



BUILDING INDIA BRICK BY BRICK

Annual Report

1st July 2018 – 30th June 2019



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***A WORLD
WHERE
EVERYONE
HAS A DECENT
PLACE TO LIVE***

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WE SPEAK



Backed by the knowledge, skills and experience that accumulate after working at the grassroots, our leaders steer Habitat's vision of a world where everyone has a decent place to live.

Message from Rustom Jeejeebhoy

Chairperson,
Board of Trustees,
Habitat for Humanity India



A decent home opens the door to improved health, better performance in school, greater economic opportunities and increased community cohesion. Habitat for Humanity India has been a catalyst for such transformations for the last 36 years.

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity was established in India in 1983. What started as a humble housing project impacting 60 individuals, has now become a movement for affordable housing and improved sanitation across India serving over 33 million people. People like you who believe in our work have made that possible.

On behalf of Habitat India's Board of Trustees, I thank each one of you for

showing solidarity with Habitat's mission. We are happy to celebrate the growing number of people who are taking the first step to build a better life in partnership with Habitat.

A decent home can have a long lasting and life changing impact on a family. It is a platform that provides a solid foundation for a family to build a better future.

We firmly believe that strong and stable homes build strong and stable communities and play a vital role in building a strong and a stable country.

We look forward to your continued support to help us build a better India – an India where everyone has a decent place to live.



Message from Rajashree Birla

Aditya Birla Group,
Chairperson – IndiaBuilds
Advisory Committee,
Habitat for Humanity India

We have all grown up believing that *roti* (food), *kapda* (clothing) and *makaan* (shelter) are the most fundamental needs of every human being. But still, millions of families in India do not have a decent roof over their heads.

People like us who have always lived in adequate housing do not know first-hand the struggles that families in India endure every single day just to survive without the protection of a house.

My association with Habitat for Humanity India has shown me that having a decent place to live is foundational for families to thrive. It empowers them to overcome the barriers that stand between their families and better, healthier, more financially stable lives.

That is why Habitat for Humanity's work is so important. The Aditya Birla Group and Habitat for Humanity are aligned in this mission to build a better India, one where families do not have to struggle to have their basic needs met.

I encourage more corporate organisations and business leaders to join us, in our quest to provide decent shelter to every family in the country. Every Habitat house changes lives of Habitat homeowners and all those who partner with them in a time of need, for generations of the family to come. Let's keep working to build a world where every vulnerable family has a decent place to live.

Through shelter, we empower.

Message from Sheila Kripalani

Chairperson,
Women Build India
Committee,
Habitat for Humanity India



I remember when my journey started with Habitat. I was invited to join Women Build India committee (erstwhile Women IndiaBuilds), a group of women who came together to support and raise awareness for the cause of affordable and adequate shelter across the country.

Our first meeting was held with former first lady of the USA Rosalynn Carter, wife of former President of the USA Jimmy Carter, during the Carter Work Project in Lonavala in 2006 and it inspired each one of us to join the Habitat movement.

From that day onwards till today, I have been part of Habitat for Humanity's mission, building a better India together with people who believe that we can create a world where everyone has a decent place to live.

I have seen many lives touched by what we are doing here. One of the most profound moments was when I saw the happiness on the face of one of our Habitat homeowners, as she watched her home come to life before her eyes. That moment has moved, inspired and convinced me that what we do at Habitat truly changes lives, not just for this family, but also for many generations to come!

I hope you enjoy reading the work of Habitat for Humanity India and take the time to see the impact and stories, the very real lives of the families we have reached.

We hope that these stories will inspire you to partner with us for building a better India, and a world where everyone has a decent place to live!



Message from Rajan Samuel

Managing Director,
Habitat for Humanity India

Homes are not just concrete structures. They hold dreams and desires. Our homes must incubate people's dreams and aspirations. At Habitat for Humanity India, this belief is the genesis of everything that we do keeping housing at the centre.

Every day, more and more families find themselves in a struggle to keep a decent roof over their heads. Caught in punishing cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable financing, these families live with a constant burden of uncertainty, stress and fear.

Habitat for Humanity India knows that safe, decent and affordable shelter plays an absolutely critical role in helping families create a new cycle, one filled with possibilities and progress. In this Annual Report, you will read stories of Habitat homeowners who have transformed their lives by

achieving the strength, stability and self-reliance they need to build a better future for themselves.

Since the last 36 years, we have served more than 33 million people by providing them with affordable housing solutions, improved sanitation units and providing humanitarian aid in the aftermath of natural disasters. In Financial Year 2018-19 alone, Habitat served the lives of 8,68,784 people.

We owe this growth to the people who have partnered with us in this journey – our donors, government departments and officials, volunteers, organisations at the grass-root level, board members and advisory committee members. We are humbled and grateful for your faith in Habitat for Humanity's work.

We are confident that you will continue to be part of our movement.



ABOUT US



Our vision is a world where everyone has
a decent place to live.

Building Strength, Stability and Self-Reliance Through Shelter

It is said that a major indicator of human well-being in any place is the state of housing and housing ecosystem in that country. In India, there are 18.8 million households in urban areas and 41.13 million households in rural areas that do not have adequate housing conditions. Almost 25.7%* of India's population continues to defecate in the open due to lack of improved sanitation units.

Habitat for Humanity India partners with families in need of decent housing, helping them build or improve a place they can call home. Working alongside volunteers, Habitat homeowners put in hundreds of 'sweat equity' hours as they help build their own homes.

THE CORE AREAS OF HABITAT'S WORK ARE:

1. Housing

3. Disaster Risk Reduction and Response

2. WASH (Water, Sanitation and Hygiene)

4. Global Village Volunteer Programs

- a. Behaviour Change Communication
- b. Individual Household Latrines
- c. School Sanitation, Health and Hygiene
- d. Community Sanitation
- e. Access to Water

No matter who we are or where we come from, we all deserve to have a decent life. We deserve to feel strength and stability day after day. At Habitat for Humanity, this is what unites us. Our shared vision is a world where everyone has a decent place to live. Every single one of us deserves the opportunity for a better future.

Driven by this vision, Habitat for Humanity began in 1976 as a grassroots effort. In India since 1983, Habitat for Humanity India works with people from the bottom of the pyramid, helping these families achieve strength, stability and self-reliance through decent housing and sanitation.

Through financial support, volunteering or raising awareness, you can empower families to build better lives for themselves.

TOGETHER, THROUGH SHELTER, WE EMPOWER.

*Source: https://data.worldbank.org/indicator/SH.STA.ODFC.ZS?end=2017&locations=IN&most_recent_year_desc=true&start=2017&view=bar

Since 1983,
*Habitat for Humanity India
has supported more than*
33 million
*people to build or improve a place
they can call home, to build sanitation units
and to provide humanitarian aid support
in the aftermath of disasters.*





By the Numbers



Families served
5,41,376



Individuals served
26,24,517



Homes built and repaired
3,91,598



Sanitation units built
11,20,655



HYLB Engagement
80,10,145



People served
through S2S coalition
3,06,67,903

People impacted
through DRRR
5,25,155

Individuals trained
under CBDRM
36,439

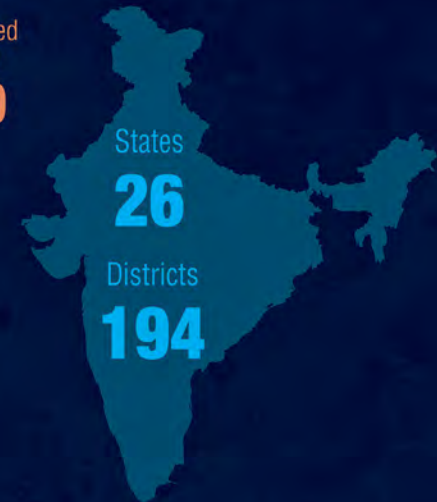
Number of HUBS and
Service Centres
6



Employees
168



Active Partners
124



S2S: Sensitise to Sanitise | DRRR: Disaster Risk Reduction and Response | CBDRM: Community-Based Disaster Risk Management | HYLb: Habitat Young Leaders Build

Habitat for Humanity India's Impact as of June 30, 2019

as on 30th June 2019)



SHELTER AND SANITATION



Empowering vulnerable communities
through shelter and sanitation.

HOUSING

"Homes are not just concrete structures. They hold dreams and desires."

