

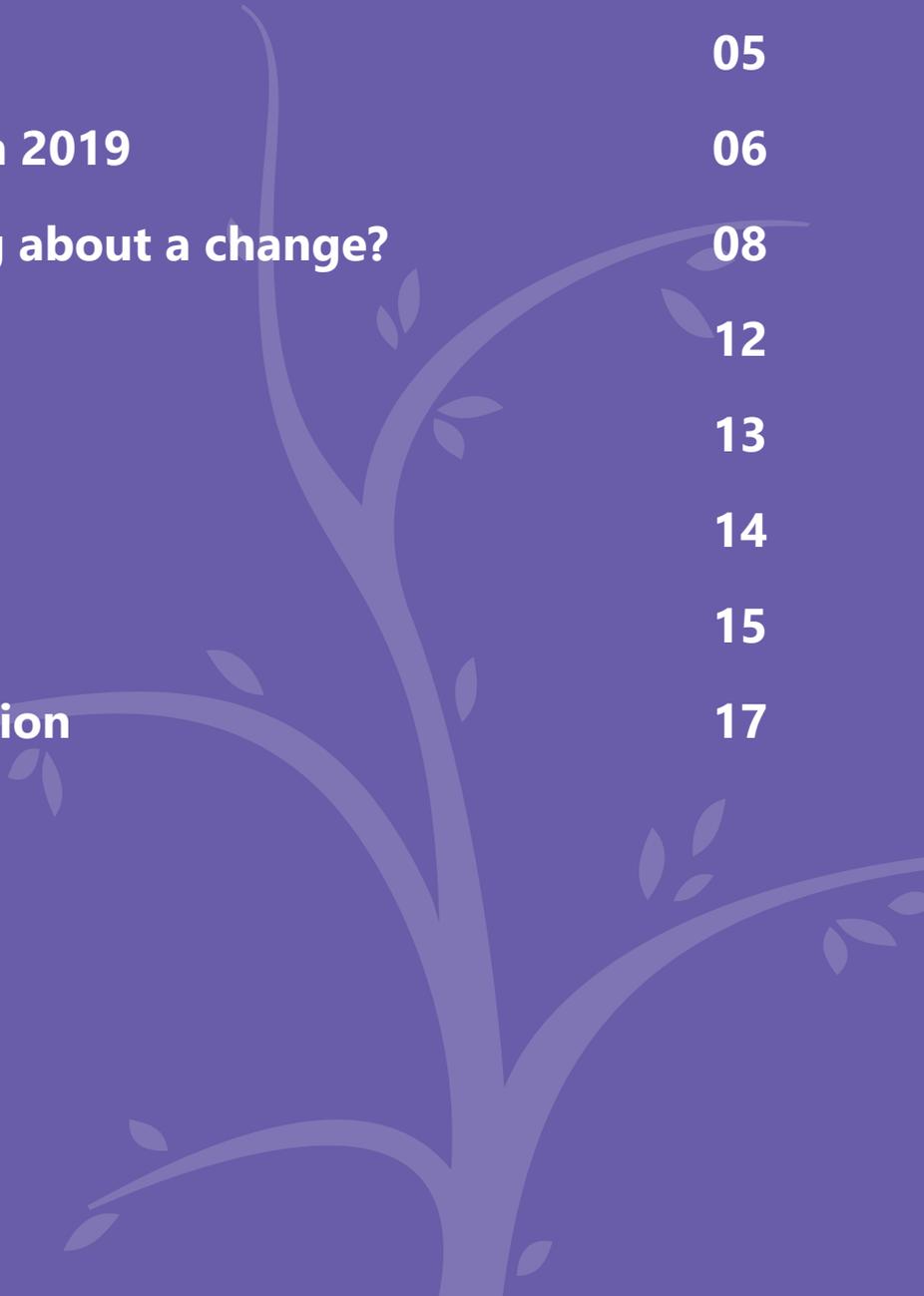
हक़दरशक  
Haqdarshak

# ANNUAL REPORT 2018-19

**EVERY  
CITIZEN  
MATTERS.**

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# NOTE FROM THE CEO



In recent reports from various global development firms, India's ranking in the global hunger index, poverty index, malnutrition and health has gone down considerably. India is home to 28% of the global poor. Another 500 million people in India live on the margins on daily wages—these are typically the urban migrants. Haqdarshak, which was formally registered 4 years back in Jan 2016, aims to work on delivering social and financial government schemes and services to bridge this gap. During our 4 year journey, we have been able to work towards this goal. We want to thank you for your constant support and critical feedback.

Firstly, I want to share with you the financial audited results of FY 2018-19. We closed the year with revenues of Rs.6.3cr against expenses of Rs.4.7cr. We were able to pay back loans taken from directors in the last financial year and I am happy to inform all of you that this financial year we have been completely debt free.

