



TRUST OF PEOPLE

2025



Annual Report

TRUST OF PEOPLE

Year 2024-2025

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Message from the Chairperson

It gives me great pleasure to present the Annual Report of Trust of People for FY 2024–25 — a year defined by resilience, innovation, and measurable impact. As communities continue to face growing climate, sanitation, and livelihood challenges, our work reaffirmed that sustainable development must remain inclusive, climate-resilient, and people-centred.

During the year, Trust of People strengthened its commitment to Environmental, Social, and Governance (ESG) principles through climate-resilient WASH systems, circular economy initiatives, women's empowerment, and livelihood support for vulnerable communities.

Through the FINISH Mondial programme, we expanded access to safe sanitation and hygiene across 16 states. Over the year, 200,000 sanitation facilities were constructed, 142,089 systems rehabilitated, and more than one million people benefited from improved sanitation and hygiene services. We also marked an important milestone in the FINISH journey — over 2 million safely managed sanitation systems supported across India.

Our FINILOOP programme demonstrated the strong link between environmental sustainability and livelihood generation. Across Udaipur, Amritsar, and Jaipur, more than 5,470 MT of plastic waste was collected and 4,787 MT recycled. The programme also supported 112 enterprises while improving income opportunities and financial inclusion for informal waste workers.

Women remained central to our interventions. More than 330,000 women accessed sanitation loans, over 2,500 women and girls received menstrual hygiene management training, and women-led Self-Help Groups strengthened community resilience and savings practices.

Climate action continued to be a key priority. Through Climate-Ready WASH campaigns, we reached over 4,300 participants with awareness on climate-smart sanitation, water conservation, and resilient WASH solutions for vulnerable communities.

These achievements were made possible through the dedication of our partners, donors, Urban Local Bodies, Microfinance Institutions, community groups, entrepreneurs, and field teams. I sincerely thank all stakeholders for their continued trust and collaboration.

As we move forward, Trust of People remains committed to building cleaner, healthier, climate-resilient, and more equitable communities through innovation, partnerships, and sustainable development.

[C. K. Gopalakrishna]

*Chairperson
Trust of People*

About the Organization

Trust of People (ToP) is a non-profit organization registered under the Indian Trust Act 1882 amended till date with its registered office at No. 111, Asath road, Palaiya nagai salai, Vijayapuram, Thiruvavur-610001, India. ToP trust aims towards improving socio-economic status of marginalised people, women empowerment and protecting environment.

Why We Do What We Do

For millions in India, dignity is still out of reach. A young girl is missing school because there's no toilet. A woman waste worker labouring unseen, without safety or fair pay. A boy dreaming of opportunity but held back by poverty and climate risks. These aren't isolated stories—they're daily realities for millions of families.

In our cities, plastic waste clogs drain, pollutes rivers, and fuels climate risks. Behind it are thousands of informal workers—mostly women—sorting through piles of waste without recognition or protection. The cost is borne not just by the environment, but by people's health, dignity, and livelihoods.

At Trust of People, we believe cleaner and stronger communities go hand in hand. By building safe sanitation, creating fair waste systems, empowering women, and opening doors for youth, we turn challenges into opportunities- **building resilient communities for better quality of life and living.**

This isn't just about managing waste—it's about reducing emissions, building climate resilience, and creating dignified green jobs. By aligning with global ESG goals, we're proving that environmental sustainability and social inclusion can move forward together, shaping cities that are not only cleaner, but fairer and more future-ready.

Mission

Our mission is to improve access to health, education, social welfare and basic essential services through human-centric, rights-based approach.

Vision

Our vision is to impact quality of life inclusively and equitably.

1.1. Core Areas



1.2. Member Trustee

Latest amendment in the trust deed was done in the year 2021 to strengthen the governance and expand the scope of work for ToP Trust across India. Following table presents the board of trustees of ToP.

Table 1 Board of Trustees of ToP

S. No.	Name of members	Designation
1	Mr. C. K. Gopalakrishna	Chairman
2	Mr. Abhijit Banerji	Secretary
3	Mr. Praveen Kumar Agrawal	Treasurer
4	Mr. Sadanand Bhawe	Member Trustee
5	Ms. Joochi Khushbu	Member Trustee – Head of Projects
6	Mr. P. Manohar	Member Trustee

ESG & Sustainability Performance

Trust of People (ToP) continued strengthening its Environmental, Social and Governance (ESG) framework during FY 2024–25 through integrated climate-resilient WASH systems, circular economy interventions, inclusive livelihoods, and institutional partnerships. The organisation's ESG approach aligns with the Sustainable Development Goals (SDGs), Swachh Bharat Mission (SBM), National Action Plan on Climate Change (NAPCC), and India's circular economy priorities.

ToP's ESG strategy is built around four pillars:

- Environmental stewardship and climate resilience
- Social inclusion and gender equity
- Ethical and transparent governance
- Scalable partnerships and sustainable financing

Environmental Performance (E)

Climate-Resilient Sanitation & WASH

Through the FINISH Mondial programme, ToP significantly expanded access to climate-adapted sanitation systems and resilient WASH infrastructure across 16 states. Major achievements included:

- **200,000 sanitation facilities constructed**
- **142,089 sanitation systems rehabilitated**
- **1 million people reached with improved sanitation and hygiene**
- **36,077 school children benefited through WASH in Schools initiatives**
- **27,812 tonnes of faecal sludge safely treated**
- **942 tonnes of treated sludge safely reused**
- **17,483 tonnes of solid waste treated**

The programme increasingly shifted focus toward rehabilitation and retrofitting of sanitation systems in response to climate vulnerability, ageing infrastructure, and market saturation in new toilet construction.

Circular Economy & Plastic Waste Management

Under FINILOOP, ToP strengthened inclusive plastic waste value chains across Udaipur, Amritsar, and Jaipur through enterprise development, recycling systems, and municipal partnerships.

Key environmental outcomes:

- **5,470.5 MT plastic waste collected**
- **4,787 MT plastic waste recycled**
- **39 recycling enterprises strengthened**
- **28 start-ups supported**
- **112 enterprises supported overall**
- Establishment of decentralised aggregation systems such as **Apno Bhandar** in Udaipur.

The programme contributed to reduced landfill dependency, lower open burning of plastic waste, and improved traceability of recyclable materials.

