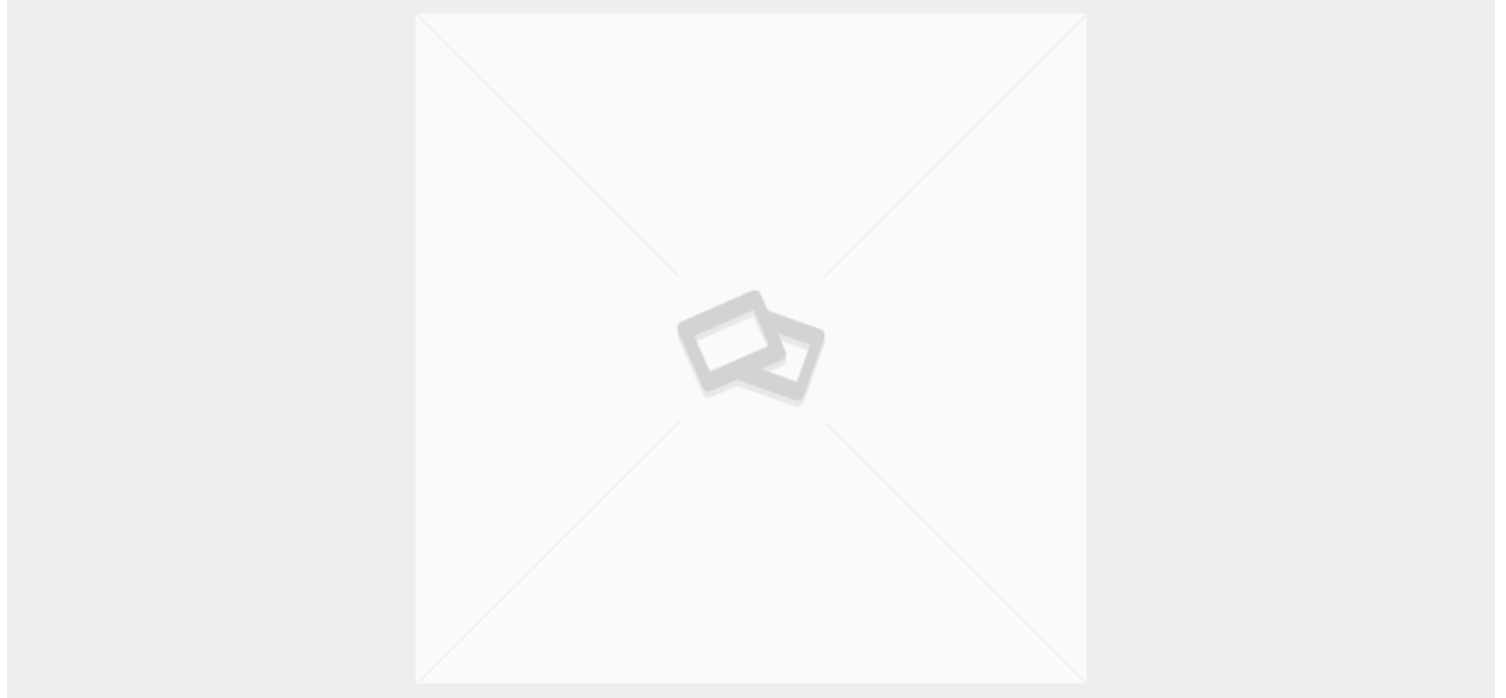


TO OUR STAKEHOLDERS - 2017

Posted on April 25, 2018 by Edmond



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This marks the year I took up CHD Group full-time. Hungry to change human destinies forever, post my MD specialization in Community Medicine I had number of options to choose from. CHD Group moved forward even back then since its inception in 2014 but it needed a wheel in continuous motion which I feel we arrived in for only by 2017.

The options I had was whether to move with the tide, against the tide or simply be guided by intuition to take concrete measurable steps necessary to leave this world slightly better than what we inherited as children of this universe.

In a sense, I have been fortunate and lucky to lead a mighty bunch of highly skilled, sharp, pro-health and development colleagues but above all, motivated human souls who rise above reason, rise above their own self to advance this journey for the world and to live up to the faith placed in CHD Group.

We opted to place ourselves in office in a two tier city of Mangaluru, situated between the Western Ghats on one side and the Arabian sea on another. One of the reasons was to not allow the noise of everyday opinions cloud our creative thinking by placing ourselves in major metro cities. Given the connectivity Mangaluru has, it serves as an encouragement to lead a simpler life in a smaller city of

this kind.



