



**Habitat**  
for Humanity  
India

# REBUILDING LIVES

Habitat for Humanity India  
Annual Report: 2012 - 2013



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# OUR VISION

A world where everyone has a decent place to live

# OUR MISSION

Seeking to put God's love into action,  
Habitat for Humanity brings people  
together to build homes, communities and hope

# OUR MISSION PRINCIPLES

1. Demonstrate the love of Jesus Christ
2. Focus on shelter
3. Advocate for affordable housing
4. Promote dignity and hope
5. Support sustainable and transformational development



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# 1. CEO'S MESSAGE REBUILDING LIVES

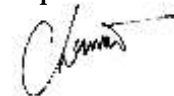
# *Beyond the numbers, are the families we serve*

With the help of many generous partners and supporters, we are progressing steadily toward our goal. Since our founding in 1983, Habitat India has helped change the lives of close to 49,000 families, a milestone that we are proud to celebrate. However, the need for adequate and affordable housing continues to grow.

We are already working on our next goal: “Building Toward 100,000 Families.” It would be easy to get caught up in all these numbers, but our mission is about people. Working alongside homeowners, witnessing stories of hope and seeing families and communities succeed are the things that make our work real and inspire us to do even more. Our efforts also remind us of the crucial role housing plays in the much larger issue of global poverty. For example, families who upgrade or build a new home often also gain access to clean water and sanitation. That means their children are healthier. Stable housing also creates opportunities for better education.

Beyond individual families, we see how better housing affects community health, education and local economies. We know that Habitat India cannot address all the challenges of poverty around the country, but the massive need compels us to do more. Our history reminds us that we can do more. We will focus on influencing housing policy and attracting others to enter the affordable housing sector as we look forward and build toward 100,000 — and so much more.

In partnership,



Eric Christopher, CEO, Habitat for Humanity India



## 2. 2013 HIGHLIGHTS

# Housing Statistics from India

More than 1.6 billion people worldwide live in substandard housing, with little hope of breaking the brutal cycle of poverty. That compels us to find new ways to reach more people in need. This is a sampling of what we're up against in India.

## 626 million

The number of people in India who regularly defecate in the open because of lack of access to toilets

## 100,000

The number of children who are affected by waterborne diseases every year.

## 74 million

The shortage of housing in India

## 62 million

The number of urban people living in slums and squatter settlements, over 21% of the urban population in India.

*Source: Report of the Technical Urban Group on Urban Housing Shortage 2012 -17, Ministry of Housing and Urban Poverty Alleviation.*





# MAJOR INTERVENTIONS

60

Tribal families provided with Bio-gas units in Dharampur block, Valsad district, Gujarat.

19

People with disabilities and their families were provided with accessible homes in the slum relocation colony of Savda Ghevra, Delhi

30

Low-income families were provided with 'green', sustainable homes in partnership with Nissan.

100

Families living in slums of Bangalore city received new homes in partnership with Pashmina.

2,698

Families benefitted from cement provided by ABG Ultratech that enabled them to build sanitation units and new homes as well as conduct repairs across Maharashtra, Delhi and Bangalore

169

Families affected by the Assam floods in August 2011 received emergency shelter kits and assistance to repair partially damaged houses.

1,000

Families affected by cyclone Thane in December 2012 received emergency shelter kits, containing tarpaulin sheeting, rope, gloves, mats and hygiene items.

2,301

Families provided with financial literacy training and construction technical orientation through Habitat's Housing Microfinance Technical Assistance Centre (TAC) in Southern India.



# 48,247

## Families Served

\* Figures till June, 2013





# 4,794

Total families served in FY 2013

New	1269
Rehabilitation	8
Repair	1808
Incremental	1708
Communications Facilities	1
Total	4794

## DELHI HRC

Delhi, Assam, Bihar, Madhya Pradesh, Odisha, Rajasthan & Assam

New	154
Rehabilitation	0
Repair	320
Incremental	120
Total	594

## MUMBAI HRC

Gujarat & Maharashtra

New	933
Rehabilitation	0
Repair	790
Incremental	1155
Communications Facilities	1
Total	2879

