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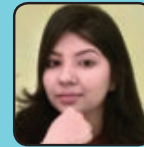
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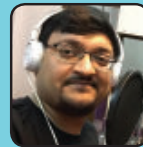
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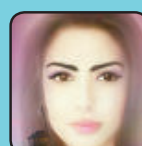
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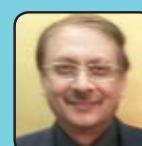
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**Om Sai Ram**



## *From the Editor's desk*

**Manishika Priya**  
*Editor*

CREDO has embarked on a new dimension to fight strategically and effectively against poverty. Poverty is not only an economic malice, it is also a degradation of the mindset. To change the basic mindset that embraces every sector of profession, every human being and every vocation with equal respect and dignity is the challenge. We have to address poverty holistically. From removal of psychological barriers to providing of equal opportunity to the poor and the lower income group in order to join the mainstream economy is our principal guiding objective.

I am privileged to be surrounded by visionaries who have contributed in this magazine with their revolutionary ideas, thoughts and process roll out plans.

I am equally honored to have with us a panel of intellectually enriched trustees, patrons, advisors, chief guests, guests of honors and distinguished panelists who are equally motivated to provide sustainable and tangible proposals towards poverty alleviations and have graced our programs regularly.

'Aspirations Unlimited' expresses our motivation to address the aspirations of every Indian, irrespective of their economic, sexual, social, or religious orientations and propagate the latent talents of rural and urban poor towards their socio-economic self-determination goals.

Creating this magazine for internal and closed circulation has been a great privilege and honor. It has been a self-awakening task to work with such motivated minds determined to change the society.

Non-governmental organizations and individuals who are actively working towards rehabilitation, empowerment, daedal activities and fighting to make the world a better place for humanity, the environment, which is the back bone and support infrastructure for us to join forces, unite and grow as a dedicated national body working towards the common goal of a rejuvenated and reincarnated India.

I welcome individual suggestions, articles from every Indian, their thoughts and their life experiences for future edition of our magazine in order to interact and serve the society together, hand in hand.

***Jai Hind***





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I think poverty is curse to humanity. As a society it's our responsibility that we who are concerned and the sensible should respond.



# CREDO - the journey

**Dr. Prashant Rokade (IRS)**

An Officer dedicated in  
service to society.

“ Service is Salvation - Spread Hope ”

A successful experiment I had already executed at Maharashtra under the project name of Rashtrapita Jyotiba Phule Abhyasika (RJPA). It is a Social Movement for the Students & Youths which was started in Amravati, Maharashtra in 2012 by few Socially dedicated & Committed officers led by myself. The RJPA or Abhyasika model selects bright, sincere and ambitious students/youths from downtrodden & Poor background and provides them with all necessary material and other guidance for Preparation of various

Competitive Exams conducted by various bodies. It provides an environment where these students can come together and work hard in a planned and professional manner. Over a period of last 5 years the RJPA has expanded to 45 Abhyasika's spread all over Vidharbha & Maharashtra and has facilitated almost 550 students/youths to finally clear and join various Government Jobs in Banks/ Railways/ Insurance sectors etc. The RJPA is a Social movement not only for Guiding the youths for the Competitive Exams, but also creating rational, objective and Socially Conscious youths who believe in the Constitutional Values and are assets to the Society.





The dream of CREDO started several months back when Pinaki Roychowdhury, a man of majic, walked into my chamber when I was the Principal Secretary to the Minister of State for Social Justice and Empowerment, Government of India. It started with a vision of what we can do to create a sustainable platform towards poverty eradication in one hand and uplifting the poor to join the mainstream economy on the other. We shared the same wavelength and indepth compatibility of our vision as to where we want to see India within the next decade. I threw a challenge to Pinaki asking him to come back with a concept.

I was initially apprehensive whether he will ever return to my chambers. Within a fortnight I was pleasantly surprised when Pinaki walked in with a concept presentation of creating a Confederation that will represent the entire cross section of the society engulfing the youth, the urban and rural poor, victims of substance and physical abuse, the differentially abled, the budding artists and artisans.

**CREDO** was born with me as it's advisor and Pinaki at the helm! A child initiated from a vision to serve the nation. Ready to face the many challenges that it must overcome to reach it's adolescence and mature in time with the confidence to create an everlasting footprint in society.

Pinaki and I have shared many hours and days debating the many formats in which CREDO can become relevant. My passion to serve the society mingled with the enthusiasm and creativity of Pinaki became the recipe for a long standing relationship with CREDO, cemented on the common vision to benefit the poor.

We decided that CREDO will be a free platform where members, beneficiaries, donors, intellectual citizens, NGOs can all join in without the burden of a membership fee or donation. This will make CREDO a voluntary platform to share ideas, lend assistance and work towards the common goal of achieving poverty eradication.

But holding seminars, sensitizing masses, creating office infrastructure, even visiting government offices, members and NGOs require funds. Pinaki has volunteered to fund CREDO out of his own pocket till our child is self sustaining.

So, I proposed that CREDO should be constituted as a Non Profit Charitable Trust to initiate it's activities. I am happy that CREDO today is not only a non profit charitable trust where Pinaki and his fellow trustees have forfeited all profits from the trust but has also incorporated a Section 8 Non Profit company under the same name - CREDO.

Within this short span of few months CREDO today has nearly 300 NGO members across India who have collectively nearly one lakh beneficiaries. I had the privilege to have personally met and mentored many of the CREDO members at Delhi over the last few months, exchanging views and sharing knowledge that Pinaki and his well intended team has converted today into a multi directional empowerment program under CREDO called IC-SURE.

INCUBATION CENTER for START UPS, REHABILITATION & EMPOWERMENT (IC-SURE) is a dream to create under Hub and spoke model, pan India infrastructure to train, employ, incubate entrepreneurs hailing from weaker section of the society, fund, market and handhold it's incubatees to lift themselves from poverty and become an economic contributor to the Nation's GDP.

CREDO IC-SURE today has embarked on it's maiden ambitious project creating it's stand alone pilot center at Kolkata creating a facility to train, employ, incubate and market garments offering extremely high quality products at affordable costs. Soon, the center will roll out food, technical and non technical services.

CREDO has also designed a well planned technology



driven transparent marketing infrastructure that connects the IC-SURE empowerment project with poor beneficiaries, college students, corporate entities, professionals from all walks of life, vendors, trainees, entrepreneurs encompassing the society while creating a value proposition for all. Much will be spoken about the specifics of the project in this magazine, so I will not dwell into the same and be repeatative.

The surplus generated out of the projects and activities of CREDO shall be reinvested in creating multiple such incubation centers across India, starting from Maharashtra and Delhi. Corporate India has a large role to play as an influence group to promote the activities of CREDO by handholding their projects and giving them access to corporate network. Thus creating an organically developing network that at one hand promotes skill led empowerment of the poor and at the other hand create a value proposition for the end users.

CREDO is not just an incubation center. The vision is much taller. CREDO shall become synonymous with the battle

against poverty, gender inequality, apathy walking towards the creation of an inclusive India.

CREDO shall hold International conferences and symposiums showcasing its achievements while welcoming World leaders, social and economic stalwarts and nobel laureates across the World to share the platform and give direction to CREDO creating its next agenda.

CREDO, being close to my heart, I will be happy if every well meaning patriotic citizen of India lends a helping hand in furtherance to the noble objectives of the Confederation.