– Rajan Samuel, Managing Director, Habitat for Humanity India

Impact in 2018-19

New Homes Built

960*

Homes Repaired

996*

Community Facilities Built

2

Non Food Items

57,282

Individuals Served

4800

Individuals Served

4980

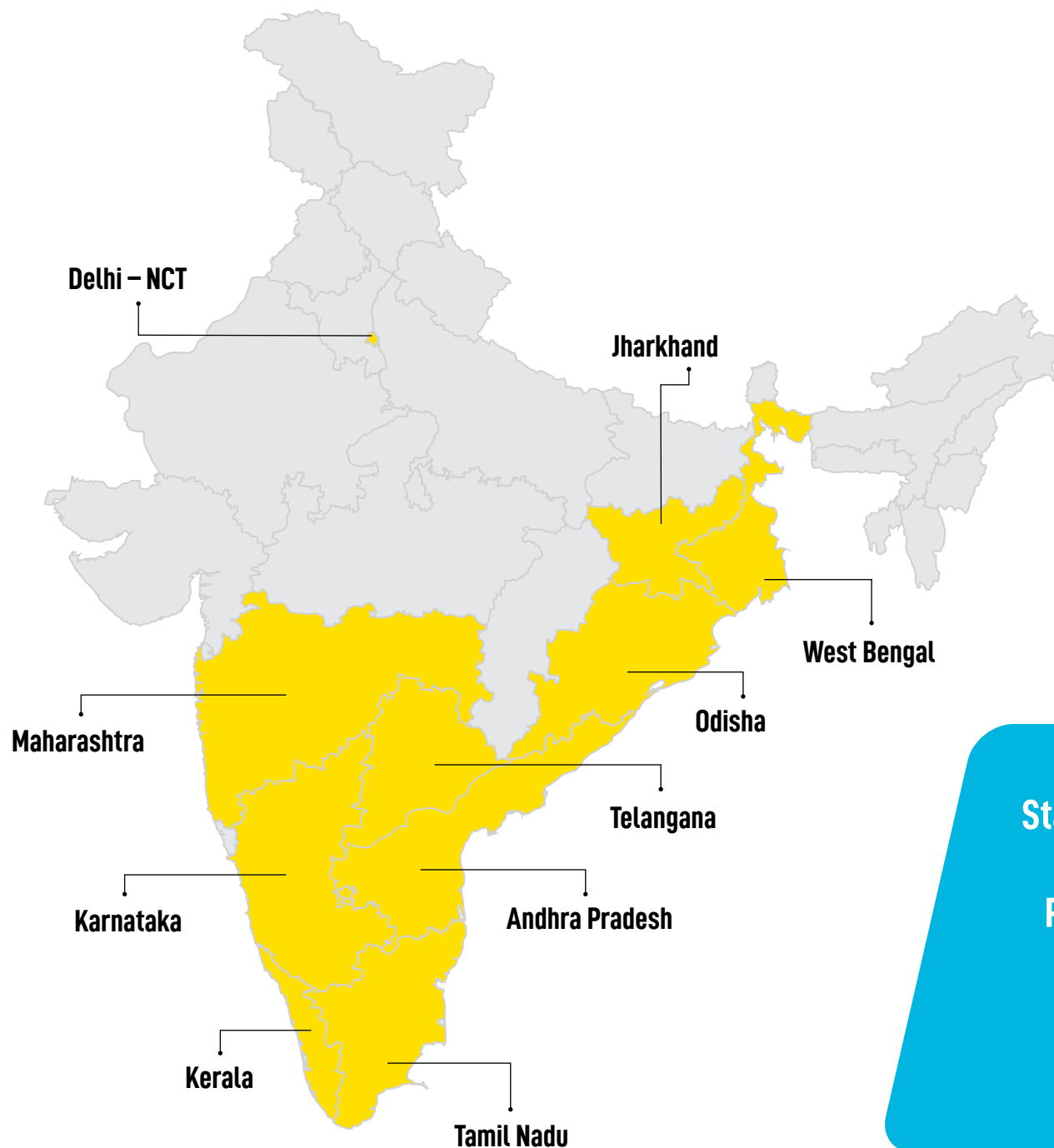
Individuals Served

10,000

Individuals Served

2,86,410

*Includes housing interventions done under Disaster Risk Reduction and Response



**States where Habitat
India's HOUSING
PROGRAM has been
implemented
from July 2018 to
June 2019**

Building Strength with the Families of Farmers



BUILDING STRENGTH

VAISHALI MHALE Amravati, Maharashtra

Vaishali (30) was married to Rajesh Mhale (42) in 2008, and moved in to her new home in Amravati, Maharashtra. The couple have two children together - Swayam (9) and Advika (6).

Rajesh was a cotton farmer, but the draught in the village for three consecutive years forced him to take a loan of INR 2 lakhs to make ends meet for the family. When the land continued to yield no crop, Rajesh committed suicide, unable to face the threats of the moneylender.

Distraught, Vaishali was under extreme stress with the family's debts and the loss of her husband. Rajesh's family also refused to support her, leaving

her to provide for the children and take care of the farm by herself.

The home they lived in was built more than 10 years ago by Rajesh, with mud walls and a thatched roof. "My house was in very bad shape. Due to the low roof, summers were very hot. With mounting debt and my children's education being a priority, I had never considered repairing my home," said Vaishali.

In 2019, Habitat for Humanity India partnered with Vaishali as part of our housing project for the families of farmers. In May 2019, Vaishali moved in to her new home.

"With a proper house, I can leave my children at home and go out to work without any fear. I had the opportunity to work in the nearby school, but couldn't pursue it earlier, as I couldn't leave my children in the old house. With strong walls and a big room for my children to play and study, I can focus on earning for my family. I dream of clearing the debt we have and starting life afresh," says Vaishali.

Habitat for Heroes



HABITAT HEROES

SUMAN SHINDE

Nashik, Maharashtra

Shankar Shinde (34), part of the Maratha Light Infantry, laid down his life during a crossfire while protecting his infantry, in the Kupwara Operation (Jammu and Kashmir) on 13th February 2016.

His heartbroken parents Suman and Chandrabhan, continued to struggle in Bhayale, Nashik with no means to repair their dilapidated home, now that their only son was gone. Their only source of income is from farming the small piece of land that they own.

"We are aging and life was getting difficult in our old dilapidated house.

There was no proper ventilation and the house lacked basic amenities, like even a proper toilet. With our son gone, we were finding it hard to cope," says Suman, Shankar's mother.

Habitat for Humanity India helped this family build a home that provides a safe and secure shelter where they can live out the rest of their lives. On Independence Day 2018, the flag was hoisted outside the Shinde home in Nashik, and the statue of Shankar garlanded.

"We did not have the means to build a home. In this situation, Habitat India wiped our tears and helped us build a new home. We will be indebted to these angels of humanity. Thanks to Habitat India, we will spend the rest of our lives in comfort and peace," says Suman.

Building Stability with the Santhal Tribe



BUILDING STABILITY

BALU MURMU

Durgapur, West Bengal

Balu Murmu lives in Balachonda village, Durgapur with his daughter and son-in-law. Balu was getting old and with no fixed source of income, caring for the family was left to his son-in-law and daughter, who began to work as daily wage labourers. Their old house was giving way with cracks in the walls. The thatched roof would blow away frequently due to strong winds and harsh weather. The house also lacked ventilation and with the addition of two grandchildren, the space was too crowded for the family.

Habitat India supported Balu to build a new home for his daughter's family.

When the construction was complete, the family was overwhelmed to see their new home. "My family now has a permanent roof over their head. This is one big worry off my shoulders," said Balu Murmu.

The house comes with a kitchen garden that will help the family grow vegetables for their own consumption, and even supplement their family income. The provision of an open kitchen also ensures that there is no risk of indoor pollution. With a sanitation unit in the house, the family now does not have to worry about open defecation.

"My grandchildren feel safe and secure. We can now save better for their education and their future. We can finally lead a life with some respect because of this home," says Balu.

THE HOUSE DESIGN HAS MANY ADVANTAGES:

- The homes for the Santhal tribe are built using environment friendly material like fly ash and sun-dried bricks.
- Plinth protection and earthquake resistant foundation with inter-locking system gives an extra layer to the foundation which makes the houses disaster resilient.
- The roof has Reinforced Concrete Composite (RCC) material to protect from rainwater seeping in the house.
- Open spaces for circulation of air to avoid indoor air pollution.
- There is CGI (Corrugated Galvanised Iron) roofing with frame to cover cooking area with minimum cost and provision for incremental construction.
- Allocation of space for kitchen garden owing to the high level fertile soil.

Building Resilience



BUILDING RESILIENCE

MANOHAR SHENDRE Wardha, Maharashtra

Manohar Shendre (38) lives with his wife Pushpa (32) and three children Sanjeevani (13), Rajeshwari (10) and Tejas (8) in Alipur, located in Wardha district, Maharashtra. Manohar works as a daily labourer loading trucks, while Pushpa is an agricultural labourer and works on a nearby farm. Every year, they relocate during monsoon to a safer space, leaving their leaking house of mud walls and a thatched roof behind. The area in which their house was built used to flood and almost every year they lost their belongings to damp and wet weather conditions.

Constant shifting was also a strain on the family. "Even through all these circumstances, we never compromised on our children's education," says Manohar. "We didn't even have a proper road to reach our village during

monsoon, and we faced huge losses during this time."

To add to the misery, Manohar's family was one among many who were adversely impacted by the construction of the Lower Wardha Dam built on river Wardha. During the land acquisition process, Manohar was allotted a separate plot of land however the family did not have the means to build a new home.

Habitat for Humanity India helped 25 families like Manohar's affected by this project and partnered with them to build a new home. The houses are built with porotherm clay bricks.

"When we look back at our previous life in a hut with limited facilities, we feel this house is a dream come true. We never thought we could construct such a beautiful house," says Manohar.

