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Feedback

We welcome any feedback on our work or this report via info@empowergeneration.org

Cover: Kalpana Chaudhary, sales agent with Isharika Urjah

CONTENTS

FOUNDERS' MESSAGE

Page 04

BUILDING OUR WOMEN- LED NETWORK

Page 08

CLEAN ENERGY FUNDS

Page 14

OUR IMPACT

Paae 18

DISTRIBUTION NETWORK Page 21 OUR ORGANIZATION

Page 06

INNOVATION AND PARTNERSHIPS

Page 12

RUNA'S STORY

Page 16

FINANCIALS

Page 20

THANK YOU VOLUNTEERS

"Opportunities come but do not linger."

Nepali proverb

A MESSAGE FROM OUR FOUNDERS

Welcome to our second annual report - a summary of facts and stories from our work and achievements in 2014. We are happy to report the year was challenging in good ways, and hugely successful as we more than doubled our network of women-led businesses and solar sales since 2013.

Our performance reinforced that our market-based approach and the way we work with rural people in Nepal creates and sustains genuine, long term opportunities for women in these communities. After three years of growth, and increasing applications from the community to join us, there is ongoing demand in our model to identify, train and support women entrepreneurs to start their own clean energy businesses.

Women in our network are earning income and respect, while providing muchneeded energy solutions that create time for local families to work and study, and make their homes cleaner and safer. A shining example of this is Runa's story (page 16) which reveals how a seemingly insignificant opportunity, attending a session on the power of solar, can change one woman and her children's life forever.

In 2014 we focused on improving our efficiency, reporting and monitoring of our program, to reflect the value of the financial support we receive to achieve our mission.

Highlights from the year

- Expanding to far west Nepal through the support of UKAID and Mercy Corps
- Personal development successes of our CEOs, not just sales numbers
- Sita Adhikari's business becoming sole distributor for d.light in Nepal
- Increasing the reach and quality of our training for CEOs and sales agents.



Looking ahead

For 2015, our goals include starting seven new businesses (again doubling the size of our network), streamlining our operations, and introducing new technology into our product mix. As we scale so does our impact, ensuring Nepalis themselves are on the forefront of transitioning to clean energy and building their own resilient communities.

Scaling and successfully competing will require increased capital. This is why we're creating opportunities for impact investments that will provide financial as well as social returns to investors.

The 2015 earthquakes

We published this 2014 report after the April 2015 earthquakes. Like many prone locations around the world, this kind of natural disaster was not unthinkable, however nobody could have predicted the devastation and distress it brought to Nepal, especially in isolated communities.

We immediately donated inventory we had in Nepal and, as a 501c(3) non-profit, launched an international campaign to fund the cost of giving away solar lights and mobile chargers to earthquake survivors. In five months after the earthquakes, we brought 10,995 lights, mobile chargers and home systems across 15 districts, reaching 72,000 people. More information about our earthquake response efforts can be found on www.empowergeneration.org/earthquakerelief

We take this opportunity to deeply thank our team, our CEOs, and our sales agents for every hour of their hard work toward our mission. We also thank our generous supporters, volunteers, and partners who have joined us throughout 2014 to break barriers in traditional gender roles, and create a brighter, cleaner, safer future for Nepal through clean energy.

We wish everyone we have worked with happiness, health, and prosperity in the year to come.

Anya Cherneff Executive Director

Sita Adhikari Country Director Bennett Cohen
Board Chairperson

Thank you!

To each of our generous supporters, advisors, staff and volunteers for their dedication throughout 2014

OUR ORGANIZATION

MISSION

We empower women to distribute clean energy solutions in their communities

VISION

For the world

We envision a world where women lead their communities out of energy poverty, where human dignity for all and environmental sustainability are universal values.

For our organization

Be Asia's leading clean energy distribution network by creating local economic opportunities for women.

OPERATING STRUCTURE

We are a hybrid social enterprise, registered in the United States and Nepal.

United States



Registered 501c3 non-profit

Nepal

URJAH SAMAJ NEPAL

Non-profit sister organization in Nepal enterprise incubator and market creator



For-profit trade company in Nepal portable solar lantern wholesale distributor

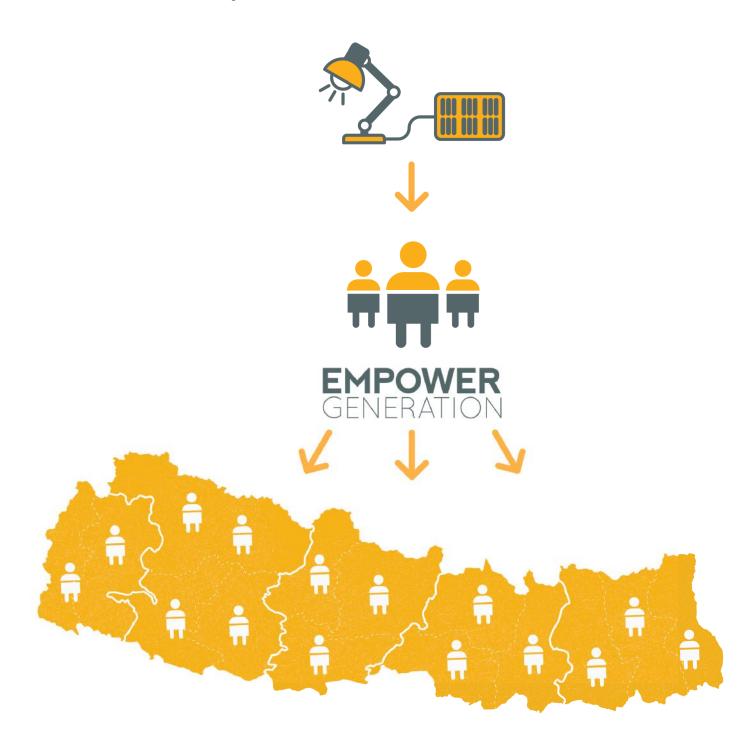
Profitably distributing clean energy, and educating sales force and customer base through grants.

