



BHARATIYA YUVA SHAKTI TRUST ANNUAL REPORT-2020-21

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Foreword

When Bharat Ratna late Shri. J.R.D. Tata became the Founding Chairman of Bharatiya Yuva Shakti Trust (BYST) in early 1992, he said: “The programme and its purpose of encouraging entrepreneurial youth is an attractive one. Young entrepreneurs need help and especially so if they are poor and have no sources”.

The legendary leader's vision for India's youth propelled BYST for all these 25 plus years to empower and motivate young entrepreneurs from disadvantaged sections of society across the country.

BYST through its various partnership programmes has created jobs (directly and indirectly) across different regions of the country.

While the fact that these young entrepreneurs have defied all odds and surmounted countless challenges is indeed a significant milestone, for us the significance lies in the fact that BYST is laying the foundation for building up of a dynamic and sustainable entrepreneurial eco-system that will support and sustain these nascent businesses as they reach the next level. Here I would like to emphasize the role played by our mentors who have through selfless service taken these young entrepreneurs under their wings and guided them to achieve their dreams. I also want to underscore the tremendous support we had received from our Partner banks in extending financial support to some of the brightest ideas from the remotest corners of the country.

In this “Annual Report” we have captured the impact stories of our steely willed young women and men who have risen above their difficult circumstances and re-written their own future. For BYST, this is just the beginning; we are confident that the impact that we have created within these communities will spread out and touch the lives of several more youth across the nation. I express my sincere thanks to all the donors for their continuous support, keeping their faith in BYST, with no cuts in the yearly budget and contributing in reaching BYST's vision.

Even in the face of adversity, while BYST, on ground, maneuvered through this difficult year, it was still able to not only meet its target but also overachieve it. All this became possible due to the rigorous efforts of the BYST staff, wholehearted and dedicated contribution from its mentors, unstinted support from the partners, donors and the guidance of the BYST board and its subcommittees; with special focus on the concept of digital transformation.

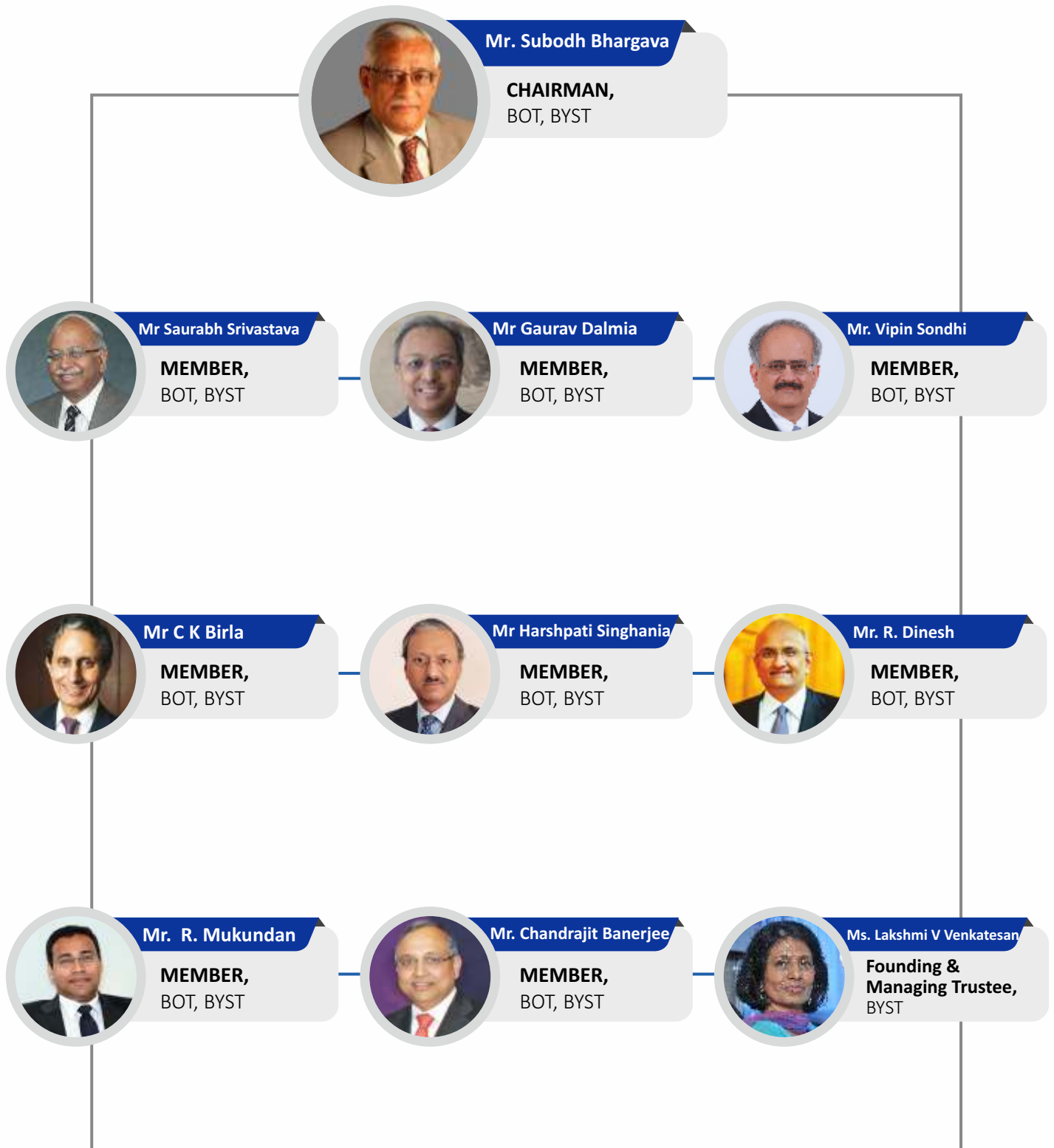
I highly appreciate the valuable support and guidance of the various committee members.