Climate-Ready WASH Campaign

In partnership with NABSAMRUDDHI, ToP implemented climate-resilient WASH awareness campaigns across climate-vulnerable districts.

Achievements included:

- **42 Climate-Ready WASH camps conducted**
- **4,332 participants reached**
- Campaigns implemented across **29 districts in 10 states**
- Awareness generated on:
 - flood-resilient sanitation,
 - drought-resilient sanitation,
 - rainwater harvesting,
 - solar-powered water systems,
 - climate-linked hygiene risks.

Social Performance (S)

Women's Empowerment & Financial Inclusion

Women's participation remained central across all programmes.

Key outcomes included:

- **330,000+ women accessed sanitation loans**
- **1,200 women and girls trained under the Stree Initiative**
- **2,500+ girls and women trained in Menstrual Hygiene Management (MHM)**
- **259 adolescent girls engaged through the Pink Room initiative**
- **17 women trained for WASH livelihoods in Jharkhand**

Digital learning tools, financial literacy sessions, and mentorship support strengthened women's economic participation and leadership.

Informal Waste Worker (IWW) Empowerment

FINILOOP significantly improved livelihoods and financial resilience of informal waste workers:

- **714 IWWs achieved over 25% income growth**
- **944 IWWs improved savings behaviour**
- **45 SHGs formed involving 515+ IWWs**
- **709 women strengthened savings practices**
- IWWs integrated into formal recycling supply chains and municipal systems.

Employment & Entrepreneurship

ToP strengthened green entrepreneurship and local livelihoods through business development and skill-building initiatives.

Key outcomes:

- **3,163 entrepreneurs trained**
- **1,017,844 workdays generated**
- **10 operational start-ups created 69 jobs**
- **56 direct jobs and 13 indirect jobs generated under FINILOOP**
- Technical and business mentoring provided through EDPs, mason training, and MFI-linked entrepreneurship support.

Governance Performance (G)

Institutional Strengthening

ToP continued strengthening governance systems and accountability frameworks.

Key governance developments:

- Expansion of MFI partnerships from **15 to 25 institutions**
- Strategic collaboration with:
 - **NABSAMRUDDHI**
 - **Sa-Dhan**
 - Urban Local Bodies (ULBs)
 - international knowledge partners
- Support provided to **17 ULBs** for FSM and SWM systems
- Enhanced ESG oversight through internal governance committees.

Digital Innovation & Monitoring

Digital systems strengthened programme delivery and stakeholder engagement.

Tools deployed included:

- Mason training modules
- MHM IEC materials
- FINI chatbot
- Digital monitoring systems for sanitation and waste management programmes.

Climate Change Commitment

Trust of People recognises climate change as a critical threat affecting sanitation, public health, water security, waste systems, and vulnerable livelihoods. During FY 2024–25, ToP strengthened both climate mitigation and climate adaptation interventions through climate-resilient WASH systems, circular economy solutions, and awareness campaigns.

Climate Mitigation Contributions

Circular Economy & Emissions Reduction

ToP's interventions contributed directly to emissions reduction through:

- Recycling 4,787 MT of plastic waste
- Safe treatment of 27,812 tonnes of faecal sludge
- Reuse of 942 tonnes of treated sludge
- Treatment of 17,483 tonnes of solid waste
- Reduction in methane emissions from untreated sludge and organic waste
- Reduced plastic leakage into waterways and landfills.

Climate-Resilient Sanitation Systems

ToP promoted climate-adapted sanitation solutions including:

- flood-resilient sanitation systems,
- high water-table toilet systems,
- Ecosan systems for water-scarce regions,
- household rainwater harvesting systems,
- solar-powered water pumping systems.

Climate Adaptation Solutions

Climate-Ready WASH Awareness Campaign

ToP and NABSAMRUDDHI conducted one of the largest community-focused climate-resilient WASH campaigns in vulnerable geographies.

Key achievements:

- 42 awareness camps
- 4,332 participants
- Coverage expanded from 7 to 10 states
- Focus on:
 - climate-smart sanitation,
 - water conservation,
 - renewable energy,
 - household resilience.

Climate Education & Community Resilience

The “Climate Change for Children” initiative educated students on environmental sustainability and behavioural change through school-based sessions, competitions, and interactive learning modules.

ToP also launched a climate-WASH learning initiative with IRC Netherlands covering India and Bangladesh to study the intersection between climate risks and WASH vulnerability among socially excluded groups.

BRSR (Business Responsibility & Sustainability Report) Compliance Mapping

Section A: General Disclosures

Table 2 BRSR compliance mapping

BRSR Requirement	ToP Alignment
Corporate identity, mission, vision	Included under “About the Organisation”
Scale of operations	Present across 10+ states with projects in WASH, SWM, livelihoods
CSR & developmental programmes	FINISH Mondial, FINILOOP, GESI, MHM, FSM
Employee details	Staff + field team, SHGs, IWW groups
Transparency & reporting	Annual Report, M&E frameworks, external partnerships

Section B: Management & Process Disclosures

Principle 1: Ethical Governance

- Code of Conduct, anti-corruption safeguards, grievance redressal
- Transparent partnership processes

Principle 2: Sustainable Resource Use

- Circular economy models (plastic recycling, co-composting)
- Climate-resilient sanitation infrastructure

Principle 3: Employee Well-being

- Safety protocols for field teams
- Livelihood and financial literacy for IWWs
- Inclusive capacity-building for women workers

Principle 4: Stakeholder Engagement

- Consultations with communities, ULBs, MFIs, SHGs
- Behaviour change campaigns reaching 211,000+ households

Principle 5: Human Rights

- GESI embedded in organisational processes
- Prevention of discrimination and safeguarding of vulnerable groups

Principle 6: Environmental Responsibility

- FSM, SLWM, SWM interventions reducing emissions
- Plastic waste diversion and lake cleaning initiatives

Principle 7: Policy Advocacy

- Advisory support to 17 ULBs for FSM & SWM
- Partnership with Sa-Dhan, NABARD subsidiary Nabasamruddhi
- Participation in state-level workshops and agriculture fairs

Principle 8: Inclusive Growth

- Strengthening SHGs, start-ups, micro-enterprises
- 714 IWWs with income increase; 944 improved savings
- Women-led Pink Room & MHM initiatives

