

HAND IN HAND INTERNATIONAL ANNUAL REPORT 2018-19



HAND IN HAND
INTERNATIONAL



Look at poverty differently and you'll see grassroots entrepreneurs, full of energy and ideas. We help turn their skills and potential into jobs. They find a way out of poverty.

Hand in Hand has helped create and grow almost 4 million jobs since 2003. Nine times out of ten, those jobs have been women's. We work with women because of the unique barriers they face, and because when those barriers are overcome – or better yet, broken – whole families and communities win.

Let's get to work.

HAND IN HAND INDEX

Number of employees at Walmart, the world's biggest company ¹ :	2.3 million
Number of employees at the United States Department of Defense, the world's biggest employer ² :	2.9 million
Number of jobs created and grown by Hand in Hand:	3.9 million
Increase in monthly business profit achieved by an International Labour Organization business training programme in Kenya similar to Hand in Hand's ³ :	15 percent
Increase in monthly business profit achieved by a World Bank-Government of Togo business training programme that emphasised soft skills such as confidence ⁴ :	30 percent
Increase in monthly business profit achieved by a Hand in Hand-CARE Rwanda business training programme using our four-step model:	75 percent
Average annual return on investment (ROI) for the FTSE All-Share Index for the 100 years from 1917 to 2016 ⁵ :	7 percent
Average annual stock price gain generated by Berkshire Hathaway under Warren Buffett ⁶ :	20.8 percent
ROI for a multi-year, US \$2.14 million Hand in Hand project in Afghanistan one year after completion (amount members earned for every dollar donated):	46 percent
Average proportion of funds raised spent on programmes by UK-based charities the same size as Hand in Hand ⁷ :	70 percent
Average proportion of funds raised spent on programmes by the UK's 10 biggest development NGOs ⁸ :	80 percent
Proportion of funds raised by Hand in Hand spent on programmes in 2018-'19:	90 percent
Proportion of land owners in mainland Tanzania who are men ⁹ :	73 percent
Factor by which women on family farms are more likely than men to be working unpaid ¹⁰ :	2
Proportion of Hand in Hand members in rural Tanzania who are women:	84 percent
Number of essential vitamins and minerals in eggs ¹¹ :	13
Amount of daily recommended protein one egg provides to children aged 4-8 ¹² :	64 percent
Average number of children per family in Afghanistan ¹³ :	5
Number of eggs being produced by Hand in Hand Afghanistan poultry farmers in 2019:	8 million

¹ 'The world's 30 largest employers will surprise you', msn.com

² Ibid.

³ 'Growing Markets through Business Training for Female Entrepreneurs', World Bank Group

⁴ 'Teaching personal initiative beats traditional training in boosting small business in West Africa', Science Journal

⁵ 'Long-term trend of the Dow Jones Industrial Average', The Harriman Stock Market Almanac

⁶ 'How Much Has Warren Buffet Beaten the Market By?', The Motley Fool

⁷ 'How much do charities actually spend on good causes?', 4News FactCheck

⁸ 'Britain's top 1,000 charities ranked by donations. Who raises the most money?' The Guardian (ratios missing for The Gavi Fund Affiliate and International Finance Facility for Immunisation Company).

⁹ Food and Agriculture Organization of the United Nations (UN FAO)

¹⁰ 'Mapping women's economic exclusion in Tanzania', K4D

¹¹ 'Inside the Shell: 13 Essential Vitamins and Minerals', The Egg Nutrition Centre

¹² 'Kids', Australian Eggs

¹³ 'Population and Households', Government of Afghanistan



Ntonga Frank Kamasho | Banana farmer | Agape, Tanzania

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Hand in Hand is a global network of legally independent organisations. Based in London, Hand in Hand International is one of three fundraising and support operations network-wide. This report covers projects funded by Hand in Hand International only. By the Numbers (page 7) features global network totals.

Cover photo: Wilter | Tailor | Bomet County, Kenya

A WORD FROM OUR CHAIR



BRUCE GRANT,
CHAIRMAN

Imagine if during the recent migrant crisis some 30 million people, not 3 million, arrived on Europe's shores, hungry and desperate for work. Now imagine if Europe was one of the poorest places on Earth, lacking even the most basic services required to keep up.

