

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.	
		Particulars	Amount
		SIDBI Contribution (approx. 90%)	1,19,00,00
		AMFI-WB Contribution (10%)	13,21,400/
		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:	September-24	

Progress made in the month of September,2024

S.N.	Activities done in reporting period
1	MFIs visit & District Coordination Meeting - 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. organised 5 District coordination Meeting in 5 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 about WE-LEAD project as well as ddivarables and about the beneficiaries details for credit support for entrepreneur development respective district.
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 : Strategic meeting has been completed in all 5 districts to form Cooperative and Factory with the collaboration in this month follow up have covered and also in-person visit done by staffs Govt. & various Organisation. During visit also covered PMFME schemes related issues.
7	Web based application - The monthly progress records with photographs, status of Case studies, Udyam 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 : Four buyer seller meet has been done where in 4 district . 7 beneficiaries has visited Borobazar for exposure cum buyer seller meeting first time.(Report Submitted)
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 25.2 Crore rupees amount has been credit linked with 7112 beneficiaries till date & so far.
10	Income Assessment : Total Income assessment has been done in the till date 5266 , where 1125 number of income assessment is completed in the month of September,2024
10	1 Ex-poser visit done from 3 districts to Howrah Barabazar for Marketing
11	Weekly 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 constraints and way out during the open sharing.
12	66 Udyam registration has been completed in 6 districts in West Bengal
13	All staffs has been connected 40 member with PMFME government schemes in 6 districts.

14	PAC meeting and reports has been sent for last quarter (6 th disbandment)
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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-	13743 potential women entrepreneurs are identified and survey completed in the six project districts till date.
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 till date.
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.	7112 beneficiaries are linked for credit support with 25.2 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. 6 Buyer seller meet has been done in 6 district on Artificial Jewellery,Artificial Flower trade,Artificial Flower , Dokra, Kantha stitch Tailoring products etc.and other would be completed by next month (Report submitted)

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.

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



**Expenditure Statement
As on 31.08.2024**

Sl No	Particulars	Budgets	Fund Utilized as on 30.09.2024		
			Total	SIDBI	AMFI-WB Contribution
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/-	29,84,016/-		
4	Human Resource Cost	90,85,200/-	62,39,635/-		
5	Web based application development for project monitoring	5,00,000/-	4,50,000/-		
6	Travel and Communication	6,43,200/-	2,65,805/-		
7	Administration Cost	2,88,000/-	1,77,991/-		
	Total	1,32,21,400/-	103,25,905/-	1,00,80,000/-	2,45,905/-

