



1	Name of the Project:	WOMEN ENTREPRENEURSHIP – LIVELIHOOD ENHANCEMENT AND DEVELOPMENT PROGRAM (WE-LEAD) IN WEST BENGAL								
2	Implementation Agency:	Association of Microfinance Institutions West Bengal (AMFI-WB)								
3	Project Duration:	24 Months (February 2023- January 2025)								
4	Project Budget:	The purpose of the grant support is to develop and strengthen 10000 women entrepreneurs by providing capacity building- EDP/Skill training & business development services for a better & sustainable;e livelihood.								
		<table border="1"> <thead> <tr> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>SIDBI Contribution (approx. 90%)</td> <td>1,19,00,00</td> </tr> <tr> <td>AMFI-WB Contribution (10%)</td> <td>13,21,400/</td> </tr> <tr> <td>Total Project Budget</td> <td>1,32,21,40</td> </tr> </tbody> </table>	Particulars	Amount	SIDBI Contribution (approx. 90%)	1,19,00,00	AMFI-WB Contribution (10%)	13,21,400/	Total Project Budget	1,32,21,40
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Total Project Budget	1,32,21,40									
better and sustainable livelihood. <i>the disbursement will be considered on pro-rata basis.</i>										
5	Reporting Month & Year:	Aug-24								

Progress made in the month of August,2024

S.N.	Activities done in reporting period
1	MFIs visit - LCs and EDPs regularly visiting MFIs, SHG groups and participate in the meetings. They collect details of members and plan individual or group visit. Other staffs are also visit during field visit. Attended District coordination Meeting in every district such as Bandhan Bank, Janakalyan Financial service Ltd, Arohan Financial service Ltd, DCBS, ASA-I, Lnt Finance NOSKK, Ujjivan, WeGrow Financial service Ltd. Servertium Finance Ltd, IIFL, Jagaron to share the beneficiaries details for credit support for entrepreneur development.
2	SHGs visit - BDO/WDO/ IDO and SHGs coordinators invite LCs and EDPs to participate in SHGs meetings. Project staff share the project details with the beneficiaries and help



	them understand the goal and objectives of the WE- LEAD Project as well as AMFI-WB
3	MFIs & SHGs Group meeting - LCs and EDPs do follow up with group members and meet them in groups or individually and share the opportunity to get surveyed and get enrolled to participate in the process.
4	Group/Individual Beneficiary revisit for monitoring the business and trade- LCs and EDPs revisit, participate in SHGs and MFIs weekly or monthly meeting. Project staff with trainers or any invited delegates from MFIs branch offices share the WE-LEAD project objectives in detail and prepared a business plan.
5	Strategic Meeting :1 Strategic meeting has been completed in 1 district South 24 Pargana,s to form Cooperative and Factory with the collaboration with RamKrishna Mission or support existing cooperatives on marketing and linkage with government schemes etc.
7	Web based application - The monthly progress records with photographs, status of Case studies, Udhyam Registration, Buyer seller meetings are also regularly documented and shared on the AMFI-WB web portal. It gets updated as per the progress of the project deliverable.
8	Buyer Seller meeting : one 2days buyer seller meeting has been done in last month on Artificial Flower,Artificial Jewellery & Tailoring, where 1 st day meet done more than Rs.4200.00 business and more than Rs.3000.00 order has been placed by Various companies on 10th August at Jainagar 1. As well as Total business Rs.1400.00 done & got order Rs.6000 .00 orders from 2 nd day.
9	Credit linkage - LCs and EDPs are also taking note of the beneficiaries during EDP and trade training, who may need/demand credit support for their business to start and those who are existing to gradually 17.4 Crore rupees amount has been credit linked with 5143 beneficiaries till date & so far.
10	1 Ex-poser visit done from S 24 Parganas to Howrah Barabazar for business
11	Weakly meeting – Project staff regularly participate in the monthly meeting where their work progress updates are shared to see the block wise progress on the status of Marketing(online & Offline),Business planning, linkage with various government scheme , how to collect income assessment data, OD borrower meet .They share constrains and way out during the open sharing.



