



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

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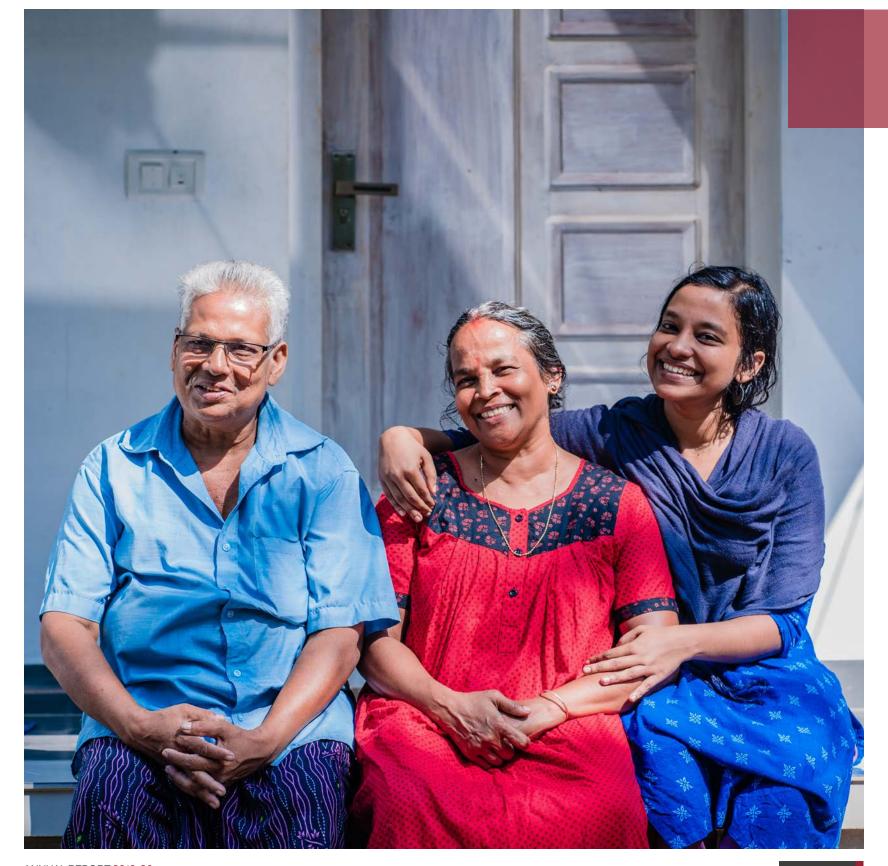
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# **FROM** THE LEADERSHIP

# Message from the Vice President, Asia Pacific Habitat for Humanity International

At Habitat for Humanity, we are passionate advocates of the positive impact of a safe and decent home. Amid the COVID-19 pandemic, we are more convinced than ever that housing is the first line of defense against the dual health and economic crises caused by COVID-19. The pandemic is far from over and we are reminded that access to adequate housing is a basic right. It should not be the privileged few who can have a strong roof over their head, a healthy space with clean water and safe sanitation, and a conducive environment to work, study or play.

Despite extremely challenging circumstances, Habitat for Humanity India continues to support the needs of vulnerable families across the country through its Road to Recovery response to COVID-19. In India, where Habitat first began working in the Asia-Pacific region over 37 years ago, we have empowered more than 36.7 million individuals through shelter. Habitat India sets the stage for partners at all levels — public, private and civil society — to collaborate and transform lives with lasting, tangible outcomes.

Habitat's dedicated leaders, staff and partners in India are pressing on with their efforts to ensure that everyone has a decent place to live. Thank you for your continuous support as Habitat strives to build a healthier and resilient India through housing.



**LUIS NODA** 

Habitat India sets the stage for partners to collaborate and transform lives with lasting, tangible outcomes.

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# Message from the Chairman, Board of Trustees

A healthy home is a pathway to better health, greater economic opportunities and resilience in times of crises.

This was made apparent when the COVID-19 pandemic hit our shores. But it doesn't take the coronavirus to reveal a link between health and shelter. A healthy home can have a long lasting and life changing impact on a family. It is a platform that provides a solid foundation for a family to build a better future. Habitat for Humanity India has been at the forefront for decent shelter for the last 37 years.

Driven by the vision that everyone needs a decent place to live, a humble housing project impacting 60 individuals in 1983 has now become a movement for affordable housing and improved sanitation across India serving over 36.7 million people today.

It is your belief in our work that has made this possible. Thanks to your support, millions of families could find safety from the pandemic in their homes.

On behalf of Habitat India's Board of Trustees, I want to extend my gratitude for your unflinching support in these difficult times.

We look forward to an India where everyone has a decent place to live.



**RUSTOM JEEJEEBHOY** 



# Message from the Chairperson, Advisory Committee

We are living in unprecedented times, almost dystopian. COVID-19 is having a devastating effect. It has upended lives unbelievably. Nowhere is it more obvious than in the housing woes suffered by the underprivileged. The problem of housing has been aggravated multifold.

Homelessness is becoming increasingly rampant. Over 56 million people in India are living without a decent shelter. The highest in the decade. In this context, Habitat for Humanity continues to render yeomen service across India. Up until now, more than 5 lakh homes built and renovated, have enabled 8 lakh families have a decent roof over their head. Despite insurmountable odds this year closing June 2020, Habitat for Humanity reached out to nearly 3 lakh families. And that is indeed commendable.

It is gratifying that Habitat's work resonates at key levels. That Habitat has a definite purpose of existence, is recognised by the Government, corporates, the youth volunteers and of course the tribals and families at grassroot levels, all of whom now form an important part of their constituency.

In this hour of crisis even more, there is a compelling need to collectively mobilise resources in terms of financial and material support to enable Habitat to bridge the chasm between the underprivileged who own homes and homeless families. Scaling up of Habitat's engagement is integral in the movement for an India free from poverty. Having a home is the first step. A long road lies ahead of us. Let us all join in this journey, mindfully, dream big and with passion alter the optics.



**RAJASHREE BIRLA** 

Having a home is the first step.
A long road lies ahead of us.

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# Message from the Chairperson, Women Build India Committee

The importance of a decent home is vital for our very existence.

Today, more than ever as our country has been ravaged by the pandemic, the vulnerable need a safe place to call home.

A safe place includes a robust housing ecosystem, good sanitation, hygiene awareness and accessibility to water. Habitat for Humanity India has been working towards building better and innovative ways to provide housing for vulnerable families, enabling them to live better, healthier and also financially stable lives.

We are grateful to our partners and donors, especially women across the country who have partnered with Habitat through Women Build India.

We hope to encourage more partners to join us in our mission of providing safe and decent homes, especially through this current crisis.

Help us keep building a better India together! We owe this to our motherland.



SHEILA KRIPALANI



# Message from the Managing Director

A home is a place where you find rest, rejuvenation and protection. The value of decent shelter has never been more pronounced than it is now.

As the Government of India announced a nationwide lockdown in March 2020, the relationship between disease prevention and decent shelter was made clear as Habitat homeowners across the country faced the pandemic with confidence because they have decent shelter and access to sanitation facilities. A healthy home indeed is a vaccine that provides both immunity and resilience.

Our Road to Recovery: COVID-19 Response framework places vulnerable families and individuals on a path to durable, permanent shelter and livelihood solutions. I am happy to report that we have served more than half a million people through Family Essential Kits, Hygiene Kits, Conditional Cash Transfers, Behaviour Change Communication and Habitat Care Centres since we began work on 18th March 2020.

We are heartened by the overwhelming response from our donors, supporters and volunteers who worked side by side with us, in trying circumstances. You have enabled us to address the urgent need for shelter and sanitation in the country and respond to an emerging crisis such as COVID-19.

We are humbled and grateful for your faith in Habitat for Humanity's work. We hope to continue to partner with you in this movement to build a world where everyone has a decent place to live.



