

Annual Report 2017-18



Study groups (TRIOs) during girls' remedial classes in Thoothukudi, Tamil Nadu

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Greetings from the Chairperson

Humana People to People India (HPPI) is celebrating its 20th birthday as I am writing this note for the Annual Report 2017-18.

Starting with implementing the first community development project in Alwar District, Rajasthan, with seven employees and reaching out to 2,400 people in 1998, HPPI has grown to having implemented 74 projects across 14 states and benefitting around two million people in 2017-18.

On behalf of all of us in Humana People to People India, we send our heartfelt greetings to all partners: Government of India and State Governments, international government departments, foundations and organisations, private companies who have contributed through CSR initiatives, individuals; and last but not least, member organisations of the International Humana People to People Movement.

Through support and collective action, we have been successful in transforming millions of lives across the country. The stories of courage and inspiration of the people impacted are constantly shared verbally and through our digital platforms (website and social media). Do visit our channels to read and share these stories.

I would like to highlight some achievements of the past year: The first is the expansion of the *Kadam* Programme and the efforts to bring Out-of-School Children back to school, and to prevent in-school children, especially girls, from dropping out of school and securing them equal opportunities. More than 50,000 children were benefitted by *Kadam* during the year. The *Kadam* programme has also met with widespread appreciation from the Ministry of Human Resource Development and several State Governments, and will now be further scaled up to more states through Private Public Partnership models in the coming years.

I am also very proud to share that we directly engaged with more than 250,000 women across our project initiatives for gender equality and women empowerment. These include large-scale projects that train women in functional and financial literacy, entrepreneurship and skills training and support women to

start their own enterprises and income-generating activities through microfinance. All these activities contributed towards the UN Sustainable Development Goal no. 5, i.e. “achieving gender equality and empowering all women and girls”. It also contributed to improving the lives of the families of these women, translating to more than 1.2 million people.

Let me also mention HPPI’s contribution in 2017-18 to make India TB-free by conducting awareness campaigns and providing household information to 1.1 million people living in slums across 11 districts of Delhi, and supporting those affected by tuberculosis with test and treatment.

Lastly, I want to emphasise that HPPI is committed to continue the efforts of expansion in both quantity and quality of the five broad areas of development work – education, health, livelihood & community development, environmental sustainability and microfinance – all aligned with the global Sustainable Development Goals.

Operationally, all HPPI projects are people-centric and build on engagement and ownership of the activities by the people benefitted and with an administrative and organisational framework that ensures the highest level of accountability and transparency.

We look forward to working together with all stakeholders and partners in many years to come!



A. Padmavathi

Dr. A. Padmavathi
Chairperson, HPPI

20 Years at a Glance

1998

Livelihood

Community Development

Humana People to People India started its first Community Development Project in Kuttina Village, Alwar District in Rajasthan. The objective was to improve child survival rates and the welfare of women and children. 2,400 people benefitted from the project.

Since the start of this first community development project, HPPI has implemented more than 150 projects all over India. While community development projects are still implemented in both rural and urban communities, other areas of development that needed specific and often long-term focused intervention have been identified throughout the past 20 years. This has led to the development of a number of other project models, of which some have reached scale and been further developed into programmes.

2001

Education

Training Center for Global Development (TCGD)

The first TCGD started in Sikkim and was later set up in different locations across Uttarakhand, Odisha, Delhi, Haryana, Rajasthan and Puducherry. Through a practical and theoretical programme, the institute trained local youths as Community Workers, Volunteers and Project Leaders for new and existing projects.

2005

Environment

Green Action

Starting in Alwar District, Rajasthan, a series of environmental projects have been implemented for establishing sustainable agriculture and efficient water management practices together with rural communities across North and Central Indian States. Later, 'Green Post-Tsunami Action' in Tamil Nadu helped 45,000 people in coastal areas to be re-established after the 2004 Tsunami. From 2009 Renewable Energy projects started training women solar entrepreneurs, establishing solar mini-grids and constructing household biogas plants.

Education

Academy for Working Children (AWC)

First project for Out-of-School and Working Children started in Behror, Rajasthan, and later expanded to Jaipur, Neemrana, Gurugram and Delhi. The AWC programme has now been developed into a one-year model, *Kadam*, for greater outreach.

2007

Microfinance

Microfinance

HPPI's Microfinance started with ₹ 1 crore from Rashtriya Mahila Kosh given out as small loans to poor rural women in Rajasthan for livelihood purposes. Over the last ten years, Microfinance activities have grown and benefitted approximately 250,000 women and their families, with cumulative loans amounting to ₹ 500 crore (75 million USD).

Health

Promoting Health and Fighting Diseases

The first major HIV/AIDS project was initiated and implemented in large slums for migrant workers in Delhi. While several HIV/AIDS interventions are still implemented, large-scale projects on tuberculosis and diabetes have been initiated to help people make informed choices, get access to treatment and care, get free from stigma and discrimination, and be able to take charge of their own health.

2009

Education

The Necessary Teacher Training Programme (NeTT)

The NeTT programme started with training of primary school teachers at 3 District Institutes of Education and Training (DIET) in partnership with the Government of Chhattisgarh. Soon after, the NeTT programme was adopted by four more states, i.e. Haryana, Bihar, Madhya Pradesh and Uttar Pradesh. Until now, 6,900 primary school teachers have been trained through the NeTT programme.

2010

Livelihood

The Homeless Resource and Service Center (HRSC)

HRSC was the start of working with urban poor people in Delhi – providing basic services through shelters, night rescue missions and health awareness. These services included organising health camps and facilitating access to government services.

Soon after, urban community development projects were initiated in several big slums in the National Capital Region in order to work together with migrant worker families for improving health, securing children's access to education, and improving livelihood through skills training and income-generating activities.

2012

Women Empowerment through Financial Literacy and Entrepreneurship

The first large-scale women empowerment project (2012-2017), benefitted almost 8,000 victims of commercial and sexual exploitation and trafficking and those affected by AIDS in 3 districts of Bihar. The project led to acceleration of their economic security and their rehabilitation into formal economic activities. Since 2016, 50,000 women have been trained in financial literacy across three districts of Rajasthan. The project has also facilitated their access to financial and social security schemes. During the last year, 3,400 women out of 42,000 ultra poor women from two districts of Madhya Pradesh started income-generating activities. In Haryana, HPPI's women empowerment project, being implemented since 2017, has built women's capacities in entrepreneurship and micro-ventures, and has trained more than 20,000 women till now. 410 women have also initiated their own businesses through this project.

2013

Education

Prarambh School for Teacher Education

Haryana Government established 'Prarambh' in 2013 with HPPI as an implementing partner. This four-year programme integrates a bachelor's degree of education along with bachelor's degrees in arts/ science/ commerce, depending upon the individual student-teacher's choice. The first batch graduated in 2018. Currently 215 students are undergoing training.

