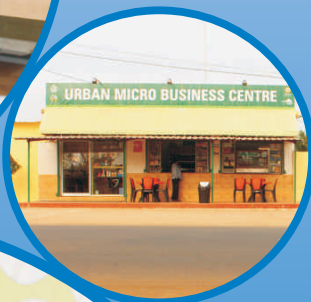


URBAN MICRO-BUSINESS CENTRE



Connecting Social,
Economic and
Environmental Dots
Through Nano,
Mini and Family Enterprises



URBAN
MICRO-BUSINESS
CENTRE

Plot No. 471, Kargil Road
Pokhariput, Bhubaneswar - 751020
Odisha, India
Tel: +91 (0674) 2594144

Subrat Dash

Managing Director
Mob: +91 90909 60856
Email: director.dm@cutm.ac.in

Sudhir Kumar Sahoo

Project Manager
Mob: +91 90909 60868
Email: sudhir.sahoo@cutm.ac.in

Hrusikesh Mahankunda

Project Manager
Mob: +91 90909 60863
Email: hrusikesh@cutm.ac.in

URBAN MICRO-BUSINESS CENTRE

UMBC is located in Kargil Basti, one of the largest slums in Bhubaneswar, (Odisha, India). With a particular focus on women and youth, UMBC is a one-stop hub for urban slum dwellers to access the facilities and training required to start their own micro-business.

UMBC has been established by Centurion University as an action-research project. It is recognised as a Centre of Excellence, and hosts academics from across the globe to study and understand the complex dynamics of the social economy, and how business, social enterprise, government, foundations and community organizations can work together. UMBC is a fully registered* and accredited entity, eligible to receive funding from all sectors.

OBJECTIVES

- Develop UMBC into an economically sustainable and viable model that can be scaled and replicated.
- Work in partnership with local slum communities, and enhance stakeholder dialogues to be more responsive to community economic needs.
- Create a network of local entrepreneurs and businesses who can be:
 - Business trainers
 - Experienced resource persons for UMBC
 - Local employers or supply chain linkages
 - An inspirational example to others around them
- Provide academic programs and support to supplement school studies, allowing the next generation to be competent, confident, and creative.
- Bring a range of private entities on board as knowledge and funding partners.

A highly acclaimed community facility where entrepreneurs, innovators, artists, makers, teachers and students come together to learn and build their dreams.

* 1. FCRA
2. 35 AC Tax Exemption
3. IICA (www.iica.in)
4. Section 25 registered



A holistic approach to social entrepreneurial-based solutions, urban poverty alleviation & development through access to an environment that facilitates the training and skill-sets required to develop livelihoods



OUR 10-PHASE ROLLOUT PROCESS

FACILITIES

BAKERY & CONFECTIONARY

On-site state-of-the-art bakery including a commercial oven, hand-made chocolate processing unit and a market link with Odisha Milk Federation who assists in marketing UMBC products. A six-month training program is available to up-skill community members.

COFFEE & SPICE PROCESSING

Fully equipped coffee processing unit. We support local farmers by sourcing organic/fair trade Arabic beans directly from tribal areas to produce, package and distribute across the region. We also have specialised grinding machinery for production of locally sourced organic spices.

FOOD-PROCESSING

Food drying and preservation machinery for production of local namkeens, ladus, cotton-candy, cereal and popcorn.

KITCHEN FACILITIES

Fully equipped on-site kitchen where healthy, home made meals are prepared for office-goers. The UMBC has partnered with the local Government to provide lunches for their meetings and events.

BEAUTY & WELLNESS

Onsite beauty salon and a three-month beautician-training program to skill individuals in threading, manicure/pedicure, facial massage, and hair cutting/styling. The program also trains future beauticians to manage beauty equipment, clients, and private businesses.

APPAREL & TEXTILES

Industrial sewing machines, training in sewing equipment, garment stitching and production, and tailoring.

DIGITAL LEARNING CENTRE

The Digital Centre is a holistic approach to better educational and employment outcomes. Communities lacking resources may have limited computer experience and access. The UMBC facilities provide a chance to overcome these limitations, develop computer skills and gain confidence. We offer a four-month training program in learning modules, the Internet, and software applications.