OUR BUSINESS MODEL

Founded in 2011, Empower Generation is a registered hybrid enterprise in the USA and Nepal, profitably distributing clean energy, and educating our sales force and customer base through grants. We solve the last-mile energy delivery problem by:

- (1) Training local women to sell simple solar systems.
- (2) Offering innovative financing options to customers.

As a social enterprise our business model continues to adapt to best meet the needs of our customers and key stakeholders.



BUILDING AND SUPPORTING

OUR WOMEN-LED NETWORK

IDENTIFYING NEW CEOS AND LAUNCHING NEW BUSINESSES

In 2014 we sourced applicants for our program in two new districts and held our second annual Capacity Building Workshop to train new women to join our network as clean energy CEOs of their own companies.

In partnership with Mercy Corps Nepal, as an implementing partner of the STEM project, we identified candidates in Kailali District, in Far Western Region of Nepal.

We also identified candidates from Dhanusha District in Eastern Nepal who were members of Janakpur Women's Development Cooperative (JWDC). This cooperative had been working as a sales agent.

We conducted field visits and energy assessments in both Kailali and Dhanusha, visiting last mile (isolated) communities struggling to survive energy poverty.



CALL FOR APPLICATIONS

We conducted a total of nine Call for Application field visits. These visits included a detailed energy assessment of what potential customers were currently using for light and home-power as well as a presentation from Sita Adhikari, co-founder and Country Director, on the opportunity to

join Empower Generation, the personal attributes required to succeed, the selection process, and how ongoing support and training would be delivered to CEOs joining Empower Generation.



CAPACITY BUILDING WORKSHOPS

We received 26 applications from Kailali and three applications from Dhanusha. From these applications, 10 women were selected to attend the Capacity Building Workshop in Kathmandu.

This workshop introduced 10 candidates to our business model, membership benefits and products, and services. Candidates were trained on how to write a business plan and the basics of running a small business.

Our existing entrepreneurs, Sita (KGG), Lalita (Grameen Urjah), and Pabitra (Tri Urjah) also attended and participated in the workshop to refresh skills, troubleshoot with our office team, judge the candidates during a sales pitch competition and offer insight and support as veteran CEOs.

Following the workshop, six candidates were chosen to lead four new businesses:

- Runa Jha leads Ujyala Mithila (located in Dhanusha)
- Mina Kumari Chaudhary leads Isharika Urjah (located in Kailali)
- Yam Pokhrel leads Nava Urjah (located in Kailali)
- Laxmi Bawat, Basanti Chaudhary, and Laxmi Kumari Chaudhary together lead Namuna Sourya Urjah (located in Kailali).

The three new businesses started in Kailali were founded as part of the STEM programme – a 1.7 million GBP DFID funded, Mercy Corp implemented programme working to 'Support the Education of Marginalised Girls in Kailali District' where project work includes making solar light accessible to improve girls study time and improve their learning outcomes, and training girls in business skills, towards the goal of improving girls' life chances. Our involvement in this programme is scheduled to end in April 2016, see page 28 for more information.





TRAINING AND DEVELOPMENT ACROSS THE NETWORK

Over the year our six new CEOs were mentored in assessing their market, writing their own business plan, budget, and work plan. Empower Generation also provided the new businesses with start up loans, a

laptop, and training on sales tracking, inventory/expenses.

Launch events were hosted to signal the formal start of the business as a part of our network and introduce these businesses to their target communities. Existing CEOs received the same level of business support as the new participants, with additional support via follow ups on individual challenges and refresher training on loan collections.

Sales and Marketing Training

Sales and Marketing Training focuses on skill development for CEOs and their sales agents to deliver the most effective sales pitches. Additionally, the training covers identification of target markets and customers, sales cycle and funnel, how to prepare for a meeting, handle objections or difficult customers, and close a sale. We also cover how to offer after-sales service, cost benefits of each product, and any new clean energy technologies offered in our distribution network.

The Sales and Marketing Training also serves as an opportunity to recruit new sales agents and identify sales agents that should be promoted to CEOs. On a number of occasions, people in the communities we were coming to heard about the training and asked to join the local enterprise's sales force.

Existing businesses

In September 2014 we hosted one training for Tri Urjah (two female and eight male sales agents). For Grameen Urjah we hosted two training sessions, one male and one female sales agent in June and three female and two male sales agents in December.





New businesses

We conducted a sales and marketing session for each of the new businesses, training a total of 22 female and three male sales agents.

Additionally, as part of our work as an implementing partner with Mercy Corps in Kailali, we held a two-day business skills workshop for five girls aged 13-17 and 24 women aged 18-35.

Sales Promotion Programs

Sales Promotion Programs involve presentations to rural communities to educate local customers about the benefits and savings created when switching from kerosene and other fossil fuels to solar power for lighting and mobile charging.

Existing businesses

In coordination with Grameen Urjah and Tri Urjah, Empower Generation conducted nine programs promoting solar and sharing the concept of clean energy, reaching more than 300 adults (many of whom were illiterate).

New businesses

With Ujyalo Mithila we hosted four Sales Promotion Programs for illiterate adults, reaching 186 people. In Kailali as part of our work with Mercy Corps, in place of Sales Promotion Programs we hosted Renewable Energy Awareness Programs (REAPs).

