



# ANNUAL REPORT 2021

[www.pollinategroup.org](http://www.pollinategroup.org)



**pollinate group**

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# MESSAGE FROM OUR BOARD CHAIR

It's 2022 and the world is still dealing with a pandemic created by a virus named for its first appearance in 2019. The last few years have been challenging for everyone. In our 2020 report, we celebrated many of the changes that Pollinate Group had made to our operations. This year, I believe we should reflect on and celebrate our resilience in continuing to operate through disruptions that have continued far longer than any of us initially imagined.

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The digital and remote working transformation that has occurred throughout much of the world has also been a key feature of Pollinate Group's response to operating through the pandemic. In 2021 we have further developed our online Learning Management System and run additional Digital Fellowships. With our hives closed, our staff have continued to work from their homes. I'm sure that many of our supporters and stakeholders can relate to the challenges of remote working. But imagine doing that where working from home means working in some of India and Nepal's most disadvantaged communities. The work that our staff have done, under incredibly difficult conditions, is truly inspiring. The most important outcomes are that we have continued to empower women across the cities we operate in and we have continued to transform the lives of those living in the communities we serve.

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At an organisational level, we have continued to work in partnership with other organisations. The maintenance of existing relationships and the development of new partnerships has been challenging in times when travel has been essentially impossible.



I want to congratulate our CEO, Sujatha, and team on working so effectively to keep us connected.

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I have also been so impressed by the range of activities that my fellow board members have undertaken to promote and connect our work. I commend our staff and our supporters on the plans that we have set in place to deliver on our respective missions. I am also pleased that, despite the need to focus on operating during a pandemic, we have also continued to evolve our governance and regulatory frameworks, including through our commitment to the ACFID Code of Conduct.

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The work that Pollinate Group does changes lives. This report gives an insight into how. Thank you for your support and belief in what we do.

**Scott Watkins, Chair**

# MESSAGE FROM OUR CEO

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

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The pandemic laid a context for many grassroots organizations to rethink how we engage with our beneficiaries. This meant making significant digital transformations and adapting to the new normal to pursue our mission to 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. It was a priority to ensure that more women received digital onboarding and adaptation so that their small businesses could survive the crisis.

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Amid a worldwide pandemic, our partners kept making a difference, and today, our work has impacted over 750,000 people across India and Nepal, helping offset over 1.3 million tonnes of CO<sub>2</sub>e emissions from the planet.

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

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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 like you stand beside them and help them take opportunities with both hands and progress ahead.

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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.

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This report attempts to highlight and celebrate the achievements, milestones and stories that touched our hearts and kept us going through the challenges of 2021. I hope you enjoy reading it.

**Sujatha Ramani, CEO**

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# ABOUT US

For over nine years, Pollinate Group has been creating sustainable livelihoods in India and Nepal's neglected migrant and agrarian communities. We bring women from the peripheries to the centre of solutions tackling intergenerational poverty and energy access. Our carefully chosen life-improving household products help families save time and money and improve health outcomes.

We have learned that our communities are full of aspirational people throughout our journey. After nearly a decade of learning, 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.

Pollinate Group is a signatory to the ACFID Code of Conduct, 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.



AUSTRALIAN  
COUNCIL  
FOR  
INTERNATIONAL  
DEVELOPMENT

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## Our areas of work

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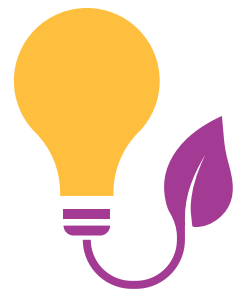
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Women  
empowerment



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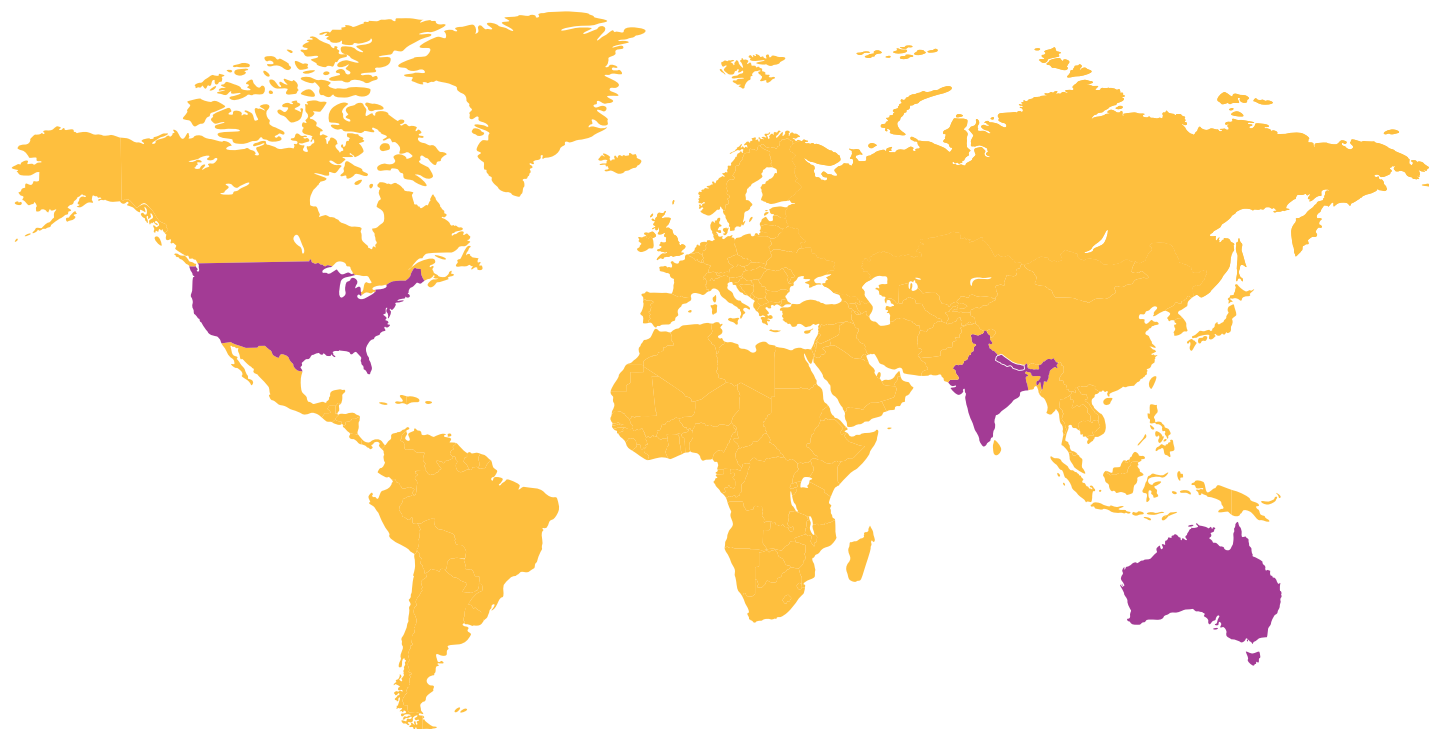
Poverty  
alleviation



