

Udyami Sakhee

A guidebook for livelihood and
entrepreneurship development



About United Breweries Limited

Bengaluru-headquartered United Breweries Limited, part of The HEINEKEN Company, is the largest beer manufacturer in India. The company produces and markets internationally recognised beer as well as non-alcoholic beverages. Founded in 1915, United Breweries currently employs more than 3,000 people, operates 30+ breweries in the country, and sells its brands in more than 50 countries. UBL is committed to operate and grow its business in a socially responsible way. The company aims to bring about sustainable development by balancing the commercial and economic progress with the social and environment development. UBL's CSR initiatives are focused to reduce the impact of their business and improve the quality of lives of the communities residing in the vicinity of its breweries.

About Urban Management Centre

The Urban Management Centre (UMC) is a women-led non-profit organisation, dedicated to 'Making cities work for everyone.' UMC provides technical assistance and support to city governments and facilitates change through peer-to-peer learning processes. It enhances the capacity of city governments by providing expertise and ready access to innovations on good governance implemented in India and abroad. UMC's key focus areas are governance, capacity building, civic engagement, systems and technology. Being a legacy organisation of International City/County Management Association (ICMA), UMC is also known as ICMA-South Asia. For more information, visit our website: www.umcasia.org



Disclaimer

This guidebook has been prepared by the Urban Management Centre under the SAKhEE programme. It aims to help the SHGs set up an enterprise, scale or restart and run a sustainable enterprise. This guidebook has been designed and developed for use by NULM functionaries to conduct training sessions on the entrepreneurship development.

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This document is designed as a training manual for the **Community Resource Persons (CRPs), Community Organisers (COs), City Mission Managers (CMMs) and Self-Help Groups (SHG), Area Level Federations (ALF) and City Level Federations (CLF) Office bearers** to guide women in SHGs who are involved in or wish to start :



**Individual
Enterprises**



**Group
Enterprises**

Purpose of this Guidebook is to serve as a resource for women who are aiming to :

**Set up a new
enterprise**



**Restart a
temporarily closed
enterprise**



**Scale up a new
enterprise**



This guidebook offers step-by-step instructions, tools, and exercises to help you assess needs, support enterprise development, and monitor progress. Use it as a reference for planning and implementing entrepreneurship initiatives, tailoring the strategies to the unique context of your community. In this guidebook, SAKhEE Didi will help you to understand how to run a business, developing a business plan, conducting a market survey, access to finance and preparing for severe climatic conditions.

SAKhEE Didi is your friendly and knowledgeable guide throughout this booklet. With years of experience in helping woman start and grow their own businesses, she understands the challenges and opportunities that lie ahead. SAKhEE Didi will be your mentor and a companion in turning your visions into successful ventures.

I'm here to offer you practical advice, share insights, and support you every step of the way as you explore new opportunities and build your own successful venture.



Note: SAKhEE Didi is a fictional character created for the purpose of this guidebook to represent the role of a community organiser or mentor who supports and empowers individuals and groups in their entrepreneurial journeys. The guidebook encourages the Community Resource Persons (CRPs), Community Organisers (COs), City Mission Managers (CMMs) and Self-Help Groups (SHG), Area Level Federations (ALF) and City Level Federations (CLF) Office bearers to guide women in SHGs to adapt the ideas presented to their unique contexts, while drawing inspiration from the fictional experiences of SAKhEE Didi.

How will the Guidebook support her?



This booklet will help the CRPs, COs, CMMs and SHG, ALF and CLF office bearers educate women on potential business opportunities and how to:

1. Start an enterprise



2. Easy access to finance

3. Manage day to day operations of an enterprise



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**Finding opportunities/
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**Creating a business
plan and budgeting
your expenses**



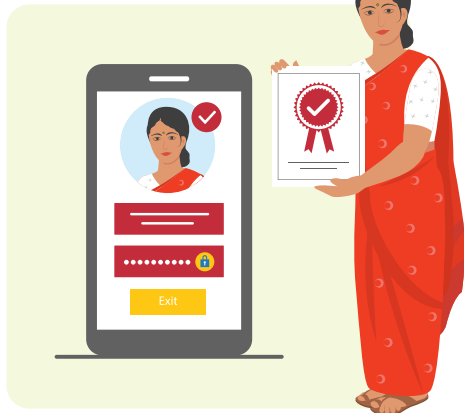
4.

Easy access to finance



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1 Discovering entrepreneurship

Uncover the path to building your own business



Have you ever thought about starting your own business? Don't worry, I'm here to guide you, many businesses in our city are doing really well. Exciting, isn't it ?

Let's explore a few great business options you could start with !

What does starting your own business mean?

Starting one's own business involves creating a new enterprise, whether individually or as a group, and taking on its responsibilities and challenges.



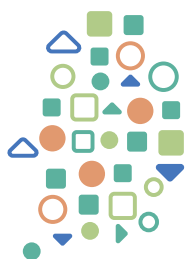
For you to identify the best business options, consider factors that can impact its success. The following page includes an **enterprise selection checklist** designed to guide you through this. Use the checklist to evaluate which type of enterprise would suit you best.



