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BHARATIYA YUVA SHAKTI TRUST

Bajaj Auto-Bharatiya Yuva Shakti Trust

YOUTH ENTREPRENEURSHIP DEVELOPMENT PROGRAMME



**SUCCESS
ON
SHOW**



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FOREWORD

Bharatiya Yuva Shakti Trust (BYST) owes a deep debt of gratitude to Shri Rahul Bajaj for having brought stature, credibility, and total commitment to the well-being and growth of the youth entrepreneurship movement in India. We were extremely fortunate to have the benefit of his visionary leadership and direction, coupled with a deeply humanitarian approach. He lived, breathed, and led by example the mission of helping disadvantaged Indian youth develop their business ideas into viable enterprises.

Rahul believed young microentrepreneurs could fuel job creation when given appropriate financial support and nurtured through mentoring. With his support, BYST created thousands of Grampreneurs® across India. The visionary knew this would automatically pave the way for more young people to be gainfully employed, and eventually create even more young entrepreneurs. Rahul wanted BYST to be a powerful presence behind this change – turning job seekers into job creators.

Under his unstinting support and leadership BYST witnessed its growth from an idea into an organisation that is now a role model, emulated in other developing nations. As Chairman of BYST from 2002-2018, Rahul would religiously fly down from Pune to Delhi to attend board meetings, leaving his corporate work aside for an entire day. His commitment to the empowerment of the less privileged was palpable and visible in his active interactions and the wealth of rich insights he shared with aspiring young entrepreneurs.

It was a natural extension of Rahul's commitment to the cause when we partnered with Bajaj Auto Ltd. to launch the co-branded Bajaj Auto-BYST Youth Entrepreneurship Development Programme (YEDP) in January 2015 in Aurangabad and Wardha and renewed the programme in January 2020 adding three new clusters (districts) – Pune (Maharashtra), Sikar (Rajasthan) and Udham Singh Nagar (Uttarakhand).

The partnership has grown from strength to strength over nine years – creating awareness amongst 2.5 lakh youth, counselling 61,377, training almost 13,000, and supporting nearly 3,200 entrepreneurs (including 718 women, 508 from social inclusion backgrounds) to set up and run their businesses. In addition, bank loans worth Rs. 183 crores have been facilitated and the entrepreneurs have provided direct and indirect employment to more than 1 lakh workers to generate around Rs. 600 crores of wealth (business revenues, FY 2023). A big hand in the success of young entrepreneurs is a cadre of 4,800 duly trained and accredited mentors.

I would like to express my sincere gratitude and deep appreciation to the Bajaj Group and the Bajaj family for their encouragement and support to BYST through this programme to promote youth entrepreneurship in Maharashtra, Rajasthan and Uttarakhand.

In this booklet 'Success on Show' we have captured the impact stories of our intrepid young entrepreneurs who have risen above their difficult circumstances and re-written their future. We are confident the impact we have created within the local communities in the programme clusters will spread out and touch the lives of several thousand more youth and realise the vision of our former Chairman and Patron, Shri Rahul Bajaj.

Going Forward, Bajaj Auto and BYST plan to create a larger impact with a focus on digital inclusivity and fostering innovation in sustainable businesses. Semi-skilled or skilled unemployed/underemployed youth, including women and individuals from the SC/ST/OBC communities would be motivated to pursue entrepreneurship as a viable career option. Further, by integrating digital readiness into the training and support services, the programme will equip entrepreneurs with essential skills to leverage digital tools and platforms. The focus will also be in encouraging the adoption of ESG good practices, the entrepreneurs will be capacity built to be part of national and international value chains.

The overall objective is to establish a thriving entrepreneurial ecosystem where disadvantaged youth can flourish, innovate, and build successful enterprises that drive both individual prosperity and collective progress.


I wish all stakeholders of the Programme continued growth and success in their endeavours.



Lakshmi V Venkatesan

Founding & Managing Trustee

Bharatiya Yuva Shakti Trust



**ABOUT
BHARATIYA
YUVA SHAKTI
TRUST (BYST)**

BHARATIYA YUVA SHAKTI TRUST

BYST is a not-for-profit organisation that primarily assists disadvantaged Indian youth develop their business ideas into viable enterprises under the guidance of a mentor. Inspired by HRH, The Prince of Wales (now King Charles III), and founded in 1992, Bharatiya Yuva Shakti Trust is the first organisation to replicate the Prince's Trust's youth entrepreneurship support model globally, outside the U.K. The Confederation of Indian Industry (CII) is our strategic partner.

BYST programmes include supporting underprivileged young entrepreneurs by facilitating financing through our partner PSU banks. They are also supported with a host of business-related interventions such as training, business plan development, mentoring, monitoring, networking and so on. The young entrepreneurs are nurtured till they become self-sufficient and, in turn, start making valuable contributions to their local communities and the society, at large, through the creation of wealth and employment generation.

As of December 2023, BYST has helped to create nearly 3,50,000 jobs (direct and indirect) across 12 states of India. BYST's comprehensive and inclusive entrepreneurial programmes enable a transition from being job seekers to job creators, instilling a spirit of self-reliance and innovation, especially in grassroots entrepreneurs. BYST's vision is to establish an Entrepreneurial Ecosystem and a Mentoring Movement in India. We have reached out to and counselled nearly 1.1 million youth, trained almost 60,000 in entrepreneurship skills, and continue to support 40,000 Grampreneurs® through our cadre of 20,000 accredited mentors. We have also facilitated finance from eight nationalised banks, with whom we have partnerships, to the tune of Rs. 670 crores for over 14,500 entrepreneurs to-date. BYST's vision is to create 1,00,000 successful entrepreneurs.

For more details, please visit <https://www.byst.org.in/>.

BYST BOARD OF TRUSTEES



Subodh Bhargava

CHAIRMAN, Board of Trustees, BYST
Former Chairman, Tata Communications Ltd.
and Chairman Emeritus, Eicher Motors Ltd.



Lakshmi V Venkatesan

Founding & Managing Trustee,
Bharatiya Yuva Shakti Trust (BYST)



Chandrajit Banerjee

MEMBER,
Director General,
Confederation of Indian Industry



Deepa Gopalan Wadhwa

IFS (Retd.), Member
Former India Ambassador to Japan, Qatar & Sweden,
Chairperson of India-Japan Friendship Forum



Gaurav Dalmia

MEMBER,
Chairman,
Dalmia Group Holdings



Harsh Pati Singhania

MEMBER,
Vice Chairman and Managing Director,
J K Paper Ltd.



Kunal Bahl

MEMBER,
Co-Founder & CEO, Snapdeal



Pramod Bhasin

MEMBER,
Chairman, Clix Capital and Chairman, ICRIER;
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Vipin Sondhi

MEMBER,
Former Managing Director &
Chief Executive Officer Ashok Leyland Ltd.



BYST'S VALUED PARTNERS

BYST'S VALUED PARTNERS





PROGRAMME GENESIS, OUTLINE & KEY ACHIEVEMENTS

Programme Genesis, Outline & Key Achievements

Bajaj Auto Bharatiya Yuva Shakti Trust YEDP

In a world driven by ambition, success is sown by the entrepreneurial spirit of the next generation. Driven by this sentiment the Youth Entrepreneurship Development Programme (YEDP) was jointly unfurled by Bajaj Auto Limited and Bharatiya Yuva Shakti Trust (BYST) in January 2015, to serve as a platform to cultivate the entrepreneurial spirit amongst youths in the Aurangabad and Wardha areas.

For example, Balwant Dhage, the founder of Global Enterprise, Wardha has revolutionised production of Muslin Khadi. By implementing scientific washing, processing, dyeing, and textile designing techniques, he has elevated the quality of traditional Khadi and focused on improving product quality for a discerning international clientele, guided by his mentor Mr. Narendra Khare. To make an impact in his community, Balwant is collaborating with government agencies to promote provide employment to rural women, through provision of solar energy-operated charkhas and handlooms for Khadi production.

Similarly, brought up in an underprivileged family, Yogesh Ghodke faced many challenges in his education. He worked odd jobs at a young age to provide for his loved ones. He spent 12 years working at his brother's manufacturing unit and mastered the skill and knowledge about CO2 welding spare parts and nozzle production. Once he became adept at this skill, Yogesh decided to venture out on his own and established Adinath Industries in Aurangabad in 2015-16. To establish and scale his business the Bajaj Auto-BYST YEDP team helped Yogesh secure a loan of Rs. 12.5 lakhs from Bank of Baroda in 2017-18. He was also provided with mentoring support to manage his business and finances well. As a result of these efforts, Adinath Industries recorded impressive revenues of Rs. 97 lakhs in FY23.

Based on the success in the first phase, the programme was extended to cover five districts, adding Pune in Maharashtra, Sikar in Rajasthan and Udham Singh Nagar in Uttarakhand starting January 2020.

By publicising the programme benefits amongst students, young graduates, skilled workers and even homemakers, the programme has attracted thousands in the 18-35-year age-group (relaxed for women and OBC-SC-ST youth up to 40 years) and helped them scale sustainable businesses. Its unique features include awareness generation, counselling, business training, assistance in loan proposals and two years of mentoring and monitoring support.

BYST recruits and offers mentor training to MSME owners, professionals, government officials, college faculty and senior corporate executives to become certified mentors to provide two years' mentoring support to BYST-supported entrepreneurs. BYST mentors support their mentees on multiple issues in two main ways - One-on-One Mentoring (meet/interact regularly to discuss business challenges and explore solutions, and Mobile Mentor Clinic (MMC) where a team of BYST mentors travel to the work locations of entrepreneurs in remote communities and jointly visualise solutions for their operational problems.

Exchange Visits and Industrial Tours were organised under the programme to provide business exposure to the Mentors and Entrepreneurs. Exhibitions were hosted to provide visibility and sales opportunities to small businesses. Some of the BYST-supported entrepreneurs were felicitated with awards and recognitions by regional media and industry associations.

These initiatives truly reflect the focused efforts of the Bajaj Auto-BYST Programme. They have resulted in significant outcomes and milestones over nine years, such as creating awareness amongst 2.5 lakh youth, counselling 61,377, training almost 13,000, and supporting nearly 3,200 (including 718 women, 508 from social inclusion backgrounds) to set up and run their businesses. In addition, bank loans worth Rs. 183 crores have been facilitated and the entrepreneurs have provided direct and indirect employment to more than 1 lakh workers to generate around Rs. 600 crores of wealth (business revenues, FY 2023). A big hand in the success of young entrepreneurs is a cadre of 4,800 duly trained and accredited mentors and we are deeply grateful to them for their dedication and commitment.



KEY PROGRAMME HIGHLIGHTS

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1) Awareness Generation Programme / Activity



BYST conducts awareness generation for sourcing prospective entrepreneurs. Various sourcing methods are deployed – for example, BYST has partnered with local NGOs, vocational institutes, panchayats, etc. who direct us to potential entrepreneurs. BYST also releases advertisements in leading regional newspapers to source entrepreneurs directly via walk-ins or call-ins. Further, we put up posters and banners at selected, high-traffic spots for creating awareness about our programmes. During awareness generation, the entrepreneurs are provided with a 'Business Idea Generation' (BIG) form which is a structured questionnaire encompassing brief details of a business plan, projected loan amount required, and the entrepreneur's personal details.... 1-2-1 Counselling Photos

The Bajaj Auto-BYST Programme clusters conducted regular Awareness Generation Activity among youth in Technical Training Institutes, Engineering Colleges and invitees from vocational sectors. Mr. Ajay Patil, Aurangabad-based BYST mentor actively participated as facilitator in one such activity held at Hitech Engineering College, Waluj, Aurangabad in July 2023. Mr Patil shared information about entrepreneurship development and role of Bajaj Auto-BYST YEDP in five project locations across three states. More than 150 participants attended this Awareness Generation session.



2) Entrepreneur Training



The Bajaj Auto-BYST YEDP team trains potential entrepreneurs in face-to-face and online (through Entrepreneur Online Learning or EOL modules). Important topics covered in these training sessions include modules such as Motivation, Book-Keeping and Accounts, Taxation, Bank Procedures, Bank Schemes, Project Report Generation, Digital Marketing and so on. One-to-one discussions are held after completion of every session. Experienced trainers facilitate the sessions, and certificates are given to all participants who successfully complete the training programme.

3) Loan Facilitation and Disbursement



The Bajaj Auto-BYST YEDP team channelized funds to entrepreneurs by assisting in development of project proposals and sanctioning of bank loans. Seen here is the handover of Sanction Letters to BYST-supported entrepreneurs in the presence of: (in LHS photo) – Deputy General Manager, IDBI Bank, Mr. Sarang and (in RHS photo) – Assistant General Manager, Indian Overseas Bank, Mr. Ravi and the Bajaj Auto-BYST YEDP Aurangabad team.

4) Mentor Training



The Bajaj Auto-BYST YEDP team organised regular Mentor Training batches and Mentor Online Learning (MOL) sessions for newly inducted mentors. One such two-day Training Session was facilitated by Mr. Vilas Baille from Wardha and Mr. Ulhas Bhale from Aurangabad. The training covered seven modules like Introduction to Mentoring, Qualities of a Mentor, Skills of a Mentor, Mentor-Mentee Relationship, Mentoring Process etc. More than 20 mentors participated in this training session which was held in June 2023.

5) Mentor-Mentee Meetings and Mentor Mobile Clinic (MMC)



During the Mentor Mobile Clinic (MMC) activity, mentors visited the entrepreneurs supported by the Bajaj Auto-BYST YEDP and engaged in discussions about their experiences with the support they had received for their business activities. The purpose was to assess the impact of the Bajaj Auto-BYST YEDP assistance and gather feedback from the entrepreneurs. As part of the MMC, mentors assisted entrepreneurs in filling out the Business Performance Tracking Form (BPTF). This form allowed for the evaluation of the entrepreneurs' business progress and the effectiveness of the support rendered by the Bajaj Auto-BYST YEDP. Additionally, both the entrepreneurs and mentors completed consent forms, ensuring that all parties were aware of the purpose and implications of the information shared.



The Mentor Mobile Clinic provided a valuable opportunity for mentors to directly engage with entrepreneurs and gain insights into the challenges they face. Through this interaction, mentors were able to offer guidance and support, based on their expertise and experience in the industry.

6) Mentor Exchange Programme (MEP)



A Mentor Exchange Visit is a pre-planned set of activities directed towards developing and sharing exposure with a predominantly new group of accredited mentors. It's an arena created to help mentors learn from their peers in a well-established process, beyond language and cultural barriers. The important aspect of Mentor Exchange Visits is to brainstorm ideas, share thought processes and build an inclusive and effective entrepreneurial ecosystem. Through the MEP, the aim of BYST is to establish platform that has continuous flow of thoughts and new knowledge.

One such Mentor Exchange Visit was hosted by the Aurangabad Cluster from 27th February to 1st March 2023.



Mentor Get-Together, Aurangabad

The Bajaj Auto-BYST YEDP Aurangabad Cluster organised a dedicated event for Mentors as a Quarterly Get-together in February 2022 at Bajaj Vihar, Waluj, Aurangabad. It was a way to show gratitude to all the accredited mentors of the Programme. Accreditation Certificates issued by City & Guilds, London were distributed to more than 100 mentors during the event.

Mr. Jadhav, IAS, Deputy Collector, Aurangabad Dist. graced the event as Chief Guest, together with Special Guest Mr. Dahiphale, Joint Director, DISH, Maharashtra. Mr. C. P. Tripathi, Advisor, CSR, Bajaj Auto and Mr. Sunil Raithata, Member, MAP Committee, Bajaj Auto-BYST YEDP Aurangabad were also present on the dais.

More than 150 mentors and entrepreneurs gathered for the event, a product display-cum-sale opportunity was also given to 12 high-flyer entrepreneurs of Aurangabad Cluster where entrepreneurs got to interact with the guests, mentors and other entrepreneurs.



Strategic Committee Meeting, Aurangabad



For each cluster, Strategic Committee Meetings are hosted at the end of each quarter by the Bajaj Auto-BYST YEDP team. Various strategies are discussed for strengthening BYST processes and meeting the targets for recruitment, counselling and training of entrepreneurs, as well as identifying potential mentors.

Case details are shared about each proposal/project with the respective mentors, and documentation, appraisal and verification of entrepreneurs is reviewed. Mentors are also encouraged to schedule one-on-one Mentor-Mentee meetings and participate in get-togethers to improve visibility and exposure for their mentees.

A recent Strategic Committee Meeting that was also attended by Mr. Suresh Warade, Assistant Commissioner, District Skill Development, Employment and Entrepreneurship Guidance Centre, Aurangabad (Govt. of Maharashtra) and Mr. C. P. Tripathi, CSR Advisor, Bajaj Auto. It was held in January 2023 at the Kamalnayan Bajaj Hospital Auditorium with an Introductory Session by Mr. Ajit Khojare, Head of the Department of Dairy, Vivekanand College and Chair of the BYST Entrepreneur Identification Group (EIG), Aurangabad.



7) Entrepreneur Exchange Programme

BYST-supported entrepreneurs from Udham Singh Nagar, Sikar, Pune, Satara, Sangli, and Kolhapur visited Aurangabad during an Entrepreneur Exchange Visit organised by the Bajaj Auto-BYST YEDP Aurangabad Cluster. The Entrepreneur Exchange Visit covered unit and industry visits to the business premises of supported entrepreneurs. Sessions were also held on the physical, mental, economic and business well-being of the participating entrepreneurs over the two days.

The main highlight of the Entrepreneur Exchange Visit was an Industry Visit to Bajaj Auto Ltd.'s Aurangabad Plant where the visitors interacted with Bajaj Auto's senior management team along with Mr. C P Tripathi, CSR Advisor, Bajaj Auto. Mr. Tripathi delivered a special address on the topic 'Taking your Business to the Next Level', based on his experience and expertise. The visit ended with a tour of the Bajaj Auto Aurangabad Plant followed by lunch.



8) Bankers' Meets

The Bank Entrepreneur Selection Panel (BESP) is a joint panel that comprises officials representing BYST and at least two officials representing the Bank with one member having the authority to sanction the loan.

Bajaj Auto-BYST YEDP Aurangabad Cluster conducted a Bankers' Meet on 1st December 2022 to further strengthen the banking relationships enjoyed by BYST and to express gratitude to the bankers for supporting proposals of Bajaj Auto-BYST YEDP entrepreneurs. Mr. CP Tripathi delivered an address to nurture and strengthen the confidence of bankers in the Bajaj Auto-BYST YEDP and exhorted them to keep continuing their valuable support. Bankers were felicitated by Bajaj Auto-BYST YEDP Senior Mentors for their support. More than 100 attendees including Mentors, Entrepreneurs, MOU Partners Bank and Non-MOU Bank officials were present for the event.



9) Exhibitions and Fairs

Bajaj Auto-BYST YEDP sought to regularly provide platforms to our supported entrepreneurs to demonstrate their products and services to consumers through events and professional exhibitions organised by various regional agencies.

Exhibition 1

During one such Entrepreneur Exhibition Fair organised at Prozone Mall, Aurangabad from 31st March to 1st April 2018, 35 supported entrepreneurs participated. They were provided with stalls to demonstrate their products as well as services. Mr. Bhaskar Munde, IAS (Retd.) and Mr. CP Tripathi inaugurated the exhibition. Mr. Munish Sharma, Strategic Committee Chairman and Mr. Milind Patil, Chapter Chair also honoured us with their presence at the showcase.



An overwhelming response and support were evidenced by the participating entrepreneurs. More than 2,000 walk-in visitors collected information and updates about the products and nature of business of the entrepreneurs. Further, as a result of the event, our entrepreneurs started to receive consistent orders from well-known brands and large vendors of Aurangabad and from around the country.



Exhibition 2

At another exhibition held at SFS School Grounds, Jalna Road, Aurangabad from 1st to 6th November 2023, approximately 2 lakh visitors attended, and the entrepreneurs were able to notch up product sales of Rs. 1lakh.

Name of The Entrepreneur	Name of the Enterprise	Business Activity
Swapnil Lahane	Prarambha Industries	Mfg. of Camphor
Sapana Borsarkar	Tanmay Food Industries	Mfg. of Ghee
Archana Khandebharad	Archana Mat	Mfg. of Mats
Asawari Phulari	Praffulit Flower	Mfg. of Artificial Flowers
Babasaheb Pathare	Tanmay Food	Mfg. of Spices
Aarati Deshmukh	Yogini Gruh Udyog	Mfg. of Spices
Abhijeet Kashid	Naturox Food Tech	Food Packaging and Supply
Deepak Bokil	D K Paper Bag	Mfg. of Paper Bags





Exhibition 3

Similarly, product display and networking opportunities were arranged for the Bajaj Auto-BYST YEDP entrepreneurs and through BYST National Events. Three such events in 2023 were held at New Delhi – on 17th January at SCOPE Complex (to commemorate National Startup Day), at Chennai – on 7th March at Patrician College of Arts & Sciences(to commemorate International Women’s Day), and again at New Delhi – on 12th July at India International Centre (to commemorate the G20 Summit). The events and exhibitions were attended by high-ranking dignitaries from the government, international delegates from Canada, UK, France, Germany, China, corporate and banking partners of BYST,mentors, Grampreneurs®, students and media.





10) Business Idea Contests

The Bajaj Auto-BYST YEDP team organised Business Idea Contests (BIC) at regular intervals to spread awareness about entrepreneurship opportunities amongst youth from underserved communities.

Bajaj Auto-BYST Business Idea Contest, Aurangabad (2018)

A major Business Idea Contest was held as part of the 25-year (Silver Jubilee) celebrations of BYST with the intention to sow the seeds of entrepreneurship amongst the youth of the country and to acquire 1,000 commercially viable business ideas.



