



Supporting people to start their own  
businesses and grow out of poverty



“My life is so different – now I can afford better food and education for my sons.”



## Afghangul's story

Afghangul is a young widow from northern Afghanistan who lives with her two small sons. For several years she struggled to make ends meet.

However, everything changed when Hand in Hand Afghanistan came to her village and helped local women set up a Savings and Credit Group (SCG). Hand in Hand showed the women how they could save together, and use the money to make loans to each other. Group members also received skills and business training.

Thanks to the SCG, for the first time, Afghangul learnt to save money. At first she set aside just AFN 25 (GBP 0.3) per week. But as time passed she built up sufficient savings to secure a loan of AFN 3,000 (GBP 40). This enabled her to purchase the raw materials she needed to start an embroidery business.

Using the lace embroidery (Charma-dozi) skills she had improved in the SCG, Afghangul made her first lace-embroidered waistcoat and sold it for AFN 400. Since then, Afghangul has not looked back. She repaid the original loan and as her business has grown has taken more loans to enable her to expand the micro-enterprise.

She now employs five girls from her village, and sells up to ten waistcoats per week at the local market, each at AFN 500 (GBP 7) and unfailingly repays her loans.

“Today,” says Afghangul, “my life is so different. I have paid off the AFN 40,000 (GBP 530) debt that I borrowed from local moneylenders to pay my husband’s medical bills and I can afford better food and education for my sons. What is more, I have created jobs for other women in my village.”

## A year in headlines

- Hand in Hand India continues to provide leadership with Dr Kalpana Sankar as CEO. It increased the number of women engaged in its job creation program since inception to 680,000 (from 500,000 in 2009-2010). The cumulative value of loans made to date has reached USD 150 million. The total number of jobs created by August 2011 was over 815,000.
- The first Hand in Hand office opened in Kenya and started operations with funding from Sida, the Swedish International Development Cooperation Agency / the Swedish Embassy in Nairobi and FMO, the entrepreneurial development bank of the Netherlands. The program will help create 30,000 jobs over three years.
- Hand in Hand Southern Africa trained a further 4,000 women, organized into 750 self-help groups. The total number of jobs created reached 4,100.
- Hand in Hand Afghanistan launched a new program with support from Sida to support 7,500 potential entrepreneurs over the next two years.
- The Johnson & Johnson Corporate Citizenship Trust committed GBP 250,000 over three years to Hand in Hand Afghanistan to support 1,000 rural entrepreneurs, and to provide sanitation and hygiene awareness training to 7,500 families.
- Hand in Hand International's donor base continued to grow among private individuals, corporates and bilateral institutions. In total it raised over GBP 4.6m to support operations for the whole Hand in Hand group.



**HAND IN HAND**  
International

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Charity Registration Number: 1113868

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Name: Anjali, entrepreneur  
Business: Vermicompost

## Vision

Hand in Hand International's vision is to help reduce poverty through job creation.

## Mission

Hand in Hand International's mission is to work for economic and social empowerment by supporting the development of enterprises and jobs.

## Approach

Job creation is a highly effective development tool.

Hand in Hand International believes that micro-entrepreneurs, creating and running small businesses, are key drivers for economic growth and poverty reduction.

Enterprise development requires comprehensive support.

Hand in Hand International provides funding for a holistic model that blends social mobilization, training, credit access, and market linkages.

Livelihoods of small producers can be improved through better linkage to markets.

Hand in Hand International supports programs that assist producers with linkage to new or hard-to-access markets.

Each country and region requires a tailored approach.

Hand in Hand International helps adapt the job-creation model to suit local circumstances. Where circumstances require, Hand in Hand entities also look to provide additional support to clients in areas which are important to them. Hand in Hand India, for example, has developed a comprehensive support model (the Five Pillars), which covers education, citizen centres, health and environment in addition to job creation, which remains the main focus of all Hand in Hand operations.

# Hand in Hand International, Board of Trustees



## Percy Barnevik

Chairman Hand in Hand International, previously CEO and Chairman of various multinational companies.



