



# HUMAN-Stiftung

ANNUAL REPORT 2025 AND OUTLOOK 2026

KARLHEINZ NEUMANN (FOUNDER AND BOARD MEMBER)

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## Overview 2025

### Projects

Our work in **India** continues to develop very positively. The **Keshwa Gurukul School** has once again recorded more students than last year. With the **granting of a license up to the 8th grade**, investments in additional land are now possible. We now have almost 40 employees in India.

The **skills program** has been expanded to include **Beauty courses**, which have been very well received. The **Outreach Program** and the **children's aid project** also ran according to plan – thanks to the reliable cooperation with our local partner.

In **Nepal**, **all four schools** operated successfully. The **school in Yarle** is a new addition, and its funding has been secured since January. A **dilapidated school building** was completely rebuilt. **Funding for a nurse** was very well received and improves local healthcare.

All projects are showing very stable results thanks to the excellent cooperation.

In **Nigeria**, the projects were successful overall, despite some challenges. After a truck belonging to the **water factory** was involved in an accident, a replacement vehicle had to be purchased. The idea of switching to a **bottling plant** was abandoned due to cost and technical complexity.

Problems exist at the **children's home** due to corruption and inadequate care for the children. But this home is not managed by us, we only try to improve children's situation. Countermeasures were initiated through letters to the Red Cross in Geneva and public relations work. All other projects – especially **emergency aid and sponsorships** – went very well.

### Project trips

Due to numerous other commitments, no project trips from Germany were undertaken in 2025. Trips to India and possibly Nepal are planned for 2026.

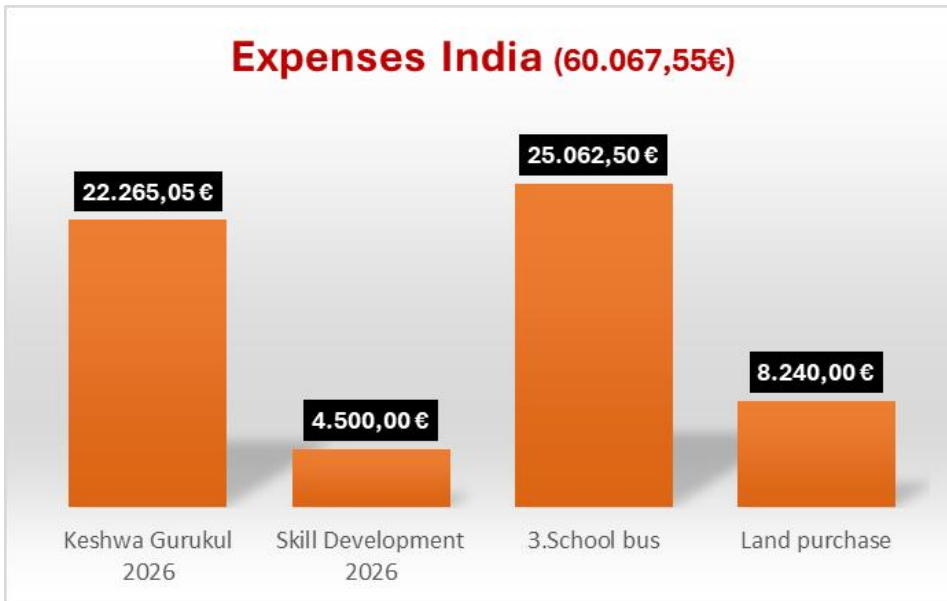
### Financial situation

According to the financial report, high expenditures were incurred this year (the second highest since the organization's founding), which could not be fully offset by donations. However, higher advance payments were made for 2026, and significant investments were undertaken (a third school bus, land, a third truck, and the construction of a school building). The financial flexibility for the coming years must be closely monitored, as further investments are planned, and we must not jeopardize our operational projects.

