

BHUTAN ASSOCIATION OF WOMEN ENTREPRENEURS (BAOWE)

Annual Report 2021







Bhutan Association of Women Entrepreneurs (BAOWE) received the National Order of Merit (Gold Medal) from His Majesty the King during 109th National Day Celebrations in the year 2016

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Message from the President

With 13 years of BAOWE's journey of working with grassroots communities, we have over 5,000 plus project beneficiaries across 13 Dzongkhags engaged mostly in livelihood creation with funding from Pelden Enterprise Limited, ADB, ICIMOD, EIF, CSO Fund, EU-Helvats, USAID grant through Bhutan Foundation, Canadian fund, ADA Luxembourg, EU-SWITCH ASIA, Bhutan National Bank, and others, we have carried out a variety of activities.



The COVID-19 outbreak was declared a pandemic by the World Health Organization (WHO) on March 11, 2020, and has spread rapidly across the globe, severely impacting lives and livelihoods. The impact of the pandemic, including on global economies, has shaken the way the world perceives "normal". It can be argued that but for the colossal loss of precious lives and livelihoods, the world has been given a slim second chance to take stock of the negative impact of mankind on nature and the environment.

With the generous support rendered by the government, BAOWE, with the help of funds granted by donor agencies, has initiated and executed various projects so far. Through these projects, we were able to procure essential equipment and plants for production, construct production shelters, and train project beneficiaries in the operation of the plants as well as other aspects of entrepreneurship and value addition.

The impact of COVID has been felt throughout the country. BAOWE would like to present its findings involving rural communities. While traditional farming activities involved communities sharing and contributing labor, the lack of marketing networks and value-added facilities resulted in a total loss of the hard-earned produce of helpless communities, mostly women engaged in farming. It was found that this cruel unforeseen loss could have been lessened during the lockdown had there been circular economies within zones, enabling communities to continue with their familiar way of life, including livelihood activities.

We are also one of the micro-finance institutions (BAOWE-Pelzhing) in the country, supporting our members with affordable and prompt micro-credit services across Bhutan.

On behalf of the BAOWE Board and the team, I would like to acknowledge and thank our donors and partners for providing support so far. I urge you to continue your support for BAOWE to help us in this meaningful endeavor. Last but not the least, my appreciation goes to the BAOWE small team for working hard and coming this far.

*Jamyang Mipham Yuelgyal
President*

Background on Bhutan Association of Women Entrepreneurs

MISSION	VISION
<i>To promote sustainable and equitable opportunities for women entrepreneurs</i>	<i>To promote a conducive environment for sustainable and equitable opportunities of women entrepreneurs</i>

BAOWE was formed and working way back with the inspired and conceptualized by the Ms. Damchae Dem (Executive Chairperson of Pelden Enterprise Limited) and who shared the President's passion, mission and purpose in life to benefit the less privileged women, unorganized sectors and youth and help them empower themselves to lead productive and meaningful lives.