Enterprise selection

Discussion guide

Use this to discuss and evaluate key factors in selecting the best enterprise option



1.

Team size and involvement

How many members or workers will be involved.

2.

Skills and experience

Identify the skills available within the group. Explore any prior experience members have in running a business and how it can be leveraged.

3.

Location and space

Consider the space requirements for starting a business. Evaluate if there is adequate space within the household or community.

4.

Financial resources

Assess the group's financial capacity, including the group corpus or individual savings that can be used for starting or expanding the enterprise.

5.

Guidance and mentorship

Identify individuals or mentors who have experience running a business and can provide valuable guidance.

6.

Digital literacy

Discuss the group's comfort level with using technology, such as smartphones and computers.

7.

Time commitment

Evaluate how much time each member is willing and able to commit to the enterprise daily.

8.

Mobility and flexibility

Assess the ability of members to travel if needed, whether for procurement, delivery, or other business needs.

9.

Reliability and punctuality

Discuss the importance of punctuality and reliability in running a successful business and gauge the group's ability to maintain these standards.

10.

Understanding business requirements

Ensure that members understand the essential parameters and requirements for running a successful enterprise.



Business and service opportunities for entrepreneurs

Service providing business options for service Industry

Businesses where you can provide services or be a part of the service provider.



Subidha Sakhi



Facility Management



Stationery store



Pan Parlour

Manufacturing based business options

Business where you can manufacture products



Food and Snacks



Incense manufacturing

Service provision by the Government

Businesses where you can partner with the Government by providing services



Jalasathi



Swachha Karmi



Construction Management



Operation and Maintenance of Parks



Stitching and tailoring



Grocery Store



Beauty parlour



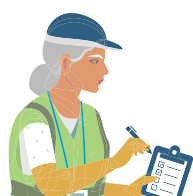
Phenyl production



Manufacturing of disposable items



Swachha Sathi



Swachha supervisor



Operation and maintenance of wealth centre



Operation and maintenance of community toilet/ public toilet

TIP:

These businesses are indicative. There are many businesses that can be started. Discuss amongst your SHG members on what business can be started. You can also select by playing the Udyami Sakhee Board Game.

Scan QR code for Udyami Sakhee board game



Exercise sheet

Materials
Required



Paper



Pen



Activity Tasks

List down the enterprises you want to pursue.

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.....

.....

.....

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.....



Instructions

Ask each member to list potential business ideas and reasons for choosing them, considering skills, community needs, and resources.

Encourage sharing to inspire and support others.

Why did you choose this enterprise?

.....

.....

.....

- TIPS**
- Think about which business will be more profitable and easier to sustain.
 - Learn skills to make other products and increase income.



2 Finding opportunities and conducting market research



What is market research?

Market research involves gathering, analysing, and interpreting information for the product/service, including potential customers and competitors. It helps evaluate the viability of your product by assessing demand, supply, pricing, and competition. Effective market research provides insights for strategic decisions, ensuring your business meets customer needs and operates effectively.

Essential aspects of market research

Mapping of sources for procurement of raw materials

Identification of a location for your enterprise

Understanding demand and supply

Setting sales price and mapping competitors



How to conduct market research: Steps and considerations



1. Identification of location

Evaluate the number of potential customers in the area.

Assess available transportation services for procurement and delivery.

Determine the feasibility and cost-effectiveness of the working space.



2. Mapping of wholesalers

Identify and map potential wholesalers for sourcing products.

Consider proximity to wholesalers in your neighbouring cities for better deals and lower transportation costs.



3. Comparison of selling prices

Compare wholesale prices for each raw material.

Identify the minimum order quantities each wholesaler can supply.

Analyse the types of products sold by each wholesaler.

Note the geographical location of each wholesaler to factor in transportation costs.



4. Mapping of competitors

Evaluate selling prices of competitors for similar products.

Assess the quality & types of products each competitor offers.

Map their existing customer base.

Compare your proposed sales prices with those of the competitors.



5. Survey for demand estimation

Conduct surveys to understand the needs and interests of potential customers.

Assess the willingness of customers to pay for your product/service.

Use individual or group interviews to gather data from target customers.



6. Determining selling price

Consider price sensitivity of customers and their willingness to pay.

Analyse Competitors' prices to find a competitive yet profitable price point.

Factor in the costs from wholesalers to ensure a sustainable profit margin.



7. Mapping the product route

Plan the journey of the product from procurement to the point of sale or delivery to the customer.

Ensure the availability and reliability of transportation services for a smooth supply chain.



8. Make decisions based on research

Finalise the location of your enterprise based on customer access and cost efficiency.

Consider proximity to wholesalers in your neighbouring cities for sourcing raw materials.

Decide on sales channels, whether physical locations, vendors, or online platforms, based on customer preferences and reach.

Set a competitive retail price that covers costs and maximises profit.



Exercise sheet

Materials
Required



Paper



Pen



Activity Tasks

Where can you most easily sell the majority of your products?

.....
.....

What is the minimum selling price you are setting for your products?

.....
.....

