

# The 360 ONE Foundation: Where Good Becomes Great

360 ONE Foundation reinforces 360 ONE's commitment to leveraging its core competencies to maximise both financial and social returns. The Foundation has pioneered a more catalytic approach powered by blended finance and outcomes-based financing to deliver measured outcomes and exponential impact for underserved communities.

## Blended Finance

Philanthropic funds leveraged to unlock commercial capital for the project thereby increasing the quantum of capital available for development financing, e.g. Returnable or Revolving Grants, Risk Guarantees, Social Impact Bonds, Social Success Notes

## Outcomes-based financing

Donor pays only if certain pre-agreed outcomes are met

## Reimagining traditional grant-giving through blended finance and outcomes-based financing

The innovative deployment of philanthropic grants generates higher leverage by unlocking further capital, recycling funds, co-funding, and a strong focus on measured outcomes. This enables a multiplier effect to every contribution made.

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# 140,000+

lives impacted through  
CSR efforts since 2022

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# 29,492

lives impacted through  
CSR efforts in FY24

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Our thematic priority is financial access and inclusion as a lever to improve and rebuild livelihoods. We strive to bridge the gap between informal and formal sectors, guiding vulnerable communities towards

formal credit sources. We believe in holistic, long-term solutions with aspects of skill and capacity building, market and government linkages - overlaid with financial literacy and access.

**Snapshots of select FY24 interventions co-curated by The Foundation, that uses catalytic approaches like returnable grants, risk guarantees, outcomes-based financing to optimise giving and deliver exponential impact**

### **Promoting Rural Entrepreneurship Among Low-income Migrant Households**

Location: Rajasthan

The Shram Sarathi program provides 350 low-income rural migrant households zero-interest, zero collateral loans in the form of a returnable grants (ranging from ₹20,000 to ₹50,000), to establish and grow resilient enterprises like tailoring business, grocery and bike repair shops. There is only a moral obligation to repay, and when returned to Shram Sarathi, the funds are recycled to grant and aid the next cycle of beneficiaries. Additionally, a 20% incentive for recurring microsavings in fixed income instruments promotes financial stability for 500 beneficiaries.



# 850

Total number of beneficiaries impacted

**Training:**

Digital, Business, and Financial Literacy

# 3

Total number of cycles for returnable grants

### **Building Sustainable Farmer Producer Companies (FPCs)**

Location: Odisha, Maharashtra, Andhra Pradesh

The Access Livelihoods project assists 1,600 small-holder women farmers across 4 FPCs and 3 states through a returnable grant for input supplies and purchase of produce. It supports FPCs in farming, processing, and marketing various products like paddy seeds, pulses, poultry, cashew, NTFP, and hill broom. FPC profits are reinvested in subsequent business cycles, ensuring continual income growth for the FPC and its members.



# 4-5

Total FPC cycles

# 1,600

Women farmers supported

**Training:**

Farming, FPC Management

### **Empowering New-To-Credit MSMEs and Individuals through the Development and Adoption of the Pre-Credit Score (PCS)**

Location: Maharashtra, Uttar Pradesh, Gujarat

In partnership with Samhita-CGF, we are supporting development of a public good to reasonably assess the creditworthiness of the New-to-Credit (NTC) segment and enable their access to credit. The four pillars of PCS are Capacity, Character, Connectivity, and Collateral. The PCS acts as an alternative scoring framework, and lends itself as a proxy to traditional credit rating methodologies by using alternative data sources and social equity indicators. It is designed to be a stepping stone for NTC borrowers to allow graduation to formal credit sources.

# 2,048

Total number of beneficiaries

## Enabling Entry of Unbanked and Underbanked Women Entrepreneurs in the Formal Credit System

Location: Gujarat

Leveraging a 10% first loss default guarantee (FLDG), this project with SEWA – in partnership with Samhita-CGF – aims to integrate 5,000 unbanked and underbanked women entrepreneurs into the formal credit system by providing them with working capital loans ₹25,000 to ₹75,000 via SEWA Bank) to grow their enterprises. The guarantee reduces the perceived risk for low/negative credit score borrowers.

**5,000**

Total Beneficiaries

**2**

Total Number of FLDG Cycles

### Training:

Financial, Enterprise Management



## Providing an Alternate Livelihood Income for Small Scale Entrepreneurs via Banking Correspondent (BC) Model and Enabling Financial Security of the Underbanked

Location: Pan-India

The project with Appreciate – in partnership with Samhita-CGF – onboards 3,450 BCs through returnable-grant based working capital assistance (average ₹3,000 per beneficiary). There is only a moral obligation to repay this zero-interest zero-collateral loan, and when returned to Appreciate, the funds are recycled to grant and aid the second cycle of BCs. The BCs in turn drive financial access and inclusion for their underbanked customers – through diversified investments across various financial products.

### Training:

BC Training, Preparation for IIBF Certification, Digital and Financial Literacy providing BC services

**3,450**

Beneficiaries trained and started providing BC services

**2**

Total number of Returnable Grants Cycle





## Boosting Farmer Incomes through Bamboo Farming Support, Value Addition, and Sustainable Farming Practices

Location: Maharashtra

Our project with Industree Crafts Foundation empowers smallholder farmers by establishing FPCs in the FSC-certified bamboo value chain. Through training in sustainable cultivation and harvesting practices, we enhance their skills and promote regenerative land management. Over the next three years, market linkages will be provided for sustained incomes.

# 300

Beneficiaries mobilised

# 18,000

Bamboo saplings planted

# 1,275 t

Expected carbon sequestration in 5 years

## Doubling Income for Marginal Groundnut Farmers by Identifying Income Opportunities across the Value Chain

Location: Tamil Nadu

The Vrutti programme (in season 1) works with 360 marginal farmers and 2 FPCs with an aim to double farmer income in 5 years. This is achieved through a deep understanding of the value chain, and identifying pockets of opportunities across financial support, green practices, FPC strengthening, and market linkages. The holistic solution brings best practises, risk management, and governance in the system thereby enabling FPC and farmers to earn sustainable income. This blended finance structure combines seed funding from the Catalyst group, commercial debt, and an outcomes-based grant from 360 ONE Foundation.

# 380

Total Beneficiaries

### Training:

Land and Crop Management, FPC Management



Given our innovative approach powered by blended finance and outcomes-based financing, our programs deliver sustained outcomes even after the first cycle of grant deployment. Find out more about the continued impact of prior year programmes in the upcoming Sustainability Report.