POROTHERM CLAY BRICKS HAVE MANY ADVANTAGES:

- The cost of construction is lower as opposed to the reinforced cement concrete (RCC) structure.
- Light weight: 60% less weight than conventional walling material.
- Strong and durable: High compressive strength. We can build G + 1 structures.
- Excellent Thermal and Sound Insulation
- Low water absorption of ~ 15%, thus minimal risk of dampness, cracks or shrinkage of walls.
- Non-susceptible to carbonation thus providing greater durability.
- Natural and green.

Building Self-Reliance with Vulnerable Families



BUILDING SELF-RELIANCE

MUNNA DEVI

Begumpur, New Delhi

A few years ago, Munna Devi (38) from Begumpur, New Delhi was diagnosed as HIV positive. Four years ago, her husband contracted AIDS and passed away.

Munna Devi was devastated, and was left alone to take care of her daughter Deepali and two sons, Deepak and Deepu. Both Deepali and Deepak are in college and Deepu just passed the 10th Standard. Munna was at a loss, facing social stigma, increasing financial concerns and the burden of a 20-year old home that frequently leaked in the rainy season and constantly needed repairs.

For the last 35 years, Habitat for Humanity India has been working with

vulnerable low-income families like Munna's, to help them build a better home and life. In 2018, Habitat helped Munna build a new home for her family. Asian Tour golfers Shiv Kapur, Chiragh Kumar and their partners Maya and Namrata volunteered alongside Munna Devi's family to help her build the home. They were joined by 2015 Asian Development Tour Order of Merit winner and Habitat for Humanity advocate, Casey O'Toole of the United States of America.

Munna Devi had tears in her eyes as her home was constructed right in front of her. She is now the toast of her neighbours, many of whom visited her new home and remarked on the coolness, spaciousness and the amount of light that naturally comes in.

"We were touched by the support of our New Delhi and international visitors who helped build our home. We are proud of our new home," says Munna Devi.

Building A Brighter Future



UMME HABEEBA

Bengaluru, Karnataka

Umme Habeeba (38) used to live with her family in a tiny 100 square feet rented house in Shivajinagar, Bengaluru, Karnataka. Crammed into this small one room and kitchen were Umme, her husband Ansar (53), her son Sufiyan (16) and daughter Zayba (9) along with her brother Ismail (37). Their dream had always been to own a home of their own.

Ansar is a salesman selling vermicelli, and earns approximately INR 10,000 per month. However as his business fluctuates over seasons, the income for the family is not always fixed. Paying the rent and supporting their children's education has come at a price.

"We didn't even have a fan in our rented flat," said Umme laughing, reminiscing about her not so distant past. "During the summer it became unbearable because of the tin roof."

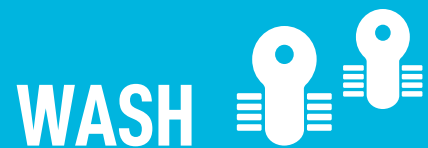
Umme and her family moved in to their Habitat home in January 2020. She and Ansar are ecstatic about their new Habitat home.

"We have been hoping for this for so long," she says. "Our house was 10 feet by 10 feet. In this new home, I can accommodate even Ismail who will stay with us while Ansar is away on business."

Ismail an electrician by profession is very excited about the new home. "I have been waiting to see how it will all turn out. I helped with the electrical fittings so in a way I am connected with this home!" he says.

Umme is glad that this will truly be a home for the whole family to experience joy in, as they look forward to a brighter future.

"I was excited to see my new home being built by so many volunteers! We are truly grateful to Lowes and Habitat India for their support," says Umme. "We were able to actually save money because of the volunteering support we got."



“Housing is a key contributor to achieving positive outcomes around global goals related to water and sanitation, health and well-being.” – Rick Hathaway, Vice President, Europe, Middle East and Africa, Habitat for Humanity International

Impact in 2018-19 (Water, Sanitation and Hygiene (WASH))

Individual Household
Latrines (IHHLs) Built

2924*

Individuals Served

14,620

Community Sanitation
Complexes Built

7

Individuals Served

8830

School Sanitation
Complexes Built

59

Students Served

13,460

Water Wheels

5282

Individuals Served

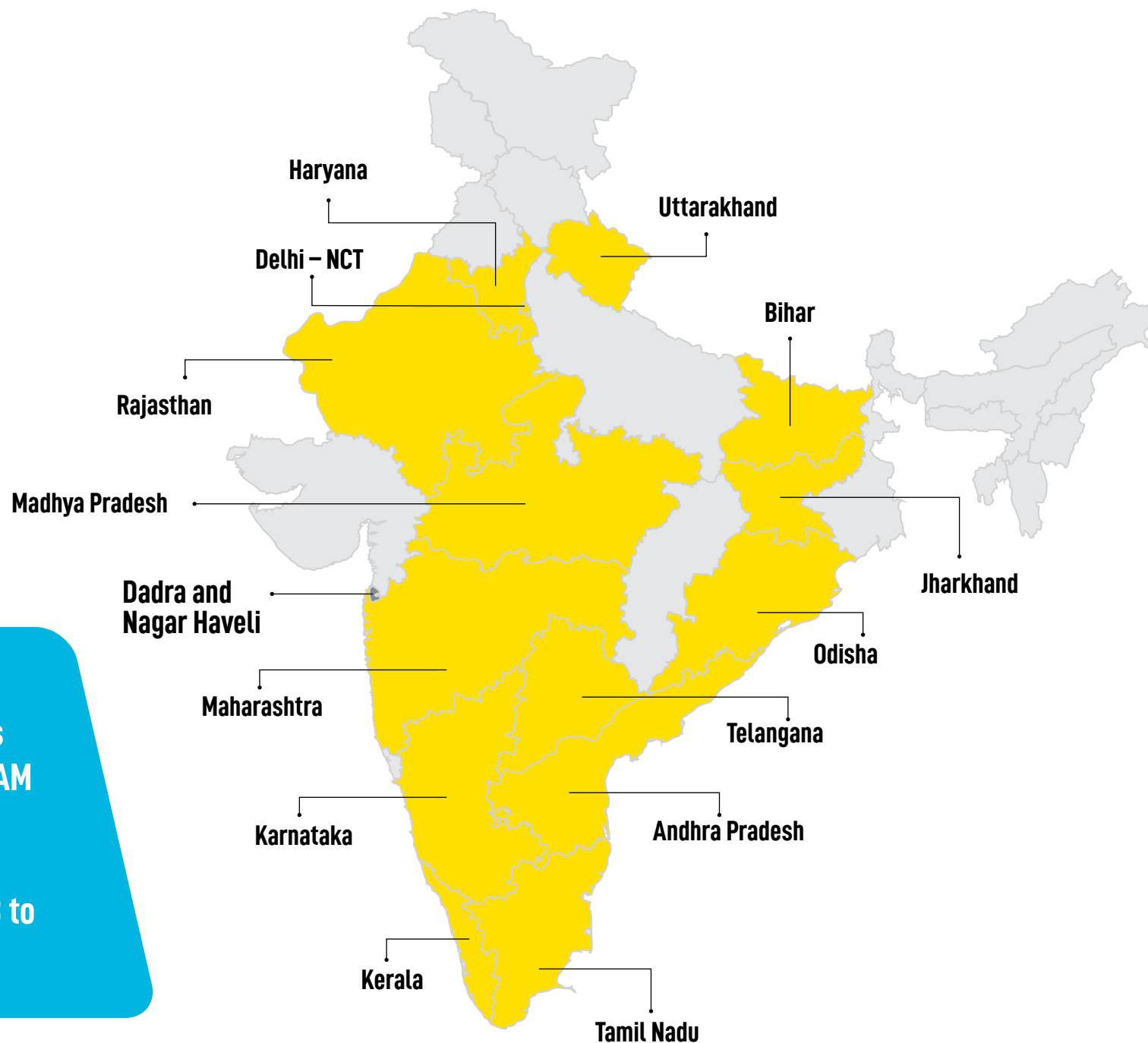
26,410

*includes sanitation interventions done under Disaster Risk Reduction and Response

Sensitise to Sanitise (S2S) Impact Matrix

Impact Summary July 2015 to June 2019		
Sanitation Verticals	Number of Units / Households	Number of Direct Users
Individuals Household Latrines (IHHL)	12,85,729	63,67,177
School Sanitation	6,268	13,11,516
Public/Community toilets	3,237	50,94,418
Behaviour Change Communication	9,186	1,63,99,938
Access to Water and Water Treatment	53,969	8,31,844
Waste Management	16,719	6,63,010
Total	13,75,108	3,06,67,903

**States where
Habitat India's
WASH PROGRAM
has been
implemented
from July 2018 to
June 2019.**





Help Girls Stay at School



BETTER HYGIENE

DIVYA, SINDUSHREE AND MEENA Bengaluru, Karnataka

"The leaves used to fall into the toilet through the holes in the roof," says Sindushree, a student of B. Narayanapura Government High School in Bengaluru, Karnataka. "It was so bad, we just could not use the toilets in our school and had to wait till we got home.

