



self-esteem



neighbours

hope



confidence



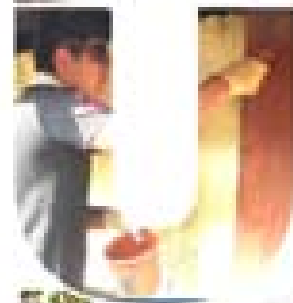
education



family values



togetherness



security



Building Homes  
Transforming Communities  
Changing Lives



friends



stability



Annual Report  
July 2009- June 2010



## Foreword FOREWORD

**H**ousing is integral to the well-being of a family and without the security and comfort of a home, it is difficult for a person to lead a normal life. Adequate housing is a fundamental human right a basic necessity for all, that cannot be denied in a fair and equitable society. As India is moving towards being one of the world's big economic powers, there still remain a lot of needy people who lack a decent place to live in, which they can call home. Keeping in view our commitment to build homes for the less fortunate, Habitat for Humanity India has constructed over 35,000 houses over the last 27 years.

In addition to building homes, Habitat is involved in integrated programs with components of livelihood, water and sanitation, disaster mitigation and preparedness which promote the improvement of the overall quality of people's lives. In line with this and realizing the importance of overall development of the families we assist, Habitat has been partnering with other NGOs who have been providing solutions in such areas as required thus giving a holistic approach to development.

For the past 27 years the spirit of volunteerism has been a great driving force in our achievements. For many years, volunteers all over the world, from all walks of life, have assisted us in our work with continuous dedication. Irrespective of the strata of society they belong to, the volunteers work shoulder to shoulder with needy families belonging to different caste, community, religion or social status which is a heartwarming experience.

As we complete another fruitful year of building affordable homes for the less fortunate, we look forward to a more successful year ahead by drawing nearer to our goal of eradicating homelessness. In the coming years Habitat will seek greater level of engagement with cross sections of service networks, corporate and government agencies to make a difference in the lives of the poor in building affordable homes, in transforming communities and in changing lives.

We are deeply grateful for the involvement and contribution of our donors, NGO partners, volunteers and individuals who shared our vision to make a difference in bringing about a change in the lives of many people, through shelter.

Dino L. Touthang  
Chief Executive Officer



## Table of Contents

- ☛ *IndiaBUILDS* ..... 3
- ☛ Capacity Building to address tomorrow’s need-Climate Change ..... 5
- ☛ *IndiaBUILDS* - A World of Hope campaign ..... 6
- ☛ *IndiaBUILDS* Advisory Committee ..... 7
- ☛ Women *IndiaBUILDS* – With a view to change ..... 8
- ☛ Celebrities for Shelter ..... 10
- ☛ Disaster Response ..... 11
- ☛ Dashboard ..... 12
- ☛ Building with a difference ..... 14
- ☛ Youth Engagement ..... 16
- ☛ Kaleidoscope - HFH India ..... 17
- ☛ HFH India Board of Trustees ..... 21
- ☛ HFH India Senior Leadership ..... 21
- ☛ Vuvuzela ..... 22
- ☛ HFH India Financial Statement ..... 24
- ☛ Acknowledgement ..... 25

## IndiaBUILDS



### 35,000 Families in India

More than 35,000 families and 175,000 people have been served by Habitat for Humanity India, at the end of FY 2010.



## Women Build

On World Habitat Day 5<sup>th</sup> October 2009, Habitat for Humanity India launched its unique initiative to build 150 houses for women headed families in the city of Bengaluru, Karnataka State South India.



## IndiaBUILDS

### Dream Run for Habitat



The Standard Chartered Mumbai Marathon held on 17th Jan 2010 brought the citizens of the city of Mumbai to unite and in unison propagate the message of giving back to the less fortunate in the society. At this event 120 participants ran in support of the cause of Habitat for Humanity India. The participants included volunteers from ASK Financial Services and the Citi Group running alongside Habitat supporters from

the American Alumni Association, college youth and concerned individuals. These supporters helped raise pledges to the tune of Rs. 370,000. In kind support was also provided by Trent (A Tata Group Company) through the sponsorship of T shirts to Habitat participants.

64 volunteers ran in support of the cause of Habitat for Humanity India at the Sunfeast world 10K Marathon, Bengaluru. The participants included individual volunteers and corporate volunteers from YES Bank and CISCO.



# Capacity Building to address tomorrow's need- Climate Change

## Climate Change: Shelter & Settlement

HFH conducted a workshop with the facilitation of RedR{a leading training organisation in DRR (Disaster Risk Reduction)} in June 2010 to understand the challenges faced by development organizations due to climate change and to build community and organizational capacity towards addressing these issues. The theme of the workshop was "Climate Change and CBDRR with special reference to Shelter and Settlement". It was attended by HFH Staff and partner NGOs with real time involvement of a selected community near Chennai.