2014

Kadam

The *Kadam* programme is developed for a greater outreach to Out-of-School Children across India. HPPI now has Memorandums of Understanding (MoUs) with four State Governments and works with national and international partners with the goal of bringing one million children back to school over the next 8-10 years.

2017

Adult Literacy

Adult literacy has been an important component in multiple education and community development projects throughout the years. In 2017, a large-scale initiative using digital learning technologies was launched, with a goal to train 100,000 women to become functionally literate.



A woman learning to read and write during a literacy class in Alwar, Rajasthan

Where We are Working

Bihar

- Districts
- Arrah
 - Muzaffarpur
 - Nalanda
 - Patna
 - Samastipur
 - Siwan
 - Vaishali

Chhattisgarh

- Districts
- Raipur
 - Mahasamund

Delhi

- Districts
- Central Delhi
 - East Delhi
 - New Delhi
 - North Delhi
 - North East Delhi
 - North West Delhi
 - Shahdara
 - South Delhi
 - South East Delhi
 - South West Delhi
 - West Delhi

Tamil Nadu

- District
- Thoothukudi

Uttarakhand

- Districts
- Nainital
 - Udham Singh Nagar

Karnataka

- District
- Kanakapura

Telangana

- District
- Ranga Reddy

Maharashtra

- District
- Thane

Haryana

- Districts
- Bhiwani
 - Charkhi Dadri
 - Faridabad
 - Gurugram
 - Hisar
 - Jhajjar
 - Kaithal
 - Karnal
 - Kurukshetra
 - Mahendragarh
 - Mewat
 - Panchkula
 - Panipat
 - Rewari
 - Sirsa
 - Sonapat
 - Rohtak
 - Yamuna Nagar

Madhya Pradesh

- Districts
- Dewas
 - Gwalior
 - Indore
 - Khandwa
 - Shajapur
 - Sheopur
 - Ujjain

Jharkhand

- District
- East Singhbhum

West Bengal

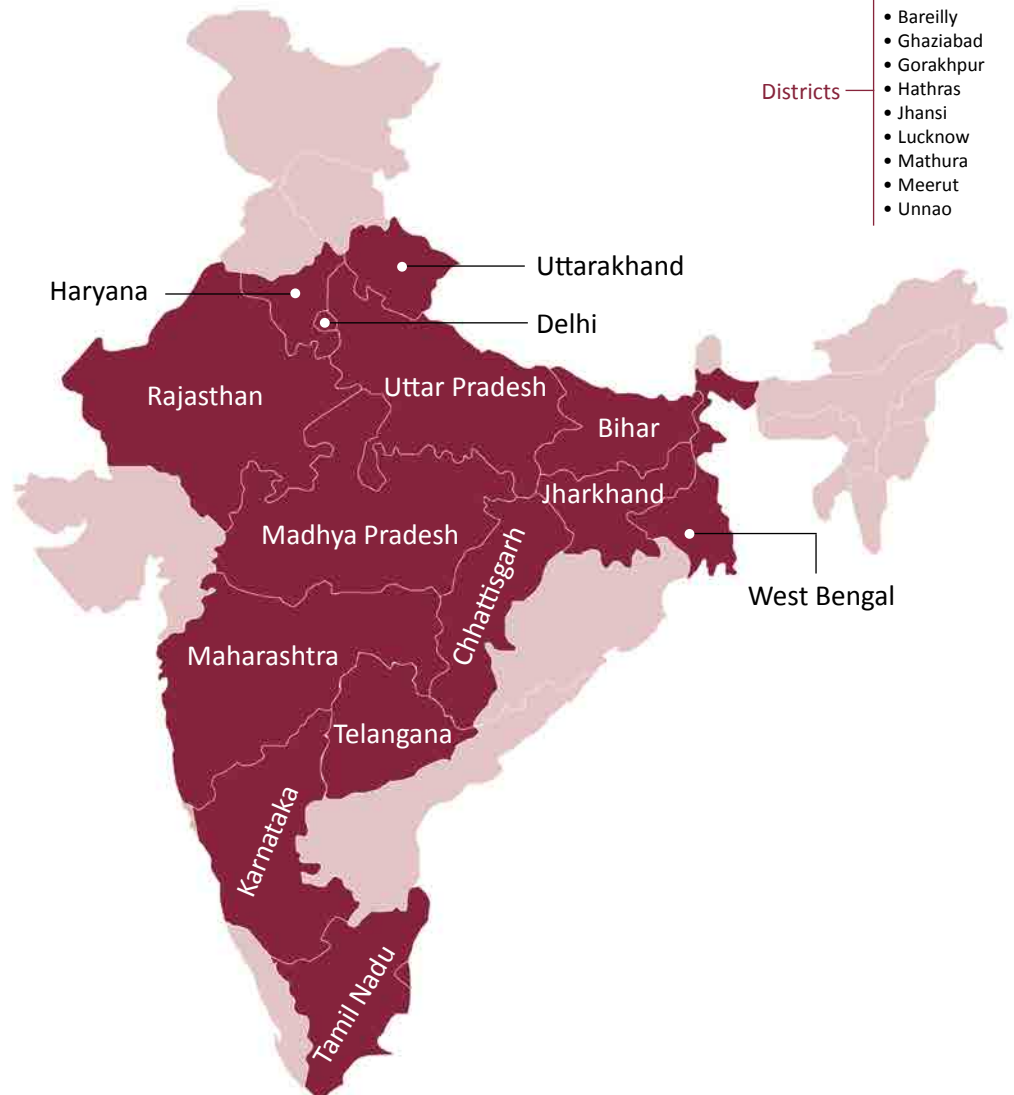
- District
- South 24 Parganas

Rajasthan

- Districts
- Alwar
 - Baran
 - Bhilwara
 - Churu
 - Dausa
 - Jaipur
 - Jhalawar
 - Jhunjhunu
 - Jodhpur
 - Kota
 - Sikar
 - Tonk

Uttar Pradesh

- Districts
- Agra
 - Allahabad
 - Badaun
 - Bareilly
 - Ghaziabad
 - Gorakhpur
 - Hathras
 - Jhansi
 - Lucknow
 - Mathura
 - Meerut
 - Unnao



Mission

Our mission is to unite with people in India in order to create development in the broadest sense through the implementation of the projects that aim at transferring knowledge, skills and capacity to individuals and communities who need assistance to come out of poverty and other de-humanising conditions.

Education



All of HPPI's Educational projects aim to put the learners in the driver's seat of their own education to promote lifelong learning

A Kadam student in her classroom in Mewat, Haryana

Impacting Lives Through Holistic Education

Education is the main pillar of sustainable development. It enables self-reliance and economic growth by enhancing skills and increasing access to opportunities for better livelihoods. HPPI works closely with State Governments, national and international partners to implement educational initiatives in the areas of teacher training, in-school intervention, Out-of-School Children (OOSC), pre-schooling, and adult literacy, while securing equal opportunities for girls through remedial training.

