



Financials of Maher

Pune, November 2019

- 1.** Maher is an NGO financed by Indian and foreign donors. Maher was founded 1997 and since that time Maher has grown significantly. In 22 years Maher has developed an **infrastructure** valued 2.5 M€. Major part of the infrastructure are immovable assets, covering land and buildings. To further develop its infrastructure, Maher needs app. 250 K€ per year.
- 2. Donations** have grown up to 1.2 M€. Almost 50% of the funds are generated in India – with the exception of 2018-19, when foreign donations increased extraordinarily. The growth rate of Indian donations is with 20,1% per year higher than the growth rate of foreign donations (17,0%)*. While Indian funds are widely spread (2.942 donors), foreign donations are concentrated. There are „only“ 161 foreign donors, 19 of them donate every year and contribute 79% of foreign funds.
- 3. Expenditures** of Maher grow by 12,5% per year. The cost of education, skill training and maintenance grow fastest. General donations are not sufficient to finance running expenses of Maher.

* Growth rate regarding last 4 years (2015-16 to 2018-19)

Key activities of Maher as of November 2019

- 1.** Management of 49 homes for 292 destitute women, 84 destitute men and 878 children in Maharashtra, Jharkand and Kerala

- 2.** Two skill training and production units for handicraft in Vhadu und Vatsalyadham

- 3.** Headoffice in Pune, staff quarters for around 25 employees of Maher

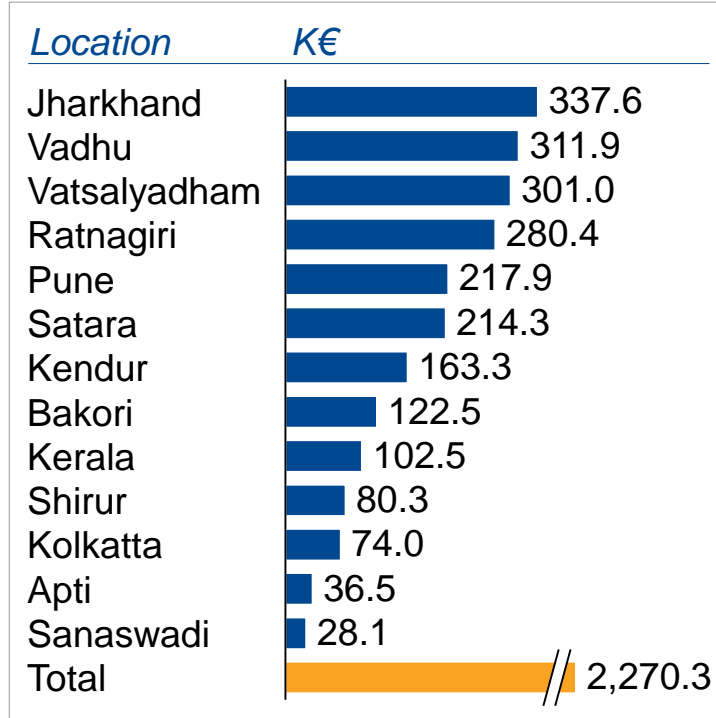
- 4.** Balwadi schools in 10 villages for around 280 children

- 5.** 577 self-help groups for women in above 100 villages

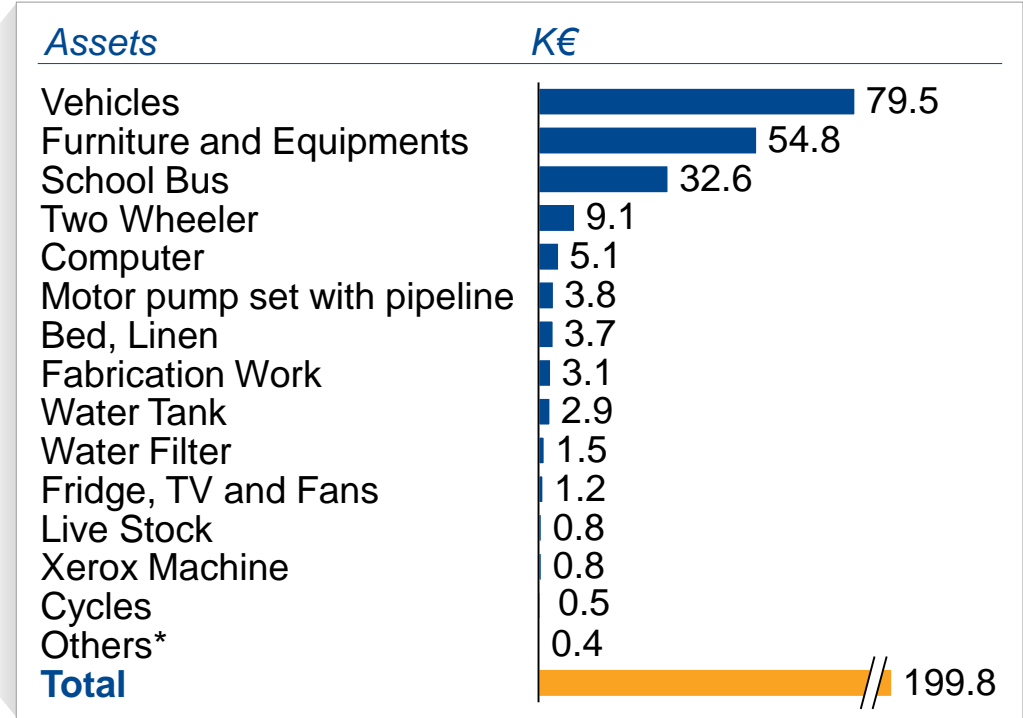
- 6.** Personnell: 194 full-time and 30 part-time employees