Sindushree was not the only one to avoid the school toilet. Her friends Divya and Meena all belong to the 9th Standard in their local government school in B. Narayanapura and stayed away from the school toilet due to its unhygienic and broken-down state.

"We used to somehow make do with it on a daily basis if it was urgent," said Divya. "But during our periods we didn't go there at all. We would stay at

home, rather than coming to school."

Habitat for Humanity India works towards better menstrual hygiene management, through our Stay at School campaign. We built a school sanitation unit for Sindushree, Divya and Meena's school with a sanitary napkin dispenser and incinerator. Along with this, the students were taught better sanitation and hygiene practices as part of our Behaviour Change Communication initiative.

Habitat India works to build better sanitation and hygiene, so girls can stay at school and have brighter futures.

"We not only have a really clean toilet, but we together learnt how to wash our hands. We have learnt how to keep this toilet clean and neat, and we take care of it ourselves. I live with 7 other family members. At home, I don't have the privacy or space. Now the school toilet has turned out to be better than the one we have at home," says Meena.

Students as Change Agents



SAFE SANITATION

IMTIAZ ALI

Khori Kalan, Haryana

Imtiaz (9) is a student of Government Middle School in Khori Kalan, Haryana. He has two brothers Naseem (14) and Aahil (2) along with two sisters Nashima (12) and Wasima (7). This family of seven are all supported by the barely sufficient income his father Anees (35) makes as a painter.

Imtiaz depends on the sanitation unit in his school as he spends most of his day there. But he was seldom happy using this toilet as it was very dirty, there was frequent water logging and there were only urinals.

He believed that because of the lack of decent sanitation in the school,

the students used to fall ill. Many times, the students and Imtiaz preferred to cross a busy road outside and use a space nearby instead of the school sanitation unit. This was also extremely unsafe, and a student once met with an accident. Sometimes they would also go home to use their toilets and not come back for the rest of the school day.

Habitat for Humanity India partnered with Imtiaz's school to build a new sanitation unit. Imtiaz is very happy and feels that even the new dustbin inside the sanitation unit makes a big difference.

“The training which Habitat has given our school on cleanliness and washing our hands is very useful. Now I always wash my hands with soap after using the toilet and before eating. I also told my family about all these things I've learnt, and now as a family we emphasize on cleanliness in our home too,” says Imtiaz.

Saving Time with Water Wheels

**PRAVINBHAI
MAKWANA**
Rajkot, Gujarat



Pravinbhai (37) and his wife Veluben (35) live with their three children Kismat (12), Pritesh (10) and Vishwa (6) in Khokhari, a village in the district of Rajkot, Gujarat. Khokhari is a dry and arid place. Pravinbhai has to walk almost seven to eight hours a day to fetch water.

"The average amount of water required for our family of five is about 250 liters per day, and it was frustrating to walk up and down every day to fetch water. But there was no solution and without water, nothing was possible," said Pravinbhai.

Habitat for Humanity India distributes water wheels to families such as Pravinbhai's, to help reduce the physical pain of multiple journeys to fetch water. It also tackles the physical labour and pain experienced by those who carry traditional water pots on their heads. "Fetching water has become very easy for me now," says Pravinbhai beaming.

"Physically my husband was struggling to bring water from the well. But now with the water wheel he is able to help me bring water for daily use," says Veluben. "It helps me save time and reduces the pain of lifting water onto my head. Thank you Habitat India for supporting us through this water wheel!"

"My children who are very young, couldn't carry pots on their head. But now they can help with fetching water as they roll the water wheel with ease!" says Pravinbhai.

Lifting Water and Improving Lives

PATHRAJ AND NAVSUCHIWADI

Karjat, Maharashtra

The town of Karjat is located on the banks of the river Ulhas. Despite this, wells become dry during winter and summer months because of the peculiar geology of this region.

This causes a severe drought in the area and the residents of the town have to depend only upon nearby river water or dams. In many villages, the situation is so grave that people spend 5-6 hours a day to fetch water for domestic use walking long distances.

Habitat for Humanity India conducted a need assessment in the villages of Pathraj and Navsuchiwadi. Post this, we installed a submersible water pump that lifts water from a well at a considerable distance from these villages.

The water pump is connected to a storage tank with a 30,000 liter capacity, and distribution channels that deliver water to specific access points in the villages. The water is pumped during the day when the electricity is available.



This water pump has benefitted 83 families in Pathraj and 70 families in Navsuchiwadi and significantly cut down the amount of time and physical strain spent in fetching water.



Disaster Risk Reduction and Response (DRRR)

Habitat for Humanity's Disaster Response strategy known as 'Pathways to Permanence' is aimed at placing the affected families on a path to durable, permanent and sustainable disaster resilient shelter solutions.

Impact in 2018-19 (Disaster Risk Reduction and Response)