With much hope for a poverty free India,

yours-in-service,

**Dr. Prashant Rokade (IRS)**

Officer dedicated in service to society





*Gift yourself financial freedom*

*Start your business, we will help you!*





## Acharya Shailesh Tiwari

पहली कहानी तो यह है कि जब सती ने पिता के यज्ञ में स्वेच्छा से स्वयं को जलाकर भस्म कर दिया तो उनके जलते हुए शरीर से जो धुआं निकला, उससे धूमावती का जन्म हुआ। इसीलिए वे हमेशा उदास रहती हैं। यानी धूमावती धुएँ के रूप में सती का भौतिक स्वरूप है। सती का जो कुछ बचा रहा - उदास धुआँ।

दूसरी कहानी यह है कि एक बार सती शिव के साथ हिमालय में विचरण कर रही थी, तभी उन्हें ज़ोरों की भूख लगी। उन्होंने शिव से कहा- “मुझे भूख लगी है, मेरे लिए भोजन का प्रबंध करें” शिव ने कहा - “अभी कोई प्रबंध नहीं हो सकता।” तब सती ने कहा - “ठीक है, मैं तुम्हें ही खा जाती हूँ।” और वे शिव को ही निगल गयीं। शिव, जोड़ जगत के सर्जक हैं, परिपालक हैं।

फिर शिव ने उनसे अनुरोध किया कि ‘मुझे बाहर निकालो’, तो उन्होंने उगल कर उन्हें बाहर निकाल दिया। निकालने के बाद शिव ने उन्हें शाप दिया कि ‘अभी से तुम विधवा रूप में रहोगी।’

तभी से वे विधवा हैं - अभिशप्त और परित्यक्त। भूख लगना और पति को निगल जाना सांकेतिक है। यह इंसान की कामनाओं का प्रतीक है, जो कभी खत्म नहीं होती और इसलिए वह हमेशा

असंतुष्ट रहता है।

माँ धूमावती उन कामनाओं को खा जाने यानि नष्ट करने की ओर इशारा करती हैं।

नोट :-

कुछ लोगों का मानना है की गृहस्थ लोगों को देवी की साधना नहीं करनी चाहिए। वहीं कुछ का ऐसा मानना है कि यदि इन की साधना करनी भी हो घर से दूर एकांत स्थान में अथवा एकांकी रूप से करनी चाहिए। पर ऐसी कोई बात नहीं घर पे भी अनुष्ठान कर सकते हैं। हमारे संपर्क में ऐसे साधक हैं जो घर पे साधनारत हैं और सब चकाचक है।

माँ कभी अपने बच्चों को परेशान नहीं देख सकती और माँ की विशेष रूप से ध्यान और आराधना करने से माँ शीघ्र प्रसन्न हो जाती हैं। माँ की विशेष पूजा शनिवार को प्रारंभ की जाती है।



माँ को ज्येष्ठा भी कहा गया है इसलिए माँ दस महाविद्या में सबसे उग्र, शीघ्र फलदायी और सबसे जल्द प्रसन्न होनेवाली माता हैं। दस महाविद्या में सभी देवियों के अपने-अपने भैरव हैं। माँ धूमावती वैधव्य रूप में हैं इसलिए माँ का कोई भैरव नहीं है।

विशेष ध्यान देने की बात ये है कि इन महाविद्या का स्थायी आवाहन नहीं होता अर्थात् इन्हें लम्बे समय तक घर में स्थापित या विराजमान होने की कामना नहीं करनी चाहिए क्योंकि ये दुःख-क्लेश और दरिद्रता की देवी हैं। शुरू करने से पहले आवाहन करें और खत्म होने पे विसर्जन कर दें। पर ऐसे भी साधक हैं, जिन्होंने इनको घर में स्थापित किया हुआ है और रोग, शोक, विघ्न-बाधा कोसों दूर हैं। फिर क्या कहा जाए – लोगों ने व्यर्थ ही भ्रम फैलाया हुआ है इनके बारे में ताकि पंडित-पुरोहितों की जी हुजूरी करते रहें। इसीलिए शक्ति की साधना में कहा जाए तो जाकी रही भावना जैसी, प्रभु मूरत तिन देखि तैसी.. खैर.. खुद से करिए और इनका जबर्दस्त प्रभाव खुद देखिये, इनका पुरश्चरण आठ लाख का है।

इनकी पूजा के समय ऐसी भावना करनी चाहिए कि देवी प्रसन्न होकर मेरे समस्त दुःख, रोग, दरिद्रता, कष्ट, विघ्न-बाधाएँ, क्लेश आदि को अपने रूप में समेट कर मेरे घर से विदा हो रही हैं और हमें धन, लक्ष्मी, सुख एवं शांति का आशीर्वाद दे रही हैं।

कौवे के पंखों का इनकी साधना में प्रयोग होता है।

इनके यंत्र का निर्माण पान के पत्ते एवं कौवे के पंख पे हनुमान जी को चढ़ने वाले सिन्दूर से त्रिशूल बनाकर किया जाता है। एक डब्बे में कौवे के पंख को स्थापित करें। आवाहन करके पंचोपचार पूजन करें फिर पूजा समाप्त होने पे माँ का विसर्जन करके आगे के साधना प्रयोग के लिए डब्बे को सुरक्षित रख दें। हवन में भी कौवे का पंख प्रयोग होता है। ध्यान रखें, इसके लिए कौवे को मारे नहीं बल्कि नीचे गिरे हुए पंख का ही प्रयोग करें। पंचमकार से भी इनकी साधना होती है पर जो सामान्य साधकों के लिए नहीं है वो यहाँ नहीं बताया जायेगा। दक्षिणाचार से भी सारे कार्य तुरंत होते हैं। मन्त्र प्रयोग की चर्चा आगे करेंगे।

माँ धूमावती दस महाविद्याओं में सातवीं महाविद्या हैं। बगला मुखी की अंग विद्या हैं इसीलिए माँ बगलामुखी से साधना की आज्ञा लेनी चाहिए और प्रार्थना करना चाहिए कि माँ पूरी कराये। ज्ञान के अभाव में या कौतुहल से किताब, इंटरनेट से पढ़कर प्रयोग करने से विपत्ति में भी फँसते देखे गये हैं।

बगला मुखी साधना करने के पश्चात ही धूमावती साधना विशेष करने की योग्यता मिलती है।

इसीलिए विशेष परिस्थिति में गुरु से प्रक्रिया जानकार ही शुरू

करना चाहिए। गुरु जानते हैं कि शिष्य की योग्यता क्या है। धूमावती साधना सब के बस की नहीं, इनके काम करने का ढंग बिल्कुल अलग है। बाकी महाविद्या श्री देती हैं और धूमावती श्रीविहीनता अपने सूप में लेकर चली जाती है। जीवन से दुर्भाग्य, अज्ञान, दुःख, रोग, कलह, शत्रु विदा होते ही साधक ज्ञान, श्री और रहस्यदर्शी हो जाता है और साधना में उच्चतम शिखर पे पहुँच जाता है। इन्हें अलक्ष्मी या ज्येष्ठा लक्ष्मी यानि लक्ष्मी की बड़ी बहन भी कहा जाता है। ज्येष्ठ मास शुक्ल पक्ष अष्टमी को माँ धूमावती जयंती के रूप में मनाया जाता है।

माँ धूमावती विधवा स्वरूप में पूजी जाती हैं तथा इनका वाहन कौवा है। ये श्वेत वस्त्र धारण किए हुए, खुले केश रूप में होती हैं। धूमावती महाविद्या ही ऐसी शक्ति हैं जो व्यक्ति की दीन-हीन अवस्था का कारण हैं। विधवा के आचरण वाली यह महाशक्ति दुःख-दारिद्र्य की स्वामिनी होते हुए भी अपने भक्तों पर कृपा करती हैं।

इनका ध्यान इस प्रकार बताया है - अत्यन्त लम्बी, मलिनवस्त्रा, रुक्षवर्णा, कान्तिहीन, चंचला, दुष्टा, बिखरे बालों वाली, विधवा, रूकी आँखों वाली, शत्रु के लिये उद्वेगकारिणी, लम्बे विरल दांतों वाली, बुभुक्षिता, पसीने से आर्द्र स्तन नीचे लटके हों, सूपयुक्ता, हाथ फटकारती हुई, बड़ी नासिका, कुटिला, भयप्रदा, कृष्णवर्णा, कलहप्रिया, तथा बिना पहिये वाले जिसके रथ पर कौआ बैठा हो, ऐसी देवी का मैं ध्यान करता हूँ।