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Access to  
clean energy

## Our reach



### ● INDIA

BANGALORE, HOSADURGA, HYDERABAD  
KANPUR, KOLKATA, LUCKNOW, MAU  
NIGOHI, SUNDARBAN, TAKI, TUMKUR

### ● NEPAL

BARDIYA, CHITWAN, KAILALI

### ● AUSTRALIA

MELBOURNE

### ● USA

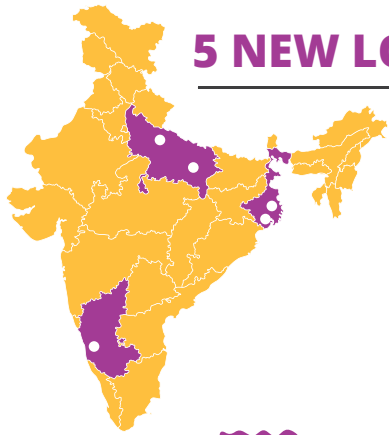
SAN FRANCISCO

# 2021

# SNAPSHOT

## 500

new women entrepreneurs recruited



## 5 NEW LOCATIONS REACHED

Mau  
Nigohi  
Sundarban  
Taki  
Hosadurga

## 1,666

hours of training conducted

US\$160,500 saved by people living in our communities



## 30,021

life-improving and clean energy products sold

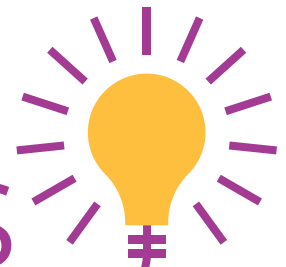
## 11,379 TCO<sub>2</sub>e SAVED



## 55,901

people reached

## 8 NEW PRODUCTS ADDED



## 158

women used online training via the Learning Management System



# IMPACT

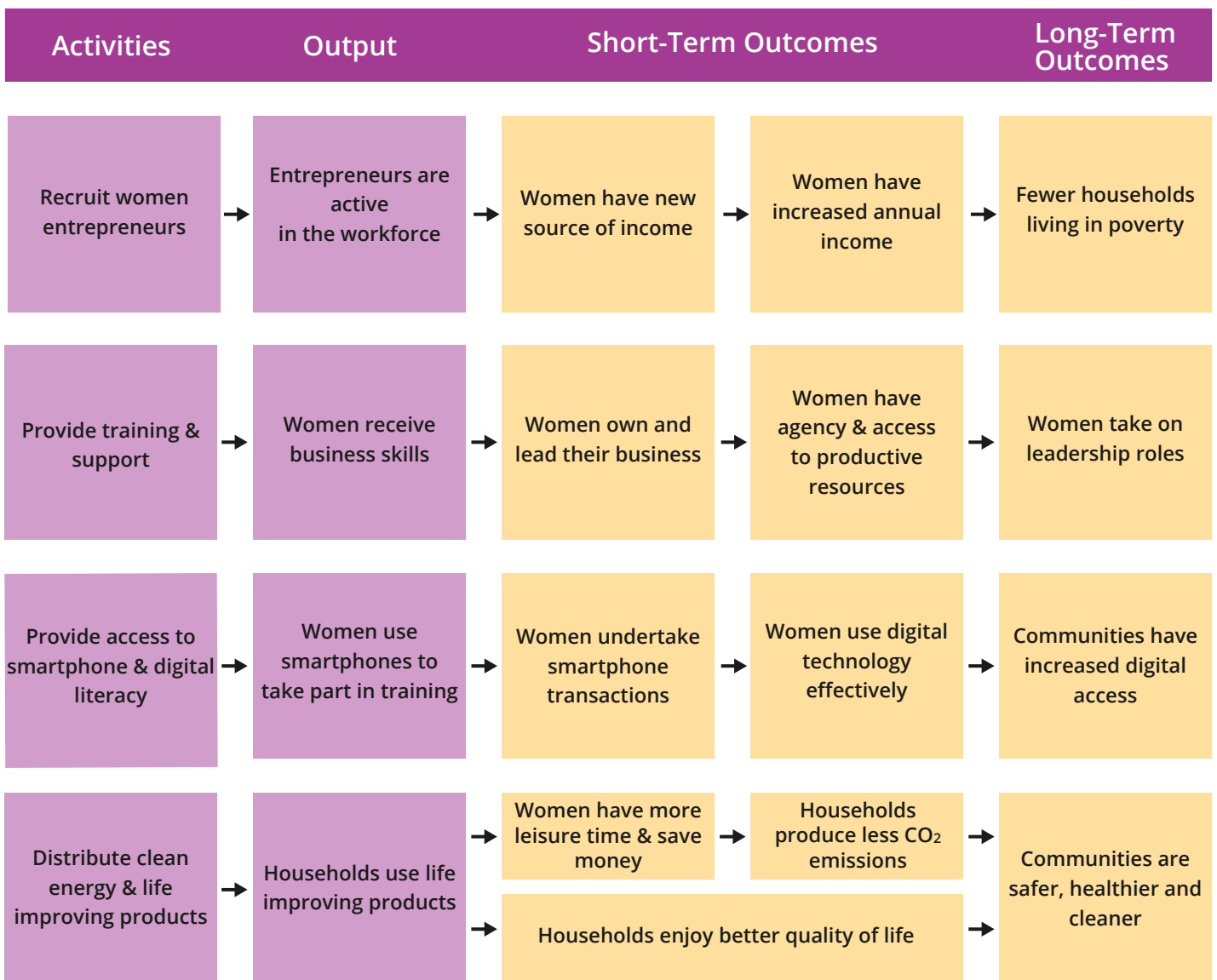
## A new approach

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.

Since 2012, Pollinate has empowered about 1,300 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.

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.

## Theory of Change





# 2021 ACHIEVEMENTS

## Covid 2021 second wave survey

As India and Nepal were battered by the second wave of COVID-19 and Pollinate Group's field operations came to a standstill, our team sought to understand the impact of COVID-19 on our communities and the relevance of entrepreneurship to their recovery better.

In June and July 2021 Pollinate Group conducted a COVID-19 Impact Assessment across all of our geographies to understand the impact of COVID-19 on our communities. 225 women entrepreneurs participated in the survey, which was conducted via telephone. Our objective was to better understand the issues that most affected our communities and ensure we supported them in a way that made the most difference. One of these subsequent interventions was the delivery of hybrid training - a combination of in-person and online to maximize depth of engagement. As a result, we were able to assist entrepreneurs to stay motivated, return to their businesses sooner, and ultimately increase their sales.



**100%** of our entrepreneurs are interested in continuing their entrepreneurial journey with Pollinate Group beyond the pandemic.

**99%** of our entrepreneurs reported that they have received support from Pollinate Group staff during the second wave lockdown period.

**91%** entrepreneurs in Nepal and India reported that our engagement helped them to continue their business activities and build self-confidence.

**75%** of our entrepreneurs who had a secondary income reported a loss of this substantial income during the lockdown.