12	62 Udyam registration has been completed in 6 district in West Bengal
13	Refresher Training among the staffs: Two days Refresher Training has been done last 23 rd & 24 th August on Team building , Communication, Leadership, In-pact assessment, Food Prepossessing Unit, Case study, Group Work, Community Work, Research, Business Development Plan. Marketing etc.

S.N	Project deliverable	Compliance
1	Developing/Customizing the WE-LEAD EDP training manuals as per the trade/service chosen by beneficiaries.	Trades are identified, during the baseline survey and manuals for EDP training developed in local language (Bengla).
2	Orientation of 12,000 women members on WE-LEAD EDP themes/Modules/Skills.	14706 women beneficiaries are identified and 13743 receive EDP training .
3	Identifying 10000 potential women entrepreneurs (5,000-New & 5,000-Existing) and providing trade-	13623 potential women entrepreneurs are identified and survey completed in the six project districts.
4	District wise/service- wise skill training.	10217 women participated/ing in various trade training (Belmala, artificial jewellery making, tailoring, incense stick making and more 22 trades etc.
5	Average income level of 5000 new entrepreneurs will be increased at least 40%, exclusively through proposed intervention.	To be completed
6	Average income level of 5000 existing entrepreneurs will be enhanced at least 30% by expansion or strengthening existing business	To be completed
7	Providing credit linkage support to 70% entrepreneurs and channelized loan amount of more than ₹ 12 crores.	5143 beneficiaries are linked for credit support with 17.4 crore loan amount.
8	Arrange market linkages for existing and potential entrepreneurs. Periodically organizing at least 6 Buyers-Sellers' interfaces at local levels.	Web based E-Commerce section is developed under WE- LEAD project in AMFI-WB web portal. 48 product has been introduced in the Portal last Month two Buyer seller meet has been done in1 district on Artificial Jewellery,Artificial Flower trade in Bankura District, where more than Rs5000.00 business has been done .



9	Developing android and web-based project monitoring mechanism.	Web based project monitoring application is developed and getting updated regularly. Link is : https://amfi-wb.org/
10	Conducting a comprehensive study regarding the present status of the microfinance industry in West Bengal and impact assessment of the project. Findings related to the project will be shared with SIDBI and widely circulated among various stakeholders	The study regarding the present status of the microfinance industry in West Bengal is in process. The survey is in process in all the six WE-LEAD project districts. The impact study survey format is attached with this report.

S.N	Challenges faced, if any
1	Credit support for fresh beneficiaries and identify existing trade
2	Identify the entrepreneurs for income assessment

Action Plan For Upcoming Month of September :

S.N.	Activities planned for upcoming month
2	Reaching MFIs for credit linkage to fresh beneficiaries
3	Explore marketing support and Product packaging
9	Hand-holding support to new startup & Entrepreneur
10	Credit linkage support to beneficiaries
11	Registration of Udyam Adhar & ONDC
12	Exposure visit & Buyer seller meeting Kolkata or respective filed
13	Income assessment Report & Research.

Sl No	Particulars	Budgets	Fund Utilized as on 31.08.2024			
			Total	SIDBI	AMFI-WB Contribution	Borrow from AMFI-WB Own Fund
1	Project Inception Meeting	60,000/-	33,909/-			
2	Module development and Capacity Building of Project Staff including refresher training	1,45,000/-	1,74,549/-			
3	Women Entrepreneurs awareness building including resource person cost and buyers -sellers meet	25,00,000/-	29,46,690/-			
4	Human Resource Cost	90,85,200/-	58,84,436/-			
5	Web based application development for project monitoring	5,00,000/-	4,50,000/-			
6	Travel and Communication	6,43,200/-	2,38,08/-			
7	Administration Cost	2,88,000/-	1,63,464/-			
	Total	1,32,21,400/-	98,91,856/-	83,30,000/-	13,21,400/-	2,40,456/-



Expenditure Statement As on 31.08.2024

Some Photographs of the activities in the month of August, 2024