That, proportionately, is the problem facing Afghanistan, the world's largest source of refugees for more than three decades, which today faces the inverse problem: its largest 'returnee' crisis, roiling under a wave of Taliban violence and mass internal displacement.

Earlier this year, Hand in Hand partnered with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), the German government's development agency, to help 2,000 such returnees and internally displaced persons thrive as entrepreneurs. It isn't our biggest project, but whether we're working with 2,000 unemployed migrants in Afghanistan or doing our part to tackle the huge challenge of 200 million unemployed people worldwide, Hand in Hand is committed to

quality, efficiency and compassion for our fellow sisters and brothers.

Together, we created 494,248 jobs in 2017-'18. At the same time, we helped give thousands of young people a brighter future (page 7), taught thousands of farmers the skills they need to stand up to climate change (page 7) and worked to establish India's next generation of women business leaders (page 15). Join us over the following pages where we'll meet just a few of them, working their way from subsistence to success.

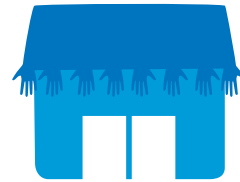
Bruce Grant
Chair, Hand in Hand International

BY THE NUMBERS

Two billion people work in the informal sector. That's 61 percent of the workforce worldwide. In 2018-'19, Hand in Hand helped more than a half-million of them create new jobs. At the same time, we reached almost 400,000 new members.



Members
383,444 added
2,645,659 total



Businesses
347,327 added
2,617,583 total



Jobs
561,662 added
3,974,382 total



Lives improved
1,920,570 added
14,382,727 total

HOW WE WORK

Hand in Hand wasn't always focused on entrepreneurship. Child labour, not joblessness, drove our creation.

"While travelling in southern India I saw this terrible abuse of child labour," says Hand in Hand co-founder Percy Barnevik. "I was in mind to buy out 200,000 children, which becomes quite a lot of money. I realised that I had to attack the root cause of the problem: poverty."

Percy wanted an NGO that delivered speed, scale and efficiency – the same values he'd nurtured as one of the world's top CEOs. When he couldn't find that NGO, he built it himself.

This year, in that same spirit of innovation, we made two notable changes to the way we think and talk about our programmes. First, we repositioned women's economic empowerment, once conceived as a consequence of our work creating jobs, at the very core of our model (see next page). Before, we wanted to train as many

women as possible to run their own businesses, and to help make those businesses as profitable as possible. Now, we also want to address – and break – the barriers that stop women from working in the first place. That means testing new ideas, like expanding our projects to train members' husbands, fathers and brothers to shift their expectations around 'women's work' (see page 10 for more).

We're also redoubling our efforts to help families stand up to unexpected shocks and a changing climate, long after a project concludes. That means helping members diversify their sources of income by growing a greater variety of climate-resilient crops, or by starting new businesses outside of their smallholder farms. It also means doing everything we can to make sure their businesses are as sustainable as possible.

