



HAND IN HAND INDIA

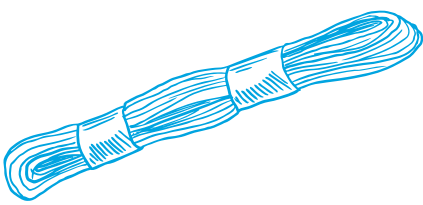
ANNUAL REPORT 2017-2018





The cover photo captures our diverse audience from North to South, East to West, young and old !

The inner cover of the report captures our strength, the team behind Hand in Hand India's success



Over the last one year, Hand in Hand India has spread its wings across 13 states in India besides its work abroad.

This growth has been possible owing to the tremendous support received from the Board of Trustees, Donors, Government bodies, CSR partners, the field level staff, senior management team, mobilisers and all the community members, who have actively participated in our initiatives.

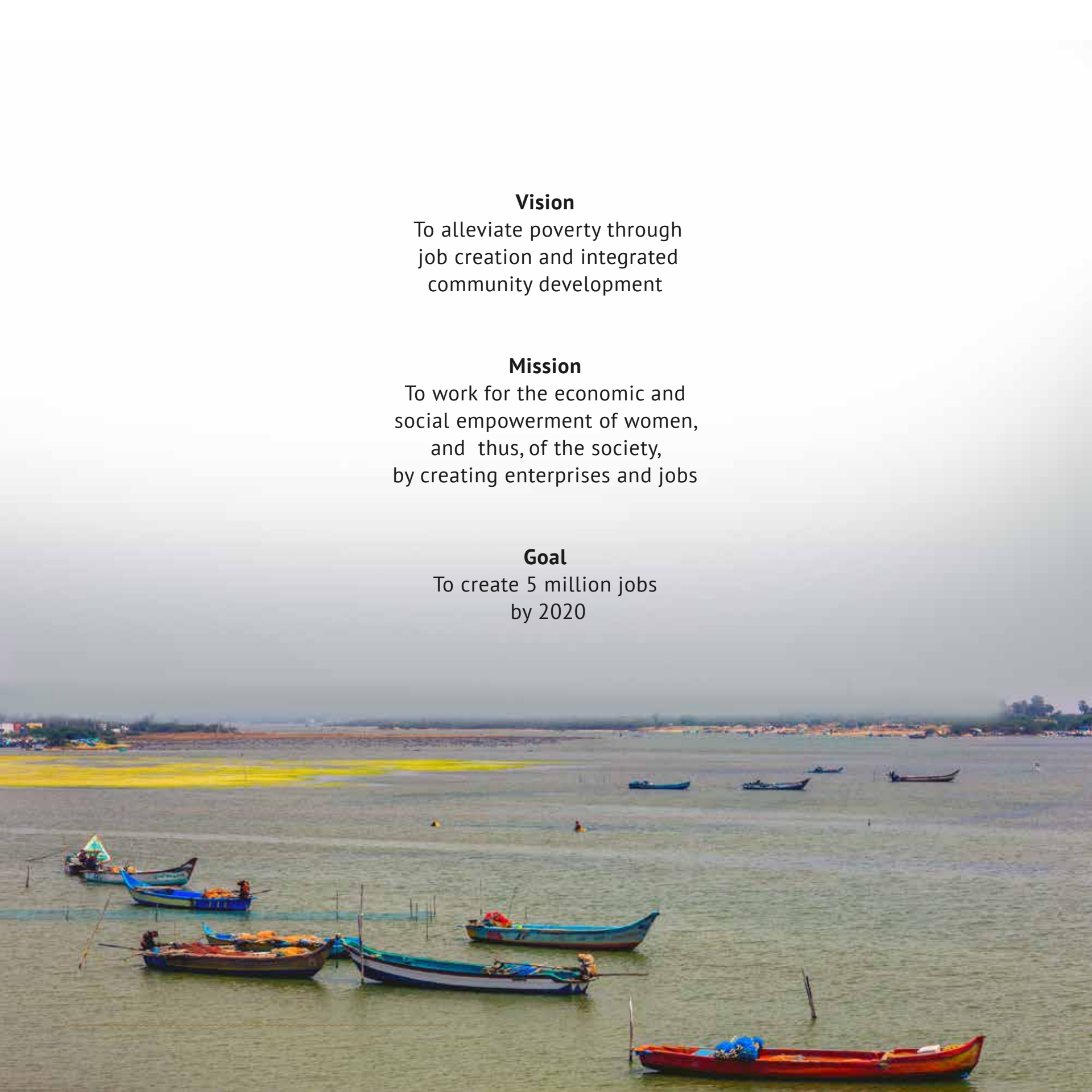
The Annual Report 2017-18 maps Hand in Hand India's journey of integrated community development across our diverse nation and world. We are closer to our goal of creating 5 million jobs by 2020!



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Vision

To alleviate poverty through job creation and integrated community development

Mission

To work for the economic and social empowerment of women, and thus, of the society, by creating enterprises and jobs

Goal

To create 5 million jobs by 2020

Hand in Hand India is a not-for-profit public charitable trust, which works to alleviate poverty through a unique integrated community development approach. We started out by providing education to eliminate child labour. Over a period of time, we expanded our interventions to address the multidimensional facets of poverty.

We have implemented a unique and successful model in many parts of rural India, Afghanistan, South Africa, Brazil, Myanmar, Kampuchea and Sri Lanka changing the lives of millions of poor families. We started out on a small scale in Tamil Nadu in 2002. Eventually, 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 very experienced Board of Trustees.



OUR FIVE PILLAR PROGRAMME

**WOMEN
EMPOWERMENT
& JOB CREATION**

**CHILD LABOUR
ELIMINATION &
EDUCATION**

HEALTH

ENVIRONMENT

**SKILL
DEVELOPMENT
& TECHNOLOGY
CENTRES**



**INTEGRATED VILLAGE
UPLIFT PROGRAMME**

MILESTONES
ACHIEVED



WOMEN EMPOWERMENT
& JOB CREATION

3,190,195
Jobs created

132,885
SHGs formed

1,707,180
Total Beneficiaries

39,537.67
Total credit disbursed
(INR Million)



CHILD LABOUR ELIMINATION &
EDUCATION

291,871
Children enrolled in schools

1,139
Child-friendly panchayats

7
Residential Special Training Centres

14
Transit schools



SKILL DEVELOPMENT &
TECHNOLOGY CENTRES

132,646
Women trained

5,689
Youth trained

82
Skill Training Centres

920,305
Trained in e-literacy



HEALTH

6,708
Medical camps

12,782
Toilets constructed

6,663
Women screened for anaemia

9,484
Children brought out of
malnourishment



ENVIRONMENT

495,986
Clean households

69
Natural Resource Management
projects

48,917.29
Land area in hectares covered

12,820
Farmers skill trained



VILLAGE UPLIFT
PROGRAMME

269
Villages uplifted

93
Active villages

Data as of March 2018

Our Presence



India



Sri Lanka



Switzerland



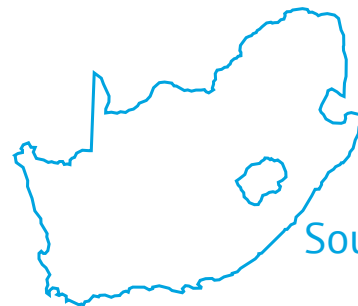
Brazil



Myanmar



Cambodia



South Africa



Afghanistan



HAND IN HAND INDIA



Message from the Adviser

It is with great interest and admiration that I read about Hand in Hand India's achievements. It is incredible that Kalpana and her team are able to keep up and show progress every month.

As of May 2018, Hand in Hand India formed 136,977 SHGs with 1.75 million members and 1.83 million family-based microenterprises. I am also proud of the accumulated 58,000 micro-enterprises (which I call 'medium-sized enterprises'). Similarly, it is great to see 291,000 children enrolled in school and almost one million people offered e-literacy training. My heart is also close to SWM (Solid Waste Management programme) where Hand in Hand India now cover almost 500,000 households. The 16,000 hectares served by irrigation is also impressive.

The late UN Secretary General Kofi Annan had said to me a couple of years ago that Hand in Hand India is unique in the world when it comes to low cost, speed and scale to eradicate poverty. How right he was!

I pass on my best wishes to Dr Kalpana Sankar, Dr Jeyaseelan, Board of Trustees and to the entire staff of over 5,000 people, who are a part of the Hand in Hand India family.

Percy Barnevik

Adviser, Hand in Hand India

Message from the Managing Trustee



What makes Hand in Hand India different? This has been a question repeatedly asked whenever someone comes across HiH India. A plethora of answers usually come to my mind. After considerable thought, I answer, “the people and the culture”.

Deeply rooted in Hand in Hand India are the three P’s—passion, positivity and pride. Passion towards the causes we work with, positivity in our approach to finding solutions and pride in the work we do at every level. These three attributes are transferred to our beneficiaries, making them confident and empowered. Our dedicated team of over 5000, right from green friends to top management, carry these traits along with integrity and commitment. These qualities give us joy in doing our work and have been pivotal for our success and reach.

Continuing its journey in fighting poverty and creating jobs, Hand in Hand India is currently active in 13 states across the country, Punjab being the latest addition to the list. In line with our goal of creating 5 million jobs by 2020, 3.19 million jobs have been created so far! This year, our models of waste management at Karaikal and Mamallapuram have been rated among the top 4 across India and we were given an award at the 3R Forum at Indore. We received recognition from the Hon’ble Chief Minister of Tamil Nadu for our project on watershed development in partnership with NABARD and we have received the Best NGO Award in Rajasthan.

Innovation and fostering public-private partnerships have been two constants in 2017-18. Our innovative B2B application for entrepreneurs developed with the help of Vodafone Foundation brings together the best of technology and

entrepreneurship for the Bottom of Pyramid (BoP) segment. This novel initiative has led to increase in incomes from INR 15,000 to INR 100,000.

Setting Hand in Hand India apart is the complementary and supplementary relationship with Belstar, in a wide gamut of financial services including opening of bank accounts, savings, digital literacy, POS etc. These services have reached over 1.6 million people. Strictly adopting NSDC standards, skill development training centres have been opened across India in the last year and we are aiming to train more youth with specialised skills aiding employment.

The Child Labour Elimination and Education pillar celebrated Children’s Day this year in a grand manner. Two publications, ‘Childhood Regained V 2.0’, documenting Hand in Hand India’s journey in the field of education’ and ‘100 stories of change’ highlighting the success stories of our alumni from Residential Special Training Centres and Transit schools were released by Hon’ble Justice Indira Banerjee, Chief Justice of Madras High Court. The pillar has become a nodal point for ChildLine and for training police officials on child rights! We have also started our first non-residential special training centre in Madhya Pradesh this year.

Health initiatives continue to focus on non-communicable diseases and provision of clean water and sanitation. Introduction of in-house laboratory testing services at Kai-Raasi clinic has been a boon to the locals of Kanchipuram. We hope to add these services to the other clinics as well. Starting a pharmacy providing medicines at subsidised costs under the Janaushadhi scheme is in the pipeline.

For the locals of Jawathu Hills, pepper and horticulture cultivation has provided a new lease of life. Traditionally migrants, these farmers, now exposed to intercropping are seeing an increase in income and have more stable lifestyles. By promoting organic farming methodology, we are slowly and steadily working towards doubling farmers’ income by 2020.

The stellar Karaikal ‘Recycle for Life’ project has been recognized by the Government of Puducherry and has bagged the first prize at the 3R Forum in Indore. The project provides a life of dignity to the lower most strata of society apart from a host of social security schemes to them.

The decade old village uplift programme integrates our pillars. With community participation and sustainability in mind, we have forged alliances with new corporate partners. Hand in Hand Academy for Social Entrepreneurship has been a spring board for training young students, staff and entrepreneurs with passion.

As I end this message, again, the thoughts of what sets us apart come rushing to me. Hand in Hand India’s support functions are unique in the NGO sector. We have specialists in every field, with teams such as monitoring & evaluation, civil engineering, communications, IT and human resources. This bank of passionate professionals from Hand in Hand India and Belstar is what sets us apart.

Of course, all this success has been possible with the governance and guidance of the Board of Trustees, partnership with Govt. of India, State Governments and Corporates and support from Hand in Hand Sweden and especially Dr. Percy Barnevik, our Adviser.

To conclude, I echo Mahatma Gandhi’s wise words, “*before each one of us takes a decision, let us think about the poor people who will be impacted by it and take only those decisions that will be of benefit to the poor*”.

Dr Kalpana Sankar
Managing Trustee
Hand in Hand India

Message from the Group CEO



Looking back at my last ten years with Hand in Hand India, the most unique thing that stands out is the diversity of the organisation.

Diversity in two respects: in terms of geographical activities and in terms of gender. Hand in Hand India has successfully replicated its unique 'Job creation' model in very diverse geographies like Afghanistan, Brazil, South Africa, Kenya, Cambodia, Myanmar & Sri Lanka and is now working in 13 states of India, adapting to each state's socio-cultural norms. Today HiH India is an iconic institution with a rich experience in the development sector. Diversity brings in varied perspectives and market insights to the organisation, which enable better problem solving, thereby, leading to excellent performance.

Open, trusting, and supportive relationships among staff unleash the power of diversity by enabling them convert their differences in thought, knowledge, and talent into innovative ideas and practices that can move an organization forward. Hand in Hand India is proud to have 56% of its staff as women, aiding India's socio-economic empowerment. Hand in Hand India will continue to focus not only on promoting gender diversity by facilitating a conducive work environment for women but also by grooming women leaders.

Hand in Hand India's initial 'Five Pillar programme' focusing on Education, Health, Environment, Self Help Groups & microfinance and Skill Development has been strengthened and diversified based on community requirements.

We now have 15 entities under the Hand in Hand India group employing more than 5,000 people, all of whom are working together for the collective purpose of alleviating poverty and creating jobs.

A more recent to the group is Hand in Hand Academy for Social Entrepreneurship, which focuses on sharing our wealth of knowledge and experiences to create more social entrepreneurs.

