

# Annual Report

## 2021-2022



HAND IN HAND  
INTERNATIONAL



**Hand in Hand we can help women beat the odds and succeed as entrepreneurs.**

**The money they earn and the confidence they gain changes everything. Whole families and communities rise with them.**

**Since 2003, from Afghanistan to Zimbabwe, we've helped more than 3.5 million women launch microbusinesses that can stand the test of time.**

**Some are smallholder farmers learning to stand up to climate change. Some are refugees trying to start a new life after running from conflict. Others are vulnerable young women starting to dream – and plan – for the future.**

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Farming entrepreneur Sharon Chelgat has doubled her family's income through her dairy business.





# A word from our Chair

## By 2026 we aim to create 7m jobs through our global network

As I reflect on Hand in Hand International in 2021 the one word that springs to mind is resilience. The resilience of our members rebuilding their lives and businesses in the wake of the pandemic, of farmers fighting the devastating effects of climate change, and of Afghan women continuing to provide for their families even under Taliban rule. Despite the fact that events and nature seemed to be conspiring against them, our members continued to hope, to strive and to achieve.

That we were able to keep our focus on helping these impressive women beat the odds and succeed as entrepreneurs is thanks to your steadfast support. Thanks to you we helped to create over 450,000 jobs. Well done dear donors!

I'd like to take this opportunity to pay tribute to our brave colleagues in Afghanistan who awoke last August to find the Taliban had taken control of Kabul. Here in the UK our crisis response team swung into action and together with the courage and expertise of our teams on the ground and the steadfast support of you, our donors and partners, we were able to safeguard Hand in Hand Afghanistan's future, even as other NGOs ceased to operate. In the face of the uncertainty posed by the new regime, as

well as drought and famine, we supported the creation of 2,000 micro-enterprises this year in Afghanistan. The income from these small businesses was enough to buy much needed food and shelter for almost 30,000 people.

Important though these achievements are, there is still much more to be done. For this reason in 2021 we launched our new, ambitious five-year strategy. At its heart, our strikingly simple model – that by giving women the skills and support to create their own businesses, they can find their own route out of poverty, raising up their communities in the process. Armed with the belief that every woman should have the means and the power to earn and control her own income, by 2026 we aim to create 7m jobs through our global network. (You can read more about our strategic goals on page 10).

Thank you for placing your faith in these incredible women, and in us.



**Bruce Grant**  
Hand in Hand International Chair

# By the numbers



1,836,044

**Lives  
improved**

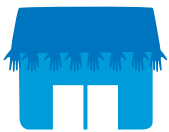
19,312,194  
cumulatively, across  
our global network



454,192

**Jobs  
added**

5,273,814  
cumulatively, across  
our global network



347,693

**Businesses  
added**

3,501,741  
cumulatively, across  
our global network



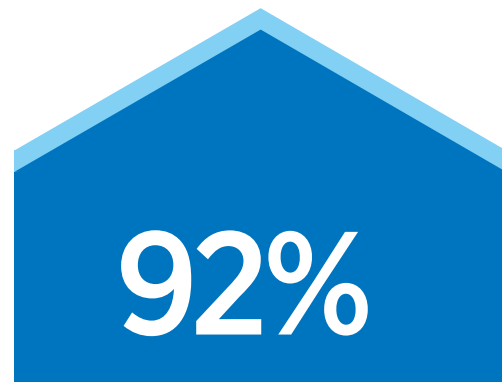
295,824

**Members  
added**

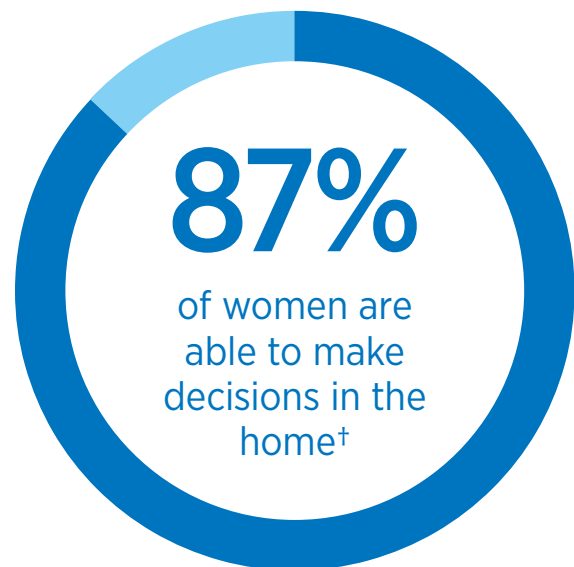
3,516,855  
cumulatively, across  
our global network



increase in monthly net  
enterprise profit



of start-up enterprises  
still running after a year



The data is drawn from nine projects concluded in 2021/22, totalling 43,909 members in Kenya, Tanzania and Afghanistan.