Property of Maher values app. 2.5 M€ as of April 1st 2019

Immovable properties

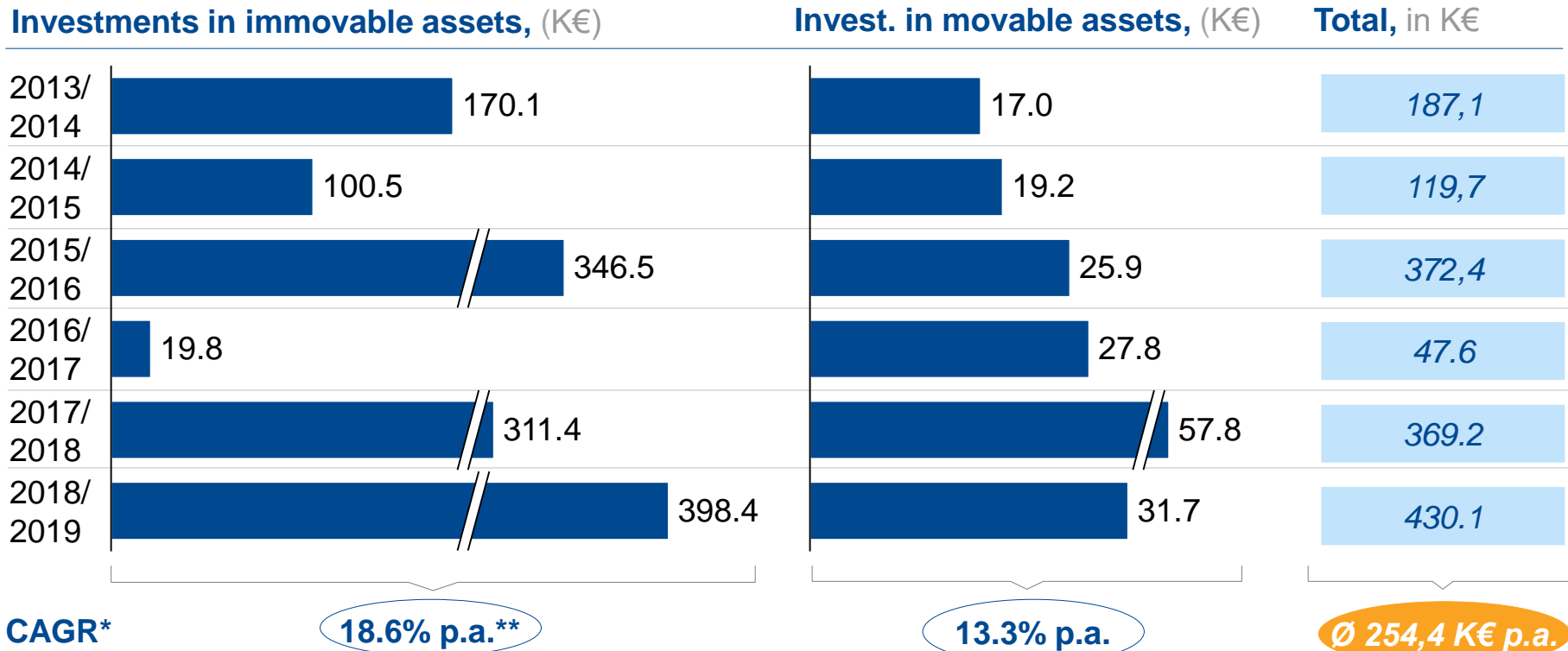


Movable assets



* Sewing machines, ceiling fans, library books

Maher needs 250 K€ p.a. to further develop its infrastructure

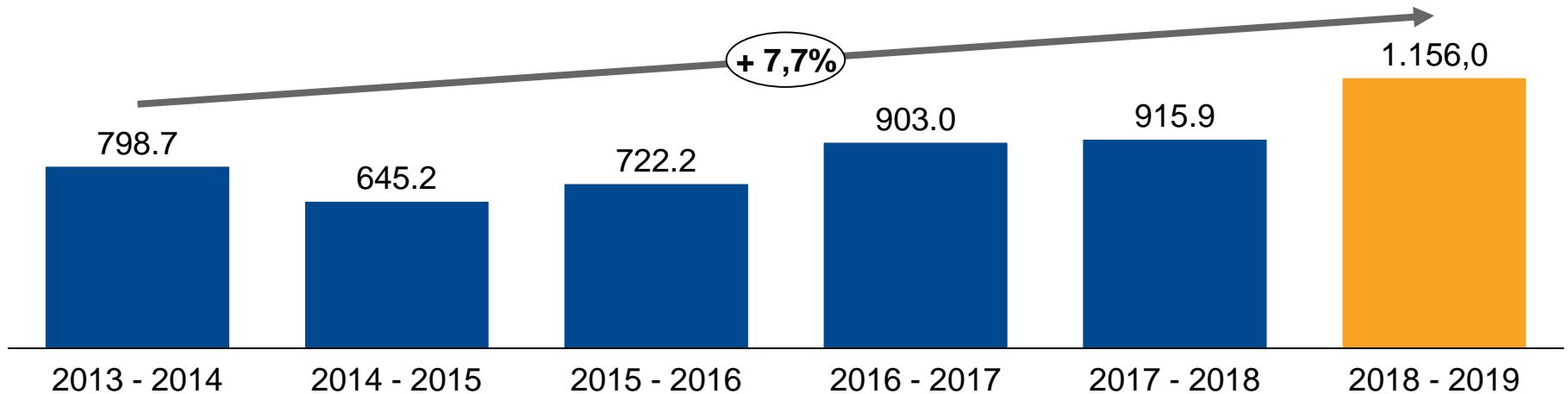


* CAGR: Constant average growth rate per year

** Investments mainly dependent on purchase of land and opening of homes

Donations have grown up to 1,156.0 K Euro in 2018-19

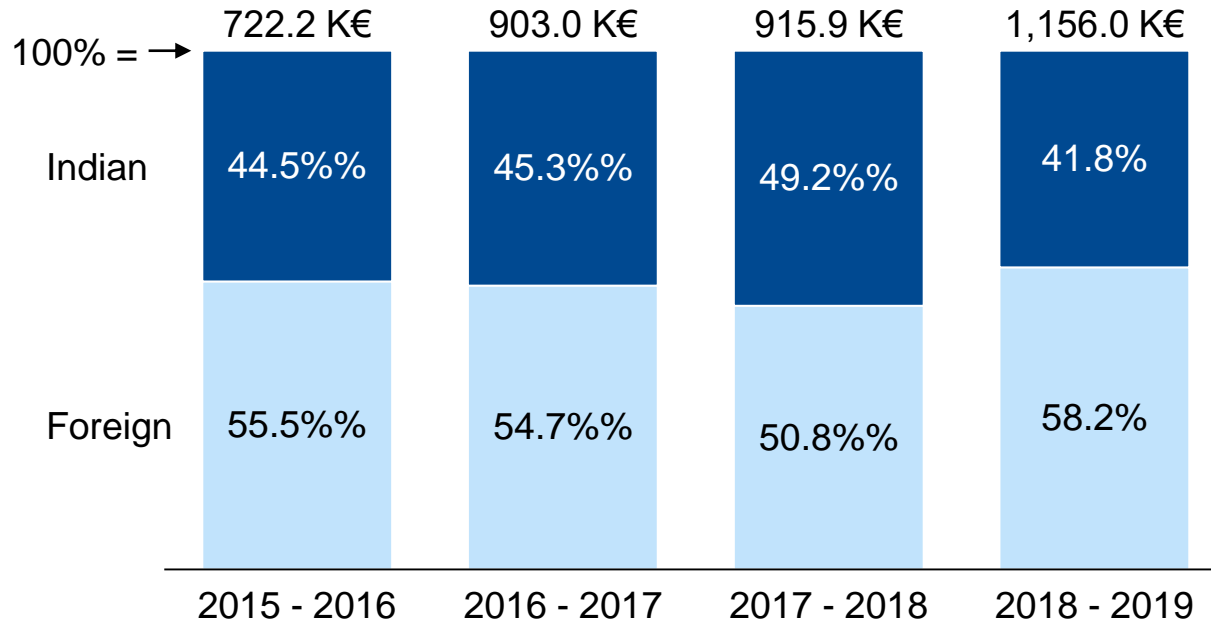
MaHER Donations 2013-14 to 2018-19, in K€



- 1 Donations grew almost every year and reached a level of 1,156.0 K Euro in 2018-19
- 2 Donations have grown with 7,7% per year in the last 6 years