DR. RAJAN SAMUEL



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# IMPACT

2,96,334 families impacted in FY20

319 families

served through New Homes

443 families

served through Home Repairs

served through Housing Support Services 3,318 families (Assam, Kerala, Maharashtra)

**1,823** families served through Individual **Household Latrines** 

7,455 students

served through School Sanitation Hygiene and Education



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**73,530** families

served through Non Food Items

**78,635** families

served through Disaster Risk Reduction and Response in the following disasters: Kerala and Kodagu Flood Response Bihar Flood Response India Flood Response Cyclone Gaja Response Cyclone Amphan Response Cyclone Fani Response

**239 families** served through Conditional Cash Transfers in India Flood Response (Kerala, Maharashtra, Karnataka)

**658 families** served through Community Sanitation

7,121 families
served through
Water Wheels

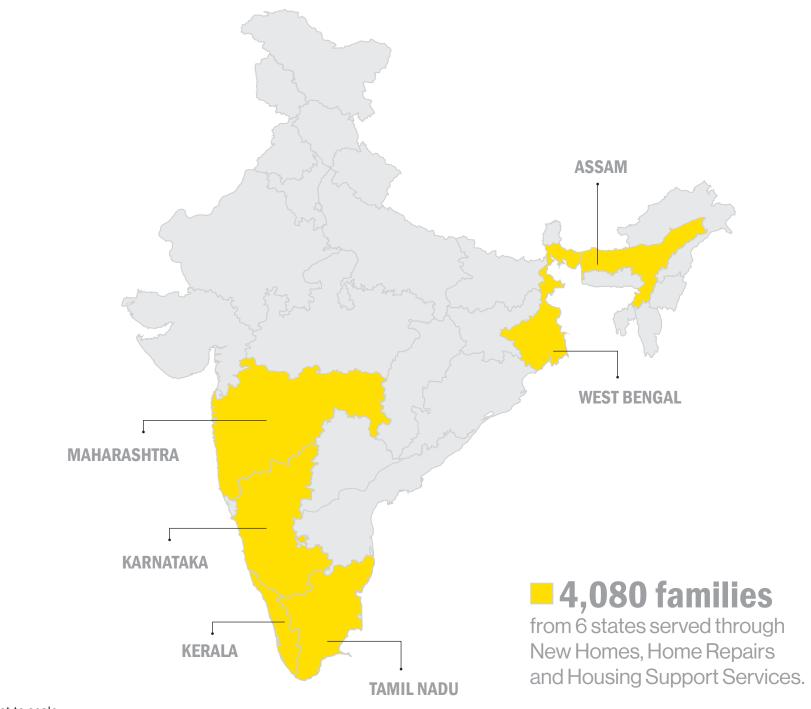
639 families served through Livelihood Support and Training

**36.7 million** individuals impacted across India with decent shelter and sanitation since 1983.

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A safe and decent home is at the core of leading a better, healthier, more financially stable life. We build strength, stability and self-reliance for vulnerable families across India, through shelter.



Map not to scale

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# Building A Better India

COVID-19 has forced everyone to deeply consider the fundamental importance of a home — of having safe, decent and affordable shelter. Millions of families were already struggling with:

- Unhealthy living conditions
- Lack of access to clean water
- The financial impossibilities of unaffordable rent

They are now joined by millions more who have lost income as businesses have closed and workers have lost jobs because of COVID-19.

It is estimated that there are 63.67 million urban and rural households across India that do not have adequate housing. This is a massive housing deficit that needs to be addressed. Across the country, everyone is looking for ways to bring light and hope.

Habitat for Humanity India has been bringing that light and hope for more than 37 years.

Since 1983, Habitat has helped families around the country build and improve places to call home because we believe that a home and the community that surrounds it should be a source of solace and a source of strength. Places to be healthy and thriving, a springboard to stability and opportunity.

Now more than ever.



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Both Kavitha and Aramugam are part of the Irula tribe of Tamil Nadu. Together they have three children - the first is Nandhini (20) who is married and has a daughter, Arulkumar (17) who works as a carpentry apprentice and Amudhavalli (14).

Aramugam is hearing-impaired and non-verbal. When they moved into the village, they made their living through working on the agricultural land cutting sugarcane and fishing. Kavitha is a dynamic woman and a natural leader for their community.

But she struggled with the home that housed her family. Made with thatch and wood, it was difficult to keep the wind and rain out, especially during the monsoon season. "Before, the rains used to come into my house," said Kavitha. "Because of this it was broken and falling apart around us."

Habitat India has been serving the Irula tribal community in Tamil Nadu since January 2017 and as a result 250 families have received land titles for the first time in their lives. Over 70 families also built homes in partnership with Habitat India.

"I am overjoyed to get to live in this new home with a kitchen, hall and bathroom. Here we have enough space to eat, sleep and rest!" says Kavitha.

Kavitha was also able to open a small shop for additional income, meeting the basic needs of the community. The families have been encouraged to grow kitchen gardens in the spaces around their homes, supplementing their daily nutrition.

When the COVID-19 pandemic began, the Irula community was able to survive due to the strong, safe homes that they now live in. The village had zero COVID-19 cases as of 30<sup>th</sup> June 2020.



"The world watched as we lived in an environment almost immune to the outside situation. We sustained ourselves by consuming vegetables grown in our communal farm. Most importantly our greatest protection was our home, which helped us survive these difficult times," says Kavitha.

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**Rupali Bhende**Rajna Village, Amravati,
Maharashtra

**Rupali married Hemant** in 2007 and together they had two children Namrata and Radhika. Hemant had a 3-acre plot of land where he would cultivate cotton. Five years ago, Hemant suffered huge losses in farming. He was forced to take a loan of INR 30,000 from the bank. Ever since then he was under tremendous stress as the losses continued.

One day, when Rupali was visiting her parents, Hemant sent Namrata and Radhika to buy biscuits and ended his life by hanging himself in their home. Rupali was traumatised and had to be admitted to the hospital for treatment. The girls also found it difficult to stay in the same house where their father died by suicide. Even after being discharged from the hospital, Rupali could not come to terms with her loss and continued to suffer from post-traumatic stress. The entire responsibility of running the home fell on her elder daughter Namrata and Rupali's mother-in-law Sushila.

To add to their woes, heavy rains during one monsoon brought down a wall of the house. With no income, mounting debts and a crumbling home, the family was living in constant worry. In 2018, when Habitat for Humanity India began to build homes with the widows of farmers in Amravati, Rupali partnered with Habitat.

"All I have left are my girls, and I want to give them the best education. Namrata and Radhika are brilliant in their studies. The old house haunted us with the visuals of Hemant's suicide. The new home is helping my girls erase that image. Now with a decent roof over our head, I have started taking tailoring orders again. I want to give the girls a better life. We are making new memories now," said Rupali.

Namrata is in the 5<sup>th</sup> standard and aspires to become a teacher, while Radhika wants to grow up to be a doctor.