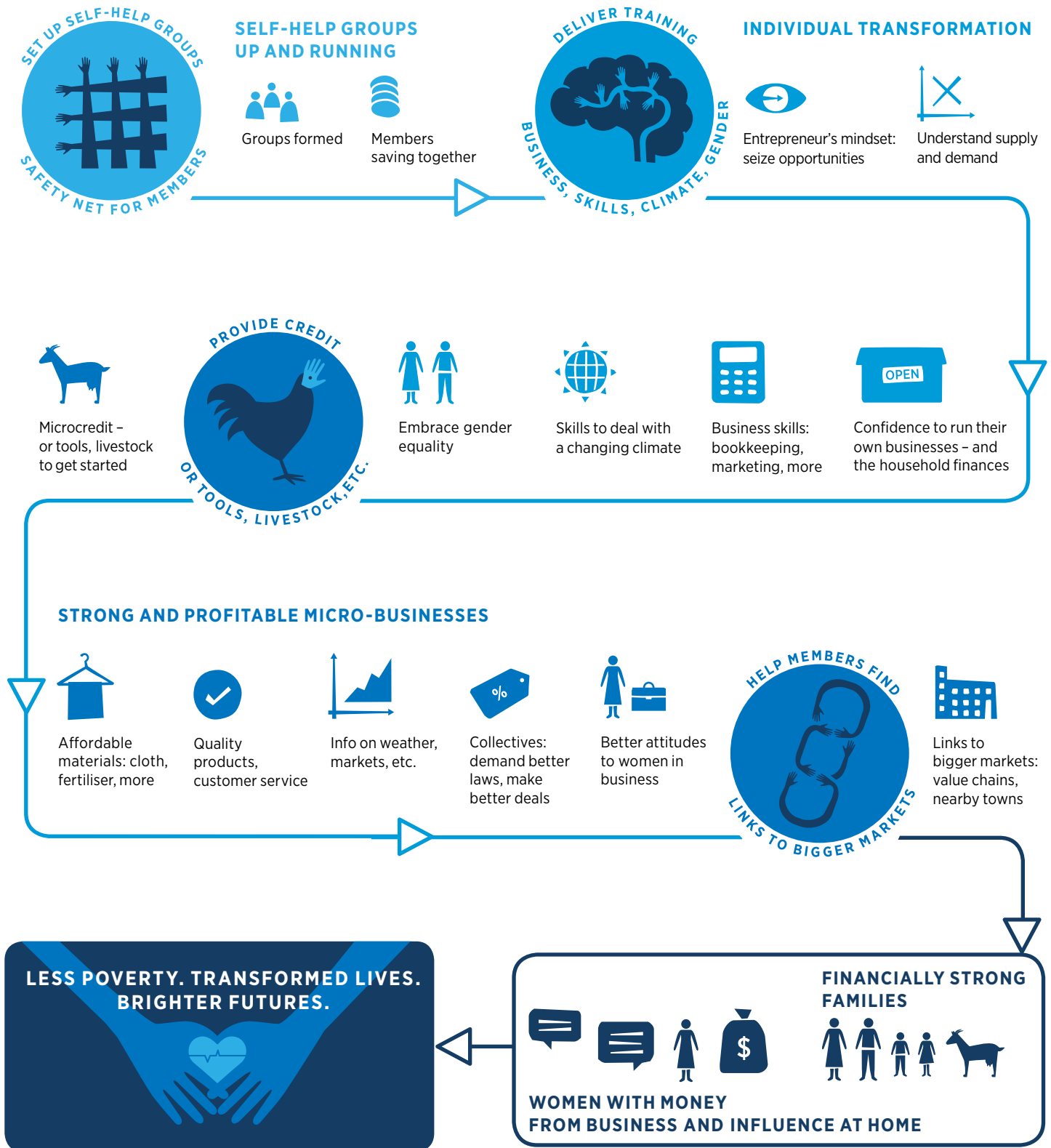
HOW CHANGE HAPPENS

Take a look at the opposite page. There you'll find Hand in Hand's roadmap for how we make change for our members.

See those circles? Each represents a key stage in our work. First, we create Self-Help Groups so members can save together, learn together and support each other. Next, we train them to develop and grow small businesses with modules in basic bookkeeping, marketing and more. Third, we provide credit or working capital to help get their businesses off the ground. Last, we link them to bigger markets to help them scale up.

At every step of their journey, members learn new attitudes, skills and behaviours. (See those icons everywhere?) By the time they're done, the effect is two-fold: families whose finances can survive shocks like a bad harvest or unexpected medical bill; and women who have the power – and money – to make decisions for themselves and their families.

Together, it all adds up to less poverty, transformed lives and brighter futures.



OUR WORK WITH WOMEN

Women's economic empowerment is about more than incomes. It's about helping women raise their voices, and claim the power to make choices, inside and outside of the home. Two partnerships launched this year put Hand in Hand firmly on track to do both.

Afghanistan

In December we teamed up with the Hilti Foundation and CARE, whose Every Voice Counts programme aims to help Afghan women speak up and be heard by local authorities and decision-makers. What would happen, we wondered, if Hand in Hand combined our business and skills training with CARE's work helping women advocate for change in areas like gender-based violence and women's health? Does earning an income – and possessing the skills that entrepreneurship implies – make women more confident to speak up in local forums?

By tracking three cohorts of women over two years – those who receive CARE's training, those who receive Hand in Hand's and those who receive both – we'll learn valuable new lessons about how our programmes in Afghanistan interact (or don't) with programmes designed to help women speak up. At the same time, we'll help women who've never earned their own income create almost 1,000 new jobs.