देवी का मुख्य अस्त्र है सूप जिसमें ये समस्त विश्व को समेटकर महाप्रलय कर देती हैं।

दस महाविद्याओं में दारुण विद्या कहकर देवी को पूजा जाता है। शाप देने नष्ट करने व संहार करने की जितनी भी क्षमताएं है वो देवी के कारण ही हैं। क्रोधमय ऋषियों की मूल शक्ति धूमावती हैं जैसे दुर्वासा, अंगीरा, भृगु, परशुराम आदि।

सृष्टि कलह की देवी होने के कारण इनको कलहप्रिय भी कहा जाता है। चातुर्मास ही देवी का प्रमुख समय होता है जब इनको प्रसन्न किया जाता है।

देश के कई भागों में नर्क चतुर्दशी पर घर से कूड़ा करकट साफ कर उसे घर से बाहर कर अलक्ष्मी से प्रार्थना की जाती है कि आप हमारे सारे दारिद्र्य लेकर विदा होइए।

ज्योतिष शास्त्रानुसार माँ धूमावती का संबंध केतु ग्रह से तथा इनका नक्षत्र ज्येष्ठा है। इस कारण इन्हें ज्येष्ठा भी कहा जाता है। ज्योतिष शास्त्रानुसार अगर किसी व्यक्ति की कुण्डली में केतु ग्रह श्रेष्ठ जगह पर कार्यरत हो अथवा केतु ग्रह से सहायता मिल रही हो तो व्यक्ति के जीवन में दुःख-दारिद्र्य और दुर्भाग्य से छुटकारा मिलता है। केतु ग्रह की प्रबलता से व्यक्ति सभी प्रकार के कर्जों से मुक्ति पाता है और उसके जीवन में धन, सुख और ऐश्वर्य की वृद्धि होती है।



## FROM THE INSPIRATOR & CHAIRPERSON'S DESK

**Sudeshna  
Roychowdhury**  
*Inspirator & Chairman*



“What a  
Wonderful World”

We are pleased to introduce to you CREDO the Confederation of Rehabilitation Empowerment and Daedal Organizations. The principal purpose of CREDO is to serve the nation through the NGO's and individuals across the country with the aim to provide holistic rehabilitation, skill development and economic empowerment of the ultimate beneficiaries i.e. the Urban and Rural poor including the artisans, craftsmen, vocal and fine art practioners, being the daedal community.

Time has come for the Urban and Rural poor to join our mainstream economy and give wings to the dream of an empowered India as a global super power. This can be achieved only through sustainable efforts to empower our youth, women and the underprivileged section of the society in a manner that promotes employment and motivates entrepreneurship.



Inspired by the vision of Dr. Prashant Rokade (IRS) and several socially enlightened political and social personalities, it has become the purpose of 'CREDO' to participate in Nation building through the creation of 'Sustainable Social Infrastructure' towards poverty alleviation and promotion of the daedal community along with the empowerment of the urban and rural poor.

## **CREDO at urban and major Indian capital cities:**

**CREDO intends to roll out the following:**

1. Set up, across India, Technology Incubation Centers under the theme "Incubation Centers for Start Up Rehabilitation and Empowerment projects(IC-SURE)' having integrated facilities under one banner spanning skill training, followed by in house manufacturing and 100 % employment of the trained candidates, Entrepreneur Incubation, Marketing and Counseling.
2. International Conference on 'Sustainable Social Infrastructure Towards Poverty Alleviation and Promotion of the Indian Daedal community' across global cities where ideas, programs, methods, projects and solutions to end poverty shall be discussed by global stalwarts followed by one to one meetings, showcasing of Indian NGOs working in related fields, promoting the aspirations of the struggling but enthusiastic common Indian brothers and sisters, promoting the art and culture of India at a global platform by budding aspiring artists, showcasing ancient Indian crafts, handloom and handicrafts. The knowledge and support gained out of such conferences shall become the architecture on which the sustainable social infrastructure shall be rolled out as an effective tool to eradicate poverty.

## **EMPLOYMENT AND ENTREPRENEURSHIP NUMBERS**

1. There shall be 15 numbers of IC-SURE centers spread across the country each having 60,000 sq.ft. covered area supported by charitable, government, corporate and public sector funding.
2. Each Incubation center will have a capacity to train 2,000 students in each shift, as there will be 3 regular shifts so each IC- SURE project center can train up to 6,000 students at a time. 50% of the trainees will be trained in manufacturing while the remaining in service oriented skills.
3. After graduating, each trainee shall be employed in our in-house manufacturing facility for handicraft, garments, handloom production and the service trainees shall be utilized to render services to direct industries or to clients under a co-operative system.
4. Annually at the in-house manufacturing unit, absorbing approximately 3000 trainees as employees, we expect at least 5% of them i.e. 150 employees to display entrepreneurial talents. Such prospective entrepreneurs shall be trained in the 'Art of Business' at our incubation center and upon graduation, we will assist these 150 budding entrepreneurs to receive term loans under MSME schemes to purchase machinery, tools and equipment to set up their own ancillary units employing at least 20 trainees from our IC-SURE center per entrepreneur, which will aggregate to 3000 additional employment, annually, linked to each IC-SURE project at their respective home towns/ villages.



## CREDO at Rural & Tribal India:

Rural and Tribal India needs to energize the economy with their agrarian skills. CREDO shall work with local governments, technology providers and the local industries to create training centers across Rural and Tribal India that will impart valuable training in modern scientific agronomics, animal husbandry and fisheries followed by implementation of projects direct with beneficiaries along with marketing assistance.

### 5. Hence every year

- i. 150 entrepreneur driven manufacturing and service business units will absorb 3000 trained work force in the ancillary units of IC SURE and minimum 6000 new students will be taken up for training followed by employment into such ancillary units.
- ii. Thus, on a Hub and Spoke model, each IC-SURE hub will grow from a mere 3,000 trainee/ employee strength in the second year to 48,000 trained ancillary entrepreneurs and skilled workforce by the 5th year, making IC-SURE project a self-propagating organically and exponentially growing replicable model.

### Micro-credit and co-operative

CREDO shall aspire to create local woman driven self-help groups across India that shall integrate into the CREDO entrepreneurship model. The self-help groups, through micro credit and co-operatives, shall take up animal husbandry i.e. poultry, cow for milk and goat for milk at domestic level where each household shall form a specialized cluster within the set of target villages or panchayats. The animal excreta shall be used for farming bio-organics, the milk shall be processed at the district capital for local distribution while the eggs shall be consumed locally. The urban self help groups will operate the IC-SURE kitchen services rolling out healthy, nutritious and hygienically made 'Ghar ka Khana' mini, micro and large platters or 'Thalis' feeding the youth and the corporate brethren's across major cities and towns through CREDO initiative driven kiosk, catering and home delivery services.



### Rural on-line education and healthcare

CREDO shall utilize its training centers as proposed to be set up above to impart Online Education at primary level, both to the children as well as adults. Textbook education will be complemented by audio video presentations on life education, micro business and commerce, sex education, anti-trafficking education, awareness campaigns, creating self-help groups that counsel, protect and care for each other.

Rural healthcare is a major concern. The training centers shall aim to provide visiting OPD service, hygiene and preventive health care training and awareness, nursing and care for the infants and the aged, linking with government, domestic and international charities to distribute medicines, promote naturopathy using forest essentials, yoga and Ayurveda.





## FIGHT AGAINST PORNOGRAPHY:

I feel pornography, in its various formats and easy access to the same to children and a diverse composition of humanity is a social threat. The mental, psychological and social fabric of a nation gets affected by pornography. CREDO aspires, with the help of corporate India and government agencies, to create suitable infrastructure to locate and block websites and electronic circulation of pornography to minors and people at risk. Legislation, implementation, stand along tracking infrastructure and much work needs to be done to address this social menace and we stand committed to this effect.



## Affordable health care for all:

None of us are truly safe without access to modern and affordable healthcare. Although modern medical infrastructure is available at large and many private charitable trusts who are doing commendable work in providing good healthcare services, but I feel much can be done to make the process of accessing healthcare an interference free, transparent and seamless.