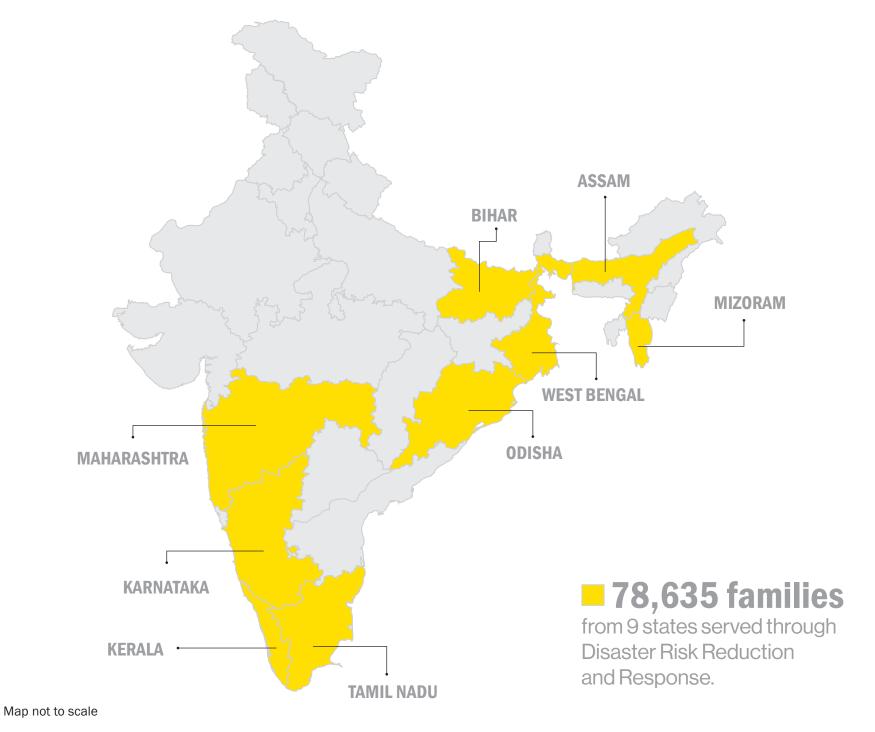
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"The old house haunted us with the visuals of Hemant's suicide. The new home is helping my girls erase that image. Now with a decent roof over our head, I have started taking tailoring orders again. I want to give the girls a better life. We are making new memories now," says Rupali.

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When disaster strikes, families and homes are shattered in its wake. Habitat for Humanity's Pathways to Permanence strategy places the disaster-affected families on a path to durable, permanent and sustainable disaster resilient shelter solutions.



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**Sulochana and Bishnu Bhoi**Bada Bhoi Sahi, Puri,
Odisha



In a nondescript village named Bada Bhoi Sahi in Puri district in Odisha, Bishnu Bhoi, a rickshaw puller, used to live in a temporary shelter made of plastic and sheets. His wife Sulochana and their three children – one of them a differently-abled child – had been living in this makeshift shelter ever since Cyclone Fani ravaged their village, along with hundreds of others, in its wake.

"Everything was flattened like a pack of cards in front of our eyes," says Bishnu, recalling that fateful day.

They had been evacuated in time, before the storm struck, and so their lives were not in danger, but their house, made of mud and other *kutchha* material, was completely destroyed.

"It felt terrible to see our home taken away from us so suddenly. We lost whatever little we had," he says quietly. Bishnu and many of his neighbours, were staring at a bleak future following the loss of their homes. Their livelihoods – most of them were engaged in fishing – had been badly impacted too.

Hope, however, was rekindled when Habitat for Humanity India, along with L&T Technology Services and the District Collector's Office of Puri (Government of Odisha), joined hands and reached out to them with a promise to rebuild their homes – and make them better than before.

"Living in a *pucca* house was something I could only dream of," says Bishnu. "I did not have the means to build one myself, having a big family to look after. This is a coastal area and storms are very common here – there is every possibility of more of them occurring in the future – but with these strong walls and sturdy roof above us, we feel safe and secure like never before and not have to worry about losing everything if ever we have to face one again."

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**Mahabubi Desai** Gokak, Belgavi, Karnataka



**The monsoon rains** in 2019 in Karnataka reported at least 11 dams at maximum storage capacity levels. Due to this, there were floods in several districts in the state. Amongst the most affected 6 districts, Belgavi was the worst affected.

For Mahabubi who lives in Gokak village in Belgavi, her old house was completely destroyed by the floods. Mahabubi takes care of eight family members with the produce from a small piece of land that she owns and the daily wages she makes as a porter for additional income.

"During monsoon, we didn't know where to go and stay," says Mahabubi. "It was a big problem for us. When the floods occurred, we stayed in a nearby school for fifteen days, waiting for someone to help us. Everytime it rained we used to wonder why this is happening to us. It was a very difficult time."

Mahabubi took their four cows and two buffaloes to the school as well, but they couldn't keep them there.

In 2019, Habitat India supporters ran the Airtel Delhi Half Marathon to raise funds to help Mahabubi build a new home, rebuilding her life.

She says, "Whenever it rains now, we think of Habitat and the people who helped us build this home. Not only does my family have decent shelter, but also dignity among the community!"

Mahabubi feels that the entire family can stay together comfortably in their new home and this was especially helpful when COVID-19 hit India. "We are now safe!" she says. "In the evening we would sit outside the house and come back inside later in the night. We didn't struggle during the national lockdown because we had this home."



"Whenever it rains now, we think of Habitat and the people who helped us build this home. Not only does my family have decent shelter, but also dignity among the community!" says Mahabubi.

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# Road to Recovery COVID-19 Response

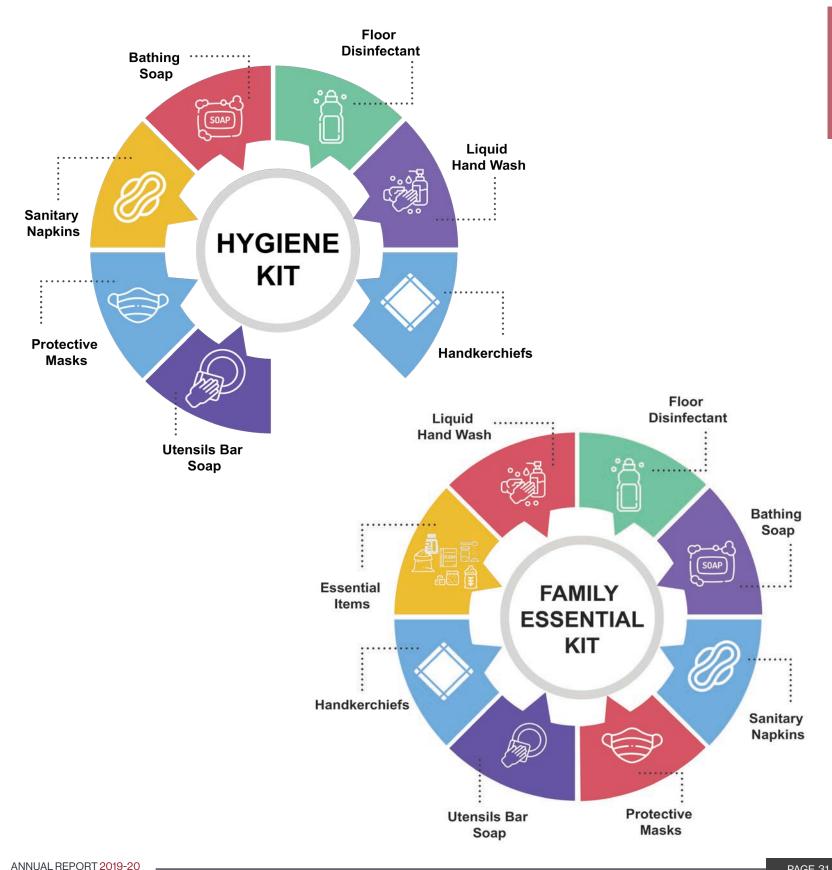
The COVID-19 pandemic triggered a national lockdown in India from 24<sup>th</sup> March 2020. COVID-19 has laid bare the extent of the housing crisis. People who were living in poor housing conditions were now joined by millions more who lost their livelihood. Nearly 400 million workers in India's informal sector were impacted by the nation-wide lockdown. This gave rise to a new poor category in the societal pyramid.

Habitat India implemented a pan India response titled Road to Recovery to create a safety-net for families affected by COVID-19 and the lockdown, supporting them with relief measures and moving towards permanent housing eco-system solutions for a long term post COVID-19 recovery.

In a span of 105 days, from 18<sup>th</sup> March to 30<sup>th</sup> June 2020, Habitat India **served 6,90,756 people** across India through its Road to Recovery: COVID-19 Response.







