



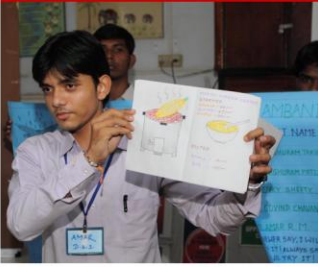
15 Years of Grassroots Entrepreneurship Development

3000 Entrepreneurs
Created

Over 12,000 Jobs Created

20 Centers throughout
India and Growing

A Few Glimpses of Action, Achievements and Appreciation of I Create Programs



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Introduction

Since 2000, I Create, a non-profit corporation has been providing a practical, innovative, motivational, and award winning entrepreneurship program to youth and women in India as a solution to the widespread unemployment and poverty among women at the grassroots level.

Here, we present some of the quantitative accomplishments of I Create. But, figures do not tell the complete story. To give a complete glimpse of the picture, we have provided some illustrative stories of how the I Create program has helped the disadvantaged quit the cycle of poverty and bring prosperity into their lives by creating jobs for themselves.

Entrepreneurship is about being enterprising whether it is starting a business, or coming up with an innovation or one big idea at work. It is being empowered to take a calculated risk, fail, learn from it and come up with the next innovation, big idea in continuous pursuit of success. In the ultimate analysis, entrepreneurship is to keep trying and succeeding rather than waiting for things to happen for you - things that are decided by others and not by you.

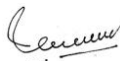
For this program to reach a larger portion of the needy, we need to leverage existing large government, private sector, educational systems, and civil society institutions with a big footprint in the country. While this strategy would have many challenges and require more resources, the results would be enormous. Some successes already achieved in this direction are:

- ✓ The Kerala Government has invited I Create to establish a Center of Excellence in Entrepreneurial Skill Development for the state.
- ✓ FKCCI (Federation of Karnataka Chambers of Commerce & Industry) has signed an MOU with I Create as the Knowledge Partner for its efforts in Entrepreneurship Development.

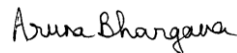
Thank you all who have supported and contributed to making the journey a big success so far and for your future continued support.



Harsh Bhargava
President, I Create Inc



Ulhas Kamat
CEO, I Create India



Dr. Aruna Bhargava
Exec. Director, I Create Inc

Accomplishments and Genesis of I Create

Accomplishments

- ✓ In operation for 15 years
- ✓ 20 Centers throughout India
- ✓ 50,000 participated in CMS/EAP program
- ✓ 2,000 Master Trainers trained
- ✓ 30 strategic partnerships to scale up
- ✓ 10,000 disadvantaged women trained in entrepreneurship
- ✓ 3,000 businesses started
- ✓ Estimated 12,000 jobs created

Genesis

Like many path-breaking ideas, I Create was born out of an unfortunate incident in which three young men who had come looking for jobs lost their lives due to police firing.

Though Harsh and Aruna Bhargava had been in the USA for 30 years, India was not out of their hearts and minds. They were visiting India in 1999 when the Kargil war was going on. The army had advertised for 120 positions. There were so many unemployed youth that over one hundred thousand young men showed up for the jobs. A riot broke out, the police opened fire and three young men died—three young men who had come looking for jobs to support their families!

This incident led to the birth of an organization that would help create thousands of jobs and job-creators or entrepreneurs through entrepreneurship training and mentoring. I Create Inc., a 501 C (3) organization, was founded in the USA for such activities in India in 2000. What started as a compassionate act has turned into a movement for grassroots entrepreneurship development for the underprivileged and unemployed youth and disadvantaged women with 20 centers all over India and more in the pipeline.

Program Partner and Major Awards

Program Partner: NFTE, New York

I Create has a program partnership with Network for Teaching Entrepreneurship (NFTE) established over 25 years back in New York. Its major partners are the Goldman Sachs Foundation, Microsoft, and Stanford Business School. NFTE's curriculum has received the prestigious Golden Lamp Award from the Association of Educational Publishers. The curriculum has been completely revised and adapted for India.

Major Awards & Appreciation



“Thank you for your good work.”