CREDO aspires to work with health care providers across all major cities and towns, government and technology providers in-order to ensure that patients and their families have ready access to emergency and non-emergency healthcare that is high in quality, ethics, fair pricing with seamless admissions and discharge procedures that leave the patient party satisfied and free of agony.



# FROM THE PRINCIPAL INSPIRATOR & SECRETARY GENERAL



Indians have great aspirations. From the time of our independence, Indians have been in the forefront of global history. In spite of mounting odds, we Indians have been resilient and through sheer perseverance we have proved to the global community how a nation with varied languages, religions, practices and economic disposition remain united, even during the worst of calamities, wars and economic turbulence.

India is a land of Art, Culture, Traditions, Heritage and knowledge. Over the years, such traditions and practices have honed the finer soft skills amongst our brothers and sisters. Every Indian is bestowed with certain specialized skill and talent, be it handicraft, music, art, dance forms, quest for knowledge or practicing traditional medicines.

*‘Never Say Never’*

**Pinaki Roychowdhury**  
*Principal Inspirator &  
Secretary General*



The India we live in today, is further strengthened by a strong pool of highly skilled & semi-skilled workforce, global professionals and budding entrepreneurs who have ventured into the global arena not only making our country proud but also instilling confidence towards India and Indians as a dependable partner to nations globally. At this moment of history, India is poised to leap into the global economic marketplace by synergizing its latent soft skills embedded with the natural entrepreneurial instincts merged with modern technology and know how. It is now time for every Indian to reap the benefits of the potential that the Nation offers to the World and drive a new generation of entrepreneurs, creating new avenues for employment and expanding the marketplace, both for manufacturing and services.

**CREDO** is a step forward to create a confederation of individuals, artists, artisans, non governmental organizations, governmental agencies and departments, public sector undertakings, corporate bodies private

enterprises, MSMEs, governments' representatives across the World, stakeholders and beneficiaries to merge into a single platform to discuss their common issues and find holistic solutions that drive growth.

**CREDO** is a platform integrating the aspirations of every Indian under one umbrella confederation:

IC-SURE (Incubation Centre for Start Up Rehabilitation and Empowerment) project is a **CREDO** driven initiative that shall create under one unified structure vocational training (Skilling), facilitating product and service designing, promotion of artists and artisans, in-house and out-house ancillary manufacturing and services roll out facilities, marketing and exports through dedicated spoke and wheel' incubation centers for Start Ups across India creating social entrepreneurs and employment at every level!

MSMEs, Skill providers, job seekers, budding entrepreneurs can join **CREDO** in order to propel their aspirations and explore their ambitions.





The International Conferences that we shall organize across all major global cities will in one hand harness the knowledge, technology and knowhow with psychologically sensitive planning and implementation for the success of projects under **IC-SURE** for its intended beneficiaries. On the other hand, such conferences shall become the propagating ground to showcase Indian MSME capabilities, Art, Craft, Dance form, Music, under a festive format that shall promote the talent pool, products and services we Indians can offer to the World.

But **CREDO** is more than just being a facilitator, incubator and economy driver. We have a limitless mandate to serve the Nations and every global citizen beyond our boundaries. Hence we have coined our in-house magazine 'Aspirations Unlimited'. We are not limited by any domain or boundaries. We shall function, organically grow and propagate every thought, every ideology, and every project that leads towards World peace, harmony and poverty eradication.

For example:

- i. We also aspire to create a convenient structure for every Indian to access affordable healthcare where the process of admissions and discharge is seamless, automatic and hassle free, even at private hospitals.
- ii. We shall be working closely with non-governmental organizations in the fields of human trafficking and we shall create infrastructure to map and track population at risk as well as drive anti-trafficking campaigns.
- iii. For the success of any campaign, the underlying issues of poverty need to be addressed. We are already exploring possibilities at tribal India to create a complex web of scientific farming, animal husbandry, bio-organics, fisheries and forest industry in order to weave a sustainable rural plan of action followed by specific project roll outs that will directly alleviate poverty at the grass roots.



iv. We also wish to roll out experimental projects that track crime, criminal resolutions thereof, implementation of government schemes and their judicious utilizations. This can be done through a citizen-government

physical and virtual platform which integrates representatives of the common citizens with local administration at the district levels in order to monitor progress in terms of government.

v. We are working closely with environmental organizations in order to roll out mapping, planning and implementation of concrete projects at rural and tribal India that directly addresses poverty, hunger, pollution, quality of health care, quality of education, quality of life, protection of natural non-renewable resources, drinking water and sanitation, rejuvenation of eco-friendly rural and industrial practices, addresses gender inequalities and creates a holistic economic environment that improves the quality of life on Earth for all.



*CREDO training for Home cooks*

**CREDO** is your confederation. We are here to help each other out, manage not only our affairs but also lend our hand in service to others. We shall serve all and we shall grow organically, sensitive to our fellow being and environment across the World. We invite every citizen of not only India but across the World to join **CREDO** and be a part of creating a New World based on equality, peace, opportunity and prosperity for all devoid of conflict.



## WHY CREDO?

Credo aspires to assist its members to inculcate specific skills, participate in economic activities (be it through in-house manufacturing or service offerings or member driven micro enterprises), thrive to become entrepreneurs thus becoming job providers from job seekers.

**Arun Mukherjee**  
*Inspirator & President*



CREDO is a confederation representing Non-Governmental Organizations and individuals across geographical and psychological barriers creating a platform for the under privileged to unlock their latent talents and realize economic and social self-determination.

The purpose of CREDO is to integrate NGOs, sponsors donors, individuals and service providers across the world and synergize processes to ensure smooth delivery of services to ultimate beneficiaries and stakeholders while promoting traceable economic empowerment.

CREDO is the Single Window Point of Contact for the dissemination of schemes, information & services to its member NGOs with the assistance of government departments, corporate and public sector undertakings of India.

CREDO will assist ultimate beneficiaries of the NGOs to become economically & socially self-reliant and empowered to live with dignity.

CREDO will make available Research Data, Technology, Know how, Expertise, Marketing & Export support, Legal assistance to its members.





## Objective of CREDO

Set up, across India, 15 technology Incubation centers under the brand 'Incubation Centers for Start Up Rehabilitation and Empowerment Projects (IC-Sure)' having integrated facilities under one banner spanning skill training, followed by in house manufacturing and employment of the trained candidates, entrepreneur incubation, finance assistance, marketing and counseling as a holistic model towards sustainable empowerment of the urban and rural poor.

On a Hub and Spoke model, each IC-SURE hub will grow organically; rolling out well trained and experienced micro entrepreneurs who shall value add at the downstream or at the upstream, thus making IC-SURE project a self-propagating organically and exponentially growing replicable model.

Several pilot projects are envisaged to be rolled out with immediate effect as a proof of concept in aid to developing skill, generating employment, assisting micro entrepreneurship and creating an enabling platform to connect to markets at target areas. Participation by the masses, corporate, social and intellectual society will assist CREDO to achieve it's Vision of an Empowered India.

Since there are certain regulatory restrictions to increase the domain of work beyond Indian shores by Indian charitable organizations availing 80G and 12AA exemptions, CREDO is dedicated to achieving poverty eradication through it's projects pan India only.

*CREDO – a dream for a poverty free world!*









**Priya Gupta**  
*Inspirator & Treasurer*

## CREDO ENTREPRENEURSHIP & EMPLOYMENT GENERATION PROGRAM

### Note on Objective:

We live in a connected world. World citizens enjoy the fruits of their labour in proportion to their efforts and skill. Opportunities are in abundance and new markets are evolving even as we speak. Our generation has access to the finest of luxury, health care, education and lifestyle. New technologies have made our life easy and comfortable.

But there exists another reality. The reality of poverty and desperation. Where people are driven to crime and children are trafficked out of sheer poverty. A world where health and hygiene is unheard of and where life of people is drowned in frustration, exploitation and apathy. Crime, addiction and bias rules supreme. The instinct to survive and fight for a day's meal crushes the human spirit.