I thank Dr. Kalpana Sankar, Managing Trustee for her guidance and support and I also thank the Board of Trustees, Donors, Bankers, staff members and all other stakeholders including our clients.

Dr. N. Jeyaseelan

Group Chief Executive Officer

CUT ABOVE THE REST

Battling gender stereotyping: Chandrakala

In Pali district's Hand in Hand India office, Chandrakala is reckoned as a role model for women for her grit in fighting against gender stereotyping. She is the senior credit officer there who motivates marginalised women from the ragpicker community to join self help groups. She has shown the path to success for many such underprivileged women through credit access and social entrepreneurship. Chandrakala decided to take up this job after a decade of marriage and rise above the existing purdah system in her community. She has been a key part of the National Urban Livelihood Misson programme and supported financial literacy among many women.



Of the farmers, For the farmers: Ashok

In Jawadhu Hills, when farmers have any query regarding on their crops, they turn to Ashok. A graduate in Agricultural Science and a native of Jawadhu hills, Ashok has been HiH India's Agricultural Officer for a year. His role is to guide farmers on how to earn more with the right crops or tap their natural water resources. Hailing from an agricultural family in Jawadhu hills, he is one among the farmers here. Farmers hang on to his words and trust him for any advice they need. Ask Ashok what he likes most about his job and he says the fact that he can guide youngsters in effective farming method

Riding in change: Neetu Kumari

Neetu Kumari, a Credit Officer at Hand in Hand India, Rajasthan is an inspiration for her community. The 20-year-old woman multi-tasks as a beautician, mehendi artist, works in a tailoring unit as well. She however dreamt big - of working for an organization and developing her village. Breaking gender stereotypes, Neetu travels from one village to another on a bike, a first for women of her community in Jodhpur. Apart from working at HiH India, she is pursuing a Bachelor's Degree in Art.



AWARDS & RECOGNITIONS



Hand in Hand Inclusive Development and Services, group entity of Hand in Hand India is proud to have received the first prize under the NGO category for its work in Karaikal Municipality, Puduchery State at the 'Eighth Regional 3R Forum in Asia and the Pacific', Indore.



At the State Credit Seminar, Hand in Hand India received the award from Deputy CM O. Panneerselvam for CSR project implementation in Nammiyampattu Watershed project in partnership with NABARD.



Hand in Hand India received a National Award citation during ACCESS's 'Inclusive Finance Summit' at New Delhi for their unique Credit Plus model based on Self-Help Groups bank linkage to empower rural women with sustainable livelihood opportunities.



Hand in Hand India was awarded the Special Commendation Certificate" for its pioneering work in the SHG movement by National Bank for Agriculture and Rural Development (NABARD).

KEY EVENTS



Children's Day was celebrated at Hand in Hand India, at the Hand in Hand Academy for Social Entrepreneurship. The programme marked the launch of the book Childhood Regained 2.0 – capturing the organisation's journey and strategies of the to eradicating child labour and promotes education, by Hon'ble Ms Justice Indira Banerjee, Chief Justice, Madras High Court and Ms. M.P Nirmala IAS (Retd.), Chairperson and Tamil Nadu State Commission of Child Rights released the book.



On the occasion of Children's Day, Hand in Hand India released 'Childhood Dreams - 100 stories of changing lives forever', a compilation of 100 case studies from Hand in Hand India's Child Labour Elimination Programme. This book was released by Foodking Sarathbabu, Sarathbabu Elumalai shared his moving and inspirational success story with children from the residential special training centres and transit schools on the occasion.



Hand in Hand Academy for Social Entrepreneurship in collaboration with Oikocredit, SIDBI, Salcomp Manufacturing India Pvt. Ltd. and NABARD hosted the Global Social Entrepreneurship Programme (GSEP) in February, 2018. Professor Jasjit Singh of INSEAD Business School conducted classes and workshops centered around the theme 'Building High Impact Social Initiatives'. The 5-day event saw 44 participants from different fields engaging in the lessons and field-visits.

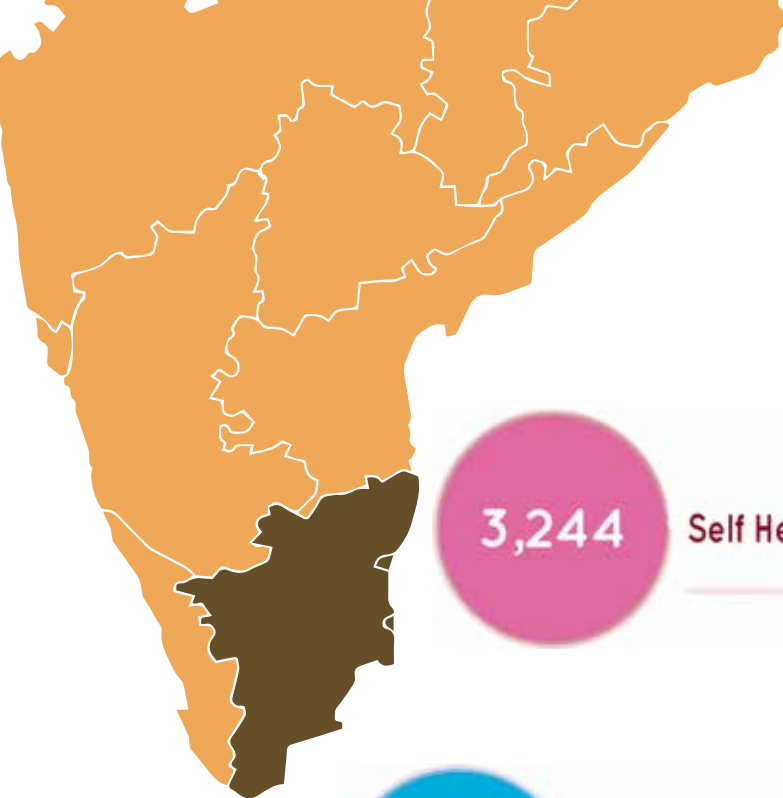


The Mobile Super Women Event conducted in February 2018 felicitated 100 women entrepreneurs who consistently increased their revenues through the RISE App, supported by Vodafone India Foundation.

Ms. Sonia Shrivatsava, Head, Vodafone India Foundation and Dr. Usha Sriram awarded the women.



TAMILNADU



3,244

Self Help Groups

43,978

SHG members

68,713

Jobs created

110,498

Enterprises created

TAMIL NADU

- Menaka, an 8th grade pass out and a mother of two children, now earns between INR 15,000-33,000. This transformation is owing to her smartphone and the RISE application that connects her with other entrepreneurs to transact rice and allied products!
- The medical camp in Sankarapuram was where Ezhilarasan was diagnosed with 'Ventricular Septal Defect'. His scars are worn today as a badge of strength from the grueling surgery that was supported by Hand in Hand India .He is now applying for his driver's license
- Entering Kunnam Transit School was a life-changing experience for Vinoth. With the school's support, after passing his tenth grade, he successfully completed BA – Police Management and currently serves as a Constable at Tihar Jail, New Delhi, earning INR 24,000 per month
- While engineering is the norm in Tamil Nadu, it is almost impossible to imagine that the children of sanitation workers can afford the same.This is exactly what Hand in Hand India's Green Friends are able to provide for their children with their dignified jobs and incomes.
- IITs are dreamt of by many, but SHG women entrepreneurs of Hand in Hand India are handpicked to undergo Entrepreneurship Development Training at the prestigious institute. The course by IIT Madras has been instrumental in graduation of their enterprises from micro to macro.

Tamil Nadu is a stellar example of H i H India's work of addressing the various dimensions of poverty. The business model that originated in Tamil Nadu has a scientific underpinning, and has ensured sustainability across pillars

Every project is undertaken after a needs assessment and through the project, rigorous monitoring is performed ensuring that the results are evidence based. Combined with advocacy and participatory approaches, the model is sustainable.

Over the last decade, the work in Tamil Nadu has graduated from stand alone projects to integrated community development projects with entrepreneurship tying together all the pillars. The thrust on entrepreneurship and empowerment of women creates a value chain in which beneficiaries come back for credit, training and development or other services that go beyond aid. HiH India's successful collaboration with Government initiatives, advocacy to bring about behavioural change in communities and value creation through innovation are three integral cogs to Tamil Nadu's impact and success.

6,129 - Medical camps conducted

5,42,407 - Medical camps Beneficiaries

12,782 - Toilets constructed

**Mobile +
Clinic**



Collaborating for success

The backbone of all initiatives at HiH India is in alignment with State and Central Governments process. Our model adds value to the existing Government initiatives, rather than building new systems. Take for instance, in the arena of generating employment, The increase in specialised roles in every sector has created a stiff job market where specific skills play a vital role in determining career trajectory.

In addressing the skills gap, Hand in Hand India’s Skill Development and Technology Centre (SDTC) works with youth and women from disadvantaged backgrounds, equipping them with a range of skills that accurately map the demands of the job market. HiH India works through an unconventional training model, tying up with government institutions such as NSDC and private donors. Training is given in practically useful skills such as driving, data entry operation, mobile repair and more. HiH India goes one step further by partnering with organisations to place trainees in appropriate jobs too. Thus launching them on their chosen career path.

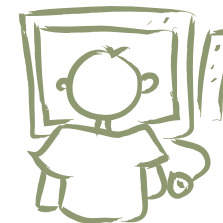
New Trainings Offered



Car driving



Mobile repair



Data entry

Sustainable agriculture has always been on the of State and Central Government as well as Hand in Hand India. priority list, so also on that of HiH India. Teaming up with the National Bank for Agriculture and Rural Development (NABARD) has helped HiH India with its goal of bringing sustainable livelihood to farmers. In Jawadhu Hills, Tamil Nadu with the help of NABARD and a private entity Supraja Foundation; the project has been pivotal in bringing a new lease of life to the tribal farmers in this remote hilly region. Introduction of cash crops like pepper, Papaya intercropping with flowers and other innovative ideas have helped farmers increase their income radically. By focusing on soil and water conservation, crop diversification, HiH India has been able to enhance livelihood options for farmers.

What a hospital is to a city, a Primary Health Centre (PHC) is to rural communities in Tamil Nadu. Poor performance of PHCs stem from inadequate manpower and infrastructure. Knowing that the solution isn’t to set up a hospital or an equivalent, Hand in Hand India’s health initiative enables the PHC with support in the form of equipment, furniture, electrical supplies, civil and infrastructure upgrade. These benefits go the extra mile, as with an ultrasound machine or an ECC machine, precise and quick diagnosis can be performed for people in desperation.



Much before the Government of India’s Clean India Initiative, HiH India ventured into solid waste management across various municipalities in Tamil Nadu with its novel Recycle for Life model. Implemented by group entity, Hand in Hand Inclusive Development and Services, last year, in partnership with Pallavaram Cantonment Board and Mitubishi Elevators India, a 100 cu m biogas unit has been set up at the Cantonment Park, Pallavaram to treat the 500 kg of food waste generated by the nearby restaurants. The resulting electricity lights up 96 lamps in the Cantonment Park, which have a combined capacity of 4000W. Just as every little drop makes the mighty ocean, every unit of waste, segregated and disposed correctly has a positive ripple effect on the society!

HiHIndia's child labour elimination and children education initiative been responsible for creating 1,139 child - friendly villages. HiH India has turned into a pioneer social mobilisation and child rights, and has caught the attention of various Government stakeholders, who have witnessed impact first hand. HiH India's staff are now present in Government committees such as Legal Advisory Committee, School Management Committee, District Education Committee, Integrated Child Development Scheme, Child Sexual Harassment Prevention Committee, Bonded Labour Committee, Child Labour Committee etc. District officials in Tamil Nadu now reach out to HiH India to sensitise the members of the community on child rights, child protection and laws related to children at the Gram Sabha Meetings. Recently, HiH India was appointed as the nodal agency for ChildLine in Kanchipuram and Vellore; another opportunity to immediately assist children in need. With hard work, Commitment and passion, HiH India has led to a positive collaboration between the community and the Government!

The Harbinger of Change

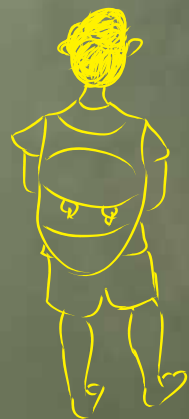
Change is never easy, especially if it is in a community that is set in its ways. HiH India's Social Mobilisation Programme sets about bringing this change. The process involves extensive and intensive village level awareness generation, advocacy, stakeholder management and community empowerment. Behavioural change is often noticed after months or even years! But these are sustainable impacts, often taken back to communities by the beneficiaries themselves.

The power of social mobilisation, education and behavioral change stirred by Hand in Hand India has given Sakthi, a narikuravar a new life. He was nurtured by HiH India's Residential Special Training Centres. The centre not only exposed him to the good habits of cleanliness, manners and friendship, it also gave him access to three meals a day. Yoga and sports were introduced to him, bringing about a change in his attitude and ambitions. With

support from HiH India, he now attends a full time Government school and was also nominated for the International Children's Peace Prize. Sakthi went back to his community during the holidays and encouraged 27 other children to join the RSTC. Fame didn't stop there: he was featured as a 'Super Kid' across national television channels and now has been nominated as an Ashoka Youth Fellow!



5272 Children
created awareness
on sanitation



289,456
Children
mainstreamed



1082
Child-friendly
villages



Women in Tamil Nadu have been able to improve their economic status and independence through various financial services provided by the Government and NGOs. The Self Help Group movement was brought in with a vision of social justice and equity. To make this movement an even stronger force, Hand in Hand India has nurtured Cluster Level SHG Networks (CLN) bringing together many SHGs under one umbrella. The CLN is a federation of SHGs belonging to a particular panchayat, and work to support the needs of the village.

Over 200 networks have been formed with the help of FORUM SYD in Kanchipuram, Tamil Nadu. Two such CLNs nurtured by HiH India in Tamil Nadu have successfully overcome local predicaments with a great display of determination and solidarity. The success stories of these CLNs have given life to Mahatma Gandhi's vision of Gram Swarajya, where the villages are self-sufficient in all spheres.