Bajaj Auto-Bharatiya Yuva Shakti Trust

(Youth Entrepreneurship Development Program)





Bajaj Auto-Bharatiya Yuva Shakti Trust - Youth Entrepreneurship Development Program

Business Idea Contest

Last date of form submission 25th April 2018

Eligibility Criteria :
Age : 18-35 Years
Type of business : Manufacturing & Service Sector

1st Prize Rs. 50,000/-
2nd Prize Rs. 30,000/-
3rd Prize Rs. 20,000/-





at the premises of M/s Grind Masters Pvt Ltd, Near Railway Station, MIDC, Aurangabad to supervise the selection process amongst final shortlisted 10 contestants with distinct business ideas out of a total of 1,100 entries received. Each shortlisted contestant was given five minutes to present his/her Business Idea to the jury members. The final selection took place after a thorough evaluation process with a standardized evaluation template specifying every parameter essential for a start-up to establish and sustain business in a competitive market. Evaluation results were then reviewed by the BIC Jury for selection of the three winners.

The BIC Award Programme was held at Bajaj Vihar, Aurangabad in the presence of Mr. CP Tripathi, CSR Advisor, Bajaj Auto, invited dignitaries and conducted by Ms. Aruna Vinodh Kumar, COO and Senior Director, BSYT.

1st Award : Deepak Arde and team for idea of CO² gas consumption units for distilleries.

2nd Award : Aakash Ingole and team for developing an environment-friendly water saving tool attachment for taps.

3rd Award : Ganesh and team for developing robots for various day-to-day industrial as well as household activities.



[Bajaj Auto-BYST Business Idea Contest, Wardha \(2019\)](#)

Bajaj Auto- BYST YEDP, Wardha Cluster organised a Business Idea Contest launch event on 12th January 2019 at Vikas Bhavan, Gandhi Chowk, Wardha. The Chief Guest at the event was Mr. Sanjay Daine, IAS, Additional Collector, Wardha. Other eminent guests and participants included Dr. Sohan Pandya, Director, Centre of Science for Villages; Dr. Om Mahodaya, Principal, J B Science College, Wardha; Mr. U R Kharode, District Vocational Educational Officer, Wardha; Mr. Prakash Burande, Deputy Zonal Manager, Bank of India; Mr. Mahendra Upadhye, Strategic Committee Chairman, BYST Wardha; Mr. Sudhir Pangul, Mentor Chapter Chairman, BYST Wardha.

BIC jury members were invited to undertake a selection process amongst the final 10 shortlisted contestants with distinct business ideas out of the 950 entries received. Each shortlisted contestant was given five minutes to present their Business Idea to the jury members.

1st Award : Taukir Samer Sheikh Firoz for the idea of 'Doorspeed Services' – to provide basic services at customers' doorsteps in a speedy way. Doorspeed Services was envisioned as a platform where all the basic services like electrician, plumber, car washing, laundry services, and 20+ other services would be provided to customers at their homes. Quality services would be provided through trained workers and experienced vendors.

2nd Award : Indrajeet Chudiwale for the idea of a platform for online education, learning, creativity, and motivation, in addition to being able to practice the favourite activity anytime, anywhere.

3rd Award : Nikhil Jare for the business idea POLIBHAJI.COM. Deciding a good meal plan is like standing at the crossroads for newbies moving to other cities. That's where POLIBHAJI.COM would provide them with the option of a home-style meal service with the convenience of easy ordering, hassle-free cancellations in just a few clicks.

11) Regional Event, Udham Singh Nagar (Dec 2023)

The Bajaj Auto-BYST YEDP Udham Singh Nagar (USN) Cluster hosted an event titled 'Nurturing Young Entrepreneurs for Sustainable Growth', on 15th Dec 2023 at Six Sigma College, Rudrapur, USN (Uttarakhand). Around 220 attendees including government officials, industry executives, mentors and entrepreneurs participated in the event from USN, Sikar, Gurugram, and Faridabad.

The event started with a welcome address delivered by Mr. Ashok Bansal, Chairman, Kumaon-Garhwal Chamber of Commerce & Industry, who is the Strategic Chairperson, BYST USN Mentor Chapter. He was followed by Ms. Aruna Vinodh Kumar who shared an overview of BYST with the audience. Thereafter, Mr. Gopal Belurkar, DGM, MSME TC, Sitarganj shared details about the government schemes related to the MSME sector and exhorted the youth to launch their business enterprises. Mr. Ajit Dandavate, Divisional Manager, Production, Bajaj Auto Ltd., Rudrapur spoke about the relationship between Bajaj Auto and BYST.

Mr. Anup Kumar Singh, HR head, Imperial Auto, Rudrapur, a Senior Mentor with BYST shared his experience working as a mentor. Mr. Sandeep Kumar, BYST-supported Entrepreneur, USN Cluster shared his experience of the BYST ecosystem. Mr. Radhakishan Chobdar, Retd. Banker and a Senior Mentor with the BYST Sikar Cluster, shared his experiences guiding young entrepreneurs, while Mr. Ajeet Meel, BYST-supported entrepreneur from Sikar shared about the support he had received to set up and expand his business. A loan cheque of Rs.5 lakhs from Bank of Baroda was disbursed to USN entrepreneur, Mr. Suneet Singh to start his printing press.

An exhibition was also held to display the products of BYST-supported entrepreneurs from USN, Sikar, Gurugram, and Faridabad.





GRAMPRENEUR® CASE STORIES

VIKAS RATHOD

M/s SHANTAI DIGITAL PORTABLE X-RAYSERVICES, WARDHA

Vikas Rathod, raised in a middle-class agricultural family, always had a strong desire to achieve success and provide a better life for his loved ones. Despite facing numerous challenges and financial constraints, he remained determined to pursue his dreams, make a difference in the world, and pursue a career in healthcare.

With seven years of experience as a hospital technician, he gained invaluable insights into the medical field, setting the stage for his entrepreneurial journey. Vikas Rathod's passion for healthcare and his firsthand experience as a hospital technician fuelled his desire to make a difference in the industry. Armed with his knowledge and expertise, he embarked on an entrepreneurial journey to address the gaps he had observed during his time working in hospitals.

After working as a technician from 2009 to 2016, where he refined his skills and saved money, Mr. Rathod made the decision to start his own business—a portable and mobile X-Ray service. He moved to Aurangabad and studied for a diploma in laboratory management there. He made a crucial business expansion by purchasing an X-ray machine with his hard-earned cash.

Mr. Rathod's dedication and punctuality earned him a strong reputation in the medical community. Hospitals soon took notice of his reliable services, leading to an increase in inquiries. He connected with BA-BYST in 2018 and shared his vision with them. BYST mentors counselled Vikas and discussed with him the methods and processes to follow to establish his entrepreneurial venture.

Vikas attended the entrepreneur development training delivered by BYST mentors. He was supported by mentors to prepare a proper project report and approached the bank with a loan application. The Bank of Baroda reviewed the application and approved the loan for Rs. 4.87 lakh. With the support of BA-BYST and the Bank of Baroda, he acquired another X-ray machine, further enhancing his capabilities.

With the guidance of BYST mentors, Mr. Rathod gained a deeper understanding of the entrepreneurial landscape and learned how to navigate challenges. Armed with this knowledge, he was able to successfully establish his own medical clinic, which quickly gained recognition for its high-quality services.

As a result of the guidance of his mentor, Mr. Pawan Chaudhari, Vikas has succeeded in growing his modest beginnings into a flourishing business with an annual turnover of Rs. 15 lakhs.

Founded in September 2018, Vikas's company, Shantai Digital Portable X-ray Services, has established itself as one of the leading providers of medical imaging in Aurangabad. Today, Shantai Digital Portable X-ray Services has evolved into a reputable establishment, addressing the growing demand for medical imaging services in remote and underserved areas.

With a team of highly skilled radiologists and state-of-the-art equipment, they are able to provide accurate and timely diagnoses, improving patient outcomes. Additionally, their commitment to patient comfort and safety sets them apart, ensuring a positive experience for every individual in need of their services. In order to meet the evolving needs of patients and healthcare facilities, Mr. Rathod has opened a new outlet at CIDCO Aurangabad.

It is a remarkable story of perseverance, dedication, and innovation in the healthcare sector that Mr. Vikas Rathod has penned about his entrepreneurial journey from a hospital technician to the owner of Shantai Digital Portable X-ray Services.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
4.87 lakhs from Bank of Baroda	June 2018	15 lakhs	50 %	13 Direct + Indirect

NARENDRA RAJU MEGHARE

M/s JYOTI ENTERPRISES, WARDHA

Narendra Raju Meghare, a 28-year-old youth from Wardha, holds a master's degree in political science and international relations. Aside from these qualifications, he has also earned a diploma in naturopathy and yogic science. At some point in time, he was preparing for the Indian Civil Service examinations with the aim of becoming a civil servant. Given his financial situation at home, he quit his preparation for the civil service examination. He was contemplating his next step when he decided to explore entrepreneurship as a career. The strong inner calling he felt was causing him to think more deeply about the dry-fruit sweets business. Having decided that this was his calling, he proceeded to establish the business. He was aware of the challenges that lay ahead, but his passion and determination fuelled his decision. With meticulous planning and research, he embarked on a journey to create a unique and successful venture in the dry-fruit sweets industry. He obtained a FSSAI licence in accordance with the requirements of the compliances. He needed funds to start his business and explored various options to secure access to capital. In an informal conversation with his friend, Narendra got to know about the work that BA-BYST chapter at Wardha does. Without wasting much time, he connected with them and set the ball rolling. Narendra went through the BA-BYST counselling process and cleared to the next level, i.e., attend an entrepreneurship development training program.

Once he was equipped with foundational knowledge of entrepreneurship, the BYST team helped him get the required documentation to help him prepare his project report. His entrepreneurial project was reviewed by BYST's Internal Entrepreneur Selection Panel (IESP) and cleared to be presented to Indian Overseas Bank, Higanghat branch, for their review of his loan request. Indian Overseas Bank branch reviewed the application and approved his loan for Rs.1,30,000. This financial assistance gave Narendra a lot of confidence to move ahead with his dream project. He felt a renewed sense of determination and motivation to overcome any obstacles that might come his way. With the financial burden lifted, Narendra could fully focus on executing his plans and bringing his dream project to life.

As Narendra's mentor, Ms. Vaishali Patil, an entrepreneur who owns a snack manufacturing business, was selected. Ms. Vaishali Patil has extensive experience in the industry and provided valuable insights and guidance to Narendra throughout the project. With her support, Narendra felt confident in his abilities and was motivated to take his entrepreneurial journey to the next level.

He started very small and from his home. His family, particularly his father, supported him a great deal in establishing the business. His father's unwavering support and guidance played a pivotal role in his successful venture. Their shared vision and belief in his abilities propelled him forward, giving him the confidence to overcome any obstacles that came his way.

He hired two helping hands to kick-start his business. Slowly, the products started taking shape, and Narendra took it upon himself to sell his goods. He went door-to-door and from shop-to-shop to sell. Slowly, he started making his product felt in the market through sustained individual efforts.

Despite the initial challenges, Narendra's dedication and hard work paid off. His product, dry fruit laddus, was being well received in the local Wardha market. This gave him the confidence to sell his product to other nearby areas, thereby expanding his presence. In the first year of operation, Narendra sold over 3600 kilograms of dry fruit laddus—a feat in itself in a small market! Today, after 3 years in the business, he manufactures four different varieties of dry fruit sweets for sale.

One day, he hopes to have his product sold nationally. He is creating a plan with his mentor to boost sales, improve packaging, further improve product quality, and review and re-draw the distribution chain across B2B and B2C segments.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
1.30 lakh from Indian Overseas Bank	August 2020	22 lakhs	35 %	12 Direct + Indirect

SUNITA KHIRE

M/s JAY MATA BOOK BINDING, AURANGABAD

Sunita Khire hails from a small village known as Naigavan near Aurangabad. She studied until her 10th grade and later got married. She has two sons and a daughter. It was difficult to meet both ends while staying in the village. That's when Sunita and her husband decided to relocate to Aurangabad.

Her husband worked very hard in his small business, i.e., binding books. Sunita looked after the household work and, at times, supported her husband in his business. While things were moving at a slow pace, Sunita's husband, Sh. Harishchandra Khire, passed away. This tragic event was a blow to Sunita, given that her children were too young and there was no one to continue the bookbinding business. As she had to take hold of the situation, she stepped in and began learning the ropes of how a business works with whatever little experience she had acquired supporting her husband. While working in the business, she ensured that her children continued their education. At work, through sheer hard work and perseverance, she began acquiring more customers and fulfilling their orders on time. There was no support for her, at work or at home. Singlehandedly, she began building the business, brick by brick.

Her most valuable assets at her business were her employees. She treats them like their own family. During COVID, she supported her neighbourhood by donating masks and sanitizers. Sunita recruits people from financially poor backgrounds and trains them well. Sunita was intending to expand the business by adding more machinery and equipment but was short on money. There were no reserves for her to tap into to support the expansion. While customer orders were increasing by the day, she was feeling helpless in catering to the orders. At that time, one of her friends mentioned to her BA-BYST and how they help and support entrepreneurs to scale up and provide access to capital.

After the initial exploratory discussions, she visited the BA-BYST office in Aurangabad, spoke with the team, and explained her situation. BYST officers put her into an entrepreneur counselling session. She attended the entrepreneur development training program and learned many things about how to run and manage a business.

She was assigned a mentor who guided her through the next steps and prepared her project report. Her project report was submitted to the Internal Entrepreneur Selection Panel for evaluation. The panel deliberated on her report and gave her feedback on how to improve it. Once the panel received the final project report and approved it, the loan application file was submitted to the Bank of Baroda, Mukundwadi branch for further evaluation and checks.

Bank of Baroda found the application satisfactory and approved a loan of Rs. 4.42 lakhs. The loan approval was a big relief to Sunita, who saw her dream to expand her business materialize. There has been no looking back since then. She diligently worked towards establishing her business more firmly. Orders kept coming from all sides, and she had her hands full. Thanks to the new machinery and equipment that she bought with the loan amount, she was able to fulfil customer orders on time and deliver them.

Sunita was fortunate to have Mr. Subhash Rathi as her mentor, a retired banker with extensive experience. Being the Vice Chairman of the BYST Mentor Advisory Panel, Mr. Rathi played a crucial role in offering valuable guidance and support to young entrepreneurs like Sunita. Her turnover in the last financial year was Rs. 51.11 lakh, with a healthy 40% margin. She plans to reach a turnover of Rs. 65.00 lakh in the current fiscal year. She regularly attends various BA-BYST events and speaks at these sessions. She inspires youth to become job creators rather than job seekers and fulfil their aspirations.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
4.42 lakhs from Bank of Baroda	March 2018	51.11 lakhs	40 %	17 Direct + Indirect

VIJAY BHANDAKKAR

M/s V.S. FURNITURE MANUFACTURING & SERVICES, WARDHA

Vijay Bhandakkar comes from a remote village in Wardha. He has studied carpentry at the Industrial Training Institute (ITI). Both his father and son are in the same occupation, i.e., carpentry. He developed an interest in this occupation after watching his father skilfully manufacture wooden furniture items since his childhood. Vijay's family consists of his wife, two daughters, and his elderly parents.

Right from his childhood days, he was clear to be his own master rather than work for somebody else. But immediately after his course at ITI got over, he worked part time at a technical institute and also worked at a steel plant nearby for 6 months. A 9-to-5 job was something he never thought of, as he would not have the opportunity to execute his ideas the way he would like to.

He started his furniture manufacturing and services business on a very small scale, with an initial investment of Rs. 15,000 and two employees. The start was very slow and full of challenges, but he remained determined and focused on his goal. Customers were not easy to attract, given the competition. However, through his dedication and perseverance, he very slowly managed to build a reputation for high-quality products and exceptional customer service.

At the beginning of 2018, Vijay met with a BYST-supported entrepreneur who shared with him how BYSY has helped him in his business and grow it. This was exciting news for Vijay. Without wasting more time, he approached the BYST office. After giving a patient time to listen to his business and his challenges, BYST mentors counselled him and put him through their onboarding process. His loan application was prepared with the help of his mentors and the Internal Entrepreneur Selection Panel and submitted to the local State Bank of India branch.

The State Bank of India approved his application and extended a term loan for Rs. 7,50,000 and a cash credit for Rs. 1,00,000/-. This was a new beginning for Vijay. He was finally able to strengthen his business with the financial support of the State Bank of India. With the term loan and cash credit, Vijay could now invest in necessary equipment, hire employees, and establish a strong foundation for his venture.

As word-of-mouth spread, more customers began to trust his brand, and his business gradually started to grow. He continuously learned from his mistakes and adapted his plan and actions accordingly. Despite the initial difficulties, his business gradually gained momentum and started attracting more customers.

Mr. Alok Bele, an architect by profession, was assigned to him as his mentor. He supported Vijay in his entrepreneurial venture by mentoring him throughout the process. Mr. Bele shared his vast knowledge and experience in the field, providing valuable insights and guidance to help Vijay navigate challenges and make informed decisions. With Mr. Bele's mentorship, Vijay gained a deeper understanding of the market and profession and was able to develop a solid foundation for his entrepreneurial journey.

Vijay built his venture, M/s VS Furniture Manufacturing & Services, steadily and achieved a turnover of Rs. 15 lakhs in the last financial year. He has set his targets to achieve a turnover of Rs. 22 lakhs in this financial year. Vijay has a strong social commitment. He regularly supports young entrepreneurs and inspires them to not give up despite continuous difficulties and challenges. He also provides apprenticeship opportunities to newcomers and holds them in their learning journey.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
8.5 lakhs from State Bank of India	February 2018	18 lakhs	30 %	19 Direct + Indirect

YOGESH GHODKE

M/s ADINATH INDUSTRIES, AURANGABAD

Yogesh Ghodke hails from an underdeveloped district of Maharashtra. Brought up in a middle-class family, he faced many difficulties and challenges in his schooling. Being a strong-willed person, full of grit and determination, and wanting to make life better for himself and his family, he relocated to Aurangabad in pursuit of opportunities.

His greatest teacher was life itself. He began to take odd jobs in Aurangabad to manage his finances and support himself. He worked as an attendant in phone booths and as an office boy, among other odd jobs. Through these experiences, Yogesh learned the value of hard work and perseverance. Despite the challenges he faced, he never lost sight of his goal to improve his circumstances and provide a better life for his loved ones. These small experiences shaped his mindset and became a springboard for his success as a successful entrepreneur. His perseverance and the vision he had for himself, and his family inspired him to become an entrepreneur. He worked with his brother at his manufacturing unit and gained valuable experience in this process.

He spent 12 years mastering the skill and learning about CO2 welding spare parts and nozzle production. Once he became adept at this skill, Yogesh decided to venture out on his own and established Adinath Industries in 2015-16 to manufacture specialised welding nozzles and special purpose machinery.

Yogesh faced multiple challenges soon after starting his business. Lacking formal credentials, his application for loans from multiple banks was turned down, citing various reasons. As a result of this roadblock, he was thinking of abandoning his entrepreneurial dreams and returning to his village.

However, Yogesh's determination and resilience pushed him to explore alternative options. He decided to seek advice from experienced entrepreneurs and friends who could guide him through the process of securing funding for his business. With their support, Yogesh gained valuable insights and eventually found a solution to overcome the obstacle he faced.

The turning point in Yogesh's entrepreneurial journey came when he was introduced to the Bajaj Auto-BYST Programme team by a friend in August 2017. Through BYST, Yogesh gained access to mentorship, financial support, and a network of like-minded individuals who shared his passion for entrepreneurship. This invaluable support system propelled him towards success, allowing him to overcome challenges and achieve his goals.

BYST connected him with invaluable mentors and officials who recognized his potential and provided guidance. With their help, Yogesh was able to refine his business ideas and develop a solid business plan. The mentorship he received not only helped him navigate the complexities of starting a business but also provided him with the confidence and knowledge to make informed decisions. Additionally, the access to capital provided by BYST through its partner bank, Bank of Baroda, allowed Yogesh to secure necessary resources and investments, enabling him to scale his business and reach new heights.

Armed with the guidance and financial support from BYST's partner bank, he embarked on his entrepreneurial journey in the fiscal year 2015-16. He received a business loan from the Bank of Baroda of Rs 11 lakhs, enabling him to commence his entrepreneurial journey.