Improving Learning Levels Through Quality Education

- **Prarambh School for Teacher Education**

Prarambh institute offers a 4-year integrated residential bachelor's degree programme in education. It has been established by the Government of Haryana, and the programme is being implemented in cooperation with HPPI.

- **Necessary Teacher Training (NeTT)**

NeTT is a 2-year teacher-training programme being implemented in 19 government-run DIETs¹ and GETTIs², in cooperation with four State Governments, namely Haryana, Madhya Pradesh, Uttar Pradesh and Bihar.



- **Kadam+ – Improving Learning Levels of Primary School Children**

Kadam is used as an in-school intervention programme for quality enhancement of teaching and learning in elementary schools.

- **Kadam – Getting Out-of-School Children Back into School**

Kadam is a 1-year programme, using a step-wise learning system to bridge the learning gaps of OOSC and mainstreaming them in age-appropriate classes. The programme is implemented in cooperation with four State Governments, namely Haryana, Chhattisgarh, Maharashtra and Delhi.

- **Academy for Working Children (AWC)**

AWC centers provide basic education, support and training to OOSC for developing their personal and social skills needed to overcome daily challenges.

Providing Early Childhood Education

- **PoF – Pre-schools of the Future**

PoF Centres offer quality pre-schooling to children aged between 3-6 years. The centres are linked to either education or community development projects, or implemented in cooperation with Anganwadi³ Centres.

Achievements 2017-18

5,088 NeTT student-teachers under training

1,489 teachers graduated under the NeTT Programme

6,900 teachers graduated under the NeTT Programme since 2009

215 PRARAMBH student-teachers underwent training

18,158 Out-of-School Children enrolled in Kadam Centres

8,568 Out-of-School Children mainstreamed under the *Kadam* Programme

32,140 OOSC enrolled in the *Kadam* Programme since 2015

12,370 Out-of-School Children mainstreamed since 2015

¹DIET – District Institute of Education and Training

²GETTI – Government Elementary Teacher Training Institute

³Anganwadi – Hindi term for pre-school

Securing Equal Opportunities For Girls

• Girls' Remedial Training

HPPI implements several remedial training programmes for girls in elementary schools. This includes providing academic support in centres placed in Government Primary Schools, where girls receive 1.5 hours of remedial training daily. Girls' remedial training is also implemented as a part of other education and community development projects.

Empowering Women Through Literacy

• Women Literacy

Functional literacy training for women is implemented in a number of education and community development projects, attuned to particular communities. HPPI also implements a grand-scale functional literacy project through computer based learning.



Highlights of 2017-18

Kadam – Expanding Efforts to Mainstream Out-of-School Children

HPPI has implemented projects to identify and mainstream Out-Of-School Children (OOSC) since 2005, and over the last three years has vastly scaled up these efforts. In 2017, following a series of workshops organised by the Government of India on scaling up the good practices (for NGOs working in the education sector), the *Kadam* programme was met with widespread appreciation from the Ministry of Human Resource Development. This has resulted in various State Governments expressing interest in the *Kadam* model, leading to HPPI signing Memorandums of Understanding with the states of Chhattisgarh and Maharashtra in 2017. The agreements with these State Governments aim to integrate OOSC in the formal education system by way of the *Kadam* Centres.

Kadam – Enhancing Early Grade Reading

For the last two years, HPPI has operated a version of the *Kadam* programme to improve early-grade reading skills in Government Primary Schools, in three districts of Madhya Pradesh, namely Ujjain, Khandwa and Dewas. In 2017-18, reading levels of 31,917 primary school students were improved through training of 1,203 teachers in 215 government schools. The project was designed as a scalable project model of learning enhancement through in-school intervention.

Scaling Up Women Literacy

In July 2017, HPPI started an initiative to provide basic literacy skills to 100,000 women. The project is being implemented in 10 districts of Haryana, Rajasthan, Uttar Pradesh and Madhya Pradesh. These districts are Ujjain, Khandwa and Dewas (Madhya Pradesh); Alwar and Jaipur (Rajasthan); Mahendergarh and Nuh

(Haryana); and Meerut, Allahabad and Gorakhpur (Uttar Pradesh). In 2017-18, the project completed two cycles of 3 months each, reaching out to more than 50,000 women across the 10 districts.



Achievements 2017-18

1,203 government school teachers trained

31,917 primary school students imparted enhanced reading skills

40,000 primary school children reached with new and activity-based learning

1,231 pre-school students enrolled in PoF Centres

8,529 girls provided with remedial training

51,021 women provided literacy training

HPPI received the Implementing Agency of the Year Award for its *Kadam* Programme at the 4th CSR Impact Awards

Reclaiming Childhood Through the Gift of Education

Initially, I was not confident about going to a classroom as I was not sure how the other children would treat me. But, after coming to the Centre, I found other children to be just like me. They were all very welcoming, and from the very first day the tutor madam kept us engaged through many different games. At the Centre, the classes are conducted through different activities. All the students are divided into groups of three called 'TRIOS', and they help each other during these activities. This method of learning with my classmates and my tutor's enthusiasm has given me a lot of confidence.



Rani, 12 years old
Kadam student, Haryana

Health



Basic health awareness is routinely integrated in HPPI's projects, acknowledging that access to quality care and knowledge of basic sanitation and hygiene is a pre-requisite for overall development

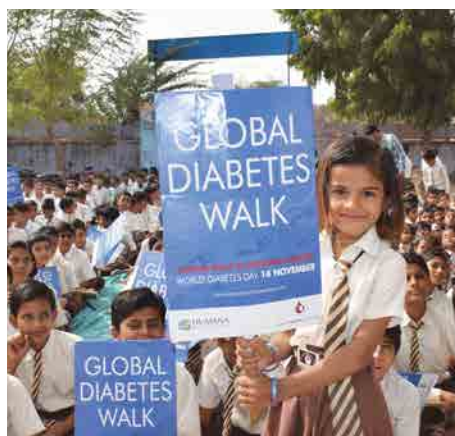
A homeless woman undergoing a check-up during a health camp organised in Delhi

Enabling People to Exercise Their Right to Health

Engaging and educating people from poor communities in health and linking them to existing health services has been a part of HPPI's community development projects since 1998. The health initiatives focus on empowering people with the knowledge and tools to take charge of their own health, as well as strengthening availability and quality of health facilities. HPPI currently implements health initiatives in the fields of general health, women's health, diabetes, tuberculosis and HIV/AIDS.

Fighting HIV/AIDS in Vulnerable Populations

HPPI implements two types of HIV/AIDS interventions, namely HOPE Centres and Total Control of the Epidemic (TCE). The Hope Centres have been implementing targeted intervention, aiming to curb HIV transmission among various high-risk groups, such as female sex workers, men having sex with men and drug users in Delhi and Unnao (Uttar Pradesh). The TCE projects in Delhi and Lucknow, Uttar Pradesh, mobilise all community members to assess their risk of HIV transmission and to go for testing.



