

HAND ≡ HAND AFGHANISTAN ANNUAL REPORT 2019



HAND IN HAND
AFGHANISTAN



“By creating a working environment for women, poverty will be reduced, violence will be eliminated, and the family economy will flourish. By helping one woman, we help the entire family.”

Najiba Rahimi | Village Enterprise Facilitator | Hand in Hand Afghanistan | Mazar-e-Sharif

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Acronyms

ACBAR	Agency Coordinating Body for Afghan Relief and Development
AREDP	Afghanistan Rural Enterprise Development Program
A-SDGs	Afghanistan Sustainable Development Goals
BDS	Business Development Services
CDC	Community Development Council
DDA	District Development Assembly
GIZ	Gesellschaft Fur International Zusammenarbeit's
HIHAO	Hand in Hand Afghanistan Organization
HIHI	Hand in Hand International
MAIL	Ministry of Agriculture, Irrigation and Livestock
MEAL	Monitoring, Evaluation, Accountability and Learning
MFIs	Micro Finance Institutions
MoEc	Ministry of Economy
MRRD	Ministry of Rural Rehabilitation and Development
MOLSA	Ministry of Labour and Social Affairs
SDG	Sustainable Development Goals
SHG	Self-Help Group

A Message from our Chairperson and CEO

Dear Readers,

As a result of ongoing conflicts and insecurity in Afghanistan there are numerous challenges that need to be addressed. We believe the issues of poverty and women unemployment are paramount important than others which is directly related to livelihoods of one and all. Our colleagues and partners at Hand in Hand network looked at the implementation experiences in Afghanistan and other similar countries how the changes happened and hence came up with a comprehensive model of jobs creation and enterprise development that consists of social mobilization of women in to SHGs, provision of variety of training such as group management, business development services and other enterprise related trainings, access to the resources such as provision of enterprise startup kits and access to the group internal loans and other MFIs, value addition and market linkage activities and finally formation of community business associations to ensure the enterprise sustainability.

We report on HIHAO program during the year 2019 that have been implemented through eight projects and brought a significant desired result. These projects have been implemented in Balkh, Bamyan, Parwan, Kabul and Herat provinces targeting the poor and vulnerable households and achieved the below results:

- 4,072 households mobilized
- 197 women SHGs created
- 7,918 women trained on Group Management
- 899 women trained on Microfinance and Financial Literacy
- 1,811 women trained on Business Development Services
- 3,480 women trained on different types of vocational skills
- 141 women trained on Life Skills including literacy and numeracy
- 3,484 women received enterprise startup kits
- AFN 2,901,279 saved by SHG members
- AFN 4,421,870 internally lent among the SHG members
- 4,116 microenterprises created/enhanced by women
- 3,811 jobs created for women

We have been always emphasizing and look forward to serving as a voice for women living in abject poverty and ensuring recognition for the work of HIHAO. We enjoy working with our current strategic partners such as Hand in Hand International, CAFOD, GIZ, and the relevant line Ministries in Afghanistan. We would like to thank all our supporters, donors, partners and community development councils for their contributions and support. In particular, we thank the HIHAO Board members for their professional strategic ideas, guidance and support. The last but not the least employees of HIHAO who delicately worked in such a challenging environment to successfully achieve the organization goal and objectives. Throughout the pages of this report, I invite you to read the range of HIHAO program activities, success stories of women who lift themselves out of poverty and as well as the audited financial statement.



Seema Ghani
Chairperson
Hand in Hand Afghanistan



Abdul Rahim Nasry
Chief Executive Officer
Hand in Hand Afghanistan

About Hand in Hand Afghanistan

Hand in Hand Afghanistan Organization (HIHAO) is a non-governmental organization (NGO) registered with the government of Islamic Republic of Afghanistan under license #890 dated 21 December 2006.

The purpose of HIHAO is to combat poverty and contribute to development in Afghanistan by empowering poor and marginalized people to support themselves through new and enhanced livelihoods. Women make up a significant part of our target groups, while men are also included in order to ensure inclusive development and facilitate our work with women, given Afghanistan's highly patriarchal society. Women are empowered through training, gaining new skills in entrepreneurship, access to productive assets and social support from other women in their Self-Help Groups, where training takes place. Women are further empowered in a range of issues that are discussed such as health and hygiene, children's education and women's rights. Women's participation in SHGs helps redress gender balances at the family and community levels. Considering their dedicated family role, women's enhanced ability to manage livelihoods also benefits entire families, particularly children.

HIHAO maintains close contact with the Ministry of Labor and Social Affairs (MoLSA), the Ministry of Rural Rehabilitation and Development (MRRD), the Ministry of Agriculture, Irrigation and Livestock (MAIL), the Ministry of Economy (MoEc), the Ministry of Women's Affairs and other relevant government ministries. Local governmental departments, community leaders, Community Development Councils (CDCs) and District Development Assemblies (DDAs) are engaged for feedback and to spread awareness about HIHAO programs before launching any new intervention, and remain engaged throughout projects.

HIHAO is part of the global HiH network of independent organizations, working together towards a shared vision to eliminate poverty through job creation.

HIHAO is also a member of the Agency Coordinating Body for Afghan Relief and Development (ACBAR) and the Afghanistan Microfinance Association (AMA).

Vision

An Afghanistan free of poverty, where gender equality is its cornerstone.

Mission

To work for the economic and social empowerment of the poor by supporting the creation of enterprises and jobs and the generation of higher incomes. Targeting poor and marginalized communities, with a particular focus on women, HIHAO empowers SHGs, provides support and training, and helps members access assets, information, markets and opportunities.

Values

We are pro-poor.