## Clean cooking in Nepal

More than 70% of people in Nepal rely on biofuel for cooking. In 2021, Pollinate Group undertook the promotion of smoke-free cooking in the rural communities of Nepal in partnership with SNV Nepal. SNV is a not-for-profit international development organisation that applies practical know-how to make a lasting difference in people living in poverty. We worked with them to increase access to clean cooking in the remote communities of Karnali & Sudurpaschim.

Under this project, Pollinate Group has helped to distribute 80 sets of induction cooktops and cookware in the Kailali district.

## Expansion through partnerships

Aligned with our growth ambitions, Pollinate Group turned to local grassroots partnerships to reach more women in parts of India beyond our current geographies. Through these partnerships, we have now recruited and trained 83 women entrepreneurs in three new regions - 19 entrepreneurs in Hosadurga, Karnataka; 43 entrepreneurs in Mau, Uttar Pradesh; and 21 entrepreneurs in Sundarban, West Bengal. We thank our local partners, Nisarga Foundation, Indivillage and Equidiversity.

These partnerships were supported by a grant from Visa Foundation and NASSCOM Foundation. Together, we are working to bring 650 new women entrepreneurs into our network. Nearly 20% of the women recruited in 2021 resulted from partnerships with like-minded organisations. We are positive that the support of partners will continue to help us reach and train more women in the coming year.



## Solar water pump project

One of Pollinate Group's goals for 2021 was to find a sustainable solution for farmers in Nepal whose everyday work relied on biomass for generators and water pumps. In partnership with Empowered by Light Foundation (EBL), a not-for-profit organisation based in San Francisco, we successfully installed eight solar water pumps for eight small-time farmers in remote villages of Kailali, Nepal. From this pilot, we have already seen farmers embrace this solar technology, remark on its ease of use, increase the number of crops harvested and, for some, broaden their source of income to other areas of farming such as fish farming.

One of our customers, Suman Devi Choudhury, says, "The diesel water pump we used earlier was something only men handled. The solar water pump is so handy that more and more women now operate it independently."



## Entrepreneur 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 2021 we welcomed over 500 new women into our network and conducted over 1,666 hours of training with our entrepreneurs.



