



ANNUAL REPORT



pollinate group

TABLE OF CONTENTS

Message from the CEO	1
Message from the Chair	2
About Us	3
2020 at a Glance	4
COVID-19 Response	5
2020 Highlights	7
Fellowships	10
Team	12
Meet Our Team Members	13
Lalita's story	14
Raghini's story	15
Gargi's story	16
Meet Our Women Entrepreneurs	17
Aasha's story	18
Bahatum's story	19
Laxmi's story	20
Meet Our Customers	21
What we learnt in 2020	24
Thank You to Our Supporters	26
Financial Reports	27
Looking Ahead	29

MESSAGE FROM THE CEO



While we evolved and adapted to the changing conditions regularly, our coordinates of the journey were fixed to the “North Star” – eradicating poverty by empowering women in the most marginalised communities and providing access to clean energy products.

–Sujatha Ramani

When I look back at 2020, the recurring themes have been learning and resilience for all of us here at Pollinate Group. In a year surrounded by devastation and loss, I feel humbled by our community of entrepreneurs, staff and partners who have gone above and beyond to adapt to this unprecedented event of the pandemic. My warm and heartfelt thanks go to our teams in India, Nepal and Australia who have done such remarkable work in implementing the required preventative measures to safeguard our people and our impact model so that we can continue to serve the marginalised communities in the six locations in India and three in Nepal.

I also want to commend the various sacrifices that our team members made during these trying periods to sustain our operations. Our teams proactively adapted to working away from office locations and continued to serve our communities by leveraging digital technologies.

While we evolved and adapted to the changing conditions regularly, our coordinates of the journey were fixed to the “North Star” – eradicating poverty by empowering women in the most marginalised communities and providing access to clean energy products.

Through this Annual Report 2020, we are happy to record the results and share the impact that our team has created in the communities that we work with.

These initiatives and, critically, the social impact created would not have been possible without the continued support and the confidence of our funding partners. I wish to thank the DOEN Foundation, the Australian Government Department of Foreign Affairs and Trade, Truss Fund, Australian Ethical and our community of individual donors for standing with us last year. The post COVID world unfolding in front of our eyes and the challenges it continues to throw has only amplified our commitment to empowering women as leaders who can pull their neglected communities out of poverty.

We will continue to stay tuned to the needs on the ground, innovate to scale our reach and find ways of inspiring every partner who wishes to join us in our mission.

MESSAGE FROM THE CHAIR



"I am confident that the lessons we have learned in 2020 will make us stronger and more resilient as an organisation. The women we train and the communities that we serve need us more than ever."

–Scott Watkins

I was last in India at the end of 2019, back when travelling between countries was an almost weekly part of my life. During that visit, I had met with our soon-to-be-announced CEO, Sujatha and had then caught a flight out of Bangalore with our previous CEO, Alexie. I left India feeling excited, certain that 2020 would be a huge year for Pollinate Group. And then the world changed.

When the pandemic first began to unfold I attended a call with Board Chairs of impact businesses from all around the world that had been organised by our longtime supporters at DRK Foundation. At that meeting, two questions were posed to us - one of viability and one of capability. The first question was this: is the mission still going to be relevant on the other side of this pandemic? That is, will there still be customers with the resources to buy the thing you're selling? The second question was: will we be able to retain the capability to still have an impact when the pandemic is over?

At the time, it was absolutely clear to me that the answer to the question of our viability was a resounding "yes". If anything, the pandemic has increased the number of people who need the products that we provide. Our challenge then was to ensure that we retained our capability to continue to help.

I am pleased to say that today, at the midpoint of 2021, we are very much still delivering on our mission. The changes that we made in 2020, the pivots, the twists and turns, are detailed in this report. What is perhaps less clear are the many small challenges that we had to overcome. When movement of people and goods were all restricted our staff had to constantly find new ways to connect and deliver. When we could not meet in person we had to work on our external and internal communications. As we reforecast our plans, we did have to turn to our supporters and networks and ask for their support. We thank all of you for continuing to believe in us.

I want to take this opportunity to say thank you to all our staff, from our Suryamukhis through to our CEO, to our teams across India, Nepal and Australia. You change people's lives by the work that you do every day. I know that all of you have suffered hardship in the past year and many of you have endured losses. That you have also continued to help people even lesser fortunate is truly inspiring.

I am confident that the lessons we have learned in 2020 will make us stronger and more resilient as an organisation. The women we train and the communities that we serve need us more than ever.