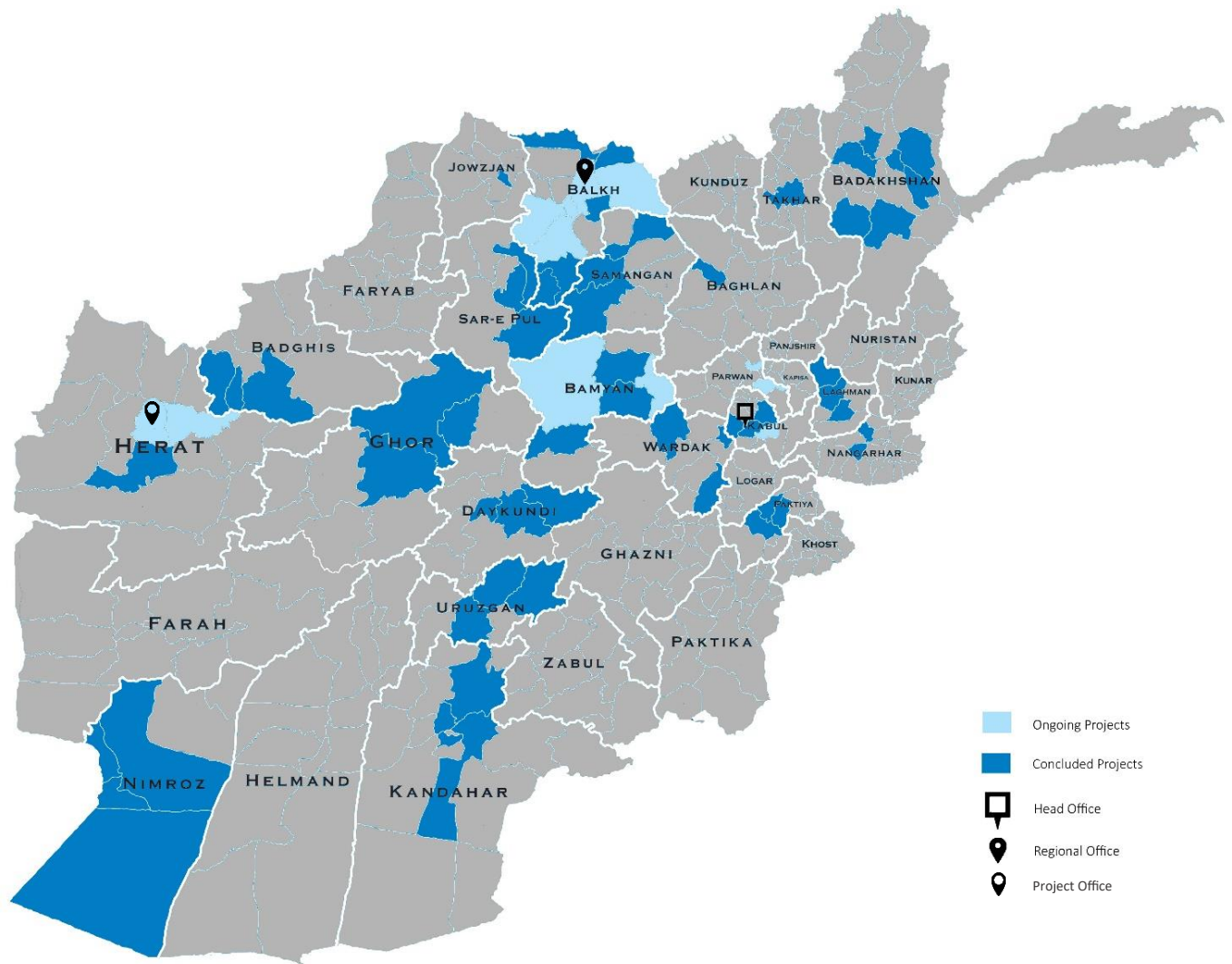
We are inclusive, impartial and non-discriminatory.

We work in partnership with others to achieve results.

We respect fundamental human rights and listen to the people we work with.

We value objectivity, integrity, professionalism and openness.

Our Coverage Map



The Governance

HIHAO is always committed to good governance and follows recommended best practices. The HIHAO Board of Directors is the governing body, with a mission to guide and take strategic decisions for the organization's long-term future and oversee its financial affairs, while holding its Chief Executive Officer (CEO) to account.



Seema Ghani
Chairperson



Amalia Johnsson
Member



Najibullah Samim
Member



Waheed Saifi
Member



Jamila Omar
Member

Executive Team



Abdul Rahim Nasry
CEO



Kamran Hekmati
Program Director



Sama Sahari
CFO



Rafi Azimi
Program Manager



Rukai Amiri
Admin/HR Manager



Yasamin Qarizada
Media Officer



Hasibullah Salimi
Capacity Development Manager



Maqsadullah Qarizada
MEAL Manager



Khorigul Rona
MEAL Officer



Nasima Sahar
Project Manager

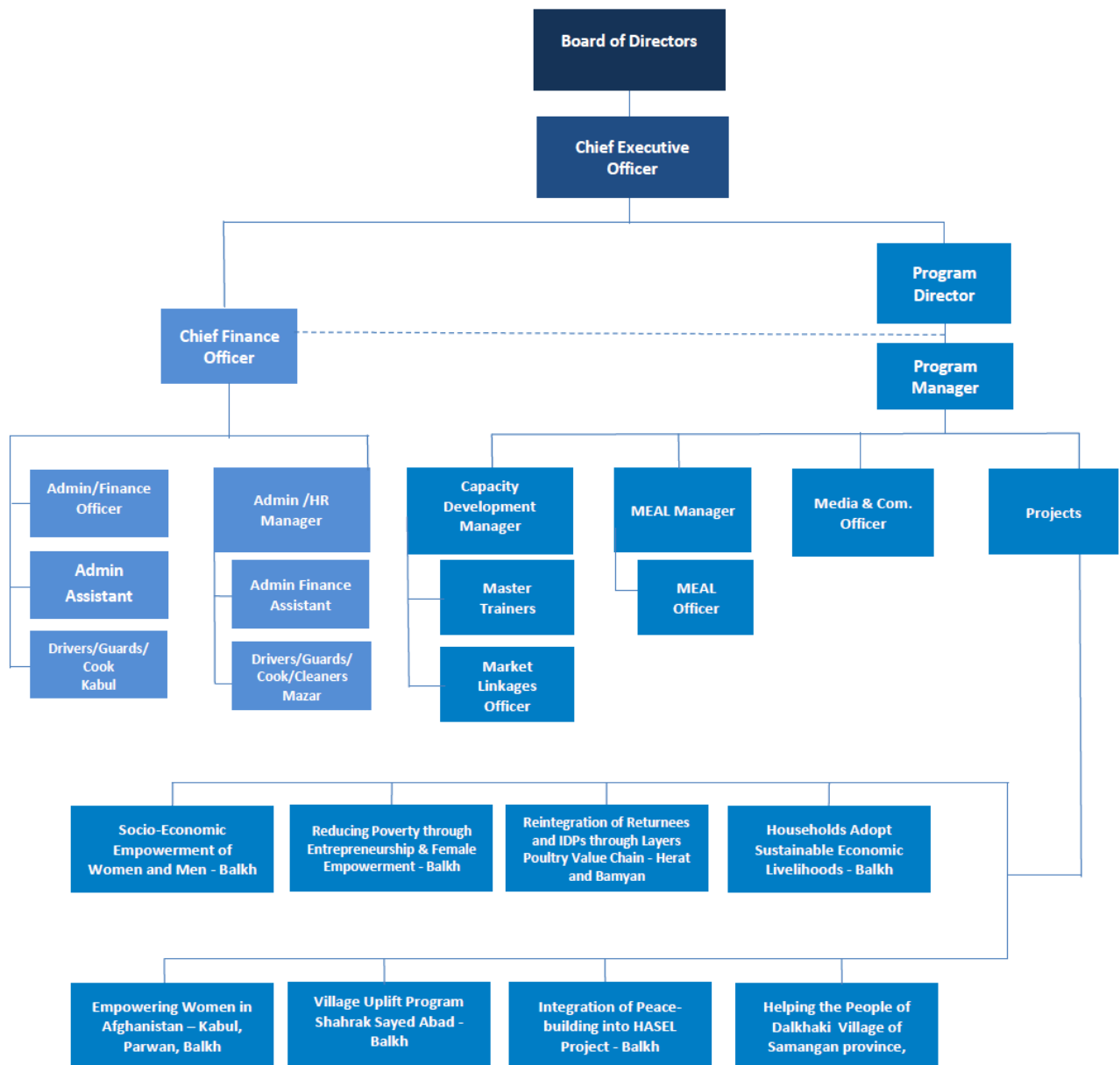


Mohamad Kazim Khaki
Project Manager



Abdullah Faizy
Project Manager

Organization Structure



Job Creation Model

HIHAO employs a four-step, integrated model used globally by the HiH network and adapted for the local context. Self-Help Group formation, empowerment and capacity building are fundamental to the model, which can be summarized as follows:



Social mobilization and formation of SHGs: Under this step, surveys are conducted to identify potential SHG members, separated by gender from similar socio-economic circumstances. The SHG approach is an empowerment tool that focuses on equipping individuals to improve the socio-economic conditions of their families and communities.