## Affiliate

New	0
Rehabilitation	8
Repair	7
Incremental	0
Total	15

## BANGALORE HRC

Karnataka & Kerala

New	105
Rehabilitation	0
Repair	105
Incremental	420
Total	630

## CHENNAI HRC

Tamil Nadu & Andhra Pradesh

New	77
Rehabilitation	0
Repair	586
Incremental	13
Total	676



# 3. HOUSING

We Build Homes

# Tribal Housing

Dharampur block, Valsad district, Gujarat

Habitat provided 30 newly constructed homes and clean energy solutions by way of 60 biogas units to tribal families in Dharampur block, Valsad district, Gujarat. The families selected for the program primarily earn their living by working as daily wage laborers in the informal sector or agricultural fields. These low-income families lived in mud homes that offered little security and shelter.

With funding support from Arti and Kamal Doshi, Habitat India implemented a housing project through its NGO partner ANaRDe Foundation and leveraged grants under a government housing scheme in Gujarat known as *Sardar Awas Yojana* for families living below the poverty line.

The new houses are made of stone foundation, brick and cement walls and tiled roofs with wooden support. The size of the houses is about 400 sq ft. Teak wood from their old houses was re-used in the new houses.



*“We use to live in a mud house with a thatched roof. Now I have concrete walls and a sturdy roof that will keep the rain away. We were also able to purchase a bio gas unit that enables me to cook at any time and provide my children with food whenever they want. Earlier we used to spend a lot of money to purchase wood for cooking purposes. The biogas unit has helped us save a lot of money. I also use it to fertilize my farm”.*

**- Bakula Manilal Ganvit, Project Beneficiary**

# Urban Slum Housing

Anand Nivas Project,  
Savda Ghevra, New Delhi

The Anand Niwas project in the slum relocation colony of Savda Ghevra, West Delhi aimed to provide decent and secure housing to 19 families, who were previously homeless and destitute and living on the streets of South Delhi. At least one member of each of the families is differently-abled. This unique project was a partnership between Habitat for Humanity India (HFH India), the Madhok Foundation and the Delhi National Capital Region (NCR) Chapter of the Confederation of Real Estate Developers Association of India (CREDAI).







Sikandar has had a motor neuron disease since childhood and is paralyzed from the waist down. He is therefore confined to a wheelchair. Unable to secure employment, Sikander used to beg for alms in front of a temple. He used to live in a small shanty house on the road with his wife and children, surviving on Sikander's meager income. Their lives changed when they were selected to move to Savda Ghevra, a Habitat community built in partnership with people living with physical disabilities.

*“When my children come back from school, they return to a clean, safe home. I never dreamed that I would ever live in a proper house of my own. Habitat has made this possible”.*

- Sikander, Habitat beneficiary, Savda Ghevra, Delhi



# Housing for Low-income Families

In partnership with Pashmina, Habitat for Humanity India, provided assistance to 50 economically poor families in Lingarajapuram, Ullalu, Seegehalli, Kothur, BTM Layout, Koramangala and other project locations in Bangalore, Karnataka State for construction of 50 new houses for these families. These are families evicted from temporary shelters in unauthorized settlements in the city. Men are mostly daily wage earners who work as coolies and as skilled or unskilled construction laborers. Women work as housemaids. Average earnings of a family per month is INR 6,000. School dropout rate is high and child labor is common. Poverty is the main cause for keeping children away from schools. Drinking water and sanitation facilities are inadequate. Owing to poverty, lack of proper water and sanitation and unhygienic practices, families are prone to skin and water

borne diseases. A major issue with their dwellings had been the low level foundation and flooring due to which houses get flooded during rainy season or when sewages get clogged. In extreme situations, families had to move into other homes not affected, for temporary relief. Since the roofing was low, there was no way of raising flooring of the houses and no options were available other than demolition and rebuilding the houses.

As a result of the project, the home owners under this project were able to sizably raise the foundation of their houses preventing sewage or flood water from entering into the houses. The houses have better ventilation and a more hygienic environment and the fifty families are able to live a better quality of life.



*“We lived in a small hut with no concrete foundation. Every year because we were at such a low level, the hut would get flooded. Besides being so inconvenient, flooding also damaged the hut so considerably that we were constantly in fear of it collapsing. Now, thanks to this project, I live in a concrete house with two bedrooms, a kitchen and even a bathroom”.*

- Stella, Habitat beneficiary, Kothur slum, Bangalore.