## ACFID membership

This year, Pollinate Group received full membership in 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. We will have access to a diverse network of like-minded organisations seeking to alleviate poverty, reduce inequality, and promote sustainable development through our membership.



## An initiative to increase digital access

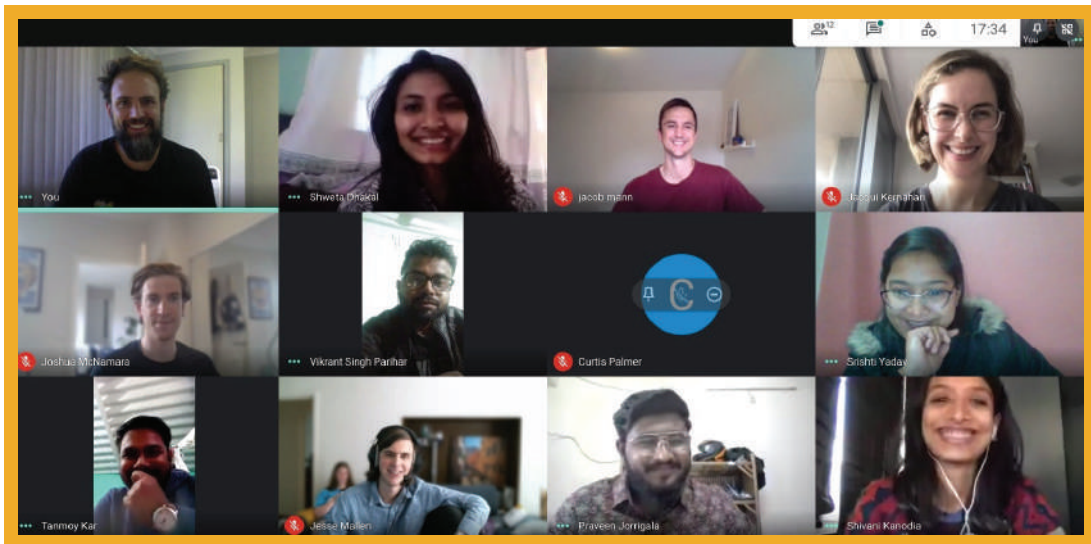
In 2021, Pollinate Group scaled its digital programs to enable greater digital access for entrepreneurs and customers who, prior to the pandemic, relied entirely on face-to-face interactions. With the rollout of a learning management system (LMS), our entrepreneurs were able to educate customers about clean energy products through short videos and access videos created about COVID safety and the importance of vaccinations. We focused on providing digital transactions and online sales tracking training 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 have already received new smartphones from Pollinate Group.



# DIGITAL FELLOWSHIPS

While the COVID-19 pandemic prevented Pollinate Group from hosting fellows in India and Nepal, we spent much of 2020 developing a new digital fellowship program. We launched our pilot digital fellowship program in January 2021 for six Australian students to gain valuable skills in micro-entrepreneurship, women's empowerment, sustainable energy, and poverty alleviation.

The students worked in two groups on unique business challenges over four weeks. One group explored alternative distribution channels that would enable women entrepreneurs to expand their businesses into their native villages. The other group focused on increasing digital participation for entrepreneurs.



*"The digital fellowship program is an incredible opportunity to experience social problem-solving in a borderless digital world. Our group of participants and facilitators ranged across five cities and three time zones, yet we were able to work together on solving real-world problems being faced by communities in India and Nepal. It was amazing to virtually connect with Pollinate's female entrepreneurs in their home communities and get a snapshot into their lives and their businesses. Talking to the entrepreneurs gave us insights into the value and impact Pollinate was providing to the communities and helped us understand their experiences and future goals as businesswomen and community leaders.*

*In addition to the main project, the readings and workshops delivered over the four-week period taught me so much about Pollinate and the social sector. They allowed me to develop new ways of thinking about social problems and solutions. I would recommend this program to anyone interested in learning more about social enterprises and development through a highly immersive and rewarding experience."*

**Jacqui Kernahan**  
**Bachelor of Electrical Engineering / Science;**  
**Master of Complex Systems**  
**The University of Sydney**



# 2021 LESSONS AND LEARNINGS

The pandemic amplified the importance of creating livelihoods and access to sustainable, life-improving solutions among the most vulnerable. While a devastating second wave set our brave women and their communities back on their road to recovery from the damages caused in 2020, we were better equipped to utilise the time to stay connected and keep their spirits high.

## Learning as a cornerstone for growth

With our on-ground operations disrupted again, we utilised the time to pursue new learning opportunities. Pollinate Group employees, including every team leader, undertook courses and certifications to develop new skills for the 'new normal.' We also focused on sharing product, safety and health related information with our women leaders through courses on the LMS. Many of them also accessed our online training videos to continue learning despite the physical disconnect.

## Changing customer needs

Through our expansion into new geographies and our ongoing needs assessments we continue to learn about the diversity of our customers. Some of these settlement communities had a greater need for health and hygiene products, while some needed clean energy products for more versatile needs. Some customers needed a portable but strong light source for any movement to nearby places after dark. We introduced new products into our range in response to feedback. For the first time, our Indian customers have bought more non-solar, health and hygiene-related products than solar products from our entrepreneurs.



## We are more than sales

For a significant part of the last two years our teams have not been able to sell goods due to either lockdowns or safety concerns. This raises the important question of why we exist if we cannot fulfil one of our key functions. However, 2021 demonstrated that our impact on entrepreneurs and their communities matter beyond the revenue generated from the sale of goods. Our impact includes building business and communication skills and growing leadership capacity. It also includes digital and financial inclusion and the doors that may open for women and their families. We reminded ourselves of this when field sales stalled and doubled down on other areas of impact within our impact framework.