Lakshmi V Venkatesan

Founding & Managing Trustee
Bharatiya Yuva Shakti Trust

BYST - Board of Trustees



About BYST

BYST is a not-for-profit organization that primarily assists disadvantaged Indian youth in developing business ideas into viable enterprises under the guidance of a mentor. Inspired by HRH, The Prince of Wales, and founded in 1992, Bharatiya Yuva Shakti Trust is the first organization to replicate the Prince's Trust's youth entrepreneurship support model globally outside U.K.

28 Years of Empowering Youths: Celebrating its 28 years of service to the nation and the youths of India, till date, BYST has supported its entrepreneurs with a total funding of about Rs. 539 crores through them 10% of BYST supported entrepreneurs have become millionaires. BYST through outreach and counselling initiatives has reached out to 10 lakh youths. Many of BYST's entrepreneurs have gone ahead to win National and International awards and emerging as successful youth icons - 25 Youth Business International, 25 Citigroup and 35 JRD Tata Awards.

BYST has expanded & set up regional clusters in NCR Delhi (Faridabad & Gurgaon), Tamil Nadu (Chennai), Maharashtra (Pune, Aurangabad and Wardha), Odisha (Jajpur & Rayagada), Rajasthan (Sikar), Uttarakhand (Udham Singh Nagar), Telangana (Hyderabad) and in the State of Assam.

International presence: As a founding member of the Youth Business International (YBI), UK, BYST is helping to set up similar programmes globally, while enhancing its international linkages. Since 1994, BYST has helped set up programmes in Mauritius, Sri Lanka, Philippines, China and Nepal.

Unique Programmes: To develop an entrepreneurial ecosystem in Assam, BYST commenced "BYST-CII Youth Entrepreneurship Development Programme in partnership with the Gov't of Assam" in Apr' 2012. In Dec.'14 BYST entered into a partnership with Bajaj Auto under their CSR initiative for starting the programme in Aurangabad and Wardha in Maharashtra branded as "Bajaj Auto - BYST Youth Entrepreneurship Development Programme". In Feb' 2015, to create employment through

entrepreneurship in Odisha (Jajpur), BYST entered into a partnership with Tata Steel under its CSR initiative to set up "BYST-TATA Steel Youth Entrepreneurship Programme".

BYST also has partnered with Industrial Finance Corporation of India (IFCI), a public sector financial institution to support entrepreneurs in the National Capital Region (NCR) of Delhi. Likewise, in July' 2017, BYST joined hands with JK Paper Limited and commenced "BYST-JK Paper Youth Entrepreneurship Programme" in Odisha (Rayagada).

Mentoring - The BYST Way: The BYST formal mentoring programme for small businesses is unique. The organization has consistently been able to attract volunteer mentors from different backgrounds and areas of business. Rooted in the Indian 'Guru-Shishya' (Teacher as a guide) tradition, this programme has been adapted to the modern day needs of the country. The entrepreneurs are empowered to take on leadership roles in the community, and they in turn give back to society by coming forward to mentor other disadvantaged youth. The programme is self-sustaining in long run.

Mentoring India: BYST on the occasion of its silver jubilee, has unveiled a unique Programme 'Mentoring India' aiming to create a pool of mentors at every touch point such as financial and Government/Private institutions, where an entrepreneur currently interacts. Over 6833 Mentors were inducted. Mentors are trained and accredited by City and Guilds, the UK's largest and best-known vocational skills development and credentialing body.

BYST has been the first to successfully adopt and adapt a developed country model of mentoring-business advisory services through volunteer mentors - to a developing country context. Using innovative schemes like mobile mentor clinics, the model has been adapted to work effectively in both urban and rural India. This developing country model is now being promoted in other developing countries around the globe. As BYST increased its scope, it developed an online mentor training programme that helps to virtually reach out to more mentors at any time and any place.

BYST Performance Pan India

| Pan India Impact | Cumulative since 1992 |
|---|-----------------------|
| Outreached & Counselling | 8,25,290 |
| Youth Trained | 42,848 |
| Youth Financed (through banks) & Mentored | 9,880 |
| Employment Generated (Direct & Indirect) | 3,31,861 |
| Mentors Inducted, Trained and Accredited | 7631 |
| Loans Given (In Crores) | 407 |
| National Awards | 69 |
| International Awards | 27 |

BYST Programmes and Partners



Support Services from BYST

BYST through its programmes supports underprivileged young entrepreneurs by supplementing financing based on the requirement assessment done by the mentor selectors, Rs. 5 lakhs being the present average and with an upper limit of Rs. 100 lakhs, they are also supported with a host of business-related activities such as training, business plan development, monitoring, mentoring and networking. The young entrepreneurs are nurtured till they reach a level where not only are they self-sufficient, but they in turn make a valuable contribution to society through creation of wealth and employment.

Programme Updates

FY 21 – Overall Achievements: For the first time ever, BYST's activities and achievements have been presented to include its core operations and its efforts under Mentoring India to scale and increase the impact on the underprivileged youth across the country.

