



Project Handbook

NPT Self Help Group



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Self Help Group (SHG) Model

Phase I - Identification and Formation of SHGs (0 - 3 months)

1. Identify the SHG

- 10 mothers of special children identified
- Interest & Skill analysis done - Block printing is largely agreed on with skills and confidence for end to end skills Including raw material procurement, printing, processing, packaging, stitching, marketing and selling
- Common interest & purpose derived - Employment needs of the special children
- Commitment exists towards targeting an income in a group model
- Anchor point for guiding and mentoring the SHG for an initial start of 1 year will be done by NPT
- Open actions to be done
- Meeting with other family stakeholders (e.g. men of the house) to explain the need and help them understand the benefits & vision for the family and their child - to be organized by NPT
- Agreement to save and to lend and the willingness to abide by group decisions without breaking bonds and confidence in the group should be built through discussion and sessions - initially to be done by NPT but to be reiterated on an ongoing basis by chairperson of the meetings
- SHG to be made aware of operational procedures
- Books need to be maintained for - 1 person is nominated for each book maintenance every month

§ Accounts

§ Minutes of meetings

§ Orders and delivery dates and agreements

§ Attendance and work hours logging

Going forward this needs to be made as soft copy at least with XL entries so that it is easier when bank loans etc. need to be availed

· Weekly in person meetings where attendance is mandatory and NPT will have a representative- decision on an agreed place, day and time to meet

§ 2 persons responsible for every meeting on a round robin basis - one person moderates based on agenda and other person notes the minutes

§ Meeting agenda will include

§ Icebreaker and socializing for 5 mins



§§ Reminder and reiteration of the trust based grouping and the overall purpose that the group exists

§ Current status of tasks

§ Discussion on what are next tasks at hand

§ Any blockers/challenges seen and who can help

§ Plan date, venue, time and agenda for next meeting

§ Decide on moderator and minute taker for next meeting

· Once current delivery is done, discussion will include on roles and needs of next order and delivery (people are free to switch roles and tasks based on skill set and mutual agreement)

· % amount of profits that go back into business development is agreed upon

· Profit sharing model to be discussed and agreed upon (Proposed model as below)

§ Equal hourly pay system has been in place without challenge since a long time.

§ All workers (whether members or non-members) are paid hourly, and the hourly rate is the same for all job functions.

§ The rationale for this is that all job roles are equally necessary to the good performance of the business and should therefore be equally remunerated.

§ Model has been tested and tried and never found that the pay system makes recruiting or retaining workers difficult.

§ All workers are simultaneously members, directors and employees of the SHG.

· Since there is no formally registered group, a bank account where the capital funds can be added in one person's name needs to be created and maintained

· Review of group strength (attritions/additions) to be done at end of phase to check if anything needs to be improved/changed



Critical features at the end of Phase 1

- The group is identified and they cannot walk in and out at will.
- Members have agreed to establish a culture within the group.
- Basic records like (i) Attendance Register; (ii) Minutes Book; and (iii) Members Savings Ledgers and Individual Savings Pass books -if savings have started - should be maintained.
- The date, time and place of meetings must be decided on by the members and meetings held regularly according to the schedule.
- Bank accounts must be opened.(The account has two signatories, either one from the SHG and the other from NPT or both from the SHG)



Phase II - Group Stabilization (4-15 months)

- NPT continues to play a key role by
- Having a representative to attend all the meetings of the SHG
- Providing group trainings for upskilling for the current product line or any new areas chosen
- Providing trainings on project management and softskills like conflict management, leadership and trust building
- Awareness sessions to build group culture and to raise the level of commitment to mutual support and acceptance of group decisions, to develop self confidence in private and public life, to help members acquire the skills of conflict resolution, etc. should be conducted.
- For any issues concerning negative reactions from the absence of family member/s (women) from home due to the new responsibility can be addressed by providing counselling sessions at family level.
- It should be communicated to the SHG that funds come from NPT only during the incubating period

- The group gets together to
- Participate in the trainings regularly to upskill themselves
- Understand government institutions and banks which promote and help SHGs and discuss on how their schemes be utilized

- Review of group strength (attritions/additions) to be done at end of phase to check if anything needs to be improved/changed



Features of the SHGs at the End of Phase II

- All members are engaged in their responsibilities at work and savings.
- Rotation of representatives provides all the members with an opportunity to acquire the skills of group leadership.
- The common fund is steadily increasing through interest and savings
- Members have the required skills
- The confidence level to conduct meetings have increased.
- The group has the experience of organizing and being involved in one or two common action programs and in conflict resolution.
- Natural leaders emerge who can chair and moderate conflicting discussions well
- NPT still has a key role to play but at the end phase NPT refrains from attending all the meetings to give SHG a taste of ownership



Phase III - Withdrawal of NPT from SHG (15 to 18 months)

- Although the withdrawal process starts in the third phase the SHG must be informed about this plan in the initial phase
- As the groups take on the major role in organizational maintenance and the features in Phase 2 are fulfilled team NPT gradually withdraws
- NPT firstly reduces its attendance in the SHG meetings
- NPT responds to requests to intervene in the event of a crisis situation which the group on its own cannot resolve
- Although in this withdrawal phase the supportive role from NPT decreases, a regular feedback and analysis of data should be available in order to identify trends in financial management and performance of the SHG as they function independently
- Thus, gradually the SHG will take over all the responsibilities and ownership of the group without NPT and sustain on their own
- Review of group strength (attritions/additions) to be done at end of phase to check if anything needs to be improved/changed
- SHG registers as a regular legal body (proposal is co-operative society) so that they can avail benefits from government and can apply for loans. NPT can guide but is not involved in this choice/process.