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**36,008 individuals** were trained in hand-washing techniques and safe hygiene habits through our Behaviour Change Communication program.

# **1,21,145** individuals

were provided with Conditional Cash Transfers helping them take care of their emergency needs.

**5,33,603 people** were provided with Hygiene and Family Essential Kits which included basic essentials such as liquid hand wash, sanitisers, protective masks and so on.



"My three year old daughter Aparna was diagnosed with cancer a year ago. My husband Pinto and I have spent more than three lakhs for her treatment. Thankfully, she is responding well. We are grateful for the provisions we received in this difficult time in our lives thanks to Habitat India."

Jayanti Ravi Das, Bengaluru, Karnataka





"During the lockdown, we survived on whatever little was remaining in the house but I knew that once the daily supply dries up, we will have to find a way to survive. Habitat India came as a ray of hope during these difficult times so that we can survive with dignity. Their support has not only kept a roof over our head, but also helped us lift ourselves out of despair."

- Abdul Shaikh, Vangani, Maharashtra

"This new Habitat home is our saving grace; especially now. In the old house there was no toilet. Since there is sanitation facility inside the house, my girls feel safer now. They are also protected from exposure to COVID-19. My husband Samikannu has no job for past 5 months. We would not have survived if we did not have this Habitat home and help from Habitat India during the lockdown." - Santhi, Chengalpattu, Tamil Nadu





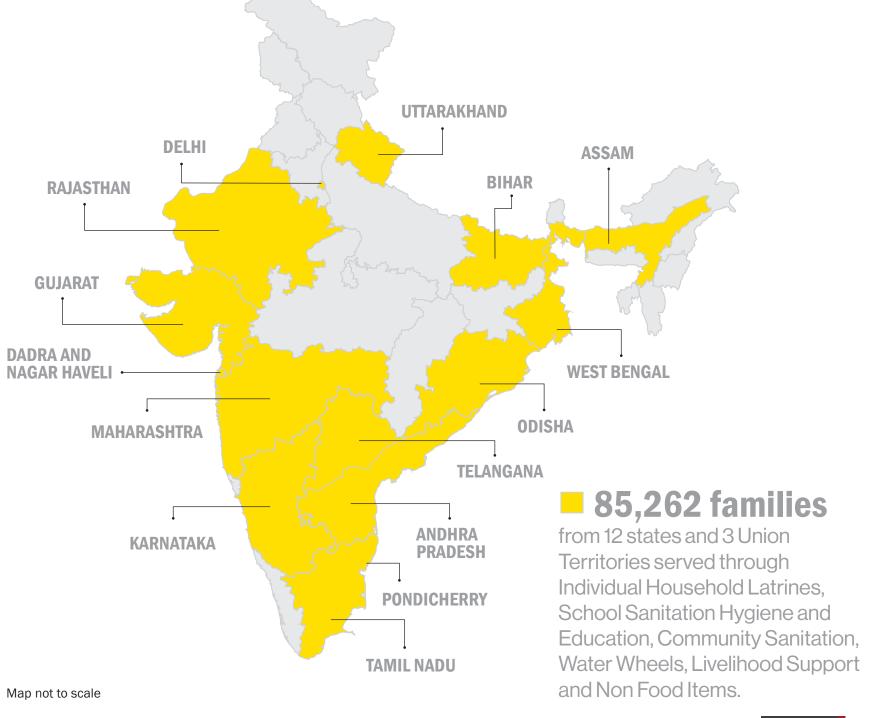
"The rations in our house were almost over. With no job for so many days, we had dipped deep into our savings, which was not much to begin with. The support we received from Habitat India was God-sent. We will be able to live until the situation changes."

- Mohammad Iqbal, Kolkata, West Bengal

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Building a home involves a lot more than just four walls and a roof. Habitat for Humanity India aims to build homes with a strong housing ecosystem, including facilities for good hygiene and sanitation, ease of access to water and everything required for a house to become a home.



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# People Served through Sensitise to Sanitise Coalition

Impact Summary July 2015 to June 2020		
Sanitation Verticals	No. of Units/ Households	No. of Direct Users
Individual Household Latrines	13,60,056	65,81,105
School Sanitation	7,238	14,56,911
Public/Community Toilets	34,143	55,44,655
Behaviour Change Communication	27,204	1,69,18,605
Access to Water and Water Treatment	59,439	10,19,927
Waste Management	17,437	9,18,684
Total	15,05,517	3,24,39,887







**Gulbati and Uttara Sahu**Balangir, Odisha

**In India,** the practice of open defecation is still prevalent in certain urban and rural parts of the country, among many socio-economic groups.

Habitat India aims to build 1000 sanitation units for families in Khaprakhol and Muribahal Blocks in Balangir district.

In 2019-20, 25 individuals were trained in good sanitation and hygiene awareness through Behaviour Change Communication.

"We are facing a lot of difficulty while going out to the fields. We are walking 1 kilometer to find a safe place and it is much more difficult during the rainy season. Now we look forward to the days when we don't need to think or worry so much, just use our own toilet! Our heartfelt thanks to Habitat India!" says Gulbati Sahu, who lives with his wife Uttara in Baduden Village, Balangir.

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# Habitat's Housing Support Services

Housing Support Services, also known as HSS, have been institutionalised by Habitat for Humanity India to empower families living in poor housing conditions with knowledge, capacity and even delivery. The HSS can ensure that benefits of affordable housing, financial inclusion, rural development, social protection reach the lowest rungs of the population.

# From Unfinished Houses to Homes

Habitat India implemented a housing project in 2017-18 supporting 887 families from 8 districts and 133 villages in Andhra Pradesh, Odisha and Telangana to build homes. Out of these, 777 families were given financial and technical support to complete their unfinished houses. Habitat's HSS model provided 'Gap Funding with Housing Support Services' to strengthen beneficiary led construction and capacity building services to families and masons.

# Kerala

As part of our 2018 Rebuilding Kerala efforts post the floods, Habitat India launched the pilot HSS initiative in North Paravur, Ernakulam district. HSS is designed here as a 'Hub and Spoke' model with a core team of two people functioning out of the Municipal Office (hub) and also supporting a nearby Panchayat (spoke).

We have served 42 families through Housing Support Services, with all families successfully building homes.

The Housing Support Services (HSS) team worked with Krishna Kutty's family (pictured right) in North Paravur, Kerala, navigating the documentation and procedural requirements, drawing up the house plan and coordinating with the family and government departments to facilitate the prompt approval. Site visits and timely monitoring ensured that the instalments of the Government subsidy got disbursed well on time. With their house completed Krishna's wife Sarala says, "We had lost all hope. But now I have started dreaming again."



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# **HSS On Wheels: Connecting Communities**



- 59 Household Services
- 6 Shelter Related Technical Services
- Documentation Services for Availing Government Schemes
- Disaster Mitigation And Risk Reduction Trainings And Consulting
- Financial Product Integration (MFIs, Insurance, Banking etc.)
- BCC+++ (WASH and COVID-19 Related Support)
- Mammogram Unit (managed by partner organisation)

Families Served In The District: 258

# Assam

North Paravur, Kerala.

The HSS initiative in Assam is being piloted in Lakhimpur district in coordination with the District Administration to ensure acceptable quality and timely completion of houses under the Pradhan Mantri Awas Yojana (PMAY). The HSS offers services such as financial planning and assistance and technical guidance for incremental housing where families add to built spaces and maximise the financial resources available.

"The new house has elevated our quality of life substantially," says Atul Bora, Nalkata Bowalguri, Assam who attended the training by Habitat's HSS initiative. Atul was counselled through incremental housing support to keep the house size appropriate given the funds available. He was also supported with knowledge of cost-effective housing

techniques and financial planning, due to which he was able to complete the construction of his house.