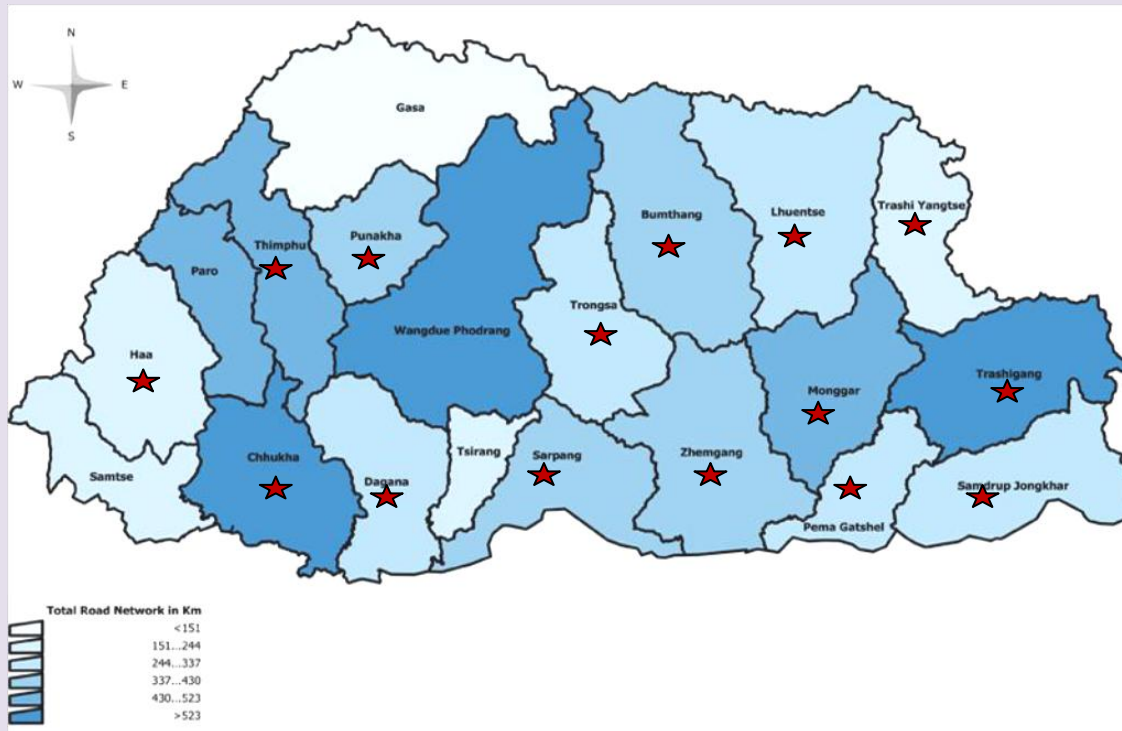
In the year 2010, Bhutan Association of Women Entrepreneurs (BAOWE) was legally registered as a Public Benefit Organization under Bhutan CSO Act 2007 on 15th April 2010 with the aim of reaching out to marginalized members of society mainly single mothers, unorganized sector and unemployed youth.

BAOWE works to ensure the development of women's capacity and related support services to enable women entrepreneurs to conduct profitable businesses and increase their self worth, independence and autonomy and mobilizing communities to bring hitherto undiscovered and unimaginable markets to the invisible small and micro women entrepreneurs without women having to reach out and migrate to urban areas in search of markets and opportunities. BAOWE's cluster cooperatives will be social enterprises developed, owned and run by collectives in the community which will further cultivate GNH at the grassroots level spearheaded by women entrepreneurs.

Due to rapid urbanization, today the rural landscape is largely spotted and dominated by women with a higher rate of male out-migration for employment and education. Owing to limited economic and employment opportunities in rural areas, girls and women show signs of attraction to urban areas too. However, due to their minimal or no education and lack of skills, young girls and women land up in exploitative situations and engage in unsafe, unhealthy and low-paying jobs. Fewer women will opt to migrate to urban areas once livelihood opportunities are at their rural door step through BAOWE's interventions. BAOWE actively intervene, raise awareness, facilitate and support women, recognize their self worth and discover their strengths to lead more meaningful and dignified lives.

Therefore, BAOWE is here to be an enabling platform for 'Hidden' women entrepreneurs to discover their strengths and potential to thrive in a competitive business environment by doing things differently, successfully and profitably.

BAOWE's OUTREACH



1. Thimphu – Market structure (Sales Outlet)
 2. Haa – Dairy
 3. Chukha – Agriculture and Dairy
 4. Trongsa – Aromatic Plants
 5. Bumthang – Buckwheat (Sweet & Bitter)
 6. Trashigang – Cattle and Poultry Feed production
 7. Trashiyangtse – Urkha Bangla chilli production
 8. Zhemgang – Cardamom, Rice, Dairy, Turmeric, Rice, Mustard Oil and Vegetable production
 9. Sarpang – Sales Outlet
 10. S/Jongkhar – Food Processing Unit
 11. Punkha- Pangtshi Oil
 12. Pematshel – Tshatsi Buram (Jaggery)
 13. Monggar
 14. Lhuentse
 15. Dagana
- } Sustainable Hospitality Industry Inclusive of Native Entrepreneurs (SHINE)

BAOWE Food Processing Unit- To support women farmers and to replace unhealthy snack imports.