I am not sure if I can pin-point the moment, the time, the space when this journey of life-long passion began, but in this discovery I see hope for our billion beat nation and with it, hope for the world at large as well. This journey has served to teach us many things; our rise has been largely due to the goodwill and grace of our stakeholders. Those, who supported us in cash and in kind, those who believed in us when we had nothing but passion to offer. This is their victory; this is the victory for the people of our land. This entire exercise has taught us few lessons, some to introspect, some to share, but both to learn from, blink an eye and simply wonder at the beauty that the world has to offer through. Firstly,

Faith

The mountain moving faith placed in us by communities at large, Institutions in particular, serve as a humble reminder of our great responsibility. We recognise and rise up every day, not to do work, but to bring quality into the lives of people we touch. To create that living dream which we envision and particularly, to do in our lifetime; what has never been done before. I dream of the day, along with my colleagues at CHD Group that one day in India, healthcare will be affordable and accessible to all the forgotten corners of the country. This is the faith we have in our stakeholders whom we look up for help to create and bring to birth this moment in history, in our lifetime, in front of our eyes.

When we come across kids who appear physically 8 to 9 years old by their stature, but otherwise who actually are 13 to 14, it disturbs us. These are the most authentic children of our motherland. When people die due to disasters because of no fault of theirs and particularly when what they took 60 years to build, gets broken down in 6 minutes, it concerns us. When a mother dies because of the politics of motherhood, when innocent people have to give up their life and talent dying on the roads, we must rise up. When dwindling family norms and failing institutions of marriage leave more people to age in isolation, when women who work hard to build families are victims of failed systems which must actually protect them, we at CHD Group cannot remain a mere spectator. It is unfair on our path to do so. The idea of India in 2018 could be different; we must somehow dive in and take the tough plunge. Nothing concrete has ever been achieved easily and we recognise that.

Partnerships

We have been able to create more number of partnerships in 2017 than we did in the previous years. Working with progressive, idealistic and honest partners is always inspiring and healthy. We have been able to establish excellent relations with Government Departments, UN Agencies, Public

Sector Units and Corporate Partners who believe in the power of partnerships and transcend human boundaries to be the difference in the lives of people.

Human solidarity sustains and thrives not by working in isolated quarters but by building relations through partnerships and alliances. Many visionary institutions have come forward to work with us making investments necessary to build the Indian dream. Our responsibility lies in maintaining that momentum, protecting that special character and always bearing in mind that society and people come above us.

This journey also taught us how to deflect special interest groups who put themselves above the nation and its people. Many a times, selfishness, greed and attention attempts to dissolve the purpose of why we exist, we are pleased at CHD Group to have stuck to our beliefs, to our philosophy and to our vision and missions.

Passion

This year has particularly been marvellous because we were fortunate to have some brilliant, skilled and passionate minds join our journey. They have added multiple colours which brighten up the very purpose of our existence. I would not mention their names, because there are a good number of them, and they know it all, how much I value them and hold them in much reverence. Our stakeholders would draw much satisfaction now than ever before because of this passionate bunch of Indians making miracles every moment, every day to steer the wheel of healthcare, inspiring hope. Our global advisory council has worked hard to connect the threads and help leap-frog our journey. We remain indebted to their effort. It surprises and fascinates me sometimes, as to what possibly motivates so many people to do something for others, to set human souls on fire and enkindle that fire of hope and fire of life to change human destinies. I might never find the answer to that question, but it may never be needed. May the tribe increase is all I can ask for.

Performance Indicators

We may not have been in the sector for decades, but we have been there long enough to ensure our voices are heard and the result matters. Looking back at the impact we have created in appropriate circles which have changed millions of lives on ground, it makes us proud and humble. This again would never have been possible without the assistance of people around us, whom we will forever hold dear to us.

Life for us at CHD Group has never been about "Us" & "Them" it has been for all. In the end, we are a human race, and nothing else matters beyond that.

Trajectory forward

We have some big ambitions to achieve this coming year. Aspiration that sometimes seem larger than life. We would be bringing more value into the work we do and much of it will be novel in many ways. The possibility of CHD Group doing even better than what we have been doing remains extremely high this year as we move forward into the weeks and months leading into 2018 and beyond.

I would like to convey my deep sense of gratitude to all our stakeholders and a big thank you for all

that you have been to us so far. To others whom we have had the privilege to serve, we hope to do better and much more.

With much affection & love,

Yours I remain in solidarity,

SD/-

Dr. Edmond Fernandes, MBBS, MD, PGD-PHSM

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CHD Group