### Charity Events

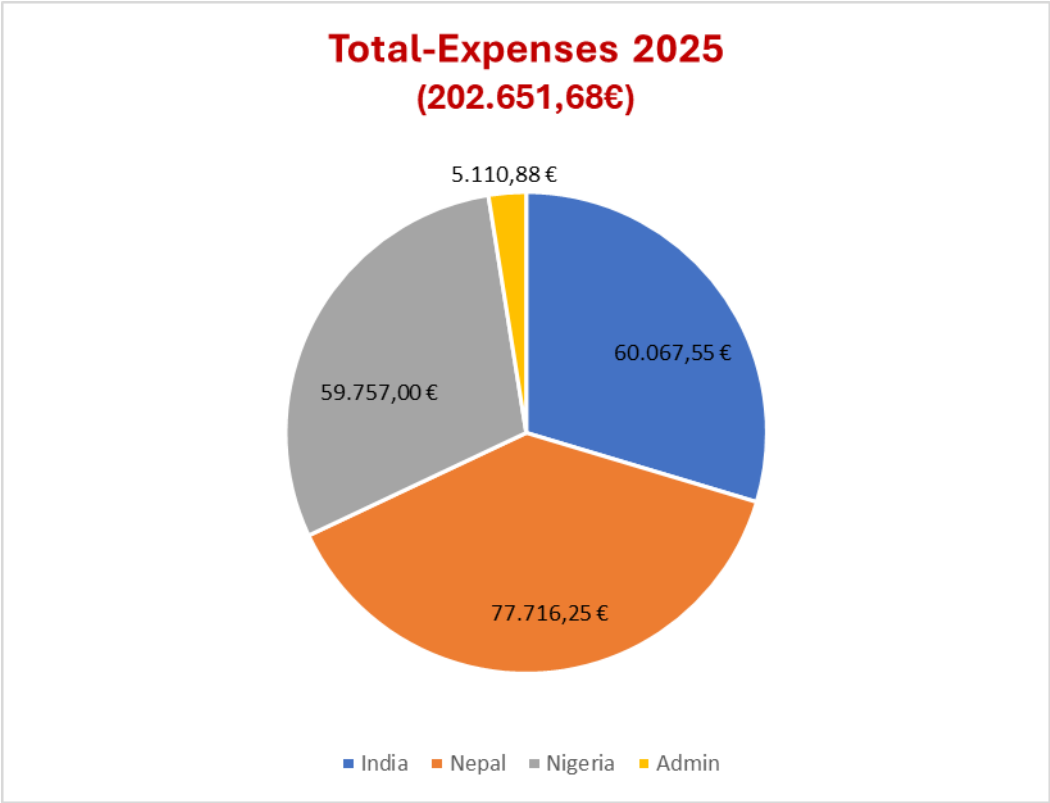
In January 2025, the JFK Band held a benefit concert at the Vega Bar in Munich. Many thanks to the bar owners and the band. All proceeds were donated to the HUMAN Foundation. The apprentices at the vocational school for industrial and office management also carried out another project for the HUMAN Foundation. We extend our sincere thanks to the apprentices and also to their teacher, Martin Siebert, for his outstanding support. Two private fundraising events (a birthday and a company farewell party) were also held to benefit the foundation.

## Project Investments 2025



A total of **€197,540.80** was spent on projects, including significant expenditures (approx. €57,000) that will take effect for projects in 2026 (advance payments for operating costs).

Administration: The administrative activities of our trustee Deutsche Stiftungsagentur (DS) are diverse: accounting, annual financial statements including auditing, contract drafting, coordination with the tax office, donation receipts, etc. In addition, there are custody and bank fees. These costs are billed retroactively for the previous year and totaled **€5,110.88**. **All administrative expenses** (DS - see above, software, flyers, event expenses, etc.) **are covered by the founders** and therefore do not affect project donations.



**Total investments** in the projects, including administrative costs, for 2025 amount to **€202,651.68** (previous year: **€183,507.28**).

## Donation income 2025

**Donation income** in 2025 amounted to **€187,159.64** (previous year: **€168,310.05**), including €18,000 in special effects from a one-time donation for Yarle. From this, we received a total of **€2,630.63** in interest/dividends from the capital stock.