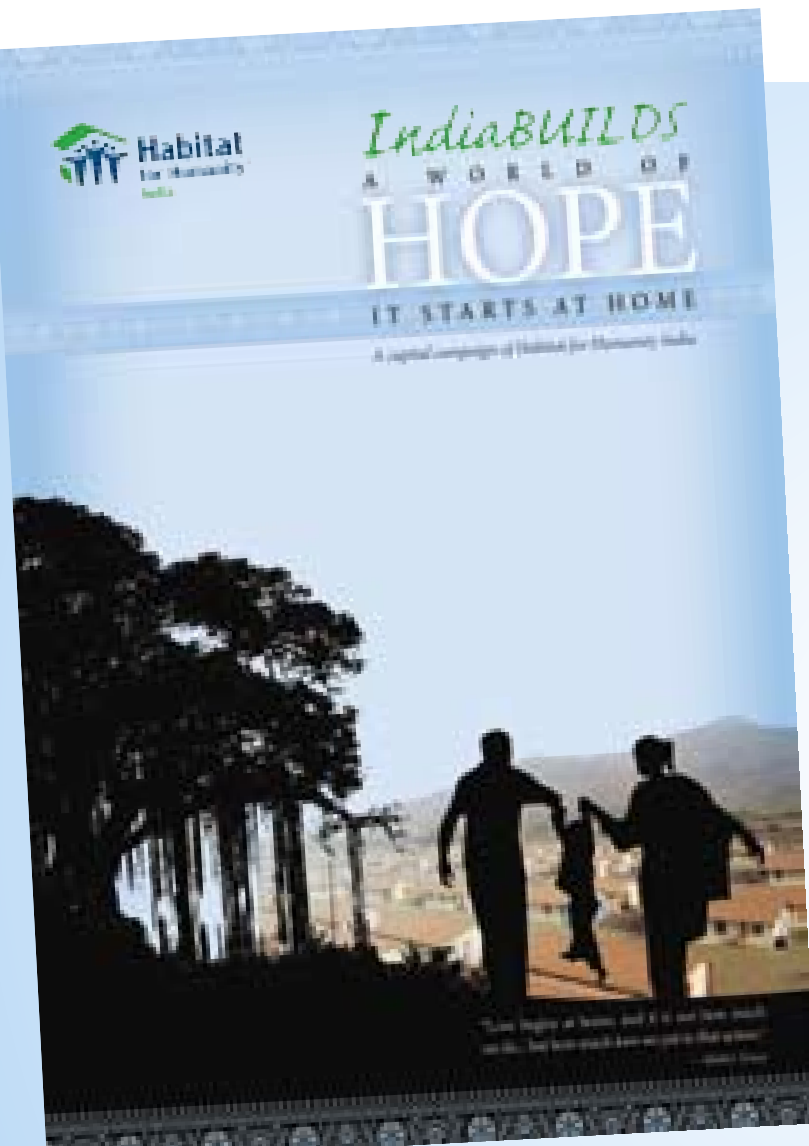
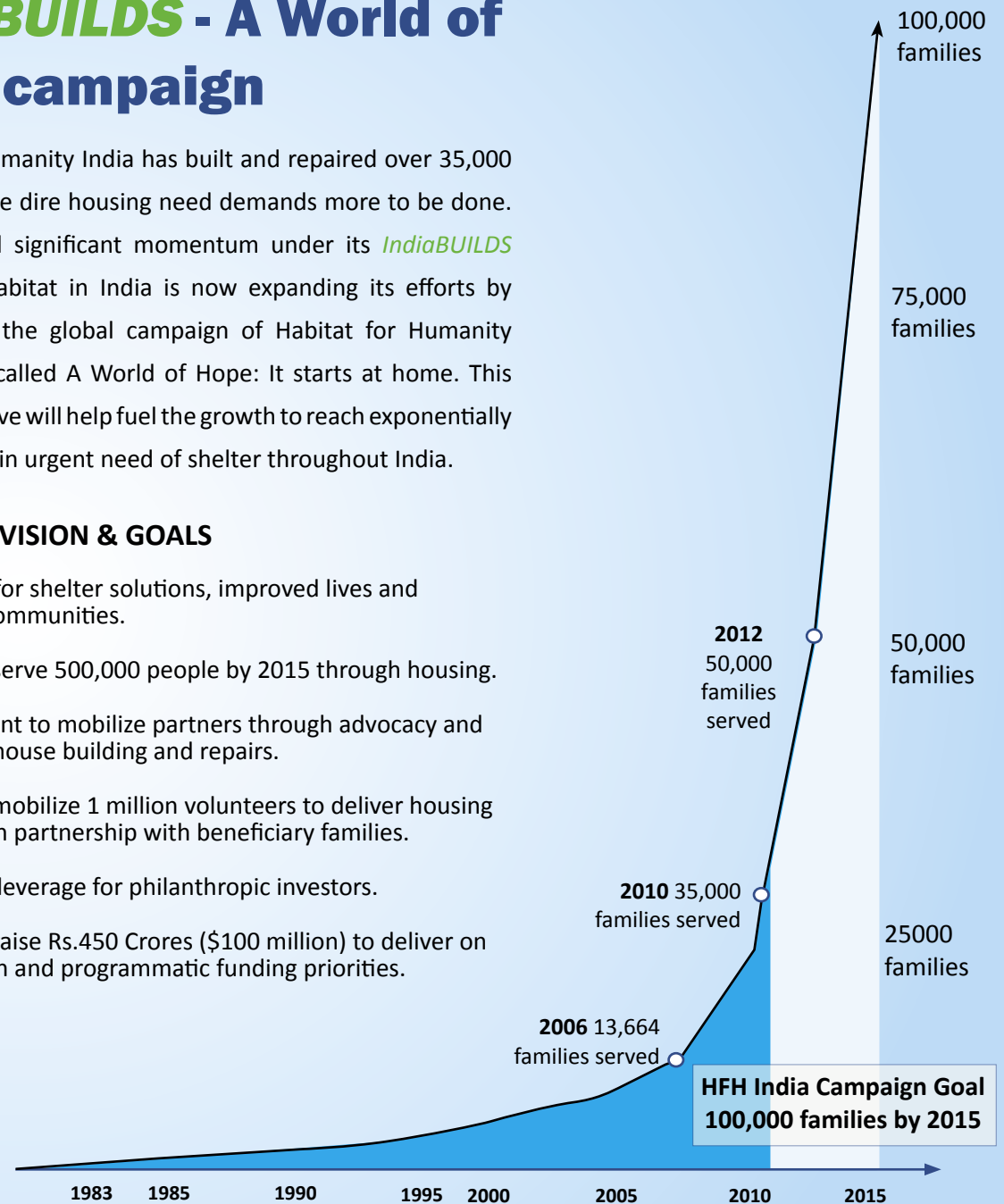


# IndiaBUILDS - A World of Hope campaign

Habitat for Humanity India has built and repaired over 35,000 homes. But the dire housing need demands more to be done. Having gained significant momentum under its *IndiaBUILDS* campaign, Habitat in India is now expanding its efforts by aligning with the global campaign of Habitat for Humanity International called A World of Hope: It starts at home. This historic initiative will help fuel the growth to reach exponentially more families in urgent need of shelter throughout India.

## CAMPAIGN VISION & GOALS

- ◆ A catalyst for shelter solutions, improved lives and stronger communities.
- ◆ It aims to serve 500,000 people by 2015 through housing.
- ◆ A movement to mobilize partners through advocacy and hands-on house building and repairs.
- ◆ It aims to mobilize 1 million volunteers to deliver housing solutions in partnership with beneficiary families.
- ◆ A point of leverage for philanthropic investors.
- ◆ It aims to raise Rs.450 Crores (\$100 million) to deliver on the mission and programmatic funding priorities.