Principle 9: Customer/Beneficiary Awareness

- 29,294 children sensitised
- Community outreach, door-to-door awareness, clean-up drives

Section C: Key Performance Indicators (KPIs)

(Aligned with BRSR Core Metrics)

Environmental KPIs

Table 3 Environmental KPIs

Indicator	FY 2024–25 Achievement
Plastic waste recycled	4,787 MT
Plastic waste collected	5,470.5 MT
Faecal sludge treated	27,812 MT
Treated sludge reused	942 MT
Solid waste treated	17,483 MT
Climate-ready WASH camps	42
Climate campaign participants	4,332

Social KPIs

Table 4 Social KPIs

Indicator	FY 2024–25 Achievement
Women accessing sanitation loans	330,000+
Entrepreneurs trained	3,163
IWWs with income increase	714



IWWs improving savings	944
SHGs formed	45
Children reached through WASH programmes	36,077
Women/girls trained in MHM	2,500+
Workdays generated	1,017,844

Governance KPIs

Table 5 Governance KPIs

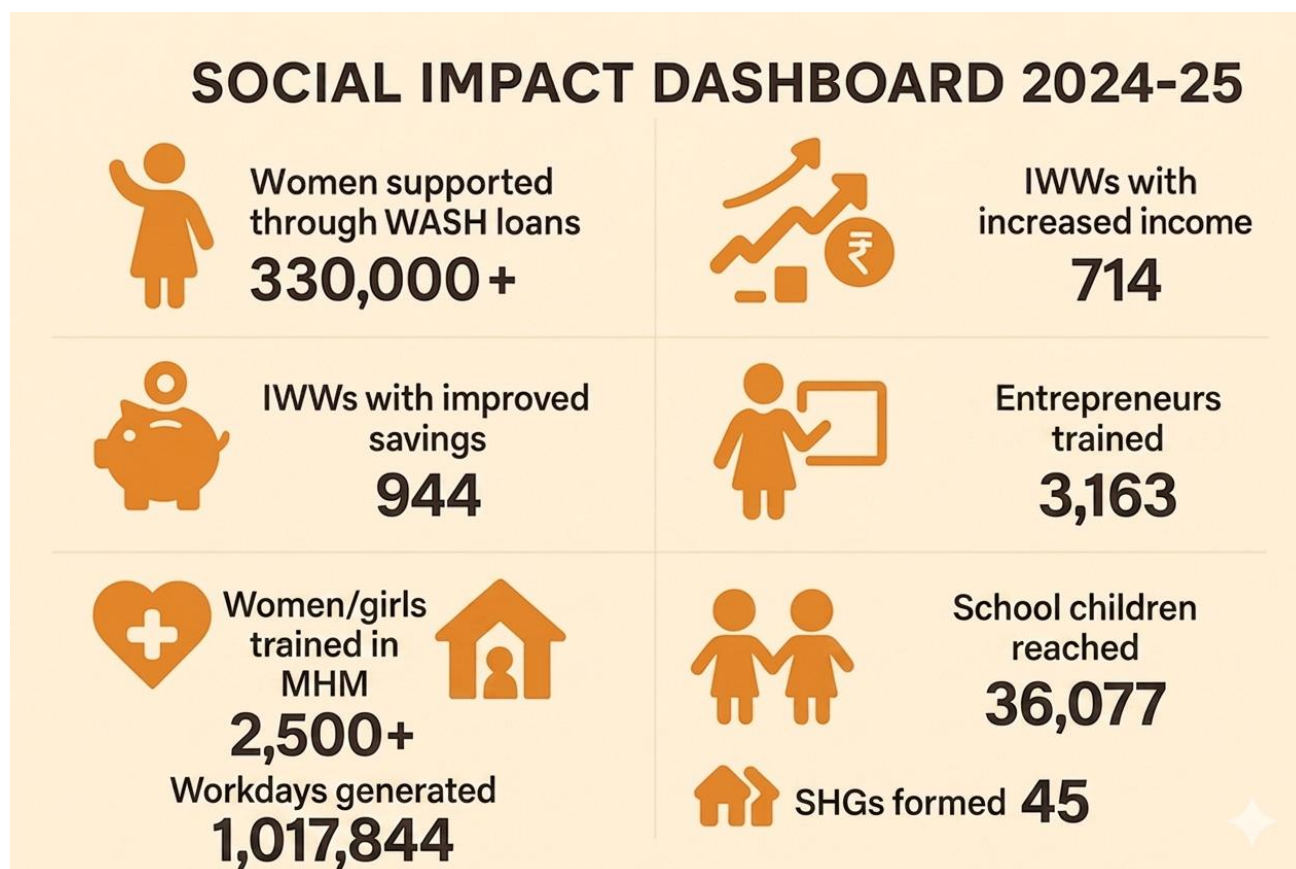
Indicator	FY 2024–25 Achievement
Active MFI partnerships	25
ULBs supported	17
States covered under climate campaigns	10
Digital tools deployed	Mason modules, FINI chatbot, MHM IECs
ESG oversight committees	Operational

ESG Impact Dashboards

Environmental impact dashboard



Social impact dashboard



Governance & Institutional Dashboard

Comprehensive Analysis of Organizational Strengthening, Partnerships & Digital Innovation

Board Governance & Institutional Framework

The organization strengthened its governance structure through a 2021 Trust deed amendment, establishing transparent oversight mechanisms and policy coherence. This institutional framework provides the foundation for sustainable development processes and long-term strategic planning.

- **Trust Deed Amendment:** Implemented in 2021 to enhance board oversight capabilities
- **Governance Integration:** Strengthened institutional frameworks through transparent policy coherence
- **Strategic Foundation:** Established robust mechanisms for accountability and decision-making
- **Policy Alignment:** Enhanced coordination across organizational units and external partnerships

MFI Partnership Expansion

Microfinance Institution partnerships have grown significantly, expanding from 18 to 25 active collaborations. This 20% increase demonstrates enhanced institutional capacity to support financial inclusion and livelihood development across rural and urban communities.