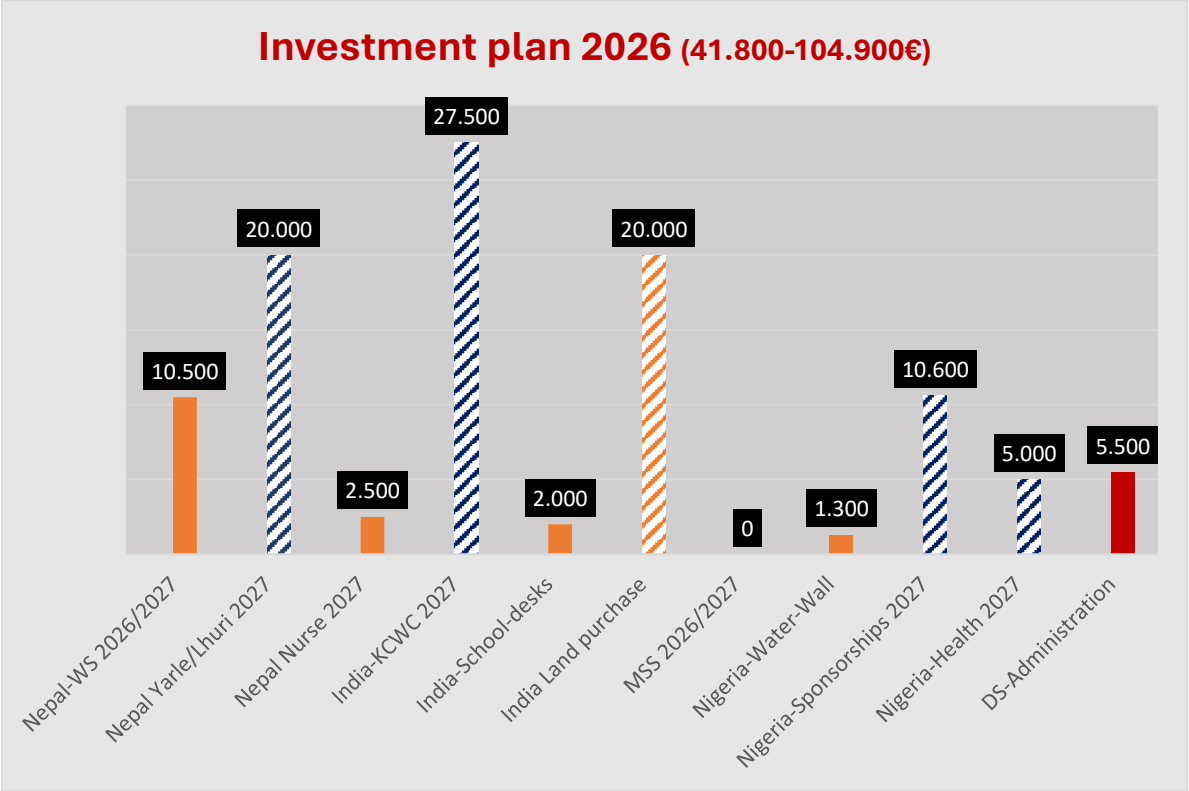
In comparison to 2024, the following points should be considered:

- Without the one-time donation for the construction of the building in Yarle (€18,000), **donations in 2025 would have amounted to €169,159.64**. This should serve as the basis for comparison. If we also disregard the special effects in 2024 and 2023, then we achieved a 15-20% higher donation volume in 2025.
- In 2025, €17,800 in donations exceeding €1,000 were made to Nigeria. Of this, €11,800 was for container delivery, €4,500 for sports field construction, and €1,446 for emergency aid. Donations for emergency relief were significantly lower in 2025 than in 2024.
- There were many donations (including larger ones) for Nepal and India, totaling almost €75,000 in donations of €1,000 or more.
- The number of individual donations was 914 in 2025, compared to 874 in 2024.
- The average donation amount **in 2025 was €185** (a realistic comparison figure excluding the large Yarle donation). This is very encouraging.
- Thus, despite very high expenditures, we achieved a nearly balanced budget.

**Conclusion:** A very positive year in terms of donation income. The following chart shows the distribution of donations by project country, with Nigeria shown separately. For historical reasons, many donations are earmarked for India/Nepal.

# Investment planning 2026

We now have an investment plan **for the next 20 years (2025-2044)**. Based on our ongoing projects, we anticipate an **investment requirement of €2.5 million**. This amount is divided into €2.1 million for project operations, €0.3 million for vehicle and building maintenance, and €115,000 for administrative purposes which will be covered by the founders. This should serve as the benchmark for our actions in finding a way to finance these projects.



### Investment requirements for construction projects, land, and vehicles in 2026:

The primary need is in India. To obtain the permanent license for the school up to grade 8, we require additional land. We have budgeted €20,000 for this. We can no longer count on external grants.

No investments are planned in **Nepal**.

In **Nigeria**, further investments will only be made through project-specific donations or grant applications.