Renewable Energy Awareness Programs (REAPS)

These programs educate children about renewable energy and the benefits it brings, and the connection between solar light and increased study time for students. In coordination with the CEOs and sales agents from Nava Urjah, Namuna Sourya Urjah, and Isharika Urjah we hosted thirteen REAPs at thirteen schools in Kailali. These programs reached 642 school children (421 girls and 221 boys) in grades 5-10, and 94 school administrators and teachers.



INNOVATION AND PARTNERSHIPS

IN NEPAL

We are continually looking to create opportunities to make the transition to solar easier and more efficient, and build an affordable energy ladder - starting with a light, moving to lights and mobile chargers, and eventually home systems that can power efficient appliances (e.g. lights, fans, televisions). Empower Generation cannot do this alone, so we are developing some exciting pilots and partnerships in Nepal to move this forward.

PAY AS YOU GO SOLAR HOME SYSTEM PILOT

In December 2014 we started to test the d.light D20 solar home systems and a pay-as-you-go concept in Bardiya District with Tri Urjah. The objective of the test was to:

- determine demand for solar home systems on a pay-as-you-go basis
- determine the optimal size of a home solar system
- analyze competition in the home solar system market, and
- test if people would be willing to pay in monthly installments.

As part of the pilot Pabitra (Tri Urjah's CEO) and her family received home-system installation training, identified and signed up customers, collected payments, and provided ongoing feedback to Empower Generation. The pilot is scheduled to run through to February 2015.

Pilot participants revealed insights and preferences about payment frequency, number of lights, and the types of appliances for charging. The pilot was also highly useful to gauge perceptions of

other locally available home solar systems and competitor pricing. Empower Generation is using these results to identify appropriate technology and payment terms to launch a pay-asyou-go solar home system offering in the near future.





MOBILE MONEY

Mobile money refers to payment services (operated under financial regulation) that are performed via mobile devices. Instead of paying with cash, Empower Generation's customers, many of whom have mobile phones, can use their phones to securely and safely pay for solar power.

In late 2014, Empower Generation reviewed the two Nepal-based mobile money operators, and began a relationship with Hello Paisa, a mobile money platform based out of Kathmandu.

In 2015 we continue to define our approach and collaboration with Hello Paisa. We see great potential for the partnership to be mutually beneficial and, most importantly, deliver new and easy payment methods for our customers across Nepal.

the number of people in Nepal with mobile phones increased

In 2014 more than 82% of Nepalese have a mobile We want to
leverage mobile
technology to
make it easier to
switch to solar



CLEAN ENERGY FUNDS

Part of our solution to enable Nepal's poorest people to afford clean energy is offering innovative financing options to customers. In 2012-13 we started Clean Energy Funds in three different, local, savings and credit cooperatives in Bardiya, Chitwan, and Siraha Districts. The aim was to learn about customer financing needs for solar products.

These funds are administered directly by cooperative staff and, once Empower Generation recoups the principle investment, all interest collected from the loans is reinvested to sustain the funds. We monitor and report on the funds annually.

Jhuwani Community Women Savings and Credit Cooperative

\$1,000USD
INVESTED

100%
REPAYMENT RATE

Gaida Community Tourism Cooperative

\$1,300USD
INVESTED

100%
REPAYMENT RATE

Compared to previous years, in 2014 we noticed growth in local credit options for clean energy products available in the regions of our seven businesses. Demand for credit from customers continued to be strong so we were happy to see other financing options available for our clean energy customers.

Within two
years our
customers
save \$37USD
in lighting
expenses and
start seeing
savings after
only six
months

Jhuwani Community Women Savings and Credit Cooperative

Established in 2006 Jhuwani Community Women Saving and Credit Cooperative (JCWSCC) is registered under the Regional office of Training and Division and is located in Jhuwani, Chitwan. This cooperative consists of around 650 women and boasts over a 95% repayment rate on all loans.

In 2012 Empower Generation invested 85,000 NPR (\$1,000 USD) in JCWSCC to create a clean energy fund. In 2014 JCWSCC returned their principle and completed their interest payment, after successfully lending 65 women loans for solar lights and mobile charges over 18 months with a 100% repayment rate.

These energy loans were proven as a viable financial product so JCWSCC has decided to continue them using their own capital.

Gaida Community Tourism Cooperative

Established in 2012, Gaida Community Tourism Cooperative (GCTC) is located in Sauraha, Chitwan and is a sister organization of the Sauraha Community Library. The Library works with one of our enterprises, Kalpavriksha Greater Goods, as a sales agent where the commission earned goes toward helping operate the library. GCTC provides loans with an 8% interest rate (less than other loans available to encourage lending). GCTC is a dual gender cooperative with about 145 members.

In 2012-13 Empower Generation invested 122,500 NPR (\$1,300 USD) to create a Clean Energy Fund which achieved a 100% repayment rate in 2014.

Harnari Community Savings and Credit Cooperative

In operation since 2012 this was a women's only cooperative with 130 members, located in Kumroj, Chitwan. Harnari cooperative members live in a very marginalized and remote area of Chitwan.

In 2012 Empower Generation invested 40,000 NPR (\$500 USD) to create a Clean Energy Fund. Unfortunately the cooperative was unable to properly manage the program and in 2014 no loans were offered. Empower Generation has been working closely with the now defunct cooperative in an attempt to return our investment.

Border Multipurpose Co-operative

Border Multipurpose Co-operative (BMC) is located in Bardiya. The cooperative acts as a sales platform where Tri Urjah (one of our enterprises) can sell products.

In November 2014 Empower Generation invested 100,000 NPR (\$1,000 USD) into BMC. The cooperative has six month loans, and we will report further on performance in 2015.



