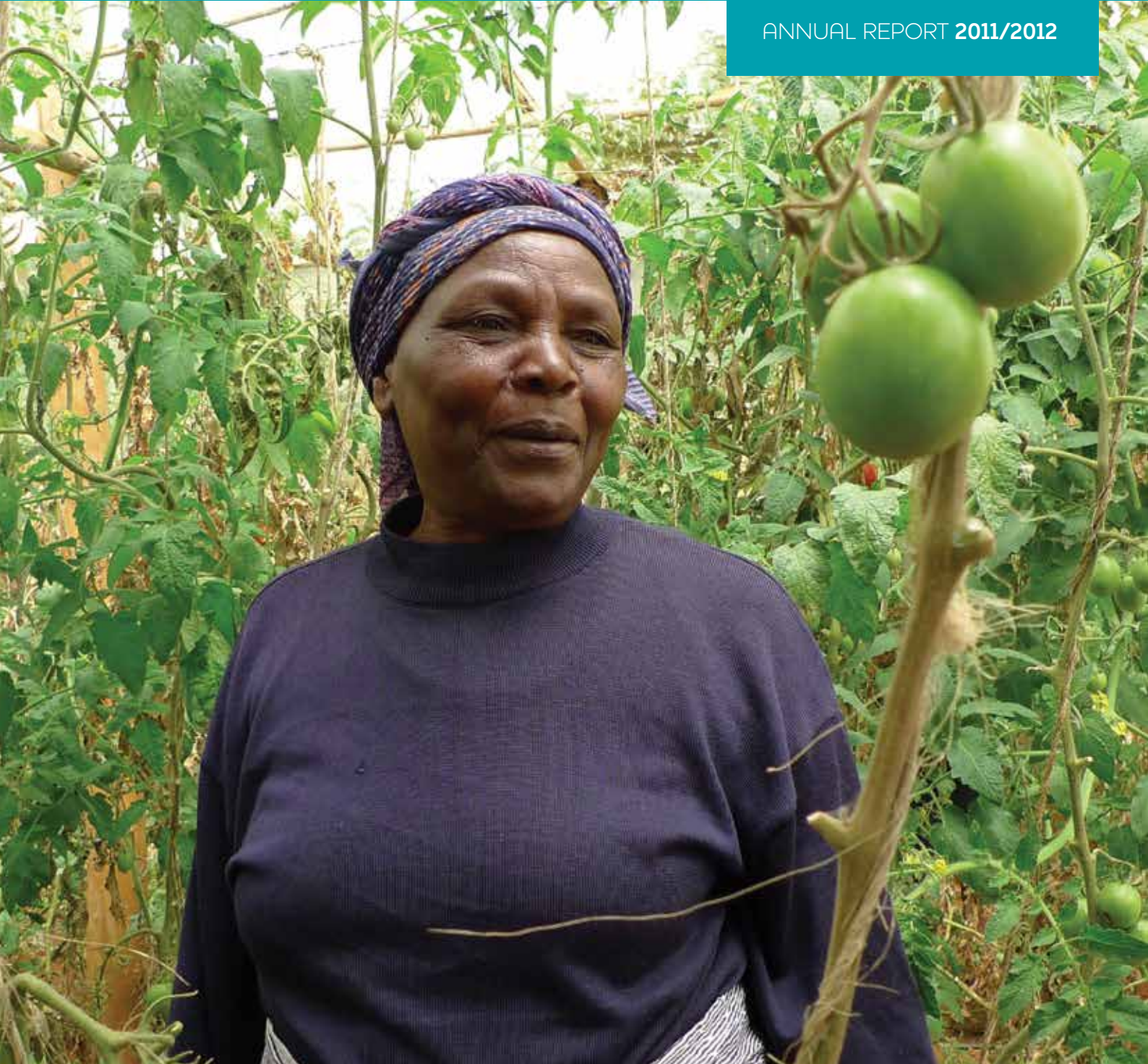




HAND IN HAND
International

ANNUAL REPORT 2011/2012



Reducing Poverty
Through Job Creation



Case Study:

Self-help group cotton traders, Afghanistan

The Dehqan Self-Help Group (SHG) in the Balkh province in northern Afghanistan has come a long way since its first meeting in 2011. Today, the 20-person group keeps accurate records of their income and expenditure and has learned how to maximize the profits from their cotton crops.

Before Hand in Hand (HiH) Afghanistan came to their village, Markaz Kaldar, the cotton farmers had been struggling to get by growing and selling cotton. Then HiH Afghanistan helped them set up the Dehqan SHG. They learnt the power of acting together, as well as

how to save and borrow money from each other. HiH Afghanistan also provided training in bookkeeping and basic business development.

Armed with this new knowledge, the Dehqan group transformed their own farming businesses, started a small cotton trading business and changed their lives. Today, when the cotton price drops, they are no longer forced to sell at a loss. Instead they take a loan from the group savings fund, buy cotton from other farmers and wait for the price to rise before selling.

