



WHY WE

# BUILD

Habitat for Humanity India Annual Report: 2013 - 2014

Copyright © 2014  
Habitat for Humanity India  
All Rights Reserved

# OUR VISION

A world where everyone has a decent place to live

# OUR MISSION

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

# OUR MISSION PRINCIPLES

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

# TABLE OF CONTENTS

I.	LETTER FROM THE CEO	6
II.	2013 HIGHLIGHTS	7
	Major Interventions	8-9
	Families Served	10-11
III.	INTERVENTIONS	12
	HOUSING: We Build Homes	14
	DISASTERS: We Rebuild lives in the aftermath of disasters	20
	SANITATION & WATER: We Build the Health of Families	25
IV.	VOLUNTEERS: We Bring People together in Service	29
V.	AFFORDABLE HOUSING TECHNICAL ASSISTANCE CENTER	34
VI.	MICROBUILD INDIA	37
VII.	EVENTS & CAMPAIGNS	39
VIII.	FINANCIAL REPORT	49
	Income	51
	Expenditure	52
IX.	OUR DONORS	53
	Leadership Givers	55
	Corporate Partners	56
	Individuals	57
X.	GOVERNANCE	58

# 1. CEO'S MESSAGE WHY WE BUILD?

# LIVES TRANSFORMED -- THAT'S WHY WE BUILD !



Since our founding in 1983, Habitat India has helped change the lives of over 55,000 families, a milestone that we are proud to celebrate. However, the need for adequate and affordable housing continues to grow. We are already working on our next goal: “Building Toward 100,000 Families.” It would be easy to get caught up in all these numbers, but our mission is about people. Working alongside homeowners, witnessing stories of hope and seeing families and communities succeed are the things that make our work real and inspire us to do even more. Our efforts also remind us of the crucial role housing plays in the much larger issue of global poverty.

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

In partnership,

A handwritten signature in black ink, appearing to read 'Rajan', with a stylized flourish extending to the right.

Rajan Samuel, Managing Director, Habitat for Humanity India

# 2. 2013 - 2014 HIGHLIGHTS

# MAJOR INTERVENTIONS

## 3,600

Families benefitted from Habitat India's disaster response initiatives in disaster affected regions of Uttarakhand. These initiatives include the distribution of emergency shelter material, household support items, transitional shelters, and the repair and construction of homes.

## 611

Families from 13 villages in Odisha and Andhra Pradesh affected by Cyclone Phailin were provided with Emergency Shelter and Hygiene Kits.

## 130

Families in Hingoli district, Maharashtra received cost-effective sanitation facilities and hygiene training through a Habitat – McGraw Hill partnership.

## 121

Sustainable, low-cost Habitat homes were provided to tribal families living in Astha and Naroli Pada villages of Thane District through the support of Rotary 3140.

## 85

Women-headed households in Utheramerur Block, Kancheepuram District of Tamil Nadu received interest-free housing loans through a Habitat – Timken shelter intervention programme.

## 30

Low-income Habitat families were supported by a Nissan sponsored shelter initiative in Bangalore.

## 100

Families benefitted from a Bangalore Urban Slum Housing Project sponsored by Habitat's donor partner Pashmina Developers. The project was implemented in Lingarajapuram, Ullala, Seegehalli, Kothur, BTM Layout, Koramangala and other locations across Bangalore, Karnataka. Beneficiary homes comprised make-shift shanties with low-lying foundations and tin roofs that were prone to flooding. Unhygienic living conditions and a lack of sanitation facilities impacted the health of family members, especially children, during the monsoon.

# MAJOR INTERVENTIONS

## 34

Families living below the poverty line in Noombal and Kattupakkam villages in Chennai were provided with homes funded by Daimler FS, Germany in partnership with Habitat India.

## 300

Rural households in Villupuram, Cuddalore and Kanchipuram Districts of Tamil Nadu were provided with sanitation units in partnership with Timken Foundation.

## 180

Families from 7 villages in Tonk district, Rajasthan were provided with sanitation units and hygiene training through a joint-programme in partnership with World Vision.

## 48

Tribal families living in substandard housing conditions were served through a FedEx sponsored Habitat shelter initiative in Marathwada region. The project promoted the use of appropriate local construction technology and cost effective use of material.

## 128

Tribal families living in Karjat, Murbad, Sangli and Kolhapur received interest-free loans to build new homes through funds from DOW Chemicals and Bank of America.

## 90

Biogas units were provided to families in Valsad district, Gujarat.

## 100

Tribal homes in Karjat and Murbad were repaired through funds received from Prudential.

