

People behind the movement

**2019
Annual
Report**



pollinate group

Contents

Message from the Board Chair	4
Message from the CEO	5
About us	7
Highlights	8
Key statistics per year	9
Women entrepreneurs behind the movement	10
Customers behind the movement	19
Field leaders behind the movement	24
Fellows behind the movement	30
Partners behind the movement	38
Donors behind the movement	42
Financials	44



REPORTING YEAR

In 2019 Pollinate Group shifted to calendar year annual reports (1 January to 31 December). This move enables us to share audited financials in a more timely way.

Previous annual reports covered the year 1 July to 30 June and our last annual report covered 2017/2018. Activities in the second half of 2018 are captured throughout this report and where relevant the 2018 numbers are attributed.

Full 2018 and 2019 audited financials are available via pollinategroup.org/reports

COVID-19

At the time of this report's publication, Pollinate Group was experiencing disruptions due to coronavirus (COVID-19). As a result of COVID-19, at the time of publication (June 2020) all product sales in communities have stopped, visits to communities and inviting community members to our offices for training is cancelled, and our [fellowship] programs are suspended until further notice.

For our position, including our 100 day response plan, please visit pollinategroup.org/covid-19



Message from the Board Chair

Reaching record numbers of communities across India and Nepal could not have been done without your support.



As a growing social enterprise we are constantly evolving and the past year has been no exception. While we've changed how we do that and how big our impact is, what remains constant is our vision to equip women to lead their communities out of poverty.

What enables all of this are our people. This includes our staff, our volunteers and our broader network of supporters. In this reflection, in keeping with the theme of our report, I want to pay particular tribute to some of the people behind the movement.

The most significant change we undertook this year was to farewell our CEO, the amazing Alexie Seller. Alexie was our first CEO and is the last of co-founders to leave an operational role with Pollinate Group.

Personally, it has been an immense privilege to have seen Alexie grow and thrive as a leader. Alexie's impact has been enormous and on behalf of our whole community I thank Alexie for her incredible commitment.

The appointment of Sujatha Ramani as our new CEO was also a significant milestone for Pollinate Group. Sujatha brings a wealth of experience and is clearly well-equipped to lead the continuing growth of our organisation.

Appointing the first CEO outside of co-founders is a huge step for any organisation, and I want to thank my fellow board members for their enormous contributions to the recruitment process.

A key part of our succession process was having two of our other senior leaders, Sita Adhikari and Biheng Zhang, step into an interim co-CEO role as part of the transition.

This was another important step to demonstrate the resilience of our leadership group. Congratulations Sita and Biheng and thank you for stepping up when you were needed.

I also want to thank our extended network of supporters, advisors and advocates. Your support and your trust in us, particularly through the leadership transition, was extremely important. Reaching record numbers of communities across India and Nepal could not have been done without your support.

In closing I want to pay particular thanks to Justine Jarvinen and Bill Rodriguez, two board members whose terms ended over the past year. Thank you for all your contributions and we look forward to your continued support as part of our community.

Pollinate Group's mission to enable women as leaders of change has an enormous impact, as does our movement to address the interconnected problems of poverty, gender inequality and energy access. Together, we can continue to make a real difference.

SCOTT WATKINS



Message from the CEO

It takes courage for an organization to relentlessly focus on the most marginalized and the hardest to reach.



When I first learned about Pollinate Group, I was impressed with the approach—to address multiple, fundamental issues for communities through the power of women and entrepreneurship.

I had an incredible journey to joining this organization, including meaningful dialogue with a highly committed, supportive and active Board. Also with Alexie Seller, who left the organization I inherited with a great set of people driven by a passion to serve and deep values.

Pollinate Group is a unique organization. We have a multidimensional approach to some of the biggest challenges faced globally: poverty, gender inequality and climate change.

The team is brilliant and we are poised to change the status quo for millions of people.

We have the model, the technology, the partnerships and the attitudes to achieve our goals, now it's time to grow. To achieve this, in 2020 we will focus on a number of key initiatives.

We will address the challenge of scale and continue to provide lines of credit for our Suryamukhis for product stock, as well as our customers' payment plans to ensure affordability.

We will continue to listen closely to women in the communities we serve across India and Nepal, to understand and engage them, as entrepreneurs and as customers.

We will continue to focus on gender training, development and skills for our people, including Pollinators transitioning into Area Manager roles and other opportunities in the organization.

We will continue building upon the depth of our technology, such as the introduction of cashless transactions with appropriate training and support.

Customer input and product trials will continue, strategically diversifying our product range to meet the needs of communities and create long-term business opportunities for women entrepreneurs.

It takes courage for an organization to relentlessly focus on the most marginalized and the hardest to reach.

I look forward to even more courage and action from everyone involved with Pollinate Group, from our wonderful team, supporters, donors, fellows and everyone behind the movement.

SUJATHA RAMANI





Thank you Alexie Seller

In October 2019 Pollinate Group farewelled Alexie Seller, the organization's inaugural CEO since 2015. Alexie was a co-founder of Pollinate Energy in 2012. In 2018 she co-founded Pollinate Group through a bold merger between Pollinate Energy and Empower Generation, with fellow Pollinate Group co-founders Sita Adhikari and Anya Cherneff.

“Without doubt Pollinate Group would not be where we are today, in a position to scale fast with a strong capable team, without Alexie’s dedication, incredible work ethic and inspiring leadership.”

– Scott Watkins, Board Chair

“The past six years has been incredible. I have seen our work grow from a pilot project in a slum in Bangalore to a global operation that’s impacted hundreds of thousands of people across India and Nepal. I’ve also learned more about myself as a leader, contributor to social and environmental change, and just general human-being than I thought possible. I could not be more grateful for the chance I have had to explore, create, make mistakes, and laugh with the wonderful people who make up our Pollinate family and have supported me along the way.” Alexie Seller.

Alexie led multiple transformations in her roles with Pollinate Energy and Pollinate Group, leaving the organization in a position of strength. Her dedication to embracing change, innovation and collaboration is now embedded as part of our culture.

Watch a farewell video for Alexie on [YouTube](#).



About us

REFRESHED VISION, MISSION AND VALUES

In 2019 we refreshed our vision, mission and values to reflect the reality of women being at the centre of our solution and our combined team post-merger.

Vision

A world where women are equipped to lead their communities out of poverty.

Mission

We empower women as leaders of change to distribute products that improve health, save time and save money for the world's most neglected communities.

Values

Everyone matters

We put ourselves in the shoes of others and build great relationships, treating everyone with respect and never losing sight of the impact we have on people's lives.

Find solutions together

Collaboration is how we get things done. We share ideas and bring creative thinking to challenge old ways and test new ways.

Listen to learn

We seek feedback from our team, the communities we serve and our supporters. We're comfortable asking why to understand more deeply.

Share the future

Our growth happens because we set clear goals, stay agile, seek opportunities for ongoing development and work together to realize our full potential.

PROGRESSING THE SUSTAINABLE DEVELOPMENT GOALS

Pollinate Group progresses the following goals and their targets to 2030. As part of our biennial impact assessment reporting we are introducing reporting on the SDGs in 2020.



BOARD OF DIRECTORS

Global

Scott Watkins - Chair
Elena Bondareva
Anya Cherneff
Justine Jarvinen (end of term December 2019)
Bill Rodriguez (end of term December 2019)
Bill Scull

India

Padmaja Alaganandan
Alexie Seller
Ravi Shankar
Anant Sudarshan (resigned October 2019)

Nepal

Our Nepal implementing partner Kalpavriksha is a private business owned by Co-Founder Sita Adhikari. It does not currently require a Board of Directors.