## Jonas af Jochnick

Co-founder of Oriflame International, Jonas af Jochnick is now Chairman of Medicover Holding (ex. ORESA Ventures), an Operating Healthcare company with main activities in Central and Eastern Europe.



## Eric Drewery

Previously Executive Vice President of Group Executive Committee, ABB Ltd, Zurich and President and Country Manager, ABB UK Ltd.



## Björn Fröling

Chairman of E. Öhman Jor AB and also runs his own advisory firm, acting as board member or advisor to several, primarily privately owned, corporations.



## Dr Rita Rakus MBBS

A medical practitioner in London for over 20 years, she is a leader in the field of cosmetic medicine.



## Maria Borelius

Vice Chairman Hand in Hand International, has had a long career in business, media and politics. She is currently Associate Director of Sancroft.



## Lynn Forester de Rothschild

CEO of E L Rothschild LLC, a private company that invests throughout the world.



## Bruce Grant

CEO of US based management consulting firm Applied Value LLC and investor in small cap companies.

## At a glance, list of employees:

**Eric Andersson**  
Intern

**Bob Cooke**  
CFO

**Ann Dickinson**  
Marketing

**Katja Frölin**  
Fundraising Co-ordinator

**Josefine Lindänge**  
Program Development  
and Fundraising

**Elisabeth Marriott**  
Charity Co-ordinator

**Joshua Perry**  
Consultant

**Hugo Sandström**  
Partner Support

**Sven Sandström**  
CEO



# A word from our Chairman



## 2010/11 has been another year of great progress for the Hand in Hand group.

Hand in Hand India, under Dr Kalpana Sankar's leadership, continues to expand successfully also into other states in India from its base in the south. Hand in Hand India's support of World Vision in Brazil has gone very well and they now prepare for work in Sri Lanka, which is close to the "home state" of Tamil Nadu.

The program for enterprise and job creation, with mainly women, increases the living standard in poor villages and functions as an "ice-breaker" for the other four pillars: Child Labour Elimination, Health, Citizen Centres and Environment programs. More than 680,000 poor women have been mobilized and over 695,000 small enterprises have been started or expanded.

Citizen Centers have been a remarkable success. Almost 3,000 Centers have been started. More than 200,000 people have been trained in computer literacy and the Centers now cover a village population of almost 8 million. The Centers have also become a social gathering point providing help to the many poor who live "outside society". They register for voting to enhance democracy and get information on their rights in the Indian society.

The "Help to Self-help" program for enterprise and job creation is being rolled out in other countries. In South Africa under Sazini Mojapelo's leadership they work also in surrounding countries like Swaziland, Zimbabwe and Namibia. In Afghanistan we are making good progress under the country manager Sadia Fatimie and the Chairman Seema Ghani. We have now also started operations in Kenya under the leadership of Pauline Ngari and plan over time to expand into other countries in Eastern Africa.

The fundraising activities have developed well in our main donor countries: Sweden, UK, USA, Norway, Belgium, the Netherlands and Switzerland. While our donors earlier only came from the business sector, we now also have support from government institutions in Norway, Sweden and the Netherlands.

With the growing activities in an increasing number of countries we hope to influence other NGOs, aid institutions and governments both on the giving end and the receiving end.


Our long-term target is to contribute to ten million jobs through our own field activities and through partners, as we have done in Brazil. We are convinced that the extremely poor, "the bottom billion" who live below one dollar per day, could be lifted out of poverty in 10 years. For that to happen it is necessary to create some 250 million new jobs that people can live on. This in turn requires some reallocation of world aid from traditional giving to "Help to Self-help".

I invite our donors and supporters to continue to join us on this exciting journey and wish to extend my personal thanks for what you already have done.

My thanks also go to the thousands of Hand in Hand employees and volunteers, whether in execution in the field or in fundraising, for their hard work and extreme dedication to our mission.

**Percy Barnevik**





Women from Mayikemisetso bakery microenterprise sell their products to their community and people working at the local quarry. They make a profit of R150 - R200 per day (GBP 15 -GBP 20)



## A word from our CEO

There has been significant progress in reducing global poverty over the past couple of decades, particularly in East and South Asia.