# IndiaBUILDS

## Advisory Committee

### Chairperson

Mrs. Rajashree Birla  
*Aditya Birla Group*

### Co - Chair

Mr. Pramit Jhaveri  
*Citigroup Country Officer, India*

### Members

Mr. Sanjay Nayar  
*KKR India Advisors Private Limited*

Mr. Anil Singhvi  
*Ican Investment Advisors*

Mr. Asit Koticha  
*ASK Group*

Mr. Deepak Parekh  
*HDFC*

Dr. Desh Bandhu Gupta  
*Lupin*

Mrs. Elina Meswani  
*Reliance Industries*

Mr. Gul Kripalani  
*President, Indian Merchant Chambers (IMC)/ Pijikay Industries*

Mr. Navin Agarwal  
*Vedanta Resources*

Mr. Niranjani Hiranandani  
*Hiranandani Group*

Mr. Harish Badami  
*Dow Chemicals*

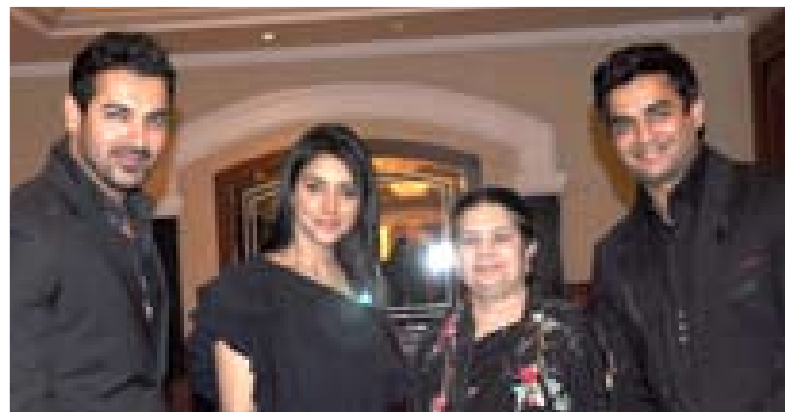
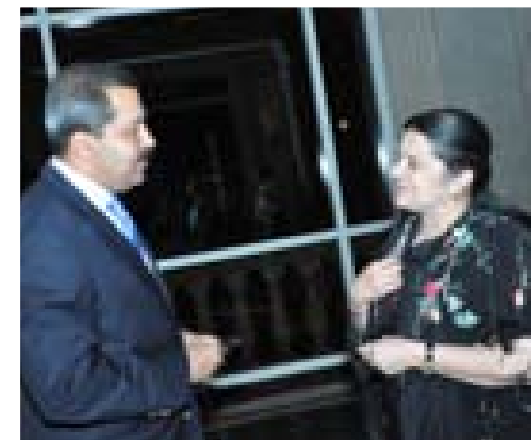
Mr. Dino L. Touthang  
*Habitat for Humanity India*

# IndiaBUILDS Advisory Committee

The Advisory committee met on two occasions this year and has helped lend direction to Habitat's work.

Mr. Pramit Jhaveri Citi, Country Officer India was inducted as the Co chairperson of the Advisory Committee.

Habitat Hero, John Abraham was present at the meetings along with like minded celebrities like Madhavan and Asin.





### Women *IndiaBUILDS* Committee

#### Brand Ambassador

Mrs. Avanti Birla

#### Chair

Mrs. Sheila Kripalani

#### Members

Mrs. Sabira Merchant

Mrs. Jimi Kapur

Mrs. Arti Sanghi

Mrs. Shalina Advani

Mrs. Puja Bilimoria

Mrs. Sangeeta Kilachand

Mrs. Smita Parekh

Mrs. Jyoti Doshi

Mrs. Kanan Koticha

Mrs. Madhu Nair

## Women *IndiaBUILDS* – With a view to change

The Women *IndiaBUILDS* committee of Habitat for Humanity India works tirelessly towards addressing the vulnerabilities of women headed families in India. In its endeavors to meet its goal and create change through awareness creation, the group had partnered with various Corporations /Brands such as Cartier and Vogue.



To strengthen its team the WIB Committee chaired by Mrs Sheila Kripalani inducted Mrs. Madhu Nair, Managing Director, Leela Ventures to the committee.



▲ The WIB have helped build 110 houses for the less fortunate women in society.



## WIB - Walking the Talk

### Vogue Fashion Night Out

The Vogue Fashion Night Out event is a global celebration of fashion organized by the international Media house, Vogue. Through this initiative the international editions of Vogue partner with designers, department stores and boutiques to create Fashion's Night Out, an evening extravaganza held around the world on 10th September 2009.

In India, the event held at the DLF Emporio Mall, New Delhi, was designed to support the cause of Habitat for Humanity India's Women *IndiaBUILDS* initiatives. Proceeds from the sale of signature T-shirts, specially designed for the occasion by Vogue Magazine, along with the proceeds from the sale of raffle tickets was pledged for donation to the Cause.



### Cartier

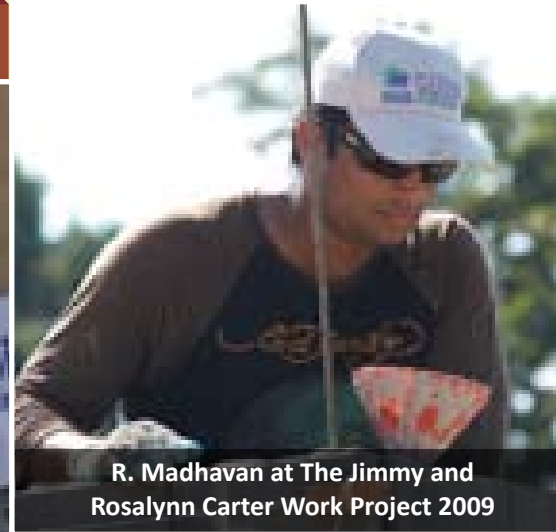
World renowned luxury brand, Cartier, launched its LOVE Charity bracelets at its boutique in New Delhi, in support of Habitat for Humanity India. The initiative was driven by the passion of the Women *IndiaBUILDS* team. "Giving back to the community has always been a priority for Cartier. The LOVE Charity initiative has gained much success and raised significant funds and awareness of various noble causes around the world. We are extremely proud to launch this initiative in India, and I am confident that we will have many people joining hands with us to raise funds to support Habitat for Humanity and its great cause," said Patrick Normand, Managing Director of Cartier, Middle East and South Asia. 48 bracelets in 18k pink gold with a diamond and attached to a silk cord were sold at Rs. 34,000 (US\$695) each, with the total sale proceeds of Rs.1,632,000 being donated to the campaign of Habitat for Humanity India.

