



**Habitat**  
for Humanity®  
India

# Together We Build

**Habitat for Humanity India  
Annual Report 2014-15**

**[www.habitatindia.in](http://www.habitatindia.in)**





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## From the Chairperson

None of us can live with dignity until everyone lives with dignity.

The number of people without safe homes and proper sanitation facilities is a constant reminder for Habitat for Humanity India to work tirelessly in order to reach out to each and every individual. Habitat for Humanity India is geared towards helping marginalized communities, especially women and children, by providing them with access to a decent shelter and thus an opportunity to a better life.

Housing, sanitation, and access to water are basic human rights. It is Habitat's constant endeavour to provide low-income families with shelter. We promote gender equality by recognizing women as the sole owners of the household and encourage the empowerment of women through collective community enterprises. Hygienic sanitation promotes health and

fosters community well-being. There is an imminent need for improved and upgraded sanitation provisions throughout the country. We cater to the needs of women, men, children, differently abled, and senior citizens alike through sanitation in homes, schools, and communities at large through our Sensitise to Sanitise (S2S) Campaign, which was launched in 2014. This is in alignment with the national mandate of 'Swachh Bharat Abhiyaan' to make India open defecation free (ODF) by 2019.

Habitat for Humanity India's sanitation verticals include access to sanitation facilities, access to water, and Behavioural Change Communication (BCC). Habitat emphasizes on the need for cultivating positive and sustainable change in the behaviour of people. We believe that awareness and education are complimentary to the longevity of the constructed unit

and the overall development of the community.

Over the years, Habitat for Humanity India has reached out and helped people in need in the aftermath of several disasters. Through our Disaster Risk Reduction and Response (DRRR) vertical, we have provided immediate relief and strengthened the resilience of communities through disaster mitigation trainings.

Habitat has always believed in the power of youth. Through its Global Village Volunteer Program and Rupee for Change campaign, Habitat raises awareness about the housing and sanitation challenges in India and gathers support for the cause from the youth.

We are grateful to our ever generous donors, passionate volunteers, and like-minded partners for supporting us,



encouraging us, and working with us towards ending the cycle of poverty in India.

A handwritten signature of Sheila Kripalani in black ink.

**Sheila Kripalani**

Chairperson,  
Habitat for Humanity India







## From the Managing Director

Building a house for a family not only provides a roof over their head, but it also provides safety, security, and a sense of dignity. It opens up opportunities of economic and social empowerment. Habitat for Humanity India has been a catalyst for such transformations. No matter who we are or where we come from, we all deserve to have a decent life. At Habitat for Humanity, this is what unites us. Through shelter, we empower.

Presenting the 2014-15 annual report to you comes with a feeling of excitement. We have completed three decades of our work in India, which comprises building shelter and sanitation for families in need. However, the need for adequate housing is huge, and we still have a long way to go. To address this need, to eliminate poverty housing, one must be equipped with better resources and talent.

We had many deliberations where we put things into perspective, experimented with new ideas, and launched new projects to make the next year big for Habitat for Humanity India. It will be big in terms of numbers, outreach, volunteers, brand, and impact.

By introducing The Companies Act 2013, the Government of India institutionalised Corporate Social Responsibility, encouraging corporates to serve and give back to the community. This year, Habitat for Humanity India hosted 'CSR Dialogues' in Mumbai, Delhi, Bangalore, and Pune to engage with strategic stakeholders from the corporate, government, and social sector to develop a roadmap for shelter and sanitation as a part of Corporate Social Responsibility (CSR). We see the corporate world as our partners in change and believe that together we can build a

better India brick by brick.

2014 has been a year of change. The newly elected central government led by the Honourable Prime Minister Narendra Modi introduced 'Housing For All' and 'Swachh Bharat Abhiyan' to provide improved shelter and sanitation facilities to the people of India. Habitat for Humanity India launched the Sensitize to Sanitise (S2S) Campaign to address the ecosystem of sanitation and hygiene.

Along with adequate housing, sanitation becomes a 'must-have' for everyone. Land and water are two issues that are intrinsically linked to housing and sanitation, and it will perhaps not be long before Habitat India talks to you about them. With collective responsibility towards our community, I thank you all for your



support. Let us join hands to create a world where everyone has a decent place to live.

**Rajan Samuel**  
Managing Director,  
Habitat for Humanity India



A young girl with dark hair, wearing a purple dress with a large floral pattern and a striped skirt, stands in a doorway. The doorway is made of dark wood with metal bands and bolts. The background is dark, and the floor is light-colored.

## Habitat for Humanity India at a Glance

Established in India

**1983**

Number of families impacted

**76,392**

Number of homes built

**67,754**

Number of toilets built

**8,638**

Disaster Risk Reduction and Response

**17,969 families**

People trained under CBDRM

**35,000**

Number of individuals impacted

**373,520**

HFH India has its presence in 17 states in India. It operates through four Programme Implementation Offices (PIOs): Bangalore, Chennai, New Delhi, and Mumbai.

As of 30th June, 2015

# An Overview of Year 2014-15

Number of families impacted

**17,655**

Number of homes built

**13,650**

Number of toilets built

**4,005**

Disaster Risk Reduction and Response

**1,682 families**

Number of individuals impacted

**84,744**

As of 30th June, 2015





# Building a Better India





## Building a Better India

Founded in 1976, Habitat for Humanity International is a global non-governmental organization seeking to eliminate poverty housing and to make adequate shelter a matter of conscience and action. Habitat works with people of all backgrounds, races, and religions to build houses together in partnership with families in need. In 1983, Habitat began operations in India and is today one of Habitat for Humanity International's largest programs in the Asia-Pacific region. The ambition of ensuring that every family and every individual has a house to live in is the driving force behind Habitat for Humanity India.

A safe and decent house is an environment for growth and development. It generates a greater sense of self-esteem. It is where families can live with dignity, stay healthy, and prosper. Women and adolescent girls feel safe living in a house and children find space to

study and play. An upward social mobility is more likely when families live in secure homes. We believe that through each home that we build, we are improving lives. Sweat equity or 'shramdaan', that is, the actual involvement of the homeowner families in the form of construction work, makes the entire process more dignified for the families. A house is an aspiration that many have but cannot afford. Habitat for Humanity India aims to make this aspiration a reality.

Every year, tens of thousands of families join hands with Habitat to acquire new homes or improve the existing ones as well as to access financial and technical assistance for shelter and sanitation solutions. Habitat for Humanity India works in partnership with local, grass-root level, non-governmental organizations and micro-finance institutions throughout India to provide decent and safe housing to

low-income and marginalized families.

Habitat for Humanity India is aligned with the Government of India's 'Housing for All' and the 'Swachh Bharat Abhiyaan' – the schemes that aim to ensure housing for each and every citizen by 2022 and ending open defecation by 2019 respectively.

Through Disaster Risk Reduction and Response, Habitat focuses on rebuilding communities in the aftermath of disasters by building disaster-resilient homes.