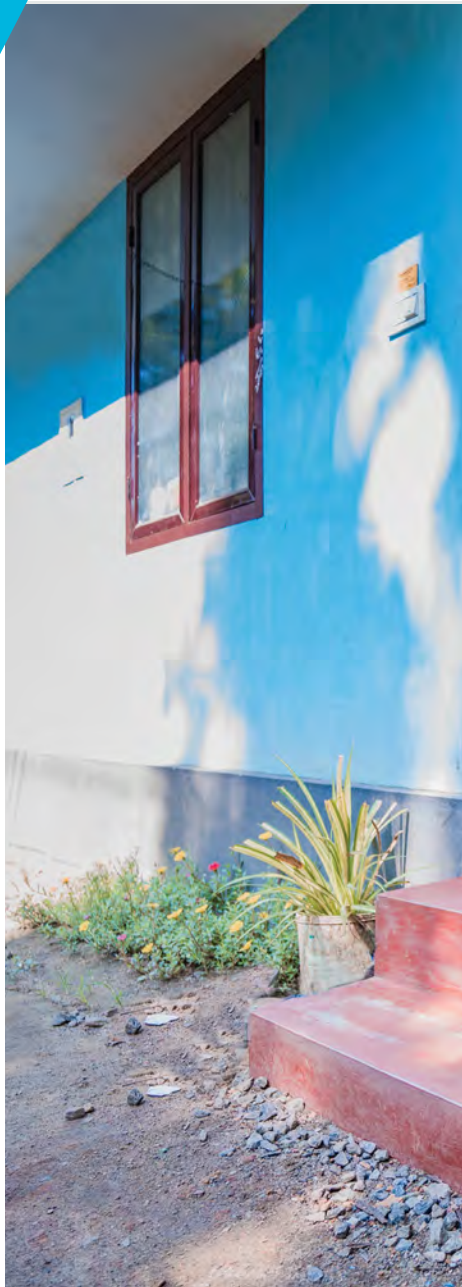
Tamil Nadu Floods 2015



Assam Flash Floods 2017



Gujarat Floods 2017





Kerala Floods 2018

New Homes

19

House Repairs

21

Transitional Shelter

146

Individual Household Latrines

2

Housing Support
Services Training

58

Community Facilities

10

Non Food Items
including
Humanitarian Aid
Kits and Emergency
Shelter Kits

37,213

Conditional
Cash Transfer

308

Tools Bank

5

First Responders'
Kits

1,16,956

Livelihood Support

68

Mizoram Floods 2018

Non Food Items including Humanitarian
Aid Kits and Emergency Shelter Kits

126

Karnataka Floods 2018

New Homes

21

Non Food Items including
Humanitarian Aid Kits and
Emergency Shelter Kits

3546

Odisha Cyclone Fani 2019

Non Food Items including Humanitarian
Aid Kits and Emergency Shelter Kits

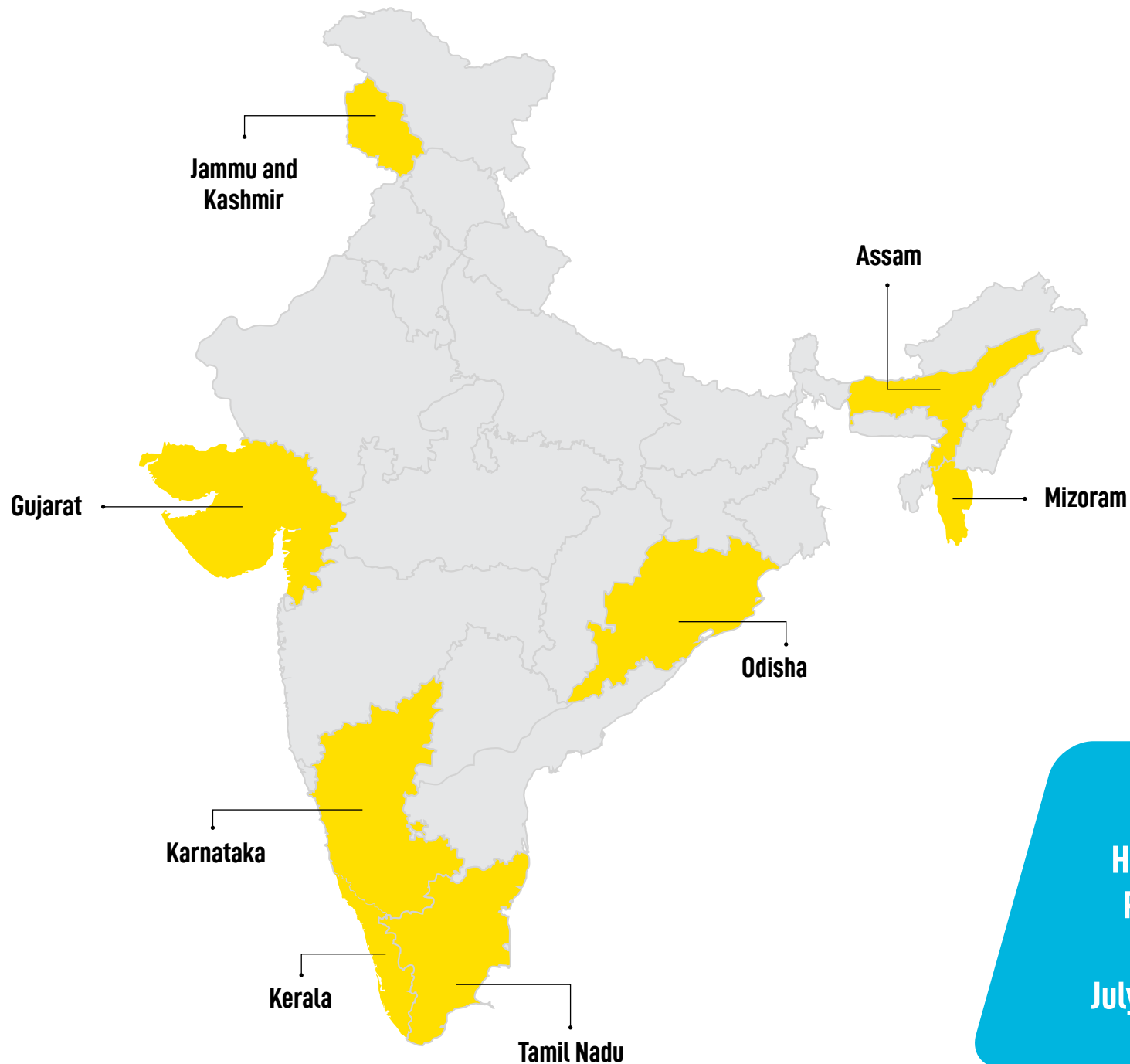
16,402

Conditional Cash Transfer

167

*Total Individuals Served through
Disaster Risk Reduction and
Response in 2018-19:*

2,96,173



**States where
Habitat India's DRRR
PROGRAM has been
implemented from
July 2018 to June 2019.**

Rebuilding Kerala Together



REBUILDING TOGETHER

MURUKAN

Aranmula, Kerala

There are very few things that explain Kerala's rich culture as well as the Aranmula *kannadi* (mirrors). Crafted by skilled craftsmen, the mirrors have earned the Aranmula community the UNESCO GI tag.

Murukan is a mirror craftsman living on the banks of the Pamba River in Aranmula with his wife and two children. He painstakingly crafts an average of 60 mirrors per month. This is the sole source of income for his family.

In early August 2018, he had increased his mirror production, as there was the usual surge in demand from tourists who visit Aranmula during the regional festival celebrations for Onam.

But everything came undone as the monsoon rains led to one of the worst

floods seen in Kerala in over a century. Murukan came back to his house to find all his tools and mirrors lost.

"The water was over 10 feet above the ground. It was unexpected and so sudden. We did not have time to move our tools, raw materials and machinery. Everything was swept away by the river and my workshop was fully destroyed," says Murukan.

45 finished mirrors that he had crafted, each selling for around INR 10,000 were lost in the floods. Habitat for Humanity India responded to the situation faced by Aranmula craftsmen by providing 18 families like Murukan's, with the tools and materials needed to restart their craft and livelihood.

"In this terrible situation, the support from Habitat India was a big relief for me. I was able to get back on my feet and restart my work soon," says Murukan.

Build Back Better Kodagu



AKKAMMA RAJU Iggodlu, Karnataka

Akkamma (40) lived with her husband Raju (53) and son Dharshan (19) in the village of Iggodlu in the Kodagu district of Karnataka. In August 2018, the floods that swept through the state of Kerala during monsoon, also affected the Kodagu district, destroying homes and livelihood.

Akkamma and Raju's house was damaged in the floods – their roof was in a precarious state and they lived in fear that it would collapse at any moment.

Habitat for Humanity India partnered with Akkamma and Raju, to build a

house with them that would withstand the force of future natural calamities. During the time of construction, Raju contracted a paralytic illness, and passed away. A grieving Akkamma and Dharshan were left to take responsibility for their family. As a daily wage earner, Akkamma's income is low and Dharshan is now scrambling to find a job so they can make ends meet.

Habitat India helped the family by making sure their new home was completed within four months.

“I am very glad that I have a roof over my head now. Without my husband to support us, I would have been a destitute if not for Habitat India’s support. Now we feel safe even during the rainy season,” says Akkamma.

Helping Odisha Stand Strong



STAND STRONG

RAJASHREE DALEI Bhubaneswar, Odisha

Rajashree Dalei (25) lived with her husband Batakrushna (32) and two children Sameer (6) and Saismita (2) in Bhubaneswar. Batakrushna is an electrician by profession.

When Cyclone Fani hit the coast of Odisha in May 2019, the family was devastated. The sound of the cyclone kept ringing in their ears, as they tried to take shelter in their home.

But when houses and household items began to be thrown into the air, they

fled with their family to a nearby government school. When they returned five days later, they found their roof broken and several belongings destroyed.

"Our present was not in safe hands, and our future looked very dark even though we survived the cyclone," said Rajashree. "We had no idea about how to rebuild our lives after this disaster."

Habitat for Humanity India distributed Humanitarian Aid Kits to families like Rajashree's in the wake of the cyclone.

"We were very worried about our home and other materials. The water filter given by Habitat has been very useful in these days, and saved us from water borne diseases. The tools we received helped us repair our broken roof and made it possible to continue to live in our home. Because of Habitat, we are able to get back on our feet once again," says Rajashree.



GOVERNMENT PARTNERSHIPS



Habitat for Humanity India works with both on-ground partners and governments at the district, state and central levels.

Building Stability with the Irula Tribe



BUILDING STABILITY

Part of a global movement launched by Habitat for Humanity worldwide, the Solid Ground Advocacy campaign aims to improve policies and systems that increase access to land for shelter.

In India, Solid Ground was launched in January 2017, as an effort to procure land rights and build homes for the marginalized Irula tribes in Tamil Nadu.

The Irula tribe is one of India's most marginalized and oppressed tribes. They live in houses made of bamboo and plastic sheets with a straw roof. They have no sanitation units and the land they live on is barren, filled with scorpions and snakes. For generations, the main occupation of the Irulas has been snake and rat catching or collecting honey. Today manual labour and fishing are major sources of livelihood for them. People from the Irula community have also faced a lot of discrimination due to the prevalent caste system in India.

Habitat India is working with the Irula tribe in four districts of Tamil Nadu – Cuddalore, Thiruvallur, Kanchipuram and Villupuram, in partnership with the district authorities. Our work involves helping families obtain government identification, certificates of ownership to their land, tribe certificates, and building homes to help them break the barriers that stand between them and a better standard of living. Babu was among 10 families in Kanchipuram, Tamil Nadu who received a land title, and together with us, built a new home.

Impact in 2018-19

256 families have received land titles for the first time in their lives.

78 families have now built a home in partnership with Habitat.

24 families have received subsidy under the Pradhan Mantri Awas Yojana to build a home.

220 families have received subsidy from the government to construct sanitation units.

26 families have availed multipurpose loans.

3 families have received livelihood grants.

“Things have changed so much since this house was built. This feeling of stability is something I have never felt before. My family and I can watch TV now since we have power connection. Having a place of our own, something left to our name is priceless,” says Babu.

Equipping Communities Through Housing Support Services



EQUIPPING COMMUNITIES

Pradhan Mantri Awas Yojana (PMAY) is the flagship program of the Honorable Prime Minister of India with the goal to achieve Housing for All by 2022. It has two sub-components - the Urban Mission (PMAY-U) and the Rural Mission (PMAY-G).

Habitat's Housing Support Services (HSS) in Assam is an effort to identify and address the gaps in the PMAY scheme implementation such that multiple stakeholders including the Government and homeowners are equipped and empowered to make quality "Housing for All" a reality.

In its first phase, HSS is focused on PMAY-G and on narrowing down on specific products and services that could support the future homeowners towards enabling access to quality housing. Since the government is a key stakeholder, the one that is responsible for providing the financial assistance through subsidies, as well as implementing PMAY-G, Habitat's Housing Support Services have been conceptualized keeping this in mind.

Impact in 2018-19

1010 families have been trained through Housing Support Services in Assam covering topics such as:

- Quality housing and its importance
- Raising awareness about the Pradhan Mantri Awas Yojana - Grameen (PMAY-G)
- Basic construction practices literacy
- Financial management principles



Building Partnerships for Better Sanitation



BUILDING PARTNERSHIPS

Habitat for Humanity India partnered with the Uttarkashi Swajal Department to construct individual household latrines across Uttarkashi, along with assistance from village heads and partner organisations.