# Sustainable Green Homes

Nissan in partnership with Habitat India provided 30 families in Indira Nagar and Moosankottai areas of Palanthandalam village, Kancheepuram district, Tamil Nadu with sustainable housing. These homes incorporated green and environmentally sustainable components such as solar lighting and rain water harvesting systems. As part of this ongoing partnership, Nissan also established a disaster response fund with the goal of creating natural disaster-resistant communities.

Sarasu has lived with her family in Indira Nagar of Palanathandalam village for the last three decades. Every year, her family had to shell out a substantial amount to fix the thatched roof of their mud house during the monsoon.

*“We struggled to make ends meet and had to use whatever savings we had to repair the roof every year”, says Sarasu. “I never imagined that we would one day own a sturdy, concrete home of our own”. Through a Nissan sponsored project, Sarasu and her family built a home with an attached toilet. They now enjoy the monsoon and are able to save money that otherwise would have been spent on repairing the roof”.*



# 4. DISASTERS

• We ReBUILD Lives after Disasters



# Assam floods 2011





Incessant rains in Assam and the neighboring states of Arunachal Pradesh and Nagaland from late July to the middle of August 2011 wreaked havoc in 1,074 villages across 12 districts and killed more than 85 people. Habitat for Humanity responded by distributing emergency shelter kits. Through this operation, 169 flood affected families were able to repair their partially damaged houses.

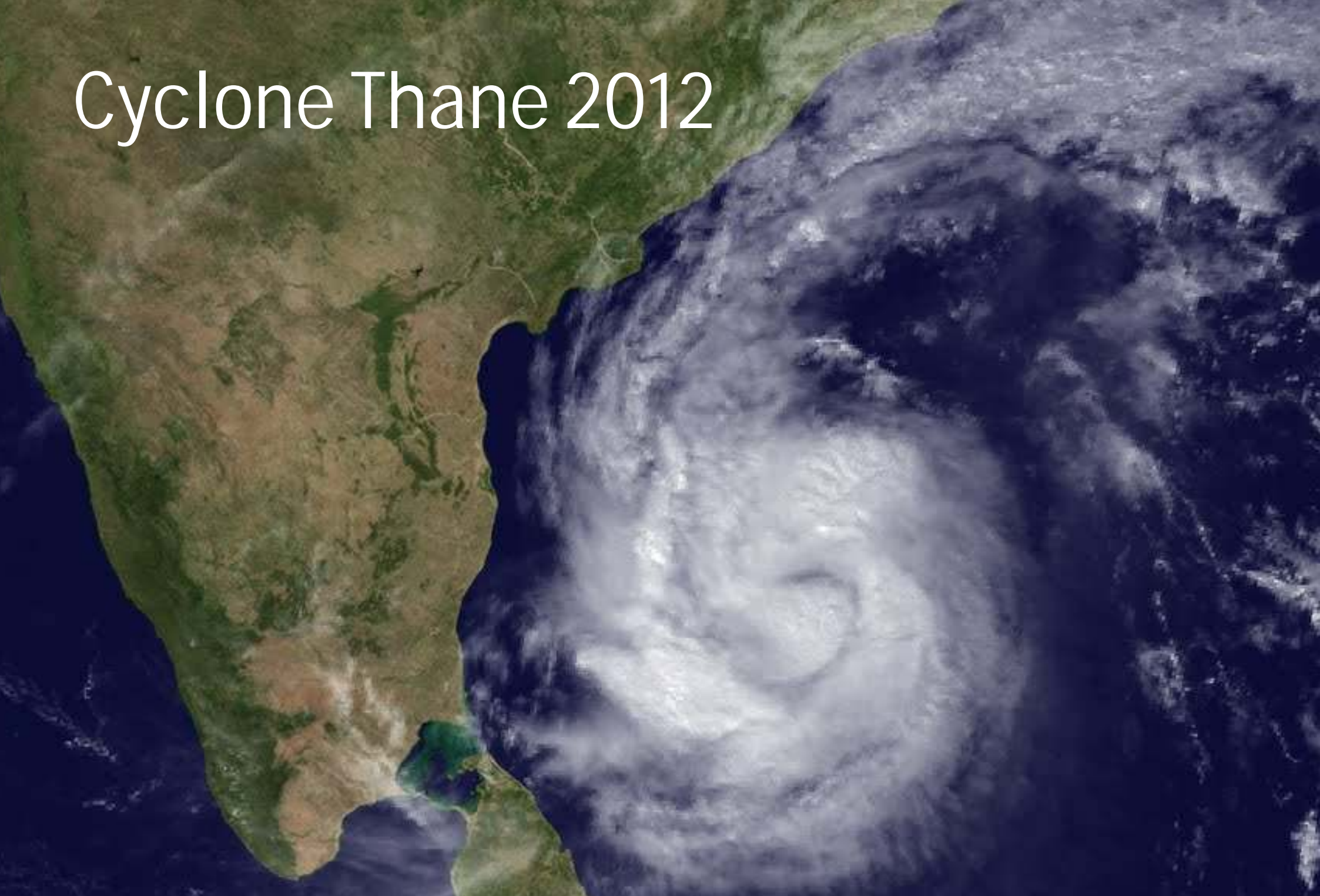
Timothy lives with his family in Namdailong village in Assam. The flooding destroyed many homes in the area including his house. He and his family then moved into a small, one-room thatched hut that leaked constantly. His children used to frequently fall ill due to its dampness.