54,422

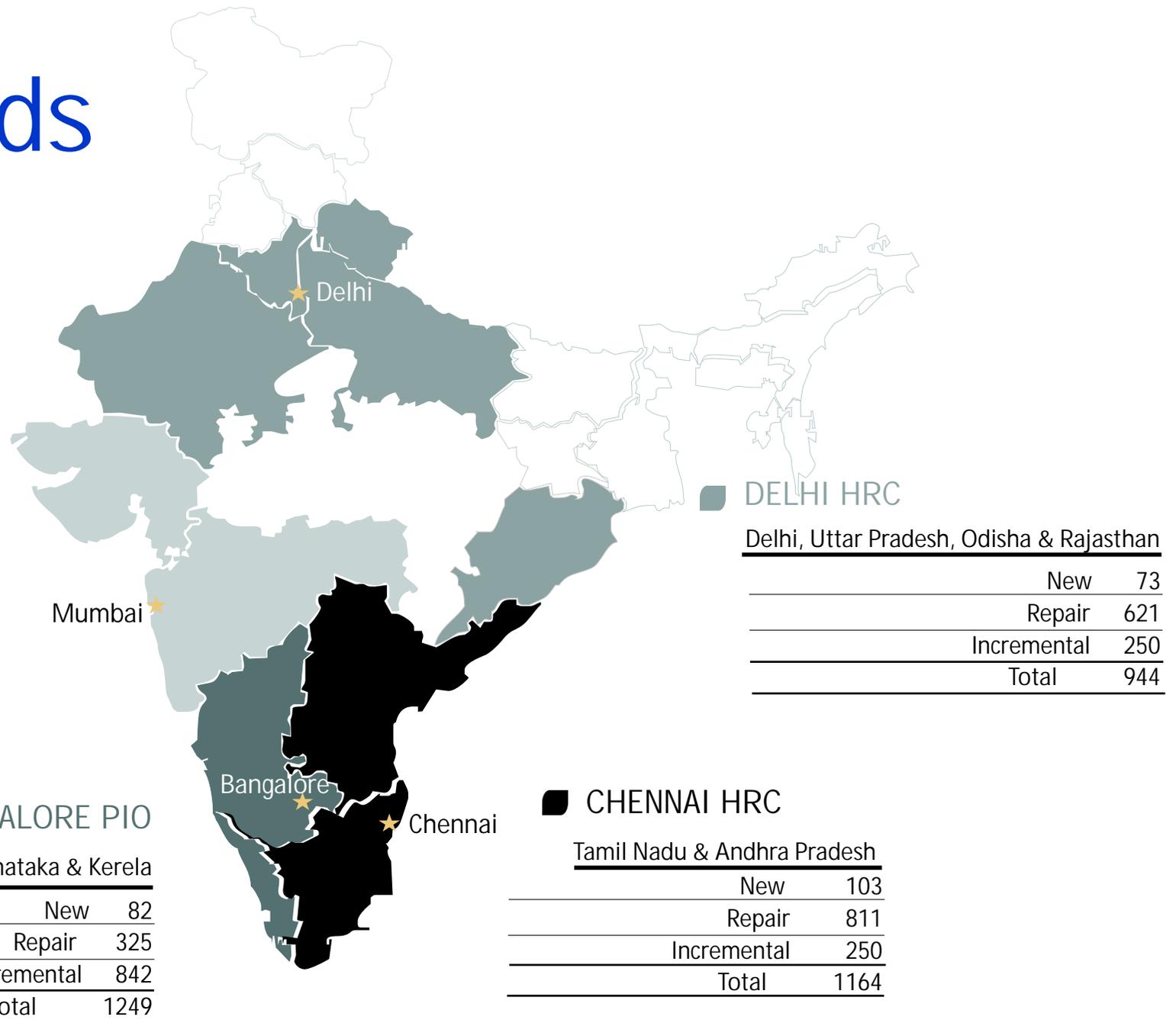
Families Served

\* Figures till June, 2014



# 6175 Households Served

\* Through Shelter Interventions  
in FY 2014



# 3. INTERVENTIONS

Habitat India

# Housing

## We Build Homes

Habitat India aims to change the existing poverty housing landscape of India by providing shelter assistance including the construction of new homes, rehabilitation of unsafe houses, incremental construction, and home repairs for low-income, vulnerable and marginalized families across the country.

In FY 2014, Habitat India built, rehabilitated and repaired 6,175 homes across India.

# Disasters

## We Rebuild Lives in the after-math of disaster

Habitat India through its disaster response initiatives assists communities and families in building their capacity to reduce vulnerability to disasters. Disaster response services also include: Provision of emergency shelter and hygiene kits; House repairs and re-construction, Construction of disaster-resilient houses and; Facilitation of disaster resilient communities through disaster risk reduction initiatives.

In FY 2014, Habitat India provided 1,068 families with emergency shelter kits and transitional shelter facilities.

# Water & Sanitation

## We Build the Health of Families

Habitat India constructs location - appropriate sanitation facilities for low-income and rural families, provides access to clean drinking water and conducts educational programs on hygiene and sanitation practices to ensure program sustainability. Access to sanitation facilities enhances the health and security of young girls and women who otherwise have to relieve themselves outdoors, at odd hours and at great distances from their homes.

In FY 2014, Habitat India provided 2,788 families with access to sanitation.



# Housing We Build Homes

# Beneficiary Stories: Delhi



//

In 2004, we were displaced on account of a development project and my family and I moved to Savda Ghevra JJ colony. The government gave us a piece of land to build on, but we didn't have the finances available to construct a home. I have three dependent children and with my husband's meagre income as a rickshaw puller, we were barely able to make ends meet. At first we erected a structure made of wood, waste plastic sheets and bamboo. During the monsoon, our living conditions were unimaginable. Everything would get soaked and my children would continuously fall sick. It was the same in the extreme summer heat and frigid winters. We were struggling to survive when Habitat provided us with an interest free loan to build a one-room house with an attached bathroom. Now, my family lives in a strong, sturdy concrete structure that keeps the rain and cold out. I even run a small shop from our home, to supplement the family income and this brings in an additional INR 3,000 per month. This new home has brought us better health, an additional means of livelihood and more income.

//

– Geeta Thakur, Habitat Beneficiary, Savda Ghevra Project, New Delhi.