What mode of transportation will you use to procure raw materials and deliver your products?

.....
.....

Who are the top 5 target consumer segments for selling your products?

1. 2.
3. 4.
5.

Have you considered selling your products on online platforms?

YES ☐ NO ☐

Which market could be the most profitable for you?

.....
.....

If yes, on which platform?

TIPS Questions to ask your customer base:

- Are you currently using or buying a similar product?
- If yes, which brand are you using?
- How much do you pay for the product?
- Do you buy the product regularly? How often do you purchase it in a month?
- What kind of packaging do you prefer?
- How do you prefer to purchase items? (online platforms, in markets, or at home through a salesperson)



Instructions

Have participants identify where to sell products and set a minimum selling price, considering both local markets and online platforms.

Emphasise how market research guides decisions and lead a discussion to highlight its role in identifying profitable strategies.

NOW THAT YOU
UNDERSTAND
MARKET
RESEARCH, NEXT IS
PREPARATION OF
BUSINESS PLAN



3 Creating a business plan and budgeting your expenses

What is a business plan?

A business plan is a document prepared to guide you in starting and running a successful enterprise.



Why should I prepare a business plan?

To understand the total investment required to start an enterprise.

To understand monthly expenses







To efficiently use the investment





My notes on business plan

Make your own business plan using the template below.





One-time expenses (Setting up of the equipment and machines and infrastructure cost)

	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
1	 Core machinery (if any)	Number			₹	Mention cost of machinery involved in your enterprise
2	 Transportation of machines	Lumpsum			₹	Mention cost of acquiring training for your enterprise
3	 Training logistics <i>(Includes travel, lodging & boarding costs) (If any)</i>	Lumpsum			₹	Mention cost of acquiring training for your enterprise
4	 Chairs	Number			₹	Mention chairs required for your working space
5	 Tables	Number			₹	Mention tables required for your working space
6	 Storage (Iron shelves)	Number			₹	Mention storage cabinets required for your working space




	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
7	 Space/ Renovation (Leakage, doors, windows - if any)	Lumpsum			₹	Mention renovation cost required for your working space
8	 Electrical & water supply (If any)	Lumpsum			₹	Mention electrical work is required in your working space to start the enterprise
9	 Branding for the enterprise	Lumpsum			₹	Mention the branding cost required for creation of logo, packaging design, social media posts, photography of your product, designing of leaflets
10	 Registration & trade license	Lumpsum			₹	Mention cost involved in registration of your enterprise, procurement of trade license from local authority and obtaining any other licenses like FSSAI, etc.






	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
11	 Cost associated with procurement of loan (if any)	Lumpsum			₹	Mention cost involved in procurement of loan. This may differ from bank to bank
12	 Miscellaneous	Lumpsum			₹	Mention cost needed to keep as miscellaneous for any unavoidable expense that may come
Subtotal for one-time expenses(₹)						







| O&M of unit

	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
1	 Room rent (if any)	Monthly			₹	Mention the rent amount of your working space, if you have specifically taken a separate space on rent
2	 Electricity bill	Monthly			₹	Mention amount spent in electrical charges for your enterprise
3	 Water bill	Monthly			₹	Mention amount spent in water for your enterprise

	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
4	 Room maintenance <i>(cleaning equipment, regular technician bills, repair work etc.)</i>	Monthly			₹	Mention amount spent in maintenance of the working space, equipment and raw materials
5	 Refreshments	Monthly			₹	Mention amount spent in refreshments
6	 Property tax (if any)	Yearly			₹	Mention amount required to be paid as property tax for your enterprise
Subtotal for O&M expenses (₹)						





Production cost

	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
1	 Raw material	Monthly			₹	As per quotation
2	 Transportation of raw materials	Monthly			₹	As per quotation
3	 Packaging material for product	Monthly			₹	As per quotation
4	 Transportation of product delivery to clients	Monthly			₹	
Subtotal for production cost (₹)						



Human resource cost (salaries/honorarium)

	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
1	 Salary per partner	Monthly			₹	
2	 Salary per worker	Monthly			₹	Assuming minimum wage salary
Subtotal for human resource(₹)						



