



Deshpande
Foundation

Micro Entrepreneurship

ANNUAL REPORT 2019-2020

Micro-entrepreneurship
Development Program,
Deshpande Foundation





CONTENT INDEX



HIGHLIGHTS

- MEs touched: 18K +
- MEs assisted by training, marketing, credit linkages: (Cumulative number) 2-3 K
- Collaborations
 - + Sectoral: CFTRI
 - + Extension: Cherysh Trust
 - + OFPO: Simha Shakti Okkuta Society
 - + Strategic: GAME
 - + Technology: DeAsra
 - + Development: NABARD, SIDBI, AVENDUS, DIC
- National Summits: MED, Food
- Pilots: Cluster enterprise assistance to Leather, Food and Aari Embroidery artisans

CHALLENGES

- Floods in North Karnataka lasted and devastated a lot of ground effort
- Long gestation for adaptations
 - o Technology
 - o Systems & Processes
 - o New ideas
- Evolving a new discipline

Sweet Memories of 2019-2020 by MEs:



01 Message from the CEO

To all our Stakeholders,

The divide between the urban and the rural is only getting starker. The life that a rural profession can afford is beset with hardships and extreme challenges. Making agriculture and other rural professions to be economically fulfilling by employing simple technologies, sound practices and economic models of collective is the elixir to rural transformation. India's heart beats in its towns and villages. At Deshpande Foundation, our endeavour is to enable rural and semi-urban population of India to live a life full of respect, hope and aspiration ushered in by attainment of economic independence by individual families. confidence, and joy. Our work, collaborations, and future plans revolve around the firm conviction that given the right support and ecosystem, each and every individual in these communities can achieve their aspirations, and remarkably contribute to the society and the country's bright future.

Our programmes in agriculture, skilling, micro-entrepreneurship and startups address what we believe are four critical areas among many for catalysing and anchoring holistic rural and semi-urban impact. During our 12- year journey, we have impacted approximately 70,000 farmers, trained over 8,000 students, and supported over 1,000 microentrepreneurs and more than 70 start-ups. While these accomplishments inspire us, they are also indicative of the watershed moment of this being just the beginning; there are many million more to be reached out to!

In order to strategically address this vision, we have structured ourselves in two ways, with a focus on scalability and sustainability at the core of every programme: we are driven by an 'Innovation Engine' that constantly ideates, pilots, validates and refines models that address critical needs of our beneficiaries in each of the above four areas. We had the opportunity of launching this platform with the Tata Trusts as founding partners last year. We look forward to support from more of you in bringing this culture of data-driven, structured experimentation from the corporate sector in solving problems of the development sector. The validated models then graduate to the 'Scaling Engine,' to achieve impact bigger, better and faster through execution excellence, economic viability and quality.

As we learn and evolve in our journey, we recognise that India's challenges can only be tackled when all of us collaborate and co-create. To achieve lasting and scalable impact requires innovative new ideas and approaches that align public, private and civic intentions to address common societal challenges. Our annual conference, the Development Dialogue, is our attempt to create such an opportunity for non-profit and corporate leaders, implementers, and policy makers to share innovative ideas and best practices and to build collaborations through which to achieve scalable social impact. This year, we invite you to dialogue on 'Aligning Intention, Innovation and Impact,' building on previous discussions on 'Reimagining Impact' and 'Collaborating for Big Bets.'

On behalf of the Foundation, I thank each and every one of you who stand by us as strong pillars of support. Without your involvement, we wouldn't have reached thus far. As we step forward, we will need your continued support. We also invite new partners to join us in the journey of transforming lives right at the grassroot level.

Let's connect to make our communities, country, and the world, the kind of place we all desire for!

“
With the best-practices
of corporate sector and
the soul of an NGO,
we aspire to deliver
quality services
in a scalable and
sustainable way for
our communities.”