# Beneficiary Stories: Bangalore



Mubin Taj lives in a re-settlement colony in Hegde Nagar, Bangalore with her husband and two sons. They own a vegetable shop that Mubin manages. The family was living in a congested rented house made of asbestos sheets. Besides the lack of privacy, the rented house didn't provide space for Mubin's family to store their excess vegetable supplies. Through Habitat's project in the area, Mubin was able to secure an interest free loan to build a larger, sturdier home for her family. "We now have a hall, kitchen and toilet in addition to a bedroom and love the extra space", she says. Moreover, Mubin's family built a spare room that enables them to safely store vegetables and has significantly increased their monthly income.

# Beneficiary Stories: Mumbai



//

I was abandoned by my husband when I was very young and struggled to make ends meet as a result. I have a disabled brother to look after and managing his health expenses is always a challenge. Some years ago, I had joined a self-help group in my village and through this group I learned about the interest-free housing loan that Habitat offers to people like me. My brother and I were living in a house with mud walls and I had always wanted to own a home that was sturdier and safer for us both. However, being the sole breadwinner, I couldn't afford to build a new home. When I learned about Habitat's interest free loan, I immediately applied for it and used the money to start building my dream home. I now have sturdy brick and cement walls, an attached bathroom and a good roof. These might seem like small things, but to me they mean a chance at a better life. I'm very grateful for this opportunity.

//

- Durgabai Bhawar, Habitat homepartner, Paithan  
Taluka, Aurangabad District

# Beneficiary Stories: Chennai



Widowed for several years, Kala Johnson has singlehandedly raised her two children in Noombal village, Chennai. Her son is the only breadwinner in the family however, he earns a meagre income as a daily wage laborer. Kala and her children have struggled to afford even basic amenities on account of this financial crunch. They used to live in a small thatched hut that leaked every year during the monsoon. Moreover, their hut had no attached toilet. Although Kala was identified as an eligible beneficiary under the Government housing scheme, she couldn't afford the basic costs required to start construction work on her new home. With the financial support provided by Habitat, Kala was able to construct a 300 sq ft. concrete home with an attached toilet.

A total of 34 low-income families (21 from Noombal village and 13 from Kattupakkamvillage) were provided with funding to build new homes. These 34 families were certified as 'living below the poverty line' (BPL) and had been granted housing under the Government Housing scheme. However, government funding was insufficient and therefore Habitat India in partnership with Daimler, provided these families with additional funds to complete construction.

# Beneficiary Stories: Chennai



In addition to the housing project, children and youth from beneficiary families were selected to participate in the Child / Youth Development Program sponsored by Habitat that provided them with free scholarships and computer training classes.

“ I’ve always wanted to learn how to use computers. Unfortunately, I don’t come from a well-off family. My father works as a daily-wage labourer and we live in a rented house at Vanagaram. Initially, I was trying to learn through private computer classes. But these were costing my family almost INR 2000 every month and after a few months, my parents couldn’t afford to keep paying for these fees. I was really disappointed at the time because I kept having to depend on others to complete any computer related school assignments. As luck would have it, Seesha and Habitat started a free compute center at my village and in three months, I was able to learn basic computer skills. It feels wonderful to be able to operate a computer on my own and I’d like to take up a similar profession sometime in the future.

Saranya, Beneficiary,  
Free Computer Education Project, Tamil Nadu



# Disasters

We Rebuild Lives

# Uttarakhand Disaster

## An Overview



Last June, sudden floods and landslides devastated 9 districts in Uttarakhand and caused immense loss to human lives, extensive damage to shelter, infrastructure and livelihoods. Immediately after the floods, Habitat for Humanity India conducted a rapid assessment to identify the shelter needs of those affected by the disaster and developed a three-pronged shelter intervention plan known as “Pathways to Permanency” to rebuild their lives. Habitat’s Uttarakhand Disaster Response plan included the provision of emergency shelter kits, repair of partially damaged houses, construction of transitional shelters, reconstruction of homes and schools as well as the construction of community centers. Response highlights:

- Total 570 families to be supported at the end of current projects
- 388 flood affected families reached through emergency shelter materials, household support items, transitional shelters and new houses.
- Approximately 3000 school going children to benefit from the repair and reconstruction of class rooms and school infrastructure
- 300 families to benefit from the community center

# Uttarakhand Disaster

## Scope of Outreach

### Uttarkashi

Families Served through:  
ESKs/ Non Food Items = 50  
Transitional Shelter = 25  
Permanent Shelters = 27 \*  
School Repairs = 5