In 2018-19 we could reach over 80,000 families with over 50,000 applications submitted. Our team added 137 employees in 2018-19 on payroll with another 100+ paid entrepreneurs on stipend. Our growth going forward depends on working with our existing talent to ensure that they are able to realize their full potential and also attract passionate, talented young individuals who can lead Haqdarshak to the next phase.

This year we put a lot of effort and focus on our technology platforms. We strengthened teams and worked on the Haqdarshak mobile and web platforms making them more user friendly. We have used an approach of testing and learning with a very open and nimble mindset. Going forward we will be working on launching a direct citizen facing mobile platform in multiple languages. To support the growth and communication with our customers we have also set up a Monitoring &

Evaluation center which supports our team on ground.

This has been possible due to the pivots we have made in our business model. Since last year we have been working on our B2B corporate model where we directly work with families in and around factories, Uber drivers, construction workers and deliver social security schemes and services. Today we have 25+ such partners and our aim is to take that to 50+ by next year.

In terms of compliance, we set up our POSH policy with an external committee this year as well as our Code of Conduct policy was finalised. This has been one of our biggest growth points as an organization towards an ESG compliant entity which will be critical for our growth.

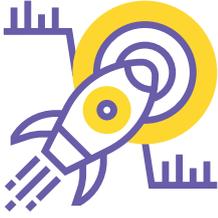
We are also now looking to actively fundraise to enable us to reach 100 million customers in the next 5 years.

The 2019 financial year was a roller coaster for us. But our vision has been affirmed time again. Basic facts have shown us we are moving in the right direction. For eg., only 10% of Indians have any kind of health or life insurance and the number is less than 5% in rural India. The need for social security and equal opportunities for citizens in our country has never been more. As we move ahead, we will focus on training women in rural India as women entrepreneurs to reach the rural customer base. We aim to train over 10,000 women in the next 2 years. Also, we will strategically focus and build on partnerships which will enable us to ensure that social security reaches the unorganized, migrant labor in urban and semi urban areas. We aim to reach 10 million customers in the next 2 years.

And this will only be possible by building on the fundamentals that have helped us sustain and grow in the last 4 years. I am sure with the support of our partners, team and most importantly our customers we will be able to achieve this and much more!

**Aniket Doegar**  
**CEO**

**Haqdarshak Empowerment Solutions Pvt. Ltd.**

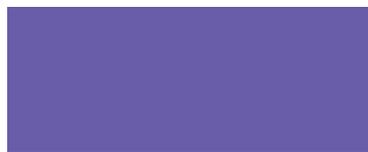


## OUR VISION

Poverty alleviation by reaching out to each and every citizen at the bottom of the pyramid.

## OUR MISSION

Providing government entitlements to every citizen who is eligible for these entitlements