Signature
Vivek Pawar

CEO, Deshpande Foundation, India

02 PROGRAM SNAPSHOT 2019-2020

		HUBBALLI & KAKATIYA SANDBOX	TOTAL ACHIEVEMENT
MARKETING	MICRO-ENTREPRENEURSHIP MEGA UTSAV	Total No.of Utsav: 03 Total Stalls: 109	Total Sales by ME: Rs 64,43,950
	REGULAR SANTHE	Total No.of Santhe: 27 Total No.of Stalls: 758	Total Sales by ME: Rs 87,62,011
	MOBILE SANTHE	Total No. of Entrepreneurs Participated: 493	Total Sales by ME: Rs 11,67,690
	WEEKLY BAZAAR (CORPORATE SANTHE)	Total No. of Entrepreneurs Stalls: 229 Total No. of Corporate Santhe: 66	Total Sales by ME: Rs 11,40,630
	TOTAL MARKET LINKAGE	Total Entrepreneurs Outreach/stalls: 1,589	Total Sales : Rs 1,75,14,281
MENTORSHIP	Locations: 05	Total No. of Session: 17	Total Participants: 330
CREDIT	Financial assistance to entrepreneurs through bank	Rs 31,40,000	NA
PRAGATI TRAINING	Workshops	Total no. of Workshops: 42	Total Participants: 492
SUPPORT	Employment Generated	1000+	Total: 1000
KARYAGARA	Workshops	Total no. of Workshops: 24 Udyog Adhaar Registration: 203 Total FSSAI Registered: 32	Total Participants: 433

03 COLLABORATION

A)

An MOU has been signed between Deshpande Foundation and Shima Shakti Okkuta, Sirsi (Uttar Kannada district) to support more than 200 food cluster entrepreneurs to form an OFPO (Off Farm Producers Organisation).

The programme aims at giving support to Simha Shakti Okkuta, a SPV under Min of MSME cluster development grant working towards establishing a high end technological CFC (Common Facility Centre). The objective is to build a mutually aided, self-reliant food entrepreneurs collective enterprise of several micro-entrepreneurs in the region



B)

Technology awareness Program by CFTRI Organised by Microentrepreneurship, Deshpande Foundation

We conducted a Food technology awareness workshop for all our food entrepreneurs from different districts of North, Karnataka in which more than 200+ micro-entrepreneurs participated

Memorandum of Understanding:

An MOU has been signed between Deshpande foundation & CFTRI, obligatory to support our micro-entrepreneurs with various technological problems arising in their respective business



C)

Memorandum of Understanding Signed:

Mr. Vivek Pawar, CEO Deshpande Foundation and Ms. Renu Mukunda, Director, Programmes and Social Innovations, CherYsh signed the Memorandum of Understanding on 26th August at Sandbox Startups. They are excited to build a rural entrepreneurial ecosystem by involving micro-entrepreneurs. This will be initiated in 50 villages. Nearly 45 women's from the Halyal location attended the Navodyami orientation.



D)

Deasra –Deshpande Foundation

We Joined hands with technology empower company for entrepreneurs De –asra to leverage its functions to deep technological understanding & digital market support to our micro-entrepreneurs
With the roots emerging from all the forms we expect a healthy growth in near future.



C)

GAME-Deshpande Foundation MOU

- Facilitate collaboration within & outside the Alliance that will be beneficial to the partner
- Generate and disseminate knowledge assets and learning
- Invite Partner representatives to the Convening and Workshops organized by the alliance
- Incorporate partner's ongoing work and solutions to be able to learn insights on particular contexts, and advocate partner solutions
- Through the network, support partner resource needs for funds, talent, know-how and technology support as per the merit of the scope of work, and the alignment with the Mass Entrepreneurship mission

Further, specific Areas of collaboration, if any:

- Deshpande Foundation and GAME will work together to conduct pilots in and mobilize resources for micro-entrepreneurship and mass entrepreneur (including collective enterprises, agriculture and rural entrepreneurship pilots)
- Deshpande Foundation and GAME (along with the Alliance) will undertake "Policy research and legislative reform advocacy" in multiple areas and specifically in Micro-entrepreneurship Development Act 2006
- Deshpande Foundation and GAME (along with the Alliance) will work together to evolve broad Quality standards for Micro-entrepreneurship and Mass entrepreneurship development sector (across areas of product quality, process quality, governance quality etc.)
- GAME and Deshpande Foundation will work together to organize events (conferencing, round tables, seminars etc.) of GAME at DF Hubballi on mutually agreed upon agendas, to the extent possible and feasible.