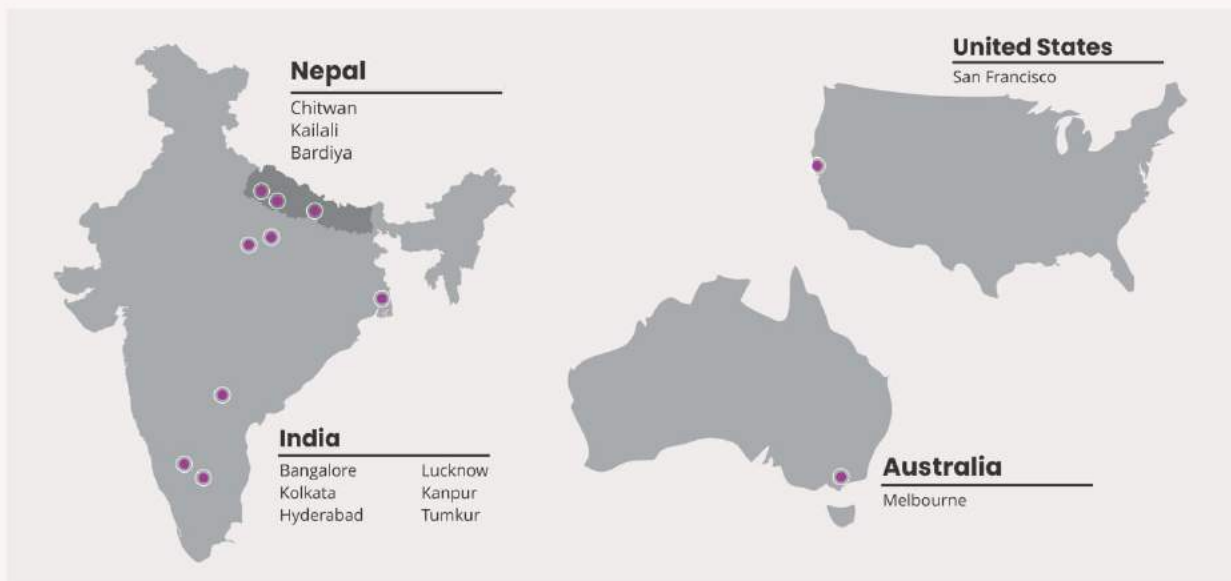
ABOUT US

Pollinate Group is an impact-centric social enterprise established in 2012 with the vision of creating a world where women are equipped to lead their communities out of poverty. We empower women to be change agents and equip them as distributors of clean energy products that can help them lead their communities out of poverty. We are a registered charity in Australia and the United States of America, and work with the most underserved communities living on US\$1.90 to \$3.20 a day, across six cities in India and three districts in Nepal.

By empowering women over the long term with the skills and support they need to become entrepreneurs, our women establish trusting, long-term service relationships with their communities. We are committed to working in collaboration with communities to provide them with products and customer service tailored to their needs, and which empower families to break intergenerational cycles of poverty.

So far, we have reached nearly 700,000 people across India and Nepal with affordable clean energy and household products and empowered more than 800 women to bring positive change to their communities.

Throughout 2020, Pollinate Group lived by our values of empathy, partnership, learning and development. We worked closely with our women entrepreneurs and their communities to understand and respond to their needs during the pandemic. We partnered with other organisations to ensure our customers could still access our life-changing products safely and efficiently during this challenging period. We also innovated by pivoting our operations online to scale our work and impact and reach even more communities living in poverty during the pandemic and beyond.



SDGs Progressed



2020 AT A GLANCE

IMPACT STATISTICS



People reached



Suryamukhis empowered



Products sold



Money saved



tCO2e* saved



Fellows hosted**

2020	55,149	112	27,952	US\$307K	21,448	8
SINCE 2012	679,603	800	185,322	US\$23M	1.2M	800

*Prior to 2020 Pollinate group reported CO2 saved. Due to the introduction of new products, we have revised our calculations to tonnes of CO2e saved to include black carbon.

**The Fellowship program was paused in February 2020 due to COVID-19 border restrictions.

IMPACT ON THE LIVES OF OUR WOMEN ENTREPRENEURS

Percentage of women who reported an increase in the following areas after joining Pollinate Group



IMPACT ON THE LIVES OF OUR CUSTOMERS

NEPAL

80% of customers reported improvements in their quality of life as a result of using Pollinate Group's products.

86% of customers experience no challenges with using Pollinate Group's products and services.

INDIA

91% of customers reported improvements in their quality of life as a result of using Pollinate Group's products.

87% of customers reported that Pollinate Group's products are good value for money.

COVID-19 RESPONSE

Much like the rest of the world, we could not have predicted at the start of 2020 how COVID-19 would go on to shape every aspect of our business for the remainder of the year.

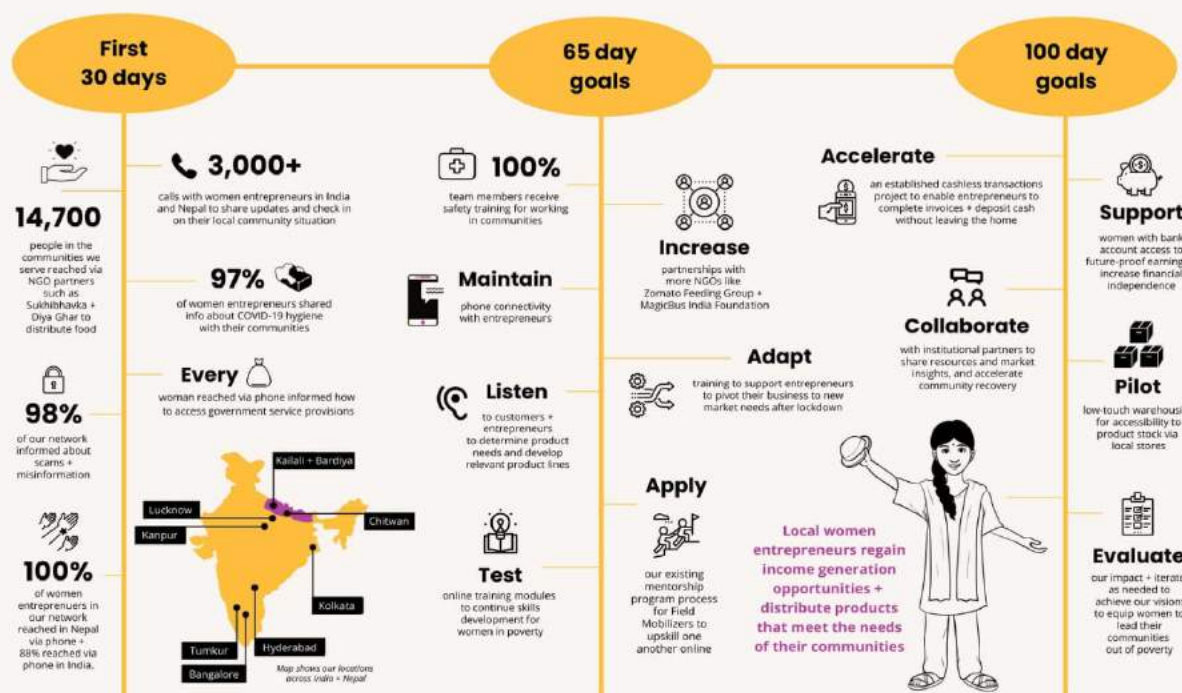
In mid-March, all our sales and field activities stopped overnight and our Fellowship Program was paused indefinitely as the international travel industry came to a grinding halt. This cut off two of our three sources of income. For the first time in Pollinate Group's history, we found ourselves wholly reliant on philanthropic revenue for our survival.