Contingencies

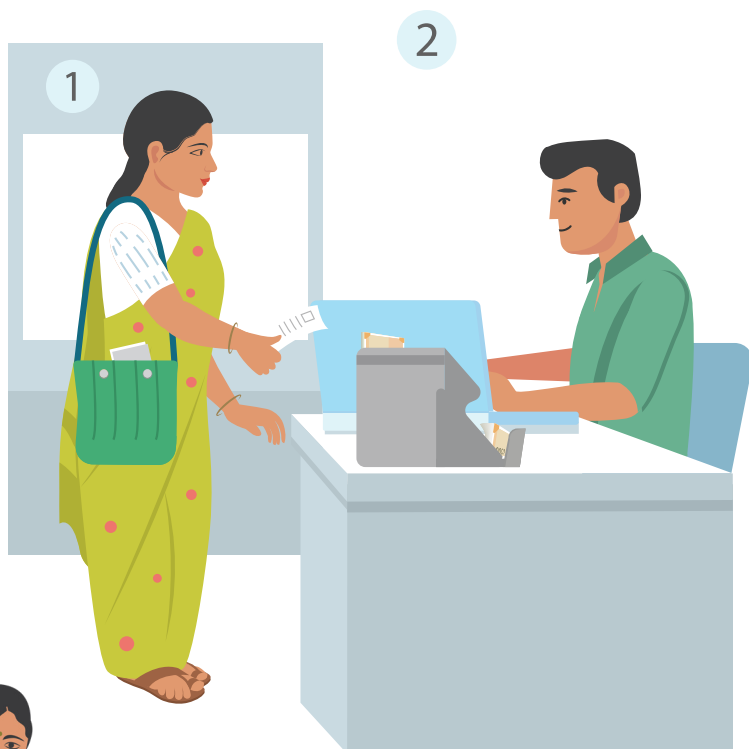
	Particulars	Unit	Unit rate	Quantity	Amount	Remarks
1						
2		Yearly			₹	For any unavoidable expenses
Total amount(₹) [A+B+C+D+E]						

TIPS Question you can ask your customer base.

- Write the maximum selling price of the particulars
- Maintain records
- Crosscheck your calculations

4 How to access finance

Securing funding is crucial for starting and growing your enterprise. This section provides an overview of various financing options and government schemes available to support your business.



Options for financing your business

Use Mission Shakti Self-Help Group savings

Loan from Medallion signature guarantee (MSG)/ Alternative liquidity facility (ALF) /Bank loan funds (BLF) – Urban

Loan from banks

Interest-free loans under Mission Shakti department

Government schemes to access finance for your business

To support women entrepreneurs, the government offers various loan schemes designed to provide financial assistance and encourage the growth of small businesses.

Here are some key schemes you can explore:

1

Pradhan Mantri Mudra Yojana (PMMY)

This scheme provides loans to micro and small enterprises for income generation and employment creation.

Provides loans up to INR 10 lakh for entrepreneurs, with three categories:

1. Shishu (up to INR 50,000),
2. Kishor (INR 50,000 to INR 5 lakh)
3. Tarun (INR 5 lakh to INR 10 lakh)

Loans are available for various purposes, including business loans for vendors and shopkeepers, working capital via MUDRA Cards, equipment finance for micro units, transport vehicle loans, and loans for agri-allied activities like poultry farming.

2

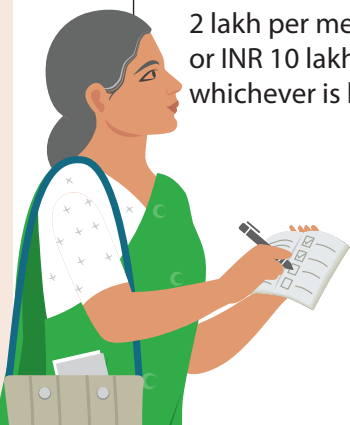
Deendayal Antyodaya Yojana - National Urban Livelihood Mission

Under this initiative, subsidised loans are offered to urban poor for setting up individual and group enterprises.

Maximum group loan amount: INR 2 lakh per member or INR 10 lakh, whichever is lower.

Maximum loan amount for individual enterprises: INR 2 lakh.

Interest subsidy: The difference between the bank's rate and 7% per annum. Additional 3% subvention for women SHGs repaying on time.



3

Stand-Up India Scheme for financing SC/ST and/or Women Entrepreneurs

Through this government scheme, loans are facilitated for SC/ST and women entrepreneurs to start new businesses in various sectors.

Provides loans between INR 10 lakh and INR 1 crore to SC/ST and women

Loans are for new enterprises in manufacturing, services, agri-allied activities, or trading.

For group enterprises, 51% of ownership must be with SC/ST or women.

4

Pradhan Mantri Formalisation of Micro Food processing Enterprises scheme

This initiative aims to support SHGs, FPOs, and cooperatives in food processing with grants and seed capital.

Offers a 35% credit-linked grant for capital investment, up to INR 10 lakh per unit.

Provides INR 40,000 seed capital per SHG member for working capital and small tools.

5

Prime Minister's Employment Generation Programme

As part of this scheme, subsidies are provided for setting up new micro-enterprises in non-farm sectors.

Maximum project cost: INR 50 lakh for manufacturing and INR 20 lakh for business/service sectors.

Margin money subsidy: 35% in rural areas and 25% in urban areas for special categories (SC/ST/women/PH/minorities/ex-servicemen/NER).



6

PM SVANidhi for street vendors

Through this financial scheme, working capital loans are offered to street vendors for improving their livelihoods.

Offers working capital loans up to INR 10,000 for one year to urban street vendors.

Higher loan limits for timely repayment.

7% interest subsidy on loans.

Cashback incentives for digital payments.

7

SWAYAM for youth

This funding programme provides financial assistance to urban youth for starting or expanding enterprises.

Provides financial aid to urban youth aged 18-35 (up to 40 for SC/ST/PwD/transgender) for new or expanding enterprises.

Interest-free loans for projects up to INR 1 lakh.