Combating Tuberculosis Through Integrated and Direct Intervention

Since 2013, TB detection and care has been integrated in 27 community development and health projects of HPPI. In 2017-18, a special action was conducted in the Homeless Resource and Service Centre, reaching out to homeless citizens in four districts of Delhi with TB awareness, detection, testing and treatment. Additionally, in 2017 HPPI conducted information dissemination sessions about TB for people living in slums in 11 districts of Delhi. The intervention focused on household sensitisation through outreach activities, identification and linkage of people with TB symptoms to TB services.

Diabetes Intervention Through Community-Based Support Groups

On March 31st 2018 HPPI completed the project 'Community-based Diabetes Detection & Care', which was implemented in five blocks of Jodhpur District, Rajasthan, over a period of two years in public-private partnership with the Department for Non-Communicable Diseases, Jodhpur. The project focused on building capacity in frontline health workers and medical practitioners, spreading awareness about diabetes and its prevention, enhancing diabetes testing and forming community-based support groups for optimal patient care. Of the 1116 diabetes patients who were members of the community-based support groups (TRIOs) 792 reported decrease in blood-sugar levels and enhanced well-being as result of change in food habits and lifestyle.

Achievements 2017-18

43,800 people identified with type 2 diabetes risk factors

1,485 people diagnosed with type 2 diabetes

792 diabetics reported decreased blood sugar levels

55,000 students and teachers participated in diabetes awareness sessions

752 vegetable gardens established by diabetic patients for improved nutrition

1,089,713 residents of Delhi slums provided information about TB

1,024 people diagnosed with TB and linked to TB services

5,187 people displaying positive TB symptoms tested

29,665 people tested for HIV in Delhi and Uttar Pradesh

Environmental Sustainability



Protecting and enhancing the environment is a key part of HPPI's work, consistently striving to mitigate the devastating effects of climate change

A farmer during a crop-monitoring session on sustainable farming methods in Neemrana, Rajasthan

Creating Sustainable Green Communities

HPPI has an ongoing commitment to facilitate environmental awareness and education, as well as strengthen and develop environment-friendly solutions to the challenges of contemporary society. Environment initiatives are implemented in the fields of tree plantation, solar and biogas technologies, water resource development and management, sustainable agriculture and e-waste.

Facilitating Responsible E-Waste Management

In 2017-18 HPPI started an e-waste management project to promote efficient recycling and safe disposal in Haryana and Uttar Pradesh, by building a value-chain ecosystem of e-waste aggregators, informal waste pickers and repair shops.

Sustainable Green Cover Management (SGCM) Through Tree Plantation

SGCM is integrated in HPPI's projects through tree plantation with local communities from various education and community development projects. In 2017-18, tree plantation was promoted in various projects and successfully engaged students, teachers and community members in taking charge of keeping their surroundings green.

Creating Gender-Equal Access To Sustainable Energy

HPPI has been striving to make sustainable energy accessible, affordable and available to women in low-income households. In 2017-18, HPPI constructed 59 farm-level biogas plants in Dausa and Alwar, Rajasthan. Along with biogas, solar energy was promoted through making sustainable microcredit and solar products available at village level.



Water Resource Development and Management

HPPI works with rural and urban communities on participatory water management for efficient use of water resources, poverty reduction and environmental sustenance. In 2017-18, water resource development and management activities included development of replicable models for groundwater recharge, modern irrigation technologies and knowledge building on water conservation among farmers.

Promoting Sustainable Agriculture

HPPI worked with small and marginal farmers from Rajasthan in 2017-18 on sustainable agricultural practices for improved crop yield and sustainable livelihoods. Some of the modern practices included integrated nutrient management, vermicompost, intercropping and mixed cropping. 250 women farmers opted for nutri-gardens, and a farmers' producer organisation was established and operationalised in Alwar district for promoting agricultural value chains.

Achievements 2017-18

1,502 farmers sensitised on sustainable farming

738 farmers trained in animal husbandry

24 tonnes of e-waste collected

130,000 m³ of total groundwater recharged

1,400 ha of land benefitted from water harvesting

49,500 litres of rainwater successfully harvested

7,048 solar lamps sold to rural women

59 biogas plants built; 3,470 tonnes of CO₂ offset through biogas units

Livelihood and Community Development



Fostering equal access to opportunities and resources takes a central role in HPPI's community development and livelihood projects, acknowledging that it is a prerequisite for unlocking the full potential of communities

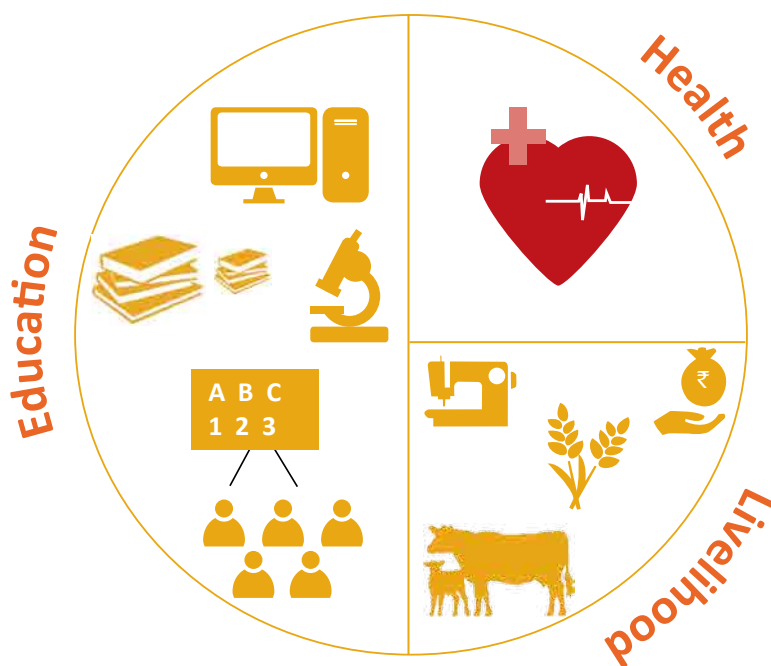
A trainee during a skills training class in tailoring in Gurugram, Haryana

Improving Lives Through Holistic Intervention

The livelihood and community development projects implemented by HPPI have a holistic approach encompassing many components of health, education for out-of-school children, literacy for adults, skills training of youth, tree-plantation, cleanliness drives and establishment of nutritional gardens. The projects also work in sync with government development programmes and facilitate linkages to public services and schemes for the project beneficiaries. In the past year, the number of community development projects have more than doubled with initiation of ten new projects, eight of them following the 'Adopt a Village' concept and implementing a variety of activities to improve livelihoods.