Puja Billimoria one of the active members of the WIB committee hosted a get together to celebrate Diwali with her friends. On this occasion a group of friends raised Rs.200,000 to support Habitat for Humanity India.

## Celebrities for Shelter



Habitat Hero John Abraham



R. Madhavan at The Jimmy and Rosalynn Carter Work Project 2009



Habitat Hero John Abraham volunteering at The Jimmy and Rosalynn Carter Work Project 2009



Pooja Bedi and Avanti Birla volunteering at The Jimmy and Rosalynn Carter Work Project 2009



Jacqueline Fernandez at The Jimmy and Rosalynn Carter Work Project 2009



Bollywood Actress Asin



Model and Actor Bikram Saluja

# Disaster Response

## Five Years of Tsunami Reconstruction in India

Five years since the catastrophic morning of 26th December 2004, Habitat for Humanity India has helped 13,000 families rebuild their lives and homes, Habitat continues to work with and strengthen local communities through regular Habitat programs and disaster preparedness and mitigation training. In its endeavors to advocate, Habitat for Humanity launched a special report on the challenges faced and strategies employed in Indonesia, Sri Lanka, India and Thailand.

The 5th anniversary of Tsunami reconstruction was commemorated in India by organizing a public meeting on 26th Dec.2009 at Kunnimeru village, Villupuram Dist. Tamil Nadu. Over 500 people from all walks of life, including Habitat beneficiaries (Tsunami affected families), NGO Partners, SHG members and Media participated in the meeting. The meeting was presided over by the Revenue Divisional Officer (RDO) Ms Manjula through whom the report was released.



## Project Ashreya

With the unexpected disaster in Bihar, many districts were flooded devastating the life of countless people. In the rehabilitation process housing and livelihood became major concerns for the people as adequate and timely help was not available. ACC Ltd. & Hindustan Unilever Limited in partnership with Habitat for Humanity India and CNI launched Project Ashreya in Jorgama Village of Madhepura District. The project aims to improve the quality of life of the families affected by the Kosi floods. The project will provide permanent homes to 72 families, along with a community Centre for the villagers and will impart livelihood training to 280 people.



## Rebuilding in Andhra Pradesh & North Karnataka

In the southern Indian states of Karnataka and Andhra Pradesh, torrential rains destroyed and damaged hundreds of houses. HFH India is committed to helping rebuild homes for the disaster affected families. In Andhra Pradesh, HFH India provided 106 families with home repairs and renovations while a similar response in Karnataka in partnership with Ingersoll Rand and United Way assisted 161 families.

## **Dashboard**

### **Families served**

### **July 2009 - June 2010**

<b>Location</b>	<b>New Houses</b>	<b>Repairs</b>	<b>Rehab</b>	<b>Total</b>
Bengaluru	242	-	366	<b>608</b>
Chennai	1492	627	175	<b>2294</b>
Delhi	131	30	32	<b>193</b>
Mumbai	1361	400	-	<b>1761</b>
Affiliate	20	-	102	<b>122</b>
<b>Total</b>	<b>3246</b>	<b>1057</b>	<b>675</b>	<b>4978</b>



# Volunteering

## Construction Volunteers

July 2009 - June 2010	Volunteer Team	No. of Volunteers
<b>Volunteers from India</b>	<b>97</b>	<b>1789</b>
<b>International Volunteers</b>	<b>35</b>	<b>505</b>
<b>Total</b>	<b>132</b>	<b>2194</b>

## Non Construction Volunteers

July 2009 - June 2010	No. of Volunteers
<b>Volunteers from India</b>	<b>436</b>
<b>International Volunteers</b>	<b>23</b>
<b>Total</b>	<b>459</b>

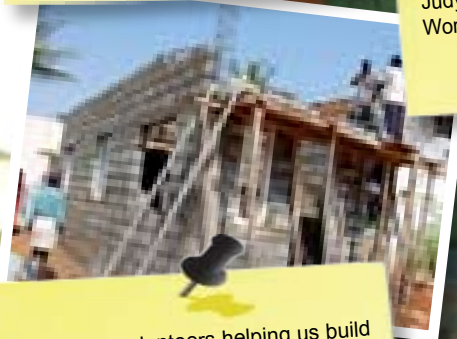
# Building with a Difference

"This experience is unique in that we have been working hand in hand with the family as opposed to working for them."

Susan Latham, Volunteer at the Women Build, Bengaluru

"Breaking down of cultural barriers and permitting us Women volunteers to build the houses, by the men folk has been a tremendous achievement. The overall experience has been fantastic."

Judy Bickenbach, Volunteer at the Women Build, Bengaluru



"Today the volunteers helping us build our home have helped us gain greater esteem in our community in addition to providing dignity to our existence."

Sheela, Homeowner, R K Hegdenagar Bengaluru

"Constructing the house is a very expensive affair, the volunteers have helped us save a lot on the labor cost. The money saved will be put aside for our grandsons' education. We are thankful to each of the volunteers who have helped provide a permanent home for my daughter and grandson".

Gunawati, Homeowner, R K Hegdenagar Bengaluru



## Women Build homes for Women

The Women Build held at Bengaluru from 8<sup>th</sup> March - 17<sup>th</sup> March 2010, united volunteers and women headed families in need of decent, affordable housing in the resettlement colony of R K Hegdenagar, Bengaluru. During the two week build 70 volunteers, all women, helped to build 15 new homes in the community, as part of the larger project to assist 150 women headed families. The ground breaking ceremony for this build event was held on 8th March 2010, the International Women's Day. At this event 62 International volunteers from five different countries participated in the Build and worked alongside with their Indian counterparts. From excavation to laying of foundation, passing of cement blocks to mixing of sand and cement each of these volunteers contributed their mite towards the construction of these homes, varying in size from 250-300 sq. ft.