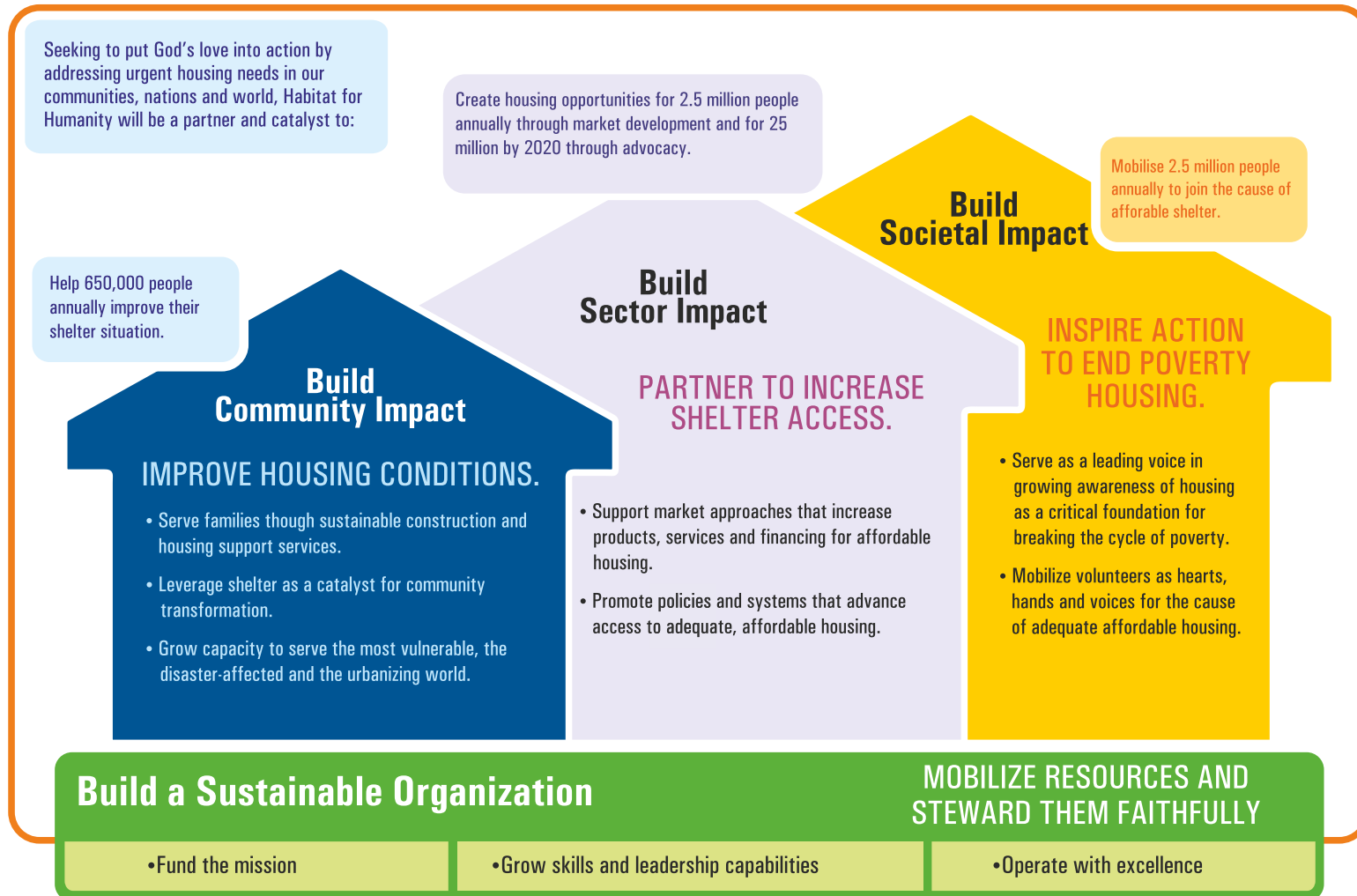
Core Areas:

- Shelter Assistance
- Sensitise to Sanitise
- Disaster Risk Reduction and Response
- Global Village Volunteer Program





## GLOBAL GOALS AND OBJECTIVES FOR 2020



# Strategic Goals

“

*With a little help, we all have the potential to stand on our own. It is an incredible experience to help homeowners build or improve a place to live and see how they are then able to build a better life for themselves and their families.*

”

Jonathan Reckford, Habitat for Humanity Chief Executive Officer

Habitat for Humanity has been building homes, communities, and hope through direct engagement for nearly four decades. As powerful as this has been, around 1.6 billion people globally still live in poverty

housing, and an additional 100 million have no home at all.

To affect the housing deficit at scale, Habitat for Humanity India has developed strategic goals to build impact at a **community, sectoral, and societal level.**

## **Build Community Impact**

**Direct engagement:** The foundation for these changes begins with continued direct engagement with families and communities, demonstrating what is possible when people from all segments of the society work together to address the problem of poverty housing.

## **Build Sector Impact**

### **Markets, policies, and systems:**

Habitat for Humanity’s scaling strategy builds on the success of our direct engagement with families and communities. Through similar

direct engagement with the broader housing sector, Habitat can influence the way others in the public, private, and nonprofit worlds think about housing issues and ways to address them.

## **Build Societal Impact**

### **Awareness and engagement:**

Habitat for Humanity advances its ability to expand awareness of housing as a critical foundation for breaking the cycle of poverty when we successfully mobilize volunteers for the cause of affordable housing. Volunteer support not only raises walls, but also provides backing for public policy and market changes that can lead to an even broader impact.









# Shelter Assistance



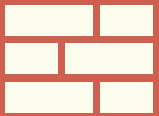


# Shelter Assistance

Millions of families in India do not have access to a decent shelter. Habitat for Humanity India aims to change the existing poverty housing landscape by building sustainable homes for low-income, vulnerable, and marginalised families. Habitat India's shelter assistance includes construction of new houses with

sanitation facilities, repairs, and home improvements as well as access to affordable finance in an inclusive and integrated manner. Housing micro-finance enables Habitat to leverage its reach to a larger number of low-income families, where a lack of resources hinders adequate housing.

## What We Build



### SIMPLE

Habitat houses are modestly sized. They are large enough for the homeowner family's needs but small enough to keep construction and maintenance costs to a minimum.



### AFFORDABLE

The labour of volunteers and home owners, efficient building methods, and modest house sizes make it affordable for low-income families.



### ADAPTABLE

From the mountains of Kashmir to the tropical climate of Tamil Nadu, Habitat for Humanity India home designs reflect the local climate and culture.



### INCLUSIVE

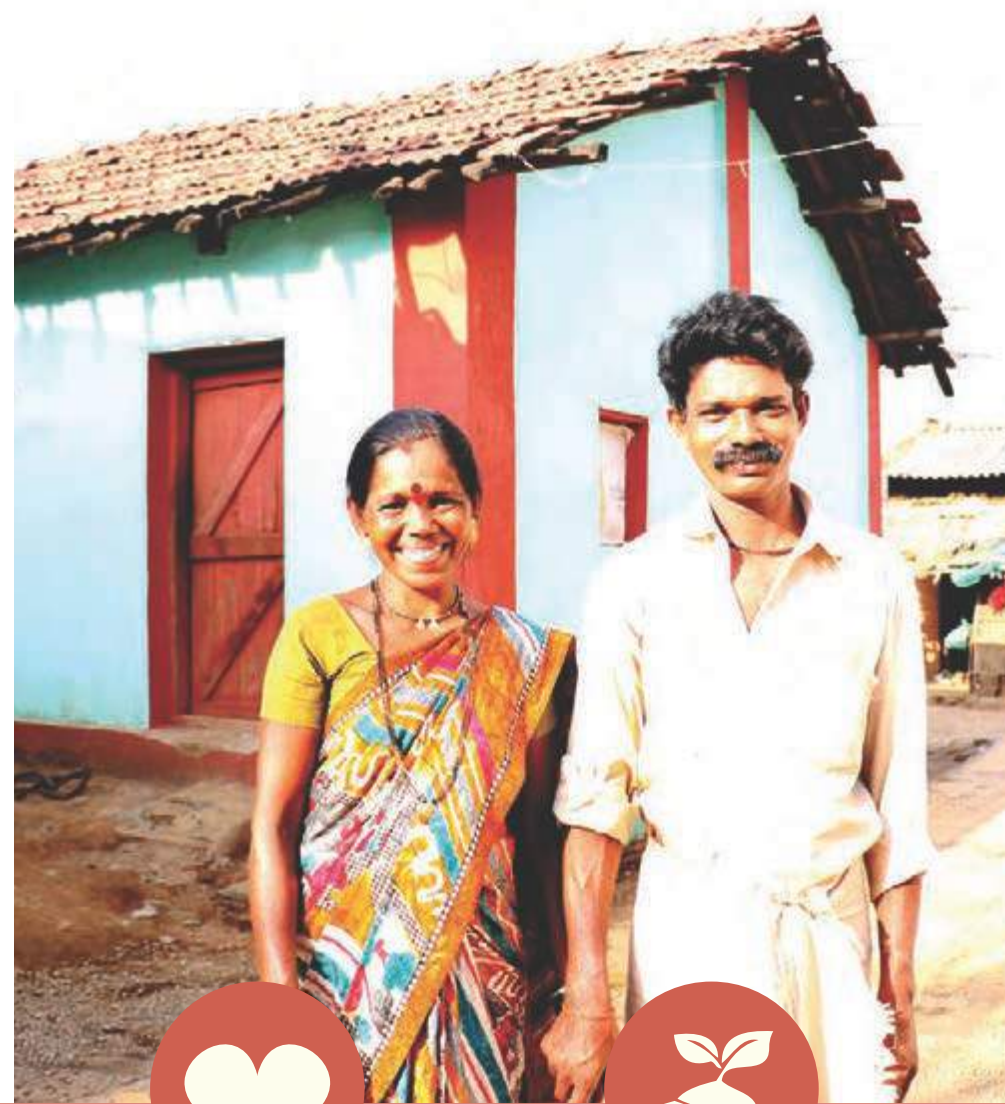
Habitat for Humanity's commitment to build with people in need readily extends to those with disabilities. Whenever necessary, Habitat houses incorporate basic accessible design features, such as a zero-step entrance and wide passage doors and hallways.



### SUSTAINABLE

Habitat builds sustainable homes to take better care of our environment and our homeowners. We also provide biomass cook stoves, solar cookers, solar lanterns, rainwater-harvesting systems, and other energy-efficient features for a safe and healthy home.

