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**Mission**

Humana People to People India’s mission is to unite with people in India in order to create development in the broadest sense through the implementation of projects that aim at transferring knowledge, skills and capacity to individuals and communities who need assistance to come out of poverty and other dehumanising conditions.
Dear Friends, Partners, Project Stakeholders and Colleagues,

Congratulations and a heartfelt thank you for an eventful year and for the achievements made possible through your efforts and support. During the year HPPI has positively impacted around 1 million people through the implementation of 57 projects in the areas of education, health, environment, livelihood and community development and the operation of 36 microfinance branches - all in all 93 Productive Units have been working together with people, partners and many local stakeholders across 56 districts in 10 states to improve quality of life and to change the world for the better.

During the year we have seen significant progress in our projects; more than what I can share through this greeting. A new section titled ‘Highlights’ is being introduced in the Annual Report this year, which mentions some of the major accomplishments.

On the 25th of September 2015 at a UN conference the Sustainable Development Goals were decided to end poverty, fight inequality and injustice, and tackle climate change by 2030.

In alignment with the Sustainable Development Goals we in HPPI are constantly striving to expand and develop programmes to address the needs of the people and communities we serve, as well as structures and mechanisms for monitoring and assessment of results and impact.

The role that the Partners play in these efforts deserves to be specially mentioned. We have for many years been working together with visionary CSR partners who have supported the projects. This year nine new partnerships were established in the CSR ambit, bringing the total number of CSR partners to 25.

Additionally 42 other partners, state governments, banks and financial institutions, national and international foundations and organisations have supported the projects. The complete list of partners is included in the report. A big thank you to all 67 partners. It is our joint efforts that have enabled us to achieve so much. We are looking forward to continue to be partners in development and hope that we will be able to expand and increase the impact of the work in the years to come.

I also want to thank our 1,075 employees who are the backbone of the organisations and who make the real changes in the field together with the people. The dedication, professionalism and passion of our employees are our greatest asset. Our number of employees almost doubled in the year from 578 to 1075.

Thank you also to the many who have been volunteering through Company employment-engagement and in other ways and thank you to the many panchayats, local teachers, passionate youths helping out many a time in the projects to overcome and organise day to day challenges, prepare community events, share knowledge and debating and much more.

We are looking forward to continue the cooperation with all of you!

Thank you!

Greeting from the Chairperson

Dr. A. Padmavathi
Chairperson

Humana People to People India

Humana People to People India (HPPI) is a development organisation registered as a not-for-profit company under section 25 of the Companies Act, 1956 since 21st May 1998. 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 life.
### Where we are working

#### Bihar

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<td>CDP Bihar/ SAKSHAM Rebuilding Livelihoods of Victims of Commercial Sexual Exploitation Trafficking</td>
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#### Delhi

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<tr>
<th>Districts</th>
<th>Programmes</th>
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</table>
| Central Delhi, East Delhi, New Delhi, North Delhi, North East Delhi, Shahdara | *Kadam* - Step Up Centre Mansarover Park  
CDP Resource Centre for Homeless and Shelters for Homeless, CDP Gender Resource Centre  
HOPE Delhi/Targeted Intervention  
TCE Narela  
TB Intervention-Axshya |

#### Haryana

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<th>Districts</th>
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| Faridabad, Gurgaon, Hisar, Jhajjar, Kaithal, Karnal, Mahendragarh, Mewat, Panchkula, Panipat, Rewari, Sirsa, Sonipat, Yamuna Nagar | NeTT Programme in DIETs and GETTIs in the following Districts: Karnal, Mewat (Ferozepur Namak), Faridabad, Sirsa, Sonipat, Yamuna Nagar, Rewari, Hisar, Mahendragarh, Panchkula (Morni Hills)  
CDP Gurgaon/Pehal, CDP Roz ka Meeo  
*Kadam* - Step Up Centres in Nathupur, Dharuhera, Jharsa, Gurgaon, Panipat. Girls’ Education Mewat  
AWC Gurgaon, AWC Dhanwapur  
Humana Microfinance Branches in Heli Mandi, Rewari, Kosli, Kaithal, Kurukshetra, Nagal Choudhary  
Prarambh School for Teacher Education, Jhajjar |

#### Jharkhand

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<td>East Singhbhum, Jamshedpur</td>
<td>Humana Microfinance Branches in Dimna Chowk, Karandi, Telco</td>
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#### Madhya Pradesh

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<th>Districts</th>
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| Barwani, Bhopal, Dewas, Indore, Jhabua, Shajapur, Sheopur, Ujjain | NeTT Programme in DIETs in the following Districts: Ujjain, Bhopal, Shajapur, Indore, Dewas  
CDP Karahal  
*Kadam* - Step Up Centres in Jhabua and Barwani |

#### Punjab

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<td>Ludhiana</td>
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| Alwar, Churu, Dausa, Jaipur, Jhunjhunu, Jodhpur, Sikar | AWC Neemrana, AWC Jagatpura, Jaipur, AWC Malviya Nagar, Jaipur  
Green Action Neemrana  
Community-based Diabetes Detection and Care  
Biogas & Farmers’ Club Dausa, Farmers’ Club Alwar  
Humana Microfinance Branches in Viratnagar, Bansur, Sodawas, Gandala, Rajgarh, Kherli, Ramgarh, Alwar, Singhana, Jhunjhunu, Ajeetgarh, Churu  
Financial Capability Building of Poor Women in Rajasthan  
HOPE Neemrana |
GIRLS’ EDUCATION - LEARNING ENHANCEMENT ACTIVITY PROGRAMME