Beneficiaries must pay 5% margin money; loan amount up to INR 95,000 is interest-free.

Loan repayment over 4 years, including a moratorium period.

8

Weavers Mudra Scheme

This loan scheme grants financial assistance to weavers and handloom organisations for expanding their businesses.

Individual assistance: 20% of the loan, up to INR 25,000.

Organisational assistance: 20% of the loan, up to INR 20 lakh, with a 6% concessional interest rate.

9

Mahila Adhikarita Yojana

This scheme offers loans to safai karamchari and scavenger women and their dependents for small businesses

For safai karamchari and scavenger women and their dependent daughters for projects up to INR 2 lakh.

Interest rate: 5% for beneficiaries, 2% for State Channelising Agencies.

Exercise sheet

Materials
Required



Paper



Pen



Activity Tasks

List the schemes under which you can apply for a loan.



Instructions

Encourage participants to use the template to categorise expenses and analyse each category.

Facilitate a group discussion to share insights on expense forecasting and creating an effective business plan.

TIPS You can log on to the Jansamarth portal to check which national level schemes you are eligible for: <https://www.jansamarth.in/home>



Now you know
how to access
finance.
The next step is
very important,
how to register
your business!

5 Registering my business

Registering your business is an essential step in establishing legitimacy and accessing various benefits and government schemes. Proper registration ensures compliance with legal requirements and positions your enterprise for growth and success.



Required documents

When starting an enterprise and seeking a loan, you need to provide personal or family-related documents to various authorities. A suggested list of documents is given below. Check with your Community Organiser (CO)/ Community Resource Person (CRP) to confirm which documents are required for your specific

Checklist of required documents for business registration

Please note: this is a general list of documents needed for business registration. Additional documents may be required depending on the type of business.

Sl. No	Documents checklist	Tick if you have it
1	Proof of identity - aadhar card/pan card/voter id card/driving license	
2	Proof of sc/st/obc status (as the case may be)	
3	Latest passport size photos of proprietor/ partners/ directors	
4	Proof of residence - latest electricity bills/ telephone bill/aadhar card of partners/ directors/ guarantors/third party security provider.	

Sl. No	Documents checklist	Tick if you have it
5	Business Registration – GST Registration / VAT registration / PAN Card / CIN/Shops and Establishment Certificate	
6	Quotation of Machinery suppliers/other assets.	
7	Bank Statement of the latest 6 Months, if not available, keep your personal bank statement ready.	

Brief Overview of Potential Registrations Needed

1. PAN registration

A Permanent Account Number (PAN) is optional but mandatory for high-value financial transactions. It serves as a universal identifier to prevent tax evasion by tracking financial activities.



2. TAN registration

A Tax Deduction and Collection Account Number (TAN) is required for entities or individuals who must deduct taxes at source, such as for salaries, contractor fees, or rent. It is mandatory if annual payments exceed INR 1,80,000 or for non-profit organisations and businesses making specified payments above the threshold limit.

3. Udyam registration

Udyam registration is a simplified process for micro, small and medium enterprises, legitimising their operations and providing benefits like excise exemption, low-interest loans, credit guarantee schemes, tender application exemptions, direct tax law benefits and subsidies. Registration under this scheme also grants exemptions from tender applications and concessions in electricity bills, fostering business growth.

4. FSSAI registration

The Food Safety and Standards Authority of India (FSSAI) Registration or License is mandatory for all food businesses involved in manufacturing, processing, storage, distribution, and sale of food products. The 14-digit number on food packages signifies compliance with food safety and standards.

Exercise sheet

Materials
Required



Paper



Pen



Activity Tasks

Prepare a list of documents needed for your specific enterprise and discuss them with your Community Organiser (CO) to ensure all requirements are met.

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Instructions

Explain the importance of each document for registration and help members use the checklist to understand what they need.

Lead discussions on different registrations and their benefits, helping participants see how these steps can support business growth.

- TIPS**
- Find out which lender offers the lowest interest rate for your business loan.
 - Identify any schemes that can help you procure machinery at a lower market price.
 - Keep all the documents ready in advance.

Scan QR code for
PAN registration



Scan QR code for
TAN registration



Scan QR code for
Udyam registration



Scan QR code for
FSSAI registration





6

Financial management managing day-to-day finances of your enterprise.



How to track your money

Book-keeping is essential for making timely decisions in your business. It provides vital insights into your financial health, much like a doctor needs patient details for accurate diagnosis and treatment.



Books to maintain in a micro enterprise

What is a cash book?

A cash book records all cash transactions, both receipts and payments, offering a clear overview of the business cash flow.

What is a stock register book?

A stock register tracks inventory levels, detailing quantities on hand and any changes due to purchases, sales, or losses, ensuring efficient stock management.

What is a sales and purchase book?

These books log all sales to customers and purchases from suppliers, crucial for tracking revenue and expenses.

