

From the Editor's Desk

A Season of Momentum



Ms. Lakshmi V Venkatesan
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March 2026 will stand as a watershed moment for BYST and a powerful reaffirmation of a belief that has guided us for over three decades: micro-entrepreneurs are the true engines of growth, in India and across the world.

When we sat across from the Hon'ble Chief Minister, Shri N. Chandrababu Naidu, and signed the MoU with the Government of Andhra Pradesh, it was the culmination of years of grassroots work and the beginning of something larger. Our pledge to network 15,000 mentors and support 2,000 entrepreneurs across six districts of Andhra Pradesh is a promise to thousands of young men and women who deserve the chance to build livelihoods with dignity.

This month also took us to the Vice President's residence and to Adani Energy Park in Kutch. Each conversation deepened our conviction: India's next growth story and the world's will be written not in boardrooms, but in the workshops, kitchens, and fields of its smallest towns. Inside this issue, you will find real stories - Arati, who turned a ₹10 lakh loan into a bookshop that employs 10 people; Lucky, who bought new tents and won bigger events. Small numbers on their own, but multiplied across thousands of micro entrepreneurs, they form the foundation of a stronger India and a more resilient global economy.

These are the stories that matter most. And these are the stories we will keep telling.

COVER STORY — MoU with Government of Andhra Pradesh



Bharatiya Yuva Shakti Trust (BYST) formalised a landmark partnership with the Government of Andhra Pradesh in the distinguished presence of Hon'ble Chief Minister Shri N. Chandrababu Naidu. The agreement establishes a structured framework to deploy BYST's Grampreneur® Development model across six districts of Andhra Pradesh.

The MoU's dual mandate: build a mentor network of 15,000 mentors and facilitate institutional credit access for 2,000 young entrepreneurs. This aligns with the state's One Family, One Entrepreneur vision — embedding enterprise as a sustainable livelihood at the household level.

This partnership builds on BYST's existing clusters in Vijayawada. With state resources and BYST's 30-year mentoring expertise working in tandem, a new generation of Grampreneurs® is poised to rise across Andhra Pradesh.

MoU signing with Hon'ble CM Shri Chandrababu Naidu

15,000

Mentors to be Networked

2,000

Entrepreneurs to be Supported

6

Districts to be Covered

DONOR SPOTLIGHT

JK CEMENT

BYST–JK Cement Young Grampreneur® Development Programme



The programme builds entrepreneurship as a sustainable livelihood for rural youth in Amanganj & surrounding villages in Panna District, MP. With a dedicated focus on women and SC/ST/OBC communities, the programme bridges the socio-economic divide through mentoring, skill-building, and credit linkages.

Impact Created



51
Entrepreneurs Supported



9
Women Entrepreneurs



522
Jobs Created



₹2.16 Cr
Loans Disbursed



₹8.31 Cr
Turnover Generated



25
High-Flyer Entrepreneurs

KOTAK MAHINDRA BANK

BYST–Kotak Inclusive Digital Entrepreneurship Programme



Pune · Satara · Kolhapur (Maharashtra) & Hyderabad (Telangana)
Kotak Mahindra Bank is one of BYST's long-standing CSR partners. Together they run an Inclusive Digital Entrepreneurship Programme creating entrepreneurship awareness, counselling aspiring youth, and strengthening the ecosystem with a focus on inclusivity and digital readiness. Results across Maharashtra and Telangana have been exceptional.

Impact Created



846
Entrepreneurs Supported



367
Women Entrepreneurs



₹83.22 Cr
Loans Disbursed



₹81.36 Cr
Turnover Generated



7,914
Direct Employment



39,570
Indirect Employment

Success Stories

Turning Pages, Building Futures — Arati Pandurang Redekar, Kolhapur BYST–Kotak Inclusive Digital Entrepreneurship Programme

Arati Pandurang Redekar from Kolhapur dreamed of a bookshop — a space that connected people with stories. After her B.A. and years of work experience, she had the vision but not the capital. Banks turned her away. The path forward seemed blocked.

When she attended a BYST Awareness Generation Programme, everything changed. The BYST–Kotak team trained her, sharpened her business plan, and guided her through the loan application process. In May 2025, Bank of Baroda sanctioned a **₹10 lakh loan** — and **Sau Book Gallery was born**.

