

1.	Full Name of the Organisation:	Bhartiya Samruddhi Investments and Consulting Services Limited			
2.	Acronym of the Organisation:	BASICS Ltd.	3.	Year of Establishment:	1996
4.	Full Address of the Organisation:				
House No.: F 5		Street Name/No.:		Locality: Kailash Colony	
Town/City/Post Office: New Delhi		District:			
State: Delhi		Pin Code: 110 048			
Phone No. (With STD Code): 91-11-41730252		Fax (With STD Code): 91-11-41730540			
Email: info@basixindia.com		Website: www.basixindia.com; www.basix-consulting.com			
5.	Primary Contact Person of the Organisation:				
Full Name: Vijay Mahajan			Designation: Managing Director		
Phone No. (With STD Code): 91-40-6658 5800/ 5801		Fax (With STD Code): 91-40-6658 5802			
Email: vijaymahajan@basixindia.com					
6.	Total No. of Staff: On Roll: 2922, On Contract: 5682				
Programme: 2637		Support: 285		Volunteers:	
7.	Mission of the Organisation (max. 100 words):				
<p>Vision: "Equity for Equity" - to use capital (natural, human, social, physical and financial) for bringing equality of opportunity and social justice in society sustainably.</p> <p>Mission: To promote sustainable livelihoods, particularly for the rural poor and women, through the provision of financial services and technical assistance in an integrated manner. BASIX will strive to yield a competitive rate of return to its investors so as to be able to access mainstream capital and human resources on a continuous basis.</p>					
8.	Main Sectoral/Thematic Areas of Work:		9.	Nature of Expertise:	
<ul style="list-style-type: none"> • Financial Services and Financial Inclusion Services <ul style="list-style-type: none"> ○ Microfinance and Micro-banking ○ Payment solutions ○ Rural finance and Agri-finance ○ Micro insurance and Social Protection • Livelihood Promotion and Rural Development <ul style="list-style-type: none"> ○ Agriculture, Livestock and Enterprise Development ○ Agriculture Value Chains ○ Micro, Small and Medium Enterprises • Skill Building and Vocational Training • Integrated Solid Waste Management • Energy and Climate Change • Inclusive Growth Services 		<ul style="list-style-type: none"> • Sector and Policy Advocacy • Governance • Institutional Development • Training and Capacity Building • Human Resource Development • Programme and Project Management • Programme Monitoring and Evaluation • Financial literacy and Client Protection • Livelihood Research and Knowledge Management • Information Technology and MIS • Accounts and Finance • Drawing Inclusive Growth Plans for Districts and States 			
10.	Countries Where the Organisation Has Worked in the Past 10-15 Years				
<p>Asia Pacific: South Asia: India, Bangladesh, Bhutan, Maldives, Nepal and Sri Lanka South East Asia: Cambodia, China, Indonesia, Lao PDR, Vietnam and Timor-Leste South-Pacific: Papua New Guinea, Solomon Islands, Vanuatu, Fiji and Samoa</p>		<p>Africa: Rwanda, Ethiopia, Burkina Faso, Kenya, Cameroon, Tanzania, Malawi, Ghana, Madagascar, Mali, Mozambique, Uganda, Senegal, South Africa and Somalia</p>			

Latin America and Caribbean:	Middle East:
Europe:	North America:
11. Affiliation to any National /International Networks:	
National:	International:
Name: Micro Finance Institutions Network (MFIN) Location of Secretariat: 216, Radisson Suites Commercial Plaza, Sushant Lok-1, Gurgaon 122002, Haryana Contact Details: +91- 124 – 4212570/ 4212571 Email: contact@mfinindia.org	Name: The Consultative Group to Assist the Poor (CGAP) Location of Secretariat: CGAP Secretariat, The World Bank, 1818 H Street, NW, Washington, D.C. 20433 Contact Details: 202 473 9594 Fax: 202 522 3744 Email: CProject@worldbank.org Website: www.cgap.org
12. Illustrative Projects Implemented in Other Countries (Max.10 Projects; Max. 250 words for each project):	
Name of the Project 1: African Livelihoods Partnership (ALPs) Year of Implementation: 2013 Partner Organisations: <ul style="list-style-type: none"> Centre International de Développement et de Recherche (CIDR) PAMIGA network in Africa MIFED in Cameroon K-Rep in Kenya GAPI in Mozambique The Livelihood School (TLS) in India Livelihood BASIX Inc. (LBI, a non-profit incorporated in the USA) Resource Provider/Client: Swiss Agency for Development and Cooperation (SDC) Major Activities Taken During the Implementation: The overall goal of ALPs is to enhance livelihoods of the poor in a select number of African countries in a sustainable, scalable and innovative manner, based on the practical experience of BASIX and its strategic partners. The scope of ALPs can be defined along the following terms: (i) Segmental (ii) Thematic and (iii) Geographical. In terms of vulnerable segments of the population, ALPs plans to work with: <ul style="list-style-type: none"> smallholder farmers including pastoralists and fishermen, as needed; women – as smallholders, micro-entrepreneurs and homemakers; and Youth – aspiring but jobless, seeking employment. 	