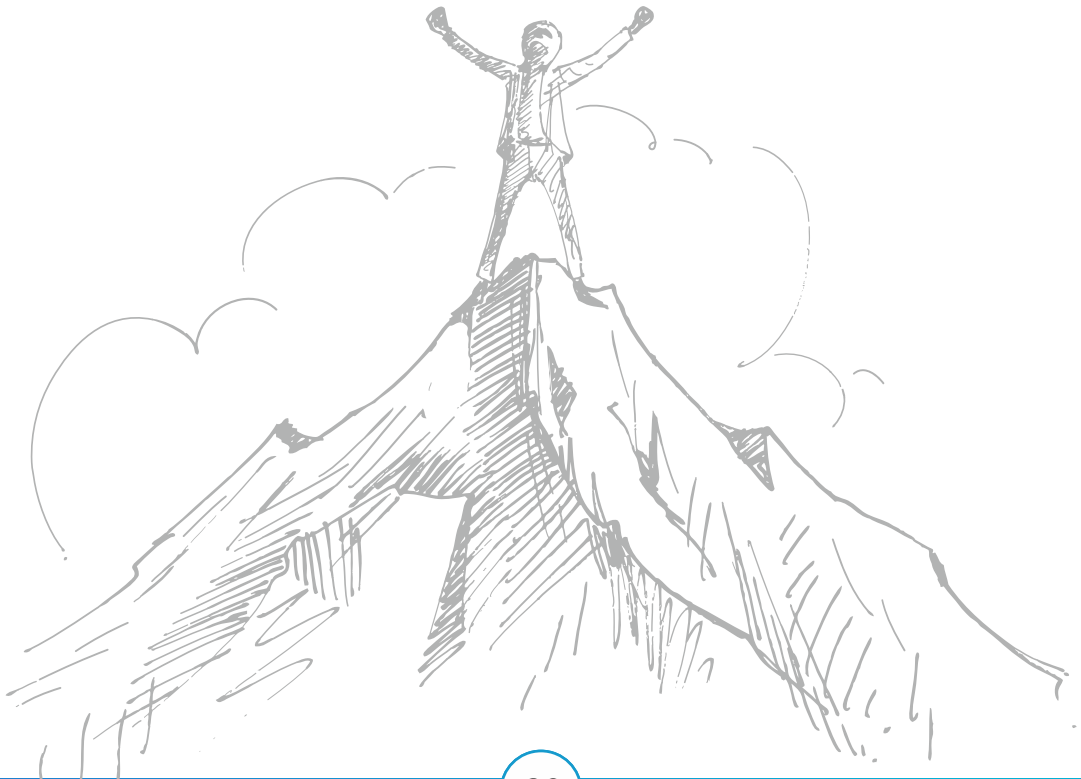
Mr. Prahalad Kendre, an ex-banker from Bank of Baroda, was assigned to Yogesh Ghodke as his mentor. Kendre's extensive experience in banking and financial management has proven invaluable to Yogesh in running his business smoothly. His expertise has ensured that the financial aspects of the business are handled efficiently, allowing Yogesh to focus on other important aspects of his business growth. Additionally, Mr. Kendre's dedication and commitment to maintaining accurate financial records have helped Yogesh make informed decisions and maintain a strong financial position for his business.

His business quickly gained traction, thanks to word-of-mouth endorsements and his unwavering commitment to quality and customer satisfaction. Customers were impressed by the exceptional level of service they received, which further solidified his reputation in the industry. As a result, his business grew exponentially, attracting a loyal customer base and establishing him as a trusted name in the market.

Yogesh's company, Adinath Industries, has prospered through time. The company's impressive INR 97 lakhs turnover in the fiscal year 2022–2023 demonstrated the venture's quick growth and success. This achievement can be attributed to Yogesh's strong leadership skills and strategic decision-making, which have enabled Adinath Industries to expand its market presence and attract a loyal customer base. Furthermore, the company's commitment to delivering high-quality products and exceptional customer service has played a significant role in its continuous growth and success.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
11 lakhs business loan from Bank of Baroda	June 2015	97 lakhs	25 %	39 14 Direct employees + 25 Indirect employees



RUPESH SHINGADE

M/s COLOURS GRAPHICS, WARDHA

Rupesh Shingade hails from Arvi, a small village in Wardha. It has been his father's hard work to make ends meet that has inspired him from an early age. With great difficulty, he completed his MA in 2006. After his father's death in 2016, Rupesh took on the responsibility of running his own business, despite facing challenges and obstacles.

Rupesh enrolled for accounting classes to get a job. He joined the same institute from where he studied accounting. While working at the institute, he developed keen interest in graphics. He worked part-time for two years at a graphics designing firm to learn the skill and simultaneously began to research the graphics designing market opportunities.

Rupesh realised that being unemployed is the biggest illness that anyone encounters. Given his middle-class upbringing, where income was always scarce, he had set his sights on pursuing entrepreneurship as his career. He had a strong desire to provide employment to needy people so that they could lead a stress-free life.

Clearly, Rupesh's father was his inspiration. His father always inspired him to be business owner than work as an employee in someone else's business. Rupesh was the only employee in a small shop. After his father's demise, he decided to start his own business. He was already adept at graphic design, flex printing, printing visiting cards, and other DTP-driven work. He started his graphic design business in Wardha, Amravati district. Soon, his business was getting a reasonable response due to his hard work and timely delivery of customer orders. However, he was constantly battling challenges to increase sales, including uninterrupted capital flow, low-quality printing machines, and more.

His mother and brother constantly motivated him to stay focused on his work while battling the challenges. He wanted to see his venture succeed. In one of his visits to his banker, Rupesh chanced to have a conversation with the bank manager about the challenges he was facing and how he could grow his venture. The bank manager advised him to meet the Bajaj Auto-BYST Programme team. Without losing any time, Rupesh met with the BYST officials and discussed his business and the challenges that he was facing. BYST guided him further to go through the complete onboarding process. BYST put him in touch with a mentor who counselled him and then put him through the entrepreneurship development training program. The mentors assisted him in preparing a project report and helped him submit a loan application to IDBI Bank. The bank manager reviewed the loan application and, after getting satisfied with the project, disbursed a loan of Rs. 10,00,000 in February 2017.

Ms. Vaishali Patil, an entrepreneur, was assigned to Rupesh as his mentor. Ms. Patil supported him in planning his sales plans, connecting to prospective customers, and also mentored him on how to keep and grow customers, an area in which she has seen great success in her own business. Her mentoring helped Rupesh expand his business by offering more services.

Rupesh's business, M/s Colours Graphics delivered high quality of work, with timeliness, and good customer service. As a result, Rupesh gained a strong reputation in the local market and has been able to secure repeat business from his clientele. Additionally, his dedication to staying up to date with the latest design trends and technologies has allowed him to consistently deliver innovative and visually appealing designs.

In the last financial year, his business clocked a healthy turnover of Rs. 23 lakhs in a relatively small town. His good repayment record with his banker has paved the way for future loans as per his business needs. In the future, he hopes to expand his business to provide voice recording services and LED screens. For the needy youth, he provides them with apprenticeship opportunities and inspires them to become job creators rather than job seekers.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
10 lakhs business loan from IDBI Bank	February 2017	23 lakhs	30 %	10 Direct + Indirect

PRIYA MANDE

M/s FOOD DRIZZLE PVT. LTD., AURANGABAD

Priya Mande's parents relocated to Aurangabad several decades ago in search of better livelihood and education opportunities in bigger cities. Both siblings pursued their academics in Aurangabad. Priya acquired her B.Sc. – IT degree from MGM College, Aurangabad. Ms. Mande's parents' decision to move to Aurangabad paid off, as they were able to provide their children with better educational opportunities and a chance at a prosperous future.

While her brother is an accomplished VFX artist in Mumbai, Priya picked up entrepreneurship as her career. Priya's parents couldn't be prouder of her accomplishments and are glad that their decision to move to Aurangabad opened doors for their children to explore different career paths and achieve success.

After completing her graduation, she worked in varied sectors for four years acquiring hands-on experience and in her own words “a wealth of knowledge”. She also consciously took out time to pursue her creative side – i.e. flair for designing sarees, designing jewellery and decorative packages, and more.

Her marriage paved the way for her to explore entrepreneurship as her career. Her husband's passion for music and her passion to explore entrepreneurship created the perfect synergy in their relationship. As a result of their mutual support, they were able to pursue their individual talents and interests while setting themselves up for success in their respective careers. Their unwavering belief in each other's abilities served as a constant source of motivation and encouragement. Through their collaborative efforts, they were able to overcome obstacles and achieve remarkable milestones in their chosen fields.

This was the beginning of Priya Mande's venture, Lily's Food Factory.

BYST conducts awareness generation camps to connect with the youth who aspire to become job creators than job seekers. They engage with local communities by organizing workshops and seminars to educate and inform aspiring entrepreneurs about the opportunities and support available through their programs.

Priya attended an awareness generation camp in May 2016 organized by an SHG where BYST mentor Dr. Anil Kausadikar spoke about BYST and how they assist youth in becoming entrepreneurs. Dr. Kausadikar's inspiring stories of young business owners who had successfully started their own businesses with the assistance of BYST captured Priya's attention.

She learned that BYST not only provided access to capital but also offered mentorship and guidance to help aspiring entrepreneurs navigate the challenges of starting a business. Soon after, she connected with the BA-BYST team at Aurangabad to gather more details. After completing the BYST processes, her loan application was submitted and approved for Rs. 1,50,000 by the Bank of Baroda.

Mr. B.K. Sakhale was assigned to Priya Mande as her mentor. Mr. Sakhale mentored her on various aspects of product and venture development. His invaluable guidance helped Priya gain a deeper understanding of the technicalities involved in food production. He shared his expertise in multiple areas, enabling Priya to make informed decisions about her products. Additionally, Mr. Sakhale's mentorship also provided valuable insights into market trends and consumer preferences, helping Priya develop a more market-oriented approach to her business.

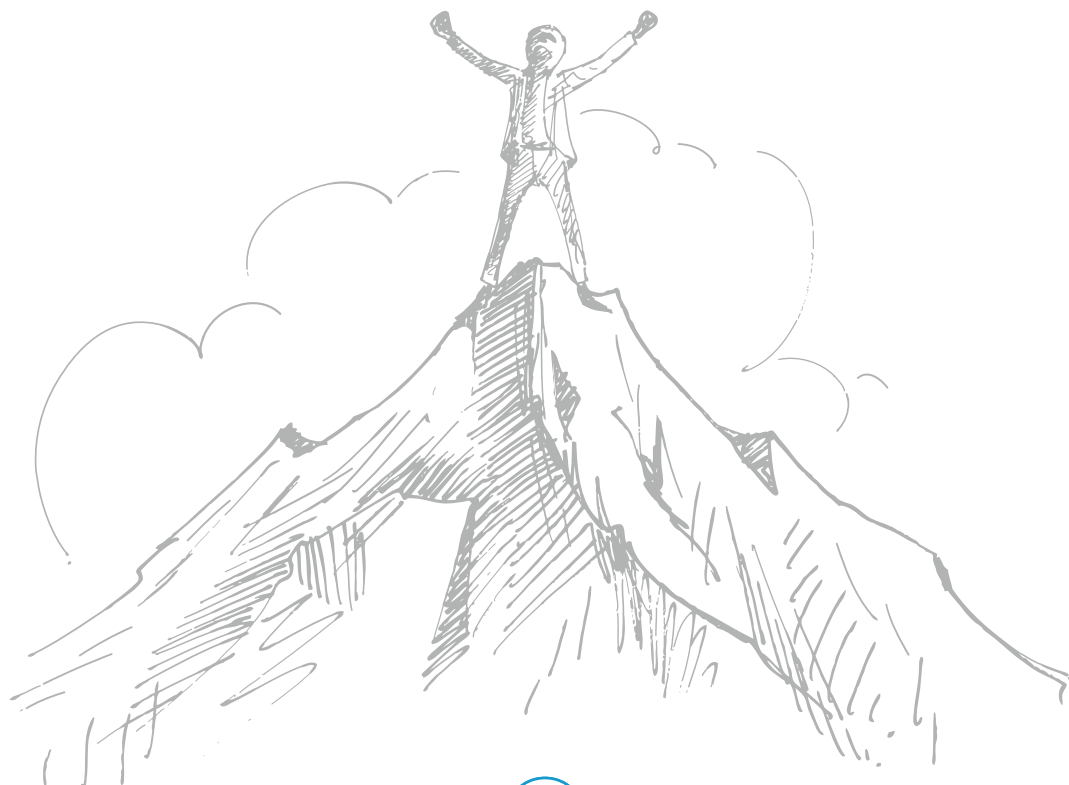
M/s Food Drizzle Pvt. Ltd. (owner of the now popular brand “Lily's Food Factory”) started its venture by focusing on buttermilk. They now manufacture ready-to-drink milk and bio-liquid consumable products, with special emphasis on their flagship products, “solkadi” and “lassi”. They tested their flagship product by selling it at a few school and college canteens, grocery stores, and exhibition venues. The response from consumers was positive. Their products are now available at more retail outlets, institutions, hospital cafeterias, district and high court canteens, and more.

Priya Mande now plans to expand her business footprint to cover the whole of Maharashtra. Her focus is to invest in buying state-of-the-art machinery, streamlining production processes and supply chains, improving shelf life, and improving business efficiency given the growing demand for her products.

In the last fiscal year, M/s Food Drizzle clocked a turnover of over Rs. 10 lakhs with 2 direct employees and 10 indirect employees.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
1.50 lakh Business loan from Bank of Baroda	March 2017	10 lakhs	30 %	10 Direct + Indirect



UMESH PATIL

M/s SHREE SAMARTH ENGINEERING, AURANGABAD

From humble beginnings, Umesh Patil went ahead to establish his entrepreneurial venture, facing all obstacles and challenges. While growing up, opportunities and finances seemed limited, but his enthusiasm to make a name for himself and help his family tide over the challenges never came down.

Driven by his unwavering determination, Umesh Patil tirelessly pursued his dreams, leveraging every opportunity that came his way. Despite the initial scarcity of resources, he remained undeterred and relentlessly worked towards building a successful business. He worked for seven years in the tool room and production department of M/s. Rishikesh Pressings in Aurangabad and developed his expertise and skills in the manufacturing sector.

He decided to put his skills to the test, acquired while working as an employee, by establishing his own business venture. With the knowledge he had and the dream to become a business owner, he took the risk of launching M/s Shree Samarth Engineering in 2012. This journey exemplifies a combination of tireless work, hands-on experience, and an intense entrepreneurial spirit of Umesh Patil.

Umesh Patil's business was moving at a slow pace as he did not have enough money to procure additional machinery and raw materials to serve new customers in the pipeline. In October 2015, he heard of BA-BYST from a BYST-supported entrepreneur, Mr. Yogesh Ghodke. He found that BYST not only provides access to capital but also assigns mentors as support to entrepreneurs. He contacted the BA-BYST team in Aurangabad for more information. The team put him through counselling by a mentor, followed by a structured entrepreneurship development training programme.

BYST mentors helped him prepare a project report of his business, and after thorough review and scrutiny by BYST mentors, his loan application was submitted to the local branch of Bank of Baroda. The bank found the application fit for approval and disbursed a loan of Rs. 6.58 lakhs. The financial support provided through BYST partner banks helped him immensely to grow his business further.

Umesh Patil's mentor, Mr. Prahalad Kendre's vast experience and expertise, have provided invaluable insights and advice, enabling him to navigate the ever-changing business landscape with confidence. With a strong work ethic and a passion for innovation, his mentor consistently supported him in finding new ways to improve his products and services, ensuring that his business remains ahead of the competition.

Starting as a first-generation entrepreneur, Umesh Patil's journey to entrepreneurship is marked by his determination and expertise. M/s Shree Samarth Engineering is now a trusted name in the manufacturing sector. With a dedicated team now, his annual turnover has scaled to Rs. 3.31 crores in the last financial year. He is aiming to achieve Rs. 5 crores in the current financial year. M/s Shree Samarth Engineering is now a successful business with a healthy turnover and profits driven by Umesh Patil's commitment to delivering innovative and high-quality products.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
6.58 lakh Business loan from Bank of Baroda	October 2015	3.31 Crores	7 %	50 Direct + Indirect

ANAND KURHADE

M/s SERVICE KNOCK, WARDHA

Anand is a mechanical engineering graduate. He was deeply inspired to pursue entrepreneurship as a career after hearing a talk on the subject at his college. He embarked on his entrepreneurial journey in 2016 by establishing his company, M/s Service Knock. His idea was to transform contaminants from water into solid waste and supply recycled water to various industries.

In his growing-up years, Anand was very concerned about waste management and was always thinking about how to conserve and efficiently manage the most precious natural resource, i.e., water. He would often research and educate himself about innovative methods and technologies used in water conservation. Anand's passion for the environment led him to play a role in saving water in alignment with the government's water conservation policy called 'Zero Discharge'.

In 2019, Anand met a BYST-supported entrepreneur, Rupesh Shingade. He got to know how BYST assists youth in becoming successful entrepreneurs. He also heard how Rupesh successfully started his own businesses with the assistance of BYST, which captured Anand's attention.

The most interesting part for Anand was that BYST not only provided access to capital but also offered mentorship and guidance to help aspiring entrepreneurs navigate the challenges of running a business. He gathered more details about the BA-BYST work at Aurangabad and in India before he approached them.

Anand went through counselling with the BYST mentor panel and later attended a structured training program that BYST entrepreneurs are put through. After completing the BYST processes, he prepared a detailed project report under the guidance of his mentor, and the loan application was submitted to his bank. After a thorough scrutiny of his application by his bank, the Bank of Maharashtra, his loan application was subsequently approved for Rs. 2.50 lakhs. The infusion of capital at the right time helped Anand take forward his business.

Mr. Mustafa Shoque was assigned by BYST to mentor Anand. With the mentor's guidance and support, he sharpened his marketing strategies, improved his accounting practices, and learned to manage the human resources well. As a result, Anand's business saw significant growth and improvements in overall efficiency. Mr. Mustafa Shoque's expertise and guidance not only helped Anand achieve his goals but also instilled a sense of confidence and competence in him as an entrepreneur. This resulted in gaining further traction of his business.

Anand Kurhade's innovative approach to water treatment quickly gained attention and recognition in the industry. His company, M/s Service Knock, became known for its efficient and sustainable solution to water pollution, attracting a wide range of clients from different sectors, including Jindal Power plant.

With his dedication and passion for environmental conservation, Anand's entrepreneurial journey continued to thrive as he made significant strides in creating a more sustainable future for industries reliant on water resources. M/s Service Knock achieved a turnover of Rs. 35 lakhs in the financial year ending 2023 and is on track to achieve a turnover of Rs. 40 lakhs in the current financial year.

By leveraging India Mart and other digital platforms, M/s Service Knock aims to reach a wider audience and strengthen its online presence. Additionally, their expansion plans into other states in India and international markets will enable them to tap into new customer bases and explore untapped opportunities for growth.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
2.25 lakhs CC from Bank of Maharashtra	February 2019	35 Lakhs	30 %	10 Direct + Indirect

DR. TANVI RAJENDRA PANDE

M/s SHRI SAI PHYSIOTHERAPY AND REHABILITATION AIDS, WARDHA

Dr. Tanvi Pande has earned a master's degree in physiotherapy. Her father and grandfather are well-known retailers of a wide range of orthopaedic devices and aids in Wardha. On a very small scale, the family also makes supportive devices such as callipers, splints, etc. Her grandfather, a retired serviceman, worked at the artificial limb center in Pune, where he gathered rich expertise in orthopaedic equipment and devices. Given that most of the family discussions revolved around this business, it was natural for Tanvi to incline towards pursuing a career in the same profession—being self-employed!

Before starting her entrepreneurial journey, Dr. Tanvi provided physiotherapy sessions for her clients at their homes. She noticed that there was a good demand for quality products in the orthopaedic rehabilitation space. The idea to manufacture locally started brewing in her mind, given that there were no manufacturers in Wardha. She started researching more on the markets in and around Wardha, products to launch, how to set up a manufacturing business, getting to know the banking terminologies, and so on. This was certainly a very enriching phase for learning; however, she did not know how to move forward.

Dr. Tanvi took the plunge into setting up her own manufacturing unit on a small scale as she faced an uphill task to secure loans from banks. Having no previous experience approaching banks for loans, it was a big challenge for her to approach the banks and complete their formalities. She felt that the paperwork was too difficult for her to comprehend, and the errors that kept creeping in made matters worse for her in obtaining a loan. In 2021, she came in touch with Mr. Soham Pandya, a senior mentor at BYST. This meeting changed the course of her entrepreneurial journey.

After learning about the support that BYST provides to entrepreneurs, she approached the BA-BYST team at Wardha and discussed her venture and the challenges that she was facing. Dr. Tanvi went through the mandatory processes of counseling, attending the entrepreneurship development training, mentor panel interviews on her project, etc. Having gained the confidence and mentoring that she received, Dr. Tanvi submitted her loan application to the local branch of the Bank of Maharashtra. The bank, after completing their mandatory scrutiny and checks, sanctioned and disbursed a loan of Rs. 35,92,800/-.

Mr. Amit Wadurkar, an SOP trainer and consultant, mentored Dr. Tanvi in her entrepreneurial journey to manufacture orthopaedic rehabilitation aids. With the mentor's guidance, she was able to successfully establish and grow her manufacturing unit and develop a range of high-quality orthopaedic rehabilitation aids. Dr. Tanvi's dedication and hard work, combined with Mr. Amit Wadurkar's expertise, enabled her to get more physiotherapy clients and helped her create products that greatly improved the lives of individuals recovering from orthopaedic injuries or surgeries. Her products included footwear for heel pain, arthritis, flatfoot, high arch, foot ulcers, splints, callipers for polio patients, amputee legs, and more

At Wardha, Dr. Tanvi's venture is the only manufacturer of these aids; therefore, it is a big advantage for clients to get their requirements customized locally. Her focus is to expand her footprint to the whole of Maharashtra over a period of time. Her turnover in the current financial year is estimated to reach Rs. 30 lakh. She has provided employment to 10 individuals in the local community. Additionally, she plans to further contribute to the local economy by sourcing materials and services from local vendors.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
35.93 lakhs (TL+CC) from Bank of Maharashtra	March 2021	24 Lakhs	30 %	10 Direct + Indirect

SWAPNIL MUNJEWAR

M/s SHREE AWATAR UDYOG, WARDHA

Swapnil Munjewar hails from an economically weaker family. His father works for a private company at a low salary. With great difficulty, he could complete his master's degree in arts (MA) and obtain a diploma from the local Industrial Training Institute (ITI). His father worked hard to make both ends meet. Swapnil faced many interviews but always faced rejections for varied reasons. And deep inside him, there was a fire burning to make things better for himself and his family. A career as a business owner seems to be the best path to tread.

While it was getting difficult for Swapnil to get jobs, his relative (sister-in-law) guided him to work in her own industry (construction) at a faraway place from Wardha, i.e., Baramati. He took skill training in the construction industry, rubber moulding, paver blocks, etc., and worked for that company for two years. In two years, he gained valuable experience in many areas of the industry. Once he acquired the necessary on-the-job training after his diploma, a member of his extended family prodded him to start his own venture in the construction industry. He, quite naturally, chose to come back to his own town, Wardha, to commence his journey as an entrepreneur.

