



**pollinate group**

# **Pollinate Group Ltd**

## **Annual Report**

### **2020/21**

Pollinate Group is a signatory to the ACFID Code of Conduct, which is a voluntary, self-regulatory sector code of good practice. As a signatory, we are committed and fully adhere to the ACFID Code of Conduct, conducting our work with transparency, accountability and integrity.

# About Pollinate Group

For nine years, Pollinate Group has been creating sustainable livelihoods in the neglected migrant and agrarian communities of India and Nepal respectively. We bring women from the peripheries to the centre of solutions by teaching them the skills to become entrepreneurs and leaders. Our holistic model tackles gender equity, intergenerational poverty and energy access. Our carefully chosen life-improving household products, which the women sell, help families save time and money and improve health outcomes.

Through our journey, we have learnt that our communities are full of aspirational people. After nearly a decade of testing and refining our entrepreneurship model, we are more optimistic than ever about achieving our vision. The challenges of the last two years have only made us more committed to living our mission and creating pathways to empower our communities for the new challenges of the post-pandemic world.



## Five Year Goals

Pollinate Group's organisational goals for 2021-25 are to:

- Recruit and train over **10,000** high potential women entrepreneurs to build their businesses in hard to reach and marginalised communities;
- Enable our women entrepreneurs to sell over **1.5 million** clean energy and household products that save time and money and improve health outcomes for our customers; and
- Impact **10 million** customers and their families by the end of 2025.

## CEO's report

The global pandemic has thrown the world into chaos. For the most vulnerable agrarian and daily-wage communities that we work with, this has worsened an already difficult situation. For our team at Pollinate Group, the crisis propelled us to recommit to our mission like never before.

The pandemic laid a context for many grassroots organisations to rethink the way we engage with our beneficiaries. When India and Nepal were forced into lockdown in 2020 we paused and listened to our entrepreneurs and customers and sought to really understand what mattered most to them. In response to what we learnt, we made significant digital transformations and adapted to the new normal to pursue our mission and create long-term solutions for women from neglected communities. We strengthened our training programs and adapted new ways of staying in touch with our entrepreneurs.

Despite the challenges, I am proud of our field staff and our women entrepreneurs who went the extra mile to not just rebuild their own lives but inspire others to achieve bigger things.

We live in a rapid world. A natural disaster, sudden job loss or unexpected crisis can put any family's future at risk overnight, especially for those living at the bottom of the pyramid. However, we also live in a time of tremendous possibilities and opportunities. When families struggle, compassionate people stand beside them and help them take opportunities with both hands and progress ahead.

This was a year when compassion and generosity became a lifeline for all of us. I would like to thank our entire Pollinate family: our team, our board and our partners and supporters for upholding our trust and commitment to our mission. You have been a pillar of support to our entrepreneurs and customers during these difficult times.



Sujatha Ramani  
CEO

## 2020/21 Snapshot

In 2020/21, we recruited 165 new entrepreneurs from some of the most marginalised communities in India and Nepal. Our new and continuing entrepreneurs sold 26,000 affordable clean-energy and household products which benefitted 51,000 people, helping them save more than US\$310,385 and saving the planet 219,700 tons of CO<sub>2</sub>e emissions.

Since 2012, Pollinate has empowered more than 1,025 women across India and Nepal to increase their income and gain more voice, agency, and power in their communities. Pollinate entrepreneurs have sold over 215,000 life-changing clean energy products which have impacted 735,000 customers, enabling them to save more than US\$23M and offset over 1.3 million tons of CO<sub>2</sub>e emissions.

## Highlights from the year

In 2020, 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 gap was in digital access and literacy, but our team was quick to adapt and persist in identifying and implementing solutions to minimise the adverse impact of the pandemic and the subsequent lockdowns across board. 2020/21 became an opportunity to create a suite of technological solutions at Pollinate Group.

**Suryamukhi recruitment:** Amidst widespread job and income losses through the pandemic, we have learnt that many of our entrepreneurs became sole breadwinners of their homes. This provided us with the opportunity to attract a new generation of women entrepreneurs motivated to support their families and exercise leadership. Despite all the challenges of 2020 and 2021 we welcomed over 165 new women into our network and ended the year with 360 active entrepreneurs.

