



HAND IN HAND ACADEMY  
FOR SOCIAL ENTREPRENEURSHIP  
(Promoted by Hand in Hand India)

# ANNUAL REPORT 2024-25





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## About Us

Hand in Hand Academy for Social Entrepreneurship is an institution that provides a learning platform to aspiring entrepreneurs in the development sector. It was set up by Hand In Hand India to invest its decades of experience in the social development sector, and create a community of social entrepreneurs and development specialists. The Academy offers educational programmes in niche areas such as microfinance, banking, insurance, housing finance and social entrepreneurship. Students of the Academy will have the advantage of not just studying theory but also being exposed practically to Hand In Hand India's million-plus micro-businesses.



### Vision

The **Vision** of the Academy is to create socially responsible professionals who will find inclusive, innovative and insightful solutions to bring about positive change.



### Mission

The **Mission** is to offer a mix of academic programmes to passionate individuals to equip them with tools and insights for creating sustainable enterprises.



## Board of Directors

### Board of Trustees

#### DR KALPANA SANKAR

Dr Kalpana Sankar is the Chairperson of Hand in Hand India and is one of its co-founders. She is also the Managing Director & CEO of Varashakti Housing Finance Limited, a leading housing finance company. Dr. Sankar has been involved in the self-help group movement for more than two decades and has specialized in participatory assessment; gender differentiated impact and monitoring tools working on UN and World Bank projects.

She has a double doctorate in nuclear physics and gender studies and an E-MBA from TRIUM.

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#### MR U A BALASUBRAMANIAN

He is a former General Manager of Indian Bank. He has over 45 years of teaching and training experience to officers of the banking industry. He was an advisor (training) to CMD / Board, Indian Bank. He is a visiting professor with NIBM & IMAGE. He has prepared the syllabi and curriculum for the Masters and Doctoral Programs in Extension Education of the Tamil Nadu Agriculture University. He has guided Masters and Doctoral Scholars in the field of Extension Education and Rural Development. He has done an extensive research project on “Maternity and Child Care” for UNICEF and Govt. of Tamil Nadu. He has rich experience in training facilitators of SHGs in the programs of Tamil Nadu Women in Agriculture (TANWA) and Women and Youth Training Extension Program (WYTEP) of Karnataka.

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#### MS C. MADHUMATHI

Ms. C. Madhumathi is a dynamic Human Resource Management professional with 30 years of experience in formulating strategies and organising learning and development programmes. She is meticulous about optimising resources and increasing productivity levels.

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## Board of Directors

### MR SRIDHAR RANGANATHAN

Sridhar Ranganathan has over three decades of leadership experience. After serving as the Managing Director for Allergen India, he went on to become the Associate Vice President based out of UK. He is currently Co-Founder of HELYXON, Co-Founder of Jokes apart and is also on the board of a few healthcare companies apart from being an Independent Director on board for Unimech Aerospace. He is also a member of the Steering Committee in the Department of Bio Technology, Ministry of Science and Technology, Govt of India.

He is passionate about transforming people through training and mentoring and has been part of various initiatives throughout his leadership journey.



## Messages from the Board



It gives me immense pleasure to present the Hand in Hand Academy for Social Entrepreneurship's annual report for the financial year 2024-25. This year has been one of steady progress, meaningful partnerships, and renewed purpose for the Academy. Building on our commitment to fostering entrepreneurship and employability, the Academy has continued to strengthen its presence across academic institutions, corporates, and development agencies. We have forged partnerships with 83 institutions thus far making us a leader in the social development training in the South.

Our collaborations with Adhi Parasakthi Dental College & Hospital, Saveetha Engineering College, and several other reputed institutions have deepened, giving rise to innovative, credit-based and value-added courses that nurture entrepreneurial thinking among students. The “Centre of Excellence” project at Adhi Parasakthi Dental College has been a notable milestone, while ideation programmes and skill-based interventions are also setting new benchmarks for institutional engagement.

The Academy's efforts in promoting financial and digital literacy have expanded considerably as well. From the successful delivery of Tally Prime and Advanced Excel courses across multiple partner colleges to the renewal of our training agreement with Muthoot Fincorp under the HTD model, our reach has grown both in scale and impact.

Our association with NABARD and the Atal Incubation Centre - Jyothy Institute of Technology Foundation has continued to bear fruit, with entrepreneurship development programmes for retired/retiring Army personnel and capacity-building initiatives for the Board of Directors and Chief Executive Officers of Farmer Producer Organisations (FPOs) demonstrating the Academy's commitment to inclusive growth.

The introduction of rural entrepreneurship and financial literacy programmes with new partners, including the American MNC First Solar, further reinforces our adaptability and relevance in a dynamic skills landscape.

I take this opportunity to extend my heartfelt thanks to our trainees, staff, partners, and the entire team for their unwavering commitment. I extend gratitude to Mr Chandrasekar, Director and Dr. Joe, Head of Academy for their dedicated efforts towards the growth of the Hand in Hand Academy brand. Let us move ahead with collective purpose - as partners, learners, and changemakers - inspiring progress and driving social transformation for all.