Ritwik Sawant



## An Overview of Shelter Projects in 2014-15

State	City	Homes Built	State	City	Homes Repaired
Gujarat	Valsad	55	Gujarat	Valsad	110
Karnataka	Bangalore	7	Kerala	Kannur	283
Kerala	Iddikki	15		Iddikki	950
Maharashtra	Karjat	177	Madhya Pradesh	Gwalior	200
	Pune	100	Maharashtra	Karjat	118
				Osmanabad	153
New Delhi	New Delhi	18	Odisha	Rayagada	50
Odisha	Puri/Cuttack	20	Tamil Nadu	Villupuram	15
Tamil Nadu	Kanchipuram	59		Coimbatore	100
	Villupuram	10	Uttarakhand	Chamoli	10
Uttarakhand	Pittoragarh	32	<b>TOTAL</b>		<b>1,989</b>
	Tehri	53	<b>Community Centre</b>		
	Uttarkashi	35	State	City	
<b>TOTAL</b>		<b>581</b>	Maharashtra	Shilonda	1

New homes built

**581**

Homes repaired

**1989**





# Transforming Lives through Shelter

Living in the Bawana resettlement colony, north of Delhi, Lipi Ansari has fought many life's challenges and has bravely come through to be a self-reliant woman. Lipi, 35, spent her childhood along the banks of the Yamuna river in India's capital. Her growing years were spent in an informal settlement of Delhi. She has experienced a life with bare necessities. Lipi got married when she was in her 20s and looked forward to a better life.

Her marriage though didn't turn out quite as well as Lipi had hoped. Lipi recounts her trying times when her husband left her after 8 years of marriage. She owned no money or jewellery. One would imagine Lipi to have felt defeated by her circumstances, but instead, she held together and took charge of the situation.

Today, Lipi can be introduced as an entrepreneur. She is the proud

owner of a small home-run tailoring business in the house that she built with the help of Habitat for Humanity India and its partner organisation, Chetanalaya - the social development wing of the Catholic Archdiocese of Delhi.

In 2013, Habitat for Humanity's volunteer team came to help Lipi and many others families in Delhi's resettlement colony to build houses. Lipi feels indebted to the volunteers and the organisations for their help. She now owns four sewing machines and hires one or two assistants to run her business, which is operated on the ground floor of her house. She also gives opportunity to young girls from the community as apprentices to teach them the skills of the trade.

Lipi's monthly earnings average to about 10,000 Indian rupees, which includes income from renting out a room on the ground floor of her

house. Every month, she pays 2,000 rupees, about one-fifth of her monthly income, as repayment towards the loan she took to build her house. Over the next two years, she hopes to repay the entire loan amount that she took to pay for the plot of land and the house that she has built on it.

Lipi's new source of income, which she attributes to her new home, allows her to support the rest of her family. Lipi's aspirations for her daughters, Faima and Afsha, are endless. She dreams of providing a good education to her girls. Despite the high school fees, she is willing to invest in the education of Faima, who is currently studying in Grade 4. Faima is a delightful young girl who likes her school, and her favourite subject is English.

Educated only till grade 5, Lipi is proud of Faima for doing well in school. "I want safety, security, and

assurance for the future. This house has helped me attain all of this and has allowed me to be an independent woman with ambitions that I look forward to achieving," says Lipi.





Habitat for Humanity India Archive

## Rafikan, New Delhi

“During monsoon, our house used to leak and we would cover the roof with plastic, but it never lasted too long. I have two young daughters and two sons and there was no privacy in the old house.

With Habitat’s help, we could build a new house. We are not dependent on anyone else for shelter now. People said that it’s important for me to have my eyes operated on first. But to me, a safe house with a toilet was a priority over my eyes.”

## Amrudham, Tamil Nadu

Amrudham (65) and her husband Arumugam (70) lived in a temporary dwelling in Omiper, a remote village in the Villupuram district of Tamil Nadu. “I always yearned to have a decent living, dreamt of living in a house made of actual bricks with my son, daughter-in-law and my two grandchildren. But we have been living in such shanties for the past four generations”, says Amrudham when asked about her aspirations. Amrudham’s ancestors had settled in Omiper and worked as agricultural bonded labourers in the pre-independence period. The meager wages barely helped them make their ends meet. This tradition continued for generations together and now Amrudham too is following the same path.

After hearing her story, Habitat for Humanity India extended a helping hand towards her and her family. Through ‘Sweat Equity’, also known as ‘Shramdaan’ - Habitat involved Amrudham to build her own house along with several volunteers from across the globe.

“Building our own house gave me a sense of pride and dignity. Never did I dream that I would own a home made of bricks and a concrete roof. My grand-children finally are freed from living in huts. I will always be indebted to Habitat for Humanity India for helping us realize our dreams”, said a content Amrudham.





A woman with dark hair, wearing a teal top and patterned pants, carries a young child in a red shirt. They are standing in a doorway, looking out towards a bright, outdoor area. The wall to the right is made of rough, reddish-brown bricks. The floor is concrete. The text 'Sensitise to Sanitise' is overlaid on the right side of the image.

# Sensitise to Sanitise



## Sensitise to Sanitise

595 million people in India do not use toilets. That is more than half of our country. The rampant culture of open defecation poses a major threat to India's health. It is the main reason behind the highest number of diarrhoeal deaths among children under five. Women and girls face shame and a loss of personal dignity and risk their safety if there is

no toilet at home. Habitat for Humanity India believes that everyone should have access to sanitation, hygiene, and safe water at home. In order to make this a reality, Habitat for Humanity India launched the Sensitise to Sanitise program and has developed a five-pronged approach under this vertical:



BEHAVIOUR  
CHANGE  
COMMUNICATION



INDIVIDUAL  
HOUSEHOLD  
LATRINES



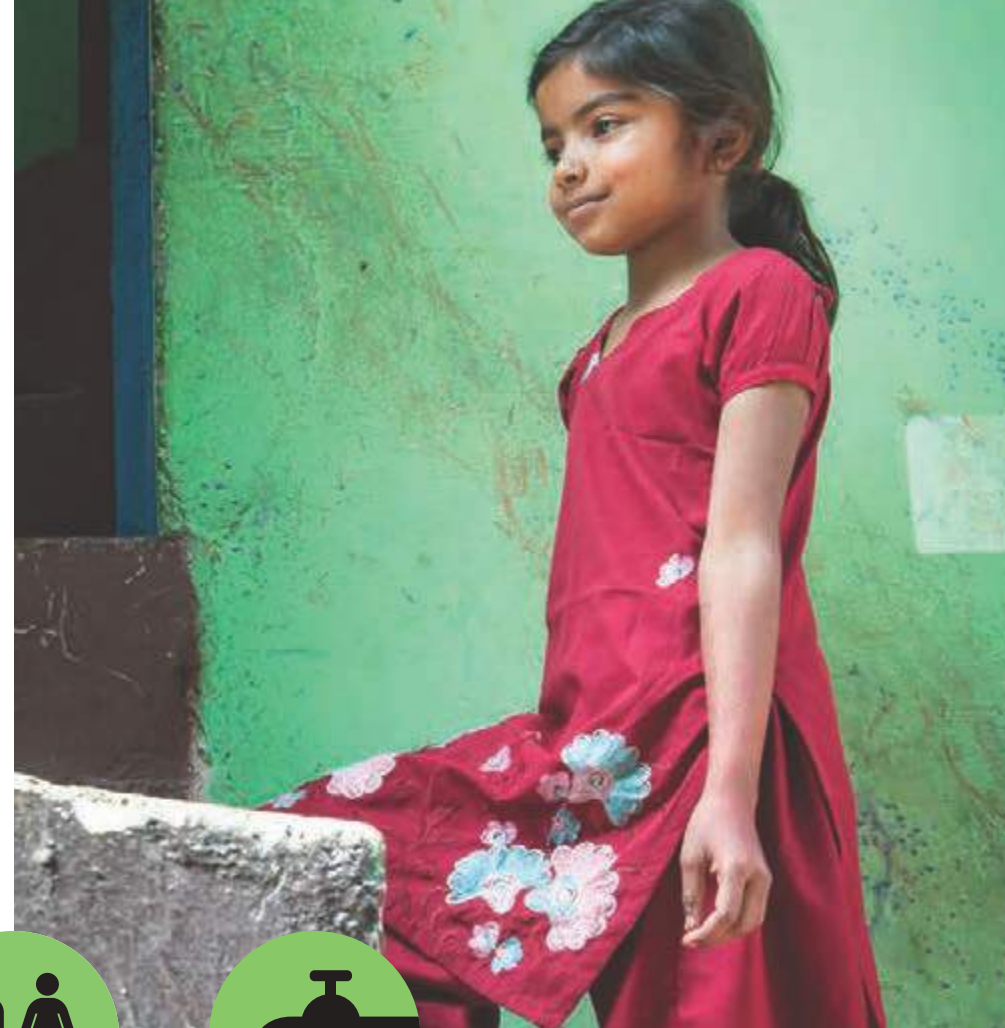
SCHOOL SANITATION,  
HEALTH AND  
HYGIENE



COMMUNITY  
TOILETS



ACCESS  
TO WATER



Habitat for Humanity India aims to build 100,000 sanitation units and raise awareness about the need of proper sanitation in India. By building toilets at the individual, school, and communal level, Habitat aims to cover all aspects of social spaces and demographics with a vision to put an end to open defecation. In addition to building toilets, Behaviour Change Communication (BCC) is crucial in order to fight the culture of open defecation. Habitat runs a structured community-driven BCC program to make this social change possible and to sensitise people about the importance of sanitation and hygiene.