### Chamoli

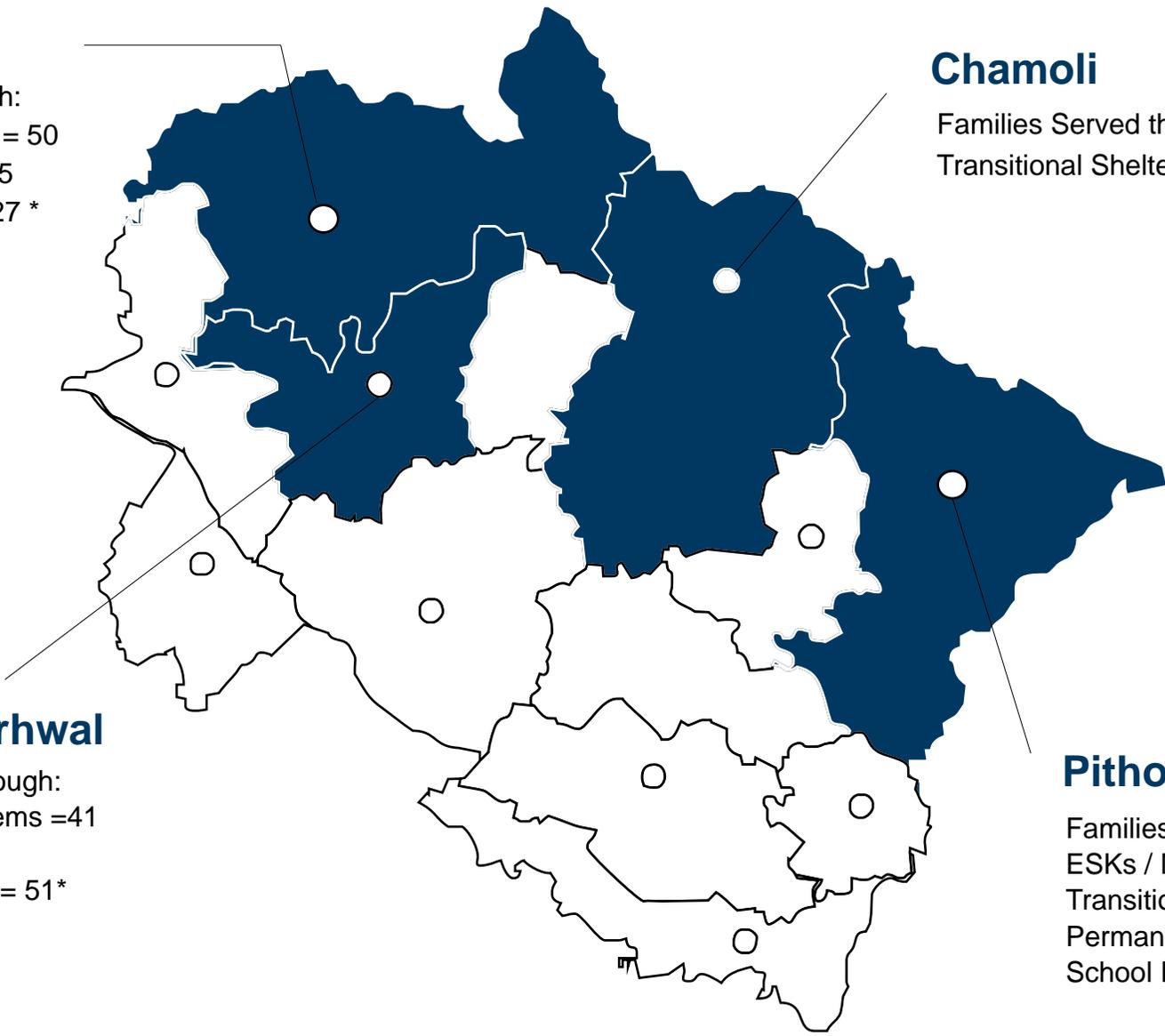
Families Served through:  
Transitional Shelter = 50

### Tehri Garhwal

Families Served through:  
ESKs / Non Food Items =41  
Repairs = 50  
Permanent shelters = 51\*  
School Repairs = 1\*  
Community Hall = 1

### Pithoragarh

Families Served through:  
ESKs / Non Food Items = 101  
Transitional Shelter = 150  
Permanent Shelters = 25\*  
School Repairs = 4\*



# Uttarakhand Disaster

## Beneficiary Story



Maniram and other families from Ghattabagar living in make-shift tents, post the Uttarakhand disaster. These tents didn't shelter the families sufficiently from rainfall and cold winds, resulting in the spread of viral infections, especially amongst children.



Maniram in front of a partially constructed transitional shelter provided by Habitat for Humanity, to aid families affected by the Uttarakhand disaster and provide them with temporary shelter solutions, until permanent housing could be constructed.



A row of transitional homes constructed by Habitat for Humanity in Ghattabagar village.

// We now have a solid roof over our heads, that keeps out cold winds and freezing rainfall and has improved health conditions in our village. //

**- Maniram, Habitat Beneficiary, Uttarakhand Disaster**

# Cyclone Phailin, Odisha

Cyclone Phailin devastated 14 districts in Odisha and Srikakulam district in Andhra Pradesh, damaging over 150,848 houses and displacing over 375,000 families in affected areas. Habitat India's disaster response programme in the area resulted in the following outcomes:

- Approximately 2,270 individuals from 454 families affected by Cyclone Phailin now live in safer environments as a result of emergency shelter support provided by this project.
- Improved health status of beneficiary families through the provision of chlorine tablets and training resulting in fewer incidences of water borne infections.
- Information, Education & Communication (IEC) materials produced in local languages enabled families to use the Emergency Shelter Kit materials in the most effective way.



// The cyclone disrupted our lives and something as simple as a roof over our heads, became a luxury. We took refuge in the community school. I had no idea how we were going to afford to repair our home, especially the roof, and then most unexpectedly, we received emergency shelter assistance from Habitat for Humanity. Habitat provided us with material to repair our roof and store clean drinking water. Several other families in similar situations across our village received assistance through Habitat as well and were able to bring some normalcy to their lives, post the disaster. //

- Habitat Beneficiary, Goraka Madhavarao,  
Bandara Village, Ganjam District, Odisha



# Water & Sanitation

We Build the Health of Families

# Water & Sanitation

Habitat provided 2788 families with access to water and sanitation facilities in FY 2014



In light of the recent Badaun rape case, it is evident that access to sanitation enhances the health and safety of women and children. Nasreen Begum, a Habitat beneficiary from Gadgi Village, Bidar Taluka, Karnataka, shared how she was always worried about the safety and privacy of her two daughters who used the forest to relieve themselves. She emphasized that this lack of privacy was most acutely felt when one of her daughters was sick and had to use the forest during the day or in the middle of the night. Thus, having access to a toilet attached to their home has not only enhanced the health of family members but also given women in these families a sense of safety, security and dignity. Habitat India aims to leverage the current government's agenda of 'toilets before temples' in order to scale-up its sanitation interventions across the country.