Share of Indian donations dropped down to 42% in 2018-19

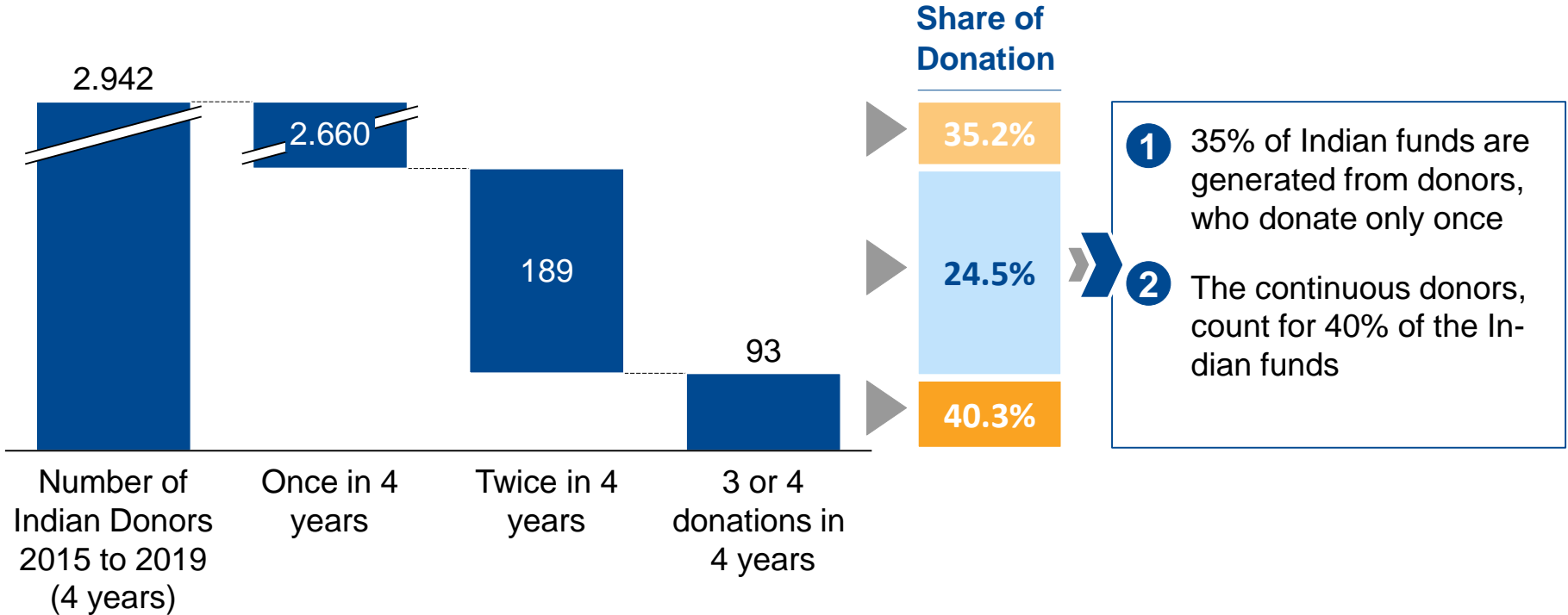
Source of Donations, 2015-16 to 2018-19



Until 2017-18 almost 50% of Maher funds were sourced from Indian Donors. Due to an extraordinary increase in foreign donations in 2018-19, the share of Indian donations dropped.

Maher had 2.942 Indian Donors, only 93 of them donate regularly

Number of Indian Donors 2015-16 to 2018-19 (4 years)



Top 10 Indian Donors 2015 - 16 to 2018 - 19

Top Indian Donors 2015-16 to 2018-19, in K€

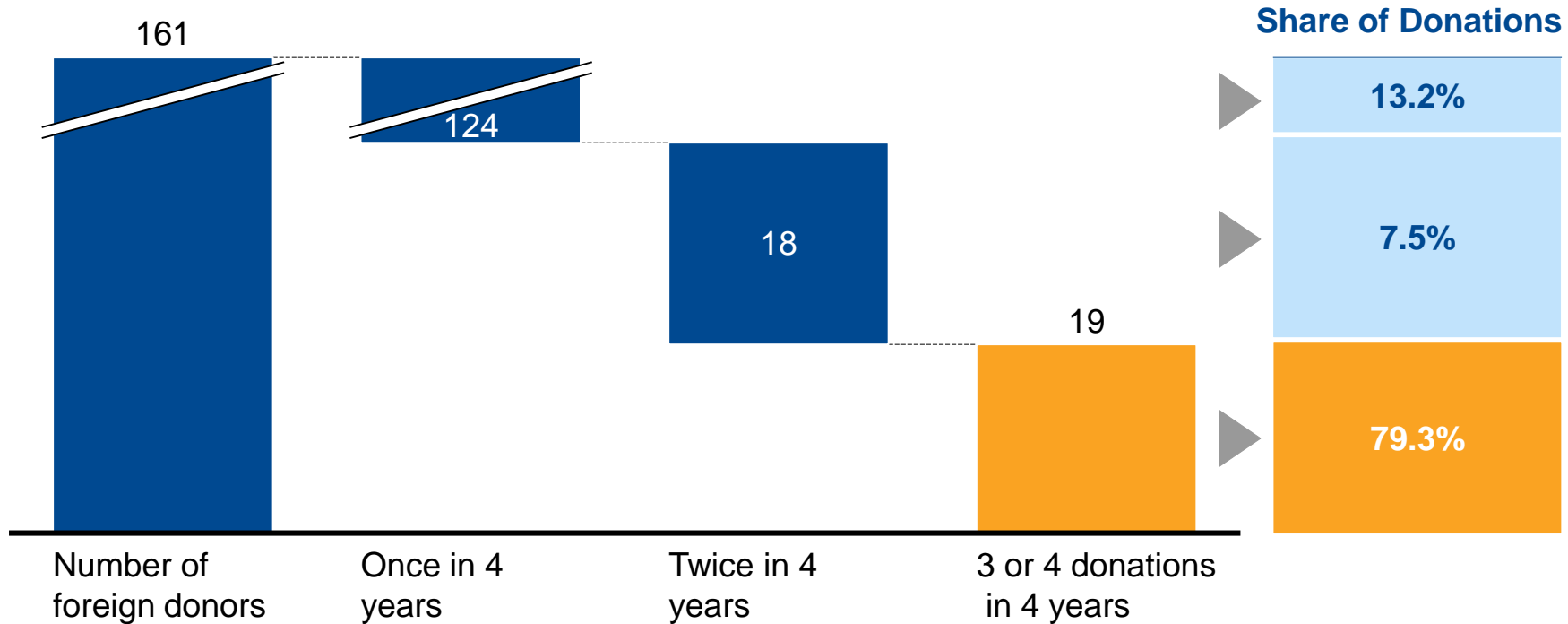
Donors	Quantity in 4 years	2015 - 16	2016 - 17	2017 - 18	2018 - 19	Total
Crane Process Flow Technologies	2			83.3	122.6	205.9
Yardi Software India Private Limited	4	48.3	34.9	33.7	30.4	147.3
Bajaj Allianz Life Insurance Co. Ltd	1				83.3	83.3
Fujitsu Consulting India Pvt.Ltd	4	18.8	18.8	18.8	21.8	78.2
Charities Aid Foundation, India	4	24.8	2.7	25.0	25.1	77.6
Gkn Sinter Metals Ltd	3	26.3	8.8	32.5		67.6
KSB Care Charitable Trust	4	12.0	12.0	24.0	15.4	63.4
Coal India Ltd	1		60.0			60.0
Friends of Maher	4	15.0	2.0	12.6	3.0	32.6
Price Waterhouse Coopers (PWC)	3		6.7	12.2	12.9	31.8