PROGRAM HIGHLIGHTS

National Summit on Catalyzing Grassroots Micro-entrepreneurship Development (MED)

Date: 18th-19th July 2019

KEY TAKE WAYS

- 37 national and regional institutions participated in 1.5 day summit
- Institutional assistance considered for participating organisations on good work by NRLM and NABARD by keynote speakers (Joint Secretary, MoRD Smt Leena Johri and CGM Off-farm Sector NABARD Shri Hemant Songadkar)
- A national consortium of organisations and individuals working on MED by all organisations proposed
- A national summit every year to be hosted at Hubballi close to 27th June (MED day)



DESHPANDE FOUNDATION- UNDP PARTNERSHIP

In the year 2018, Micro-entrepreneurship, partnered with UNDP Disha project to tackle the above challenges, specifically in supporting women entrepreneurs. Deshpande Foundation in the past had experienced that women entrepreneurs were not identified as equivalently eligible to run businesses

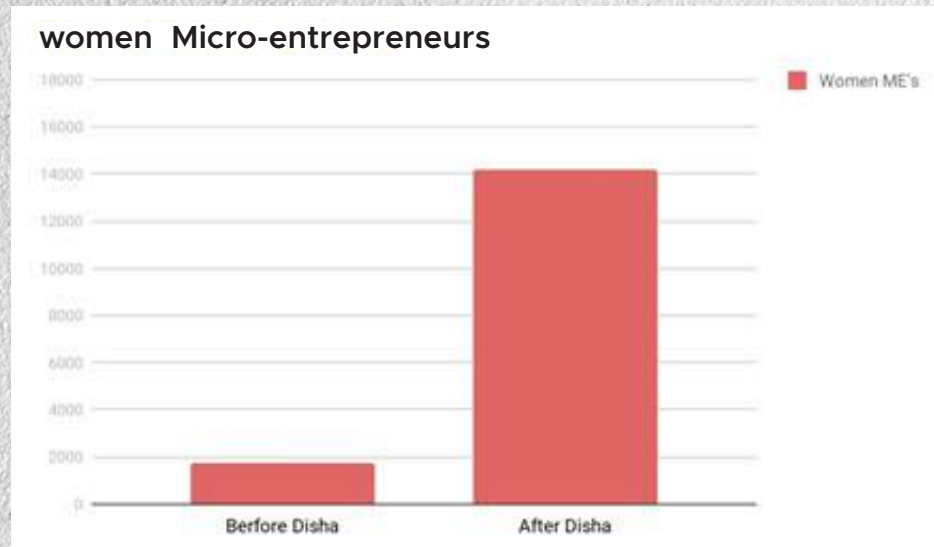


ILLUSTRATION 1: WOMEN OUTREACH BEFORE AND AFTER DISHA

Many social reasons challenged the will of women to take primary ownership of the enterprise, and the pilot designed under UNDP Disha looks to overcome these challenges through implementation of structured interventions for engaging, training and supporting aspiring and existing women micro entrepreneurs.

The model implemented under Disha to outreach, train and support women micro entrepreneurs is as follows:

Project Achievement Summary		
LOCATIONS	EAP	EDP
Gadag/Bagalkot	2,272	726
Belagavi	2,839	497
Dharwad	5,095	768
Haveri	2,728	770
UK	1,783	249
TOTAL	14,717	3,010



1) BIZZ SAKHI MENTORSHIP PROGRAM FOR 2000 MES

- Training 100 Bizz Sakhis on Mentorship model
- Screening of potential microentrepreneurs will be held (from the old cohort, in the case of inadequacy, new microentrepreneurs will be identified)
- The screening will be facilitated by Bizz Sakhi Buses, an innovative solution to outreach support the women at their doorstep in the remotest villages through buses. The buses are fully equipped to facilitate training by setting up classrooms anywhere under the sky .
- 1000 potential micro-entrepreneurs will be selected for providing phase II rigorous and methodical mentorship support
- 1000 shortlisted women including MEs, self-employed and aspiring entrepreneurs from Phase 1 will be mentored to ensure sustainable business units.
- The mentorship sessions planned for MEs by Bizz Sakhis will also be facilitated through Bizz Sakhi buses to ensure optimum outreach and connect between Bizz Sakhis and MEs.



BIZZ SAKHIS



KARYAGARA

'Micro-entrepreneurship, Karyagara' was launched in the year 2017 with the objective to educate entrepreneurs across various modules in financial literacy. A need for such an initiative was recognized, when microentrepreneurs started setting up enterprises, growing and scaling up, but were limited by how to manage finances better. The general consensus from the microentrepreneurs in this regard has reiterated the gap in theoretical and practical knowledge to set up and use online accounting & digital payment platforms, complete compliance procedures and GST Registration process. Through Karyagara, Micro-entrepreneurship, empowers micro-entrepreneurs to become independent and informed about financial and business decisions.