# Sensitise to Sanitise - Individual Household Latrines

State	Location	Toilets Built
Madhya Pradesh	Gwalior	200
	Bharathpur	100
Maharashtra	Raigad	151
	Sangli	450
	Hingoli	350
	Nagpur	250
	Latur and Osmanabad	250
	Aurangabad	350
	Kalyan	150
	Karjat	20
Punjab	Ludhiana	398
Rajasthan	Alwar	493

State	City	Homes Built
Tamilnadu	Cuddalore	430
	Nilgiris	55
	Thiruvallur	76
	Namakkal	200
Uttar Pradesh	Hardoi	43
West Bengal	Nabagram	39
<b>TOTAL</b>		<b>4,005</b>

## School Sanitation

State	Location	School Sanitation Built/Repaired
Uttarakhand	Pithoragarh, Uttarkashi, Tehri	12
<b>TOTAL</b>		<b>12</b>

Toilets Built

**4005**

Students impacted through school sanitation

**1450**





# Better Sanitation Means Better Health

The accessibility to a toilet facility for Jagdish Bairwa's family was a distant reality. The Bairwas live in a village named Dandela in the district of Tonk in the state of Rajasthan.

It was during a village meeting that Jagdish learned about the benefits of having an enclosed toilet within the household compound. Jagdish, a mason by profession, hoped that he too could get one built for his family, as he could no longer see his family suffer and be exposed to the unsafe and unhealthy conditions of open defecation. He was able to build a toilet for his family through Habitat for Humanity India.

Jagdish Bairwa is the father of two children: 25-year-old Rameshwar and 16-year-old Lalita. Rameshwar, Jagdish's son, suffers from polio. At the age of 16, as a school-going boy in the eighth grade, his physical condition deteriorated. He grew accustomed to being dependent on

others to take him to defecate in the open. Today, he uses the toilet built in the backyard of his house by Habitat for Humanity India.

His physical challenges have rendered him unable to squat; so, he is glad to have a 'sitting toilet'. The time he saves from going to the fields is utilized to help his father run their family shop, which sells groceries like sugar, candy, oil, and stationery.

Jagdish's wife, Gulab, 45, said she likes the toilet because she does not have to go to the open fields. She said "Using the new toilet came naturally." Now that the toilet is in her backyard, she is happy that she does not have to waste time going to the toilet in the open fields and can use the extra time to do housework and look after her family.

Lalita, 16, daughter of Jagdish and Gulab, enjoys the time she saves.

Previously, it took her about an hour to go and return from the fields, where she had to take time to find a suitable spot to relieve herself. She now finds it much easier to get ready to go to school, which is nearly 2 miles away.

The family was also provided training on the proper way to use the toilet and how to keep it clean. The staff of Habitat for Humanity India and their partner also instructed about good handwashing practices using soap and water or rubbing with wood ash.





Ezra Millstein

## Anita Bairwa

Anita Bairwa (22) from Dhakiya, Rajasthan, lives with her husband Ashok Bairwa, her in-laws, and four sons. Anita and Ashok were the first family who voluntarily opted for a toilet to be built in the Tonk district. Anita says, “It was much needed. Monsoons were the toughest months when the streams overflowed and flooded the fields. During the winters, the temperature drops down a lot and hence makes it difficult to defecate out in the open and as the seeds are just sown, the fields are too open to defecate. Hence, we had to walk 2 kilometres further to the woods to defecate.” With a toilet at home, she has promised to stop going to the fields and forest. Anita also makes it a point to keep the toilet clean. Her husband Ashok Bairwa was influential as an animator in his village Dhakiya as he encouraged more people to build toilets.

## Pinky Kuswaha

Hailing from the tiny village of Chhote baba Ki Pahadiya, in Morar block (Gwalior, Madhya Pradesh), Pinky did not have a toilet at home. She was concerned about the safety of her children who had no option but to defecate in the open. Responding to the situation, Habitat for Humanity India worked with the villagers and built toilets for the community. “After constructing the toilet, my children are safe. They go to school regularly and lead a life with dignity,” says Pinky Kuswaha.



Siddharth Verma





# Disaster Risk Reduction and Response



# Disaster Risk Reduction and Response

India, due to its physiographic and climatic conditions, is one of the most disaster-prone areas of the world. Floods, droughts, cyclones, earthquakes, and landslides have been a recurring phenomenon. The loss of human lives and private, public, and communal assets has been immense. Climate change poses a new threat and increases risk and vulnerability. Moreover, it's always the poor and the underprivileged who are worst hit

during a disaster. Hence, disaster response and mitigation must occupy a pivotal role in public policy.

- India is ranked 11th in the disaster index as a country facing multiple natural hazards.
- Out of its 35 states and union territories, as many as 27 are disaster-prone states.
- Nearly 59% of India's land area is prone to earthquakes of moderate to high intensity, 12% of the land is

flood-prone, and 8% of the land comes under high cyclone-prone areas.

- The long Indian coastline is exposed to tsunamis, tidal waves, and storm surges, while 2% of the land comes under landslide-prone areas.
- Drought affects nearly as much as 68% of India's land area.

Habitat for Humanity India's disaster response helps communities recover and regain the capacity to

rebuild their lives and livelihoods. In the wake of a disaster, Habitat assesses options to respond as quickly as possible.

Habitat collaborates with community leaders, local government, and humanitarian aid organizations to place the affected families on a path to durable, permanent, and sustainable disaster-resilient shelter solutions.

## PATHWAY TO PERMANENCE



### Phase 1 IMMEDIATE RELIEF

After assessing the on-ground situations, Habitat provides immediate relief to the affected families in the form of Emergency Shelter Kits or Humanitarian Aid Kits. An emergency shelter kit contains tools such as tarpaulin sheets, ropes, water filter, bucket, kitchen set, biomass stove, mats, and personal hygiene kits like sanitary napkins, soaps, tooth paste, tooth brushes, towels, and so on.

### Phase 2 TRANSITIONAL SHELTER

Habitat provides transitional shelters for the affected families and builds temporary shelter solutions for them till durable housing solutions are derived.

### Phase 3 BUILDING PERMANENT HOMES

Habitat constructs disaster-resilient permanent homes for those families whose houses have been completely destroyed in a disaster.

# Disaster Risk Reduction and Response

## Community Based Disaster Risk Management

Under the Community Based Disaster Risk Management (CBDRM) initiative, Habitat for Humanity India works closely with the local communities to reduce vulnerabilities and the risk of future disasters and to build community resilience. Capacity building of the communities helps the families to mitigate the impact of disasters through collective action and preparedness.

## For an Insured Future

The poor and the underprivileged are the worst affected during a disaster. Not equipped with a substantial insurance cover, they often rely on savings, emergency loans, and mortgaging assets or land and get trapped in a vicious cycle of poverty.

Habitat for Humanity India has

launched an insurance scheme to provide the low-income families living in disaster-prone areas with an accessible and affordable insurance to repair and reconstruct their houses after being hit by natural disasters. The policy covers property damage and personal accident for the home owners and their family.

## Uttarakhand Floods

Heavy rains on 14th June, 2013 caused rivers in Uttarkashi, Rudraprayag, Chamoli, and Tehri districts in the Uttarakhand state to overflow. This triggered massive flooding and landslides. Over 4,000 people were presumed dead. Destruction of bridges and roads left about 100,000 pilgrims and tourists trapped in valleys.

Habitat for Humanity India responded by providing emergency shelter and hygiene kits in the

immediate relief stage. In the second phase, Habitat built transitional shelters and then permanent homes for the affected families. The Habitat team also conducted disaster risk management training for local communities to mitigate the effects of future disasters.

582 families were supported with new homes, repairs, transitional shelter, and emergency shelter kits. Habitat also built 14 school sanitation units, carried out school repairs, and built 1 community hall.

## Jammu and Kashmir Floods

The state of Jammu and Kashmir received torrential rainfall on 2nd September, 2014. The river Jhelum started flowing above the danger mark and gradually flooded into the streets, causing havoc, heavy casualties, and loss of property. Several parts of Srinagar were





## Disaster Risk Reduction and Response

flooded and vital roads were submerged under the deluge. Means of communication broke down and the power supply was also affected. Some people managed to flee to the neighbouring villages and towns, while some were not lucky enough to survive. Many families lived on boats for days till the water receded, but at the cost of losing everything that belonged to them.