Mr. Bill Clinton, former President of the US after learning about I Create program.

Our Program Streams

We have two main program streams:

- ✓ Change the Mind Set (CMS)
- ✓ Creating Job Creators (CJC)



Change the Mind Set (CMS)

Change the Mind Set is a 40 session interactive and participatory program for the youth up to the age of 23, at regular educational sites including ITIs and Polytechnics, and for those completing the CMS Online Program on I Create's Cloud Campus.

TRANSFORMATIVE EFFECT OF CMS

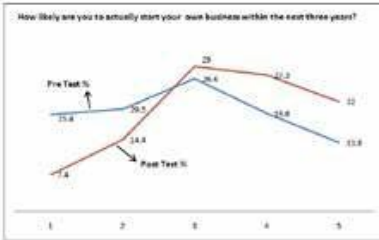
A staggering 120 million youth will join the job market in the next 10 years. To reap this unique and possibly one time demographic dividend, it is not enough to simply provide the youth trade and vocational skills. They need entrepreneurial skills as well so they can create jobs. It is therefore imperative that we provide the youth entrepreneurial skills and motivation to seriously consider starting their own businesses as career options. Our CMS program's goal is to *sow the entrepreneurship seeds* in their minds.

Stories of Aditya Patel & Yashbeer Singh are illustrative of such effort and impact. (Narrated briefly on later pages) Charts on the next page depict graphically the transformative effect in attitude and entrepreneurial knowledge post CMS participation.

The purpose of the CMS program is to plant the seeds of entrepreneurship in the youth's minds at an early stage and provide them with entrepreneurship skills and motivation so they can consider starting their own business as a career option. *Our goal is to have them become job creators instead of job seekers.*

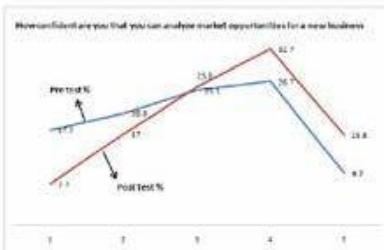
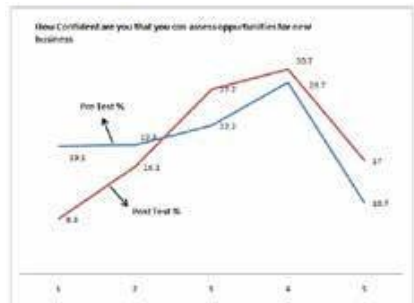
Impact of the CMS Program

We measure the impact of our CMS program through Pre- and Post-tests of the participants. An analysis of this during the year 2014 is graphically presented below:



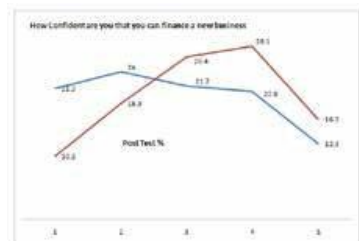
How likely are you to actually start your own business within the next three years?

How confident are you that you can assess opportunities for a new business?



How confident are you that you can analyze market opportunities for a new business?

How confident are you that you can finance a new business?



Business Plan Competitions for Youth throughout India:

Each year, in partnership with educational institutes throughout the country, thousands of students who have participated in the CMS program have the opportunity to compete at local, regional and national level Business Plan Competitions. There are trips and cash prizes at each level.

The top winner at the National Level gets an all-expense paid trip to New York to participate in an International Entrepreneurship Gala Event.



Youth from the world over (including India) attend the International NFTE Youth Entrepreneurship Gala in New York.

Photo-Courtesy: Margaret Fox



Jocelyn Priscilla, Winner of 2012 NBPC at the International NFTE Youth Entrepreneurship Gala in New York.

CMS Success Stories

Aditya Patil: An I Create student alumni becomes a successful IT Entrepreneur

Aditya Patil, a 21 year old tech savvy student from Don Bosco Institute of Technology (DBIT) started his own Digital Marketing Business with only one high-end computer, time at hand and his ability to connect with others. After attending the entrepreneurship workshop conducted by I Create, and subsequent analysis of his strengths and opportunities, he realized he could be an entrepreneur with the knowledge he had about technology. Today, he is a successful entrepreneur who earns around rupees one lakh a month and has a client base of 15, mostly from the US and Western Europe.