With all staff working from home, we focused on listening to, understanding and addressing the new challenges faced by our women entrepreneurs and customers. We learnt that most of them lost their incomes and were afraid they wouldn't be able to access basic food staples as India and Nepal went into national lockdowns.

The first one hundred days were critical for Pollinate Group. Propelled by highly passionate staff and loyal supporters we launched into action, calling every entrepreneur to check on her wellbeing and that of her community. We even conducted a survey among our customers with the help of an impact measurement partner, 60 Decibels and learnt that they were scared of COVID-19, but still largely lacking reliable information on the virus. Rumours circulated and misinformation mounted. As a trusted partner for over eight years providing durable, time and money-saving products, our communities listened to and learnt from what we had to say.

We swiftly pivoted to sharing reliable information on COVID-19 and raising awareness around health and hygiene. Our sales and operations team moved quickly to source essential products and identify local NGOs to provide direct aid. Our field staff who were used to traveling into

100 day response for women and communities in extreme poverty



communities every day instead turned to their phones, calling each entrepreneur to maintain an open channel of communication. We also introduced new, more affordable products into our range to enable our entrepreneurs to continue selling, and for our customers to be able to purchase them. The strength and resilience of our women entrepreneurs stood out as a source of inspiration for our team, especially when the crisis looked like it was too big for any of us.

We called on our community of supporters who shared our vision, secured low or zero-interest loans from the DOEN Foundation and Truss Fund, and received additional funding support from a number of our longstanding donors and partners, such as Australian Ethical and the Australian Government. 190 individuals collectively raised a phenomenal AU\$133,000 in just two months towards our efforts, inspiring our passionate team who all made personal sacrifices during a

“Once the devastating national lockdowns were over and the world turned its eyes to the next crisis, our communities would still be living with the effects of the pandemic for many years to come.”



Although we knew the immediate crisis needed to be addressed, we were aware that once the devastating national lockdowns were over and the world turned its eyes to the next crisis, our communities would still be living with the effects of the pandemic for many years to come. We anticipated that the poverty and gender gap would widen and our mission would be more necessary and relevant than ever.

Therefore we made a long-term pivot towards adapting our impact model for the 'new normal'. We invested in new technologies in order to operate in a low-touch economy, launched our Learning Management System (LMS) to enable continuous learning for our women entrepreneurs, and appointed a distribution partner to deliver our products to the doorsteps of our women leaders and their communities.

very difficult year. In fact, The United Nations Development Programme's Business Call to Action initiative recognised us as 'Stars of Covid Response' celebrating our efforts to ensure the safety and wellbeing of our communities during the crisis.

At the time of writing this report, India and Nepal are both in the midst of a second wave, a grave reminder that COVID-19 is still far from being behind us. Yet the new processes that we introduced and the lessons we learnt in 2020 - the courage to be agile, staying true to our mission, working together and being positive - were truly attested by the second wave, and will stay with us as we continue to fight COVID-19 and the equity gap that exists in our communities.

2020 HIGHLIGHTS

COVID-19 lockdowns brought India and Nepal to a grinding halt. As physical infrastructure crumbled around us, our team hustled together to create new pathways through technology. Building a digital bridge to stay connected with our women entrepreneurs came with its own challenges. The biggest gaps were lack of digital access and literacy, but our team was quick to adapt and persistent in identifying and implementing solutions to minimise the adverse impact of the pandemic and the subsequent lockdowns. 2020 became a unique opportunity for us to create a suite of technological solutions to enhance our communications with our staff and entrepreneurs.

Learning Management System for training women entrepreneurs

Due to the impact of COVID-19, Pollinate Group was unable to train its women entrepreneurs in person from March-August 2020. With no signs of circumstances returning to normal in the near future, we were forced to think of new ways to engage with our women entrepreneurs.

As a result, we worked with a partner organisation Purple Quay to develop an online Learning Management System (LMS) for our entrepreneurs to undertake training online. The benefits of the LMS not only included the ability to engage entrepreneurs remotely, it enabled us to address a key challenge that had been present pre-pandemic - the need for our entrepreneurs to access training multiple times, any time and any number of times to consolidate their skills. The LMS was rolled out to 50 entrepreneurs in December 2020 with content including product demonstration videos and sales and marketing training modules.



In 2021, online training will be rolled out to all entrepreneurs with further content developed and made available on the platform.

Creating new pathways to stay in touch

The mobile phone was key to staying in touch with entrepreneurs during the first COVID-19 lockdown in April and May 2020. As the year progressed it became the platform for peer-to-peer mentoring as senior and junior entrepreneurs from across India and Nepal connected with each other to share knowledge and experience.

Pollinate Group was also able to provide health and hygiene information and awareness sessions to our women entrepreneurs in their local languages via the phone in all locations in India and Nepal to help them stay safe during the COVID-19 pandemic.

Like many organisations in 2020, the pandemic forced Pollinate Group to engage with our stakeholders differently and ask them very different questions. Through the process we learnt to make learning and training more inclusive and accessible. We were pleasantly

surprised to find that many of our entrepreneurs already had access to smartphones and that they were motivated to embrace digital modes of communication.

A low-touch distribution model

A significant change in 2020 was a shift from a pre-pandemic distribution model of daily community visits from our field staff to a low-touch economy dictated by travel restrictions and social distancing.

We started working with distribution partners, Aspire & Innovative Pvt Ltd, to assist with the delivery of goods to entrepreneurs in their communities across India. We did this to reduce movement of people, prioritise staff and community safety, and identify efficiencies of scale. Another benefit of this was that our distribution partners had an extensive reach not only in urban settings but in peri-urban and rural India.