FROM CUSTOMER TO CEO

RUNA'S CLEAN ENERGY STORY

Runa Jha sits in her kitchen at 8pm. She's doing her bookkeeping by solar lamp while nearby her three children study math, engineering and computer skills. For Runa, Empower Generation's fourth solar entrepreneur, this life couldn't be more different from where she was a year ago.

When she was 15 Runa's marriage was arranged and she stopped attending school that same year. Her husband died of alcohol-related diabetes two years ago. A widow with almost no formal education, Runa faced a grim reality: it was unlikely that she would be able to raise herself or her children out of poverty. Raised in the indigenous Tharu group—one of the most marginalized in Nepal—Runa, like most women she grew up with, had few skills. She earned \$1/day making handicrafts for tourists, spending over 10% of her monthly income on kerosene to light her one room home. The single lamp it powered didn't allow Runa to cook dinner and let her children study at the same time.

Runa's life took a turn when she attended a renewable energy awareness program run by Empower Generation. After learning about the cost savings and health





benefits of switching to solar, Runa bought a solar lantern from a local saleswoman, who she felt really understood her energy needs. Runa's purchase not only added 7,000 hours of productive time for her family to work and study after dark, it freed her home from the toxic kerosene fumes that had previously polluted it.

Runa was inspired by the saleswoman and the opportunities for a better life, created through solar. She joined Empower Generation's entrepreneur program, where after participating in a capacity building workshop to write her business plan and assess her market, she receives continuous mentoring and training in business leadership, accounting, sales and marketing. She also received a start-up loan to launch her business, Ujaylo Mithila, which sells solar lanterns in her community.

The impact has rippled outward. She employs five Tharu women as sales agents and has inspired her children—who previously struggled to complete their schoolwork because they didn't have light to study with—to invest in their educations. Runa's eldest daughter is applying for a bachelor's degree to study nursing, her middle daughter wants to manage her family business, and is working with Runa to learn bookkeeping, computer skills and human resource management. Runa's son wants to be an engineer and is studying hard to make sure he gets high marks in science and math.

A single
kerosene lamp
was unable
to adequately
light one
room, and was
costing more
than 10%
of Runa's
monthly
income

OUR IMPACT TO EMPOWER WOMEN TO PARTICIPATE IN ECONOMIC DEVELOPMENT

	ACTUAL (2014)	GOAL (2014)	ACTUAL (2013)	GOAL (2013)	ACTUAL (2012)	GOAL (2012)*
Number of women-led businesses distributing clean energy services	7	7	3	3	1	1
Number of individuals who have earned income working for the women-led businesses [previously Total Jobs Created (full time and part time)]	56	50	30	12	7	4
Increase in female entrepreneur's income**	17%	15%	8%	5%	4%	5%
Percentage of women-led businesses that remain active in our network [1]	100%	100%	not recorded	not recorded	not recorded	not recorded
Percentage of individuals who received training and are actively participating in our network [2]	100% CEOs 80% sales agents	100%	not recorded	not recorded	not recorded	not recorded

^{*} One pilot entrepreneur program existed in 2012.

- 1. Active business is defined as an enterprise that is registered, opened a business bank account, attends all appropriate training, manages sales agents, and sells solar lights.
- 2. Active individuals in our network are individuals who received training to become a sales agent or CEOs. If a CEO, the individual is meeting our minimum expectations to remain in network as defined in active business above. If a sales agent, the individual is in regular contact with local entrepreneur to receive training, update on sales leads, and give solar product demonstrations in her community.

In our 2013 Annual Report we reported on productive hours for work and study (annual). We have decided to discontinue reporting against this measure as it contained many assumptions, and cannot account for all individual behaviours, to create an accurate cumulative impact of increased study at night.

Our impact reporting is continuously evolving, along with our business model. We are narrowing our focus more to prioritize women's economic empowerment, using energy access as a platform to achieve this.

^{**} Using assumption that income is 10% total revenue in addition to survey of previous household income report which assumes a steady household income.

OUR IMPACT ON PEOPLE WITHOUT

ACCESS TO ENERGY

	ACTUAL (2014)	GOAL (2014)	ACTUAL (2013)	GOAL (2013)	ACTUAL (2012)	GOAL (2012)*
Number of solar power units sold [previously clean energy units sold]	10,462	10,000	1,288	1,570	502	510
The number of people with access to cleaner, safer lighting and power [previously people with Cleaner, Safer Homes (Annual)]	35,725	30,000	6,311	7,700	2,459	2,500
The amount of greenhouse gases (CO2) reduced due to units sold [previously CO2 Displaced (Tons Annual)**	1,673.92	1,600	206.08	250	80.32	80
The amount (USD) of energy savings from units sold (over lifetime of unit) [previously Reduced Household Energy Expenses (Annual, USD)***	\$112,367	\$100,000	\$11,720	\$14,300	\$4,568	\$4,500

^{*} One pilot entrepreneur program existed in 2012.

Calculating our impact

The following assumptions are used to calculate our impact:

- Avg cost Nepali Rupee (NPR) per light = 1,385
- Annual expense (NPR) for kerosene light (Nepal Living Standard Survey) = 2,520
- Average life (years) of solar lamp = 2 NPR 1 USD = 98.47
- Hours per day of lamp use = 3.5 (United Nation's Clean Development Mechanism)
- People per household = 4.9 (2011 Nepal Living Standard Survey)
- Number of solar lights per household = one.

