



HAND IN HAND ACADEMY  
FOR SOCIAL ENTREPRENEURSHIP  
(Promoted by Hand in Hand India)

# HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP SKILL PRENEURSHIP & INNOVATION REPORT 2022-23

(SKILL DEVELOPMENT PLUS ENTREPRENEURSHIP DEVELOPMENT)



## SKILL DEVELOPMENT PROGRAMS:

**210 JOBS  
CREATED  
FOR RURAL  
YOUTH  
&  
WOMEN  
THROUGH  
SKILL  
DEVELOPMENT**

## ENTREPRENEURSHIP & INNOVATION PROGRAMS:

**Grand Entrepreneurship Challenge  
Program - 5 Enterprises Created by  
Students**

**Combined Turnover of Rs.4.1 Lakhs over 3  
Months**

**Cash Rewards of Rs.3 Lakhs given to 5  
Student Enterprises**

**4 Hackathons across Tamil Nadu and  
Karnataka - 600 Students - 15 Companies  
- 1 Angel Investment Firm - Rs.85,000  
Cash Rewards given**

**5 Group Enterprises created in LED Bulbs  
Assembly as a result of Micro  
Entrepreneurship Training Programs  
STEM Programs to 200 Government  
School Children**



## **Skill Development Programs:**

- ✧ Certificate Program in Microfinance Management (CPMM)
- ✧ Certificate Program in Housing Finance (CPHF)
- ✧ Tally Prime Course
- ✧ Fullstack Web Developer Course
- ✧ Python Training Course
- ✧ Digital Marketing Course

## **Programs for Entrepreneurship and Innovation Development :**

- ✧ Grand Entrepreneurship Challenge
- ✧ Hackathons
- ✧ STEM Learning for Government School Children
- ✧ LED Bulbs and Lights Assembly
- ✧ Solar & Biogas Assembly Training
- ✧ Hydroponics Training
- ✧ Faculty Development Program in Entrepreneurship
- ✧ Startup Incubation Support for Entrepreneurs

<b>CONTENT</b>	<b>PAGES</b>
Message From The Director	02
Message From The Head	03
Grand Entrepreneurship Challenge Program	05
Hackathons	07
Faculty Development Program in Entrepreneurship Developing Entrepreneurship Mentors among Faculty Members	09
Science Technology Engineering and Mathematics (STEM) programs	11
Micro Entrepreneurship Training Programs in Greentech - LED, Solar Tech, Biogas and Vertical Farming	13
Certificate Program in Microfinance Management (CPMM)	15
Certificate Program in Housing Finance (CPHF)	17
Tally Prime Certification Program (Tally Essential, GST using Tally)	19
Fullstack Web Developer Course	21
Digital Marketing Course (Hybrid Model)	23
Impacts	24
Planned Interventions in 2023-24	25

## Preface:

Hand in Hand Academy for Social Entrepreneurship is an institution that provides a learning platform to aspiring entrepreneurs in the development sector. It was set up by Hand in Hand India to invest its decades of experience in the social development sector, and create a community of social entrepreneurs and development specialists.

The Academy is Chaired by Dr. Kalpana Sankar, Nari Shakti Puraskar Awardee from the Honorable Prime Minister of India in 2016 for her impeccable work towards women empowerment and Bal Kalyan Puraskar Awardee in 2017 for her dedicated service towards Child Labor Elimination and Empowerment.

India is one of the youngest nations in the world with more than 62% of its population in the working age group (15–59 years), and more than 54% of its total population below 25 years of age. Its population pyramid is expected to bulge across the 15 to 59 year age group over the next decade. The average age of the population in India in 2020 is 29 years as against 40 years in USA, 46 years in Europe and 47 years in Japan.

Our country presently faces a dual challenge of paucity of highly trained workforce, as well as non-employability of large sections of the conventionally educated youth, who possess little or no job skills. The challenge pertains not only to a huge quantitative expansion of the facilities for skill training, but also to the equally important task of raising their quality. Further, life skills are also an integral to a successful livelihood. Skill development, however, cannot be viewed in isolation. Skills may not always be sufficient for securing adequate economic dividends.

The Indian capacity for harnessing entrepreneurship has not been fully realized. The MSME (micro, small and medium enterprises) sector contributes to only \*29% of GDP as compared to 85% in Taiwan, 60% in China and 50% in Singapore\*. Entrepreneurship based on innovation has immense growth potential. However, the number of local entrepreneurs emerging every year in India is very low. The Global Innovation Index 2021 ranks India 46 out of 132 countries. The growth and prosperity of all economies remains highly dependent on entrepreneurial activity.