Upcoming HSS: Karnataka, Tamil Nadu, Odisha and Andhra Pradesh

# **Habitat Care Centres**





As part of Habitat for Humanity India's Road to Recovery strategy, the idea of Habitat Care Centres was born.

In the slums of our cities, about 10-12 people live in a 250 square feet house, with no ability to maintain social distance when a person demonstrates COVID-like symptoms.

In India where 1 in 6 urban dwellers live in a slum, it is difficult to maintain physical distancing. The rising cases also resulted in shortage of hospital beds to cater to COVID-19 patients.

Habitat Care Centres were set up to boost existing medical infrastructure and support vulnerable individuals with safe spaces to isolate or quarantine, keeping families safe and preventing transmission. We thus created a plan where we identified vacant spaces and vacant buildings across India which could be turned into quarantine centres.

Habitat India partnered with Anant National University, Gujarat who provided the technology to set up the Habitat Care Centres in Maharashtra, Kerala and New Delhi. The beds were made of laminated cardboard furniture by the Anant National University and Habitat set up 3 Care Centres in partnership with the municipal corporation in Mumbai and with the state government in Delhi and Kerala.

Habitat India scaled up the Care Centre facilities in Karnataka, Andhra Pradesh and other regions of Maharashtra, by bringing in metal semi-fowler beds attached with medical IV stands and other standard medical infrastructure. Fully furnished facilities were handed over to the district administration or hospitals who look after the day-to-day operations of the Care Centres.

Habitat India has set up 16 Habitat Care Centres in Andhra Pradesh, Karnataka, Kerala, Maharashtra and New Delhi.





Number of HCCs set up: 16 Individuals treated in HCCs: 4,399

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At Habitat India, we believe in fostering ambition and building a community among the youth who are paving the way towards a better India tomorrow.











Habitat for Humanity India was glad to welcome volunteers from these countries.

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# Volunteers



148 youth trained under Habitat Young Leaders Build (HYLB) Leadership Hub Training.

1,381 volunteers supported Habitat India's COVID-19 Response.

2,743 volunteers helped Habitat homeowners build a home.

20,00,000 participants took part in HYLB Campaign.



Habitat India launched the Umbrella Campaign in 2019 to help vulnerable communities be aware and prepared for disasters. The Umbrella Campaign highlighted the top five things to do in case of a disaster – protect your valuables, pack necessities like food, water and medicine, plan your evacuation in advance, proceed to evacuate the elderly, disabled and children and place your family in a disaster relief centre.



The Habitat Young Leaders Build (HYLB) Leadership Hub Training equips young people with self-leadership skills and enables them to better lead others. Developed in partnership with the Center for Creative Leadership, it introduces youth to the United Nations' Sustainable Development Goals and the need for decent housing, arming them with the training and tools to create and lead change in communities across the country.



Habitat for Humanity India hosted the Anthony Miller and Cecilia Melin Legacy Build in Karjat, Maharashtra from 16<sup>th</sup> to 20<sup>th</sup> February 2020. The 5-day build saw volunteers help two families in Gawandewadi realise their dream of a decent home.



"I can vouch for the positive experience volunteering with Habitat gives you. You gain so much. You get into the work and also get to know the people in the community which is a soul satisfying experience. That is the greatest part of volunteering – it's a powerful way to change society," says Cecilia Melin.

Based out of Japan, Anthony Miller is a member of Habitat's Asia Pacific Development Council and Cecilia Melin is Chairperson of the Board of Trustees, Habitat Japan. The family have been one of the staunchest allies for Habitat and the families we work with at the grassroots.



"It is a huge benefit to business people like us, because we get to see a part of society that we would not see. Here in Karjat - the damming of the river to lift water, water wheels, helping community members set up a catering service - Habitat is making a tremendous contribution to this society," says Anthony Miller.

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# School Partnerships: Rupee for Change

'Rupee for Change' is a Habitat for Humanity India campaign that engages schools in advocacy, volunteer and fundraising activities to support Habitat's efforts of rebuilding the nation.

In 2019-20 Habitat India held a t-shirt design competition to raise awareness about the Stay at School campaign focused on improved sanitation and menstrual health management. Gopi Birla Memorial School - Mumbai (West Zone), The Millennium School HEML - Bathinda (North Zone) and Oakridge International School - Bengaluru (South Zone) emerged as the winners of the competition.

Renowned Bollywood actor John Abraham is the brand ambassador for the 'Rupee for Change' campaign.



**44,267** students sensitised

225 schools have contributed

1,228 students took to crowdfunding to raise resources for Habitat's work



In a virtual Meet and Greet event on 7<sup>th</sup> August 2020 Bollywood actor, national award winning producer and Habitat India's brand ambassador John Abraham felicitated students and principals of schools across India that have partnered with us for our Rupee for Change campaign.

John Abraham lauded the students for their efforts and inspired them to continue to give back to society more than

ever during the COVID-19 pandemic.

Students across India took part in marathons and initiated crowdfunding campaigns in support of Habitat India's Stay at School campaign and to serve vulnerable communities such as migrant workers and daily wage labourers who were adversely impacted by the COVID-19 pandemic.



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# IN FOCUS Our initiatives are an effective way of improving knowledge and learning about new technologies and practices, providing unfettered access to discussions and networking among our collaborators.

# Habitat for Humanity India Charity Golf Tournament





International cricketer Brian Lara inaugurated the second edition of Habitat for Humanity India's Charity Golf Tournament on 6<sup>th</sup> December 2019.

The tournament received an overwhelming response with 67 business leaders playing golf to support Habitat India, along with professional golfers Rashid Khan, Anil Mane and former Indian cricketers S. Badrinath and Ajit Agarkar.

Golfers who participated in the Habitat Charity Tournament raised funds through crowd funding campaigns and individual donations for Habitat India, to support low-income families in need of affordable housing, sanitation and access to water.

Ajith Sundaresh (Retired Senior Finance Professional), Arjun Nohwar (Director and Regional General Manager - Uber for Business) and Rajeev Menon (CEO, All Tact Solutions and Trustee – Habitat for Humanity India) raised funds to provide water wheels to 100 families in Karjat.

R. Ramakrishnan (Managing Partner, Transformia Advisors LLP) raised money to build homes for martyrs' families in

Kolhapur (Maharashtra). His effort was supported by Dilip Thomas (A.V. Thomas and Company), Charandeep Singh (Own Infracon Private Limited), Ashish Kacholia (Investor) and D.C. Patel (Director - Laxmi Board And Paper Mills Pvt. Ltd).

R. Gopal (Managing Director, Goodrich Maritime Pvt. Ltd.) supported Habitat's Kerala Flood Response and helped us build two homes and repair two homes.



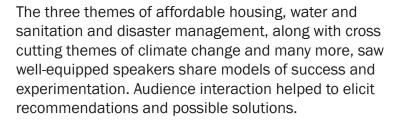
"Housing is foundational for families to thrive. I am glad Habitat India is using the power of sports to transform people's lives, helping them achieve the strength, stability and self-reliance they need to build a better future for themselves," says Brian Lara.

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# Asia Pacific Housing Forum 7

The 7<sup>th</sup> Asia Pacific Housing Forum (APHF7) held in New Delhi on 18<sup>th</sup> and 19<sup>th</sup> July 2019 saw 344 delegates and 78 speakers come together under one roof.

The theme for APHF7 was Powering Collaboration for Housing Ecosystem. It brought together stakeholders from the housing ecosystem to deliberate ideas and opportunities. Highlighting the various challenges the sector faces, they also put forth their experiences, learnings and possible solutions. A common consensus emerged around the 'ecosystem of housing' and the vision of working towards 'housing-led development'.



Habitat for Humanity India also launched the India Housing Coalition to create a collaborative space for all stakeholders



and expertise. The coalition facilitated by Habitat India aims to provide support and empower marginalized communities in India.

The Habitat Innovation and Impact Awards were presented to the top three individuals and organisations respectively, who impacted society notably in the area of housing, sanitation and disaster response.