# OUR PEOPLE

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“The last two years have taken away the “in-person” experience completely and since my role is all about people, every activity was impacted. It is my job to keep everyone motivated. For my own motivation, I turn to photographs and updates about our women entrepreneurs. It never fails! I believe that if men and women have equal rights and opportunities, there would be no room for poverty. Ten years from today, I hope there is no need for women to prove themselves every day for equal opportunities in the world.” Prachi Bansal, Assistant Manager, People, Culture and Learning.



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“I have been to many remote villages in Nepal where women struggle because they have no financial independence. My favourite part about my job is that it allows me to contribute to society by empowering women. Pollinate is a women-friendly organisation and takes good care of staff with flexible hours and a six-month-maternity leave policy that reduces barriers for balancing work with other responsibilities at home. Even when the 2021 lockdowns disrupted our support system for our entrepreneurs, our team’s enthusiasm and my desire to learn and support them kept me going.” Shweta Dhakal, Manager, Field Enablement, Nepal.





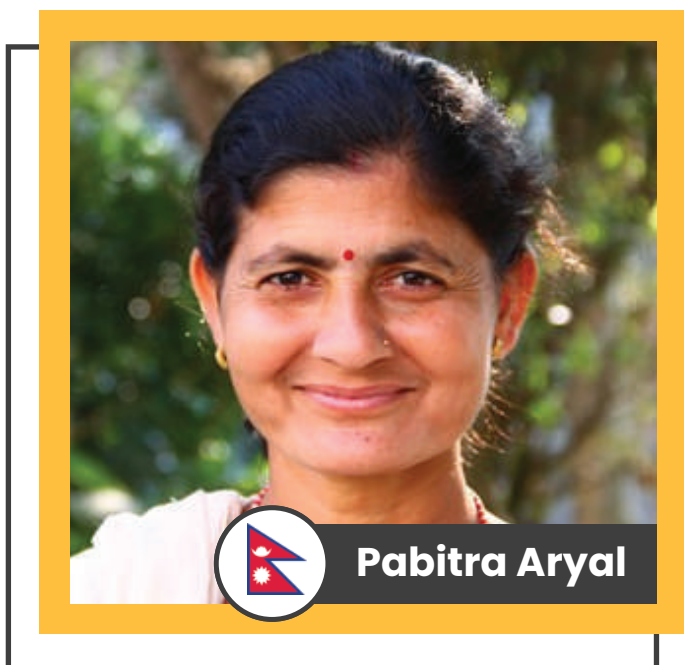
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“At Pollinate, I love the cultural diversity. Most importantly, as a team, we celebrate this diversity! In 2021, my entire family came down with COVID. These definitely were the most stressful 20 days of the year! When things get tough, I encourage myself to find something meaningful every day in my work - either by talking to colleagues or our courageous entrepreneurs! I believe that in any family, empowered women represent new beginnings and give us hope for the future. Today's empowered women will inspire generations to come!” Akshatha Venkatesha, Assistant Manager, Philanthropy.



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“I have lived in the same community for years. I always wanted to do something for the women around me who did not have many opportunities. My work with Pollinate Group gives me a chance to do exactly that! The 2021 lockdowns were soon after I joined as an Area Manager and it affected my whole work. The idea of the difference our products make to our customers kept me going through those times.” Pabitra Aryal, Area Manager, Bardiya.



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“I love that my job with Pollinate Group gives me the opportunity to improve the lives of women. I am passionate about empowering women through awareness about health and hygiene. In 2021, I faced some health issues. That, along with the second wave of COVID really affected my work, but thankfully I have a great team! My manager, colleagues and Suryamukhis always showed me the right way, and once I was back, I never looked back,” Shubhadra, Area Manager, Kailali.



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“Our entrepreneurs and customers depend on us for more than just training and work. Last year, when the second wave broke out, our communities were stranded with no money overnight. When the whole nation came to a standstill, the faces of our entrepreneurs and customers was my biggest strength. For these migrant families, it is a real struggle to depend on candles and afford them every day. The transformation energy access brings to a household is colossal and incomparable.” Aarti Gupta, Area Manager, Kanpur.



**Aarti Gupta**



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“My favourite part about my job is that it allows me to contribute to poverty alleviation. During the second wave, when we were not able to travel it was hard to stay connected with my communities. Our women entrepreneurs were struggling to make ends meet, and each sale meant a lot to them. It was the thought of them and our customers that kept me going. Their lives are so much tougher than mine, but they never give up. I have learnt from them to live life to the fullest and enjoy each moment.” Shradha Singh, Area Manager, Lucknow.



**Shradha Singh**



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“As a field mobilizer, I love my work because it has helped me build confidence in my communication skills. I feel proud to be a part of this social enterprise which just works to uplift women in their their homes and communities. In 2021, I was personally affected the virus, so I couldn't visit the field or conduct trainings but Pollinate’s mission and the real impact we create on the lives of these women, kept me inspired to bounce back.” Pooja Adhikari, Field Mobilizer, Chitwan



**Pooja Adhikari**





# MEET OUR WOMEN ENTREPRENEURS

**Dugamma** migrated to Bangalore with her husband in 2006 to save money for her children's education. She worked as a sweeper. She was eager to join Pollinate as an entrepreneur, and be a community leader. She says her greatest achievement is when people come to her community, looking for her house, to buy a product. "I am not educated. So I never thought I will get an opportunity like this. Pollinate Group has given me work, looking at nothing but my talent and determination. I feel more respected now, working as a clean-energy entrepreneur," she shares.