FY 21 - Pan India Performance

| Category | Core Ops ¹ | Mi ² | Total |
|------------------------------------|-----------------------|-----------------|--------|
| Training Level I-Counselled (BIG) | 24,378 | 8,982 | 33,360 |
| Training Level II- Workshop (STEP) | 4,843 | 7,025 | 11,868 |
| No. of Ent. Supported | 1,000 ⁴ | 7,4965 | 8,496 |
| Mentors Trained & Accredited | 413 | 760 | 1,173 |

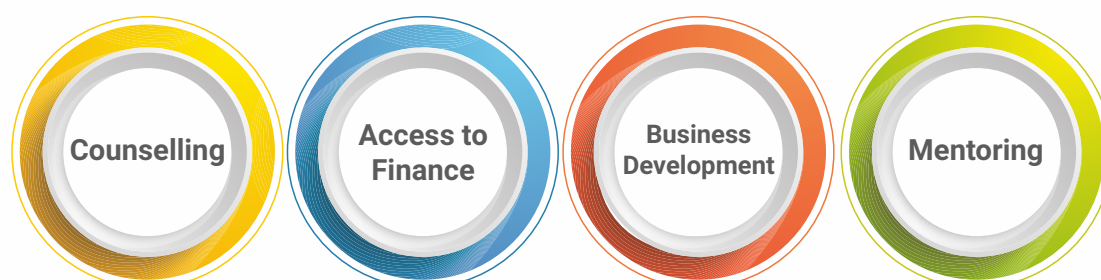
Core Ops¹ luster supports underprivileged young Grampreneurs™ by providing counselling, training, facilitating finance, mentoring and monitoring.

Mentoring India (MI)² aims to create a pool of mentors at every touch point, such as financial and government/ private institutions where an entrepreneur currently interacts to scale and increase the impact of BYST program nationally.

Cumulative³ achievement since 1992

1000⁴ Grampreneurs™ Facilitated finance and mentored

7496⁵ youth chose entrepreneurship as a career option through mentoring by the Institutional Mentors. This data gathered for the first time at the national level through a detailed survey designed by NAG members (CII) requires further refinement and authentication.



BYST Initiatives during COVID-19 Pandemic

When the unprecedented once in a century pandemic hit the world, India was no exception. India's more than one billion population had to brace itself to stave off the worst effects of the Covid situation. The Indian Government moved swiftly to clamp down on movement and large gathering of people and a Nation-wide lockdown was imposed to break the cycle and give the stressed health infrastructure a breather.

As expected, these drastic measures in response to an even drastic situation had a negative impact as well – thousands of daily wage earners and migrant workers lost their livelihoods overnight. The micro and small business sectors had to bear the brunt of this sudden lockdown. Within BYST family, the entrepreneurs also found it difficult to continue their business. Still they soldiered on with remarkable resilience to overcome the worst health and economic crisis of modern Indian history. BYST pulled no stops in quickly responding to the situation. The mentors and BYST teams rose to the occasion in unison and adapted to the situation and set in motion series of innovative solutions.

Leveraging technology and embracing the virtual means of communication, BYST reached out to thousands of entrepreneurs across the country and in the remote rural regions. BYST partners also supported by providing the tools and techniques to move several routine operations of BYST to the digital platforms. Helplines were set-up in regional languages, messages zipped through WhatsApp and as SMSs. Webinars effectively replaced the crowded seminars and mentors were able to reach out to their entrepreneurs through Zoom and other virtual meeting applications. Some of the interesting innovations that helped us to overcome the challenges imposed by the pandemic situation are highlighted here:

WhatsApp Marketing



Leveraging the reach and ease of usage of WhatsApp messaging app among several entrepreneurs, BYST reached out to them with video calls and chat messages. This had a positive effect and boosted the confidence of the Grampreneurs who otherwise would have been left out of these important messages.

Broadcast text Messages



During the lock-down period, BYST used the SMS services which is accessible even to people who do not own smart phones to text them over 44,000 snippets of texts on various government schemes, bank subsidies, addition loans, moratorium period etc.

Webinars/ Townhalls

BYST has conducted webinars, town-halls, training sessions and trained the Grampreneurs™ and mentors on different topics – Digital Marketing, Digital Tools, Bank Schemes, MSME Schemes and Motivational sessions.



Few of the Webinar Sessions for entrepreneurs

| Category | |
|--|---|
| Sustainability of Grampreneurs | Mr. Hitendar Punyane, Hi- Flier, BYST |
| Challenge and Charms of Entrepreneurs | Dr. Manoharan, Mentor, BYST |
| Art of Negotiation | Mr. Biman Gandhi, Sr. Mentor, BYST |
| Effectuation- Starting a business with Available Resources | Dr. Bharat Damani, Sr. Mentor, BYST |
| Appropriate Technologies for Entrepreneurs | Dr. Soham Pandya, Sr. Mentor, BYST |
| Post Covid – Impact on Finance and Management | Mr. Pradeep Kulkani, Sr. Mentor, BYST |
| The Key Resolve of all Problems lies in Right Living | Ms. Juhi Bose, Sr. Mentor, BYST |
| Covid-19 Impact on Small Scale Business Industry | CA. Ganesh Kakani, Sr. Mentor, BYST |
| Lockdown Activities | Mr. D.R. Chandramouli, Sr. Mentor, BYST |
| Youth & Opportunity in the new Atmanirbhar Bharat Post Covid scenarios | Mr. Devang Dave, Mentor, BYST |
| Learning Management through stories | Mr. Shrirang Gokhle, Sr. Mentor, BYST |
| Importance of communication in business development | Mr. Sachin Ghode, Mentor, BYST |

Namaste Grampreneurs™ Helpline



It is a unique helpline, offering entrepreneurial assistance by expert mentors to the migrant workers about business, guidance and career opportunities. To enable ease of access, the helpline is made available in several regional languages besides Hindi and English.

Mentoring India

| Category | Achievement |
|---|-------------|
| Mentors Trained | 1173 |
| Organisations associated with for mentors | 103 |
| Total number of webinars conducted | 144 |
| Mentors and Entrepreneurs attended webinars | 11360 |



Mentor Development Program

With a mission to develop mentors from various touch points, BYST unveiled a brand-new Mentor Development Program for the officials from various institutions. This is two days of collaborative learning and sharing of ideas. The trainees were introduced to BYST programme. Then they had a hands-on experience with the Mentor Online Learning (MOL), an interactive online module.

Each participant was guided through the 7 modules online. The BYST senior mentors and staff facilitated the participants to navigate the modules and complete the assessment.