The year in headlines

- Total number of jobs created and supported across the Hand in Hand group, reaches nearly 1.2m. Predominantly thanks to the excellent work of Hand in Hand India.
- Hand in Hand Southern Africa starts operations in Zimbabwe.
- Hand in Hand India launches partnership agreements with organizations in Cambodia.
- Total credit extended with the help of the Hand in Hand Group now stands at more than USD 164 million. Led by Hand in Hand India.
- Advanced preparations in place for the launch of Enterprise Incubation Funds in Afghanistan, Kenya and South Africa.
- Hand in Hand India, Hand in Hand International and Societ Associates organize the first Social Entrepreneurship Program (SEP) in Tamil Nadu, India, led by recognized Harvard Business School professor, Kasturi Rangan.
- Hand in Hand International reported a record year in fund raising, reaching close to USD 10 million with a dominant share as unrestricted core funding.
- First time donation of EUR 1 million from the Nationale Postcode Loterij (Dutch Postcode Lottery)
- Hand in Hand International launched its new website www.hihinternational.org



HAND IN HAND
International

Hand in Hand International

20 York Street | London | W1U 6PU | United Kingdom

Tel: +44 (0) 20 7514 5091

Fax: +44 (0) 20 3070 0005

Email: info@hihinternational.org

www.hihinternational.org

For further information please contact:

Ann Dickinson – adickinson@hihinternational.org

Charity Registration Number: 1113868

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A word from our Chairman



It is now almost twelve years since I got involved with the fight against poverty through Hand in Hand in southern India. I was fascinated by what I saw of early examples of help to self-help when poor women took their destiny in their own hands and started small enterprises. I also learned about Muhammad Yunus' microcredit in Bangladesh. If thousands of poor people could pull themselves out of poverty – why not millions? Help to self-help was the way forward to eliminate extreme poverty.

The agreement with Dr Kalpana Sankar, the highly successful CEO of Hand in Hand India (HiH India), and her team therefore became: help build small enterprises and create jobs at maximum speed. Today we can look back on over 771,000 mobilized and trained women, 810,000 small enterprises and nearly 1.2 million sustainable jobs. This exciting journey in India has been characterized by speed, low costs, scale and transparency.

From the state of Tamil Nadu in the South we have spread our successful model for job creation to Central and Northern India where now eight states are included. Six years ago we also started in Southern Africa and Afghanistan and two years ago in Kenya. HiH India is now planning expansion into South-East Asia. The reason for moving into all of India and to other regions of the world is to spread our model for job creation and stimulate others to do the same.

Once income is rising from one dollar per day to 3-4-5 dollars through job creation, the demand also rises for services from our other programs: Education, Health, Citizen Centres and the Environment.

I want to thank all donors who are supporting us and the thousands of dedicated employees who make our joint vision come true.

Percy Barnevik



Self-Help Group, Southern Africa

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. Global progress has been achieved through systemic improvements in five main areas: governance, social programs, open markets and trade, financial systems and physical infrastructure. Nevertheless, more than a billion people still live below the poverty line. Most of them are in sub-Saharan Africa and South Asia, the regions where Hand in Hand is focusing its work.

The Hand in Hand model complements systemic improvements by helping to connect the poorest and most marginalized people to the opportunities that are 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 Hand in Hand Group's (HiH Group) strength comes from its effective self-help model for job creation, its capable staff and its supportive donors.

By March 2012, the HiH Group had mobilized about 771,000 people into self-help groups (SHGs) and helped to create more than one million jobs, with five million people benefitting from these jobs. The work began in India and Hand in Hand India has delivered the majority of these results. In addition, HiH India helps reduce poverty through its four other "pillar" programs, which build on the SHGs: child labour elimination and education, citizen centre enterprises, environment and health. Well over two million people in India have seen their lives improved through these four complementary programs.

Elsewhere, Hand in Hand's reach is also growing. The job creation programs of Hand in Hand (HiH) Afghanistan, HiH Eastern Africa and HiH Southern Africa are now well established and rapidly expanding. We are also in discussions with potential strategic partners for further expansion into new countries in Africa. And HiH India is preparing new programs in Sri Lanka, Cambodia and other countries in Southeast Asia.

Hand in Hand (HiH) Sweden and HiH International continue to strengthen their collaboration through a common fund raising strategy and joint program reviews. Our Hand in Hand partners are led by strong and inspiring CEOs – Kalpana in India, Sazini in Southern Africa, Pauline in Eastern Africa, Nasry in Afghanistan and Charlotte in Sweden. The CEOs of the HiH Group meet every six months to discuss strategy, share lessons and agree on new partnerships and new country programs.

Donations received by HiH International in its financial year April 2011 – March 2012 increased 30% over the previous year, to USD 10 million. Particularly welcome was a major increase in unrestricted core funding from private and corporate donors, which represented 73% of the total compared to 31% in the previous year. It can be used flexibly for capacity building, start-up of new programs and other priority funding needs of any well-performing partner organization.