# OUR PHILOSOPHY

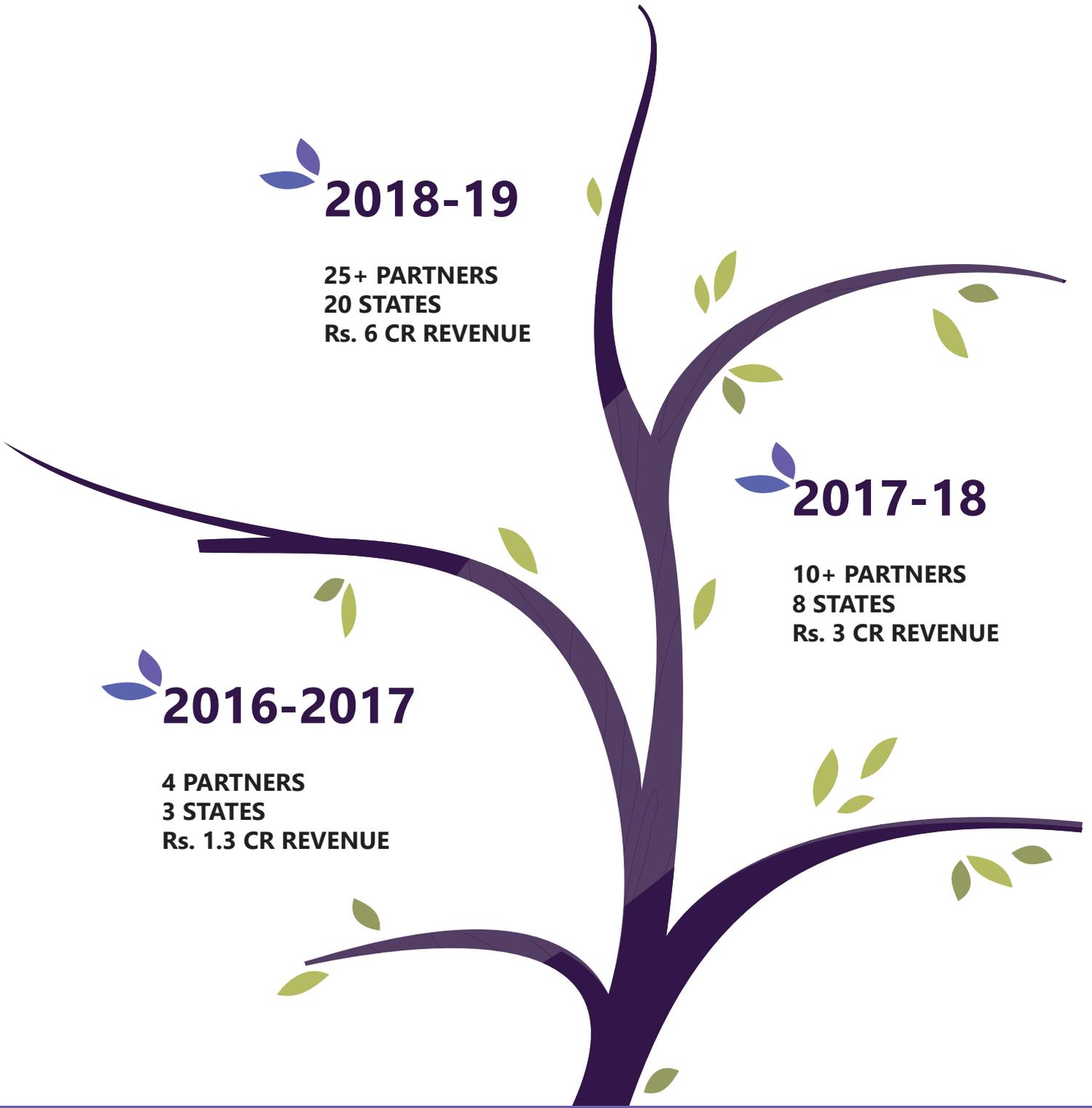


India has around 73 million people in extreme poverty as of 2018 as per the World Bank. Even though we are making progress in reducing these numbers, there is a long way to go. Children have no access to quality education, families do not have access to basic social security and health care facilities, the elderly struggle without pensions, the disabled do not have financial or infrastructure support and the unemployed face an uncertain future. The government of India spends a significant amount of funds each year to help people break the barriers of poverty. But for the people who live with limited means, it becomes a challenge to reach these services. An information gap is prevalent despite the government's best efforts to inform and educate citizens about their rights through radio, TV, print or online media. To address this information gap and to help people become aware and access their entitlements, Haqdarshak Empowerment Solutions Private Limited (HESPL) was born.

HESPL was founded in 2015 with the goal to ensure that each and every citizen is aware of their entitlements and can benefit from them. We use technology and a network of people, to transform the way citizens find out about, apply for and benefit from various welfare schemes.