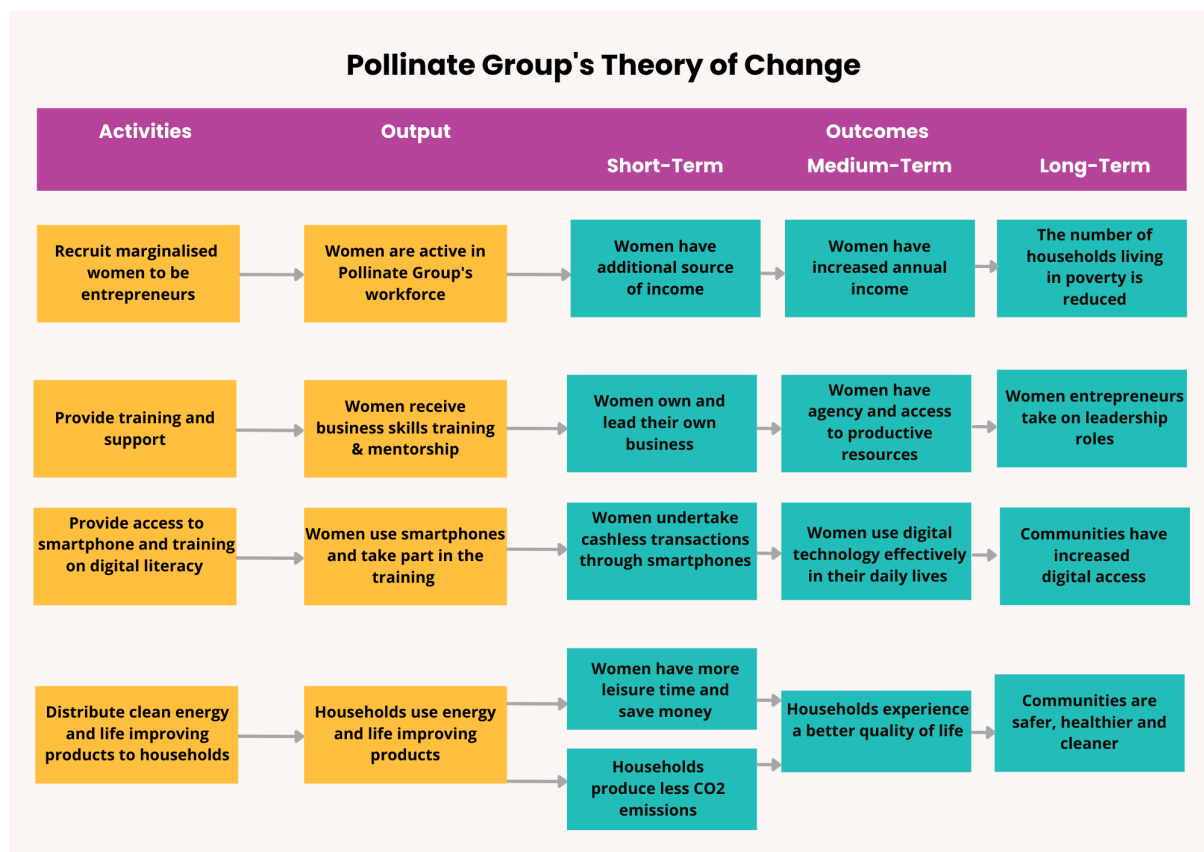
**Low-touch distribution model:** In mid-July 2020, we adopted a third-party distribution model which enables product stock to be distributed directly into communities rather than being distributed manually by our staff. In addition to the safety benefits of this system during the pandemic, our new distribution model successfully increased business efficiency enabling our field staff to eliminate stock delivery and travel from their days to focus on entrepreneur engagement.

**Increase digital access:** Pollinate Group launched and scaled its digital programs to enable greater digital access for entrepreneurs and customers who, prior to the

pandemic, relied entirely on face to face interactions. With the roll out of a learning management system (LMS), our entrepreneurs were able to educate customers about clean energy products, as well as COVID safety and vaccinations, through short videos. We focused on providing training in digital transactions and online sales tracking through a mobile application designed especially for our entrepreneurs. We also ran a smartphone initiative to encourage more widespread digital adoption, under which 19 women across India and Nepal received new smartphones from Pollinate Group.

**A refreshed theory of change:** 2021 enabled us to re-visit our impact model and theory of change. We embraced the opportunity to reflect on the evolving needs of our communities, the new adversities created by the pandemic, and the outcome measures that matter.

A notable addition to our impact model is to increase digital access for our entrepreneurs, recognising how digital technologies became the bedrock of pandemic life. As with many global trends, our communities risked being left behind in this revolution.