Phase IV - Expansion and future

- SHG expands in number
- Decision to add members or create new self-help groups to be taken
- Proposal is to add members if they want to join the same business and product lines and create new groups if they want to focus on other products or services
- New self-help groups will be guided and mentored by the existing SHG



Business Model

Phase I - Business Incubation (9-15 months)

Objective: Self Help Group becomes independent

Key Results:

1. Minimum involvement of NPT in business
 2. Capital Expenditure to set up business infrastructure
 3. Three months business Operational Expense in saving
 4. SHG members earn INR 5K/month
- Business model mainly involves make to order
 - No capital investment envisioned
 - Business is incubated under NPT
 - SHG starts with block printing as their core business
 - o SHG gets orders through their own channels or cater to orders coming into NPT. All orders are serviced under the umbrella of NPT naming.
 - o The infrastructure at NPT premises is used to service the orders
 - o The raw material, paint, blocks and designs are NPT owned
 - o The SHG supports in the procurement of raw materials, doing the block printing procedures, stitching, packaging and final shipment
 - o The final sale price of the product = NPT sale price + profit that the SHG plans to add
 - o Account the expenses and income in the accounts book
 - o Agreed % of profit is put into business development capital fund
 - o Rest of the profit is distributed as per the profit sharing model which is the earning per member
 - Mitigate risks
 - o In case too many orders come in due to active sourcing of customers the possibility of servicing the orders to be checked in terms of money investment from NPT and delivery of orders in time
 - o In case of cancelled orders due to new customer base, absorption of loss should be planned
 - Planning for phase 2 starts from the middle of the phase 1



Sales targets

Why?

To have quick start with income
Train the group on the field
Have a good idea of what is the market need
To know which products are most profitable

How? Go out into the market and sell through any sales channels to achieve targets

0-2 months: Sell X number of products off the shelf from NPT (no production involved). Sales can be on price higher than NPT regular pricing

2-4 months: Sell 50% of X from NPT shelves and 50% X of products which are self-produced.

4- 6 months : Sell 100% X of products which are self-produced

Strategy: Focus on repeat customers/channels

- Prioritize repeat customers/ channels
- Prioritize 3-5 high selling/revenue products

Risk 1 : Internal conflict in SHG

- Mitigation: SHG should have a strong vision
- Mitigation: NPT should intervene in conflict

Risk 2: SHG members drop-out

- Mitigation: Have redundancy in roles
- Mitigation: Account for possible dropouts



Phase II - Self-Run Business (3-6 months)

Objective: SHG runs independently for 3 months

Key Results:

- No involvement of NPT in business
- Business Infrastructure is setup by SHG
- Savings worth 3 months of runway
- SHG members continue to earn 5K/month

Support Needed

- **NPT in the advisory board**

- SHG has accumulated some capital funds
- SHG has registered as a legal entity making it eligible for loan/benefits
- Hiring of interns for bringing in newer designs
 - o Advertise internships which could range from 1 to 3 months on linkedin and actively promote it online
 - o Look for design interns who could propose new design ideas and patterns for the products
 - o Provide certificates to interns at the end of the assignment which can be posted also onto their resumes and linkedin profiles
- SHG moves to mostly self-run business (except for infrastructure)
 - o SHG brand is created
 - o Website is setup and marketing at events with own brand is started
 - o Own customer channels bring in orders that are directly serviced by SHG (NPT could be one of their vendors)
 - o Raw material purchase, blocks, paints, designs, printing, stitching, packaging and sales is done completely by SHG including funding the same



Phase III - Scale Vertically (6-9 months)

Objective: Scale the current business 2X

Key Results:

- Increase revenue to 2X
- SHG members earns 2X = 10K/month
- Business Infrastructure upgraded to support 2X scale
- Savings worth 3 months of runway

Support Needed

- **Form an Advisory Board of 3 members**
- **AB include NPT**
- **+2 other experienced mentors**

· Special efforts in marketing need to be undertaken. Some best practices are

o Know your customers

- Discover different customer segments corporates, gifting organization etc
- Explore various product lines which might be interesting to the customer

o Refine your message

- Decide what you want to tell your clients
- Why should clients work with you
- Tell a Story on why you started and paint your vision
- Let them know the about the autistic students behind the products

o Have an effective website

- Develop and maintain an effective website.
- Create a SHG post on NPT website and all a link which navigates to the new SHG website
- Advertise about the internship opportunities
- Marketing channels that can be explored

o Digital marketing

Social media marketing

- § Optimize google search engines so that NPT SHG shows up on the list
- § Open an Instagram and Facebook account
- § Create LinkedIn and Naukri. Com channels to attract young talent for internships
- § Be consistent with your posts and engage with followers.