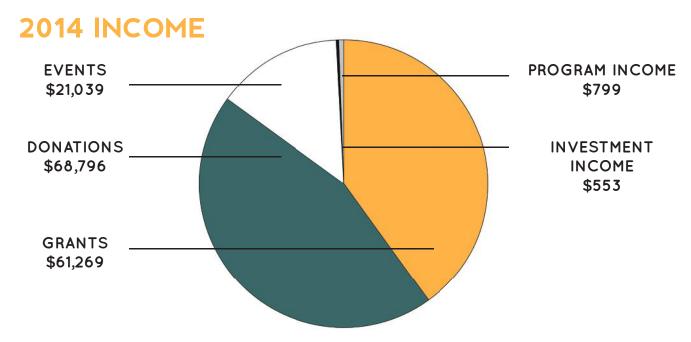


^{**} Based on United Nations Framework Convention on Climate Change AMS-III.AR

^{***} Based on assumption that each solar lamp replaces one kerosene lamp.

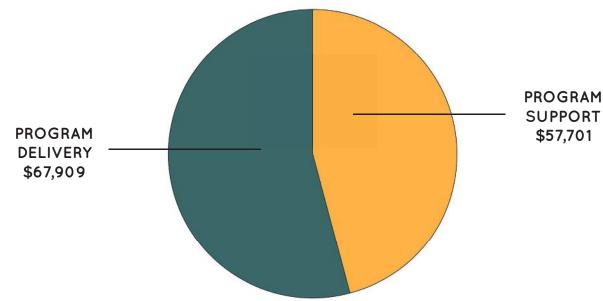
FINANCIAL PERFORMANCE

Our United States Internal Revenue Service Form 990 can be viewed via www.empowergeneration.org The Form 990 outlines financial details for 2014 including income received and sources, expense breakdown, net assets and spending on programs in Nepal, and staff pay.



In 2014 we increased our funding through grants, particularly through the UKAID and Mercy Corps STEM programme. Both events and donations also increased, enabling us to scale and provide quality training programs and support in new areas.





Compared to 2013 our expenses are closer to a fully sustainable program and support balance.

DISTRIBUTION
NETWORK
PERFORMANCE
BY ENTERPRISE

We're delighted
to share the achievements
of each of our
motivated and inspiring
clean energy CEOs

Kalpavriksha Greater Goods







SITA ADHIKARI

Kalpavriksha Greater Goods (KGG) is Sita Adhikari's business Empower Generation used as a pilot to test how we could help women in Nepal to start their own businesses. Since 2011 KGG has operated as a distributor for Empower Generation and continues to be a privately owned company.

In early 2014 KGG became the sole national importer and distributor for d.light solar light products in Nepal. KGG's vertical growth, from retail to wholesale and importer, ensured a steady supply of inventory for the rest of the Empower Generation distribution network. KGG also successfully negotiated a loan of over \$100,000 from a local bank, which Sita used to order a container of solar lights (18,000) to distribute in Nepal.

Empower Generation supported KGG by helping to establish new sales channels, manage supply chain and supplier relationships, develop network-wide marketing strategies, and provide financial oversight as an investor (30% stake).

In addition to KGG's expansion, Sita also led Empower Generation's Nepal Office and program implementation, showing her outstanding commitment and skills as a business leader.

KGG achievements by the numbers	2014	2013	2012
Units sold	7,974	1,183	502
Active sales agents	10	14	19
Lights sold by sales agents	7%	25%	66%



KGG customer highlight

Customer Name: Mina Adhikari

(no relation to Sita) Gender: Female Occupation: Teacher

"I bought the S20 solar light for my daughter to study. I initially saw the light in KGG's store in Sauraha and I asked Sita more information about it. After Sita explained the use and quality of the light I was very impressed with the features. It was an easy decision to buy the light, especially because of its durability and two year replacement guarantee. I bought it for my daughter's study but I also find it useful for cooking. I'm very happy with the new light and I felt very comfortable buying it from Sita because she is a respected social leader in the community."

Sita's journey

As a co-founder of Empower Generation Sita is an inspiring leader who continues to grow in status as a professional business woman both in her local community, and across Nepal where Empower Generation operates. As Country Director of Empower Generation and CEO of KGG Sita has learned a lot of business skills like dealing with large customers, like International NGOs and national banks, shipment and procurement, financial auditing and customs clearance. She reveals these kinds of tasks are completely new to her and doing them has increased her confidence as a business woman in a predominantly male industry.

Working closely with last mile customers, CEOs, and sales agents has provided Sita with a great opportunity to improve her knowledge and to understand the needs, opportunities, and challenges of people in remote areas of her country. Sita enjoys working with women in the network, especially when they have great ideas and solutions. Being a leader in Empower Generation Sita has found a strong platform to learn and implement ideas that contribute to her success.



Tri Urjah

PABITRA ARYAL







Tri Urjah envisions healthy communities existing in a healthy environment, and more business opportunities for women in rural Nepal. In its second year of operation the business is regularly a top seller of solar products in Empower Generation's distribution network.

CEO Pabitra Aryal previously volunteered as a legal advocate for landless people in Bardiya district. She has three daughters and a supportive husband, who works full time for her in her business and is known in the community now only as Light Wallah (Light Seller)! In 2014, in addition to leading Tri Urjah, Pabitra participated in a number of our application programs to inspire other women to become clean energy entrepreneurs.

Customers from Tri Urjah report that switching to solar has helped their eyes stay clearer and healthier than before, when they used smoky kerosene lanterns. One of Tri Urjah's youngest customers Roshni Shrestha (19) reported having Pabitra as a social leader and business woman in the community has provided young women in the area with a positive role model, inspiring Roshni and other local girls as an honest and hardworking entrepreneur who provides the community with good service.



Tri Urjah achievements by the numbers	2014	2013
Units sold	968	110
Revenue (USD)	\$13,673	\$431*
Active sales agents	5	2 (trained in 2013)
Lights sold by sales agents	29%	0%

^{*}Revenue reporting in 2014 became more accurate with reporting throughout the year in place of an annual monitoring and evaluation survey.