\* Known as financial resilience, or the ability to withstand a financial shock without having to borrow money or sell an asset. This compares to an average of 31.5% of people across Kenya and Tanzania who would be able to withstand a financial shock without having to borrow money or sell an asset (Source: World Bank). Four of the nine projects ending this year measured financial resilience.

† Compared to an average 40.3% of women in Kenya, Tanzania and Afghanistan who reported that they were able to participate in decisions that affect them, such as household purchases, family visits and healthcare. (Source: World Bank)

# How we work

## Hand in Hand works in four key stages



1

First, we create Self-Help Groups where women support each other, save together and learn together. Members contribute to group savings funds at every fortnightly meeting.



2

Once a group is stable, with its savings fund firmly in place, we train women to develop and grow small businesses with modules in basic bookkeeping, business development and more. Sessions are scheduled to put women first, taking care to avoid clashing with childcare and other domestic duties. Training is interactive and tailored to local context.

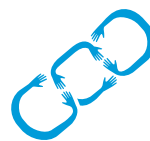






### 3

Group savings help finance most new businesses. But when members need more than they can borrow internally, we train them in debt management and provide access to microloans, typically worth US \$100 or more, funded by Hand in Hand or a partner.



### 4

As a final step, we help women compete – and thrive – by steering them towards larger markets, organising producers' groups that can access bigger value chains, and helping improve their branding, packaging and more. When a woman scales up her business, providing for her family and hiring her neighbours becomes easier.



By the time their journey is finished, the effect on our members is two-fold: families who can handle a bad harvest or unexpected medical bill; and women who have the power – and money – to make decisions for themselves and their families. That means less poverty today, and a brighter tomorrow, for everyone.

# Our strategic goals 2021–2026



Boosting  
bargaining power



Accelerating past  
the poverty line



Planting the seeds  
for planet-friendly  
agriculture



Best-in-class  
digital data



Sector-beating  
team



US \$25m a year  
in funds raised



Nancy Maina,  
passionfruit farmer, Kenya

## Our vision is a total of 7m jobs created globally across the Hand in Hand network.

Hand in Hand International will work towards this milestone by **supporting 300,000 more women, in five countries**, to beat the odds and succeed as entrepreneurs.

**30%** of these entrepreneurs **will develop their businesses to earn well above the lower middle-income poverty line**; the remaining **70% will run start-ups earning above US \$1.90 a day**, the absolute, international poverty line.

**80%** of women entrepreneurs **will increase their bargaining power** at home and work.

We will build a new, scalable model for **planet-positive agriculture** with and for farming entrepreneurs.

To achieve this, we will collect digital data across all projects, build on our **award-winning team**, 80% of whom will recommend us as an employer of choice, and **raise US \$25 million a year by 2026**.



## GOAL 1



# Boosting bargaining power

**Our goal is for 80% of the women entrepreneurs we support to increase their bargaining power at home and work.**

**Entrenched cultural attitudes about what women can and can't do prevent women from having their say, making their own decisions and earning their own incomes.**

**As well as supporting women to create and run their own enterprises, we're challenging the attitudes that prevent them from working in the first place.**

This year, we gave over 5,000 women training on recognising and combatting gender norms. We also provided over 500 of these women entrepreneurs with leadership skills training, to give them the confidence to speak up and be heard in their business, at home, and in their communities.

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## Working with men to tackle inequality

We wanted to find out how working with our members' fathers, neighbours, husbands and brothers could challenge some of the deeply-held attitudes that hold women back. Funded by Cartier Philanthropy and in partnership with ICRW, we embarked on a three-year project to examine how engaging men, including male

community leaders, could boost women's earnings and decision-making powers. When the project concludes in 2022, the lessons we learn will feed into a 'male engagement toolkit' being developed by ICRW, Cartier Philanthropy and other partners, and shared sector-wide.



**“Now I’ve acquired confidence, I can speak in public and present my views”**

## CASE STUDY

### Elishiwaria Nassary

After taking part in business and leadership training with Hand in Hand, Elishiwaria Nassary, from Kirima, Tanzania, used her new skills to open an orphanage and a day care centre. She now looks after 10 children at her day care centre and has employed three staff, including a teacher and two childcare workers.