**Dr. Kalpana Sankar, Chairperson**



## Messages from the Board



I have been associated with HiH Academy for Social Entrepreneurship from its inception. An example of positive, focussed foresight of the Founders, this Academy is a standing example of a platform of education dedicated for the growth and development of rural entrepreneurs with focus on youth and start-ups. An entry into the Institute gives a feeling of being in a Rural Harvard Business School of India. Started with a humble beginning to imbibe a positive change and to create socially responsible professionals, today HiH Academy has facilitated thousands of rural entrepreneurs and facilitators not only in Tamil Nadu but also in the states of Kerala, Maharashtra, Odisha, West Bengal, Chhattisgarh, a few states to mention. Today it covers a wide range of subjects - from micro finance to banking,

Information Technology to Social Entrepreneurship covering youth to retired Army officers. To blend practice with theory, the Academy has handled many rural projects and conducted wide range of studies in rural India. The Academy has forged alliances with renowned institutions and industry partners such as IIT-M, IFMR, Harvard School of Business, INSEAD Singapore and more, to add value to the various interventions/activities being implemented.

I am sure the HiH Academy will be the fore-runner for those who urge for positive vibes in their career and life. I am proud to be a partner in the progress.

**Dr. U A Balasubramanian**



## Messages from the Board



It was truly a case of love at first sight. I was deeply impressed the very first time I stepped into the Academy. It takes a true visionary to conceive such an idea and translate it into a well-structured, impactful institution. There is something genuinely special about this place, a sense of purpose and excellence that permeates everything it does.

What stands out most are the people. Under the leadership of Mr. Chandrasekar, the dedicated and tireless efforts of the team have helped the Academy transform thousands of lives across diverse disciplines and geographies.

Over the years, I have seen the Academy evolve remarkably, refining its programs, setting new standards, and becoming a benchmark of quality and innovation in its field.

I am proud to be associated with this noble initiative and wish the Academy continued success in creating a lasting impact on society.

Wishing the team all the very best.

**Mr Sridhar Ranganathan**



HiH Academy is one of its kind in training budding talent seeking to be Social Entrepreneurs; whether in the state of infrastructure, quality of faculty or the support that flows from lived experience of a reputed Social Enterprise. It offers a unique feature of a live pipeline from a thriving and well known entity - Hand in Hand India transmitting field level developments to classroom learning. Constant research and continuous learning-led-teaching is the motive of Team HiH Academy.

**Ms C. Madhumathi**



## From the Director's Desk



### **Strategic Expansion and Deepened Partnerships: HHH Academy's Year of Impact (FY 24-25)**

This financial year was marked by strategic growth, successful diversification, and a deepening of our core mission to promote skilling and entrepreneurship across vital sectors.

We achieved significant institutional milestones, most notably by securing the project to establish the “Centre of Excellence” (CoE) at Adi Parasakthi Dental College & Hospital, a commitment that positions us at the forefront of fostering campus innovation and start-up culture.

Furthermore, our collaboration with AIC-JITF enabled us to conduct crucial Entrepreneurship Development Programs for retired Army Personnel at MEG Regiment, Bangalore, highlighting our dedication to national skilling needs and transitional career support.

In collaboration with the NRM pillar of HHH India, we successfully conducted the Capacity Building and Entrepreneurship Development Program for the Board of Directors and CEOs of Farmer Producer Organizations (FPOs), a vital initiative to strengthen the rural economy.

We expanded our partnerships, including new MoUs with colleges, corporates and development agencies, cementing our role as a trusted training and skilling partner.

On the corporate training front, we sustained our robust and long-standing partnership with Belstar Microfinance. The Board's approval of our training proposal for the current financial year (FY 24-25) underscores the value of this relationship. We completed their annual training mandate, including the four batches of the 'Campus to Corporate' initiative, which absorbed numerous MBA graduates into various fields and corporate roles.

Furthermore, we proudly completed the training for the 27<sup>th</sup> batch of our flagship CPMM course, securing high placement rates with Belstar. We also successfully concluded training and onboarding for candidates recruited by Muthoot Fincorp.

We designed and developed a new module on Financial Literacy and trained the shop-floor associates at First Solar, an American MNC. This demonstrates the growing trust in our ability to deliver customised, high-quality corporate solutions, and we plan to take this module to other manufacturing companies in our neighbourhood.

In our educational alliances, we successfully launched the Credit-based Course on Entrepreneurship at Saveetha Engineering College. We are discussing this model with a few other autonomous colleges/universities.

We witnessed consistent demand for our Tally Prime courses, which run simultaneously across multiple centres. A key success story was the Tally Prime Essential Level II course, which experienced consistent and high demand. This 90-hour course ran simultaneously across four locations—the Academy, the SDTC Centre in Tirunelveli, Vidhya Sagar Women's College (for the second consecutive year), and Indo-American College (for the fourth consecutive year)—a testament to our faculty's quality of delivery and our reputation as a reliable training partner.



The growing popularity of our newly introduced "value-added" courses clearly validates the market relevance and quality of our diverse offerings.

While we continue to formulate newer strategies to boost candidate mobilisation for our flagship CPMM & CPHF program, the overall momentum is undeniably positive.

HIH Academy successfully facilitated internship opportunities for college students and recent graduates, offering both short-term exposure and long-term research-oriented placements. HIH Academy acted as a bridge between academia and practice, fostering industry-academia collaboration and preparing students for future career opportunities.