**66** 

"Real urban development happens when habitat improvement takes place. We need to go beyond construction and talk about building habitats. Many states have shown the way with various models of housing like in Maharashtra, Rajasthan and Odisha," says Rajiv Ranjan Mishra, Director General, National Mission for Clean Ganga.

# The ShelterTech Accelerator India Program





In September 2018, Habitat for Humanity's Terwilliger Center for Innovation in Shelter launched the ShelterTech Accelerator in India. ShelterTech is the first accelerator program in the country that aims to help early stage entrepreneurs grow their shelter-related innovations that will serve the low-income population group. Out of more than 200 applicants, seven startups were selected to join the program's cohorts. Over a period of seven months, entrepreneurs received support to refine their business plans, act on their strengths and weaknesses and achieve their milestones. The program also connected the startups to various networks and funding opportunities from government agencies, potential customers, suppliers and investors. As of June 2020, two of the cohort entrepreneurs

received seed capital from the Terwilliger Center to test out the product's potential for scale and impact on serving low-income households.

The Terwilliger Center, in collaboration with the IIM Ahmedabad's Centre for Innovation Incubation and Entrepreneurship, celebrated the ShelterTech Accelerator in India's 'Demo Day' at the Asia-Pacific Housing Forum 7 in New Delhi, India on July 18-19, 2019, where the startups – EcoSTP Technologies, Kaushal Bhaav Skill Solutions, Modulus Housing, OCEO Water, QWIKSPEC, Saltech Design Labs and Tvasta Manufacturing Solutions – showcased their innovations to investors, partners and ecosystem experts.

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# Asia Pacific Development Council Meeting





Habitat for Humanity's Asia-Pacific Development Council (APDC) is a group of prominent leaders who incite passion and enthusiasm in their individual industries, to build decent shelter across the Asia-Pacific region.

The APDC Meet 2019 was hosted by Mrs. Rajashree Birla (Aditya Birla Group, Chairperson – IndiaBuilds Advisory Committee, Council Member – Asia Pacific Development Council) and Habitat for Humanity India on 20<sup>th</sup> and 21<sup>st</sup> November 2019. The focus was on global and regional youth engagement strategy and updates regarding the Terwiliger Center for Innovation and Shelter in India, along with plans for Asia- Pacific countries.

# **Celebrating 15 Years of India Builds Advisory Committee**

In 2005, leaders from India's renowned corporate organisations gathered to announce the launch of Habitat for Humanity India's IndiaBuilds Campaign. These eminent businessmen and women came together to form the IndiaBuilds Advisory Committee of Habitat India, an influential circle of individuals who began to guide and add value to Habitat India's growth and journey.

Their first large-scale initiative, building homes with 100 homeowners alongside former President of the USA Jimmy Carter and former First Lady Rosalynn Carter in October

2006, solidified their resolve to work to eliminate barriers to a better, healthier, more financially stable life for low income families. Through their expertise, leadership, knowledge, counsel and networking, the IndiaBuilds Advisory Committee has served Habitat India for the last 15 years. A Coffee Table Book celebrating their contribution was unveiled at a gala dinner organised to commemorate the 15 years of the Advisory Committee in November 2019.

Habitat India also recognised and honoured its corporate and individual supporters during the gala.

# Advocating the Cause of Housing through CSR Dialogues and Townhalls



Habitat for Humanity India hosted 5 CSR Dialogues from September 2019 to May 2020.

The deliberations in the 12<sup>th</sup> edition centered on community development with a focus on housing, sanitation, livelihood and the role of CSR in building a disaster-resilient Tamil Nadu. Acclaimed Indian actor and producer Mr. Vishal Krishna participated in the dialogue.

The 13<sup>th</sup> edition focused on creating a sustainable roadmap to impact 1 lakh families from the economically weaker sections of society, developing a strong People, Public, Private Partnership in alignment with the Government of India's Housing for All initiative.

The 14<sup>th</sup> edition was held in Pune, focusing on the role of CSR in strengthening low income groups in Maharashtra. The goal of the dialogue was to emphasise how affordable housing is foundational for low-income families to build a better future.

During the lockdown, Habitat India organised the 15<sup>th</sup> edition online, with a focus on sustained long term response to COVID-19, beyond initial relief work. The discussions revolved around the framework to collaboratively work towards rebuilding the lives of people affected by the lockdown.

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Distinguished speakers and participants from the corporate and CSR sector attended Habitat India's 16<sup>th</sup> CSR Dialogue in May 2020. Habitat's Road to Recovery strategy was introduced, while eminent business professionals shared their views on the strategy and the role of CSR in COVID-19.

Habitat India in partnership with MicroBuild India and Habitat for Humanity's Tewilliger Centre for Innovation in Shelter, organised a virtual Townhall on Reviving the Economy - A Bottom-Up Approach.

The townhall focused on providing solutions by ensuring last mile connectivity and the creation of a continuum between sectors such as housing, water and sanitation, skills and livelihood, women development and community development.

Mr. Rajan Samuel - Managing Director, Habitat for Humanity India; Mr. Kartik Desai - Executive Director, Asha Impact; Mr. P. Satish - Executive Director, Sa-Dhan; Ms. Mukti Bosco - Founder and Secretary General, Healing Fields Foundation; Mr. Kirtee Shah - President, Habitat Forum (INHAF); Mr. Anunaya Choubey - Provost, Anant National University; Mr. Shishir Ranjan Dash - Lead, Urban Habitat Tata Trusts and Jaga Mission and Ms. Nidhi Pundhir - Director, HCL Foundation shared their views on reviving India's economy by impacting the families at the bottom of the pyramid, who have been the worst affected by COVID-19 pandemic.

# 1,490 people attended Habitat India's CSR Dialogues (12th - 16th Editions).

300 people attended the Townhall, while 9,488 individuals watched the same via social media.

# Marathons

Habitat for Humanity India participates in marathons held in four major cities – Mumbai, Delhi, Kolkata and Bengaluru – to raise support for housing, sanitation and disaster response initiatives.

Business leaders, students, youngsters and corporate teams who believe that everyone needs decent shelter, run to support our vision of building a world where everyone has a decent place to live.

Habitat India participates in the following marathons across India:

- Airtel Delhi Half Marathon
- Tata Mumbai Marathon

TSK25 Kolkata Run

• TCS World 10K Bengaluru

89 students from 17 schools have participated in marathons.

Over 520 runners ran marathons in support of Habitat India in 2019-20.

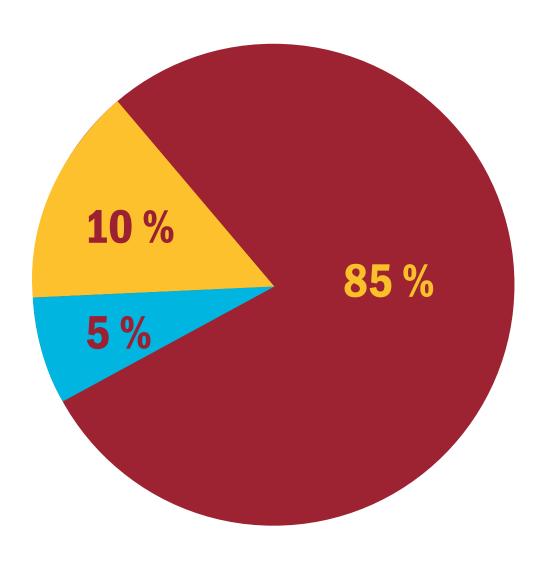




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# FINANCIALS: AT A GLANCE

# Deployment of Funds for Financial Year 2019-20



- Program Cost
- Activities for Raising Funds
- Administration Expenses

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#### AUDITOR'S REPORT

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

We have audited the attached Balance Sheet of HABITAT FOR HUMANITY INDIA ("the TRUST) as at March 31, 2020, 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, including the subsidiary records and related working statements.