Community Development Attuned to Local Needs

A new project always starts with a need assessment, wherein the local needs are identified and the final design and outcomes of the project are decided. Thereafter, a timeline for implementing activities and budgets is agreed upon together with the partner, which includes plans for monitoring, evaluation and reporting schedules. Typically, a project is implemented in the same area for a period of 3-5 years, with agreed annual budgets, in order to achieve impact and sustainable development.



Support and Security of Homeless People

In the past year, HPPI continued to work with homeless people in Delhi in partnership with government and private partners, providing shelter, security and support. HPPI is a strong advocate for ending stigma and discrimination against homeless people and works together with them in cooperation with a solid network of volunteers, NGOs and government departments to find concrete solutions to the many complex problems and situations faced by the homeless. The work with homeless includes night-rescue, literacy and skills training, bridge courses for out-of-school children, library service, health awareness clinics, dance, drama, other cultural activities and facilitation of social security schemes and rights. The projects directly benefit more than 5,000 homeless people in Delhi every year.

Achievements 2017-18

21 community development projects implemented

56,863 people benefitted through CDPs

5,530 homeless people supported through shelters and resource centres

77,685 women provided with financial literacy

39,667 women provided with entrepreneurship training

4,374 women started their own income-generation activities

11,632 women linked to skills training

1,051 women graduated from HPPI skills training courses

Women Empowerment Through New Skills and Opportunity

Working towards gender parity is a cross-cutting aim of all of HPPI's projects and has been so since its first project in 1998. A crucial catalyst for gender parity is to empower women with skills and opportunity to take charge of their own path and to participate equally in their communities. Besides, women and girls being largely represented in the health, education and community development projects, HPPI has also implemented a number of large-scale microfinance, skills development, financial literacy and entrepreneurship initiatives for women since 2007.

Improving Financial Literacy in Women

Beside basic financial literacy being integrated in the majority of women empowerment initiatives, it has also been implemented as a stand-alone project since 2016. The project has, so far, empowered more than 50,000 poor women through financial literacy and social security linkages in Alwar, Dausa and Sikar districts of Rajasthan.

Enabling Women Entrepreneurs with Knowledge and Opportunity

HPPI's women entrepreneurship development project has empowered women by building their capabilities in entrepreneurship and micro-ventures in five districts of Haryana since 2016. The project aims to empower women to exercise their choices and challenge discriminatory practices with regards to opportunities in skills development, employment and livelihoods. In 2017, the second phase of the project was initiated to train 30,000 women.

Improving Livelihood for Women Through Skills Training

Skills training can provide an impetus to poor women to start earning and create the base for them to continue educating themselves. In the women empowerment project in Madhya Pradesh, skills training paired with financial literacy, rights-based development, health improvement and entrepreneurship enabled women to start income-generating activities. Additionally, a large skills training project was established in 2017, aiming to train 1,800 women in professional tailoring over three years in Gurugram, Haryana.



Microfinance



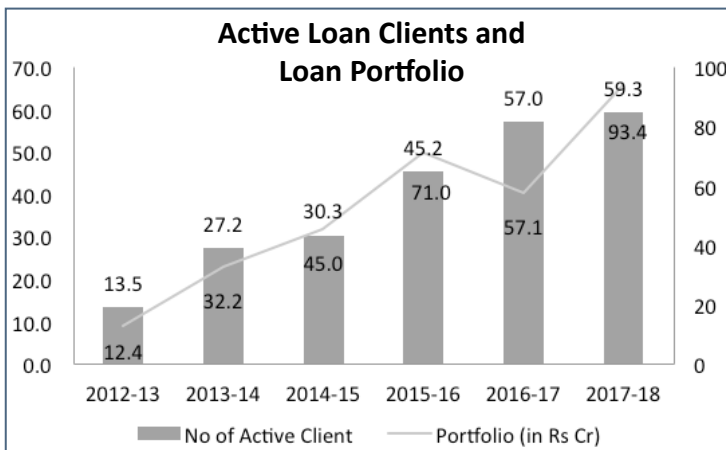
HPPI's key project interventions of Microfinance, Financial Literacy, Entrepreneurial Training and support for income-generating activities enable the financial independence and empowerment of women

A woman in front of her newly opened shop in Mahendragarh, Haryana

Enabling Financial Independence of Women

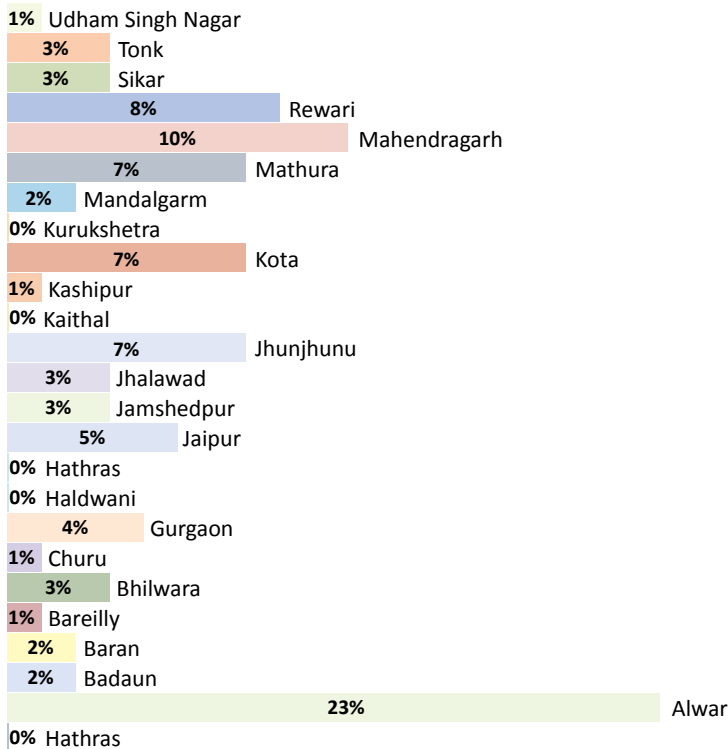
Since its inception, the microfinance project has achieved cumulative loan disbursements of more than ₹ 500 crore, benefitting approximately 250,000 poor women and their families through 37 branches in 25 districts, eleven districts of Rajasthan, five districts of Uttar Pradesh, five districts of Haryana, three districts of Uttarakhand and one district of Jharkhand. As on 31st March 2018, HPPI Microfinance had 59,327 borrowers organised in Self Help Groups in 1,824 villages as shown below, with a total loan outstanding of ₹ 93.4 crore.

During the year, the Microfinance Project witnessed robust growth in loan disbursement in the field increasing the loan portfolio size by 63.5%. Though the number of clients increased by only 4%, an increase in loan ticket size has resulted in increase in the overall loan portfolio.



With demonetisation, the team consolidated its position in the states of Rajasthan and Haryana, while it reduced its focus in Western Uttar Pradesh (UP), Jharkhand and Uttarakhand branches due to the sudden increase in overdue cases. However, the company plans to expand further into Western and Central UP during the Financial Year (FY) 2018-19. The project has geographically diversified the loan portfolio across 24 districts and reasonably covers any socio-politico-economic risks arising in any of these districts.