Sample formats for essential business ledgers:

Format of a cash book

Debit side (receipts)				Credit side (payments)			
Date	Particulars	Journal folio	Amount	Date	Particulars	Journal folio	Amount
					Closing balance		
	Total				Total		

Format of stock register

Date	Particulars	S.B./P.B. Folio no.	Receipts		Issues		Balance	
			Quantity	Value	Quantity	Value	Quantity	Value

Format of sales & purchase book

Date	Party's name	Bill no.	Ledger folio	Item name	Quantity	Rate	Amount	Terms
	Total							

Understanding profit and loss for your business



What is a profit and loss statement?

A profit and loss statement (p&l) shows how your business is performing financially. It helps you make informed decisions and guides your daily operations and long-term strategies.

Why it matters:

Knowing your finances provides a roadmap for success, helping you steer your business in the right direction.

Quick guide to profit and loss

Example:

You run a bakery. You earned INR.3000 This month but had INR.2000 In

Calculating profit:

Income (INR.3000) – Expenses
(INR.2000) = Profit (INR.1000)

*Interpretation: you made a
INR.1000 Profit this month.*

Calculating loss:

If expenses (INR.3500)
Exceed income (INR.3000):

Expenses (INR.3500) - Income
(INR.3000) = Loss (INR.500)

*Interpretation: you incurred a
INR.500 Loss this month.*

Remember

Profit: Income > Expenses

Loss: Expenses > Income

Keep track of these to monitor your business financial health.



Exercise sheet

Materials
required



Paper



Pen



Activity tasks

Calculate the profit or loss of your enterprise using the records you have maintained.

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Instructions

Ensure participants have their financial records ready before the session to calculate profit or loss accurately.

Guide participants through profit and loss calculations using their records. Encourage comparisons with examples to emphasise tracking income and expenses.

Discuss among the group about the dos and don'ts of digital finance.

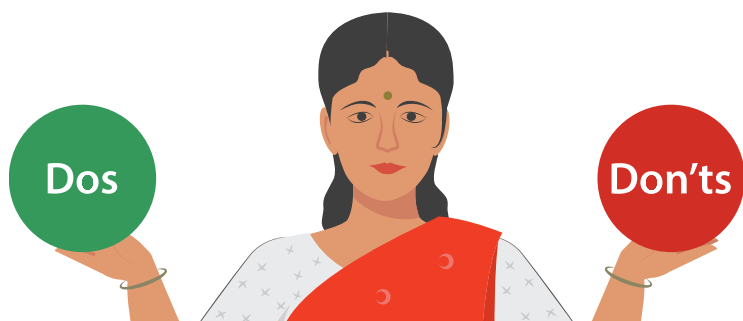
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- TIPS**
- Maintain cash and stock books to accurately calculate profit and loss.
 - Explore ways to increase profit.
 - Keep a day-to-day work schedule.

Dos & don'ts of digital finance



- Keep your one time password (OTP) confidential
- Use strong, unique passwords
- Verify callers before sharing information
- Regularly monitor your accounts for suspicious activity
- Keep security software updated
- Report fraud to the cyber crime investigation cell immediately
- Block lost or stolen atm cards promptly

- Don't share passwords or otps
- Avoid clicking on suspicious links
- Don't provide personal information to unknown callers or websites
- Ignore scam messages claiming unexpected prizes
- Avoid using public wi-fi for financial transactions
- Don't delay reporting suspicious activity or fraud
- Don't ignore security alerts from your bank

NOTE: For any banking enquiries, please consult a banking official through official channels to ensure accurate and secure assistance.



You have
learnt about
finance. Now,
how do you
promote your
business?
Learn
marketing
next!

7 Basic marketing strategies to promote your business

Promoting your business is essential for attracting customers and growing your enterprise. By using effective marketing strategies, such as creating a strong brand presence and engaging with customers on social media, you can build awareness and establish a loyal customer base. This section will provide simple yet effective ways to market your business and reach your target audience.



How to reach your customers

Design a logo that defines your brand identity.

Create a social media presence on WhatsApp, Facebook, Instagram. Share updates like new product launches, behind-the-scenes, customer feedback and promotions to engage and build trust.

Distribute pamphlets and include your logo and business information on the product packaging.

Use word of mouth to increase awareness.

Exercise sheet

Materials
required



Paper



Pencils and
erasers



Smartphone with
internet access to
show social media
post examples



Instructions

Share examples
of effective social
media posts with
product updates and
promotions.

Emphasise the
importance of having
a consistent logo and
business information
across all marketing
materials.

Have participants sketch
a social media post
layout on paper, placing
images, text, and
contact info. Encourage
them to include
engaging headlines,
strong visuals, and clear
calls to action.

Activity tasks

Make your first social media post on paper

- TIPS**
- Offer discounts or coupons to your immediate customer base (SHG/ALF members).
 - Be consistent with your marketing efforts.
 - Include your social media handles on your packaging.
 - Integrate marketing into your weekly plans.
 - Expand your customer base through effective marketing.



Scan QR Code for
Branding, Packaging and Social
Media Marketing Training
Module

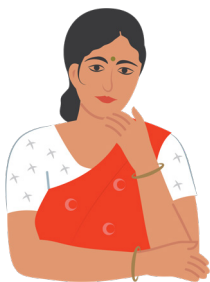


8 Preparing for severe climatic events

Odisha frequently faces severe climatic events like cyclones, floods, and heatwaves due to its geographic location. These extreme weather conditions can disrupt the daily lives of the population and significantly impact local businesses, particularly those that rely on agriculture, fishing, and other climate-sensitive activities.