HUMANA MICROFINANCE BRANCHES IN RUDRAPUR, KHATIMA, SITARGANJ, HALDWANI, KASHIPUR

AWC GHAZIABAD

NeTT Programme in DIETs in the following Districts: Varanasi, Meerut, Allahabad, Jhansi, Gorakhpur

CDP Lucknow

TCE Lucknow/Link Worker Scheme

Farmers’ Club Unnao and Badaun

Humana Microfinance Branches in Bisauli, Ujhani, Aonla, Sikandrarao, Hathras, Kirol, Khandoli, Mathura, Govardhan

CDP = Community Development Project

*TCE = Total Control of the Epidemic

*AWC = Academy for Working Children

*NeTT = Necessary Teacher Training Programme

*DIET = District Institute of Education and Training

*GETTI = Government Elementary Teacher’s Training Institute
Winner of NASSCOM Social Innovation Forum Award 2016

HPPI has been awarded the prestigious ‘NASSCOM Social Innovation Forum Award 2016’ in the category “Information and Communication Technologies (ICT) led innovation in Primary and Secondary Education” for innovative use of technology in the field of primary teacher training in an impactful and scalable manner through Public Private Partnerships.

Through an innovative courseware framework digi-TEACH, that covers subjects, child centric teaching methodologies, societal awareness and leadership skills, HPPI aims to improve learning outcomes of children and foster inclusive growth by making teachers digitally empowered.

The award was presented by the Hon’ble Chief Minister of Maharashtra, Mr. Devendra Fadnavis, to Mr. Snorre Westgaard, Executive Director of HPPI at the NASSCOM India Leadership Forum in Mumbai on the 10th of February, 2016.

Girls’ Education: Learning Enhancement of 8000 Girl Children

In October 2015 HPPI co-hosted the re-launch of ‘Ilam Mottukal’, a holistic learning enhancement programme to improve the quality of girl education and prevent dropouts in 81 government schools of Tuticorin (District-Thoothukudi), Tamil Nadu. This flagship project of Sterlite Copper focuses on enhancing learning outcome of 8000 girls from Grade I to VIII along with elevating the quality of 245 teachers.

Effective activity-based, child-centric approaches of the teaching and learning process from curriculum development to teacher training are sown throughout the programme. Ilam Mottukal is Sterlite Copper and HPPI’s effort to strengthen local education infrastructure and promote community involvement to improve student retention and empower girls by ensuring accessibility of quality education.

Promoting Clean Energy in Rural India through 625 Biogas Plants

To effectively mitigate climate change and make clean energy accessible to rural population, since 2010 HPPI together with farmers have constructed 625 biogas plants in the states of Rajasthan and Haryana. The household-level Biogas plants have led to annual reduction of 2,875 tons of CO₂ emissions through the use of cattle dung to produce energy.

Financial subsidies provided by the Government of India (34% of total cost i.e. INR 9000-11000/plant), act as a catalyst to increase accessibility to this intervention. In 2015-16 more than 100 farmers have received the said subsidy directly into their accounts. The health, financial and environmental benefits make the Biogas Project a compelling endeavour to deliver multiple sustainable development solutions to the beneficiary communities.

Programme Design and Development - Innovative Educational Content

Over the last 4 years, HPPI has steadily built up its programme design and development resources in primary education. A core focus is the in-house design of content, pedagogy and programme frameworks. The in-house production enables HPPI to develop content that is relevant, tightly integrated, thoroughly verified and can be seamlessly aligned with the state curriculum for teacher training, mainstreaming and basic education.

During the year ‘KADAM-The Step Up Programme’, a cogent bridge learning programme, which helps re-integrate Out-of-School Children into the mainstream education system, was completed. KADAM’s reach has nearly quadrupled from 166 centres reaching out to 4569 children in 4 states in 2014-15 to 557 centres impacting 14,450 children across 5 states in 2015-16.
Humana Microfinance expands operations to 5 states

Humana Microfinance has grown significantly in 2015-16. With substantial increase in portfolio size, disbursement and number of beneficiaries, Humana Microfinance currently operates in 18 districts across five states of Rajasthan, Haryana, Uttar Pradesh, Uttarakhand and Jharkhand. The portfolio size has grown considerably by 54% to Rs71.7 crore, while the active loan clients’ base has increased from 30,310 beneficiaries to 45,234 beneficiaries, registering a 49% increase. The loan takers are rural poor women borrowing money for improving livelihood by starting up or expanding their enterprises.

Humana Microfinance achieved a new milestone of crossing over one hundred crore disbursements this year by disbursing Rs109 crore in 2015-16 as compared to Rs74.9 crore in 2014-15.

Reinforcing the Fight against TB

Addressing the overwhelming incidence of TB in India, HPPI has partnered with International Union against Tuberculosis and Lung Disease to implement project Axshya across several districts of Delhi. The project aims to boost the TB search and referral programme through door-to-door case searches across 2,50,000 households and establishing Axshya Kiosks with ‘Flexi DOT’ service, which makes treatment accessible in flexible hours to the TB patients.