# THE BIG PICTURE



**2018-19**

**25+ PARTNERS  
20 STATES  
Rs. 6 CR REVENUE**

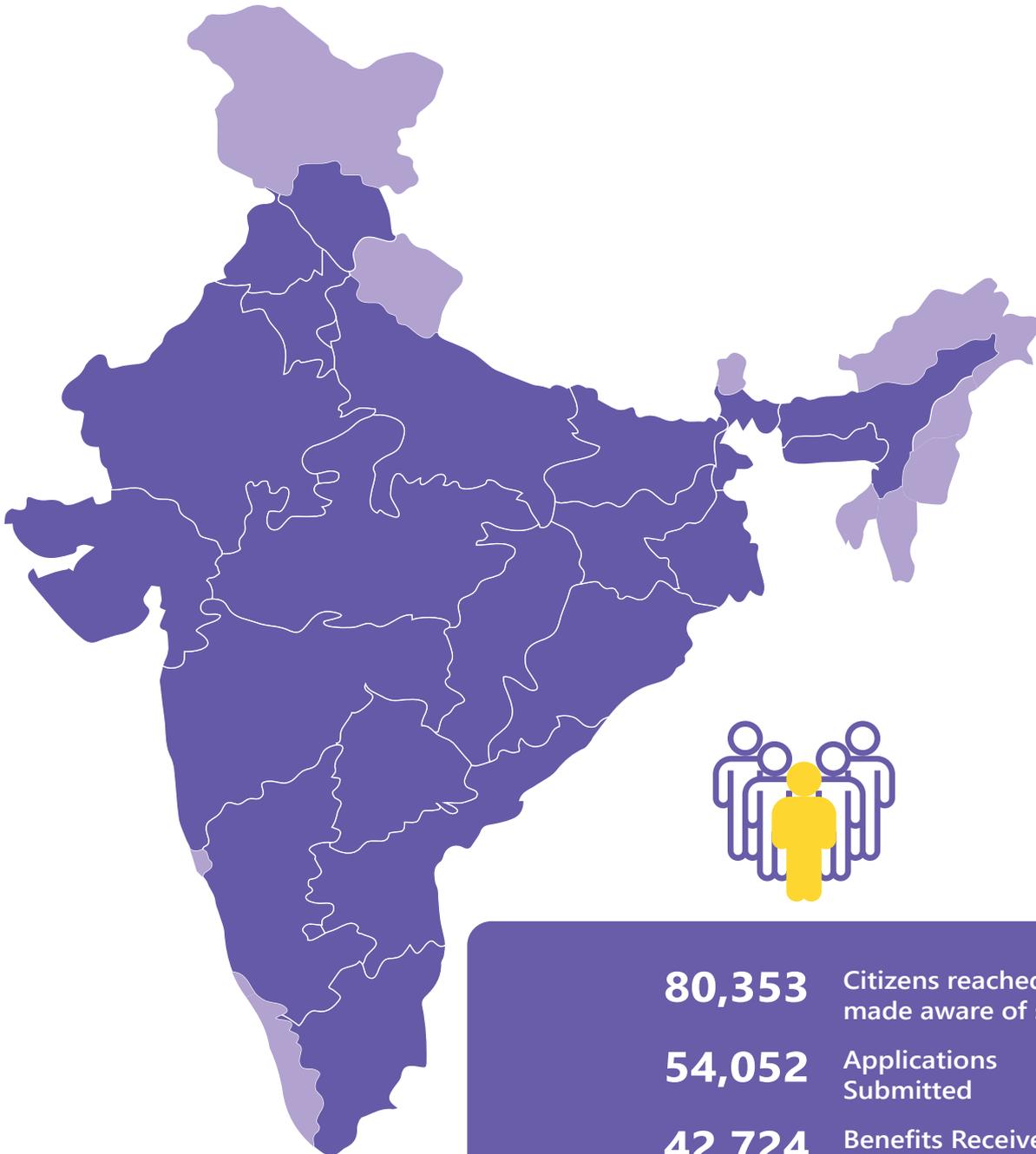
**2017-18**

**10+ PARTNERS  
8 STATES  
Rs. 3 CR REVENUE**

**2016-2017**

**4 PARTNERS  
3 STATES  
Rs. 1.3 CR REVENUE**

# OUR OVERALL IMPACT IN 2018-19



**80,353** Citizens reached and made aware of schemes

**54,052** Applications Submitted

**42,724** Benefits Received

**1,430** Haqdarshaks trained in 20 Indian states

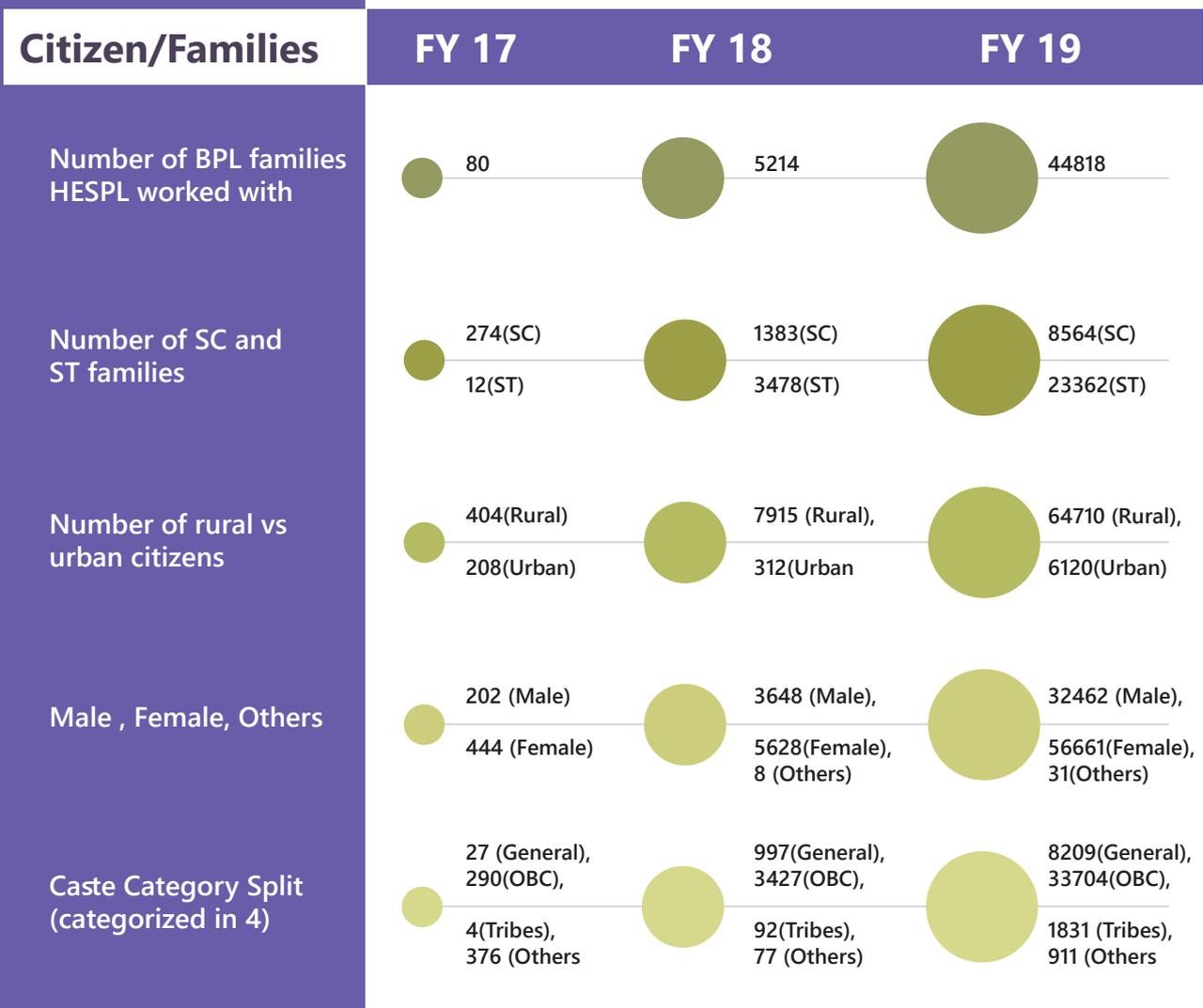
**₹ 22,66,09,186** Scheme benefits delivered