Through her day care business, Elishiwaria has increased her income five-fold and is now earning US \$428 a month – a remarkable achievement in a country where most people live under the international poverty line of US \$1.90 a day.

Restrictive gender norms limit the lives of women and girls the length and breadth of the country, but the problem is worse in rural areas, like Kirima. Here, it’s rare for women to own property, get a loan, or even hold a bank account.

Elishiwaria believes with the skills and techniques she’s gained she’ll be able to change things for future generations. Already she’s speaking up to demand better hygiene facilities for girls at the local school. “Now I’ve acquired confidence, I can speak in public and present my views.” Elishiwaria says.

## GOAL 2



# Accelerating past the poverty line

**We aim to help 30% of our entrepreneurs to launch microenterprises earning well above the lower middle-income poverty line, US \$3.20 a day.**

(Source: World Bank)

Historically, our focus has been to support women to start up microenterprises that lift them above the international extreme poverty line of US \$1.90. By 2026, we aim for 30% of entrepreneurs to grow their established microenterprise to a profit level well beyond the lower-middle income poverty line of US \$3.20.

As part of our 'acceleration' cohort we are supporting 1,600 entrepreneurs in Nairobi's most deprived areas to grow their start-ups into successful small businesses – increasing their incomes, helping them to reach larger markets and creating jobs within their communities. This is part of a three-year project, funded by Visa and set to conclude in 2022.

## How we're helping women boost their profits

### Access to finance

For businesses to expand, loans are crucial. However, it can be difficult for our entrepreneurs to obtain credit from traditional financial institutions if they don't have a credit history or have never held a bank account. We work with banks and microfinance institutions to help our members gain access to loans and credit, so they can invest in staff, equipment and stock.

### Tackling digital exclusion

Across Africa, for example, women are 25% less likely than men to use the internet. We seek to overcome the digital gender divide giving

women the digital skills they need to run their businesses effectively (for example banking and bookkeeping apps) and to market and sell their products on social media or e-commerce sites.

### Innovating in urban agriculture

One of the biggest challenges for farmers in Nairobi is lack of space. Members are now receiving training in hydroponic fodder production, which delivers a 30% saving in the cost of feed, using just as small area. They have also received feed formulation training, helping them save up to 25% on the cost of pig and poultry feed.





**“I know selling online is better compared to local sales”**

## CASE STUDY

### Pauline Mbugua

Every day Pauline Mbugua would sell her bananas at a roadside stall, earning just enough to put food on the table.

Then she joined the accelerator programme and learned how to use What's App for business. Immediately, Pauline posted every item of produce she had and that, says Pauline is, “when things started to get better”. Her first online sale of bananas went for KSH 12,000 (US \$82), avocados now sell for up to KSH 120

(US \$0.82) per kilo, almost four times what she could earn at the market, and she now sells the macadamia nuts directly to the Kenya Nut Company.

Pauline says, “I didn't get to complete my high school education...[but] joining Hand in Hand really helped me... [they] helped me plan my farm...and now I know selling online is better as compared to local sales.”

**GOAL 3**

# Planting the seeds for planet-friendly agriculture

**We will build a new, scalable model for planet-positive agriculture with and for farming entrepreneurs.**

**70% of the entrepreneurs we work with are farmers. We're championing a new kind of farming, one which helps farmers fight back against degraded soil and boost their yields and their incomes – lifting women and their families out of poverty at the same time as tackling climate change.**

Intensive farming and synthetic fertiliser use is having a devastating impact on soil health, with up to 50% of land in countries like Kenya severely degraded. Poor quality soil leads to bad harvests, trapping farmers and their families in poverty. As well as this, unprecedented droughts mean farmers are fighting for their very survival.

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## An agricultural revolution

Regenerative agriculture practices restore soil that's been degraded by intensive farming, increasing the amount of food farmers can grow and sell and reducing their reliance on expensive commercial fertilisers. But they can also play a huge part in the fight against climate change. Climate scientists estimate that soils – mostly agricultural ones – could sequester over a billion additional tons of carbon each year (Source: IPCC, 2019). Healthy soil also increases insect, animal and plant biodiversity.

With support from the IKEA Foundation, Hand in Hand will train 1,600 smallholder farmers in regenerative and circular practices to restore degraded soil while maximising harvests. These include no or minimum tillage, planting a range of trees, perennial plants and crops to keep the ground covered and draw harmful carbon into the soil, reducing reliance on expensive synthetic fertilisers by creating natural alternatives such as composting and well managed grazing and natural irrigation through well managed waterways and wetlands.





