



Dhanalakshmi's Tiffin Service

Dhanalakshmi is 32 years old and lives in Kumaraswamy in Bangalore which is surrounded by many education institutions and industrial areas where migrant students and labourers flow in from different parts of the state for education and work. Dhanalakshmi knew the problems that students and migrant workers from middle and low income groups living in shared rooms were going through to access good quality, hygienically prepared food at an affordable cost. To bridge this gap, Dhanalakshmi started a tiffin service and a food centre a year ago which has been providing affordable, hygienic and healthy home-cooked meals to migrant students and migrant laborers. Dhanalakshmi has been constantly flooded with requests to cater to more customers from students as well as other bachelors and construction labours since her food is tasty, healthy and hygienic at the same time it is affordable i.e. Rs.25-30 less than the small hotels.

Dhanalakshmi has been planning to scale up but has not been able to save enough for expansion due to low margins which is a result of having to do everything by hand such as cutting vegetables and making chapatis. She was turned down by banks due to lack of collateral / security. Dhanalakshmi heard about Be! on TV and decided to apply. Dhanalakshmi passed three rounds of interviews and will be expanding her business starting September 2012.

Dhanalakshmi's business is expected to create an impact

Women Employment: *The business creates two jobs for women from the same community with a good salary and excellent working conditions.* **Health:** *The tiffin service directly improves the nutrition intake and food quality for 30 migrant students from low income communities. The food centre will cater hygienic food to more than 30 daily wage workers and at an affordable price.*

Education: *The business provides healthy, hygienic, homemade foods to college students at affordable price so they can complete their education without being in debt, or at a health risk.*



Yellawwa's Pickles

Yellawwa is 20 years old and lives in a village called Budhiyal in Badami Town, North Karnataka. Badami Taluk is included in the list of "Most Backward" taluk of Bagalkot districts and is home to many people from the Dalit community known as "Madigas" which is one of the most marginalized and discriminated groups in India. Yellawwa belongs to the Madiga community. This community has been traditionally occupied in making leather but has now lost their primary source of livelihood due to uncertain rules on making leather. Absence of alternative sources of income, forces young men and women to migrate to other states for work. Girls from this community have poor access to education and are often at risk of entering child labour, bonded labour, trafficking.



Yellawwa knows how to make chutneys and pickles, she has completed a training in "Food Processing and Packaging Technology" sponsored by The National Science & Technology Entrepreneurship Development Board, New Delhi. After the training, Yellawwa decided to start her own business to change the way things were in her community. She knew that starting a business will help her and other women in her community to become economically independent.

Yellawwa approached a local Grameen bank and micro-finance organization for a loan but was not able to get through because she is very young, and does not have any collateral or security. Yellawwa heard about the Be! Fund through a movie screening and decided to apply for an investment to scale up her current business. She has passed three rounds of interviews and is expected to expand in September 2012.

The major impact of Yellawwa's business is that she will be creating jobs for three more women from her community - she knows as a woman she can do it, and she wants to be a role model for other women in her community.