The project intends to scale up TB diagnostic and treatment capacity to prevent emergence of drug resistance through improved access to quality TB care using a community ownership and civil society-led public health programming model. HPPI concurrently implements TB control and awareness campaign in 20 projects impacting hard-to-reach marginalised communities across 5 states in India.

Expanding Support to Homeless People in Delhi

Following the empanelment with Delhi Urban Shelter Improvement Board in 2015, HPPI has expanded its operations to 13 shelters for homeless people across North East, Shahdara and New Delhi Districts with a total capacity of 600 people per night, including 250 women and children. In December 2015 Hero MotoCorp Ltd. joined hands with HPPI to support a Night Rescue Mission to help the homeless and destitute survive the harsh winter months in Delhi. As part of the Mission, a rescue van was deployed to look for and provide immediate care and support to the homeless in the catchment area of the Night Shelters. Apart from the van HPPI throughout the winter months received supports from employees from Hero MotoCorp, who volunteered as rescue-team members through employment engagement. The rescue mission reached out to more than 1400 people.

Tracking Significant Impact of NeTT Graduate Teachers

HPPI’s Necessary Teacher Training (NeTT) Programme is an activity-based, child-centric teacher training programme implemented in partnership with State Governments through DIETS (District Institutes of Education and Training) since 2009.

The affirmative impact of the NeTT Programme came to the fore when in 2015 Gray Matters India and Centre for Research and Experiments for Action and Policy (REAP) Haryana conducted an Impact Evaluation Study* to track the effectiveness of NeTT Graduate Teachers on student learning outcome.

Recording a substantial 70% higher improvement in primary school students taught by NeTT/DIET graduates as compared to other DIET graduates, the report has effectively emboldened the sustainable collaborative structure of the programme and its tangible impact on both students and teachers. So far, more than 4000 teachers have successfully graduated under the programme.

*The study was conducted on a sample of 80 schools across 10 districts in Haryana on grade 3 & 5 students and consists of a baseline and an end line assessment conducted in October 2014 and August 2015 respectively.
Education

A core focus for HPPI has been enabling access to quality learning avenues for children from socially and economically marginalised backgrounds. The aim is to give children a platform to help develop foundation skills essential to navigate the increasingly complex and demanding fabric of the modern society. The focus starts from ensuring that every child has access to formal schooling with strong foundations, children learn well in school, and to ensure that teachers are equipped with all the tools and skills needed to meet the demands of the children in the modern times.

With this focus, HPPI is working closely with various partners (State Governments, Corporate, Foundations, etc.) through three main programme lines to ensure that children go to school and learn well in school:

**Kadam - The Step Up programme.** It focuses on integration into formal schools and enabling children who are out of school reach their age appropriate learning level.

**NeTT.** The Necessary Teacher Training Programme, which is a primary teacher preparatory and training programme, which is implemented in the PPP model (Public Private Partnership) with State Governments.

**PRARAMBH School for Teacher Education.** A 4-years programme integrating child-centric programme-based methodologies in the training of secondary school teachers.

**Achievements 2015-16:**
- 2,194 NeTT Teachers graduated
- 61,933 primary school students impacted
- 6,450 out-of-school children provided with education
- 2,505 out-of-school children mainstreamed
- 8,000 girls getting remedial tuition classes
**Kadam - The Step Up Programme**

The journey to a strong learning foundation starts with school. Kadam - The Step Up Programme is HPPI’s initiative to ensure that every child has an opportunity to join school with knowledge and social skills appropriate to their age. Kadam has been designed in line with the norms of the Sarva Shiksha Abhiyan (SSA), and there is a close collaboration with formal government schools in the process.

Kadam helps first generation learners bridge their learning deficit and prepare for life in formal schools. Kadam is organised as a 10-Step Programme covering grades 1 to 5, and 4 subjects (English, Hindi, Mathematics and Environmental Science) with the subject content intertwined with monthly theme-oriented activities designed for holistic personal development. Each child is assessed at the beginning, at the completion of each step and at the end of the year on learning indicators specified by government norms. Once a child reaches the age-appropriate learning level, s/he is integrated to the age-appropriate grade in formal schools.

A comprehensive set of learning and assessment tools that encompass the use of activity-based and theoretical learning systems makes learning a positive and self-navigated process, depending on the teacher as a facilitator, an enabler and a supporter.

Besides Kadam, HPPI is implementing two specialised programmes for out-of-school children with customised programme elements along with the 10-Step Programme: The Academies for Working Children and The Girls’ Education Centres. In these projects, the Step Up Programme is followed to integrate the out-of-school children into formal schools.

**The Story of Praveen Mahdod from Madhya Pradesh**

Praveen Madod’s excitement is contagious. The grade 3 student at the Step Up Centre in government primary school Charoli Pada, located in Jabhua District of Madhya Pradesh, is a perceptible force of energy in the classroom.

“I enjoy coming to the centre as there are so many games involved. We’re even learning mathematics through games,” says the animated nine-year-old.

Praveen’s exuberance, however, was not always as palpable as it is today. The sensitive child’s emotional nature, which motivates his peers, would cause him to become unwell when his parents left him and migrated to other states in search of livelihood options.

“He would often fall sick, so we decided to keep him out of school and take him with us when we migrated to the neighbouring states to work,” says Kalu, Praveen’s father.