Tanzania

In Tanzania, we teamed up with Cartier Philanthropy and the US-based International Center for Research on Women (ICRW) to boost women's economic

empowerment by involving a group that – on this subject, anyway – almost always goes overlooked. Launched in March, the programme aims to train 600 women to create and run their own enterprises while changing attitudes that stop them from earning an income in the first place: men's.

To get there, we'll also recruit 300 of our women members' husbands, fathers and brothers to receive training of their own. (The other 300 women will be our comparison group.) Just like their female counterparts, men will also receive Hand in Hand's regular training plus modules that shift their perceptions about women's role in paid work – and men's own role at home. At the same time, we'll reach out to the community more broadly, working with grassroots groups and others to help change norms around men's and women's roles.

Among women, we aim to see a 20 percent increase in net family income, along with marked increases in decision-making and freedom of movement. Among men, we aim to see tangible changes in behaviour, including a willingness to help out with women's enterprises and more time spent on housework.



MEET ANITA

Anita Msele has been up since 5am, when she rose to make maize and chai tea for her sons. Aged 41, and with a full day's labour ahead of her, she passed on the maize. "I think of the boys and I can't eat," she says. "I can't let them go to school hungry." It's nearly midday.

Outside under a soil-thumping sun, young patches of maize, spinach and sugarcane struggle towards harvest, still months away. Inside, Anita's young tailoring business also struggles to get off the ground. It was the same story last year when she tried selling socks at the market, and the year before that selling shoes, second-hand, door-to-door.

Most Hand in Hand stories are about success, but having only joined a Self-Help Group three months ago, Anita is too close to the start of her journey for that. Instead, she's a perfect example of the qualities we see in our members time and time again: indomitability of spirit, and a desire to learn.

"The training's been mind-opening. I understand now about buying and selling. I understand about saving some of the money I earn," says Anita. "I want to get out of this situation where I have to beg for everything. I want the children to go to school so that they can achieve their goals. I want to be a real entrepreneur. So I will stick with Hand in Hand."

REFUGEES

Two provinces, 2,250 members and 56,250 chickens. Hand in Hand's work with returnees and displaced people in Afghanistan is growing exponentially thanks to a third round of funding from Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), the German government's development agency.

Launched in January in Herat and Bamyan provinces, the 18-month project will train 2,145 returnees from Iran and Pakistan to work their way towards a prosperous future in Afghanistan's growing poultry sector. As refugees who fled violence and poverty in Afghanistan, spent most of their lives in camps, and were forced back over border by police threats and violence, returnees have a lot in common with the project's second cohort: 105 internally displaced people (IDPs) fleeing Taliban violence, famine and drought. Ninety percent of all project members will be women – by far the most ambitious female participation rate in Hand in Hand Afghanistan's history – and 60 percent will be youth (aged 18 to 35).

Chicken farming is ideal for displaced people in Afghanistan. Skills are easily learned. Little land is required. And incomes, compared to other rural sectors, are high. Last year, the average Hand in Hand poultry farmer earned a monthly net income of 1,771 AFN (US \$23.50) within one year, in many cases starting from zero.

For women in particular, the benefits don't end there. Poultry farms can be run from entrepreneurs' own homes – crucial for female members with restricted freedom of movement. At the same time, family nutrition improves – a matter of particular interest for mothers.

In another first, we'll also be teaching all project members about why women are so crucial to Afghanistan's economy.



2,250 members



90 percent women



US \$23.50 average
monthly net income
(starting from \$0)



MEET SHAYESTA

At 17, Shayesta had her first child. At 18, just last year, she was chased out of Faryab Province, the only home she'd ever known. "The Taliban came so we fled," she says. "We left everything behind."

The family settled in Yaka Toot, a village in nearby Balkh Province. Shayesta's husband, a former agricultural worker, found work as a day labourer, earning barely enough to feed their small family. Something had to give.

One day Shayesta heard a knock at her door. It was Hand in Hand, an NGO that was new to the area and recruiting members for a project, helping hundreds of internally displaced people work

their way out poverty in the region's growing poultry sector. For women, especially young ones, restricted freedom of movement, hostile markets and other cultural barriers make earning a living virtually impossible. Not so with poultry farming, which can be done from women's own homes. Shayesta jumped at the chance.