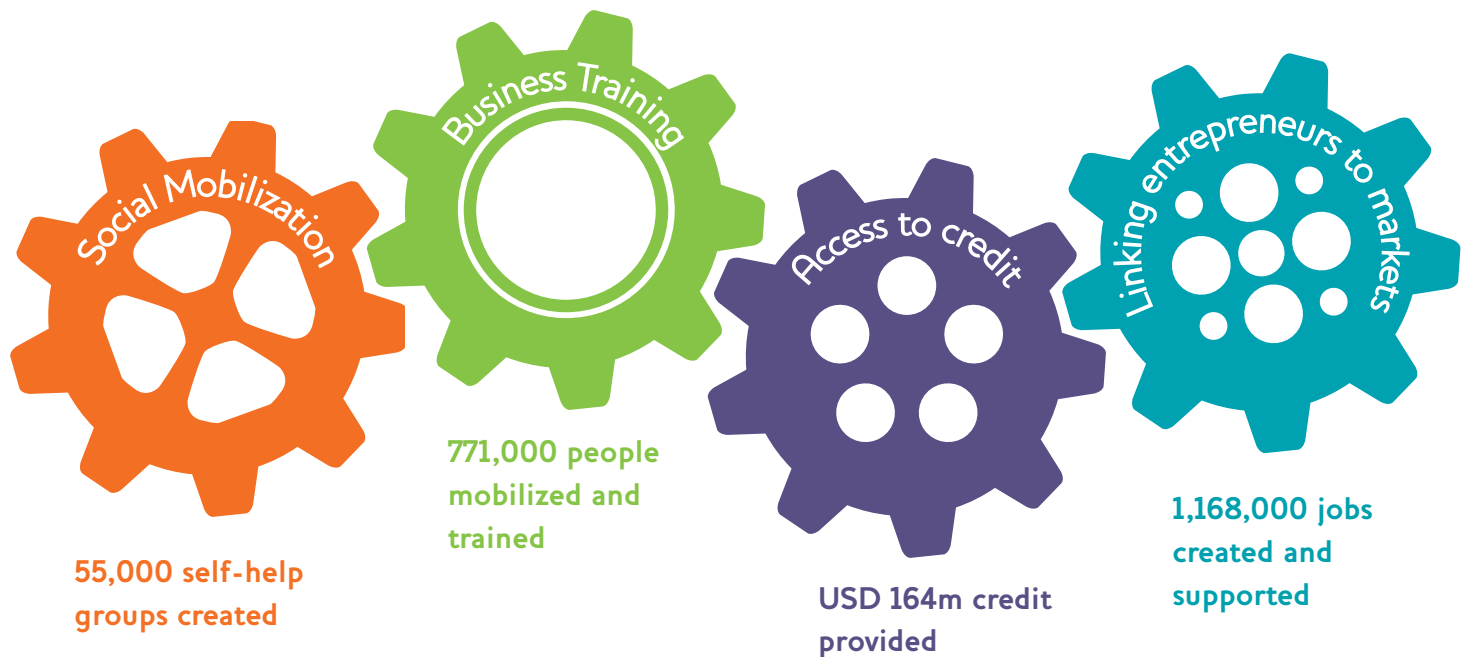
In August 2011, HiH India hosted a newly developed five-day Hand in Hand Social Entrepreneurship Program (SEP), which will take place annually. Professor Kasturi Rangan of Harvard Business School leads the course, which includes a mix of classroom-based learning, field visits and expert panels. The next SEP will be held in Kenya in September 2012, hosted by HiH Eastern Africa.

Looking ahead, more emphasis will be placed on synthesizing knowledge and documenting the Hand in Hand approach, including lessons learned and adaptations made in different country contexts. Such knowledge will increasingly be shared with new partners in new countries who will be encouraged to start job creation programs using the Hand in Hand approach, thereby leveraging our impact and taking us more rapidly towards the ultimate goal of poverty eradication.

Working together we can do great things – the HiH Group shows what can be achieved when great ideas and great institutions are brought together.

Sven Sandström

The Hand in Hand job creation model



Business training in Tamil Nadu, India



Vision

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

Mission

Our mission is to reduce poverty through creating sustainable jobs that raise family income. We do so through the social and economic empowerment of the poorest and most marginalized people, the majority of whom are women.

Approach

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

The Hand in Hand model focuses on the poorest and most marginalized people in our countries of operations who show the potential and drive to become micro-entrepreneurs. Working with existing community structures and adapted to local circumstances, support is delivered in four main areas:

Social Mobilization

Hand in Hand helps poor men and women form self-help groups. Group members learn about the power of a shared goal and group support, as well as the importance of savings and financial discipline.

Business Training

Once a group has demonstrated stability and financial responsibility, Hand in Hand provides training in how to start, grow and sustain a small business.

Access to Credit

Groups hold joint savings and learn how to manage these. Should financial resources be required beyond group members' own savings, members will be trained in credit management and offered microloans, either directly or through partners.

Linking Entrepreneurs to Markets

Once businesses have been started, Hand in Hand provides support in improving the productivity and competitiveness of members' products and services. Members learn how to add value to their business through better packaging, pricing and branding, quality control, as well as how to access new or bigger markets.

HiH India gave Usha the skills she needed to set up her own business. To begin with she set up a tailoring business. This was so successful she took out another loan and bought a taxi or 'share auto'. Today, Usha runs two businesses, earns INR 6,000 per month (USD 120) and employs her brother as the taxi driver.