As the year progressed, we discovered that a number of our entrepreneurs migrated back to their native villages after losing their livelihoods.



By making the changes to our distribution model, we were able to keep a number of these entrepreneurs engaged in their sales business with Pollinate Group. In addition, we were able to expand our reach into new markets more cost effectively.

As we came to accept that the impact of COVID-19 would last well into 2021, the shift in our distribution model also ensured we could continue to operate our business and generate sales while keeping our field staff working from home longer. Another added benefit of this new model was



that it allowed us to redeploy our field staff to new responsibilities such as supporting entrepreneurs to scale their businesses through additional coaching and training.

A collaborative approach to expansion

The global pandemic created major barriers to the way Pollinate Group traditionally identified and recruited entrepreneurs which was done face to face in communities. With communities and staff in lockdown, and the population as yet unvaccinated, we wondered how we would reach new women entrepreneurs. Most importantly, we were hearing that the need for a reliable income among the unskilled workforce had never been more urgent.

We sought to understand who else is connected with women from vulnerable communities in our geographies and how we might meet their needs. Working in partnership with local like-minded community organisations became a key strategic focus for Pollinate Group in 2020. We formed our

first community partnership with United Way Hyderabad at the end of 2020, with whom we recruited and trained nine women entrepreneurs from their networks to successfully start their business. This pilot program allowed us to better understand United Way Hyderabad's peri-urban and rural reach with the view to expand our work with them in 2021.

Partnership with Netherlands Enterprise Agency towards SDG7

In 2020, Pollinate Group secured a globally competitive contract with the Netherlands Enterprise Agency, within the Ministry of Foreign Affairs of the Dutch Government, to expand the reach of energy services to more remote and poor customers in India.

This is the first results-based financing contract awarded to Pollinate Group. We are one of only 12 companies selected globally to assist the Dutch Government to achieve their ambitions of

providing energy access for at least 50 million people by 2030.

The SDG7 Results project means that from 2020 to 2024, our women-led distribution network will connect 53,000 households to clean energy and access to solar products within our popular SunKing range.

Pollinate Group will be paid a subsidy by the Netherlands Enterprise Agency for every household that is connected to our renewable energy products during the project period with sales independently verified by international advisory organisation KPMG.

We are proud and excited to be working in partnership with the visionary Netherlands Enterprise Agency. This partnership is an important recognition of Pollinate Group's track record in delivering long term measurable impact in communities living in extreme poverty and our contribution towards SDG7.



FELLOWSHIPS

Pollinate Group is committed to supporting the next generation of social entrepreneurs and global leaders. Our fellowship programs are designed for students, recent graduates, early-mid career professionals and senior executives from around the world to gain hands-on experience in an award-winning social enterprise.

Our fellows leave the program with a practical understanding of the entrepreneurial approach to community development, an appreciation for involving the end-user in design and change, and tools to help them to initiate and lead game-changing ideas in their studies and future career pathways. We have hosted more than 800 fellows since the start of the program in 2012.

Student Fellowship

When we hosted our first fellowship program for 2020 - a group of eight Australian students from UNSW, the University of Queensland, RMIT and the University of Western Australia - in January and February, we did not realise that this would also be our last in-person program for the year. During this 4-week program, our fellows worked on two projects - an analysis of household consumption patterns, and the implementation of cashless transactions. The project teams also worked with some of our women entrepreneurs to train future entrepreneurs on how to conduct transactions via unique payment interfaces.

While the cashless transactions study had been a long term project for fellows throughout 2019, COVID-19 necessitated its rapid rollout in 2020. When lockdown restrictions prevented us from visiting our entrepreneurs, insights from this study helped us undertake training and pilot cashless transactions on the ground more seamlessly. Fellows worked closely with entrepreneurs and Pollinate Group staff to develop a

training manual that identified and addressed the challenges faced by end users. This helped us create efficient pathways for financial and digital learning in the new low-touch economy.

COVID-19: New challenges and new solutions

The COVID-19 pandemic and associated international border closures have effectively paused Pollinate Group's in-country fellowship programs for 2020 and 2021. We hope to resume these popular programs as soon as we can move freely across borders.

Whilst the COVID-19 pandemic prevents us from hosting Fellows in India and Nepal, we are determined to continue serving our mission and inspiring the next generation of social change makers. Much of 2020 was spent developing a new digital fellowship program that enabled participants to engage with Pollinate Group in innovative ways and gain valuable skills in micro-entrepreneurship, women's empowerment, sustainable energy and poverty alleviation. We are thrilled to be piloting our digital fellowship program in early 2021.





Fellowship Experience



I was recommended to the Pollinate Student Fellowship by a good friend of mine and the experience far surpassed my expectations. It was extremely valuable to learn about the organisation's social enterprise model and mission to create an impact. Pollinate Group was an extremely welcoming organisation and created a friendly and nurturing environment for me to learn.

The program had a great balance of career development and personal development. I learnt a lot about myself and fellow university students throughout the program, some of whom I still keep in regular contact with over a year later. I am currently applying for graduate programs to the big engineering consultancies and I have been asked about my time with Pollinate Group in most of my interviews. Potential employers like to see that students have gone out of their way to gain experience in a new environment, and, trust me, after the program, you'll have plenty to talk about!

My participation in the program helped to affirm my passion to create both environmental and social impact through my career. The Fellowship Program gave me a great frame of reference for what it's like working for a social enterprise, which is especially useful for people like me who want to work in this area. I would still like to work for an engineering consultancy but definitely see myself doing more professional fellowships in the future.



Curtis Palmer,
Student Fellowship Participant 2020,
Bangalore (RMIT University, Australia)



TEAM

At Pollinate Group, we believe we are only as strong as our team. With a sharp focus on gender equity, our recruitment process and policies have been designed to attract and recruit more talented, qualified women, especially at field level.