With grant support from EU-Helvatas Bhutan, BAOWE, in collaboration with Samdrup Jongkhar Thromde, has constructed the Food Processing Unit near RSTA, Samdrup Jongkhar. The Food Processing Unit will provide a platform where erstwhile street hawkers, disadvantaged members of society, single mothers, and unengaged youth can receive the necessary training and support to become food manufacturers. The training program will develop the capacity of farmers in food processing and create awareness about food safety and hygiene requirements, food quality management, packaging and labeling, and marketing of their products, besides the knowledge of bookkeeping and financial management and digitizing.

They are encouraged to use indigenous or local ingredients as much as possible, and this will create a marketing outlet for farmers residing in the villages. The chain will ensure the origin of ingredients and provide our children with healthy, affordable, and tasty snacks. Our younger generation's eating habits have evolved with the times. More people, especially children and youth, are dependent on packaged food, resulting in a substantial erosion of hard-earned income. To change the consumer habits of our younger generation,



All the project's objectives and results were very relevant in addressing the needs of the involved stakeholders. Besides, project implementation has also strengthened collaboration between BAOWE and Samdrup Jongkhar Thromdey, as the project was implemented in partnership with the Thromdey, which in turn may result in many more collaborative projects in the future.

The project will have a positive impact both socially and economically on the lives of disadvantaged women and girls through skilling and the generation of livelihood activities. Further, rural communities including farmers, will have alternative markets to process and value add on their produce, generating self-employment.



BAOWE conducted training for the project beneficiaries in food processing by Food Expert and with support from BAFRA on food safety and hygiene requirements. The training program has increased members' capacity in food processing, raised awareness of food safety and hygiene requirements, food quality management, packaging, labeling, and product marketing, as well as knowledge of basic bookkeeping and financial management.

Strengthening Food Security in Response to the COVID 19 Pandemic

The project, funded by the Bhutan Foundation through a USAID grant, has supported the procurement of equipment and training on using the equipment, packaging, labeling, and branding of the food products for the Self-Help Groups in four Dzongkhags.

The overall goal of this project with BAOWE is to promote value addition for women farmers and to keep them employed and out of poverty during the COVID-19 pandemic and beyond; and to prevent post-harvest loss during peak season since the produce is highly perishable and difficult to sell in the market. This will improve food security while also supporting the local economy.



Through this project, farmers have learned how to preserve their produce for the lean season. For example, during the peak seasons, the market gets flooded with the same products and the price goes down due to stiff competition. Due to the COVID-19 pandemic and subsequent lockdown, farmers did not see the option and tended to sell their products at throwaway prices because of the fear of losing everything. Now farmers have realized the full value of their produce/products, stabilizing the market as well as enhancing their income through equipment provided by Bhutan Foundation.

Self Help Group of Bomedelling, Trashiyangtse

In addition to providing equipment, the project has supported BAOWE to provide training on using the equipment, packaging, labeling, and branding of the food products.



**Self Help Groups of Tama & Tali,
Zhemgang**

It has generated self-employment opportunities and income for the disadvantaged members of society, mainly single mothers, unengaged youth, and farmers, thereby empowering them economically and financially.



**Self Help Group of Zurphel & Goling,
Zhemgang**



Self Help Group of Ura, Bumthang

The project has a positive impact both socially and economically on the lives of disadvantaged women and girls through skilling and the generation of livelihood activities. Further, rural communities, including farmers, will have alternative markets to process and value-adjust their produce.



Self Help Groups of Sunkiri & Watsa, Haa

Nangyi-Aum Bhutanese Restaurant- Act as a market outlet for rural entrepreneurs/farmers




BAOWE has opened a Nangyi-Aum Bhutanese Restaurant that will be serving food made from locally produced products and serving as a sales outlet for farm products from about 3000 farmers from across the country.


The restaurant, located above Motithang Ozone Park, shall serve dishes prepared from local organic produce using ingredients available in the country, such as rice from Zhemgang, Buckwheat from Bumthang, Cottage Cheese from Haa, Chilies from Trashiyangtse, and Pepper from Trongsa. Basically, Nangyi-Aum Bhutanese Restaurant is a social enterprise that is all about working with local Bhutanese farmers to bring our guests an authentic farm-to-table dining experience.