District-wise Portfolio Exposure as on 31st March, 2018



Particulars	FY 2011-12	FY 2012-13	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18
States covered	2	3	3	3	5	5	5
Districts covered	3	7	9	11	18	22	25
Branches	4	6	15	24	36	42	37
Borrowers	7,760	13,497	27,200	30,310	45,234	57,020	59,327
Loan amount disbursed during the year (₹ lakh)	1,362	1,981	4,863	7,163	10,910	9,979	11,988
Loan portfolio (on b/s) (₹ lakh)	607	570	379	366	957	926	1,262
Loan portfolio (off b/s) (₹ lakh)	0	673.5	2,651	4,126	6,227	4,777	8,087
Recovery Rate	98.6%	98.2%	99.9%	99.6%	99.7%	89%	93.4%
Average Loan Outstanding (₹)	10,761	11,320	15,090	21,076	22,919	23,759	20,206

The loan recovery rate at the end of 31st March 2018 improved substantially to 93.4%, while in the own portfolio the recovery improved to 96.2%. In the business correspondence (BC) loan portfolio the recovery rate was 93.1%.

Operational and Financial Indicators

a. Financial Statement Highlights

HPPI microfinance has shown a dip in terms of profitability due to a high provisioning cost of ₹ 4 crore during the year. The net loan loss reserve stood at ₹ 4.96 crore covering all potential losses due to demonetisation. The net surplus stood at ₹ 0.4 crore resulting in a lower Operational Self Sufficiency (OSS) of 105.7%. The company improved its operating expense ratio substantially from earlier 10.1% to 6.9% by consolidating its operations and Head Office (HO) expenses.

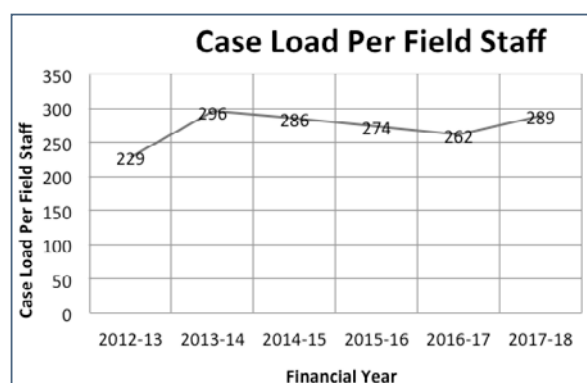
b. Capital Adequacy

The project boosted its Capital Adequacy Ratio (CAR) and covered the loan loss provisioning cost by injecting grant support from Federation members and internal accrual. It has resulted in an increase of ₹ 1.7 crore in net worth thereby taking the net worth to ₹ 9.4 crore at the end of the year. HPPI reinvests its surplus, which helps in building a strong corpus. As of FY 2017-18, Tier I CAR of the company stood at 55.5%, whereas Tier I+II CAR stood at 65.9%.

c. Operational Efficiency

The operational efficiency in terms of client caseload per field staff has increased from 262 to 289 during the year compared with the previous year. The increase is attributed to branch consolidation and optimal utilisation of resources in the field and at the HO.

Financial Ratios	
Operational Expense Ratio (OER)	6.94%
Capital Adequacy Ratio (Tier I)	55.5%
Capital Adequacy Ratio (Tier I+II)	65.9%
Financial Cost Ratio	12.8%
Operational Self Sufficiency (OSS)	105.7%
Net Worth (₹ in Cr)	₹ 9.40



Governance

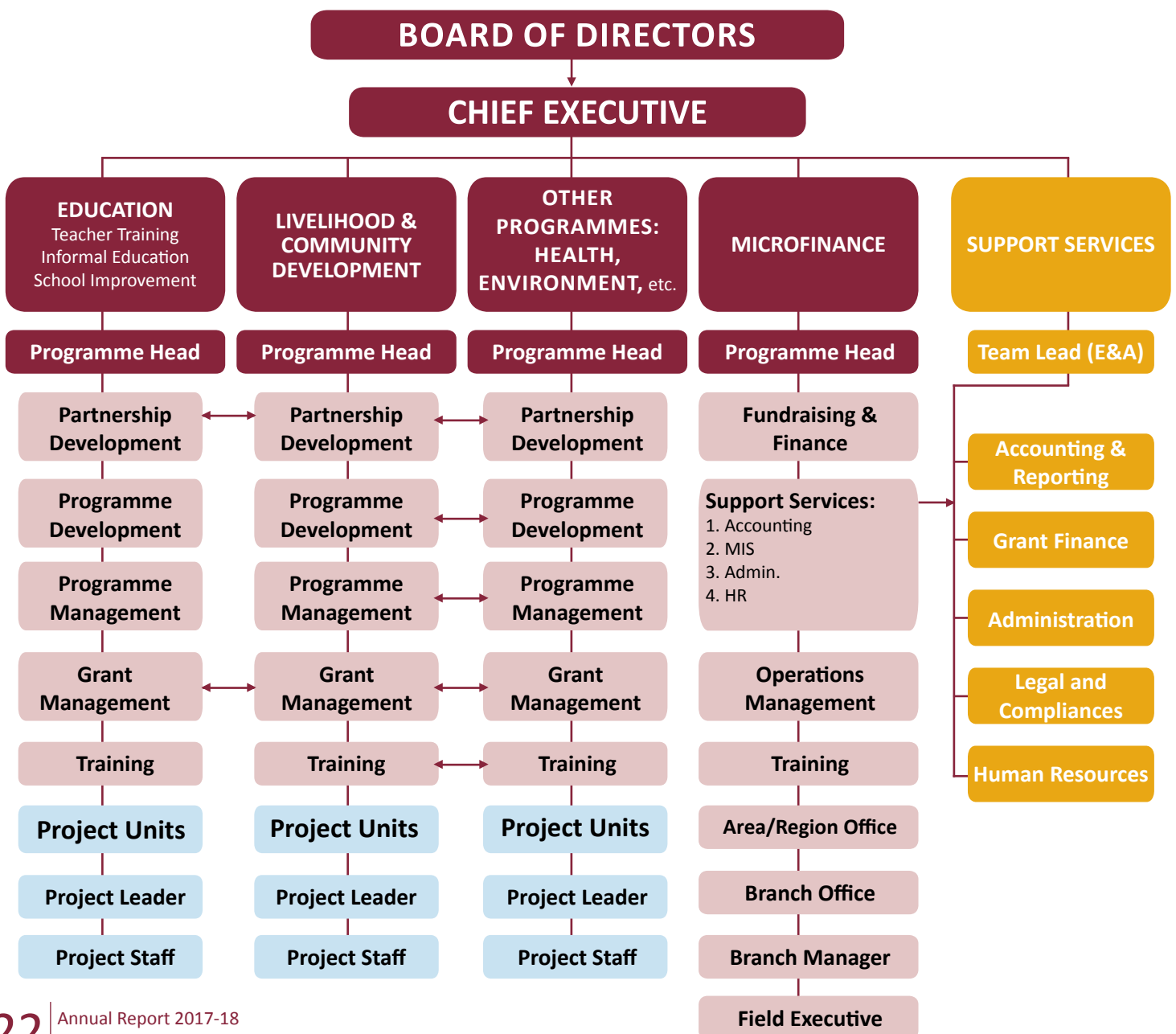
Management

As a development organisation focused on inclusive social progress, HPPI follows a robust system of institutional and operational governance. The overall management of the organisation is done by the Board of Directors. In line with international best practices for good governance, HPPI's Board of Directors consists of a mix of full-time and independent directors.