Like many businesses in 2020, our focus was to ensure staff safety and well-being during COVID-19. We deliberately created environments for collaboration and creativity in order to find new solutions to the challenges presented by the pandemic. Some of these activities included:

- Conducting regular online sessions on mental wellbeing as well as team building and yoga sessions
- Ensuring all staff were covered under medical insurance irrespective of their length of tenure with the organisation
- Making regular calls to entrepreneurs to share information on staying safe during the pandemic, which later inspired many to take leadership roles in their communities and become a source of trusted information.

The extended lockdowns became an opportunity to invest more into building field staff capacity. We ran 'Train the Trainer' sessions for our Field Mobilisers to equip them to effectively upskill Level 2 and 3 women entrepreneurs. Three Field Mobilisers from Hyderabad, Kanpur and Kolkata even took on mentorship roles to build the capacity of other Field Mobilisers in the team.

Our field staff experienced some of the most significant changes to their roles. When lockdowns eased in the second half of the year, they adapted the way they worked and traveled to safely return to the field. They incorporated safety precautions into every aspect of their work, introduced digital engagement, and most importantly helped our entrepreneurs relaunch their businesses after an extended period of inactivity. The lessons we learned in 2020 helped us manage our operations more effectively when the second wave hit in 2021.





**MEET OUR
TEAM
MEMBERS**

Refusing to let fear take over your dreams

How Lalita's courage and compassion became a ray of hope during the Nepal lockdowns

A quote by Kavita N Ramdas beautifully sums up our Field Mobiliser, Lalita Kumari Mahato's life, "This world needs women who are so strong they can be gentle."

During the challenging year that 2020 was, Lalita's determination and passion to help our entrepreneurs made her a strong pillar not only for her team, but also for the hundreds of families whose lives had been devastated by the pandemic.

Lalita comes from a community in Tikapur in Kailali, where it is uncommon for women to pursue education and financial independence. She has a Masters degree in Rural Development, and a deep-seated passion for promoting women's empowerment. Lalita joined Pollinate Group as an entrepreneur herself, helping to distribute clean energy products in her community. However, her commitment towards impacting lives soon made her stand out from the other entrepreneurs. She quickly transitioned to join Pollinate as an employee, and became the go-to person for all our entrepreneurs and field staff in the Kailali District.

During the COVID-19 lockdowns, Lalita went above and beyond to support her community. She woke up at 5am to deliver stock to our entrepreneurs with her husband and even took the initiative to coordinate with suppliers directly to provide products swiftly to our entrepreneurs. "In those moments, Lalita was no less than a front-line worker, ensuring that they could continue to have a livelihood. With the nation at a halt, our women entrepreneurs were the sole income-earners in most households. Watching her spring to action at a time like this made us all feel more motivated to support our entrepreneurs," her team lead Shweta proudly shares.



In addition to being a superstar Field Mobiliser, Lalita is also a terrific wife, a doting mother and a selfless sister. She is the strongest pillar of support for her husband and son who share a genetic blood disorder, Aplastic Anemia. She supports her sister's education and holds all her responsibilities close to her heart. Despite the many hardships in her own life, Lalita refuses to be limited by her situation.

Lalita says, "Women, particularly from these vulnerable communities are often afraid to work, as they feel that they are not skilled enough for a job, won't be supported by their family, or won't be able to find an organisation that understands the multiple roles and responsibilities that they are required to play in life. My advice to all those women is don't be afraid. There is a lot you can do in life when you lose your fear. There are so many women in this world who are doing wonderful work- make them your role models, and just go after your dreams."

A life of purpose and service

Raghini's journey from being a shy person to training over 350 women at Pollinate Group

Raghini Chandra has always been a reserved person, but her life changed the day she first felt the gratification of making a difference. While working as an intern training HIV-affected children on soft-skills, she realised she wanted to live a life of purpose and service.

Raghini has been working at Pollinate Group for the past 3 years. She joined the organisation when we piloted our first 5 entrepreneurs in India. Today, she supports over 350 of them. In her role as a Learning and Development Executive, Raghini implements training programs to improve the skills and confidence of our women.

Working with Pollinate Group during the COVID-19 pandemic in 2020 was challenging for Raghini both personally and professionally.

“Although we were confined to our homes, we couldn't stop thinking about our entrepreneurs and their customers. A lot of the people in the communities in which we worked returned back

to their native villages. As migrants and daily wage earners, their livelihoods were devastated by the loss of income they sustained due to the extended lockdowns. A lot of the families had no food to eat,” Raghini reflects.

Determined to find a way to support our entrepreneurs and their communities, her team worked in close collaboration with other organisations in various cities to deliver food and relief aid to our communities. “When our jobs became limited to ensuring the health and safety of the communities, we realised that human connection can never be replaced in our work. However, watching our entrepreneurs step up to coordinate relief and food distribution drives and raise awareness about COVID-19 fuelled us to find new ways to support them,” Raghini adds.

With this zeal, she worked tirelessly to ensure our team stayed in continuous contact with all our women entrepreneurs and kept their spirits high throughout the lockdown. “What keeps me going is the fact that being involved in our work is the only way out of poverty for these women. We work with women who are illiterate and with whom nobody else wants to work. We can't start from scratch and educate them now. The only way to improve their lives is to make them independent entrepreneurs. Irrespective of what our women have been through, lost or been denied, they can build their own identity, improve their dignity and increase their financial stability,” she says.



Understanding the real value of an opportunity

Our Technology Manager's motivation to create pathways for women with limited digital access



Gargi Manjee decided to take a short break from her career when she became a mother. As months rolled into 6 long years, she realised that returning to work after all these years came with some challenges. The struggle to find a new opportunity at a place that welcomed her without questioning her capabilities was what made her feel an instant connection to Pollinate Group. This is when Gargi decided that she wanted to create opportunities for more women to have a livelihood and be economically independent.

"I knew that women are not easily welcomed back after such a long break, but the team at Pollinate was different. People were not only patient but supportive about me learning and implementing things that were new for me and the organization. I realised how an opportunity to learn and grow can transform the life of a woman, her family and everyone around her," she recalls.