Habitat for Humanity India provided 1,028 emergency shelter kits to the affected families and aims to build 106 new homes.

### Kerala Floods

5th August, 2013 was not just another ordinary day in the lives of the people of Idukki, the second largest district in Kerala. On this day, Idukki was reeling under cloudburst and flash floods, and suffered from over 30 landslides.

13 people lost their lives. 50 houses were razed to the ground, and 132 houses were damaged. Idukki floods saw the destruction of almost 330 acres of cultivations and consequently, the quashing of many livelihoods.

After assessing the circumstances, Habitat for Humanity India decided to provide shelter to 15 families from the Udumbanchola, Thodupuzha, and Devikulam *Talukas* in the Idukki district. The newly built homes have an area of around 300 to 400 square feet and consist of a living room, bedroom, kitchen, a toilet and a bathroom. The houses are disaster-resilient and provide safety and security to the families.



# An Overview of Disaster Response Projects in 2014-15

State	City	Intervention Type
Jammu and Kashmir	Anantang, Srinagar, Udhampur, Poonch, Pulwama	Phase 1: 1028 Emergency Shelter Kits distributed  Phase 2: 106 New homes to be built
Uttarakhand	Chamoli, Pittoragarh, Tehri, Uttarkashi	Phase One: 50 Emergency Shelter Kits distributed 101 Winter Kits distributed 41 Tin Sheets distributed  Phase Two: 10 houses repaired in Chamoli 225 transitional shelters constructed across all four districts
	Pittoragarh	Phase Three:  32 houses built, 4 schools repaired, 1 community hall built
	Tehri	53 houses built, 4 schools repaired, 1 community hall built
	Uttarkashi	35 houses built, 5 schools repaired
Kerala	Idukki	15 new houses built 950 homes repaired





# Disaster Risk Reduction and Response

Danger strikes when one is least expecting it. That is what happened in the case of Fareeda Begum and her family. One night, after the continuous downpour, water began rushing into Fareeda Begum's house. People were screaming, children were crying. It was dark and wet, and the water levels kept rising. Along with her husband and children, she rushed out of the house. They joined a group of people heading towards Rinchipura in search of a safer place. It was an exodus of people; all of them were distraught. The ordeal for Fareeda Begum had just begun. Amidst the darkness, Mushtaq Sheikh, Fareeda's husband, lost sight of his family.

"As I groped my way in the dark trying my best to ensure that my children were safe and with me, I got another frightful shock. I discovered that my husband was nowhere to be seen. I searched

desperately for him, making my way through the flood waters with my children, but he was nowhere to be found."

Weeping inconsolably, Fareeda and her children were helped into the boats that were carrying people to Rinchipura village. She says that it was the worst period in her life. She was an alien in the new village with her children, there were no signs of her husband's return, and there was no home to go back to. "I feared the worst and began to reluctantly accept that he was not going to return. The future seemed bleak", says Fareeda, narrating the horrors of the floods.

But Mushtaq did survive. He went through the same agony of being separated from his wife and children. He reached a village called Nowgam. When he didn't find his family there, he came to Rinchipura, hoping against all odds.

"On the fourth day, as I was sitting still, feeling broken, I heard my husband's name being announced from the mosque's loudspeaker. They said that he was looking for his family. I froze in disbelief for a few seconds. With shaking knees, I got up and walked hurriedly towards the mosque to be reunited with him," says Fareeda. But Fareeda is aware that some people were not as fortunate as she was. Fareeda and Mushtaq then went to her sister's place in Arihal village and lived there for three weeks, trying to gather their life back together.

When the family returned to Gulzarpora, everything had been swept away and the house was completely destroyed. The couple has three children. Mushtaq works as a sweeper at a hotel in a neighbouring village. At times, he also doubles up as an agricultural labourer to make ends meet, but his paltry wages are not sufficient to

support the education of his sons.

Habitat for Humanity India, in association with the Aditya Birla Group, built a new home for Fareeda Bano's family. "The new home is beautiful; in fact, it's better than our previous one. It has already given us a huge mental comfort as we don't have to worry about our next rent deposit. We will always remember Habitat for Humanity India in our prayers for giving us an opportunity to reclaim our life and to live it with dignity", says Fareeda with a smile on her face.





Ezra Millstein

## Sarita Devi

Sarita Devi, 28, and her two kids moved into a new home as a part of Habitat for Humanity's response to the devastating floods and landslides of June 2013, the worst natural disaster in India since the Tsunami of 2004. 9 districts of Uttarakhand were devastated, with an immense loss of human life and an extensive damage to shelter, infrastructure, and livelihoods. The disaster left thousands of families deprived of all their belongings and sources of livelihood. Immediately after the floods, Habitat for Humanity India conducted a rapid assessment to identify the shelter needs of the affected people and developed a three-pronged Shelter Intervention plan known as "Pathways to Permanency" to rebuild the lives of people affected by floods. Habitat's Uttarakhand Disaster Response plan included the provision of emergency shelter kits, repair of partially damaged houses, construction of transitional shelters, reconstruction (new houses), repairs (damaged homes), reconstruction of schools, and construction of community centers.

## Tantu Lal

Tantu Lal, 75, weaves baskets to provide income for his family. His home was damaged by the devastating floods and landslides of June 2013, the worst natural disaster in India since the Tsunami of 2004. Tantu, his wife, and his children lost their home and all belongings. Due to the financial constraints, they continued to live in their dilapidated house even after the disaster. Habitat for Humanity India rebuilt their home as a part of its Disaster Response initiative in Uttarakhand. "We lost our home and our livelihood in the catastrophic floods. At this age, I didn't have the strength or the means to build a roof over my head. But with this new house, Habitat has given us a new life. I have started weaving baskets again", says Tantu with a smile on his face.





# Global Village Volunteer Program





# Global Village Volunteer Program

Global Village is Habitat for Humanity's principal volunteer program. Every year, thousands of volunteers from across India and around the world come together to work alongside Habitat home partners and help them fulfil their lifelong dream of having a decent home. The volunteers raise funds to build homes and advocate for improved housing and quality of life.

Habitat for Humanity India has

always relied on the spirit, commitment, and expertise of the youth and volunteers. They make a real difference. They connect with the families, immerse themselves in new cultures and learn about Habitat's mission and work. They raise awareness and advocate for improved housing and quality of life. With the support from volunteers, families can achieve the strength, stability, and independence that they need to build a better life.

Hillary Goji



## Habitat Young Leaders Build

Habitat for Humanity Young Leaders Build (HYLB) is Habitat's largest youth movement. Held annually over a period of four months, HYLB brings together youth from across the entire Asia-Pacific region and around the world to support families in need of decent housing. Young people volunteer, fundraise, and speak out for the need of decent homes and sanitation facilities as a way out of poverty and towards self-sustainability. The HYLB campaign motivates the youth to take the lead in building homes on a Habitat 'build site' and to raise awareness online through their social networks.

The 2015 edition of HYLB mobilized more than 24,213 young participants across India and impacted the lives of over 164 families. HYLB is an excellent opportunity to encourage the youth who care about the world and motivate them to take action. The Youth Build successfully addresses critical societal problems and offers opportunities to engage in social, responsible action.



Anna Charly

## Isha Kochar, KPMG

"I had an amazing opportunity to paint the school building of Dongarpada Ashram School in Karjat.

Painting has always been my passion and the canvas offered to me by Habitat for Humanity India was one of a kind. It is extremely satisfying to know that this simple act will create a fun learning environment for the students."

## Karin Nas, The Netherlands

"Working with Habitat for Humanity India has been a life-changing experience for me. I have been associated with Habitat on the Global Village trips four times as a team leader and it keeps getting better each time. It makes me proud to build homes for the people who do not have a roof over their head. Every time I move a brick, it moves my heart."

## Elise Hegrat, USA – Women's Build Participant – 2015

"I felt their joy in sharing with us, showing us their culture, and watching us marvel the beauty of the colours and flavours of this exotic country. I never felt like we were intruding their life or country, or that we should just spend our money and then go home. The people I met were very warm. We had the great fortune to be invited into a family home to celebrate Holi; the festival of colours. There was no trepidation on the part of our host. No hesitation when around 25 of us walked into their small apartment where they greeted us with warm smiles, a lovely chai, and delicious food made in their home. The kids in the home and the neighborhood showed us how to enjoy the festival of Holi with exuberance."