Highlights

MODEL

to empower women

introduced to India using Nepal team's expertise

270%

more women

in our network compared to 2018

RECORD

product sales

with a 239% increase compared to 2017

TESTING

new products

including sewing machines and irons

91%

of customers surveyed believe

our agents are trustworthy. This was part of a Lean Data project with 60 Decibels to improve our research and understanding of communities

7

new projects with partners including

the Australian Department of Foreign Affairs and Trade Business Partnerships Platform, DOEN Foundation and Whole Planet Foundation

REBRAND

New name, new visual identity, new website

FIRST EVER

fellowship program hosted in Nepal

LAUNCH

of a new Leadership Impact Program

SHARED

our model by consulting with GERES in Myanmar

MENTOR

programs launched and delivered across India and Nepal

NEW

communities scouted and reached with products





Key statistics per year

	2015	2016	2017	2018	2019
Total people reached per year*	217,103	74,239	56,455	79,730	113,935
Women trained as entrepreneurs per year	12	20	62	89	330
Total products distributed per year	42,900	13,082	13,090	27,374	44,423
Cumulative CO2 emissions (tonnes) saved by replacing kerosene**	37,638	41,574	45,510	63,350	88,100
\$ customers saved per year replacing kerosene with solar light	2,880,853	3,117,500	3,052,500	5,350,000	8,600,500

*In 2015 the devastating earthquake in Nepal involved an emergency response where the Nepal network distributed a high number of solar lights. Also, some products impact one person, while others impact everyone in the household. Refer to our impact assessments for calculations.

**Calculated by the replacement of kerosene with solar lights. Based on a 7 year maintenance free life cycle for solar products. The calculation does not include emissions saved from LED bulbs, clean cookstoves and other efficient household appliances distributed via our network.





Women entrepreneurs behind the movement

Women entrepreneurs across India and Nepal are called Suryamukhis, which means sunflower in Hindi

2019 was a pivotal year for Pollinate Group, as we worked to mainstream women at the centre of our solution across both India and Nepal.

We further progressed the objectives of the merger between Pollinate Energy in India and Empower Generation from Nepal in 2018, introducing the Nepal model and adapting it to our Indian markets.

For years, our India team has struggled to bring women into employed sales roles, as the job had barriers to entry – full-time hours, travel and evening community visits. During the merger, India adopted Nepal's approach and started recruiting women from the slums to sell lower-cost product lines on their own time, from their homes.

The Nepal training team provided the first round of training in this new approach. By the end of 2019, our women led network in India had grown an incredible 270% compared to 2018.



INTRODUCING THE MODEL IN INDIA

To introduce the women entrepreneur model to India, we hosted discussions with existing contacts in the communities we serve to help identify women who may be interested in starting their own micro business. We piloted the approach in two of our stronger markets in India, Lucknow and Bangalore, focusing on communities where we already had an existing presence and community relationships.

Work included hosting 1:1 discussions with the women, followed by discussions with her family members, and understanding their interests through a recruitment survey. Sales and marketing training was followed by on the job training each week.

Lessons learned were used in the roll-out across our locations in India, with integration of new processes and approaches across the organization. This process was accelerated by the Suryamukhi Squad.

SURYAMUKHI SQUAD

As an outcome of our inaugural Leadership Impact Program in May 2019 (see page 34), Pollinate Group arranged a Suryamukhi Squad, composed of team members from all levels and functions of the organization to address any factors that demotivated new entrepreneurs.

The squad met once a week and team members were rewarded for sharing a new approach they'd tried (whether it worked or not).

We ran a live case study and reflections, as well as co-creating a project goal: the Suryamukhi Squad would cease to exist as soon as everyone in the team understood their role in scaling the women entrepreneur network.

In November 2019, having reached its goal, the squad was disbanded.

A NEW DEFINITION OF SUCCESS

Previously Pollinate Group envisioned that women who joined our network would progress up a ladder of opportunities, for instance, starting as a Level 1 entrepreneur and eventually becoming employed managers.

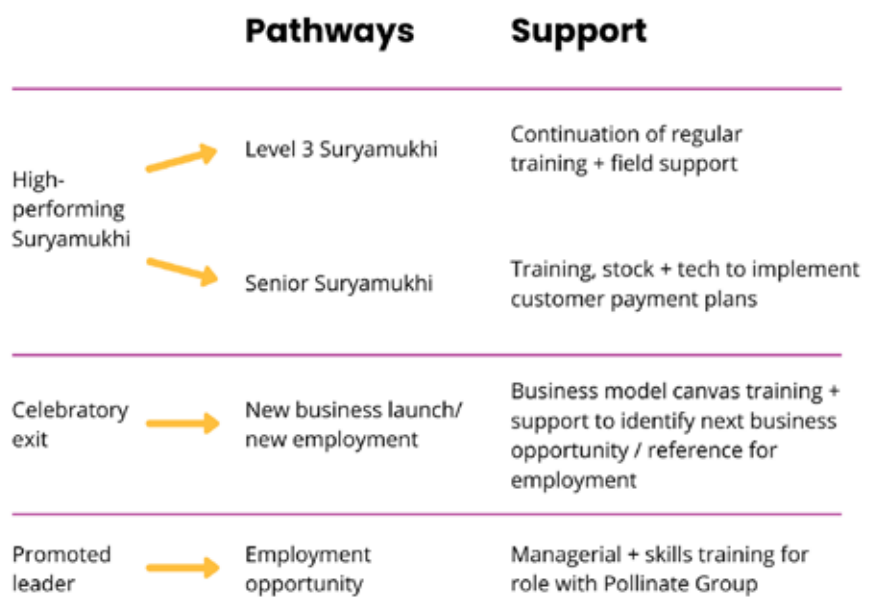
However, we have realized that the success of our women empowerment model is not evident through one path.

Women who join our network have different aspirations and dreams, and our training and support, as well as the experience of being a businesswoman, exists to help them achieve their personal goals.

We now consider multiple pathways as success for the women in our network.

Measuring the pathways women take when exiting our services is an important consideration for our future impact assessments.

Post-incubation options



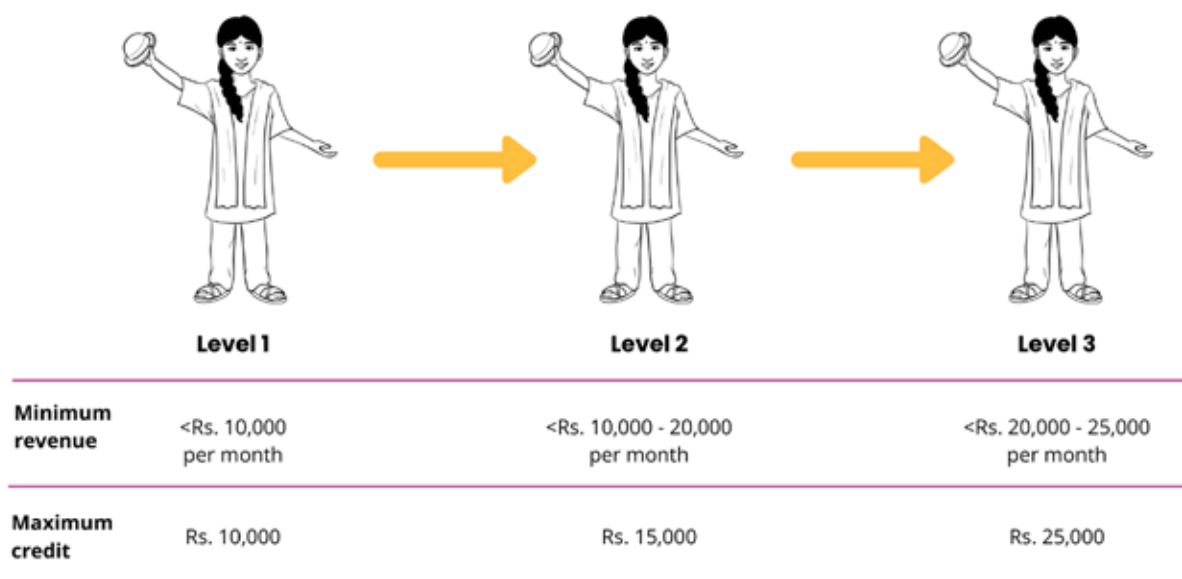
2019: The people behind the movement

ENTREPRENEUR STAGES

Women who join our network have different needs to women who have been distributing products for multiple years. To accommodate for the various needs of women entrepreneurs at different stages, we developed a basic levelling approach. This also helps our planning for resources and field support across the organization.