- **Partnership Growth:** Increased from 18 to 25 active MFI partnerships (20% expansion)

- **Financial Inclusion:** Broader reach for credit access and livelihood support services
- **Institutional Capacity:** Enhanced coordination with financial service providers
- **Sustainable Development:** Self-sustained cooperative models for rural development

Staff Training & Capacity Building

A comprehensive training program reached 1,494 MFI field staff members, including 128 women professionals. This capacity building initiative strengthens frontline service delivery and promotes gender diversity in the microfinance sector, enhancing institutional effectiveness.

- **Total Staff Trained:** 1,494 MFI field staff across partner organizations
- **Women Participation:** 128 women staff trained (8.6% of total cohort)
- **Capacity Enhancement:** Improved field-level service delivery and client engagement
- **Gender Inclusion:** Active support for women-led MSME initiatives and leadership

Municipal Partnership Network

The organization supports 17 Urban Local Bodies (ULBs) in implementing Faecal Sludge Management (FSM) and Solid Waste Management (SWM) programs. These municipal partnerships address critical urban sanitation challenges and promote sustainable waste management practices.

- **ULB Partnerships:** 17 Urban Local Bodies receiving technical and implementation support
- **FSM Programs:** Faecal Sludge Management systems for improved urban sanitation
- **SWM Initiatives:** Solid Waste Management solutions for cleaner cities
- **Institutional Coordination:** Multi-stakeholder collaboration with government departments

Digital Tools & Innovation

The organization developed multiple digital tools to enhance service delivery and knowledge dissemination. These innovations include mason training modules, Menstrual Hygiene Management (MHM) Information, Education and Communication (IEC) materials, and a chatbot pilot for improved stakeholder engagement.

- **Mason Training Modules:** Digital learning resources for construction skill development
- **MHM IEC Materials:** Information and education content for menstrual hygiene awareness
- **Chatbot Pilot:** AI-powered communication tool for stakeholder queries and support
- **Technology Integration:** Enhanced accessibility and scalability of training programs

Table 6 Digital tools developed

Digital Tool	Purpose	Status
Mason Training Modules	Skill Development	Deployed
MHM IEC Materials	Health Education	Deployed
Chatbot System	Stakeholder Engagement	Pilot Phase

Integrated Impact Summary

The dashboard indicators reveal a comprehensive institutional strengthening strategy spanning governance, partnerships, capacity building, and digital innovation. The organization demonstrates measurable progress across multiple dimensions of sustainable development and service delivery.

- **Governance Maturity:** Enhanced board oversight through formal trust deed amendments
- **Partnership Ecosystem:** 35 total partnerships (18 MFIs + 17 ULBs) for broader impact
- **Human Capital:** Nearly 1,500 trained field staff strengthening implementation capacity
- **Digital Transformation:** Multiple technology tools improving accessibility and efficiency

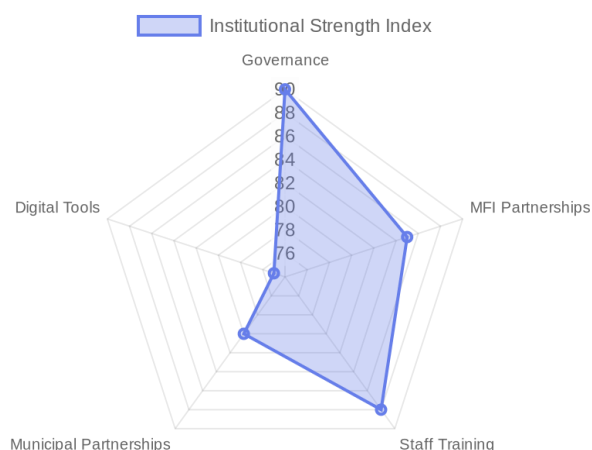


Table 7 Dashboard Indicators

Indicator	Details
Board oversight	Strengthened through 2021 Trust deed amendment
MFI partnerships	18 active MFIs (up from 15)
Staff trained	1,494 MFI field staff (128 women)
Municipal partnerships	17 ULBs supported (FSM/SWM)
Digital tools developed	Mason training modules, MHM IECs, chatbot pilot

Programmes FY 2024-2025

Trust of People has broadened its scope to encompass the states of Uttar Pradesh, Odisha, Tamil Nadu and Bihar while maintains a presence in Punjab, Jharkhand, Madhya Pradesh, Gujarat, Andhra Pradesh, and Karnataka. In addition to sanitation, ToP has expanded its work to include liquid waste management, faecal sludge management, skill development, and Menstrual Hygiene to promote a circular economy with a market-driven approach. To achieve its objectives, ToP employs a range of strategies, with eco system-based approach at its core. Aligned with the SDGs and evolving developmental sector needs, our focus is on activities that drive sustainable development.

Our focus areas are:

- Affordable & Climate Resilient WASH: Promotion of products and services that are technically sound, climate adapted, environmentally safe and affordable.
- Supply Side Optimisation: Strengthening the value chain actors, local businesses and service providers in WASH and waste management to meet the demand
- Circular Economy & Climate Action: designing and implementing solutions which try to monetise waste (faecal sludge and solid waste) with growing focus on smaller cities and towns for solid and liquid waste management (including Faecal Sludge Management).
- Value added Education: for underprivileged children from slums, functional and financial literacy with focus on for women, (in)formal waste workers
- Partnerships for Scaling Impact: Expanding existing and building new partnership in clean energy, working with farmers to improve soil health and productivity, livelihood for better implementation and holistic development of communities.
- Advocacy and Capacity building of stakeholders at all levels
- Health: To educate and generate awareness on health focussed on women and children among the community and design sustainable solutions.
- Gender and Social Inclusion: aims to address the needs of diverse and vulnerable people across programmes.

Our work directly and indirectly contributes to more than 10 Sustainable Development Goals.



1 FINISH Mondial

Financial Inclusion Improves Sanitation and Health (FINISH) Mondial (FM) is a programme focused on achieving universal sanitation through an integrated approach “Diamond model” that tackles both the demand and supply sides of the sanitation challenge. The Diamond model fosters stakeholders from four domains, i.e. Communities, government, business and finance to work together in the local context, where the approach can be adapted based on local conditions. Launched in 2009 in India, the programme later expanded to Kenya (2013), Ethiopia, Uganda, and Tanzania (2018), and Bangladesh (2019). Since its inception, FM has provided safe sanitation to over 11 million people, enhancing their health and economic well-being. The programme is led by a consortium of Dutch NGOs, with WASTE Foundation and Amref Flying Doctors as co-applicants, and is implemented in collaboration with trusted local partners.