Given Odisha's vulnerability to such climatic events, this section is designed to help women-led businesses and self-help groups (shgs) navigate these challenges. By planning ahead and implementing effective strategies, women can protect their resources, sustain their businesses, and ensure their enterprises remain resilient in the face of environmental disruptions.





5 key points to help small businesses in Odisha prepare for severe climate events:

● **Develop an emergency plan:**

Create a detailed emergency plan that includes steps for safeguarding your business, protecting employees, and maintaining operations during extreme weather events.

● **Protecting your inventory and supplies:**

Use secure and weather-resistant storage options, such as waterproof containers or elevated shelving, to protect raw materials and finished products from damage caused by floods, storms, or heatwaves.

● **Diversify your supply sources:**

Establish relationships with multiple suppliers from different regions to avoid disruptions caused by localised climatic events. This will ensure a steady supply of essential materials. Businesses should identify alternative suppliers, establish backup logistics, and build strong relationships with a network of partners.

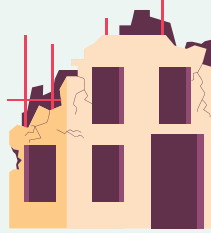
● **Ensure financial readiness:**

Make financial preparations for potential climate-related disasters by setting aside emergency funds and maintaining accurate financial records. Explore government assistance programmes and disaster relief funds to ensure support during crises. Regularly review your insurance coverage and secure credit lines in advance to access necessary resources. A strong business continuity plan will improve your business ability to secure funding.

● **Train and prepare your team:**

Educate employees on emergency procedures, provide regular training on safety measures, and maintain open communication to ensure everyone is prepared and knows their role during a climatic disruption.

Risks to consider:



Damage or loss of workspace due to weak construction.



Risks to human life; take necessary insurance.



Avoid outdoor storage and movement during extreme conditions.



Maintain savings and backup plans, such as alternative suppliers and supply chains, for emergencies.

Exercise sheet

Materials
required



Paper



Pen



Activity tasks

Why is an emergency plan crucial for businesses in Odisha?

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Instructions

Highlight emergency planning by stressing the need for a tailored emergency plan for climatic risks.

Encourage preparedness by leading discussions on improving supply chain diversity and financial readiness.

How does diversifying supply sources protect against climate disruptions?

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What financial steps can prepare a business for climate-related disasters?

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- TIPS**
- Regularly review and update your emergency plan.
 - Keep essential supplies and inventory in secure storage.
 - Maintain multiple suppliers for key materials.
 - Set aside emergency funds and check insurance coverage.
 - Train employees on safety protocols and roles.

9 Potential business ideas to get you started

NOTE: Requirements and business information are suggestive and is subject to change



Agarbatti sticks making unit

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	No specific qualifications needed
Licenses and permissions	No
Required human resource	6-7 People
Space requirement	One room of approximate 12 feet by 12 feet and one small storeroom
Estimated capital requirement	INR 1,00,000 - 1,50,000

Raw material

The major raw materials for agarbatti are bamboo sticks and different powder. Other materials are charcoal dust, jigat powder, nargis powder, wood incense powder, joss powder and several essential oils



Mobile food truck

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	No specific qualifications needed
Licenses and permissions	Fire safety certificate, shop and establishment license, noc from rto, noc from municipal corporation, fssai mobile vendor's license
Required human resource	7-8 People
Space requirement	No requirement
Estimated capital requirement	INR 6,50,000



Masala grinding service

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	No specific qualifications needed
Licenses and permissions	FSSAI
Required human resource	5-6 People
Space requirement	A space ranging from 200 to 400 square feet
Estimated capital requirement	INR 1,39,000 For a unit manufacturing 500 kgs of masala powder per month

Raw material

The primary raw material, spices, is locally available, and alternate sources in Bhubaneswar can be accessed, ensuring a smooth supply chain.



Pani puri

Key features

Suitable for individuals or groups	Individual
Required qualifications & training for staff	No specific qualifications needed
Licenses and permissions	FSSAI, vendor's license
Required human resource	1-2 People
Space requirement	Vending cart
Estimated capital requirement	INR 2,70,000

Raw material

Flour, water, potato, masala average raw material cost per kg: INR 25-30



Papad making unit

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	Skilled worker to operate machine
Licenses and permissions	GST registration, Udyog aadhar registration (optional), choice of a brand name of the product and secure the name with trademark if require, FSSAI registration
Required human resource	7-8 People
Space requirement	A space ranging from 800 to 1200 sq.ft
Estimated capital requirement	INR 90,000