### Go Green and Build

Habitat for Humanity Chennai on the occasion of World Environment Day organized a tree plantation drive followed by a build. 80 youth volunteers of HCL Technologies, Flextronics, and Irevna demonstrated their commitment to environmental stewardship through active participation. The volunteers planted fruit-bearing saplings of coconut, guava, and mango in Mangaadu village, Kanchipuram district, providing families with a source of food and livelihood. The volunteers later contributed their sweat equity by helping nine Habitat families build their houses.



## Youth Engagement

Habitat Resource Centre Mumbai organized a number of educational sessions for the Habitat Club members of Ecole Mondiale World School, Dhirubhai Ambani International School and American School of Bombay. The sessions included orientation on Self Help Groups (SHG), Micro Finance, Project Planning and Management, Impact of Housing, Solid Waste Management, Water Conservation, Resource Development and volunteering opportunities with Habitat for Humanity. The Habitat Club members raised funds for Habitat for Humanity.



▲ Primary students from grade 2 Stonehill International School created a poster to keep track of all fundraising in the school.

Students, parents and teachers at Stonehill International School, Bengaluru worked together in the academic year 2009-10 to raise funds for Habitat for Humanity.



▲ Primary school grade 5 students raised awareness about Habitat for Humanity at Stonehill International School by creating a wall size display



▲ Musicians for Social Action, grade 9 students of Stonehill International School, Bengaluru organised a concert to raise funds for Habitat.

## Teens for a Socially Conscious India

The Teenager magazine invites the teens of the country to participate in the Teen of the year 2010 contest. It is a platform for the teens to reflect on the most pressing social issue. Shelter is the special focus this year and Habitat for Humanity will help the participants initiate concrete action plans and carry out community projects. The participants will sensitize their peers by creating awareness in their respective schools and colleges.





▲ Launch of Women Build at Bengaluru on World Habitat Day



▲ Drawing competition on World Habitat Day at Ecole Mondiale World School, Mumbai



▲ Signature campaign by students of American School of Bombay at Puducherry



**World Habitat Day**  
*Looking back and forging ahead*

▲ Supporters and Beneficiaries join to observe World Habitat Day



▲ Lifestyle promotes Habitat for Humanity India during the International Women's week in their stores in Chennai



▲ Lighting the Lamp : Ms.Jija Harisingh, IPS Director General of Police, Commandant General Home Guard, Director Civil Defence, Fire and Emergency Service, Karnataka, on her left Mr. Dino L. Touthang, CEO Habitat for Humanity India, Shrimati Chamandi Naganoor, Secretary Karnataka State Social Welfare Board, looked on by Mr. Joseph Mathai, Director HRC Bengaluru, Rev. Brother R Arockiam Peter,SHJ, General Councillor and Coordinator for Social Action Commission and Mrs. Mona Sikora, Vice-Chairperson Community Services Bengaluru.

## International Women's Day

▲ Advertisement carried in various media on International Women's Day  
Website banner ad carried by IndiaInfoline



▲ DOOHM provided ad space on 159 screens across the city of Chennai during the International Women's Week



▲ Lifestyle staff participates in a volunteer build organized during the International Women's week



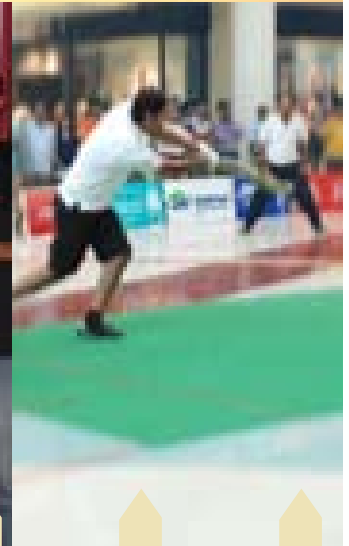
## Build a Home Brick by Brick

A miniature house was created & was placed in schools, corporate offices and malls. Each one was requested to voluntarily purchase construction materials to complete the house.



## The Corporate Challenge - Neevan Cup

32 corporates play indoor cricket for Habitat for Humanity India. The event was organised by Woot Factor at R-City Mall, Mumbai. Part of the proceeds of the registration fee was donated to HFH India





**A Crayon perspective of the volunteer build at Mahad, by Yuko, student volunteer from Kobe Gaidai University, Tokyo, Japan**



## HFH India Board of Trustees

Dr. Cornelius Samson Walter, *Chairman*

Mr. Sanjay Patra, *Vice Chairman*

Mr. Peter Selvarajan, *Treasurer*

Mrs. Sheila Kripalani, *Member*

Ms. Ashita Abraham, *Member*

Mr. Anthony D'souza, *Member*

Mr. Dino L. Touthang, *CEO Habitat for Humanity India - Invitee*

Mrs. Georgina Kurian, *CFO Habitat for Humanity India - Invitee*

## HFH India Senior Leadership

Mr. Dino L. Touthang, *Chief Executive Officer*

Mrs. Georgina Kurian, *Chief Finance Officer*

Mr. John Thattil, *National Director Resource Development*

Mr. Deepak Visvanathan, *Director Technical Services*

Mr. Milroy Paul, *Head Microfinance*

Mr. Henry Waller, *Director Housing Microfinance, Technical Assistance Centre*

Mr. Joseph Mathai, *Director Habitat Resource Centre, Bengaluru*

Mr. Prabahara Doss, *Director Habitat Resource Centre, Delhi*

Mr. Paul Sunder, *Director Habitat Resource Centre, Chennai*

Mr. Samuel Peter, *Director Disaster Response*

Mr. Mahesh Lobo, *Consultant, Strategic Planning & Development*

## Vuvuzela

Alagunachi (25 years) and her husband Senthilkumar (27 years) reside with their two children Karthika (9 years) and Roshini (8 years) in Annamalai Quarry Narasingam, Othakadai, Madurai. Senthil Kumar works as a daily waged laborer in the stone quarry while his wife Alagunachi is a house wife. The family today is a proud Habitat Homeowner and are able to save money for their children and for unforeseen events. "All thanks to God and to Habitat for Humanity who have helped us fulfill our dream" remarks Senthil Kumar.