Business development and skills training: In this step, members receive training in a series of modules including group management, microfinance, business development services, vocational skills training and market linkages. This provides them with the skills and knowledge they need to identify opportunities and start businesses.

Access to credit and resources: Members are provided with enterprise start-up toolkits to help them establish their micro-enterprises. Members are encouraged and trained to use internal loans from SHGs to meet their credit needs for running their businesses.

Market linkages and value addition: In this final step, associations are established to bring entrepreneurs working in the same sector under one roof, helping them work together to reduce costs and improve quality. Entrepreneurs are supported on establishing linkages with value chain actors and are supported with value addition on their products.

Alignment with Sustainable Development Goals

Hand in Hand Afghanistan ensures that our interventions are aligned with the Afghanistan Sustainable Development Goals (A-SDGs). These goals are part of the worldwide development agenda led by the UN. Hand in Hand Afghanistan's programs are continually geared towards sustainable development by working closely around the following goals:



SDG 1: No Poverty

Enhance resilience and eradicate extreme poverty, measured at \$1.90 a day, by ensuring dignified and sustainable livelihoods.



SDG 5: Gender Equality

Increase economic participation, control over resources and decision-making power both within and outside of the household.



SDG 8: Good Jobs and Economic Growth

Promote decent job creation, entrepreneurship and productive activities for all women and men.



SDG 10: Reduced Inequalities

Enable an inclusive society by promoting social, economic and political participation among all its members.



SDG 13: Climate Action

Encourage climate resilience and adaptivity in individuals, while promoting mechanisms for climate change related interventions focusing on women, marginalized groups and youth.



SDG 17: Partnerships for the Goals

Embrace global, multi-stakeholder partnerships for achieving sustainable development by mobilizing and sharing knowledge, resources and expertise while respecting each country's policy space.

HIHAO History at a Glance

2006 - 2009

- Establishment and registration with the Ministry of Economy. Head office set up in Kabul. Regional office set up in Mazar-e-Sharif.
- Implementation of the Mass Mobilization into Entrepreneurship project in Balkh province which served as pre-pilot project for AREDP/MRRD.
- Implementation of Horticulture and Livestock Project in Balkh province.
- Implementation of Facilitating Rural Enterprise Development project through capacity building of Self-Help Groups in Badakhshan province.
- Implementation of SME Development project in Balkh province.

2010 - 2012

- Continuation of the Mass Mobilization into Entrepreneurship project in Balkh province which served as pre-pilot project for AREDP/MRRD.
- Provision of training for AREDP project staff in Kabul and Parwan provinces.
- Implementation of Horticulture and Livestock Project (HLP) in Khulm district of Balkh province.
- Implementation of the Sustainable Livelihood Program in Kaldar, Marmul and Sholgara districts of Balkh province.
- Value Chain Improvement Project for Women Co-operatives in seven provinces.
- Implementation of the Sanitation and Hygiene Awareness and Enterprise Development project in Kaldar and Sholgara districts of Balkh province.

2013 - 2015

- Implementation of Supporting Rural Entrepreneurship and Promoting Women's Socio-economic Empowerment in Dara-i-Suf districts of Samangan Province.
- Implementation of Improving Lives through Creation of Microenterprises and Jobs in Jawzjan.
- Piloting and implementation of One District One Product (ODOP) for Community Led Micro-Enterprise Development in Rural Areas of Parwan and Herat Provinces.
- Continuation of Sustainable Livelihood Program in Kaldar, Marmul and Sholgara districts.
- Training for SMEs in Bamyan Province.
- Continuation of Sanitation and Hygiene Awareness and Enterprise Development project in Kaldar, Marmul and Sholgara districts.
- Implementation of the Sustainable Livelihood Program (SLP) in Shortepa and Kishindeh districts of Balkh province.
- Continuation of Value Chain Improvement Project for Women Co-operatives in seven provinces.
- Implementation of Reducing poverty and gender inequality by improving household income and financial resilience for rural women through enterprise and job creation in Sarepul province.

2016 - 2018

- Continuation of Reducing poverty and gender inequality by improving household income and financial resilience for rural women through enterprise and job creation in Sarepul province.
- Implementation of the Supporting Rural Entrepreneurship and Promoting Women's Socio-Economic Empowerment project in Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan Province.
- Continuation of the Sustainable Livelihood Program (SLP) in Shortepa and Kishindeh districts of Balkh province.
- Implementation of Village Uplift Program in Shahrak Ulia Village of Mazar-e-Sharif, Balkh province.
- Implementation of the Socio Economic Empowerment of Women and Men project in Chimtal district of Balkh province.
- Implementation of the Creating Future Economic Prospects for Reintegration of Refugees and IDPs through the Layers Poultry Value Chain in Nahr -i- Shahi and Sholgara districts of Balkh province.
- Implementation of the Food Insecurity and Malnutrition Household Perception Survey in 12 provinces.
- Execution of the Food Insecurity and Malnutrition Consultation Workshops in four provinces.
- Implementation of the Creating Future Economic Prospects for Reintegration of Refugees and IDPs through the Layers Poultry Value Chain in Balkh, Samangan and Baghlan provinces.
- Implementation of Village Uplift Program in Shah Rahim village of Khulm district, Balkh province.

2019

- Continuation of the Village Uplift Program in Shahrak Ulia Village of Mazar-e-Sharif, Balkh province
- Continuation of the Village Uplift Program in Shah Rahim village of Khulm district, Balkh province.
- Continuation of the Socio-Economic Empowerment of Women and Men project in Chimtal district and Mazar-e-Sharif city of Balkh province.
- Implementation of the Empowering Women in Afghanistan project in Balkh, Kabul and Parwan provinces.
- Implementation of the Promoting Women's Socio-Economic Empowerment through Layer Poultry Farming
- Implementation of the Creating Future Economic Prospects for Reintegration of Returnees and IDPs in Herat and Bamyan provinces of Afghanistan through the Layers Poultry Value Chain.
- Implementation of the Reducing Poverty through Entrepreneurship and Female Empowerment project in Sholgara district of Balkh province.
- Implementation of the Households Adopt Sustainable Economic Livelihoods projects in Shahrak Wali Asr of Mazar-e-Sharif city, Balkh province.
- Participation in ACBAR's twining program II in November 2019.

Our Projects

Hand in Hand Afghanistan aims to empower women, giving them the self-confidence, skills and training they need to work their way out of poverty by creating sustainable, income-earning businesses. We help by building their capacities, providing grant-based assets, advice on improving productivity and adding value to their products, and help identifying market opportunities and linking them to local markets. Our support, advice and training are ongoing.

In 2019 HIHAO started the implementation five new projects and continued to implement three projects that continued from previous years.

1. Socio-Economic Empowerment of Women and Men In Chimtal District and Mazar-E-Sharif City of Balkh Province

The goal of this project is to economically empower and strengthen the socio-economic rights of poor rural women and men with particular focus on women. The project targets 1,350 people (80% female) to be trained in entrepreneurship, skills and provide support for micro-enterprise development and market linkages. The project started in January 2017 and will end by December 2020 and is funded by CAFOD and Hand in Hand International.