To move from one level to the next all entrepreneurs must achieve the minimum revenue of the next level for three consecutive months, be willing to continue developing her business with us, regularly attend training and support programs offered and be in regular contact with their Field Mobilizer.

Basic entrepreneur level approach to support women's different needs



MENTOR MENTEE PROGRAM

In 2019 we hosted eight, four-day mentorship programs in small groups of four to six participants, which provided on the job skills development, customer case studies, visiting different communities and building connections. The programs also create more visible role models, which is key to unlocking the aspirations of women living in poverty. Throughout 2020 we plan to deliver a further 36 Mentorship Programs.

“The best things I loved about this program is that we can learn from each other practically on the field. Hope to get involved in such programs next time too.”

- Bhagwati, Suryamukhi and mentee



CONSULTING WITH GERES IN MYANMAR TO INCREASE WOMEN ENTREPRENEURSHIP

Pollinate Group was engaged by not-for-profit GERES to deliver our training and empowerment model to aspiring entrepreneurs living in remote Myanmar.

Activities included advising on entrepreneurs' recruitment, assessing entrepreneurs' training needs, refining training materials, delivering training to entrepreneurs and GERES staff, as well as follow up on progress.

Funded by GERES, Phase 1 in March 2019 involved understanding the target community, product assessment and advising on recruitment. Sita Adhikari and Murli Padmanabhan from our team visited Myanmar to undertake this phase.

Phase 2 in June 2019 saw Sita and trainer Shweta Dhakal provide business model canvas and sales and marketing training, cash management and time management training for staff and on the job training for entrepreneurs and staff.

Phase 3 in September 2019 completed the scope of work, following up on the entrepreneur's progress and providing final recommendations for the ongoing delivery of effective training and entrepreneur support in Myanmar, with face to face presentations from Sita and Alexie Seller.

Pollinate Group were grateful for the GERES team's dedication and willingness of the team learn new approaches



Suryamukhi in Nepal: Sital Kumari Thing, Chitwan

Sital completed her high school studies but was struggling financially. At 29 she lives in Rapti municipality in Chitwan, with her husband and daughter.

Five years after marrying she started working as a deposit collector in microfinance, serving more than 250 households. She joined Kalpavriksha in November 2018.

In her role with Kalpavriksha she analyzed the situation for women in Nepal, she learned women were using unhygienic rags during their period and many women had cracked hands from working in the field and cleaning the cow shed.

“Most of the people in the village don’t have access to products and are not even aware of other products. By creating awareness through education stalls and door to door visits, I can change the lifestyle of most of the people. For instance, many girls and women are now learning to use sanitary pads and learning hygienic ways of caring for themselves.”

“Through the training I have gained a lot of confidence in myself. Earlier I was shy to talk to people or share my opinion in front of people. For women like me, who didn’t have proper education and opportunity I got hope to live a life, contribute to family and community.”

Until now Sital had taken her business as side work, after a year she knows how to deal with customers and her focus is on her business. She is looking forward to further support and suggestions from Pollinate Group trainers and Area Managers.

“I never thought I could be a business woman but now, after all the training and mentorship, I’m confident and can raise my voice for the voiceless people. I can bring change in people’s lives. People know my name, young girls look up to me and I want to be an example to them. This boosts me up every day to perform better.”

- Sital, Suryamukhi

“Sital and her husband are both dedicated, hard working and understanding, they both contribute a lot to each other’s work. Sital’s main occupation is agriculture; being a farmer and having cattle she gives equal time to care and feed them. Not only this, she is a wonderful mother to her daughter. We have seen the next level of improvement in Sital after she joined us as a Suryamukhi.”

- Shweta Dhakal, Training



Suryamukhi in India: Ladli Khatun, Lucknow

Ladli was born in Patna district, Bihar, India. She is 18 years old and moved with her family (mother, father and brother) to Kanpur, where she lives in an informal settlement. Her father sells vegetables, her mother is a homemaker with a small shop selling tobacco and her brother is pursuing higher education.

Ladli studied until year 10, however her father could not pay for continued study for both his children. Ladli wanted to be a beautician and it was her dream to study more, but with her circumstances she could not fulfil her dreams. With her mother she would do all the housework and help in the small shop.

With training and on the job support Ladli began selling products to her community. Whatever money she earned she started saving. She even bought a piggy bank to save for a beautician course in the future.

Her confidence developed and her family's confidence also developed.

Before joining us her family were forcing her to get married, as they did not know how she could earn money. Now her life has changed.

"Ladli sets an example that, whatever the situation, one should never be disheartened or feel hopeless because problems don't last long. She is a sincere entrepreneur and does all her work with passion and determination."

Ladli is a kind of person who can inspire many women out there who feel hopeless and they are the one who really represent the Pollinate Group. They are the strength of our company."

**- Vikrant Singh Parihar,
Field Mobilizer**

"I am not guilty or regretful of what has happened to me in the past."

I don't want to let go of this opportunity. I want to use this opportunity to fulfil my dreams."

- Ladli, Suryamukhi



2019: The people behind the movement

Suryamukhi in Nepal: Bhojrani Mahato, Kailali

Bhojrani is a 24 year old born and raised in Kailali and lives with her five family members. Being female it was a struggle for her to attend school or get basic things from her family. After training from Pollinate Group, she started earning on her own. Bhojrani now pays her college fees from the money earned through her business.

Due to contaminated water issues, Bhojrani and her family have faced illnesses. Bhojrani understood the cause of her ill health and didn't want others to face the same. She now uses her business to raise awareness in her community and friend circle, sharing solutions to problems in the form of products.

"I always used to think I was an unwanted child who had nothing to do. But now I have got that hope to reach a certain height and be a successful entrepreneur like Neha Tharu didi."

Bhojrani is so dedicated to her business and the impact she has brought to people's lives that even during her college field visits she started carrying products and pitching about the benefits! "The community thank me for bringing solutions to the village at an affordable rate," she says.

"Bhojrani was shy and not able to put her emotions into words, but now she speaks confidently in front of people.

She wants to improve her economic condition and a highlight is how her family members are helping her find customers. We are so proud to see her transformation from shy girl to a bold business leader."

- Lalita Mahato, Field Mobilizer

"I want to show my community people that investing in a girl would never go waste. I want to create that easy platform for the next generation, who wouldn't be the same that I did as being a girl. I would love to thank Kalpavriksha and Pollinate Group for finding me and building me as I am today."

- Bhojrani, Suryamukhi





Suryamukhi in India: Moumitha Ghosh, Kolkata

Moumitha is 29 years old and was born in Amtala, in West Bengal, India. Today she lives with her husband and their child in an informal settlement in Kolkata.

Her husband works in a Pvt Ltd company. Moumitha completed secondary grade education and worked as a salesperson at a shopping mall, however had to quit her job after marriage.

Her major concern was to provide a good education and health life for her child, who had bad health.

There were no resources to get him treated in the community. Moumitha did not want to depend on her husband financially, rather she wanted to support him.

Joining our network, Moumitha has generated income that covers her child's school fee and other educational activities. Her husband is also very supportive in her journey.

“Before Moumitha joined us she had no contribution at home, but now she is able to support her family independently. Within the first three months I saw a lot of changes in her way of working.

Her relationships with customers is nicely maintained and she has the will to develop her business. I've never seen her feeling shy—she goes out of her community, visits different consumers, vendors and pitches about her work. She is an ideal Suryamukhi.