Yashbeer Singh, an Engineering student helps his peers by starting a novel business to prepare them for the exams

Yashbeer Singh, an energetic 21 year old engineering student attended the I Create workshop just before his final exams. The idea of starting a business came to him when he found the Question Bank (QB) that was popular among his friends was outdated and had some inaccurate answers. This made him think that he and his friends could write better answers than what was in the QB, which gave birth to a new business “KT280 Solutions.” He and his friends have launched QBs for 14 subjects for 4 branches of the final year. He has already sold around 6,000 books and is currently in the process of getting his business registered with a Trademark to create a brand name to further expand his business.

Creating Job Creators (CJC)

For this stream, we work with unemployed youth and economically disadvantaged women in partnership with NGOs and SHGs throughout the country.

IMPACT

The impact in terms of employment created is estimated to be close to 12,000. In many ways the socio-psychological impact is equally important ranging from getting a sense of self-worth and being able to lead a life of dignity, a complete metamorphosis as in the case of Jaipur's **Ms. Nath** (name changed) who almost committed suicide due to poverty and pressure from in-laws to bring more dowry, until she became an I Create entrepreneur and a self-confident woman.

Some of the enterprises that started as micro have grown substantially, such as **Jyotika Parmar's**. We give below an English translation of an interview with her published in the leading daily, *Divyabhaskar*.

In this stream, we have trained close to 10,000 people, mostly women at the grassroots level and created more than 3,000 Entrepreneurs, mostly micro enterprises.

While most of the businesses created are at the micro level, we have some outliers such as a very successful entrepreneur, Samad in West Bengal, who runs a business with sales of Rs. 20 Crores and employs 400 people directly and indirectly. Another I Create entrepreneur, Jyotika Parmar, employs 80 people and has helped 4 more to start on their own. Entrepreneur

Manjunath employs 12 rural women and more indirectly in his *Agarbatti* Business (Stories below).

More stories on page 24

She did not have Rs. 50 to pay her house rent. Now her business has an annual turnover of Rs. 24 Lacs!

Jyotika Parmar, a Std. 8 pass woman from Vadodara, runs a successful security agency. She was from a lower income group when she came in contact with I Create *Snehdeep*, took I Create training and started a small Security Agency in 2003 with a capital of Rs. 500. Now she employs 60 people and has a turnover of Rs. 24 lacs. *Jyotika's goal is to create 30 more entrepreneurs like herself as "a pay back to I Create" and she is working with four poor women who are potential entrepreneurs, in her area.*

Her husband says, "In the beginning I was against her starting a business, but now I am her partner."

Manjunath, revives his failing business and now has 15 machines and employs 12 persons



Manjunath, a young farmer, unable to do farming due to water scarcity in his village, started his *Agarbatti* business but suffered a huge loss. He then attended an I Create training session. The training gave him the much needed confidence and skills to run a business on sound business principles. After the training, he and his friend Venkatesh revived the *Agarbatti* business and with proper marketing and quality assurance, they were able to bag orders from ITC. Their product quality and promptness in delivery have earned them more orders from ITC. Today the duo owns 15 machines and employs 12 women on a full-time basis.



Facilitator Training

I Create has developed a highly effective Training Of Trainers (TOT) program for our Facilitators. (I Create trainers are called Facilitators.) Their role is facilitating the process of learning and confidence building. We have created a program to motivate, retrain and reward our facilitators at each center, recognize their achievements and award them.

The top Facilitator at the National Level is provided an all-expense paid trip to New York to participate in an International Entrepreneurship Gala Event and is awarded a cash prize.

Feedback received from the facilitator participants in our TOT programs is depicted pictorially in the charts on page 11.

Training Methodology

We engage a practical and innovative methodology based on international best practices for active learning adapted for India. The training is participatory and involves group exercises, role play, practical business plan preparation and presentations by the trainees and much more.

The program is flexible and modular that can be tailored for use for all participants—from the semi-literate to college grad level participants. While there are a number of manuals and books as resources for the trainers, no text book is needed for the trainees and that's where the I Create methodology comes into play.