In India, FINISH Mondial is implemented by ToP Trust as one of the key partners. Building on the success of the earlier FINISH programme, FM aims to improve access to sanitation and hygiene services through financial inclusion, capacity building, and strengthening supply chains. Microfinance institutions (MFIs) play a crucial role in providing credit for sanitation and hygiene facilities under this programme. These partners are supported with capacity building, technical expertise, and result-based incentives to ensure successful implementation.

The programme operates across 16 states, aiming to improve access to sanitation, hygiene, and financial inclusion while fostering circular economy principles. 2024 saw significant expansion of FM India's partnerships, particularly in the microfinance sector, increasing from 15 to 25 partner institutions. Key financial collaborations were strengthened with Nabsamruddhi (a NABARD subsidiary) to promote WASH sector lending and Sa-Dhan, an RBI appointed Self-Regulatory Organization, for improved communication, outreach, and policy advocacy within the MFI ecosystem. FM also raised local grants in solid waste management, WASH, solar energy, and skill development, allowing for a more diversified funding stream. The year also marked an increased emphasis on sustainability and long-term capacity building, particularly through entrepreneur training and policy engagement at local and national levels.

FINISH Mondial addresses Sustainable Development Goals 3 (health), 5 (gender equality), 6 (clean water and sanitation), 8 (decent work and economic growth) and 13 (climate action).

1.1 Performance summary with successes

FM India achieved substantial progress in sanitation, waste management, entrepreneurship, and financial mobilization in 2024. The programme facilitated the construction of 200,000 new sanitation facilities, meeting 57.1% of its annual target. While the pace of construction slowed in the later quarters, efforts shifted toward maintenance and rehabilitation, responding to evolving community needs. A total of 142,089 sanitation facilities were rehabilitated, achieving 81.2% of the target, reflecting increased demand for retrofitting existing systems. Through these interventions, FM India improved the health and sanitation conditions of 1,000,000 people, constituting 57.1% of the annual target. Additionally, WASH in Schools initiatives positively impacted 36,077 children, surpassing the target by 120.3% due to high engagement levels in schools.

In solid and faecal waste management, FM India treated 17,483 tonnes of solid waste, reaching 87.4% of its annual goal. Reuse of solid waste, however, lagged at 58.1% of the target due to governance and policy barriers, necessitating stronger advocacy efforts. Faecal sludge management exceeded expectations, with 27,812 tonnes safely treated (111.2% of the target) and 942 tonnes safely reused (157.0% of the target), driven by improved municipal collaborations in Odisha and strengthened reuse strategies in rural and peri-urban settings.

Entrepreneurship development remained a core focus, with 3,163 individuals trained in technical and business skills, achieving 186.1% of the target. Many of these entrepreneurs were connected with MFIs

to facilitate business expansion. Employment generation was another area of success, with 1,017,844 workdays created, surpassing the target by 116.3%.

Financial mobilization efforts resulted in €61.79 million secured from Microfinance Institutions (MFIs), reaching 72.7% of the target. While loans facilitated infrastructure development, private fund mobilization remained a challenge, securing only €1.56 million, or 7.8% of the target, despite extensive outreach. Other financial sources contributed €2.57 million, exceeding the target at 128.5%. The overall financial leverage for 2024 stood at €65.93 million, representing 59.7% of the total goal.

Challenges persisted in the declining demand for new sanitation facilities due to market saturation after years of intervention. FM India responded by prioritizing retrofitting, rehabilitation, and sanitation system upgrades. Additionally, slow progress in private fund mobilization led to a renewed emphasis on engaging private investors through impact investing and blended finance models. Solid waste reuse faced regulatory challenges, prompting FM India to enhance government engagement to improve policy frameworks.

1.2 GESI initiatives

Stree Initiative for Women Empowerment

The Stree Program, supporting SDG 5 (Gender Equality), trained 1200 women and girls in financial literacy, livelihood, Yoga, Computer skills, Beauty parlour, Food processing and communication in 41 villages and 10 schools of Nandurbar, Maharashtra. In FY 2024, with an approach to reach the maximum, we initiated online sessions with women/ adolescent girls, wherein a domain expert would guide the girls on the areas of personal hygiene, sanitation, education, personality development, diet & nutrition, career counselling, skill development and mental health.

It leveraged digital tools such as the 'FINI' Chatbot for continuous learning. We found excitement to learn more among girls & women. Future expansion will focus on increasing financial and digital literacy among women entrepreneurs and developing mentorship programs.

1.3 Climate change initiatives

Climate Change for Children

The "Climate Change for Children" initiative by FINISH Mondial aims to educate students about climate change and its impact, fostering awareness and action for a sustainable future. The program, structured for three student groups (Grades 1-3, 4-7, and 8-12), includes interactive sessions, competitions, and discussions. A pilot session engaged 142 students across two schools, with high participation in activities like quizzes and debates. Teachers and students responded positively, reinforcing its effectiveness. Future efforts will focus on refining the program based on feedback, expanding outreach, and promoting long-term behavioural change to cultivate environmentally responsible future generations.

Climate ready WASH awareness campaigns

With Nabsamruddhi, we organized 42 climate ready WASH awareness campaigns with 4332 participants. Recognizing the interconnectedness between climate change and unsafe WASH, we launched this innovative initiative, for underlying rural borrowers in climate vulnerable districts spread over 7 States. The awareness campaign, supported by NABARD, was expected to build the capacities of rural borrowers in these identified areas to absorb credit for adoption of climate smart WASH solutions. These camps were organised at the MFI branches or community development Centre/closed hall. The sessions were interactive where climate smart WASH solutions/options such as Flood or Drought resilient sanitation system, rainwater harvesting structures, solar pumps, etc. was discussed.



Figure 2 Children being taught about climate change



Figure 1 Children doing group activities on climate change

1.4 Learning agenda

FM India along with FM Bangladesh have taken up the study that aims to assess climate change's impact on WASH infrastructure, particularly on socially excluded groups, and document adaptation strategies used by communities and organizations. The research will employ a mixed-methods approach, including immersive community engagement, interviews, and focus group discussions. Findings will inform policy recommendations, supporting the development of climate-resilient WASH interventions. The study will focus on climate-affected regions in Odisha and Uttar Pradesh (India) and Satkhira and Gaibandha (Bangladesh) to identify sustainable, community-driven solutions.