This disbalance in society creates strife and conflict. As the World economy grows, this disbalance become even more stark in contrast. But imagine the alternative! If we can convert millions of people living at the edge of the World into positive thinking, economically contributing and socially active human resource, will the World not be a better place to live in!

It is to the direct benefit of the developed World, the middle class and the businesses of India that the forgotten masses are converted into contributing economic workforce. This addition of new workforce and social entrepreneurs, by the millions, will create new markets which did not exist earlier. New market economics will then be the driver for the next leap of the National and Global economy.

- MANUFACTURING
- SERVICE ROLL OUT
- MULTI LEVEL MARKETING

## What is empowerment?

**A** housewife being able to speak her mind, make her own decisions and receive respect within the family and community is also empowerment. A student, good in the practice of fine arts getting ample opportunity to inculcate the same and earn a decent livelihood chasing his or her dream is empowerment. When a rural artisan is able to derive economic benefit from his works and is being able to motivate his or her children to continue with his or her family traditions and craft without fear of economic deprivation – that is empowerment. When a victims of substance or physical abuse or social stigma gets an opportunity to harness his or her talent into economic skill that provides him or her to live life with dignity – that is empowerment.

The right of a normal citizen to access health care, administrative support and secure the safety of his / her family under extreme conditions without being a victim of apathy or extortion – is also a form of empowerment.

Just providing skill and training does not empower a person. True empowerment is when a person is being able to live a life of his or her choice, with dignity and honour, without apathy, social stigma, corruption of any nature.

Hence, Global leaders, Corporate captains, Intellectual society, Professionals, Entrepreneurs and social workers must join

hands to form a confederation that has the sole target of reviving the economy through the creation of sustainable social infrastructure that generates employment and entrepreneurship at the very grass roots bringing them up to join the mainstream economy.

***That is the purpose of CREDO. Confederation of Rehabilitations, Empowerment and Daedal Organizations of the World.***

It is not just for me or for you. CREDO is for everyone. It is for the rich as well as for the poor. It is for the physically challenged as well as for those who aspire towards creative arts and exponents of our culture. It is a unifying platform for all to exchange ideologies, thoughts, programs and projects. CREDO is where all stakeholders and beneficiaries come together, to assist each other and grow as an inclusive society – together we rise!

**CREDO** services this very purpose of integrating communities. Providing not only technical skill but also life skill. Creating infrastructure that not only incubates entrepreneurs but also hand holds the skilled trainees to realize their true potential and become entrepreneurs some day.

**CREDO** envisages to roll out services, tangible and measurable infrastructure that assists the common citizen to live a life with dignity, free from extortion and exploitation and dream to evolve at a personal, psychological and social level – creating a new World order based on mutual co-operation, mutual respect, acceptance of each others varied views-ideologies-religions and traditions.







## ENTREPRENEURSHIP PROGRAM

CREDO has developed a unique entrepreneurship program. Leading by example has always been the motivation behind CREDO. Hence a pilot IC-SURE (Incubation Centre for Start Up, Rehabilitation and Empowerment) project has already been rolled out by CREDO. A milestone achieved in the very first year of its existence. The concept of IC-SURE has already been discussed by our Chairman and Secretary general in earlier section of this magazine 'Aspirations Unlimited'. In brief, IC-SURE is the aspiration of the Urban and Rural poor. It aims to first provide economic skill to its beneficiaries, then convert those skills into tangible entrepreneurship driven community based businesses that nurtures and contributes to the local economy. IC-SURE also shall promote the soft skill of its members to reach out and connect with businesses and prospective clients seeking such soft skills from budding artists and artisans. The road map is simple :

## SERVICE ROLL OUT

Identify gap between demand and supply. For example every urban household seeks a good cook, a housekeeper, a nurse, a driver, watchman, utility maintenance professional, tailor, designer, carpenter, etc. Every event requires artists and artisans. Weddings, festivals, cultural programs, seminars require many soft skill providers including dancers, performers, Emcees, beauty specialists, dressers and fashion designers, choreographers, etc.

IC-SURE shall train up unemployed and the talented masses from economically disadvantaged background to cater to the above services utilizing the IC-SURE E-commerce platform and marketing network – hand holding entrepreneurs from the community and assisting the unemployed to get financially secured.

## CREDO MARKETING & HAND HOLDING

Identifying this gap, CREDO has set up a unique e-commerce platform (credo world app, [www.credoforu.com](http://www.credoforu.com) website, Credo World Facebook page, Youtube channel, twitter and Instagram account) for its NGO and entrepreneurial beneficiaries with a host of applications on android, apple, Facebook and web enabled E-marketplace where our NGO members and entrepreneurs can show case their products allowing personalization and customization for the ultimate buying experience.

CREDO has created a platform for micro entrepreneurs to reach out to their target clients and exploit the platform in their marketing and promotional activities furthering their quest to achieve economic self determination.

## E-COMMERCE PLATFORM

Shopping has been made easy with online e-commerce platforms. A large demand exists from the corporate, professional, business executives and urban households in accessing quality goods and services online while ensuring reasonable expenditure. However, most E-commerce platforms are de-personalized and are not sensitive to customization – thus offering standard off the shelf products which are also prone to counterfeit. Customization, if available, is unaffordable. CREDO has the solution.

## MANUFACTURING

Garments being a growing labour oriented industry in India, CREDO has found a unique opportunity to train the urban and rural poor in the art of commercial garment manufacturing. The concept is very clear. CREDO and its members are purchasing the best of fabrics from renowned Mills in India and abroad. CREDO has build an inventory of other accessories sourced from the best manufacturers around India and abroad. Bespoke tailors and cutter masters have been appointed at the IC-SURE center by CREDO who are painstakingly training the poor men and women from the society to become master tailor themselves. The E-commerce platform shall serve as the bridge to connect the production unit direct with the end users, thus bringing down prices and providing value to the end users while CREDO also promotes innovation and ideas amongst its peers. CREDO will handhold and incubate original ideas that are path breaking, disruptive and show promise to be a game changer while serving the society at large. Every beneficiary and stakeholder of CREDO will get equal opportunity to join the entrepreneurship program after substantiating their capabilities as leaders in their own CREDO designated vertical where their ideas will be carefully curated and rolled out for marketing by the CREDO ecosystem.



# ENTREPRENEURIAL TRAINING PROGRAM

## Entrepreneurial Training Program by real life entrepreneurs:

Realizing the untapped potential of the youth coming out of colleges across the nation, their aspirations and their fears to face the economic hurdles that awaits them- CREDO has tailor made a training and entrepreneurship mobilization system as under :-

One day training seminar, free of costs at leading colleges on:

- i. the advantages, disadvantages, pitfalls of becoming an entrepreneur.
- ii. entrepreneurial Road maps, guidelines, watch out list, research capabilities,
- iii. how to identify a winning project, where to start, when to start,
- iv. the psychological framework required to be an entrepreneur,
- v. Motivation and inspiration behind an entrepreneur,
- vi. How to analyze the market, planning, budgeting,
- vii. Financing the project, crowd finance or institutional finance,
- viii. What are the opportunities and success or failure risks (risk analysis and mitigation),
- ix. How to recognize fraud, potential threats and financial risks,
- x. When to cut losses and exit, when to sell when to re-invest,
- xi. How to build a winning story that motivates investors to jump in,
- xii. How to stay invested, financially as well as emotionally,
- xiii. Building a team and structure to propel growth,
- xiv. Managing costs, liabilities and assets.
- xv. Showcase sample road maps.



## Handholding Entrepreneurs

CREDO will be more than happy to mentor budding entrepreneurs under its incubation program and assist the entrepreneurs to fulfil their dreams. CREDO has invested in an E-commerce platform spanning website, android and IOS app, Facebook market place, Youtube channel, twitter and other social media engagements as well as a long term plan to connect with corporate India, the urban masses and connected marketplaces. The very objective of CREDO is to enable the youth and the under privileged not only to secure training, but also receive mentoring, handholding, marketing and logistics support.