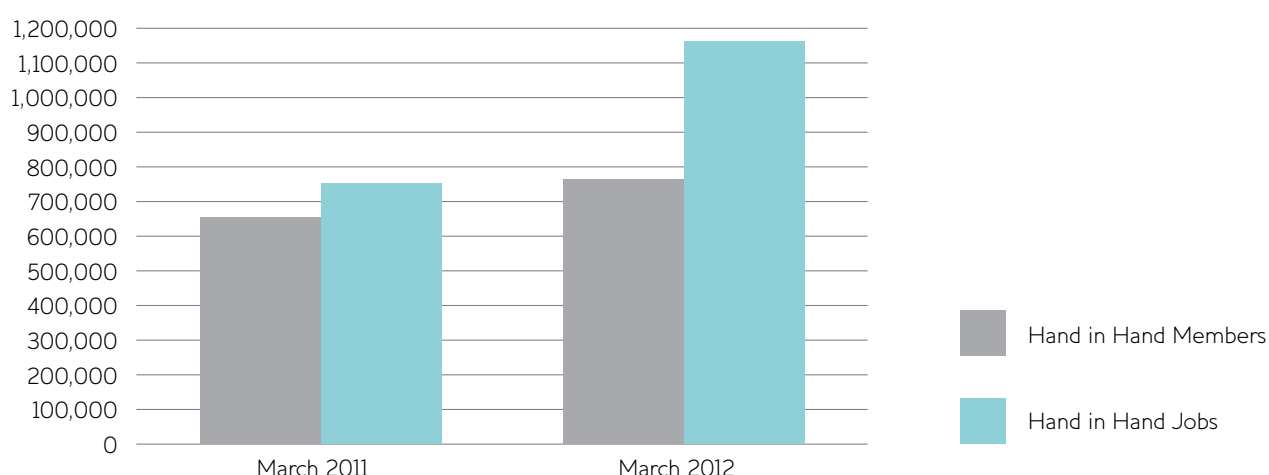


Hand in Hand Group – the year in review

2011/12 has been a year of rapid growth and expansion for the HiH Group. In particular, the number of businesses created and loans extended have grown steadily over the past 12 months.

Each Hand in Hand organization has contributed to this positive, global picture as the details on these two pages show.

Hand in Hand Group results



	Cumulative results through Mar 2011	12-month Apr 2011-Mar 2012 results	Cumulative results through Mar 2012	12-month growth
SHG members	664,436	106,624	771,060	16%
% Female SHG members	99.8%	98.9%	98.9%	0%
Enterprises created	641,461	167,071	808,532	26%
Jobs created and supported	764,180	178,522 ¹	1,167,593 ²	23% ³
Credit	\$83.7m	\$80.6m	\$164.3m	96%
Repayment ratio	99.8%	99.8%	99.8%	0%

¹This is the number of jobs reported for the 12-month period, before the results of the independent study by Micro-Credit Ratings International Ltd (M-CRIL) were published. The M-CRIL report estimates that HiH India had helped create or support about 25% more jobs than reported by HiH India, bringing the cumulative results for the HiH Group to 1,167,593² as of end March 2012.

The 12-month percentage growth of 23%³ is the increase in reported numbers excluding the finding of M-CRIL.

From April 2012 HiH India will be using the findings of the M-CRIL report as the new base for reporting job numbers.

Hand in Hand India

HiH India continues to impress and the numbers speak for themselves: more than 90,000 new members engaged in the past year and 160,000 enterprises created, which brings the total number of jobs supported to date to 1,160,000. Work has progressed across all five pillars of operation – self-help groups and job creation, child labour elimination and education, citizen centre enterprises, environment and health. This impressive track record has been accompanied by further geographical expansion beyond India into Sri Lanka and Cambodia. Additionally, in March, HiH India opened a fund raising office in New Delhi to support the planned expansion in northern India. HiH India continues to be a microcredit leader in the market. Despite an extremely challenging economic environment, Belstar, HiH India's sister microfinance institution, provided USD 278 million of credit in 2011/12, bringing the total amount of credit it has extended to USD 52 million.

Hand in Hand Afghanistan

HiH Afghanistan has continued to deliver at pace under challenging circumstances. A new CEO was appointed in February 2012, Mr Abdul Rahim Nasry. Some 3,000 new members have been added during the year now totalling 10,500 active members. At year-end, this had resulted in more than 1,300 micro-businesses generating more than 1,900 new jobs. Expansion continued in the Balkh province, with plans to launch operations in further districts in the coming year. The Knowledge Resource Centre (KRC) in Mazar-e-Sharif continued to operate as a training institute and finalized a series of training modules, trained HiH Afghanistan staff and coordinated mobile training experts. HiH Afghanistan has continued to develop its microfinance program by designing new loan products and plans to continue expanding its lending activities both directly and through partnerships.

Hand in Hand Southern Africa

Based in Johannesburg, HiH Southern Africa is now operating in South Africa, Swaziland and, more recently, Zimbabwe. Plans are afoot to expand in South Africa and into Lesotho. Currently working with some 6,000 members, HiH Southern Africa has created more than 4,700 jobs since its start of operations. The HiH Southern Africa Enterprise Incubation Fund will start operations in 2012 with the preparation of products, policies and procedures for the Fund now at an advanced stage.