Habitat's corporate partner contributed to this initiative by providing cement.

604 individual household latrines (IHHLs) were built, impacting 3020 individuals in this area.

The work is still in progress, with Habitat and the Swajal Department of Uttarkashi partnering to build more IHHLs in the hilly and difficult terrain near the Yamuna River.

In addition to building the sanitation units, Habitat India also revived the sanitation committees at the grassroots and the façade of several sanitation facilities was improved through painting.

Impact in 2018-19

604 individual household latrines (IHHLs) built.

3020 individuals served in this area.

Building Model Communities with Better Sanitation and Hygiene



UPLIFTING COMMUNITIES

PUSHPA WANKHEDE Pitampura, New Delhi

The Delhi Urban Shelter Improvement Board (DUSIB) initiated a program in partnership with Center for Urban and Regional Excellence (CURE) in 52 slums across Delhi. The aim is to develop "*adarsh bastis*" (literally meaning model communities) through visible improvement in infrastructure, especially in terms of water, sanitation and hygiene facilities.

In the initial phase of working in 6 slums, Habitat for Humanity India has partnered with DUSIB in Pitampura slum, New Delhi, through advocating for improving basic services, solid waste management and sanitation awareness

programs mainly through the formation, mobilization and training of cluster WASH committees.

Pushpa Wankhede (48), a member of the Pitampura community comments, "Earlier we used to go to a nearby park to defecate. There were no toilets here but now we have mobile toilets. There is full water supply as well in the toilets. Our drains have been repaired, cleaned and cemented, our electricity poles are repaired and we practice waste segregation and management in the basti. This is no small feat!"

Through the training and advocacy efforts, we have achieved the following:

- WASH (Water, Sanitation and Hygiene) Committees consisting of local members were formed.
- Communication trainings were held for women from the WASH committees.
- Families are segregating waste at their homes and are promoting the same practice in their entire community.
- Some families are also composting this waste.

We have also built two Sanitation Complexes in Pitampura catering to **2000** families in the area.

Empowering
Youth For
Tomorrow

SKILL SAATHI



EMPOWERING YOUTH

In 2015, on the occasion of World Youth Skills Day, the government of India launched the National Skill Development Mission (NSDM), to train 40 crore people by 2022 in order to achieve a “skilled India”.

Aided in this by the National Skill Development Corporation (NSDC), the Skill Saathi program commenced under NSDM, aiming to impact 1 crore youth between the ages of 15-35 years by creating awareness about vocational education and opportunities in India, along with empowering them with

knowledge about the Skill India mission.

We integrated our Habitat Young Leaders Build (HYLB) Leadership Academy curriculum into the Skill Saathi program to train youth and develop their leadership skills.

Habitat for Humanity India also has an effective cost-recovery model where our training costs are covered by NSDC.

Impact in 2018-19

29,183 youth across **11** states were trained under the Skill Saathi program using Habitat's curriculum.

Empowering Women Through Livelihood Support



SHIVANI BORKAR Nagpur, Maharashtra

Shivani (19) used to work in Ganga Jamuna, the red-light area of the town of Nagpur in Maharashtra. Shivani hails from West Bengal. She had lost both her parents to HIV AIDS when she was very young. After failing the 10th standard exam, she was sold by a relative she was living with into the commercial sex trade in Nagpur.

Habitat for Humanity India partnered with Sharansthan, an organization that looks after the children of women in the sex trade in Ganga Jamuna. We identified 15 women who were interested in alternate livelihood, and provided them with tailoring training. Shivani was one of these women who enrolled for the course and learnt sewing and tailoring. During the course the women were also given sewing machines that enabled them to start small businesses of their own.

"It was a tough time for me after losing my parents - I did not know what to do, who to turn to for support." Shivani said. "I signed up for this vocational training as soon as I heard about it. Now, I've started my own business in my house and I earn around INR 200-300 daily. I am very thankful to Habitat for extending a helping hand to me when I needed it the most. They've brought me from darkness to light and made me self-reliant."

Providing Stability through Housing Support Services

PUNE Maharashtra

In November 2018, a devastating fire laid waste to over 200 houses in the dense Patil Estate slum on the banks of the Mula river in Shivaji Nagar, Pune, Maharashtra. The slum is home to large numbers of waste pickers who had incrementally built their homes through years of cleaning this city. People lost everything that they owned in the blaze including their documents.

Habitat India partnered with two local organisations Kagad Kach Patra Kashtakari Panchayat and Kashtakari Panchayat Trust – both of which look after the needs of waste pickers in the region. With their assistance, Habitat India mobilised and provided financial support to 250 families under its Housing Support Services model.

Habitat India also helped families with technical assistance, on-site assistance for construction and social mobilisation.

"We woke up one night hearing all the commotion, only to realise the huts in our area had caught fire. We saw our entire house burn into ashes right in front of our eyes. We had built our home with a lot of efforts and there was nothing left in its place. We were supported by Kagad Kach Patra Kashtakari Panchayat, Kashtakari Panchayat Trust and Habitat for Humanity India in rebuilding and setting up our house once again. Now my home is much stronger than before and with proper knowledge of how to utilize the space, we are now able to stay more comfortably in our new home," said Pama.

This has helped **250** families build a new home of their own.



VOLUNTEER PROGRAM



You need no special skills, only your time and a strong desire to make a tangible difference to someone's life.

Global Village

BUILDING TOGETHER

Habitat for Humanity India champions the spirit and philosophy of volunteering. Every year thousands of volunteers contribute "sweat equity" towards the construction of houses across the country. Through excavation for foundations, masonry, plasterwork, transporting building materials and painting among other activities, they work to ensure Habitat homeowners fulfil their lifelong dreams of having decent homes.

More helping hands for even a week or two accelerates the construction schedule exponentially, and allows families to move into their new homes faster.

Through the willingness of these volunteers to partner with people in need, they also have the experience of a lifetime learning about the stories and circumstances of Habitat homeowners, who often live in the most unreachable, rural parts of India. They then raise awareness and advocate for improved housing and quality of life. With support from volunteers, families can achieve the strength, stability, and independence they need to build a better life.

Impact in 2018-19

16,658 volunteers worked with Habitat India
in the year 2018-19.

Volunteers Speak

“Personally for me, sanitation is a cause I align with. In India, the lack of sanitation affects women and children the most. So, it feels really good to have run the Tata Mumbai Marathon for Habitat and participate in this volunteer build in Karjat (Maharashtra). It makes me happy to know that the families we have worked with today will have access to proper sanitation facilities that come with a proper home.” – Jigar Salvi, JioSaavn, India



“I grew up in a small village in Punjab. Although I was born in a family that could afford food, good clothes and education, I have seen many friends and families who struggled to afford the same basic needs. Several years after moving to UK, I came across this opportunity to come to India and build a house for a family with Habitat. I am grateful for this opportunity, and loved every single moment from raising money to building houses. If I am given the same opportunity again, I will happily accept it - no questions asked!”

– Davendra Bhamra, British Telecom, United Kingdom



“The sense of shared purpose and being part of something larger than yourself was a feeling I will keep with me for the rest of my life. We were humbled when the homeowners welcomed us into their homes, their pride in having a house that would not turn to mud, fall down or otherwise be unsafe was so evident - they had been waiting over 3 generations for such a home.” – Jennifer Nicholson, Roots Metrics, United Kingdom



Legacy Builds



BUILDING A LEGACY

Habitat India held a Legacy Build on 26th October 2018 with the theme of continuing the legacy left behind by former President of the USA Jimmy Carter and his wife Rosalynn to the next generation. In India, the Carter Work Project was held from 29th October to 3rd November 2006 in Lonavala, Maharashtra wherein over 2,000 volunteers from 30 countries built 100 homes over five days alongside President Carter and Mrs. Carter.

Employees of Johnson & Johnson joined the staff of Habitat India partnering with future homeowners Ashok and Sulochana Jangale in laying the foundations for their house in Nandgaon, Karjat, Maharashtra.

"We could feel the presence of the President here through you all," said Sulochana, the future homeowner of the house.

Rohini Karale, our sanitation youth ambassador in Nandgaon, was felicitated with a framed picture for championing the cause of sanitation and hygiene in her neighbourhood.

A tribal market run by the community also offered the volunteers an opportunity to invest in local hand-pounded rice and bamboo ornaments.



Rohini Karale
Habitat India's sanitation
youth champion in
Nandgaon

"Habitat has successfully removed the stigma of charity by substituting it with a sense of partnership," says Jimmy Carter - former President of the USA - regarding his work with Habitat.

Celebrating International Women's Day



EMPOWERING WOMEN

Habitat for Humanity's International Women Build Day was held on March 8, 2019, as a daylong event geared towards spotlighting homeownership challenges and achievements experienced by women. International Women Build Day was organised on the occasion of International Women's Day. Hosting the event during this day reinforced the message that every woman can make a difference by learning and using construction skills. The 2019 event encompassed 18 regions: 16 in the United States, one in India and one in Quebec, Canada.