From the word go at Wardha, he started scouting for suitable land to commence his business, and as luck would have it, he was allotted a piece of land in the MIDC estate. Like anyone starting their business, the challenges are like shadows that never leave them. Swapnil too faced many challenges around finances, raw material procurement, sales, and the list went on.

At a talk organized by the MIDC on business stabilization, which Swapnil attended, he met with a well-known industrialist, Mr. Harish Hande, in Wardha. Mr. Hande is also a BYST mentor, and the BYST Chapter Strategic Committee Chairman heard him out patiently and guided him to meet the Bajaj Auto-BYST Programme team who would help him in his entrepreneurial journey.

At BYST, he was counselled, put into the systematic entrepreneur training programme, and assigned a mentor. The Programme team then helped him prepare his project report and the related documentation. His loan file was prepared and submitted to the internal evaluation committee, who then gave their go-ahead to submit it to the panel of bankers. Indian Overseas Bank, the empanelled banker, approved Rs. 3.10 lakh as cash credit.

Swapnil was assigned Mr. Mustafa Shoque, a consultant and businessman, as a mentor. Mr. Shoque desired to use his extensive knowledge and experience to offer Swapnil insightful guidance so she could overcome obstacles and accomplish her objectives.

Swapnil started manufacturing rubber moulds and paver block products, offering services such as design work, remodelling and alterations, permitting, site preparation, carpentry, cement foundations, painting, plumbing, and utility installations.

The past year has seen an average 9.5% increase in business overall, and this trend is predicted to continue for at least the next four years. This creates a very appealing market for hydraulic paver blocks and rubber moulds. They focus on the clients who will yield the highest profit margin, or, to put it another way, the clients who want to build commercial properties. Hydraulic paver blocks and rubber moulds offer durable and cost-effective solutions for commercial property construction. With the increasing demand for commercial properties, these products are well-positioned to capitalize on market growth. Additionally, by targeting clients in this sector, they can establish long-term partnerships and secure a steady stream of high-profit projects.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
3.10 lakhs CC limit from Indian Overseas Bank	December 2016	30 Lakhs	40 %	22 Direct + Indirect

BHUSHAN KOHAD

M/s PREMIER TAPES, WARDHA

Bhushan Kohad hails from Wardha in Maharashtra, an important centre for the cotton trade. Bhushan's family of four comprises his father, Sh. Ramesh Kohad, who works as a record keeper in the land records department of the Government of Maharashtra. His mother, Smt. Madhuri Kohad, manages the household, and he also has a younger sibling.

Bhushan did not want to continue with his education after studying upto Class 12, as he was clear from a very young age, he wanted to become an entrepreneur. Bhushan wanted to put his 100% effort into building his venture. He founded his venture Premier Tapes, a packaging tape manufacturing business, at the young age of 20.

In 2014-15, Bhushan picked up a temporary job at a local Internet Café for 3 months. Based on this experience, he set up his own internet café to learn about running a business. He made around Rs.60,000/- per month from this business. While at his business, he also learnt computer programming languages useful to develop content, which helped him land a job at INTELLERO, a software company, at a good salary. He got exposure in various functions, such as, handling accounting software, online platforms, managing teams, data management and administration.

While at his job, he also dabbled with freelancing assignments and appeared for competitive exams for government service, which he eventually did not take up, even though he had cleared the exams.

As an employee, Bhushan worked hard and was always under pressure to deliver tasks. The salary was just not enough to meet his needs, and he sometimes had to borrow money to manage the household. Becoming a master of his own business was always running through his mind. He had learned how to run a business previously.

The challenges at work and the mismatch in effort vs. income as an employee motivated him to pick up entrepreneurship as a career where he felt he could deploy a range of skills and competencies and have a fulfilling career as an entrepreneur.

Bhushan believed that practical experience and hands-on learning would be more valuable for his entrepreneurial journey than pursuing higher education. He was determined to learn from real-life challenges and mistakes and believed that this approach would ultimately lead to his success as an entrepreneur.

In January 2019, Bhushan Kohad began manufacturing packaging tapes with a meagre investment of Rs. 3.0 Lakh. The initial investment came from his own personal savings, family and the profit that he earned from his internet café business.

In 2020, he connected with the BYST team, who recognized his entrepreneurial zeal and supported him further. Bhushan attended the entrepreneur development training programs, which provided him with a mentor and helped him launch his packing tape business. BYST assisted him in getting a loan of Rs. 190,000 through the Bank of Maharashtra. He felt very equipped to move forward to achieve his goal of becoming a successful entrepreneur.

Bhushan commenced his business with the procurement of a non-printed packaging tape machine. As his business started growing, he ventured into printed and customized packaging tapes, plowing back on his profits. He imported a specially designed machine for printing low-quality printed tapes to make it very affordable for small entrepreneurs to buy and promote their brand or product.

Being a new brand in the packing tape market, it was an uphill task to source customers, given the trust issues normally associated with new startups. Mr. Ramakant Dandekar, BYST mentor, helped in his marketing efforts and also personally guided him on many aspects of running a business venture: finance and accounting, banking systems and procedures, and more.

The support from Mr. Dandekar was very timely and precious for Bhushan. He could move his business at a faster pace with the mentoring support provided by BYST.

This mentoring support enabled him to get a business loan of Rs. 2.00 lakh from the Bank of Maharashtra. Today, he is expanding his footprint to other states and has also commenced the export of his products to Bangladesh and Nepal.

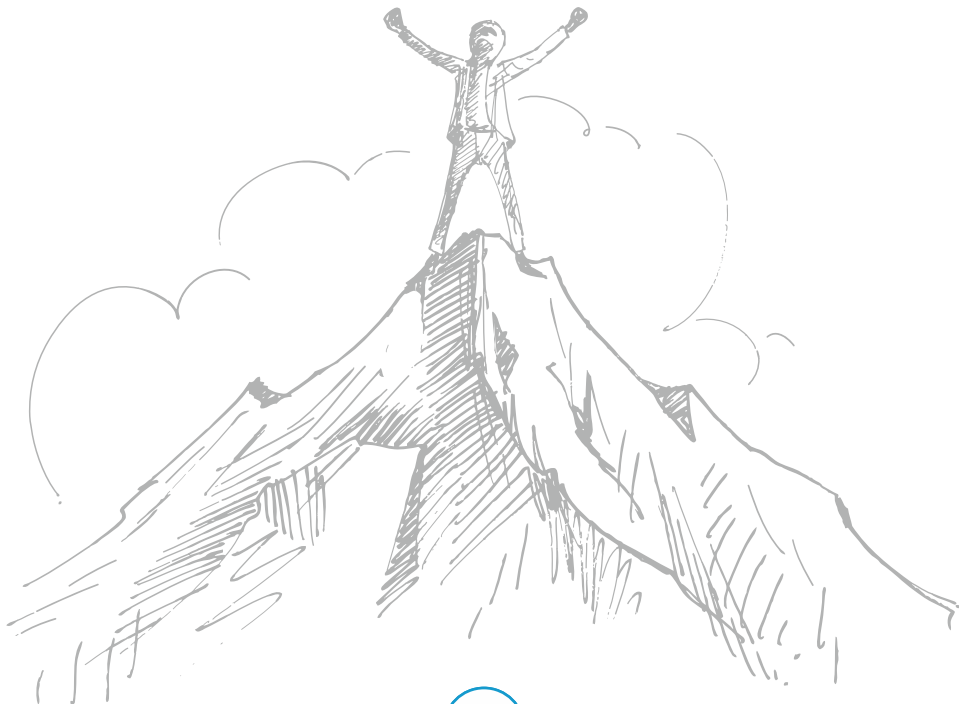
Bhushan is a constant learner, a hard worker, a born leader, and ambitious. He goes the extra mile to self-learn, for example, using advanced technology for customized printed tapes, etc., and keeps improving his learning outcomes to take on business challenges. He worked hard in his entrepreneurial journey, which is demonstrated by his entrepreneurial success. His perseverance, resilience, and conviction encouraged him to move forward and deal with the various challenges that arose along the journey.

He is planning to automate his business and switch to paper-printed packaging tapes, which would reduce costs, improve productivity, and also trigger job creation for the needy. He is in the process of beefing up his backend efficiency to fuel business growth and meet the growing demand from customers who look for high-quality products at an economical price. Premier Tape products are also present on a well-known e-marketplaces like IndiaMart, that connects buyers and suppliers.

Bhushan Kohad was recognised as a Hi-Flier Grampreneur in 2022 by Bajaj Auto-Bharatiya Yuva Shakti Trust, Wardha.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
1.95 lakhs (CC) from Bank of Maharashtra	March 2019	1.30 Crores	15 %	11 Direct + Indirect



UJJWALA SACHIN GHODE

M/s DGC COMMUNICATIONS, WARDHA

Ujjwala Ghode has a graduate in Arts (BA) degree and a Diploma in Education (DEd) and hails from Wardha. A strong-willed lady, trail blazer, rank holder in academics, and a visionary businesswoman is what Ujjwala Ghode is known as. She never shied away from hard work – at work, at studies or even when supporting her family at young age by working in the farm from 6am to 9am – everyday.

Her husband, Sachin Ghode, always stood beside her and inspired her to chart her own course in whatever area she chose to pursue. He inspired her to tap into her potential to achieve great success in her chosen field. His unwavering belief in her abilities gave her the confidence she needed to overcome any obstacles and reach new heights in her personal and professional life.

Give the unwavering support of Sachin, her husband, she evaluated the options and plunged into the world of advertising, sound recording and related fields. Before starting up her venture, she finished her internship post D.Ed. With the unwavering support of Sachin, her husband, she evaluated the options and plunged into the world of advertising, sound recording, and related fields. She believed that her passion for creativity and her determination to succeed would be the driving forces behind her success in these industries. With Sachin by her side, she embarked on a journey filled with challenges and opportunities, ready to make a name for herself in the world of advertising and sound recording.

In the year 2013, DGC Communications registered to conduct business as a solely proprietary firm. While the firm was registered, the typical start-up challenges involved a lot of their time: premises to house their business, a shortage of audio and video equipment, finances, and so on. She had been participating in a local chit fund group, and one day she got her chance to receive initial funds to buy a camera, a drone, high-resolution computers, and some more items to commence her business. Her business started moving northward, and then the need arose for a bigger area to house the teams and the equipment. They had to extend the studio. They needed an infusion of funds to expand her business.

In a meeting with Bajaj Auto-BYST YEDP team, they understood how the Programme supports fledgling and new entrepreneurs. Ujjwala realized that the Bajaj Auto-BYST Programme could help them immensely in their plans to expand their work and in realizing their vision. They went through the complete onboarding process: counselling, training, preparing project reports, interviews with the internal evaluation panel, and mentoring. Their loan file was prepared after detailed evaluation and discussions by the BA-BYST team. Their project file was submitted for a business loan of Rs. 6.65 Lakh, which was approved and disbursed by the State Bank of India, Wardha

Mr. Mustafa Shoque, an experienced professional in his field, was assigned as the mentor to Ujjwala Ghode, a promising individual seeking guidance and support in her career journey. With his vast knowledge and expertise, Mr. Shoque aimed to provide Ujjwala with valuable insights and advice to help her navigate challenges and achieve her goals. DGC Communications has posted a healthy turnover of Rs. 40 lakhs in the 2022–23 financial year and plans to grow by another 7-8% (around Rs 43 lakhs) in the financial year 2023–24.

Ujjwala Ghode's DGC Communication provides a range of studio services to a range of clientele, which also includes awareness campaigns and social voice messages conducted by the district administration, the state, and the central government. Her studio caters to the following segments:

1. Advertising – Production, Voiceovers, Narration, Creation
2. Music recording – Jingles, Sound dubbing and editing
3. Documentary films, script editing, video shooting Cinematography, script writing etc.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
6.65 lakhs from State Bank of India	January 2019	40 Lakhs	60 %	15 Direct + Indirect

GAJANAN SATPUTE

M/s RADHAI DAIRY MART, AURANGABAD

Gajanan Satpute comes from a modest family in Aurangabad, Maharashtra. Born into a farming family, he was surrounded by farms and agricultural activities all his childhood. Despite financial challenges, he placed a high value on education and skill development, which led him to pursue a degree in agriculture from an open university as well as a diploma in dairy farming.

In his early years, he gathered a diverse set of experiences by selling newspapers and milk bags in local markets, working as a cleaner in a hospital, and also working in a call centre. The youngest of the siblings, Gajanan had a strong vision for his future and always kept himself self-motivated.

His father passed away unexpectedly, so he had to endure a great deal of hardship. He launched a dairy unit with the aid of an acquaintance, a doctor, and his own limited resources. With the support of the doctor and his own determination, he was able to establish a dairy unit in Aurangabad. This venture not only helped him overcome the hardships he faced after his father's passing but also provided him with a stable source of income.

Gajanan, an entrepreneurial individual, is driven by the vision that he has set for himself. His aspiration is to transition from a rented shop to a fully automated dairy plant. Currently operating 'Radhai Dairy,' he provides an array of dairy products, including milk, yogurt, ghee, butter, paneer, khawa, shrikhand, sweets, lassi, and daily necessities.

The seeds of entrepreneurship sown at a very young age began sprouting while he pursued his graduation and diploma studies.

Gajanan heard about BYST and the work they do to support aspiring entrepreneurs like him. He met the BYST officials in June 2019 and understood the whole onboarding and support process.

Later, Gajanan went through the complete BYST onboarding process of counselling, training, and mentoring. In November 2020, he was approved a loan (cash credit) from the State Bank of India for Rs. 1.00 lakh, which helped him immensely in stabilizing and growing his business.

His annual turnover of Rs. 41.75 lakhs reflect the success of his entrepreneurial venture, an impressive 41-fold increase from the initial loan of Rs. 1 lakh he secured from the State Bank of India in February 2020.

His business, M/s Radhai Dairy, spans a range of dairy products and daily essentials. He is now gearing up to automate his plants, open more retail outlets, build brand recall through online marketing, add more products, and diversify his product range.

Mr. Ajeet Khojare, Head(Dairy Department) at Vivekanad Collage Aurangabad, serves as Gajanan's mentor. With two decades of experience, he guides him in technical, marketing, and accounting aspects. Mr. Khojare's expertise extends beyond just mentoring Gajanan, as he also provides valuable insights on industry trends and market demands. His emphasis on meticulous record-keeping not only ensures accurate financial management but also helps in identifying potential areas for improvement and growth.

His business, M/s Radhai Dairy, spans a range of dairy products and daily essentials. He is now gearing up to automate his plants, open more retail outlets, build brand recall through online marketing, add more products, and diversify his product range.

In summary, Gajanan Satpute's journey demonstrates his resilience and determination, and willingness to embrace growth.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
1.00 lakh business loan from State Bank	November 2020	41.75 Lakhs	17 %	19 Direct + Indirect

PRAKASH PACHWANE

M/s KRITI CEMENT PRODUCT, AURANGABAD

Prakash Pachwane completed his bachelor's in engineering from Aurangabad. He hails from a small village in the Phulambari Taluka in Aurangabad district. His father was employed by a cement products company and always nurtured a deep desire to establish his own business. Prakash has three younger brothers.

Growing up in a humble background, Prakash understood the importance of hard work and determination. Despite facing financial constraints, he was determined to pursue higher education and create a better future for himself and his family. With his bachelor's in engineering, Prakash is now equipped with the knowledge and skills to fulfil his father's dream of starting their own business and provide opportunities for his younger brothers as well.

Prakash wanted to start his business after his graduation but had to keep it on hold due to the financial constraints. He hails from a very modest background and always had a burning desire to create something spectacular on his own given the skills and competencies that he had acquired through prior industry experience.

Despite the challenges he encountered in living his dream as a business owner, Prakash remained determined and was always exploring ways to execute his entrepreneurial plan. He researched various grants, loans, and investment opportunities, determined to find a solution that would allow him to turn his dreams into reality. With this strong desire to acquire comprehensive knowledge and information, he made the crucial decision to start his own business of cement article manufacturing.

Prakash connected with the Bajaj Auto-BYST Programme in 2020 through word of mouth. After giving him an opportunity to discuss his idea with BYST officials, BYST put him through entrepreneur development training, counselling, mentoring and provided him access to Rs.8.00 lakhs of finance from State Bank of India. Prakash set up his company M/s Kriti Cement Product which manufactures cement articles. He utilized the funds for purchasing machinery and raw material for his business.

There is more to Prakash's entrepreneurial journey than his business success alone. Having a strong relationship with his mentor, Mrs. Subhash Rathi, a retired banker well versed in banking, taxation, and marketing, has been an important factor in overcoming hurdles and building a strong business foundation. This mentorship reflects a commitment to personal growth and a willingness to create a robust business setup.

Prakash, a self-motivated and inspiring entrepreneur, overcame challenges to build a thriving cement article manufacturing business. His story is not only a testament to his technical expertise but also a tribute to the invaluable support he received from his family and mentor. Prakash's journey to success was not without obstacles. He faced numerous challenges, including financial constraints and fierce competition in the industry.

However, his determination and perseverance allowed him to overcome these hurdles and establish a highly successful cement article manufacturing business. This accomplishment is not only a reflection of his technical skills but also a testament to the unwavering support and guidance he received from his family and mentor, who played a crucial role in his entrepreneurial journey.

In addition to their marketing and production responsibilities, the dedicated team of five employees has played a crucial role in building strong relationships with clients and ensuring customer satisfaction. Furthermore, Prakash's diligent repayment of loans has not only showcased financial responsibility and growth but has also helped establish a positive reputation within the local business circles.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
8.00 lakhs from State Bank of India	November 2020	34.56 Lakhs	25 %	10 Direct + Indirect

GIRJARAM K KSHIRSAGAR

M/s GIRJA'S PROFESSIONAL SALON, SPA & ACADEMY, AURANGABAD

Girjaram K. Kshirsagar holds a graduate degree in science (B.Sc.). His father worked for a private sector company, and his mother is a homemaker. Girjaram ran his own saloon and beauty parlor for many years in Aurangabad on a very small scale. Belonging to a middle-class family, it was becoming increasingly difficult to manage customer demands, the financial challenges and the inadequate support in his family salon business.

Girja's was a family-run business from 2013 to 2017, but Mr. Girjaram had only one goal, which was to grow the company's presence throughout the state and add more salons to the city. Despite the challenges, Girjaram was determined to expand his business and meet the growing customer demands. He knew that in order to succeed, he would need to invest in new technology and equipment to increase production capacity. Additionally, Girjaram recognized the importance of hiring skilled employees and implementing efficient processes to streamline operations and meet the growing customer demands effectively.

He was also keen to train the local community people and make them skilled in this profession and support them in becoming business owners. He believed that by empowering the local community through training and skill development, they would not only gain financial independence but also contribute to the overall growth of the community. He envisioned a future where these trained individuals would not only excel in their profession but also inspire others to follow their path, creating a ripple effect of success and prosperity.

In 2017, Girjaram connected with BYST officials and shared his vision and the challenges that he was facing in his business. He was very keen to get a mentor who would guide him to achieve his vision, including setting up a training academy offering diploma and professional courses in this area. BYST put him through the whole process of entrepreneur training, including counselling and mentoring. He was assigned a mentor who then guided him at every step. BYST intervention in 2017 helped to get the necessary funding of Rs.5.88 lakhs from Bank of Baroda. He utilised the fund to buy new equipment and for other operating expenses.

In 2018, Girja's were recognized as a professional brand and launched a flagship salon offering foundational to advanced level salon and beauty parlour training to individuals.

Mr. Thakur was assigned to Girjaram as his mentor. Under Mr. Thakur's mentorship, Girjaram not only thrived as a professional salon and spa but also gained a reputation for their exceptional beauty and grooming training programs. This success can be attributed to Mr. Thakur's unwavering support and expertise in navigating the challenges of the competitive market. The salon and spa industry in Aurangabad has witnessed significant growth in recent years, and Girja's has successfully carved a niche for itself by consistently delivering exceptional customer experiences at a competitive pricing. With a team of highly skilled professionals and a wide range of services to choose from, Girja's ensures that every visit is a rejuvenating and satisfying experience for its clients in the middle to upper sections of the society. A large part of Girja's professional salon's growth can be attributed to their hard work and passion that they bring to their jobs.

Girjas Training Academy is affiliated to the Yashwantrao Chavhan Open University (Nashik). Girjas Saloon and spa has three franchisees in different towns in Maharashtra. Girjaram has a vision to expand to 15 branches across India and targets a turnover of Rs. 3 crore per annum by 2030. Girjas business has been widely covered in the FM radio channels and newspapers. Recently, the FM Radio channel - 93.5, awarded him the "Pride of Chhatrapati Sambhajinagar" award at the hands of the Honourable Sh. Bhagwat Karad, Union Minister of State for Finance, Government of India in August 2023.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
5.88 lakhs loan from Bank of Baroda	June 2017	26 Lakhs	50 %	59 Direct

RIDDHI R LEKURWALE

M/s RR ORGANIC FOOD & OIL INDUSTRY, WARDHA

Riddhi holds a postgraduate degree in mathematics (M.Sc.Maths) and a bachelor's degree in education (B.Ed.), making her well qualified for the teaching profession. She is based at Wardha, Maharashtra.

Though a qualified teacher, Riddhi always wanted to start her own enterprise and generate jobs rather than work for somebody else. She believes in her ability to make a positive impact on the community and wants to have the freedom to implement her own ideas and strategies. By starting her own enterprise, she hopes to create opportunities for others and contribute to the growth of the economy.

As the next step, she began scouting for more details and information about the type of business that she would like to get into. One of them was producing high-quality edible oil, 100% pure oil. While researching this topic, she found out that 90% of the edible oil sold in the market is chemically refined and unhealthy.