Today the gallery serves readers across Kolhapur, employing **more than 10 people**. Mentored by Dr. Kalindi Ranbhare, Arati plans to expand into online sales and school stationery supply.



Arati Pandurang Redekar
Sau Book Gallery, Kolhapur

“ I had been rejected by three banks before BYST stepped in. BYST didn't just help me get the loan — they also helped me with a mentor who helped me throughout my journey. ”

From Small Tents to Big Stages — Lucky Gupta, Amanganj, MP BYST–JK Cement Young Grampreneur® Development Programme

Lucky Gupta managed a small tent rental business in Amanganj, taking on weddings and local events, but limited capital kept him confined to smaller opportunities. He had the skills and the drive, what he lacked was a turning point.

A fellow BYST entrepreneur introduced him to the BYST–JK Cement Programme. With guided support in business planning, documentation, and access to a ₹1 lakh PMMY loan from SBI, Amanganj, things began to change.

He invested in new tents, upgraded lighting, and enhanced décor equipment. Today, Lucky is securing larger events, generating employment, and expanding his reach beyond Amanganj. With rising bookings, his vision continues to grow.



Lucky Gupta
Tent & Decoration Business, Amanganj

“ Before BYST, I could only say yes to small functions. Now I can say yes to bigger events as well. The loan gave me equipment. The mentor gave me confidence. ”

Mentoring India® — Programme Impact 2017–2026

12,634

MI Mentors Trained and Accredited

Nearly 2 Lakhs

Entrepreneurs Counsellled

Nearly 60,000

Entrepreneurs Trained

Over 53,000

Entrepreneurs / Start-ups Supported



The LoC signed between BYST and **Atal Innovation Mission** in Gunupur, Rayagada, Odisha, was signed on 3 March 2026. It merges grassroots mentoring with national innovation infrastructure — ensuring rural entrepreneurs gain both financial and innovation support.

BYST in the News

ET MANUFACTURING

Static numbers: Understanding the role of women in manufacturing, construction and professional services

BYST's Founding Trustee Ms. Lakshmi V. Venkatesan authored an analysis on the evolving role of women in India's MSME sectors, highlighting pathways to accelerate women-led enterprise growth.

REGIONAL MEDIA · TELUGU

Yuva Vyaparitva Ratham Flagged Off in Vijayawada — Entrepreneurship Reaches the Village

Regional Telugu media covered the launch of BYST's Youth Entrepreneurship Van, highlighting the reach across 100+ villages and the collection of 360+ business ideas from rural youth.

NATIONAL COVERAGE

MoU Signing with Government of Andhra Pradesh — BYST's Landmark Partnership

National and state business publications covered BYST's historic MoU with the AP government, spotlighting its potential to transform grassroots entrepreneurship at scale across South India.

BUSINESS WORLD

Grassroots to Growth: How BYST's Mentor-Mentee Model is Reimagining Rural Enterprise

Business media profiled BYST's AP expansion, noting the state-NGO model could serve as a blueprint for enterprise-led community development across India.





BYST NEWSLINE

APRIL 2026

Entrepreneur's Corner — Tip Of The Month

Tip: How to Prepare a Strong Loan Proposal

1. Know your numbers: Banks need to see projected monthly revenue, costs, and break-even timeline. Even rough estimates, explained clearly, build confidence.

2. Show collateral alternatives: If you lack property, highlight business assets, stock, or a guarantor. Schemes like PMMY do not require collateral for loans up to ₹10 lakh.

3. Get your Udyam registration before the bank meeting:

Think of Udyam as your MSME identity card, the document that signals to the banker you're a serious, registered enterprise. It unlocks priority sector lending, lower interest rates under government schemes, and collateral-free loans up to ₹10 lakh under PMMY. It is free and can be done at udyamregistration.gov.in.

Join Us — Be a BYST Mentor

BYST is actively looking for **experienced professionals, retired bankers, and business owners** who want to give back to society.

As a BYST mentor, you guide an aspiring entrepreneur and the impact lasts a lifetime.

Here's what you do as a mentor:

attend monthly cluster meetings, make one field visit per month, help with business planning and improvement, and simply be someone the entrepreneur can call when they're stuck.

BHARATIYA YUVA SHAKTI TRUST

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