"Before Hand in Hand, I didn't have any job or knowledge of what to do," she says. "Now I keep poultry and I'm earning around AFN 2,400 (US \$32) per month. With this money I'm supporting my family to reduce the burden on my husband's shoulders. I'm also saving to expand my business."

EVIDENCE

Our donors rightly demand figures backed by hard evidence. Our teams on the ground need rock-solid data to do their best work. Two independent studies of Hand in Hand's programmes were published this year. One looked at climate resilience in Kenya. The other, at women's economic empowerment in Afghanistan (page 16).

CLIMATE RESILIENCE IN KENYA

What do credit providers, local governments and the owners of a sweet potato processing plant have in common? They're all "keen to learn from... and even replicate the success" of a major Hand in Hand project in Kenya, say independent researchers.

"Green" and "efficient", the project has already "drastically reduced" poverty among Hand in Hand's members, they concluded. And it's still only halfway done.

The project

In April 2016, Hand in Hand teamed up with the IKEA Foundation to help 43,200 impoverished women and young people in Kenya thrive as eco-entrepreneurs. Two years later, as the project crossed the halfway point, Nairobi-based Brooklyn Economic Consulting (BEC) conducted an independent evaluation to measure success and suggest improvements.

Results

With two years remaining, some 24,366 micro-businesses have already been created. Based on an average of two jobs per enterprise – one owner and one employee – that's 48,732 jobs in total.

The project's strong emphasis on climate resilience is also yielding results. Almost half of survey respondents told BEC

they own a business outside of farming, suggesting lessons about income diversification – crucial to helping our rural members withstand climatic shocks such as floods and droughts – have hit home. At the same time, two-thirds have adopted climate-resilient farming practices such as collecting rain water.

Recommendations

Hand in Hand should consider linking members to banks, microfinance institutions, and savings and credit organisations to help them get credit and grow their businesses, said BEC.

But in order to borrow from these formal lenders, members would first have to sign up for Kenya's equivalent of a national insurance number. Next, having done so, they would be required to file tax returns every year: online, through a series of complicated forms, regardless of income, and facing fines of KES 20,000 (US \$200) for non-compliance. For rural, often illiterate members who lack access to the internet, these obstacles are virtually insurmountable for a first loan. That's why instead of reaching out to formal lenders, we're doubling the amount of credit available to members through Hand in Hand's own Enterprise Incubation Fund, to KES 20,000 (US \$200) from KES 10,000 (US \$100), in projects countrywide.



24,366 micro-enterprises



76% of members
are women



67% of enterprises are
climate-resilient



MEET RICHARD AND JANE

Richard met Jane at a funeral. It was love at first sight. Twenty-six years later, the pair's quarter-acre smallholding in Bomet County, Kenya has seen bad years and worse thanks to a once-bountiful, now-vulnerable, still-ubiquitous crop. "When we invest KES 10,000 (US \$100) in maize and come away with KES 3,000 (US \$30) it's not even enough to feed our family," says Richard. "We're really making a big loss."

So it was last summer when a Hand in Hand agronomist arrived on Richard and Jane's farm carrying a basket of curiously tart fruit. Not only would it fare better than maize during floods and droughts, explained the agronomist, it would earn more at market, too. "I wasn't familiar with passion fruit," says Richard, holding up what looks like a plum. "Hand in Hand opened our minds. The training was simple and the crop doesn't need too much attention, but it's had a really big impact."

"Big" is an understatement. In less than a year, Richard and Jane went from losing KES 7,000 (US \$70) harvesting maize to making KES 15,000 (US \$150) each week growing passion fruit. Their neighbours, it will come as no surprise, have been keen to learn more. "Now that they're seeing it, everybody's doing it," says Richard. Hand in Hand will be there to help every one of them, providing training, support and the seedlings they'll need to get started.

"Now that we grow passion fruit instead of maize, we can buy our daily meals, not grow them, and our children can keep some money," says Jane. "I feel very happy, very loved. It's a special feeling."

WOMEN'S ECONOMIC EMPOWERMENT IN AFGHANISTAN

Hand in Hand trainers braved “insecurity, hazardous weather [and the] remoteness of some communities” to transform life for thousands of women, delivering our biggest-ever project in Afghanistan on time and above target, according to an independent review funded by the UK Department for International Development.