The project has so far mobilized a total of 1,427 individuals in to SHGs with 89% women participation against the target of 1,350. These SHG members have received training on Business Development Services, Microfinance and Bookkeeping. A total amount of AFN 3,074,020 has been saved by the SHG members within their groups which is used as loans to support their microenterprises. Under this project, a total of 1,061 women and men have received different types of skills training and 193 have received life skills training. 1,228 women and men have received enterprise startup kits which has enabled them to start/enhance 1,228 microenterprises which has resulted in creation of 1,204 job opportunities for the community members.



Tailoring training, Chintal district, Balkh province



Poultry toolkit and feed distribution, Mohammad Ali Big village, Khulm district, Balkh province

2. Village Uplift Program in Shahrak Ulia Village of Mazar-E-Sharif, Balkh Province

The objective of this project is to economically empower and strengthen the socio-economic rights of poor rural women in Faqir Abad village of Mazar-e-Sharif, Balkh province. The project targets 110 women for training in entrepreneurship and business skills, as well as support in micro-enterprise development and market linkages. The project started in July 2017 and ended by June 2019 and is funded by Hand in Hand international.

The project has reached 111 women against the target of 110. These SHG members have received training on Business Development Services, Microfinance and Bookkeeping. A total amount of AFN 430,600 has been saved by the SHG members within their groups which is used as loans to support their microenterprises. Under this project, a total of 90 women have received different types of skills training and 19 women have received life skills training. 110 women have received enterprise startup kits which has enabled them to start/enhance 130 microenterprises which has resulted in creation of 156 job opportunities for the community members.

3. VILLAGE UPLIFT PROGRAM IN SHAH RAHIM VILLAGE OF KHULM DISTRICT, BALKH PROVINCE

Freba, The Photographer

Freba is 21 years old, married and lives at her father in-law's house in Shahrak Ulia village of Mazar-e-Sharif. Her husband is a labor with irregular income.

She says, the financial situation of my family was not good at all. I started my higher education, but had to leave just after completing two semesters due to financial problems.

Freba added, "This all changed when I joined Hand in Hand Afghanistan's Village Uplift Program and received a series of training including business development and microfinance. Following this I received six months apprenticeship training on photo and videography with the help and support of HiH Afghanistan."

Freba now works in a studio and also attends birthday and wedding parties for photo and videography and earns around AFN 10,000 per month. "This is a new area of business for women in our society and there is a real need for it as our society is very conservative. I hope to have my own studio one day and expand this business to more provinces." says Freba.



The objective of this project is to economically empower and strengthen the socio-economic rights of poor rural women in Shah Rahim village of Khulm district, Balkh province. The project targets 110 women for training in entrepreneurship and business skills, as well as support in micro-enterprise development and market linkages. The project started in January 2018 and ended by December 2019 and is funded by Hand in Hand International.

The project has reached 114 women against the target of 110. These SHG members have received training on Business Development Services, Microfinance and Bookkeeping. A total amount of AFN 314,360 has been saved by the SHG members within their groups which is used as loans to support their microenterprises. Under this project, a total of 102 women have received different types of skills training and 36 women have received life skills training. 112 women have received enterprise startup kits which has enabled them to start/enhance 161 microenterprises which has resulted in creation of 137 job opportunities for the community members.



Noodle Production, Shah Rahim village, Khulm District, Balkh Province

4. HOUSEHOLDS ADOPT SUSTAINABLE ECONOMIC LIVELIHOODS, WALI ASR MAZAR-E-SHARIF, BALKH PROVINCE:

The overall objective of this project is to empower poor and vulnerable women in Balkh to take ownership of their inclusive social and economic development. The project targets 500 women in Shahrak-e-Wali Aser, 5th municipality district of Mazar-e-Sharif. The project started in September 2019 and will end by December 2022 and is funded by CAFOD and HiH International.

As this project started in September 2019, only the preparatory activities such as project staffing, project startup workshop and community awareness raising has taken place so far.



BDS training, Abu Talib area, Mazar-e-Sharif, Balkh Province

5. REDUCING POVERTY THROUGH ENTERPERNEURSHIP AND FEMALE EMPOWERMENT, SHOLGARA DISTRICT, BALKH PROVINCE:

The project aims to support 250 women in Sholgara district of Balkh province in establishing eco-friendly beekeeping enterprises. These women will be mobilized in Self-Help Groups, trained in group management, micro-finance, business development and skill training as we as will be supported establish beekeeping micro-enterprises. The project started in January 2019 and will end by December 2020 and is funded by Hand in Hand International.

The project has reached 274 women against the target of 250. These SHG members have received training on Business Development Services, Microfinance and Bookkeeping. A total amount of AFN 291,829 has been saved by the SHG members within their groups which is used as loans to support their beekeeping microenterprise. Under this project, a total of 250 women have received beekeeping training and tools and beehives as enterprise startup kits which has enabled them to start/enhance 250 micro beekeeping enterprises which has resulted in creation of 250 job opportunities for the community members.

Kobra, Honey Producer

She always used to watch bee movies and video clips on TV and loved to buy honeybees, once she wanted to buy bee box from the beekeeper in her village, but the man scared her and told all negative about beekeeping. But she did not lose her courage, after sometimes Kobra heard about the project which started the survey in their area. She was identified eligible by Hand in Hand Afghanistan and she happily joined the project.

Kobra has a big family, she lives with her parents, three sisters and five brothers. Her father is blind and he is not able to work also the elder brother is married and has children. They all live together in Qadeem village of Sholgara district, Balkh province.

“I joined Arzo SHG to learn skills and have a business, then I received several training including Business and beekeeping skills training. After that received one beehive and enterprise startup kit. During one and half year I added 5 more boxes and I was able to collect 35 Kg honey and sold 15 kg, each Kg for AFN 1,000. As we are big family, we have served few Kgs honey in breakfast and everyone like the pure test of it. From this income I could add 5 more beehives and repaired my embroidery machine as well. In addition, at the moment 15 Kg are available for sell and I want to become a famous honey producer in my district by purchasing a honey extracting machine for more facilities in future despite of those available in the Women Beekeeping Association, Said Kobra 22 years old”.

Through my business, I will support my family as it is large and only providing food is not an easy task for my brothers who are daily-wage workers in the Sholgara downtown.

I will support my family in food items as well as my two brothers, which they provide all expenses.

After receiving training, now I know that women are not only for housework, they can manage a business even at home and make a better life for their family.



6. CREATING FUTURE ECONOMIC PROSPECTS FOR REINTEGRATION OF RETURNEES AND IDPs IN HERAT AND BAMYAN PROVINCES OF AFGHANISTAN THROUGH THE LAYERS POULTRY VALUE CHAIN:

The project aims to improve skills and capacity of 2,500 (90% female) returnees and IDPs to create 2,500 stable and income-generating layer poultry enterprises and enhance their access to market through the creation of sustainable layer poultry value chain. This project started in January 2019 and will end by February 2021 and is funded by Duetsche Geselleschat fur Internationale Zusammenarbeit (GIZ) GmbH through Hand in Hand International.