(See page 20 for our Publications)

The purpose of training is not to just provide knowledge, but to help the participants develop creative and problem solving thinking skills.

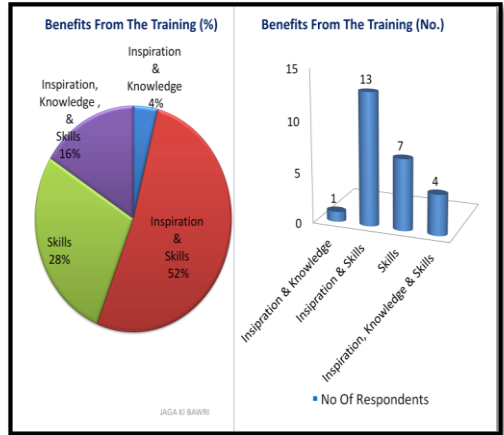
“Your training was simple, interactive and comprehensive”

Benson Many, Ministry of Agriculture, Government of Kenya
A TOT Participant

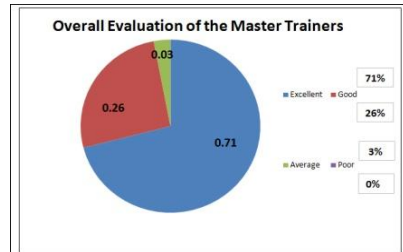
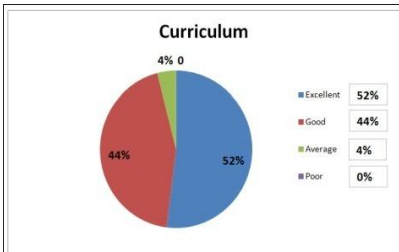
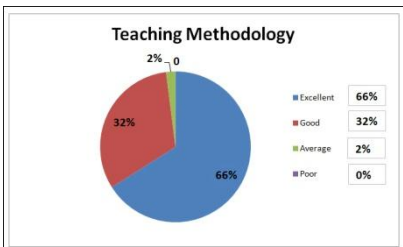
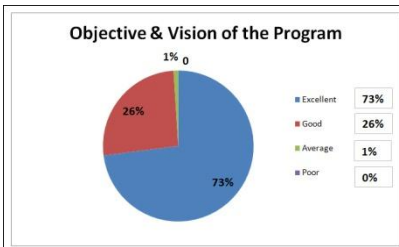
Third Party Assessment of CJC

A study of impact created by the training provided by I Create to women in two target villages was conducted by the Indian Institute of Rural Management (IIRM) in 2009.

The chart and bar graph on the right, which are self-explanatory, depict the results of the assessment by IIRM