*"I was in a dilemma. I didn't know if I should first feed my family, pay school fees, hospital bills or save money to build a new home. We were very helpless and used to wonder where to start. It was at this time that Habitat India stepped in to help. Through their assistance, I was able to build two rooms with a small kitchen and veranda. We love our new home; it's comfortable and I no longer worry about my children's health".*

- Timothy, Project Beneficiary, Assam

# Cyclone Thane 2012



# 450,000 houses damaged, 2 million people displaced

A severe cyclone ravaged the northern coastline of Tamil Nadu on 30th December 2012. In the aftermath of the cyclone, over 450,000 houses were damaged, about two million people lost their homes and 58 lives were lost.

Habitat India, along with partner agencies, met affected community members and conducted an immediate needs assessment. In the first phase of the disaster response, Habitat distributed 1,000 emergency shelter kits, containing tarpaulin sheeting, rope, gloves, mats and hygiene items such as chlorine powder or tablets, a broom and bucket. As Cuddalore and its surrounding areas are disaster-prone areas, Habitat initiated a community-based disaster risk management (CBDRM) program for vulnerable communities. A systematic study on the need for a disaster risk reduction and mitigation program was initiated. Based on the outcome of the study, Habitat designed a CBDRM program for multi-hazard risk education and mitigation.

Angalan lives in Motchakulam village of Kandamangalam block in Villupuram district, Tamil Nadu, India with his wife and two kids. On the day that cyclone Thane hit the village, his family was fast asleep. They woke up terrified by the sound of harsh wind and objects hitting their house. All their household belongings were washed away and their home was destroyed in the flash of an eye.

Angalan was identified as one of the beneficiaries affected by Thane Cyclone to receive a Habitat emergency shelter kit (ESK). Angalan said that only after receiving the support he was able to get back into his house. He mentioned that the tarpaulin sheet helped to reduce his repair costs which otherwise would have resulted in him having to take out a large loan.





“With the support I received, I was able to repair my home and provide my family with shelter. I’ve resumed working now that my family has a safe place to stay.”

- Cyclone Thane Beneficiary



# 5. WATER & SANITATION

We Build the Health of Families



## UltraTech Cement (part of the Aditya Birla Group) donated over 33,000 bags of cement to Habitat sanitation projects across the country

Habitat India has also benefitted from the generous contribution of cement by ABG ULTRATECH that enabled families like Mrs. Hasina Lalsab Mulla to build sanitation units. Hasina worked for four years as a Montessori teacher in a school at Bhose, Tal-Miraj, Sangli District, Maharashtra. She used to sensitize the community on the importance of using sanitation units for better health and hygiene. But ironically, Hasina didn't have toilet in her own house. Hasina's meagre monthly income of 2,000 inhibited her ability to construct her own toilet. Fortunately, she received 10 bags of ULTRATECH cement through Habitat India's partnership with Aditya Birla Group and was able to construct her own toilet. Hasina is grateful to finally have access to a resource that keeps her family healthy.