OUTREACH BY KARYAGARA (2019-20)

Overall No. of Karyagara Workshops: **24**

Total FSSAI Registered: **32**

Total Participants: **433**

Udyog Aadhar Registrations till date: **203**



PRAGATHI

Pragathi is a skill building initiative of Micro-entrepreneurship Program, It mainly offers

1. Creative skill development workshops
2. Learn from experienced trainers
3. Take your passion to next level
4. Certified training courses

Total No. of Workshops: 22

Total Participants: 358



MOBILE SANTHE

To further penetrate into the rural market, Navodyami has now started 'Mobile Santhes'. We organise a marketplace in remote areas and areas of high footfall, through a Van. The products of entrepreneurs are stocked up, set up in a location and sold by the microentrepreneurs, as the van travels to multiple locations for days.

Total No. of Mobile Santhe 2019-2020: **141**

Total No. of Stalls: **758**

Total sales figures: **RS 11,67,690 INR**



SANTHE:

Micro-entrepreneurship Santhe is a regular market platform for exhibition and sale of the products of grassroots micro-entrepreneurs. These exhibitions offer a better marketplace for all the small-scale entrepreneurs by facilitating sales and direct customer engagement. This is a stepping stone for many entrepreneurs; their prior means of sale was through middlemen, resulting in lower profit margins. Micro-entrepreneurship santhes aim to bridge the gap between sellers and buyers, promoting fair prices for both parties. Besides generating sales for micro-entrepreneurs, the regular santhes help them reach a larger customer base and understand the evolving demands of the customers. The santhes are found to encourage entrepreneurs across various rural and urban localities

Total No.of Santhe: 27

Total No.of Stalls: 758

Total Sales by ME: RS 87,62,011 INR

IMPACT OF SANTHE

On an average, each santhe has enabled a microentrepreneur to generate sales worth **RS. 8000 - 12,000.**

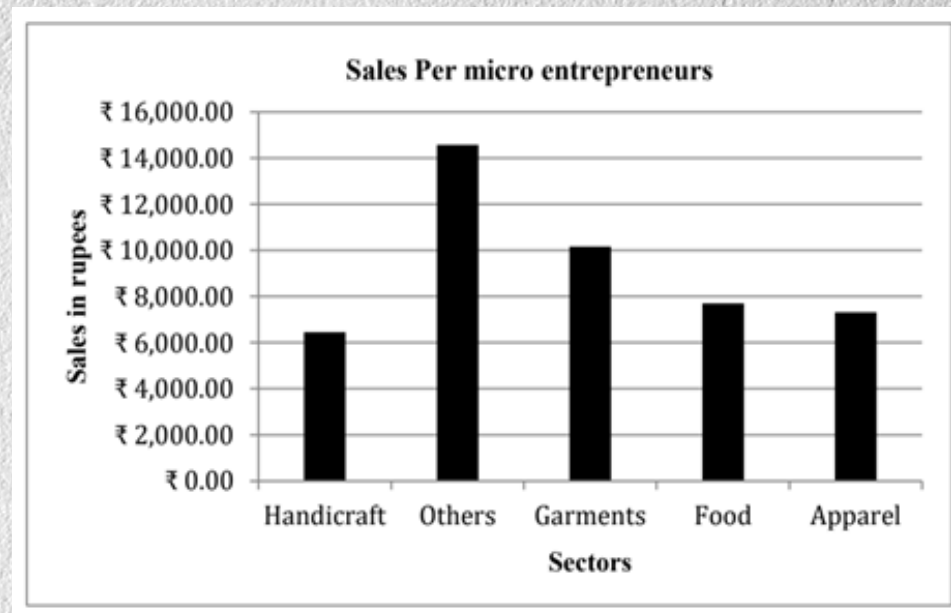


FIGURE: AVERAGE SALES PER MICROENTREPRENEUR, DISTRIBUTED ACROSS SECTORS



MICROENTREPRENEURS



05 STORIES OF CHANGE



NAME: PRASANNA REDDY

Onboarded Navodyami : Dec-2019

Profession: Beautician, Ori-flame Business & aari work

My name is Prasanna Reddy, a young woman from a small district of bellary, I moved to Hubli in the year 2019 after marriage. I think I am positively restless to achieve better results in my business. While managing my daily house chores and fulfilling all personal commitments I also looked out to achieve something new in my business domain.