Praveen was forced to drop out of the school when his parents temporarily migrated to Gujarat two years ago. By the time the family returned in February 2014, Praveen had lost interest in studies and would often accompany his friends to the nearby forests for cattle grazing. The very next month, Praveen was identified as an out-of-school in a survey conducted by the Education Volunteers (EVs) of HPPI.

“It was easy to see that he’s a very bright child and that the right place for him was the classroom and not home,” says EV Dileep Bariya.

The dynamic and activity-based learning environment created at the centre helped rekindle Praveen’s interest in education. It took no time for the highly spirited boy to lead the entire class and motivate those around his home to start coming to the school.

After one year at the centre, Praveen is now well on his way to join the mainstream batch at the government primary school as a student of 4th grade, while his irrepressible excitement continues to motivate students, teachers and everyone else around him, alike.
NeTT - The Necessary Teacher Training Programme

The teacher is the single most important catalyst in the development of a child. A committed and determined teacher can overcome obstacles of resources and infrastructure to ensure that her wards have the best possible education.

NeTT is an HPPI initiative to improve the quality of learning in primary schools in India by training primary teachers in collaboration with state governments. Operating as a PPP model, NeTT works through the systemic integration of child-centric, programme-based methodologies in the mainstream teacher preparatory system. The nodal unit for NeTT is the DIET, which is a district level teacher preparatory institution managed by the State Governments.

The NeTT Programme comprises 22 month-long periods implemented under the training methodology called the Doctrine of the Modern Method (DMM). The programme covers the D.Ed. curriculum and many new and innovative elements through a mix of Studies, Courses and Experiences.

Started in 2009, NeTT is currently being implemented in 20 districts in 3 states through the PPP model, and has trained 4,153 teachers in 2015-16.

The Story of Radheshyam Karada from Madhya Pradesh

To get responses to basic questions in grammatically correct English from a six-year-old girl in a remote part of rural India may well be commonplace today. But when – amidst a gathering of a few dozen villagers – she responds to questions such as the distance between the earth and the moon and time taken for sunlight to travel to the earth, with as much ease as, say, answering “How old are you?”, people around sit up to take note.

When Sangita Sonti of village Devhoda in Shajapur, Madhya Pradesh, answers questions posed to her, her replies are instant, emphatic and at times delivered with a force that hits one like a tornado. Sangita is a 1st grade student at the Government Primary School, Devhoda, Batwadi, and her transformation, from a shy girl, utterly uninterested in joining school merely a year back to a confident, rapid-fire one today, is a testimony of the energy her teacher, Radheshyam Karada, has infused in the village.

37-year-old Radheshyam graduated from DIET Shajapur in year 2015 after completing a two-year training in HPPI’s NeTT Programme. Radheshyam attributes all the success he has achieved as a teacher to the NeTT Programme training he received at the DIET.

“The components of activity-based teaching that the NeTT Programme emphasises helped me a lot in retaining the students. I ensure that they enjoy their time at the school and to achieve this, most of the teaching is conducted through flash cards, art activities and outdoor games,” says Radheshyam.

“The impact has been beyond all my expectations.”

The impact is such that it has travelled beyond the village boundaries and parents of children attending private schools in neighbouring villages have vowed to enroll them into his school from next academic year.

It is estimated that from academic year commencing July, 2016, the enrollment in his school is poised to touch 25 students.
The Story of Saroj from Haryana

First impressions on meeting Saroj debunk most conventional prejudices surrounding school teachers. The calm demeanour of this 21-year-old, teacher at Sanskar Vidya Mandir Public School, Faridabad, is far removed from the authoritative image one mostly encounters in such teachers. A deeper look at her life further reveals a touching story of inspiration.

“I wanted to become a teacher since my school days. My surroundings further bolstered my resolve of teaching being the only option for changing the society we live in,” says Saroj.

Growing up in a neighborhood plagued with issues of excessive drinking and drug addiction, in an urban slum not far from the school, Saroj fought insurmountable odds to finish school and secure admission in DIET, Faridabad.

“At the DIET my admission coincided with the launch of the NeTT Programme, for which I consider myself very fortunate. What I learnt from the NeTT trainers during those two years helped me evolve not just as a teacher but as a human being,” recalls Saroj.

Following her training, Saroj joined the school as a primary level teacher in year 2015. Just a year in, and the school has already witnessed startling improvements in student attendance and grades. This is vastly attributed to the interest generated through activity-based teaching methods introduced by Saroj in the school.

“Her use of play-way method of teaching and a class environment that promotes discussions, helps build on the natural learning instincts of the students and keeps augmenting their thirst for knowledge,” says Ms Brajesh Kashyap, the school Principal.

True to the spirit of a teacher, Saroj’s life continues to exemplify how persistent hard work and an inherent will to learn – guided by the right kind of training – can end the despondent cycle of poverty and unemployment. Treading her own path, this NeTT graduate continues to inspire future generations, with a calm smile perpetually etched on her face.

PRARAMBH School for Teacher Education

PRARAMBH School for Teacher Education is a unique collaboration between the Department of School Education in Haryana and HPPI for an integrated Bachelor of Education Programme where the graduating students receive a Bachelor degree in Education along with a Bachelor degree in Arts, Science or Commerce, based on their choice. The PRARAMBH teacher education programme aims to train professional, modern teachers who can face the challenges of providing quality education to children in Primary and Secondary Schools. The institute is situated in Jhajjar and has 100 students who are preparing themselves to create new ways of child-centred learning and teaching in India.
Environment

HPPI has been working to improve the quality of life in rural and urban communities by restoring and maintaining a balanced ecosystem. The initiatives are directed to conserve the natural resources and preserve the green cover, while simultaneously promoting environment-friendly renewable energy models.