# Beneficiary Stories

## Building the health of families

For Razia Khan this Eid will hold a special place in her memory. For the first time since her family began living in Farashkhana village, Gwalior, her relatives will be coming to visit her to celebrate Eid. She owes this to the construction of a toilet in her home. Razia shares that earlier, none of her relatives used to visit her home to stay because she didn't have a toilet.

“I used to feel so ashamed of this”, she says. “My children and I had to go out in the early hours of the morning when it was still dark outside to defecate in the open. We didn't have any privacy and during the monsoon not having a toilet was a real problem for my children”.

Now she happily invites her friends and relatives over to her home and proudly shows them the new toilet she built with the help of a Habitat loan.



# Beneficiary Stories



For years, Shardatai Kamble saw how the practice of open defecation was affecting the health of her community in Hingoli District. In 2010, when Habitat India began working in the region to provide low-income families with shelter and sanitation, Shardatai decided to get involved. For the past three years, she went from door to door in her village to explain the importance of sanitation and hygiene. Shardatai never gave up, despite immense resistance from the community. She even mortgaged her Mangal Sutra to raise the required funds necessary to implement the program. Habitat is now in the process of providing 130 families in the region with sanitation units to enhance rural hygiene and eradicate open defecation. “I can make many Mangal Sutras”, Shardatai says, “but this was an opportunity to help others in my village”. Shardatai was felicitated by Ms Varshatai Gaikwad, Minister, Women and Child Development, for her work in the region.

# 4. VOLUNTEERS

- We Bring People Together in Service

# Volunteer Highlights



**5,177**  
Volunteers

**631**  
Houses Built

**61,615**  
Volunteer Hours

# Volunteer Experiences



Jennifer Isely led a team of Global Village volunteers on a two week build in Kottamedu Village, Pondicherry. She shares her build experience:

// My journey began with Habitat 6 years ago when I decided to go on my first build to Anchorage Alaska. That's where I fell in love with their program. The next year I took 12 brave big hearted volunteers to work in a village outside of Pondicherry.

I came back to Pondicherry in 2013, to lead my 6th team and I was fortunate to get to go back to the original village, to visit and see the progress and finished homes. We arrived in the village, and before long word spread and many came to see us. Once they realized it was me, lots of hugging and kissing ensued, and chants of "Praise be to Jennifer!!" They told me how they always wondered if we remembered them, and if I would ever return. I told them yes I remember saying that and I NEVER forgot them, and I needed to come back and say hello and you are remembered...your love and kindness and acceptance was beyond my imagination!!

I am SO honored to be a part of something so big, and how just one person's intention started a ripple effect that will never be forgotten or broken. As Christmas approaches I am reminded of why I do such trips with Habitat. It's to stretch myself, create awareness, and touch lives in ways I could never have imagined! I am blessed beyond blessed and grateful to be a part of something always bigger than myself. //

# Volunteer Experiences

Twenty-nine year old, USA residents, Kevin Altevogt and Loran Bohall decided to put their passion for cycling to good use. They organized a biking tour of South Asia with the intention of doing good things along the way. In August 2013, they stopped by Habitat India's Delhi office and volunteered to build homes for three days in Bawana.

// For us, it was eye opening to see the living conditions of the people who were living in the community. We have a lot to be thankful for. We were also able to interact with the people, see how the construction process was unique in India, and have a full experience that will stay with us for a lifetime. Also, when we can see first-hand the living conditions, we can begin to understand how people can strive and rise up from difficult situations through hard work and ingenuity. I feel these past three days will stay with me for a long time. When we get the opportunity to see how much people can do with so little, it is inspiring to extend a helping hand whenever possible – even if it is in a little way.

//

– Habitat Volunteers, Kevin Altevogt and Loran Bohall



# Volunteer Teams

Habitat India is grateful to the following volunteer teams for their contribution

ASK	Intuit
US Consulate	Daimler
ABG Corporate Team	Dow Chemicals
IDEA Cellular	Oberoi International School
New Zealand Consulate	Tata Housing
HSBC	Bloomberg
Kotak Mahindra Bank	Aditya Birla School
CITI	UPS
CISCO	American School of Bombay
Japan Student Team	Fed Ex, Thompson Reuters
Delhi Network	Sumati Group
Main Tendue	Global Village volunteer teams from US and
Gurgaon Connections	Canada
Australian High Commission	D Y Patil International School
British High Commission	Nirmala Institute
DFID	Rajakkadu and Gurukul School
Northern Ireland Global Village Team	Thompson Reuters
KPMG, Cathedral School	Wells Fargo
Vibha Venkatraman & friends	IBM
Rajhanse Vidhyalaya	Cross Road Church
Credit Suisse	Muster Peace Japan
Rotary 3140	Prudential
Nissan	Bermuda Overseas Missions
E-Bay	MG University
Goldman Sachs	St. Joseph's PG College
Northern Trust	Ecole Mondial
Exxon Mobil	
Hanyang University Korea Team	

# 5. AFHTAC

- Affordable Housing Technical Assistance Center

# AFHTAC

## Housing Technical Support Services



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

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

The services provided by TAC including Institutional Technical Assistance (ITA) and Construction Technical Assistance (CTA) which help MFIs to launch affordable housing microfinance while assisting homeowners to understand the best way to resourcefully improve their homes. Based on TAC's ITA, Growing

Opportunity Finance (GOF) and Grameen disbursed home loans as part of TAC.