- 1 Top 10 Indian donors represent **52%** of total Indian donations
- 2 In FY 2018/19 2 of the top 10 donors did not donate (Gkn Sinter and Coal India)

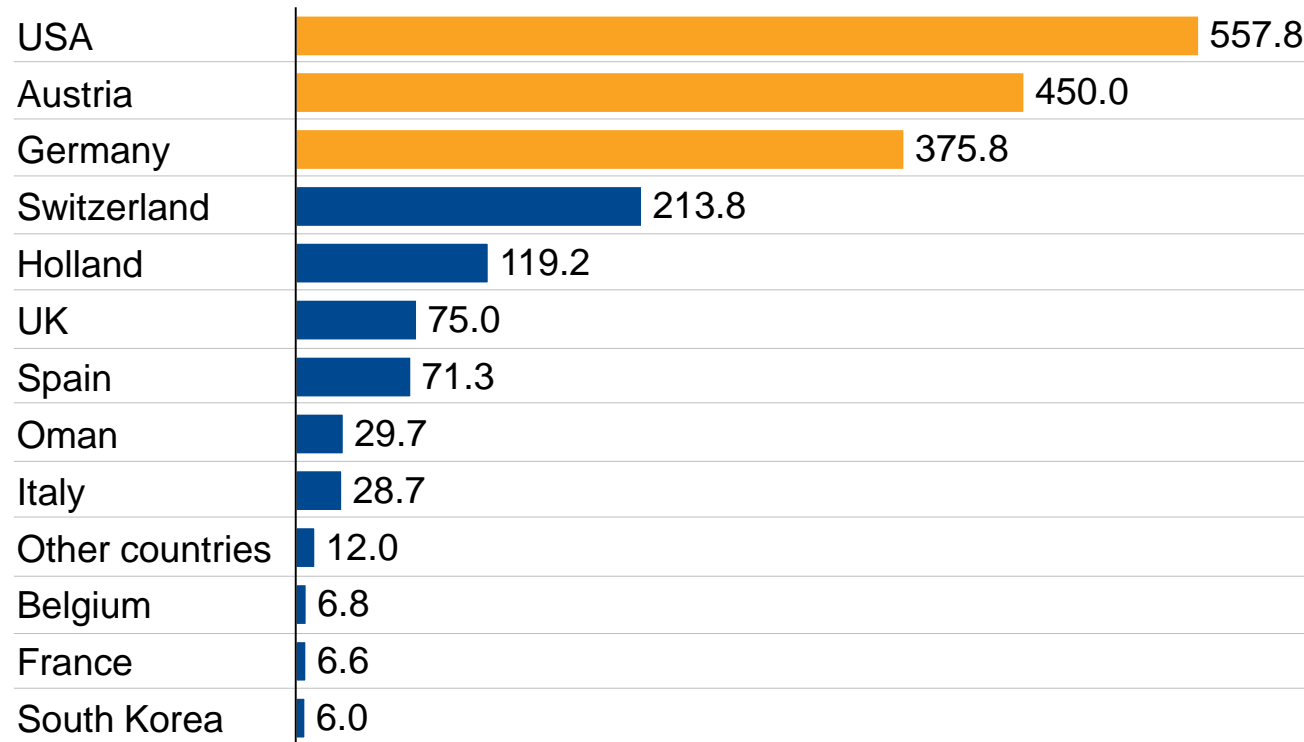
161 foreign donors, 19 regular donors contribute 79% of foreign funds


Structure of foreign donors 2015-16 to 2018-19 (4 years)



Major funds are generated from US, Austria and Germany

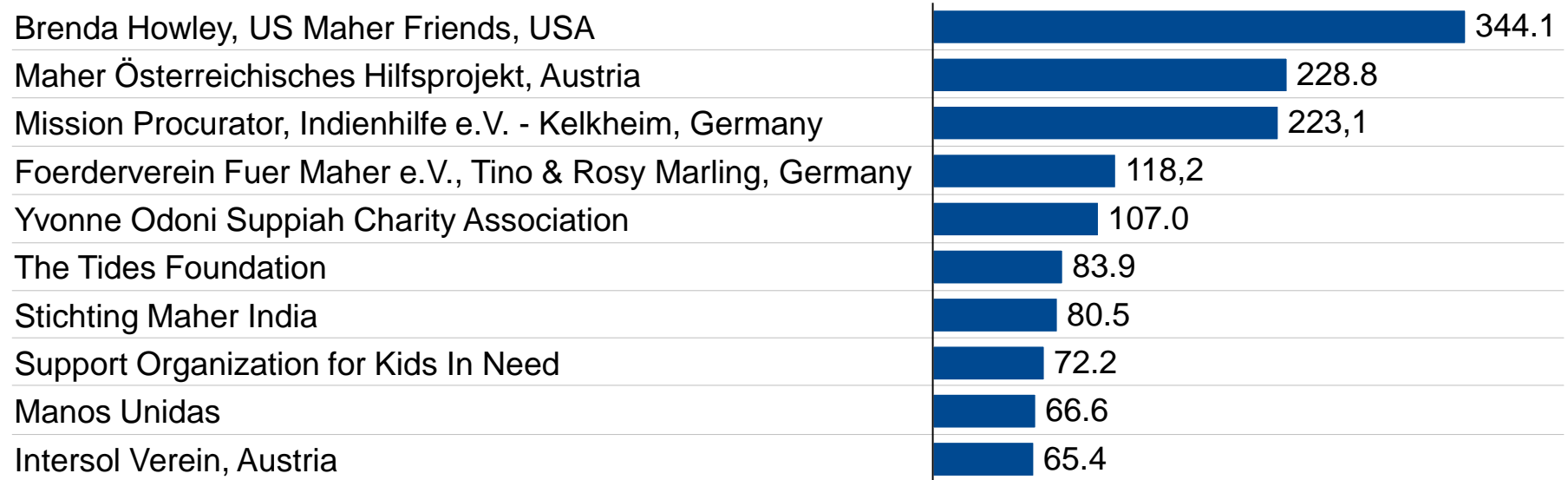
Structure of Foreign Donations by country 2015-16 to 2018-19 (4 years), in K€



- 
1. 70.8% of foreign funds are provided by 3 countries
 2. Remaining 29.2% of foreign funds are provided by 14 countries

Top 10 Foreign Donors

Top 10 Foreign Donors 2015-16 to 2018-19, in K€ (4 years)