United we Stand

The village of Jambodai has around 300 households that largely depend on agriculture and allied activities. The mushrooming of industries around the area has now given scope of work to the men in the village. However, the presence of a TASMALC bar in the village proved to be a huge source of distraction for the men, who took to drinking every day. With limited income, every family in the village was affected by the money spent on alcohol. Drunken driving often caused serious injuries and many deaths too.

The women of the Imayamalai CLN, a cluster of 11 SHGs from Jambodai village in Kanchipuram decided to put a stop to their miseries by getting the bar closed. They took a firm stance at the Gram Sabha meeting and got a sign-off on their decision! With the shutting down of the local bar, the women find a large part of their lives returning to normalcy. The men are realising the evil influence of alcohol and are returning to work. The cluster of women recognised the power of a collective voice; the pride resonates in their voices.

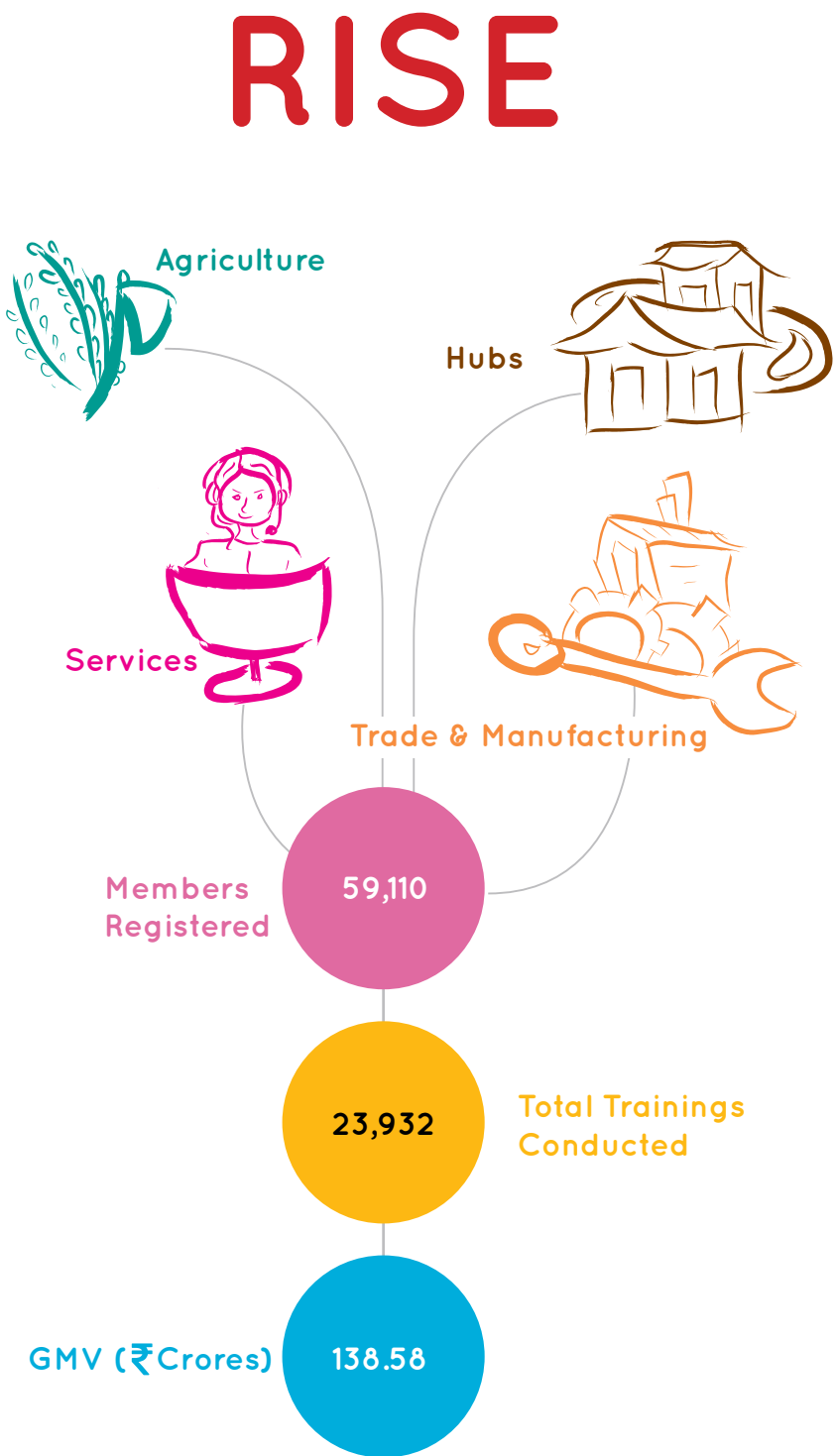
Unlocking value through Innovation

Innovation is a change that unlocks value. That is precisely what HiH India set out to do in Cuddalore town in Tamil Nadu. The coastal town is highly prone to cyclones and other climatic issues, affecting it agricultural system. To ensure that livelihoods of this region is not climate dependent, HiH India piloted climate resilient paddy cultivation, with the support of NABARD.

Many traditional paddy varieties such as Seeragasamba, Kichalisambaa etc were distributed among 300 farmers. The crops were studied to understand their performance in the above said conditions. The two year project ended in 2018, with 460 tonnes of traditional paddy varieties being cultivated with organic methodology during the period. The two year period saw a severe` drought in the first year and a flood in the second. However, these crops withstood that and more!

This innovative paddy cultivation has enabled cost effective agriculture for the farmers here and also ensured higher market prices for the produce.

In another example of innovation, Hand in Hand India is combining the best of technology and entrepreneurship for rural women across Tamil Nadu. Together with Vodafone India Foundation HiH India launched a mobile application that connects rural women entrepreneurs with B2B services. Currently, over 50,000 women are on the platform, gaining a faster and easier way to transact their products. Last year, 100 of these successful entrepreneurs were felicitated for their entrepreneurial spirit and drive through an event, Mobile Super Women’!



The Village Uplift Programme (VUP) focuses on bringing change across clusters of villages, by empowering local volunteers to make decisions and spearhead development in their local communities., VUP delivers impact with support from the community and local government. It focuses on access to healthcare, bringing children out of child labour and mainstreaming them into education, empowering women through SHGs, skill training and promoting environment sustainability.

What makes the village of Melkathirpur different, is the will power and enthusiasm of the community members in addressing issues and participating in creating a change. Through strong and active involvement, Hand in Hand India was able to not only implement necessary practices successfully, but also innovate new practices, such as establishing a pisciculture enterprise for SHG women and conducting veterinary camps targeted at infertile animals.

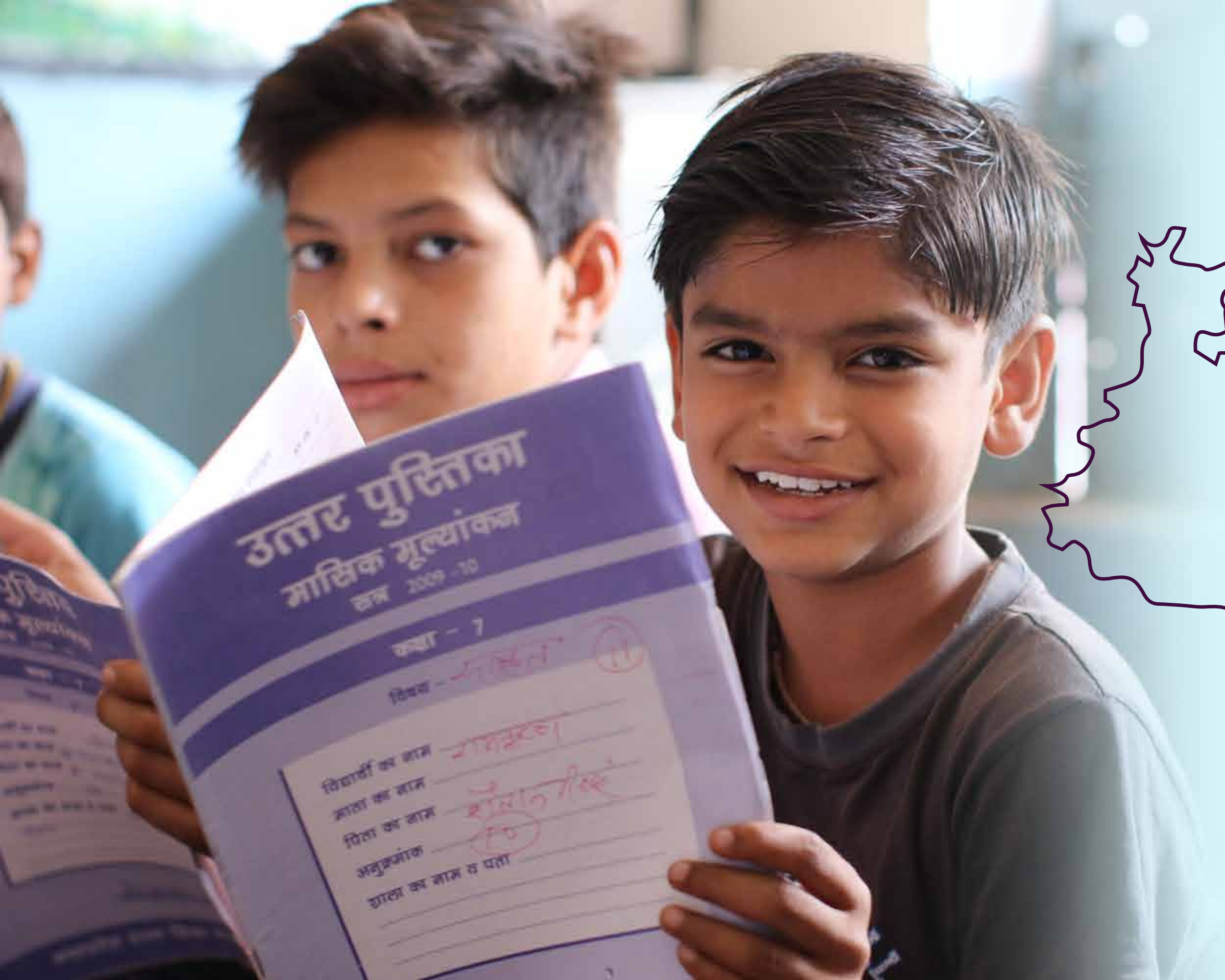
When community involvement is at its strongest, the benefits are also more widespread. For the community of Melkathirpur, their achievements are a badge of pride. Their village is now open-defecation free, has a constant source of water from the new pond and a Citizen’s Centre that builds on children and women’s education.

Hand in Hand India undertakes activities in villages like Melkathirpur for two years, enabling local volunteers to form the Village Development Committee (VDC) and chart the journey forward. After Hand in Hand India’s intervention, the VDC has embraced gender equality by addressing issues faced by women and pursuing children’s education as the cornerstone for future development.

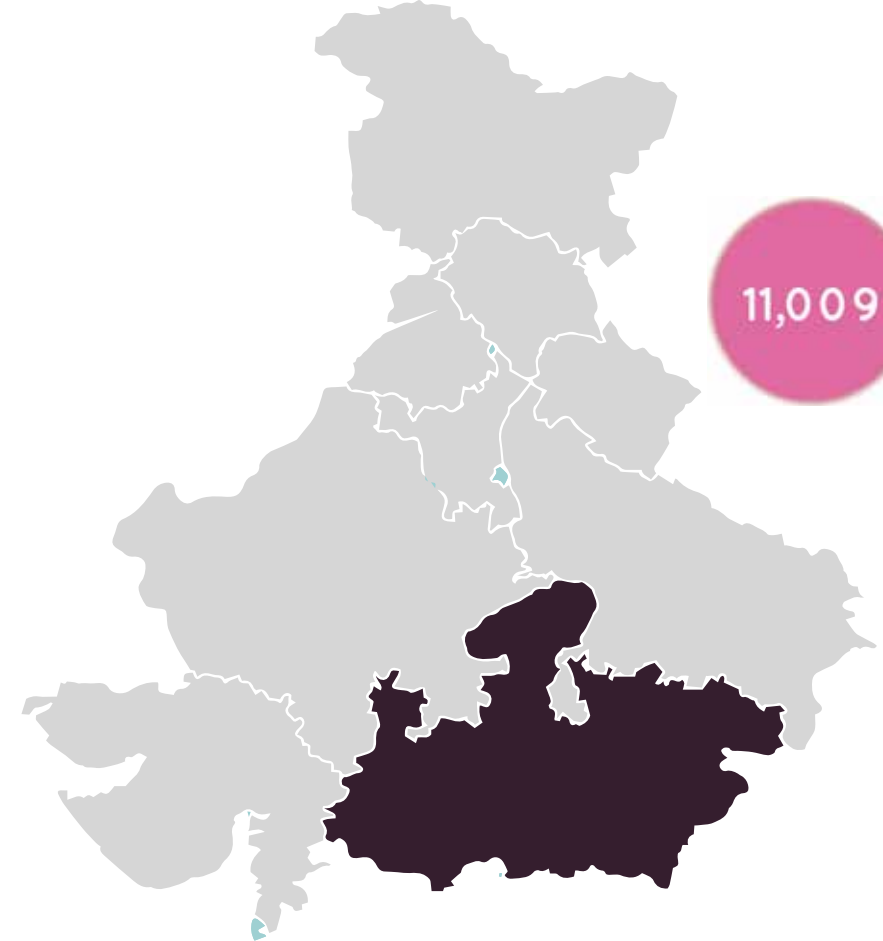
Melkathirpur’s significant achievements are attributed to the strong community spirit in paving the way to sustainable development. As a model sustainable village, Melkathirpur inspires many other villages to move towards sustainable practices.

Family Enterprises Created	110
Students Enrolled in Schools	42
Access to Health Enabled	1078
Trees Planted	640
Skill Training Provided	73

* Data pertaining to Melkathirpur VUP



MADHYA PRADESH



11,009

Self Help Groups

130,961

SHG entrepreneurs

57,813

Enterprises Created

9,183

Literate women

MAKING A MARK IN MADHYA PRADESH

Mira Davar wakes up at the crack of dawn, cooks for her family, sends her kids off to school by 7 am and then finishes her morning chores – all with a smile. After all this work, she is all set to fulfill her professional responsibilities. Mira works as a mobiliser for Hand in Hand India in Dhar district of Madhya Pradesh (MP). It is her duty to identify beneficiaries in need of medical or education interventions. She walks close to 4 km daily, to mobilise a minimum of 5 women in her district.