**Note regarding the graphic:** The hatched bars represent advance payments or land purchases.

### Administration:

Our trustee Deutsche Stiftungsagentur (DS), will incur costs of up to €5,500 for its operations in 2025, which will be debited in 2026. These and all other incidental costs are always covered by the donors. This ensures that 100% of all donations continue to go directly to project work.

## Operational expenses for our projects:

The costs for **Nepal** are planned as follows: €10,500 for operating the 2025/2026 winter schools and €2,500 for the nurse's salary in Karang/Lhuri. As a precaution, an advance payment of €20,000 for 2027 for the schools in Lhuri and Yarle is included in the plan. This payment depends on the exchange rate. If the exchange rate develops favorably, these payments should be made. The final euro amount also depends on the exchange rate, as the planning is based on Nepalese Rupees (NPR).

**In total, €13,000 to €33,000 is planned for projects in Nepal, as many advance payments for 2026 have already been made (due to a favorable exchange rate).**

For **India**, operating costs for the Keshwa Child Welfare Center in the amount of €23,000 for the school and €4,500 for the skills program are budgeted as an advance payment for 2027. An additional €2,000 is planned for 2026 for new school desks and tables, and up to €20,000 for land, should a purchase opportunity arise. The final euro amount depends on the exchange rate, as the planning is based on Indian Rupees (INR).

**In total, €29,500 to €49,500 is budgeted for projects in India.**

In **Nigeria**, the initial plan is to allocate €15,600 for sponsorships and emergency medical aid as an advance payment for 2027. This funding will come from earmarked donations (based on past experience, we anticipate between €15,000 and €20,000). If additional donations are received for containers or emergency aid, this amount will increase. €1,300 is available for the water project to tile the damp exterior wall of the waterworks. We do not have any exchange rate issues in Nigeria, as the funds will be transferred in euros to a euro account there.

**In total, €16,900 is allocated for projects in Nigeria, although experience suggests the final amount will likely be higher.**

To fully cover the pure **project expenses for 2026 and part of 2027 (winter school operation)**, only **€21,800 (including administrative costs) or €41,800 (including land)** in new donations are required in 2026, thanks to the numerous advance payments, so that no further funds need to be drawn from reserves. If all advance payments for 2027 are made (which should be done if the exchange rate is favorable), then up to **€104,900** could be needed.

## Nepal: Current situation and outlook

### School operations (four schools)

As in previous years, the 2024/2025 **winter school projects** in Saldang and Nyisal went very well; however, there was a decrease in the number of students in Saldang. Significantly more children are now living at the school, necessitating higher expenses for food. The 2025/2026 winter schools started as usual in November and will run until March 2026.

At the newly built school in **Lhuri**, the following measures were carried out as planned: Reconstruction of the collapsed wall in the schoolyard. Erection of a fence to protect the children on the steep slope of the schoolyard. Construction of two additional classrooms. This brings the total number of rooms available to 10, including classrooms, a kitchen, and sleeping quarters for students and teachers.

This is important because we hope that more children from the neighboring villages of Shungjer and Ke will attend the school and live there as well. Furthermore, defective parts of the photovoltaic system were replaced and the battery was expanded.

A new addition is the year-round school in **Yarle**, which serves children from four villages. Through a fortunate turn of events, we received a large donation from Switzerland (myidol Foundation). This enabled the construction of a new, dilapidated school building with four classrooms.

**The collaboration with the school coordinators at the four schools, the Dolpo Tulku Charitable Foundation (DTCF) as administrative partner, and the HUMAN Foundation worked perfectly again in 2025. Many thanks to the entire team.**



Students from winter schools in Saldang



Students in Yarle in front of the new building

### Key figures for schools in Upper Dolpo in 2025:

There were no unusual incidents at any of the schools in 2025, and all children passed their exams. Detailed school reports are available upon request, as always. As in previous years, the costs for teachers and kitchen staff, as well as meals, heating, school supplies, and any additional expenses, will be covered.

School	# Teacher	# Students	Expenses
<b>Nyisal</b> (Winter school, 3 months)	3 + cooks + helpers	35	380.000 NPR (2.620€)
<b>Saldang</b> (Winter school, 4 months)	4 + 3 cooks + 3 helpers	45	987.000 NPR (7.720€)
<b>Lhuri</b> (Summer school, 7 months)	4 teachers in 2025 + material, food, etc. including transport	23	1.471.917 NPR (operations) 1.558.602 NPR (construction) (21.100€)
<b>Yarle</b> (all-year- school)	6 + 1 helper (3 private teachers paid by our organization)	23	964.070 NPR (we cover 7.000€) +18.000€ for construction

No changes are expected for the four schools **in 2026**. No construction work is planned for the time being, except perhaps the renovation of the three dilapidated classrooms in Yarle.