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 balances as extracted from the accounting records prepared by the management in accordance with the accounting principles generally accepted in India.

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

Unique Document Identification Number (UDIN) for this document is 20154574AAAABY1353

For A B KANABAR & CO, Chartered Accountants FRN: 143605 W ASHISH BHAGVANJIBHAI BHAGVANJIBHAI KANABAR CA ASHISH B KANABAR

M. No. 154574

Date: 31/10/2020

Head Office: 409, ADITYA PLAZA, JODHPUR CROSS ROAD, SATELLITE, AHMEDABAD – 380015
Email id cakanabarashish@gmail.com, Tel No – 079 40092365 Cell no. 9228287800
BRANCH OFFICE: Shop No. 210, Pratik Complex, Kudasan, Gandhinagar, Gujarat, India 382421

HABITAT FOR HUMANITY INDIA TRUST
House No. 38, 1st Floor, Hanuman Road,
New Delhi-110001
Established by an original deed of Trust dated 19 Jan 05 and

a supplementary deed of Trust dated 15 September 2005, at New Delhi

B.	NCE SHEET AS AT 31.03.202		
	Sch	31-Mar-20	31-Mar-19
		(Amount in Rs.)	(Amount in De

	0011	01-mai-20	01-mai-15
		(Amount in Rs.)	(Amount in Rs.)
SOURCES OF FUNDS			
Capital Fund	311	64,09,028	40,92,279
Corpus Fund	187	10.000	10,000
General Fund	п	15,62,77,662	16.78.72.356
Tied up (Restricted) Grant	111	16,26,00,104	25,06,19,579
Unsecured Loan	IV	50,63,334	50,63,334
Non-Current Liabilities	IX	1,16,36,227	1.04,55,307
TOTAL	AND THE	34,19,96,355	43,81,12,856
APPLICATION OF FUNDS			
Fixed Assets	V		
Gross Block		1,72,34,534	1,51,22,307
Add: Additions		53,84,384	21,90,427
Less: Deletions		30,000	78,200
Less: Accumulated Depreciation		1,61,79,889	1,31,42,254
Net Block		64,09,028	40,92,279
Current Asset, Loans & Advances			AND MARK TOO
Cash & Bank Balance	VI	23,27,58,064	29,48,79,457
Loans & Advances	VII	13,47,73,133	15,94,97,486
Total Current Assets		36,75,31,196	45,43,76,943
Less: Current Liabilities & Provisions			
Expenses Payable	VIII	3,19,22,870	1,94,68,865
Other Liabilities		21,000	8,87,501
Total Current Liabilities		3,19,43,870	2,03,56,366
Net Current Asset		33,55,87,326	43,40,20,577
TOTAL		34,19,96,355	43,81,12,856

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

As per our report of even date	
For A B Kanabar & Co.,	For HABITAT FOR HUMANITY INDIA TRUST
Chartered Accountants	

FRN: 143605W

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BHAGVANDIs

Gradity sport by

BHAGVANDIs

SAMUEL

Bate: 2020.10.31

17.46.51 +0530'

Ashish Kanabar

Managing Director

Chief Financial Officer

Ashish Kanabar Managing Director Chief Financial Offi Partner. (Rajan Samuel) (Nilesh Sawant) M.No. 154574

Place : Ahmedabad
Date : 31 | 10 | 2020

Place : Mumbai
Date : 31 | 10 | 2020

Trustee

 Number & Date of Registration U/s. 12A(a)
 0775, Dated 19th Jan. 2005

 Permanent Account Number
 AAATH4809C

 Tax Deduction Account Number
 DELH05136F

 FCRA Registration Number
 231660981, Dated 17th Feb. 2006

 80G Exemption
 Valid as per circ.no.7/2010{F.No.197/21/2010-ITA-I},Dtd.27/10/10

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# Our Supporters and Partners

# **Corporate Donors**

10FA India Pvt. Ltd.	
A. H. Wadia Trust	
Aditya Birla Housing Finance Company Ltd.	
Advanced Enzyme Technologies Ltd.	
Alfa Laval India Pvt. Ltd.	
Altisource Business Solutions Pvt. Ltd.	
Amadeus Software Labs India Pvt. Ltd.	
Amazon Data Services India Pvt. Ltd.	
Amazon Development Centre (India) Pvt. Ltd.	
Amazon Digital Services Pvt. Ltd.	
Amazon Internet Services Pvt. Ltd.	
Amazon Pay India Pvt. Ltd.	
Amazon Seller Services Pvt. Ltd.	
Amazon Transportation Services Pvt. Ltd.	
Amrutanjan Health Care Ltd.	
Aspire Systems (India) Pvt. Ltd.	
A. V. Thomas and Company Ltd.	
AWS Proserve India LLP	
B1G1 Givings Singapore	
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Bharat Petroleum Corporation Ltd.	
Bloomberg Data Services India Pvt. Ltd.	
Bluestar Foundation	
BMW India Foundation	
BP Exploration (Alpha) Ltd.	
Brookfield Asset Management India	
Charities Aid Foundation of America	
Charities Aid Foundation India	

Castrol India Ltd.
Center for Disaster Philanthrophy
C-Edge Technologies Ltd.
Cipla Foundation
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Citrix R & D India Pvt. Ltd.
Colliers International India
Connell Brothers Co. India Pvt. Ltd.
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Daimler Financial Services India Pvt. Ltd.
Datamatics Global Services Ltd.
DBS Bank India Ltd.
Dow Chemical International Pvt. Ltd.
DPMU Swajal Department District Uttarkashi, Uttarakhar
ECGC Ltd.
Eicher Group Foundation
Elantas Beck India Ltd.
EY GBS (INDIA) LLP
European Union
Evonik Industries
ExxonMobil Services & Technology Pvt. Ltd.
FedEx Express
Fluor Daniel India Pvt. Ltd.
Fractal Analytics Pvt. Ltd.
Godrej Consumer Products Ltd.
Godrej Industries Ltd.
Godrej Properties Ltd.

Goodrich Maritime Pvt. Ltd.

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Graphite India Ltd. (B. D. Bangur Endowment)	
Habitat For Humanity Great Britain	
Habitat for Humanity Japan	
Habitat for Humanity Northern Ireland	
HCL Foundation	
HDFC Life Insurance Co Ltd.	
Hero Motocorp Ltd.	
Fritz Henkel	
Hindustan Petroleum Corporation Ltd.	
The Hong Kong - Special Administrative Region	
Huntsman Corporation	
Indospace - Collective Good Foundation	
IndoStar Capital Finance Ltd.	
INOX Air Products	
ION Foundation	
IPSOS Research Pvt. Ltd.	
JK Lakshmi Cement Ltd.	
Karle Infra Pvt. Ltd.	
Kemin Indutries South Asia Pvt. Ltd.	
Kewalramani Family Foundation	
KKR India Advisors Pvt. Ltd.	
Kohler India Corporation Pvt. Ltd.	
L&T Financial Services	
L&T Technology Services Ltd.	
Lowe's Services India Pvt. Ltd.	
M. K. Tata Trust	
MACE Group	
Mahindra Rural Housing Finance Ltd.	
Mahindra Vehicle Manufacturers Ltd.	
Marico Ltd.	
Medreich Ltd.	
Moody's Shared Services India Pvt. Ltd.	
Mphasis F1 Foundation	
MRSI	
Muthoot M. George Foundation	
Nalco Water India Ltd.	

