area despite being in the Salem belt, rich with the waters of Mettur dam, was known to be rain-fed. There was a scarcity of water for agriculture, cattle and for domestic purposes. Added to this, soil erosion and lack of grasslands for cattle, did not make Gonur very ideal for farming.

Our project measures included field bunds with safe outlets, farm ponds, Wells Recharge Pits, Loose Rock Check Dams, dry land and agro-horticulture, Percolation pond and grass seeding.

Over 40 acres of this area that was rainfed has now been utilized to cultivate double-crops such as groundnuts and vegetables. Soil erosion has been minimized through bunds and gully checks.





# Skill Development and Training Centre

### VISION

To become the complete solution provider for a sustainable environment through socially responsible development projects.

### LOCATION

TAMILNADU, MADHYA PRADESH, ODISHA, GUJARAT, PUNJAB

# A year of creating jobs and promoting livelihoods

The old adage about teaching a man to fish, is something we often use in our Skill Development and Training Centre (SDTC). We believe giving rural youth and women the skills they need will take them a long way in alleviating poverty and creating jobs. Which is why we have partnered with the National Skill Development Corporation (NSDC) to provide training in 16 trades that are suited for the location and the needs of the community.

In the process of doing this, we have successfully managed to bridge the rural-urban divide with technological inputs and digital lessons. This past year has been no different, we've taken on women and youth across India and made them job-ready.



### **CREATING CONFIDENT ENTREPRENEURS**

In rural India, we found women to be very interested in starting their own business. Many of them had already small stints in starting a small shop or a beauty parlour. The one thing that deterred them was lack of expertise and training. We stepped in with our Corporate partners to provide them this missing link - training. With this training, we created women entrepreneurs who not just had passion, but also the confidence to build their business!

### **Business women with beauty**

### Tamil Nadu

This project was one-of-a-kind for our team. The project involved handpicking 100 women entrepreneurs who were beauty salon owners in seven districts of Tamil Nadu. The project tied in well with our objectives of skilling women and creating entrepreneurs out of them. For over a year, the selected women were taken through a course that involved Business management, book-keeping, grooming and beauty related topics.

After this intense training, the entrepreneurs were able to look at their businesses in a new light. With their renewed confidence, business growth spiralled and revenues saw a steep 50% hike. The project had created a new set of

entrepreneurs - those that combined their passion and business!



### **IMPROVING QUALITY OF LIFE**

The impact of our work with rural communities is seen most through an improvement in the quality of their life. By providing them with skills they need, technical training and also economic assistance, we eventually get them to upgrade their life. Our projects with rural women give them a golden opportunity to step out of being homemakers and becoming an income generator.

In five districts of Tamil Nadu, we ran a project with our corporate partner to train women in different sectors. We selected 1000-plus women and gave them a boost in sectors such as apparel, agriculture, food processing and even arts. What came out of this project? A lot, namely - Financial stability for vulnerable rural women, increased self-confidence, knowledge of financial management, exposure to job opportunities and marketing techniques on social media!

## Sculpting a new future

#### Tamil Nadu

At Hand in Hand India's training centre, women are busy sculpting beautiful images from paper mache. Angammal's statue is beautiful and she is proud of it, after all it is her path to success. She is a housewife from Kancheepuram, whose husband works as a daily wage labourer. When she enrolled in the training programme, her only goal was to supplement the family income. Today, she is part of a unit that enables her to earn INR 3000 to 5000 per month. This programme is one among other skills training that we offer rural women, with support from our corporate partner. Angammal and many other women have enrolled for our training programmes in the hope of supplementary income, but have found instead confidence and opportunities!



### **BRIDGING THE DIGITAL DIVIDE**

A key aspect of our Skill Development programme is to identify and train underprivileged youth wih market oriented skills in the ITES sector. The young people are put on a Domestic Data Entry Operator Course across Kancheepuram. An examination is conducted and the selected youth are given placements in corporates. The transformation of these youngsters from being a dropout to becoming an employee and earning member of the family is remarkable. This year, around 600 youth underwent this training and are placed successfully in corporates.



## Arun Kumar

### Kancheepuram | Tamil Nadu

This young boy from the outskirts of Kancheepuram is from a farming family. With rising costs, his family could not educate him beyond school. Selling vegetables was how Arun Kumar could help his family bring in some income. When Arun got introduced to Hand in Hand India's training programme, he took the Data Entry Operator course and learnt the basics of data entry, email writing, and more. Today Arun is placed in a corporate with a regular monthly income and is proud to be a main breadwinner for his family.



## Village Uplift Programme

### GOAL

Village Upliftment Programme is designed to foster entrepreneurship in the communities for sustainable income generation and livelihoods that bring about integrated development in rural India. It is a data-driven scientific process undertaken to ensure that the communities get sustainable benefits.