The interventions of HPPI contribute to an improved environment mainly through three focal areas, viz., tree planting, biogas as an alternative renewable energy source and water resource development and management.

**Sustainable Green Cover Management (SGCM).** Across all projects HPPI create environmental awareness and together with the people organise and participate in tree planting actions to increase the green cover in the surroundings.

**Biogas as Renewable Energy Source.** The projects aim to contribute to the improvement of the economic status and quality of life of small farming families through the provision and promotion of biogas technology.

**Water Resource Development and Management.** HPPI addresses the issues of land degradation, drinking water scarcity and water recycling for agriculture and agricultural development through a participatory approach with the local village communities.

**Achievements 2015-16:**
- 94,694 trees planted
- 47 observation wells monitored for groundwater levels
- 217 biogas plants constructed
- 472 farmers are using bio-slurry in their fields
- 692 demonstration plots established on improved farming
Sustainable Green Cover Management

In the year 2015-16, all the HPPI projects together with people from communities and school children in Rajasthan, Haryana, UP, MP, and Delhi organised tree plantation drives cum awareness events. The people pledged for the care and protection of these trees in the future. Along with plantation, regular weeding and watering actions were carried out in these locations.

The plantation drives have been a platform to generate awareness and bring everybody to a common understanding of the impact of tree plantation in mitigating the effects of global warming and climate change.

Biogas as Renewable Energy Source

Another considerable contribution made by HPPI towards the clean environment is in the form of construction of biogas plants. In the year 2015-16, HPPI constructed 217 biogas plants in Rajasthan. The biogas plants are providing clean, safe and efficient energy from cattle dung to families. The use of bio-slurry has enabled high-quality and chemical-free crops. Realising the importance of healthy intake of food, kitchen gardens were established to ascertain self-sufficiency and constant supply of fresh and chemical-free vegetables.

Water Resource Development and Management

HPPI has adopted a participatory approach towards drinking water scarcity and water recycling for cultivation. HPPI has been working with the farmers’ community, Government Departments as well as local industries in Rajasthan to promote multi-stakeholder action for conservation and sustainable management of water resources. With the implementation of the Green Action projects, HPPI is directly reaching farmers with valuable knowledge and modern irrigation technology, which has helped them to save water on irrigation and thus minimise the amount of groundwater used.
Livelihood & Community Development

The Livelihood & Community Development Programme (CDP) has been the significant development initiative undertaken by HPPI since 1998 in various rural and urban parts of India. The activities commenced in the programme are aligned with the scope of various schemes run by the Government. So far, these programmes have been successful in bringing socio-economic prosperity through the sustainable livelihood models designed by HPPI with the following objectives:

- Improve the social infrastructure in rural and urban regions by organising people in community-based organisations and strengthen their capacities.
- Strengthen the economic base of the families through capacity and skill building in farm, non-farm and skill-based livelihoods pertaining to both rural and urban settings.
- Provide critical support services to agriculture and other skill-based entrepreneurs for increased productivity and income generation.

The four main sub-programmes run by HPPI are instrumental in raising the standard of living of the people through various social and livelihood models:

Achievements 2015-16:
- 7,729 farmers trained in improved agricultural practices
- 2,430 Kitchen Gardens established
- 1,329 women informed through Legal Aid awareness
- 1,706 women and youths received skill development trainings (Incense Sticks, Beauty Culture, Tailoring and Information Technology)

Community Development Projects. A model of integrated development comprising all aspects of human development in urban and rural areas.
Achievements 2015-16:

- 4,227 victims of commercial sexual exploitation trained for alternative livelihood options
- 1,052 SHG members linked with micro-insurance and pension scheme
- 1,72,278 people reached through Urban Community Development Projects
- 55,635 people reached through Rural Community Development Projects

Community Development Projects (CDP)

Humana People to People India strives to work together with the people in rural communities and in urban slums to identify the issues that affect their lives, and address these through community-based groups and support them to take ownership for a sustainable development. The projects cover local issues pertaining to women’s empowerment, health and hygiene, education, livelihood and environment and start resolving them by developing the capacity of local people, enabling them with knowledge and information on the citizens’ rights and establishing linkages with the various government schemes and other available resources.

The Urban CDP Projects of HPPI are concentrating on rescue and rehabilitation support to the homeless, creating awareness of various health and social development issues, promoting micro-saving groups and their bank linkages, facilitating the people in getting their identity proofs as Indian Citizens to access education and other government schemes, and providing skill development capacities to youths and women to become economically productive.

Each project is designed in its own right according to local needs and opportunities, but common for most of the Urban Development projects are four main activities:

- Establishment of Step Up Centres for out-of-school children and securing that all children come to school.
- Tuition/adolescents after-school programme for girls to support their continuation in secondary school.
- Skills training for women and youths including literacy, financial literacy and entrepreneur training in starting up income-generating activities and micro and small size enterprises.
- Community health – establishing health groups, making awareness about common diseases, organising health camps and/or local clinics and securing improved access to public health facilities.