Name of the Project 2: Strategic and Financial Management Technical Assistance to Juhudi Kilimo, Kenya Year of Implementation: 2011 Partner Organisations: Juhudi Kilimo Resource Provider/Client: Grassroots Business Fund Major Activities Taken During the Implementation: <ul style="list-style-type: none"> Diagnostic Study or assessment of current systems In order to improve the financial/risk management and optimise cost structure at Juhudi. <ul style="list-style-type: none"> Evaluation of possible improvements BASIX explored improvements in systems and models to bring in efficiency in financial/risk management and address cost inefficiencies. These were evaluated benchmarking with preferred practices and systems that are established globally. <ul style="list-style-type: none"> Development of systems and processes Based on the diagnostic study report and the industry best practices, BASIX developed systems and processes for improved financial management, cost optimisation and risk management. BASIX drew on the functional expertise within BASIX for design and development in each of the areas mentioned above. <ul style="list-style-type: none"> Implementation Once the cost effective system of financial and risk management was designed, BASIX prepared aids for implementing the systems, and trained key human resources on these systems who can train others with the training aids – Training Manual. <ul style="list-style-type: none"> Design of training manuals: This component included (a) Training of Trainers and (b) Plan of implementation of further trainings (calendar).
Name of the Project 3: Feasibility of Micro-finance Operations in 11 nations (Nepal, Bhutan, Laos, Timor-Leste Cambodia, Maldives, Ethiopia, Rwanda and Pacific Islands-Solomon Island, Samoa, Vanuatu) Year of Implementation: 2009 Partner Organisations: Resource Provider/Client: United Nations Capital Development Fund (UNCDF)	Name of the Project 4: Global Index Insurance Facility, Scoping Study, Bangladesh Year of Implementation: 2012 Partner Organisations: Weather Risk Management Services Ltd. and Young Consultants (YC) Resource Provider/Client: Finance Corporation (IFC), World Bank Group

<p>Major Activities Taken During the Implementation:</p> <ul style="list-style-type: none"> • Conduct a detailed market survey of microfinance sector in the identified countries • Identify potential institutions (MFIs) for collaboration • Post discussions and consultations, the selected MFI draws up a project proposal for supporting MF operations over a 3 year period, including the business plan for 3 years <p>Tasks taken up towards the achievements of the above objectives are as follows:</p> <ul style="list-style-type: none"> • Secondary Research on the country background, microfinance market and scope for intervention • Validating the findings of the secondary research with onsite primary information/data • Identification and interview of key informants • Identification of partners to work with • Assessment of capacities of the proposed partners • Business planning with identified potential partners • Data collection and Analysis • Feasibility study report preparation and presentation <p>As follow up to the Feasibility Study carried out, four MFIs were identified, one each in Bhutan and Timor-Leste and two in Ethiopia. A multiyear Savings Led Financial Inclusion Project has been designed with these MFIs, with BASIX Consulting as the Technical Assistance Partner. These projects are being implemented as on date with consultants placed onsite. The latest to commence was the multi-year technical assistance project in Cameroon in April 2013.