Eunice Chepkorir,  
farmer, Busia, Kenya

## Our approach to regenerative agriculture and circular economy

### **Putting women in the lead**

We give women farmers the skills and training they need to succeed as agri-entrepreneurs, as well as supporting them to them to access credit and find new markets for their produce.

### **Community-led design**

We ensure women and their communities are at the heart of farm and landscape

design, supporting them to manage communal waterways, forests, wetlands and grazing areas.

### **A platform for knowledge sharing and advocacy**

We provide farmers with the tools to share their knowledge, and make the business case for regenerative agriculture to local decision makers.

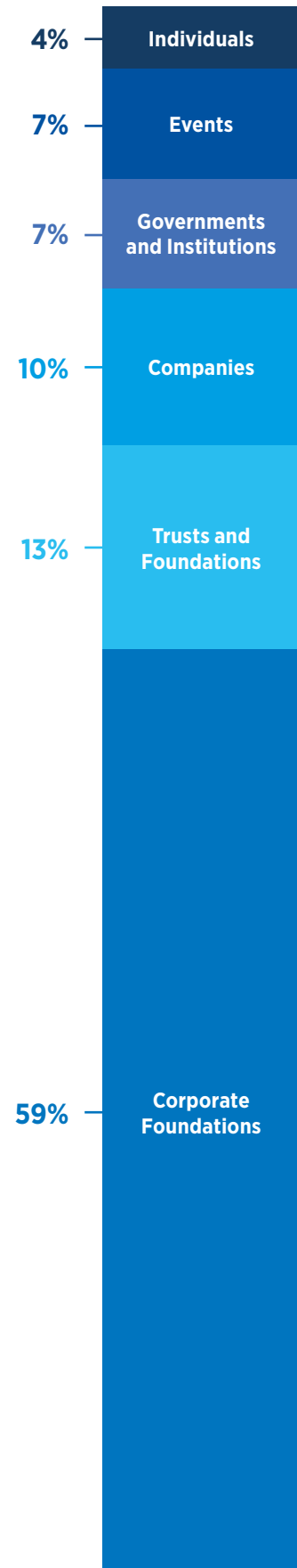


# Funding our ambitions

**This year, we exceeded our fundraising goal, raising US \$17.2m, of which US \$8.7m was banked in 2021/22 and US \$8.5m will be banked in subsequent years.**

Our incredible supporters go above and beyond to help women beat the odds and lift their families out of poverty. This year they:

- **Raised an astonishing US \$930,000 at the Let's Give Back Gala** (shared between Hand in Hand International and Hand in Hand Sweden). First conceived of in 2018, the Gala is now Sweden's most successful fundraising event.
- **Funded an innovative US \$1.6m project to develop Afghanistan's first organic saffron value chain** (Danish International Development Agency and a European corporate foundation), including a private-sector partnership with German social enterprise Conflictfood, which will distribute the saffron in Europe.
- **Funded a US \$5m project to develop our innovative regenerative agriculture model** (private individuals and foundations), which will lift 10,000 women farmers in Kenya above the poverty line and improve the soil for future generations.



# Thank you

None of our work would be possible without our donors' generosity. We would like to thank the following organisations for their especially significant contributions in 2021-22.

**Applied Value Group**

**Cartier Philanthropy**

**Danida**

**Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)**

**Hilti Foundation**

**IKEA Foundation**

**Legal Business Awards**

**Oxford Bidding Services**

**Tellus Viva Foundation**

**The Association of Corporate Treasurers**

**Visa Inc.**

We would also like to extend our gratitude to our private major donors and foundations, including those who would like to remain anonymous for their continued support. Finally, a special thanks to our patrons and trustees, whose contributions and expertise keep us going day in and day out.







Hand in Hand's first saffron harvest,  
Herat, Afghanistan

## Our global network

**The Hand in Hand network spans regional operations in India, Afghanistan, Kenya, Tanzania, and Zimbabwe. Three more offices in Sweden, the US and the UK provide support and fundraising.**

Our local network structure means we can maintain a close connection with the communities in which we operate. Our four-step model can be easily replicated, and is always adapted to fit the needs of each country and community.

The Hand in Hand network currently includes four implementing partners – Hand in Hand Afghanistan, Hand in Hand India, Hand in Hand Eastern Africa and Hand in Hand Zimbabwe.

Each partner is locally registered, and independently managed and governed by a Board of Trustees. All our network partners' offices are staffed by country nationals and our trainers are recruited directly from the communities where we work, bringing with them an in-depth knowledge of what works on the ground.



# Our leadership

Hand in Hand International's Board of Trustees unites experts from the worlds of finance, 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.



