



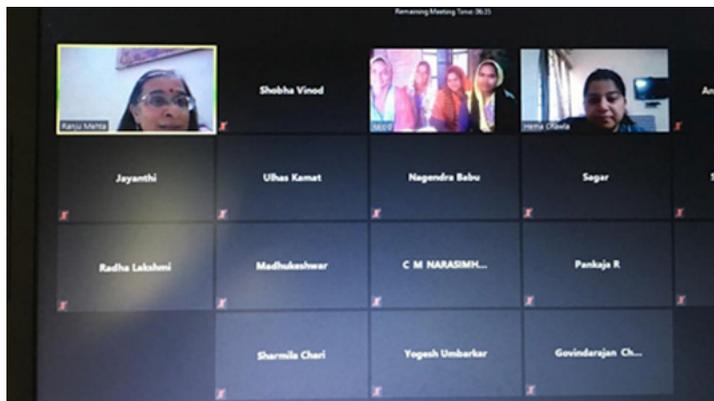
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I Create India's Newsletter: June 2020



Message from the CEO, Mr. Ulhas Kamat

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Online EAP– I Create Rajasthan conducted a meeting at Bassi for 4 women

ACP Naik Subedar JDV Prasad, a state-level shooter becomes a successful Entrepreneur.



Name	JD V Prasad
Phone #	+91 889740827
Rank	ACP Naik Subedar
Unit	G E Project
AEW Month	November 2019
Business	Dairy Farm & Poultry
Place of Business	Machilipatnam, Andhra Pradesh
Investment	₹ 7 Lakhs
Jobs Created	2

JDV Prasad was a state-level shooter and won many laurels for the state. His ambition was to represent the country at the international level shooting competition. In his final year of B. Com., he was recruited by the Indian Army. He was very happy as he thought he will get an opportunity to

pursue his shooting career in the army. But the Army had other plans for him, he served the country for 16 years from various centers, and pursuing his hobby was not an option. He retired from the Army at the age of 35.

His family comprises four people, his father who is a financier, mother, housewife, and one brother. Even before his retirement, he helped his brother to start a Dairy farm and planned to run the business in partnership with his brother after his retirement.

In 2019, November he came to MEG, Bangalore to process his discharge drill meaning to process his documentation for retirement. He heard from his seniors about the free Entrepreneurship training conducted by I Create India. He decided to participate in the training to learn more about the nuances of running a business successfully. During the training, he learned about the various ways he can improve his business, he found the training useful as the workshop provided him insights into the various aspects of business, right from market research to maintaining cash flow and income statement. He learned to calculate the cost and price and most importantly to determine profit.



He had invested Rs.7,00,000/- of his own money to buy cows and started dairy farming. Along with dairy farming, he also started a poultry business. Both the ventures are successful and he is proud of the fact that I Create training has helped him to run it successfully. He has plans to expand his business by investing in goats and sheep. He has also built a new shed, but due to the COVID Pandemic, he had to postpone the decision to buy sheep and goats. He is confident of continuing with his expansion plans in 3 months.

He has employed two people to look after his dairy and poultry farm and pays them Rs.13,000 each per month. The challenge he is facing today is that he has to spend most of his profit in buying fodder from outside which proves expensive for him. When he shared this thought with the I Create Mentors, they advised him to look for options to grow fodder in his field which may sufficiently reduce his expense thus increasing the profit margin.

Along with his business, he works for the Municipal Corporation of Hyderabad in the department of Enforcement and Vigilance. He lives with his wife, who works for the Intelligence Department as Manager and two school-going children.

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LD Manoj Kumar Singh starts a Defence Academy to help Army Aspirants



Defence Academy to help Army ...



YouTube Link to the Business Promotion of Manoj Kumar Singh.