I would like to place on record the dedicated efforts of our RTMs, training faculty, back-office and campus management teams, not forgetting the tireless efforts of our business development team in securing new clients and associations, besides coming with new concepts, programs and courses based on market needs.

I thank the management of Belstar Microfinance and Varasakthi Housing Finance, clients and vendors for their support and to all the Hand in Hand Group entities for their continued co-operation and support.

As we look ahead, the groundwork laid—from our TNOU application for a community college to our Academy chosen as the Kanchipuram Chapter of the MMA and the continued investment in building and nurturing new partners—positions HIH Academy for sustained growth and greater impact in the coming fiscal year.

Building upon this strong foundation, and with strategic initiatives, we are ready to accelerate our growth, solidify our partnerships, and deliver even greater social and economic impact in the coming financial year.

Last but not the least, I thank our Chairperson Dr. Kalpana Sankar and the Trustees for their continued encouragement, guidance and support.

**S. Chandrasekar**



## Our Impact - as of Mar 2025



**Corporate Training:**  
2.45 Lac man-days of training  
for BFSI staff since 2019.



**Skill Development Courses:**  
60 batches completed.  
1200+ participants benefitted,  
(Tally Prime, CPMM, CPHF,  
CTC etc.



**Internship program:**  
600 + College students and  
passed-out students benefitted.



**Entrepreneurship  
Challenge Program:**  
55 students lead  
enterprise created.



**Entrepreneurship  
Development Program:**  
300+ Indian Army  
Officers Trained



**Faculty Development Programs:**  
in Entrepreneurship and Startup  
Incubation, 150+ Faculty Members  
trained across 7 Higher  
Education Institutions



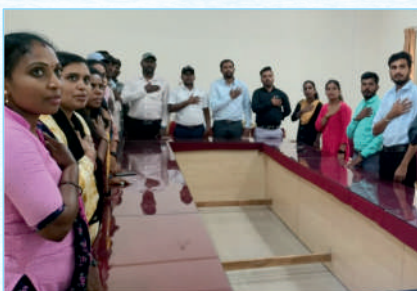
## Operational Highlights 2024-25

### Training Outreach

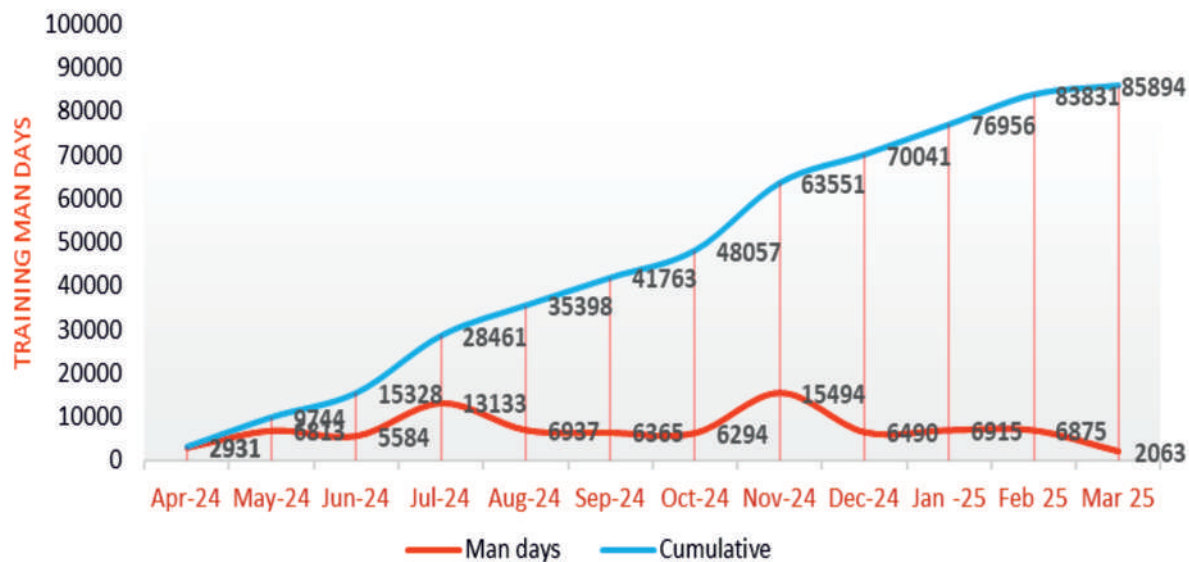
During the financial year 2024-25, HIH Academy successfully strengthened the capacity of Belstar staff through extensive training interventions tailored to operational requirements and organizational priorities. A total of 85,894 mandays of training were completed, covering 16 different topics ranging from core operational processes to behavioural and compliance modules.

The Academy adopted a need-based training approach, ensuring that programs were aligned with business goals while addressing the learning requirements of staff across all levels. Trainings were delivered in a blended mode—through structured classroom sessions, online platforms, refresher courses, and specialised role-based modules—facilitated by experienced internal and external faculty.

This consistent outreach not only enhanced the skillsets of employees but also contributed significantly to improving work efficiency, compliance standards, and customer service quality within Belstar. The year's achievement highlights HIH Academy's commitment to building a robust and competent workforce to meet the growing demands of the microfinance sector.