- 1 Top 10 Foreign donors represent 70.4% of total foreign donations (top 15 donors = 80.5%)
- 2 1 out of 10 donors didn't donate last year (Manos Unidas, Spain)

Maher needs app. 745 K€ per year to run the existing programmes

Structure of expenditures / running cost of Maher, 2012-13 to 2018-19, in K€*

In Euros (Kurs: 1 € = 78 Rupees)							
	2012/13	2014/15	2015/16	2016/17	2017/18	2018/19	CAGR
Education	26.5	40.9	43,8	66.7	70,4	72.2	22.2%
Food	101.4	106,2	116.5	133.9	144.1	127,5	4.7%
Infrastructure	35.3	37.6	40.0	43.3	45.1	63.3	12,4%
Maintenance	14,5	17,7	17.9	52.9	48.0	51,8	29.0%
Medicine	17,4	20.4	23.2	24,5	23.0	27.2	9.4%
Others	1.9	2,0	1.0	2.7	0.9	1.1	-9.9%
Personell	158.9	179,8	190.6	241.1	247.5	279.1	11,9%
Transport	42.5	60,6	42.1	63,9	73.7	81,6	13.9%
Skill Training	14.4	12.9	9.2	21.7	30.0	39.4	22.2%
Total	412.8	478.2	484.2	650.6	682.8	743,2	12,5%

* Without expenditure for buildings

Maher's expenditures increase by 12.5% per year

Structure of Maher spendings, 2012-13 to 2018-19, in K€

Strongly growing categories

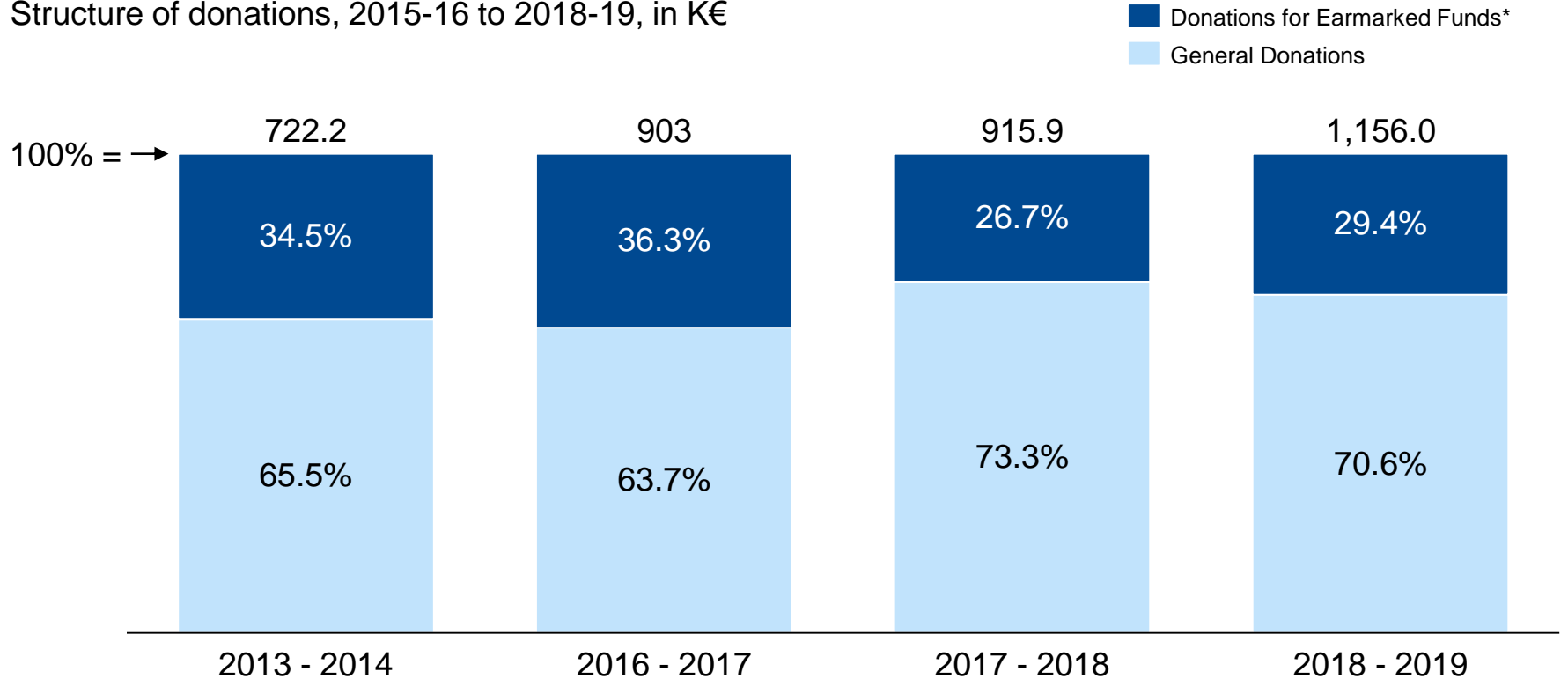
Category	Share of spending, %	CAGR, %
Personell	37.6	11.9
Food	21.1	4.7
Transport	10.6	13.9
Education	9.3	22.2
Infrastructure	7.7	12.4
Maintenance	5.9	29.0
Medicine	3.9	9.4
Skill Training	3.7	22.2
Others	0.3	-9.4
		Ø 12.5

Remarks

1. Personell and Food represent 58.7% of total expenditures
2. Expenditures are growing on average 12.5% per year
3. Expenditures for education, maintenance and skill training grow above average