**Growth through partnerships:** In 2020 we secured crucial funding from organisations including VISA Foundation and NASSCOM Foundation and the Dutch Government's Netherlands Enterprise Agency (NEA) to scale our impact. Pollinate Group is one of only 12 organisations chosen around the world to help deliver NEA's ambitions of providing energy access for at least 50 million people by 2030 through a results-based financing scheme.

These multi-year grants helped us in gaining momentum in the expansion of our women empowerment model of entrepreneurship across India and Nepal.

**A collaborative approach to expansion:** Aligned with our growth ambitions, Pollinate Group turned to local grassroots partnerships to reach more women in parts of India beyond our current geographies. We thank our local partners Nisarga Foundation, Indivillage and Equidiversity.

**ACFID membership:** This year, Pollinate Group became members of the [Australian Council for International Development](#) (ACFID), Australia's peak body for not-for-profit aid and development organisations. As an ACFID member, we have committed to the highest level of accountability and transparency. Through our membership we will have access to a diverse network of like-minded organisations seeking to alleviate poverty, reduce inequality and promote sustainable development.

## Evaluation and learnings

**Covid second wave survey 2021:** Pollinate Group conducted a COVID-19 Impact Assessment across six cities in India and three districts in Nepal during June 2021. 225 women entrepreneurs participated in the survey. The main objective of this assessment was to understand the impact of the COVID-19 second wave on our entrepreneurs and to collect feedback about the COVID-19 awareness initiatives that Pollinate Group implemented for them during the pandemic.

Key insights from this survey include:

- 95% of women entrepreneurs reported that they have received support from Pollinate Group staff during the second wave lockdown.
- 91% of entrepreneurs reported that Pollinate Group's engagement helped them to continue their business activities and to build self-confidence.
- 100% of entrepreneurs are interested in continuing with Pollinate Group as entrepreneurs.

**Recruitment and Partnerships:** One of the most important lessons we learned is how to navigate local partnerships to recruit women entrepreneurs. As a new strategy to scale, we needed to learn the nuances of communicating and working with grassroots NGOs to deliver mutual impact. As a result we have built a robust pipeline of values-aligned partners for the coming year. We also managed to establish and secure seven strong partnerships for recruitment of women into our network during this initial year by adopting our learnings.

**First verification completed with the Netherlands Enterprise Agency:** In June 2021 we completed our first verification with the Netherlands Enterprise Agency (NEA) for 1,562 connections which resulted in additional revenue of €39,050. We worked successfully with the NEA and KPMG India over 12+ weeks to achieve this result, a first for Pollinate Group, and contributed to the NEA's ambitions of providing energy access for at least 50 million people in 2030. With the opportunity to claim a subsidy from NEA for up to 53,000 connections by 2024, we will draw on our experience of the first verification to reach the full potential of our partnership.

# **Pollinate Group Limited and controlled entities**

**ABN: 96 161 067 492**

## **CFO REPORT 2020-21**

Despite a very challenging year, particularly due to the impacts from Covid-19 on our operations, Pollinate Group Limited (PGL) was able to achieve a net surplus of \$296,800, relying upon our past accumulation of reserves and prudent financial management to preserve our business, adapt rapidly in a mission-aligned fashion and keep our people safe.

Significant declines in philanthropic income and commercial activities on the ground in India (i.e. entrepreneur sales) were partially offset by aggressive, targeted cost containment.

PGL recorded a deficit of \$149,041 in 2020-21. Revenues declined 51% whilst expenses were reduced by 37.6%.

### **Income**

PGL revenue was largely impacted by a substantial decrease in fundraising and grant income. Fundraising income decreased 12.7% to \$391,538 (vs FY 19-20 \$448,935) and grant income decreased 85.5% to \$120,536 (vs FY 19-20 \$878,132).

Commercial activities (entrepreneur sales and fellowships), although impacted severely by Covid-19 and travel restrictions, were substantial at \$332,836.

### **Expenses**

During 2019-20, PGL spent \$583,250 on International Programs and Community Education and reduced the associated program delivery costs from 16.7% to 9.6%.

Aggressive and targeted expense management also reduced G&A costs by 46.7% as we adapted to the new constraints and challenges posed from the impacts of Covid.

### **Reserves**

PGL total reserve decreased to \$296,800 at 30/06/21 (vs FY 19-20 at \$493,389).

Pollinate Group's comprehensive audited financial statements are available on our website or via this [link](#).