State	Citizens screened	Applications submitted	Benefits received	HDs trained	Benefit value of schemes provided
Andhra Pradesh	4,180	1,933	1,474	50	₹ 1,54,76,454
Assam	512	61	1	56	₹ 13,600
Bihar	194	1	-	8	₹ 11,10,000
Chhattisgarh	61	1	1	5	-
Delhi	5,294	2,846	2,223	17	₹ 20,41,422
Gujarat	1,259	889	793	10	₹ 45,81,397
Haryana	154	2	2	1	-
Himachal Pradesh	-	-	-	-	-
Jharkhand	4,312	822	487	40	₹ 44,51,473
Karnataka	1,556	366	301	19	₹ 72,11,150
Madhya Pradesh	11,812	11,127	8,561	115	₹ 7,21,08,177
Maharashtra	32,967	23,603	20,187	288	₹ 9,07,94,636
Odisha	1,781	36	36	23	₹ 9,13,844
Puducherry	340	7	-	13	₹ 6,350
Punjab	11	-	-	1	-
Rajasthan	8,363	5,166	4,054	653	₹ 1,17,87,521
Tamil Nadu	3,597	3,450	2,793	74	₹ 67,92,680
Telangana	2	-	-	16	₹ 80
Uttar Pradesh	3,625	3,742	1,811	28	₹ 93,20,402
West Bengal	333	-	-	13	-
<b>Total</b>	<b>80,353</b>	<b>54,052</b>	<b>42,724</b>	<b>1,430</b>	<b>₹ 22,66,09,186</b>

# HOW ARE WE BRINGING ABOUT A CHANGE?

## A. Empowering citizens from marginalised communities

HESPL aims to work with citizens at the bottom of the pyramid as most welfare schemes are targeted towards their upliftment. In 2018-19, we have reached out to 80,000+ citizens to generate awareness about their basic rights across India.



## B. Generating employment

Reaching out to a billion citizens is not possible without involving them in the outreach process. At HESPL, we have a unique model where we train village level field workers as Haqdarshaks to use our app and earn income in the process. These entrepreneurs become the face of Haqdarshak in rural India. They reach out to citizens, capture information on the HESPL application and then guide them through the process of applying for, and getting the benefit of schemes the citizen is eligible for. In this process, they charge a screening fee (Rs0-Rs40) and an application fee, as per the scheme token cost—prescribed by the app—to the citizens which becomes their income.



**715**

Number of Trained  
Female Haqdarshaks

**593**

Number of Trained  
Male Haqdarshaks

**Rs.2K-Rs.3K**

Average monthly income  
earned by active Haqdarshaks



Earlier people in the village did not have much idea about government welfare schemes. Now people have started coming home to ask me about schemes. Since I have become a Haqdarshak, my family members including my husband and father in-law have started respecting me more and keep asking me about schemes. From the income I make as a Haqdarshak, I save Rs. 5,000- Rs. 6,000 for myself in case of any medical emergency.