App. 70% of donations are general, 30% are earmarked

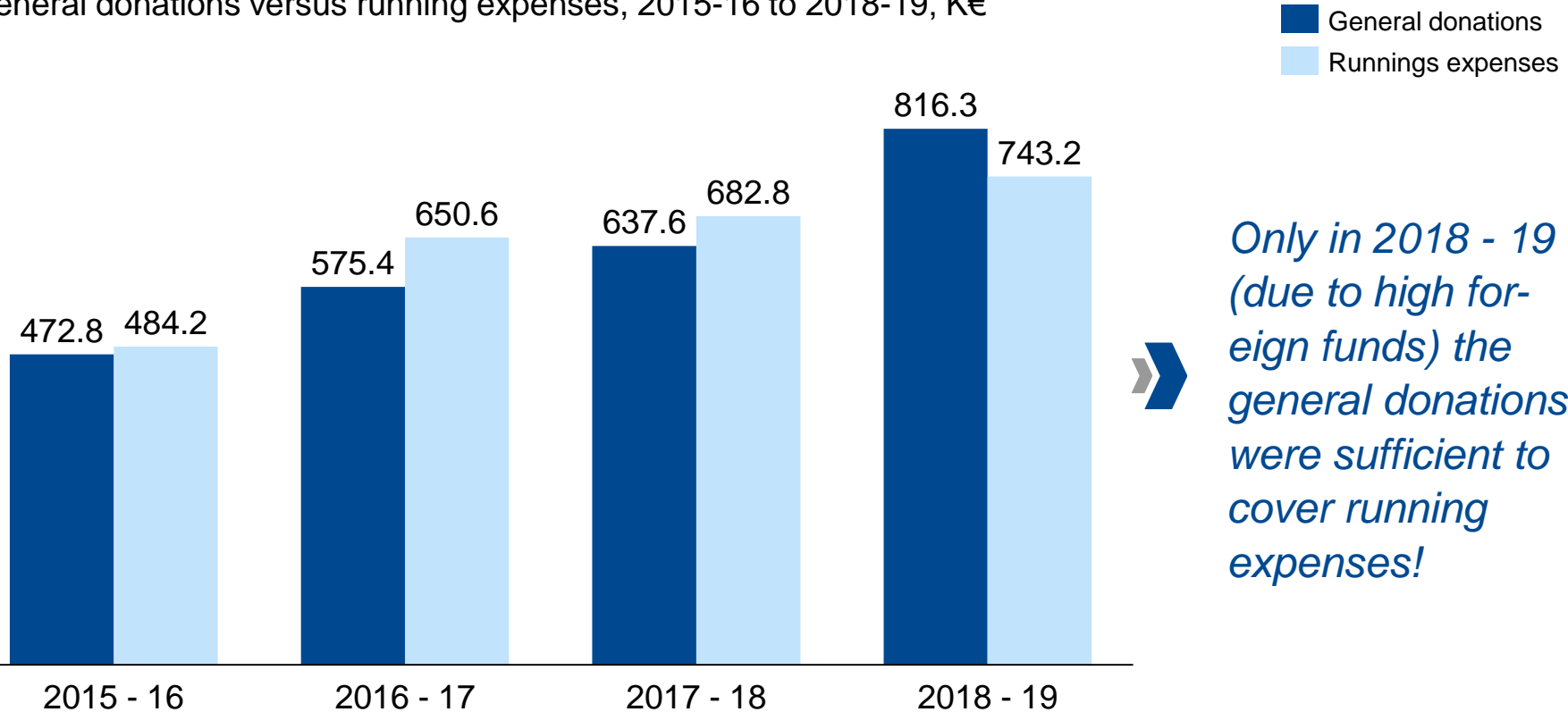
Structure of donations, 2015-16 to 2018-19, in K€



* e.g. vehicle fund, building fund, child welfare fund

General donations are almost not sufficient to finance running expenses – 2018-19 was an exception

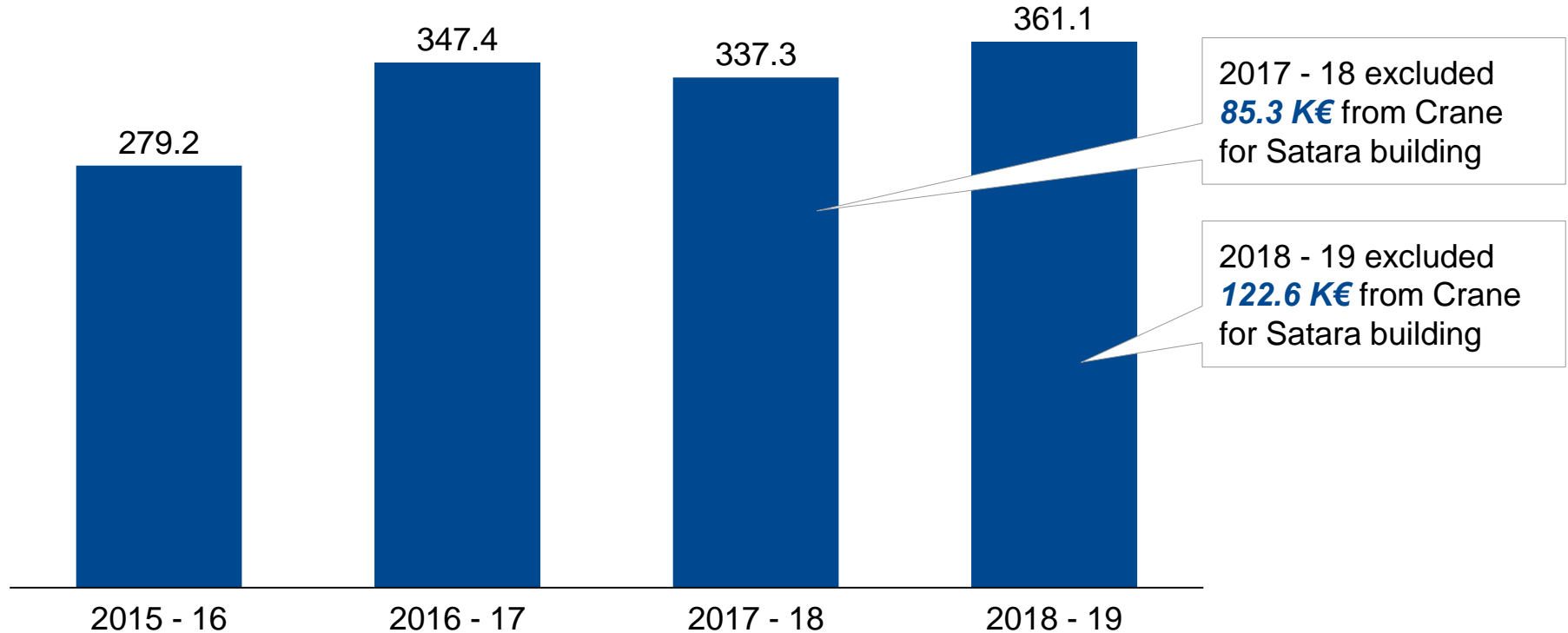
General donations versus running expenses, 2015-16 to 2018-19, K€



Only in 2018 - 19 (due to high foreign funds) the general donations were sufficient to cover running expenses!