### LOCATION

TAMIL NADU, MADHYA PRADESH, UTTAR PRADESH, RAJASTHAN, MAHARASHTRA

# Entrepreneurship and innovation with a Community Focus

Hand in Hand India's village uplift programme is designed to foster entrepreneurship amongst communities for sustainable income generation bringing about integrated development in villages in rural India. While entrepreneurship remains the core of the programme, two other pillars are added based on community need, making the intervention holistic, innovative, participatory and sustainable.

The VUP allows for communities to be self reliant and enables them to adapt to changes. It builds their economic capability by increasing income, owning assets and saving; human capability by creating access to education, healthcare, clean water and sanitation; political capabilities by advocating their human rights and participating in village level decision making; sociocultural capabilities by making them valuable members of society with adept decision making ability. Take a look at how we are bringing about sustainable change in the communities we work with.

### **GUJARAT**

In Gujarat's Akhod and Suva panchayats, we run a sustainable village uplift programme with our corporate partners. What stands out in this project is the innovations we are bringing in education and community based interventions - both directed towards sustainable solutions.



### **GREEN SCHOOLS, GREEN VILLAGES**

The Akhod Primary school was where we started our Green School Certification project. This year, a lot more has gone in to make this school a Green School. Here are the key measures - Tree canopy, play park that pumps water for irrigation, Rain water harvesting, Reverse Osmosis water reuse methods and a solar installation that enables zero dependence on conventional energy!

## Making education interactive

### Akhod, Gujarat

Education has taken on a new form in Akhod Government Primary School with our **TABLAB** system of learning. These Tablets have the curriculum in a personalized audio-visual mode and also in the Gujarati language. Both teachers and students have adopted to this digital learning as it makes the subject more interesting. Improved attendance and better academic performance was the outcome of our TABLAB project.

### SOLAR PUMPS TO THE RESCUE

In Akhod village, the common water source is where the community gathers to wash their clothes. The source was a village well, but with no facilities nearby. As part of our project to empower communities, we built a community washing area that uses water from a solar-powered bore pump and is available 24/7! Saves time for the women who now can manage their homes more efficiently.



### **EMPOWERING WOMEN**

No village uplift is complete without empowered women. In Moraiya and Sari panchayats, we trained our Self Help Group women in poultry farming. The training was a complete one - rearing chickens, how to feed them and managing the business. The result was more than just in numbers. More than 70 women from these areas attended the training and returned as confident business women. Yet another benefit of this project was the increased partnership between panchayats and Self Help Group members, making marketing an easier task.



### **PROFITING FROM GROUP POWER**

Women in Ozarde village are mostly agricultural labourers in a male-dominated culture. Agriculture being seasonal, women have a lot of time on their hands during the off-seasons. This is where our Self Help Groups came to their rescue. We trained their women in different trades, work they could do within their comfort zone. One of the ideas that appealed to the women was the Agarbatti making unit for which one part was funded by HiH India. With some market linkage support, the entrepreneurs are now making a profit of INR 30,000 per month!



### MAHARASHTRA

In Maharashatra's Ozarde, Sai and Maval panchayats, our Village Uplift programme is centered around women empowerment and helping farmers. Our role here is to create Self Help Groups for women, training them and thereby enabling their role in key decision making. Our efforts are ably supported by corporate partners.

### FARMERS AND ENTREPRENEURS

We found in Maharashtra's Sai panchayat that not just the women of our SHG benefit from our training, the menfolk do too. We had brought together nearly 200 women through the SHG concept. Farmer husbands and sons of these women came forward wanting to start their own enterprise. And so was formed a farmers group - Kalbhairavnath Farmers group. With our support, they formed a group bank account and decided to run a commercial vehicle as an enterprise. The vehicle is used during season to transport crops to the market while at other times, rented out as a commercial vehicle.





### ALTERNATIVE LIVELIHOODS

As in most of Maharashtra, Maval panchayat too depends on rains for their agriculture. Farmers here had an acre to their name, but no assured income. Hand in Hand India's Village Uplift spotted this problem and found Tree plantations to be an ideal solution. We got together farmers and their land and ensured means of bringing ground water to their lands. We then trained them on planting fruit trees such as mango, lemon and guava, giving them saplings too. So far 300 farmers across this area have taken up this activity, assuring them of a long term income from their land!

### SEEDS OF SELF-RELIANCE

The conventions of rural life in Madhya Pradesh demand that women be restrained to doing household chores or being agricultural helpers. When we formed self help groups in Siya, these women broke out of their shells and have now created family-based enterprises to help generate income. Our backing was in the form of business training, enterprise creation initiatives and microfinance programmes. Today, Siya's women have risen and stand tall as agents of change in their community.