- Tanmoy Kar, Field Mobilizer

“I have been extremely happy about my role as a Suryamukhi at Asha Kiran, but I have always wanted to upgrade myself to a more senior role with Pollinate Group and I am working hard to reach there.”

- Moumitha, Suryamukhi





LESSONS AND OPPORTUNITIES FOR SURYAMUKHIS (WOMEN ENTREPRENEURS)

“I would love to have continuous support from Area Managers and Field Mobilizers going forward so I can reinvest in my business and make it larger.”

- Bhojrani, Suryamukhi

In 2019 we learned a lot about the logistics of training in India, especially the push back from families about women stepping out into their community alone.

We responded to this by speaking to the family before any training session, and also inviting the family to see our office and training program in operation.

We also introduced more scenarios and practical examples in our training, to complement the theory.

Looking ahead we will improve skills transfer to local Field Mobilizers, so that they are enabled to conduct training and refresher sessions without a senior trainer needing to travel all the time.

Pollinate Group will be looking to complement our training with an online platform, where they can access short videos or audio clips about our processes and products, as well as ongoing business skills - like steps to follow while handling a difficult customer.





Customers behind the movement

Our customers live on less than \$3.20 per day (per household)

In India we continued to serve informal settlements in Bangalore, Hyderabad, Kolkata, Lucknow and Kanpur. At the end of 2018 we expanded to Tumkur and during 2019 identified opportunities for other satellite markets in the states of Uttar Pradesh and Karnataka.

In Nepal we served the districts of Chitwan and Kailali. We have a planned expansion to Bardiya, which neighbours Kailali, starting in 2020.

In India many people have moved to cities in search of better opportunities, but cannot afford the cost of living in a city and join informal settlements.

In Nepal, the rural villages do not have the infrastructure to support a reliable product supply, and customers spend money travelling to markets that typically have more expensive yet less durable products.

To learn more about the demographics of the customers our women entrepreneurs serve please refer to our [impact assessment reports](#).



2019: The people behind the movement

MOBILE HIVES EVOLVE TO INCLUDE EDUCATIONAL MARKETING

We expanded upon the success of our Mobile Hives (product demos in communities), by introducing educational marketing activities and promoting the local Suryamukhi. These new Education Hives were a key initiative for customers in 2019 and the results are promising to ensure more community members understand our product range, services and payment plans. We also offered information on why Pollinate Group exists, how we empower local women in the community and why we distribute products that improve health, save time and save money.

For Suryamukhis, the Education Hive was also a first step to broaden her identity from a housewife, mother or sister to a *Ms Entrepreneur*. We will continue to support the Suryamukhis to use Education Hives to demonstrate the knowledge they have, and share their contact details and availability with many potential customers via this centralized sales channel.



NEW PRODUCTS AND PRODUCT TESTING

We tested a number of products including sewing machines and irons.

Sewing machines are the most sought after product by women in the rural area of Tumkur, one of our newer offices adjacent to Bangalore. Most women see the sewing machines as an asset and a source of income, since they can earn between 2,000 to 5,000 rupees per month by stitching clothes.

“Some of the women in the neglected communities we serve in Tumkur had once been employed by the garment industry there and in the surrounding area. As the industries moved away in search of even cheaper labour these women lost their source of income.”

**- Murli Padmanabhan,
Director of Growth**

Women are buying sewing machines from Pollinate Group because they are delivered and fitted in front of them.

We also deliver a short practical session to detail the machine's operations and continue to offer support if any issues arise. Pollinate Group will continue to trial new products, to meet the needs of our Suryamukhis and their customers in neglected communities.

In December 2019 we [published a piece](#) in global social enterprise magazine NextBillion with supplier Greenlight Planet on how to change the supplier-distributor dynamic, including product testing.

AFFORDABILITY AND PAYMENT PLANS

Pollinate Group has offered payment plans through our distribution network in India since 2013, enabling hundreds of thousands of people to access products they could not afford up front.

Following the merger in 2018 we attempted to replicate the payment plan approach in Nepal. We piloted payment plans with three of our women entrepreneurs. Following an eight month trial it was clear that Suryamukhis were making more sales in Nepal with full cash payments than on payment plans.

We discontinued the payment plans in Nepal, however we learned a great deal including a deeper understanding of the cash flow pattern in Nepal households. For instance, customers rely on remittances, agricultural income and monthly salaries, with most preferring to pay full cash or a one time, longer term payment cycle for credit.

In India, the payment plan model continues through GreenLight Planet's EasyBuy products, which can be sold to an end customer with payments monitored through Angaza.

Compared to Pollinator sales direct to end customers (our previous model), uptake via the women entrepreneurs has been slower as they prefer selling products on a cash payment basis to obtain margins faster, or they determine installment rates based on their assessment of the customer.



LEAN DATA RESEARCH ON CUSTOMERS

Pollinate Group is in a growth stage and we wanted to complete a deep dive into our customers, to validate our claims of impact through the products and services that we offer. Moreover it was critical for us to understand the customer perspective around our new initiative in India to empower women in last mile distribution as opposed to a direct sales model.

Our impact on communities needed validation from an industry expert. With the support of the DOEN Foundation, 60 Decibels provided lean data services. This independent research emphasised that we are truly working with needy communities. Historically we have collected data in person, and we were curious to see how data collected via mobile phone resonated with our customers.

Key results include:

- Customers in India are very satisfied and report high levels of impact. Net Promoter Score (NPS) is 70 (global benchmark, 40, South Asia average 39) and 92% reported their quality of life has improved because of a Pollinate Group product.
- Customers believe Pollinate Group agents to be trustworthy (89%) and beneficial to the local community (91%).
- 74% of customers agreed Pollinate Group's support of female entrepreneurs is a useful scheme.
- 80% of our customers in Nepal say the quality of their lives has improved since working with us.

While Indian customers are more likely to believe that their Pollinate agents are confident, trustworthy and beneficial to their local community,

Nepali customers are more likely to know their Pollinate Group agent by name, and know the agent is from their local community.

“Our quality of life has improved 10 times than before. Earlier it was so hot that it used to be difficult to even breathe. I have small grandchildren and they sleep comfortably because of this fan.”

- Nepal customer



LESSONS AND OPPORTUNITIES FOR CUSTOMERS

The Lean Data report revealed the differences in customers from India and Nepal, which the team understood but did not have data to support it. While a large proportion of customers in both India and Nepal agree our support of female entrepreneurs is useful, there are improvements we can make for Nepal's Net Promoter Score which was 37 (below the national average) and compared to our India NPS at 70.

We will also be surveying our customer communities to understand if payment plans are needed in Nepal to ensure access to products. This may also change with the type and price of products offered via our network in the future. In our last annual report we outlined a focus of deepening our impact through new products and new distribution channels.



Customer in Bangalore: Rangamma

Rangamma is a 22 year old woman from north Karnataka in India. Today she lives with her husband, mother in law and two children in an informal settlement in Bangalore. Both children are going to school in Bangalore.

In her village she was cooking under candle light and it was tough to do much (if anything) once the sun had set. Rangamma bought a solar light soon after moving to Bangalore so they did not face many problems. The SunKing Boom was made available on a six week, equated monthly installment plan, which helped them afford it, because they were new to the city.

Her sister, who also lives in the same community in Bangalore, borrows the light from her when she visits Raichur Village. The light also helps her sister run a snack stall in the evenings.

“All the kids like to dance, so the SunKing Boom’s radio feature helps play songs! I’ve become popular with the kids in the community because of this product.”

- Rangamma



Customer in Lucknow: Manno

Manno is a mother of two daughters and lives in Lucknow. Each day she has to cook food for her family, sometimes up to five times a day.

The fuel for cooking is wood and every day Manno is using 3.5 kilograms of wood. It also takes at least 45 minutes to prepare and cook each meal, which is almost four hours of her day.