In India, 81 women associates of Lowe's India - known as The Lowe's Heroes - volunteered with 8 families in Tippu Nagar, Bengaluru, Karnataka and helped

them build homes. The Lowe's Heroes worked alongside these future Habitat homeowners, empowered the underprivileged women and their families by rallying the cause of decent homes and safe sanitation for all.

"Having a roof over my head, was a luxury I had always taken for granted. And on this occasion of International Women's Day, I'm really grateful to the entire team of Habitat for Humanity India and Lowes India for giving me this opportunity. My team and I, we built a house for a family which had two girls who were studying in school and I'm hoping that having a roof over their head will really empower them and take them forward. I'm really grateful for this opportunity," says Chaitra Kamath, HR Analyst, Lowe's India.

"It was heartening to see women coming together from all forces to empower other women and to build a better, inclusive India. We are thankful to Lowe's and all the volunteers of Lowe's International and Lowe's India for joining hands with us to ensure that women in need of shelter have decent, safer places to live," says Rajan Samuel, Managing Director, Habitat for Humanity India.

Habitat Young Leaders Build (HYLB)



EQUIP EMPOWER ENGAGE

Habitat India's HYL B campaign was launched on 5 December 2018 and culminated on 13 April 2019. The campaign this year reached out to 41,137 youth who joined hands with us and tirelessly worked for over 1,48,539 volunteer hours towards Habitat builds, fundraising activities and awareness campaigns.

The HYL B Handwash Campaign 2019 reached out to 2.45 million youth spreading awareness about the importance of clean hands to lead a healthy life. Introduced first in 2016, the handwash campaign has impacted 10.45 million individuals as on 30th June, 2019.

Impact in 2018-19

41,137 youth volunteered

1,48,539 volunteer hours

2.45 million individuals impacted by the Handwash Campaign



Habitat Young Leaders Build Leadership Academy



EQUIP EMPOWER ENGAGE

The Habitat Young Leaders Build (HYLB) Leadership Academy is a result of a partnership with the Center for Creative Leadership (CCL) with an objective to develop leadership skills among youth.

Participants attend a training program using 8 early leadership modules and 2 sustainable communities modules that introduce the United Nations' Sustainable Development Goals. The training aims to equip, empower and engage young leaders to effect positive change in their communities.

The Leadership Academy has followed four different models of training: Partnership Model with World Vision India: 105 children trained in Jharkhand, Bihar and Maharashtra.

Project Based Model with Xavier Institute of Management and Entrepreneurship (XIME): 53 students trained in Community Based Disaster Risk Management (CBDRM).

Resource Mobilisation Model with Bengaluru schools: 18 students trained in fundraising and advocating for the cause of housing and sanitation.

Embedded Model with National Skill Development Corporation (NSDC): A module of the Leadership Academy was embedded into NSDC's initial test to help 29,183 students discover in which area their skills and interests lay. They could then accordingly pick a training module to participate in.

“Thank you for teaching us the true meaning of being a leader. I promise from today I will be a true leader and lead myself to bring a change in my community,” says Lovely Hastha, who attended a session in Jamui, Bihar.



TOGETHER WE BUILD



Some of the largest and most diverse groups of people have come together to support us in building a better India.

Jacqueline Builds 2.0



REBUILD KERALA

When the floods submerged the state of Kerala in August 2018, it impacted over 2 lakh individuals with a death toll of 486. The state looked at widespread destruction and loss of livelihoods and possessions.

“The loss of lives and infrastructure in Kerala has been so massive that the entire country needs to come together to Rebuild Kerala,” said Jacqueline Fernandez, actress and Habitat for Humanity India brand ambassador.

Pledging her support, Jacqueline launched into action.

On 12th January 2019, she launched the second edition of Jacqueline Builds in Kerala. The first edition was held in support of the families affected by the Tamil Nadu floods of 2015.

Jacqueline was supported by 25 volunteers from Xavier Institute of Management and Entrepreneurship (XIME), Kochi, staff from the Muthoot Group and a local Member of the Legislative Assembly – Anwar Sadath. Together with actress Shweta Menon, they worked to build the home of Sreedevi and Anilkumar, a family affected by the floods in Kerala.

Jacqueline made a personal donation and led a crowdfunding campaign to raise funds in support of the flood-affected families in Kerala. She also reached out to actors and filmmakers from the film industry like Hrithik Roshan, Arjun Kapoor, Remo D'Souza, John Abraham and Akshay Kumar, asking them to sign a brick to support our relief work.

Jacqueline promoted the cause and Habitat's work across her social media channels - Twitter, Instagram and Facebook.

“Thank you for this new home,” says Anilkumar, as he looked at his home with tears of happiness in his eyes. **“I can't wait for the perfect day to move into this house and start living again with hope!”**

Habitat for Humanity India Charity Golf Tournament



GOLF FOR HUMANITY

Habitat for Humanity India leveraged the partnership with Asian Tour - Asia's sanctioning body for golf, to raise awareness about the need for decent shelter in India through volunteer builds and charity golf tournaments. On 6th January 2019, Habitat India hosted the first ever one-of-a-kind Charity Golf Tournament at the Willingdon Sports Club in Mumbai to support the cause of housing for the farmers' families in Maharashtra.

Professional golfers like Jeev Milkha Singh and Asian Tour Champions Shiv Kapur and Chiragh Kumar, participated in the charity tournament. The tournament attracted 78 golf enthusiasts who are India's business leaders such as Harsh Mariwala, Chairman, Marico Ltd, Arjun Nohwar, Director and Regional GM, Asia Pacific - Uber for Business and so on. Former Indian cricketer Ajit Agarkar also took part in the tournament.

"I strongly believe that home always provides a source of happiness and a sense of security. Unfortunately, there is a major shortfall of decent housing in the rural areas. It's quite heartening to see Habitat for Humanity India coming forward to bridge the gap by organising the charity golf tournament," said Ajit Agarkar, former Indian cricketer.

"I am grateful to have played the charity golf tournament organised by Habitat for Humanity India. As the sustainable development partner of Asian Tour, Habitat for Humanity India has played a significant role in providing decent shelter to the low income families in India," says ace Indian golfer Jeev Milkha Singh.

Marathons



RUN FOR CHANGE

Every year, thousands of runners participate in marathons across the country – some of them run as individuals, students from schools across the country, and some of them as corporate teams. Habitat for Humanity India participates in marathons held in four major cities – Mumbai, Delhi, Kolkata and Bengaluru – to raise support for housing, sanitation and disaster response initiatives.

Habitat India participated in four marathons in the country in the year 2018-19, raising funds in support of housing, sanitation and disaster risk reduction and response initiatives across the country thanks to the participation of over 650 runners in the following marathons:

Airtel Delhi Half Marathon, October 2018

Tata Steel Kolkata 25K Run, December 2018

Tata Mumbai Marathon, January 2019

TCS World 10K Run, May 2019

Sudhir Shenoy (CEO, Dow Chemical International Pvt. Ltd [Dow India] and Member of Habitat India's Advisory Committee), ran as a Change Champion in the Tata Mumbai Marathon 2019, raising substantial support to build homes for 25 families of farmers who committed suicide.

“It is the solemn duty of every like-minded citizen to help wives of farmers rebuild their lives. We need to roll-out concrete financial inclusion initiatives for women who continue to remain the most vulnerable section of the population in rural areas,” says Sudhir Shenoy.



Rupee for Change



CHANGE AGENTS

In 2018-19, 210 schools participated in the Rupee for Change campaign, a Habitat India campaign that engages schools in advocacy, volunteering and awareness-raising activities to build a better India through shelter and sanitation.

During the course of the campaign, students took part in poster design competitions, 2D art and craft, supported our Kerala disaster response campaign as well as volunteered with Habitat in our build program.

Schools from different regions of India partnered with us. The Cathedral and John Connon School (Mumbai) from the west region, Calcutta International

School (Kolkata) from the East, The Millennium School HMEL (Bathinda) from the North and Foster Billabong High International School (Hyderabad) from the South region were adjudged as winners for their efforts in the 2018-19 edition of Rupee for Change.