Nevertheless, more than a billion people still live below the poverty line. Most of them are in Africa and South Asia, the regions where Hand in Hand is focusing its work.

Global progress has been achieved through systemic improvements in five main areas: governance, social programs, open markets and trade, financial systems and physical infrastructure. The Hand in Hand model helps connect the poorest and most marginalized populations to the opportunities and markets that are consequently being created. The synergies of large-scale systemic improvements and targeted individualized support for self-help are powerful, as can be seen in the impact of Hand in Hand's programs.

The continuing success and growth of the Hand in Hand family can also be attributed to several other factors – including an effective model for job creation, capable staff and supportive donors.

Hand in Hand India remains the largest operation within the family, and its excellent team is continuing to develop their innovative model that has helped create over 815,000 jobs to date. In the past year, Hand in Hand India's microfinance organization, Belstar, provided loans to more than 100,000 women. The training and other support received by the borrowers and their ownership stake in Belstar engender strong loyalty, leading to continued excellent repayment rates of about 99%.

Elsewhere, Hand in Hand's reach is growing. In the past year a new member of the family was born: Hand in Hand Eastern Africa joins a network of organisations that also include Hand in Hand Afghanistan, Hand in Hand Southern Africa and our fundraising sister organization, Hand in Hand Sweden. All entities are led by strong and inspiring CEOs – Kalpana in India, Pauline in Eastern Africa, Sadia in Afghanistan, Sazini in Southern Africa and Charlotte in Sweden.

During the year, Hand in Hand International's donor base has diversified. Institutional donors, such as FMO, NORAD and Sida, play an increasing role and provide large scale financial support as well as helpful advice and guidance. Foundations, such as Stichting af Jochnick, continue to provide critical funding. Hand in Hand International has welcomed new donations from private individuals and trusts such as the Johnson & Johnson Corporate Citizenship Trust.

In the coming year, we will consolidate our achievements through continued strengthening of our governance, monitoring, reporting and evaluation. We will expand our programs from the platforms we now have established in Asia and Africa. And we will continue to strengthen our relationship with existing donors while also gradually diversifying our donor base. Working together we can do great things – the Hand in Hand family shows what can be achieved when great ideas and great institutions are combined.

**Sven Sandström**

# Report from India



Kalpana Sankar, CEO Hand in Hand India, has been involved in the women's self-help group movement globally for the past 17 years. She is an expert in self-help groups, rural appraisal, gender differentiated impact, and project monitoring.

Dr Sankar says that  
 “As a co-founder of Hand in Hand I would like to express my thanks to all those who work so hard to help us combat poverty.”

Hand in Hand India and Belstar had their best year so far in 2010/11, with the strongest growth ever and outstanding results.

The organization has reached major milestones in each of its five Pillars, with a particular focus on quality:

- Hand in Hand India's Child Labour Elimination Pillar has now reached 102,000 children in Tamil Nadu according to August report and web.
- Hand in Hand India's Self-Help Group Pillar reached 680,000 women in five States while retaining its focus on quality and entrepreneurship.
- Hand in Hand India's Citizen Centre Pillar launched the first major partnership with Uninor, the Indian/Norwegian mobile communications company. This partnership has received positive recognition from experts in the mobile phone industry and from the Government of India. A Memorandum of Understanding for this partnership was signed in the presence of Her Excellency, The President of India. We are one of five NGOs to be included in this partnership.
- Restructuring of Hand in Hand India's Health Pillar with the National Health Mission, training of SHG federation leaders as Village Health Workers and forging partnerships with Government and private hospitals mark milestones for the sustainable development of the Health Pillar.
- Hand in Hand India's Solid Waste Management Pillar has reached more than 200,000 households. Hand in Hand India also focused on Natural Resource Management through watersheds in 3,000 ha. This work is also being recognized in other States, with demand from Karnataka and Madhya Pradesh.

Hand in Hand India's Consultancy Company is one of the fastest growing companies in the development sector with demand from Central America, Cambodia and Sri Lanka and new partnerships in Afghanistan. Hand in Hand India also continued to support operations in Brazil, Kenya and South Africa.

Belstar reached 100,000 clients in 52 branches, making a profit in its first year, despite the severe crisis in the sector in India.