“My favorite part of the job is that I get to interact and motivate women in my community. They look up to me with respect. I am able to bring a positive change in their lives,” she informs.

With 68.9% children in the age group of 6 – 49 months suffering from anemia; 42.8 % children in the age group of 0-5 years being underweight and 51 deaths per 1000 children; MP has one of the highest rates of infant mortality and anemia in the country.

In education, the literacy rate is 59% out of the total population of 72.6 million. This is quite alarming! About 60,124 children have been identified as being ‘out of school’ by the state authorities. The annual school dropout rate in secondary schools is close to 31.27%, while at primary level, it is about 8.2%.

Dealing with the twin problems of health and education

Of the 762 gram panchayats in Dhar district, HiH India along with Postkod Lottery, Sweden and Radiohjalpen, Sweden is actively working to address the gaps in health and education in 69 panchayats. 1,250 SHG women have been trained in health practices; 766 women have been brought out of anemia through counselling & health care; 605 children have been brought out from malnutrition, 11,759 people have benefitted from 300 Paediatric & Gynecology medical camps and 37,258 community people are now aware about better health and hygiene standards.

In another project in association with Radiohjalpen, Sweden, HiH India conducted medical camps for screening for non - communicable disease. Around 1,852 women and children benefitted from the medical camps and 350 children received supplementary nutrition for improved health.

In the field of education, HiH India is ensuring children remain in school till the 10th grade. Organising awareness generation campaigns in the villages; strengthening school management committees; running transit schools and child learning centers to promote enrollment in schools; actively mapping, teaching and enrolling ‘out of school and long absenteeism’ children into mainstream schools. As part of the project in association with Radiohjalpen, Sweden, HiH India has managed to put 1,596 ‘out of school children’ into mainstream schools and 400 new children have been enrolled into school.

Opening doors for skill development & women empowerment

One of the most effective projects of HiH India for promoting women empowerment and creating jobs is underway in MP. Currently, in its fifth phase (i.e. 2018-2021), HiH India’s partnership with Läkarmissionen, Sweden, has resulted in enormous positive impact.

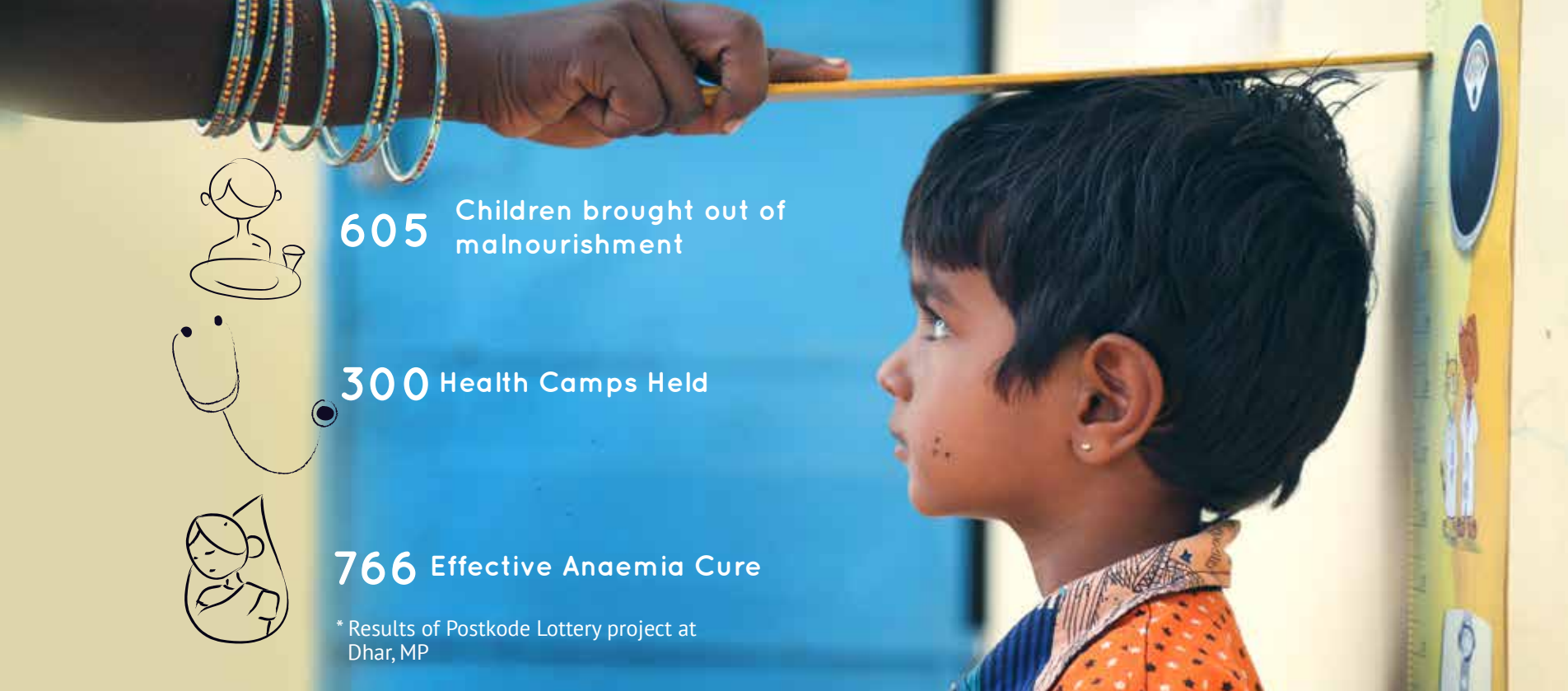
Over 12,350 women are now mobilised into 972 SHGs

and 9,569 of them are able to access affordable credit to strengthen their livelihoods. Through the PSIG project, there is now a resource pool of 42 Master Trainers across 13 districts of MP.

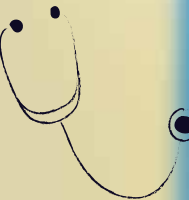
HiH India has also entered into a noteworthy collaboration with UBS Optimus Foundation, Switzerland to form and train Mothers’ Collective for ‘Early Childhood Development’. The medicine survey has revealed positive results & behavioural change

In association with National Skill Development Corporation (NSDC), HiH India will skill-train 12,500 women and youth in trades like Agriculture, Apparel, Handicraft & Handloom, Beauty & Wellness and Electronics over the next years





605 Children brought out of malnourishment



300 Health Camps Held



766 Effective Anaemia Cure

* Results of Postcode Lottery project at Dhar, MP

Integrated Community Development & Village Uplift Programmes

Upon identifying a village (according to certain socio-economic criteria), HiH India undertakes interventions to ensure

- (i) mainstreaming of dropouts into schools
- (ii) good health practices through medical camps and follow ups
- (iii) women empowerment through formation of SHGs, skill training and access to finance for livelihoods promotion and
- (iv) clean environment.

With this as a mission, HiH India has adopted 44 village panchayats in MP to undertake holistic development.

Sustainability

HiH India in partnership with Eicher Group Foundation has been working towards transforming rural communities in MP through its three-year project, which commenced in late 2016. The sustainable initiative covers 6 gram panchayats spread across the districts of Dewas, Dhar and Indore.

In the past year the foundation has helped in the construction of three check dams in Napakhedi, Khokariya and Hapa Khedi and a fourth one is underway. Around four Community RO systems have been inaugurated in 4 gram panchayats of MP including Kotbhinota (Dhar), Chirakhan & Bagoda (Indore) and Merkhedi (Dewas) earlier this year to provide clean drinking water to the residents. HiH India also organized E-Governance Camps in each panchayat for providing various services like issuing PAN card, Aadhar linking, opening of bank account and various allied online services. The SHG members took active participation in opening their personal bank accounts and getting their PAN cards. Eicher and HiH India got together to open rural health clinics (RHCs) in Baggad in Dhar district and Bagoda in Indore district.

Reviving Reena

Every day is a busy one at Reena's home in Bhavaniya Bujurg village of Dhar district, Madhya Pradesh. The young mother has not just her husband and three little girls to look after, but also five goats and their kids! She definitely is a happy woman. The timeline of Reena's life changed since August 2016.

That was the year when Hand in Hand India began forming Self Help Groups and Mother's Collective groups in Dhar district. HiH India provides training for mothers in child health and hygiene, and also on how to supplement their household income. Reena has since then been an active member of the 'Sai Bal Vikas' Mother's Collective.

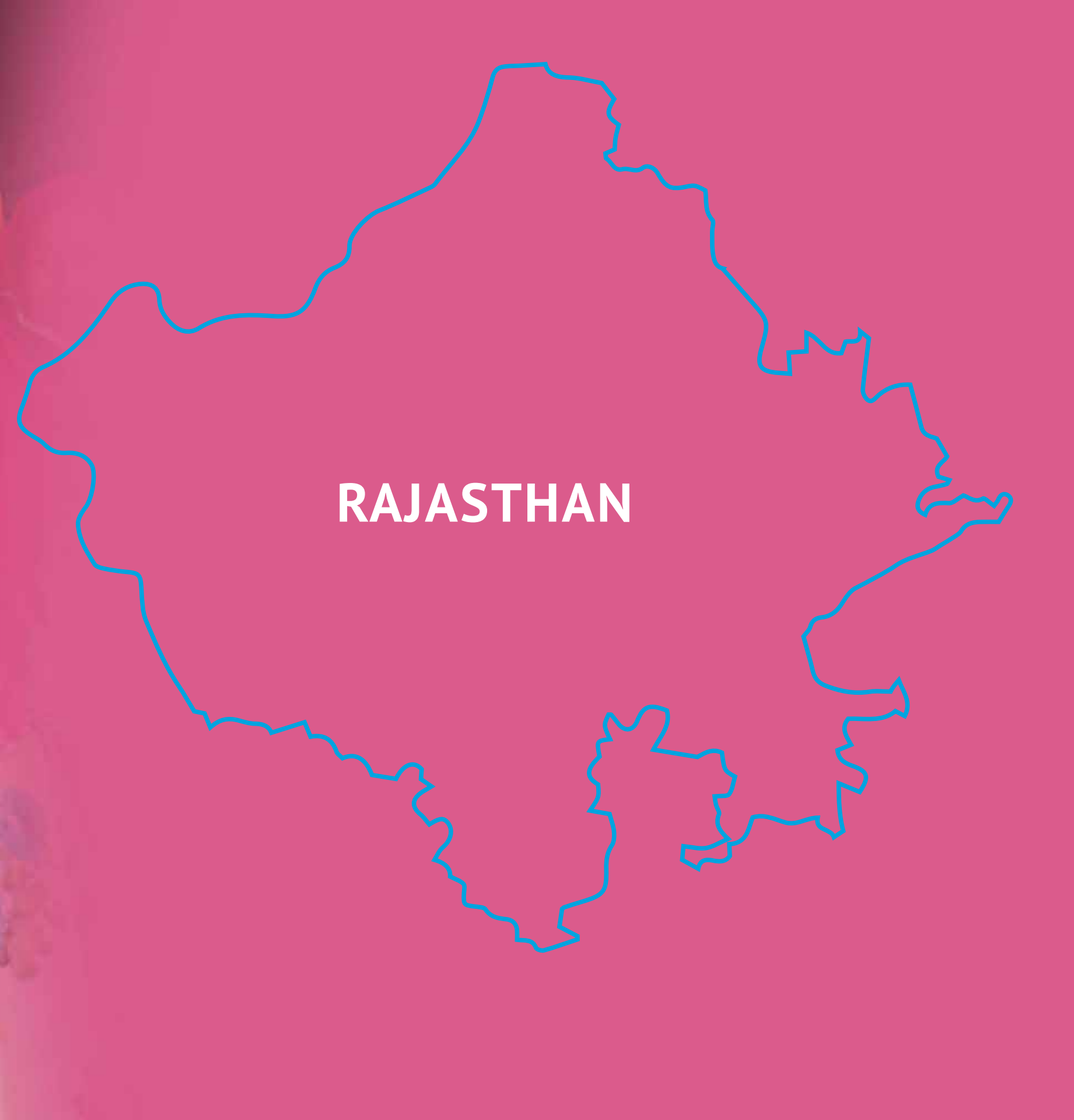
Reena's husband engages in small scale farming on a small piece of land. The harvest from this land doesn't generate enough income to meet their needs. When HiH India trained the women of the village in milch animal rearing, Reena grabbed the opportunity to support her family. She chose to buy three goats with her share of the SHG savings. Attending the training on rearing animals, food to be provided and disease prevention helped Reena rear the goats.

The family of three goats has now become a larger one - five goats and four kids! In addition to the goats, Reena also has a few chicken that add to her income. Reena's family is a healthier one today, thanks to the supplementary income that she generates through these animals.

Way Forward

The above achievements are indicative of HiH India's noteworthy work in alleviating rural poverty and carrying out community development in Madhya Pradesh through an integrated approach. Going forward, HiH India is planning to launch its first residential special training center (RSTC) in MP. HiH India is also working towards creating more awareness on menstrual health and hygiene.





RAJASTHAN

Fostering Equality by Addressing Gender Issues

Gudavishnoyan village in Jodhpur witnessed a revolution of sorts last year. It was a movement that transformed demure housewives into a force by themselves. Mamta, a housewife found a life changing ally in her sewing machine. Geeta, on the other hand, discovered her own entrepreneurial streak through a petty shop business. These women are just a small part of the movement that is shaking up parts of Rajasthan, in a positive way.

Their story is challenging Rajasthan’s gender dynamics in the village environment. The state has the lowest female literacy rate in the country and villages are yet to become open to women finding their independence. The Ministry of Women and Child Development has been finding ways to empower women through its ‘Mission Poorna Shakti’ programme. Hand in Hand India’s (HiH India) foray into Rajasthan began in 2012 with this programme, starting with Pali district and is now present in Jodhpur too.