**Chandni Choudhury** from Kailali had joined Pollinate Group to earn an income and gain respect in her family and society. She has created awareness about the importance of clean drinking water and safe menstruation in her village. Earlier, community members would often fall ill from directly drinking water from wells and taps. Today, she has sold over 25 water filters. Solar fans have helped her customers upgrade from hand-held fans. She has also introduced our biodegradable sanitary napkins to women in her community, who are making a first-time switch from using rags and old scraps of cloth.

**Marjina**, one of our entrepreneurs from Lucknow stepped up as a community leader when the pandemic crisis was at its peak. Most people in her community were afraid to get vaccinated despite having a health camp set up nearby. Marjina requested healthcare workers for a week's time to convince her community members. She was the first to get vaccinated and shared her experience through a short video explaining to people how this was a great way for them to return to work safely. Within the next few days, most of the families in her community were vaccinated.



**Bheembai** is in her late 40's and has always been dependent on her husband. An accident ended her short stint as a domestic help, shattering her dreams of being financially independent. She joined Pollinate Group to have her own income. A few months ago, we helped her create a bank account for her earnings as an entrepreneur. This was a big moment for her. "When I used to talk about a bank account, people used to ask me why I needed an account. Now, I have a personal account and am also receiving my own money in it," she shared.



**Sonam Jamdar** from Kolkata only studied till 10th grade. Despite this, she highly values education and gives tuition to children in her community. Ever since she became an entrepreneur, she has been teaching her students about clean energy and solar power. Through this, she reaches many new households and customers, while creating awareness about climate change and action. Today, every house in Sonam's community has a solar light!



**Suguna** from Hyderabad joined us just before the first wave of COVID-19. She is a utensil seller who goes from door-to-door making sales. She volunteered to step up as an entrepreneur with Pollinate Group. During the lockdowns, she has also built trust with her customers by making upfront payments for them and collecting money in instalments. She also led the food and ration distribution drive in her community during the lockdowns and fought vaccine hesitancy by getting vaccinated and spreading awareness. She says, "I want to serve my community. I want to bring light wherever there is no light." Suguna sold more than 50 solar lights in 2021.

**Abha** from Kanpur has a smartphone. She was thrilled to know about the LMS. For her, learning digitally through videos has turned out to be transformational. She says, "I always thought we need to be literate to learn something new. Since I cannot read and write, I thought, I can never learn again, but I cannot believe I can learn so much through videos!" Abha feels better respected and more confident to participate in discussions around her community.



**Sharda Choudhury** comes from a very poor family and is a young mother. Both her parents-in-law are specially-abled. Her husband works as a labourer at a furniture shop. In Sharda's village, people usually only turned to men for an opinion, but now they seek solutions from her. She contributes to her family income and the medical expenses of her parents-in-law. She is highly respected in her village and community, which she believes is her greatest gain from being a Pollinate Group entrepreneur.



# OUR NEWEST RECRUITS

## Ramadevi seeks to learn and grow her business skills



Ramadevi owns a small provisions store just outside a settlement community in Bangalore. She lives with her husband and two children, who are both in school. Her husband works as a tailor and also drives an auto-rickshaw to make some extra income.

At 37, Ramadevi has joined Pollinate Group to learn more about running a business. She hopes to use her learnings to build a strong customer-base, and use the reliable products to earn more credibility.

She has already undergone Sales training, on-the-job training and LMS training.

Ramadevi says, "I feel a lot more confident about speaking to customers and explaining to them about these clean energy products. I hope this helps me grow my business and increase our household income so that my husband does not have to juggle his work. We want our children to be educated and have a better future."

## Nayna wants to educate her children for a better life



Twenty-nine-year-old Nayna is a mother of two young children. Nayna's husband works as a driver on daily wages and is the sole breadwinner of the family. Nayna dropped out of school after fifth grade because her parents couldn't afford the fees. Yet, she is determined to ensure that both her children get educated.

In less than a month of joining Pollinate Group as an entrepreneur, Nayna has successfully sold a solar light. In Nayna's community, families live in blue tarpaulin tents with no basic facilities such as electricity, water, and sanitation. People rely on kerosene lamps and candles for lights. "After purchasing a solar light,

my first customer came to me the next day and said that for the first time her children were able to study under proper lighting. This made me really happy that I was able to help a family by selling them a good quality solar light. I know that there is both a need and demand for such products in our community."

"I have spent years looking for a job. I cannot travel far for work because of my young children. In fact, no woman in my community works. This is indeed a unique opportunity for me." she adds

Nayna joined us as a woman entrepreneur in August 2021. In addition to the solar light, she has sold over 100 affordable household products.



## Bano Ali's pursuit of education and empowerment



Bano Ali had always aspired to study and learn new things. Although a conservative family and society deprived her of schooling as a child, she did not give up hope. They got her married while she was still quite young, but when Bano's husband refused to support her dream as well, she took the brave decision to get separated and be a single mother.

Bano lives in a tiny but happy wooden home with her 5-year-old daughter. She runs a small grocery store and also works as a house help to run her household. She joined us as an entrepreneur recently. Aarti, the Area Manager who trains Bano says,

"I have not come across many women with the courage and ambition Bano has. She has recently started her own education from scratch and is learning English as a first step."