When it rains or the weather is windy Manno explained it becomes hard to cook. Pollinate Group sold a Prakti cookstove to her, which is a high quality, easy to clean and durable single burner charcoal stove.

The stove uses much less wood for each meal and only takes 25 minutes per meal, so it is faster than using a chulha or open fire.

“At first I didn’t understand the importance of the Prakti, but when I was given some trial for my cooking it became much easier and the time consumed was less.”

- Manno



Customer in Chitwan: Purnima

Purnima Bhandari lives with her husband and son and has used products from Pollinate Group for more than three years. She recalls that three years ago her community would face regular power cuts, up to 18 hours every day. It was difficult to do anything after dark and she would use a kerosene lamp for household activities in the evening.

The first product Purnima purchased from local Suryamukhi Narkumari was a solar light. The light is bright and makes it easier to do all the household activities during power cuts. She would make handicrafts after completing the household activities, using that time productively which was not possible without reliable light.

Since the light, Purnima has bought a rice cooker, LED bulb, fan, pressure cooker and sanitary pads from Narkumari.



“Narkumari (Suryamukhi) helps me a lot. She delivers the product on time. I get the best services and I am happy with the services, I also feel great because of the warranty and guarantee with products.”

- Purnima

Customer in Kailali: Sunita

“Pollinate (Group) has been giving us home delivery services and providing products at affordable rates which is very appreciated. It has helped save money and time for us and made my daily work routine easier. I hope Pollinate Group continues the work.”

- Sunita

Sunita Mahato is a 27 year old living in Kailali with her father, mother, brother and sister. She is completing a Bachelor's degree. Sunita has been using products she purchased from local Suryamukhi Bhoj Rani for more than 17 months, including a solar light, LED bulbs and a fan.

Sunita shares that buying a fan is expensive when she has to travel to market at the Nepal-India border. The solar light helps her do work at night and the LED bulbs save money for electricity. Having the products available in her own community also means she does not have to go to the market and worry about transport expenses.

Of all the products, even though the load shedding has reduced in Nepal, Sunita says the solar light is the most valuable for her family.



Field leaders behind the movement

Field leaders are integral to the success of our women entrepreneur network and are a key conduit of connection to Pollinate Group's centralized operations

We delivered a number of key activities for our field team:

IMPACT TRAINING

Impact training was delivered in April and May 2019, to all staff, field staff and Suryamukhis, to achieve a number of objectives following the merger in 2018:

- Communicate our refreshed vision and mission.
- Ensure everyone understands why we exist and our impact, how sales contribute to impact and why we distribute products that improve health, save time and save money for customers.
- Articulate the impact we make in customer's lives, women entrepreneur's lives and the broader, connected impacts in communities.
- Understand the Suryamukhi initiative across India and Nepal.



GENDER EMPOWERMENT TRAINING ACROSS EVERY TEAM

All staff across Pollinate Group, including field staff, received gender empowerment training in 2019.

The training defined the gender issue and how it impacts women the most. It also increased understanding of the concepts of equity and equality. Staff were engaged to understand the Suryamukhi's empowerment journey and what this looks like in individual families. As a result staff realized the role of their individual leadership and how to take greater ownership of gender empowerment across the organization.

"As an organization with purpose, it was critical for our team at all levels to understand how their role contributes to our impact and to understand the impacts we make in people's lives."

- Sita Adhikari, Co-Founder and Director of Impact

TRANSITION OPPORTUNITIES FOR POLLINATORS TO BECOME AREA MANAGERS

The shift from a direct sales model in India to a women-led, last mile distribution model presented opportunities for Pollinators (employed salespeople) to use their skills and experience to support women entrepreneurs within communities. With Pollinators at the centre of our model in India for more than five years, and to support the transition in responsibilities, we took a phased transition approach:

Phase 1: We trained and promoted ten Pollinators to become Area Managers who began their new roles in November 2019. Training included classroom and field learning on Suryamukhi recruitment and mentoring, team management and workplan development. Each Area Manager was then assigned a team of six to ten Suryamukhis.

Phase 2: Planned for April 2020, we will train and promote an additional 13 Pollinators to become Area Managers. In Phase 3, scheduled in mid 2020, any Pollinator who has not become an Area Manager will have an opportunity to apply, while participating in training to prepare for the role.

LESSONS AND OPPORTUNITIES FOR FIELD TEAMS

An opportunity in 2020 is to develop learning modules for Area Managers to thrive in their new roles, taking lessons learned from Nepal and across our India team to support the team. Other areas of improvement come from the people behind the movement:

"Knowledge transfer in the community is essential, we need to continue doing that and design more programs like peer learning. Along with this I feel that we need to add small agriculture tools in our product mix as many people are farmers out here and need such products. Product research and trials need to be done on a regular basis."

- Sarmila, Nepal

"We can host more engagement activities to continue building the trust among teams, which in turn will help in better coordination and support as we are in remote teams."

- Anwar, India

"I would like to see us work on more retention strategies for the women and bring even more new products and after sales service improvements. This will help Suryamukhis as well as our network scale."

- Rajendra, Nepal



2019: The people behind the movement

Field leader in India: Nandita Biswas, Kolkata

Nandita is a 28 year old woman from Bishnupur, Nadia district in West Bengal. She studied a Diploma in Electricals and lives with her mother, father and brother.

In 2019 she transitioned from a Pollinator to become an Area Manager. As a Pollinator Nandita would sell products directly to the communities, however she faced a lack of opportunities to grow into a mentoring role and specifically impact the lives of women.

Nandita aspires to identify new areas to empower more women and learn more people skills in the process. She believes if you are good to others, good will come to you. *Nandita is pictured below at the back, far left.*

“Initially when Nandita joined our team she was very conservative talking to people, but she liked the idea of helping people in the communities we serve. Now she is mentoring nine Suryamukhis in the field and it has been fantastic for her growth professionally.”

- Rani Kumuni, Training

“Learning about women empowerment and alleviating people in poverty has opened new doors of learning. I have increased responsibilities to understand more about the organization and the broader perspective of our presence globally.”

- Nandita Biswas





Field leader in Nepal: Rajendra Man Karki, Kailali

Rajendra lives in Dhangadhi, Nepal and has been working with us since 2014. He has a Bachelor of Arts - Political Science and his great grandfathers are from Acchamm, a hilly region in far west Nepal. Rajendra can relate to people moving for better opportunities because his parents settled in Dhangadhi to give a better life for their children.

Rajendra says women have suffered the most everywhere in the world and women's lives in Kailali is difficult. When he started working with Pollinate Group there was no reliable light and people used to use kerosene. It was dangerous and hampered their health. Most girls in the communities would spend time helping their mothers do housework. Girls have dropped out of school for many reasons, and there are no opportunities for them to get a job and be independent.

Before joining Pollinate Group he was involved in providing training in agriculture for short term projects with social organizations. Rajendra takes great pride in his role to help girls and women have opportunities and earn money, enhance their business skills and sell water filters, sanitary napkins and other products.

Rajendra says his job is satisfying because he believes in sustainable work and feels everyone is appreciated and treated equally. In everything we do we are making an impact. *Rajendra is pictured above on the right.*

“They (previous organizations) never really focused on developing people and instead focused on completing a task and finishing within budget. At Pollinate Group we focus on giving people a direction, with support to become self reliant.”

- Rajendra Man Karki

“Rajendra is a very dedicated and hard working person we have in our organization. He deals very sensitively with the communities and Suryamukhis. He understands our values and the impact we are trying to make in the community. He is in fact a true intrapreneur we have.”

- Sita Adhikari, Co-Founder and Director of Impact





Field leader in India: Anwar Ali Salmani, Lucknow

Anwar was an award-winning salesperson in our network in 2018 and transitioned to an Area Manager role late in 2019. AI

Now 27, he grew up in Balrampur, Uttar Pradesh and his family has a small barber shop which is run by his father and brothers. His wife is a homemaker.