Senthil Kumar recalls his thatched roof house three years back. The family of four lived in a 160 sq. feet house. The walls had developed cracks and the floor was damaged. The roof leaked during the rains and water seeped through the walls. The earning of Senthil was insufficient to meet the regular repair requirements which was to the tune of Rs.2500 each year to replace their thatched roof. Even despite of



request, conduct permanent repairs on her house.

The thatched roof was replaced with a new tiled roof. The cracked walls were replastered, the damaged floor was redone and walls painted. The repaired house has drastically brought down the family's expenses on the repair work which they had to carry out on a regular basis earlier.

Alagunachi adds to this, " now we need not request our neighbours or relatives to accommodate us during the monsoons. Infact we can accommodate others. We can continue staying in our own house peacefully. The monthly installment of Rs.175 was easy and now when we have repaid back the total amount. We are proud that this is our home."

## SENTHIL & ALAGUNACHI

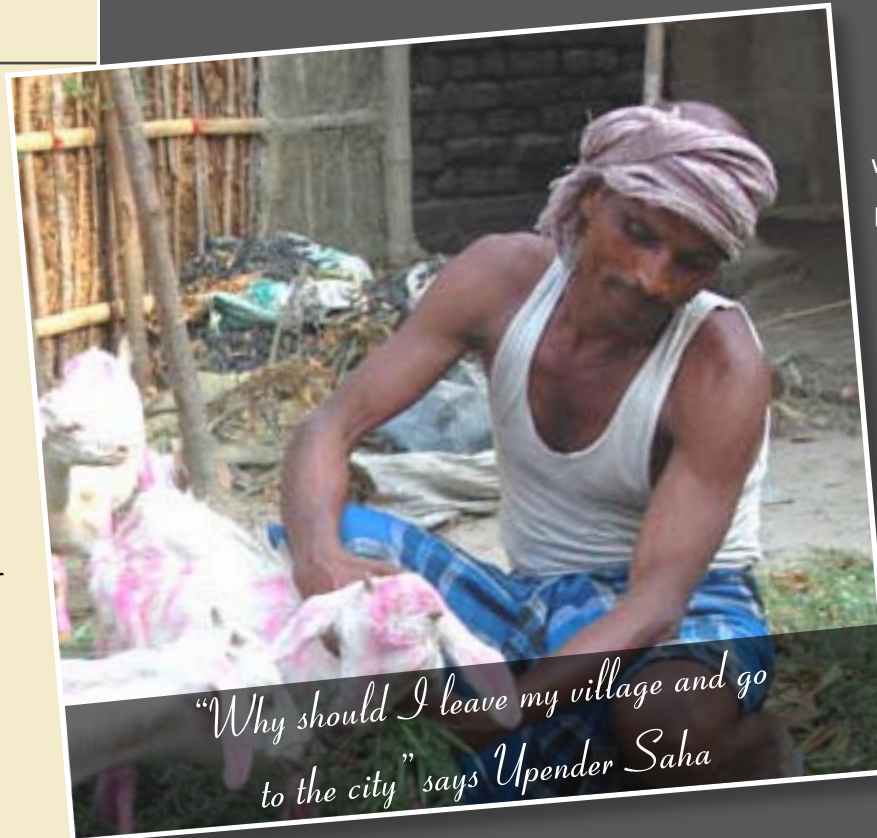
the regular repairs the roof would leak during heavy rains, resulting in the family having to arrange for alternate shelter during the monsoons.

Alagunachi a member of the Self Help Group (SHG) had saved some money through this group. In one of SHG meetings she came to know about the repair and renovation program of Habitat for Humanity in partnership with the local NGO Partner, Maha Semam. She applied for the loan and after an in-depth processing of her request, Alagunachi was sanctioned a loan of Rs.12,000 to

## Vuvuzela

"I had no hope but to leave the village to earn, when I looked at my children. How was I to feed them, what had I left to secure their future and especially the immediate problem of my married daughter waiting for her 'Gauna.' looked me in my face". These are the words of Upender Saha one of those whose life changed completely when the floods came to his village. The floods took away everything, his belongings, and his livestock but fortunately spared the lives of his family members. Upender was left with four sons and a daughter to look after. He was at the crossroads, to go out of his village and work as a migrant laborer or to stay back and be with family but with nothing to earn for a living, the floods having destroyed everything.

When all around him seemed dark and hopeless the three goats given to him as a beneficiary of the ACC-HUL sponsored Habitat For Humanity Project "Ashreya" came as a ray of hope. Unexpectedly there was something he could look forward to. Now he need not leave his village. The goats provided were just the new beginning that Upender was looking for. "Now I can have a better 'gauna' for my daughter than even her wedding." The local custom requires that after the



*"Why should I leave my village and go to the city" says Upender Saha*

sent to her husband's house in the most satisfying thing for a father" he says with a assured smile on his face.

Upender is not just upbeat about his daughter but now dreams of a better future for his sons. Sitting next to his goats, he tries to feed them some grass, "I will take good care of them," he remarks; "true that the goats would have to be given back to the self help groups, but I am sure that with the offspring's I get from them I can make a good living in the future". Upender is now confident that he will be able to slowly rebuild his house and collect belongings, which was destroyed in the floods. "Now I need not leave my village and go to the city, why should I, my family, friends, relatives are here and more importantly my source of income is also here", he says contended.