The project has so far mobilized a total of 2,049 returnees and IDPs with 96% women participation against the target of 2,500. These returnees and IPDs have received training on layer poultry farming and adapted Business Development Services. By end of December 2019, a total of 1,899 poultry enterprise startup kits have been distributed enabled them to start their small-scale layer poultry farms which has resulted in creation of 1,899 job opportunities for the community members.

Meet Tahera

Tahera, an Afghan women whom was born and raised in Iran, She with her husband and her two years old daughter migrated to Germany in 2016. They returned back to Afghanistan after 8 months of living in there when they were informed about the news of her father-in-law death in Afghanistan.

Now, she is 32 years old and lives with her husband, daughter and mother-in-law in a rental house in Kora Milli village of Herat city. They pay AFN 2,000 as house rent every month while her husband has no job and regular income.

Her husband was tailor in Iran and has got chronic pain on his waist and has had surgical operation in past and due to this health problem, he can only do some light work and that is why his income is too little to cover their family expenses.

Tahera's relatives have provided them with some essential household items and equipment when they initially returned back to Afghanistan and International Office for Migration (IOM) also has paid their house rent for almost a year.

"I have done high school in Iran. My husband motivated me and I learned some basic tailoring skills from him, so now I am busy by sewing cloths at home. However, there is very little demand for tailoring in our village. I earn monthly wage of AFN 1,000 that somehow can support my family for daily expenses. Recently Hand in Hand Afghanistan started "Creating Future Economic Prospects for Reintegration of Refugees and IDPs" in our village, I joined Essar group and successfully completed poultry vocational skills training, and I received enterprise startup kit along with 25 chickens and started my backyard poultry farm", said Tahera.

She also added, "As we are small family, my responsibility is not much at home therefore, I am able to run both business at home and I will achieve my all goals through these microenterprises soon. I love to be financially independent in my life and support my husband to beat poverty and bring changes in our lives and I am so thankful to HIHAO and GIZ for their generous assistance for me and other vulnerable families".



7. PROMOTING WOMEN'S SOCIO-ECONOMIC EMPOWERMENT THROUGH LAYER POULTRY FARMING:

The ultimate goal of this project is to support 150 women in establishing backyard layers poultry farms in Shaikh Abul Qader Jilani village of Nahr-e-Shahi district, Balkh province. The project started in January and ended in June 2019 and is funded by Australian Embassy in Kabul.

The project has reached a total of 150 women against the target of 150. These women have received training on layer poultry farming and adapted Business Development Services. By end of June 2019, a total of 150 poultry enterprise startup kits have been distributed enabled them to start their small-scale layer poultry farms which has resulted in creation of 150 job opportunities for the community members.



Parmina, poultry farmer, Abdul Qader Jilani, village, Mazar-e-Sharif, Balkh province

8. EMPOWERING WOMEN IN AFGHANISTAN, KABUL, PARWAN AND BALKH PROVINCES:

The objective of this project is to economically empower and strengthen the socio-economic rights of poor rural women in Kabul, Parwan and Balkh provinces. The project targets 1,100 women to be trained in entrepreneurship, skills and provide support for micro-enterprise development and market linkages. This project is implemented in partnership with Every Voice Counts (EVC). The project started in December 2018 and will end by December 2020 and is funded by Hilti Foundation through Hand in Hand International.

The project has reached 1,170 women against the target of 1,100. These SHG members have received training on Business Development Services, Microfinance and Bookkeeping. A total amount of AFN 1,303,650 has been saved by the SHG members within their groups which is used as loans to support their microenterprises. Under this project, a total of 778 women have received different types of skills training and 709 women have received enterprise startup kits which has enabled them to start/enhance 709 microenterprises which has resulted in creation of 704 job opportunities for the community members.

Meet Bibi Hadia

Bibi Hadia, aged 19 years old, lives with her parents and three brothers in Dawlat Shahi village of Bagram District in Parwan Province. Her father is the breadwinner for the family, earning around around AFN 40,000 per year from farming.

With this low income, Hadia's family struggled to meet their needs, unable to buy enough food or to pay for a doctor when illness struck. Hadia wished to earn her own income, but there were no opportunities for progression in her village until Hand in Hand Afghanistan launched project.

She says, "I joined Sana Self-Help Group one and a half year ago and took training in business development, group management, market linkage trainings and attended regular group meetings.

With an interest in bag making, Bibi Hadia underwent four months of vocational training before obtaining a start-up toolkit with items including a sewing machine, scissors and other materials such as zippers, textile and threads.

Bibi Hadia is enthused about the impact this training has had: "Now I have improved my skills better than before. I have started stitching bags and I am earning around AFN 5,000 (US\$65) to 6,000 (US\$78) per month. I sell the bags to shopkeepers in the district and provincial market and get the raw materials from Kabul."



Hadia added, "As it is the beginning of my work and I have big dreams in my life to come true by my handwork, I believe that every success and big things start with small steps and for me it was the training and support I received from Hand in Hand Afghanistan. She explained she wants to expand her business by employing other women and then selling to wholesalers.

"With my income, I will support my family and provide school stationary item to my brothers. I am training two of my relatives to learn my occupation. I want to be a role model in our society."

Cumulative Results 2019



43,888
+4,072

Members Mobilized
(69% female)



2,620
+197

SHGs Created
(67% female)



41,643
+7,918

Members Trained in
Group Management
(68 % female)



37,555
+899

Members Trained in
Microfinance
(66 % female)



33,306
+1,811

Members Trained in
BDS
(69% female)



31,732
+3,480

Members Trained in
Vocational Trainings
(66% female)



6,176
+141

Members Trained
in Life Skills
(74% female)



28,293
+3,484

Members Received
Enterprise Startup Kits
(82% female)



AFN 85,625,471
AFN +2,901,279

Internally Saved by
SHG Members
(70% female)



AFN 65,613,049
AFN +4,421,870

Internally Lent by
SHG Members
(73% female)



37,960
+4,116

Micro-Enterprises
Created/ Enhanced
(75% female)



42,167
+3,811

Jobs Created
(76% female)

HIHAO Audited Financial Statement



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INDEPENDENT AUDITOR'S REPORT TO BOARD OF DIRECTORS

Opinion

We have audited the financial statements of **Hand in Hand Afghanistan** ("the Organization"), which comprise the statement of financial position as at December 31, 2019, and the statement of income and expenditures, statement of changes in general fund and statement of cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Organization as at December 31, 2019, and of its financial performance and its cash flows for the year then ended in accordance with accounting policies mentioned in note 3 to the financial statements.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

In connection with our audit of the financial statements, we have been informed by management that there is no other information that is attached by them along-with the financial statements and our auditor's report thereon.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with accounting policies described in note 3 to financial statements, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going

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Baker Tilly Mehmood Idrees Qamar, Chartered Accountants trading as Baker Tilly is a member of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities.

concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Management is responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

BTMIO

We communicated with management, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Baker Tilly Mehmoood Idrees Qamar
Baker Tilly Mehmoood Idrees Qamar
Chartered Accountants

Engagement Partner
Muhammad Abdur Rub Khan

Date: May 10, 2020
Place: Kabul Afghanistan



**HAND IN HAND - AFGHANISTAN
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2019**

		2019	2018
	Notes	-----AFN-----	
ASSETS			
Current assets			
Prepaid Expense	4	-	63,771
Loan and advances		-	-
Account Receivable		1,634,571	-
Cash and cash equivalent	5	22,952,715	22,293,217
Total assets		24,587,286	22,356,988
LIABILITIES AND GENERAL FUND			
Current liabilities			
Employment benefit payable	6	117,058	8,385,241
Security deposit payable	7	-	513,000
Accrued and other liabilities	8	258,070	290,596
		375,128	9,188,837
General fund			
Accumulated fund		24,212,159	13,168,151
Total liabilities and general fund		24,587,286	22,356,988

The annexed notes from 1 to 16 form an integral part of these financial statements.