In 2020, technology suddenly moved centre-stage and the responsibility of creating digital solutions for our women entrepreneurs fell on her shoulders. This was a mammoth task, given

that most of them are not literate, and lack digital access and familiarity. She worked collaboratively with our own teams, from management to field staff and women entrepreneurs, to understand their challenges and create interactive, easy to use tools that could help these women without making them feel further isolated.

Gargi candidly shares that some days were tougher than others, but her greatest motivation to keep going was the responsibility that she felt towards our entrepreneurs, our team and everyone who was dependent on her work. She says, "Knowing that the work I am doing is impacting hundreds of women and helping them continue to have their livelihoods, brings a lot of inspiration to my day to day work."

However, Gargi doesn't feel like the limited digital knowledge our women leaders have is the biggest challenge right now. She says, "Technological solutions can need some getting used to. You and I continue to use it because we find it easier. Soon, our entrepreneurs will too. I am confident because I have seen so much of will in them to learn, adapt and continue to impact their families and communities."

The greater challenge, she believes, lies in uneven access to technology between men and women, which is quite pronounced in the communities where we work. "We can only call it progress if everyone is on board. Moreover, I have seen first-hand how a complete household and even an entire community can be empowered by just empowering a woman, and this may just be the best way to ensure our communities are at par with the rest of the world."



**MEET OUR
WOMEN
ENTREPRENEURS**

You are bigger than your challenges

How Aasha's quest for independence helped her overcome obstacles and carve out her own path

Aasha comes from a poor, orthodox family, who struggled to make ends meet in Gaupalika, Nepal. Ever since she lost her father early on in life, she has been looking after her siblings by herself. In her community, males always look after the family, but this didn't stop Aasha from supporting her sister and brother's education. Due to her consistent efforts, her siblings are educated now and her brother is working abroad.

After she got married and had a daughter, Aasha was hoping for a better life, but her situation changed for the worse. She felt discriminated against in her new home and felt helpless when her husband's family would send him to faraway places for work. Yet, Aasha refused to be a victim of her situation. Fuelled by her determination to overcome her problems, she decided to become financially independent by joining Pollinate Group in February 2018.

Throughout her training, Aasha not only learnt business skills but was empowered to solve key issues in her community. She says, "My first work was on the water-filter project. There was a clean water issue in my village, and I knew that this product could be life-changing for the people there. This was also a chance for me to be able to earn some money and save for my child's future."

From this point onwards, Aasha worked hard to make more products accessible to her community. Through her work, she has been able to establish a strong network of trust, which has enabled her to become a successful entrepreneur - but she didn't stop there. Aasha has also supported Pollinate Group to identify and recruit other women in her community to help them to improve their situations. Her focus and ambition are awe-inspiring. During the lockdown, when the

sales of all other business owners stalled, Aasha was able to sell almost a hundred solar fans. She used the money from her sales to enroll her child in school and install a water motor pump to be able to grow vegetables. She recalls, "Earlier my husband and family were not very excited about me working, but now, they respect my decision and support me as well"



Today, Aasha has managed to set up a new poultry farm of her own with her husband. She believes that everything she learned about entrepreneurship at Pollinate Group, and the deep, trusting connections she has established with her community by working as an entrepreneur have been instrumental in kick-starting her own venture.

Aasha is an inspiration to every woman in her community, as her story shows how anyone can use sheer determination and courage to lift themselves out of a difficult circumstance. She continues to work with dedication and passion to provide a better future for herself and her daughter.

Determined to help more people 'live in the light'

How Bahatum Nisha's quest to give her daughter a better life led to her becoming a changemaker

Bahatum Nisha lives with her husband and three children in a small house in Lucknow, India. Although she hails from Dupuri District in Assam, she migrated to the city with her parents at the age of 7 to escape a life of poverty in her village. Bahatum never received a formal education and runs a small shop selling hot snacks and fritters in her community. In a society where the finances are managed by men, she never had the opportunity to be financially independent.

"Pollinate Group has helped me to become self-reliant and have more control over my earnings. With the money I earn, I want to ensure that all my children, and especially my daughter, receive the education that I could not," Bahatum says.

Bahatum first heard about Pollinate Group when she bought a solar light from the organisation for herself a few years ago. At that time, there were no lights in her community, and people relied on kerosene lamps and candles. She realised that her solar light could have a huge impact and potentially change the lives of her family, and even her whole community. She used her first lamp to keep her shop open for longer and realised how much safer women could feel with a reliable light. The one-time cost also helped her save a lot of money in the long run.

Soon after purchasing her solar light, Pollinate Group's team approached Bahatum to join our network as a clean energy entrepreneur. Bahatum seized the opportunity, as she realised that this was a chance for her to learn more about managing her business, build trust with her customers, and earn additional income to secure her daughter's future.

Bahatum says, "Everybody thinks about their sons, but I want to save for my daughter. I initially joined Pollinate to learn business skills and earn more income, but now I am determined to help the people in my community live in the light. My work has enabled me to transform the lives of hundreds of women around me, and my family has been very supportive."

Today, Bahatum is determined to impact more families in her community and help them access much-needed products that can help them save time and money. She believes that the training sessions and continuous support that she has received from Pollinate Group have not only polished her skills as a small business owner but also made her more confident and independent as an individual.

"Thanks to Pollinate, I am now able to bear my family's expenses without burdening my husband. I now have a path to lead my children towards a brighter future," says Bahatum.



The luxury of sleeping indoors

How Laxmi Panchadara uplifted the living conditions of her entire community in Hyderabad

Laxmi Panchadara lives with her husband and two children in a small migrant community in Hyderabad, India. From a very young age, she chose to work for a living to support her family. In those days, the meager income she received from picking and selling garbage was barely enough to make ends meet.