#### MADHYA PRADESH

In Siya Panchayat of Madhya Pradesh, we along with our partner introduced the Village Uplift Program to bring about progressive change. The integrated community development approach has laid the path for a better quality of life for villagers in Siya. The areas we tackled here include Self Help Group formations, microfinance and healthcare.



### HEALTHCARE

A key indicator to development is the health of the community and access to healthcare systems. We work in tandem with the Government healthcare systems and fill in any gaps present. The focus of our healthcare interventions in Siya is preventive health and behavioural change. We work with the local community and create awareness about health issues and help find a solution.



**Covid-19 relief and outreach** 

distancing &









# 1,050 Food Ration Kits

distributed to the vulnerable families



630 Hygiene Kits were distributed



# 175 Sanitizing materials

produced (detergent, hand wash, sanitizer, soap,



## 12,204 Masks produced



### **Our Board of Trustees**

#### DR. KALPANA SANKAR

Dr. Sankar is a microfinance and gender expert with over two decades of experience. She holds two doctrates 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 2009 in India. She is also Managing Director of Belstar, one of India's top ten microfinance institutions.

#### MR. N.SRINIVASAN

an expert in microfinance and livelihood development. He has worked with World Bank, IFAD and UNOPS on various projects. He is founder- and business architecture, offering development and governance for member of Alliance for Fair Microfinance, and chief author of the State not-for-profit organisations. of the Sector Report 2008 on microfinance

#### **MR. 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.

#### MR. 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

#### MR. P. KOTTAISAMY

With over 15 years of experience in development work, financial services, business and consulting, Mr. Kottaisamy has contributed Mr. N.Srinivasan is a Former Chief General Manager of NABARD. He is towards enterprise transformation and change management programmes of several firms. He has specialized in process transformation

#### MR. AMUTHASEKARAN NACHIAPPAN

Mr Nachiappan's experience spans education, monitoring, evaluation and grass-roots activities. He started his career with the Indian social-service organisationvVivekananda 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.

DR. MANGALA AYRE	Trustees	Advisory Trustee
Dr. Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching.	DR. KALPANA SANKAR	MR. M.S.SUNDARARAJAN
She is a frequent lecturer and counselor for teachers and parents and has developed various alternative teaching methods using music,	MR .P. KOTTAISAMY	MR. K.N.KRISHNAMURTHY
storytelling, and dance.	DR. MANGALA AYRE	MR.N.SRINIVASAN
Dr. S. CHINNAPPAN	DR. S. CHINNAPPAN	
Dr. S. Chinnappan has vast experience in gender issues, microfinance and self-help groups, and is the founder of the Tamil Nadu-based	MR. S.CHANDRASEKAR	
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.	MR. AMUTHASEKARAN NACHIAPPAN	
MR. 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		

# Key Executives 2020 \* \_\_\_\_\_

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 Adviser 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	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	Consultant - Vice President
Dr.	Joe. Y	Vice President
Mr.	Vijayakumar R	Vice President
Mr.	Anto Francis Bharat	Consultant – Vice President
Mr.	Kumar C	Dean - Academy
Ms.	Princess Beula	Chief General Manager
Mr.	Kannan Gopalan	Chief General Manager
Mr.	Parisutham V	Chief General Manager
Mr.	Lokesh Kumar Ganapathy	Chief General Manager
Mr.	Muthusamy K	Senior Consultant
Mr.	Lakshumanan T A	Consultant Chief General Manager
Mr.	Antony Vincent Raja	Consultant - Accounts & Finance
Dr.	Balaji	Consultant – Model Farming
Mr.	Balasubramanian S	Consultant - Advisor Administration
Mr.	Suresh Rajkumar	Consultant - Academy & Schools
Mr.	Moses Samuel Jesupatham G	Consultant - General Manager
Mr.	Kannan G	General Manager
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Mr. Prem Anand Gnanasekar A	General Manager
Mr. Ravisankar B	General Manager
Ms. Sharon Samuel Ahmed	General Manager
Mr. Anand D	General Manager
Mr. Ranganathan K	General Manager
Mr. Gunasekaran L	Consultant - General Manager
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Ms. Padma T S	Deputy General Manager
Mr. Robert Rajathilagam B R	Deputy General Manager
Ms. Priyanka Dale	Deputy General Manager
Mr. Aravindan N	Deputy General Manager
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Mr. Prabahar Gnanakkan V	Deputy General Manager
Mr. Vaibhav Dwivedi	Deputy General Manager
Mr. Niharendu Jagatdeb	Deputy General Manager
Dr. Kishor Kumar Patnaik	Consultant - Deputy General Manager
Ms. Sumathi R	Consultant - Deputy General Manager
Mr. Chandra Guptha B	Assistant General Manager
Mr. Devarajan K	Assistant General Manager
Mr. Chandrasekar B	Consultant - Finance & Accounts
Mr. Nagarajan P	Assistant General Manager
Mr. Arumugam B	Assistant General Manager
Mr. Arul Durai S	
Mr. Akhileshwar Prasad Singh	Assistant General Manager
Mr. Prakash Ramalingam	Assistant General Manager
Mr. Ravi Ranjan	Assistant General Manager
Mr. Abubacker Siddick	Consultant - Assistant General Manager 📅
Mr. Gurvinder Pal Singh	Assistant General Manager
Ms. Anitha Rajan	Senior Manager - CMT Office