Country Director


Chief Finance Officer

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HAND IN HAND - AFGHANISTAN
STATEMENT OF INCOME AND EXPENDITURES
FOR THE YEAR ENDED DECEMBER 31, 2019

		2019	2018
	Notes	-----AFN-----	
Income			
Grant income	9	119,603,136	85,409,342
Other Income / (loss)	10	(382,609)	2,580,881
Total income		119,220,527	87,990,223
Expenditure			
Employee compensation	11	44,628,782	39,801,342
Project expenses	12	54,559,576	39,345,093
Financial charges	13	321,453	213,533
Administrative expenses	14	8,127,867	7,958,790
Total expenditure		107,637,679	87,318,758
Surplus / (Deficit) for the year		11,582,848	671,465

The annexed notes from 1 to 16 form an integral part of these financial statements.



Country Director



Chief Finance Officer

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**HAND IN HAND - AFGHANISTAN
STATEMENT OF CHANGES IN GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2019**

	Accumulated fund
	<i>AFN</i>
2018	
Balance as at 01 January 2018	12,496,686
Surplus for the year	671,464
Balance as at 31 December 2018	<u>13,168,150</u>
2019	
Balance as at 01 January 2019	13,168,150
Surplus for the year	11,582,848
Prior year adjustment for "Payable to reserve"	<u>(538,839)</u>
Balance as at 31 December 2019	<u>24,212,159</u>

The annexed notes from 1 to 16 form an integral part of these financial statements.



Country Director



Chief Finance Officer

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HAND IN HAND - AFGHANISTAN
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2019

		2019	2018
	Notes	-----AFN-----	
CASH FLOWS FROM OPERATING ACTIVITIES			
Surplus for the year		11,582,848	671,464
Employee benefit - Provision for the year	6	2,951,217	2,811,624
		<u>14,534,065</u>	<u>3,483,089</u>
Decrease / (Increase) in current assets:			
Prepaid Expenses	4	63,771	90,915
Account Receivable		(1,634,571)	-
Loans and advances		-	174,282
		<u>(1,570,800)</u>	<u>265,197</u>
(Decrease) / Increase in current liabilities:			
Security payable	7	(513,000)	46,576
Accrued and other liabilities	8	(32,526)	473,000
		<u>(2,116,326)</u>	<u>519,576</u>
Employee benefit paid		(11,758,239)	(3,584,898)
Net cash generated from / (used in) operating activities	A	<u>659,501</u>	<u>682,964</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Net cash used in financing activities	B	<u>-</u>	<u>-</u>
Net increase / (decrease) in cash and cash equivalent	A+B	659,501	682,964
Cash and cash equivalents at the beginning of the year		22,293,217	21,610,253
Cash and cash equivalents at the end of the year	5	<u>22,952,715</u>	<u>22,293,217</u>

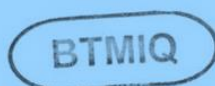
The annexed notes from 1 to 16 form an integral part of these financial statements.



Country Director



Chief Finance Officer



HAND IN HAND - AFGHANISTAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019

1 STATUS AND OPERATIONS

Hand in Hand - Afghanistan ("the Organization") is a non-profit, non-political and non-governmental organization. It is registered as NGO with Ministry of Economy under registration No. 890 on 21 December 2006. the Organization, while working with Hand in Hand International, is engaged in promoting large scale job creation through human capital development and mass mobilization of poor and disadvantaged groups into entrepreneurship.

2 BASIS OF PREPARATION

The financial statements of the Organization have been prepared to fulfill country-specific statutory requirements and for the purpose of reporting to donors as required under the terms of grant agreements.

In order to comply with the policies and guidelines of the Organization these financial statements have been prepared on cash basis of accounting with respect to income and on accruals basis with respect to expenditure, and in accordance with the accounting policies as set out below. However, in relation to the accounting treatment of the acquisition of property, plant, equipment, the Organization's policy is to expense these immediately to the income and expenditure statement at acquisition. Considering the Afghan state of affairs, indicative of total loss of control over the fixed assets at any time, this is deemed to be a more appropriate accounting treatment than the treatment normally afforded to such transactions in generally accepted accounting principles (GAAP), which would require these transactions to be recorded as assets subject to annual depreciation/consumption charges where these assets are utilized or consumed.

The estimates and underlying assumptions are reviewed on ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. Those areas affect mainly provisions, provision against doubtful receivables and key assumptions are detailed in the related notes.

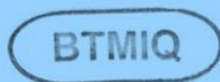
Consistent with the generally accepted accounting practices in this post conflict and post war environment of Afghanistan, the management has decided not to capitalize the operating and durable assets and accordingly these have been charged off during this year to statement of income and expenditure.

Functional and presentation currency

The financial statements are presented in Afghani ("AFN") which is the Organization's functional and presentation currency and all values are rounded off to the nearest AFN.

3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.



HAND IN HAND - AFGHANISTAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019

3.1 Accounting convention

These financial statements have been prepared under historical cost convention.

3.2 Fixed assets

Most of the assets acquired are normally funded by donors and are charged off at the time of acquisition as the ownership and right and discretion to disposal remain with the donors. Accordingly expenditure include cost of certain enduring items relating to specific projects, if any, acquired from the funds made available by donors for the said specific projects, which otherwise could have been classified as fixed assets.

3.3 Cash and bank balances

For the purpose of the cash flow statement, cash and cash equivalents include balances with less than three months maturity from the date of acquisition including cash in hand, balances at banks and short term placements.

3.4 Grant Income

Grant is recognized as income when received in the form of cash or in kind and stated at its carrying value.

3.5 Foreign currency transactions

Transactions in foreign currencies are converted at the rates of average exchange prevailing from DAB on monthly basis. Monetary assets and liabilities in foreign currencies are translated at the rates of exchange prevailing at the balance sheet date. Exchange gains and losses are recognized in the statement of income and expenditure.

Balances in other than AFN has been converted at the following rates as on Dec 31, 2019 for reporting purposes. I AFN: USD 0.01293 (2018 I AFN: USD 0.01328)

3.6 Financial liabilities

Financial liabilities are recognized when the Organization becomes party to the contractual provision of the instruments and are derecognized when the obligation specified in the contract is discharged or cancelled or expired.

3.7 Taxation

There is no charge of corporate taxation as the Organization, being an NGO, has been granted exemption from tax in Afghanistan. However, staff of the Organization is liable to Income Tax as per the Afghanistan Income Tax Law 2009.

3.8 Accruals

Accruals comprise expenses relating to the current year, which will not be invoiced until after the balance sheet date.

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HAND IN HAND - AFGHANISTAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019

3.9 Provisions

Provisions are recognized when there exists a legal or constructive obligation arising from a past event and when the future cash outflows required to settle the obligation can be reliably estimated. Obligations under litigations reflect management's best estimate of the outcome based on the facts known at the balance sheet date.