Hand in Hand Eastern Africa

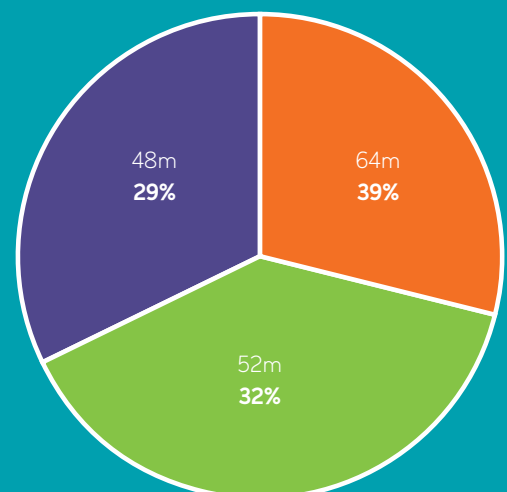
HiH Eastern Africa has completed its first full year of operations with rapid growth and expansion in three Kenyan counties - Nairobi, Kiambu and Machakos. The organization has managed to mobilize more than 12,700 members and created some 5,500 micro-businesses and jobs. HiH Eastern Africa has worked in tandem with the Kenya National Agriculture and Livestock Extension Program (NALEP) to maximize impact on poor farmers and learn from each other. Plans to launch an Enterprise Incubation Fund are now nearing completion. From 2012 onwards, this will provide many poor farmers and entrepreneurs with much needed initial credit.

In 2011, Thandazile joined a self-help group supported by HiH Southern Africa in Swaziland. She learned financial discipline and received business training before taking a loan from the group's savings to establish a piggery, supplying local restaurants and supermarkets.

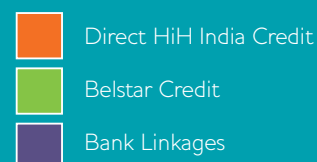
Today her business has an annual turnover of SZL 30,000 (USD 3,500).



India – Total Credit Provided



Total Credit: USD 164m



2012 Highlights

Hand in Hand India creates and sustains more than 1 million jobs.

HiH India has recently announced the results of an independent study conducted by Micro-Credit Ratings International Limited (M-CRIL), an associate of EDA Rural Systems, to validate its job numbers.

Using field surveys, the study involved an in-depth analysis of the credit outreach and utilization, and then the conversion to enterprises and jobs. The study was conducted using stratified random sampling across the districts of HiH India's operations.

M-CRIL estimates that HiH India has helped create and sustain a total of 1.16m jobs since its inception. These findings show very encouraging progress towards HiH India's target of supporting 1.3m jobs by 2014.



HiH India helped form a cooperative to help small dairy producers in Tamil Nadu. The individual producers teamed up to deliver milk to 36 collection centres which were then, in turn, linked to larger commercial milk companies. As a result, the producers have seen the price they can get for their milk increase by 150%.

Agricultural Entrepreneurs in India

The hugely successful two and a half year project funded by FMO*, the Dutch entrepreneurial development bank, and the Stichting af Jochnick Foundation, to provide training for agricultural entrepreneurs in southern India, draws to a close in 2012.

Thanks to a total donation of USD 2.2m, HiH India has been able to fill knowledge gaps and promote products and processes to increase productivity and profit margins among 140,000 female rural entrepreneurs. The technical training provided by HiH India focuses on modern farming techniques in areas such as soil preparation, use of organic manure, pest control, harvesting and animal husbandry.

The success of this project is due to the development of an informal cooperative movement whereby innovative agricultural value-chains, crucial to the future growth and sustainability of micro-enterprises, have been established. These value chains, fostered by HiH India, are a direct result of the comprehensive training program, which combines training and innovation in agricultural techniques with the development of business and marketing skills. This systemic-level change will continue to benefit communities long after the end of the project.

Dr Kalpana Sankar, CEO HiH India: "This has been one of the most fascinating and rewarding projects which we have had the honour to be involved in. The knowledge gained and the best practices established will benefit poor, rural communities for years to come".

Johnson & Johnson Corporate Citizenship Trust

In May 2011 the Johnson & Johnson Corporate Citizenship Trust announced it is committing GBP 250,000 over three years to support the work of Hand in Hand in Afghanistan.

The project funded by the Johnson & Johnson Corporate Citizenship Trust will provide 1,000 micro-entrepreneurs in Balkh province with the support they need to strengthen and expand their own businesses. This support includes help to improve product quality and support in identifying and accessing larger markets.

Through the Trust's support, HiH Afghanistan will also train 7,500 rural families in basic sanitation and hygiene methods, increasing their awareness of the importance of proper sanitation and hygiene for one's health and, thus, quality of life.



Name: Zainab | Family: Five children | Business: Farming | Income: 6,000Afs (USD 120) per month

"We are delighted to be working with Hand in Hand in Afghanistan. We believe that encouraging economic development and the empowerment of women is critical to improve the lives of families across the region. Hand in Hand's holistic approach of working with communities to tackle poverty through education, microfinance, health information and services fit with our long term and sustainable approach to improving human health."

Frank Welvaert, Managing Director
Johnson & Johnson Corporate Citizenship Trust

To date, the program has given 1,370 members business mentoring and skills training. Many have then gone on to strengthen or expand micro-enterprises in Balkh province.

More than 2,600 people have also received sanitation and hygiene education covering personal, family and environmental hygiene, nutrition and first aid medical response. To maximize the impact and reach out to a broader audience, the training was supplemented by a public awareness campaign to spread the information throughout the community.

During its first year of operations HiH Eastern Africa has supported the formation of over 630 self-help groups (SHGs) with a total of more than 12,700 members. The strength, depth and effectiveness of the Hand in Hand model is seen in the rapid creation of some 5,500 micro-businesses and jobs to date.