Climate change poses significant challenges to vulnerable communities in India and Bangladesh, affecting their access to water, sanitation, and hygiene (WASH) services. Both countries face extreme weather events, including floods, droughts, and cyclones, which damage infrastructure and increase waterborne diseases. India's water scarcity and deteriorating sanitation systems impact rural and coastal communities. Marginalized groups, including women, children, and minorities, are disproportionately affected. Women and girls bear the responsibility of fetching water and managing sanitation, often facing safety risks. Socially excluded communities, such as indigenous and lower-caste groups, have limited decision-making power, further deepening their vulnerabilities.

FM India has already completed the data collection for the study and would start with analysing the data and information soon after completion of the data collection of FM Bangladesh.



Figure 3 Climate change awareness in Satkhira, Bangladesh



Figure 4 Climate change awareness in UP, India

1.5 Challenges, risks and mitigation

The major challenges for FM in India have been

1. The stress in Micro credit finance sector, the major driving force behind sanitation infrastructure construction and renovation efforts. The stringent policies have led to reducing loan disbursements and approvals.
2. Over the past decade, sustained investment in sanitation infrastructure has significantly increased the availability of these systems. This increased availability has, in turn, reduced the demand for loans for new toilet construction, leading to concerns about the potential diversion of allocated funds to other purposes. However, a positive trend has emerged: a growing demand for loans to renovate existing sanitation facilities.
3. The non-availability of SWIF fund is acting as an anchor in RBF for the MFI, the major driving force behind the FM model.

Mitigation

1. Shifting prerogative towards capacity building and training initiatives for sustainable system.
2. Adjusting the RBF structure and payouts to reduce loan fund divergence. Along with more behavioural change and awareness initiatives have been undertaken.
3. Proactive efforts to secure local and Corporate Social Responsibility (CSR) funding, coupled with a diversified approach to interventions across water, climate, and women's issues.

Ensuring Sanitation Dignity Post-Cyclone Amphan

In 2022, Cyclone Amphan caused widespread destruction across Odisha, including the village of Tulasi Chaura in GP Malati Patapur, Puri Sadar Block, District Puri. Among those affected was Mrs. Rasmita Subhudhi, whose toilet wall was partially damaged by the cyclone. The disaster severely impacted homes, infrastructure, and sanitation facilities, leaving many households struggling to cope. Open defecation became a significant health risk, particularly for women and adolescent girls. Mrs. Subhudhi, a resident of Tulasi Chaura and wife of Burdaban Subhudhi, a driver by profession, faced a pressing challenge when her 10th-grade daughter refused to go outside for open defecation.

The situation became even more urgent during her daughter's menstrual periods, as she needed a private space for hygiene management. Recognizing the importance of sanitation for her daughter's safety and dignity, Mrs. Subhudhi took proactive measures to rebuild the damaged toilet. Despite financial constraints, she availed a Rs. 10,000 top-up loan from Sampark Microfinance, underscoring the necessity of sanitation facilities in rural areas. Her decision to secure a loan, despite high-interest rates, demonstrates resilience, empowerment, and the prioritization of family welfare.

This case highlights the crucial role of microfinance in rural development, enabling individuals to address essential needs and improve living conditions. It also underscores the significance of sanitation in ensuring health, safety, and dignity, particularly for women and adolescent girls, while emphasizing the broader need for financial inclusion and women's empowerment in rural communities.



Figure 5 Mrs. Rasmita Subhudhi standing in front of her damaged house and toilet

Small shopkeeper raises his stakes using Entrepreneur Development Programme (EDP) tools

Vivek Kumar Gupta, a resident of Pakri Ismail, Dumri, Muzaffarpur, Bihar ran a small hardware shop called Shiv Hardware. Despite his hard work, the business refused to take off, leaving him distraught and frustrated. He often felt stuck, unable to plan effectively or find the guidance needed to expand his venture. His father, Prakash Kumar Gupta, supported him, but Vivek dreamed of taking the family business to much higher levels.

One day, an unexpected opportunity knocked on Vivek's door. Nishi Nath Sinha, a coordinator from FINISH, visited him and exhorted him to participate in an Entrepreneurship Development Program (EDP) scheduled for April 16, 2024. Initially, Vivek was hesitant to attend, worried about losing a full day's earnings. "Why should I spend an entire day away from my shop?" he thought. But Nishi persisted, and Vivek finally decided to give in and see where the EDP would take him.

At the program, Vivek was exposed to practical business insights that he had never considered before. From branding and marketing to strategic expansion, the training opened his eyes to the endless possibilities for his business. Inspired and excited, he shared everything he learned with his father, who became equally enthusiastic about implementing the ideas that he learned at the training session.



Figure 6 Vivek Kumar Gupta sitting confidently in his store with a happy and satisfied look.

Determined to translate his lessons into action, Vivek began transforming his business. The first step was expansion. He and his family opened two new ventures alongside their hardware shop: Shiv Sanitation and Shiv Electric, diversifying their product range to cater to a broader customer base. Understanding the importance of branding, Vivek invested in a professionally designed signboard for the stores. To make the launch of the new outlets memorable, he organized a gala opening event. The family invited local masons (Raj Mistris) and other community members, along with State Minister Shri Kedar Prasad Gupta, whose presence brought credibility and visibility to the business.

Vivek also implemented another key learning from the program: "What is visible, sells." He focused on making his products more appealing by improving their presentation and decking up the show windows. For Diwali, the family decorated their shops, creating an inviting and festive atmosphere. The result? An immediate boost in sales, as customers were drawn to the well-displayed products. To strengthen their

relationship with the local community, Vivek collaborated with FINISH to provide skill-development training for masons. This not only benefited the masons but also increased trust and loyalty among his customers.

A key aspect of Vivek's success was the active involvement of his family. His father set an example by dressing professionally every day, which added a touch of decorum and professionalism to their business. During busy seasons, all three brothers worked together to ensure smooth operations, reflecting a united front that customers began to admire. Today, Vivek's business is thriving. From a modest hardware shop to a multi-faceted enterprise, his journey showcases the power of guidance, learning, and determination. The lessons from FINISH not only helped him grow his business but also made him a source of inspiration for other entrepreneurs in his community.