</p>	<p>Major Activities Taken During the Implementation:</p> <ul style="list-style-type: none"> • Study of various IBWI models piloted and implemented in various countries of the world and assessing the replicability of the reviewed models in Bangladesh • Interaction with various stakeholders in the Agriculture/Risk Management/Rural Credit sector in Bangladesh to assess the feasibility and appropriateness of using Index Insurance as a means to improve access to credit for poor farmers, to assessment of the weather vulnerability and Sources of Meteorological Data and for Market Demand Assessment for weather index based insurance • Developed a Pitch Book for potential investors • Focus Group Discussion with the farmers in various agro-economic zones to identify key crops and geographical regions especially impacted by weather effects and to determine correlation between yield damages and specific weather conditions • Identification and proposing the risk mitigation strategies to manage agriculture risks and to suggest on the model and channels for the future intervention • Sensitising various stakeholders to build the awareness to set a platform for uptake of weather index insurance • Organising a country level workshop involving various stakeholders (more than 100 participants) for presentation and discussions of the findings in Dhaka Bangladesh
<p>Name of the Project 5: Financial Services Sector Assessment (FSSA) in Fiji Year of Implementation: 2009 Partner Organisations: Resource Provider/Client: United Nations Development Programme (UNDP)- Pacific Financial Inclusion Programme (PFIP) Major Activities Taken During the Implementation:</p> <ul style="list-style-type: none"> • Study of the secondary documents: This included review of the existing documents and literature on various aspects of the financial sector. It was done for Fiji as well as for the Pacific region. The country profile of Fiji was reviewed to understand the socio-economic conditions and uniqueness of Fiji islands. Documents related to financial sector assessment, financial sector policy review, micro-finance sector assessment, private sector development and other related documents were studied to gain an understanding of the current status of the financial sector in Fiji and Pacific Islands. Analysis of secondary data of banking sector and macro data on 	<p>Name of the Project 6: Technical Assistance in relation to Building a Commercial Micro Financial Institution in Papua New Guinea (PNG) Year of Implementation: 2008 Partner Organisations: Shore Bank International, PNG Microfinance Limited (PML) Resource Provider/Client: International Finance Corporation (IFC) Major Activities Taken During the Implementation: A significant part of the Technical assistance programme was towards advising the institution on the SME strategy and assist them in implementing the strategy. The services provided include</p> <ul style="list-style-type: none"> • Conducting credit diagnostic studies involving in-depth analysis, exiting processes for the entire credit cycle, risk management practices. • Based on the assessment modified processes based on best international practices. • Establish new risk management practices. • Providing Training to staff at all levels and Training of Trainers in Operations, Credit, Risk Management

<p>employment, population and other relevant data was done to arrive at demand and supply gap regarding financial services and their delivery.</p> <ul style="list-style-type: none"> • Survey of few MFIs in the island to get a first hand understanding on the Microfinance Sector. • Semi Structured Interviews with officials of government departments, leading banks and the Reserve Bank of Finance to gain a deeper understanding of the issues and opportunities as perceived by them with respect to the financial sector in general and access to finance in particular. Consultants also carried out Focused Group Discussions with key stakeholders with the aim of presenting the vision and characteristics of an inclusive financial sector, and identifying the opportunities and constraints in achieving that vision in the country. • Conduct stakeholder workshop to deliberate on the findings of the survey, particularly constraints and their nature and brainstorm on possible solutions • Report highlighting the current scenario of the MF sector, its constraints and opportunities, roles of various stakeholders such as RBF and PFI 	<ul style="list-style-type: none"> • Conduct credit diagnostic studies involving in-depth analysis exiting processes for the entire credit cycle, risk management practices. <p>The programme has had following positive impacts:</p> <ul style="list-style-type: none"> • The operations of PML have been streamlined. • IT/ MIS systems have been significantly upgraded. • Products including savings products have been upgraded and optimised. • PML has successfully introduced new loan products. • PML has now the capacity to successfully build up loan volumes while maintaining loan quality. • The institution has built up good quality SME portfolio of USD 4 Mn within a year.
