



Biz Gyan Tree

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Objective

The objective of the Biz Gyan Tree is to provide training to the entrepreneurial youth in making enterprise plans suited to the 'Middle India' (smaller towns & villages).



The Beginning

Biz Gyan Tree took birth in the year 2009 on the Jagriti Yatra train, when the exercise was executed on an experimental basis with around 400 Yatris on the train. The Yatris were asked to submit their areas of interests based on which SIGs (special interest groups) were formed on the train. A workshop was conducted on the train for these groups to take them through the process of the Biz Gyan Tree and to let them know what they are supposed to do. When the train reached Barpar, a small village in Deoria district, the groups interacted with the local people to understand their problems and within the span of 2-3 hours, they came up with enterprise plans, along with the financial statements, with the implementation plan for five years. A panel of judges selected around 6 groups of the Yatris and invited them to stay at the village for around 10 days and further develop their plans.

What followed was a residency program, where these selected groups stayed in the village and further developed the plan. Since 2009, Biz Gyan Tree has kept its momentum and evolved over the years. After executing three editions of Biz Gyan Tree, enough knowledge has been gained about the process of starting an enterprise in the 'Middle India' and the challenges an entrepreneur faces while doing so. The need to impart the knowledge of setting up an enterprise has been the driving force behind converting the Biz Gyan Tree into a standard training module which can be taken to people from the 'Middle India' beyond the Yatri community.

Key Focus Areas

The focus is on the seven verticals, as mentioned below:

1. Agriculture
2. Healthcare
3. Education
4. Tourism
5. Manufacturing
6. Energy
7. Financial services

The Process Involved

The process of BGT is divided into following:

1. On Train during Yatra
2. Residency program post Yatra

On Train during Yatra

- Yatris organise themselves in the seven verticals, on the train
- Around twenty teams of the Yatris are formed that formulate unique business propositions
- Brainstorm and present a business plan during a one day workshop during stop in Deoria, UP
- The selected business groups are invited to Deoria for the residential program

Residency Program post Yatra

While staying in a rural village in Deoria, the participants of Biz Gyan Tree go through the following knowledge sessions:

Solution Session

The solution session starts from the day of arrival and has the following components:

1. Introduction to the village and facilities
2. Basic documents including business plan framework
3. Discussion of idea and formulation of roles
4. Familiarisation with stakeholders in the village and organisers
5. Conference call with solution partners (entrepreneurs, ex-Yatris, team) to discuss the idea

Challenge Session

The challenge session starts immediately after the conference call with solution partners

1. Refine idea to the point of becoming a viable business
2. Start population the elements of business plan
3. Have the preliminary finance session to understand the P&L (Finance Partners)
4. Start creating a basic P&L to judge viability
5. Formulate the business plan to prepare for being challenged
6. Conference call with Challenge Partners (Board, Experts)

Finance Session

The finance session starts immediately after the conference call with the challenge partners

1. Completely define all financial requirements for the venture
2. Go back to stakeholders in the village and test final ideas
3. Complete all elements of the business plan particularly the P&L
4. Work with Finance support person to validate and audit the P&L
5. A close out conference call with Jagriti Board