Bano has already undergone Sales and Marketing training and some on-job training sessions. She is really excited to work as a clean energy entrepreneur. She says, "I am excited to join Pollinate and learn more about running my own business. It helps me with my shop and existing customers too."

# OUR TRUSTED PARTNERS

We would like to thank our donors and partners for working with us in 2021.



## Community NGO Partners





*Whole Planet Foundation supports micro-entrepreneurship. Pollinate Group and its implementing partner in Nepal, Kalpavriksha's approach fits within WPF's asset finance/business in a box project type. For Pollinate Group to launch womens' businesses and profit share the income really resonated with our desire to promote income generating activities for female entrepreneurs and to support the establishment of financially sustainable partners. The fact that there is additional benefit to end-customers/users by getting access to high quality products that save time and money at the rural household level, is another layer of impact.*

**Claire Kelly, Asia/Pacific Regional Director,  
Whole Planet Foundation**



*When forming a new partnership we look to strengthen our programs in the field and reach target communities. We like Pollinate Group's promotion of solar based products which aligns with our organisation's objective of protection and promotion of environment. The promotion of women entrepreneurs for economic sustainability also strongly resonates with us.*

**Team Nisarga**



*We have been working with Pollinate Group for a number of years now and have a high level of trust in the important work they do in disadvantaged communities. We firmly believe in the empowerment of women as leaders of change. To date, the support we have provided has impacted more than 2,000 lives.*

*Our purpose at Worley is delivering a more sustainable world. The work we do with Pollinate Group contributes to achieving this purpose. We are also a signatory to the principles of the UN Global Compact and the work of Pollinate Group contributes to a number of the UN Sustainable Development Goals.*

*Working with Pollinate Group has also given our people the opportunity to volunteer and directly experience the challenges the communities are facing. Worley volunteers gain a valuable experience, learning from the women leaders of change in the disadvantaged communities. For our volunteers, this is an opportunity to understand first-hand the impact their services can have.*

**Juhi Sinha, Regional Lead-CSR,  
Worley India**



*At Azility our vision is clean energy and water for all. Every year we provide funding for the provision of electricity, clean water and sanitation in developing communities around the world. We have chosen to support Pollinate Group as we feel that our strategic Sustainable Development Goals are well aligned.*

*We love all the work that Pollinate Group does out in the community. In particular we are aligned with the provision of affordable and clean energy as it reflects what we do in our day to day operations and is part of our ongoing vision for our business.*

**Rikki Papesch, CEO, Azility**



*Our journey with Pollinate Group started with a shared mission to create more women entrepreneurs in rural areas. This partnership has been special because despite the ups and downs we've faced while pursuing this, we have collectively addressed those challenges and maintained clear communication, to stay focused on the end goal. The conviction with which Pollinate has approached our work together gives IndiVillage Foundation the confidence that together we can and we will!*

**Shreya Sinha, Associate Director  
Indivillage Foundation**



*DOEN Foundation supports pioneers who are committed to a green, socially-inclusive and creative society. These entrepreneurial innovators dare to take risks and they bring about change. We see Pollinate Group as one of those frontrunners.*

*The impact mission of Pollinate Group resonates with our vision for a just and sustainable future. And while we have several like-minded partners in our portfolio that bring energy access to the last mile in India, more is needed to improve access to clean and affordable energy for everyone. We appreciate that Pollinate Group started as one of the first with reaching families in sub-urban areas and slums through women entrepreneurship - a target group often overlooked especially during the outbreak of COVID-19 and subsequent lock-downs. And we are impressed with the pivots that Pollinate Group has been able to make during this period, offering digital training, working with local partners, and exploring other products for the portfolio. Keep up the good work!*

**Maarten Derksen, Program Manager,  
DOEN Foundation**



# POLLINATE IN THE SPOTLIGHT

**IABCA Award 2021:** Pollinate Group received a Highly Commended Award in the Australia-India Impact (Organisation) category at India Australia Business & Community Awards (IABCA) 2021. Pollinate Group Chair, Scott Watkins accepted the award on behalf of the organization, and also took the opportunity to meet former Captain of the Australian Men's Cricket team, Steve Waugh.

**Ashoka HSBC Greenskills Award:** In October 2021, Pollinate Group was declared one of the winners of Ashoka and HSBC's Green Skills Innovation Challenge, from among 348 applicants. We feel humbled by the support and the incredible opportunity to progress towards a green economy while creating livelihoods and empowering women.



**Shine Grant:** In October 2021, Pollinate Group won the COVID-19 Recovery Fund Grant which supports women-led and locally managed organisations to sustain clean energy access during the pandemic. This grant enabled us to provide women entrepreneurs with digital literacy training to undertake cashless transactions and use the learning management system.

**TSS Global Entrepreneurship Award:** In October 2021, Pollinate Group's CEO Sujatha Ramani was recognised at this year's TSS Sustainability Global Awards as Woman Social Entrepreneur of the Year. The award celebrates businesses that create tangible social impact as well as leaders in the field. We are proud of our inspiring leader for being one of the 100 winners out of 30,000 assessed globally.



**Third Sector Award:** In November, our Director of Growth Biheng Zhang was awarded Campaign/Marketing Executive of the Year by the Third Sector Awards which celebrate leading not-for-profit practitioners in Australia. Biheng says, "It is a privilege to hear the stories of our empowered women in India and Nepal and to share them with our audiences. I am so proud to be working at the intersection of gender equality, clean energy access and poverty alleviation with Pollinate Group and am humbled by this award."