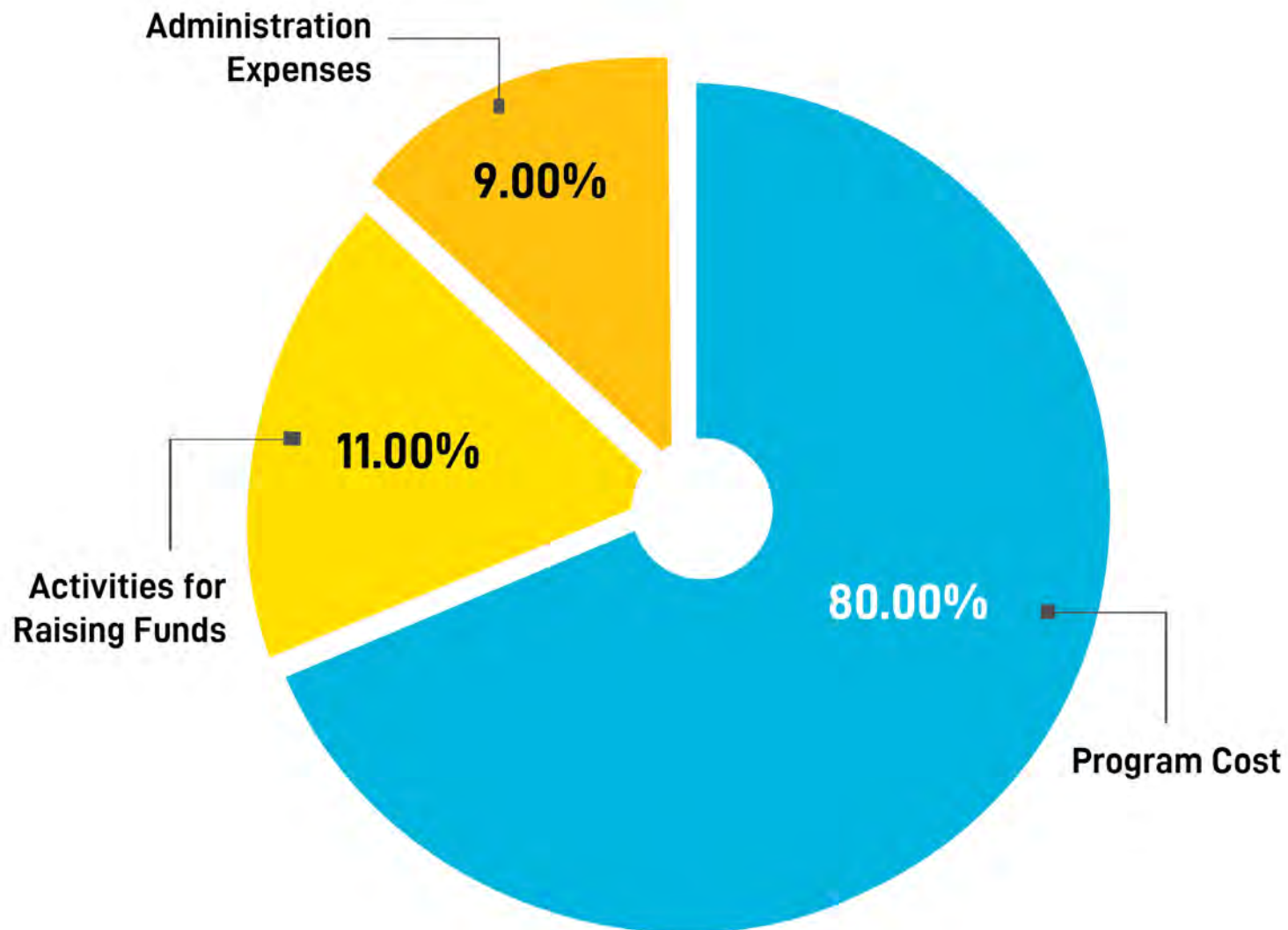
Renowned Bollywood actor and producer John Abraham is the brand ambassador of Habitat's Rupee for Change campaign. An active philanthropist himself, he has been associated with Habitat for Humanity India for over a decade. In a special Meet and Greet held on 19th January 2019 in Mumbai, John Abraham interacted with students, principals and teachers and honoured them for their contribution.

“The need for a decent home is a fundamental right. The contribution by schools will definitely help in providing decent shelter and sanitation to the people in need. I would like to congratulate the students, teachers and principals of schools whose dedication to the cause, has made all the difference,”
says John Abraham.

FINANCIALS



Funds utilization towards program, fundraising and administration 2018-2019



Audit Report 2018-19



CA ASHISH B KANABAR
B COM, FCA

AUDITOR'S REPORT

TO THE BOARD OF TRUSTEES OF 'HABITAT FOR HUMANITY INDIA' TRUST

We have audited the attached Balance Sheet of HABITAT FOR HUMANITY INDIA ("the TRUST") as at **March 31, 2019**, the related Income and Expenditure Account and also the Cash Flow Statement for the year ended on that date annexed thereto ("hereafter referred to as the "Statements").

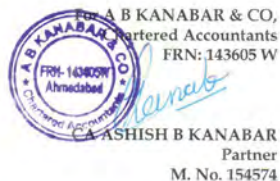
These financial statements are the responsibility of the Management of the Trust. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion. We planned and performed the audit so as to obtain all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit. Proper books of accounts have been kept so far as it appears from our examination of those books and the statements are in agreement with those books.

In our opinion and to the best of our information and according to the explanations given to us the said accounts, read together with the Notes thereon and attached thereto, fairly represents the balance as extracted from the accounting records prepared by the management in accordance with the accounting principles generally accepted in India.

This report is intended solely for the information and internal use of the management and is not to be used, referred to or distributed for any other purpose without our prior written consent.

Unique Document Identification Number (UDIN) for this document is 19154574AAAAZ9453



Place: MUMBAI
Date: 01/10/2019

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HABITAT FOR HUMANITY INDIA TRUST

House No. 38, 1st Floor, Hanuman Road,
New Delhi-110001

Established by an original deed of Trust dated 19 Jan 05 and
a supplementary deed of Trust dated 15 September 2005, at New Delhi

BALANCE SHEET AS AT 31.03.2019

	Sch	31-Mar-19	31-Mar-18
SOURCES OF FUNDS			
Capital Fund	I	40,92,279	46,32,324
Corpus Fund		10,000	10,000
General Fund	II	1678,72,356	1620,42,772
Tied up (Restricted) Grant	III	2506,19,579	2187,28,248
Unsecured Loan	IV	50,63,334	50,63,334
Non-Current Liabilities	IX	104,55,307	90,74,697
TOTAL		4381,12,856	3995,51,376
APPLICATION OF FUNDS			
Fixed Assets			
Gross Block	V	151,22,307	138,04,884
Add: Additions		21,90,427	14,48,655
Less: Deletions		78,200	1,31,232
Less: Accumulated Depreciation		131,42,254	104,89,982
Net Block		40,92,279	46,32,324
Current Asset, Loans & Advances			
Cash & Bank Balance	VI	2948,79,457	1991,88,466
Loans & Advances	VII	1594,97,486	2175,03,005
Total Current Assets		4543,76,943	4166,91,471
Less: Current Liabilities & Provisions			
Expenses Payable	VIII	194,68,865	203,50,919
Other Liabilities		8,87,501	14,21,500
Total Current Liabilities		203,56,366	217,72,419
Net Current Asset		4340,20,577	3949,19,052
TOTAL		4381,12,856	3995,51,376

Significant Accounting Policies and Notes forming an integral part of accounts (Schedule-XII)

As per our report of even date

For **A B Kanabar & Co.,**
Chartered Accountants
FRN : 143605W

Ashish Kanabar
Partner
M.No. 154574

Place: Mumbai
Date: 01/10/2019

For **HABITAT FOR HUMANITY INDIA TRUST**

Managing Director
(Rajan Samuel)

Place: Mumbai
Date: 01/10/2019

Chief Financial Officer
(Nilesh Sawant)

Place: Mumbai
Date: 01/10/2019

Number & Date of Registration U/s. 12A(a)
Permanent Account Number
Tax Deduction Account Number
FCRA Registration Number
80G Exemption

0775, Dated 19th Jan. 2005
AAATH4809C
DELH05136F
231660981, Dated 17th Feb. 2006
Valid as per circ.no.7/2010(F.No.197/21/2010-ITA-I), Dtd.27/10/10

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from 1st July 2018 to 30th June 2019



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from 1st July 2018 to 30th June 2019

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Together we are building a world
where everyone has a decent place
to live.

Long-Serving Staff of Habitat India



Habitat for Humanity India runs because of women and men who have served the organization for over 10, 15 and 20 years. Our mission, to build a world where everyone has a decent place to live, has only been possible because of these women and men who have supported, worked and persevered relentlessly towards this vision. We thank you once again for dedicating your lives in support of Habitat India and the homeowners we impact!

Aldrin Miranda

Served Habitat India from 2009 – 2019
Manager - Accounts

Alex Fernandes

Serving Habitat India since 2006
Director – Finance and Accounts

Anna Charly

Serving Habitat India since 1995
Director – Volunteer Programs

Anthony Thomas

Serving Habitat India since 2007
Senior Manager – Communications

Christy Joseph

Serving Habitat India since 2008
Assistant Manager – Accounts

Deepak Lothare

Serving Habitat India since 2005
Office Assistant

Harry D'Souza

Serving Habitat India since 2005
Administration and Human Resources

Jason Lawrence

Serving Habitat India since 2007
Deputy Manager – Volunteer Programs

Joseph Scaria

Serving Habitat India since 2005
Director of Resource Development,
Asia-Pacific Office, Habitat for Humanity
International

Joy Abraham

Serving Habitat India since 2007
Director – MEAL (Monitoring, Evaluation,
Accountability and Learning)

Madhukar Kamble

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Accounts Assistant

N. Sundaralingam

Serving Habitat India since 2005
National Coordinator - Construction

Naresh Karmalkar

Serving Habitat India since 2000
Consultant - Resource Development

Perumalla Vijayanand

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Assistant Manager – Programs

Rajan Samuel

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Managing Director

Samuel Peter

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HSS Activities

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Tel: +91 44 33141001 / 00

DELHI HUB

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