The BYST entrepreneurs and their mentors shared their experiences with the participants. The participants were

provided with a hands-on experience in counselling and guiding aspiring entrepreneurs along with a senior mentor. The practical sessions gave the trainee mentors an opportunity to learn by actually counselling and guiding the entrepreneurs. By the end of the training program, the participants were given a 360-degree practical exposure to the entire process of mentoring.

The trained “participants” who have successfully completed the Online Learning Modules and assessment will be certified from City and Guilds, UK, as “Accredited Mentors”. The training will be followed by a one-year hand-holding period through which the mentors are engaged in a series of learning labs and networking activities.



State Anthem before training Participants from SRUSTI Academy and Neelachal Poly Tech Ms Archana Jagtap and Saumitra Ghotikar sharing their Mentoring experience

Highlights

Panel Discussion on 'BUDGET 2021 AND ITS IMPLICATIONS ON MSMEs' was organized to make the BYST supported entrepreneurs aware about the provisions made in Budget and how it will impact on entrepreneurs. Dr. Radhika Meenakshi, Senior Mentor, Strategic Committee Chairperson, Hyderabad moderated the session. Invited renowned speaker like Mr. Kishor Kharat, member of BYST's National Advisory Board and Former Managing Director and CEO Indian Bank. Mr.K.E.Raghunathan, popularly known as MSME Raghu, Past President of All India Manufacturers Organisation and Ms. Lakshmi Venkatesan

Webinar marathon on Woman's Day- Organised region wise 5 webinars back to back for the BYST supported women entrepreneurs and mentors. The webinars were in regional language like Hindi, Marathi, Oriya, Tamil and Telugu. Around 175 attendees got benefitted. Renowned personalities in specific region were invited as a speaker. One successful woman entrepreneurs per region was invited to share their experiences.

Mentor Marathon was conducted at Hyderabad to understand the issues of entrepreneurs on one to one basis digitally. 30 mentors and 10 entrepreneurs attended the session.

Mentor's Training for the office bearers of the organisations working for Physically Weak Persons was organized at Jajpur, Odisha. This will facilitate structured mentoring to physically challenged persons in the area. Decent Work Training for creating awareness about hygiene, gender discrimination, child labour, labour laws etc for entrepreneurs at Pune, Chennai, Faridabad and Rayagada.

| Name of the Event | Date | Regional Focus | No of Participants | Dignitaries |
|--|--------|----------------|--------------------------------|---|
| Interaction with BYST Supported Entrepreneurs & Mentors. | 26 Aug | Rayagada | 245 (196 online 49 F2F) | Mr. H P Singhania Vice Chairman & Managing Director, JK Paper Ltd Mr. Kapil Kaul Advisor, JK Paper |
| Interaction with BYST Supported Women Entrepreneurs & Mentor | 12 Oct | All clusters | 369 (235 online 134 F2F) | Mr. Pranav Chawada Managing Director - CCBSI, JP Morgan Ms. Maneesha, CSR Head, JP Morgan, India Mr. Subodh Bhargava, Mr. R Dinesh Members, BOT, BYST |
| Interaction with BYST Supported Entrepreneurs & Mentors | 2 Dec | Gurugram | 478 (413 online 65 F2F) | Mr. Sanjeev Bikchandani Co-Founder, Info Edge Mr. Saurabh Srivastava & R. Mukundan Members, BOT, BYST |

Awards & Accolades



BYST-JPM Supported entrepreneur Ms. Amruta Mangale from Pune won the prestigious 'Young Entrepreneur of the Year' 2020 Award presented by the Youth Business International, UK. She said, "I am very happy on getting this prestigious award that gave me a brilliant opportunity and helped me establish my business, I am feeling very proud and so is my family and all employees. For I and my employees, the sky is the limit now."



Women Winners of Vijayalakshmi Das Awards, 2020

Success comes in many forms but the best one is when it gets one's recognition and appreciation amongst one's peers. SATYA MicroCapital Ltd. does exactly that. Every year it uses the platform of the Vijayalakshmi Das Entrepreneurship Award to recognise and appreciate the different grassroots women entrepreneurs for their hard work and contribution towards scaling up the Indian economy.

On getting the award, an entrepreneur gets the prize money of Rs 1 lakh and a special letter of recognition.



In 2020, this prestigious award has been awarded to four brave and wonderful women named Vaishali Patil, Lallita Devi, Neelima and Sridevi. All these women have been affiliated with BYST, which has played a key role in their success and ensured that they get all the resources and help to reach the skies of success, where they are, at present. One of the winners Ms Sridevi from Chennai is a JPM supported entrepreneur.



Events

- **On 3rd November '20, Global Youth Entrepreneurship Festival**, showcased BYST mentors and award-winning entrepreneur Amruta to participants from YBI network of 46 countries.
- **On 23rd November '20, Youth Business Russia and The Mentoring Institute**, featured BYST team while sharing experiences with international experts, mentors and mentoring managers from the UK, Netherlands, Mongolia, Argentina, Israel, Kazakhstan, Spain, Armenia and Kyrgyzstan.
- **National seminars** marking special occasions like, **Women's Day**, **Safety Day** and **Discussion on Union Budget** were organised.
- **World Bank Webinar on Accelerating Digital Skills – showcased** BYST entrepreneur from Hyderabad. **IKEA Meet-'Accelerating Youth led Businesses'** - showcased BYST entrepreneur from Chennai.
- **National events in partnership with JKP, JPM and InfoEdge**: More than 1200 GrampreneursTM, mentors and stakeholders attended these events and the featuring key speakers were Mr. H P Singhania, Mr Kapil Kaul, Mr Pranav Chawda, Ms. Maneesha, Mr. S. Bhargava, Mr. R Dinesh, Mr Sanjeev Bikchandani, Mr Saurabh Srivastva and R. Mukundan.