397

Self Help Groups Formed

1491

Enterprises strengthened & Created

4181

Women members

INR 25 Million

Credit support for women



HiH India works with women in Rajasthan to educate them in terms of both skills and financial literacy, making them an independent member of their family. Women like Mamta and Geeta, who had not recognised their own skills are brought out of their limited world through training in enterprise development, financial inclusion and natural resource management. In simpler terms, they are taught to use their talents to contribute meaningfully to their family’s income.

HiH India organised the women of ultra poor families in Pali and Jodhpur into Self Help Groups. Women like Mamta, joined a self help group and underwent training in tailoring, livestock rearing and other relevant trade. Today, Mamta is able to supplement her family income with INR 3,000 per month, a very significant amount for their household of three children.

HiH India has been working with Forum Syd, GSRD Foundation and National Urban Livelihood Mission in Rajasthan. Women’s empowerment projects have been implemented across 231 villages in Pali and Jodhpur. More than 4,000 women from ultra poor families have been mobilised through 397 SHGs.

The SHG system helps women at individual and collective levels to develop abilities to enhance their socio-economic conditions. The collectives are trained on SHG management, leadership, finance management and enterprise development through a series of training programmes. The women also become ‘change agents’ for advocacy and rights activism in their communities.



Creating Alternate Livelihoods & Strengthening Capacities

The lack of opportunities to compound income, along with socio-economic marginalisation makes the position of women in society very vulnerable. Women like Geeta from Pali district are testimony to this. Geeta and her husband are from the ragpickers community, a perennially oppressed part of society. The family's income barely allowed them to make ends meet, and no organisation was willing to back them up with credit.

HiH India formed the first ever SHG of only rag pickers called 'Reshma' with 10 members. All the women in this group are illiterate, never having been to a school and denied their basic rights of education, health care, credit and livelihood opportunities. HiH India invited Geeta to become part of Reshma, where she was given skill training and support in forming her own business idea - a petty shop. In Pali district, 200 women belonging to the Below Poverty Line category are part of SHG federations. Credit support along with skills training can lead to an increase in household income, a foundation for escaping poverty and vulnerability.

In the last year alone, more than 600 SHG women have been trained in eight trades such as tailoring, paper bowl and bangle making. The trades were chosen based on needs assessments, technical and financial capabilities and market linkages. Similarly, 1,491 women led enterprises such as farming, livestock, petty shops were created with credit support to the tune of INR 25 million. The women also earned INR 0.2 million through sale of their products. These new women entrepreneurs are a source of inspiration to other women in their communities.

NABARD awarded Best NGO and Best SHG to HiH India in Rajasthan for promoting financial literacy among women.



Age No Bar For Learning

Chand Biwi, a 56-year-old widow from Pali district, is thrilled to have opened her own bank account. Not just is she saving for her children now, she has also enrolled in the Government's insurance schemes for a sum assured of INR 4 lakh!

More than 800 women like Chand Biwi have been empowered through adult literacy and financial inclusion programmes of HiH India in Pali. The programme aims to create awareness of various Government schemes that helps plan for a worry-free future. Around, 1600 SHG women were taken to banks and given practical training in using financial instruments and online banking. This has resulted in increasing their mobility and decision - making abilities.

Proud partners of the Swachh Bharat Abhiyan

HiH India is a proud partner of the Prime Minister's flagship programme of Swachh Bharat Abhiyan in Rajasthan. The organisation works at promoting rural sanitation in Pali district and creating Open Defecation Free zones. HiH India has supported in construction of 11,24 toilets in 20 Gram Panchayats. More than 200 SHG members participated in an awareness rally to tell the community of their efforts in eradicating poverty.

Lighting up the path ahead

In Jhalamand village, Rajasthan, lives Khushma's family - her husband Dalveer and three children.

The couple is a talented one: Originally hailing from Uttar Pradesh, they specialise in handicrafts but were unaware of how they could utilise their talents to earn a living. Orders from the market would mean a sizeable amount of money being eaten up by middlemen.

That was when she discovered 'Meri Tamanna' Self Help Group supported by Hand in Hand India. The SHG was formed to help women achieve their dreams through job creation. A complete training programme and an internal loan of INR 5,000, got Khushma started out on her own glass lamps making unit.

The couple saw their income double and since then there has been no looking back. They stopped working for orders; Khushma handled the lamp manufacturing part and Dalveer took to marketing their venture. With a little more support from HiH India through loans, the family now earns INR 25,000 per month.

The fame of Khushma and Dalveer's work has spread far and they are now associated with major handicraft outlets in the state.

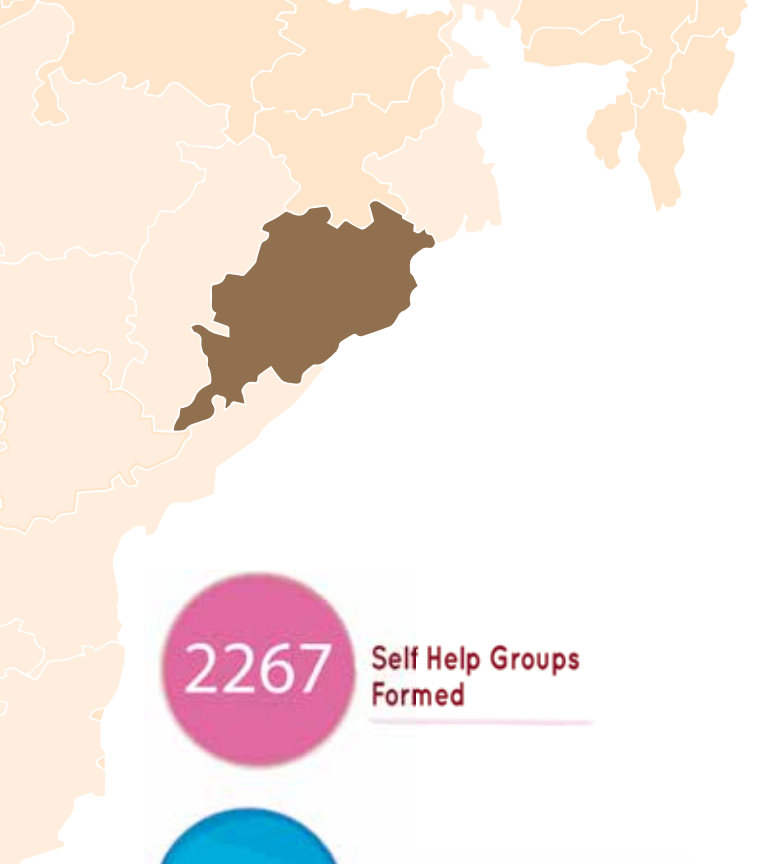


Way Forward:

HiH India will continue to work for greater inclusion of women in expanding their avenues of empowerment



ODISHA



BUILDING SUSTAINABLE LIVELIHOODS FOR THE ULTRA POOR

HiH India has been working in Odisha since 2010 in the Sundergarh district. However, work in this state gained impetus with support from the Sri Ratan Tata Trust in 2012. HiH India has been empowering women and breaking the poverty cycle social mobilisation of women through SHGs, Skill training and financial literacy training.

To scale up impact in Odisha's rural communities, HiH India brought in its group entity, Belstar Investment and Microfinance Pvt Limited to handle the microfinance operations. Through the Odisha Livelihoods Mission, the organisation supports financial education; an extremely rewarding experience for rural women and a successful project for Hand in Hand India.

As the next step, HiH India endeavours to provide credit and services of training, capacity building, skill building and enterprise development support. This would eventually lead to creation of livelihood opportunities and better lives.

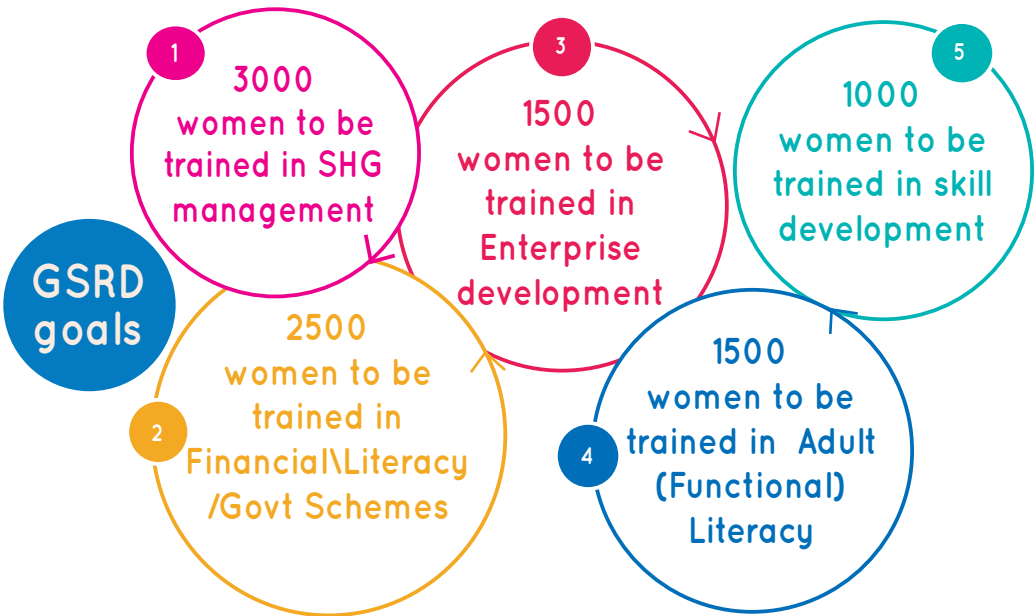
2267 Self Help Groups Formed

25,363 SHG women mobilised

23,000 Women trained in Enterprise Development

INR 118M Credit Distributed

1080 Women trained in Adult literacy



From a housewife who wasn't allowed to go out much to an entrepreneur of her own standing, Namitha has come a long way. After joining a HiH Self Help Group, she started her own food processing business.

"People perceive me differently now. I am not a dormant member of my family, rather, am seen as a confident and capable person. I am financially secure and this makes me very happy," says Namita, who wants to train and motivate women in similar situations.





Gujarat

Telangana

Karaikal
(Puducherry)

Andhra Pradesh



As primary donor to this project, the Federation of Indian Chamber of Commerce and Industry (FICCI) stands witness to its success

Shining In Sri City

Hand in Hand Inclusive Development and Services has undertaken the collection of segregated waste from Companies/Institutions and other facilities situated at Sri City Campus, Andhra Pradesh. The campus generates around 4 - 4.5 of tons of waste every day. Food waste from the companies forms the major portion of the collected waste, around 60 percent. Inert waste constitutes around 35 percent, whereas the remaining 5 percent comprises of organic and recyclable wastes. Further to the collection of segregated waste, the bio-degradable waste is composed at the waste processing area. The non-biodegradable waste is further classified into various different categories of recyclable waste such as plastic, paper, glass, aluminium, metal, tetra packs etc., and sent to the recyclers. The food waste is sent to the local pig farms as feed material.

Hand in Hand India implements its solid waste management projects across States through group entity Hand in Hand Inclusive Development & Services (HHIDS)

Teaching Bharuch district the concept of 'Recycle for Life'

The people of Talodhara and Dadhera villages of Bharuch district, Gujarat are a proud lot. Their villages contribute the least to the landfills of Gujarat - thanks to the 'Recycle for Life' project of Hand in Hand India.

Modelled after similar successful projects in Tamil Nadu, this project at Bharuch ensures that the 1,000 household strong villages establish a plastic free environment and improve agricultural practices. Simple methods, primarily segregation of biodegradable waste at home through separate bins ensures this. Recycling the 1000 kilogram solid waste generated by these villages, the Bharuch project is set to go places across state.

Swachh Bharat at BHEL campus, Hyderabad

The Bharath Heavy Electricals (BHEL) campus at Hyderabad is a large one, considering it is the country's leading heavy electrical equipment manufacturer. The Hyderabad facility includes the factory and R&D areas and generates around 2,000 kilogram of solid waste every day. Hand in Hand India has recently taken over the solid waste management of the campus. The project ensures effective waste collection, segregation of recyclable waste, garden upkeep and overall cleanliness. 23 tricycles and 45 sanitary workers are the lifeline of the project transforming biodegradable waste into field yard manure within the campus.

The BHEL SWM project is a great start for HHIDS in the Telangana region.

Recycling: A way of life at Karaikkal

24,946 households and businesses are recycling about 40 tonnes of solid waste everyday. This is the day-to-day work that Hand in Hand India deals with in the town of Karaikal. Echoing the popular and successful 'Recycle for Life' methodology piloted at Mamallapuram, the Karaikkal waste management initiative provides two - coloured waste bins that help segregating biodegradable waste. To ensure that the busy arterial roads remain clean, night shifts for Green Friends have been put in place. Advocacy on the importance of SWM, Combating Dengue, and the concept of Open Defecation Free neighbourhoods is embedded as a part of the project.

One of the reasons HiH India stands apart is the organisation's' ability to collaborate effectively with both Government entities and Corporates. Taking part in this quest to create a clean Karaikal, Mitsubishi Elevator India Pvt. Ltd. has sponsored 20 dustbins (two-bin system to collect wet waste and dry waste) in crowded places within the municipality.

With the help of this unique model of waste collection ensuring segregation at source, HiH India strives for maximum waste recovery through composting, recycling, and reuse; and by doing so aims at reducing the waste being disposed into landfill. The long-term objective is to reduce environmental degradation caused by solid waste and turn Karaikal Municipality into an environment - friendly and zero- waste city.

The cumulative hard work has started to reap its rewards as the source segregation of waste in the region significantly improved from 0% to 35%.

Ask the residents of Karaikal, and they would collectively echo that HiH India's involvement in managing waste is the best thing that has happened to Karaikal in the recent past!