Hand in Hand India would like to thank all the trustees who have been supportive and guided the organisation through thick and thin. Also thanks go to donors, partners, volunteers and especially all Hand in Hand India employees who have supported the fight against global poverty through mass mobilization and job creation as envisaged by our mentor and advisor, Dr. Percy Barnevik.

**Kalpana Sankar CEO and Managing Trustee | [www.hihseed.org](http://www.hihseed.org)**



# Report from Afghanistan

It has been an exciting year for Hand in Hand Afghanistan under the leadership of new Chief Executive, Sadia Fatimie.

Supported by her management team she has built upon the foundations laid by the former Chief Executive, Usha Somasundaram.

Field operations began in 2008 and today the total number of people mobilized into Savings and Credit Groups, Common Interest Groups and Producers' Groups has reached over 7,500. Group members receive sector specific business development training, as well as support to access microcredit.

The organization also ramped up its community mobilisation work through the Sustainable Livelihood Program in partnership with the Swedish International Development Cooperation Agency (Sida). This program will provide basic business and vocational skills training to 7,500 rural entrepreneurs in Kaldar and Marmul districts of Balkh province over the next two years.

This year also saw the signing of a major new contract with the Johnson & Johnson Corporate Citizenship Trust. The Trust will support activities that will complement the Sustainable Livelihood Program by supporting 1,000 Afghan rural entrepreneurs and providing sanitation and hygiene awareness training to 7,500 people living in rural poverty.

## Future plans

In the medium term the goal is to establish three field offices within Balkh province and to provide assistance to 20,000 micro-entrepreneurs through a combination of business training, microfinance and market linkage support. While Hand in Hand Afghanistan focuses on the sustainability of current operations in Balkh province, the organisation will also continue to develop new programs to serve the needs of local communities.

Looking further ahead, Hand in Hand Afghanistan plans to expand operations to other regions, such as Nangarhar province in eastern Afghanistan, Central Afghanistan (Maidan Wardak, Kapisa and Parwan provinces) and the Central Highlands (Bamyan and Daikundi provinces).

As it expands, Hand in Hand Afghanistan will not only focus on building its own capacity, but will also develop the capacity of partner Civil Society Organisations (CSOs). Developing strong CSOs is essential for maximizing our programs' impact as well as to help rebuild local CSOs, which are essential vehicles for the regeneration of local economies from the bottom up.

**Sadia Fatimie CEO | [www.hihafghanistan.org](http://www.hihafghanistan.org)**



Sadia Fatimie, CEO, has a management background in the development sector working with Civil Society and Afghan Government.



Malika used her needlework skills to start her own business. Today she runs her own shop that generates an income of AFs 6000 per month (approx GBP 80).

# Report from Southern Africa



Sazini Mojapelo, CEO Hand in Hand Southern Africa. A dedicated development specialist, Sazini holds expertise in developing and implementing poverty reduction programmes within Southern Africa.



Today, many women are running their own agricultural microenterprises supplying local markets and communities.

In South Africa, programs focus on the North West, Limpopo and KwaZulu-Natal provinces. Elsewhere in the region, Hand in Hand Southern Africa's program in Swaziland is growing and the organisation is also preparing for expansion into Zimbabwe.

## The past year

**Job creation.** In South Africa, the organisation successfully mobilised 4,000 people into 750 self-help groups (SHGs). These groups will move on to the enterprise development stage in 2011. The bulk of the financing for this program is being provided by NORAD, Norway's development agency. To assist with small loans to emerging micro-entrepreneurs, MoUs have been signed with Masisizane (a non-profit foundation linked to Old Mutual) and Ndiza Finance. Hand in Hand Southern Africa has selected these developmental MFIs as partners in order to assist SHG members in growing their businesses. In Swaziland, Hand in Hand Southern Africa has also grown operations to engage 200 SHGs (1,800 women).

**Train the trainers.** Hand in Hand Southern Africa has achieved great progress in piloting the Accredited Enterprise Development Programme (EDP), enabling the organisation to train and certify trainers. This important programme has laid the foundation for Hand in Hand Southern Africa to become a leading, accredited centre for training trainers in enterprise development best practice.