After getting married, Laxmi's husband encouraged her to upskill herself and find more dignified work. It was this support from her husband that led her to join Pollinate Group two years ago. Today, she works with us as a clean energy entrepreneur selling life-improving products to neighboring families living in small, temporary shelters like her own.

Laxmi has played an important role in improving the living conditions of her community. Located in an area dense with thickets and wild shrubs, summers can be unbearably hot in her community. People often resort to sleeping outdoors for relief, despite the risks posed by strangers, animals and pests. The solar lights and fans she sells have made her community safer in the summer months, particularly for women, children and the elderly. Now, for the first time in decades, people in her community are able to sleep safely indoors, which used to be a luxury.

Laxmi is proud to be a changemaker and build her own identity. She says, "With two young children at home, this work not only gives me the flexibility to work at my own time, but also the respect of people around me. It is essential for women to have an income of their own. We usually think it is okay for women to depend on their fathers and their husbands, but it is important for us to take control of our own situation."



She has a message for all young women like her, who are afraid to take the first step towards economic independence, "You must take every opportunity to learn and grow. Be patient with yourself. Growth doesn't happen overnight. It is just as important for a woman to be educated and empowered, as it is for a man. With your own income, you can provide security for your own and your family's future, even if things don't work out the way you want them to."

Laxmi invests the income she makes through sales into her children's education and future. Her ultimate goal is to provide other women with the opportunities she has had. She plans to do this by opening up her own tailoring shop and teaching sewing to all women in the community at a nominal fee.



MEET OUR CUSTOMERS

On the surface, the communities we serve have a lot in common, from a lack of basic resources to extremely vulnerable living conditions. Yet, the difference our carefully-chosen products make to each customer and each family is unique. Here are some stories from our customers that show the real impact of our work and that of our entrepreneurs.



 INDIA

Mariyamma used candles in the evening, but the faint light still left her tent dim and dark. This attracted disease-causing pests like rats. Her family, especially her children, often suffered bites and infections because of this. With a brighter solar lamp, Mariyamma's house is now safer and more hygienic. It has enabled her family to have better health outcomes while increasing the number of productive hours they have in a day.

 NEPAL

Sita Rawat lived in a big family of eleven. Her household responsibilities made it hard for her to manage her small shop. Frequent power cuts often left her shop in darkness after sunset and affected her sales. This led Sita to buy a solar light. Her well-lit shop not only attracts more customers, but also helps her feel safer at night. Her favourite thing about our products is the warranty and the hassle-free post-sales service she receives from our entrepreneurs.

 INDIA

When **Anjana's** husband lost his job and wages, they decided to set up a push-cart to sell hot fritters next to a railway crossing. They used kerosene lamps, but this wouldn't last, especially in case of rain and storms. They decided to buy an LED inverter for their shop. This enabled them to have light without electricity at their stall for the 4-6 hours that they are open.



 INDIA

Vrindavati from Kanpur was our customer before she joined us as an entrepreneur. Being the sole breadwinner of her family, it was hard for her to make ends meet. She relied on a kerosene lamp in the evenings but her daughter who used it to study started developing a persistent cough. She bought a solar lamp on one of our easy payment plans and found it transformational. A light in her home means her child can study longer in the evening.

 NEPAL

Kamala Parja lives in Chitwan with her husband and children. She also looks after four to five orphaned children in her community. Earlier, she had to go to the forest everyday to collect firewood to cook rice. After buying a rice cooker and an electric water kettle from our entrepreneur in her community, she no longer has to burn wood for fuel and can keep her children safe from toxic fumes. She also has more time now to spend with her family.

 INDIA

Sharanamma used to rely on firewood for cooking. She says that switching to clean cooking has been transformational for her. The smoke from burning wood earlier would disturb her entire family. It was harsh on the eyes and led to respiratory problems in her children. Now, she can cook without exposing herself and her children to the toxic fumes of an open fire.

WHAT WE LEARNT IN 2020

The challenges we encountered and overcame in 2020 provided us with valuable opportunities to learn from our work.

The importance of being agile

The COVID-19 pandemic came as a shock to all of us and made us realise the importance of being flexible and responding quickly to changing circumstances. After the pandemic related lockdowns began in March, we quickly took steps to operate a leaner business model, increase organisational efficiencies and pivot our



operations online. We also quickly launched our 100-day response COVID-19 fundraising campaign and approached new and existing donors for loans and grants to continue to support our crucial work.

Our ability to act fast enabled us to mitigate the shocks of the pandemic, and continue to train and support our entrepreneurs and their communities throughout the year. It also minimised the impacts of extended lockdowns and reduced field-level operations on our staff and business.

Responding to the evolving needs of our communities

The pandemic also reinforced the importance of our core values of listening to, and collaborating closely with, the communities in which we work. Following the onset of the pandemic, we launched an initiative to locate and engage all our entrepreneurs via phone. In doing so, we were able to get a better understanding of their situations and needs. Based on their feedback, we responded by sharing videos on social distancing with our entrepreneurs to enable them and their families to stay safe, coordinating

with local NGOs to distribute relief items in our entrepreneurs' communities, and initiate an online peer learning program for our entrepreneurs to continue to learn from each other during the pandemic.

We also conducted surveys with our customers to understand the impact of the pandemic on their lives. From these surveys, we learnt that our customers (many of whom were daily wage earners) had lost their sources of income and had limited disposable income to spend on our life-

changing products, as much as they needed them. We responded to this situation by working with our suppliers to bring new, lower-priced solar products into our range to enable our cash strapped customers to continue to access our products. We also launched a series of essential products, such as sanitisers and masks into our product range to enable both our entrepreneurs and their customers to stay safe during the pandemic.

An opportunity to use new methods of engaging with our entrepreneurs

Our experiences of successfully engaging with our entrepreneurs over the phone throughout the pandemic also made us aware that more of our entrepreneurs have access to smartphones than we previously thought. This paved the way for us to think of new ways to train and upskill our entrepreneurs and launch our LMS. We are now looking to utilise blended methods of training (combining face-to-face and online methods) in the future to make our training more accessible and impactful in the new “COVID normal” world.