IC-SURE is an enabling platform where the entrepreneurs linked to CREDO can exploit the eco systems created by CREDO while reaching out to end users directly with their individual or collective goods and services. Entrepreneurs can exploit our E-commerce system by:-

- a. Simply logging in their goods and services duly approved by us into the system and accepting the co-operation norms there-in,
- b. Joining our master online distribution, reseller or referral program and earning a commission on every successful sales closure with zero to minimal investments while learning the art of marketing,
- c. Becoming a logistics or other service partner.
- d. Connecting with us to become entrepreneurs.



# MULTI LEVEL MARKETING PROGRAM

The CREDO E-Commerce platform has been created in order to encompass the youth, the unemployed, the skilled and the semi-skilled into a single system where they are given equal opportunity to achieve their potential economic and social objectives, seamless scaling of operations and an ecosystem that can organically grow for all it's beneficiaries.

- JOIN CREDO, become a CREDO member
- Download the CREDO e-commerce app
- Download the CREDO vendor app.
- Register your approved goods and services to access the marketplace.
- You can also register yourselves as a Distributor, Reseller or join our Referral program and start earning with zero or minimal investment.







**W**e are proud of our armed forces and salute their sacrifice in service of the Nation! It will be a great honor for us if we can assist retired, de-commissioned, impaired and the widows of our martyrs to become a part of the CREDO community.

CREDO is a charitable Confederation that help people to become economically self reliant. It is a platform that helps artists, artisans, urban and rural dwellers to start up their own business and earn!

We are developing Incubation centers across the country in garments, food and handicrafts in order to train, employ and inculcate entrepreneurial aptitude

The incubation centers are also connecting the educated masses to become successful small businesses.

We provide free access to our

Technology driven marketing hub with no inventory excepting a sample kit for demonstration.

WHAT WE PROVIDE TO OUR FREE MEMBERS IN A NUTSHELL TO BECOME A BUSINESSMAN/ BUSINESS WOMAN:

A) A Multi level Marketing, technology driven initiative where:

- (i) A member can sell HIS/HER products on our pan India network OR
- (ii) A member can market OUR products within HIS/HER community at ZERO investment apart from a sample kit.

(B) We also provide Technology driven Multi level marketing supported by:-

- social media engagements,
- tech push and knocking,
- youtube page with our 8 in

house short movies and 10 promotional songs,

- facebook page,
- twitter,
- web based e-comm page,
- Android app,
- Apple App
- Corporate marketing

(C) We are creating a vast network of Agents, Distributors, Sales force and Referees at every city, town, district for marketing goods and services through Corporate entities, Public Sector Undertakings, College students and housing societies linked to CREDO

Membership to CREDO is free. We are going on line from May 2019.

CREDO in Latin means 'I Belief!'

# INTRODUCTION TO CREDO IC-SURE PROJECT FOCUS

Confederation of Rehabilitation  
Empowerment & Daedal organisations:

Incubation Centre for Start Ups  
Rehabilitation and Empowerment



**Zakaria Mohiuddin**  
*Inspirator & Director*



## Garments

CREDO has set up a pilot Incubation Centre for Start Up Rehabilitation and Empowerment (IC-SURE) for garments at West Bengal with the intention of training urban and rural poor into the garment industry. The Pilot project will concentrate in:

1. Providing garment manufacturing training to village and urban poor,
2. Employ the trainees at the incubation center,
3. Create Self help groups and promote micro entrepreneurship as downstream ancillary units,
4. Manufacture high quality garments using fabrics sourced from branded Indian mills as well as of foreign origin while keeping the entry level garment MRP affordable yet of highest standards.
5. Utilize our E-commerce platform to launch the garments and market across social media using CREDO IC-SURE website ([www.credooforu.com](http://www.credooforu.com)), android app, IOS app, Youtube channel, Facebook, twitter, email and Whatsapp marketing.
6. Train college students to become entrepreneurs and join the CREDO IC-SURE marketing team.
7. CREDO IC-SURE has also set up a Not for Profit Multi Level Marketing company as per national regulatory guidelines with the aim to connect the entrepreneurs and projects under CREDO IC-SURE to direct markets while creating economic opportunities for the unemployed and the budding entrepreneurs.





## CREDO IC-SURE E-commerce platform

CREDO is motivating its members to take advantage of the CREDO IC-SURE e-commerce platform spanning a website, facebook, android and IOS ecosystem further linked to youtube channel and twitter. The purpose is not only to showcase and market products and services offered through the CREDO IC-SURE network but also to curate and promote the diverse products and services offered by our members, assisting them to find new markets.

The CREDO IC-SURE app is unique. It has all the traits of a standard e-commerce platform and more. It allows customization of garments which will be hand tailored to individual preference. The other standard products that will be on show includes handicrafts, fashion jewelry, Home linen and décor, fashion accessories, art and craft, lifestyle products and handmade stationery direct from artisans and creators. The purpose is also to serve the society. The UNIQUE VALUE PROPOSITION of the CREDO IC-SURE app is to bring prices down by bridging the gap between manufacturers and buyers while assisting micro entrepreneurship.

The platform will also show case the fine arts of our members thus building a platform to propagate their skills while creating opportunities to get connected with clients and win contracts for events, shows, weddings and programs.

CREDO IC-SURE e-commerce platform will also have sections for vendors and sales force to join in and reap the benefits of the platform provided. CREDO shall also curate individual ideas into viable business plans and assist entrepreneurs to achieve financial closures, roll out their dream projects and reach their intended objectives.



## Entrepreneurship

As the CREDO IC-SURE business evolves, its back end is supported by a growing pool of franchise network, self-help groups and certified promoters who become the brand ambassadors. CREDO IC-SURE is not just a business – it is a social empowerment platform. Promoting direct entrepreneurship is also the primary objective of CREDO IC-SURE. The technology platform provides ample opportunity to function as a Multi level marketing organization where CREDO IC-SURE team members can appoint distributors, retailers and register common citizens under its referral program. To better understand the scheme, entrepreneurs linked to the CREDO IC-SURE centers operating out of cities

and district headquarters shall be offering CREDO products, services and food delivery business to direct end users, institutional and corporate clients. Such entrepreneurs shall circulate their unique promocode amongst their network of clients, friends, family and neighbours, thus reaching out to the thousands of potential buyers individually. Using such promocode shall ensure that the end user has availed the offers and schemes of the day while the promocode owner and the chain of entrepreneurs linked to the same promocode shall receive a commission on sales, in perpetuity – every time the unique promocode is re-used.

This model will be replicate across India and is completely scalable, driven by a large beneficiary and loyalty program.



**Sanjeev Poddar**

Advisor & Motivator

## “Be the change”

As an advisor,  
I will attempt to inspire  
**CREDO**  
in order to attain the  
spirit of Swadeshi  
and Swaraj for  
every India.

**India**  
has the capabilities  
to become a super power.  
Superior technology, a refined  
defense force, strong industrial  
back bone, well diversified financial  
markets and a matured market  
economy, but just the right mix  
to play a major role at the  
Global platform is missing.

OUR GREAT NATION IS  
RECOGNISED WORLD WIDE FOR ITS  
CONTRIBUTION IN HUMANITARIAN  
EFFORTS, DIPLOMACY, ECONOMIC  
ACHIEVEMENTS. THE WORLD LOOKS  
UPON INDIA AS AN EMERGING  
MARKET PLACE WITH DORMANT  
UNTAPPED POTENTIAL. OUR YOUTH  
IS OUR GREATEST ASSET. AFTER ALL,  
WE ARE THE LARGEST DEMOCRACY  
WITH THE LARGEST YOUTH FORCE IN  
THE WORLD!

# INDIA RISING

If we dissect and study all  
of the above under a microscopic research process, then by  
now we should have reached a certain level of prosperity as  
a Nation, but somehow we are lacking behind. So what is  
missing in this great Indian recipe?