\* Data based on FY 2020

All the above mentioned parameters can be effectively touched upon and positive results can be ensured only if the basics / fundamentals are taken care of in a holistic manner. In this regard, there is a great need to strengthen the school/college education by offering the young minds in the rural areas to get opportunities for Experiential Learning. This intervention will sow the seeds for inquisitiveness, expand their capabilities to think out of the box and apply their theoretical knowledge in a practical way.

Keeping in view the above mentioned factors, Hand in Hand Academy for Social Entrepreneurship has been designing innovative methodologies to ignite enterprising spirit and “out of the box” thinking among the young minds by motivating them to come out of cocoons of their comfort zones and at the same time facilitating Industry – Academia based skill development programs resulting in job placements. Thus Hand in Hand Academy has been very serious in putting all possible efforts to develop as a Centre of Excellence in Skill Development, Innovation and Entrepreneurship.

Skillpreneurship and Innovation Report is about interventions put in by Hand in Hand Academy for Social Entrepreneurship in FY 2022–23 with regards to Skill Development, Entrepreneurship and Innovation with focus on Rural Youth and Women.

## **HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP - SKILL DEVELOPMENT, ENTREPRENEURSHIP & INNOVATION REPORT 2022-23**



### **MESSAGE FROM THE DIRECTOR, HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP**

I am extremely happy to share my thoughts on the Skillpreneurship Report of Hand in Hand Academy for the year 2022-23.

The Academy was launched in 2016 with a vision to provide on one hand, quality training and skilling to the rural youth, and on the other, build the required environment to create and scale-up entrepreneurs. The pre-Covid years focussed on skilling, training, course delivery, building partnerships and alliances and successfully conducting a few Global Social entrepreneurship Programs. The year 2022-23 brought in renewed focus on skilling and training, launching new courses having good employment potential, reaching out to corporates for running CSR programs, building alliances and partnership with institutions like NABARD and National Jute Board and several colleges and last but not the least, running various entrepreneurship related programs and taking baby steps in the start-up initiatives.

Universities are a major hub for innovation and start-up and we at the Academy will continue to focus on this segment in the coming years.

On the skilling front, we have commenced offering courses on Digital Marketing, Python Programming, Cloud Computing and ERP application. Training for TNPSC and NEET are underway.

Programs and courses on newer technologies and innovative initiatives on entrepreneurship and startups are in the pipeline.

Thank You

**Mr. S. CHANDRASEKAR**  
Director

## HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP - SKILL DEVELOPMENT, ENTREPRENEURSHIP & INNOVATION REPORT 2022-23



### MESSAGE FROM THE HEAD, HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP

We are delighted in sharing this Skillpreneurship report with excerpts of our key programs undertaken by this wonderful Academic Institution, Hand in Hand Academy for Social Entrepreneurship, serving the rural society through upskilling and providing placement opportunities to aspiring rural youth post their basic degrees in Arts & Science, Engineering and other technical subjects. Our designed programs for both skill development and Entrepreneurship Development are well focused to get assured placement/self-employment opportunities. The courses and trainings are having well curated modules and tutored by well experience faculties and vibrant Academy team nurtured by the Sr. Management and Trustees. The team's concerted efforts lead to successful outcome of students scoring higher grade and getting placement opportunities. The well-equipped IT labs and infra facilities, digital class rooms are handy for improved learning. A few of the flagship program under Skillpreneurship are Certificate Program in Microfinance Management in Finance sector, Digital Marketing and Web developers under IT sector and Tally Prime in Commerce sector and STEM program for school students to mention a few.

The goal of startup India is the development and innovation of products and services and increasing the employment rate in India. The Govt of Tamil Nadu in its Startup and Innovation Policy 2023 has said that Startup TN will kick start innovative industries by investing in new venture capital funds. In this context, Academy's initiative on Grand Entrepreneurship Challenge Program focusing college students will ensure many youths to get orientation though our workshops and technical sessions commensurate with exposures to industries and incubation centers, which has kindled the young minds to focus in the direction of new era. Our focus in this respect is to create Industry-Academia Partnerships with Investment support to upskilled youth through Angel or Venture investors. Looking at the futuristic needs, the Academy is planning to start Microsoft Azure/AWS certified courses on Cloud Computing, ERP Training, IoT, 3-D printing and Self-Employable Green tech courses. I take this opportunity to congratulate the entire team to bring in innovative courses, motivate the young minds and utilize our Academy to shape up the future of rural Youth.