As a Pollinator (employed salesperson) Anwar did not have opportunities to learn about the bigger aspects of the organization. The transition to becoming an Area Manager has given him much more visibility of Pollinate Group's operations.

Anwar believes hard work and honesty will always take people to heights. He aspires to become a Sales Manager and learn planning, strategy, communication and organizational

skills. He is keen to learn all of this in Pollinate Group. Outside of work he wants to build a house in Lucknow and take care and responsibility of his parents at their retirement age.

Anwar is pictured above with some of the product range in the Lucknow office.

"Anwar lost one of his hands when he was eight years old. Today he travels on a bicycle every day to the office and communities. His contribution to our impact shows what we think are limitations are only in our mind. He is an outstanding member of our team."

- Rani Kumuni, Training

"Transitioning to the Area Manager role was very helpful as it allowed me to open new doors of visibility to management plans and Pollinate Group's future like never before. It is very collaborative. Working with women in the community is different and is helping me learn new skills in communications and people skills."

- Anwar Ali Salmani



Field leader in Nepal: Sarmila Khanal, Chitwan

Sarmila completed year 12 and lives in Jhuwani in Chitwan. She recently moved from a joint household of nine people to a new house with her husband and daughter.

For Sarmila, women in the community get less opportunities due to limited education. People also use traditional tools in their homes, which takes a lot of time and energy.

Products Sarmila supports women to sell include mixer grinders, sanitary napkins and utility gloves. Sarmila's role also involves on the job training, where she helps women entrepreneurs sell products confidently.

"I used to work in a cooperative and after my child was born I left that job. I opened a shop-fancy store but it didn't work at all. My husband had spent 18 years working abroad and

visiting occasionally. When he came back for good neither of us had a job. When I got a job at Pollinate Group, I was extremely happy!"

Sarmila shares that her job has given her identity and more people know about her. She has also learned a lot about business and shares this with my husband as well. She feels blessed to be part of an organization which makes an impact on people's lives. *Sarmila is pictured below on the left.*

"Sarmila has beautifully grown in our company. When we see her growth it is very amazing, we feel that our investment in her has really paid off. She is equally passionate for her work and her commitment towards the Suryamukhis is exceptional."
- Sita Adhikari, Co-Founder and Director of Impact

"I realized how difficult it is for women in a poor family in a rural area to lead her life, and at Pollinate Group I get the opportunity to work in the field of women empowerment, which is very close to my heart."

- Sarmila Khanal





Fellows behind the movement

Our programs for locals, students, professionals and leaders saw 101 participants join 11 programs, with people from 10 countries

To deliver our programs in India and Nepal, during the second half of 2018 and all of 2019 we proudly worked with Arup, Worley, AECOM, Pitcher Partners, the University of the Sunshine Coast, the University of Technology Sydney, the University of New South Wales, RMIT and the University of Western Australia's McCusker Centre.

“This was a huge year for Pollinate Group’s programs, we celebrated our 50th Program, commenced programs in Nepal and worked towards a shared vision with more than 100 fellows!

The programs team has developed a lot and we’ve made effective contributions to our operations, team and strategy.”

- Shivani Kanodia, Programs



PROGRAM HIGHLIGHTS

In 2019 we hosted our first program in Nepal, with eight professionals joining us in Chitwan to work on poverty index research, undertake a solar water pump study and a payment plan study.

We hosted our 50th program for professionals in Bangalore, recognizing the powerful contribution of programs to accelerate Pollinate Group's impact.

We also launched our inaugural Leadership Impact Program, attracting four participants to Bangalore for an intensive week of facilitation by Board Director Elena Bondareva. The second Leadership Impact Program was hosted in October, with support from Australian Ethical, and three participants from Mimal Aboriginal Land Management Corporation.

LESSONS AND OPPORTUNITIES

For the first time we surveyed all of our program alumni, with results informing a strategy for engagement and opportunities for further development of our alumni around the world.

We also shifted our model to ensure closer alignment with strategic projects across India and Nepal. This included introducing a Fellowships Manager role in Bangalore to oversee all program operations in India and Nepal, and to better integrate program outcomes into ongoing business operations.

In 2019 we revised our resourcing for program delivery, replacing the City Leader role with a Team Lead - Fellowship role. While a City Leader focused on setting up local operations and delivering programs, the Team Lead focuses on equipping participants to become changemakers in their own communities through program delivery.



2019: The people behind the movement

PROGRAM SUMMARY AND STRATEGIC IMPACT

Date	Program	Location	Project/s	Impact on our mission
July 2018	Student Fellowship	Bangalore	Community shops and lost cost products procurement, menstruation market research, LPG and Prakti stove trials	Diversifying product range and increasing sales
July 2018	Student Fellowship	Lucknow	Impact assessments, mobile hives and marketing materials, community shops, community data validation	Monitoring and evaluation, increasing sales
Aug-Sept 2018	Social Innovation Program	Lucknow	Community shops, mobile hive events, water filters and clean cookstoves	Product testing, growth
Oct 2018	Social Innovation Program	Bangalore	Suryamukhi and mobile hives, menstrual hygiene product trials, high and low cost product marketing	Growth, Suryamukhi development, product trials
Nov-Dec 2018	Student Fellowship	Lucknow	Suryamukhi recruitment, market research and needs assessment, impact and community engagement, data validation	Suryamukhi development, monitoring and evaluation, customer feedback
Jan-Feb 2019	Student Fellowship	Lucknow + Kailali	Scout and map, baseline survey, product financing capacity	Growth and operations
Jan-Feb 2019	Student Fellowship	Bangalore	Suryamukhi market research and needs assessment, product trials, skills gap analysis and mobile hives	Monitoring and evaluation, operations, market research
Feb-Mar 2019	Student Fellowship	Bangalore	Migration motivation study, Suryamukhi identification, research and needs assessments	Monitoring and evaluation, operations, market research
April 2019	Social Innovation Program	Lucknow	Assessment and comparison of indoor pollution levels, traditional versus improved solutions	Program refinement and innovation
May 2019	Leadership Impact Program	Bangalore	Altering systems to increase value and impact, change leadership for individuals and teams	Suryamukhi Squad, change management, innovation
May 2019	Social Innovation Program	Bangalore	Water purifier study, cashless transactions, poverty index study, community validation	Product testing, operations, monitoring and evaluation



PROGRAM SUMMARY AND STRATEGIC IMPACT (CONTINUED)

Date	Program	Location	Project/s	Impact on our mission
July 2019	Student Fellowship	Bangalore	Poverty index study, community validation, cashless transactions	Operations, monitoring and evaluation
July 2019	Social Innovation Program	Hyderabad	Poverty index study, community validation	Operations, monitoring and evaluation
Oct 2019	Leadership Impact Program	Bangalore	Creating an environment of growth for women entrepreneurs, making local empowerment sectors world leaders in learning and collaboration	Cross cultural knowledge exchange with Mimal Aboriginal Land Management Corporation
Sept-Oct 2019	Social Innovation Program	Chitwan	Poverty index study, solar water pump study, payment plan study	Operations, monitoring and evaluation
Oct-Nov 2019	Social Innovation Program	Hyderabad	Cashless transactions, poverty index study, community validation	Operations, Suryamukhi development, monitoring and evaluation
Nov-Dec 2019	Student Fellowship	Hyderabad	Poverty index study, community validation	Operations, monitoring and evaluation
Nov-Dec 2019	Student Fellowship	Bangalore	Fire safety profile, consumer fire risk perception, poverty index study	Innovation, monitoring and evaluation



2019: The people behind the movement

Leader behind the movement: Dominic Nicholls

In October 2019, three leaders from Mimal Aboriginal Land Management Corporation joined Pollinate Group's leadership team in Bangalore for a knowledge exchange spanning cultures and disciplines.