KARNATAKA

3000 people benefitted
through Solar powered street lights



920 children benefitted
through Computer kiosks for
schools

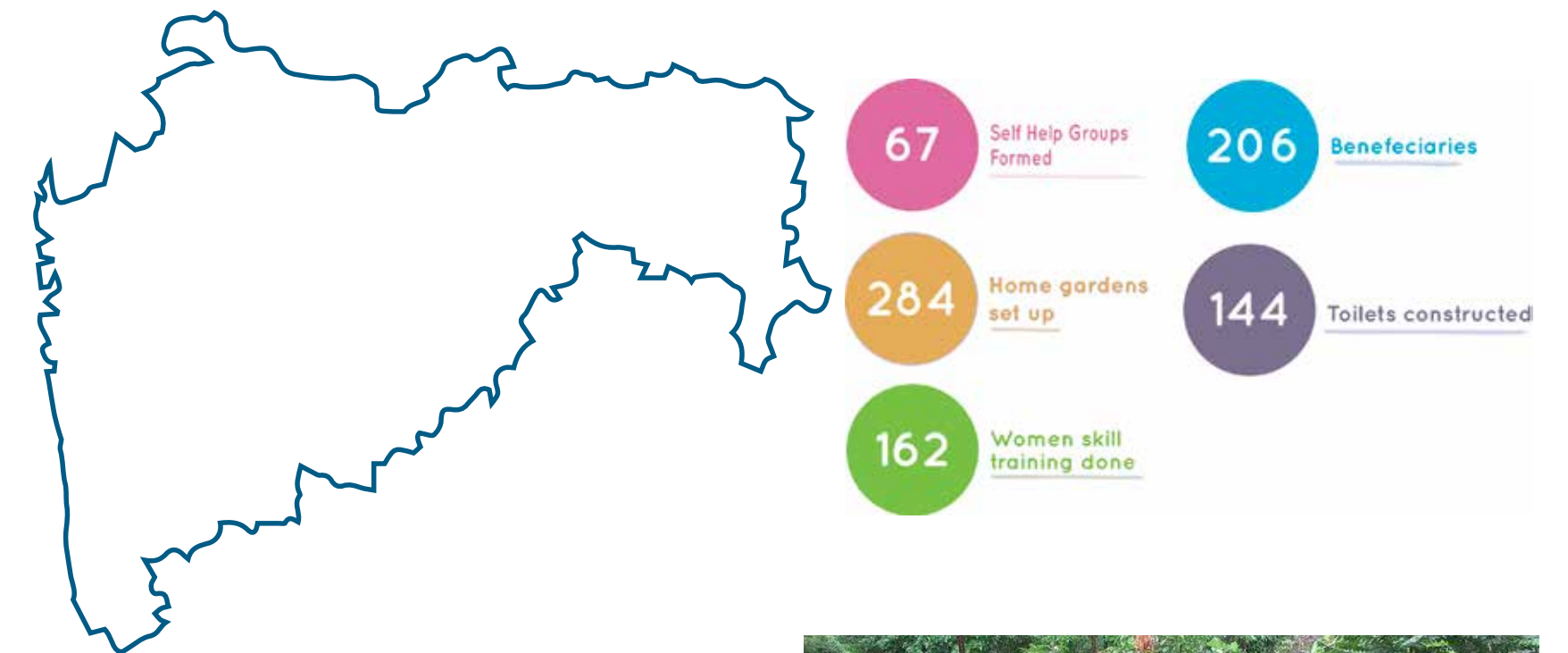


Forging Public-Private-Partnerships in Karnataka

Blackboards were the most prominent things in rural Bengaluru's schools in 2015. Today the scenario is a little different: two computers screens dot a school room in Nelamangala town, with excited students milling around it. Without a visual aid, students in these government schools found subjects hard to grasp. Today, around 1,000 students from six schools in this town have access to computerised education.

Karnataka has high urban literacy rates, however its rural literacy drastically drops down to 30%. The state also has a perennial power deficit, with rural areas seeing powercuts more than often. Over the past three years, HiH India has through its CSR activities, chalked out some innovative and sustainable solutions for rural Bengaluru.

Karnataka is an example of how private partnerships and CSR activities can be a realistic solution provider for problems faced by rural communities. Be it the innovative 'Hole in the wall' computerised education scheme for children, or the solar lighting projects across six villages or the safe drinking water access through Reverse Osmosis plants for a 3,000 member community - HiH India has proved its mettle in enabling rural development.



MAHARASHTRA

Maharashtra stands second among India's most populous states with 17% of its population living below the poverty line. HiH India's social mapping and study of 12 panchayats in Maharashtra revealed a lack of income in the non-farm sector about 6 months of the year.

When HiH India started work in Maharashtra, they were lacking in several areas such as women empowerment, child education, health and job creation. More number of children now attend school, and there is greater awareness among women on health-related issues. The biggest achievement would however, be the independence gained by women through skill training.

It has been an impactful year for HiH India in Maharashtra and will continue to be so!

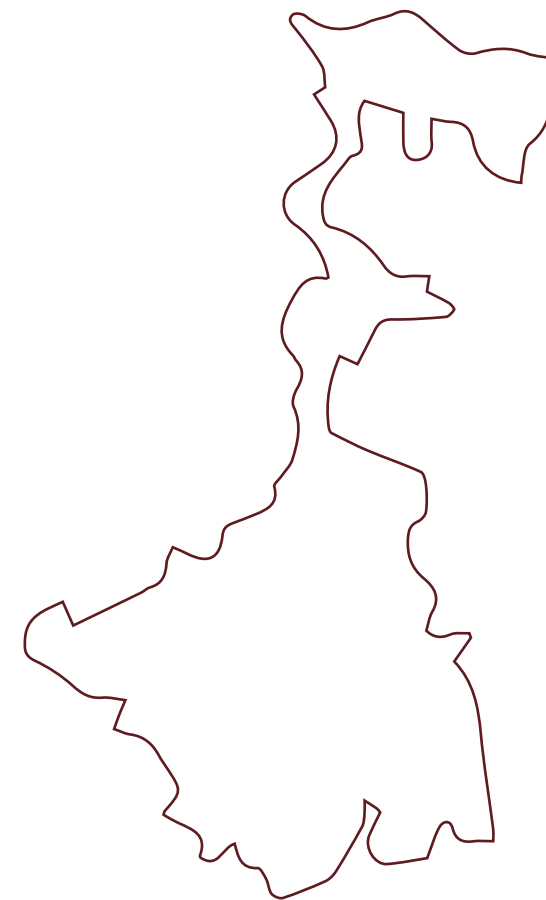


Despite being a farmer in Sangise village, Maharastra, Uma Dhavale had no choice but to buy vegetables from the local vendors. When prices soar in summer, vegetables are a rarity at the Dhavale home.

Under HiH India's environmental project wing, Uma received high quality kitchen garden seeds and successfully set up her own vegetable garden. For two consecutive seasons, she has been growing spinach, coriander, okra, tomato, beans and more. She is no longer dependent on the vegetable vendor and has even saved seeds from her crops for future vegetable patches!



A renovated women's sanitary complex



West Bengal

For Ichhapur Nilgauni Panchayat in West Bengal, brick kilns are a key form of livelihood. This backward area is a host to migrant labour population from the neighbourhood states of Bihar and Odisha.

The region lagged behind in child health, women empowerment and other related areas. HiH India's 36 month intensive intervention in the area has brought about positive change to the community.

The village uplift programme at Ichhapur Nilgauni has been holistic one covering women empowerment, enterprise development, child labour elimination, enterprise development, health and environment.

Ripples of Change

The continuous work of HiH India's mobilisers has reflected in the fact that SHG women have now started fostering a saving habit; the first step to financial inclusion and stability. They enthusiastically participate in group meetings, meticulously maintaining documentation. With the local Government's credit scheme for minorities, nearly 80% of HiH India's SHG women have strengthened their family based enterprises. These include kirana shops, tailoring businesses and food businesses. Specific skill training such as tailoring and doll making has led to lucrative enterprises as well.

With advocacy of HiH India's health team, the community has become aware of the importance of personal hygiene, maternal and child health, nutrition and anaemia. It is indeed a great feat that the panchayat has been declared Open Defecation Free!

Even the migrant workers who work in brick kilns are encouraged to construct sanitation facilities before beginning the work! This is a testament to behavioural change and acceptance of the importance of healthy practices. Children, be it residential or migrant, have been enrolled in nearby Government schools and toddlers in the Anganwadi.



On the right track in UTTAR PRADESH



Abidpur Manki Panchayat was abuzz with activity in December 2017. A rally of children was the highlight of the day and locals were agog with curiosity as to what the buzz was about. The rally was part of Hand in Hand India's foray into Uttar Pradesh' Ghaziabad district, the first fledgling steps into the state. The landmark moment was followed up soon with the launch of the first village uplift programme in Abidpur.

Uttar Pradesh being the most populous and also the poorest states of India, requires the VUP intervention in a step by step manner. HiH India initiated its village development work in the four panchayats of Abidpur Manki, Dausa Banjarpur, Nanglaber and Jahangirpur in Ghaziabad District.

The December launch was followed up by successful awareness building and community mobilising. Each launch was well attended with over 200 community members. Healthy people are the base of a prosperous community; to build this concept, anaemia screening camps were held in these panchayats to a good turnout of more than 300 women and children. Women empowerment is vital to the growth of the community and to start this off, HiH India took a women literacy survey among more than 100 women.

Way forward:

HiH India's village development took off to a great start; community members were oriented on proposed interventions and how they should come forward to sustain and achieve the project goals. By working hand in hand with the community and the Government, HiH India is looking forward to get Ghaziabad a more prominent place on the Uttar Pradesh map.

387

Women and girls attended
Anaemia Screening Camp

107

Women covered under
Women Literacy Survey

96

SHG members





PUNJAB



ENTERING NEW FRONTIERS: BATHINDA, PUNJAB

With over 12,000 factories across the state, Punjab would have been a much developed region, if not for the fact that 11.6% of its population is below the poverty line.

Women are oppressed with the inability to leave their homes, take decisions or be active in the community. In the midst of this patriarchal set - up in February 2018, Hand in Hand India signed an agreement with HMEL (a joint venture between Hindustan Petroleum Corporation Limited (HPCL) and Mittal Energy Investments Pvt Ltd, Singapore – a Lakshmi N Mittal Company). This agreement aims at rolling out a flagship programme of removing gender bias by promoting women entrepreneurship and empowerment.

Hand in Hand India's scope of work in the partnership is to empower women and youth through training, capacity building and job creation in the 11 villages of HMEL in Bathinda, Punjab. A special focus will be on providing 'on the job' training and setting up 10 business units for HMEL trained youth and women. To enhance business opportunities in the communities, training on financial literacy and financial inclusion will be imparted to the people in the villages.

Over the next three years, HiH India and HMEL look forward to significantly contributing to the growth and well being of people of Bathinda, Punjab.

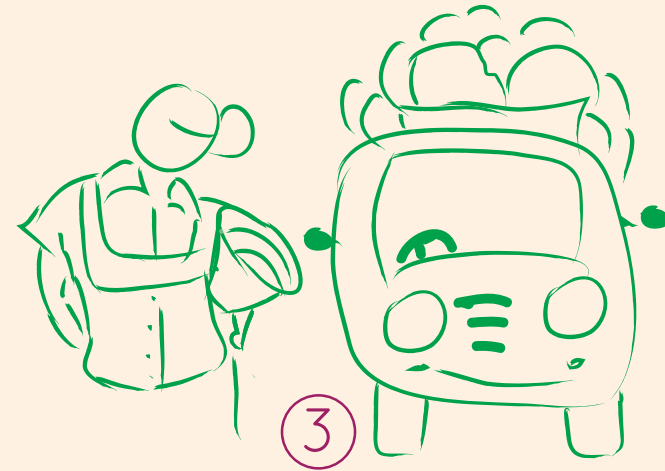
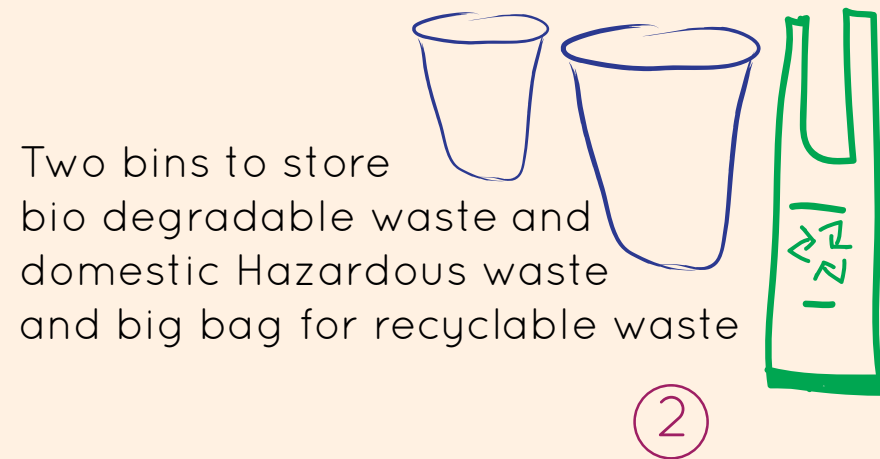
Institutional Development

Hand in Hand India's success is steered by its group entities, each of which leads complementary services helping us reach our goal. This section provides a brief overview of the key achievements in waste management through Hand in Hand Inclusive Development and Services, social entrepreneurship through Hand in Hand Academy of Social Entrepreneurship, status of our work overseas through Hand in Hand Cambodia and Switzerland Association and our work to double farmers income through Indian Natural Farmers Producer Company Limited.