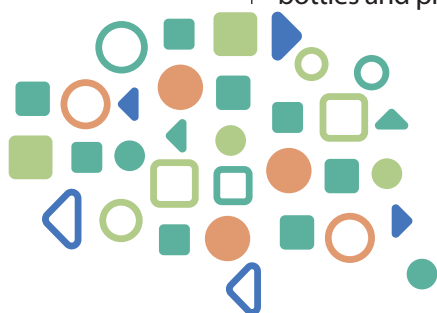
Pickle making unit

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	No
Licenses and permissions	GST registration, Udyog aadhar registration (optional), choice of a brand name of the product and secure the name with trademark if require, FSSAI registration
Required human resource	7-8 People
Space requirement	A space ranging from 800 to 1,200 sq.ft
Estimated capital requirement	INR 70,000

Production process

Raw materials like vegetables, lime, tomato, mangoes, etc. Are first cleaned and then are cut into small pieces. The cut pieces are boiled in water, are mixed with masala paste prepared separately and are garnished. Vinegar and citric acid are added as preservatives. The preparation is packed in bottles and plastic bags after the same is cooled.





Mini flour mill

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	No
Licenses and permissions	GST registration, Udyog Aadhar registration (optional, FSSAI registration)
Required human resource	2-3 people
Space requirement	a space ranging from 800 to 1,200 Sqft
Estimated capital requirement	INR 22,500

Production process

Ragi, rice, wheat, chillies and turmeric are proposed to be milled in the unit. There are separate machines required for chillies/turmeric. Further, for wet grinding, different types of machines are required. Dry/wet grinding is done and powder/flour is collected and given back to the customers. In case direct sales are done, the powders need to be weighed and packed.



Phenyl making unit

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	No
Licenses and permissions	GST registration, drug license from state authority
Required human resource	8-10 people
Space requirement	a space ranging from 800 to 1,200 Sqft
Estimated capital requirement	INR 3,10,000

Raw material

Rosin, pale yellow to deep brown (black type is not suitable), caustic soda, castor oil (ordinary quality), light creosote oil containing 25 to 30% carbolic acid.



Jute bag making

Key features

Suitable for individuals or groups	Groups
Required qualifications & training for staff	No
Licenses and permissions	GST registration, trade license
Required human resource	8-10 people
Space requirement	a space ranging from 800 to 1,200 Sq.ft
Estimated capital requirement	INR 1,19,500

Raw material

The raw materials required for printed and decorated jute shopping bags are jute fabrics, dye stuff, printing gum, chemicals and auxiliaries, pvc buckle and bamboo sticks, sewing thread, packing materials, label etc. used. All the above raw materials are available locally.



Mushroom cultivation

Key features

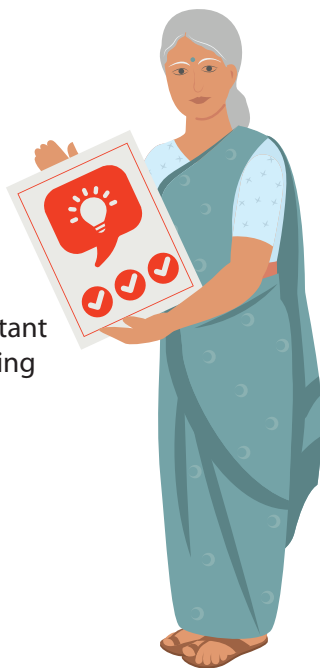
Suitable for individuals or groups	Groups
Required qualifications & training for staff	No
Licenses and permissions	GST registration, drug license from state authority
Required human resource	8-10 people
Space requirement	a space ranging from 800 to 1,200 Sqft
Estimated capital requirement	INR 1,30,100

What is it?

Mushrooms have now been recognised as a food crop and are cultivated on commercial scale for its rich dietary value and also as a table delicacy. The varied agro-climatic conditions prevailing in our country and availability of agricultural bi-products/wastes like paddy and wheat straw in abundance favour commercial cultivation of different types of mushroom as an agro based activity.

10 Final tips for aspiring entrepreneurs

As you wrap up this guide, it's important to remember that starting and growing a business requires preparation, determination, and adaptability.



Here are some final suggestions to keep in mind:

Stay prepared for risks:

Every business venture comes with its share of risks. Stay aware of potential challenges, whether they are market changes, financial hurdles, or unexpected events. Having a plan for these risks can help you navigate through them more effectively.

Continuously learn and adapt:

The business world is constantly evolving. Keep learning new skills, stay updated with market trends, and be ready to adapt your strategies as needed. Continuous learning will keep you ahead of the curve.

Build a supportive community:

Engage with fellow women entrepreneurs, join local business groups, or participate in shg activities. Sharing experiences and advice with others can provide valuable insights and support.

Focus on sustainable growth:

Prioritise long-term sustainability over quick gains. Make thoughtful decisions about investments, resource management, and expansion. This approach will help ensure your business remains stable and successful over time.

SAKhEE didi's

Ending note:

Dear sisters,

As you venture into the world of business, remember that every great journey starts with a single step. Be confident, stay prepared, and never lose sight of your dreams. Success comes with persistence and courage, but also by being mindful of risks and challenges. Always have a plan, stay connected with your support network, and trust in your abilities.

I wish you all the best in your entrepreneurial journey. Keep moving forward, and may your businesses flourish!

With love and support,
SAKhEE didi



NOTE



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