TAC promotes the use of cost effective and alternate materials by introducing new building technologies to MFIs and homeowners that are affordable and accessible. Based on market research and pilot testing, technical assistance is offered with a reasonable fee depending on the complexity of HSS.



# 6. MICROBUILD INDIA

- Affordable Housing Finance

# MICROBUILD INDIA

## Affordable Housing Finance



MicroBuild India is a for-profit entity that grew from Habitat for Humanity's strategic plan to mobilize people, finance and social capital to promote worldwide access to decent, safe, affordable housing. The vision of MicroBuild India is to catalyze innovative, scalable financial solutions to the poverty housing situation in India.

MicroBuild India works with Indian financial intermediaries serving low-income populations to offer wholesale debt financing, filling a critical funding gap, and ensuring that products and services meet housing quality standards.

MicroBuild India has distributed microfinance loans to Grameen Koota and ESAF Microfinance (EMFIL), enabling 1 100 families to access affordable finance.

# 7. EVENTS

2014

# VOGUE'S FASHION NIGHT OUT



Vogue's Fashion Night Out, a global celebration of shopping and fashion, was held on 5th September at High Street Phoenix, Mumbai. Taking place across 16 countries this year, and masterminded by VOGUE internationally, leading designer brands came together to offer a very special shopping experience, with unique offers, discounts, personal appearances by celebrities, lucky draws, and one-off activities. The partnership was initiated by Habitat's Women IndiaBUILD's committee and profits from the sales will be donated to families affected by the Uttarakhand disaster. Avanti Birla, Brand Ambassador for Women IndiaBUILDS commented, "Fashion's Night is one of our unique events which helped create awareness about Habitat's cause."

# WORLD HABITAT DAY

## Students Illustrate the Need for Shelter through Art



In celebration of 'World Habitat Day' on October 7, Habitat invited twenty top artists to judge a School Painting Competition at the UN Lawns in Delhi. Paintings by 300 students from schools across Delhi were displayed at the venue in an exhibition designed to raise awareness about the 'Right to Shelter'. The aim of the competition was to encourage the participants to better understand poverty housing issues in India and to be motivated and informed about how they could contribute to addressing these important issues in the future. The event was organised by Habitat for Humanity India, the United Nations Information Centre for India and Bhutan (UNIC) and UN HABITAT. Speakers at the event included Mrs. Kiran Mehra Kerpelman – UNIC Director, Mr. Eric Christopher – Habitat for Humanity CEO and Dr. Pradip Nandi – Chief Technical Advisor UN HABITAT Water for Asian Cities Programme. Dr. Nandi, who gave the main address, spoke about the importance of the effective governance of cities and the shelter rights accorded under Article 25 of the Universal Declaration of Human Rights.

# Oberoi Melting Pot



Habitat India was selected as one of three recipients of a grant from the funds raised by this year's Oberoi Melting Pot which was held on 20th October at The Oberoi, Nariman Point. Jointly organized by the Oberoi, the Indian Merchants' Chamber, the Consular Corps and United Way of Mumbai — the Oberoi Melting Pot is a cultural event where the consulates of different countries showcase their traditions, customs and culture, be it through dance, gastronomy, recitals, theatre, etc. The event raises funds for selected charities through entry tickets, auctions, raffles, etc. and attracts more than 800 people of various nationalities of the stature of Consul Generals, attachés, Heads and senior staff of various companies and their families. Funds raised through the event were used for Habitat India's relief efforts in Uttarakhand.

# GOA MARATHON 2014



Over 2,000 adults and children participated in the Goa Marathon 2014 on February 9 at the Campal Ground, Goa. In its third year, the marathon featured four races – the 21 km half marathon, 10 km run, 5 km dream run and the school run for children under 14 and under 16. The half marathon attracted runners from all over India and overseas and saw stiff competition both in the men and women's open category. The 10 km run had many local Goans participating as well as runners from across the country. Organised by El Shaddai Charitable Trust and Habitat for Humanity India Trust and supported by the Goa Athletic Association this event aimed to raise funds for a local housing project in Goa.

We thank our partners: Central Bank of India, Deltin Group, Sea Island, Real Drinks Pvt Ltd, Walyte, Palacio, Primeslots Events Pvt Ltd, Manipal Hospitals, Carasid, Tara, Novotel, Indigo 91.9 FM, RP Sports, Mera Events, Goa Tourism, Corporation of the City of Panjaji, Indian Army and Indian Navy.

# Women's Build

## CONNECTING WOMEN BUILDING A BETTER FUTURE



A low-income woman is more likely to live in an unsafe and substandard house, without access to services, on land that makes her vulnerable – whether to natural disasters, eviction or exploitation. There is also a higher likelihood that she will suffer from poor health; the area in which she is living is unhygienic. Land tenure laws often deny women the ability to possess land. Wanting a house with a door that can lock is the wish of many low-income women around the world. Living in a safe, decent home on land that provides security for the whole family is a major step in helping improve lives. This provides choice and opportunity for women – they are able to leave the home to earn an income and hold their ground when decisions are made.