Thank You

**Dr. Y. JOE**  
Head





162 Students participated in Grand Entrepreneurship Challenge during the 3 Month Program

4 Colleges

22 Students Promoted as Entrepreneurs

5 Firms Registered

Generated Turnover of Rs.4.1 Lakhs (Combined) across 3 Months

Total Job Created: 47 Persons (Direct and Indirect Jobs)

Cash Rewards worth Rs.3 Lakhs given to 5 Student Firms



## **1) Grand Entrepreneurship Challenge Program:**

Hand in Hand Academy conducted a Unique and one of its kind of Entrepreneurship Program to offer Experiential Learning based inputs to college – UG students to develop Entrepreneurship Mindset.

Entrepreneurship is perceived as a Mindset in the present scenario. It is not just restricted to Brick-and- Mortar activity / Factory with capital investment but is required for a Successful Life. Persons with Entrepreneur Mindset are found to exhibit the following qualities:

- ▶ Setting High Standards for Self and Others
- ▶ Taking Calculated Risks
- ▶ Exhibit Leadership Qualities
- ▶ Try to Excell in whatever they do
- ▶ Are good at Problem Solving

These qualities are not only required to start and run a successful enterprise but also to lead a successful job career. Entrepreneurship Mindset cannot be developed by theoretical means but practicing it in real time scenario.

Hand in Hand Academy designed the Grand Entrepreneurship Challenge Program to motivate the students to develop Entrepreneurship Mindset with an opportunity to win Cash Rewards of up to Rs.6 Lakhs.

The students were given classroom inputs on Entrepreneurship for Five Days. Post the classroom training inputs, the students had to start their Enterprise by registering a company and run the business for THREE months. Cash Rewards were given to the Student Teams based on different Performance Criteria such as Firm Registration, Turnovers, Profits Generated, Business Execution etc.

The program was a resounding success, with the participation of FOUR colleges in Chennai and Kanchipuram, 162 students. FIVE companies were registered with 22 students becoming Entrepreneurs. Cash Rewards worth Rs.3 Lakhs were given.



Hackathons Conducted at 6 Cities – Bangalore, Chennai, Coimbatore, Erode Madurai and Trichy,  
24 Colleges and 600 Students Participated  
In the Presence of 15 Corporates and 1 Angel Investment Firm  
Problem Statements given on SDG goals  
Cash Rewards of Rs.85,000 given to Winning Students

## **2) Hackathons:**

The Generation Z (Present Generation) expect Innovative methodologies to engage them with regard to Tech Learning initiatives. Gone are those old days of Classroom, Board and Chalk training. It has been observed the younger generation have more affinity for Engage, Learn and Earn model, wherein they are motivated in a competitive atmosphere and they get the best out of themselves if they are told that they will be rewarded for their Best Efforts.

In addition to this, it has been observed that there is a great lag in Industry-Academia interactions and the students pursuing their UG courses hardly get opportunities to interact with the Industry.

Being well aware about the requirement of Gamifying education and Tech Learning and Facilitating Industry – Academia Interaction, Hand in Hand Academy conducted FOUR Hackathons across Bangalore, Chennai, Madurai, Coimbatore, Trichy and Erode.

All the Hackathons were based on problem statements related to SDG goals. Cash Rewards worth Rs.85,000 were given.

600 Students, 15 Companies, 1 Angel Investment Firm, 24 Colleges participated in these programs. 70 Students were felicitated with Cash Rewards and Mementos.







### **3) Faculty Development Program in Entrepreneurship Developing Entrepreneurship Mentors among Faculty Members**

A five days Faculty Development Program was conducted at Vels University from 6th June to 10th June 2022. 28 Faculty members attended the program.

Training, inputs were given about:

- ❖ Fundamentals of Entrepreneurship and Intrapreneurship
- ❖ Idea Generation, Idea Validation, Steps in converting an idea into a commercial product
- ❖ Simulation game-based learning techniques
- ❖ Funding opportunities for startups and incubators
- ❖ Writing a Business plan
- ❖ New technologies developed in food processing and agro-processing
- ❖ Interactions with CEO's of Business Incubators

The program deliverables were highly appreciated. Post training support has been given with regard to New Idea generation and Prototype Development by the participant Faculty members.