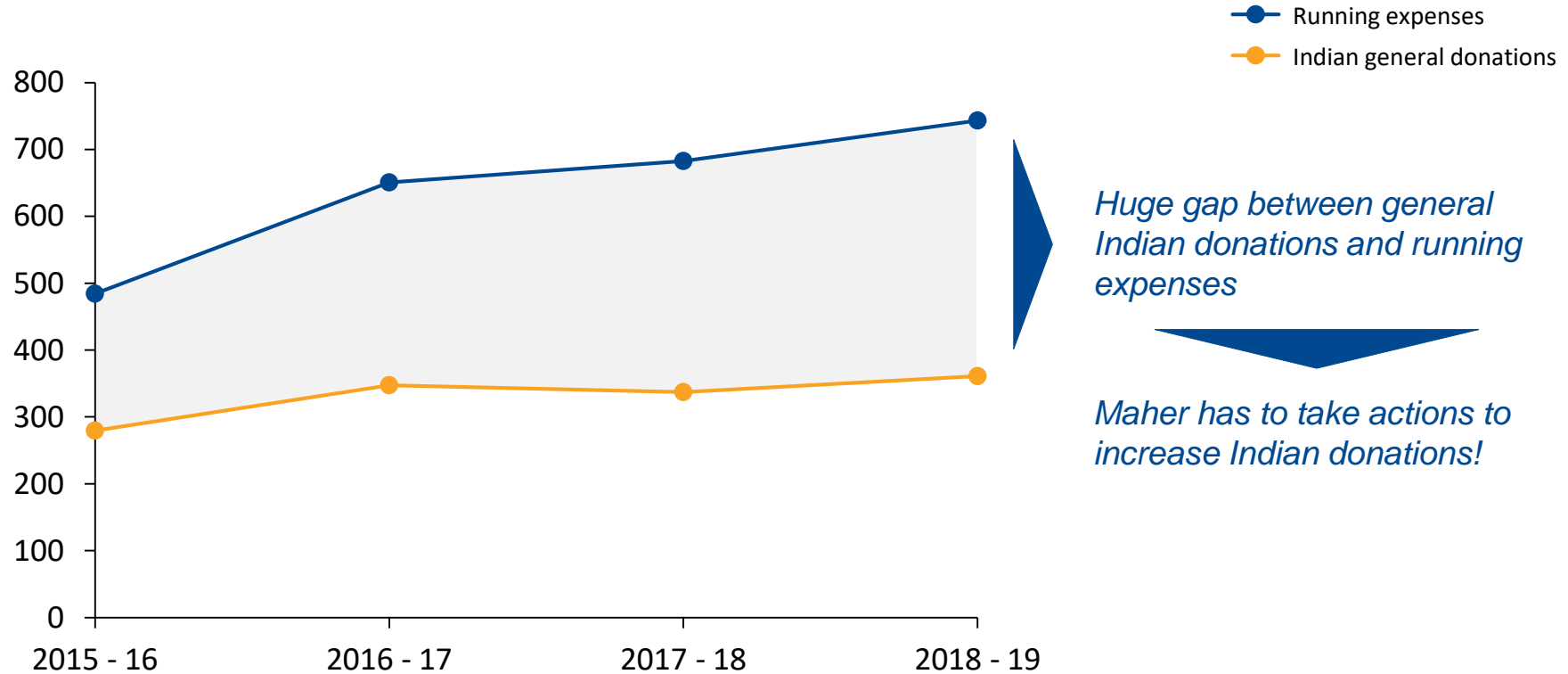
Without donations for Satara building from Crane, Indian donations remain static on a level of about 350 K€ per year

Indian general donations, 2015-16 to 2018-19, in K€



Gap between Indian donations and running expenditures – efforts are necessary to mobilise Indian funds

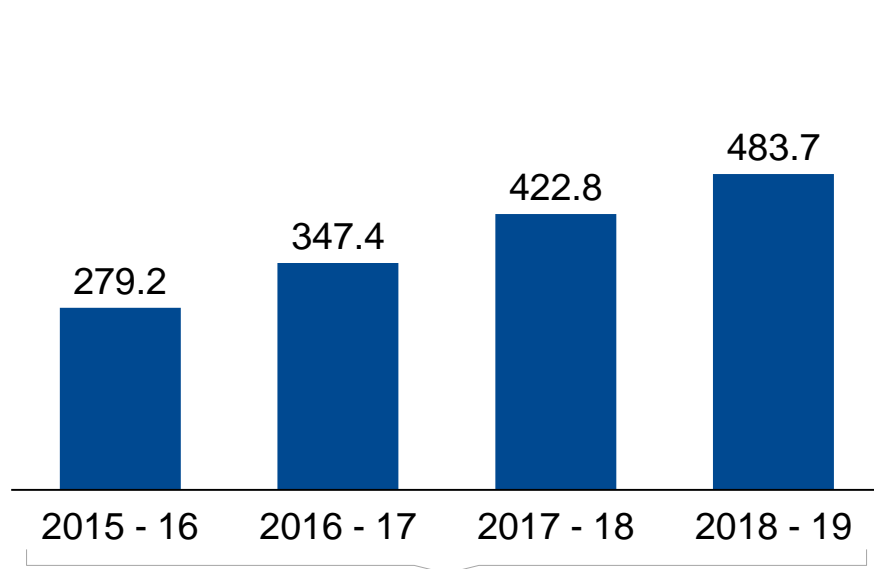
Indian donations versus running expenses, 2015-16 to 2018-19, K€



Indian donations grew by 20,1% p.a., foreign donations by 17,0%

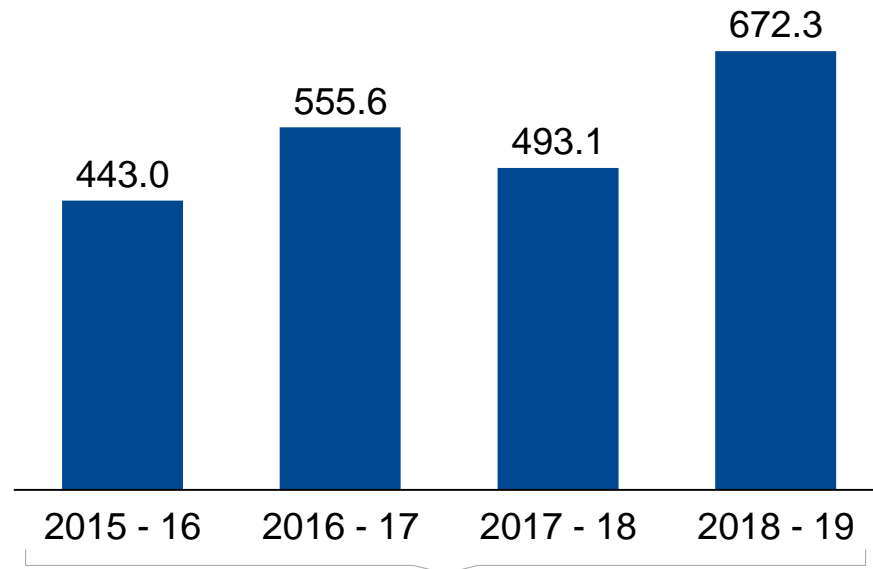
Growth rate Indian and foreign donations, 2015-16 to 2018-19, K€

