

<b>1</b>	<b>Name of the Project:</b>	<b>WOMEN ENTREPRENEURSHIP – LIVELIHOOD ENHANCEMENT AND DEVELOPMENT PROGRAM (WE-LEAD) IN WEST BENGAL</b>	
<b>2</b>	<b>Implementation Agency:</b>	Association of Microfinance Institutions West Bengal (AMFI-WB)	
<b>3</b>	<b>Project Duration:</b>	24 Months (February 2023- January 2025)	
<b>4</b>	<b>Project Budget:</b>	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.	
		<b>Particulars</b>	<b>Amount</b>
		<b>SIDBI Contribution (approx. 90%)</b>	1,19,00,00
		<b>AMFI-WB Contribution (10%)</b>	13,21,400/
		<b>Total Project Budget</b>	<b>1,32,21,40</b>
		better and sustainable livelihood. <i>the disbursement will be considered on pro-rata basis.</i>	
<b>5</b>	<b>Reporting Month &amp; Year:</b>	<b>July- 2024</b>	

#### 6. Progress Made in the Month: July 2024

S.N.	Activities done in reporting period
<b>1</b>	<b>MFIs visit</b> - LCs and EDPs regularly visiting MFIs, SHG groups and participate in the meetings. They collect details of members and plan individual or group visit.
<b>2</b>	<b>SHGs visit</b> - BDO/WDO 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.
<b>3</b>	<b>MFIs &amp; SHGs Group meeting</b> - 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.
<b>4</b>	<b>Group/Individual Beneficiary revisit for monitoring the business and trade-</b> 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.
<b>5</b>	<b>Strategic Meeting</b> :3 Strategic meeting has been completed in 3 district (Nadia,Birbhum and Bankura ) to form Cooporetive or support existing cooporetives on marketing and linkage with government schemes etc.
<b>7</b>	<b>Web based application</b> - 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.
<b>8</b>	<b>Buyer Seller meeting</b> : 3 buyer seller meeting has been done in last month and 1 online buyer seller meeting done on Dokra trade, where more 50000 rupees business done and more 20000 rupees order placed by corporate companies.

9	<b>Credit linkage</b> - 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 graduate. Rs.12.86 Crores amount has been credit linked with 3085 beneficiaries till date & so far.
10	<b>MFIs coordination</b> - Project staff are participating in the district MFIs coordination meeting to share the beneficiaries details for credit support for entrepreneur development.
11	<b>Weakly meeting</b> – 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 constraints and way out during the open sharing.
12	57 Udyam registration has been completed in 6 district in West Bengal
13	<b>Exposure Visit:</b> 1 exposure visit has been done in Nadia District 43 beneficiaries visited District Power loom center office under Ministry of Textile and 1 exposure visit 28 tailoring group

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 EDP training.
3	Identifying 10000 potential women entrepreneurs (5,000-New & 5,000-Existing) and providing trade-wise/service-wise skill training.	13623 potential women entrepreneurs are identified and survey completed in the six project districts.
4		10217 women participated/ing in various trade training (Belmala, artificial jewellery making, tailoring, incense stick making 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
6	Providing credit linkage support to 70% entrepreneurs and channelized loan amount of more than ₹ 12 crores.	3085 beneficiaries are linked for credit support with 12.86 crore loan amount.

7	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 3 Buyer seller meet has been done in 3 district and 1 online buyer seller meet done on Dokra trade, where more than 50000 rupees business ha been done .
8	Developing android and web-based project monitoring mechanism.	Web based project monitoring application is developed and getting updated regularly. Link is : <a href="https://amfi-wb.org/">https://amfi-wb.org/</a>
9	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



## AMFI-WB (Association of Microfinance Institutions - West Bengal)

### Fund Utilization Certificate As on 30.06.2024

SI No	Particulars	Budgets	Fund Utilized as on 30.06.2024			
			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/-	98,134/-			
3	Women Entrepreneurs awareness building including resource person cost and buyers-sellers meet	25,00,000/-	24,92,409/-			
4	Human Resource Cost	90,85,200/-	51,62,339/-			
5	Web based application development for project monitoring	5,00,000/-	4,50,000/-			
6	Travel and Communication	6,43,200/-	2,05,370/-			
7	Administration Cost	2,88,000/-	1,45,334/-			
	<b>Total</b>	<b>1,32,21,400/-</b>	<b>85,87,495/-</b>	<b>71,40,000/-</b>	<b>13,21,400/-</b>	<b>1,35,355/-</b>

N: B: As per fund Utilization Certificate is concern, Amount ₹135,355 /- was borrowed from AMFI-WB to carry out We-Lead project activities, once we receive the grant from SIDBI, borrowed amount will be pay back to AMFI-WB Reserve fund.

But as per Bank statement is concern, AMFI-WB have transferred Rs.250000.00 (2.5 Lac) on dated 06<sup>th</sup> of April 2024 to WE-LEAD Project dedicated account i.e. in Bandhan Bank accounts.

AMFI-WB  
*B. Sarkar*  
FINANCE EXECUTIVE

AMFI-WB  
*B. Sarkar*  
PROJECT OFFICER

AMFI - WB  
*Anil K. Mishra*  
CEO

AMFI W.B.  
*A. Chatterjee*  
Chairperson

Head Office & Training & Research Centre : Jatragachi, Ghuni Jatragachi Road, Near Capital Guest House  
Opposite Pagla Babar Mazar, Deshbandhu Nagar, New Town, Kolkata - 700 157, W. B. India  
Phone : 033 2334 0014, Mobile : +91 9007508415, +91 7980244417, 8013562730  
E-mail : wb.amfi@gmail.com, info@amfi-wb.org, Visit Us at : www.amfi-wb.org  
Reg. Office : EC - 76, Sector - I, Salt Lake City, Kolkata - 700 064, West Bengal



### Action Plan for Upcoming Month:

S.N.	Activities planned for upcoming month
1	Reaching government officials for credit, documentation for sanitary napkin support etc.
2	Reaching MFIs for credit linkage to fresh beneficiaries
3	Explore marketing support and Product packaging
9	Hand-holding support to new startup
10	Credit linkage support
11	Registration of Udyam Adhar & ONDC
12	Exposure visit & Buyer seller meet
13	Income assessment

Some photographs from last month 1. Field visit and various training organized by field staff