This information led her to research the traditional method of oil extraction and also spend a lot of time at a cold pressed plant to observe and learn. An acquaintance in the natural science area helped Riddhi with more information and gave a good understanding of this subject.

Riddhi's thorough research and her husband's support gave her the confidence to take the leap and establish a successful venture in the edible oil industry. With a focus on producing top-notch products, Riddhi aimed to cater to health-conscious consumers seeking pure and high-quality cooking oils. For the first two years since launching, they traded in the edible oil product by getting it from Nagpur to test the market and feel the consumers' pulse.

During this period, Riddhi and her husband focused on building a strong customer base and establishing relationships with suppliers. They conducted extensive market research to understand consumer preferences and identify potential competitors in the industry. With positive feedback and increasing demand, they decided to invest in their own manufacturing unit to ensure quality control and meet the growing market needs.

They connected with the Bajaj Auto-BYST Programme team and with the local District Industries Centre (DIC) and received lot of guidance in moving forward with their business idea. BYST put them onto their complete program – counselling, entrepreneur development training program, mentoring them and putting them in touch with the banks. The bank approved their term loan of Rs. 8 lakhs from Bank of Maharashtra, Wardha.

Mr.Prabhu Bombatkar, a very experienced businessman in a similar line of business and a BYST mentor, mentored them since inception. He mentors them in multiple areas, such as business strategy, financial management, and networking. With his vast knowledge and expertise, the mentor guides them in making informed decisions, helps them identify potential opportunities for growth, and provides valuable insights into the industry. Additionally, he shares his own success stories and lessons learned, inspiring the entrepreneurs to overcome challenges and strive for excellence in their endeavours. In a short period, her firm, M/s RR Organic Food and Oil Industry, has reached a monthly turnover of Rs.1.00 lakh and continues to grow at a steady pace.

They are now pushing their presence in the retail shops by placing their product line with many retailers and shopping malls in the city. This move aims to increase their brand visibility and expand their customer base. By partnering with various retailers and shopping malls, they are able to reach a wider audience and offer convenient access to their products. Additionally, this approach allows them to tap into the existing foot traffic and leverage the popularity of these retail spaces to boost sales.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
8.00 lakhs term loan from Bank of Maharashtra	September 2020	12.18 Lakhs	25 %	23 Direct + Indirect

BADRINATH DHAGE

M/s LAXMI INDUSTRIES, AURANGABAD

Badrinath Dhage hails from Nipani, a very small village that is 30 kilometers away from Aurangabad. Born into a farming family, Badrinath's struggles started in his childhood. Making both ends meet was a tough task for his family. He received his primary education at Nipani and later got enrolled in an Industrial Training Institute (ITI) at Bhalgaon Phata in Aurangabad district. He studied to become an electrician. Watching his family struggle at the farms and to make both ends meet, Badrinath was committed to improving the quality of life for his family. This drove him to gain experience at different businesses. After working for some small business owners, he decided to embark on his journey to becoming an entrepreneur.

Farming is their family's occupation. Naturally, Badrinath decided to focus his attention on areas related to farms and agriculture. To get a deeper understanding and further hone his skills, he apprenticed at MIDC, Shendra, which proved immensely helpful to him when he started his business. Before he commenced his entrepreneurial journey, he had evaluated various other businesses regarding the investment required, manpower challenges, procurement of raw materials, market conditions, etc.

After careful consideration, Badrinath realised manufacturing wire nets aligned perfectly with his expertise and the needs of the agricultural industry. He saw a growing demand for these products and identified an opportunity to provide high-quality wire nets at competitive prices. With his knowledge and experience, he was confident in his ability to navigate the challenges of production, distribution, and marketing in this sector. Badrinath, once he finalized his business idea, started scouting for an ideal location and putting in the initial seed investment of Rs. 2.00 Lakh from his end. His venture, M/s Laxmi Industries, was established in January 2020.

In an informal conversation with his friend around his business and challenges that he was facing, Badrinath came to know about the Bajaj Auto-BYST Programme in Aurangabad. His friend egged him to connect with him and get a solution to the problems that Badrinath was facing. Post the conversation, he lost no time in meeting the BYST officials. BYST officials met him and understood his business and his challenges carefully. They put him into their onboarding process, i.e. counselling, training, mentoring, etc. and finally in Jan 2021, Badrinath's loan application with his project report was shared with the State Bank of India. Post the bank's evaluation and necessary checks, Badrinath was approved a loan for Rs.8.00 lakhs. This loan amount became the turning point in his business. He had required the funds to buy machinery, raw material and to service new clients he had recently acquired. Last financial year, M/s Laxmi Industries clocked an impressive turnover of Rs.1 crore.

This growth and success can be attributed to his dedication and the valuable guidance provided by his BYST Mentor, Mr. Milind Patil, a social worker and a successful businessman. Badrinath's manufacturing venture has not only created job opportunities for six individuals but has also had a positive ripple effect on the local economy by indirectly supporting the livelihoods of twelve more employees. With the mentors' continuous guidance and support, he managed his resources and the 2,000 sq. feet workshop very efficiently keeping costs, overheads and revenue in sharp focus. The mentors' guidance in these areas was extremely valuable and timely.

M/s Laxmi Industries manufactures wire net in varied dimensions as per customers' specific requirements. Badrinath operates with a healthy margin of 7% to 10%. He manufactures around 2 tonnes of wire nets every day, thanks to his skilled workers, efficient use of machinery, and well-oiled supply chain. He sources his raw material from Chhattisgarh and supplies his finished goods to the neighbouring towns, and cities. It is noteworthy that Badrinath Dhage is experiencing steady and increasing demand from his customers, reflecting the growing popularity and trust of his wire net products in the agricultural community. As a result of his commitment to quality and adaptability to market trends, he has carved out a prominent place in the wire net industry, and his business is well positioned for continued success.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
8.00 lakhs term loan from Bank of Maharashtra	September 2020	12.18 Lakhs	25 %	23 Direct + Indirect

BALWANT DHAGE

M/S GLOBAL ENTERPRISES, WARDHA



"If we have the 'khadi spirit' in us, we would surround ourselves with simplicity in every walk of life. The 'khadi spirit' means infinite patience. For those who know how patiently the spinners and the weavers have to toil at their trade, and even so must we have patience while we are spinning the thread of Swaraj."

- Mahatma Gandhi

Balwant Dhage is the youngest of three brothers. The two older siblings are in the business of running a retail store of FMCG products and agriculture related business, respectively. Their father is a social activist, while mother is a homemaker.

Being a native of Wardha, Balwant was born and raised in a Gandhian atmosphere. He considers himself fortunate to receive an opportunity to understand the Gandhian ideology of 'Swaraj' and 'Swavalamban' since early childhood. Balwant has been closely associated with Mahatma Gandhi's Ashram in Sewagram and Vinoba Bhave's Ashram in Pawnar and several other social organisations in Wardha.



A budding, young, social entrepreneur, Balwant holds a bachelor's degree in mass media (BMM) from University of Bombay and a master's degree in advertising and marketing Management (MBA) from NIBM, Mumbai.

Balwant commenced his work making garments from khadi cloth in 2012. He expanded his venture into textile processing in 2015 and later expanded business by entering into weaving and spinning since 2017. Unlike his competitors, Balwant has added value to the conventional khadi by enriching the washing, processing, dyeing and textile designing scientifically. His R&D team has successfully overcome the imperfection in traditional khadi by improving the weaving technique so that the fabric does not change its dimensions after washing the garments. This technique has not only overcome the issue of change in dimensions, but also has made the fabric soft, lightweight and durable.

After he launched his business, Global Enterprises, he faced product damage issues and many niggling problems, leading to uncontrolled expenditures and steep losses. But Balwant did not allow himself to get discouraged and with constant effort and encouragement from close friends and the BYST team he overcame his business challenges and stood back up again on his feet.

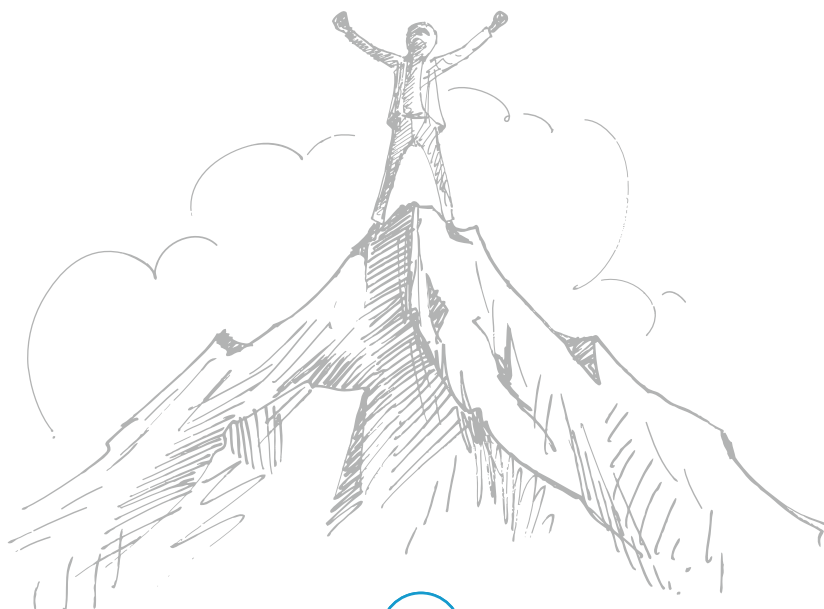
Balwant met the BYST team during a BYST officer's visit to his mill during the outreach phase of the Bajaj Auto-BYST Youth Entrepreneurship Development Programme. In 2017 when he wanted to extend his business, BYST helped him with professional guidance and financial assistance. Balwant underwent a three-day training at the BYST Wardha office. BYST team also helped him get a Cash-Credit limit of Rs. 12 lakhs from State Bank of India, Wardha in September 2018. Balwant was also assigned a mentor named Mr. Narendra Khare, who helped him in enhancement of branding and marketing of his products.

Any business takes time to settle into a rhythm and achieve break-even. After BYST helped to arrange the State Bank of India cash-credit facility, Balwant did not face a financing crisis. His products have been getting popular and demand is increasing. While he used to sell around 500 shirts every month in 2013-2015, 2017-2018 onwards he was able to sell around 5,000 numbers each month. His firm recorded revenues of Rs. 1.5 crore in FY23 with a profit of margin around 15-20%. He hopes to touch Rs. 3-4 crores in sales in the next 2-3 years. Balwant has managed to pay off his term loan and employs about 180 workers in all (direct plus indirect).

Over the last few years, Balwant Dhage has been working with government agencies to provide employment in rural areas by involving rural women in the spinning and weaving process. As part of a government programme, 50 solar energy-operated charkhas were provided to women in five villages and 40 hand looms in another five villages adjacent to Wardha city. The second of these projects is run directly by Balwant wherein women were trained in weaving at Satoda village. As a result, more than 100 women have secured livelihoods. Balwant's vision is to expand this process and involve women in hundreds of villages in the future.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
12.00 lakhs loan from State Bank of India	September 2018	1.50 Crores	30-35 %	180 Direct + Indirect



PADMINI WAGHMODE

M/S RUDRA SPORTSWEAR, AURANGABAD



Tragedies tend to change the course of life. For some, it's all downhill from the moment, and for some, the tragedy becomes the factor that pushes them ahead in life, strengthening their determination. Padmini Waghmode is of the second kind, one who took one of the biggest mishaps of her life and turned it into an opportunity to be proud of.

Hailing from Osmanabad, Maharashtra, Padmini lost her husband to an accident. Suddenly, life had turned her into the sole guardian of her three children, and the lone breadwinner of her family.

She had to fend for herself, and also choose a plan of action that would decide the course her children's future would take.

The brave mother decided to take the challenge head-on, determined to give her children and herself a good life.

She moved to Aurangabad, armed with a basic knowledge of tailoring. After arriving in Aurangabad, she took up three-month course to learn how to stitch sportswear, post which she worked with "Aman Sports" for a year.

In some time, she realised her salary wasn't enough to sustain her family. It was then that she decided to dive into entrepreneurship to increase her income. Initially, she began small, with a home-based business. Having worked in a similar industry before venturing into the business, she carried out a market survey.

With increasing demand, she decided to expand the scale of her business and came to know about the Bajaj Auto-BYST Youth Entrepreneurship Development Programme from posters around the town. With BYST's assistance, she took out a bank loan of Rs. 1.88 lakhs and purchased four machines to stitch uniforms.

Padmini's BYST-appointed mentor is Ms. Neema Batra, herself a BYST-backed entrepreneur and active mentor. She runs 'Batra's Ladies Designer Dress Enterprise' at CIDCO Estate, Aurangabad.

Her work experience spans over 15 years. Neema has been providing guidance to Padmini mainly in the areas of marketing, manufacturing, technical, and taxation-related issues. She also encourages her mentee to maintain accounts of daily transactions.

One of Neema's biggest contributions in Padmini's life has been a boost in self-confidence. Padmini had lost a lot of confidence after losing her husband, finding it difficult to answer anyone who asked her about him. When Padmini visited the BYST office for the first time, she was unable to speak a single word.

Today, she comes across as a confident person who doesn't hesitate even a bit while sharing the story of her journey. Though she belonged to the same industry, Neema has never been insecure about her own business and has guided Padmini like her own sister.

Today, Padmini's company, M/s Rudra Sportswear manufactures school uniforms, jackets, sportswear, and printed t-shirts for festivals. It can be described as a seasonal business, as most of the orders are received during festive seasons like Navratri and Ganpati, and school or tournament-based events.

Their biggest assets are high quality garments, timely delivery, and most importantly, timely worker payments. Rudra Sportswear suppliers are spread across big cities and small villages including Majalgaon, Gulbarga, Gangapur, Jalna, Sheogaon, Nanded, Mantha, Shirdi, Phulambri, Chincholi, Adgaon, and more.

Currently, Padmini has employed more than ten full-time workers in her firm, mainly from the marginalised sections of society. She has decided to buy more machines to serve the increasing demand.

She is the only woman working in the sportswear industry in her area. Under Padmini, Rudra Sportswear's clocked revenues of more than Rs. 36 lakhs in FY22-23.

To say that Padmini's life has changed drastically over the years would be an understatement. From being a naïve sixteen-year-old whose parents found her a 'suitable boy' to marry as soon as she completed her secondary education, to completing her higher secondary education with support from her husband post-marriage, to losing her partner in a tragic accident and finally finding her calling in life as an entrepreneur, she has seen a lot.

It is even more astounding to know that Padmini has two brothers, both successful in their careers as an engineer and a banker, but she refused to seek help from any of them as she struggled. She was determined to do everything on her own, build her own life, and take charge of her own destiny.

Padmini was recognised for her entrepreneurial abilities when she was awarded the Vijayalakshmidas Entrepreneurship Award on International Women's Day 2022 at an event in New Delhi. The award was instituted in memory of the "Mother of Indian Microfinance" industry, late Ms. Vijayalakshmidas who was an accomplished banking professional and a former Director on the Board of Satya MicroCapital. Padmini won the First Prize in the Small Business category, which included a citation, a trophy and a cash prize of Rupees one lakh.

Padmini's eldest daughter is currently studying in the eleventh standard, hoping to pursue a career in medicine. Her second daughter is in the ninth standard. Her son, who is in the sixth grade, is the one who likes to help her out in her business, filling in especially when she is away for meetings. Today, Padmini manages her home and business single-handedly, and quite successfully, her dreams for her children and herself, slowly taking shape.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
1.88 lakhs loan from Bank of Baroda	October 2018	38 Lakhs	30-40 %	37 Direct + Indirect

PUNIT KUCHEKAR AND ABHAY NALE

M/S AUTOMACH ROBOTICS, PUNE

Punit Kuchekar and Abhay Nale began their journey in the field of robotics and automation as employees at Precession Automation and Robotics India Ltd. They accumulated three years of valuable experience during this time, working with renowned companies such as Ford India and Bajaj Auto as third-party suppliers. Their dedication and expertise allowed them to contribute significantly to the success of these leading OEMs. Although they missed the opportunity to work for Ford Mexico due to personal reasons, this setback served as a turning point in their lives, igniting their entrepreneurial spirit.

Motivated by the missed opportunity and driven by their passion for robotics and automation, Punit and Abhay took a bold step and established their own venture, Automach Robotics Pvt. Ltd. in 2016-2017. Their primary goal was to leverage automation technologies to provide customised material-handling robotic solutions that met the unique requirements of their clients.

As part of their entrepreneurial journey's 'hustle' days, Punit and Abhay met the Bajaj Auto-BYST YEDP team, when they were introduced through a partner banker. During the interaction-cum-counselling sessions it was observed that Punit and Abhay were technical experts and knew the 'ins' and 'outs' of their product/service offerings; however, they needed support to plan for scaling up operations and effectively leverage their expertise to make the business commercially viable. In this journey, financial assistance from a bank was crucial. Therefore, the Bajaj Auto-BYST YEDP helped the two entrepreneurs in presenting their business project in a 'bankable' form and they were sanctioned a working capital loan of Rs. 10 lakhs by Indian Overseas Bank on 30th April 2022. Through this association with the Bajaj Auto-BYST YEDP team, Punit and Abhay also gained access to new opportunities and expanded their network.

The relentless efforts put in by Punit and Abhay resulted in remarkable business growth for Automach Robotics. In the financial year 2022-2023, the company recorded revenues of Rs. 3.12 crore. With a team of 10 dedicated employees and indirectly employing 15 more through their venture, Automach Robotics has emerged as a trusted provider of customised material handling robotic automation systems. Their commitment to quality, customer satisfaction, and on-time delivery has propelled their success in the market.

Punit and Abhay benefitted from the guidance and support of BYST-appointed mentors like Mr. Sandeep Kulkarni (an experienced Marketing Consultant) and Ms. Ujjwala Gosavi (an agri-machinery and engineering equipment business owner, and an adjunct faculty at an engineering college) who played a crucial role in their success. These mentors provided valuable insights, industry knowledge, and strategic advice, which helped them navigate growth challenges and make informed decisions. The mentor-mentee relationship fostered a culture of continuous learning and personal growth, enabling Punit and Abhay to refine their skills and enhance their entrepreneurial acumen.

Punit Kuchekar and Abhay Nale's journey from being employees at Precession Automation and Robotics to successful entrepreneurs running with Automach Robotics showcases their resilience, passion, and determination. Their vision aligns with the 'Make in India' programme, aiming to increase the local value addition in manufacturing of advanced engineering products and reduce dependence on foreign suppliers. Looking ahead, they aspire to establish collaborative partnerships with leading automation companies from Taiwan, Germany, Japan, and others by 2025. Their plan to expand their presence by setting up offices in industrial cities such as Pithampur (Madhya Pradesh), Rajkot (Gujarat), Chandigarh (Haryana), and others demonstrates their commitment to driving growth and innovation in the Indian manufacturing sector. With their unwavering focus on quality, customer satisfaction, and technological advancements, Punit Kuchekar and Abhay Nale are poised to lead Automach Robotics to even greater heights in the future.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
10 from Indian Overseas Bank	April 2022	3.12 Crores	35 %	25 Direct + Indirect

RAJPAL PASWAN

M/S MAHADEV FURNITURE, UDHAM SINGH NAGAR



Rajpal Paswan hails from the rural area of Udham Singh Nagar.

After he completed his bachelor's degree in commerce, Rajpal took up a job as an Accountant with a local firm, Mayur Products. Like most graduates in India, Rajpal also started preparing for competitive entrance examinations to be able to qualify for a government job. He was also engaged in agricultural activities, where he assisted his parents. Rajpal was impatient and tried his hand at running diverse businesses like event management and trading of marigold flowers, sourced from his native village. Rajpal's brothers are also engaged in business activities and they would consult each other frequently.

When he sensed an opportunity, Rajpal adopted an innovative approach to advance his career prospects. He managed to collect Rs. 20,000 through a group of friends and rented space in the main 'mandi' area of Udham Singh Nagar and stocked it with a mattress and some woodwork supplies and started designing and selling furniture on a small scale in 2017.

In January 2022, Rajpal formally launched his business 'Mahadev Furniture'. But now Rajpal needed a larger amount of funding to scale up. He approached, Nainital Bank which was nearest to his home but wasted two months without any result. After some time, Rajpal met with the Bajaj Auto-BYST YEDP USN Cluster team.

BYST provided support to Rajpal through counselling and training, and placed him under the guidance of a mentor, Mr. Atul Bansal, Director of R.I.T. College and a businessman. Mr. Bansal mentored Rajpal in marketing, customer handling and shared contacts of entrepreneurs working in the furniture business.

BYST also helped Rajpal successfully raise a bank loan of Rs. 2 lakhs in December 2022 and he was helped to grow his business by supplying office furniture and taking up turn-key contracts for furnishing offices and homes. Rajpal maintains a register book to make his work order entries. He takes care to update his books of account regularly. He has received repeat orders and has seen demand for his furniture increase.

Rajpal acknowledges that without the support of the Bajaj Auto-BYST YEDP team and his mentor, he could not have progressed so fast to scale his business. He values the guidance on marketing and customer handling he received from his mentor. Rajpal now plans to actively grow the business. He employed eight workers and achieved business revenues of Rs. 18 lakhs in FY23 with a healthy gross profit margin of around Rs. 8 lakhs.

Recognising the demand for modern designs, Rajpal has ventured into aluminium framework as well. Rajpal's workshop became a hub for crafting exquisite sofa sets, double beds, almirahs, doors, doorframes, and modular kitchens for new homes.

