

1	<b>Name of the Project:</b>	<b>WOMEN ENTPRENEOURSHIP – LIVELIHOOD ENHANCEMENT AND DEVELOPMENT (WE-LEAD) IN WEST BENGAL</b>								
2	<b>Implementation Agency:</b>	<b>Association of Microfinance Institutions West Bengal (AMFI-WB)</b>								
3	<b>Project Duration:</b>	24 Months (February 2023- January 2025)								
4	<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 livelihood.								
		<table border="1"> <thead> <tr> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td><b>SIDBI Contribution (approx. 90%)</b></td> <td>1,19,00,000/-</td> </tr> <tr> <td><b>AMFI-WB Contribution (10%)</b></td> <td>13,21,400/</td> </tr> <tr> <td><b>Total Project Budget</b></td> <td><b>1,32,21,400/-</b></td> </tr> </tbody> </table>	Particulars	Amount	<b>SIDBI Contribution (approx. 90%)</b>	1,19,00,000/-	<b>AMFI-WB Contribution (10%)</b>	13,21,400/	<b>Total Project Budget</b>	<b>1,32,21,400/-</b>
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<i>the disbursement will be considered on pro-rata basis.</i>										
5	<b>Reporting Month &amp; Year:</b>	<b>November -24</b>								

**Progress made in the month of Novembers,2024**

S.N.	Activities done in reporting period
1	<b>MFIs visit &amp; District Coordination Meeting</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. 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	<b>SHGs visit</b> - 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	<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.
4	<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.
5	<b>Strategic Meeting</b> : 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	<b>Web based application</b> - 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	<b>Buyer Seller meeting</b> : 9 Buyer seller (Online & offline) meet has been done where in 6 district . 1 Offline Dokhrah has been done in this month.
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 gradually 25.31 Crore rupees amount has been credit linked with 7118 beneficiaries till date & so far.
10	<b>Income Assessment</b> : Total Income assessment has been done in the till date 6199 , where 933 number of income assessment is completed in the month of October,2024
11	1 Ex-poser visit done from 3 district to Howrah Barabazar for Marketing
12	<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 constrains and way out during the open sharing.
13	<b>132 Udyam</b> registration has been completed in 6 district in West Bengal
14	<b>PMFME</b> -All staffs has been connected 40 member with PMFME government schemes in 6 district. 28 Registration has been done and 7 completely uploaded in Government website for Credit linkage 28 lakh (Approx) to the bank.

**15** The comprehensive study regarding the present status of the microfinance industry in West Bengal has been started and impact assessment of the project. Findings related to the project will be shared with SIDBI and widely circulated among various stakeholder.

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 13754 receive EDP training.
3	Identifying 10000 potential women entrepreneurs (5,000-New & 5,000-Existing) and providing trade-	14594 potential women entrepreneurs are identified where New 9181 and existing 5413 and 14753 survey completed in the six districts till date.
4	District wise/service- wise skill training.	10191 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.	From the last income assessment it was observed birbhum 38.6% howrah 3.99% S dinajpur 21.8 %, Bankura 20.8%Nadia 10.9% s24 pargana 9.8% so average 16.5 % increases.
6	Average income level of 5000 existing entrepreneurs will be enhanced at least 30% by expansion or strengthening existing business	From the last income assessment it was observed birbhum 38.6% howrah 3.99% S dinajpur 21.8 %, Bankura 20.8%Nadia 10.9% s24 pargana 9.8% so average 16.5 % increases.
7	Providing credit linkage support to 70% entrepreneurs and channelized loan amount of more than ₹ 12 crores.	7125 beneficiaries are linked for credit support with 25.31 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 , Dockra, 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 : <a href="https://amfi-wb.org/">https://amfi-wb.org/</a>
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.

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

#### Action Plan For Upcoming Month of December :

S.N.	Activities planned for upcoming month
1	Reaching MFIs for credit linkage to fresh beneficiaries
2	Explore marketing support and Product packaging
3	Hand-holding support to new startup & Entrepreneur
4	Credit linkage support to beneficiaries
5	Registration of Udyam Adhar & ONDC
6	Exposure visit & Buyer seller meeting Kolkata or respective filed
7	Income assessment Report & Research.
8	comprehensive study regarding the present status of the microfinance industry in West Bengal

**Expenditure Statement  
As on 30.11.2024**

Sl No	Particulars	Budgets	Fund Utilized as on 30.11.2024		
			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/-	2,65,138/-		
3	Women Entrepreneurs awareness building including resource person cost and buyers -sellers meet	25,00,000/-	30,27,336/-		
4	Human Resource Cost	90,85,200/-	70,64,309/-		
5	Web based application development for project monitoring	5,00,000/-	5,00,000/-		
6	Travel and Communication	6,43,200/-	3,53,737/-		
7	Administration Cost	2,88,000/-	2,09,552/-		
	<b>Total</b>	<b>1,32,21,400/-</b>	<b>1,14,53,981/-</b>	<b>1,01,32,581/-</b>	<b>13,21,400/-</b>

**Some Photographs of the activities in the month of November, 2024**