Thanks to NALEP, Cathrine has already learned how to get the best from her maize crop and is looking forward to a good harvest and plentiful supply of maize for her family.

Inspired by the business training from HiH Eastern Africa, Cathrine now also has a business plan. She has taken a loan from the SHG so that she can build up her farming business to include chickens, a goat and a dairy cow.

The partnership between HiH Eastern Africa and NALEP has led to increased support for many agricultural entrepreneurs like Cathrine.

Sida and NALEP

Hand in Hand Eastern Africa has just completed the first year of its partnership with NALEP.

In late 2010 the Swedish International Development Cooperation Agency (Sida)/the Swedish Embassy in Nairobi, together with the Dutch entrepreneurial development bank (FMO*) provided seed funding for the establishment of HiH Eastern Africa. In April 2011, HiH Eastern Africa rolled out its program in partnership with the National Agriculture and Livestock Extension Program (NALEP).

HiH Eastern Africa's role in the partnership is to provide business and financial management training to farmers, helping them to develop their small-holdings into viable businesses. Skills training, support in value-addition and how to identify and access markets, have stimulated business development.

Bernard Mwangangi, Agribusiness and Marketing Coordinator, from NALEP said, "HiH Eastern Africa has made a significant contribution to the level of training given to smallholder farmers in Kenya and this has had a direct impact on the number of people able to start their own micro-enterprise and increase their family income".

Japhet Kiara, Senior Program Manager, Agriculture and Rural Development, from Sida/the Swedish Embassy, Nairobi, said "We are very happy to have facilitated the collaboration between HiH International and NALEP. We are convinced that Hand in Hand's integrated approach to job creation offers a valuable complement to NALEP's initiatives in Kenya, as has already been demonstrated through the impressive commendable results achieved during the first year of our partnership."

* The Capacity Development program is managed by FMO on behalf of the Dutch Government.



Hand in Hand Social Entrepreneurship Program

The HiH Social Entrepreneurship Program (SEP) is a five-day course taught by Professor Kasturi Rangan of Harvard Business School that explains how social enterprise can empower people, enhance livelihoods and create jobs.

The first course was held in Tamil Nadu, India, in partnership with HiH India. The SEP combines: classroom teaching; field visits to see the work of both Hand in Hand and partners; and expert Q&As with leading social entrepreneurs. The course showcases the role of job creation and social enterprises in poverty reduction.

The course is organized together with Socient Associates, a Boston-based consulting company, led by Professor Kasturi Rangan, the founding co-chair of the Harvard Business School Social Enterprise Initiative. In 2012, in partnership with HiH Eastern Africa, it moves to Limuru, just outside Nairobi in Kenya.



2011 HiH Social Entrepreneurship Program, Tamil Nadu, India

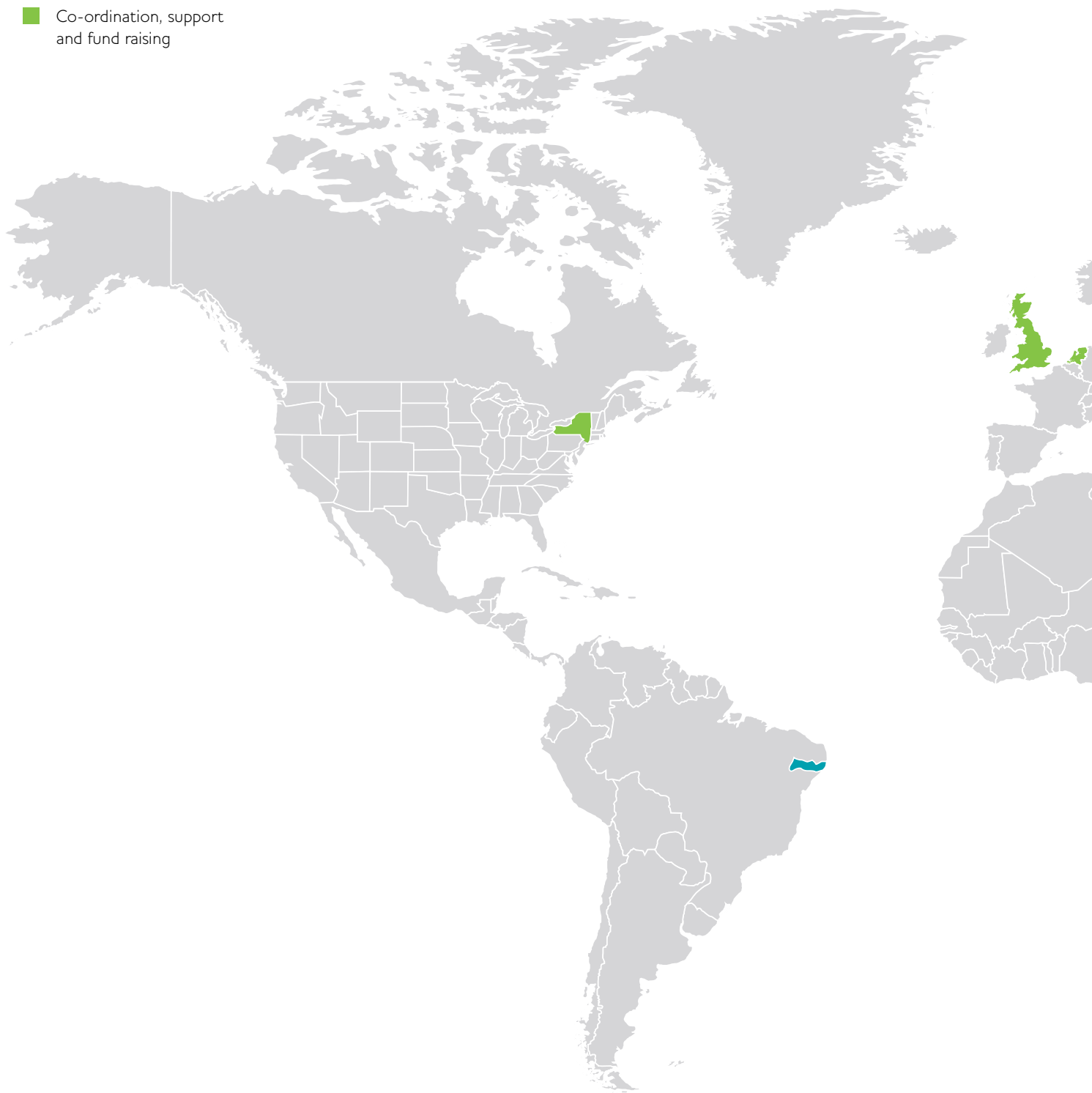
The first course took place at the Great Lakes Institute of Management in Tamil Nadu in August 2011. It was run in partnership with HiH India and Socient Associates.