I think, a holistic inclusive approach is missing'. Perhaps the  
urban and rural youth hailing from economically weaker  
families are not being offered the same opportunity as  
their financially stronger counterparts. Be it in terms of quality  
education, skill, mentoring or opportunity. Children have  
potential. The earlier their potential is harnessed the better for  
the Nation.

According to me India can prosper with a billion dreams flourish  
into a self sustaining economic and social platform. Where  
every Indian, irrespective of their religion, sexual orientation,  
cast or creed can develop their personal skills and attain Swaraj  
- self rule. The right to take their own independent financial  
and social decisions. Only then our motherland can become  
Mahan Bharat (Great Nation).

If citizens of India, at the micro level, can walk  
out of poverty and earn economic freedom,  
it will automatically trigger consumerism and  
organic development of the micro economy  
connected with the larger mainstream  
economic activities. Domestic consumption  
is the key to India's aspirations to become  
the strongest economy in the World. A large  
domestic consumption will lead to micro  
enterprises in manufacturing and services. It  
will trigger a robust economic activity, reduce  
imports and promote internal as well as  
International trade.

It is directly in our benefit that the urban  
and rural youth are empowered to become  
economic drivers of the future India. They will  
add a new segment of consumers that was so far dormant. This  
new influx of millions of fresh consumers will raise consumption  
levels that will benefit each of us, directly or indirectly.

This is where CREDO comes in. CREDO has the objective and  
vision to integrate the entire nation under an enabling platform  
to create economic opportunity at all levels, be it the poorest  
of the poor or the middle class. This magazine will speak much  
about the activities, vision, mission and objectives of CREDO.

Jai Jawan, Jai Kisan, Jai Bharat!



# Integrity & Transparency



**Sanjeev Chhabra**  
*Motivator and Patron*



**U**nderprivileged the word itself opens a window of thoughts, perception and an entirely new view to the society. But who are the underprivileged? Are the ones who can't afford and enjoy the luxury of life or the ones who are deprived of the basic rights?

Coming from a privileged family little do we – the literate, understand the problems of the deprived. Hunger, poverty, healthcare issues, domestic violence aren't just words we all can ignore. We must all realise that these are only a few problems faced by the world.

Sitting in my car one late evening, I noticed two teenagers wearing high black shoes and smart tidy clothes, appearing to belong to a good family. I was surprisingly not surprised to see them smoke a cigarette. I could not stop myself and so tried to talk them out, but it was evident that my words were not working at that point. That was the day I realized addiction is not only limited to any stratum of the society.

We all must understand and evaluate the severity of such situations. It is not only important to educate the underprivileged but it is also important to make the privileged well aware about the existence of such problems. We at CREDO desire to achieve a better world by not only eliminating the problems of the underprivileged but also by counselling the privileged.



# CREDO EXPERIENCE



One of our close friends called me to offer us a surprise. He asked us to shoot for his ad films for CREDO. Spontaneously we agreed as it would be a new experience for us. And wow! It opened up a whole new world for us. I was extremely excited to face the camera. Amitava played a small part and was very smart in his approach. I was the one who fumbled and tumbled of excitement.

The first day I faced the camera, I tried to act very peaceful, but was dying of the surging with fear within. The cameraman, the director and other members of the team provided me with tremendous support and I did it. The first time in-front of the camera was quite interesting. I also reflected on how difficult it is to shoot a film that we enjoy in air-conditioned halls on the big screen.

I gained a lot of confidence before I shot for my second shoot. I played the role of the ever-irritated Mother-In-Law. I enjoyed the mimicry and the pun of the act. Enjoyed it thoroughly.

Then came the turn for dubbing the shoots. I entered into

the recording room and all the noise in my ears and sounds around baffled me so badly that I lost my nerves, started sweating and my voice cracked and I almost croaked while repeating my dialogues. Came back home a total failure.

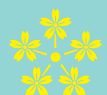
Then came the next date to dub. I entered the recording room- totally peaceful at heart and performed dubbing of all the shots for both the shoots at a go. Managed to do some voice overs also.

I would thank CREDO and the team from the deepest core of my heart for giving me this wonderfully wishfulfilling opportunity, and last but not the least, I would like to express my thanks for the directorial team who made an artist out of me from bare nothing.

We are proud to be a part of CREDO and now we are family.

**RANU PAL**

Motivator, CREDO







High quality  
garments  
manufactured in  
State of the art  
Japanese Plant



# The path of an Entrepreneur

- “The enigma of to be or not to be an entrepreneur”

Entrepreneurship is a fantastic and fascinating journey in life. It brings in discipline, maturity, clarity in thought and action. It is the most difficult algorithm to crack but also the most satisfying path. The path of an entrepreneur and others is different. Let us go into some analysis.





## Professional and an entrepreneur :

A professional has a sharp mind and is tuned to multi tasking under stressful environment. He is capable and resourceful. He has post graduation and higher education under his hat, skilled, continuously trained, updated and possessing honed vocations developed over years. A successful professional can think out of the box and can motivate his team to achieve targets and common goals. He is a work horse and can easily breeze in and out of situations and emergencies. But to become an entrepreneur for a successful professional he needs to get out of his comfort zone and take unprecedented risks and scale down his lifestyle. That is perhaps the most daunting of challenges. Although he has all the honed skills of an entrepreneur but the million dollar question is 'Can he sustain a start-up and operate all the verticals single handed being THE team leader, the manager, the accountant and the gate keeper of the entity - all in one?'

A start-up will have to face up to challenges that a professional probably has not dealt with yet. For example, an entrepreneur may have to throw in all of his money, assets and resources into the start up without guarantee of return. An entrepreneur does not have the security of working under a well organized, structured and funded umbrella. He is alone or within an ecosystem of first time entrepreneurs. Can he handle the pressure of risking everything into his start up even with calculated risks and take on challenges from every aspect thrown at him heads on? Will he be able to navigate the infinite emergencies that will crop up enroute like administrative, local influences, third party interferences and inefficiencies that will throw all his business models and budgets haywire? If yes, then he has the soul of an entrepreneur.

A start-up will typically have the entrepreneur at helm with one or two partners and few employees. So keeping your head cool, focusing and prioritizing your work, from doing menial jobs to taking life changing decisions, handling finance, budgets as well as rolling out products and services is all part of the game at a tight ring fenced budget. A professional is well equipped in most of the above but as a start-up he may have to stoop down to conquer. A start-up will not have plush offices, luxury tours, guaranteed allowances and assured pay cheques. So getting accustomed to a new thread bare work environment sometimes become a challenge with no vertical heads to support or shoulders to share responsibility and accountability. Non to blame but thyself. Only one element is guaranteed and assured for an entrepreneur. Mounting expenses and plunging lifestyle. That is the only constant. Navigate this - and you are a winner!

Surviving expenses over income in the long run is the differentiator between success and failure. Adjusting, flexing, reinventing the model half way through and overcoming the realities and shocks of a start-up is not a cup of tea for many. Many professional-turned-entrepreneurs have developed this acumen to run successful businesses of their own after accepting the harsh realities that a start-up environment throws up and surviving the same.

Some professionals will become 'advisors or single entity consultants' utilizing their domain knowledge, connections and experience to share with others. This is not hardcore entrepreneurship as he is not investing into his business, neither manufacturing nor providing any services that challenges all of his faculty, resources and vocations nor is his efforts generating employment and opportunity for others. An advisor or a single entity consultant is generating safe revenue for himself alone. One may deduce that it is just an extension of his erstwhile salaried life in a new avatar.

## NOW LET US EXAMINE ANOTHER CATEGORY. SECOND OR THIRD GENERATION BUSINESSMEN.

Are they entrepreneurs? Well it depends. It does help to belong to a business family. You grow up, hopefully in a conducive environment where strategies, tactics, economics, loss, gains, heartburns, financial management, marketing, man management skills are developed purely by overhearing and being within the environment. So it becomes easier to steer and manage a business. No doubt of it's advantages. But just by inheriting businesses one does not become an entrepreneur. A second or third generation businessman may succeed in holding on to the business and even grow but he is not an entrepreneur. He is a businessman.