## Future plans.

The organisation is working hard to expand its sustainable livelihood work in South Africa and Swaziland. The long-term target is to create at least 25,000 jobs in every province of South Africa, and 100,000 jobs in Swaziland.

In addition, Hand in Hand Southern Africa believes the relative stability in Zimbabwe has opened up new opportunities to help re-build the social and economic fabric of the country through the SHG model. Hand in Hand Southern Africa is therefore liaising with potential partners with a view to starting operations there during 2011.

Finally, the EDP programme will be rolled out over the coming year. By sharing Hand in Hand Southern Africa's enterprise development expertise in this way the organisation is able to extend job creation to a far broader audience.

Sazini Mojapelo CEO | [www.handinhandsa.org](http://www.handinhandsa.org)



# Report from Eastern Africa

Hand in Hand Eastern Africa was launched in late 2010 with the goal of creating 30,000 jobs in Kenya over the next three years. The program is funded by Sida and FMO.

Hand in Hand Eastern Africa has a particular focus on helping to develop subsistence farming into micro-enterprises. Many of the target groups come from the NALEP (National Agricultural and Livestock Extension Program). This is a jointly funded program of the Kenyan government and Sida. By working with NALEP, Hand in Hand Eastern Africa builds on existing structures and works with clients who already possess valuable skills.

## The model

There are four aspects to the Hand in Hand Eastern Africa program that work together to create sustainable livelihoods:

1. **Social Mobilization.**  
Self Help Groups (SHGs) and Common Interest Groups (CIGs) are formed. Members receive initial training in subjects that include group formation and dynamics, sustainability and cohesiveness. They learn group record keeping for accountability. Members are also trained in how to manage savings and a savings culture is inculcated.
2. **Business Training.**  
Once a group has demonstrated stability and financial responsibility, members receive training in how to start, grow and sustain a business, including business record keeping and financial discipline.
3. **Access to credit.**  
Should financial resources be required beyond members' own savings, Hand in Hand Eastern Africa will help members access credit, which will be offered either directly or through partners.
4. **Value Addition & Market Linkages.**  
Once groups are functioning and businesses are emerging, the Business Relationship Officers help members with further analyses of business opportunities. They help add value by sharing best practices in areas such as processing, packaging and quality control. They also help groups to access new or bigger markets.

Impact assessments are carried out at each stage of the model.

## Future plans

After a very busy few months of preparation, Hand in Hand Eastern Africa rolled out the program on April 1, 2011, with mobilization in six districts; Machakos, Tala, Kiambu, Thika, Limuru and Nairobi (Kawangware). Hand in Hand Eastern Africa is on track with its plans to create 30,000 jobs in 3 years.

Pauline Ngari CEO | [www.handinhandea.org](http://www.handinhandea.org)



Pauline Ngari, CEO, Hand In Hand Eastern Africa has over 20 years' extensive experience in social enterprise development, microfinance and rural development and financing.



Women working in the fields in Kenya.