Recycle for Life

Four green friends to collect and segregate waste from one Unit (ie 800 households) using mini trucks



Door to door collection of waste with segregation at source

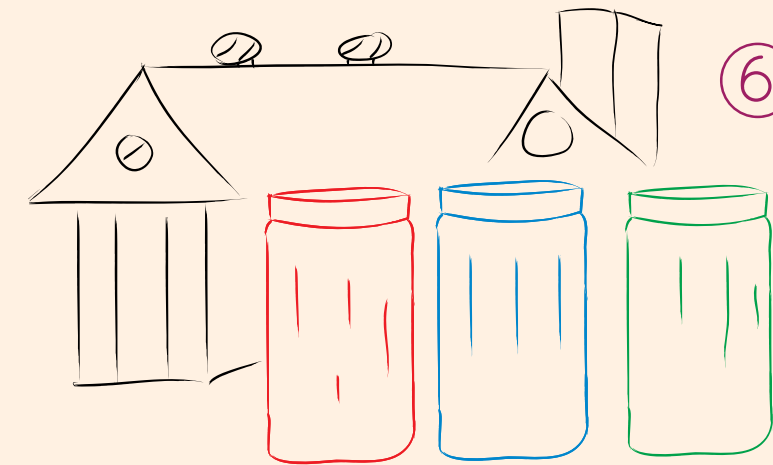
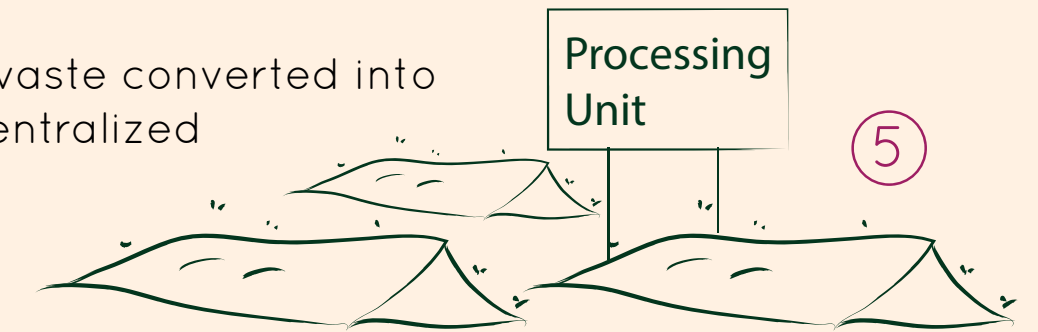
HHIDS

Hand in Hand Inclusive Development and Services (HHIDS) is a not-for-profit company registered in 2008 under Section 8 of the Indian Companies Act. It is a group entity of Hand in Hand India, performing various socio-economic development interventions oriented towards environmental sustainability.

The company deals with the waste menace the community and environment faces by creating contemporary, affordable solutions to mitigate the effects of waste through tactical applications. HHIDS works in the Indian States of Tamil Nadu, Gujarat, Telengana, Andhra Pradesh and the Union Territory of Puducherry.

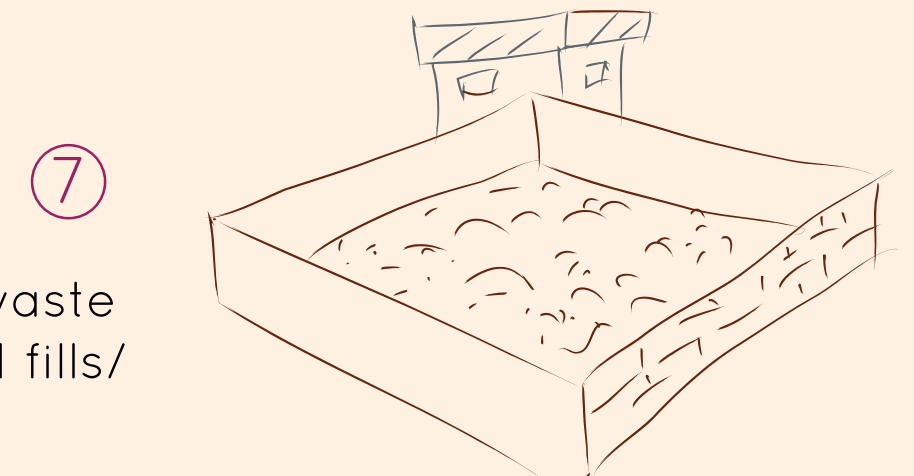


The bio degradable waste converted into organic manure in a centralized processing unit



The recycled waste are further segregated, aggregated and sent to recyclers

The inert and other mixed waste are dumped in sanitary land fills/ controlled dumpyards





INFPCL

Economics students would identify the state of India's agriculture with Rostow's theory of 'Stages of Economic Growth'. Rostow said that as a country pushes towards development, the agricultural sector is bound to contribute less. As India faces industrial expansion and climate change, agriculture is slowly taking a backseat leading to livelihood issues among farmers, proving Rostow right.

There is a solution and we in India have found it. What can't be battled by individual ability can be combated using collective power. Thus, was born the idea of Farmer Producer Organisation (FPO).

FPOs are collectives of primary producers and help mobilising the collective power of small and marginal farmers. Using economies of scale, the collective ensures fair returns through appropriate marketing. Government initiatives to promote FPOs are seeing fruition as more organisations and non-governmental agencies turn their focus towards promoting FPOs. As a friend of the farmers, Hand in Hand India strives to ensure the best for farmers through the FPO called Indian Natural Farmers Producers Company Limited (INFPCL).

Established in 2014, INFPCL was initiated by HiH India with the aim of organising farmers that practice organic techniques in growing and harvesting their produce. From the get-go, farmers receive training and necessary inputs to put organic farming techniques into place. They are further counselled on the benefits of organic farming and the expected yield, year on year. It doesn't stop here; produce is further processed, packaged and sold by INFPCL under the brand name 'Angagam Angadi' (organic shop in Tamil). As of 2018, Anagagam Angadi has a full-fledged store in Kancheepuram selling a variety of organic products, from rice and millets to oil and health mixes.

Over its four year existence, INFPCL has brought change and prosperity to the lives of many farmers in rural Tamil Nadu. In the future, INFPCL aims to expand its market linkages and enlist more farmers under its banner, ensuring a stable livelihood for the agrarian society.



Hand in Hand Academy – Nurturing entrepreneurs

Hand in Hand Academy for Social Entrepreneurship (The Academy) was set up with the goal of mentoring future entrepreneurs. The Academy has crossed several milestones during the year 2017-18. The Certificate Program in Banking, offered in association with Sri Chandrasekharendra Saraswathi Viswa Mahavidyalaya (SCSVMV), Kancheepuram, took off on a great note with its first batch of students fully and successfully placed in companies of their liking.

Two new courses were launched: The Certificate programme in Environment Management in association with SCSVMV, Kancheepuram and the Certificate Programme in Social Entrepreneurship in association with IFMR Chennai. The Academy in partnership with IIT Madras conducted a training program for SHG women entrepreneurs. The women were trained in methods of scaling up their family based enterprises into sustainable micro enterprises. This unique program also offered handholding support to the women through mentors in preparing their business plans and facilitating credit support from banks.

The Government of India is focusing on enabling an ecosystem for entrepreneurship with more than 30 policy initiatives to promote these enterprises. However, awareness of these policies are very low. A recent study by the British Council revealed that there are nearly two million social enterprises in India, with many of them facing problems like access to finance and support from banks. The Academy has also been a platform for training the staff of Hand in Hand's group entities. Programmes such as the Visioning Exercise helped senior management come up with innovative ideas for the organisation's roadmap.

To bridge these gaps, The Academy conducted the Global Social Entrepreneurship Programme 2018 (GSEP) with a unique theme of 'Building High Impact Social Initiatives'. The GSEP was led by Prof. Jasjit Singh, Associate Professor of Strategy & Academic Director, INSEAD Social Impact Initiative, INSEAD Business School, Singapore. The GSEP covered a comprehensive host of topics including round table discussions on the role of leadership, CSR – opportunities and challenges and funding for social and agricultural social enterprises. The participants discussed the various Government policies related to social entrepreneurship and came out with suggestions for changes in the policy and operational guidelines, which were later submitted to NABARD.

Hand in Hand India's 'Best Social Entrepreneur Award' was launched for the very first time this year to identify the best performing social entrepreneurs and encourage them to scale greater heights. The award winners benefited from increased visibility in the social sector and they will receive invaluable inputs through top-notch capacity building programmes and will have free access to our GSEP Network.

Forty four applications for this award were received from across 14 states of India. An external jury of distinguished panelists under the chairmanship of Dr. Arun Kumar, Professor, IIT Madras set the objective criteria for selection. The criteria included social innovation, outreach, sustainability, social impact and founding team's commitment.

Eight award winners have been meticulously selected under various categories: agriculture, disability, environment, technology & financial services. The Best Social Entrepreneur Awards were given away during the GSEP by Mr. K. Pandiarajan, Honourable Minister for Tamil, Official languages and Culture, Govt. of Tamil Nadu.

In the years ahead, Hand in Hand Academy for Social Entrepreneurship will roll out many more capacity building programmes to cater to the needs of the social enterprises sector. The Academy is poised to merge as an institution of excellence in the coming years.





Hand in Hand Switzerland Association

In 2017, Hand in Hand Switzerland Association (HiHSA) treaded new pastures and forged new partnerships. Fundraising continues with the support of like minded partners such as Humanium, Erbacher Foundation, Impashion and UBS Optimus Foundation.

In Madhya Pradesh, three non-residential special training centres (RSTC) cater to more than 160 school dropouts and child labourers from the drought ridden Dhar district. These centres have been revamped and designed with activity based learning methodology and equipped with tablet computers. Children get the opportunity to upgrade their skills and join mainstream Government schools.

At Perumpakkam in Tamil Nadu, plans are afoot to create an eco-farm and a child-friendly village. The project began in December 2017 and aims to train 100 farmers in organic farming methodology, enabling them to run an eco-farm. Schools in this village have been designed to be child-friendly, thereby, fostering learning and value education.

The common thread that binds Hand in Hand India and Humanium is 'Child Rights'. A unique training programme on this topic was held by Arndt Soret, CEO Humanium and Raul Carvajal, Co-founder Evol-be. The training brought together child rights activists, child rights protection committee volunteers, teachers, school management committees and Hand in Hand India staff. It was much appreciated for its unique delivery with a focus on role play and personal introspection.

HiHSA continues to actively create awareness and raise funds towards the causes supported by Hand in Hand India.



Hand in Hand Cambodia

Hand in Hand Cambodia was established in 2014 with the view to provide a good standard of living for subsistence communities in rural Cambodia. While growth continued to take place, poverty continued to persist in the lives of many. To combat this, Hand in Hand Cambodia decided to focus on two areas, finance and job creation. The SHG model was successfully piloted among Cambodian Rural Development Team, Hand in Hand India and SHG Finance Plc covering nine districts in the provinces of Kratie and Stung Treng.

Hand in Hand Cambodia's activities continue to flourish in the Kratie and Stung Treng provinces. Through the SHG movement, groups were strengthened and given training on Behaviour Change Communication Tools (BCC). Members of various groups were provided training in selling sanitary products and vegetables as viable business options.

Through our work in Cambodia we are creating small ripples of change in local communities, making them self-reliant and sustainable.



Cumulative data as on March 2018

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N.SRINIVASAN
Advisory Trustee

K.N.KRISHNAMURTHY
Advisory Trustee

M.S.SUNDARARAJAN
Advisory Trustee

DR. S. CHINNAPPAN
Trustee

P. KOTTAISAMY
Trustee

DR. MANGALA AYRE
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**AMUTHA SEKARAN
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SEED Trust

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Advisory Trustee

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Advisory Trustee

DR. S. CHINNAPPAN
Trustee

DR. N. JEYASEELAN
Trustee

DR. MANGALA AYRE
Trustee

K. THIYAGARAJAN
Trustee

Profiles of Trustees of Hand in Hand India and SEED Trust

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 13 states in India. She is also Managing Director of Belstar, India’s leading microfinance institution.

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

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). and the Vice Chairman at Revettec India Limited and Director of Sunera Solar Engineering Private Limited.

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.

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.

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

P. KOTTAISAMY

With over 15 years of experience in development work, financial services and business, consulting, Mr. Kottaisamy has contributed towards the 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.

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 N. JEYASEELAN

Dr Jeyaseelan has two decades of rural banking experience. He has been a consultant to UNDP, UNOPS, GTZ, Agricultural Finance Corporation, Tamil Nadu Corporation for Development of Women Ltd., various microfinance institutions and Water Partner International (USA). He is currently the strategist at Hand in Hand India & Director, Hand in Hand Academy for Social Entrepreneurship.

DR. ARUN KUMAR GOPALASWAMY

Prof Arun Kumar Gopalaswamy is currently Professor, Department Wof 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 inance. Apart from teaching and research, Prof Arun conducts workshops and authors books on management, accounting and financial management.

AMUTHA SEKARAN 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.

K. THIYAGARAJAN

Mr Thiyagarajan has 10 years of experience in cost effective construction and five years of experience in the social sector. He is the Senior Vice President at HiH India and correspondent of MG educational Trust.