S.NO	TOPICS	NO. OF SESSIONS	NO. OF PARTICIPANTS	MAN - DAYS
1	Quick Induction Training	462	5896	5896
2	Common Induction Training	852	8673	17346
3	Role based Induction Training	1219	8119	8119
4	Branch Refresh Training	1459	11119	11119
5	Cyber security & POSH Training	256	6244	6244
6	Belstar Culture & Core values Training	270	5695	5695
7	Leadership Program (for promoted staff)	61	256	256
8	OJT Orientation session SO	41	3258	3258
9	Refresher Training	45	2115	2115
10	Campus to Corporate Training	30	36	540
11	Star Hub & Joint Life Insurance	46	7577	7577
12	E-KYC or E-Sign online Training	34	1262	1262
13	Code of Conduct Training	239	10613	10613
14	Client Relationship Manager Training	94	1140	1140
15	Scrub Data Analysis Training	143	2605	2605
16	Observation & Demonstration Training (ODT)	2109	2109	2109
		7460	76717	85894



## Bootcamp Training - Trainer Excellence Program

Belstar & HHH academy conducted a 3-day boot camp for the training team between 19<sup>th</sup> to 21<sup>st</sup> Mar 2025 at HHH academy as part of 45 days intervention for the training team.

The boot camp was aimed at helping the trainers to understand:

1. Managing employee performance through training and facilitation
2. Managing the manager's performance
3. Understanding business issues and designing curriculum
4. Facilitation fine points - Making interventions stick
5. Handholding performance of new employees
6. Stimulating the performance of seasoned employees

Bloom's taxonomy and Kolb's experiential learning theory were covered during the bootcamp. The bootcamp was facilitated by Mr. Sai Chandran (External facilitator) and co-facilitated by Mr. Ramraj Mahadevan (Head - L&OD) - Belstar Microfinance Limited.

Post completion of the 45 days, the trainers will be certified as Gold, Silver and Bronze based on the evaluation on the following parameters:

- ▶ Individual presentations
- ▶ Group work
- ▶ Assignments
- ▶ Essay writing
- ▶ MCQ assessment





## Best Trainer Award

To motivate and incentivise the RTMs, a quarterly and an annual award scheme was instituted 3 years back. This carries a certificate and a cash prize.

The details of the awardees for the year under review are:

S.NO.	NAME OF THE RTM	STATE	PERIOD
1	Mr. Sudharsan Raju	Tamil Nadu	Q-1 April - June (FY 2024-25)
2	Mr. Abhishek Tiwari	Uttar Pradesh	Q-2 Jul-Sep (FY 2024-25)
3	Ms. Mansura Khatun & Ms. Lopita Mallick	West Bengal Odisha	Q-3 Oct-Dec (FY 2024-25)
4	Venkatesh Kodamanchilli	Andra Pradesh & Telangana	Q-4 Jan-Mar (FY 2024-25)
5	Ponnappa N B	Karnataka	Trainer of the Year (2024-25)

## Tally Prime

HIH Academy has been consistently conducting **Tally Prime courses** to equip students, youth, and professionals with practical accounting skills aligned to industry requirements. The structured training program covers the fundamentals of accounting, GST, inventory management, payroll, and advanced features of Tally Prime. With a blended approach of theory, hands-on practice, mock tests, and project work, the course ensures that participants gain strong conceptual clarity and workplace readiness.

Over the years, the program has been extended to colleges, partner institutions, and Academy premises, attracting students from diverse academic backgrounds. Periodic evaluations, including TEPL assessments, ensure quality standards and certification for the participants.

The course has not only strengthened the employability of students but also contributed to the capacity building of institutional staff and working professionals. The Academy's efforts have led to the certification of several batches, with participants consistently securing high grades and positive feedback. Going forward, HIH Academy plans to further scale the program, integrate digital accounting trends, and expand partnerships with educational institutions to benefit a wider learner community.



A total of 170 students received Tally Prime certification during the year, with many securing high grades, reflecting the effectiveness of the training methodology and continuous mentoring by Academy faculty. The program not only enhanced participants' practical accounting knowledge but also improved their employability and readiness for industry opportunities.

Through these efforts, HIH Academy continues to play a pivotal role in strengthening digital accounting skills among youth, supporting their career aspirations, and building strong institutional partnerships.





## Certificate Programme in Micro Finance Management

The Hand in Hand Academy for Social Entrepreneurship launched the Certificate Programme in Micro Finance Management (CPMM) in 2018 and completed 27 batches till March 2025. A total of 443 students benefited. The candidates of completed batches were absorbed by the reputed NBFC, Belstar Microfinance Ltd. This course provides complete knowledge of the MFI industry, both on the conceptual and operational aspects. All the operational details like client mobilisation, client screening, credit evaluation and loan repayments are covered in this course. Risk management, portfolio management, handling OD/ PAR, accounting practices, and technology are all covered in detail. A unique feature of this course is combining theory with practical exposure to field operations. Basic soft skills are included to make the students employable.

This course provides an opportunity for the students to learn from hands-on experiences, interactions with practitioners from the industry, real case studies and trigger the students' mind to provide solutions for the operational challenges.





## Campus to Corporate

### Campus to Corporate (CTC) Program

The Campus to Corporate program, a joint initiative of Belstar Microfinance Limited and Hand in Hand Academy, successfully facilitated the induction of young management professionals into the financial services sector. In 2024, a total of 36 MBA graduates were recruited through campus interviews conducted at leading colleges for various job roles in Belstar.

