

Meet Krishna.



FINANCIAL ENGAGEMENT



S3IDF secured an overdraft account for Krishna through loan guarantees and facilitated debt for working capital & technology, freeing Krishna from reliance on predatory private money lenders

TECHNOLOGY ACCESS



S3IDF facilitated a loan of Rs 1,00,000 [~\$1,500 USD] that enabled Krishna to purchase a vehicle for waste collection, and continues to actively support Krishna as his business & technology needs evolve

BUSINESS DEVELOPMENT TRAINING



S3IDF provided Krishna with hands-on training and mentoring to help him build capacity to streamline his business by tracking cash flows and performing due diligence on new clients

*“The Vijaya bank **overdraft account** has taken my business to the **next level**. The loan is a real savior for my cash flow troubles. Now I make all my business payments with checks from the overdraft account. Since it has eased my **cash flow**, it has helped me **save Rs 2,000 per month** [~\$32 USD].”*

- Krishna

Krishna has worked in the waste sector since he was **9-years-old**. Today, he operates the Dry Waste Collection Centre (DWCC) in the **Domlur Ward** in Bangalore. Each day, Krishna and his 7 employees collect and sort **~1 ton of dry waste** from the 10,000 households and businesses in the ward. They sell the sorted waste to scrap dealers and other specialized recyclers in the area. Krishna dreams of one-day opening a recycling facility of his own with **50 employees**.