3.10 Employee benefits

Severance benefits:

Employees entitled to severance benefits under the Organization HR policy of employment earn these benefits as services necessary to earn them are rendered. All permanent the Organization employees are entitled for one month extra salary every 12 months. the Organization will save the money on specific bank account and will be given to employees in case of retirement, resignation or redundancy. Employees are not entitled for this benefit if they are dismissed due to disciplinary actions. The 13th month salary for project staff is subject to the budget and donor conditions of each project which will be indicated in their respective employment contracts. No one is entitled for these benefits if their service duration with HHH AF is less than one year.

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HAND IN HAND - AFGHANISTAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019

		2019	2018
	Notes	----- AFN -----	
4 PREPAYMENTS			
Rent		-	-
Insurance		-	32,083
Expenses		-	31,687
		<u>-</u>	<u>63,771</u>
5 CASH AND CASH EQUIVALENT			
Cash at bank	5.1	<u>22,952,715</u>	<u>22,293,217</u>
5.1 Cash at bank			
Current account - USD		20,639,291	19,880,258
Current account - AFN		<u>2,313,424</u>	<u>2,412,959</u>
		<u>22,952,715</u>	<u>22,293,217</u>
6 EMPLOYMENT BENEFIT PAYABLE			
Opening balance		8,385,241	9,158,515
Charge for the year		2,951,217	2,811,624
Payment during the year		(11,758,239)	(3,584,898)
Period period adjustment for Payable to reserves		538,839	-
Closing balance	6.1	<u>117,058</u>	<u>8,385,241</u>
6.1 This amount represents employer contribution based on one month salary of the employee upon completion of one year of employment.			
7 SECURITY DEPOSIT PAYABLE			
This amount represents guarantee deposited by two suppliers Karim Azizi Logistic Services Co and Ajmal Fahim Logistic Services Co. for the purchase of 3,160 bags of chickens feed and plastic buckets amounting to AFN 500,000 and 13,000 respectively.			
		2019	2018
	Notes	----- AFN -----	
8 ACCURED AND OTHER LAIBILIES			
Audit fee payable		235,945	232,708
Accrued expenses		22,125	-
Contractor's withholding tax 2%		-	57,888
		<u>258,070</u>	<u>290,596</u>

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HAND IN HAND - AFGHANISTAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019

		2019	2018
		-----AFN-----	
9 GRANT INCOME			
Catholic Agency for Overseas Development	9.1	8,885,536	4,649,602
Deutsche Gesellschaft Fur Internationale Zusammenarbeit		51,181,665	41,781,328
Australian Embassy Kabul		2,086,222	-
Hilti Foundation through HiHI		25,747,514	-
Hand in Hand International	9.2	31,702,200	26,127,680
Department for International Development		-	12,702,451
World Food Program		-	148,281
		<u>119,603,136</u>	<u>85,409,342</u>
9.1 Catholic Agency for Overseas Development			
Project Socio - Economic Empowerment of Women & Men in Chimtal, Balkh		7,172,022	1,834,938
Households Adopt Sustainable Economic Development, Balkh		773,700	-
CAFOD Associate		939,814	2,814,664
		<u>8,885,536</u>	<u>4,649,602</u>
9.2 Hand in Hand International			
Project Socio - Economic Empowerment of Women & Men in Chimtal, Balkh		6,270,500	4,462,657
Core funds		17,216,634	19,767,863
Village Uplift Program: Shahrak Ulia		1,367,419	-
Households Adopt Sustainable Economic Development, Balkh		396,816	-
Village Uplift Program : Khulm		1,078,981	1,897,160
Village Uplift Program: Sholgara		5,371,850	-
		<u>31,702,200</u>	<u>26,127,680</u>
10 OTHER INCOME / (LOSS)			
Exchange gain / (loss)		(432,609)	2,580,880
Other Income		50,000	-
		<u>(382,609)</u>	<u>2,580,880</u>

BTMIQ

HAND IN HAND - AFGHANISTAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019

	Notes	2019	2018
		-----AFN-----	
11 EMPLOYEE COMPENSATION			
Salaries to staff		56,354,938	36,986,798
Employee benefit charged for the year		(11,758,239)	2,811,624
Insurance expense		32,083	2,917
		<u>44,628,782</u>	<u>39,801,339</u>
12 PROJECT EXPENSES			
Capital expenditures	12.1	435,847	350,109
Training and capacity building		1,664,738	5,882,213
Monitoring and evaluation		141,620	2,117,503
Audit fee		235,945	-
Toolkits for SHGs members	12.2	51,979,557	30,910,879
License for MIS software		101,869	84,387
		<u>54,559,576</u>	<u>39,345,091</u>
12.1 Capital expenditures			
Furniture & fixture		91,300	-
IT equipment		67,818	343,559
Office equipment		276,729	6,550
		<u>435,847</u>	<u>350,109</u>
12.2 This amount represents the expenditure incurred on the distribution of toolkits for SHGs members to start micro enterprises. Toolkits include equipment and material for handicrafts, poultry, beauty parlor, embroidery, bee keeping, tailoring and etc.			
		2019	2018
		-----AFN-----	
13 FINANCIAL CHARGES			
Bank charges		321,453	213,533
		<u>321,453</u>	<u>213,533</u>

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**HAND IN HAND - AFGHANISTAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2019**

	2019	2018
	-----AFN-----	
14 ADMINISTRATIVE EXPENSES		
Travelling - national & international	2,578,889	1,865,109
Vehicle fuel	696,679	1,345,365
Vehicle maintenance	222,560	320,952
Office building rentals	2,159,985	1,887,949
Generator fuel	114,447	106,702
Tea and refreshment	76,448	74,258
Utilities	731,624	862,481
Office and equipment maintenance	111,845	119,817
Printing & stationery	151,023	251,060
Communication	739,866	753,289
Membership fee	144,788	142,576
Overhead Cost	74,233	-
Office supplies	111,053	86,710
Miscellaneous	214,428	142,527
	<u>8,127,867</u>	<u>7,958,795</u>

15 AUTHORIZATION OF FINANCIAL STATEMENTS

These financial statements have been authorized on May 07, 2020

16 GENERAL

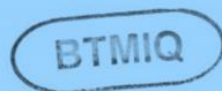
Figures have been rounded off to the nearest AFN.