THANK YOU TO OUR SUPPORTERS

While it may seem easy to talk about pivots and innovations in a pandemic, the reality for not-for-profits like Pollinate Group is that we depend on the vision and understanding of our funding partners. Our original goals for 2020 were rapid expansion - recruiting large numbers of women entrepreneurs and reaching rural markets in both India and Nepal. Our major funding partners the Australian Government's Department of Foreign Affairs and Trade, the DOEN Foundation, Whole Planet Foundation, Australian Ethical and 100 Women were poised to assist us to reach these goals. Yet, while Pollinate Group was still figuring out the extent of the pandemic and lockdowns, learning about the

wellbeing of our entrepreneurs and staff, our donors continued to stand by our side.

Pollinate Group's ability to not just survive the year of COVID-19 but also effectively transition to new technologies and distribution models must be credited to the extraordinary support of our partners. They got on calls with us from the early weeks of the pandemic, offering support in the form of emergency grants, zero interest loans and revising grant KPIs. On behalf of everyone at Pollinate Group, thank you to our institutional partners - governments, corporates, trusts and foundations - and community of individual donors who supported us through 2020.



FINANCIAL REPORTS

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2020

	2020 AU\$	2019 AU\$
Revenue and other income		
Revenue from contracts with customers	456,005	870,999
Other revenue	1,333,922	971,066
Other income	<u>44,700</u>	<u>27,435</u>
	<u>1,834,627</u>	<u>1,869,500</u>
Less: expenses		
Materials and consumables used	(260,624)	(460,565)
Depreciation and amortisation expense	(8,510)	(10,343)
Employee benefits expense	(855,317)	(696,866)
Occupancy expense	(92,337)	(86,829)
Advertising expense	(15,175)	(24,393)
Finance costs	9,124	(10,205)
Travel expense	(14,365)	(4,239)
Fellowship hosting costs	(10,517)	(14,024)
Insurance expense	(4,932)	(3,196)
Administration expense	(20,619)	(5,516)
Professional fees	(219,064)	(225,731)
Other expenses	<u>(137,233)</u>	<u>(204,551)</u>
	<u>(1,629,569)</u>	<u>(1,746,458)</u>
Surplus before income tax expense	205,058	123,042
Income tax expense	<u>(4,641)</u>	-
Net surplus from continuing operations	<u>200,417</u>	<u>123,042</u>
Other comprehensive income		
<i>Items that may be reclassified subsequently to profit and loss</i>		
Foreign exchange translation of Pollinate Energy India Pvt Ltd	(17,957)	12,626
Foreign exchange translation of Pollinate Group (US)	<u>492</u>	<u>188</u>
	<u>(17,465)</u>	<u>12,814</u>
Other comprehensive income for the year	<u>(17,465)</u>	<u>12,814</u>
Total comprehensive income	<u>182,952</u>	<u>135,856</u>

Our full financial statement for the 2020 financial year is available on our website [here](#).

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS ON 30 JUNE 2020**

	2020 AU\$	2019 AU\$
Current assets		
Cash and cash equivalents	607,829	204,348
Receivables	388,390	408,120
Inventories	2,414	4,068
Other assets	<u>28,366</u>	<u>52,656</u>
Total current assets	<u>1,026,999</u>	<u>669,192</u>
Non-current assets		
Deferred tax assets	17,223	8,375
Property, plant and equipment	<u>7,089</u>	<u>18,144</u>
Total non-current assets	<u>24,312</u>	<u>26,519</u>
Total assets	<u>1,051,311</u>	<u>695,711</u>
Current liabilities		
Payables	202,181	220,503
Borrowings	163,638	35,129
Provisions	18,509	28,952
Current tax liabilities	<u>4,353</u>	<u>-</u>
Total current liabilities	<u>388,681</u>	<u>284,584</u>
Non-current liabilities		
Borrowings	167,875	100,000
Provisions	<u>1,366</u>	<u>690</u>
Total non-current liabilities	<u>169,241</u>	<u>100,690</u>
Total liabilities	<u>557,922</u>	<u>385,274</u>
Net assets	<u>493,389</u>	<u>310,437</u>
Equity		
Reserves	(7,803)	9,662
Accumulated surplus	<u>501,192</u>	<u>300,775</u>
Total equity	<u>493,389</u>	<u>310,437</u>

Our full financial statement for the 2020 financial year is available on our website [here](#).

LOOKING AHEAD

As we draft this report in 2021, the COVID-19 pandemic continues to affect our work in India and Nepal with the second wave bringing even more devastation than the first.

With the battle against the pandemic being far from over, the greatest lesson we have learnt to date is the true value of our work to the lives of our women entrepreneurs and the hundreds of thousands of people in our communities.

In the event of any crisis, those living at the bottom of the pyramid are always worst affected. They are the first ones to lose their livelihoods and access to basic necessities. The pandemic reaffirmed we have a collective responsibility towards the most vulnerable among us.

At the same time, we have learned that no individual effort is too small, no matter the magnitude of the problem. A collective effort can only snowball from individual actions, and we all have a role to play towards systemic change.

Our recent experiences have demonstrated why women must be at the centre of our solutions.

We have witnessed how educating and empowering a woman can transform the entire household and community, and are positive that this is the best way to bring about intergenerational change and growth.

The most promising way to make a difference is to create solutions at a foundational level to ensure livelihoods for those living below the poverty line, and while such activities are best spearheaded by policy makers and development agencies, every person's big and small contribution to building this safety net counts.

Despite the many challenges ahead of us Pollinate Group is committed to serving our mission, to scale our reach and empower more women with the skills and means to lift their communities out of poverty.

We believe that the development channels we are creating today will aid our mission and enable us to create a more promising future for our entrepreneurs, their communities, and the world. We hope you will join us in the next important chapter of Pollinate Group's future.