# Rupee for Change





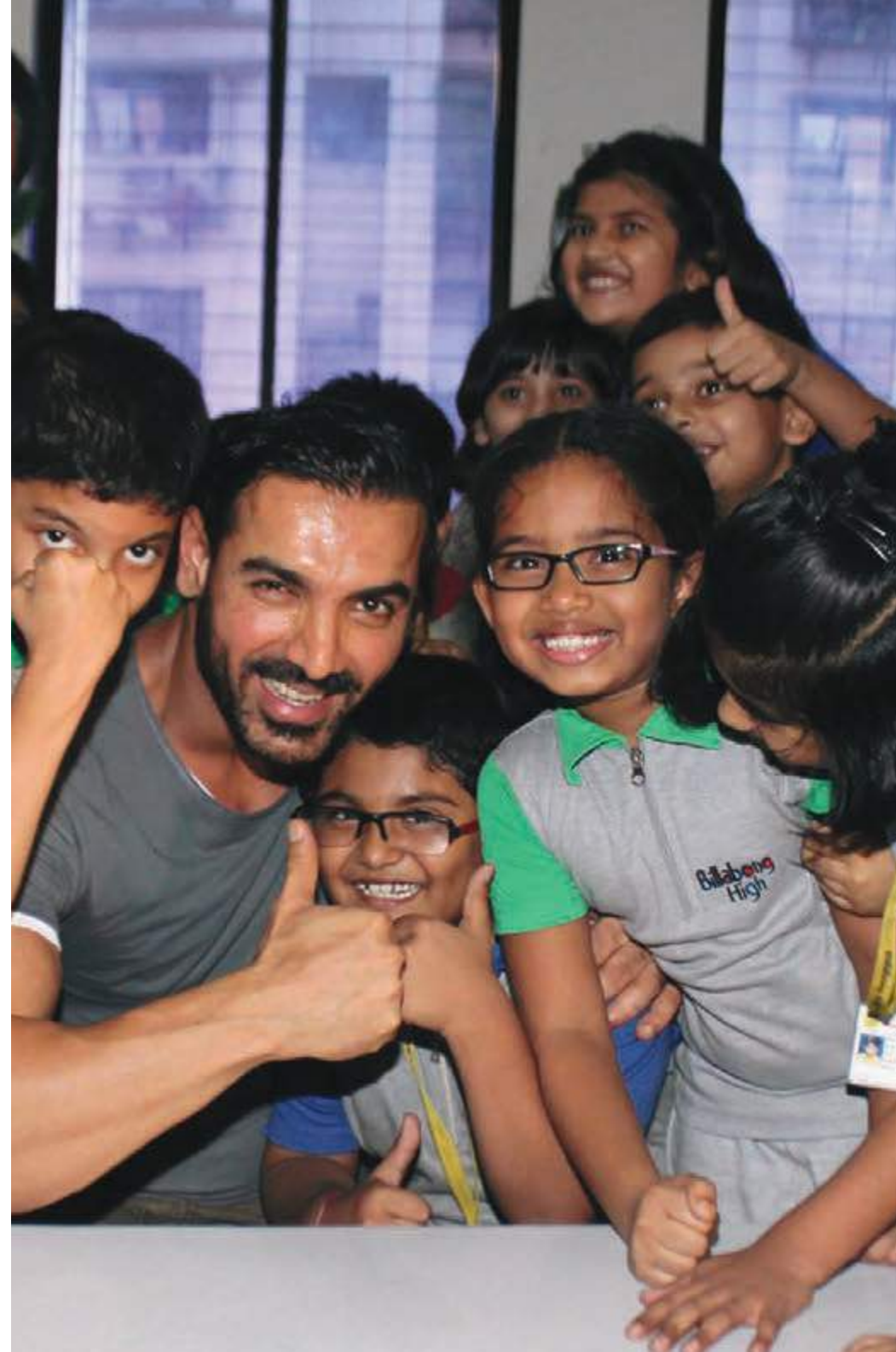
## Rupee for Change

Rupee for Change, a campaign by Habitat for Humanity India, encourages and inspires schools in advocacy, volunteering, and fundraising activities to support Habitat's efforts of rebuilding the nation. We strongly believe that these activities instill values of social contribution, compassion, and generosity among budding school children.

More than 112 schools across India have participated in various 'Rupee for Change' campaign activities, and more than 7,500 students have actively taken part in an effort to raise funds for Habitat for Humanity India's work across the country. Several leading chains of schools like Podar International, Billabong High International, Pearsons, and so on have zealously supported the Rupee for Change campaign. Students took part in 2-D art competition, marathons, and Habitat 'Builds' to contribute towards Habitat for Humanity India. Renowned Bollywood producer and

actor John Abraham is the brand ambassador of Habitat's Rupee for Change campaign. An active philanthropist himself, John Abraham has been associated with Habitat for over a decade. His support and active involvement continues to inspire students and schools across India.

In year 2014-15, the students of Billabong High International School, Thane (Maharashtra) raised the maximum funds among 112 schools and John Abraham visited the school, giving them an award of excellence for highest funds raised. While interacting with the students, John Abraham said "It is heart-warming to see such efforts from these young kids working towards betterment of the society. I have been associated with Habitat for Humanity India since a long time and I have actually seen their work. I wish them luck to make more contribution to the society in the coming years."







# Audited Financials 2014-15





# V. Sankar Aiyar & Co.

Chartered Accountants

41 Circular Road, 1st Floor, United India Colony, Kolambakkam, Chennai - 600 024  
Phone: +91 (044) 43565627 / 23725720 E-Mail: chennai@vsa.co.in Website: www.vsa.co.in

## AUDITOR'S REPORT

### TO THE MANAGING COMMITTEE OF 'HABITAT FOR HUMANITY INDIA TRUST'

We have audited the attached Balance Sheet of HABITAT FOR HUMANITY INDIA TRUST ("the TRUST") as at March 31, 2015, 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.

For V. Sankar Aiyar & Co.  
Chartered Accountants  
ICAI Regn. No. 109208W

*S. Venkataraman*  
S. Venkataraman  
Partner  
M. No. 023116

Place: Chennai  
Date: 24/5/15



## HABITAT FOR HUMANITY INDIA TRUST

CNI Bhavan, 3rd Floor, No 16, Pandit Pant Marg,  
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 31.03.2015

	Schedule	31-Mar-15	31-Mar-14
<b>SOURCES OF FUNDS</b>			
Capital Fund	I	24,59,484.05	14,88,708.55
Corpus Fund		10,000.00	10,000.00
General Fund	II	1758,93,863.13	1610,08,584.08
Tied up Grant - Balance	III	1934,68,081.63	382,85,614.38
Unsecured Loan	IV	131,83,334.00	185,63,334.00
<b>TOTAL</b>		<b>3849,94,762.81</b>	<b>2193,36,241.01</b>
<b>APPLICATION OF FUNDS</b>			
<b>Fixed Assets</b>	V		
Gross Block		71,41,261.65	76,18,460.00
Add: Additions		19,81,159.00	2,04,709.65
Less: Deletions		5,77,475.00	6,81,888.00
Less: Accumulated Depreciation		60,85,481.60	56,72,573.10
Net Block		24,59,484.05	14,88,708.55
<b>Current Asset, Loans &amp; Advances</b>			
Cash & Bank Balance	VI	2766,01,115.75	1185,30,035.20
Loans & Advances	VII	1120,02,876.18	1072,59,018.34
<b>Total Current Assets</b>		<b>3906,03,991.93</b>	<b>2257,89,053.54</b>
<b>Less: Current Liabilities &amp; Provisions</b>	VIII		
Expenses Payable		80,68,713.17	79,21,521.08
Other Liabilities		-	-
<b>Total Current Liabilities</b>		<b>80,68,713.17</b>	<b>79,21,521.08</b>
<b>Net Current Asset</b>		<b>3825,35,278.76</b>	<b>2178,67,532.46</b>
<b>TOTAL</b>		<b>3849,94,762.81</b>	<b>2193,36,241.01</b>

Significant Accounting Policies and Notes forming an integral part of accounts

As per our report of even date  
For V. SANKAR AIYAR & CO.,  
Chartered Accountants  
ICAI Regd. No. 109208W  
*S. Venkataraman*  
S. VENKATARAMAN  
Partner  
M No. 023116

Place: Chennai  
Date: 24/5/15

For HABITAT FOR HUMANITY INDIA TRUST

*Rajan Samuel*  
Managing Director  
(Rajan Samuel)

Place: Mumbai  
Date: 25-05-2015



*Georgina Kurian*  
Chief Financial Officer  
(Georgina Kurian)

*Julia Kurian*  
Trustee

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

0775, Dated 19th Jan. 2005  
AAATH4809C  
DELH05136F  
231600981, Dated 17th Feb. 2009