MEDIA PRINTING & MERCHANDISING

T-shirt printing, embossing, heat press and ceramic printing machines.

DRIVING LESSONS

Our courses are approved by the Government of Odisha and provide community members and youth practical training, vehicle breakdown management skills, basic First Aid and Road Safety course, and access to motor/light motor vehicle licenses. Training for professional drivers is also available to develop their skills and improve their employability.

ENTREPRENEURSHIP DEVELOPMENT PROGRAM

- ➔ Management and administration
- ➔ Retail and marketing
- ➔ Health and safety
- ➔ Applied technical skills
- ➔ Information technology



WRAP-AROUND SUPPORT

- ➔ Supported access to loans and financing
- ➔ Affordable childcare, early learning and after school



BUSINESS INCUBATION

- ➔ Extensive connections to employers and market contacts
- ➔ Access to a range of high quality, industry standard machinery tools and equipment.

KARGIL BASTI COMMUNITY

Nearly 2.5 million people migrate annually from rural Odisha, many of them towards the cities, in search of a better life. Aspirations of better living conditions, education, higher wages and job opportunities are quite often a contrast from reality. Unfortunately, many migrants end up living on the fringes of society, stuck between two worlds with a loss of belonging. Kargil Basti is the second largest slum in Bhubaneswar, with close to 1,200 homes and approximately 4,000 people living there. With little or no access to basic services or Government support, human poverty persists. The crowded, 3km long slum runs between the airport and the major train line. The UMBC is purposefully situated directly opposite the slum.

Some of the challenges that the urban poor of Kargil Basti face are:

- unaffordable living expenses
- uncertain employment
- high job competition
- low wages
- overcrowded slums
- cramped living conditions
- poor hygiene and health conditions

The UMBC empowers the socio-economically and geographically marginalised community of Kargil Basti (and surrounding areas) to create social entrepreneurial-based solutions to urban poverty alleviation and development.

The UMBC focuses on building livelihood opportunities that are aligned with community needs and builds upon community strengths, creating lasting change for families and communities. Holistic community support facilitates enterprise-based solutions to sustainable long-term change. Through this, choices are created within the community and circuit-breaking change is inspired.





COMMUNITY IMPACT

DIRECT UMBC IMPACT

- 200 nano businesses created
- 20 bank loans provided
- 500 bank accounts opened
- 950 people trained in 11 areas
- More than 25 community members employed
- 30 youth utilize the digital learning centre daily
- 20 children are cared for in the creche daily
- 35 children receive off-school learning support daily

INDIRECT IMPACT

- 50% reduction in community crime incidents
- Increase of at least Rs. 5,000 in monthly earnings to almost 250 families
- Increase in school retention, drop-out rate has decreased from 30% to 10%
- Reduction in reports of domestic violence, alcohol abuse, and gambling
- Substantial reduction in the occurrence of preventable illnesses such as water-borne diseases, skin infections, eye infections/diseases, and malaria
- Increased participation in community leadership
- Increased participation of young girls and women in community-driven activities.
- More than 250 women have gained independent income through employment and entrepreneurship
- Better hygiene and sanitation practices
- 70% households have toilets over open defecation
- Increase in disposal of solid waste in garbage bins
- Living and dwelling conditions have improved

MINAKHI CHAND'S STORY

I was born in 1985 to Mrs Janaki and Mr Sarat Kumar Chand. In the village, life was so difficult that my father decided to migrate to the city in search of work during the early '80s.

City life was equally challenging. My father rented a small house in a slum and looked for work. After years of struggle, he found a temporary job in the State Police Department. With the meagre salary he earned, he looked after us and his parents.

Throughout my childhood, we fought to fulfil our most basic needs. I grew up longing to do something to lessen my father's financial burden. Despite our tiny income, I was sent to school and I studied hard. During my teens, I tutored younger children to complement our income. But even that wasn't enough.

Finally, at the age of 24, I managed to get a job with a Micro-Finance agency. The salary was low, but consistent; I felt good earning money for my family. One morning the head of the agency ran away with the whole collection, which was about 30 million Rupees (approx. AU\$576,900). My team members and I were left to face the wrath of the villagers. On moral grounds, it was decided that we would refund the villagers their money; my share came to 300,000 Rupees (approx. AU\$5,700). In desperation, I almost ended my life. I was saved by my parents who sold our land in the village and added all their savings to raise the amount. By that time, I was totally broken in heart and spirit.