### Partners and Donors 2019-20

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Salcomp Manufacturing India Pvt Ltd Samagra Shiksha Small Industries Development Bank of India Socio Economic and Educational Development Trust Stiftelse till Ingrid och Gustaf Fribergs Minne Supraja Foundation Limited Technip India Limited The International Corporate Foundation Saint-Gobain Intiatives Tirumala Milk Products Pvt Ltd **UBS Optimus Foundation** UNICEF Va tech Wabag Ltd Wind World (India) Power Development Pvt Ltd Wipro Cares Woori Bank JSW Salem Steel Plant NSE Founation (National Stock Exchange) Ford Motor India Limited TAWDEVA (Tamilnadu Watershed Development Agency) SFAC (Small Farmerss Agri Business Consortium) Erbacher Foundation Give2Asia Postkod Flextronics 6 shares AD Company Sweden AB Altor Enquiry Partners AB Ann O. Nym Anna Wränghede

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Lions international	XLNT Travel
Lotta Andersson	
Lynx Asset Management	Dr. Percy Barnevik
Magnus & Jessica Tyreman	Mr.Sasikumar Gendham

### Hand in Hand India

Balance Sheet as at March 31, 2020 (All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2020	Year ended March 31, 2019
Trust Funds and Liabilites		
Trust Funds		
a. Corpus		
Initial Contribution	1,000	1,000
Corpus Fund	232,124,387	232,124,387
Interest Surplus - Corpus Fund	45,650,956	28,273,291
	277,776,343	260,398,678
b. Surplus in Income and Expenditure Account	47,932,590	44,592,168
c. Grants		
Capital Grants	110,828,829	105,071,556
Revenue Grants	146,056,079	151,248,618
	256,884,908	256,320,174
Total (a+b+c) A	582,593,841	561,311,020
Non Current Liabilities		
a. Long Term borrowings	143,072,010	60,931,040
b. Long term provisions	19,002,604	15,034,198
Total B	162,074,614	75,965,238
Current Liabilities		
a. Sundry Creditors	22,998,489	23,203,528
b. Other Current Liabilities	173,928,518	193,689,531
c.Short Term provisions	2,617,989	2,494,541
Total C	199,544,996	219,387,601
TOTAL (A+B+C)	944,213,451	856,663,859

Particulars	Year ended March 31, 2020	Year ended March 31, 2019
Assets		
Non Current Assets		
a Fixed Assets		
Tangible Assets	107,540,412	103,505,593
Intangible Assets	3,288,418	1,565,963
Total	110,828,830	105,071,556
b. Long term Investments	248,680,735	237,821,617
c. Long term Loans & Advances	108,398,340	149,952,887
Total (a+b+c) A	467,907,905	492,846,060
Current Assets		
a.Cash and bank balances	178,458,817	150,891,962
b. Short term Loans & Advances	289,300,102	201,714,227
c. Other Current Assets	8,546,627	11,211,610
Total B	476,305,546	363,817,799
TOTAL (A+B)	944,213,451	856,663,859

The Financial Statements of Hand in Hand India for the year ended March 31, 2020 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.

#### Income and Expenditure Account for the Year Ended March 31, 2020

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2020	Year ended March 31, 2019
INCOME		
Revenue Grants	401,064,964	370,490,422
Interest Income	78,832,664	108,384,440
Other Income	41,616,727	6,172,613
TOTAL	521,514,355	485,047,475
EXPENDITURE		
Programme Expenses	451,713,088	414,744,753
Administrative and other expenses	32,588,977	29,125,208
Finance Cost	33,871,867	39,901,461
Depreciation / Amortisation	11,576,664	13,882,007
Less: Amortisation from Capital grants-being depreciation/ Amortisation	-11,576,664	-13,882,007
TOTAL	518,173,933	483,771,422
Excess of Income over Expenditure before tax	3,340,422	1,276,053
Provision for tax		
- Current tax		
Surplus carried forward to balance sheet	3,340,422	1,276,053

The Financial Statements of Hand in Hand India for the year ended March 31, 2020 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: CNRBINBBBID

#### 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

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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

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#### **Head Office** 90/A, Nasarathpet village, Little Kancheepuram – 631503 Tamil Nadu, India