# HABITAT FOR HUMANITY INDIA TRUST

CNI Bhavan, 3rd Floor, No 16, Pandit Pant Marg,  
New Delhi-110001

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 01-04-2014 to 31-03-2015

Particulars		31-Mar-15	31-Mar-14
	Schedule	Amount Rs.	Amount Rs.
<b>INCOME</b>			
Donation Received			
Voluntary Local Contribution		330,49,555.13	228,40,193.50
Voluntary Overseas Contribution		495,62,606.77	880,36,109.48
<b>Total Donation Received</b>		<b>826,12,161.90</b>	<b>1108,76,302.98</b>
Donation in Kind		-	15,69,950.00
Housing Loan Assistance Recovery		1,98,389.85	4,86,907.50
Bank Interest		71,72,898.67	65,87,319.98
Anonymous Donations		3,21,605.00	1,00,154.00
Profit on sale of Fixed Assets		50,000.00	72,000.00
Other Income		79,24,471.71	90,81,922.90
<b>TOTAL</b>		<b>982,79,527.13</b>	<b>1287,34,557.36</b>
<b>EXPENDITURE</b>			
Housing assistance to low income families		126,65,284.40	518,69,788.18
Provision for Loan loss		87,65,548.85	178,67,679.13
Program Execution Expenses	IX	276,58,869.84	353,36,626.00
Administration Expenses	X	287,50,674.24	214,27,404.27
Travelling & Transportation		35,45,275.75	23,05,935.50
Other Expenses		27,436.00	1,10,317.50
Depreciation		9,90,383.50	9,44,771.00
Less: Transfer to 'Capital Fund'		(9,90,383.50)	(9,44,771.00)
<b>TOTAL</b>		<b>814,13,089.08</b>	<b>1287,17,760.88</b>
<b>Excess of Income over Expenditure Transferred to Balance Sheet</b>		<b>168,66,438.05</b>	<b>16,806.78</b>

Significant Accounting Policies and Notes forming an integral part of accounts

As per our report of even date  
For V. SANKAR AIYAR & CO.,  
Chartered Accountants  
ICAI Regd. No.109208W

*S. Venkataraman*  
S. VENKATARAMAN  
Partner  
M.No. 023118

Place : Chennai  
Date : 29/8/15

For HABITAT FOR HUMANITY INDIA TRUST

*Rajan Samuel*  
Managing Director  
(Rajan Samuel)



*Georgina Kurian*  
Chief Financial Officer  
(Georgina Kurian)

*Shirley K. K. K.*  
Trustee

Place : Mumbai  
Date : 25-08-2015



## Schedule XI- Significant Accounting Policies and Notes to Accounts

### Habitat for Humanity India Trust

#### 1. About the Organization

The Habitat for Humanity India Trust ("Habitat") is a non-profit organization having its Trust Deed registered as per the Indian Registration Act to provide decent, affordable housing and housing support services for low income families and to associate with other organizations that have similar purposes. Habitat also runs Community development programs and Disaster response programs on grant basis. Habitat delivers its programs through grass root level NGO partnerships.

Habitat has its Registered Office based in Delhi, India and program implementation offices located across India.

Habitat uses a Save & Build housing microfinance concept in order to reach more communities in need. Under Save & Build, homeowner families (usually working in groups) contribute part of the cost of the house either through cash or in kind or through sweat equity, with a non-governmental organization contributing a part either through internal or external funding or arranging Government Funding and Habitat investing the balance. Save & Build results in lower construction costs thereby reducing the financial burden on the families. Habitat provides such housing financial assistance with nominal inflation cost(max 6%) or no inflation cost to homeowners.

Repayments are used as a revolving fund to continue the program of providing housing financial assistance for the needy.

#### Affiliation of Habitat for Humanity India Trust with Habitat for Humanity International

Habitat for Humanity India Trust ("Habitat") has a global affiliation agreement, a name use agreement and a memorandum of understanding with Habitat for Humanity International, Inc. ("HFHI"). Under these agreements/memorandum of understanding, HFHI allows Habitat to use the 'Habitat' brand name and to fund Habitat's programs. HFHI is a non-profit organization whose purposes are to partner with Habitat programs worldwide in building decent, affordable housing, and to associate with other organizations that have a kindred purpose.

#### 2. Significant Accounting Policies

##### a. Revenue and expense recognition

The financial statements of Habitat are prepared on the accrual basis of accounting following generally accepted accounting principles and practices and Accounting Standards issued by the Institute of Chartered Accountants of India.



*Rajan Samuel*



*Georgina Kurian*

Donation received are accounted on its receipts. Contribution in kind is based on the value at which the contribution in Kind is transferred by the donor.

Bank Interest revenue is recognized on time proportion basis taking into account the bank balance outstanding amount and the applicable rate of interest.

Income on account of special event which represent reimbursements of expenses incurred towards conducting such events, received from the donors of the special event, is accounted on its receipt

**b. Tied up grant**

Contributions received from donor organization with instruction for its utilization towards specific projects are considered as liability and the funds utilized towards the same including the related administrative expenditure are reduced there from. As per the directions from the donors, the unutilized donations are repayable to donors after the period specified. These funds received and utilized are not treated as income nor expense. The same is disclosed under Liabilities under the head "Tied up grants".

**c. Fixed Assets and Depreciation**

Furniture, equipment, vehicles and other fixed assets are recorded at acquisition cost, or if donated, at the stated value on the date donated, including costs necessary to get the asset ready for its intended use. Depreciation expense is provided on a straight-line basis over the estimated useful lives, stated below. Individual assets acquired for less than Rs 5000/- are fully depreciated in the year of acquisition.

Leasehold Improvements	Over the initial period of the lease
Furniture and equipment	5 years
Computers	3 years
Vehicles	5 years

**d. Foreign currency transactions**

Transactions in foreign currencies are recorded at the rates of exchange prevailing on the date of the transaction. Resulting gains or losses from settlement of such foreign currency transactions are recognised in the Income and Expenditure Statement. Unsettled monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the rates of exchange prevailing at the date of the Balance Sheet and the resultant gain or loss is recognized in the Income and Expenditure Statement.

**e. Loan receivable and provision for loss on loan receivables**

Loan receivable balances represent amounts remaining to be collected from the home owners on a fixed equal monthly installment calculated at the beginning of the loan. The amount is repayable within one month of transferring Habitat

Houses to the homeowners. The outstanding loan receivables are aged into following categories based on management judgment, past repayment experience of home owner and other relevant factors. The provision for loss on loan receivables as a percentage on the outstanding loan receivable is as follows.

Number of days Outstanding Applicable Percentage of loan Loss Provision

0 days	3%
1-30 days	5%
31-60 days	20%
61-90 days	40%
91-80 days	60%
181-365 days	90%
More than 365 days	100%

**f. Retirement and Other Employee Benefits**

**i) Defined Contribution Plans**

Retirement Benefits in the form of Provident Fund is a contribution scheme and the contributions are accounted on accrual basis and are charged to Income & Expenditure account for the year.

**ii) Defined Benefit Plans**

**Gratuity**

The trust has a defined benefit plan for Post - Employment benefit in the form of Gratuity for all employees. Liability for the above defined benefit plan is provided on the basis of actuarial valuation, as at the balance sheet date, carried out by an independent actuary using the Projected Unit Credit Method.

**iii) Other Employee Benefits**

**Compensated absences**

Habitat allows its employees annual leave which may be accumulated up-to 30 days and may only be encashed at the time of termination / retirement. Under Accounting Standards AS -15(revised 2005), such leaves are accounted for as compensated absences at each reporting date on the basis of gross salary on actuarial basis using Projected Unit Credit Method.

**3. Notes to Accounts**

**a. FCRA funds deposited in local bank account:**

FCRA projects (Direct projects) repayments collected in cash of Rs 10.12 lakhs, were not deposited into FCRA designated Bank account but deposited in local bank account, in view of restriction placed by the Bank on accepting cash collection.





#### b. Cash and cash equivalents

Habitat considers all highly liquid investments with an original maturity of three months or less, when purchased, to be cash equivalents.

Habitat's cash and cash equivalents are classified as restricted, and unrestricted funds based on the existence or absence of donor-imposed restrictions. These classifications are defined as follows:

- Restricted funds contain restrictions that do not permit Habitat to use or expend the donated assets.
- Unrestricted funds do not contain donor restrictions or the donor-imposed restrictions have expired and / or been met.

**Break up of cash and cash equivalents into restricted and unrestricted funds is as follows:**

Rs in Lakhs		
Restricted	Unrestricted	Total
2706.14	79.87	2786.01

Restricted funds include Rs. 1934.68 Lacs being the funds received from "tied up Grant donors"

#### c. Disclosure pursuant to Accounting Standard-15(Revised) Employee Benefits:

##### Expense recognized in the Income & Expenditure A/c

-Contribution towards Provident Fund	: Rs. 22,53,410/-
-Additional Provision for gratuity	: Rs. 89,166/-
-Additional provision for Leave encashment	: Rs. -1,618/-

##### Principal Actuarial Assumptions Used

	Year Ended 31-Mar-15	Year Ended 31-Mar-14
Discount Rate (p.a.)	7.90%	9.20%
Expected Rate of Return on Assets (p.a.)	0.00%	0.00%
Salary Escalation Rate (p.a.)	8.00%	8.00%
Mortality Rates (Tables)	LIC 2006-08	LIC 1994-96

The estimates of future salary increases, considered in actuarial valuation take into account inflation, seniority, promotion and other relevant factors.