Name	Manoj Kumar Singh
Phone #	+91 8528821001
Rank	LD
Unit	2 Lancer
AEW Month	July 2019
Business	Defence Academy
Place of Business	Varanasi, UP
Investment	Rs.10 Lakhs
Jobs Created	8

Manoj Kumar Singh was born on 6th Jan 1984 at Devbhumi, Varanasi, UP in an ordinary middle-class family. His family comprises of 5 members: Manoj kumar, his two brothers and parents.

During his childhood, his father was working in a private company in Mumbai. After some years, his father

returned home and started farming in his own land.

They had 15 acres of agricultural land. But life was not filled with abundance. The family was completely dependent on the agricultural income which was unreliable, to say the least. Manoj Kumar's education from Primary to 12th grade had been in Varanasi.

As a young boy, Manoj Kumar aspired to join Indian Army and serve the Nation. He made all-out efforts to join the Army. In 2002, his efforts bore fruit and he was selected for the Indian Army. He continued his education while serving the Army and completed a BA. After serving the Army for 17 years, he opted for retirement because he wanted to do something different in the second innings of his life so that he can provide a better life to his wife and 2 daughters.

Even when he was in the Army, he had a strong desire to do a business after retirement, as he did not want to work under somebody and lose the respect he had earned serving the Army. He had not chosen a business idea because of a lurking fear in his mind, whether he would succeed in the business, what if he incurs loss etc. He came to ACC & S, Ahmednagar in the last month of his service where he was informed that I Create India was conducting a five days' workshop on Entrepreneurship. He enthusiastically participated in the Workshop.



This Workshop helped him to learn how to start a business, how to run a business, and how to prepare a business plan. It also taught him the importance of Market Research. During the course of the workshop, he became confident that he could run the business successfully, as the training dispelled his fears and gave him the much-needed assurance to march ahead with his Business Idea. At the end of five days, he was determined to start his own venture.

Once he reached home after retirement, he chose to make use of his Army experience by starting a Defence Academy where the young Army aspirants will be trained for a period of 40 days in all the aspects required to join the Armed Force. He decided to make it residential so that the students can fully focus on the training. He started the Academy in Nov 2019 in a rented Building and appointed well qualified & experienced teachers. Apart from giving physical training, the students also got coaching in Mathematics, Science, and General Knowledge. He has employed a manager, a cook, a helper, and 5 teachers, well qualified & experienced in their subject.

The major obstacle he faced was getting students who are his customers, but he remembered his training and started networking with his Army friends, started a website, advertised by putting up banners near educational institutions. As a result, people started coming not only from UP but also from Bihar, Jharkhand, Haryana and Maharashtra. He has now completed one batch of 30 students and the second batch of 25 is in progress. He has started posting videos on YouTube to advertise about his Academy.

He has also started work on having his own Campus with all the facilities like ground with training

equipment, lecture hall, residential area, etc. So far, he has invested Rs.10 lakhs from his own funds and borrowings from family. He expects to complete the campus by Oct/Nov 2020.

Amrit Fund helps Geeta Devi set up a stationery and fancy store



Geeta Devi is from Jhinjha village, Bassi, Jaipur. She lives with her husband and two children. Her husband who is a daily wage worker gets work only for a few days in a month; she was selling vegetables in her neighborhood to meet the family expenses. The family of four were living a life of hand- to- mouth existence.

During this time, I Create partnering with Bosch India Foundation conducted the 5-day Aspiring Entrepreneurs' workshop in her village when Geeta came to know about the workshop, she was determined to attend the same and enrolled.

The 5-day workshop taught her many aspects of the business. She learned the importance of Market Research and keeping track of her cash flow. She discussed with her husband and also conducted a market survey in her neighborhood and decided to start a fancy store. I Create Mentors in Jaipur advised her to find out about the market potential and the place where she plans to start her business. Geeta identified a shop outside the Govt School in her village and planned to start her business. During the mentoring sessions, mentors suggested that she can explore the option of stocking stationery items as the shop is near the Govt. School. Geeta realized that this would bring her extra customers as well as income. She requested assistance from I Create as she needed money to set up her shop.