The purpose was for participants to collaborate on the challenges they face building inclusive and diverse social enterprise solutions to empower local communities.

Both organisations are working to empower women in hard to reach communities, and both navigate a myriad of cultural and societal considerations to enable positive change.

MAKING IT HAPPEN

The Leadership Impact Program was a collaboration between Karrkad Kanjdji Trust (KKT), Mimal Land Management Aboriginal Corporation (Mimal) and Pollinate Group has been made possible by the support of Australian Ethical.

KKT works with Indigenous ranger groups in one of the most culturally rich and biodiverse regions of Australia,

West and Central Arnhem Land. KKT partnered with Mimal in 2018, which is at the very heart of Arnhem Land. Due to the aspirations of the community, KKT work with Mimal to support the growth and development of the Mimal Women's Ranger Team, which has the potential to reinvigorate traditional knowledge by creating a context in which this knowledge is valued and relevant, as well as providing women equal access to employment on Country.

To help make this happen, and to learn from Mimal's approaches, Pollinate Group shared skills, insights and lessons of our work to empower women as leaders of change in the neglected communities of India and Nepal.

"I enjoyed the focus on strategy and the ability to focus on a defined problem shared by both organisations, with rapid prototyping to solutions."

**- Dominic Nicholls,
Leadership Impact Program, Bangalore 2019**





Professional behind the movement: Arthie Nimalan

In October 2019 Arthie Nimalan from Worley joined our Social Innovation Program* in Hyderabad.

Over the two weeks on the program, Arthie joined seven other professionals undertaking strategic research and analysis to accelerate positive impacts on women entrepreneurs and their communities.

Arthie's work focused on cashless transactions for Suryamukhis and their customers. This involved identifying challenges for the transition, and assessing women in poverty's current understanding of the technology and processes involved.

Recommendations included ensuring family buy-in for the technology and approach, suitable accessibility to banking and smartphones, training for internal team members to enable the transition and incentives.

Building upon this research, as well as other Social Innovation Programs which have investigated cashless transactions, Pollinate Group is forming a project to pilot cashless transactions in 2020.

MAKING IT HAPPEN

Worley delivers projects, provides expertise in engineering, procurement and construction and offers a wide range of consulting and advisory services.

The global company is proud to support young leaders to take part in Pollinate Group's programs, offering teams of volunteers to extend positive community outcomes.

For every year of their involvement with Pollinate Group, including 2019, Worley has sent fellows to our programs from every continent except Antarctica!

“Following the program, I gained more confidence after being placed in unfamiliar situations. Additionally, exposure to communities that Pollinate Group serves has given me a greater understanding of some of the issues faced and the privilege I hold.”

**- Arthie Nimalan,
Social Innovation Program,
Hyderabad 2019**

*Previously called the Professionals Fellowship.



2019: The people behind the movement

Student behind the movement: Grace Roberts

On her Pollinate Group Student Fellowship in Bangalore in early 2019 Grace was part of a team who consulted several urban communities to find out what their challenges were, with the objective to identify products to help alleviate those challenges.

This involved consultations with women from the communities. Products identified included medical kits, rash creams and torches--all products often taken for granted in Grace's home country of Australia.

"I was surprised how the simple act of people purchasing products for a small amount gave them dignity and gave them a powerful voice as a consumer." Grace says.

"The experience has reinforced my strong belief in maintaining personal connections with people

and communities who are affected by challenges like the ones these women face to not only better understand the complex factors affecting their lives but because they often already hold the best solutions."

MAKING IT HAPPEN

Pollinate Group and the McCusker Centre for Citizenship collaborated to provide University of Western Australia students with opportunities to gain experience in a social enterprise.

The McCusker Centre for Citizenship seeks to foster caring, connected and socially-engaged citizens who actively contribute to the wellbeing of their communities, and Pollinate Group is a proud partner and host location for the Centre's award-winning Internship Program.

"Some of the greatest moments of the experience involved connecting with the women. I realised how similar we are in spite of barriers of language, culture, geography and differing life circumstances. I am learning that it is only that I was dealt a 'lucky hand' that separates us, nothing more."

- Grace Roberts, Student Fellowship, Bangalore, 2019





City Leaders behind the movement

In 2019 we had four City Leaders: Andrew Jackson, Edward Rowe, Mira Shah (pictured above) and Elise Pearson (pictured right). Each made a lasting impact on our programs and operations. In 2020 the City Leader role was replaced by a Team Lead - Fellowships.

“From the field support to mentorship to general receptiveness, it’s been a really valuable experience. This role was not easy and there were many emotional moments, but I can definitely say I’ve grown personally and professionally as a result. I also cannot think of a better team to have started my professional journey with. My work with Pollinate Group has shaped the direction in which I want my career to go!”

- Mira Shah



“This role was the biggest part of my life for a year, and through it I’ve made lifelong friendships, been incredibly moved by experiences in our communities and will always carry a piece of India and Nepal with me, wherever I end up in the future.”

- Elise Pearson



Partners behind the movement

We welcomed a number of new partners between July 2018 and December 2019 including DFAT and the DOEN Foundation

We welcomed the Department of Foreign Affairs and Trade (DFAT), DOEN Foundation, Whole Planet Foundation, 100 Women and Solar Quotes as wonderful additions to our supporter network. We also continued impactful partnerships with Arup, DRK Foundation, Australian Ethical and UTS Insearch.



“I like the fact Pollinate Group offers a hand up not a hand out, by seeding entrepreneurs to create a sustainable business that will have a much longer impact than simply handing out lights for free.

We also thought Pollinate Group’s work would resonate with people who had just put solar on their homes. We’re excited at how much a steady monthly donation can change the poorest people’s lives for the better.”

- Finn Peacock, SolarQuotes



PARTNERS DRIVING EXPANSION IN INDIA

In November 2018 Pollinate Group and The Australian Department of Foreign Affairs and Trade (DFAT) Business Partnerships Platform (BPP), along with project partners Greenlight Planet and Kalpavriksha, started a project to empower women to sell solar energy in India's unelectrified communities.

This partnership seeks to promote ecologically friendly energy products for household use, and will benefit 13,000 households using new clean energy products. The DFAT contribution to this project was \$497,040, with a private sector contribution of \$668,900. This partnership aligns with Australia's commitment to promoting the use of solar technologies under the International Solar Alliance.

In April 2019 Pollinate Group and The DOEN Foundation began a project to deliver sustainable energy solutions to underserved households in India. DOEN is a Dutch organization that believes it is possible to achieve a green, socially inclusive and creative society.

Their funding is enabling a number of initiatives including the Lean Data research with 60 Decibels (see page 21) and Education Hives (see page 20).

Both the DFAT and DOEN funding enables Pollinate Group to recruit and train female sales agents to be distributors of products in their communities.

PARTNERS DRIVING EXPANSION IN NEPAL

In 2019 Pollinate Group started projects with two new partners, Whole Planet Foundation and 100 Women, and long-term supporters Australian Ethical to expand our scale in Nepal.

Whole Planet Foundation is an organization that alleviates poverty through microcredit around the world and in the United States where Whole Foods Market sources products.

100 Women, is a Perth-based giving circle with a vision to ignite women's philanthropy to advance the empowerment of women worldwide.

We have worked with Australian Ethical, an ethical superannuation fund in Australia, for 3 years through their Community Grants. We are now proudly working with them on a three year project as part of our Nepal expansion.

The focus areas of these partnerships are expanding our reach into Bardiya, a district neighbouring Kailali where we have an existing presence and operations.

The Nepal project also includes growing the entrepreneur network, accelerating skills development among entrepreneurs and creating more visible women leaders in the community.



Partner behind the movement: Leah Howell, Arup

Arup is an independent firm of designers, planners, engineers, consultants and technical specialists offering a broad range of professional services. Arup is proud to have formed a strong strategic partnership with Pollinate Group and is also a strong supporter of the Pollinate Group Social Innovation Program.