I was suggested by one of my acquaintances about the pragati program by Deshpande Foundation and then I contacted the program team and enquired to get admission in the course.

My journey thus with foundation began with a training programme.

Initially we learnt how to trace, design blouses from the session and the duration of the course was 1 month (24 working days). This training also included marketing activities on how to select on different material and had an exposure visit to various industrial centres at Hubli.

Upon successful completion of the course we received a training certificate supported by NABARD. I think this shall help us in opening numerous businesses opportunities and registering our firms as legal entities for our new micro business & avail schemes.

Post my aari work training and value added skills , I feel more confident to improve upon my career as a business woman. My expectation is that I will be able to take my venture turnover to 3X in the next few months or maybe a year.

MY LESSONS:

A) Never settle after graduation of any training at any point

B) Attempt to reap maximum benefit from any training through planning, preparing and implementation in fullest capacity

MS. REKHA DESAI
Aari work Participant, Gadag



My name is Rekha Desai and I run a ladies tailoring shop at my home town in Gadag, Business has been decently constant over a few years with services limited to only traditional blouse stitching and alterations and In the given time where people demand for more interventions and trendy design it was important for me to find ways that could add these skills in making my contemporary design a great look.

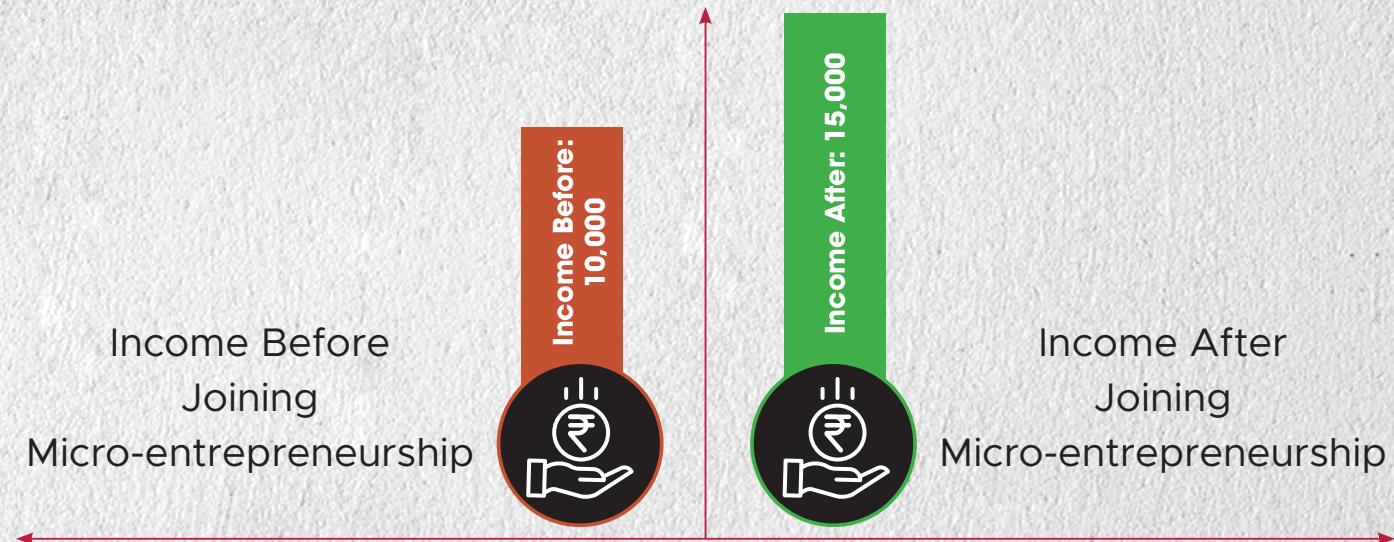
I heard about Pragati, Deshpande foundation which offers a skill development courses to all and household women in our very own place at gadag, The training module did fascinate me in wide scale were they covered each and every aspect in detail and helped people like me to learn such advance technique in such a quick span of time of only 25 days.

Initially I was making Rs 10,000 net profit/month but now with the help of Aari work training i am able to offer more services to our customer which has raised my Monthly net profit to as high as Rs 15,000/month.

The stitch of every thread binds my creativity in more productivity way and result have been complete satisfactory throughout.