# Statement of Financial Activity

For the year ended 31 March 2011

				2011	2010
Incoming Resources	Restricted	Unrestricted	Designated	Total funds £	Total funds £
Donations and similar incoming resources in furtherance of the charity's objects	3,162,928	1,425,126	–	<b>4,588,054</b>	3,954,166
Interest Received	–	1,732	–	<b>1,732</b>	81
Other Income	–	862	–	<b>862</b>	572
<b>Total incoming resources</b>	<b>3,162,928</b>	<b>1,427,720</b>	<b>–</b>	<b>4,590,648</b>	<b>3,954,819</b>
<b>Less: Costs of generating funds</b>					
Fundraising costs	3,401	52,699	265,205	<b>321,305</b>	252,231
<b>Net incoming resources available for charitable application</b>	<b>3,159,527</b>	<b>1,375,021</b>	<b>(265,205)</b>	<b>4,269,343</b>	<b>3,702,588</b>
<b>Charitable expenditure</b>					
Supporting people in Afghanistan	372,055	153,705	89,384	<b>615,144</b>	–
Supporting women in India	2,248,499	625,000	–	<b>2,873,499</b>	1,304,403
Supporting people in Kenya	151,713	94,409	131,713	<b>377,835</b>	–
Supporting people in Southern Africa	288,307	578,911	–	<b>867,218</b>	183,002
The Social Entrepreneurship Programme	60,862	–	–	<b>60,862</b>	–
Governance Costs	–	3,525	–	<b>3,525</b>	3,524
<b>Total charitable expenditure</b>	<b>3,121,436</b>	<b>1,455,550</b>	<b>221,097</b>	<b>4,798,083</b>	<b>1,490,929</b>
<b>Total resources expended</b>	<b>3,124,837</b>	<b>1,508,249</b>	<b>486,302</b>	<b>5,119,388</b>	<b>1,743,160</b>
<b>Net incoming resources and net movement in funds</b>	<b>38,091</b>	<b>(80,529)</b>	<b>(486,302)</b>	<b>(528,740)</b>	<b>2,211,659</b>
<b>Transfer between reserves</b>	<b>(106,961)</b>	<b>106,961</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Funds at 1 April 2010</b>	<b>1,069,822</b>	<b>316,683</b>	<b>924,770</b>	<b>2,311,275</b>	<b>99,616</b>
<b>Funds at 31 March 2011</b>	<b>1,000,952</b>	<b>343,115</b>	<b>438,468</b>	<b>1,782,535</b>	<b>2,311,275</b>



## Balance Sheet

	<b>As at 31/3 2011</b> Total funds £	<b>As at 31/3 2010</b> Total funds £
<b>Fixed Assets</b>		
Tangible fixed assets	12,458	9,564
<b>Current Assets</b>		
Debtors	515,152	23,832
Cash at bank and in hand	1,328,251	2,298,920
Creditors: amount falling due within one year	1,843,403	2,322,752
	(73,326)	(21,041)
<b>Net current assets</b>	<b>1,770,077</b>	<b>2,301,711</b>
<b>Net assets</b>	<b>1,782,535</b>	<b>2,311,275</b>
<b>FUNDS</b>		
Restricted funds	1,000,952	1,069,822
Unrestricted funds		
Special funds for development	438,468	924,770
General funds	343,115	316,683
<b>Total funds</b>	<b>1,782,535</b>	<b>2,311,275</b>

# Financial Overview

## From our trustees

These summarised financial statements contain information from both the statement of Financial Activities and the Balance Sheet for the year ended 31 March 2011, but are not the full statutory report and accounts. The full financial statements were approved by the trustees on 15 June 2011 and have been submitted to the Charity Commission. They received an unqualified audit report and copies may be obtained from Hand in Hand International. Signed on behalf of the trustees by P Barnevik.

## From our auditors

We have examined the summarised financial statements of Hand in Hand International. Respective responsibilities of trustees and auditors: The trustees are responsible for preparing the summarised financial statements in accordance with the relevant requirements of section 251 of the Companies Act 1985 and the regulations made there under and in accordance with the recommendations of the Charities SORP. Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and Trustees Annual Report. We also read the information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

**Basis of opinion:** We conducted our work in accordance with Bulletin 1999/6 the auditor's statement on the summary financial statements issued by the Auditing Practice Board for use in the United Kingdom.

**Opinion:** In our opinion the summarised financial statements are consistent with the full financial statements and the Trustees' Annual Report of Hand in Hand International for the year ended 31 March 2011.

Graham Wildin of Wildin and Co  
June 2011.