In 2013, I came across UMBC which taught ways to earn livelihoods with dignity and confidence. Within a week, I joined as a community mobiliser and was mentored to become a Business Provider Outsourcing Executive. My starting salary was a whopping Rs. 5,000. At UMBC I trained to use a commercial stitching machine and tailoring; Child care and teaching primary school children, beauty and wellness. Leaving the best for the last, I was trained to believe in myself.

My confidence grew and I was soon managing several projects; the Child Care Unit, the Off School Support Project, the Apparel Stitching Project and the Community Mini & Nano Entrepreneurship Development Programme.

I started being addressed as "Didi" (elder sister) in my community and girls of all ages began to come to me for all kinds of advice and guidance, from financial to domestic. I started realising that I could do much more than I believed I could.

Owing to my newly found confidence, I could say 'no' to an arranged marriage and instead married a man of my choice, even though he was from a different caste. Breaking traditions would have been impossible for the old Minakhi; but with my newly found confidence and financial independence I could make this decision and today I am happily married with a 2-year-old baby girl.

All the training I received at UMBC steered me into the direction of self-employment. I learned about business accounting, record keeping, debt repayment, asset management, staff monitoring and reporting.

True to the learning I received, at one point of time, I decided to start my own micro-business. I took a bank loan and bought an auto-rickshaw. My husband and I managed the business and in just 2 years, repaid the loan. We then bought a second auto-rickshaw. This time, I brought my younger brother into the business. In just 3 short years, my family and I have become economically self-sufficient and well respected in our community.

“The accomplishment of Minakhi is a drop in the ocean, but the ocean is never the same after the drop”

"I was trained to believe in myself"

Minakhi was recently honoured by Deakin University, Melbourne, with an invitation to be a guest speaker at their Indigenous Accounting and Business Conference.





INTERGENERATIONAL CHANGE

Sonali's father died when she was in the womb of her mother, Lolita. This left Lolita and baby Sonali in a desperate situation. Sonali's difficult childhood shaped her into a determined young woman. As a teenager, she worked to pay for her own schooling, but in the end, could not afford to sit her final exam. Devastated, she left her studies and went in search of work. Sonali was connected with a local NGO that gave her employment in forestry, only paying around AU\$12 p/m (Rs. 600/-)

In 2009 Sonali got married, and migrated to Bhubaneswar to be with her husband. Her husband, a painter by profession, tried to support the family but since- this line of work is very unreliable and does not provide a steady income to live on, the young family was forced to live in the slum.

In early 2016 UMBC was looking for cooks for their meals-on-wheels training program. Sonali applied and employed on probation. As she worked very diligently, she was absorbed as staff in six months. Sonali now manages the UMBC kitchen. Soon after, Sonali called her mother from the village and introduced her to UMBC. Lolita is now working as housekeeper in UMBC. Sonali's youngest son, Pradhan, attends the creche while his parents work. Their 11-years-old, Badala Kumar, attends the after-school education program and recently entered the art section of the UMBC Community Talent Quest.

Using UMBC loans, Sonali purchased a paint-mixing machine and a spray paint machine which she rents to her husband. Sonali definitely hold the purse strings and she is quickly paying the loans and the purse is growing!

With the management skills and networks Sonali has gained through UMBC, she plans to start her own business offering a home-made food delivery service. Renting space at UMBC's kitchen, Sonali's products will be healthier and more hygienic than others on the market. Sonali intends to employ her mother and other women in the community when her business grows.

THE RIPPLE EFFECT

Mantu Behera (28) is originally from the Gajapati District. He and his brother-in-law moved to Bhubaneswar as teenagers to escape violence at home. When Mantu first arrived in Bhubaneswar, finding work was much harder than he had imagined. To start with, Mantu survived by working odd jobs, such as washing dishes for roadside restaurants and riding manual cycle rickshaws. This was just enough to survive, but he was very unhappy.