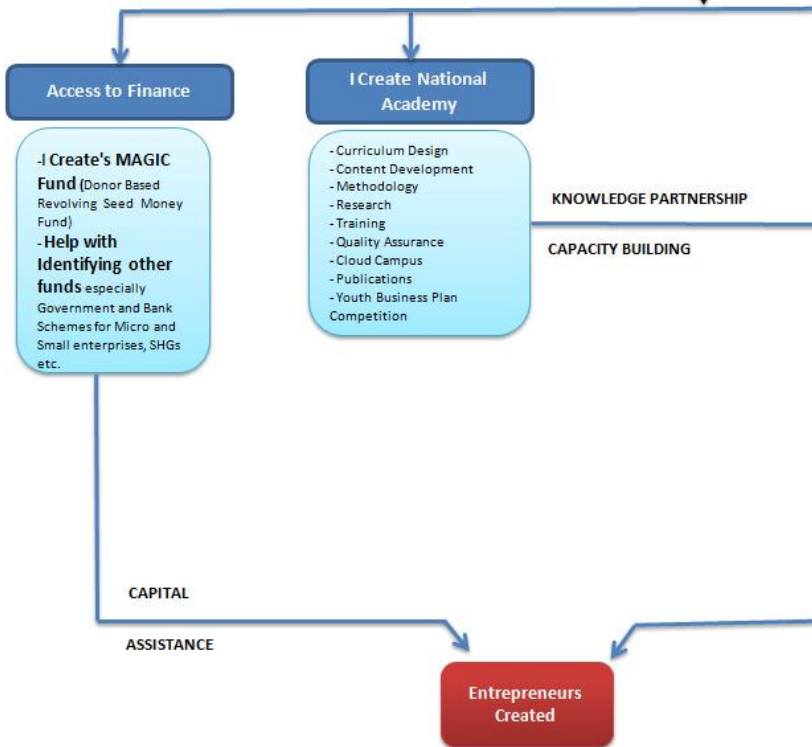
Feedback from TOT Participants



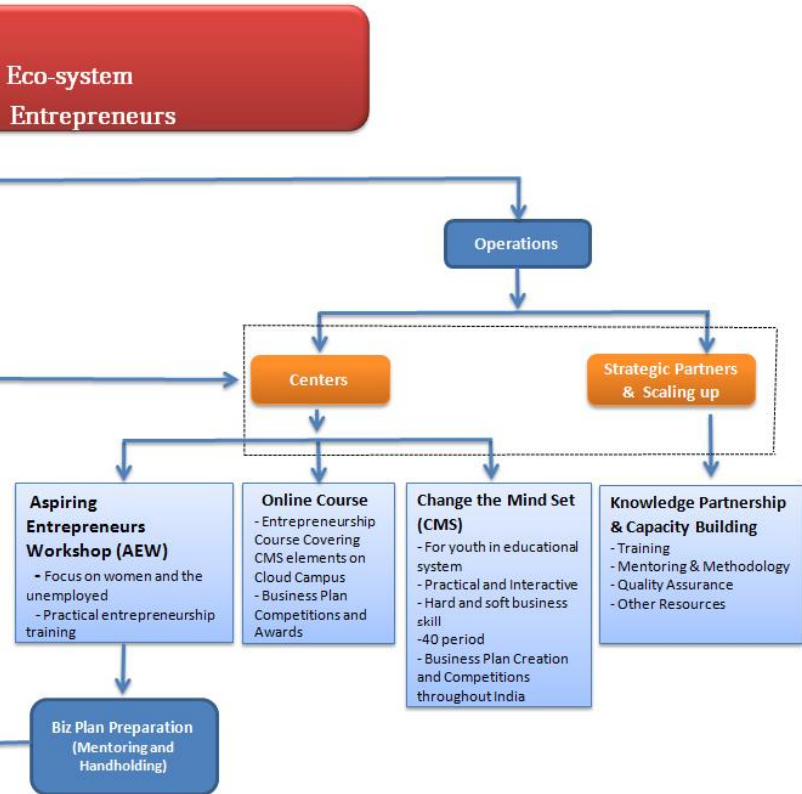


What we do and

I Create
Creating an Entrepreneurial
For Youth and Grassroots Level



How we do it



Why We Focus on Women

We believe it is extremely critical to place emphasis on training women in entrepreneurship at the grassroots level so that (a) it bridges the gender divide and (b) empowers women economically and socially.

We have seen that, time after time, when you empower women you empower their entire future generations. They not only plough their income back into the family to educate their children, provide them nutritious meals and much needed health care, but they also become role models to their daughters as well as to the other young women in their community.



A Santa Clara University research team concluded about women in general and those in Asia in particular that “increased income controlled by women gives them self-confidence, which helps them obtain a voice and vote in household decisions such as domestic well-being decisions. For instance, women tend to use income clout for more equitable decisions about sons and daughters’ diet, education and health.”



Stories of our women
Entrepreneurs from SOS Village,
Rajasthan are given on page 16.

Sumitra Devi converts her sewing talent into a small business



Sumitra is from a conservative Rajput Family who was not allowed to go out and work as it was against their tradition. She used to sew and stitch designer blouses for her family. After attending the workshop organized by I Create, she decided to take a loan and start her tailoring business. Her designer blouses are popular in her town and women come from neighboring villages to get their blouses stitched from her. She follows her family tradition of working from home and yet makes a good profit.