#### Related Party Transactions

Name of the Party	Relationship	Nature of Transaction	Amount (Rs.)	Amount Outstanding as on 31 <sup>st</sup> March 2015
Habitat for Humanity International	Significant Influence	Receipt of Donations/Grants	3,77,94,360.45	2,94,081.00
The Local Habitat for Humanity	Significant Influence	Receipt of Donations/Grants	5,98,38,859.00	Nil
Affordable Housing Technical Assistance Centre	Significant Influence	Reimbursement	16,84,951.00	16,84,951.00

#### d. Commitments

Habitat enters into Agreements with partner NGOs for the execution of its various programs of housing solutions. The amounts are advanced to the NGOs as per the agreements. The committed balance outstanding as on 31<sup>st</sup> March 2015 Rs.2,04,28,148/- (P.Y - Rs.2,46,99,813/-)

#### e. Unsecured loan borrowed

The Trust borrowed unsecured loan of Rs 2, 70, 00,000 from an individual in FY 2011-12, for providing housing financial assistance to the economically weaker section of the society. The said loan is interest free and the loan is repayable in 60 installments starting June 2012, and the balance outstanding as at 31<sup>st</sup> March 2015 is Rs. 1,31,63,334/-

#### f. Previous years figures have been regrouped or reclassified wherever applicable.

For V. Sankar Aiyar & Co.  
Chartered Accountants  
ICAI Regn. No.109208W

*S. Venkataraman*  
S. Venkataraman  
Partner  
M. No.023116

Place: Chennai  
Date: 24/8/15



For Habitat for Humanity India Trust

*Rajan Samuel*  
Rajan Samuel  
Managing Director  
*George Kurian*  
Trustee

*George Kurian*  
George Kurian  
Chief financial Officer



Place: Mumbai  
Date: 25-03-2015

A photograph of three children, two girls and one boy, standing outdoors. They are all wearing light-colored, short-sleeved button-down shirts, likely school uniforms. The girl on the left has dark hair in two braids with red bows. The boy in the center has short dark hair. The girl on the right has dark hair with bangs. They are all smiling or looking towards the camera. The background is a blurred green landscape with trees and a clear sky.

# Our supporters and partners



## Our supporters and partners

Habitat for Humanity India is thankful to our generous partners for contributing to Habitat's vision of building a world where everyone has a decent place to live. Thank you!

ACI World Wide Solutions Pvt. Ltd.  
Aditya Birla Group  
Ashiana Housing Limited  
ASK Foundation  
B1G1 Givings  
Bank of America Merrill Lynch  
Bharti Foundation  
BIOXCEL  
Bloomberg Data Services (India) Pvt. Limited  
Cisco Systems  
Citibank NA  
CREDAI NCR  
Credit Suisse  
Daimler Financial Services India Pvt. Limited  
Dhanraj Dhadda Trust  
Dow Chemical International Pvt. Limited  
Dow Jones Consulting India Pvt.

Limited  
Dr. Khan  
DKSH India Pvt. Limited  
Ebay - PayPal India Pvt. Limited  
EMC IT Solutions India Pvt. Limited  
ExxonMobil Company India Pvt. Limited  
FedEx  
Genpact Limited  
Gharda Chemicals Limited  
Goldman Sachs India Pvt. Limited  
Google India Pvt. Limited  
HDFC Ergo General Insurance Company Limited  
HDFC Standard Life Insurance Company Limited  
Habitat for Humanity Deutschland  
HSBC Electronic Data Processing Services India Pvt. Limited  
Ingersoll Rand India Limited  
Intuit India  
Jindal Education & Welfare Society  
Jersey Overseas Aid commission (JOAC)  
Mr. Kamal Doshi  
Kotak Mahindra Bank Limited  
Kimberly Clark Hygiene Product

Pvt. Limited  
Korea International Corporation  
Agency (KOICA)  
KPMG Foundation  
Jones Lang LaSalle Property Consultants (India) Pvt. Limited  
Lubrizol Advanced Materials India Pvt. Limited  
The M K Tata Trust  
Made Easy for You  
Madison India Capital  
Mayfair Housing Pvt. Limited  
Monsanto Holdings Pvt. Limited  
NetApp India Pvt. Limited  
New Zeland High Comission  
Nissan Motor Co Ltd  
Northern Operating services Pvt. Limited  
Palmer Foundation  
Pantaloone Fashion & Retail Limited  
Lily Realty Limited  
Pfizer Limited  
PNB MetLife India Insurance Co Ltd  
Prudential Process Management Services India Pvt Ltd  
Rotary Club - Hanging Garden  
Samsung Electronics

Samsung C &T India Ltd  
Standard Chartered Bank Limited  
Tata Housing Development Company Limited  
Thomson Reuters  
Timken India Limited  
UltraTech Cement Limited  
United Way of Mumbai  
United Way Worldwide  
US Consulate General  
Wells Fargo India Solutions Pvt. Limited  
Western Outdoor Interactive Pvt. Limited  
Wheels Global Foundation Inc  
HFH Netherlands (Geluksreis Team)  
Building Experiences Foundation  
Lighthouse Christian College  
Koyto Gaidai University  
Doshisha University  
Asia Pacific University  
Ayoma Gaukin University  
Endemol - Netherlands  
Habitat Newfoundland & Labrador Affiliate  
Morehead Cain Foundation  
Church Mission Society (UK)



# **Board of Trustees & Advisory Committee**



## Board of Trustees

Mrs. Sheila Kripalani  
Chairperson

Mr. Christopher Rajkumar  
Vice Chairperson

Mr. Rustom N Jeejeebhoy  
Trustee

Ms. Sabira Merchant  
Trustee

Mr. Joseph Scaria  
Trustee

Mr. Rajan Samuel  
Trustee and Managing Director,  
Habitat for Humanity India

## Advisory Committee

Smt. Rajashree Birla  
Chairperson, IndiaBUILDS  
Committee and Chairperson, The  
Aditya Birla Centre for Community  
Initiatives and Rural Development.

Mr. Pramit Jhaveri  
Co-Chair, IndiaBUILDS  
Committee, and Chief Executive  
Officer, Citi Group, India

Mr. Asit Koticha  
Chairman and Founder,  
ASK Group

Mr. Sudhir Shenoy  
Chief Executive Officer, DOW  
Chemical International Private  
Limited (DOW India)

Mr. Gul Kripalani  
Chairman and Managing Director,  
Pijikay Group of Companies

Mr. Deepak Parekh  
Chairman, Housing Development  
and Finance Corporation Limited  
(HDFC)

Mr. Sanjay Nayar  
Chief Executive Officer,  
KKR India (Kohlberg Kravis Roberts)

Mr. Desh Bandhu Gupta  
Founder and Chairman, Lupin  
Limited

Ms. Elina Meswani  
Reliance Industries

Mr. Anil Singhvi  
Chairman, Ican Investment  
Advisors Private Limited

Mr. Navin Agarwal  
Group Chairman, Vedanta  
Resources Plc and Chairman  
Emeritus, Vedanta Limited

Mr. Niranjan Hiranandani  
Co- Founder and Managing  
Director, Hiranandani Group

# Habitat for Humanity India Senior Leadership

Mr. Rajan Samuel  
Managing Director,  
Habitat for Humanity India

Mrs. Janet Serrao Aggarwal  
Chief Financial Officer,  
Habitat for Humanity India

Mr. Sanjay Daswani  
Senior Director – Resource  
Development and Communications,  
Habitat for Humanity India

Mr. Mukul Dixit  
Senior Director – Program and  
Operations,  
Habitat for Humanity India

Mr. Sankar Subramaniam  
Director – Human Resources,  
Habitat for Humanity India

Mrs. Lara Shankar  
Director – Strategic Management  
Unit, Habitat for Humanity India

Mr. Ritwik Sawant  
National Head – Communications,  
Habitat for Humanity India







Cover and Back Cover Photos: Ritwik Sawant

Habitat for Humanity India Offices:

**Delhi - Registered Office**

Habitat for Humanity India,  
House No. 38  
1st Floor, Hanuman Road  
Near Connaught Place Police station  
New Delhi 110 001

**Mumbai - National Office**

Habitat for Humanity India,  
102/103, 1st Floor, Dhantak Plaza,  
Makwana Road, Marol, Andheri (East),  
Mumbai – 400 059

**Bangalore**

Habitat for Humanity India,  
Site No.10, House list No. 2324 – 11  
HBR Layout, 3rd Block, 80 ft Main Road,  
Near BTS Depot – 10  
Bangalore – 560 043

**Chennai**

Habitat for Humanity India,  
194, O Block,  
Ganapathy Colony, Annanagar East,  
Chennai – 600 102