### Health support in Karang and Lhuri

The health project in Upper Dolpo (the so-called health post in the village of Karang) has been supported by the HUMAN Foundation since 2024. We provided the funding on the condition that the village of Lhuri also receives on-site care for at least four days a month, as we also fund the school there. A total of seven villages are served: Karang, Tiling, Lhuri, Sungjer, Kyi, Musi, and Nyisal. We run the winter school in Nyisal. Nyisal is the most distant village from Karang, requiring a full day's walk to reach it.

In 2025, a total of 530 patients were treated, of whom 65% were female and 35% male. Almost all treatments (99%) were performed on an outpatient basis; only a few patients required hospitalization.



The treatments and consultations included family planning, medical care (digestion, infectious diseases, urinary tract infections, ear, nose, and throat problems, gynecological treatments, dental problems, and also treatment for infants under 5 years of age). These children mostly suffer from colds, infections, and diarrhea. In addition, Njima independently conducted hygiene and immune system training programs for the residents.

We thank Nurse Njima Lhazon Bajee (pictured right) for her outstanding and tireless work in this region with its villages at an altitude of 4,000 meters.

Support from Njima will continue in 2026 under the same conditions.

## India: Current situation and outlook

### Keshwa Gurukul School / Outreach

Our largest and still very successful program in India consists of the **Keshwa Gurukul School** project, combined with the **outreach program** and **camps for people with disabilities** and **women empowerment**. All projects work hand in hand. The starting point is the registration and support of more than 300 families from several villages surrounding our Keshwa Child Welfare Center in the village of Ghurma, just outside Robertsganj, and in the city itself.



Keshwa Gurukul school morning prayer



Half-year exam

Thanks to our close contact with the families, our team is able to gain people's trust. This has enabled us to increase the number of school children from 5 in the summer of 2022 **to more than 200 registered children in 2025**.

Our biggest challenge right now is acquiring more land to maintain our license up to Class 8. We need six plots for this, and one is potentially available for purchase. We aim to acquire the first plot in January/February 2026 and hope for further land sales.

**Note:** We have changed the school's license. Previously, we had a license from the Sonbhadra district and would have had to purchase twice as much land for an 8-class license. By switching to the Bhartyia Shiksha Board (BSB), we can obtain this license much more cost-effectively. Otherwise, the requirements are identical.

## Skill Development Program

Since 2023, we have been funding **our own training program for women up to an age of 40**. In three-month courses, participants are trained to sew their own clothes or work in the cosmetics/hairdressing sector (beautician). Upon completion of the training, they can take an exam and receive a certificate from the



government agency. This helps them obtain microloans and also allows them to be listed on a portal as a certified seamstress or beautician. This significantly improves their chances of finding employment or becoming self-employed.

**In 2025, 120 women were trained. We currently employ 30 people in Sonbhadra and Varanasi.**

## Orphan's Home and Adoption in Bihar



**The Orphan's Home program in Samastipur, Bihar**, continues to be very successful. It provides round-the-clock care for up to ten children aged 0-6 years. The program addresses **three types of children requiring protection and care**:

- **Orphans:** Both my father and mother have died.
- **Abandoned children:** Parents abandon the children (roadside, train station, etc.)
- **Surrendered children:** Parents are unwilling or unable to care for the child.

These children arrive at our facility on behalf of the local authorities. Time and again, children become seriously ill and sometimes die because, despite medical care, they cannot be saved. Since 2018, we have successfully placed 36 children with adoptive parents. These are often Indian families living either in India or abroad (26 children), and sometimes foreign parents from Europe or the USA (10 children). Adoption in India costs approximately USD 5,000 for foreign couples.

**In 2026**, we aim to maintain school operations at this level. We also need to secure additional land to ensure we retain our permanent license to provide education from kindergarten through 8th grade. The **skill program** will continue in the same format. Up to 120 women are expected to participate in the training again. This includes the outreach program and women's empowerment initiatives. In **Bihar**, the **emergency child relief program** will continue as planned.