*“We had no toilet and had to use the forest to relieve ourselves. I have two young girls and privacy was always an issue. We used to go to the forest early in the morning but even then, we had little privacy. I used to worry about my girls all the time. Sometimes when they were sick, we had to go to the forest in the middle of the night, this just wasn't safe but we had no other choice. Now that we have a toilet, I feel like we can live with more dignity and more importantly, I know my girls are safe”.*

- Nasreen Begum, Habitat home partner



For years, Sharda Kamble saw how the practice of open defecation was affecting the health of her community in Hingoli District. In Dec-2012, Habitat began working in the region to provide low-income families with sanitation and support 500 families to construct individual household latrines through support from the Aditya Birla Group.

Sharda decided to get involved not only to have her own sanitation unit but to also enable others in her community to have access to the same. She understood the importance of having access to and using a sanitation unit and went from door to door in her village to explain this to community members. Sharda never gave up, despite immense resistance from the community. She even mortgaged her *Mangal Sutra* (marriage chain) to raise the require funds necessary to implement the program..

*"I can make many Mangal Sutras", Sharda says, "But this was an opportunity to help others in my village".*

Sharda was felicitated by Varsha Gaikwad, Minister, Women and Child Development, Government of Maharashtra for her work as a change agent in the region.



A project beneficiary in front of a newly constructed sanitation unit

# 6. MICROFINANCE

We Empower Families Step-by-Step





2,301

Families were provided with financial literacy training and construction technical orientation through Habitat's Housing Microfinance Technical Assistance Centre (TAC) in Southern India.



The Technical Assistance Centre (TAC) is a housing innovation sector driver, established by Habitat for Humanity India, to promote a vibrant Housing Micro Finance (HMF) sector and provide Housing Support Services (HSS) that transform families and communities. It also seeks to strengthen the capabilities of Micro Finance Institutes (MFIs) and NGOs to address issues of housing for low income families in India.

The services provided by TAC including Institutional Technical Assistance (ITA) and Construction Technical Assistance (CTA) which help MFIs to launch affordable housing microfinance while assisting homeowners to understand the best way to resourcefully improve their homes. Based on TAC's ITA, Growing Opportunity Finance (GOF) disbursed 321 home improvement loans in 18 months; Grameen disbursed 1500 loans in 6 months. TAC also provided direct CTA support to 562 clients.

TAC promotes the use of cost effective and alternate materials by introducing new building technologies to MFIs and homeowners that are affordable and accessible. Based on market research and pilot testing with two MFIs in Chennai, India, technical assistance is offered with a reasonable fee depending on the complexity of HSS. In this reporting period, TAC trained 40 MFIs and NGO MFIs on the Housing Micro Finance toolkit funded by IFC. MFIs distributed 1549 loans using TAC training at various levels.

TAC endeavors to establish community owned and NGO-managed Beehive Centers that will serve as knowledge hubs for resource material and information tool kits serviced by way of phones and internet to provide for basic home improvement needs in remote and rural areas. Between June 2012 - July 2013, TAC introduced Beehive centers as an innovative approach through a training program for five NGOs in Bangalore.

# 7. VOLUNTEERS

We Bring People Together in Service

# 7,709

Total number of  
Volunteers

# 513

Number of Build Days

# 74,037

Number of Hours

# 555

Number of Houses  
worked on





# Volunteer TEAMS

ABWS  
American Community School  
American In. School  
American School of Bombay  
Andhra University  
Aoyama Gaukin University  
Apeksha Homeo Society  
Ashish Kurian  
ASK  
Azusa Univ. CA  
Bank of America  
Bloomberg  
Bostan Texas  
Campaign for YBUILD  
SBOA SCHOOL  
VIT University  
Chevalier  
CHUO University  
Church Mission Society(UK)  
CIS  
CISCO  
Credit Suisse  
Daimler Financial Services  
Deutsche Bank  
Doshisha University  
Dow Chemicals  
E-bay USA  
Ecole Mondial World School