Tri Urjah customer highlight

Customer Name: Chunamani Ranabhat

Gender: Male

Occupation: Farmer

"I met Pabitra in the Border Cooperative and I wanted a reliable light for going to the toilet and being outside at night time. I chose to buy the light from Pabitra because of the two year replacement warranty, the quality of the light (it doesn't break), and it can be used in the fog. I also like that it does not cost more money to charge each time. Before buying the solar light I would use a torch which I kept under my pillow. That torch would frequently break and I'd have to buy replacements often. Now I use the solar light inside and outside, and I'm very happy with the customer service from Pabitra who calls to ask if I've had any problems."

Pabitra's journey

Pabitra is one of Empower Generation's most independent and successful entrepreneurs. Working with her husband she focuses on motivating sales agents, reaching new customers, and promoting the business in new communities. Leveraging her prior work as a social leader with ActionAid Pabitra is a well-respected leader in the communities she works with.

Pabitra is also a role model for women and girls who did not finish high school. Her tenth grade education has been no barrier to becoming a successful business leader. Pabitra believes being too conservative is bad for a community and, as a woman, she is leading by example with the support of her husband and family. Through Empower Generation's program Pabitra believes other women can become empowered like her, and contribute to a more progressive rural Nepal.



Grameen Urjah







LALITA CHAUDHARI

Grameen Urjah is a community-driven business with a mission to distribute clean energy systems to remote and off-grid areas of the district, where indigenous Tharu communities live in energy poverty.

CEO Lalita Chaudhari was the founding librarian of the Sirjhana library and she also holds a BA in Education. Lalita is working hard to provide education for her daughter and son.

In 2014 Grameen Urjah leveraged a regular stall in a local marketplace, with a sales agent paid to operate the stall each week. Feedback from customers in the area include requests for brighter lights for less cost, which presents a challenge and an opportunity for Empower Generation to continually revise our product mix. Another highlight this year for Lalita was when she discovered her customer was using her solar light to raise her family's poultry, rather than as light for cooking or study which are the most typical uses for portable solar.



Grameen Urjah achievements by the numbers	2014	2013
Units sold	478	252
Revenue (USD)	\$5,898	\$604
Active sales agents	4	6 (trained in 2013)
Lights sold by sales agents	73%	25%

^{*}Revenue reporting in 2014 became more accurate with reporting throughout the year in place of an annual monitoring and evaluation survey.

Grameen Urjah customer highlight

Customer Name: Dhana Devi Chaudhary

Gender: Female

Occupation: Farmer and housewife

"I bought a solar light for my daughter-in-law's maternity and to help take care of my grandson. I saw Grameen Urjah's shopfront and information about solar lights and how they were important. Dealing with Lalita I felt comfortable because I trust her, and once you buy her products you do not have to pay again for them to charge and they are easy to carry too. It has been a great product to help light our room and for taking care of a small baby. Also we will use the light to care for the child as he grows. I am especially impressed to know these products come with a replacement warranty, it is great service."

Lalita's journey

Lalita has found her calling as a clean energy CEO. She is organized and committed to the success of her business. This is demonstrated by her personal investments to help expand her local community's awareness about solar. Her husband is an accountant and has provided support to her growing business, and is also helping Lalita to motivate sales agents. Lalita reveals she has experienced an increase in confidence in all areas of life because of the organizational and life skills she has learned through Empower Generation.

Her inspiration comes from the team at Empower Generation, especially the staff in Kathmandu and the visiting foreigners who have expanded her knowledge of international business and culture.

Lalita is interested in helping other women become CEOs, using the knowledge she has gained from her experiences. She has been especially proud of her sales agent team and learning and improving skills in internet/email and administrative tasks to run her business.



Ujyalo Mithila

RUNA JHA



Ujyalo Mithila envisions a bright community, lit by clean energy, where all women are treated as valuable participants in the economy. CEO Runa Jha never lets people tell her ideas are too big or unachievable.

Runa dreamed about starting her own business but did not have capital. Since becoming a CEO, Runa has leveraged her position at the Janakpur Women's Development Center to build a solid network of sales agents and trusted customers. See page 16 for Runa's inspiring story.

All of Ujaylo Mithila's customers interviewed this year were women in their 40s raising multiple children. These customers used the solar lights for household duties such as cooking, cleaning, and helping children study. All agreed the most appealing feature of the lights Runa sells is that they are lightweight and easy to use. Customers no longer worry about electricity going out or kerosene fires.

Ujyalo Mithila customer highlight

Customer Name: Rekha Jha

Gender: Female

Occupation: Housewife

"My invertor was damaged so I bought a solar light for lighting. Runa is actually my neighbour and that's how I heard about clean energy. As soon as Runa told me the light had a guarantee and was durable I immediately bought the light. Since buying the light I have not worried about load shedding and we can light our home, take care of my granddaughter, and it is easy to go to the toilet at night.

My granddaughter even played with the light and dropped it, and it was not damaged. Runa has been very helpful, she offered to replace the light if it is damaged and after the two year guarantee runs out she can help service the light if it needs repairing."



Ujyalo Mithila achievements by the numbers	2014
Units sold	243
Revenue (USD)	\$2,914
Active sales agents	9
Lights sold by sales agents	××%

Runa's journey

As a single mother and a widow, Runa faces some of the largest societal obstacles to becoming a successful CEO. Runa says that now that she is a businesswoman and not just a worker she feels stronger in her position and more capable of taking care of her children as the head of her household.

Her confidence has increased as well as her financial stability, and she feels she can handle challenges in life because she is an independent woman making a steady income. While price fluctuations at the start of her business created some challenges with customers, Runa's positive attitude continues to inspire her family and her community.