Geeta has been assisted with Rs.30,000 from Amrit Fund to start her business of selling stationery and fancy items. Being an enterprising woman with a keen sense of business, she asked her husband to put up a vegetable stall outside the shop. She says that conducting market research before starting the business helped her in making the best decision of her life. The decision has helped the couple to work together to make a better life for their family. Geeta is able to earn Rs.10,000-12,000 a month from her shop. She is very happy to receive the help and guidance from I Create Rajasthan and is committed to making her business more and more successful.

Lakshmi Gopal Honnapur buys a cow with MAGIC Fund



Lakshmi lives in Hindasgeri village which is 30 kms away from Dharwad, the district headquarters. Hindasgeri is a small hamlet having a population of around 1500 people. Lakshmi studied only up to 3rd grade. She was not much interested in studies and left school at that tender age. Her parents did not force her as they were also not interested to educate the girl child and believed that she should learn to do housework and be ready for marriage. As a young girl, Lakshmi liked to do household work and to take care of animals. In her parents' house, they had a cow, dogs, and cats. Her childhood and adolescence were spent in looking after their needs, cleaning them, feeding them from time to time, and then playing with the dogs or cats. At a very young age, she learned to extract milk from their cow.

When Lakshmi turned 15 years old, her parents married her off to Gopal Honnapur of Hindasgeri village. Lakshmi was happy in her new home as they also had cows and dogs. Gopal owned cultivating land of 3 acres, where they grew paddy and corn. India being the land-dependent on monsoons, the family were not able to reap adequate benefits from their land. As an alternate source of income, they had reared three cows and were managing the household expenses by selling milk. Lakshmi was happy tending to the cows and cooking for her family.

Lakshmi has two sons, the first one has completed 12th grade and the second one is in 10th grade. The eldest son learned repairing & servicing of mobiles and was keen to open a shop in a nearby town, Alnavar. He requested his father, Gopal to help him with Rs.60, 000/- to start the business which included shop advance, cost of interiors, and raw material. His father did not have the funds and advised his son to forget the idea of opening a shop and instead help him in the cultivation of their land. But the young man did not agree and was adamant that he should be given the funds at any cost. Gopal yielded to his son's request and sold one cow and gave the required amount to his son much against Lakshmi's wishes as she was emotionally attached to the animal. She was distraught and confided her grief with her friend and told her that she would not be happy until another cow is brought home. But the family did not have the funds. Managing the household expenses was becoming difficult with lesser milk yield. Although her son had opened the Mobile repairs shop, income was limited and he did not contribute to the household.