BYST Selection and Screening Process

Awareness Generation Programmes - AGP

BYST conducts awareness generation with the help of partners for sourcing prospective entrepreneurs.



Business Identification Group (BIG)

Background and Process

The women belonging to Chennai, Pune & Faridabad areas have shown from time to time that there is no dearth of innovative business ideas and latent spirit of entrepreneurship.



They just needed the right motivation and the spark to develop these ideas into full-fledged business enterprises.



Through awareness campaigns about the contest, business idea forms were distributed to eligible youth in the 18 – 35 years age group and from a disadvantaged background. The forms were then collected on a particular day to be analysed, studied and selected by a panel of eminent judges. Here are some of the brightest ideas and young minds who impressed the judges and walked away with exciting prizes. Through awareness campaigns about the contest, business idea forms were distributed to eligible youth in the 18 – 35 years age group and from a disadvantaged background. The forms were then collected on a particular day to be analysed, studied and selected by a panel of eminent judges. Here are some of the brightest ideas and young minds who impressed the judges and walked away with exciting prizes.

Counselling / Screening

Background and Process

After the prospective entrepreneur's approach BYST with their business ideas, the application is screened and youths are counselled by mentors/counsellors. During this process, the youth are counselled one-to-one to select them for the next stage-training.

Training (STEP):

Selected candidates undergo a free training programme to enable them to fine tune and convert their ideas into concrete business plans. Training is done for three days where the selected entrepreneurs are briefed on the basic concept of entrepreneurship, banking practices, customer relations, accounts, project preparation and soft skills on the art of selling.



Entrepreneurs counselled and found suitable to take up entrepreneurship in BIG are invited to STEP - an intensive training programme where the youth are taken through various steps that help in converting an idea into a structured business proposition, through guidance and counselling. This involves assisting the potential entrepreneurs to set up their own enterprises and educating them about the niche of the entrepreneurship.

4. Business plan and Documents Collection: BYST helps in the initial formulation of the business plan. For the same, collection of documents from entrepreneurs is done by BYST officials. Visits are made by the BYST officials to the entrepreneurs' business unit and home (for site verification and meeting the family members) and verification of all documents in original.
5. Entrepreneur selection: BYST's empaneled Mentors/Experts will rigorously evaluate the trained candidates and their preliminary proposals, and select potentially viable projects. BYST will assist potential entrepreneurs to prepare bankable project proposals.
Internal Entrepreneur Selection Panel (IESP) BYST has a panel of members. (Volunteers from industry, financial institutions, successful entrepreneurs etc). This panel interviews the entrepreneurs on all the aspects of business and accordingly recommends for the next step.



Financing by Partner Bank

Bank Entrepreneur Selection Panel (BESP)



The BESP is a joint panel, which comprises officials representing BYST and at least two officials representing the Bank with one member having the authority to sanction the loan.

Once the IESP recommends the cases, the proposals along with the other documents (report on site verification, technical evaluation, etc) are submitted to the BESP. The BESP finally recommends the proposals for sanctioning. Financing by partner bank: BYST has partnered with a wide range of financial service providers (banks) who cater to young entrepreneurs. This model brings synergy in the initiatives and capacities of the various stakeholders, towards enhancing enterprise development through loan money and mentoring.



BYST is implementing a model under which banks and financial institutions fund the entrepreneurs without any third-party guarantee or collateral, while BYST provides handholding support and business development services. BYST provides access to loans through its long-term partnerships at the national level with leading Public Sector banks

Mentoring

Mentoring: This is the unique feature of BYST programme where each entrepreneur is assigned a mentor who monitors the progress of the business, helps in solving problems and developing business until the business becomes sustainable. Once the loan is disbursed, a mentor is allotted to each entrepreneur to handhold them for a period of two years.

Mentor Mentee First Meeting



The Mentor Advisory Panel (MAP) allocates a mentor to the Internal Entrepreneur Selection Panel (IESP) approved entrepreneur according to the mentor and mentee's geographical area and area of expertise. Once the allocation process is over, BYST arranges the first mentor-mentee meeting at office/ entrepreneur's unit/ mentor's place/ chapter meeting. The mentor-mentee first meeting is very vital for an initial interaction and building relationship between the entrepreneur and mentor. This helps the mentor to understand the entrepreneur's project and business, which they are going to start up. It also helps the mentor for providing further guidance to the entrepreneurs.

Mentor Mobile Clinic



Apart from one-to-one mentoring, BYST had pioneered the mentor mobile clinics-especially in rural areas. Because, while entrepreneurs are based in remote villages, the mentors are from urban areas. Sometimes this made one-to-one interaction difficult due to distances and accessibility. Hence, to overcome this challenge, BYST launched this innovative approach. The mobile mentoring facilitates the visit of mentors to the entrepreneurs' business units to interact with them-thus negating the challenge of distance and accessibility.



Monitoring and Business Performance Tracking Form (BPTF) collection is a regular practice of BYST. After getting financial support, the entrepreneurs are continuously monitored by the assigned mentors along with BYST staff.

Monitoring Visit



Post Loan Training

As a part of its handholding support and sustainable development of entrepreneurs, BYST conducts training to entrepreneurs after they had received the loan. Through this post-loan training, topics like marketing challenges for small business, sourcing the target group of customers for business, using no-cost marketing techniques and providing value addition to the products to the utmost satisfaction



Showcasing Success

Vijayalakshmi, The Inner Strength of a Winner!