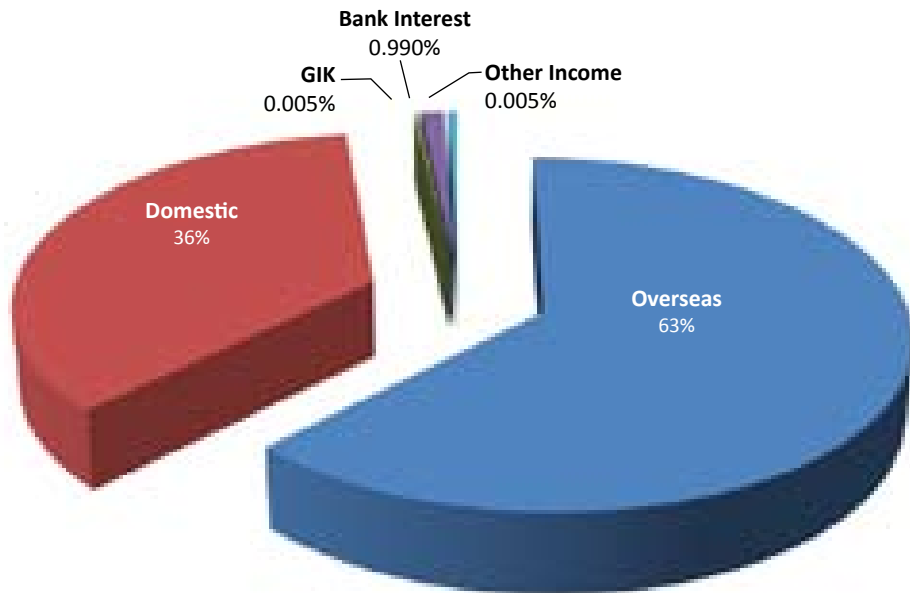
## UPENDRA SAHA

wedding the girl continue to stay with her parents till the 'gauna' ceremony of moving into her husband's house takes place.

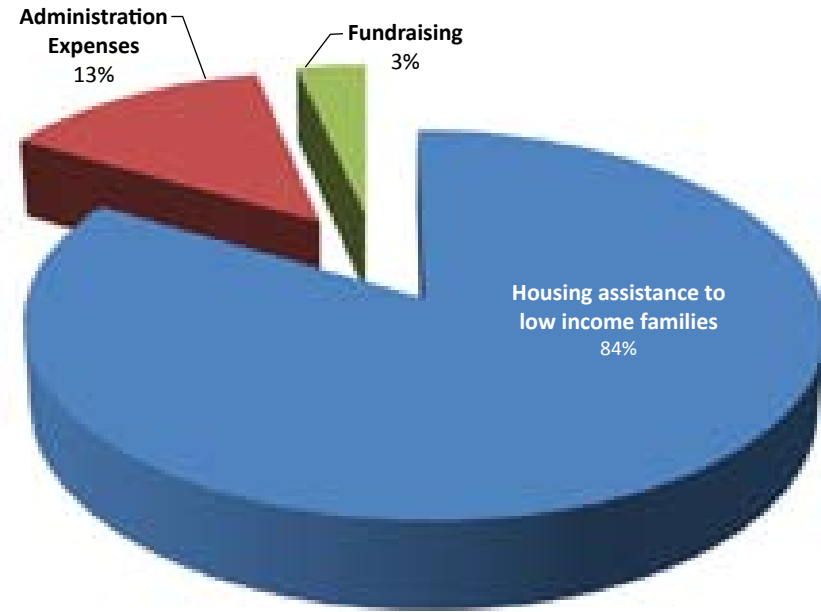
But along with the ceremony comes the custom of sending off the daughter with new household goods as she begins her married life. This was the biggest concern for Upender as he did not have the money to perform the 'gauna'. But now with the goats that he has acquired he is confident that very soon he will be able to save a reasonably good amount to see that his daughter is sent off happily. "You know, to see that a daughter is married and

# HFH India Financial Statement 1<sup>st</sup> April 2009 - 31<sup>st</sup> March 2010

**Income Chart**



**Fund Utilization towards program, fundraising and administration**



► For detailed audited report

# HABITAT FOR HUMANITY INDIA TRUST

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

## INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR 01-04-2009 to 31-03-2010

Particulars		31-Mar-10		31-Mar-09	
		Amount	Rs.	Amount	Rs.
<b>INCOME</b>					
Donation Received					
Voluntary contribution		39,114,262.93		24,824,981.00	
Overseas Contribution		68,689,592.58		-	
		107,803,855.51		24,824,981.00	
Donation in Kind		185,000.00		5,957,050.00	
Bank Interest		1,308,112.69		1,662,729.71	
Other Income		522,853.20		966,220.48	
<b>TOTAL</b>		<b>109,819,821.40</b>		<b>33,410,981.19</b>	
<b>EXPENDITURE</b>				33,410,981.19	
Housing assistance to low income families		17,142,989.89		-	9,131,449.29
Administration Expenses		36,247,145.10			1,083,944.50
Travelling & Transportation		1,253,861.09			689,223.80
Other Expenses		41,996.52			16,978.50
Loss on sale of Fixed Assets		5,477.00			-
Depreciation	487,380.00				-
Less: Transfer to 'Capital Fund'	487,380.00		-		-
<b>TOTAL</b>		<b>54,691,469.60</b>		<b>10,921,596.09</b>	
<b>Balance Sheet</b>		<b>55,128,351.80</b>		<b>22,489,385.10</b>	

Significant Accounting Policies and Notes forming an integral part of accounts

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

For HABITAT FOR HUMANITY INDIA TRUST

S. VENKATARAMAN  
Partner.  
M.No. 023116

Chief Executive Officer  
(Dino L. Touthang)

Chief Financial Officer  
(Georgina Kurian)

Place : Chennai  
Date : 23rd August 2010

TRUSTEES

**HABITAT FOR HUMANITY INDIA TRUST**  
CNI Bhavan, 3rd Floor, No 16, Pandit Pant Marg,  
New Delhii-110001

Established by an original deed of Trust dated 19 Jan 05 and  
a supplementary deed of Trust dated 15 September 2005, at New Delhi

**BALANCE SHEET AS AT 31.03.2010**

	Schedule	31-Mar-10		31-Mar-09	
		Amount	Rs.	Amount	Rs.
<b>SOURCES OF FUNDS</b>					
Capital Fund	I	1,577,745.50		696,877.50	
Corpus Fund		10,000.00		10,000.00	
General Fund	II	126,992,134.90		73,232,031.10	
<b>TOTAL</b>		<b>128,579,880.40</b>		<b>73,938,908.60</b>	
<b>APPLICATION OF FUNDS</b>					
Fixed Assets	III				
Gross Block		3,247,257.00		3,316,110.00	
Add: Additions		1,393,725.00		4,230.00	
Less: Deletions		52,702.00		73,083.00	
Less: Accumulated Depreciation		3,010,534.50		2,550,379.50	
Net Block		1,577,745.50		696,877.50	
<b>Current Asset, Loans &amp; Advances</b>					
Cash & Bank Balance	IV	40,588,135.84		41,431,978.14	
Loans & Advances	V	87,498,822.06		32,423,500.96	
<b>Total Current Assets</b>		<b>128,086,957.90</b>		<b>73,855,479.10</b>	
<b>Less: Current Liabilities &amp; Provisions</b>					
Expenses Payable	VI	1,052,663.00		581,288.00	
Other Liabilities		32,160.00		32,160.00	
<b>Total Current Liabilities</b>		<b>1,084,823.00</b>		<b>613,448.00</b>	
Net Current Asset		127,002,134.90		73,242,031.10	
<b>TOTAL</b>		<b>128,579,880.40</b>		<b>73,938,908.60</b>	