**Yourstory:** In April 2021, Pollinate Group was featured twice on Yourstory, a popular digital publication sharing innovations in the social and start-up ecosystem. The stories covered our work in detail and helped us share our journey with our supporters in India.



**Green Skills**  
Innovation Challenge



**AUSTRALIA**

**WINNER**

**DW and Scroll:** Pollinate Group was thrilled to be featured in 'Eco India', a show made in collaboration by Deutsche Welle, a German international broadcaster, and Scroll, a large Indian news portal. Eco India highlights innovations and disruptive ideas that help the environment and promote sustainability. We were excited to be featured on both their channels and are grateful to both media houses for sharing, celebrating and supporting our work.

**Netherlands Embassy Photo Exhibition:** In August 2021, Pollinate Group was invited to be a part of a virtual photo exhibition hosted by the Netherlands Embassy. We are grateful for the incredible opportunity to feature one of our women entrepreneurs for making a significant difference in her community during the pandemic and resulting lockdowns. We were able to share our work, challenges and ideas with leading social organizations in India.

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2021

	2021 AU\$	2020 AU\$
Current assets		
Cash and cash equivalents	291,021	607,829
Receivables	413,116	388,390
Inventories	-	2,414
Other assets	9,502	28,366
Total current assets	<u>713,639</u>	<u>1,026,999</u>
Non-current assets		
Deferred tax assets	16,643	17,223
Property, plant and equipment	1,366	7,089
Total non-current assets	<u>18,009</u>	<u>24,312</u>
Total assets	<u>731,648</u>	<u>1,051,311</u>
Current liabilities		
Payables	124,351	203,001
Borrowings	161,545	162,818
Provisions	23,013	18,509
Current tax liabilities	24,573	4,353
Other liabilities	100,000	-
Total current liabilities	<u>433,482</u>	<u>388,681</u>
Non-current liabilities		
Borrowings	-	167,875
Provisions	1,366	1,366
Total non-current liabilities	<u>1,366</u>	<u>169,241</u>
Total liabilities	<u>434,848</u>	<u>557,922</u>
Net assets	<u>296,800</u>	<u>493,389</u>
Equity		
Reserves	(55,351)	(7,803)
Accumulated surplus	352,151	501,192
Total equity	<u>296,800</u>	<u>493,389</u>

Our full financial statement for the 2021 financial year is available on our website [here](#)



## CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2021

	2021 AU\$	2020 AU\$
<b>Revenue and other income</b>		
Donations and Gifts		
Monetary	391,538	448,935
Grants		
Department of Foreign Affairs & Trade	-	397,440
Overseas Grants	96,536	408,692
Other Australian Grants	30,000	72,000
Commercial Activities	332,836	456,005
Other revenue	44,493	55,904
	<u>895,403</u>	<u>1,838,976</u>
<b>Expenditure</b>		
International Aid and Development Programs Expenditure		
International Programs		
Funds to International Programs	(522,874)	(764,425)
Program Support Costs	(56,883)	(140,306)
Community Education	(60,376)	(74,528)
Fundraising Costs		
Government, multilateral and private	(105,480)	(167,316)
Accountability and Administration	(249,758)	(468,999)
Other Expenditure	(24,099)	(18,344)
Total expenditure	<u>(1,019,470)</u>	<u>(1,633,918)</u>
(Deficit)/Surplus before income tax expense	(124,067)	205,058
Income tax expense	(24,974)	(4,641)
Net (deficit)/surplus from continuing operations	<u>(149,041)</u>	<u>200,417</u>
Other comprehensive income		
Items that may be reclassified subsequently to profit and loss		
Foreign exchange translation of Pollinate Energy India Pvt Ltd	(44,275)	(17,957)
Foreign exchange translation of Pollinate Group (US)	(3,273)	492
	<u>(47,548)</u>	<u>(17,465)</u>
Other comprehensive income for the year	<u>(47,548)</u>	<u>(17,465)</u>
Total comprehensive income	<u>(196,589)</u>	<u>182,952</u>

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# LOOKING AHEAD TO 2022



As Pollinate enters its tenth year, we find ourselves reflecting on an extraordinary decade of growth, learning, successes and failures. We may have matured but we are as passionate and as ambitious as ever. The challenges of the last two years only reaffirmed the value and the need for our mission and to tackle the critical issues of poverty alleviation, clean energy access and gender equity.

As we turn our attention to the year ahead, we will draw on the lessons we have learnt - resilience, adaptability, solidarity.

We will invest in upskilling our staff and build the employee brand to attract fresh talent for driving our growth agenda. We will build on our impact framework to map an entrepreneur's 'orbit of prosperity' in order to uplift her across the domains of economic empowerment, leadership and digital access.





We will continue to listen to what our communities are telling us to remain agile and offer new products at attractive and affordable prices to enhance the earning potential of our entrepreneurs. We are ready to shift gears on our digital transformation initiatives, drive greater engagement with Suryamukhis and scale efficiently.

In the spirit of collaboration, we will grow our local grassroots partnerships to accelerate our reach and network. We will rebuild our Fellowships program in hybrid form and hope to welcome our Fellows back to India and Nepal for face-to-face programs. And lastly, we look forward to celebrating a decade of impact with all of you, our supporters and friends who have helped us get to where we are today.



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[www.pollinategroup.org](http://www.pollinategroup.org)

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