In 2019 the Arup-Pollinate Group partnerships saw an increased level of engagement and participation by staff, in terms of fellowship programs, local office events, support with fundraising campaigns and knowledge sharing. This was particularly evident in Arup's Sydney, Melbourne and Brisbane offices.

As a result of partnership activities, several Arup staff chose to deepen their engagement with Pollinate Group, such as by initiating fundraising activities and self-funding participation in programs.

Executive Yoong Heng Tan, *pictured below on left*, joined Pollinate Group in Bangalore on our inaugural

Leadership Impact Program. Read our [blog](#) about his experiences.

EXPANDING IMPACT

Leah Howell, Associate | Energy and Environment at Arup shares:

“Through the first year of partnership we have been able to better understand each other's organisation, interests, points of view and motivations. Partnership managers have developed a good working relationship and established a high level of trust and rapport.

We are now looking to expand the working relationship outside Australasia with the opportunity to engage the Arup Indian Community Engagement team, to offer a depth of local knowledge and skills.”

An example of the partnership in action was a panel event in Sydney promoting the need for diversity in development contexts. Learn more on the Arup [blog](#).



“Pollinate Group is a positively focussed, receptive and collaborative organisation. The open communication style of the partnership managers makes it easy to work together to achieve the best outcomes for both organisations and our aligned aspirations of contributing to the SDGs and increasing social impact through on-the-ground activities.”

- Leah Howell



Partner behind the movement: Nick Chadwick, Australian Ethical

Through their Community Grants, Australian Ethical supported our expansion in Nepal to scale the women entrepreneur network across remote villages. In 2019 the company also supported our second Leadership Impact Program, delivered with Mimal Aboriginal Land Management Corporation in Bangalore.

For Nick Chadwick, Foundation Manager at Australian Ethical, learning, organisational development and adaptive thinking are key to charities' ongoing effectiveness and it's great walking that journey with Pollinate Group.

"When you work with organizations like Pollinate Group, first consider the direct impact goals you want to achieve. If these goals align broadly to Pollinate Group's array of programs

and activities, reach out to see how your funding can further their mission or enable them to innovate into new, related areas," Nick shares.

TAKING ACTION

As a Certified B Corporation, Australian Ethical is part of a global cultural shift toward a more sustainable economy balancing profit with purpose:

We believe everyone has the power to make daily choices today that can make a difference for future generations. Particularly, we want to encourage people to make their money matter. We believe if people can align their money to their values - from superannuation investments to the donations they make to charities - it can have a profound impact on the future world they want to live in.

"We chose to partner with Pollinate Group because of their deep commitment to empowering communities and helping the environment. Pollinate Group has a great culture of innovation and improvement, which is great to work alongside as a funder."

- Nick Chadwick



Donors behind the movement

In 2019 we had 685 donors from 18 countries, collectively contributing A\$590,000 through philanthropic gifts and generous donations

Every person who donates is a person behind the movement.

Our donors provide the funds to enable innovation, scaling in new communities and creating new programs to reach our goals.

Donors make it possible for Pollinate Group to be bold, ambitious and creative. And, through their combined vision and support, enable us to maximize our impact across six cities in India and three districts in Nepal.



Isabel Naylor

“We support Pollinate Group because they provide a fabulous opportunity for women in India and Nepal to take control of their lives, to better support them and their families.

Pollinate Group not only empowers women, but its model incorporates planet friendly products. India and Nepal are regions in which women are often marginalised and have few opportunities available to them.

The benefits of supporting women extends not only to their families but also to the wider community.”

- Isabel Naylor



Karn Ghosh

For Karn, part of the appeal of Pollinate Group is that the organisation is led by talented and passionate people, and has a long track record of performance to mission.

“Pollinate Group continues to be a world-leading example of shared value, using business discipline and rigour to empower female entrepreneurs, and to solve a number of secondary issues.”

- Karn Ghosh



Lisa Barstow

Lisa donates to Pollinate Group because she believes in our approach to create opportunities for people living in extreme poverty.

“It makes me feel good to know my donation is directly helping bring products like solar lamps to families.”

- Lisa Barstow

Adrian Scott

On a visit to Nepal, Adrian vividly recalls tagging along with a Suryamukhi as she visited her customers in their small rural village. Adrian shares:



“The customers weren’t just customers, they were friends and neighbors and the Suryamukhi was an essential agent in improving their lives, listening to their needs and adjusting her products accordingly.

Back at her home she lamented about wanting to do even more of this work and I asked her what she would do with the extra income and she said simply: invest more in my child’s education.”

“What excites me is all of the untapped potential for the organization to *lean into* and drive so much more impact; for women, their families and their communities.”

- Adrian Scott



Financials

Nepal financial statements for 2019 are being finalized. Please refer to pollinategroup.org/reports for a complete set of audited financial statements, inclusive of notes.

Profit and loss statement

Consolidated statement of profit or loss and other comprehensive income for the year ended 30 June 2019

	2019	2018
	\$	\$
Revenue and other income		
Revenue from contracts with customers	556,462	496,173
Other revenue	1,285,603	725,787
Other income	27,435	-
	<u>1,869,500</u>	<u>1,221,960</u>
Less: expenses		
Materials and consumables used	(460,565)	(395,542)
Depreciation and amortization expense	(10,343)	(7,884)
Employee benefits expense	(696,866)	(549,692)
Occupancy expense	(86,829)	(83,010)
Advertising expense	(24,393)	(30,024)
Finance costs	(10,024)	(15,059)
Travel expense	(4,239)	(22,019)
Fellowship hosting costs	(14,024)	(9,436)
Insurance expense	(3,196)	(4,515)
Administration expense	(5,516)	(7,661)
Professional fees	(225,731)	(10,744)
Other expenses	(204,551)	(196,825)
	<u>(1,746,458)</u>	<u>(1,332,411)</u>
Surplus / (deficit) before income tax expense	123,042	(110,451)
Other comprehensive income		
<i>Items that may be reclassified subsequently to profit and loss</i>		
Foreign exchange translation of Pollinate Energy India Pvt Ltd	12,626	(8,326)
Foreign exchange translation of Pollinate Group (US)	188	-
	<u>12,814</u>	<u>(8,346)</u>
Other comprehensive income for the year	12,814	(8,346)
Total comprehensive income	<u>135,856</u>	<u>(118,797)</u>



Balance sheet

Consolidated statement of financial position as at 30 June 2019

	2019	2018
	\$	\$
Current assets		
Cash and cash equivalents	204,348	293,068
Receivables	408,120	134,747
Inventories	4,068	7,375
Other assets	<u>52,656</u>	<u>48,460</u>
Total current assets	<u>669,192</u>	<u>483,650</u>
Non-current assets		
Deferred tax assets	8,375	6,134
Property, plant and equipment	<u>18,144</u>	<u>19,555</u>
Total non-current assets	<u>26,519</u>	<u>25,689</u>
Total assets	<u>695,711</u>	<u>509,339</u>
Current liabilities		
Payables	220,503	111,921
Borrowings	<u>35,129</u>	<u>(708)</u>
Provisions	<u>28,952</u>	<u>11,707</u>
Total current liabilities	<u>284,584</u>	<u>122,920</u>
Non-current liabilities		
Borrowings	100,000	200,000
Provisions	<u>690</u>	<u>11,838</u>
Total non-current liabilities	<u>100,690</u>	<u>211,838</u>
Total liabilities	<u>385,274</u>	<u>334,758</u>
Net assets	<u>310,437</u>	<u>174,581</u>
Equity		
Reserves	9,662	(3,152)
Accumulated surplus	<u>300,775</u>	<u>177,733</u>
Total equity	<u>310,437</u>	<u>174,581</u>



thank
you



pollinate group

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