STEM PROJECT IN KAILALI

THREE NEW BUSINESSES FOUNDED IN 2014



Three new businesses started in Kailali were founded as part of the STEM programme – a 1.7 million GBP DFID funded, Mercy Corps Nepal implemented programme working to 'Support the Education of Marginalised Girls in Kailali District' where project work includes making solar light accessible to improve girls study time and improve their learning outcomes, and training girls in business skills, towards the goal of improving girls' life chances.



As an implementing partner of the STEM program, Empower Generation is responsible for delivering two goals:

- Provide access to clean, safe light for 500 students in the STEM treatment area (30 schools and surrounding communities).
- Create income-generating opportunities for a total of 30 marginalized girls as sales agents, working under Empower Generation's clean energy CEOs of Nava Urjah, Isharika Urjah, and Namuna Sourya Urjah.



In 2014, the first year of this program, we established Namuna Sourya Urjah, Nava Urjah, and Isharika Urjah to help serve the STEM treatment community and achieve the goals outlined above.

In addition to the support provided for businesses across our network (see pages 8-11), we provided additional programming in Kailali to help reach these goals. For instance, our team held weekly calls with each STEM CEO and each sales agent to discuss solar sales challenges and opportunities, as well as personal issues and career aspirations.



The renewable energy programs (see page 11) were also a tailored program for STEM school children audiences to learn about the benefits of clean energy. Empower Generation offered additional business skills training sessions to a group of 30 marginalized girls in the STEM treatment area, prior to recruiting 13 of them as sales agents.

Impact to date

Since joining our network, all sales agents have seen increases in their income and an increase in their ability to make spending choices (i.e. spend their earnings on themselves or how they choose). Additionally the sales agents reported further benefits including:



- Increased self-efficacy and improved communication skills including public speaking
- Confidence (see Asmita's story on next page), and
- A new sense of mobility and self assuredness allowing them to move more freely within and outside their homes.







The Department for International Development leads the United Kingdom's work to end extreme poverty by creating jobs, unlocking the potential of girls and women, and helping to save lives when humanitarian emergencies hit.

Mercy Corps works to alleviate suffering, poverty, and oppression by helping people build secure, productive, and just communities. Part of the STEM Project with UKAid and Mercy Corps, FAYA is a non-governmental organization that strives to build a progressive, equitable and just society in the mid and far west regions of Nepal.

Overall, our work in STEM Program has been exceeding expectations, goals, and key metrics. We look forward to the 2015 and 2016 portions of the program working with our partners, Mercy Corps Nepal and FAYA Nepal to improve the lives of marginalized girls in Kailali.

Asmita Chaudhari – leading her community to a brighter future

Asmita is a 23-year-old woman living in Dhangadi. In 2014 she sold more lights to parents, schools and teachers in her community than any other sales agent in Kailali.

There is no doubt her growing selfconfidence has translated to impressive solar light sales.

"With encouragement from the team at Empower Generation I believed I could do something to help my society and myself. I started believing in myself, I got the strength to make my own decisions and I learned I have capacity to work as a qualified professional, even though I did not finish school," Asmita says.

Asmita's proudest moment as a sales agent came when a customer was surprised to find out she hadn't passed her School Leaving Certificate (equivalent to the General Certificate of Secondary Education in the United Kingdom), because she acted like an educated woman.

Her fears of being nothing and going nowhere without an education are gone, and she sees a brighter future for herself.



STEM business: Nava Urjah







YAM POKHREL

Nava Urjah aims to increase the hours of study for school children by providing better access to safe and clean lighting. The name Nava Urjah means 'new energy', to represent the alternative, reliable, safe energy available to customers.

The business attracts a range of male and female customers including hotel owners, small stores and tailoring businesses. Nava Urjah is centrally located in the village and many local businesses use lights sold by CEO Yam Pokhrel and her sales agents.

Yam completed her School Leaving Certificate and grew up managing her family, including all the finances. Before marrying she worked with Maiti Nepal, an antitrafficking organization. In addition to selling solar products Yam works as a negotiator in her village to settle domestic disputes. She was previously awarded a prize for her work with the District Development Office.

In a range of interviews, Yam's customers revealed the solar lights have been able to help them work more hours in the day, which helps them earn more income for their families and businesses. They also reported that Yam serves as a positive example for other aspiring female business owners and operators in the community. The main challenges for Nava Urjah since launching are determining commission rates for sales agents and changes in light pricing, both issues Empower Generation is assisting to address.

Nava Urjah customer highlight

Customer Name: Sita Pokhrel

Gender: Female Occupation: Tea shop

"I bought the solar light for lighting my tea shop. I saw the light in the Nava Urjah office and I knew which light I would like the most because I really needed the light in my tea shop but my other light had been damaged. I chose the solar light from Yam because it isn't breakable and it

has a two year guarantee.

The light is easy to use and my tea shop is better for myself and customers at night. It was great to buy a light from a local business woman and I feel happy that there is ongoing service or replacement lights if my light has problems."



Nava Urjah achievements by the numbers	2014
Units sold	298
Revenue (USD)	\$3,833
Active sales agents	5
Lights sold by sales agents	21%

Yam's journey

Yam is a strong and independent woman who has a strong presence as a female leader in the local community. Although she was already a social leader, Yam says that becoming a clean energy CEO has led to an increase in her social standing and raised her profile in the community.

Yam's husband and entire family are encouraging and helpful with the business. Overall Yam feels people in her community trust her because she does good work. She also says that all women are empowered, they just don't know how to find it, and Empower Generation has provided an opportunity for that empowerment to be found.



STEM business: Isharika Urjah







MINA KUMARI CHAUDHARY

Isharika Urjah is inspirationally named after CEO Mina Kumari Chaudhary's daughter, Isharika. Mina completed her School Leaving Certificate and college. Her work experience, prior to selling clean energy, includes working at the Chamber of Commerce and Resources and a local boarding school.