To ensure a smooth transition from academics to professional careers, the Academy designed and delivered a 12-day intensive training program tailored to equip the recruits with relevant skills and workplace readiness. The curriculum covered organisational orientation, domain knowledge, behavioural and communication skills, and role-based functional training. The program also emphasised Belstar's core values, customer-centric approach, and leadership development, thereby enabling the graduates to align with the company's culture and operational standards.

This initiative not only enhanced the employability of the participants but also strengthened Belstar's talent pipeline by preparing a cadre of young professionals ready to contribute effectively from day one.





## Certificate Program in Housing Finance

17-day Certificate Program in Housing Finance developed exclusively for Varashakti Housing Finance Pvt. Ltd. (VHFPL). The program was a strategic initiative aimed at building a highly skilled talent pipeline tailored to the company's specific operational needs and business model. The course was a blended program, comprising 12 days of intensive classroom sessions and 5 days of mandatory field assignments. A key objective of this program was the absorption of all completed candidates into various roles within VHFPL.

The curriculum was meticulously designed in collaboration with senior management and subject matter experts from VHFPL to align with the company's core values, products, and risk appetite. The course modules were structured to provide a deep dive into the practical aspects of housing finance, with a strong emphasis on VHFPL specific processes.

The field assignments are structured to reflect the day-to-day activities of a VHFPL employee. These assignments served as a practical test and a seamless transition into the job.

The Certificate Program in Housing Finance for VHFPL was a highly effective and strategic human resource initiative.

The fourth batch of the Certificate Program in Housing Finance (CPHF) for Varashakti Housing Finance Pvt. Ltd. commenced at the Academy on February 2025.





## Financial Literacy Training

Hand in Hand Academy successfully initiated a Financial Literacy Training Program for the employees of First Solar Power India Private Limited, a wing of an American multinational corporation, marking the beginning of a new corporate collaboration. The inaugural batch was conducted in March 2025, with participants drawn from the company's junior and mid-level staff.

The training program was designed with an objective to create awareness about Wealth Building and personal finance and teach the participants the kind of approach one should take to build long term wealth. The course provides an opportunity for the participants to know and understand the various aspects and process of wealth building and guides them with simple, practical and actionable steps to initiate their wealth building journey

Encouraged by the positive response to the pilot session, a structured training plan has been drawn up to extend the program to 350-370 employees of First Solar in a phased manner over the coming months. The Academy will continue to deliver this initiative with a focus on building financially aware and empowered corporate professionals, thereby strengthening their ability to make sound financial choices both at work and in their personal lives.

This collaboration marks a significant step forward in expanding the Academy's financial literacy outreach to corporate sector clients, demonstrating the trust and value placed in our expertise by a global enterprise.





## Advanced MS Excel Course

The Advanced MS Excel course was designed to enhance participants' proficiency in data management, analysis, and reporting. The program focused on advanced features such as pivot tables, advanced formulas and functions, data validation, conditional formatting, charts, and dashboards. Through a blend of practical exercises and real-world case studies, the course equipped learners with the skills to analyse business data effectively and present insights professionally.

HIH Academy successfully conducted an **Advanced MS Excel Course** for MBA students of Karpaga Vinayaga College of Engineering and Technology, Madurantakam.

At the beginning of the course, a skill assessment test was conducted to evaluate the students' existing knowledge. At the end of the course, a post evaluation test was conducted to assess the students' progress and understanding, highlighting their improved proficiency in handling spreadsheets and reports.





## Value-Added Course

To complement classroom learning and enhance employability, HIH Academy introduced a 30-hour Value Added Course designed specifically for college students.

The Value Added Course was designed to provide participants with cross-functional subject awareness, exposure, and practical insights beyond their core area of study. The program aimed to enhance their understanding of interrelated domains, equipping them with a holistic perspective essential for real-world applications. Through a blend of lectures, discussions, and experiential learning sessions, participants gained valuable knowledge on diverse functional areas, promoting interdisciplinary learning and skill development. The course received positive feedback from participants for its relevance, interactive methodology, and its role in broadening their academic and professional outlook.

A total of 183 students completed the program during the year. Feedback indicated that the course not only improved their technical and professional competencies but also boosted confidence in pursuing career opportunities.

The initiative reflects the Academy's commitment to capacity building and youth empowerment, ensuring that students are better prepared for the challenges of today's competitive job market.





## Internship

During the year, HIH Academy successfully facilitated internship opportunities for college students and recent graduates, offering both short-term exposure and long-term research-oriented placements.

**Short-term Internships (2-15 days):** A total of 63 students participated in subject-oriented internships, which combined classroom sessions, field exposure, and interactive discussions. These programs provided participants with practical insights into development sector practices and social enterprise models.

**Block Placements (1-6 months):** 28 students from distinguished Universities & Colleges undertook research-oriented block placements with Hand in Hand India. These internships enabled them to work on academic projects and dissertations while gaining hands-on experience in field operations and research activities.

Through these initiatives, HIH Academy acted as a bridge between academia and practice, fostering industry-academia collaboration and preparing students for future career opportunities. The structured internships not only enhanced students' understanding of social development but also strengthened their professional skills and employability.