**Geeta Chouhan**

Haqdarshak - Bhoura, Madhya Pradesh



## C. Enabling digital literacy in rural India

HESPL utilises technology to bridge the gap of lack of information in the form of an app. Our trained Haqdarshaks provide citizens end-to-end application support for welfare schemes, using pertinent and up to date scheme information on our platform. Haqdarshaks are trained on using the app on their mobile phones enabling them to disseminate information to the rest of the community.

In order to make schemes more accessible for citizens, HESPL has been involved in the creation of numerous avenues that makes it easier for better awareness and application of entitlements

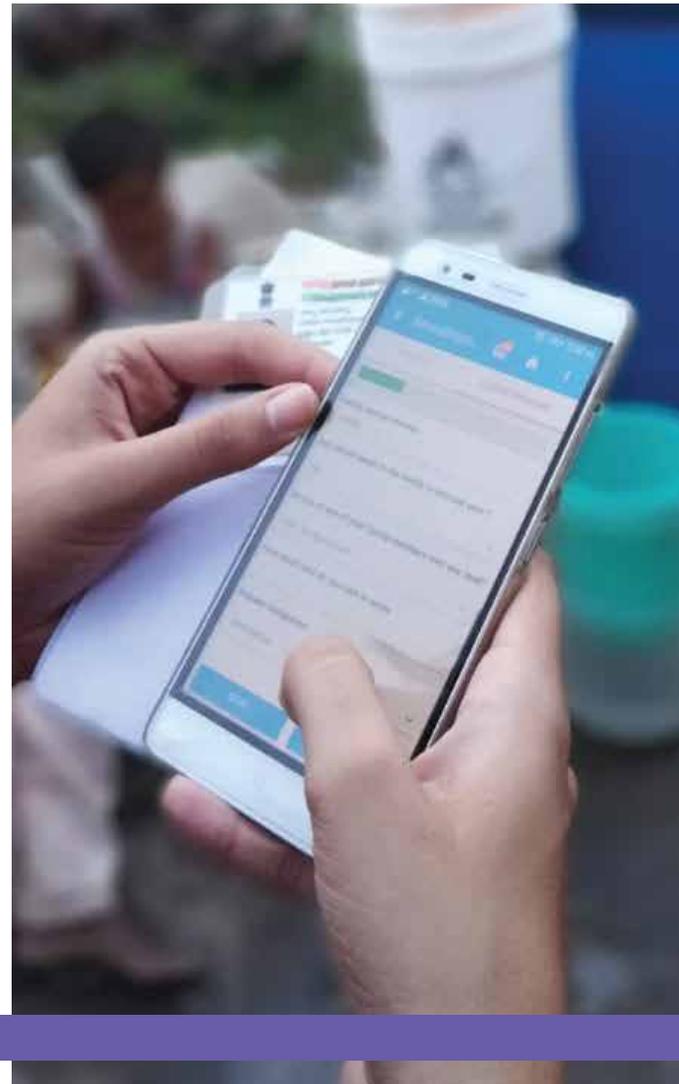


1

HESPL has developed a first of its kind video library consisting of information on various welfare schemes (state schemes, central schemes as well as some private). The unique feature of this video library is that the videos are in regional languages, right from Punjabi to Telugu. The videos will be available on the Haqdarshak website and will provide citizens with information and guidelines on how to access welfare schemes.

2

A direct-to-consumer B2C Haqdarshak mobile app has been developed by HESPL that can be operated by any citizen who wishes to apply for eligible government schemes either for themselves or their family members/relatives. This app is currently in pilot mode with the ultimate objective of gradually rolling it out to the public at large in the near future.



## D. Enabling communities to magnify the Haqdarshak intervention



To reach out to maximum number of citizens belonging to every state and even the most interior parts of India, HESPL works on partnering with NGOs, trusts, and other organisations which aim to work towards the welfare of the marginalized and most disadvantaged communities. This includes village community members, women members of SHGs, urban poor living in slums.

To ensure that partnering with other organisations is not limited to geographical restrictions or lack of resources, HESPL is developing a platform through which, any NGO, corporate or organisation can train their cadre as Haqdarshaks. It will enable a trained community entrepreneur to create citizen profiles and thereby discover government and private welfare schemes. A partner can use the Haqdarshak platform to get their network trained as Haqdarshaks and start working with communities.