Rajpal has now received a second bank loan of Rs. 3 lakhs for his business expansion. He has dreams to sell branded furniture and expand his business by opening more units.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
5 lakhs business loans from Bank of Baroda	December 2022 -23	18 Lakhs	25-30 %	08 Direct + Indirect

SWAPNIL BORGE

M/S SWAYOG AGROTECH, PUNE



While COVID-19 brought with itself one of the biggest medical challenges the world has seen, the lockdown induced by the pandemic brought hardships of its own, creating a global economic crisis. Due to several restrictions put in place related to travel, transport goods, and person-to-person interaction in-person, we learnt to go back to the basics, and value necessity over luxury. People also learnt to reconnect with a lot of things they loved doing, but never had the time for in the fast-paced world. However, going back to doing things we love turned out to be a boon in disguise for some people, especially those who nurtured the spirit of entrepreneurship.

Swapnil Borge, a young man in his late twenties from Nasarapur, Maharashtra (near Pune), is one of them. Swapnil comes from a simple middle-class family of four. He lives with his parents and elder sister. Though his father worked with a private company, Swapnil always wanted to engage in farming. But he couldn't pursue his desire as his job left him with no free time and there were financial constraints as well. However, the fact that the family owned a small piece of land was always at the back of his mind as he fostered his dream while at work. Swapnil inherited this love for farming from his father, though he never thought of pursuing it as seriously as his father did.

Swapnil's mother is a schoolteacher, and she was always very concerned about her children's education. Under her careful vigilance, Swapnil ended up completing his Civil Engineering degree programme, and earned a government licence to undertake civil work projects.

However, the degree and the licence did little to help Swapnil get started on a career in civil engineering. The influence of the local politics in the area made it extremely difficult for Swapnil to land orders. Moreover, Swapnil did not have the resources to pay the huge sums of money required to be locked up in earnest money deposits, while applying for government project contracts via the public tender route.

And then COVID-19 struck, and the world came to a standstill. With some free time at hand, Swapnil decided to pay attention to his love for farming. In the piece of land they owned, he started growing a nursery of roses and orchids. They say when you do something you love, you tend to give your best. And that's exactly what Swapnil started doing. What started off as hobby, became a serious passion where the well-being of his nursery started to matter to him more with each passing day.

To tend to his nursery, Swapnil started using herbal insecticides like neem oil and fertilizers like neem cake. As his involvement with his nursery grew, he realized his monthly usage of the insecticides was quite high. The love and inquisitiveness he had for the subject led him to undertake research into the requirement of insecticides in his area. Based on the findings of his research, he decided that manufacturing the insecticides himself could turn out to be profitable.

With the insights he had gained and his father's years of practical experience, Swapnil soon established his own manufacturing plant, Swayog Agrotech. He focused on producing neem oil, the best organic insecticide for growing roses, and neem cake, the organic fertilizer essential for flower nurseries.

Not long after embarking on his new venture Swapnil started looking for funds to support his business. He needed the money to buy the machinery required for neem oil extraction and neem cake production. He also needed to buy more raw materials to keep his business running.

At this juncture, Swapnil came to know about the Bajaj Auto-BYST YEDP. He had visited the Bank of Maharashtra to enquire about a business loan when he spotted a Bajaj Auto-BYST YEDP poster outside the bank premises. Being the proactive person that he is, Swapnil wasted no time in visiting the BYST cluster office and connected with the organization through the BIG (Business Idea Generation counselling) and EOL (Entrepreneur Online Learning) programmes.

Having been counselled, trained, and equipped with a business plan, the Bajaj Auto-BYST YEDP team helped Swapnil submit his proposal to Bank of Maharashtra (Nasarapur Branch). Due to a robust proposal, Swapnil's loan of Rs. 25 lakhs was disbursed rapidly in April 2021.

BYST also appointed Mr. Tukaram Gaikwad as Swapnil's mentor. Mr. Gaikwad, a retired Agriculture Bank Manager, possessed years of experience guiding farmers and rural entrepreneurs. He also served as a member of Internal Entrepreneur Selection Panel (IESP), BYST Pune Chapter.

Mr. Gaikwad guided Swapnil from the very first day they met online through a video call. He has not only connected Swapnil with various marketplaces, but also with other entrepreneurs supported by BYST so Swapnil can grow through interactions and knowledge exchange. According to Swapnil the concept of 'organic farming' that his mentor explained to him has made him realize the importance of the process and has been one of his most important lessons. He is currently trying to connect with various agencies who are working on organic farming to gain more insights and make his business work better based on those principles.

Further, based on his mentor's advice, Swapnil also changed his strategy and now manufactures under the B2B model, supplying to established brands. The end customers are farmers who raise a variety of crops, as well as floriculture nurseries, and seed banks.

The guidance extended by his mentor and BYST has held Swapnil in good stead. Once struggling to establish himself as a civil engineer in a hostile politically influenced atmosphere, he has now turned into a job creator with three full-time workers at his enterprise. In FY23, Swayog Agrotech recorded revenues of Rs. 25lakhs, with a healthy profit margin of approx. 35%. Swapnil is grateful that he went back to doing what he loves and is looks forward to making his father's dreams come true soon.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
Rs. 25 lakhs business loan from Bank of Maharashtra	April 2021	25 Lakhs	40 %	25 Direct + Indirect

VAISHALI VASANT PATIL

VAISHALI GRUH UDYOG, WARDHA



Born in Dayal Nagar (Wardha, Maharashtra), to a family with limited means, Vaishali's life was quite difficult from the word go. She had to give up on her studies as soon as she completed her secondary education and was married off early. Though a kind and supportive person, Vaishali's husband fell so ill in the initial years of their marriage that he lost his job. Suddenly, the young woman now had the role of the breadwinner of the family.

Vaishali successfully applied for the position of team leader in a firm called Ideal Washing Co. in Bhandara. Her role taught her how to deal with retailers, how to keep up with market trends, and how to keep customers happy. She also learnt a lot about the economics of demand and supply.

However, the company used to keep a large chunk of employees' salaries, promising to invest the money back into the business and share profits with all employees. To make up for the missing part of her income, Vaishali had started making papads and pickles at home and sold them door-to-door, barely making any money. It was all going well until, suddenly she was left without a job when the company simply vanished from town.

But Vaishali now was a different woman. The exposure she got from working with a company and her own side hustle of selling papads and pickles gave her the confidence to take the plunge and launch her own venture. Thus, was born Vaishali Gruh Udyog. She started her business with a lot of confidence in 2007, armed with her family's support, and an initial investment of Rs. 1 lakh from her savings. However, she still needed basic infrastructure and guidance to apply for a business loan.

She had no idea about these things. Neither did she have any bank transactions to show for her work experience, and no paperwork required to apply for the loan, or rope in a guarantor.

Around this time, Vaishali got to know about the Bajaj Auto-BYST YEDP and immediately got in touch. The BYST team helped her refine her project idea and helped with the paperwork for a bank loan. Bank officials visited her place to see the kind of work she was doing and sanctioned Rs. 4 lakhs within five days of her application.

With this money Vaishali was able to buy machinery to make sewai (vermicelli), chips, pasta and expanded her product line to include 36 food items.

Vaishali's first mentor, late Vidya Khare, inspired her to increase her product range and to keep improving the product quality. Her current mentor is Dr. Som Pandya who runs Khadi Gramudyog and a training centre, guides Vaishali with overall business and workforce management. He also supports Vaishali in improving customer management. With this guidance, Vaishali aims to add 5 new customers every day.



When COVID-19 struck, Vaishali Gruh Udyog also took a hit. However, they were quick to regroup and handle the fallout. Vaishali maintained her relationships with customers by providing order services both online and offline, and adding new products as per customer requests. She also engaged SHG women online. What's more, she stood by her employees, paying their full salaries and extending moral support. Additionally, she took care of the health provisions of her employees and donated a water purifier/cooler to a local hospital.

Now producing 40 kinds of packaged food items, Vaishali Gruh Udyog achieved sales of Rs. 40 lakhs in FY23, with a profit of Rs. 14 lakhs. The product lineup includes items like chivda, chakli, all types of tortillas, pickles, noodles and other homemade eatables. Today the firm employs an all-women's team of forty (direct plus indirect).

Vaishali Patil's outstanding leadership skills won her the Vijaylakshmidas Award for 2020 in the 'Medium' Enterprise category.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
Rs. 04 lakhs business loan	2017	40 Lakhs	40 %	50 Direct + Indirect



YOGESH GAWANDE

NIYO FARMTECH, AURANGABAD



A rural entrepreneur from nondescript Pimpalgaon village, from Gangapur tehsil of Aurangabad district in Maharashtra, manufactures a diverse range of agriculture spray pumps.

29-year-old Yogesh Gawande aspires to become a leader and compete with national industry players and multinationals, like Mahindra & Mahindra, Aspee and John Deere.

Yogesh Gawande founded Niyo Innovative Solutions, an agriculture product manufacturing start-up, five years ago, with the support of the Bhartiya Yuva Shakti Trust (BYST), a non-profit. BYST supports lesser privileged Indian youth develop their business ideas into viable enterprises under the guidance of a mentor. BYST has been instrumental in creating both direct and indirect job opportunities for more than 25 years.

Mr. Gawande started his business with a bank loan of Rs. 5 lakhs in February 2019. “We have a unique agri-product in terms of its functionality; because of which there is no direct competition. The spray pumps have been meticulously designed by our team, incorporating a significant improvement by integrating wheels.

In addition to this, the spray pump needs no direct contact with the user’s body. This stands in contrast to prevailing models that may potentially result in physical disabilities in farmers over time. Our product can be operated manually and with batteries. We are also experimenting with a diesel engine-fitted spray pump, which will further increase its capacity for use in big farms,” he said, adding that in India there is a huge market for his cost-effective product, as there are over 500 million medium and marginal farmers in the country.”

Commenting on the challenges faced by Yogesh Gawande, BYST founding and managing trustee, Lakshmi Venkataraman Venkatesan said that despite coming from an underserved family in rural Aurangabad, he completed his mechanical engineering.

“He developed a prototype of the spray pump in his first year of college and was awarded for his innovation. BYST provided financial and mentoring support, and he was able to develop a new product for the market.”

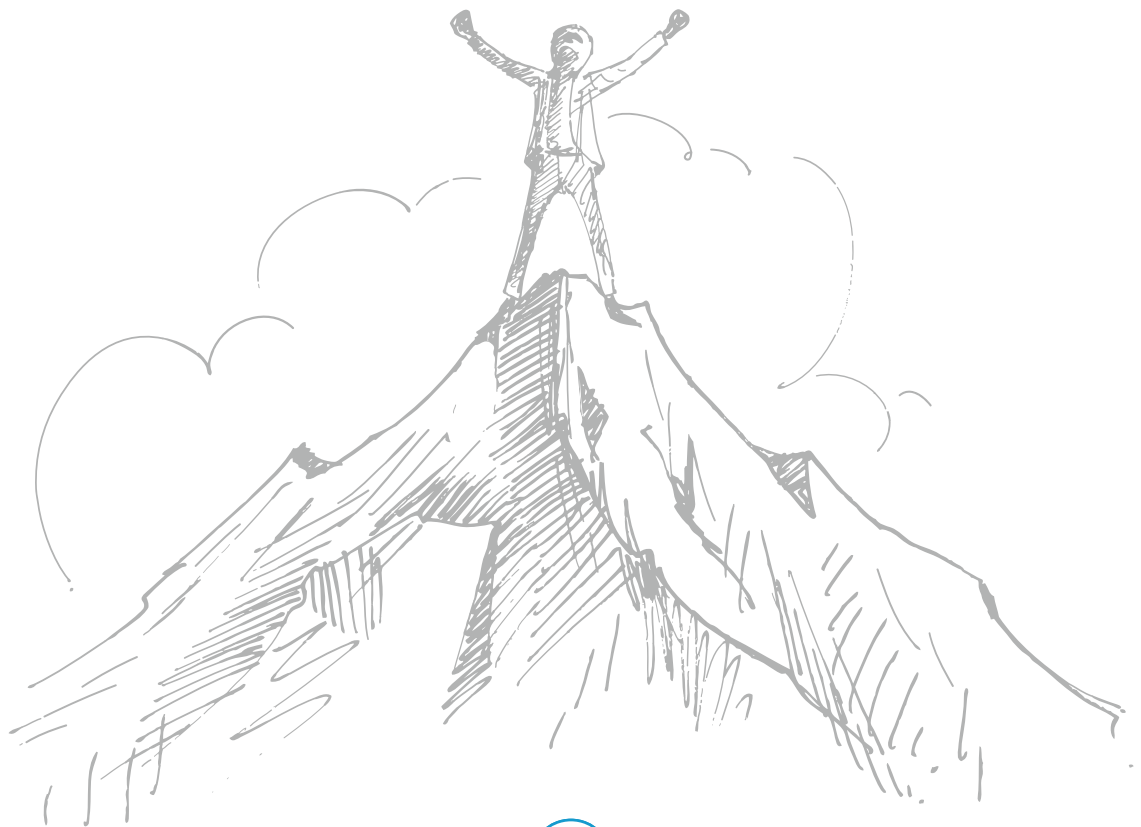
Gawande’s product portfolio now has a hand-operated spray pump and a battery-operated spray pump. Both products have had a great impact on the farming community, helping over 12,000 farmers in 14 states.

They no longer need to carry heavy pumps on their backs but can conveniently wheel them to their farm sites. During the pandemic, Gawande’s spray pumps were extensively used by the municipality sanitization teams to disinfect narrow lanes and streets in the city.

Yogesh is working hard to make improvements to the product and is testing a new product with a newly designed tank. He is expanding his vendor base for material supply. In the last financial year, his business expanded five times. Today Niyo Farmtech Pvt. Ltd. has grown to directly and indirectly employ 100 workers and achieved business revenues of over Rs.99 lakhs in FY22-23. To track his supply and business chain better, he is digitizing all systems and is now equipped to submit proposals for government grants and further agricultural loans as well.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
Rs. 05 lakhs business loan	February 2019	99 Lakhs	15 %	100 Direct + Indirect



GEETA RATHOD

M/S SHREYA ENTERPRISES, UDHAM SINGH NAGAR



Like many Indian families, Geeta's family married her off even before she was able to complete her High School. But, when her first marriage did not turn out well, Geeta was not one to be cowed down or discouraged. Along with her two daughters, Geeta returned to her parents' home at Fazalpur Mahrola, Udham Singh Nagar. But it was very challenging to bring up two young children on her mother's meagre family pension.

Geeta decided to complete her High School and successfully passed her Bachelor of Arts degree programme. While she was pursuing her studies, Geeta started working for mid-size industrial units in the Udham Singh Nagar industrial belt.

She worked for an aggregate of four years at Syndicate Auto (assembly line function), Spectrum Enterprises (marketing of paints, chemicals and thinners to auto component manufacturers), and Gill Engineering (manufacture and supply of a large number of automotive hardware parts and sub-assemblies to auto component manufacturers). While working at these firms, Geeta picked up good insights about the automotive supply chain, from both the production and the marketing & sales aspects.

In 2015, Geeta decided to launch her own micro trading unit to purchase and supply cotton waste and hand gloves to auto component manufacturers in and around Udham Singh Nagar.

In 2018, Geeta took up contract manufacturing jobs, purchasing raw materials, processing at local units and then supplying to customers for a small margin.

To grow her business, Geeta approached the Bajaj Auto-BYST YEDP Udham Singh Nagar Cluster team for help and guidance. The Programme team helped Geeta successfully apply for a business loan which she received in October 2020. Geeta used the loan to purchase machinery and launched her own manufacturing unit in February 2021. The Bajaj Auto-BYST Programme also appointed a mentor, Mr. Anup Singh (a Senior Manager at Imperial Auto) to guide Geeta in the initial months after she launched her business.

Today, Geeta's main customer is Uniflex. She supplies 5-6 types of 'use and throw' plastic moulded covers for use by auto component manufacturers who, in turn, supply to larger players, or sometimes directly to OEMs like Ashok Leyland, Bajaj Auto and Tata Motors. Geeta employs three full-time, skilled machine operators. She outsources the cleaning and packaging of her products to 5-6 ladies from the local community. Geeta's business is cyclical in nature and records sales of approx. Rs. 1 lakh per month during the period August-November, and approx. Rs. 70,000 per month during the other months.

Geeta is eager to grow her business and hopes to leverage the BYST ecosystem to connect with new customers in Udham Singh Nagar, Delhi NCR, Pune and Aurangabad. She would like to add new products for the B2C space and launch her own brand for sale via e-commerce portals in the next 1-2 years.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
2 lakhs business loans from Bank of Baroda	October 2020	Approx. 10 Lakhs	10-12 %	09 Direct + Indirect

RAHUL POTPHADE

M/S GLOBAL INCORPORATION, AURANGABAD



Rahul Potphade belongs to an underprivileged, farming family of Itava village near Bajajnagar, Aurangabad. He witnessed from close quarters how his family struggled to make ends meet in the drought prone area of Marathwada. In spite of the problems, Rahul completed his MBA from MIT College, a reputed institution of Aurangabad.

Since childhood Rahul had seen companies around him and he decided that one day he would launch his own business. While waiting for the right opportunity, Rahul worked with IFKA Laboratories Ltd. as Project Engineer for 2 years. He continued his learning and relationship-building work and networked with professionals to gain knowledge about starting a business.

Later he worked as Plant Head at Aryan Industrial Electricals Ltd. The experience helped Rahul hone his skills and charged his entrepreneurial ambitions. In March 2018 he learnt about BYST and came to the BYST Aurangabad office for undergoing counselling, and two days of EOL training. In August 2018 he registered his hand gloves manufacturing unit, "Global Incorporation", having observed that there was a huge demand for safety equipment in Aurangabad.

With the support of the Bajaj Auto-BYST YEDP Aurangabad team and a loan from Bank of Baroda, Waluj Branch he purchased six hand glove manufacturing machines worth Rs 8.68 lakh. Rahul's business primarily focuses on manufacturing hand gloves, catering to a diverse clientele that includes like Geeta Enterprises, Sangkaj Engineering Pvt Ltd, Ameya Enterprises, Shri Mauli Enterprises, Garje Enterprises, and numerous other manufacturing units in need of quality safety materials. In FY23 he employed 13 full-time workers at his unit and his annual business revenues touched Rs. 68.00 lakhs.

Rahul Potphade's journey is an inspiring example of perseverance, innovation, and determination. He was fortunate to have Mr. Ashok Chate as his BYST-accredited mentor, who provided him invaluable guidance in navigating technical challenges and maintaining high-quality standards of his products.

In a relatively short span of time, Rahul's firm, Global Incorporation has made a positive impact in the hand gloves manufacturing industry, with a broad customer base and notable financial success. His continued dedication to growth and social responsibility sets a commendable example for aspiring entrepreneurs.



Mr. Rahul Potphade receiving a Maharashtra Economic Development Mahamandal Business Award

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
8.68 lakhs business loans from Bank of Baroda	September 2018	68 Lakhs	20 %	40 Direct + Indirect

SHAKUNTALA GHOTE

M/S TRIMURTI ENGINEERING, AURANGABAD

Due to adverse family circumstances, Shakuntala Ghote found her formal education halted at an early age in the second standard (2nd grade), yet she exhibited an unyielding ambition and an eagerness to learn.

Inspired by her husband's engineering operations, she envisioned a brighter future for their family and decided to venture into the challenging field of two-wheeler auto component manufacturing.

Shakuntala's husband, initially a worker in MIDC, Aurangabad, progressed to a shop supervisor over 8-9 years. However, their financial struggles persisted, leading Shakuntala to envision an independent venture.

The journey commenced with a partnership with a professional friend of Shakuntala's husband, which faced disputes, ultimately leading to a solo venture under the banner of 'Trimurti Engineering'. The financial constraints were overcome by a bold move – taking a hand loan against Shakuntala's mangal-sutra (wedding necklace).

Despite facing initial setbacks, the encounter with Bajaj Auto-BYST YEDP opened doors to training, financing, and mentoring, marking a turning point in her entrepreneurial path. The Bajaj Auto-BYST YEDP Aurangabad counselled and helped to develop a bank loan proposal, and Bank of Maharashtra disbursed a term loan of Rs. 5.70 lakhs and a cash-credit limit of Rs. 1.50 lakh for purchase of machinery and raw materials.

Trimurti Engineering, launched in 2016, faced early struggles due to a lack of funds and business knowledge. However, with mentoring support from Mr. Umesh Dashrathi, a seasoned industrialist, the business gradually emerged from the challenging phase. Additionally, Ms. Shakuntala expanded her entrepreneurial endeavours, establishing 'Mahesh Engineering', a unit managed by her elder son. Together, they achieved a turnover of Rs. 37 lakhs in FY23.

Launched in 2016 in the thriving town of Chatrapati Sambhaji Nagar (Aurangabad), Trimurti Engineering, founded by Ms. Shakuntala Ghote has emerged as a symbol of resilience and success in the two-wheeler auto component manufacturing industry. This partnership business, initiated with an initial investment of Rs. 1.00 lakh faced financial hurdles and setbacks before transforming into a flourishing enterprise.

Shakuntala's journey started from a limited educational background to becoming a successful entrepreneur and is a testament to her indomitable spirit. With determination and the support of her mentor, Mr. Umesh Dashrathi, and financial assistance from the Bajaj Auto-BYST YEDP team, Shakuntala has defied societal expectations and established Trimurti Engineering and Mahesh Engineering in the automotive cluster of Aurangabad.

She further projects growth in the coming financial year to achieve revenues of over Rs. 50 lakhs in FY24, with a direct employee headcount of 10 workers

Ms. Ghote's story is not only about personal triumph but also a commitment to inspire and uplift others. Her journey serves as a beacon for aspiring female entrepreneurs, encouraging them to overcome constraints and pursue their dreams. As Trimurti Engineering thrives, it becomes a symbol of resilience, growth, and the triumph of the human spirit against all odds.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
7.20 lakhs business loans	March 2016	37 Lakhs	20 %	75 Direct + Indirect

SWAPNIL NIMJE

M/S SHAKTI ELECTRICALS, WARDHA

Swapnil Nimje's father retired from NTC Textile Mills where he was employed as a Clerk. His mother is a homemaker.