Eventually, Mantu found work as a casual laborer in a fabrication workshop where he was able to learn skills. Mantu enjoyed this craft and for many years worked with several different workshops - but this was often unreliable work sometimes only once per week

In 2013, UMBC was being built close to Mantu's home. He introduced himself to one of the staff and was contracted as the project fabricator. When Mantu learnt what the building would be used for, he asked if UMBC would support him to set up his own business.

UMBC happily took Mantu under its wing to be its first nano-entrepreneur, and on completion of the UMBC building he set up his own small workshop within the grounds of the facility. UMBC supported Mantu by providing business management mentoring and power supply to his workshop.

Mantu's business has grown over the last three years and is now completely self-sufficient.

Mantu now comfortably supports his wife and 2-year-old daughter and employs five other people from the community (including his brother-in-law). Mantu is a true entrepreneur. He has also recently designed and developed his own machine to bend iron.



ODISHA

INTERNSHIPS & ACTION LEARNING

UMBC Provides students with the hands-on experience required to give you the competitive edge in the professional market. Our practical experience program operates under Centurion University.

Centurion University is one of the world's leaders in social entrepreneurship, having been recognised for this in 2012 in the United Nation's Report on the Right to Education and this year by the British Council in '**Social Enterprise in a Global Context: The role of higher education institutions**'.

Centurion provides hands-on action learning program working with one or more of the enterprises in the Urban Micro Business Centre (UMBC) under the supervision of the Director of the UMBC. In this program, we will assign creative tasks to you.

LEARNING OUTCOMES

- Understand how social entrepreneurship improves the lives of those living at 'the bottom of the pyramid'.
- Identify the roles and functions of local, regional and global institutions who are impacting social issues such as health, education, poverty, law, business, art, peace, politics, and development.
- Design approaches to expand current social entrepreneurship activities through the Urban Micro-Business Centre.
- Acquire the essential knowledge, frameworks and best practices to lead sustainable projects.
- Lead a discussion about poverty dynamics and how this impacts your area of study.
- Gain the opportunity to network with peers across the corporate, government and not-for-profit sectors.

PRACTICAL LEARNING

- Social Entrepreneurship
- Business Incubation
- Investment And Microfinance
- Supply Chain Management
- Marketing And Distribution
- Logistics
- Human Resource Management
- Accounting And Reporting
- Resource Sustainability
- Donor Relations
- Non-profit Governance
- Fundraising And Partnerships

This is a multi-disciplinary opportunity.

Placements are flexible and can be tailored to meet on academic requirements.

INTERNATIONAL RESEARCH AND STUDENT PLACEMENTS

UMBC Study Abroad Program operates under Centurion University, a leading educational institution, recognised across India and internationally for its social entrepreneurialism, quality education, and training for the youth of India for “**Shaping Lives... and Empowering Communities....**”.

Travel to Bhubaneswar, India and become part of an adventure that has been acknowledged by the General Assembly of the United Nations, World Bank Group and UNESCO, won high praise from the Australian Department of Education and Training, and has been written about in international media from **The Economist** to **The New York Times**.

LEARNING OUTCOMES

- Describe the demographic features of the Indian population, its various social contexts, and indigenous social practices.
- Lead a discussion about poverty dynamics and how this impacts your area of study. Understand how social entrepreneurship improves the lives of those living at 'the bottom of the pyramid'.
- Identify the roles and functions of local, regional and global institutions and how they are impacting social issues such as health, education, poverty, law, business, art, peace, politics, and development.
- Develop cross-cultural awareness and communication skills in a highly complex and diverse setting.
- Design approaches to expand current social entrepreneurship activities through the Urban Micro- Business Centre.
- Gain the opportunity to network with peers across the corporate, government and not-for-profit sectors.

PLACEMENTS INCLUDE:

- Archaeological and cultural sites visits
- Rural community visits
- Chillika Lake tour covering its ecology, industry, and religious significance
- Guided visits to the Tribal Museum, UNESCO classified
- Konark Sun Temple and the coastal resort and Hindu pilgrimage town of Puri
- Tibetan community and Buddhist temple tour
- Yoga and Bollywood dance classes
- Cooking classes
- Accommodation
- 3 delicious and healthy Indian meals per day, and transportation requirements within Odisha are all included
- We will take very good care of you!