We would like to sincerely thank our project partner, the **Creation India Society**, and our employees for their outstanding work. There are plenty of challenges and it takes enormous effort to continue the program on this scale.

## Nigeria: Current situation and outlook

### puRE water for life

**The water project in Nigeria** ran relatively smoothly this year. As usual, production was significantly higher during the dry season than during the rainy season. Following the serious accident in November 2024, we had to purchase a new truck and replace the tires in the fall. Throughout the year, we produced 3.7 million liters of water, comparable to the first year. This is another great success and exceeds our target of at least 3 million liters per year. **Many thanks again to the entire water team.**



Part of the team in the water factory



Replaced truck after accident

### School Amuro/Mgbom (Renovation project)

No further activities in 2025.

### Medical support, sponsorships, other projects

The number of **sponsorships** remained constant at 21 children, and all contributions were paid. This allows the children to attend school. Depending on the sponsorship agreement, they also receive school uniforms, meals, and other additional benefits. Thanks to the container shipments, sponsors can also send gifts to the children.

**Emergency medical care** remains a highly emotional topic. Here, seriously ill people receive help. They are incredibly grateful for this invaluable assistance, made possible only through the tireless efforts of Melanie Facius. A total of 36 people have been treated, some requiring complex tumor surgeries and, in some cases, lengthy follow-up treatments. Here are two of many examples:

**Left:** Anayele underwent successful surgery in January. After many years of suffering, the tumor (lipoma) in



her throat and mouth area was completely removed.



**Right:** Five-year-old Ugochukwu suffered from severe pain in his lower abdomen and upper legs when walking, urinating, and with any movement. He underwent successful surgery for a hernia (soft tissue rupture). The wound healed very well, and he was able to fully return to his daily routine. The treatment eliminated his pain and significantly improved his quality of life.



*For 2026, we anticipate a similar level of support. The annual contributions for the sponsored children amount to approximately €10,500. Funding for emergency aid and containers depends on donations.*

**We would like to thank our project partner Better Place Africa and the team for their incredible commitment and the results achieved.**

## Morning-Starlight-School



For three years, we have been supporting the Morning Starlight School. The school buildings and grounds are being improved step by step. For example, classrooms have been tiled. Unfortunately, after heavy rains, a section of the wall by the playground was damaged by a fallen power pole and had to be rebuilt.

A total of 30-35 children attend the school. As is unfortunately common in many schools, not all children attend regularly.

We will continue to support the school and hope that things develop positively as planned. Many thanks to our project partner, the Morning Starlight Church.

## Planning activities for 2026: Generating donations/donors



The project at the vocational school for office management and industrial clerks went very well again in 2025. Five groups raised almost €1,200 in donations. For 2026, a teacher has already volunteered to organize a project for this purpose. The goal is to raise at least €200 in donations per group.

- a. Charity Event with Kathi & Franzi (January 4, 2026, at the Vega Bar)
- b. Lecture evenings about the projects (not yet planned, venues need to be found)
- c. Event with Rinpoche Dolpo Tulku (not yet confirmed, possibly in the fall)
- d. BPA project with fundraising campaign(s)
- e. Our big Charity Concert, April 25, 2026, at the Kirchheim Civic Hall. Ticket sales are important due to high event costs. However, it will be pre-financed by the donors, who will also cover any potential losses. This is primarily an event for the donor community.
- f. GlobalGiving campaigns: Little-by-Little, July Bonus Day (USA only), and Giving Tuesday (USA only).

We still primarily **need regular donors**. Our top priority remains securing ongoing operating costs in Nepal and India, as well as the water project in Nigeria, because sustainability is our ultimate goal. Sponsorships and emergency aid in Nigeria are also important, but these are always balanced, as we only spend as much as we receive in donations.

## We mourn the loss of Gaby Wahl and Jay Prakash



We mourn the loss of Gaby Wahl, a longtime friend who always had a heart for people in need. Gaby and her husband Matthias were wonderful and generous supporters of our Nepal projects and, among other things, financed the construction of the school in Lhuri.



We also mourn the loss of Jay Prakash, our cook at the center. Jay was always cheerful and lovingly looked after the children and all the guests. He was the heart and soul of our center.

May they rest in peace. We will miss Gaby and Jay very much.

## Board decisions

In its **meeting on December 29, 2025**, the board of directors decided on the financial resources and content-related activities for the year 2026, as described in the medium-term financial plan.