Indian donations, K€



Average growth; 20,1% per year

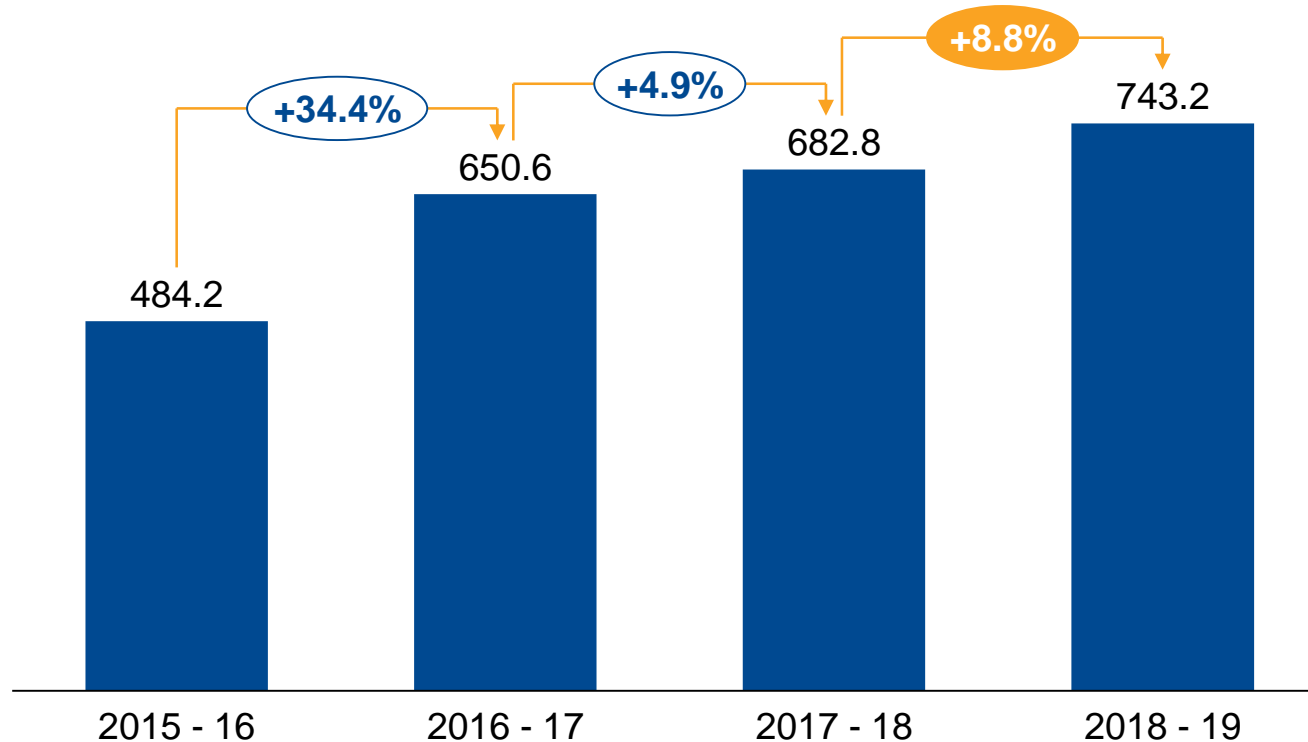
Foreign donations, K€



Average growth:17,0% per year

In 3 out of 4 years increase of running cost is higher than donation increase

Growth of running expenses, 2015-16 to 2018-19, K€



Donation increase was 7.7% per year.



In 3 of 4 years the increase of running cost is higher than the donation increase

Back-up 1: Categorisation of Expenditures

Expenses	Category	Expenses	Category
Education Expenses and Donations	Education	Maher Rotary Expenses	Education
Handicraft Expenses	Skill Training	Gifts and Donations	Others
Functions and Festivals	Education	Balgriha Ausgaben	Others
Picnic and Entertainment Expenses	Education	Livestock and farm expenses	Food
Awareness and Outreach Expenses	Education	Membership Subscription	Education
Training Center Food and Provision	Food	Honorarium	Personell
Household Expenses	Infrastructure	Training Center Salaries paid	Personell
Electricity Charges	Infrastructure	Staff Training Programme	Personell
Gas and Fuel	Food	CAF Training Project Expenses	Skill Training
Printing and Stationery	Infrastructure	Staff Welfare Expenses	Personell
Telepone Expenses	Infrastructure	Travelling and Conveyance	Transport
Clothing and Foodwear	Education	Vehicle Repair and Maintenance	Transport
Electrical Repairs	Infrastructure		
Rent	Infrastructure		
Postage and courier	Infrastructure		
Computer Expenses	Infrastructure		
Photograph Expenses	Infrastructure		
Office Expenses	Infrastructure		
Training Centre Building Repairs and Maintenance	Maintenance		
Training Centre Medicines and Medical Aid	Medicine		

Back-up 2: Categorisation of assets by location

Name of asset	Location	Name of asset	Location	Name of asset	Location
Avhalwadi	Vatsalyadham	Underground Waste Water Tank	Vadhu	Land at Kolkata I	Kolkatta
Building Bakori	Bakori	Water Conditioner and Softener	Vadhu	Land at Kolkata II	Kolkatta
Balsadan Children's Home	Vadhu	Building - Boys Home Jharkhand	Jharkhand	Land at Shirur	Shirur
Bio gas Plant	Vatsalyadham	Toilet Blocks	Vadhu	Land and Building at Shirur	Shirur
Bio gas Plant Ratnagiri	Ratnagiri	Building - Sukh Sandhya	Vatsalyadham	Land Development Expenses at Satara	Satara
Borewell	Kendur	Stage	Vadhu	Building Girls Womens Home, Jharkhand	Jharkhand
Borewell Jharkhand	Jharkhand	Land at Sanaswadi (Nr. 1142)	Sanaswadi	Building Vatsalyadham Extension (Kalasagar)	Vatsalyadham
Building Premsagar	Pune	Compound wall at Vadhu	Vadhu	Childrens Play Park Vadhu	Vadhu
Building Sneha Bhavan	Kerala	Toilet Block at Kendur	Kendur	Land at Satara	Satara
Building Vadhu	Vadhu	Land at Kerala	Kerala	Land Vadhu (Hope)	Vadhu
Building Vatsalyadham	Vatsalyadham	Building - Girls Home at Kerala	Kerala		
Building Apti	Apti	Land at Bakori	Bakori		
Garage and Store Room for animal food	Vatsalyadham	Land at Jharkhand	Jharkhand		
Hall at Thakarvasti	Kendur	Building - Watchman Cabin, Jharkhand	Jharkhand		
Home for Battered Woman	Vadhu	Land and Building - Ratnagiri	Ratnagiri		
Land at Apti	Apti	Building Bus Garage at Vatsalyadham	Vatsalyadham		
Land at Manjari Khurd	Vatsalyadham	Building Girls Home at Jharkhand	Jharkhand		
Land at Vadhu	Vadhu	Building House at Vadgaon Sheri	Pune		
Multipurpose Hall and Activity Room	Vadhu	Building Kendur (Anand Balsadan)	Kendur		
Office Building at Pune	Pune	Building Kendur (Ashakiran Balsadan)	Kendur		
Office Renovation	Pune	Compound wall and well at Jharkhand	Jharkhand		
Play Ground	Apti				
Prayer Hall	Vadhu	Compound Wall and well, Tarvewadi, Ratnagiri	Ratnagiri		
Production Unit	Vadhu	Compound Wall Newali, Ratnagiri	Ratnagiri		
Septic Tank	Vatsalyadham	Land at Tarvewadi, Ratnagiri	Ratnagiri		
Solar Water Heating System	Kendur	Compound Wall Kolkatta	Kolkatta		
Staff Quarters	Vadhu	Cow Shed (Boys hostel Vatsalyadham)	Vatsalyadham		
Staff Residenz at Bal Sadan	Vadhu	Land at Newali. Ratnagiri	Ratnagiri		
Thakarvasti Unit	Kendur	Land at Apti (II)	Apti		
Toilet Block at Apti	Apti	Land at Kendur	Kendur		
Toilet Block at Vadhu	Vadhu	Land at Kendur S. No. 369	Kendur		
Toilet Block at Vatsalyadham	Vatsalyadham	Building Mamtadham	Vadhu		