**Bruce Grant**  
Chair



**Dr John Barrett**  
Trustee



**Dr Madhvi Chanrai**  
Trustee



**Carsten Jorgensen**  
Trustee



**Lars G Josefsson**  
Trustee



**Paola Ugglà**  
Trustee



**Stephanie Whittier**  
Trustee

# Financial overview

These financial statements are limited to Hand in Hand International, our UK operation, for the year ending 31 March 2022. 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](mailto:info@hihinternational.org).

## Statement of financial activities (incorporating an income and expenditure account) for the year ending 31 March 2022

	Restricted US \$	Unrestricted US \$	Designated US \$	2022 Total	Restricted US \$	Unrestricted US \$	Designated US \$	2021 Total
<b>Incoming from:</b>								
Donations and grants	7,674,529	1,028,710	-	<b>8,703,238</b>	8,473,783	739,666	-	9,213,449
Other income	-	12,330	-	<b>12,330</b>	-	56,943	-	56,943
Interest	-	230	-	<b>230</b>	-	5,304	-	5304
<b>Total income</b>	<b>7,674,529</b>	<b>1,041,270</b>	<b>-</b>	<b>8,715,799</b>	<b>8,473,783</b>	<b>801,913</b>	<b>-</b>	<b>9,275,696</b>
<b>Outgoing expenditure</b>								
Fundraising costs	-	441,031	-	<b>441,031</b>	-	561,274	-	561,274
<b>Charitable expenditure</b>								
Supporting people in:								
Afghanistan	571,564	183,698	-	<b>755,262</b>	1,462,716	140,076	-	1,602,792
India	148,036	1080	-	<b>149,115</b>	153,116	-	-	153,116
Kenya	4,585,473	104,940	-	<b>4,690,414</b>	3,855,298	483,479	-	4,338,778
Tanzania	1,376,705	29,748	-	<b>1,406,453</b>	989,208	172,963	-	1,162,172
<b>Total expenditure</b>	<b>6,681,778</b>	<b>319,467</b>	<b>-</b>	<b>7,001,244</b>	<b>6,460,338</b>	<b>1,357,793</b>	<b>-</b>	<b>7,818,131</b>
Net income / (expenditure) for the year	992,751	721,804	-	<b>1,714,555</b>	2,013,445	-555,880	-	1,457,565
Transfers between funds	72,366	220,233	-292,599	-	601,173	-601,173	-	-
<b>Funds brought forward</b>	<b>4,902,009</b>	<b>422,529</b>	<b>1,777,285</b>	<b>7,101,823</b>	<b>2,287,390</b>	<b>1,579,583</b>	<b>1,777,285</b>	<b>5,644,258</b>
<b>Funds carried forward</b>	<b>5,967,126</b>	<b>1,364,566</b>	<b>1,484,686</b>	<b>8,816,377</b>	<b>4,902,009</b>	<b>422,529</b>	<b>1,777,285</b>	<b>7,101,823</b>

Balances as at March 31 2022 have been converted from GBP using the FX rate as at that date, and comparative balances as at March 31 2021 have been converted using the March 31 2021 FX rate.

## Balance sheet as at 31 March 2022

		2022 US \$	2021 US \$
<b>Fixed assets</b>	Tangible Assets	<b>39,264</b>	45,242
<b>Current assets</b>	Long term debtors	<b>496,365</b>	1,039,754
	Debtors	<b>1,974,785</b>	138,102
	Cash at bank/in hand	<b>6,504,456</b>	6,536,859
		<b>8,479,241</b>	<b>6,674,961</b>
Creditors: amounts due within one year		<b>391,623</b>	49,286
<b>Net current assets</b>		<b>8,087,618</b>	<b>6,625,675</b>
<b>Net assets</b>		<b>8,623,247</b>	<b>7,710,671</b>
<b>Funds</b>	Restricted funds	<b>5,972,846</b>	5,148,750
	Unrestricted funds		
	Designated fund	<b>1,584,230</b>	1,969,001
	Unrestricted funds	<b>1,066,170</b>	592,921
<b>Total funds</b>		<b>8,623,247</b>	<b>7,710,671</b>

Balances as at March 31 2022 have been converted from GBP using the FX rate as at that date, and comparative balances as at March 31 2021 have been converted using the March 31 2021 FX rate.

This information is an extract taken from the full accounts, which received an unqualified audit report in July 2022 and can be obtained on the Charity Commission website at [register-of-charities.charitycommission.gov.uk/charity-search](https://register-of-charities.charitycommission.gov.uk/charity-search).



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