41 participants took part from 20 countries and from a diverse range of organizations, including donors, Micro-Finance Institutions, international NGOs and companies.

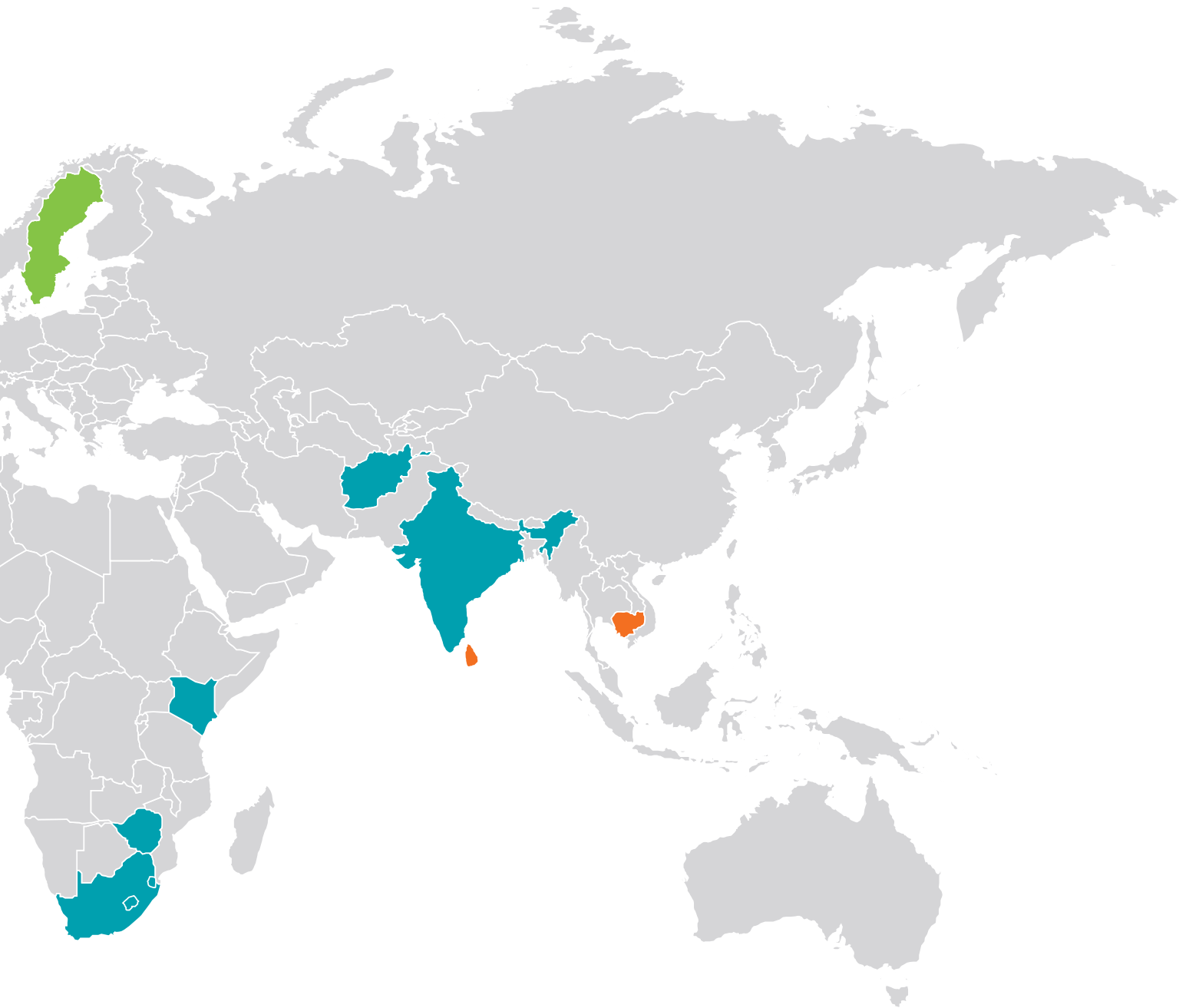
The Hand in Hand Group

Activity zones:

- Expanding
- Currently Active
- Co-ordination, support and fund raising



– where we operate



Statement of Financial Activity

For the year ended 31 March 2012

Incoming Resources	Restricted	Unrestricted	Designated	2012 Total Funds £	2011 Total Funds £
Donations and similar incoming resources in furtherance of the charity's objects	1,620,110	1,513,721	2,838,084	5,971,915	4,588,054
Interest Received	–	12,119	–	12,119	1,732
Other Income	–	–	–	–	862
Total incoming resources	1,620,110	1,525,840	2,838,084	5,984,034	4,590,648
Less: Costs of generating funds					
Fund raising costs	–	332,586	–	332,586	321,305
Net incoming resources available for charitable application	1,620,110	1,193,254	2,838,084	5,651,448	4,269,343
Charitable expenditure					
Supporting people in Afghanistan	454,229	223,117	–	677,346	615,144
Supporting women in India	795,524	25,240	–	820,764	2,873,499
Supporting people in Kenya	401,694	188,767	110,711	701,172	377,835
Supporting people in Southern Africa	566,769	209,652	87,735	864,156	867,218
The Social Entrepreneurship Program	61,060	–	–	61,060	60,862
Governance Costs	–	7,290	–	7,290	3,525
Total charitable expenditure	2,279,276	654,066	198,446	3,131,788	4,798,083
Total resources expended	2,279,276	986,652	198,446	3,464,374	5,119,388
Net incoming resources and net movement in funds	(659,166)	539,188	2,639,638	2,519,660	(528,740)
Transfers between reserves	(198,838)	198,838	–	–	–
Funds at 1 April 2011	1,000,952	343,115	438,468	1,782,535	2,311,275
Funds at 31 March 2012	142,948	1,081,141	3,078,106	4,302,195	1,782,535

Balance Sheet

Fixed Assets	As at 31 March 2012 £	As at 31 March 2011 £
Tangible assets	25,626	12,458
Current Assets		
Debtors	20,723	515,152
Cash in bank and in hand	4,348,130	1,328,251
	4,368,853	1,843,403
Creditors: amounts due within one year	(92,284)	(73,326)
Net current assets	4,276,569	1,770,077
Net assets	4,302,195	1,782,535
Funds		
Restricted funds	142,948	1,000,952
Unrestricted funds		
Special fund for Development	3,078,106	438,468
General funds	1,081,141	343,115
Total funds	4,302,195	1,782,535

Financial Overview

Note from our trustees

These summarized financial statements contain information from both the statement of Financial Activities and the Balance Sheet for the year ended 31 March 2012, but are not the full statutory report and accounts. The full financial statements were approved by the trustees on 13 June 2012 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.

Note from our auditors

We have examined the summarized financial statements of Hand in Hand International. Respective responsibilities of trustees and auditors: The trustees are responsible for preparing the summarized 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 summarized financial statements with the full financial statements and Trustees Annual Report. We also read the information contained in the summarized annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarized 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 summarized 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 2012.

Graham Wildin of Wildin and Co
June 2012

Name: Freshier | Family: Seven children | Business: Greenhouse and dairy entrepreneur



The Board of Trustees



Percy Barnevik

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



Maria Borelius

An advisor to companies and academies on CSR, fund raising and public affairs, and an Associate Director with Sancroft.



Eric Drewery

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



Lynn Forester de Rothschild

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



Björn Fröling

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



Bruce Grant

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



Jonas af Jochnick

Co-founder and Director of Oriflame International, Chairman of Medcover Holding. Honorary Doctor at Stockholm School of Economics and the Karolinska Institute in Sweden.



Lars G Josefsson

Previously President and CEO of various multinational companies, including Vattenfall AB. He currently works with, and is on the board of, a number of companies and foundations.



Dr Rita Rakus MBBS

A medical practitioner in London for over 20 years, she is a leader in the field of cosmetic medicine and a Fellow of the British College of Cosmetic Medicine.

The UK Team

Bob Cooke
CFO

Ann Dickinson
Marketing

Katja Frölin
Fund raising Co-ordinator

Josefine Lindänge
Manager, Program Development and Fundraising

Keith Malcolm
Institutional Fundraiser

Elisabeth Marriott
Charity Administrator and Office Manager

Hugo Sandström
Legal and Program Officer

Sven Sandström
CEO

Graham Stegmann
Senior Advisor

Sandy Sullivan
Program Finance Manager

Agnes Svensson
Program Officer

Myles Wickstead
Adviser

The Brussels Team

Gesine Holschuh
Hélène Stenmo
Anna Ternström



How to donate:



HAND IN HAND
International

UK

Account Name: Hand in Hand International

Account Number: 07226063

Sort Code: 18-00-02

Bank: Coutts & Co

Address: 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

20 York Street, London W1U 6PU, United Kingdom

Phone: +44 (0) 20 7514 5091, Fax: +44 (0) 20 3070 0005

E-mail: info@hihinternational.org

Charity Registration Number: 1113868

www.hihinternational.org