## Entrepreneurship Development Workshops for Retiring Officers of Meg Regiment, Indian Army

The retired Army Personnel, having dedicated a major part of their life to the Nation in their service, after retirement, find it very difficult to sit at home doing nothing, often become restless and are not able to cope with their leisure.

Many of them take up menial jobs as a Driver / Security work, etc. They get a lump sum of money post-retirement with a monthly pension, but there are high chances that they may use the money in a non-optimal manner. The inherent values of the Indian Army, such as Leadership Skills, Teamwork, Handling Pressure situations, and Problem-Solving, make it a good fit to mould them as Entrepreneurs and Job Creators.

With this background, HIH Academy initiated a specialised Entrepreneurship Development Program (EDP) for retiring junior commissioned officers of the Indian Army to support their transition into civilian livelihoods. 300+ Officers trained across Five Batches during 2024-25.

The uniqueness of this program is the seed funding support of Rs.2 Lakhs given as zero-interest loans to the participants if they come up with viable business plans. The seed funding shall be provided by Atal Incubation Centre-Jyothy Institute of Technology Foundation (AIC-JITF), the collaborating partner of Hand in Hand Academy for Social Entrepreneurship.





## Rural Entrepreneurship Program

As per a study conducted in 2017, 3.5 Lakh graduates migrated from their rural areas to Chennai in Tamil Nadu. The major reason for migration is lack of employment generating industries in their areas. If steps are not taken to stop such trends, the socio economic development of rural areas will be seriously affected. In this context, The Rural Entrepreneurship Program was conceptualised by Hand in Hand Academy to promote Job Creators among UG students at Tier-2, Tier-3 cities and strengthen the resolve of 'Vocal for Local' and 'Atmanirbhar Bharat'

This is a five days program with inputs related to :

- Entrepreneurship Competency Development inputs
  - Steps in Starting an Enterprise - How to register a company
  - Business Opportunities for Rural Entrepreneurship - what businesses can be started in rural areas with details about investment requirements (fixed capital and working capital requirements), market demand, market strategies, machinery sourcing
  - Pre Feasibility Analysis
  - How to do a Market Research
  - How to write a Business Plan
  - Banking Procedures and Formalities for Business Loans - Interaction with Lead Bank Manager / Manager from Nationalised Banks
  - Government Schemes that help in Enterprise Creation - Interaction with officials from Ministry of Industries and Commerce
  - Inputs on Business Management
  - Enterprise Compliance Aspects - GST and Taxation and other Statutory aspects
- Three Batches of Rural Entrepreneurship Programs were conducted in 2024-25 at DRBCCC Hindu College, with the participation of 200+ students from B.Com and BA streams.





## Credit-Based Course on Entrepreneurship

Hand in Hand Academy for Social Entrepreneurship has conducted two cohorts of a 4 Credits Course on Entrepreneurship at Saveetha Engineering College. The course offered inputs on Entrepreneur Competency Development, Business Opportunity Guidance, Generating Innovative Business Ideas, Idea to Market, Compliance Aspects, Pre-Feasibility Studies, Market Research, Business Plan Preparation, Small Business Management, Digital Marketing.

The course syllabus was designed and the training deliverables done by Hand in Hand Academy for Social Entrepreneurship. 90 students have been trained in the two cohorts.

### Program Outcomes:

- **Entrepreneurial Mindset:** All 90 students developed a strong entrepreneurial orientation, enabling them to think creatively, identify opportunities, and approach problems with innovative solutions.
- **Problem Identification:** Over 50 real-world pain points were identified through structured brainstorming and field immersion activities.
- **Idea Development:** 40 + innovative ideas were shortlisted for further mentoring and support, with the potential to be developed into tangible products or solutions.

This program has laid a solid foundation for fostering a culture of innovation and entrepreneurship among engineering students, preparing them to take their first steps as future founders and changemakers.





## Capacity Building and Entrepreneurship Development - BOD's & CEO's Of FPO.

HIH Academy organised the 'Capacity Building and Entrepreneurship Development Program' for the Board of Directors & the Chief Executive Officers of Farmer Producer Organisations (FPOs) of Hand In Hand India, funded by NABARD under the Central Sector Scheme of the Ministry of Agriculture and Farmer Welfare. The training schedules were planned in 7 batches three at Academy (27<sup>th</sup>, 28<sup>th</sup> Nov '24 and 11<sup>th</sup> Dec'24) four as Satellite centers (in Dec '24, 12<sup>th</sup> YMCA, Salem, 17<sup>th</sup> KVK, Virudhachalam, 18<sup>th</sup> KVK, Karaikal and 27<sup>th</sup> KVK, Perambalur) each comprises of 3 FPOs belong to the respective regions. The program aimed to enhance leadership skills, governance practices, and entrepreneurial capabilities among the FPO leaders to strengthen their organisational management and decision-making abilities. The training included modules on strategic planning, financial management, value addition, market linkages, compliance with regulatory frameworks and challenges faced by FPOs. Subject experts with practical experience from MABIF, KVKs and independent consultants having years of experience are deployed as Resource Persons for the training with additional support from the FPO-NRM team. This initiative is expected to empower the board members to drive sustainable growth, improve farmer incomes, and contribute to the overall development of the agriculture and rural economy.