Habitat for Humanity India highlighted its commitment to provide women with decent housing opportunities this International Women's Day through organizing a Women's BUILD during the first week of March. International women volunteers and their local counterparts gave a leg-up to women from 5 low-income families by building homes in Savda Ghevra, Delhi.

“ Working together as a team to support a family in need was the perfect way to commemorate women's day. As a woman, it was wonderful to have the opportunity to support other women in need and provide them with such an important asset: a home. ”

– Women's BUILD TIMKEN volunteer team

# Habitat Youth BUILD



Habitat for Humanity India launched the Habitat Youth BUILD 2014 campaign on February 12, 2014 and over the course of the next three months, conducted several volunteer builds, disaster awareness workshops, housing-related advocacy activities and online fundraising campaigns that involved over 2,700 volunteers across India. Volunteer builds and fund raising activities raised INR 835,594 that will go towards supporting low-income families through Habitat India projects. A total of 1186 youth participated in other volunteer builds during the campaign (February 12 – May 3, 2014) across seven build sites including areas in Maharashtra, Delhi, Chennai and Bangalore to serve 86 families in need. Habitat India's Affordable Housing Technical Assistance Center (AFHTAC) conducted a Youth BUILD activity with 64 college youth on affordable housing for economically weaker sections in Chennai on May 3, 2014. In addition, 547 youth participated in 12 training programs on disaster preparedness and risk reduction conducted by Habitat India's Disaster Response Unit. Participants included urban youth living in 'disaster prone', coastal and low-lying Otteri hutment settlements in Chennai that are vulnerable to floods. Using theater art as a learning medium, Habitat trained these youth to map the risk and hazard profiles of their respective areas and respond during emergencies.

# IndiaBUILDERS NIGHT

Celebrating Thirty Years of Building the Lives of Families in Need



In celebration of its 30 years of service to the nation, Habitat for Humanity India organized a charity gala dinner hosted by the IndiaBUILDS Advisory Committee headed by Mrs. Rajashree Birla and Mr. Prमित Jhaveri. The event gathered owners and CEOs of major corporations and organizations, high net worth individuals, and influential celebrities who have been supporting Habitat for Humanity – leading the movement of building homes and developing communities in India. Over three decades, Habitat in India has served more than 55,000 families with decent shelter. The event also marked 30 years of Habitat in Asia-Pacific.

# IndiaBUILDERS NIGHT

## Celebrating Thirty Years of Building the Lives of Families in Need

Luxury and limited edition items, and high valued experiences such as 'A day with John Abraham, Dinner on a cruise with R. Madhavan, a Pashmina flat, Essex vintage car, and paintings by well-known artists like Badri Narayan, Bhavani Katoch, Bose Krishnamachari were auctioned to raise funds for Habitat's disaster response projects in Uttarakhand and Odisha. Auction items were provided by John Abraham, Jacqueline Fernandez, R. Madhavan, Chef Ajay Chopra, Pashmina Developers, Studio 3, The Westin Mumbai Garden City, Marine Solutions, Indigo, Maharani Jewels, Jade, Image Consulting Business Institute, Mati Moksha, and Veethika. Smt. Rajashree Birla unveiled Habitat India's coffee table book that paid tribute to significant donors and corporations that contributed to Habitat India's work over the last 30 years. She then presented recognition plaques to key contributors in an awards ceremony.

// I believe that a house is the primary need of every human being. A house transcends just shelter. The sense of security that it gives paves the foundation for leading a life of dignity, for imparting values and education, to the children and a meaning to life. It at once provides the opportunity to every individual to unleash his or her potential. When we were looking at organizations that could help us take our mission forward, Habitat for Humanity was clearly the frontrunner. So we began our tryst with Habitat in a small way more than a decade ago. //

- Mrs. Rajashree Birla, Chairperson,  
IndiaBUILDS Advisory Committee.



# IndiaBUILDERS NIGHT

Celebrating Thirty Years of Building the Lives of Families in Need



“ In the Asia Pacific, we are setting our goals high. Through a new vision called “IMPACT ASIA, we hope to dramatically raise our capacity to be able to serve 15 million people by 2020. We have already shown our ability to scale up dramatically in recent years so we see no reason why we can't continue. This is what it will take to make a significant difference in the problem of poverty housing. ”

- Fernando Zobel de Ayala,  
Chairman of the Asia-Pacific Council



“ I've been associated with Habitat for Humanity since I was very young. The first build I did was around 1997 in Americus Georgia, the headquarters of Habitat for Humanity. As an ambassador, I'm able to use my time, talent and influence to create awareness on the need for shelter, especially in India where the need is so great. ”

- Purab Kholi,  
Habitat Celebrity Ambassdor



“ As a celebrity one is often asked to lend their name and support to organizations and various charities. I have to say, this one is very different. Because not just are you lending your name, you actually get very hands-on through building and interacting with the very people you're trying to help, face-to-face. ”

- Pooja Bedi,  
Habitat Celebrity Ambassdor

# 8. FINANCIAL REPORT

• A Commitment to Global Stewardship

A photograph showing the silhouettes of five construction workers on a roof. They are working together, with one worker in the center holding a long wooden beam. The background is a dramatic sky at sunset or sunrise, with the sun low on the right side, creating a warm, golden glow and long shadows. The workers are wearing hard hats and work clothes.

# A Commitment to Global Stewardship

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

# Income

Habitat for Humanity India is a tax-exempt non-profit (under Sec 80G of the Income Tax Act 1961) supported by people who believe in its work. Support comes in the form of contributions from individuals (cash, gifts, corporate giving), corporations (cash, donated assets and services), foundations and other organizations. Government assistance is also welcome. Habitat for Humanity leverages existing government housing schemes by providing families availing these schemes with gap funding.