From being a hawker, she becomes a small business person

Rama Devi, a single parent with three kids to support, used to sell groceries on a mobile cart in the slums of Sanganer. When she presented her Business Plan during the AEW conducted by I Create, she was identified as a prospective entrepreneur with potential and was given seed money by I Create to start a full-fledged grocery shop. Today, she is making reasonable profits and has ensured her daughters' future by saving in Fixed Deposits. She is a great inspiration for other women in her Self Help Group.



Entrepreneurial Eco System

For ensuring reasonable chances of success in the entrepreneurial journey, in addition to the presence of the entrepreneurial traits, one needs a support system consisting of the following:

- ✓ Domain Knowledge
- ✓ Entrepreneurial Skills
- ✓ Mentoring
- ✓ Access to capital

The I Create program is not focused on domain knowledge training; for this, it works with various skilling organizations that focus on providing domain knowledge.

The I Create Entrepreneurial Eco System offers entrepreneurial skills training, in a participatory and motivational environment, to those with skills, hobbies etc. It also provides mentoring and hand-holding support in the business plan preparation as well as after the business is started, and finally it helps in linking the **wantapreneur** (wanting to be an entrepreneur) to providers of capital.

The National Academy of I Create India has developed content and documented the same together with methodology appropriate for the grassroots level.

I Create also has a Cloud Campus, where all Facilitators have access to the various resources developed by I Create – manuals, handbooks, videos, guidelines, articles, etc.

In the area of Access to Capital, I Create works in educating the entrepreneur in the various schemes of the governments and the procedures to be followed.

To speed up the process of entrepreneur creation by making the capital available easily, I Create has set up a Seed Capital Assistance Fund — **MAGIC (Mentor and Angel Group of I Create)**.

This is a donation based fund and the next few paragraphs will tell you more about MAGIC.

MAGIC Fund

The single most important challenge for a start-up is to be able to mobilize timely finance. Access to credit is a serious problem around the world and no different in India, despite a large number of well-intentioned government schemes for micro and small businesses.

Two issues, among the many, that a start-up faces are:

- a) Inordinate delay in processing loan applications or rejection of the loan on trivial issues (and even corruption); and
- b) High Cost of Micro-Finance Loans.

Since timeliness in access to credit at reasonable cost is critical, I Create has implemented a few pilot runs in Karnataka, Rajasthan, Gujarat and West Bengal, under which we have provided quick funding for good business plans.

The results have been largely positive and encouraging. With this market validation, I Create has set up a seed capital assistance fund—Magic Fund.

This is a revolving fund, created from the donations of many organizations and individuals, to be able to provide limited “bridge” loan or full funding to I Create trained **wantapreneurs**. This is a no-interest but reasonable-service-fee assistance model. The amount provided is returnable to ensure the “revolving” nature of the Fund.

The MAGIC Fund was started in 2014 and has a corpus of Rs. 10 lakhs. We hope to see significant growth in the size of the fund through donations.

Your involvement by donating to the MAGIC Fund will have a significant impact. Rs. One lakh can help an average of four people annually, in perpetuity.

Stories of some of the beneficiaries of MAGIC Fund are given on page 19.

MAGIC Fund Success Stories

When she lost her husband to cancer, she didn't give up!

40 year old Jayashree is semi-literate and was struggling to support her family after she lost her husband tragically to cancer. She joined RAPID and then attended I Create India Hubli Center's Aspiring Entrepreneurs Workshops (AEW) for RAPID members. With the training and the motivation provided to her by I Create, she again started her business of selling clothes. Today, she is a successful entrepreneur and is quite well known in the local neighborhood for supplying quality clothes.



I Create, identifying her need to expand her business, has funded her from its Magic Fund. She has put the money to good use by diversifying her product line. She is expecting to make a 30% profit and is willing to plough back half her profits into her business to make it a more successful venture.

A young widow turns around her life and runs a successful business with I Create training and seed money help



Lata Bakale is a young widow whose life came to a standstill when her husband, the only breadwinner of the family, expired. Lata decided to find a job, but having studied only up to 10th standard, jobs were hard to come by. She attended the I Create training organized by RAPID and decided to start a tailoring business by taking a loan from the Bank. Today she has rented a shop at Malamaddi and runs her tailoring business successfully. Lauding her efforts, and to help her further, I Create has funded her from its Magic fund to expand her business and she, in turn, is always prompt on her repayments.