2 million toilets constructed

FINISH Mondial reached a significant milestone in their journey towards improved sanitation. Hosted by Her Excellency Ms. Marisa Gerards, Ambassador of the Kingdom of the Netherlands to India, a special event at her residence commemorated the construction of 2 million toilets in April, 2024. In 2009, amidst this crisis, FINISH emerged in India with a grand vision supported by DGIS funding: to construct 500,000 safely managed sanitation systems. Seven years of tireless effort bore fruit, but the need persisted, driving FINISH forward to achieve another million within three years. This growth transcends numbers; it signifies hope for millions where people are willing to pay for a good quality safely managed sanitation system. With over 2 million safely managed sanitation systems built, over 20 million workdays for local entrepreneurs created and €500 million mobilized locally, FINISH stands as a beacon of progress. Evolving from a project to a global organization, FINISH's dedicated foundation drives innovation and impact, promising a future where safely managed sanitation is not a luxury but a fundamental right.



Figure 7 Her Excellency Ms. Marisa Gerards, Ambassador of the Kingdom of the Netherlands to India hosting FINISH Mondial India team in her residence in New Delhi in April 2024, commemorating the construction of 2 million toilets.

2 FINILOOP

FINILOOP stands for “Financial Inclusion of Improved Livelihoods Out of Plastics”, it is a city-level plastic waste management programme committed to building sustainable livelihoods for informal waste workers, nurturing green enterprises and freeing cities from plastic waste. FINILOOP works toward creating an **integrated, transparent, and inclusive plastic value chain**, focusing on four core pillars:

1. Strengthening plastic waste systems
2. Enhancing IWW livelihoods
3. Professionalising plastic recycling enterprises
4. Improving community awareness and municipal collaboration

During this one-year period, the programme intensified enterprise support, expanded community engagement, improved plastic waste collection mechanisms, and deepened partnerships with local governments.

During the one-year period from **March 2024 to February 2025**, the FINILOOP programme made significant progress in strengthening plastic waste value chains, enhancing livelihoods for informal waste workers (IWWs), and enabling inclusive circular economy systems across Udaipur and Amritsar. The implementation of the programme officially started in Jaipur in the year 2024.

This reporting year was particularly important because it marked the phase when business development interventions, IWW integration efforts, and municipal partnerships began showing clearly measurable outcomes.

2.1. Key Achievements (March 2024 – February 2025)

a. Community Engagement & Awareness

- Reached over 211,000 households through awareness campaigns on:
 - waste segregation at source,
 - door-to-door waste collection,
 - clean-up drives.
- Strengthened public participation in cleaner neighbourhood initiatives across Udaipur, Amritsar, and Jaipur.

b. Strengthened Municipal Partnerships

- Supported city-level waste management reforms:
 - **Udaipur:** Plastic flow analysis improved Material Recovery Facility (MRF) planning and operations.
 - **Amritsar:** Developed a city-wide plastic waste strategy.
 - **Jaipur:** Supported establishment of the city's first mechanised transfer station.
- **Municipalities began integrating FINILOOP approaches such as:**
 - conveyor belts,

- model wards,
- user-fee systems,
- IWW integration into official tenders and plans.
- c. Improved Livelihoods of Informal Waste Workers (IWWs)**
- **714 IWWs** achieved more than **25% increase in income** through:
 - integration into waste service chains,
 - skills training,
 - improved access to recyclable materials,
 - better buyer linkages.
- 944 IWWs improved savings behaviour through:
 - Self-Help Groups (SHGs),
 - financial literacy,
 - stable income streams.
- Women played a major role:
 - 709 women improved savings practices through SHGs
- d. Enterprise Development & Circular Economy Growth**
- Supported **28 start-ups** across the three cities, exceeding the target of 24.
- **10 start-ups** became operational and collectively created:
 - **56 direct jobs**
 - **13 indirect jobs**
 - employment for **32 IWWs** and **30 formal waste workers (FWWs)**.
- Supported scaling of **39 existing recycling businesses** through:
 - machinery upgrades,
 - EPR registration,
 - GST formalisation,
 - layout redesign,
 - financial and technical mentoring.
- Businesses reported:
 - increased revenues,
 - higher processing capacity,
 - expanded employment,
 - stronger market access.
- e. Plastic Waste Collection & Recycling**
- Facilitated collection of **5,470.5 metric tonnes** of plastic waste across the three cities.

- Enabled recycling of **4,787 metric tonnes** of plastic waste.
- City-level outcomes:
 - **Udaipur:** 3,300 MT collected; 2,476 MT recycled.
 - **Amritsar:** 967.5 MT collected; 1,093 MT recycled.
 - **Jaipur:** 1,218 MT recycled with rapid growth during the final reporting phase.
- f. Formation of Self-Help Groups (SHGs)**
- Formed **45 SHGs** involving over **515 IWWs**, primarily women.
- Several SHGs evolved into:
 - organised sorting units,
 - fee collection groups,
 - semi-formal aggregation systems.
- FINILOOP plans to convert at least **6 SHGs into micro-enterprises**.
- g. Major Milestones Achieved**
- Conducted a **high-level stakeholder meeting in Jaipur (Feb 2025)** connecting recyclers, start-ups, and government stakeholders.
- Expanded technical training for IWWs through institutions like **CIPET**.
- Developed an enterprise database for informed business support.
- FINILOOP became recognised as an expert advisor in plastic circularity and policy discussions.
- h. Systems Change & Innovation**
- Shifted from an activity-based approach to an **outcome-driven circular economy model** focused on:
 - business development,
 - employment generation,
 - spatial planning,
 - municipal integration,
 - value-chain strengthening.
- Introduced the **Apno Bhandar** model in Udaipur:
 - a decentralised plastic aggregation and traceability system connecting IWWs directly with recyclers.
- i. Knowledge Sharing & Visibility**
- Established the **FINILOOP Knowledge Hub**.
- Participated in major international platforms and events including:
 - Climate Week NYC,
 - ISWA World Congress 2024,
 - Global Conclave on Plastics Recycling & Sustainability.

j. Overall Programme Impact

- FINILOOP exceeded several original programme targets:
- Plastic waste collected: **5,471 MT vs target 4,500 MT**
- Plastic recycled: **4,787 MT vs target 1,800 MT**
- Total enterprises supported: **112 vs target 72** (including start-ups, SHGs, and existing enterprises).