EXXON Mobil  
G.D Goenka, Gurgoan  
Genpact India  
Goldman Sachs  
H R International College  
Helping Hand- NGO  
International School of Amsterdam  
IRCED  
ITM College  
IYB  
JICA  
Kalvikendra  
Kotak Mahindra  
Letterkenny Institute of Technology  
Li & Fung  
Loyalty One  
LSR, Delhi University  
Millward Brown  
Nagoya University of Foreign Studies  
Netapp  
Newell Rubbermaid  
University of Technology, Sydney, Australia  
Nomura  
Northern Ireland  
Northern Trust  
Nvidia  
Oberoi International school  
OSAI

Pashmina  
Pathways School Noida  
Poddar International School  
POSCO  
Prudential  
REAL  
Rural Ontario Institute, Canada.  
RITS AP University  
Royal Bank of Scotland  
Seeds of Peace  
Sikkim Manipal University  
SOSOD  
Symbiosis Institute of Media & Communication  
TATA Housing  
Teenager Group  
Texas Christian University, Fort Worth, USA  
Thomson Reuters  
Timken  
UCDVO  
University of Technology, Sydney, Australia  
US Embassy  
Waseda University  
Woodstock School  
Xavier institute of Management and Entrepreneurship, Bangalore

"Corporate Social Responsibility is not just about giving money. It's also important to spend time volunteering. The biggest lessons are learned out here, not in board rooms. Our firm's mission is to 'build' and it promotes values that enrich communities in which we operate, not just create wealth".

-Brian D'souza,  
Human Resource Manager,  
Global Talent, Nomura

"The Habitat for Humanity volunteer build was simply such an HUMBLING experience. It wasn't until yesterday that we realized the hard work and sweat a mason puts into laying the foundation of a house, the skill a painter takes to color the walls and moreover, the effort a common man puts into building his own house therefore truly making it his HOME. As we helped them in our own little way it gave us a feeling of extreme contentment and joy. It did not just feel like we were cementing bricks or painting walls for the home owners but rather cementing confidence in them and painting smiles on each of their faces."

- Palak Daga ,T.Y.BMS  
H.R. College of Commerce and Economics

"The idea of spending my vacation wisely led me to volunteer with Habitat. I love the idea of BUILDING HOMES FOR COMMUNITIES. The vision of Habitat is vibrant and distinct. Habitat doesn't only build shelter but also builds lives, hope and above all a habitat."

- Stephen Anurag, Student,  
Andhra University, India



# 8. EVENTS



# VOGUE'S FASHION NIGHT OUT

Vogue's Fashion Night Out, a global celebration of shopping and fashion, took place on September 7, 2012 at DLF Emporio Mall, New Delhi. Taking place across 16 countries this year, and masterminded by VOGUE, internationally leading designer brands came together to offer a very special shopping experience with unique offers, discounts, personal appearances by celebrities, lucky draws, and one-off activities. Profits from the sales were donated to Women IndiaBUILDS – a Habitat for Humanity's initiative that allows women with means from around the world to help women in need in India. Celebrities Karan Johar and Alia Bhatt promoted Habitat's cause at the event and lent their support. Avanti Birla, Brand Ambassador for Women IndiaBUILDS commented, "Fashion's Night is one of our unique events which helped create awareness about our cause. Funds raised through the event will be utilized for promoting the program of turning a dream of a home for every woman into reality."



# WORLD HABITAT DAY

On October 1, 2012, Habitat for Humanity India marked World Habitat Day. Habitat for Humanity and affiliated organizations hosted hundreds of local events — from builds and flash mobs to parades, contests, housing forums and everything in between — to draw attention to the need for safe, decent, affordable shelter for all. The two-month observance of the need for safe, decent and affordable shelter and the pivotal role of housing in community development culminated with Habitat's flagship annual event, the Jimmy & Rosalynn Carter Work Project.



# TEEN OF THE YEAR

Twenty teenagers from across the country converged on November 24, 2012 at St. Paul's in Bandra for the finals of the 'Teen of the Year 2012', an annual national youth event. The youth event primarily focuses on leadership, openness, deeds, and values. As part of the Teen of the year contest, participants helped to build houses in Karjat for low-income families in association with Habitat for Humanity India.