Vijayalakshmi always wanted to achieve something on her own. Though she was a successful homemaker managing her family, she felt that she could do more in life and wanted to start a business. With this idea, she started in a small way from home by buying and selling women's ready-made garments. Soon she realised this retail business could thrive if she could find a good location for a shop and stock them with more products. However, to set up a retail outlet in a prime location she needed funds. In the year 2010 with her own funds of Rs. 1 lakh Vijayalakshmi started her business in Crown Plaza – a shopping mall in Faridabad. This move proved to be a winning one as her exclusive ladies inner wear store started attracting more foot-falls. Women liked the privacy of buying personal products from the store run by a woman. They also wanted more choice and demanded that Vijayalakshmi stock her retail outlet with more branded inner garments and leisure wear. Vijayalakshmi realised that this is the right time to expand and cater to the growing demand. She approached banks and was directed by them to approach BYST. BYST supported her, arranged to get a loan of Rs. 10 Lakhs from Syndicate Bank and also provided a mentor

MrSudhirDatt, a veteran from Indian Army.

With the funds and guidance from her mentor, Vijayalakshmi roped in 5 other women to work with her in the shop. She also brought fresh stocks of branded women's inner wear which was much in demand. With this expansion, Vijayalakshmi made a turnover of Rs. 14 Lakhs within the first year. However, during the Covid lockdown period, when malls were closed, she suffered losses. Though she was able to pay salaries to her employees, she could not afford to pay the rent for her shop in the mall. At this time, her mentor Mr. Datt approached the mall owners and negotiated with them to allow deferred payment of rent. This helped Vijayalakshmi to breathe easy—at least momentarily.

Right now, Vijayalakshmi is confident of bouncing back once the pandemic eases off and she could get back to doing what she does best – running a business successfully.

Priya Gupte, The Crispy taste of Success!

Priya Gupte was helping her aged mother-in-law Ms. Annapurna in making and selling Namkeen (snacks) as a home-based business. However, in 2015, when her mother in law passed away, she decided to resign from her full-time job and continue the family business in her memory. Priya wanted to expand the business by packaging and branding the traditional snacks using her mother-in-law's recipes. With an initial investment of Rs. 2 Lakhs, she started Gupte Foods in Pune in the year 2016.

Her customers were attracted to the homely taste and traditional recipes and when the demand started picking up, Priya wanted to expand her business. She approached BYST and they helped her in getting a loan of Rs. 5 Lakhs through Maharashtra bank. With this money and support from her mentor, Priya put in her efforts in marketing and customer service. She also introduced new snacks based on the feedback from customers. From a small-time home based business, Priya has now become the Director of Gupte foods and in the process also provided employment to many women. Today, Gupte foods caters to wide variety of clients of all age groups who love her crispy snacks.



Jagadeesh – Lathering up Success

After completing his Engineering degree, Jagadeesh from Chengelpet (a suburb near Chennai) like many of his friends also joined the IT bandwagon and was clocking many hours in front of the computer. However, his mind is set on starting a business on his own so that he could provide employment to others.

Jagadeesh did some research on viable business opportunities. He was very clear in his mind that the business should be eco-friendly and sustainable and hence he zeroed in on manufacturing organic handmade soap and detergents.

During his research he found that commercial soaps sold in the markets have harsh chemicals and synthetic lathering agents that are harsh on the skin. Therefore he decided to use only natural plant-derived oils and essential oils that are

gentle on the skin and harmless to the environment and completely bio-degradable.



Jagadeesh's range of organic soaps and detergents with their natural fragrances resonated with the customers who were looking for organic alternatives to harmful chemicals and dangerous preservatives in their products. When demand picked up, he wanted to expand his business Jaga Enterprises and at that time was introduced to BYST. Through BYST support, he was provided a loan of Rs. 10 Lakhs from Indian Bank in the year 2019.

BYST also provided Jagadeesh with a mentor Mr Victor Joseph who guided him in branding his products. Soon, Jagadeesh diversified into detergents and floor cleaners all made from plant-derivatives and natural oils and branded his products as “Varna” (meaning colour in Tamil language) Soon the Varna range of bio-degradable products became very successful, with discerning customers even willing to wait for his products to arrive on the supermarket shelves. By now the business was making substantial profits and Jagadeesh was able to give employment to 10 people in his manufacturing unit.

When all was going well, in the year 2020 the COVID pandemic struck a body blow to his business. Crates of raw-materials were stuck in the warehouses and he was unable to clear them on time. However, during this time through his mentor, Jagadeesh was able to get permission from the government authorities to lift the raw-materials from the warehouses and start production in a limited way. During the covid induced lock-down Jagadeesh's mentor encouraged him to take up door-step delivery of his products as shops were closed. This guidance helped Jagadeesh to cut down on his losses to a great extent.

Jagadeesh was thankful that while many small businesses were completely shut-down, he was able to stay afloat thanks to the guidance from his mentor. He wanted to contribute from his side to the Nation's fight against the severe pandemic. This though process led him to diversify into making hand-sanitisers using similar natural ingredients. With the demand for hand-sanitisers picking up, Jagadeesh was able to keep the business running and was able to pay salaries to all his employees. Looking back, Jagadeesh says: “Covid has taught me many things in life – most importantly to adapt and innovate. Thanks to BYST, without allowing the pandemic to overcome me, I could turn it around into an opportunity”

During the lock-down period Jagadeesh worked tirelessly by adapting to the evolving situation. On the advice of his mentor, he built a digital presence and was able to showcase and sell his products online – today, his Varna brand of products are available on major e commerce platforms like Amazon – spreading the fragrance of nature everywhere.

Nisha Bhagat, Imprint of Success



Nisha Bhagat started married life in a small village near Pune, content to be a home maker. However, she soon found out that her husband's meagre salary is not adequate to meet the growing needs of a quickly expanding family. Nisha who had completed her under-graduation, chipped in by working in a local firm. However, as the days rolled by Nisha and her husband realised that they are grossly under-employed and they should do something about it.