Isharika Urjah has a strong focus on customer service and educating the community about the financial savings of using clean energy. Mina sells lights from her cosmetics shop, the store is centrally located in her village, which has been helpful creating a customer base. In interviews, Mina's customers commented that her clean energy business has been a positive addition to the community, especially with an empowered female role model.



Nava Urjah achievements by the numbers	2014
Units sold	160
Revenue (USD)	\$2,157
Active sales agents	4
Lights sold by sales agents	18%

Isharika Urjah customer highlight

Customer name: Kamala Pariyar

Gender: Female

Occupation: Jewelry shop owner

"I bought a solar light for my shop and for my daughter to study at night. It's convenient because Mina showed me the lamp in my shop at night and I liked the features. The two year guarantee, durability, and brightness are all reasons I wanted to buy this light from Mina. Also, it is saving me money compared to buying candles which would cost me about 40 NPR every day, and candles were unsafe in my shop. Now my daughter easily finishes her homework and I have a bright shop that is safe. Thank you for the good service Mina Chaudhary!"

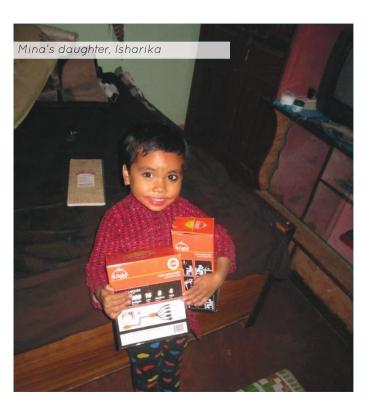
Mina's journey

Using her store location Mina has attracted a mix of men and women as customers, with the majority of customers being local business owners and housewives.

Mina has been an excellent mentor to her sales agents, including Neha Kathariya, a 20 year old in her first job who now believes she is making a difference in the world. Mina's husband is supportive of his wife's business however he does not participate directly in the business.

Mina enjoys leading by example in her community, and looks forward to receiving further training with Empower Generation to make her business even stronger.





STEM business: Namuna Sourya Urjah







BASANTI CHAUDHARY, KUMARI CHAUDHARY, AND LAXMI RAWAT

Namuna Sourya Urjah has three CEOs as partners, Laxmi Kumari Chaudhary, Basanti Chaudhary, and Laxmi Rawat. These three women aim to work in harmony to provide opportunities for local girls unable to continue their education. Namuna Sourya means 'a paramount partnership'. This is the first time Empower Generation has started a partnership business in our network.

Co-CEO Laxmi Kumari Chaudhary is twenty one years old, making her the youngest business leader in our network. She loves social work and business, and recognizes the value of both. Laxmi worked for four years in a tailoring shop and married a teacher. She believes women should earn their own money and she does not want women to be oppressed like her mother.

Co-CEO Basanti Chaudhary likes to work for herself. Basanti worked in a factory for seven years before starting her own successful cosmetic shop. When her shop closed (due to new construction by the landowner) Basanti heard about Empower Generation and took the opportunity to start a clean energy enterprise with her two business partners.

Co-CEO Laxmi Rawat completed her School Leaving Certificate. She previously worked as shop manager of a cooperative and served as secretary of a local community forest management group.



Namuna Sourya Urjah achievements by the numbers	2014
Units sold	294
Revenue (USD)	\$3,117
Active sales agents	4
Lights sold by sales agents	23%

Namuna Sourya Urjah customer highlight

Customer Name: Sita Chaudhary

Gender: Female

Occupation: Housewife

"I bought a solar light for my daughter's study to gain her School Leaving Certificate, and to light our home. I heard about the light from Basanti Chaudhary and everything she told me has been true - the light is easy to use, easy to carry, and there is no need to pay money to charge the light because it is charged by the sun. It is also not breakable. I confidently say that life is better with the solar light and we use it for many things including study, cooking, and lighting the room in the evening. I am happy with the service from Namuna Sourya Urjah and Basanti always follows up with me to check if the light is working or not. I like that service."



Laxmi, Basanti, and Laxmi's journeys

Laxmi Kumari Chaudhary

Laxmi handles most of the administrative duties and has the closest relationship with the sales agents. Before becoming a Co-CEO she was shy, and in the past year she's recognized a change in her confidence, also due to her family's support and encouragement. Since starting this solar business Laxmi feels respected as an important figure by her community, who never noticed her before. Laxmi states she is not feeling afraid to put forward her views in front of anyone. She feels brave and confident to enact change in her community.

Basanti Chaudhary

Basanti has also reported an increase in her confidence and persuasion skills due to the Empower Generation programs and training she has received. Being seen as a business woman means she can talk to people more easily, and she is known as a hard worker who has a good relationship with the sales agents. She is especially proud of her work when customers tell her their homes are cleaner and safer and they are saving money.

Laxmi Rawat

Laxmi is proud to work as a Co-CEO to help increase children's study time. Although she admits she is still shy, she says Empower Generation feels like one family and she is comfortable speaking with the office team in Kathmandu.

Laxmi is less close to the sales agents but is proud of how the Namuna Sourya Urjah is working. She likes that people trust her and that her work helps the community, and makes homes and the environment cleaner and safer.



THANK YOU

TO OUR FANTASTIC VOLUNTEERS IN 2014

With our volunteers help we were able to meet our goals, diversify our work, and support our team and network in Nepal to grow as individuals and as professionals.

Giovanni Cattaruzza

Kevin Chan

Chloe Chapman

Lillian De Vrijer

Kristy Dixon

Malachi Garff

Jean Levasseur

Shibani Sareen

Gabrial Troostwijk

Chloe White

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