**STEM training conducted at 2 Government Schools in Chengalpet, Tamil Nadu – Cheiyyur Government Girls High School and Thiruvattur Government High School**

**STEM training given on Electricity Generators, Electric Wiring, Battery Technology, Solar Energy, Robotics, IoTs & Sensors, Application of Mathematics – Trigonometry, Calculus and Statistics**

**200 Students Trained**

**Cash Rewards worth Rs.35,000 given to 51 students who got selected based on Evaluation Test for their Understanding of STEM concepts and Application Abilities**

#### **4) Science Technology Engineering and Mathematics (STEM) programs:**

The Global Innovation Index of India is 40 out of 132 countries as of 2023. It is found that the innovation mindset can be developed among our Youth only if we are able to “Catch them Young”

In this background, Hand in Hand Academy conducted Science, Technology, Engineering and Mathematics (STEM) learning programs to Government School Children in Chengalpet, Tamil Nadu.

The program intended to enhance Practical / Hands on Learning of theoretical concepts of Science and Maths and thereby motivate the Young Minds to develop Critical Thinking and Out of the Box thinking such that they develop Innovation Mindset during their formative years.

Inputs were given related to Electricity, Electronics, Wiring, Robotics, Sensors, IoT, Renewable Energy, Battery Technology, Practical Applications of Mathematics etc.

200 students were trained in STEM across 2 Government Schools. During the program, the students were evaluated with regard to their understanding of the STEM concepts and ability to apply in their real life, based on which 51 students were given Cash Rewards worth Rs.35,000/- to motivate them to develop the critical thinking skills in their future.



**306 Rural Youth and Women trained in Greentech based Micro Entrepreneurship Training  
5 Group Enterprises formed, engaged in Assembly, Sales and Service of LED Bulbs and Lights  
Job Creation to 41 Persons (Direct & Indirect Jobs)**

## **5) Micro Entrepreneurship Training Programs in Greentech - LED, Solar Tech, Biogas and Vertical Farming:**

It is an established fact that Micro Entrepreneurs are the Job Creators. The Micro Entrepreneurs are the change agents for any society / community who can contribute with regard to Job Creation, Livelihood, Asset Creation and Policy Matters.

Climate Change and Mitigation is one of the important areas of concern and is a significant part of the SDG framework. India has taken this aspect very seriously, but still much more needs to be done.

In this regard, Hand in Hand Academy integrated the concepts of Micro Enterprise Development and Climate Mitigation by conducting Micro Enterprise Training programs in Greentech – LED Bulbs and Lights assembly, Solar Tech, Biogas and Vertical Farming.

306 Rural Youth and Women have been trained in this initiative.

As on date, 5 Group Enterprises have been formed in LED Bulbs and Lights assembly with job creation to 41 people (Direct and Indirect Jobs)





3 Months Training program comprising of Classroom Sessions and Field Engagement  
133 Rural Youth trained and Placed in Belstar Microfinance Company Ltd



## **HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP – SKILL DEVELOPMENT REPORT 2022-23**

### **6) Certificate Program in Microfinance Management (CPMM):**

The Gross Loan Portfolio of Microfinance sector in India is Rs.3.37 Lakh Crores as of March 2023. According to a report of Microfinance Institution Network (MFIN) in 2021, the Microfinance Sector creates and sustains 1.39 Crore Jobs every year in India.

With a clear understanding of the significance of Microfinance industry with regard to Job Creation and support to SHG women and micro enterprises, Hand in Hand India started Belstar Microfinance Company in 2008.

Leveraging the presence of Belstar Microfinance , Hand in Hand Academy started a Certificate Program in Microfinance Management (CPMM). The program runs between 45-60 Days duration with classroom inputs and practical on the field assignments. The program offers inputs to the rural youth to make them ready for the entry level jobs in the Microfinance Industry.

In 2022-23, Hand in Hand Academy trained and placed 133 Rural Youth in Microfinance Management, the premier Job Provider being Belstar Microfinance.

### **1 Batch of CPMM at Kanchipuram was sponsored by NABARD**



**2 Months Training program comprising of Classroom Sessions and Field Engagement  
24 Rural Youth trained and placed at Varashakti Housing Finance**

## **7) Certificate Program in Housing Finance (CPHF):**

Hand in Hand Academy for Social Entrepreneurship is a part of Hand in Hand India group of entities, wherein Hand in Hand India has a rich Human Resource pool in terms of 2.8 Lakhs SHG's consisting of 30 Lakh rural women across India.

To cater to their Housing needs, the Trustees of Hand in Hand India established Varashakti Housing Finance Company Limited in 2019.