Having decided to take charge of their future, Nisha pooled in her savings and pledged her jewels and started a small printing unit with a single computer and with an eye on future greatness named it aptly as Eminence Graphics. Her husband also joined her in their quest to be independent and build an enterprise of their own. Soon word spread about their printing business and Nisha quickly raked up orders for printing brochures, flyers and stationery for offices

and schools around the area.

With demand picking up, Nisha decided to modernise her manufacturing process by adding printing machinery. However, she ran out of her savings and all her jewels were already pledged in setting up the business. Unfazed, Nisha wanted to forge ahead and through the help of her friends approached BYST in the year 2010 with her plan for expansion. BYST helped her develop the business plan further and helped her to get a loan of Rs 4 lakhs from Bank of Baroda.

With the infusion of fresh funds, Nisha could set in motion her plan for revamping her production process. She added new machinery and was able to cut down on production time. She also roped in many women from her neighbourhood to work in her unit and soon her unit was running full-steam ahead in several shifts throughout the day and night. With her sheer hard work and BYST guidance, Nisha was able to hit the magic mark of Rs. 1 crore turnover and quickly surpassed the 1 Crore mark to touch Rs. 2 Crores within a short-period. Eminence Graphics gained eminence in the market for the quality work. Customers from offices and educational institutions appreciated the convenience of picking up of orders and door-step delivery of finished orders.

Nisha's business proved to be a catalyst in the entire village and many suppliers, transporters and associates benefitted indirectly through the economic boom created by Nisha's business venture. However, with the onset of Covid Pandemic, Nisha had to close down the business to conform to the lock-down norms when the disease was at its peak. With sheer determination, Nisha waited out the severe lock-down period and when the relaxations were introduced, she started operations with limited staff, fewer shifts and restricted working hours. She was able to complete the orders received prior to the lock down. Her regular customers appreciated her commitment and started giving out further orders – though in limited quantities.

Throughout the lock-down, Nisha ensured that full salaries were paid on time to all her employees even when there was no production. The employees therefore stood by her during the difficult period and quickly stepped up when the relaxations were announced and businesses started opening up.

Even today, Eminence Graphics is not entirely out of the rut fully, but Nisha believes that she had weathered the worst storm and is hopeful of expanding further to meet the pent-up demand for her quality work.

Amruta Mangale, Bonded to success



The success story of a lady entrepreneur, Ms Amruta Mangle from BYST Maharashtra, is one of the many examples of a self-reliant India. She competed with over 1000 entrepreneurs from 46 countries to win the prestigious 'Young Entrepreneur of the Year 2020', conferred by Youth Business International (YBI), UK. Her micro business, Hindavi Solution Private Limited, manufactures a wide range of adhesives and glues, which are sold both in India and abroad. The international jury, while presenting her the award in a virtual event on 20th November 2020, was impressed with Amruta's leveraging of technology, her continued focus on R&D and employee retention during COVID-19.

Amruta has grown into an inspirational leader to all the young people who are starting their entrepreneurial journey. According to her, she had never dreamt that she would get a chance to stand in front of so many people and be honoured so early in her entrepreneurial journey.

On receiving the award, she said, "I am very happy on getting this prestigious award that gave me a brilliant opportunity and helped me establish my business, I am feeling very proud and so is my family and all employees. For me and my employees, the sky is the limit now."

Her actions reinforced the words she expressed during the award function. Not once did she let the euphoria of this win take away her focus from work and the resolve to conquer higher peaks. Soon after winning the award, Amruta started two new products, printing ink on plastic rolls and adhesives for joining wood. These new products have given a boost to her business and has further increased her confidence. Now, she is aiming to increase her turnover multifold, taking it from 1.5 Cr to almost 5 Cr in this financial year. Just like the glues and adhesives that she manufactures binds and bonds the materials, Amruta is bonded to success in her ongoing entrepreneurial journey.

Quotes from the Hearts

BYST is the only organization in Baramati (Pune) which helps young entrepreneurs to start and succeed in business and also helps to create jobs for many others. My best wishes for all future endeavours of BYST and expect that they will support more women entrepreneurs like me in coming years!

-Ms. Supriya Nale, Entrepreneur

BYST is not about ideas, it is about transforming ideas into reality. It's a guidance for young entrepreneurs to develop a viable business concept into commercial success and end-to-end solution. I hope that BYST could extend their reach to nearby smaller districts as well for the benefit of youth, society and in turn the nation. Best Wishes!

-Mrs. Madhavi Khandve, Mentor

Through BYST I try to develop others, I get a great deal of joy from helping young entrepreneurs succeed and achieving their dreams. I motivate them to a higher level in their business and taste the much desired and well deserved success. My best wishes to BYST team in all future endeavours

-Mr Subhash Sejwal, Mentor

BYST has given us a platform to use our experience and services for the benefit of young entrepreneurs. It gives us great satisfaction to see the progress of entrepreneurs. My best wishes to BYST to uplift and support many more entrepreneurs in the years to come.

-Mr Ashutosh Tripathi, Branch Manager BOM Pune

I am proud of the entire team of BYST Pune. They are hardworking, sincere, honest and give full devotion for the social upliftment by helping the needy entrepreneurs.

-Ms Tukaram Gaikwad, Mentor

BYST is like a caring godfather for me. BYST has not only gave me much needed financial support when needed, but also continue to hand-hold me throughout my initial struggles. I'm thankful to BYST for this ongoing support.

- Mrs Varsha Bhakare, Entrepreneur

BYST has played a pivotal role in bringing my venture into existence. It offered us the required support in a very timely and professional manner. By taking part in the various online sessions and meetings, I learnt a lot to develop my business. Thank you BYST for helping us transform our vision into reality!

- Ms. Sayali Jadhav, Entrepreneur

The BYST Pune has given us (Mentors) the platform to provide guidance to (Mentees) through periodical exchange, sharing meetings, site visits, one to one meeting and get together events through digital or offline mode. Moreover, it was very effective learning experience of hearing the best guest speakers and lectures. It will be my pleasure to continue the active participation in all such events organised by BYST Pune.