<p>Name of the Project 7: AR CDM Project for MAU Forest Complex and the Aberdares Range Ecosystem, Kenya and REDD+ project in Mau and Aberdare Year of Implementation: 2011 Partner Organisations: Resource Provider/Client: Investment and Venture Capital Ltd. Major Activities Taken During the Implementation:</p> <ul style="list-style-type: none"> • Developing Project Idea Note • Developing Baseline Estimation and Monitoring Mechanism • Developing of Project Design Document • Financial Analysis on IRR with CDM revenue and without CDM revenue • Identification of buyer and contract finalisation for sale of Certified Emission Reductions with international and national buyers • Approval from National CDM Authority • Registration of the Project with UNFCCC 	<p>Name of the Project 8: Livelihood Promotion in Mozambique – Implementing the BASIX TRIAD Model (BLTM) Year of Implementation: 2012 Partner Organisations: Resource Provider/Client: Ford Foundation Major Activities Taken During the Implementation: The objective of this assignment is to undertake a scoping study to develop a proposal to work with MFIs and DFIs in Public Private Partnership model. This PPP is for capacity building in the ‘BASIX Livelihood Triad Model’ in Mozambique that will lead to a paradigm shift from current credit led financial inputs to credit plus model where financial input is an essential but not sufficient condition for change in the economic conditions of the poor. The activities included:</p> <ul style="list-style-type: none"> • Visit to some selected field areas and interact with local people in urban and rural areas, to understand the community issues, constraints and bottlenecks • Meetings with stakeholders listed above to understand the present status, gaps and requirements in the area of livelihood enhancement from the demand side • Meet potential donors to understand their respective programmes and policies and how they may support the eventual intervention • Identify potential stakeholders at the macro, meso and micro level, and how they can have a buy in for an integrated intervention • Identify gaps at government and public institution levels and measures to overcome them, including knowledge dissemination and capacity building

	<ul style="list-style-type: none"> • Design an intervention similar to the BLT model fully adapted to local situations and to be implemented by local institutions to enhance livelihoods that will lead to more employment, higher productivity, generation of household economic surplus and general well being
<p>Name of the Project 9: Private Sector Support to Climate Resilience in Zambia Year of Implementation: 2012 Partner Organisations: Resource Provider/Client: International Finance Corporation (IFC) Major Activities Taken During the Implementation: The review included careful tabulation of all the innovations happening in Agriculture Insurance Space by private sector insurance companies and analysis of the relative merits of these innovations and identifying the successful innovations that can be replicated in other countries to mitigate climate related agricultural risks. The work formed part of compendium brought out by IFAD and WFP on globally scalable models for Weather Index Insurance. The following activities were carried out as part of this assignment:</p> <ul style="list-style-type: none"> • Identified various climate related factors affecting agricultural production • Carried out extensive stakeholder interactions and information assimilation regarding agriculture sector, various players and their role through on site one to one interactions and through workshops • Interacted with various players in the agriculture insurance markets starting from the data providers to the intermediaries and market players to get the pulse of their preparedness and focus towards the agriculture risk mitigation • As part of this we interacted with various departments of provincial government to have the buy in and support for the initiative • Rolled out an extensive farmer interaction and Household surveys to get the ground reality on several matters including the willingness to pay • Prepared case studies on successful interventions • Prepared case studies on successful interventions • Analysed the key drivers for market growth 	<p>Name of the Project 10: Establishment of Livelihood Support Institutions in Africa (Kenya, Uganda, South Africa and Mozambique) Year of Implementation: Partner Organisations: Resource Provider/Client: Ford Foundation Major Activities Taken During the Implementation:</p> <ul style="list-style-type: none"> • The Livelihood School (an affiliate of BASIX group) organised a week long exposure visit to its programmes in India for a team with the representatives of Ford Foundation and its partners in East Africa and South Africa. The team could take a close look at the knowledge processes and outputs, and interact with the client/partner organisations of the School. The School teams undertook a Scoping Study in the four countries. The study established the Scope for setting up of Livelihood Schools in all the countries. The study besides indicating the nature and functions of the proposed institutions provided a few options in terms of the structure and positioning. A consultative workshop on the way-forward considering the report and observations of the Scoping Study. • A Livelihood School (or equivalent) would be set up to provide necessary knowledge support services for organisations engaged in livelihood support/promotion in Africa. However, it was felt that it would be better to start four Livelihood Schools in the four countries which can be federated into a larger East and South Africa Livelihood School, instead of starting one Pan-Africa or an East and South Africa Livelihood School. Each of the Schools would be 'Nested' by an organisation in each of the countries, for a period of about three years, like what BASIX did with the Livelihood School (India).
<p>13. Any Other Information:</p>	<p>BASIX Social Enterprise Group (BSEG), comprises of 13 companies engaged in livelihood promotion working at the bottom of the pyramid, in 26 States in India and has also worked in 30 countries overseas since its inception. In India BASIX Social Enterprise is engaged in Inclusive Growth processes which include Financial Inclusion, Social Inclusion, Economic Inclusion, Digital Inclusion, Governance Inclusion, Energy Inclusion, etc., in partnership with Government of India, various State Governments, Banks, other Financial Institutions and the Civil Society.</p> <p>Since inception BSEG has cumulatively touched 6 million citizens in India through over 5,500 outlets/centres across India.</p>