# FUNDRAISING THROUGH SPORTS

Habitat India conducted several sports-related fundraisers during this reporting period

## MUST RUN MARATHON

Urging Mumbaikars to don their jogging shoes, Habitat for Humanity India in partnership with H-West Federation organized a half-marathon in Mumbai city on December 2, 2012. Over 2000 Mumbai-citizens wound their way through streets of Bandra, Khar and Santacruz to promote the cause of decent shelter for all. Hill Spring International school student Niqat who participated in the marathon shared what motivated him to run for Habitat - "Living in a stable safe house is very important moreover it is a basic necessity. I agreed to run when I found out that Habitat for Humanity helps the under privileged achieve this necessity."

## 5-a-SIDE FOOTBALL TOURNAMENT

Over 120 corporate executives joined Habitat India's sanitation campaign through participating in a 5-a-side football tournament on December 1, 2012. The event aimed to raise funds for a sanitation program to benefit over 10,000 families across India. The tournament had the patronage of Habitat supporters such as Exxon Mobil, Timken India, Atkins Global, Vodafone, Bangalore International School, SABC and XLRI.

## GOA MARATHON

Over 2000 youth, corporate executives and defense personnel participated in the Goa Marathon to raise funds for and draw attention to the dire housing situation in the Konkan region. The marathon highlighted the plight and suffering of those that are homeless and street children, living in the region. Daniel Cheruiyot Yegon led a Kenyan podium sweep when he won the 21-km race. The Governor of Goa, Shri Bharat Vir Wanchoo flagged off the event. Bollywood icon John Abraham encouraged Goa to come out and participate in a worthy cause.







## Habitat Youth BUILD

Habitat for Humanity's Asia-Pacific Youth BUILD is a movement to raise awareness of the housing need in the region and grow support for the vision of a world where everyone has a decent place to live. It calls for concerned young people to take action together to build homes and communities, be it physically on a Habitat build site or virtually through online campaigns using their social networks.

Habitat Youth BUILD 2013 resulted in more than 600 families securing decent housing. The efforts of tens of thousands of volunteers, both onsite and online, were vital to the campaign. Fourteen thousand young people in seven countries gathered for Habitat for Humanity's largest youth volunteer build event in Asia on April 27, 2013. Over 500 of these volunteers were from corporates and schools in India. Led by Habitat India's Youth Council, young people in India built and painted homes in Delhi, Chennai, Bangalore and Karjat benefitting 50 low-income families. Leading up to this mega-build, volunteers in India participated in several awareness-raising events including: a mass-human formation, a conference on affordable housing, rallies to promote housing as a basic human right, a workshop on the role of youth in responding to disasters and signature campaigns.

110 Korean volunteers from POSCO built homes for 10 families in Bawana during Habitat Youth BUILD 2013.



# IndiaBUILDS North America launch

The IndiaBUILDS campaign aims to raise funds and support to build 100,000 homes a year in India. It was launched in New York City in June 2013 with the support of the Aditya Birla Group. IndiaBUILDS North America targets to raise US\$20 million over the next five years to help at least 15,000 families gain access to decent housing, clean water and proper sanitation. Emily Bergl, English-American film, stage and television actress, opened the event.



# 9. FINANCIAL REPORT

A Commitment to Global Stewardship

A photograph showing the silhouettes of five construction workers on a roof. They are working together to move a long wooden beam. The scene is set against a dramatic sky with large, illuminated clouds and a bright sun on the right side, creating a strong backlight effect. The workers are wearing hard hats and work clothes.

# A Commitment to Global Stewardship

Habitat for Humanity India practices good stewardship with all funds entrusted to its mission of eliminating substandard housing. Using funds wisely allows Habitat to serve more families and communities around the world.