PARTNERS AND DONORS

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Asian Paints Limited
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Operations Pvt Ltd
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Sutherland Global Services
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SVP Philanthropy Foundation
Swed Fund
Tambaram Municipality
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Tamilnadu Pollution Control Board
Tamilnadu Slum Clearance Board
Tamilnadu Watershed Development Agency
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Veerapandi Town Panchayat
Velankanni Town Panchayat
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Bona AB	Geodis Wilson AB	Kristoffer Melinder	Per Elvinsson	Stefan Hellberg
Borås Industri/Handelsklubb	Girindus Investments	Lannebo Fonder AB	Per Hallius	Stefan Öhlander/Territorium AB
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Brunswick Invest Advisory Board	Goran Bennich	Lars Johansson	Per Olof Soderberg	Svensson-Verdugo-Kramming
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Coeli AB	Hendry O Sylvi Tofts Stiftelse	Mats Heiman	Ramboll	Ulla & Curt Nicolin Stiftelse
Collector AB	Hermanö Förvaltning	Mats Karlsson	Richard Lewisohn & Richard Holloway	Umeågruppen vill mer
Collector Bank	Hermanö Förvaltning AB	Mattson Fastighetsutveckling	Richard Nordström	Umchak
Connect	Hildur Nordin Minnesfond	Max Mitteregger	Rico Estate Development	Vem i Småland
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Dahlstromska Stiftelsen	Hoist AB	Monterro Holdings Ltd (Martin Bjäringer	Ritetta (Caroline Sverdrup)	Volati AB
Delta	Humanium (Ardnt & Olivier Soret)	& Carl Rosvall)	Robert af Jochnick	Volvo
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Elisabeth Jancke Brandberg	Insplanet/Mediaplanet	Mr. Hugo F. Ruys and Mrs Ruys	Röhnisch Sportswear AB	
Ellos	Intrum Justicia AB	Mrs. Kerstin Kjellberg	Roxtec International	

KEY EXECUTIVES 2018

Name	Designation
Dr. Kalpana Sankar	Managing Trustee
Dr. N. Jeyaseelan	Strategist HiH & Director Academy
Mr. Sandip Mookerjee	President
Dr. Madhu Sharan	President
Mr. Muralidharan. L	Consultant - Financial Advisor
Ms. Madhumathi C	Group Head HR
Mr. Krishnan N	Chief Operating Officer
Mr. Srinivas Krishnaswamy	Chief Operating Officer
Mr. V. N. Narayanan	Consultant - Chief Operating Officer
Mr. Amuthasekaran N	Senior Vice President
Mr. K. Thiyagarajan	Senior Vice President
Mr. Swaminathan E	Vice President
Ms. Sahaana Sankar	Vice President
Mr. K. Muthusamy	Sr.Consultant - Civil
Dr. S. Balaji	Consultant - Dean
Mr. Balu Swaminathan	Consultant - Advisor Admin & PR
Mr. S. Balasubramanian	Consultant - Advisor Administration
Mr. Suresh Rajkumar	Consultant - Academy & Schools
Dr. Joe. Y	Chief General Manager
Ms. Princess Beula	Chief General Manager
Ms. Veena SS Manian	Consultant - Director HR
Mr. Chandrasekaran V	Director HR
Mr. Ravichandran K S	Deputy Chief Financial Officer
Mr. J. Antony Vincent Raja	Consultant - Accounts & Finance
Mr. Santhus Gnanapragasam	Consultant - General Manager Training
Mr. V. Parisutham	General Manager
Mr. P. K. S. Velmurugan	General Manager
Mr. Lokesh Kumar Ganapathy	General Manager
Mr. R. Ganesan	General Manager
Mr. C. Jalasayanan	Consultant - General Manager
Mr. G. Kannan	General Manager
Mr. Rajendran P	General Manager
Mr. Byravamoorthi Natarajan	General Manager
Mr. Moses Samuel Jesupatham	Consultant Trainer

Name	Designation
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Mr. Nanda Kumar	General Manager
Mr. Benoy T D	Deputy General Manager
Mr. Kumaar ST	Deputy General Manager
Mr. Babu K Y	Deputy General Manager
Mr. Daniel Jesudason	Deputy General Manager
Ms. P. Joseph Raj	Deputy General Manager
Mr. A. Pream Anand Gnanasekar	Deputy General Manager
Ms. Padma T S	Deputy General Manager
Mr. Umashankar	Deputy General Manager
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Mr. Shrenik Chhabra	Deputy General Manager
Mr. B. Ravisankar	Deputy General Manager
Mr. B. R. Robert Rajathilagam	Deputy General Manager
Mr. Arun Katiyar	Deputy General Manager
Ms. Shwathi Srinivasan	Research & Development Associate
Mr. Nagarajan. P	Assistant General Manager
Mr. B. Arumugam	Assistant General Manager
Mr. N. Aravindan	Assistant General Manager
Mr. Prabahar Gnanakkan V	Assistant General Manager
Mr. S. Joseph Kennedy	Assistant General Manager
Mr. K. Devarajan	Assistant General Manager
Mr. Chandra Guptha B	Assistant General Manager
Mr. Abubacker Siddick	Assistant General Manager
Mr. Madhanagopal K N	Assistant General Manager
Ms. B. Chandrasekar	Assistant General Manager
Mr. Vikrant Puri	Assistant General Manager
Mr. Sajith Vadachirayil Soman	Assistant General Manager
Mr. C. Ponnaian	Consultant - SHG
Mr. R. Unnikrishnan	Chief Manager
Mr. K. Ranganathan	Consultant-Visual Documentation
Ms. Anitha Rajan	Senior Manager
Mr. Alok Mishra	Consultant - Civil

CONSOLIDATED STATEMENTS

Hand in Hand India / Seed Trust Consolidated Financial Statement		
Balance Sheet as at March 31, 2018		
(All amounts are in Indian Rupees unless otherwise stated)		
	As At March 31, 2018	As At March 31, 2017
Trust Funds and Liabilites		
Trust Funds		
a. Corpus		
Initial Contribution	7,127	7,127
Corpus Fund	444,173,162	444,173,162
Interest on Corpus Fund	163,162,532	216,463,609
	607,342,821	660,643,898
b. Surplus in Income and Expenditure Account	75,029,348	71,655,719
c. Grants		
Capital Grants	223,582,958	218,673,785
Revenue Grants	229,000,927	244,534,536
	452,583,885	463,208,321
Total (a+b+c) A	1,134,956,054	1,195,507,938
Non Current Liabilities		
a. Long Term borrowings	146,839,680	322,888,320
b. Long term provisions	19,279,943	33,511,783
Total B	166,119,623	356,400,103
Current Liabilities		
a. Sundry Creditors	28,501,320	24,198,069
b. Other Current Liabilities	220,639,515	233,149,244
c.Short Term provisions	2,435,147	2,247,400
Total C	251,575,982	259,594,713
TOTAL (A+B+C)	1,552,651,659	1,811,502,754
Assets		
Non Current Assets		
a Fixed Assets		
Tangible Assets	216,722,978	212,643,173
Intangible Assets	1,902,715	2,263,588
Capital Work-in-Progress (Building)	4,957,264	3,767,024
Total	223,582,957	218,673,785
b. Long term Investments	501,655,600	551,577,978
c. Long term Loans & Advances	197,047,592	137,604,347
Total (a+b+c) A	922,286,149	907,856,110
Current Assets		
a.Cash and bank balances	341,270,510	493,042,653
b. Short term Loans & Advances	266,825,204	385,516,234
c. Other Current Assets	22,269,796	25,087,757
Total B	630,365,510	903,646,644
TOTAL (A+B)	1,552,651,659	1,811,502,754

The Financial Statements of Hand in Hand India and Socio Economic and Educational Development Trust for the year ended March 31, 2018 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990S/S200018) The completed audited Financial statement can be viewed on our website.

CONSOLIDATED STATEMENTS

Hand in Hand India / Seed Trust Consolidated Financial Statement		
Income and Expenditure Account for the Year Ended March 31, 2018		
(All amounts are in Indian Rupees unless otherwise stated)		
Particulars	Year ended March 31, 2018	Year ended March 31, 2017
INCOME		
Grants	392,742,176	348,260,388
Interest Income	187,579,417	210,753,444
Income from Solid Waste Management	-	145,000
Other Income	19,311,648	28,537,793
TOTAL	599,633,241	587,696,625
EXPENDITURE		
Programme Expenses	502,397,798	488,064,973
Administrative and other expenses	37,757,161	35,904,201
Finance Cost	56,104,653	62,352,692
Depreciation / Amortisation	21,463,456	15,304,746
Less: Amortisation from Capital grants-being depreciation/Amortisation	(21,463,456)	(15,304,746)
TOTAL	596,259,612	586,321,866
Excess of Income over Expenditure before tax	3,373,629	1,374,759
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	3,373,629	1,374,759

The Financial Statements of Hand in Hand India and Socio Economic and Educational Development Trust for the year ended March 31, 2018 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990S/S200018) The completed audited Financial statement can be viewed on our website.

MANAGEMENT ACCOUNTS

Hand in Hand India		
Balance Sheet as at March 31, 2018		
(All amounts are in Indian Rupees unless otherwise stated)		
Particulars	As At March 31, 2018	As At March 31, 2017
Trust Funds and Liabilites		
Trust Funds		
a. Corpus		
Initial Contribution	1,000	1,000
Corpus Fund	232,124,387	232,124,387
Interest on Corpus Fund	52,303,636	93,151,816
	284,429,023	325,277,203
b. Surplus in Income and Expenditure Account	43,316,115	42,088,989
c. Grants		
Capital Grants	101,389,157	102,032,575
Revenue Grants	184,808,578	206,369,334
	286,197,735	308,401,909
Total (a+b+c) A	613,942,873	675,768,101
Non Current Liabilities		
a. Long Term borrowings	146,839,680	302,888,320
b. Long term provisions	14,600,868	26,513,440
Total B	161,440,548	329,401,760
Current Liabilities		
a. Sundry Creditors	24,564,929	15,544,123
b. Other Current Liabilities	219,363,974	231,659,483
c.Short Term provisions	1,963,807	1,847,692
Total C	245,892,710	249,051,298
TOTAL (A+B+C)	1,021,276,131	1,254,221,159
Assets		
Non Current Assets		
a Fixed Assets		
Tangible Assets	99,486,441	99,768,987
Intangible Assets	1,902,715	2,263,588
Total	101,389,156	102,032,575
b. Long term Investments	242,788,182	239,696,490
c. Long term Loans & Advances	139,662,069	81,721,283
Total (a+b+c) A	483,839,407	423,450,348
Current Assets		
a.Cash and bank balances	286,625,678	445,178,591
b. Short term Loans & Advances	237,286,443	369,517,971
c. Other Current Assets	13,524,603	16,074,249
Total B	537,436,724	830,770,811
TOTAL (A+B)	1,021,276,131	1,254,221,159

The Financial Statements of Hand in Hand India for the year ended March 31, 2018 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990S/S200018) The completed audited Financial statement can be viewed on our website.

Hand in Hand India		
Income and Expenditure Account for the Year Ended March 31, 2018		
(All amounts are in Indian Rupees unless otherwise stated)		
Particulars	Year ended March 31, 2018	Year ended March 31, 2017
INCOME		
Grants	382,924,026	338,118,805
Interest Income	160,142,888	191,585,776
Other Income	15,802,667	26,945,625
TOTAL	558,869,581	556,650,206
EXPENDITURE		
Programme Expenses	468,997,968	462,521,896
Administrative and other expenses	32,665,953	32,339,460
Finance Cost	55,978,534	61,171,278
Depreciation / Amortisation	13,179,150	12,569,216
Less: Amortisation from Capital grants-being depreciation/Amortisation	-13,179,150	-12,569,216
TOTAL	557,642,455	556,032,634
Excess of Income over Expenditure before tax	1,227,126	617,572
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	1,227,126	617,572

The Financial Statements of Hand in Hand India for the year ended March 31, 2018 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990S/S200018) 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, 2018		
(All amounts are in Indian Rupees unless otherwise stated)		
Particulars	As At March 31, 2018	As At March 31, 2017
Trust Funds and Liabilites		
Trust Funds		
a. Corpus		
Initial Contribution	6,127	6,127
Corpus Fund	212,048,775	212,048,775
Interest on Corpus Fund	110,858,896	123,311,793
	322,913,798	335,366,695
b. Surplus in Income and Expenditure Account	31,713,233	29,566,730
c. Grants		
Capital Grants	122,193,801	116,641,210
Revenue Grants	44,192,349	38,165,202
	166,386,150	154,806,412
Total (a+b+c) A	521,013,181	519,739,837
Non Current Liabilities		
a. Long Term borrowings	-	20,000,000
b. Long term provisions	4,679,075	6,998,343
Total B	4,679,075	26,998,343
Current Liabilities		
a. Sundry Creditors	3,936,391	8,653,946
b. Other Current Liabilities	1,275,541	1,489,761
c.Short Term provisions	471,340	399,708
Total C	5,683,272	10,543,415
TOTAL (A+B+C)	531,375,528	557,281,595
Assets		
Non Current Assets		
a Fixed Assets		
Tangible Assets	1,902,715	2,263,588
Capital Work-in-Progress (Building)	117,236,537	112,874,186
	4,957,264	3,767,024
Total	122,193,801	116,641,210
b. Long term Investments	258,867,418	311,881,488
c. Long term Loans & Advances	57,385,523	55,883,064
Total (a+b+c) A	438,446,742	484,405,762
Current Assets		
a.Cash and bank balances	54,644,832	47,864,062
b. Short term Loans & Advances	29,538,761	15,998,263
c. Other Current Assets	8,745,193	9,013,508
Total B	92,928,786	72,875,833
TOTAL (A+B)	531,375,528	557,281,595

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2018 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990S/S200018) The completed audited Financial statement can be viewed on our website.

Socio Economic and Educational Development Trust		
Income and Expenditure Account for the Year Ended March 31, 2018		
(All amounts are in Indian Rupees unless otherwise stated)		
Particulars	Year ended March 31, 2018	Year ended March 31, 2017
INCOME		
Grants	9,818,150	10,141,583
Interest Income	27,436,529	19,167,668
Income from Solid Waste Management	-	145,000
Other Income	3,508,981	1,592,168
TOTAL	40,763,660	31,046,419
EXPENDITURE		
Programme Expenses	33,399,830	25,543,077
Administrative and other expenses	5,091,208	3,564,741
Finance Cost	126,119	1,181,414
Depreciation / Amortisation	8,284,306	2,735,530
Less: Amortisation from Capital grants-being depreciation/Amortisation	-8,284,306	-2,735,530
TOTAL	38,617,157	30,289,232
Excess of Income over Expenditure before tax	2,146,503	757,187
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	2,146,503	757,187

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2018 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990S/S200018) 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 have also limited 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

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

Volunteers & Internships

Hand in Hand 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. Together, we will create a project to suit you and benefit the work we do. 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 and we will be in touch!

Corporates

We have worked with over 100 companies, bilateral institutions and government agencies. Interested corporates, can contact Mr. Sandip Mookerjee for further information

sandip.mookerjee@hihindia.org, Ph: +91 9500041800



Editorial Director
Dr Kalpana Sankar

Editors
Papia Lahiri, Shefali Ganesh,
Sahaana Sankar

Design & Concept
Nikhil Punnen Skaria

Photography
Ranganathan K, Vajahath Ali,
Raja Suriya, Veerapathiran

Content Team
Dr N Jeyseelan, Dr Madhu Sharan
Shwathi Srinivasan , Rajeshwari Swaminathan
Anitha Rajan

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team and pillar heads for their
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Head Office

90/A, Nasarathpet village,
Opp: Pachayappa's Men's College
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
+91 44- 4341 3200

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