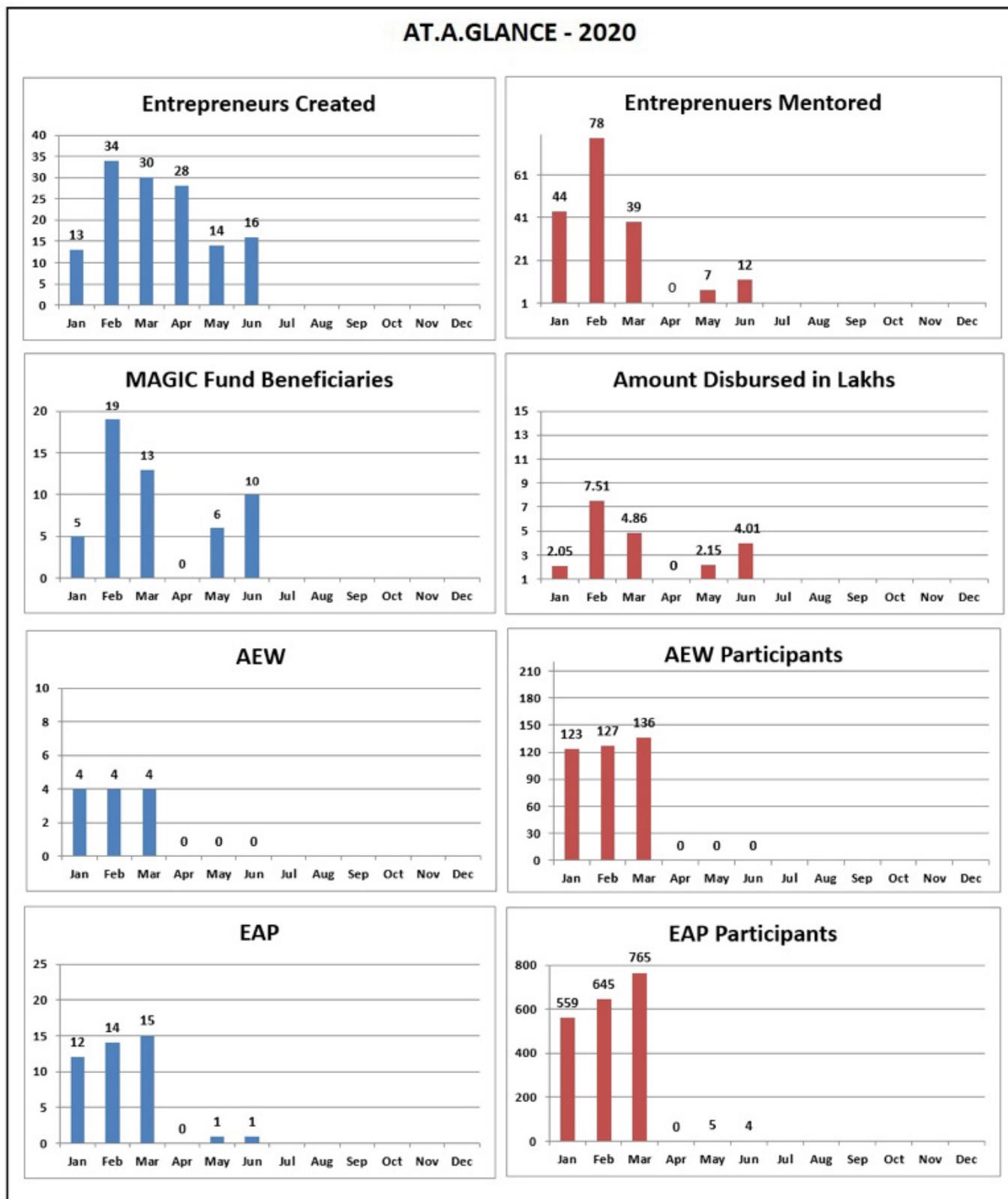
After a few months, Lakshmi along with her friend attended the I Create workshop where she was taught various aspects of Entrepreneurship. She also came to know that I Create was giving assistance from its MAGIC Fund to help aspiring entrepreneurs. As



soon as the workshop concluded, she applied for assistance with a viable Business plan. She was given Rs. 30,000 to buy a cow. Lakshmi bought another cow and the smile returned back to her face.



“What gets measured gets done.”



Program Summary in Numbers- June 2020

		For the Month		YTD 2020	
1	Entrepreneurs Created	16		135	
2	Entrepreneurs Mentored	12		180	
3	Entrepreneurs Handheld	1		1	
Seed Capital Assistance		Number Assisted	Amount in Lakhs of INR	Number Assisted	Amount in Lakhs of INR
		For the Month		YTD 2020	
4	MAGIC FUND (Bangalore)	10	4.01	53	20.58
5	Amrit Fund (Jaipur)	0	0	9	2.10
Programs		For the Month		YTD 2020	
		Programs	Participants	Programs	Participants
7	AEWs	0	0	10	313
7	EAPs	1	4	44	2,008
8	Refresher	0	0	1	17

Since inception, MAGIC has assisted 310 beneficiaries by providing INR 98.18 Lakhs as Seed Capital Assistance.

Contributors: I Create Team.

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