Nangyi-Aum Bhutanese Restaurant will also act as a market outlet for rural entrepreneurs. This approach will ensure that prices are competitive, thereby benefiting the consumer and primary producers.

BHUTAN ASSOCIATION OF WOMEN ENTREPRENEURS
Receipt & Payment Statement
For the Period from 1 January to 31 December 2019, 2020 & 2021

Receipts	Schedule	December 31,2021		December 31,2020		December 31,2019	
		Receipt (Nu.)	Payment (Nu.)	Receipt (Nu.)	Payment (Nu.)	Receipt (Nu.)	Payment (Nu.)
Opening Balance	1	921,303.83		3,606,506.39		2,420,001.64	
Bank Accounts		1,018,731.38		3,586,293.46		1,028,232.75	
Cash-in-hand		(97,427.55)		20,212.93		1,391,768.89	
Fund Received:	2	6,376,638.42		4,023,444.58		8,489,630.99	
Donations		850,000.00				1,628,404.02	
Projects Funds		5,335,711.42		3,846,744.58		6,314,426.97	
Membership Fees		600.00		1,500.00		13,500.00	
Rental Income		190,327.00		175,200.00		533,300.00	
Recoveries:	3	3,746,540.76		522,518.91		767,686.70	
Advances Recovered		3,260,675.00		288,591.00		173,439.00	
Other Recoveries		485,865.76		233,927.91		594,247.70	
Expenditures:	4		8,346,369.04		4,602,082.05		6,486,809.84
Administrative Expenses			3,386,330.04		3,071,641.54		3,116,424.64
Project Expenses			4,958,889.00		1,530,230.51		3,370,085.00
Financial Expenses			1,150.00		210.00		300.20
Remittances:	5		1,490,709.67		2,629,084.00		1,584,003.10
Advances Payments			980,000.00		2,520,000.00		201,000.00
Other Remittances			510,709.67		109,084.00		1,383,003.10
Closing Balance	6		1,207,404.30		921,303.83		3,606,506.39
Bank Accounts			1,134,640.05		1,018,731.38		3,586,293.46
Cash-in-hand			72,764.25		(97,427.55)		20,212.93
Total		11,044,483.01	11,044,483.01	8,152,469.88	8,152,469.88	11,677,319.33	11,677,319.33


(Nangay Wangmo)
Finance Officer


(Damchae Dem)
Executive Director


(Chimm Dorji)
Auditor



Founder & CEO
 BAOWE
 Bhutan Association of Women Entrepreneurs

BOARD OF DIRECTORS

1. Jamyang Mipham Yuelgyal (Rinpochey) , President
2. Aum Damchae Dem, ED/Founder
3. Dr. Sonam Tashi, Professor, College of Natural Resources
4. Ms. Chukie Om Dorji, Gangtey Palace
5. Ms. Nima Zangmo, Zoomin Enterprise

BAOWE TEAM

1. Aum Damchae Dem, ED/Founder
2. Dr. Sonam Tobgye, Director (Project)
3. Namgay Wangmo, Finance Officer
4. Tshering Pelden, Project Coordinator
5. Yangchen Lhamo, MFI/Project Coordinator
6. Tashi Lhamo, Legal Officer

Field Representatives

1. Choney Yangchen, Bumthang
2. Karma, Bongo, Chukha
3. Indra Kumar Ghalley, Phuntsholing
4. Gyeltshen, Haa
5. Norbu, Zhemgang
6. Sangay, Zhemgang
7. Nima, Nubi, Trongsa





BAOWE as an informal platform addressing the economic and social needs of its member is being stretched beyond capacity. The need for a formal platform addressing these issues within BAOWE is an urgent impetus that can no longer be ignored. We need financial and technical support in building this platform and invite interested individuals and institutions to help us in this meaningful endeavor.

Please contact us at:

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TO DONATE

Account No: 100912865
Beneficiary Name: Bhutan Association of Women
Entrepreneurs
Bank Name: Bank of Bhutan
Bank Address: Main Branch, Thimphu, Bhutan
SWIFT Code: BHUBBTBT022