I appreciate and encourage such training to take place at every location across India which empower every woman to come forward and learn the skills of life and make themself a better living and get financially self dependent.

With deep sense of opportunity available one can always choose to explore business in many forms and every little things in step towards progress is all that counts.



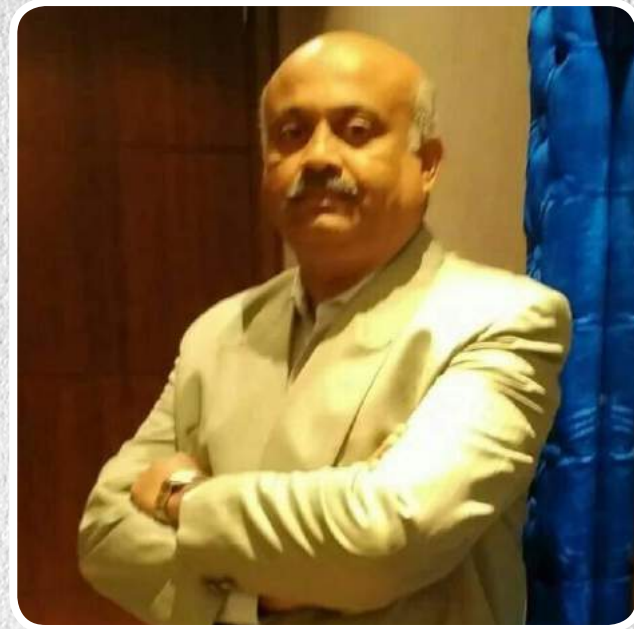
MEDP MENTORS TESTIMONIALS



Microentrepreneurship team in DF is turning every available stone to solve the minute issues faced by micro-entrepreneurs. After every microentrepreneurship session both the participants and mentors, walk out with more clarity, vision, and peace.

And I think this is what Microentrepreneurship is all about " A leverage for budding business in all aspects"

RAKSHIT KUNDER (Founder, Hotel Gokul Veg Hubli)



Df team working for the betterment of empowering the unemployed rural educated youths and co-ordination with the mentors and experts from various industries to give an example

one rural lady standing in shiggaon bus stand was unable to speak even in Kannada but she was made to speak in English on the stage. I wish the Deshpande Foundation to develop & grow the entrepreneurial eco-system in wide-scale

MANJUNATH PUJAR (Founder, Shree Matha Nutri Foods)

NEW MEMBERS OF TEAM MEDP



Hello DFites,

I am very glad to say that I am a Family member of the Deshpande Foundation. It's really a great journey for me till now. Here being with the Microentrepreneurship team gives me so much Enthusiasm and Excitement that we can contribute to change some one's life by Guiding and Helping them in and out. The more interesting part is the Blessings and wishes in return we get from the ME's. Excited to have a long journey with you DF.

BADRODDIN


(Marketing Executive, Microentrepreneurship DF)



I am shreedevi Gangannavar, I am glad to share my new working experience with DF MED over my 5+ years experience working as a women officer at express includes I accumulated extensive experience and skills in office management I joined Deshpande foundation MED program of Leather cluster. I am very impressive about present service to entrepreneurs and with my presence, I am very happy to take my role and responsibility for a project very extensive and in the higher manner and I believe that my combination of experience, skills and a positive attitude makes me an ideal employee to take project successfully and build my career.

SHREDEVI GANGANAVAR

(Program Executive, Microentrepreneurship DF)

LINEAR GROWTH	NEW INITIATIVES	DISCONTINUED	PILOTS	COLLABORATIONS PLANNED
 <ul style="list-style-type: none"> ● Micro-entrepreneurs at L1, L2, L3 & L4 will be assisted to at least have growth to next level ● LO MEs from past years will be assisted 	 <ul style="list-style-type: none"> ● Each ME will be onboarding an entrepreneurial growth cycle ● Online CRM for effective monitoring & mid-course corrections of MEs ● Reorganized teams for larger geographical coverage & intense assistance to MEs 	 <ul style="list-style-type: none"> ● New LO MEs will not be on boarded ● Locations without MED potential will be discontinued 	 <ul style="list-style-type: none"> ● Special livelihood assistance through OFPO of women MEs of Hubballi Dharwad ● OFPO of Kolhapuri Leather artisans of Belagavi ● OFPO of food processing women MEs of Uttar Kannada 	 <ul style="list-style-type: none"> ● Central Leather Research Institute, Chennai ● Several Startups from DS to enhance marketing potential, develop new products and ensure quality certifications for MEs

06 PARTNERS, SPONSORS & FUNDERS



KVG Bank



Supported by IKEA Foundation



Empowered lives.
Resilient nations.