ACKNOWLEDGEMENTS AND ACHIEVEMENTS

"UMBC is a place where management, engineering students, and faculty within Centurion University work together with urban poor youth and women to create social entrepreneurial based solutions to urban poverty and urban development."

- British Council

"The programme integrates human resource training and local best practices with a "supply chain" approach to working with industry ... it plans to expand domestically and internationally, with a long-term vision of creating 100,000 employable youths annual/y. This reflects the institute's conviction in the significant role which non-state actors can play in addressing the region's skill shortages."

- The Economist

"Centurion University - the only State-enacted University in the private sector with its strong industrial linkage through its social entrepreneurship outreach and its focus on community - has excelled in providing skills to students from rural areas."

- United Nations Secretary-General

UMBC is the only entity in India to be enlisted for "Slum Area Development" by The Ministry of Corporate Affairs, Govt of India in the CSR hub operated by India Institute of Corporate Affairs to receive CSR Grants from PSUs.

UMBC is notified as a Vocational Training Provider by The Government of Odisha and The Government of India.

UMBC was awarded "Most Innovative Project" by NSDA (National Skills Development Agency), Ministry of Skill Development and Entrepreneurship, Govt. of India.

Approved and recognised as "Livelihoods Business Incubator" by Ministry of MSME.

UMBC has established partnerships with the Women & Child Development Department, Government of Odisha

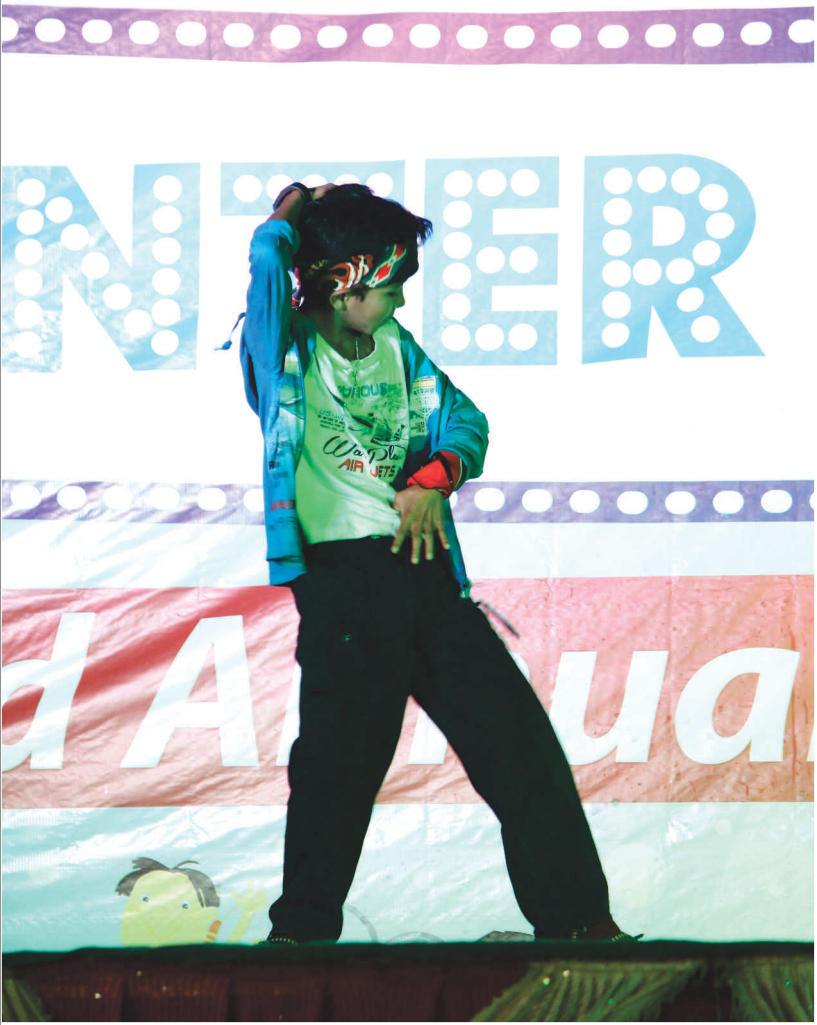
UMBC has established a business partnership with Odisha Milk Federation.