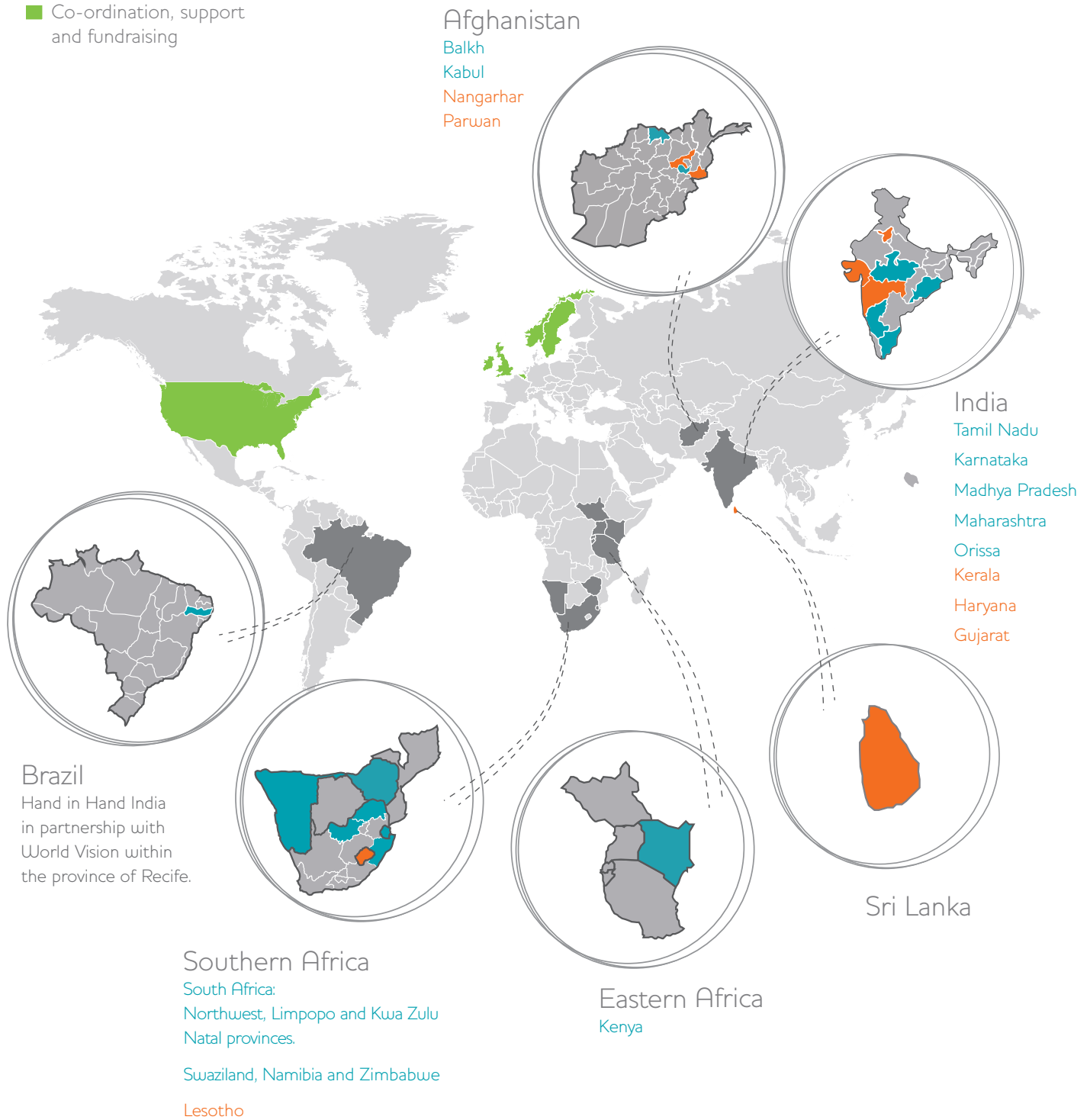
Hand in Hand Southern Africa provides people with the training they need to run their own business in a number of areas including agriculture.



# The Hand in Hand group

## Activity zones:

- Expanding
- Currently Active
- Co-ordination, support and fundraising



# CREATING JOBS AND OPPORTUNITIES FOR THE POOR

**Support us to lift the veil of poverty.**

**How to donate:**

## **UK**

**Account Name:** Hand in Hand International

**Account Number:** 07226063

**Sort Code:** 18-00-02

**Bank and Address:** Coutts & Co, Commercial Banking, 440 Strand, London WC2R 0QS, UK

## **Online**

If you wish to make a donation online using a credit card, please visit our website at [www.hihinternational.org](http://www.hihinternational.org)

**For their services to Hand in Hand International we would like to thank:** ArtHaus, Richard Lewisohn



**HAND IN HAND**  
International

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