After completing his B. E. (Electrical) in 2011, Swapnil was placed in S Accord Engineering Pvt. Ltd., Delhi as an Asst. Engineer through campus selection. He worked there for a year, and then switched to Siemens Ltd. at Waluj, Aurangabad as a Quality Manager in 2012. Working with Siemens, Swapnil used to visit CFL manufacturing vendors; during these visits the idea struck him that he could launch his own CFL manufacturing unit. Swapnil started his own part-time unit in 2012 at Hinganghat, Aurangabad with an initial investment of Rs. 6.25 lakhs. But he faced a bunch of obstacles and grassroot problems, compounded by improper time management, leading to losses, product damage issues, and so on, mainly because he was not able to run his part-time unit and work at a full-time job simultaneously.

Swapnil thought he was a failure and could not stand again but his sub-conscious poked him to seek guidance and reinforcement from family and friends to overcome his problems. At this point, Swapnil quit his job with Siemens and shifted to Hinganghat in 2014. He again took up a job as a Lecturer with BDCE, Sevagram in 2015. While at BDCE, Swapnil also enrolled in the M. Tech. programme and married Suvidha Rakhunde in 2015; they were blessed with a son in 2016.

Again, Swapnil found he was not able to give as much time as required to his manufacturing unit so, he quit his lecturer's job and decided to whole-heartedly focus on his CFL manufacturing unit and growing his business.

During the 2015-18 period, Swapnil's business received good response from customers and his products were appreciated by all three customer segments - rich, middle-class and underprivileged. However, Swapnil was faced with a financial crunch and insufficiency of cash inflows, preventing him from purchasing adequate raw materials and equipment.

uckily, Swapnil came across a Bajaj Auto-BYST Programme awareness generation session at Samudrapur in rural Wardha, where he underwent training for two days.

Swapnil was greatly influenced and motivated with the help he received in preparing his bank loan proposal to raise capital without any collateral, and the mentoring support which provided him a good platform to overcome his financial difficulties and grow his business.

The Bajaj Auto-BYST Programme helped Swapnil raise a term loan and cash-credit limit of Rs. 24 lakhs from Indian Overseas Bank, Hinganghat in December 2018, which allowed him to expand into the field of manufacture of ancillary parts, besides LED light bulbs.

Swapnil was also assigned an experienced BYST mentor, Mr. Mustafa Shoque. Mr. Shoque helped Swapnil in making product enhancements and provided technical guidance. Swapnil would regularly undertake R&D along with his team and expanded his venture into manufacture and supply of streetlights, flood lights, industrial lights, decorative lights and inverter LED bulbs.

He introduced more than 350 innovative products in the market once he settled down with financial support with the help of the Bajaj Auto-BYST Programme and his mentor's guidance. While previously he was assembling and manufacturing raw materials as an ancillary unit up to 2014, he now started supplying finished products to governments and industries.

His own brand RAYOXTM has a customer base of approx. 750 to 800 customers. He supplies to markets in Telangana, Andhra Pradesh, Tamil Nadu, Karnataka, Madhya Pradesh, Chhattisgarh, Gujarat, Maharashtra, West Bengal and all over India except Punjab. He also exports to Bangladesh via West Bengal, thus expanding his product reach to a new market with good potential.

Swapnil's most innovative products are: 1. Inverter Bulb/Power House Bulb, a low-cost substitute to an inverter, which is maintenance-free and eco-friendly, providing a bright light for 3-4 hours; 2. Street Light Bulb, used mostly in rural areas, with fully automated power on-off from dusk to dawn; 3.

Motion Sensor Based Street Light, mainly used in tribal areas and forest areas, it is a completely smart product which is lit fully as soon as a moving object (person/animal) comes within the range of the sensor, saving power consumption manifold.

Swapnil's unit, Shakti Electricals achieved revenues of approximately Rs. 400 lakhs in FY23 with a profit margin of around 20%. Swapnil employs around 40 workers (direct and indirect).

As Swapnil works in a mainly rural area, he employs men and women from underprivileged backgrounds who may be post-graduates, graduates, ITI diploma holders, or even those who could not clear their Class 10 school, in different roles.

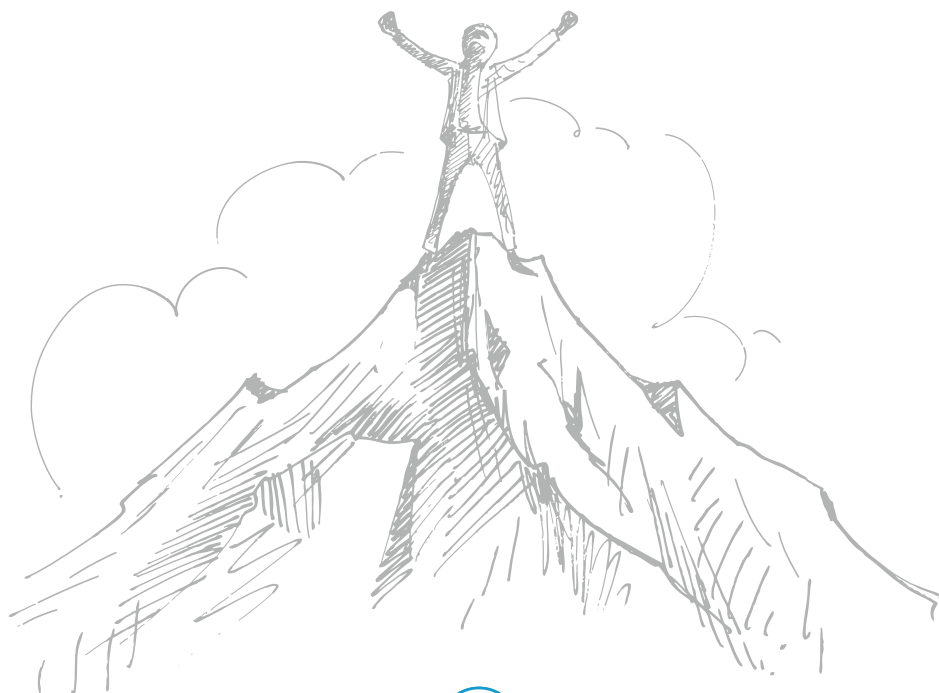
Swapnil motivates his workers with guidance, counselling and encouragement to polish their skills at the workplace and build a bright future for themselves. As a result, Swapnil reaps a good harvest in terms of high productivity.

He also rewards his employees with timely salary payments and healthy wage raises. In this manner Swapnil has come to be seen as a very popular person with strong social values and is known for maintaining good owner-employee relations.

Swapnil aims is to grow his business in the upcoming years and also wishes to start his own raw material products unit. In this way he hopes to provide employment to more than 80 workers (direct and indirect). In the current year alone (FY24), he hopes his business will cross revenues of Rs. 500 lakhs.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
24 lakhs from Indian Overseas Bank	December 2018	40 Crores	20 %	80 Direct + Indirect



GANESH GOSAVI

DEVA'S SALON, PUNE

Ganesh Gosavi is a diligent individual hailing from a middle-class background. His family, consisting of his parents and brother, embodies the essence of hard work and modest living. His father serves as a driver, while his mother fulfils the role of a homemaker. Notably, his brother is the proprietor of D & D Cosmetics Shop, showcasing the family's diverse pursuits and commitment to personal and professional growth. With their strong middle-class roots, the Gosavi family exemplifies resilience, work ethic, and a collaborative spirit in their pursuit of a better life.

Ganesh is a hardworking youth who completed his MBA with a Finance major. After that he successfully passed his training as a professional hairdresser with 1st rank from the Jawed Habib Hair Academy, Deccan and worked at Jawed Habib Hair Espresso Pune Camp for 19 months. He then went on to work at Envy Salon at Phoenix Mall Pune for one year, and again at Enrich Salon Aundh for 11 months. Still looking for more experience, Ganesh worked at Geetanjali Salon Koregaon Park. During these stints at various leading hair salons in Pune City, Ganesh acquired deep insights about men's and women's hair styling, including chemical treatment, haircuts, head massage, hair spa etc. At this stage Ganesh decided that he wanted to launch his own business in the field of hair dressing and hair styling.

To start his own business, Ganesh was in need of financial support to purchase furniture and hair dressing equipment. One of his friends, Abhijeet Shanae, who was a Mentor with BYST informed Ganesh about the organisation's youth entrepreneurship development programmes. So, Ganesh approached the Bajaj Auto-BYST Programme team with his idea of starting his hair dressing salon.

Today, Deva's Salon is run by Ganesh Gosavi and his team. He started at a small outlet near his hometown on the outskirts of Pune City. His salon was well equipped with the latest hair dressing tools and equipment. To promote his business, Ganesh published and erected banners and hoardings in his area. He has gained a reputation for giving excellent service and good facilities to his customers through his new-generation hair dressing equipment.

Ganesh Gosavi wants to develop his business as per the new environment and using new technological innovations in hair dressing. He wants to expand his business by establishing more branches or franchisees with the motive of providing customers all facilities under one roof. After achieving his personal goal and his place in the market, he wants to launch an academy in different cities to provide education to new generation of hair dressing professionals to succeed in life and achieve success in the market. He wants to contribute to making youth independent and free of the fear of unemployment. Ganesh also wants to develop his business in rural and suburban areas by opening branches or appointing franchisees or branches in different cities/districts.

Ganesh was assigned an experienced BYST Mentor, Mr. Mangesh Survase who is the Proprietor of Mangesha'z Hair Salon and Academy.

Mr. Survase gives Ganesh valuable tips and insights into hair style trends that young 'techies' based out of Pune are looking for. He has demonstrated his faith in Ganesh by becoming one of his loyal customers and has also referred many of his colleagues. Mr. Survase's statement endorsing Ganesh's services echoes the feelings of many of his customers:

"You understood very quickly what I had in mind and created that particular look with ease and confidence".

Mr. Survase also guides Ganesh on how to grow his customer base. Ganesh has set up a Facebook page and listed his business on various online directory services.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
7.79 lakhs from Bank of Maharashtra	January 2022	9.50 Lakhs	50 %	25 Direct + Indirect

PRASAD CHAVHAN

LAXMI AGRO INDUSTRIES, PUNE

Prasad Chavhan, hailing from a middle-class background, is deeply rooted in a family culture that values education and hard work. His family includes his wife, parents, and a brother who actively participates in the family business.

Despite facing financial challenges, Prasad's father displayed unwavering commitment to his son's education. In the midst of a long financial struggle, Prasad's father prioritised and ensured he completed his mechanical engineering programme.

This exemplifies the family's dedication to academic success and the pursuit of professional growth despite adversities.

After he completed his Diploma in Mechanical Engineering, Prasad Chavhan accumulated three years of valuable experience at G-Tech Tools and Design Developer, a manufacturing firm specialising in the production of various articles, sub-classified under Other Manufacturing.

In his role at G-Tech Tools and Design Developer, Prasad demonstrated expertise and proficiency in executing tasks related to Plastic Moulding Operating Machines. His responsibilities encompassed analysing user requirements and ensuring the seamless operation of these machines while adhering to rigorous industrial standards.

This experience not only showcases his technical prowess but also underscores his commitment to delivering high-quality output in the field of manufacturing.

Having amassed good experience in his field, Prasad harboured the ambition of venturing into entrepreneurship. However, the realization of this dream necessitated financial backing to procure essential machinery. At this crucial juncture, Abhijeet Shanae, a friend and mentor associated with BYST, informed Prasad about the organisation's initiatives to support young entrepreneurs.

Prasad decided to approach the BYST Cluster Office at Pune with his business idea, seeking the necessary guidance and financial support to turn his entrepreneurial vision into a reality. This marked the initiation of a collaborative effort between Prasad and the Bajaj Auto-BYST YEDP team, reflecting a shared commitment to establish a viable and successful entrepreneurial venture.

Prasad Chavhan is now engaged in the field of manufacturing agricultural equipment. His business specialises in the production of a wide array of offerings, such as Datari, Villa, Khurpe, Sugarcane Harvesting Knives, Agriculture Wheel Hoe, Sickles, Agricultural Rake, Garden Spade, Khore, and Agricultural Spade.

A distinctive feature of Prasad's business is its customer-centric approach, as he tailors the production of agriculture equipment to meet the specific demands of the local clientele, engaged in agriculture and forestry. He aims to ensure a smooth and satisfying experience for his customers.

Notably, Prasad's brother is also engaged in the family business, contributing to its development and success. The family's collaborative efforts underscore their resilience and determination to overcome socio-economic hurdles and foster educational and financial achievements for the family.

Prasad Chavhan is determined to propel the growth of his business by enhancing production capabilities through the integration of advanced machinery. His vision involves transitioning the business to embrace cutting-edge technologies and minimise reliance on manual labour.

With a strong focus on efficiency and innovation, Prasad aims to grow the business to new heights while ensuring that his agricultural equipment maintains consistently high standards of quality and reliability. He envisions a substantial increase in business revenues, reflecting his commitment to both technological progress and delivering superior agricultural equipment to meet the evolving needs of the market.

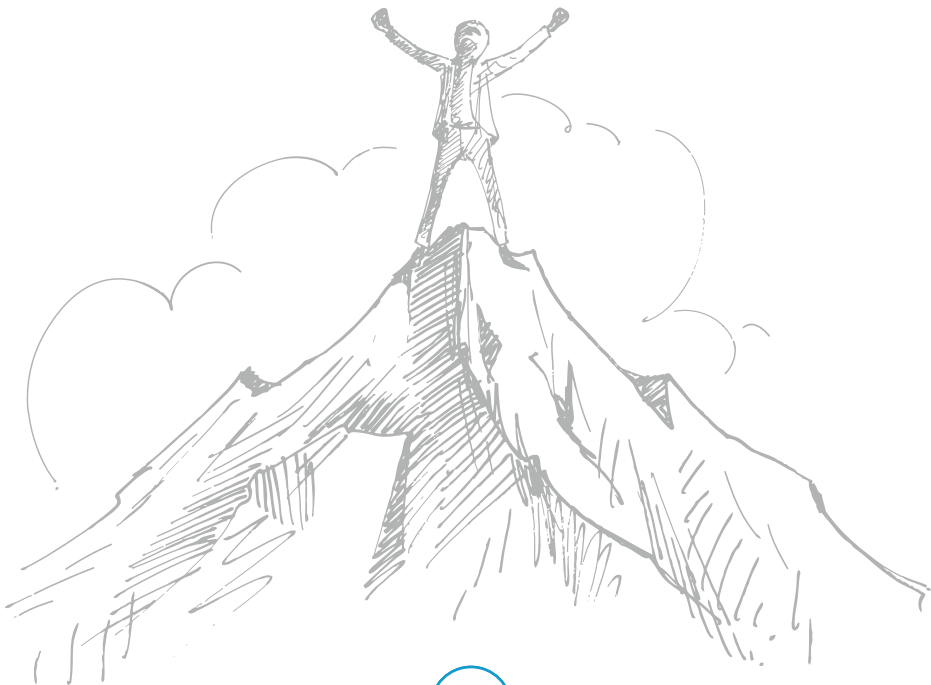
Prasad was assigned an experienced BYST mentor, Ms. Ujwala Gosavi – a highly qualified engineering professional with 15 years of rich industrial experience. She holds a Bachelor of Engineering (Civil) degree and a Master of Engineering (Geotechnology) degree from Govt. College of Engineering Pune, a Diploma in English from Tilak Maharashtra Vidyapeeth, and a Certificate Course in Plastic Processing from MITCON Pune.

Ms. Gosavi is Partner in Climber Engineers Pune, Proprietor of Climber Systems, Pune, and a Director in Climber Enviro Solutions LLP, Pune. Ms. Gosavi has served as External Industrial Guide for Engineering students, and as a Lecturer at College of Engineering Pune, AISSMS College of Engineering Pune as well as AISSMS Diploma College Pune. She concurrently serves as a Member of the Strategic Committee with Bharatiya Yuva Shakti Trust Pune.

Ms. Gosavi has guided Prasad in developing vendors/suppliers and a distribution network of dealers to reach last-mile customers (farmers) in remote areas.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
41.53 lakhs from Bank of Maharashtra	March 2023	10 Lakhs (May - December 2023)	30 %	27 Direct + Indirect



DEVYANI PAWAR

G1 SATHEE 1213, PUNE



"Resilience Redefined: Devyani Pawar's Triumph Over Adversity"

While our nation stands as a beacon of progress on the global stage, it remains disheartening to witness the persistent dualities ingrained within our society. While we champion social equality, the genuine acceptance of diverse gender expressions often lags behind. Within the vast expanse of India, a community that identifies as transgender comprises around 4.88 lakh persons, according to the 2011 census. Regrettably, only a fraction among them are afforded the chance to embrace employment opportunities. They usually face harsh realities, ranging from discrimination and stigma to downright abuse, forcing them to navigate a world that demands they hide their true selves.

Imagine the weight of carrying this burden for a lifetime—dreams deferred, and passions suppressed. Further exacerbating this, was the impact of the COVID-19 pandemic that struck the transgender community with unrelenting force. As India's youth population, including transgenders grapples with prolonged underemployment, their struggles are laid bare. Despite these monumental challenges, there are those who persevere, defying the odds stacked against them. Among such remarkable individuals, Devyani Pawar, the proprietor of G1 Sathi, emerged as a shining example within the annals of BYST's three-decade history.

G1 Sathi stands as a haven for the fashion-conscious, offering an array of contemporary women's garments in Pune. Devyani's journey, however, extends beyond the store's racks. Armed with a bachelor's degree in administration (B.A.) and a foundation in classical music from Amravati Academy, Pune, she sought to liberate herself from the constraints of stereotypical roles.

In November 2022, she spotted a glimmer of opportunity in the form of a rickshaw-advertisement that led her to BYST. Despite her apprehensions about venturing into uncharted entrepreneurial waters, BYST bestowed upon Devyani the guidance of a seasoned mentor, Mr. Biman Gandhi. Under Mr. Gandhi's tutelage, Devyani found her path illuminated, embarking on a journey that would redefine her life. Today, she commands healthy monthly sales of Rs. 40,000—a testament to her resilience and dedication.

Devyani's store boasts an eclectic collection of women's garments, thoughtfully curated to cater to diverse tastes and budgets. Reflecting on their mentor-mentee rapport, Mr. Biman Gandhi remarked, "Working with Devyani has been an immense source of pride and inspiration. Her quiet strength and ever-present smile set her apart, and she defies the stereotypes often associated with her community. Our bond is truly special; whenever she requires assistance, I stand by her side." With over five years of affiliation with BYST, Mr. Biman Gandhi has mentored six young Grampreneurs® on their path to business success and financial independence.

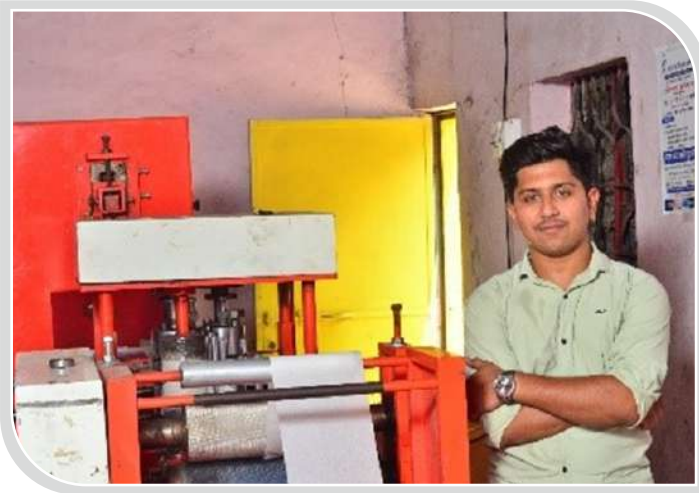
In just a matter of 14 months, Devyani has managed to propel her business forward with remarkable speed, with the unwavering support of her mentor. Presently, she harbours ambitions of expanding her enterprise, envisioning a future where her determination shatters the confines society has unfairly imposed upon the transgender community. Through her tenacity and the empowering alliance forged with BYST, Devyani Pawar symbolises hope and progress—a testament to the indomitable spirit that thrives even in the face of adversity.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
3.75 lakhs from Indian Overseas Bank	November 2022	2 Lakhs (Nov 2022 to March 2023)	50 %	5 Direct + Indirect

VAIBHAV WAYKOS

YKOS INDUSTRY, AURANGABAD



Vaibhav Waykos, hailing from the quaint village of Waluj in Gangapur, Aurangabad, is the youngest member of a family of parents and five sisters. His father runs a successful grocery store, while his mother serves as an anganwadi worker. With their strong middle-class roots, the Waykos family exemplifies resilience, a strong work ethic, and a collaborative spirit in their pursuit of a better life.

Vaibhav is a hardworking, creative youth who completed his education with a degree in Plastics and Polymers B-Tech from MIT College in 2021. After completing his education, Vaibhav ventured into the business world and established 'Ykos Industry,' specialising in the manufacture of high-quality tissue paper in 2022.

Vaibhav's journey towards entrepreneurship began during his first year of college when he participated in an entrepreneurship awareness camp conducted by the Bajaj Auto-Bhartiya Yuva Shakti Trust YEDP team. Vaibhav gained valuable insights into the workings of business and industry. Determined to utilise this knowledge, he embarked on his entrepreneurial path after completing his education.

To scale his business and be able to break even, Vaibhav was in the need of financial support to purchase additional equipment and raw material; the immediate need was to fulfil a supply order from a large corporate.

The Bajaj Auto-BYST YEDP team helped Vaibhav with counselling, training and developing a bankable loan proposal. As a result, his business loan of Rs. 3 lakhs was sanctioned and disbursed by State Bank of India Waluj in January 2022.