Launched in 2015 and joint-funded by private sector donors and UK aid from the British people, the three-year, US \$3.2 million project aimed to train 9,500 new members and nurture the creation of 13,000 sustainable jobs in Sar-e-Pol province. By the time it concluded in 2018, 9,712 members had been trained, creating 13,317 jobs.

Even more encouraging than topline data was the story underneath. Increases in women's confidence, freedom of movement and participation in family decision-making were near-universal, said evaluators. So too were changes in “men's attitudes to women, with male participants remarking that they feel more comfortable in supporting women to participate in the workforce and access markets.”

In a country where cultural prohibitions keep millions of women from cycling, driving or taking public transport, let alone working outside of the home, that's an achievement worth celebrating.

Recommendations

The report also made a number of recommendations for improving future projects.

From now on, we'll provide more training to members who choose technically skilled vocations such as tailoring, in many cases led by local practitioners. We'll also find out more about the differences between men and women members – their access to resources, daily activities and freedom of movement, for example – before starting a new project. That way, we can be sure we're addressing the barriers that keep women away from paid work.



13,317

Number of jobs created and grown



99 percent

Members whose income increased



99 percent

Women who reported increased freedom of movement, confidence and participation in family decision-making



MEET MANIMOZHI

Manimozhi, 58, had a grandchild on the way. She also had a failing flour mill passed down by her father. Desperate to give her grandson the best start in life – literally: a birth in a private hospital – Manimozhi joined a Hand in Hand Self-Help Group, the only place in Pondicherry she thought might give her a loan. Then her training in business skills and financial literacy started, and slowly but surely, she began to think bigger.

Manimozhi's mill grinds rice, wheat and grains into flour or oil. For 55 years, ever since her father started the business, customers brought their own grain and Manimozhi and her family did the slow, laborious work of grinding it.

Some months into her training Manimozhi took out her loan, but it didn't go towards hospital bills. Instead, she modernised her operation with an automated elevator that feeds grain into the mill more quickly, speeding up production. Today, customers travel more than 30 minutes by tractor to arrive at the fastest mill around.

"I've opened my own private bank account so I can save better," says Manimozhi, who employs four of her neighbours, grossing 50,000 INR (US \$750) each month.

As for her grandson's birth? Paid for in full, with pure profit, at a private hospital in town.

FUNDING OUR AMBITIONS

Hand in Hand International raised US \$6.7 million in 2018-'19: US \$5.8 million through our office in London, and US \$0.9 million through our partner organisation in Nairobi.

Roughly 40 percent of funds raised came from foundations. Thirty percent came from government institutions. Twenty percent came from corporate donors. And 10 percent came from individuals.

Eighty-five percent of funds raised were in currencies other than pounds sterling, in line with Hand in Hand International's efforts to diversify our income currencies.

Awards

Hand in Hand was named Charity of the Year by the UK-based Association of Corporate Treasurers (ACT), a global professional treasury body with approximately 6,500 members and students in some 90 countries. The ACT's Annual Gala in autumn saw Hand in Hand raise more than US \$80,000 – 20 percent more than we'd targeted – to fund the creation of 350 microbusinesses and 450 jobs.

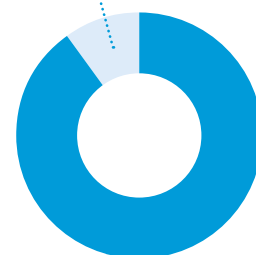
Events

For the third time in as many years, Applied Value hosted the Let's Give Back Gala in Stockholm, Sweden for the benefit of Hand in Hand. The event raised more than US \$75,000 for our programmes in Kenya, in line with Applied Value's mission to maximise its charity partners' social impact.

Keeping costs low

Hand in Hand International is committed to keeping our overheads low. In 2018-'19, 90 cents of every dollar we raised was spent on programmes – considerably more than the average of 80 cents per dollar spent by the biggest development NGOs.

Fundraising administration costs: 10%



Programme costs: 90%



Self-Help Group member | Sar-e-Asyab village, Afghanistan

OUR LEADERSHIP

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Hand in Hand International's Board of Trustees unites experts from the worlds of finance, venture capital, industry, law, climate change and international development – all working for a common cause. More than a third of our trustees are women, outpacing the UK government's 2020 goal for FTSE 100 companies.