The Board of Directors forms the keystone of HPPI's operations. They consolidate the organisation's mission into the long-term strategies, uphold organisational values in action and guide organisational operations. Their strategy focuses on areas that are pertinent to stakeholders by social impact through focused interventions. They guide HPPI's teams on a variety of issues, including programme design, fundraising, operational strategies, human resource development and key policies.

Organisational Structure

The Board oversees the operational strategies and implementation, as well as the management of the organisation. The Chief Executive is appointed by the Board and manages the day-to-day affairs of the organisation, formulates organisational policies and drives programme strategies and operations under the overall supervision and guidance of the Board.



The Board of Directors



Dr. Akula Padmavathi

With over 30 years of professional experience in social development, Dr. Akula Padmavathi has been a Founding Member and Chairperson of HPPI since the year 2000. With a Doctorate in International Economics (USA), a PhD in Forensic Science and a degree in Law, Dr. Padmavathi applies her extensive knowledge in spearheading the mission and vision of HPPI.



Mr. Sanjeev Bhatt

With over 23 years of experience in the development sector, Mr. Bhatt has been serving as a Director on the Board since the year 2001. He has an M.Sc. in Botany and currently leads the Grant Administration department of HPPI. He was instrumental in initiating the Microfinance Programme and has been commemorated with the Indian Achievers Award for Social Service at the 15th National Seminar on Emerging India for his outstanding voluntary contributions to social service.



Mr. Kailash Khandelwal

With 24 years of experience in the development sector, Mr. Khandelwal joined the Board of Directors in 2012. He has a Bachelor of Arts and currently leads initiatives in Livelihood and Community Development with a core focus on administration, economy overview, capacity building and partnership liaison with governments.



Mr. Manoj Kumar Singh

With over 20 years of experience, Mr. Singh started his journey with HPPI as a Project Coordinator in 2006 and joined the Board of Directors in 2012. He has a graduate degree in Commerce and a Master's Degree in Social Work. He is presently coordinating a research and development project on E-Waste Management.



Mr. Ved Prakash Yadav

With 18 years of work experience in the development sector, Mr. Ved Prakash Yadav started his journey with HPPI in the year 2000. He was part of initiating the pre-service teacher training programme in HPPI and the planning and management of other educational projects as well. His core focus is on strategising and implementing the Prarambh Programme (4-Year Integrated Teacher Training Programme for B.Ed. along with B.Sc./B.A.). He holds dual Master's Degrees in Social Work and Education.



Mr. L.K. Mahapatra (Nominee Director, SIDBI)





With over 29 years of work in Indirect Finance, Internal Audit, Promotional and Development, and Human Resource, Mr. L.K. Mahapatra is presently posted as Deputy General Manager, Small Industries Development Bank of India, Regional Office, Jaipur, Rajasthan. He has a post-graduate degree in Commerce.


















Thank You to Our Partners























“Partnership in Development” builds on the understanding that progress and development must be created “From People to People”. The driving force will always be the people involved, but there is a need for partners on the ground to provide financial resources and technical support to make the development happen.

Humana People to People India collaborates with many Partners in Development: the Government of India and State Governments, International Governments, private companies through CSR initiatives and national and international foundations and organisations.

On behalf of the people in the field, who have been part of HPPI’s projects, we send our warmest greetings and heartfelt thanks to all our partners, who have supported the projects and contributed in many ways to make the world a better place. We hope for and look forward to our continued cooperation in the years to come.

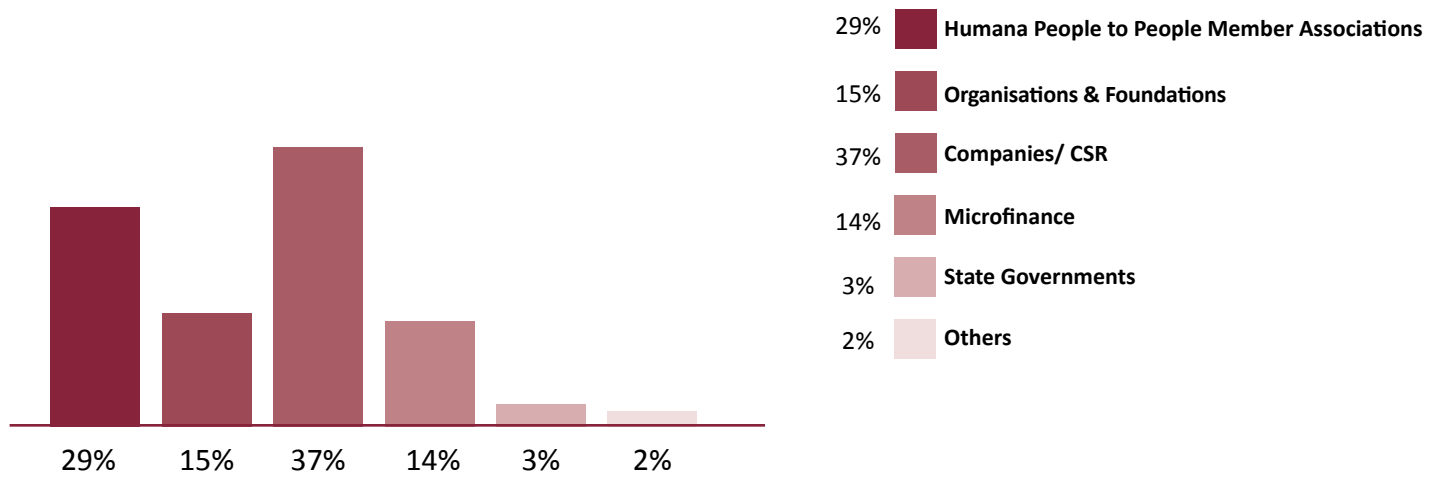
A	AIDS Healthcare Foundation / AHF India Cares	
	Aircorn International India Pvt. Ltd.	
	Ananya Finance for Inclusive Growth Pvt. Ltd.	
	Ansal Properties & Infrastructure Ltd.	
	Azim Premji Philanthropic Initiative	
B	BA Continuum India Pvt. Ltd.	
	Canon India Pvt. Ltd.	
C	Citibank N.A.	
	Confederation of Indian Industry	
	CRISIL Limited / CRISIL Foundation	
D	Danisco India Pvt. Ltd.	
	DAPP - UK (Development Aid from People to People)	
	Delhi State AIDS Control Society	
	Delhi Urban Shelter Improvement Board	
	Dell Giving	
	Department of Women and Child Development, Govt. of NCT of Delhi/ Samajik Suvidha Sangam	
	Desiccant Rotors International Pvt. Ltd.	
E	Education Above All Foundation (Educate A Child Programme)	
	E.I. DuPont India Pvt. Ltd.	
	Eli Lilly and Company (India) Pvt. Ltd.	
F	Fidelity International Foundation	
	Fundación Pueblo para Pueblo, Spain	
G	GAIA-Movement Trust Living Earth Green World Action	
	Govt. of Bihar, The Department of School Education	
	Govt. of Uttar Pradesh, The Department of School Education	
H	Hachette Book Publishing India Pvt. Ltd.	
	Haryana School Shiksha Pariyojana Parishad (HSSPP)	
	Haryana State Council for Education, Research and Training	
	Hero MotoCorp Ltd.	
	Humana People to People Baltic	
	Humana People to People Foundation	
	HUMANA People to People Italia, O.N.L.U.S.	
	HUMANA People to People - Verein für Entwicklungszusammenarbeit	
	HUMANA People to People - Verein für Entwicklungszusammenarbeit and City of Vienna, International Activities	