National Australia Bank	
National Skill Development Corporation	
NESS Digital Engineering	
NetApp India Pvt. Ltd.	
Nielsen (India) Pvt. Ltd.	
Nilkamal Foundation	
Nomura Services India Pvt. Ltd.	
Novo Nordisk Service Centre India Pvt. Ltd.	
NRB Bearings Ltd.	
Owens Corning (International Packaging Products Pvt. Ltd.)	
Own Infracon Pvt. Ltd.	
Piaggio Vehicles Pvt. Ltd.	
Reliance Industries Ltd.	
Renew Power Ltd.	
Rhythm Foundation	
ROCA - We Are Water Foundation	
Rotary District - 3181	
RR Donnelley India Outsource Pvt. Ltd.	
SBI Capital Markets Ltd.	
Schindler India Pvt. Ltd.	
Senco Gold	
Shell India Markets Pvt. Ltd.	
Siddhantham Tollway Pvt. Ltd.	
SKF India Ltd.	
Standard Chartered Bank	
Sterling and Wilson Solar Ltd.	
Synechron Technologies Pvt. Ltd.	
TA Associates	
Tandarust Bharat Foundation	
Technip FMC	
Temasek Holdings Advisors India Pvt. Ltd.	
Texas Instruments (India) Pvt. Ltd.	
The Hongkong and Shanghai Banking Corporation India	Ltd.,
The International Corporate Foundation Saint-Goba Initiatives, Paris	ain

Timken Foundation
Transworld Group
UTI Asset Management Company Ltd.
United Way of Chennai
United Way of India
United Way of Mumbai
Volkswagen Finance Pvt. Ltd.
VVF India Ltd.
Western Digital
Willis Processing Services (India) Pvt. Ltd.
Wipro Foundation
Worley India Pvt. Ltd.
Yahoo India Pvt. Ltd.
Zee Essel Group
Zerodha Broking Ltd.

# **Marathon Supporters**

Capita India	TMM 2020
Fire Eye Cyber Security Pvt. Ltd.	TCS 10K 2020
Geberit India	TCS 10K 2020
Group M Media	TMM 2020
IndoStar Capital Finance Ltd.	TMM 2020
Li & Fung India Pvt. Ltd.	ADHM 2019
Messe Frankfurt India	TMM 2020
Perfetti Van Melle India Pvt. Ltd.	ADHM 2019
Plasser India Pvt. Ltd.	ADHM 2019
PricewaterhouseCoopers Service	TSK25K 2019
Delivery Center (Kolkata) Pvt. Ltd.	
Schindler India Pvt. Ltd.	TMM 2020
Senco Gold & Diamonds	TSK25K 2019
Sony Pictures Networks Pvt. Ltd.	ADHM 2019
Sony Pictures Networks Pvt. Ltd.	TMM 2020

# **Habitat Champions**

Ana Saldanha and Friends
Ashish Kacholia
D. C. Patel
Meher Jehangir
Pri Shewakramani
Ramakrishnan Ramamurthi
Sheila Kripalani
Sumanth Cidambi
Vikram Lal
Yeduguri Sandinti Bharathi Reddy

# **Funding Platforms**

Benevity Causes
Fueladream
Give Foundation
Ketto
YourCause LLC

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# **Volunteer Teams**

# **Corporates**

10FA India Pvt. Ltd.

ACI Worldwide

**ASK Foundation** 

Avenue Supermarts Ltd. (D-Mart)

Bank of America Merrill Lynch

Bloomberg Data Services India Pvt. Ltd.

Cisco Systems

Citrix Systems

Credit Suisse Group

DBS Bank India Ltd.

Fossil Group

IndoStar Capital Finance Ltd.

Intel Technology India Pvt. Ltd.

J. Sagar Associates

JioSaavn

JP Morgan India

Kintetsu World Express

Li & Fung India Pvt. Ltd.

Messe Frankfurt

NetApp India Pvt. Ltd.

Novo Nordisk Service Centre India Pvt. Ltd.

Schindler India Pvt. Ltd.

The Hongkong and Shanghai Banking Corporation Ltd.

Walplast Welfare Foundation

# **Schools**

B.D. Somani International School

Calcutta International School

Ecole Mondiale World School

HR College of Commerce and Economics

International School of Hyderabad

Neev Academy

Oakridge International School, Bengaluru

Oakridge International School, Gachibowli

Oberoi International School

The Cathedral and John Connon School



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# **Board of Trustees**

# Rustom N. Jeejeebhoy

Chairman – Board of Trustees Director – Nanabhoy Jeejeebhoy Heritage Construction Private Limited

# **Sabira Merchant**

Trustee Media Personality and Trainer

# **Rajeev Menon**

Trustee CEO – All-Tact IT Solutions

# **Shirish Damle**

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# **Roland Smith**

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Development – Interglobe Enterprises

# Joseph Scaria, Jr

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Director of Resource Development,
Asia-Pacific Office – Habitat for Humanity International

# Priyanka Kripalani

Trustee Country Head, India – CIPA S.A.S. (France)

# **Dr. Rajan Samuel**

Trustee Managing Director – Habitat for Humanity India

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# **Advisory Committee**

# **Rajashree Birla**

Chairperson – Advisory Committee Council Member – Habitat for Humanity Asia-Pacific Development Council Aditya Birla Group

# **Sanjay Nayar**

Member – Advisory Committee Chairman – KKR India

# **Asit Koticha**

Member – Advisory Committee Chairman and Founder – ASK Group

# **Gul Kripalani**

Member – Advisory Committee Chairman and Managing Director – Pijikay Group of Companies

# **Elina Meswani**

Member – Advisory Committee Philanthropist

# Dr. Niranjan Hiranandani

Member – Advisory Committee Managing Director – Hiranandani Group of Companies

# **Mihir Doshi**

Member – Advisory Committee Managing Director and Country CEO – Credit Suisse, India

# K. S. Meenakshi

Member – Advisory Committee Global Head – Business Delivery Centers – Credit Suisse

# Women Build India Core Committee

# Habitat India Senior Leadership Team

Sheila Kripalani

Chairperson

Member

**Raell Padamsee** 

**Shernaz Vakil** 

Member

**Varsha Sheth** Member

**Sabira Merchant** 

Member

Kanan Koticha

**Suhani Mendonsa** 

Member

Avanti Birla

Member

Member

**Malti Jain** Member **Alka Javeri** Member

**Radhika Nath** Member **Joanna Irzyk** Member

We also acknowledge the contribution and support of Women Build India's young committee members.

# **Dr. Rajan Samuel**

Managing Director

# **Sanjay Daswani**

Senior Director – Donor Management, Programs and Information Management and Technology

# **Jagdish Peswani**

Senior Director – Resource Development

# **Nilesh Sawant**

**Chief Financial Officer** 

#### **Alex Fernandes**

Director - Finance and Accounts

# **Anna Charly**

Director - Volunteer Programs

# **Suprita Tambe**

Director – Resource Development Support

# **Ritwik Sawant**

Director - Communications

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# Habitat for Humanity India Offices

# **NATIONAL OFFICE**

Lok Bharti Complex, 3rd Floor, AFL House, Marol Maroshi Rd, Andheri East, Mumbai, Maharashtra 400059 Tel: +91-22-67846868

# **REGISTERED OFFICE**

House No. 38, 1st Floor, Hanuman Road Behind Connaught Place Police Station New Delhi - 110 001 Tel: +91 11 23743493 / 94 / 95

# **KARJAT HUB**

Plot No. 11 Bungalow, Chunnilal Compound, Murbad Road, Dahivali, Karjat – 410 201 Raigad, Maharashtra

# **CHENNAI HUB**

194, O Block, Ganapathy Colony, Annanagar East, Chennai - 600 102 Tamil Nadu Tel: +91 44 33141001 / 00

# **BENGALURU SERVICE CENTER**

C/o SKIP House, III Floor, (Next to Brigade Towers), No. 25/1, Museum Road, Bengaluru - 560 025 Karnataka Tel: +91 90350 68052 / 53 / 54

# **KERALA DISASTER RESPONSE SERVICE CENTER**

House No 38/2279, Cheriakomaroth Lane, Mamangalam, Kochi – 682025 Kerala



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