## Ideation Programs

As a part of the Centre of Excellence (CoE) project at Adhi Parasakthi Dental College & Hospitals (APDCH), 5 batches of Ideation Programs were conducted.

At the end of each program, the students presented their ideas, amongst which potential ideas are screened for the next phases of prototyping, business plan and pre-incubation program.

During the ideation program, inputs have been given on Fundamentals of Innovation, Important Ingredients of Innovation, Definition of Pain Points and identifying pain points & developing unique solutions using the SCAMPER method.

147 Ideas were developed during the programs, out of which 40+ ideas were shortlisted for further development.





## Micro Entrepreneurship Training

HIH Academy conducted a 5-day Technical and Entrepreneurship training at Minnal Village Panchayat for differently-abled women and youth. The program was conducted from 22<sup>nd</sup> to 26<sup>th</sup> October 2024. Detailed inputs and hands-on training were given on assembly of 9W and 18W bulbs, defective & non-working board problem rectification, replacing the components, final LED Lights product testing-quality assurance, errors and defects in the LED PCB - rectification, problem and solving on the printed circuit board, labeling & packing, how to minimize the cost factor, increase the production, assembling, training and practice as per Industrial method and Updating to new trends and technologies in LED lights - Sensor Based.

In the last leg of the program, Mrs.Chandrakala, IAS, District Collector, Ranipet District, visited the training centre, inaugurated the group enterprise, interacted with trainees of differently abled categories, and appreciated the efforts rendered by the Hand in Hand Academy training team. 16 beneficiaries attended the program.





## **Hire-Train-Deploy Model- Muthoot Fincorp Limited**

Hand in Hand Academy entered an agreement with Muthoot Fincorp Limited in November 2023 to empower rural youth by offering them employment in Muthoot Fincorp Limited through a unique Hire-Train-Deploy model.

Under this model, the Academy will source the prospective candidates and do first-level screening. Then the suitable candidates will be scheduled for a personal interview at Muthoot Fincorp, and deserving candidates will be shortlisted by MFL.

Shortlisted candidates are taken through a comprehensive 24-hour intensive online training by Hand in Hand Academy. Post-training assessment will be done by MFL, and successful candidates are placed in Muthoot Fincorp branches in the role of Business Development Executive (BDE)/Customer Service Executive (CSE). During 2024-25, the Academy team sourced 60 candidates, out of which 20 candidates were selected for HTD training.



## Jute Bag Skill Training

The Academy has launched the second batch of its Jute Bag Skill Training program, which is funded by the National Jute Board. This initiative aims to empower rural women by providing them with the necessary knowledge and skills to produce jute bags and other jute products. The program covers aspects such as product creation, pricing strategies, and marketing techniques.

The training commenced on March 6, 2025 and was completed on 9<sup>th</sup> April 2025, at the Academy, with 20 women selected and coordinated by the SHG Social Mobilisation Team. The primary goal of this program is to encourage eco-friendly entrepreneurship and create sustainable livelihood opportunities.

*The 35-day training is divided into three distinct phases:*

- I. Basic training (14 days)
- II. Advanced Skill training (7 days)
- III. Design and Printing (14 days)

This structured approach ensures that trainees gain comprehensive hands-on skills in jute bag design and sewing, preparing them for the commercial production of jute and jute-based items. The entire training program is conducted by Master trainers who are empanelled with the National Jute Board.





## Summer Camp

Fun, Innovation & Technology Learning and Life Skills (FILL) Summer Camp for Children was organised by HIH Academy from 6<sup>th</sup> to 9<sup>th</sup> May 2024. This is the second year in succession that the Academy is holding this summer camp.

There were 50 participants in the program. The participants were children studying in the Residential Special Training Centre (RSTC) run by the CLEP pillar of Hand in Hand India.

The FILL summer camp consisted of well-thought-out, balanced and holistic activities and inputs to stimulate the young minds in terms of both logical thinking and creative thinking. There were inputs related to Making Maths fun to learn, Science Technology Engineering Maths (STEM) sessions on one side and Life Skills sessions on the other, Problem-Solving & Out of the Box thinking sessions, Coding sessions and Arts & Culture related session. To motivate and stimulate the young minds through new exposure and interactions, the children were taken for exposure visits to IIT-Madras- Centre of Innovation and Birla Planetarium.





## Major Hosting Events : 2024-25

S.No	Name of the Event
1	Advanced Tailoring Cum Pattern Making
2	Aari work & Embroidery
3	Advanced Toy and Doll Making Techniques
4	Certificate Distribution Program - Apparel training
5	Apparel Training Program
6	Artisans Association Meeting
7	Balvikas and Teachers' training
8	BDT for Solar Panel Installation
9	Belstar - TOT Planning & Coordination
10	Belstar Review meeting
11	Capacity Building for Comprehensive Water Stewardship
12	Certificate Distribution - Tailoring & toy making techniques
13	CLN Orientation & Training
14	Disaster Management training
15	'Empower her' project staff meeting
16	Entrepreneurs network meeting
17	Entrepreneur's Success Meet Event
18	Essilor Eyeconnect Technician course
19	GST, IT, MSME Registration awareness Program
20	IGPRW Phase III Felicitation Programme
21	Indian Bank - Agri Credit Campaign
22	Indian Bank APY Outreach Programme
23	Induction training VHFPL
24	Jute Skill training
25	SHG Entrepreneurs network training
26	Solar Installation training
27	Success Meet of Lakhpati Women Entrepreneurs
28	TOT for ICRL project
29	TOT program for M&E staff
30	Training Certificate & Toolkit distribution event
31	Training on Reimagine - Strategy Scaling up SHGx
32	VHFPL - Skill Development Training
33	Women's Day celebration 2025
34	Workshop on Running Impactful Projects
35	World Bank Project closure event