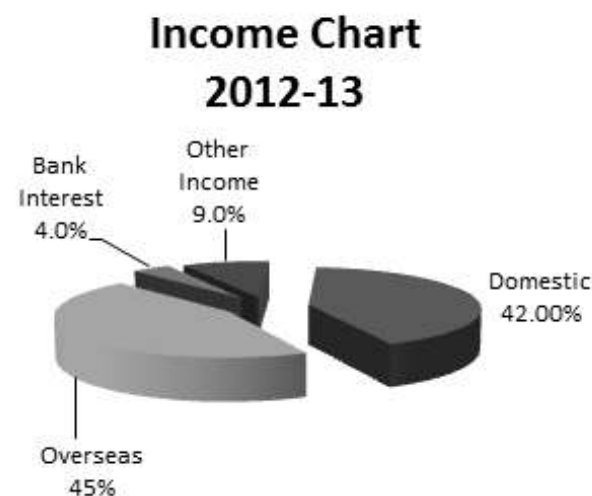
# Income

Habitat for Humanity India is a tax-exempt non-profit (under Sec 80G of the Income Tax Act 1961) supported by people who believe in its work. Support comes in the form of contributions from individuals (cash, gifts, corporate giving), corporations (cash, donated assets and services), foundations and other organizations. Government assistance is also welcome. Habitat for Humanity leverages existing government housing schemes by providing families availing these schemes with gap funding. Total revenue in FY2013 was INR 9,04,67,229.65. Total domestic funds received (42%) amounted to INR 3,81,76,986.11. Overseas donations amounted to INR 4,09,96,633.72.

## INCOME CHART 01-04-2012 TO 31-03-2013

PARTICULARS	%
Domestic	42.00%
Overseas	45%
Bank Interest	4.0%
Other Income	9.0%

WORKING PARTICULARS	AMT	%
Domestic	3,81,76,986.11	42.2
Overseas	4,09,96,633.72	45.3
Bank Interest	35,79,694.49	4.0
Other Income	77,13,915.33	8.5
	9,04,67,229.65	10000%



# Expenditure

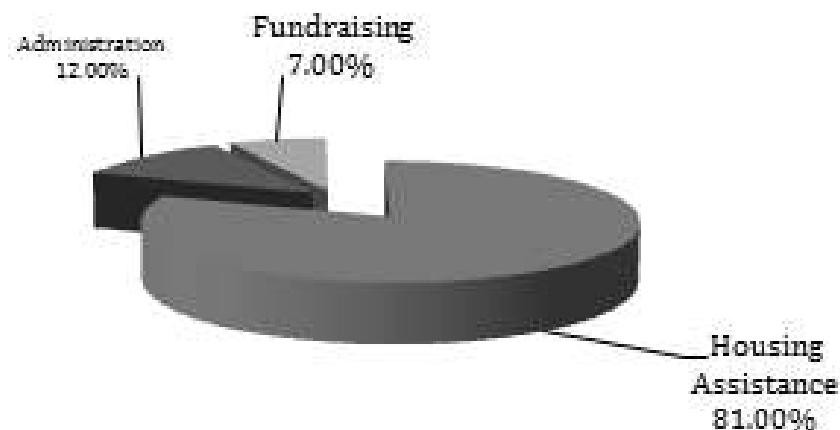
Habitat for Humanity India classifies expenses into three primary categories: housing assistance to low income families, fundraising expenses and administration expenses. Total expenses amounted to INR 13,20,02,396.00

## Fund Utilization towards program, fundraising and administration 2012-13

PARTICULARS	AMT
Administration Expenses	1,56,97,236.00
Fundraising	94,57,916.00
Housing assistance to low income families	10,68,47,244.00
	13,20,02,396.00

PARTICULARS	%
Administration Expenses	12.00%
Fundraising	7.00%
Housing assistance to low income families	81.00%

Expenditure Chart  
2012 - 2013



# 10. OUR DONORS





# Generous Partners Deliver on Habitat India's Mission

In fiscal year 2013, Habitat for Humanity India's donors demonstrated their commitment to Habitat's mission by contributing cash and gifts-in-kind and engaging employees and consumers through a range of opportunities, from house building to social media. The following pages highlight a small sampling of those partners — corporations, individuals and foundations — whose support helped raise awareness of the housing problem in India and build homes with families in urgent need of them.

# Leadership Givers

The generosity of donors makes the mission possible. Habitat's strength comes from partners, supporters and volunteers who give of their resources, time and effort because they share Habitat's belief that everyone deserves to live in strong, decent and affordable shelter.



CITI

Citi is committed to promoting inclusive growth through economic empowerment and through Citi Foundation, the global philanthropic arm of Citigroup, we support programs that enable the poor to access the formal financial sector, improve production skills, establish sustainable enterprises and manage their finances better.



ASK Foundation

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