



# Annual Report- 2010-11

# Help Foundation

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- First Printing, 2011
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- **Published in India by**
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# Chairman's Message

This 2010-11 Annual Report of the Foundation also represents the first of the Foundation. The Foundation was formed owing to the rich legacy of a year and half of social service along the coasts of Kollam. Circumstances forced us to sever the links with the organization we created as that was a lesson in the perils prevailing in the Social Service arena, the huge pitfalls and ills associated with it.

HELP Foundation works with the middle and lower middle class communities, especially women, improve their lives and escape poverty by providing them with essential information, and viable business opportunities. We provide Low-cost medical insurance that covers the lives and health of middle class & low income communities. We intend to leverage technology to be able to scale the nonprofit operations to reach the needful communities at large. Much of our energies will be concentrated on empowering the local Panchayati Raj institutions and to protect ecologically important lands and waters for nature and people, thus preserving the environment we live in.

The Foundation's priority for the year has been to re-coup the goodwill we earned working with the coastal community promoting social entrepreneurship and address the exploitation they face from all quarters. Among the positive developments has been the association with Grameen Foundation, USA and their appreciation of the work we were carrying out in the coastal areas of Kollam.

I would like to pay tribute to my fellow travelers Jesmis J & Johnson Gomez with whom together I co-founded the organization to do service to the general public at large. Foundations sole intention is to work towards a better society, so as to be able to bring in positive change by uniting people who share the common vision of a developed India, and pay back to the society through supporting groups, communities and organization that have similar intent & need

In submitting this Annual Report to the public at large and our well wishers, I also recommend it to the Church of Kollam and its current leadership to remind them of the duties & rich history of the church especially the human rights perspective in social work, social teachings and social services in the Catholic Church.

***Prof. Peter Pradeep***  
***Chairman, HELP Foundation***

# Capacity Building

Capacity Building is the priority segment of HELP Foundation. As part of our complete rural solution, Thrikkaruva Panchayat has been selected as the initial village where the program would be rolled out. Taking it as a model village by providing Entrepreneurship Guidance, Development of Micro Enterprises, Credit Solution, Savings Solutions, Health Coverage, SHG Product marketing outlets & Legal Aid, We have started to vertically Integrate Elected Panchayat representatives, Kudumbashree & Self Help groups as a Forum. Additionally work is going on to rope in other related Government agencies like NABARD into the fold.

An NGO from Bangalore named Prism Tree Foundation came forward to work with ten selected Self Help Groups (SHGs) hereby called as Micro Enterprises. Field Officer has been appointed in Thrikkaruva as well as HELP Foundation directors have personally studied these enterprises before picking them up for adoption & nurturing.

In the medium term we intend to work with Nabard towards setting up a rural mart in Thrikkaruva village so as to be able to providing a marketing outlet to both HELP Foundations Micro Enterprises as well as existing Kudumbashree SHGs in the Panchayat.

# Food Security

It is given special attention towards the attainment of food security at least in those areas where we operate. In Thrikkaruva we could identify several groups find their livelihood form Agriculture, poultry, duck and cow rearing. Even Basumati Rice is cultivated in this village. Fishing is another area where we can work hand in hand with Central Institute of Fisheries Technology.

# Legal Aid

Initially legal Aid will be limited to Assisting 10 Micro Enterprises in Thrikkaruva Panchayat and a later stage would be extended to the entire village based on a need basis as well as awareness programs will be conducted for the same.

# Health

HELP Foundation's flagship product Micro Health Insurance has rolled out in collaboration with United India Insurance Company & U.K based Micro Ensure. The micro product has launched with a pilot marketing in and around Kollam. Realizing the fact that the small home based enterprises get off track once any of their family members end up being hospitalized and towards a remedy HELP Foundation could customize the product specifically for Kollam natives. The product is designed in such a way that it's beneficial to APL & Middle class families.



# Environment

Environment is one of the most important thrust areas where we would be focusing on in lieu of the impending issues confronting our community at large. Towards this we intend to directly engage 1 lakh students of various Schools of Kollam, thereby indirectly reaching roughly 20 lakh individuals. We firmly believe this would enable to start the process of a paradigm shift in their approach towards earth & their immediate future. Paradigms shifts over time as a natural result of changing societal values or new scientific information.

Social Forestry Division of Kollam, Center for Environment Development(CED) and ANERT are being part of this endeavor. Quiz Details are being finalized & Questions involving Environment & Biodiversity are being collected. We intend to launch this programme in August with the advent of Onam



# Managing Director's Message

Haves and Have-nots and Knows and know-nots are the main cross section and combination of our society. Living in pursuit of pleasure and luxuries in life people often forget to think about their neighbors' or the environment they live in.. The impacts of the economy and the fiscal policies of the nation or the world at large are not even a matter of concern for those starving stomachs. A dying child in lack of food in a mother's lap is not another digit of a statistician's report which draws the line of poverty.

There is a limit to offer food or money to these unknown people living around us in poverty. Burden of debts and the social stigma lead several families to commit suicide and the society realizes the root cause only through news papers.

I got Baptism from my Church before the age I understand what it was. I cried loud when the society cared for me in the form of Polio Vaccines before the age I was able to call 'Ma'. My education was the responsibility of the State. I got love and affection from everywhere. In return what did I do so far? This question mark was the foundation stone of this organization. We will make a difference. We won't step back. That may be a planting of Mangrove on the bank of a dying lake or a skills training to the willing house maker or a dialysis to a dying patient or even placing a bin to collect plastics to save the earth.

We may be called looters by the real looters. We may be denied support from authorities and power centers. We may be looked down upon by the various establishments. But we will move forward because our mission is not to expect something back but to give everything- everything that we have.

This is a model, a platform we are creating just like any young professional who dreams to accomplish something in the beginning of their career. Most of the careerists lose their sight when they climb the ladder of career heights but for us this is a mission the universe assigned to us.

A popular saying goes -"think globally; act locally" is a method we wish to apply all the way we dare to go. Of course we do not expect any red carpet acceptance from any corner. We may shackle establishments. We lost many in our team even before we crafted this organization. Men may come and men may go but HELP Foundation want to flow like a stream forever to do good, to continue to keep doing good.

**Jesmis J Kavunthanam**  
**Managing Director,**  
**HELP Foundation**