I	IDBI Bank Ltd.	
	IFC – Member of The World Bank Group	
	Indian Grameen Services	
	International Union Against Tuberculosis and Lung Disease (The Union)	
J	Johnson & Johnson Ltd.	
K	Karo Sambhav Pvt. Ltd.	
L	Landsföreningen U-landshjälp från Folk till Folk i Finland r.f.	
M	Maanaveeya Development and Finance Pvt. Ltd.	
	Maharashtra Prathamik Shikshan Parishad (MPSP), Dept. of Education	
	Marr-Munning Trust	
	Ministry for Foreign Affairs of Finland	
	Mitsubishi Electric Automotive India Pvt. Ltd.	
N	Nokia India Sales Pvt. Ltd.	
	Nunhems India Pvt. Ltd.	
O	Oracle	
P	Planet Aid Inc., USA	
	Plan India	

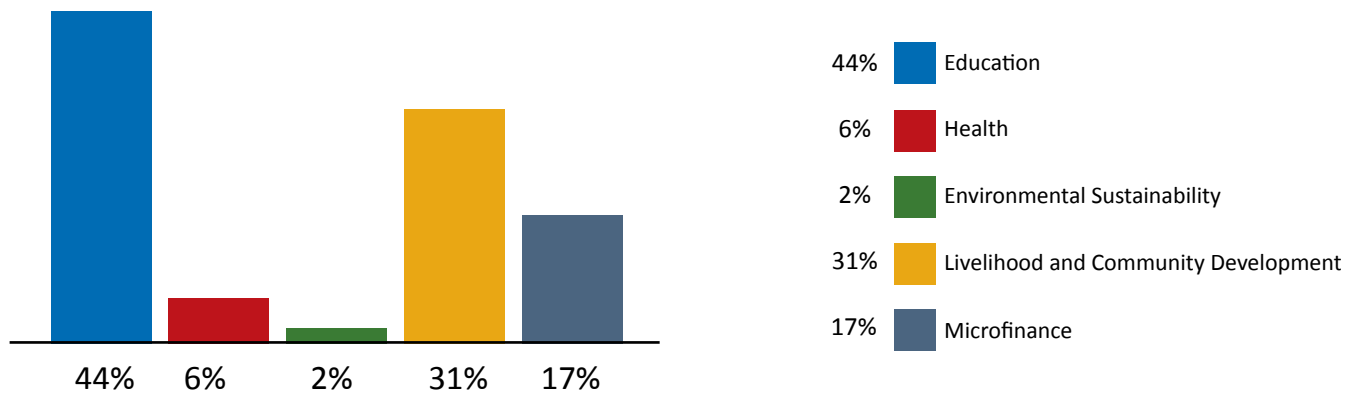
R	Rajiv Gandhi Shiksha Mission, Chhattisgarh, Dept. of School Education	
	Rajya Shiksha Kendra (State Education Centre), Madhya Pradesh, Dept. of School Education	
	READ Alliance (USAID/CKS)	
	Reliance Commercial Finance Ltd.	
S	Sanganeria Foundation for Health & Education	
	Sembcorp Green Infra Ltd.	
	Small Industries Development Bank of India (SIDBI)	
	Solae Company India Pvt. Ltd	
	State Bank of India	
	State Council for Education, Research and Training (SCERT), Haryana	
	Sterlite Copper, A Unit of Vedanta Ltd.	
	Sympany+	
T	TATA Consultancy Services Ltd.	
U	U-landshjelp fra Folk til Folk, Norge (Norway)	
	Ultra International Ltd.	
	UNDP - United Nations Development Programme	
	Universalisation of Elementary Education Mission (UEEM), SSA, Dept. of Education, Delhi	
	UPS Jetair Express Pvt. Ltd.	
	USHA Shriram Enterprises Pvt. Ltd	
	Uttar Pradesh State AIDS Control Society	
W	World Diabetes Foundation	
Y	YES Bank Ltd.	

Financial Statement 2017-2018

Revenue 52.39 crore (₹ 52,39,98,584)



Utilisation



★ The full Financial Statement and Foreign Contribution Reports are available on HPPI's website.

The Humana People to People Movement

Humana People to People India is a member of the Federation of Associations connected to the International Humana People to People Movement, also known as Humana People to People (HPP). The Federation is registered in Switzerland and has its operational headquarters at Shamva, Zimbabwe. It has 30 member organisations, which are independent associations working in 45 countries in 5 continents. The members are not-for-profit organisations, focusing on international development and cooperation. HPP members have been active for up to 40 years with long-term development projects within education, agriculture and rural development, health and the big epidemics, community development, climate change action and recycling of clothes.

Through the Federation, members across countries link to exchange best practices, develop new strategies and proposals as well as engage in capacity building and development. This allows all members to access and develop a common institutional memory, to ensure a high quality of planning and implementation.

In 2017, HPP members operated 1,099 social development projects, reaching out to more than 14 million people in Africa, Asia and Latin America, and provided employment to 17,000 people.

For more information about the Humana People to People Movement, please visit www.humana.org



About us

Humana People to People India is a development organisation registered since 21st May 1998 as a not-for-profit company under section 25 of the Companies Act, 1956. It is a non-political, non-religious body that works as part of civil society to strengthen the capacities of underprivileged people and groups to create better lives.



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Registration No. 55-93972; FCRA Registration No. 231660194

Tax exemption under Section 80 G of the Income Tax Act, 1961



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