'Ykos Industry', founded by Mr. Waykos, specialises in the manufacture of premium tissue paper. The business has a unique selling proposition as it utilises soft and high-quality white paper, setting it apart from competitors in the Waluj MIDC area. With a capacity to produce up to two thousand packets of tissue paper per day, the company sources its raw materials from Gujarat and serves a broad clientele, including five-star hotels, three-star hotels, and coffee shops.

The business has achieved impressive sales of its products adding up to Rs. 29 lakhs in FY23, generating a profit margin of 15%.

Through 'Ykos Industry,' Mr. Vaibhav Waykos has not only created a successful business but has also contributed to the local economy by providing employment to six direct and twelve indirect workers. This demonstrates his commitment to social responsibility and community development.



Vaibhav wants to develop his business as per the new environment regulations, using ethically sourced, acid-free and recycled paper. He hopes to achieve sales revenues of Rs. 70 lakhs at the end of March 2024.

Vaibhav's BYST-appointed mentor, Mr. Sudhakar Zemase is himself a Marketing Expert and Administrator.

Mr. Sudhakar Zemase has guided Vaibhav in and has commended Vaibhav for his remarkable journey to a successful entrepreneur. His dedication to quality and innovation has not only made 'Ykos Industry' a thriving business but also an inspiration for aspiring entrepreneurs in the region. His story is a testament to the potential for success in the face of adversity. Mr. Zemase's statement endorsing Vaibhav's Prompt service admirable and Increasing Business up to the Mark.

Mr. Zemase suggested several ways in which Vaibhav could create a network of customers also referred Vaibhav to his personal business contacts for orders.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
3 lakhs from State Bank of India	January 2022	29 Lakhs	15 %	18 Direct + Indirect



RAHUL VANJARE

JIDNYA POLYMERS, PUNE

Rahul is an integral part of a close-knit joint family, comprising his wife Priyanka, their 3-year-old daughter, parents, brother Pradip, sister-in-law Pragati, and their nephew. Each family member brings a distinctive background and professional pursuit to the harmonious mix. Rahul's wife, Priyanka, is currently pursuing her LLB programme, showcasing a commitment to academic and professional growth. Their young daughter adds joy and vitality to the family dynamic.

Pradip (Rahul's brother) contributes to the community as a diligent office assistant in the Grampanchayat at Lonikand. Alongside him, Pragati (Pradip's wife), manages the household with care and dedication as a homemaker. This diverse yet interconnected family reflects a blend of various professions and personal journeys, creating a supportive environment where each member's unique contributions enrich the fabric of their shared lives. Rahul, a B. Com. graduate, embarked on his professional journey by gaining hands-on experience in the manufacturing of Leno bags and PP bags at various locations. Additionally, he honed his skills during a one-year tenure as a Supervisor at Shripad Polymers Pvt. Ltd., Pune, accumulating three years of valuable industry experience.

Recognising the pivotal role played by promoters in any business venture, Rahul, now the proprietor of Jidnya Polymers, brings a wealth of business experience in a similar line of activity. His proficiency and aptitude for the business are providing a solid foundation for the growth of Jidnya Polymers. With the infusion of funds from bank loans, the proprietor expresses confidence in the growth trajectory. Jidnya Polymers is poised to benefit from the proprietor's acumen, skills, and the strategic application of resources, marking the inception of a promising entrepreneurial endeavour.

Inspired by a BYST poster focused on the automotive sector, Rahul took proactive steps to explore potential opportunities. Intrigued by the prospect of becoming his own boss, he reached out and scheduled a meeting with the BYST Pune team led by Cluster Head, Amit Salve. During the meeting, Rahul provided comprehensive details about his qualifications, professional experience, and his business aspirations.

Engaging in a discussion that covered his educational background, work experience, and the intricacies of his business plans, Rahul expressed the need for financial support to kickstart his entrepreneurial venture. This in-depth interaction with BYST reflects Rahul's proactive approach in seeking guidance and support for his business endeavours, showcasing his commitment to realising his entrepreneurial vision. The business activity is manufacture and sales of Leno and PP Bags (jute bags, HDPE bags, etc.). These bags are used for packaging of farm produce like onion, wheat, sugar, etc.

To expand the business, the strategy involves leveraging word-of-mouth referrals by existing customers, social media (WhatsApp marketing) for expanding reach and establishing one-on-one contact with potential buyers, and face-to-face follow-ups. The goal is to attract a higher volume of orders and simultaneously focus on enhancing production capacity through the installation and use of machinery and innovative technologies. This expansion not only aims to meet increased demand but also envisions creating additional employment opportunities, contributing to both business growth and community development.

Rahul aims to start a big retail outlet in Mumbai which would deal with the demand from home and institutional customers close to their places of residence/work. He wants Jidnya Polymers to emerge as a leading name in the garden plant pots segment.

BYST appointed an experienced mentor Dr. Shriram Ambad, Associate Professor of Horticulture, Mahatma Phule Agricultural University, Pune to advise Rahul starting mid-2023. Ever since Dr. Ambad has been guiding Rahul— always available to help him brainstorm and sort out his business problems. His mentor has motivated Rahul to maintain the quality of his products in line with government (MoEFCC) guidelines, and always produce bags above with polymer material more than 50 microns thick.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
24.50 lakhs from Bank of Maharashtra	April 2023	6 Lakhs (April 2023 to December 2023)	30 %	20 Direct + Indirect

SHWETA CHITHRODE

INDIAN MOTO RUSH, PUNE

Shweta is a multi-talented professional who lives with her parents in Pune City. She is a travel vlogger and a motorbike enthusiast. Shweta completed her B. Pharma. degree programme from Modern College, Pune in 2009 and an MBA with Major in HR from the Savitribai Phule University, Pune in 2011.

After working for one year in HR recruiting, Shweta switched gears and founded a travel-cum-entertainment focused service agency, StyleWhack and a publication by the same name in 2014. She also founded a website development and SEO services agency, GreekMapple at the same time. While handling her two businesses, Shweta also did a stint of 20 months in the role of medical and content head for a Pune-based communications agency.

Time for a New Venture

While continuing to manage her two, lifestyle publishing and service agency ventures (StyleWhack and GreekMapple), Shweta decided it was time to launch an offline motorbike accessories store.

Thus, was born 'Indian Moto Rush' in January 2020 – a multi-brand accessories outlet for motorcycling enthusiasts. Shweta needed financial support to expand her new venture, Indian Moto Rush. She came across a YouTube video about BYST programmes. So, she decided to approach the BYST Pune Cluster Office with her idea of establishing and growing her own motorbike accessories outlet.

Motorcycle accessories are features and accessories selected by a motorcycle owner to enhance safety, performance, or comfort, and may include anything from mobile electronics to sidecars and trailers.

BYST helped Shweta successfully apply for and obtain a bank loan of Rs. 10,10,000 from Indian Overseas Bank, Pune and appointed Mr. Sumedh Chiwande, Faculty Member, AISSMS CoE Pune as her BYST-accredited a mentor. Mr. Chiwande holds and M. Tech. from VJTI Mumbai and is pursuing his PhD from AISSMS Pune; he has published three international research papers. Mr. Chiwande guides Shweta in general management and staff management of her accessory outlet.

Indian Moto Rush now offers high-end motorcycle accessories imported from China, Japan and USA; in FY23 they employed two direct workers and achieved gross sales of Rs. 15 lacs.

Future Plans

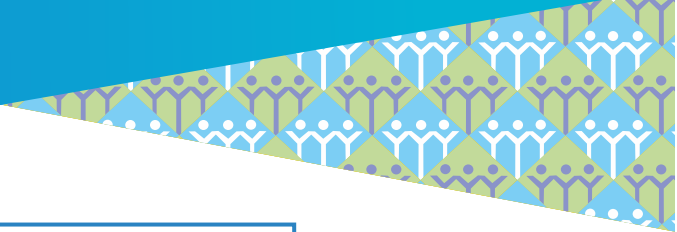
Shweta wants to develop her business and increase sales by adding new products (accessories) to her store. She also wants to increase her business revenues by running promotions aimed at motorcycling enthusiasts across Pune City and neighbouring districts.

Business Snapshot

Funds deployed (Rs.)	Month / Year of loan disbursement	Turnover-FY 2022-23 (Rs.)	Indicative Profit % age	Number of Employees
10.10 lakhs from Indian Overseas Bank (Cash Credit)	July 2022	15 Lakhs	30 %	15 Direct + Indirect



TESTIMONIALS



“We at Bajaj Auto were looking at how to create jobs without youth lining up to seek jobs with the government or the corporate sector. We found the work BYST has done has been enduring, young people have benefitted and grown with their support. The uniqueness of their programme has been the Mentor-Mentee relationships and facilitating finance from banks to help youth become self-reliant. Today we look at the Bajaj Auto-BYST Programme to be a leader in terms of job creation, entrepreneurship and mentor relationships.”

– C. P. Tripathi, Advisor, CSR, Bajaj Auto Ltd.

“Underprivileged youth who have good business ideas often cannot run successful businesses because they lack business acumen and financial discipline. The handholding programme of BYST and the monitoring of projects helps entrepreneurs run successful, sustainable businesses, thanks to the unrelenting support by its mentors, who come from all walks of industry, business as well as the banking sector. I feel proud to be associated with the Bajaj Auto-BYST Mentoring Programme as well as the Entrepreneurship Development Programme.”


– Milind D. Kelkar, BYST Mentor & CMD Grind Master Machines Pvt. Ltd., Aurangabad

“The role of BYST is appreciable as they help the entrepreneurs prepare good bank loan proposals and support them right from inception up to the establishment of the unit and thereafter as well. Bank of Maharashtra is happy to be associated with BYST because they help us in finalising the loan proposals and funding young entrepreneurs in their entrepreneurial journeys.”

– Rajesh Singh, General Manager (MSME & Retail), Bank of Maharashtra

“I like BYST because it offers a full package of services to an entrepreneur, such as pre- and post-loan training, assistance in obtaining a bank loan and above all, handholding for two years after starting the business.”

– Shirish Potdar, Fmr. AGM, Bank of Maharashtra



“Youth entrepreneurship development programme conducted by Bharatiya Yuva Shakti Trust is a boon for youth in India. It is unique because of the mentoring support provided. This proved to be important when many of the BYST-supported entrepreneurs survived during the Covid period when they were guided and their businesses saved from collapse. Thanks Bajaj Auto-BYST Youth Entrepreneurship Development Programme!”

– Dr. Anil Kausadikar, Fmr. Chairman, BYST Mentor Advisory Panel, Chh. Sambhajinagar (Aurangabad)

“BYST is a great organisation, who motivate and guide new entrepreneurs. They also help the young entrepreneurs to collect all the documents required to be enclosed to the bank along with their loan proposals. It helps a lot when entrepreneurs submit all necessary documents at one stroke to the branch and enables fast processing of loan sanctions.”


– Priti Pawar, Branch Manager, Bank of Maharashtra, Indira Vasahat, Pune

“Being associated with BYST makes me proud. The BYST team handles the majority of the work involved in sanction of loans. They find budding young entrepreneurs, guarantee that bank loans are used for intended purposes, and offer two years of mentoring and handholding support to business owners. I sincerely appreciate BYST's work.”

– Vishal Agarkar, Branch Manager, Bank of Baroda, Deoli Branch, Wardha

“We are thankful and grateful to BYST, to help change the generally prevalent societal attitude towards entrepreneurship as a career in Wardha and for supplanting in its place a vision to nurture and develop grassroots businesses.”

– Mahendra Upadhye, BYST Mentor & Chairman, Strategic Committee, Wardha



“You consistently inform and make our students aware about business opportunities and entrepreneurship at the beginning of the academic year by running programmes conducted by experienced mentors. This gives the students the right direction and reduces their difficulties if they choose to take up entrepreneurship.”

– **Ranjit Kamble,**
Centre Head, PMKVY, Wardha

“Associating with the BYST programmes fills me with a deep sense of satisfaction. The dedicated BYST team shoulders the bulk of the responsibilities in the loan sanctioning process. From identifying thriving entrepreneurs to ensuring that bank funds are directed towards their intended goals, they provide invaluable support. The two years of mentoring guidance extended to business owners is a testament to BYST's commitment, and I am truly grateful for their selfless work.”

– **Chandrakant Patre, Branch Manager,**
Bank of Maharashtra, Gandhinagar Branch, Wardha

“When you're new to entrepreneurship, you might feel isolated and solely accountable for the success or failure of your company, but BYST is like a family to me and offers me moral support in addition to financial assistance. The added benefit is having a mentor or friend who can act as a guide. I have a huge support system, so I don't feel alone. I'm grateful to Bajaj Auto and BYST for helping me make my aspirations come true.”

– **Swapnil Lote, BYST-**
supported Hi-flier Grampreneur®, Wardha

“With the Bajaj Auto-BYST Programme I am able to connect my own experience with other fellow mentors and help the nation create successful enterprises.”

– **Soumitra Ghotikar, Chairman,**
BYST Mentor Advisory Panel, Pune

The cover features a solid blue background on the left and a patterned area on the right. The pattern consists of a repeating grid of stylized human figures in white, light blue, and light green. A diagonal line separates the solid blue area from the patterned area. A white vertical line is positioned to the left of the main title.

NATIONAL EVENT HIGHLIGHTS

1) How BYST Celebrated International Women's Day 2023

'Penn Shakti – Celebrating Women Grampreneurs®' held at Chennai, 7th March 2023

Each year on 8th March, International Women's Day gives a throwback to the time when women used to struggle for living a decent life and makes us recognize their powerful ways of breaking societal barriers to achieve their goals. It was an honour for the BYST team to commemorate this special day with our women Grampreneurs® by organising an event 'Penn Shakti – Celebrating Women Grampreneurs®' on the 7th of March 2023. The programme was held at Patrician Arts & Science College. Over 2000 participants, 1300 from Chennai, Pune and Aurangabad participated and over 700 joined virtually. Together, all the women - panellists, entrepreneurs and mentors created a positive impact by empowering women leadership in India.



Women Achievers Recognised

BYST-supported women entrepreneurs were felicitated with awards for their notable achievements by our esteemed panellists. Awards were given in 4 categories during the event. Two award winners are seen here receiving their awards.

a) Breaking the barriers via social inclusion:
Ms. Mythili



Ms. Mythili receiving her award along with her Mentor Mr. Victor Joseph from Hon'ble Guest Mr. Radhakrishnan, IAS, Chairman & Principal Secretary, Co-operation, Food & Consumer Protection Department, Govt. of Tamil Nadu along with Ms. Lakshmi VV, Founding & Managing Trustee, BYST

a) Best digitally enabled enterprise:
Ms. Sharadha Gopalakrishnan



Ms. Sharadha Gopalakrishnan receiving her award from Mr. Ponnuswamy, MD & Chairman, Pon Pure Chemical India Pvt. Ltd.

2) How BYST Observed National Startup Day 2023

'Empowering Grassroot Startups for Sustainable Development' held at New Delhi – 17th January 2023

More than 1,500 attendees joined virtually while 500 delegates from Delhi, Gurgaon and Faridabad participated in the BYST National Event - 'Empowering Grassroot Startups for Sustainable Development' on the occasion of National Start-up Day held at Scope Auditorium, New Delhi on 17th January 2023.



Mr. Vipin Sondhi, Head, Technology Sub-committee, BYST and other Eminent Guests launching Entrepreneur Mobile Application 'BYST Grampreneur® Connect'

3) How BYST Commemorated the G20 Summit 2023

Futurepreneur-BYST 'Global Plenary on Inclusive Entrepreneurship – in Conversation with Young Entrepreneurs' held at India International Centre, New Delhi, 12th July 2023

MoS Finance Karad, CEA Nageswaran assured Indian MSME stakeholders of employment-centric government policies with a special focus on young micro-entrepreneurs from underserved communities; urged G20 countries to collaborate on integrating MSMEs into sustainable global value chains.

Cross-border collaborations and knowledge exchange between MSME entrepreneurs from India, Europe, North America, and other G20 nations will help fight unemployment and build sustainable business opportunities, said speakers at a high-level meeting that saw the participation of Minister of State (MoS) for Finance, Government of India, Dr. Bhagwat Karad, and Chief Economic Advisor to Government of India, Mr. V. Anantha Nageswaran.

Multiple MSME sector stakeholders from India, Canada, China, France, Germany, and the UK, and industry leaders participated in the Global Plenary on Inclusive Entrepreneurship - in Conversation with Young Entrepreneurs organized by Bharatiya Yuva Shakti Trust (BYST) and Futurepreneur, G20 YEA Canada. The stakeholders examined the significance of Environmental, Social, and Governance (ESG) activities and looked at policies, obstacles encountered, and suggested means for developing a resilient and inclusive economy. "India, in collaboration with the G20 countries has been encouraging knowledge exchange between entrepreneurs and has stepped up efforts to foster micro-entrepreneurship and new employment opportunities with special focus on women, tribal/indigenous and other underserved communities and ensure adoption of successful and sustainable 'net zero' goal business models for the growth of the MSME ecosystem in India, the G20 and other developing countries" the meeting agreed after deliberations on how MSMEs can help eradicate employment, which has become one of the pressing issues globally for policymakers and industry leaders.





REGIONAL MEDIA COVERAGE

AURANGABAD CLUSTER (E+W) MEDIA UPDATES

Divya Marathi 07 Feb 2018

Divya Marathi 12 Feb 2018

Maharashtra Dainik

Divya Marathi 12 Feb 2018

Divya Marathi 07 Feb 2018

Divya Marathi 12 Feb 2018

All updates of March 2018

Divya Marathi 07 Feb 2018

Divya Marathi 12 Feb 2018

Maharashtra Dainik April 2018

Divya Marathi May 2018

Divya Marathi 1-Dec 2018

Divya Marathi July 2018

Jan-Sangam

Jan-Sangam

रविवार today

तरुण उद्योजकीय प्रवास सफल होईल

प्रतिभा अदलखीया : तरुण उद्योजकांना मार्गदर्शन

समाजक सुरतीचा

वर्धा, ता. ८ : उद्योजक होण्यासाठी आजही बीबीएमएन यासारखी होण्यासाठी तरुणांसाठी यशस्वी ठेवण्यात येण्याचे महत्त्व असल्याचे उद्योगात गुठळ्यादी येवतात काम करत असताना तुमची ट्रेनिंग काय आहे, तुमच्यात काय कमीतकाय आहे, भविष्यातील संघी आणि संघटना यांचे काय असू शकतात याची सांगून घ्यावयाचे उद्योजकीय प्रवास सफल होईल, असे विचार यांनी महिला यशस्वी तरुणी वरदान, मोड ऑफ यादविकांनी सारण्या करून त्यांना मार्गदर्शन केले. यावेळी अतिथी यादविका युवा शक्ती ट्रस्ट, युवा उद्योजक विकास कार्यलय अंतर्गत उद्योजक मार्गदर्शन मेळाव्याचे आयोजन प्रथम मंत्री वीरल

वेळी कायदीलगत कायदात आले होते. कार्यक्रमात प्रमुख अतिथी यशस्वी प्रतिभा अदलखीया यांच्यातर्फे उद्योगात येवतात काम करत असताना तुमची ट्रेनिंग काय आहे, तुमच्यात काय कमीतकाय आहे, भविष्यातील संघी आणि संघटना यांचे काय असू शकतात याची सांगून घ्यावयाचे उद्योजकीय प्रवास सफल होईल, असे विचार यांनी महिला यशस्वी तरुणी वरदान, मोड ऑफ यादविकांनी सारण्या करून त्यांना मार्गदर्शन केले. यावेळी अतिथी यादविका युवा शक्ती ट्रस्ट, युवा उद्योजक विकास कार्यलय अंतर्गत उद्योजक मार्गदर्शन मेळाव्याचे आयोजन प्रथम मंत्री वीरल

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सफल उद्योजक बनने कडी मेहनत जरूरी

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कांबले उपस्थित थे. कार्यक्रम की शुरुआत अतिथियों के स्वागत से की गई. इसके बाद प्रथम सत्र की शुरुआत बजाज आटो भारतीय युवा शक्ति ट्रस्ट के भूपण कोहाड ने अनुभव कथन किए. संजय जलताडे ने अभिभा माना. संचालन बीबीएमएन की मेट्टर एडवायजरी पैनल के विलास वेल्ले ने किया. सफलताथं यलस्टर हेड निखिल वानखेडे, वित्तीय अधिकारी अण्णा सोरथे, सिनियर फिलड अधिकारी निखिलेश भूत तथा मेट्टर सचिव चोडे, उज्वला चोडे, सुरेश गुणगार, सतीशा डोगले तथा पीएमकेके स्टाफ का सहयोग मिला.

मनधुमगा-यांचा वेध घेणारे साप्ताहिक सबर

बंदा रुपया! उद्यमशीलतेचे जाळे विणताना ... !

मेट्टरचेवढावेध घेणारे उद्योजक बनण्याचे हे महत्त्व आहे, असे विचार यांनी महिला यशस्वी तरुणी वरदान, मोड ऑफ यादविकांनी सारण्या करून त्यांना मार्गदर्शन केले. यावेळी अतिथी यादविका युवा शक्ती ट्रस्ट, युवा उद्योजक विकास कार्यलय अंतर्गत उद्योजक मार्गदर्शन मेळाव्याचे आयोजन प्रथम मंत्री वीरल

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नवभारत

अमरावती . वर्धा . यवतमाल

स्वयंरोजगार के लिए उद्योजकों का किया मार्गदर्शन

वर्धा, १६ फिब्रवर २०२०

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BHARATIYA YUVA SHAKTI TRUST

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C/o Confederation of Indian Industry (CII),
Core 4A, 4th Floor, India Habitat Centre, Lodhi Road, New Delhi - 110003
Tel: (011) 2469 3079, Telefax: (011) 24682226,
CII Board Line-(011) 24682230-35, Ext 318, 500,
Email: byst.info@cii.in, Website: www.bystonline.org



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