Based on the success of Certificate Program in Microfinance Management (CPMM), Hand in Hand Academy started a Certificate Program in Housing Finance (CPHF). The program is of 2 months duration with classroom inputs and practical on the field assignments. The program offers inputs to the rural youth to make them ready for the entry level jobs in the Microfinance Industry.

In FY 2022-23, 24 Rural Youth were trained and placed in Housing Finance Company. The Job Provider being Varashakti Housing Finance Company Ltd.



Hand in Hand Academy is an Accredited Training Partner with M/s Tally Prime Solutions  
Trained 119 Students in Tally Prime based Accounting in 2022-23  
18 Students are facilitated with Job Placements





## **8) Tally Prime Certification Program (Tally Essential, GST using Tally) :**

More than 5 Lakhs MSME's in India are using Tally Accounting and ERP software in their business. With the introduction of GST and strict compliances by the Government, there is a great demand for Accounting professionals in India.

Citing this, Hand in Hand Academy got associated with M/s Tally Prime Solutions as an Accredited Partner with M/s Tally Prime Solutions in 2021. Since last three years, Hand in Hand Academy has been successfully conducting the training program in Tally Prime based accounting.

In FY 2022-23, 119 students have been trained in Tally Prime Course and 18 students have been facilitated with Job Placements.





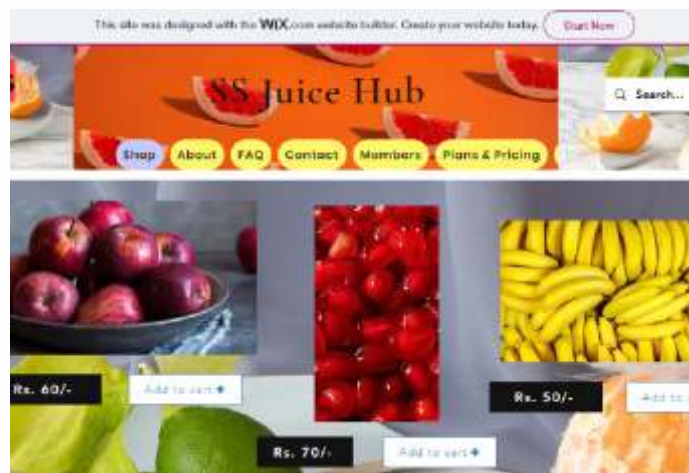
18 Rural Youth trained in Fullstack Web Developer Course  
6 Students placed in Companies

## **9) Fullstack Web Developer Course:**

Cloud Computing has picked up speed in the IT industry in India. At present, it is a \$80 Billion market and is projected to reach \$200 Billion in 2025, with demand for Jobs for 1.5 Lakh people every year.

Assessing the trend for Tech based skills, Hand in Hand Academy started the Fullstack Web Developer course. A Fullstack Developer is responsible for the integration and maintenance of Front End and Back End servers. The starting salary of Fullstack Developer is Rs.6 Lakhs per annum.

In FY 2022-23, Hand in Hand Academy trained 18 rural youth in Fullstack and facilitated job placements to 6 students.



Out of the 24 Participants, 10 Participants are working as CEO's in Farmer Producer Organizations (FPO's) are able to use the Training inputs to make their own Websites, Apps and do online trading

3 Participants were Micro Entrepreneurs who are using the Digital Marketing tools to scale up their business

11 Participants are working in different Organizations with enhanced skills for their career growth

## **10) Digital Marketing Course (Hybrid Model):**

Gone are those old days when the Marketing of any business / enterprise was done through conventional methods viz., Flyers, Pamphlets and Banners.

This is the era of Data Mining, Targeted Marketing, Search Engine Optimization, Search Engine Marketing, App based Promotions etc.

According to a Goldman Sachs report, the future scope of digital marketing in the Indian internet industry alone is going to be worth US\$160 billion by 2025, which is thrice of its current value. There is a demand for more than 1 Lakhs jobs every year in India.

Hand in Hand Academy conducted Digital Marketing course with 24 participants. 10 of them were CEO's of Farmer Producer Organizations. The program was conducted in a blended mode, with online training in the weekdays and offline classes on Saturdays.



## HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP - ENTREPRENEURSHIP & INNOVATION REPORT 2022-23

### Impacts

- ❖ Facilitating Behavioral Changes among the Youth to promote Development of Entrepreneurship Mindset through Grand Entrepreneurship Challenge Program - Five Student Firms created through the initiative with 22 students Developed as Entrepreneurs
- ❖ Creating Platform for Young UG students to develop Problem Solving Skills and Innovation Mindset through 4 Hackathons
- ❖ Developing Critical Thinking and Problem Solving skills among 200 Children through STEM interventions
- ❖ Promoting 5 Group Enterprises through Micro Entrepreneurship Training in LED Bulb & Lights assembly
- ❖ Tally Prime training offered to 60 students and Job Placements to 6 students
- ❖ Digital Marketing training offered to 20 Entrepreneurs / Managers to expand their Businesses
- ❖ Skill Development and Job Placements to 158 beneficiaries in Micro Finance and Housing Finance sector with the support of Belstar Microfinance Company Ltd and Varashakti Housing Finance Company Ltd



## **HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP - ENTREPRENEURSHIP & INNOVATION REPORT 2022-23**

### **Planned Interventions in 2023-24**

- ❖ Technology Upskilling Programs with Job Placements / Entrepreneurship Development in the areas of IoT, Cloud Computing, Cybersecurity, Artificial Intelligence, Machine Learning, Electric Vehicles, Virtual Reality, Animation
- ❖ Upgradation to Tally Prime Training inputs with integration of Tally 4.0 with Automation features
- ❖ Grand Entrepreneurship Challenge Program - Round 2
- ❖ Startup Accelerator Programs in collaboration with Angel Investment Companies
- ❖ Social Entrepreneurship Challenge Programs
- ❖ STEM Programs for Children
- ❖ Micro Entrepreneurship Trainings in Jute Products, Greentech and Eco Friendly products
- ❖ Handholding Support to Higher Education Institutions with regard to Entrepreneurship Development and Startups
- ❖ Skill Development Interventions in Finance Sector

## BOARD OF TRUSTEES

### Dr. Kalpana Sankar

Dr Kalpana Sankar is the Managing Trustee of Hand in Hand India and is one of its co-founders. She is also the Managing Director of Belstar Microfinance Limited, a leading microfinance company with a pan-India presence. Dr. Sankar has been involved in the self-help group movement for more than two decades and has specialized in participatory assessment; gender differentiated impact and monitoring tools working on UN and World Bank projects.

She has a double doctorate in nuclear physics and gender studies and an E-MBA from TRIUM.



### Mr. R. Sridhar

He has over 29 years of experience in the Healthcare industry. He served as the Managing Director for Allergan India & South Asia before moving to London as AVP in the International Business. He is currently the CEO of HELYXON Healthcare Solutions. He is an excellent motivational orator and is an invited speaker in many forums. He has been a member of many industry bodies including CII, OPPI and International Management Association . He is passionate about mentoring businesses, professionals and entrepreneurs to rapidly accelerate and grow exponentially.

### Dr. U.A. Balasubramanian

He is a former General Manager of Indian Bank. He has over 36 years of extensive training / teaching experience to officers of the banking industry. He was an advisor (training) to CMD / Board, Indian Bank. He is a visiting professor with NIBM & IMAGE. He has prepared the syllabi and curriculum for the Masters and Doctoral Programs in Extension Education of the Tamil Nadu Agriculture University. He has guided Masters and Doctoral Scholars in the field of Extension Education and Rural Development. He has done an extensive research project on “Maternity and Child Care” for UNICEF and Govt. of Tamil Nadu.



### Ms Madhumathi C

Madhumathi is a dynamic Human Resource Management professional with about 30 years of experience. She comes with proven skills at formulating strategies, organising learning and development programs through innovative and trend setting activities to achieve accelerated growth. She has exhaustive experience in enhancing employee skills with emphasis on efficiency and effectiveness leading to better employee performance and application of Innovative and creative Skills in streamlining operations and designing & developing HR infrastructure. With an in-depth understanding of HR functions and armed with excellent Communication & Interpersonal Skills.

## LEADERSHIP TEAM

### **MR. S. CHANDRASEKAR, DIRECTOR**

He has more than 35 years of corporate and entrepreneur experience. His career graph includes stints at AF Ferguson, Coopers & Lybrand, and National Finance Company – Oman, Sundaram Infotech and Belstar Microfinance. Functional experience spans- audit, finance, HR, IT, credit operations, training and general management.



### **DR. Y. JOE, HEAD**

Dr. Y. Joe has over 23 years of academic, research, industrial and rural work experience. He heads Hand in Hand Academy for Social Entrepreneurship. He has done extensive work related to Village Upliftment & Environment Projects.



## PARTNERSHIPS AND ALLIANCES



**BELSTAR MICROFINANCE LIMITED**

A Subsidiary of Muthoot Finance Limited

Creating livelihoods...transforming lives