- § Post about your progress
- § Take pictures of the products
- § Give your write up to Humans of Bangalore
- § Some media blocks space for sale contents, provide ads to them

- **Content marketing**

- Create blogs of the process
- Take end to end videos of the creation of products involving the students

- o **Email marketing**

- Pushing information and updates to already known customer email IDs. This could be used to inform customer base about new products, blogs, techniques, services, or other information which they will find useful.
(The Mothers who were interested to upskill their computer knowledge can play a big role in online marketing sector)
- Send out emails with good graphic designs to promote awareness around the SHG.
- Studies repeatedly prove it works, especially with younger clients. It cuts through digital clutter, isn't intrusive, and carries a high degree of credibility. It can also showcase your capabilities. Wow recipients with personalized messages, great graphics, tactile stock, eye-popping finishing, or any special effect you want to highlight.

- o **Face-to-face marketing**

- Get out there and talk to clients or potential clients. Local events and trade shows are great for strengthening connections or making new ones. Conduct an open house or other learning events in your facilities to attract new clients and strengthen the bond with the older ones.

- o **Online marketing platforms**

- On personal website · On platform like Amazon -->
<https://sell.amazon.in/beginners-guide>
- NPT infrastructure is still used by SHG
- Children of the mothers are introduced to the business
- Since the capital amount/loan is invested in raw material buying etc. the profit sharing model moves into a revenue sharing model which means that in case of losses, this will also be shared.
- Account the expenses and income in the accounts book
- Review the phase and make changes/improvements as required



- SHG looks to grow the business through more marketing and different customer channels
 - o SHG itself grows to be able to scale for business
 - o Having understood the market and the capabilities of the group, the product line is reviewed for enhancements in current products or adding new product lines
 - o Setup of own infrastructure is undertaken
- Children of the mothers become regular guests for the business
- Continue using interns for new design ideas
- Account the expenses and income in the accounts book
- Review the phase and make changes/improvements as required



Phase IV - Grow Horizontally (After 2 years)

Objective: Scale the current business 5X

Key Results:

- Revenue increase 5X
- SHG members earns 5X
- Business Infrastructure upgraded to support 5X scale
- Venture into multiple business
- Grow the team size of SHG

Support Needed

- Continue working with the advisory board
- Add/Remove members to the board based on need
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- Innovation in products to be evaluated.
- New product and service lines based on what can be added is evaluated
- Find platforms for bringing in visibility to the brand
- Account the expenses and income in the accounts book
- Review the phase and make changes/improvements as required

Opening of retail outlets including cafe with multiple products on display along with food service and providing an experience center for people to come and see what can be done by specially abled children while they nibble on some snacks prepared by the mothers and children and listen to the stories of the empowered special moms on creating a future for their children

The business has several roles and responsibilities to be played that need to be distributed and well understood for a person to take it up and play. Due to the nature of a Self Help Group, the members are free to switch roles across projects. One person may also play multiple roles. Each role has a minimum need (but not limited to) the topics below

• Procurement Lead:

- o Understand the need of purchase for current requirements
- o Calculates the budget needed for the same
- o Evaluates where the raw materials and others should be purchased from
- o Organizes the purchasing activity and ensures the needed material reach the place of product in time and in quality



Production Lead

- o Aligns with the Procurement Lead on needed material
- o Plans the steps and activities in production to ensure the delivery deadline is met
- o Ensures that the right skilled people are available at needed times to complete an order
- o Sees through the entire product activities(printing, drying, ironing, stitching etc.) to ensure the work is done in time and in quality
- o Hands over produced products to packaging
 - Packaging Lead
- o Aligns with production lead to know the date and time of delivery to packaging

Ensures all needed packaging material is available

- o Organizes the packaging activities as needed
- o Ensures in time and in quality delivery
 - Delivery Lead
- o Arranges for all logistics for delivery
- o Picks the items from packaging and delivers in time
 - Sales and Marketing Lead
- o Builds network with potential customer base
- o Keeps rapport built with existing customer base
- o Reaches out through various channels to new leads and forms network
- o Understands the trends of market and provides feedback to other areas of the business
- o Does active marketing through the various marketing channels described
- o Brings in orders for the other teams to work on
 - Accounts Lead
- o Aligns with all other areas to understand expenses
- o Explains to the team on budget availability
- o Ensures recording of every money transaction from and to the business
- o Calculates profit and loss at the end of every month
 - Operations Lead
- o Checks that profit and loss is balanced and comes up with areas of improvements for more profits



- o Looks for inefficiencies and suggests optimized processes
- o Looks for better vendors
- o Builds networks and connections with a vendor base to reduce procurement costs
- o Looks for best practices in businesses of similar nature and helps in continuous improvement
- o Provides an outlook towards mid-term and long term strategy
- o Ensures communication within and outside the group to stakeholders is done appropriately
- o Plans for KPIs for the team