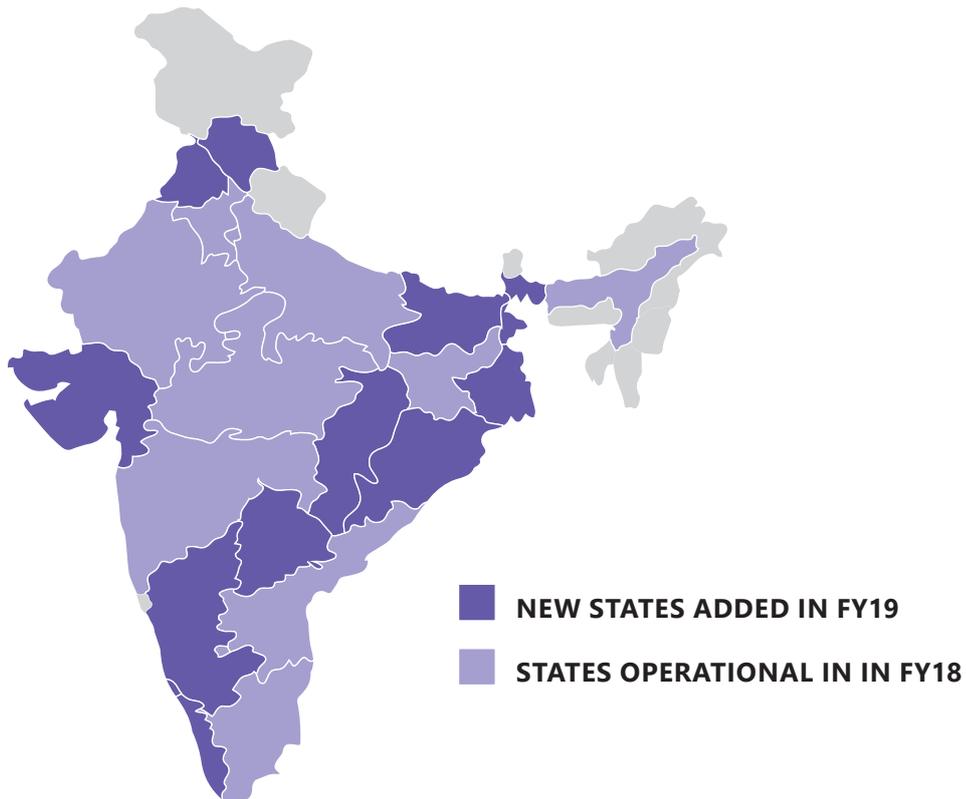


# GROWTH

HESPL has shown strong growth in the impact parameters ranging from screenings to applications processed and benefits received.

	CAGR (FY17-19)
Citizens screened	166%
Applications Opened	852%
Applications submitted	1307%
Benefits received	1237%
HDs trained	81%
Benefit value of schemes provided	1352%

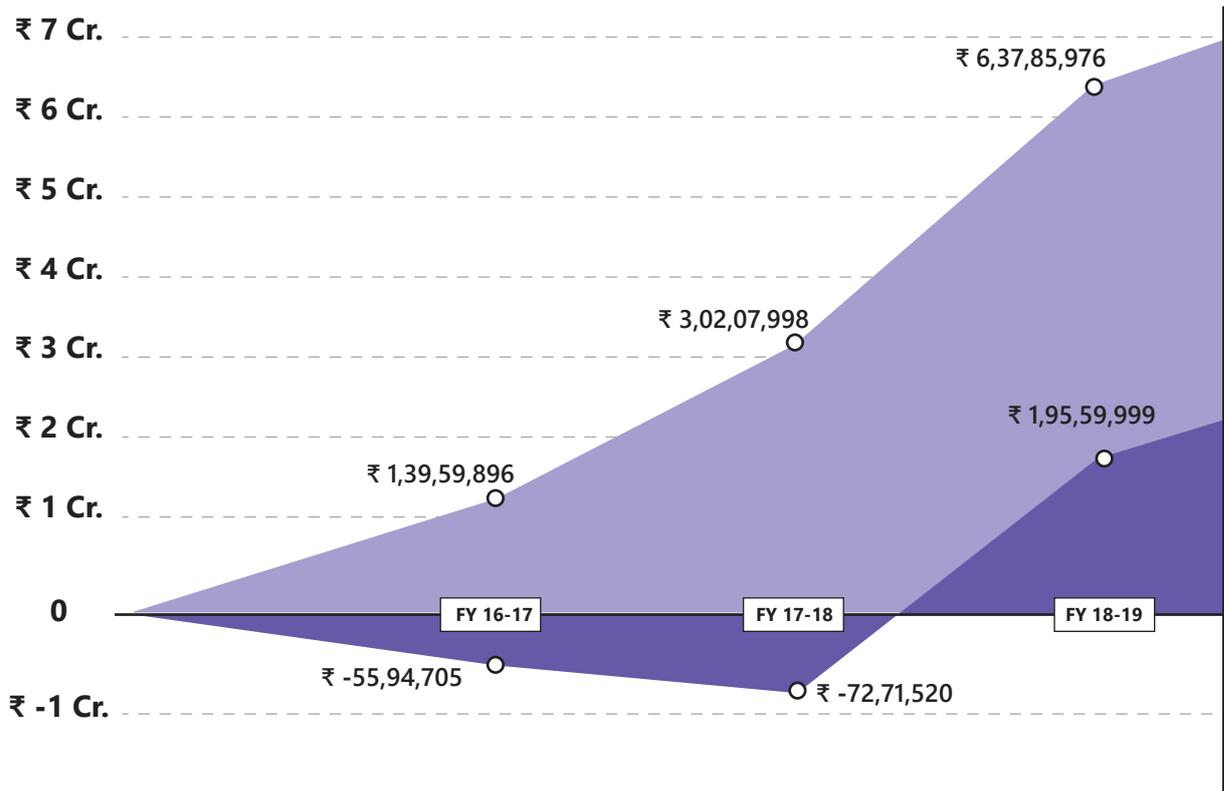
In FY 2018, we were operational in 10 states/UTs. In FY 2019, we expanded to 20 states/UTs. The map below shows our expansion into new geographies.