Country Director



Chief Finance Officer



HAND IN HAND - AFGHANISTAN**Annexure 'A'**

Project Title: Socio-Economic Empowerment of Women and Men in Chimal District of Balkh Province

Donor: The Catholic Agency for Overseas Development (CAFOD)

Project Period: 01 January 2017 - 31 December 2020

Reporting Period: 01 January to 31 December 2019

	<i>Note</i>	2019
		AFN
<u>FUNDS</u>		
Funds received from CAFOD		7,172,022
Funds received from Hand in Hand International		6,270,500
		13,442,522
<u>EXPENDITURE</u>		
Human resources		5,811,823
Operational costs		758,677
Furniture & equipment		60,845
Programme activities		5,801,716
Monitoring and evaluation		-
		12,433,061
SURPLUS OF FUNDS OVER EXPENDITURE FOR THE YEAR		1,009,460



Country Director



Chief Finance Officer

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HAND IN HAND - AFGHANISTAN**Annexure 'B'****Project Title: Afghanistan Cafod Associate****Donor: The Catholic Agency for Overseas Development (CAFOD)****Project Period: 01 July 2018 - 31 August 2021****Reporting Period: 01 Jan to 31 December 2019**

	<i>Note</i>	2019
		AFN
<u>FUNDS</u>		
Funds received from CAFOD		939,814
		939,814
<u>EXPENDITURE</u>		
Human resources		1,523,592
Operational costs		116,853.34
Furniture & equipment		39,400
Insurance Cost		32,083
Travel costs		156,366
		1,868,294
DEFICIT OF FUNDS OVER EXPENDITURE FOR THE YEAR		(928,480)

**Country Director****Chief Finance Officer****BTMIQ**

HAND IN HAND - AFGHANISTAN**Annexure 'C'**

Project Title: Creating Future Economic Prospects for the Reintegration of Returnees and IDPS in the Northern and North-Eastern Regions of Afghanistan Through the Layer Poultry Value Chain

Donor: Deutsche Gesellschaft Für Internationale Zusammenarbeit (GIZ), Germany

Project Period: 01 January - 30 June 2020

Reporting Period: 01 January to 31 December 2019

	<i>Note</i>	2019
		AFN
<u>FUNDS</u>		
Funds received from GIZ VIA Hand in Hand International		51,181,665
		51,181,665
<u>EXPENDITURE</u>		
Human resources		8,411,549
Furniture & equipment		113,168
Operational cost		2,533,807
Program Cost		35,320,162
Overhead Cost		58,757
		46,437,444
HQ cost (5%)	1	2,321,872
SURPLUS OF FUNDS OVER EXPENDITURE FOR THE YEAR		2,422,349

- 1 HQ cost is 5% indirect cost which HiH claims on top of actual expenditure as per agreement with GIZ.



Country Director



Chief Finance Officer

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HAND IN HAND - AFGHANISTAN**Annexure 'D'**

Project Title: Hand in Hand Afghanistan Core Funds

Donor: Hand in Hand International

Project Period: 01 January - 31 December 2019

Reporting Period: 01 January to 31 December 2019

	Note	2019
		AFN
<u>FUNDS</u>		
Funds received from Hand in Hand International		17,216,634
Other Income		50,000
		<u>17,266,634</u>
<u>EXPENDITURE</u>		
Personnel		13,626,249
Consultants		-
Monitoring & evaluation		265,852
Furniture & equipment		28,109
Travel and transportation cost		677,240
Operations cost		1,756,481
International & communications		
Miscellaneous		23,549
		<u>16,377,481</u>
SURPLUS OF FUNDS OVER EXPENDITURE FOR THE YEAR		<u><u>889,153</u></u>



Country Director



Chief Finance Officer

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HAND IN HAND - AFGHANISTAN**Annexure 'E'****Project Title: Reducing Poverty Through Entrepreneurship & Female Empowerment in Faqir Abad Residential Area, Section: Shahrak Ulia, Balkh Province, Afghanistan****Donor: Hand in Hand International****Project Period: 01 July 2017 - 01 June 2019****Reporting Period: 01 January to 30 June 2019**

	<i>Note</i>	2019
		AFN
<u>FUNDS</u>		
Funds received from Hand in Hand International		1,367,419
		1,367,419
<u>EXPENDITURE</u>		
Human resources		804,290
Furniture & equipment		47,000
Operational costs		72,647
Programme activities		440,253
		1,364,190
SURPLUS OF FUNDS OVER EXPENDITURE FOR THE YEAR		3,228

**Country Director****Chief Finance Officer****BTMIQ**

HAND IN HAND - AFGHANISTAN**Annexure 'F'****Project Title: Reducing Poverty Through Entrepreneurship and Female Empowerment in Shah Rahim Village, Khulm District, Balkh Province, Afghanistan****Donor: Hand in Hand International****Project Period: 01 January 2018 - 31 December 2019****Reporting Period: 01 January to 31 December 2019**

	<i>Note</i>	2019
		AFN
<u>FUNDS</u>		
Funds received from Hand in Hand International		1,078,981
		1,078,981
<u>EXPENDITURE</u>		
Human resources		583,598
Operational costs		113,907
Programme activities		1,015,874
Overhead Cost		11,178
		1,724,557
HQ (7%)	1	120,719
DEFICIT OF FUNDS OVER EXPENDITURE FOR THE YEAR		(766,295)

- 1 Overhead cost is 7% of indirect cost which HiH AF claims on top of actual expenditure as per signed agreement with Hand in Hand International. This amount does not represent actual expenditure

**Country Director****Chief Finance Officer****BTMIQ**

HAND IN HAND - AFGHANISTAN**Annexure 'G'**

Project Title: Empowering Women in Afghanistan - Balkh/Kabul/Parwan

Donor: Hilti Foundation Via HIH International

Project Period: 01 December 2018 - 30 November 2020

Reporting Period: 01 December to 31 December 2019

	<i>Note</i>	<u>2019</u>
		<u>AFN</u>
<u>FUNDS</u>		
Funds received from Hand in Hand International		25,747,514
		<u>25,747,514</u>
<u>EXPENDITURE</u>		
Human resources		10,425,385
Furniture & equipment		38,600
Operational costs		1,875,368
Project Cost		7,041,411
		<u>19,380,764</u>
SURPLUS OF FUNDS OVER EXPENDITURE FOR THE YEAR		<u><u>6,366,750</u></u>



Country Director



Chief Finance Officer

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HAND IN HAND - AFGHANISTAN**Annexure 'H'****Project Title: Promoting Women's Socio Economic Empowerment Through Layer Farming****Donor: Australian Embassy - Kabul Afghanistan****Project Period: 01 January 2019 - 30 June 2019****Reporting Period: 01 December to 31 December 2019**

	<i>Note</i>	2019
		AFN
<u>FUNDS</u>		
Funds received from Australian Embassy - Kabul		2,086,222
Contribution from HiHI		301,923
		2,388,145
<u>EXPENDITURE</u>		
Human resources		434,464
Operation Cost		95,061
Project costs		1,880,762
		2,410,287
DEFICIT OF FUNDS OVER EXPENDITURE FOR THE YEAR		(22,142)

**Country Director****Chief Finance Officer****BTMIQ**

HAND IN HAND - AFGHANISTAN**Annexure 'I'****Project Title: Reducing Poverty Through Entrepreneurship and Female Empowerment in Sholgara District, Balkh Province****Donor: Hand in Hand International****Project Period: 01 January 2019 - 31 December 2020****Reporting Period: 01 January to 31 December 2019**

	<i>Note</i>	2019
		AFN
<u>FUNDS</u>		
Funds received from Hand in Hand International		5,371,850
		5,371,850
<u>EXPENDITURE</u>		
Human resources		2,108,938
Furniture & equipment		112,225
Operational costs		134,664
Project Cost		2,269,445
Overhead Cost		3,118
		4,628,391
HQ (4%)		185,136
EXCESS OF FUNDS OVER EXPENDITURE FOR THE YEAR		558,324

**Country Director****Chief Finance Officer****BTMIQ**

Partners and Supporters



Awards and Testimonials

Hand in Hand has won the Prince Talal International Prize for Human Development. Awarded by AGFUND, the prize recognized a Hand in Hand project in Sarepul Province of Afghanistan that created more than 9,700 microbusinesses and 13,300 jobs.



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