The Rural CDP Projects mainly focus on building community-based organisations and developing their capacity to spearhead the development initiative in all the spheres in the rural context. These projects focus on solving the most critical issues in villages like water, sanitation, health, environment and livelihoods, together with the people.

HPPI are determined to scale up the number of Community Development Projects in partnership with both government and private companies.
Farmers’ Club Projects

The Farmers’ Club projects address the problem of food security while promoting sustainable farm-based livelihood options and animal husbandry. HPPI undertakes focused interventions through (a) carrying out mass awareness programmes such as village-level rallies, farmers’ fairs, farmers’ field day celebrations, exposure visits, etc., for knowledge sharing (b) establishment of demonstration-cum-training plots to promote cultivation of vegetables and fruits (c) adoption of qualitative high-yielding seed varieties, manures, bio-fertilizers (d) evaluation and dissemination of low-cost technologies aimed at improving water efficiency and agriculture yields.

This year, the Farmers’ Club projects have been implemented in five districts of Rajasthan, Madhya Pradesh and Uttar Pradesh. The projects are focused on promotion of sustainable farming through Women SHGs/Farmers’ Clubs and improving food and nutrition security, incremental income, adoption of modern farming practices and financial inclusion.

Many of the farmers have now access to credit, market linkages and information about various development schemes and extension services of Government. Some of the farmers have organised themselves in groups for carrying out aggregate buying and selling and are testing new farming techniques. The establishment of backward linkages have led to availability of farm inputs at lesser prices, leading to savings in the family.

Skill Development and Entrepreneurship

Under the CDPs, especially those implemented in the urban areas, many skill enhancement trainings in the field of Information Technology, Tailoring and Beautician and spoken English are undertaken to improve the employability of youth and women. The Gender Resource Centre (GRC) run by HPPI in Central Delhi has significantly contributed in promoting skill trainings for the women and providing them legal aid against domestic abuse and violence.

The CDP running in 3 districts of Bihar, is working together with women in both urban and rural areas who are victims of commercial sexual exploitation. The project is rebuilding the livelihood of these women by organising them into SHGs and improving their access to credit facilities to participate in income generating activities, thus reaching their economic security, accelerate their rehabilitation and consequently, prevent second generation trafficking and HIV transmission.

Financial Literacy Programme

During the year HPPI expanded its activities in areas of financial literacy and assisted poor women to mainstream their household’s financial needs with the available relevant financial products and services, while also connecting them to the government schemes.

Across most of our CDPs, a key component of the projects is financial literacy with emphasis on providing information/bank linkages, training in planning and budgeting of the households and facilitating the family’s access to diverse financial instruments such as health micro-insurance, micro-pension, micro-investment typically in the girl child education and in better livelihood opportunities.

In the beginning of 2016, HPPI started a new financial capacity building programme for 81,000 poor women (almost 33% are Humana Microfinance clients) in Rajasthan in three districts of Alwar, Sikar and Dausa. The women undergo a systematic 3-4 month rigorous programme building their financial capability. Along with training in Self Help Groups the project also organises community events/social security melas where representatives from government departments as well as private sector representatives give information about relevant schemes such as crop and animal insurance, Atal Pension Yojana, Sukanya Samriddhi Yojna and saving and investment schemes for improvement of health, education and livelihood.
Microfinance

The Microfinance programme was started by Humana People to People India in November 2007 in Bansur Block of Alwar District, Rajasthan, to enable economic empowerment of rural women, and has since then assisted more than one lakh poor women with small loans to improve their livelihood in both farm and non-farm activities.

Highlights:

Since its inception, the programme has achieved cumulative loan disbursement of more than Rs268 crore benefitting approx. 110,000 poor women through 36 Branches in five districts of Rajasthan, five districts of Uttar Pradesh, five districts of Haryana, two districts of Uttarakhand and one district in Jharkhand.

As on 31st March 2016, HPPI Microfinance had 45,234 active borrowers organised in Self Help Groups in 1,212 villages in the districts as shown in the overview. The total loans outstanding stood at Rs71.7 Cr.

During the year nine new Branches were opened in the states of Jharkhand, Haryana, Rajasthan and Uttarakhand under a new Business Correspondent agreement with IDBI Bank.

Microfinance successfully piloted a cashless Branch model with 83 SHGs at Rewari Branch using digital payment. While the payment platform has enabled analysis of transaction data creating a credit history of the microfinance client allowing them to avail higher credit at the same time, it has yielded higher productivity for the Branch staff.

District-wise portfolio exposure as on 31st March 2016

- Alwar 29%
- Sikar 5%
- Rewari 6%
- Mohindergarh 8%
- Mathura 7%
- Kurukshetra 1%
- Kashipur 2%
- Kaithal 1%
- Jhunjhunu 5%
- Jamshedpur 4%
- Jaipur 6%
- Hathras 5%
- Haldwani 1%
- Gurgaon 4%
- Churu 2%
- Bareilly 5%
- Badaun 5%
- Udham Singh Nagar 3%
The company has over the past four years successfully diversified its loan portfolio across states as well as across districts.