# REVENUE GROWTH



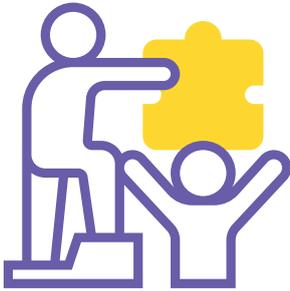
Our revenue has shown a CAGR of 114% from FY17 to FY19. We earned a profit for the last financial year with Rs. 1.95 crore in profit after taxes.



Revenue  
 Profit/(Loss) after tax



# OUR PARTNERS



We value all of our partners, both public and private, including corporate, foundation and individual supporters. The partnerships fuel our work to reach out to the most vulnerable communities in India.

Last year, Haqdarshak spent a considerable amount of time building large scale partnerships with government and international organizations. Haqdarshak also partnered with CSR divisions of corporations to start projects in new geographies such as Punjab, Himachal Pradesh, West Bengal, Bihar, Gujarat etc. We continue to explore new partnership contours with both government departments and CSR initiatives. **We worked with a total of 25+ partners in FY 2018-19.**

## A glimpse of our partners: past and current

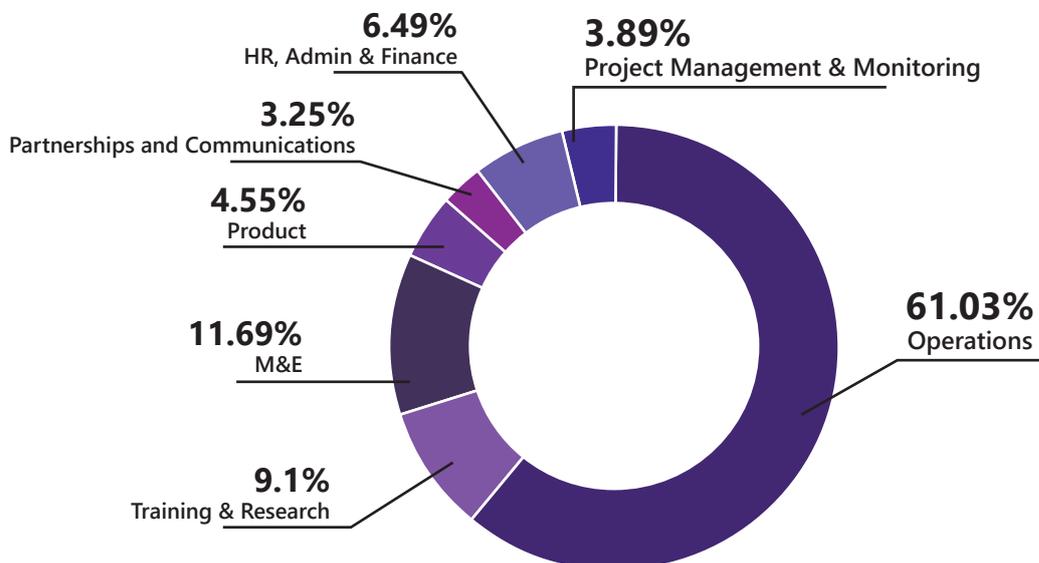


# OUR PEOPLE

Our team of 150+ employees play a crucial role in enabling HESPL to grow and deliver results. Over the last 4 years, we have grown from a team of 3 people in January 2015 to 154 currently!



## No. of employees in each vertical





# AWARDS AND RECOGNITION



1

Our co-founder and CEO- Aniket Doegar has been featured in the 'Forbes India 30 Under 30' list of 2019 under the Social Entrepreneurs category (2019).

2

We are also a part of the first cohort of the Yes I am the Change, grant and accelerator program 2018.

3

In 2018-19, we also won the Pune Connect competition for startups.

4

HESPL was a part of Facebook's Code for Next Billion group, a program for startups, and the Village Capital-Omidyar Civic Tech Accelerator.



हकदर्शक  
Haqdarshak

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