Our Publications



Mainstreaming the Disadvantaged and the Challenged

1. The differently abled from Gujarat and Karnataka



A differently abled youth presenting his Business plan in Gujarat in sign language. He went ahead and won the third prize at the National level and is an inspiration to other speech challenged persons.

2. Prisoners in Goa & Madhya Pradesh



Press cutting of the Workshop conducted at Sada Jail for the inmates.



The students of JSS Institute for Differently abled, Mysore presenting their Business Ideas.



Jhansi Jail inmates with I Create trainers "If we had got this kind of training earlier in our life, we would never have got into a life of crime," said a trainee.

3. Transgenders of Goa



An extract from the participant feedback “I got the admiration and applause from the NGO I work with after showing them the certificate I received after my training”.

4. Former Sex Workers In Maharashtra

Here is an extract from an observer of the training provided by I Create to former sex workers:

“Never deprive anyone of their hope. It might be all they have.” And yes, hope was all they had. These women from Navjeevan came for a workshop on aspiring entrepreneurship last year.

What follows is a story of such a trainee.

Success Story of a Former Sex Worker

A victim of sexual exploitation is now a self-respecting small entrepreneur



Shabnam (name changed), who was rescued from Commercial Sexual Exploitation, was given a new lease of life and saved from what she had hated all her life, but did not have money to sustain herself as well as her 10 year old child. She attended the training by I Create and decided to start a business of selling plastic toys. Though she still lives on the streets of Mumbai, she is an entrepreneur in her own right. She saves the money after spending on her food and gives it to the NGO who takes care of her 10 year old Child. She is very grateful to I Create for showing her the way to lead her life without compromising on her self-respect and vouches that one day she will have her own house and her child will start living with her. She naturally does not want her name disclosed, or her photo to be published.

Victim of Domestic Violence and a Disadvantaged Youth

Sheetal braves family wrath and starts her own business to support her children!



Sheetal Chauhan, a mother of five girls, leads a depressing life with a suspicious husband and a mother-in-law who wanted only grandsons and not granddaughters. Her husband is unemployed and an alcoholic, beats her often and does not allow her to step out of the house. The main breadwinner is her mother-in-law who works as a domestic nurse. Sheetal braved her family's wrath and joined a self-help group where she underwent I Create training. During the training she showed lot of interest in starting something from her home as her husband would not allow her to go out and work. I Create Snehdeep funded her to start a small shop selling seasonal items from her house. She lives in the slums and is happy making a small profit sitting at home. She hopes to make more money in the coming years to provide for her children's education so that they don't end up like her.

Salvino starts his own business of selling eggs in the local market with a goal to become a Job Creator



Salvino Soares from Goa was from a middle class family and was able to finish his graduation with great difficulty due to financial difficulties. He attended the I Create Workshop and realized that he should be a Job Creator and not a Job Seeker. With newfound confidence, he did a market survey as taught to him and found there was a good market for eggs in his neighborhood. He started a business of selling eggs. He has grown well in business and owns a poultry farm with 80 birds and supplies eggs to the local market. The training has taught him to face challenges and achieve success with proper planning.

A Few More Illustrative CJC Success Stories

Turning society's needs into a great business: Krishnamurthy



Krishnamurthy, a 39 years old entrepreneur, is a former sub inspector of police, well-educated, and has his own NGO. He was dissatisfied with his job and his efforts to help less fortunate people were fruitless as he did not have the required funds. After attending I Create training, he did a market survey and found that Srinivasapuram in Kolar district did not have a DTP center with English expertise.

Following his instincts, he started a DTP and Xerox Center there. He also provides a Business Plan Preparation service using an I Create Business Plan format which is acceptable to banks. Today he employs 3 more people to assist him and charges anywhere from Rs.2,000-Rs.8,000 for a project report, a requisite for any bank to grant loans.

Narendra Parmar starts a business so he can be the master of his time!