Significant Accounting Policies and Notes forming an integral part of accounts

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

For HABITAT FOR HUMANITY INDIA TRUST

S. VENKATARAMAN  
Partner.  
M.No. 023116

Chief Executive Officer  
(Dino L. Touthang)

Chief Financial Officer  
(Georgina Kurian)

Place : Chennai  
Date : 23rd August 2010

TRUSTEES

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

0775, Dated 19th Jan. 2005  
AAATH4809C  
DELH05136F  
231660981, Dated 17th Feb. 2006  
for the period upto 31-03-2011

# Acknowledgement

## Corporate Partners

ACC Ltd.

Aditya Birla Group

Allied Digital Services Limited

Asia Society

ASK Group

2adpro

Bisleri

brand-comm

Conde Nast India (P) Ltd

Cartier

Cisco

Citi Group

Citi Holdings Pvt Ltd

Codissia

Crisil

Deshpande Foundation

Deutsche Bank

Dow Corning

ETA Star Property Developers

Flextronics

General Mills

Hindustan Unilever Limited

HCL

Hotel Evoma

Infosys

Inner Wheel Club of Bombay North

Intelenet Global Services Pvt Ltd.

Kingfisher Mineral Water

Lifestyle

Montex

National Association of Realtors- India

Nirmal Lifestyle Mall (Nirmal Lifestyle)

Nissan Motors India

Oberoi Mall

Perotsystems

Timken

Vogue

ITC Grand Central

Pilot Group

Pricewaterhouse Coopers

Rallis

Royal Bank of Scotland

Srinivas Fine Arts

State Bank of Hyderabad

Tata Communications

The Apollo Clinic

Thomson Reuters

Timken  
Trent Limited  
Woot Factor  
Zak Trade Fairs & Exhibitions Pvt. Ltd

### Media Partners

DNA  
Hindustan Times  
The Hindu  
Indian Express  
iDiva (Times of India)  
Verve  
Adage Outdoor Advertising  
brand-comm  
BuildoTech  
Business India  
DOOHM  
ELLE  
Vogue

Indian Express  
India Infoline  
MasterBUILDER  
Mumbai Mirror

Realty Plus  
Red FM

### NGO Partners

Academy Of Development Science  
Acil Navasarjan Rural Development Foundation (ANaRDe)  
Association for Needy and Kindle the Illiterate Through Action (ANKITA)  
Apeksha Homoeo Society  
BIRDS  
Brothers Integrated Rural Development Society (BIRDS)  
Canara Organization For Development and Peace (CODP)  
Chetanalaya  
Chevaliar J.L.P. Roche Victoria K.S.G.Memorial Trust Society

Church of North India  
Community Services Bengaluru  
Food for Life  
Foundations for Educational Innovations in Asia (FEDINA)  
Gram Seva Trust  
Gramin Samassya Mukti Trust  
HFH Khammam  
HFH Netherlands  
Institute of Rural Credit & Entrepreneurship Development  
Karunya Trust  
Karwar Diocesan Development Council  
Kolar Gold Fields Women Association (KGFWA)  
Kumari Organization for Development Initiatives (KODI)  
Matru Schaya Social Welfare Society  
National Institute for Sustainable Development (NISD)  
Navjeevan Trust  
Navodaya Educational And Environ-ment Development

Service (Needs)	Bennington Area HFH	Mr. F. Stuart Miller
Nazareth Association for Social Awareness (NASA)	David Breneman	John MacDiarmid and Julie MacDiarmid
Order of the Carmelites Discalced Society (OCD)	DeKalb, Inc., HFH	Margaret A. Parker
Peermade Development Society	Fidelity Charitable Gift Fund	HFH of New Castle County
Rural Education and Action for Liberation (REAL)	FMF Givingstation	HFH of Owensboro/Daviess County
Rural Education and Economic Development Trust (REED)	Genesee Valley HFH	John and Julie MacDiarmid
SAMARASA	Glasgow-Barren County HFH	Lincoln/Lancaster County HFH
Sanskriti Samvardhan Mandal	HFH Canada	Margaret A. Parker
Scientific Educational Development for Community Organization (SEDCO)	HFH of Greater Newburgh	Marion Co, Inc., HFH
	HFH of Greater Birmingham	Meredith J. Heilner
Social Institute Program For Rural Area (SIPRA)	HFH of New castle County	Mr& Mrs. SarojGulati - Sikand
Society for National Integration through Education and Humanizing Action (SNEHA)	Lexington HFH	CherianDethose
Society for Social Development (SOSOD)	Montgomery HFH	Bickers Consulting Group, LLC
<b>Tithe Partners</b>	Tulsa Metropolitan Area HFH	Mr. and Mrs. Mike Osborn
Anna F. Jones and Boston Foundation	Ms. Abraham	Pamela Lyons-Nelson
Arpan Foundation	Charles Cork	Ravi Panicker
Bay County HFH	Constance Baechler	SatishSikka

Staunton-Augusta-Waynesboro HFH

Susan Johnson

Wabash Valley HFH

Washington County HFH

William B Jackson

William Bean and Debra Bean

**School**

American International School, Chennai

American School of Bombay

B. D. Somani International School

Cathedral and John Cannon School

Dhirubhai Ambani International School

Ecole Mondiale World School

Stonehill International School





### Mumbai

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e-mail : [info@hfhindia.org](mailto:info@hfhindia.org)

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### Habitat for Humanity on



Email : [info@hfhindia.org](mailto:info@hfhindia.org) | Website : [www.habitatindia.in](http://www.habitatindia.in)