*www.britishcounC11.org/sites/default/british_counC11_social_enterprise_brochure_web_version.pdf

*The Economist: Skills Development in South Asia: Trend in Afghanistan, Bangladesh, India, Nepal, Pakistan and Sri Lanka (pg22)

*67th UN General Assembly Report: www.un.org/ga/search/view_doc.asp?symbol=A/67/310





VISITOR REMARKS



Ms Amanda Day and Mr Ben Sakker Kelly

Australian High Commission

“Congratulation to CUTM on an innovative and wonderful enterprise. It is a most rewarding place to visit and see commitment, passion and change happening. Thanking you for sharing your center with us and we wish you well for a successful future. A privilege for us to visit. Thank you.”



Mr Arun Tiwari

Chairman & Manaing Director, Union Bank of India

“Visiting Urban Micro Business Center made me to believe that it just not about livelihood but igniting hopes, aspirations etc. I am sure in times to come it will grow exponentially and change the way of life of many families.

Best wishes.”



Dr Alison Galloway

Executive Vice Chancellor, University of Callifornia, Santa Cruz

“This is fabulous. I don't think words can express how inspirational this project is. It is only eclipsed by the passion of all of the people involved from children to students to staff!



Mr Manish Kumar

MD & CEO, National Skill Development Corporation

“An excellent initiative which is borne out of outstanding thought leadership. This model should be replicated across India. Supporting youths from under privileged background. I am proud that NSDC is a partner of Centurion University and look forward to doing more together.”



Prof. Peter Hodgson

Deputy Vice Chancellor, Research, Deakin University

“I continue to be blown away by the fresh ideas. But they are not just ideas on a shelf, they have been realized, and are giving people skills and hope. Great staff and wonderful experience.”



PARTNERSHIP OPPORTUNITIES

UMBC plans to strategically evolve while maintaining focus and flexibility. We are looking for supporters and partners to enable us to continually grow our impact. Full business plans are available on request for those interested in contributing to the following projects:

MOBILE DIGITAL LEARNING LAB

UMBC will create a mobile online computer lab, enabling many more people access to the digital learning program. The mobile unit will operate after-hour and weekends to ensure accessibility for those at school or work. The lab is meant to go around different slums in the Bhubaneswar area, where communities have previously not had access.

HEALTH OUTREACH PROGRAM

UMBC will partner with registered health professionals to set up a Health Outreach Program. A mobile unit will be established with essential equipment, and each week will travel around the different slums providing primary health care checks and public health promotion. This operation will take place after-hours and on weekends to ensure accessibility.

EXPANSION OF CRECHE & OUT-OF-SCHOOL EDUCATION

As UMBC has grown, so has the number of enrollments in these programs. For just \$1 per child, per day, a mother can be free to follow her dreams, knowing her child is receiving the best care and education. Your support will go towards training and employing local staff, and feeding each child one nutritious meal and milk every day.

SKILLS TRAINING FOR YOUTH

UMBC will roll out a Skill Training Program for young people, creating a pipeline to employment. Based on market research into skills wanted, this training will offer three programs: Food Processing, Retail and Apparel Production. Each course will run for 6 months, with a projected enrolment of 25 students per program - a total of 150 young people trained each year.

EVOLVING LAUNCH-PAD FUND

Over the past 3 years, UMBC has helped many entrepreneurs launch their at-home or nano-business by providing access to an interest-free loan. Due to their financial situation, other loan providers are not an option. Of the loans UMBC has approved, 90% have been paid back on time. Support is required to grow this fund, as we have many more users of our centre requiring resources to begin their business.

To ensure sustainability and transitioning to independence, ongoing services such as the Creche and After-School Learning Program will eventually taper into an affordable user pays model, as families become self-sufficient.

THEORY OF TABULA RASA

Our knowledge comes from our experiences, our social eco-system, and our perceptions – factors we may or may not be able to control. As a society, we should aim to shape the experiences, opportunities, and social contexts that influence us to fully develop our potential.