### Operational and Financial Indicators:

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<td>Number of districts covered</td>
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<td>Number of Branches</td>
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<td>Number of borrowers</td>
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<td>13,497</td>
<td>27,200</td>
<td>30,310</td>
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<td>Loan amount disbursed during the year (lakh)</td>
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<td>1981.0</td>
<td>4,863.15</td>
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<td>Loan portfolio (On Balance Sheet, in lakh)</td>
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<td>570.3</td>
<td>379.51</td>
<td>366.54</td>
<td>957.61</td>
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<td>Loan portfolio (Off Balance Sheet, in lakh)</td>
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<td>673.5</td>
<td>2,651.04</td>
<td>4,126.75</td>
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<td>Recovery Rate</td>
<td>98.55%</td>
<td>98.14%</td>
<td>99.86%</td>
<td>99.60%</td>
<td>99.65%</td>
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<td>PAR &gt; 30 days (% of total portfolio)</td>
<td>0.03%</td>
<td>1.61%</td>
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<td>Avg. loan size (Rs.)</td>
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<td>11,320</td>
<td>15,090</td>
<td>21,076</td>
<td>22,919</td>
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a. Financial Statement Highlights

HPPI Microfinance has shown substantial improvement in the fiscal year 2015-16 in terms of profitability and sustainability. The net surplus stood at Rs1.69 Cr. HPPI Microfinance has reduced its operating cost to 10.07% in 2015-16 from 11.10% in 2014-15. At the same time it has been able to maintain positive Operational Self Sustainability (OSS) of 128.20%.

b. Capital Adequacy

HPPI Microfinance has maintained a strong capital adequacy level throughout the financial year. HPPI reinvests its surplus, which helps in building a strong corpus. As of FY 2015-16, Tier I capital adequacy of the company stood at 57.5%, whereas Tier I+II capital adequacy stood at 78.3%.

### Financial Ratios

- **Operational Expense Ratio (OER)**: 10.1%
- **Capital Adequacy Ratio (Tier I)**: 57.5%
- **Capital Adequacy Ratio (Tier I+II)**: 78.3%
- **Financial Cost Ratio**: 13.3%
- **Operational Self-Sufficiency (OSS)**: 128%
- **Net Worth**: Rs8.26 Cr
During the year, it has been possible to reduce OER resulting in better Return on Assets (RoA) and significant OSS at 128%. However, due to higher cost of funds (13.3%) the company will target to raise cheaper funds from PSU entities in the country during FY 2016-17.

c. Operational Efficiency
The operational efficiency in terms of client caseload per Field Executive has reduced from 286 to 274 during FY 2015-16 compared to the previous year. The decline is attributed to opening of new Branches in Jharkhand, Uttarakhand, Haryana and Rajasthan in the last quarter of the financial year. The company is in the process of further expansion across the states of Jharkhand and Uttarakhand while focusing on stabilising operations in the current areas of Rajasthan and Haryana.

During the year the loan portfolio and the number of Active Loan Clients grew by 57.8% and 49.1% respectively.
Since its inception HPPI has been including health activities as an important element in all Community Development Projects both in rural and urban areas. Over the years the projects have been reaching out to marginalised and underprivileged community groups in large numbers, linking them to existing public health facilities and equally training people in all ages to take better care of own health through community sensitisation, mobilisation and empowerment with intensified focus on women and children. HPPI collaborates with both private partners and government departments in implementing the health projects.

**Community Health.** Community health encompasses awareness generation interventions e.g. about women and child health, nutrition, immunisation of children, health camps and establishments of health clinics and promotion of a clean environment.

**Prevention and control of Communicable Diseases.** HPPI is working on the issues of HIV/AIDS and TB to create awareness for disease prevention, and linking the infected people to care and support services.

**Prevention and control of Non-Communicable Diseases.** Under Non-communicable diseases, HPPI is mainly focussing on prevention and control of diabetes.

**Achievements 2015-16:**
- 39,805 people treated in community health clinics/camps
- 45,072 people tested for HIV
- 3,06,296 condoms distributed
- 2,525 people received treatment for STIs
- 4,776 pregnant women registered for PPTCT services
- 350 people living with HIV and AIDS assisted to receive ART
- 82,476 people reached with information of TB
Community Health

HPPI has been providing basic health services and awareness in its on-going Community Development Projects (CDPs) in Madhya Pradesh, Uttar Pradesh, Delhi, Haryana and Bihar. In the projects, regular health camps are organised to screen and treat the poor and needy people for various ailments. The projects create awareness on water and sanitation, health and hygiene, routine immunisation, Maternal and Child Health (MCH) and various communicable and non-communicable diseases. The projects together with the communities organised several common cleaning actions that included the environment around the drinking water sources, cleaning of drainages and public places, cleaning in the schools, etc., to prevent water-borne and other infectious diseases.

This year a project was also implemented under the Swachh Bharat Campaign with awareness and toilet construction and health awareness in Punjab.

Prevention and Control of Communicable Diseases

HIV/AIDS. HPPI has adopted two key strategies to prevent HIV transmission in high-risk population groups.

1) **Hope Centres**: The Hope Centres of HPPI aim to curb HIV transmission among high-risk groups. Currently, one Hope project is operational in Delhi under the Government Targeted Intervention Programme. The project has shown success in curbing STI and HIV transmission among female sex workers.

2) **Total Control of the Epidemic (TCE)**: Under this strategy, the field workers of HPPI visit every household of the operational area, help the household members to assess their risk of HIV transmission and motivate and mobilise them to go for HIV testing.