NABARD



CREATING NEW FRONTIERS

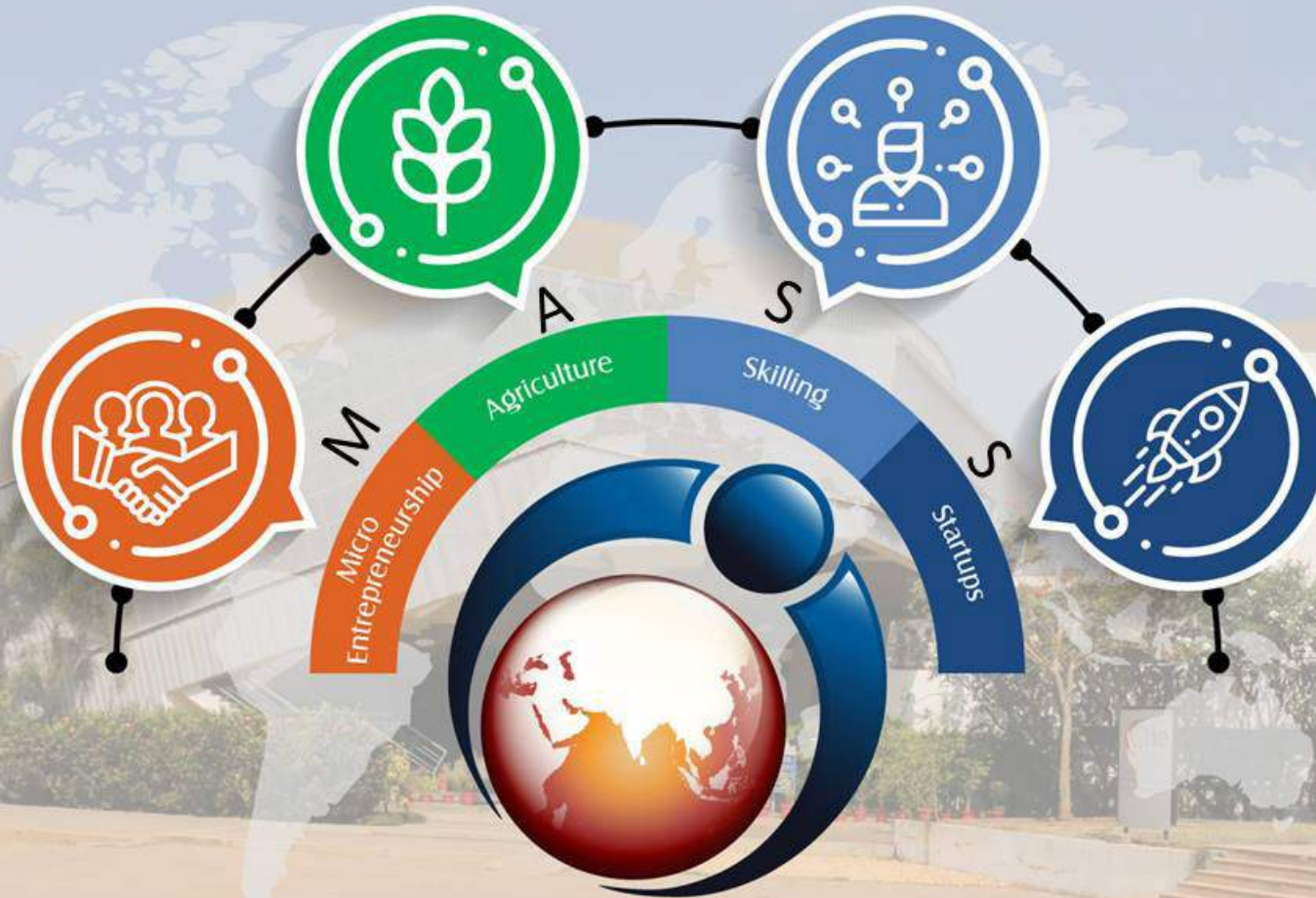


Telangana Grameena Bank





Deshpande
Foundation



4 Pillars of Deshpande Foundation- MASS

Thank
you

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