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Bruce Grant

Chairman

Founder and Chairman, Applied Value LLC



Percy Barnevik

Co-founder and Honorary Chair
Chairman, AstraZeneca, ABB, Sandvik,
Investor and Skanska



Dr John Barrett

Trustee

Independent consultant | Deputy Director,
Research and Evidence Division, DFID (2013–'14)



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Paola Ugglia

Trustee

Legal counsel, Volvo Group (2010–2012)



Stephanie Whittier

Trustee

Co-head of Foundation and Endowment Services,
Morgan Stanley

FINANCIAL OVERVIEW

Network-wide, Hand in Hand raised approximately US \$15 million in 2018–'19. These financial statements are limited to Hand in Hand International, our UK operation, for the year ending 31 March 2019. As a family of legally independent organisations, the Hand in Hand network does not prepare consolidated group accounts. Audited statements for other Hand in Hand organisations are available at info@hihinternational.org.

Statement of financial activities (incorporating an income and expenditure account) for the year ending 31 March 2019

	Restricted US\$	Unrestricted US\$	Designated US\$	2019 Total	Restricted US\$	Unrestricted US\$	Designated US\$	2018 Total
Incoming resources								
Donations and grants	4,556,080	1,198,823	-	5,754,903	3,449,388	3,291,355	-	6,740,743
Interest	-	1,580	-	1,580	-	2,472	-	2,472
Total income	4,556,080	1,200,403	-	5,756,483	3,449,388	3,293,827	-	6,743,215
Outgoing expenditure								
Fundraising costs	-	561,664	-	561,664	-	665,294	-	665,294
Funding our network								
Supporting people in Afghanistan	831,330	191,309	-	1,022,639	1,004,930	643,257	-	1,648,187
Supporting people in India	42,531	-	-	42,531	39,069	-	-	39,069
Supporting people in Kenya and Tanzania	3,406,234	391,877	-	3,798,111	2,294,440	1,756,403	651,150	4,701,993
Total expenditure	4,280,095	1,144,850	-	5,424,945	3,338,439	3,064,954	651,150	7,054,543
Net income for the year	275,985	55,553	-	331,538	110,949	228,873	(651,150)	(311,328)
Funds at 1 April 2018	1,701,853	1,566,124	1,793,249	5,061,226	1,590,904	1,337,251	2,444,399	5,372,554
Funds at 31 March 2019	1,977,838	1,621,677	1,793,249	5,392,764	1,701,853	1,566,124	1,793,249	5,061,226

All of the above results are derived from continuing activities. There were no recognised gains or losses other than those stated above. The formal accounts were reported in £ values but are shown here in US \$ at a conversion rate of 1.3023.

Balance sheet as at 31 March 2019

	2019 US\$	2018 US\$
Fixed assets		
Tangible Assets	53,359	63,151
Current assets		
Loans due in more than one year	1,121,253	1,043,167
Debtors	1,411,662	325,428
Cash at bank/in hand	2,868,366	3,791,654
	5,401,281	5,160,249
Creditors: amounts due within one year	61,876	162,174
Net current assets	5,339,405	4,998,075
Net assets	5,392,764	5,061,226
Funds		
Restricted funds	1,977,838	1,701,853
Unrestricted funds		
Designated funds	1,793,249	1,793,249
General funds	1,621,677	1,566,124
Total funds	5,392,764	5,061,226

Approved by the Trustees on 11 June 2019. The formal accounts were reported in £ values but are shown here in US \$ at a conversion rate of 1.3023.

This information is an extract taken from the full accounts, which received an unqualified audit report on 31 March 2019 and can be obtained at info@hihinternational.org.



Self-Help Group member's daughter (far-left) and friends | Mlangarini, Tanzania

THANK YOU

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None of our work would be possible without our donors' generous support. We would like to thank the following organisations for their especially significant contributions in 2018-'19.

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Applied Value Consulting
Association of Corporate Treasurers
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)
Google UK
IKEA Foundation
Instant Impact
Oxford Bidding
Swiss Re Foundation

Finally, a special thanks to our Patrons and Trustees, whose contributions and expertise keep us going day in and day out.

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