**Tuberculosis**. This year, HPPI has expanded its efforts in the area of TB by becoming part of ‘Project Axshya’. Under this project HPPI will in 2016 reach out to 250,000 households in slums of nine districts in Delhi with information about TB and refer people to government clinics if detected with TB symptoms. Furthermore, HPPI will establish Axshya Kiosks with ‘Flexi DOT’ services for provision of treatment to TB patients before and after normal work hours.

HPPI has continued its integrated TB awareness activities in more than 20 projects in Delhi, Haryana, Rajasthan, UP, MP and Bihar.

Prevention and Control of Non-Communicable Diseases

**Diabetes**. The first community-based “Diabetes Control and Prevention Project” in Jodhpur, Rajasthan, completed its tenure from December 2012 to May 2015. During this period, more than 200,000 people were educated on diabetes, 120,000 people were tested and 4,200 detected diabetic cases were linked with government services and home-based care & support to ensure stabilisation of their blood sugar level. The contribution of the project has gained high-level recognition of the local health administration and local community. The recently conducted end-line survey by IIHMR, Jaipur, has revealed substantial increase in the level of Knowledge, Attitude and Practice (KAP) of the people about diabetes, which is mainly attributed to the project.

A new “Community-Based Diabetes Detection and Care Project” was started in five blocks of Jodhpur in January 2016 with the aim to test 300,000 people at risk for diabetes and link approximately 18,000 diabetics to treatment and care and support.
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 Humana People to People’s operations. They consolidate the organisation 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

Currently, HPPI has 2 full-time Directors, 2 Non-Executive Directors, 1 Independent Director and 1 Nominee Director, with a collective experience of over 140 years.

Dr. Akula Padmavathi
A Founding Member and Chairperson of HPPI since 2000, Dr. Akula Padmavathi has three decades of professional experience in the field of social skill & development. With a Doctorate in International Economics (USA), a PhD in Forensic Science and a degree in Law, Dr. Padmavathi accrued extensive knowledge of working in various fields and organisations.

Mr. Sanjeev Bhatt
With over 21 years of experience in the development sector, Mr. Bhatt serves as a director on the board of HPPI since 2001. He was part of initiating the Microfinance Programme in HPPI and has been commemorated with the Indian Achievers Award for Social Service for his outstanding voluntary contributions to social service at the 15th National Seminar on Emerging India.

Mr. Kailash Khandelwal
A veteran in the development sector with 22 years of experience, Mr. Khandelwal joined the Board of Directors in 2012. He leads initiatives in livelihood and community development with core focus on administration, economy overview, capacity building and partnership liaison with government.

Mr. Manoj Kumar Singh
A graduate in Commerce and Masters in Social work, Mr. Singh started his journey with HPPI as a Project Coordinator in 2006. Working as part of the strategic leadership team for Humana Microfinance, his core focus is product development, business performance tracking, MIS and managing credit and insuring operations. He joined the Board of Directors of HPPI in 2012.

Mr. Kundan Mal Agarwal
Independent Director
A Chartered Accountant by profession, Mr. Agarwal joined the Board of Directors of HPPI in 2015. Practicing since 1974, Mr. Agarwal has been involved with Audit, Taxation, and Company Law Matters for the last 40 years. Over the course of his career, he has also served and contributed as a Director for various capital markets, Non-Banking Finance, and service companies.

Mr. Pramod Kumar Vijayvargia
Nominee Director from SIDBI
Mr. Pramod Kumar Vijayvargia is working as Deputy General Manager with SIDBI. He is an engineer in Computer Science and has joined SIDBI in 1995. He has held various positions and worked in the field of credit appraisal, venture capital, etc. He is well-versed in financing of MSMEs, rehabilitation of viable sick units, financing of MFIs, etc.
Thank you to our Partners in Development

“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 they need partners on the ground, who can provide financial resources and technical support to make the development happen.

Humana People to People India collaborates with many Partners in Development who have an interest in promoting progress within communities in the areas of economic livelihoods, health, environment and education.

On behalf of the people in the field, who have been part of Humana People to People India’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.

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Humana People to People India
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<td>YES Bank Ltd.</td>
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Financial Statement 2015-2016

Revenue 31 crore (₹ 31,17,90,285)

Utilisation

- Livelihood and Community Development: 21%
- Environment: 7%
- Health and Sanitation: 5%
- Education: 50%
- Microfinance: 17%
Humana People to People Movement

HPPI 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. The Federation Humana People to People has 31 member organisations, which are independent associations working in 45 countries on 5 continents. The members are non-profit organisations, focusing on international development and cooperation. Humana People to People organisations have been active for up to 39 years with long-term development projects within Education, Agriculture and Rural Development, Health and the Big Epidemics, Community Development, Environment and Recycling of Clothes.

Humana People to People organizations in Europe and the United States have established a second-hand clothes collection system. It is an important generator of economic and social development and helps protect the environment by saving valuable resources and reducing unnecessary wastage. The surplus funds obtained from the sale of the used clothes are used for development projects run by Humana People to People members.

Through the Federation, HPPI has access to resources, skills and capacity building funds, which enable it to leverage the experience of many.

HPP members presently operate more than 850 developmental projects reaching out to more than 14,5 million people on a yearly basis, engaging 200,000 community volunteers and providing employment for 13,000 people.
Humana People to People India is a member of the International Federation Humana People to People. The Federation comprises 31 independent national associations working in 45 countries on 5 continents.