Table 8: Growth highlight (Mar 2024 - Feb 2025)

City	Enterprise Growth Highlights (Mar 2024 – Feb 2025)	Key Outcomes
Udaipur	Strongest enterprise ecosystem growth among the three cities. Existing recyclers and aggregators received support for machinery upgrades, layout redesign, and business formalisation. Introduction of the Apno Bhandar decentralised aggregation model strengthened recycler linkages with informal waste workers (IWWs).	- Highest plastic collection and recycling volumes. - Increased processing capacity among recyclers. - Improved traceability and supply-chain efficiency. - Greater integration of IWWs into formal recycling systems.
Amritsar	Focused on strengthening plastic recycling enterprises and improving market access. Businesses were supported with EPR registration, operational improvements, and connections to buyers and municipalities.	- Increased recycling throughput. - Better buyer linkages for recyclables. - Enhanced municipal collaboration for plastic waste management. - Growth in employment opportunities within recycling operations.
Jaipur	Rapid enterprise expansion during the final reporting phase. Support included start-up incubation, transfer station integration, technical mentoring, and business formalisation. Jaipur also hosted major stakeholder networking events connecting recyclers, start-ups, and government actors.	- Significant increase in recycling activity toward the end of the year. - Improved ecosystem collaboration. - Growth in start-up participation and circular economy innovation. - Strengthened institutional visibility and partnerships.
Across All 3 Cities	FINILOOP supported start-ups, SHGs, aggregators, and recycling enterprises through technical, financial, and operational mentoring.	- 112 enterprises supported overall. - 28 start-ups supported (exceeding target). - 10 operational start-ups created jobs and improved circularity outcomes.

3 CLIMATE READY WASH AWARENESS CAMPAIGN

The Swachh Bharat Mission has had a widespread impact, enabling India to achieve Open Defecation Free (ODF) status in 2019. However, it is important to recognize that sanitation systems are heavily influenced by local climatic conditions. If these systems are not adapted to the climate, they risk becoming dysfunctional due to climate shocks, potentially leading to a resurgence of open defecation. The availability of water for household sanitation is also crucial.

Recognizing the significance of climate-resilient WASH (Water, Sanitation, and Hygiene), NABSAMRUDDHI has launched the Climate Smart WASH Fund, dedicated to supporting climate-resilient sanitation systems, rainwater harvesting, and solar energy solutions. By leveraging its strong network of Microfinance partners, NABSAMRUDDHI has successfully deployed this fund in key regions across the country. In flood-prone areas, modified models of the Shankar Balram toilet are being promoted, while Ecosan toilets are effectively serving water-scarce regions. Additionally, Nabsamruddhi WASH campaign is promoting household-level rainwater harvesting solutions for microfinance clients and encouraging the use of solar pumps for both household and agricultural water needs. In this effort to mobilise the communities in such challenging areas, NABSAMRUDDHI decided to conduct 40 awareness cum mobilization camps for the micro client clients so that they can access the Climate Smart WASH fund through their respective micro finance provider. This will enable them to have climate resilient sanitation systems or household level rainwater harvesting structures.

Nabsamruddhi has been supported by the Trust of People in conducting these camps throughout the country depending upon the climatic conditions and partner MFI presence. The target was to reach at least 4000 people through these 40 awareness camps in 7 states of India. The campaign was launched on the special day of World Water Day on the 22nd of March 2024. The first camp was online inaugurated on this day by the respected Director of NABARD through a launching event at their Head Office in Mumbai. The 40 camps were scheduled to be completed by the end of July 2024.

Campaign objectives

The objective of the campaign was to generate awareness among at least 4000 people across 7 states of India on the following:

- Awareness on importance of water conservation and climate change.
- Options available for flood affected and water-logged areas for safely managed sanitation systems.
- Options available for water scarce areas for safely managed sanitation systems
- Options available for household level rainwater harvesting systems
- Options available for solar pumps for household and agricultural farms

Campaign period: 22nd March 2024 to 31st July 2024

Campaign target area: The following states were targeted for the awareness messaging as they have been considered the most vulnerable in terms of extreme climatic conditions:

1. Uttar Pradesh
2. Bihar
3. West Bengal
4. Madhya Pradesh
5. Karnataka
6. Rajasthan

7. Odisha

Achievement:

The campaign was successfully concluded on schedule despite initial challenges, such as the restrictions imposed by the code of conduct during the General Elections. Thanks to the persistent efforts of the Trust of People team and the valuable cooperation from NABSAMRUDDHI, the campaign was completed on time and within the allocated budget. After the elections, the campaign gained full momentum, and despite the extreme heat during June and July, the team upheld its commitment by delivering 40 camps as planned. In fact, they exceeded the target, concluding the campaign with 42 Climate-Ready WASH Awareness camps across 29 districts in 10 states, reaching a total of 4,332 clients. Notably, although the original plan was to conduct camps in 7 states, the overwhelming response from partner MFIs and beneficiaries led to the expansion of the campaign to 3 additional states: Chhattisgarh, Haryana, and Punjab. Details of the camps are provided in the annexure.

Learnings and feedback from MFI partners and trainers:

1. **Water Conservation and Climate Change Awareness:** The learnings reflect a strong emphasis on water conservation, with participants understanding practical steps such as rainwater harvesting and reducing wastage, which directly supports the objective of raising awareness about water conservation.
2. **Options for Flood-Affected and Water-Logged Areas for Safely Managed Sanitation Systems:** The feedback mentions how participants learned the importance of sanitation, particularly in flood-prone areas. This aligns well with the campaign objective of providing options for safely managed sanitation in such regions.
3. **Household-Level Rainwater Harvesting:** Rainwater harvesting was a key topic in the workshops, with participants gaining awareness of its benefits and practical implementation. This learning directly aligns with the campaign's objective of promoting household-level rainwater harvesting.
4. **Solar Pumps for Household and Agricultural Farms:** The workshops covered the use of solar power for household and agricultural purposes, and participants were receptive to learning about renewable energy. This aligns well with the objective of raising awareness about solar pumps.



Figure 8 Collage of images from the campaign