### Balance Sheet as on 31<sup>st</sup> March 2025

Particulars	Note No	As on Mar-2025	As on Mar-2024
<b>A. LIABILITIES:</b>			
Settlor Contribution		1,000	1,000
Reserves & Surplus	1	33,688,971	14,010,746
Corpus Fund	2	100,000,400	100,000,400
Interest Surplus - Corpus Fund	3	-	-
Trade Payables	4	1,180,937	1,309,381
Unsecured Loan	6	-	-
Other Current Liabilities	7	1,054,544	497,986
		<b>135,925,852</b>	<b>115,819,513</b>
<b>B. ASSETS :</b>			
Fixed Assets	5	4,529,604	3,928,967
Less: Depreciation		(2,554,472)	(1,927,674)
		<b>1,975,132</b>	<b>2,001,293</b>
Deposits	8	122,801,813	90,909,946
Cash & Bank Balances	9	2,081,987	13,258,288
Other Current Assets	10	9,066,920	9,649,986
		<b>135,925,852</b>	<b>115,819,513</b>



## Income & Expenditure Account for the period ended 31<sup>st</sup> March 2025

Particulars	Note No	As on Mar-2025	As on Mar-2024
<b>INCOME:</b>			
Revenue Grants	11	-	1,011,000
Other Income	12	61,343,816	42,539,421
Course Fees/Scholarship	13	1,335,819	938,370
		<b>62,679,635</b>	<b>44,488,791</b>
<b>EXPENSES :</b>			
Training & Programme Expenses	14	36,352,292	30,270,575
Administrative Expenses	15	6,022,320	4,802,807
Depreciation	5	626,798	696,010
		<b>43,001,410</b>	<b>35,769,392</b>
Excess of Income		19,678,225	8,719,399
Previous Year Excess Expenditure adjusted during the Year			
Sub Total		19,678,225	8,719,399
Provision for Income Tax			
Net Surplus		<b>19,678,225</b>	<b>8,719,399</b>



## Key Executives

### LEADERSHIP



Mr. Chandrasekar S - Director

Dr. Joe Y - Head - Academy

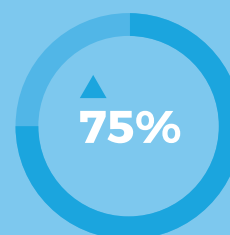
Mr. Yeshaswi Nag N - DGM-Marketing & New initiatives

### BUSINESS DEVELOPMENT AND BACK-OFFICE



Ms. Prema M

Chief Manager - Marketing and Trainer



Mr. Ramesh Venugopal

Senior Manager - Accounts & Course Co-ordination

Mr. Selvakumar L

Consultant - Manager Marketing and Trainer

Mr. Boobalan C

Assistant Manager - Marketing

Mr. Yashwant G L

Senior Executive - Marketing

Ms. Shyamala V

Senior Executive - Admin & Training



Mr. Unnikrishnan R

Consultant- MIS and  
Corporate Communication



## Training Faculty

Mr. Ganeshkumar S - Consultant- Senior Faculty

Mr. Gowsik Vijayarajan - Sr.Trainer - Tally and Accounting

Mr. Ponnappa N B - Regional Training Manager

Ms. Manjiri Vitthal Chaudhari - Regional Training Manager

Mr. Kapil - Regional Training Manager

Mr. Kodamanchili Venkatesh - Regional Training Manager

Mr. Avinash Kumar Tiwari - Regional Training Manager

Mr. Madhurendra Kumar Nirala - Regional Training Manager

Ms. Lopita Mallick - Regional Training Manager

Ms. Jamana Ramubhai Panchal - Regional Training Manager

Ms. Deepti Dubey - Regional Training Manager

Mr. Ganapathi P - Regional Training Manager

Mr. Gnanasakthivel S - Regional Training Manager

Ms. Nithyasri G - Regional Training Manager

Ms. Mita Baidya - Regional Training Manager

Ms. Anju Kumari - Regional Training Manager

Mr. Nagaraj A G - Regional Training Manager

Mr. Nilkanth Sahu - Regional Training Manager

Mr. Vikash Kumar - Regional Training Manager

Ms. Krishna Priya P - Regional Training Manager

Mr. Silambarasan K - Regional Training Manager

Mr. V Jeeva Bharathi - Regional Training Manager

Ms. Priyanka M - Regional Training Manager

Ms. Shubham Shivshankar Kallave - Regional Training Manager

Ms. Soumitra Sarkar - Regional Training Manager

Ms. Arunadevi Annamalai - Regional Trainer

Mr. Sriram S - Regional Trainer

Mr. Ram Ranjan - Regional Trainer

Mr. Vital Yesudoss A - Consultant - Regional Training Manager





HAND IN HAND ACADEMY  
FOR SOCIAL ENTREPRENEURSHIP  
(Promoted by Hand in Hand India)

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