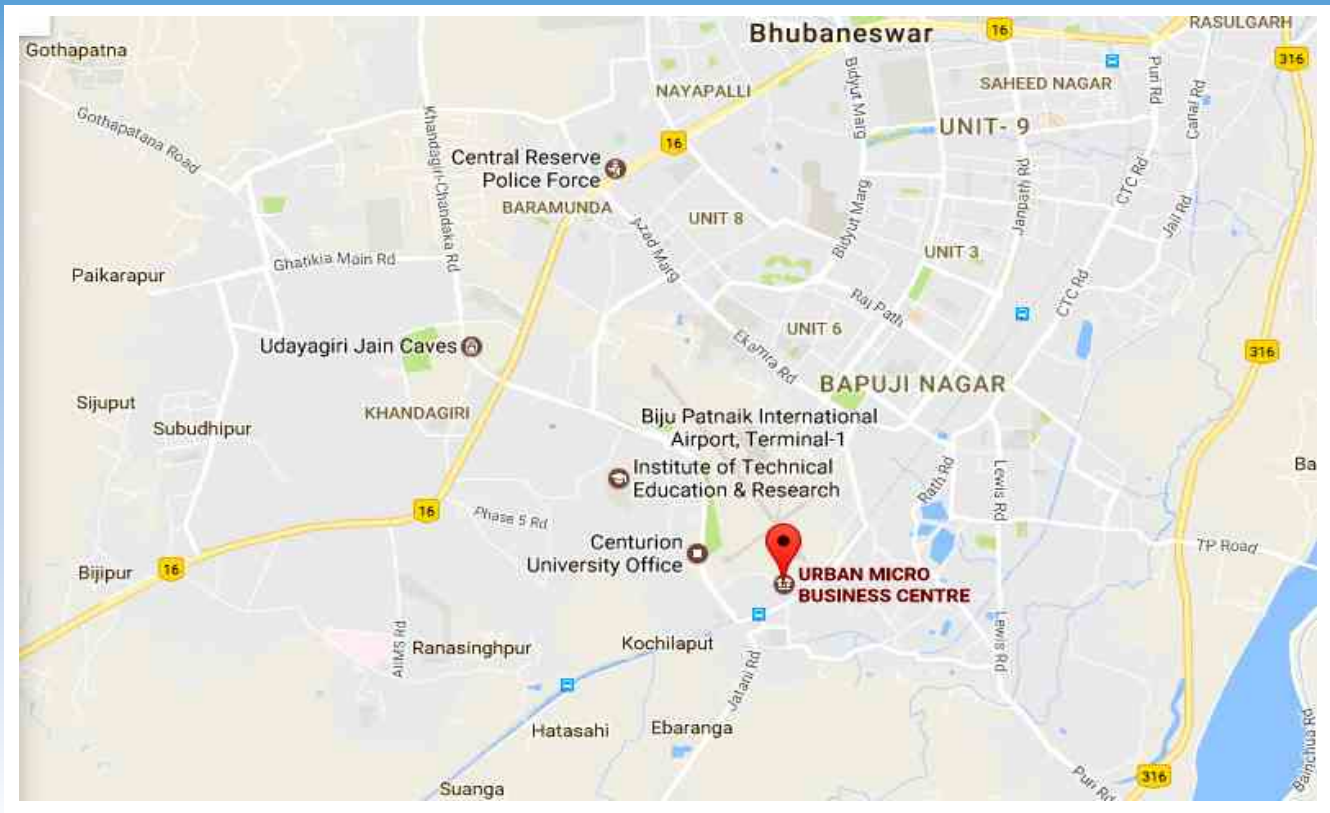


UMBC Family

From left: Ranjita Dhaia, Mayadhar, Suresh, Manoranjan, Ajit, Ananda, Pappu, Pinto

2nd Row: Prabhanisini, Jhuna Mani, Laiita Nayak, Gouranga, Tapan, Jay Krishna, Prof Mukti Mishra, Minakhi, Subhada, Kalpana, Usha Mani, Sagarika

3rd Row: Sasmita, Suchismita, Rina, Chandan, Tuna, Subrat Dash



Centurion
UNIVERSITY



Mindtree
Welcome to possible