## Income Chart 2013 - 2014

Particulars		31-Mar-14		31-Mar-13	
	Schedule	Amount	Rs.	Amount	Rs.
<b>INCOME</b>					
<b>Donation Received</b>					
Voluntary Local Contribution		2,28,40,193.50		3,01,36,560.86	
Voluntary Overseas Contribution		8,80,36,109.48		4,09,96,633.72	
<b>Total Donation Received</b>		<b>11,08,76,302.98</b>		<b>7,11,33,194.58</b>	
Donation in Kind		15,69,950.00		66,90,672.00	
Housing Loan Assistance Recovery		4,66,907.50		12,40,533.25	
Bank Interest		65,67,319.98		35,79,694.49	
Anonymous Donations		1,00,154.00		96,865.00	
Profit on sale of Fixed Assets		72,000.00		12,355.00	
Other Income		90,81,922.90		77,13,915.33	
<b>TOTAL</b>		<b>12,87,34,557.36</b>		<b>9,04,67,229.65</b>	

# Expenditure

Habitat for Humanity India classifies expenses into three primary categories: housing assistance to low income families, fundraising expenses and administration expenses.

## Fund Utilization towards program, fundraising and administration 2013-14

### Expenditure Chart 2013 - 2014

EXPENDITURE		-	-
Housing assistance to low income families		5,18,69,788.18	1,88,16,852.54
Provision for Loan loss		1,76,67,679.13	50,23,494.98
Program Execution Expenses	IX	3,53,36,626.00	3,63,66,483.25
Administration Expenses	X	2,14,27,404.27	2,27,79,270.96
Travelling & Transportation		23,05,935.50	23,44,640.50
Other Expenses		1,10,317.50	31,241.37
Depreciation		9,44,771.00	9,99,597.90
Less: Transfer to 'Capital Fund'		(9,44,771.00)	(9,99,597.90)
<b>TOTAL</b>		<b>12,87,17,750.58</b>	<b>8,53,61,983.60</b>
<b>Excess of Income over Expenditure Transferred to Balance Sheet</b>		<b>16,806.78</b>	<b>51,05,246.05</b>

# 9 OUR DONORS

- Leadership Givers. Corporate Partners. Individuals.



## Generous Partners Deliver on Habitat India's Mission

In fiscal year 2014, Habitat for Humanity India's donors demonstrated their commitment to Habitat's mission by contributing cash and gifts-in-kind and engaging employees and consumers through a range of opportunities, from house building to social media. The following pages highlight a small sampling of those partners — corporations, individuals and foundations — whose support helped raise awareness of the housing problem in India and build homes with families in urgent need of them.

# Leadership Givers

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



CITI

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



ASK Foundation

ASK Foundation is the corporate social responsibility wing of ASK Group, registered as a trust with the Charity Commissioner of Mumbai in November 2008.

The Foundation has been actively involved by working for the causes of Education, Health and Poverty Housing in Maharashtra and other states of India.



Aditya Birla Group

Aditya Birla Group's vision is to actively contribute to the social and economic development of the communities in which they operate. In doing so, build a better, sustainable way of life for the weaker sections of society and raise the country's human development index.

# 10. GOVERNANCE

• Board of Trustees & Advisory Committee

## Habitat for Humanity India Board of Trustees

Mr. Sanjay Patra, Chairman

Mrs. Sheila Kripalani, Vice Chairman

Mr. Peter Selvarajan, Treasurer

Ms. Ashita Abraham

Mr. Christopher Rajkumar

Mr. Thomas Chandy

## Habitat for Humanity India IndiaBUILDS Advisory Committee

Co-Chair

Mrs Rajashree Birla, Aditya Birla Group

Mr. Pramit Jhaveri, Citi South Asia

Members

Mr. Sanjay Nayar, KKR India Advisors

Mr. Anil Singhvi, Ican Investment Advisors

Mr. Deepak Parekh, HDFC

Mr. Asit Koticha, ASK Group

Dr. Desh Bandhu Gupta, Lupin

Mrs. Elina Meswani, Reliance Industries

Mr. Gul Kripalani, Indian Merchants Chamber (IMC)/Pijikay Industries

Mr. Navin Agarwal, Vedanta Resources

Mr. Niranjan Hiranandani, Hiranandani Group

Mr. Vipul Shah, Dow Chemicals



Registered Office & Delhi  
Habitat Resource Centre  
CNI Bhavan, No.16,  
Pandit Pant Marg,  
New Delhi-110001  
Tel No.: 11-23753493/94  
Fax : 11 – 23753495

Mumbai Habitat  
Resource Centre  
A-301, Everest  
Chambers, Marol  
Naka, Andheri (E),  
Mumbai -59  
Tel No. : 22-  
29209851/52  
Fax No.: 22-29209854

Bangalore Habitat  
Resource Centre  
27-31, 1st Floor,  
Idhaya Shopping  
Complex  
No: 38, Geddalahalli,  
Kothanur Post  
Bengaluru – 560 077  
Tel No. : 80-  
64568053/54

Chennai Habitat  
Resource Centre  
W-190, North Main  
Road,  
Anna Nagar West  
Extension,  
Chennai – 600 101  
Tel No.:  
044-26152380/81

 habitatindia  
 HabitatIndia  
 info@hfhindia.org  
 habitatindia  
 Habitat1983  
[www.habitatindia.in](http://www.habitatindia.in)