- Mr. Pawan Dharmadhikari, Mentor

Following the death of my husband last year, I approached BYST to help me start a business. I started my own business and am now financially self sufficient and able to care for my family. Grateful to BYST!

-Ms Anita, Entrepreneur

My journey in the field of mentoring, in association with BYST, which started over 25 years ago has been very satisfying. Until now I continued my role of a mentor that was assigned to me back in the days, I worked with Canara bank. I worked for women empowerment & the development of women entrepreneurs throughout my career. Encouraging, enthusing, inspiring & motivating entrepreneurs in these long years, is the best thing that has happened in my life.

- Ms Sumathilyer, Mentor

Media Snippets



ऑटो-भारतीय युवा शक्ति के कार्यालय का उद्घाटन

वै.। बजाज ऑटो द्वारा भारतीय युवा शक्ति ट्रस्ट के पहिले का उद्घाटन। ऑटो-भारतीय युवा शक्ति ट्रस्ट के अध्यक्ष प्रमोद कुमार एवं के मुख्य अतिथि सुभाष या.। प्रमोद कुमार जीनी द्वारा 'ऑटो-भारतीय' के उद्घाटन के कार्यक्रम की ओ.। विशिष्ट अतिथि। नेगी जोनल हेड जलकी ज प्राप्त विकास संस्था एवं। सोमकुंजर प्रोद्योग विवेकर इंडियन थे। भारत के स्वतंत्र में एवं उद्योगिता विकास। एवं उद्योगिता पर।

विस्तार से प्रकाश डालते हुए, बताया की बेरोजगार युवाओं के लिए स्वरोजगार विकसित करने हेतु ट्रस्ट की योजनाओं से बैंक और उद्योग दोनों को लाभ होगा एवं क्षेत्र का भी विकास होगा। मुख्य अतिथि की शर्मा ने ट्रस्ट द्वारा चिन्हित युवाओं को अपने उद्योग प्रारम्भ करने में बैंक द्वारा सहायता प्रदान करने में अपने बैंक के शत प्रतिशत सहयोग व समर्थन का आभार व्यक्त किया। कार्यक्रम में सभी बैंडर्स ने भाग लिया, भारतीय युवा शक्ति ट्रस्ट के कार्वर हेड दीपक यादव ने आभारपूर्वक स्वागत किया एवं वरिष्ठ बैंडर की ओर के चौबदार ने श्रमव्यवस्थापन किया।

सामना

अमृता मांगले यांना यंग उद्योजक पुरस्कार

पुणे, दि. ८ (प्रतिनिधी) - युथ बिझनेस इंटरनॅशनलच्या वतीने आयोजित यंदाच्या ग्लोबल फेस्टिवल ऑफ युथ एंटरप्रेन्योरशिप इव्हेंटमध्ये बीबायएसटीच्या उद्योजक अमृता मांगले यांना २०२० सालच्या यंग उद्योजक पुरस्काराने सन्मानित करण्यात आले आहे. वेगवेगळ्या ४६ देशांमधून पुरस्कारासाठी नामांकने प्राप्त झाली होती. त्यामध्ये पुण्यातील मांगले यांना गौरविण्यात आले आहे.

कमी कालावधीत उत्तुंग भरारी घेणाऱ्या उद्योजकाला पुरस्काराने सन्मानित करण्यात येते. यावर्षी जागतिक महामारी कोरोनाच्या कालावधीतही अमृता मांगले यांनी हिंदवी सोल्युशन प्रायव्हेट लिमिटेडच्या माध्यमातून अनेकांना रोजगार दिला. त्यामुळे सामाजिक बांधिलकी आणि गुणवत्तापूर्वक विकासामुळे त्यांना यंग उद्योजक पुरस्काराने सन्मानित करण्यात आले.

Singhania promotes youth entrepreneurship

Success of BYST & JKPM Youth entrepreneurship prog

STATESMAN NEWS SERVICE
BHAUNESWAR, 26 AUGUST

Indian economy can be strongly resilient to various uncertainties like Covid-19 global pandemic in future only if the youth of India come forward in large numbers to innovate their engagements in forest and agriculture sectors and its value chains, as entrepreneurs.

There is a huge opportunity for youths in these sectors to bring up business as the government of India and state governments have announced stimulus packages for rebooting Indian economy from the current recession through transformations of rural and agricultural sectors.

The value chains of forest and agriculture sectors have large potentialities to grow much bigger than its present by contributing significantly to rural employment & India's GDP, but mostly remaining untapped and virgin.

The youths of India require constant mentoring to show up their leadership to pitch in with technological, institutional & financial solutions to these sectors.

Advantages of digital platforms, E-commerce and social assets like Farmer Producer Organisation (FPOs) require policy support from government.

These were the views expressed by Mr. H.P. Singhania, the VC & MD of JK

Paper Mills Ltd during his web interaction with 1000s of youth entrepreneurs, mentors, CSR professionals, business franchisees, bankers & others.

The web interaction was aimed at encouraging youth entrepreneurs & enterprises generated by the mentoring efforts of BYT during last two years in Rayagada district.

Mr. Singhania expressed that in a social & economic & infrastructural backward ecosystem of Rayagada, creating youth entrepreneurs on traditional subsector like food processing & forest produce is a commendable job that BYST & JKPM Youth Enterprises development program has achieved.

Mr. Singhania were happy as a single NPA as thousands of SHGs are presently under the program of JKPM. Amongst others the panel includes Venkatesan, the managing trustee India & Mr. Kpall, for CSR & Start Paper.

Ms. Laxmi e happiness over of mind sets of to become entrepreneurs because of quality BYST & JKPM has reached 30 youths in the web interaction successfully youth entrepreneurs.



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