35 year old Narendra was identified as a promising entrepreneur when he attended the I Create Entrepreneurship Workshop a few years ago. I Create Snehdeep helped him with startup capital to start his photography business. Unfortunately with the advent of the digital camera, his photography

business failed. Being a family person he wanted to spend more time with his family. He did a market survey as he was taught in the training and decided to sell cheap and fashionable slippers. Today, Narendra Parmar sells these slippers in his locality and is making a handsome profit. He started by selling them in a handcart, and slowly as business grew, he set up a shop and is now a happy owner of his own enterprise. His wife Daksha sells imitation jewelry in the same shop (since both the products are for women) so now they have doubled their sales and profit.

Future Growth Strategy

Over the years I Create has seen phenomenal growth in its activities and impact created. We have also achieved substantial enhancement in the quality of our entrepreneurship curriculum and methodology.

While I Create's program is very effective and has made a real impact in the lives of tens of thousands, the need for the program is so huge that we still need to expand it multifold.

While dotting the country with I Create centers has been a good strategy so far, we will now focus less on creating more standalone centers, and will focus on institutional strategic partnerships to create new centers selectively.

We will leverage existing large government, private sector and civil society institutions with expansive footprint in the country so that our program can satisfy a larger portion of the vast unmet needs of the under-served population.

This strategy has many challenges and requires a lot more resources; but the results can be enormous.

Illustrative Focus Areas

- ✓ Capacity Building of National and State Level educational institutions for teaching entrepreneurship
- ✓ Collaboration with Technical Universities for helping with entrepreneurship cells and incubation centers
- ✓ Strategic alliance with National and State Governments and successful large NGOs involved in income generation by women and youth.
- ✓ Popularizing an Online Course in Entrepreneurship and increasing the use of technology so more and more students (or even the general public) can take part
- ✓ Use of technology (ICT) for training in remote areas
- ✓ Expand the scope and reach of MAGIC Fund
- ✓ Develop Entrepreneurship Skill content to meet the needs of specific vocational skills

Efforts at Outreach

Entrepreneurship Online

In order to reach out to as many students as possible with the entrepreneurship course, I Create has developed an online course and it is available in our Cloud Campus.

I Create's flagship National Business Plan Competition has now been opened to all the students in the age group of 17–23 years who complete the CMS program online. The students can study the course online for free after registering on our website www.icreateindia.org.

Students Reached Through NIE Sessions

I Create Academy has also partnered with **Times of India's Newspaper in Education (NIE)** which is a student edition for Schools. NIE conducts workshops covering various skills and hobbies in these schools. They have identified I Create as their premium partners in creating awareness about Entrepreneurship. During the year 2014, we reached out to 1,621 students in 12 schools.

A Few Glimpses of the NIE Session



How to Get Involved in our Work

There are many ways to help disadvantaged members of society progress economically through entrepreneurship. This helps not just the person but the whole family; it helps them build their self-confidence and standing in the community.

If you are interested in joining the cause, here are some of the ways possible:

- ✓ Sponsor a new I Create center in your region
- ✓ Sponsor an Aspiring Entrepreneurs Workshop (AEW)
- ✓ Volunteer to be a Mentor
- ✓ Support an existing center
- ✓ Adopt an Educational Institute
- ✓ Donate to Corpus Fund
- ✓ Donate to MAGIC Fund

For more information visit our website www.icreateindia.org and/or write to info@icreateindia.org

Cheques may be drawn in favor of **I Create India**

A/c No. 0312145000191 HDFC Bank, Vijayanagar, Bangalore



“If you have a cause, people pop up from the pavement to join you.”

—Mahatma Gandhi

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I Create

15 Years of Comprehensive Entrepreneurship Program for Youth and the Grassroots Level



Strategic Alliances

- AFPRO : Action for Food Production
- DBTECH: Don Bosco Tech Society
- FKCCI : Federation of Karnataka Chambers of Commerce & Industry
- GFEE : Gujarat Foundation of Entrepreneurial Excellence
- ICA : I Create Africa
- ICSDI : Inter Cooperation Social Development India
- NFTE : Network For Teaching Entrepreneurship
- SKIP : Skills for Progress
- YP : Yuva Parivartan

I Create India

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