So when does a businessman become an entrepreneur? An entrepreneur, according to me, must do something outside his comfort zone. He must reach out into unknown domains and create a value proposition that benefits not only himself but also the society. He must take risks and be willing to place all his chips in, be a leader and Motivator and push traditional boundaries creating a new reality. A paradigm shift. So, when a second or third generation businessman shifts gears to a high growth tangent, taking risks that is beyond his typical business domain and establishes a complete new vertical or concept that projects his leadership and acumen, then he is a true entrepreneur- albeit much easier for him as he has his family resources at his disposal. But remember, by taking risks and entering into unfamiliar domain, he has the potential of bringing down his entire empire build over generations as well!

Taking that plunge based on your vision alone and to move out from your traditional business, risking your lifestyle and maybe loose everything in the process with high stakes in the game, is the genetic build-up of a true entrepreneur.

- Now comes a bigger question. When to take the plunge? Answer is simple, if you feel ready then you are ready. You cannot time an entrepreneurial project! You simply have to go by your instinct and your urge to develop and own something of your own. A big businessman can fail while a small one can succeed. There are no fixed formulas to success. You have to find your own space. It all depends on the situation, personal grit, flexibility and ability to think logically in order to develop the right strategy.

Let us analyze some aspects which will help you to become an entrepreneur.



## VISION

You must toy with ideas in your mind. Not necessary that the idea you think off first will ultimately be the mission of your life. But you must first toy with various ideas and think how you will build a profitable business around it so that your ultimate clients find value in hiring or buying from you. Loss is part of the game. Unless you face failure, you cannot be honed to be a leader. The question is 'Can you overwhelm the loss or will your losses overwhelm you?' A classic tug of war among effort, fate and faith. To help you form ideas, just look around you. Slowly imagine the life of people around you and how you can help them while generating revenue for your future business. Your ideas need not be rocket science or inventing a new

communication device or building a hydrogen engine! It can be a simple idea like creating a small service oriented business that helps the elderly around you to buy groceries, vegetables, fish, poultry, medicines from you in small packets duly washed, cut, dressed, boiled, marinated and ready to cook! It saves them time and energy - both are in scarcity with the aged. You can also take it a step forward by provided cooked food for the diabetic, low in cholesterol and triglycerides, low carb or low salt food and make it an affordable business. So, having a vision aligned with the local requirement is the first step towards your low cost entrepreneurship start up where you can make profits from day one. Have a tall vision of dominating your city, then your state, your nation and the world- step by step, year by year. If you think big and work towards your goal in small steps, then you will succeed.

## DISRUPTIVE MODEL

What you choose to produce or offer, must disrupt present traditions and concepts as well as prevailing practice. Most entrepreneurs fail as they prefer the 'safe' 'conventional' and 'traditional' business path which is highly competitive. Moreover, opportunity to grow is minimal with existing businesses fighting for the same retail space. Established businesses have build a strong reputation around them with a strong fan following. Long standing businesses also have depreciated assets with salaries and overhead costs at pre-existing rates. Hence, for a start up in the same space, it will be a tough game of survival.

Thus, your product, idea or service should be disruptive. A game changer. A shocker for the market. A paradigm shift from traditional ways of doing business. THAT exponentially increases your possibility to succeed.

## BE AN AGGREGATOR

Remain small, remain flexible. Always aggregate resources with specialists. Even if it comes at a minor premium, it is always better to collaborate with experts. If you try to build every vertical of your business alone, the probability of errors, cost over runs, delays, defects may sink your ship. Aggregation bring in many stakeholders under one roof and create a symbiotic ecosystem. Aggregators typically being entrepreneurs shall work together with you to ensure alignment of individual and collective goals. Also, with aggregators it is easier to step up or step down production based on demand and work out new models that benefit your customers and your business.





# WRITE YOUR BUSINESS PLAN & RESEARCH WELL

You must write down a plan. When you write down your plan and read it again and again, what happens is that your thoughts and strategies become clearer. You can realize the errors in your plans and think out methods of mitigation. Note all the difficulties that your prospective clients and target businesses face in their day to day life or their professions or their operations. Envisage a plan to mitigate those difficulties through a professional service or product offered by you. Basically create a value proposition for your perspective clients and buyers. Then jot down all the bench marks, requirements and components that you need in order to provide the services or product line. Work on your back end first. Identify and select your vendors, man power, infrastructure, technology.

Find out the costs and create an excel sheet where you must enter those costs. Take the help of an accountant to budget and work out the capital requirement as well as the money you need to pay for your business on a weekly and monthly basis for atleast the next half of a year - this will more or less cover your investments and fund initial start-up inefficiencies. Plan and budget for your marketing i.e. brochures, fliers, website, social media, foot on ground team. Then work out the income model. How much you will charge, how much the customer is willing to pay? How much and how soon can you deliver? Are you competitive? Are you unique?

You must carry out research both online as well as by physical door to door campaign. You will be surprised how well educated and prepared you will be once you complete your research. Write down your research methodology and the results. Write down the experiences during your door to door research campaign. Take pictures to catalogue and



authenticate your research activities. Involve your family and friends in your research. Build a picture book and catalogue the process of your research and journey showcasing your path that authenticates your efforts and strategies to your future investors. Don't rush, a good business plan takes months. The secret is that it should be well researched and catalogued, displaying your dedication, ability to strategize and plan while creating a unique story board on how you evolved from a small idea to a great business plan.

Your research methodology, background information leading up to your research plan and implementation of your research campaign must showcase your uniqueness, clarity in thought, ability to connect with your beneficiaries and target clients, manage stress and be able to respond to queries thrown at you.

Your budgeted income and expenses must be realistic and you must back it up with quotations from vendors, experts and industry data. You must plan a good marketing strategy and budget for it. Most importantly, your business plan must be coherent, logical, simple and practical with industry insights, gap analysis and recognition of risks with proposed mitigation plans.

Your business must have a unique component that your clients will love. Work on it. Don't be ordinary. Ordinary will fail faster. Unique will succeed. BE UNIQUE.



## TEAM WORK: Management

All for one, one for all. Build a team where each member has a unique aptitude to contribute in your business. Ensure that your team does not have lame followers and 'yes men' who will blindly follow you to your doom. A winning team must have equally motivated individuals who can contribute in each aspect of your business. You must divide work amongst your team based on their individual aptitude-be it technical, commercial, managerial, production, publicity, logistics - depending on the business you are devising. Don't have friends and family just because they will say 'yes' to everything you say. While you will lead, but you must develop a team who can independently lead their own verticals. Unless you are united in your thoughts and actions, you will not succeed- so a team that shares the same vision and is willing to work together to achieve the same collective goal while contributing individually is of extreme importance.

## TEAM BUILDING

As you grow, remember your success depends on your employees. If you have motivated employees who are aware that they are an integral part of your growth and will equally benefit from the profits- then you have a winning team. As you grow, develop a strong human resource like managers, technical team, QC experts, marketing experts, logistics, accounts and other support employees as a family. Look after them, care for them. Ensure that they prosper along with you. Incentivize, promote and create a sense of ownership amongst your employees. Help the best to become an entrepreneur! It will speak volumes about your intentions and motivate your team to grow.

## GROWTH PITFALLS

As you grow, the tendency to hire more, set up large infrastructure and spending on unnecessary luxuries, consultants and advertisements take a dominant position that eats into your capital and bottom line. Result – when the economy or markets shifts, your inflated infrastructure and overheads claws at your economics and you start spiraling downwards, out of control. Be wary of getting carried away. Always be at a Start up mode. Be small, aggregate, outsource as you grow to specialists, contract in or out. Remain flexible and reactionary. Change early and change fast before the upward curve slopes down.

## HIRE RESPONSIBLY

Hire only when you are stable.  
Hire responsibly. Hire only when you know you can provide some element of job security and you can pay wages on time. Do not destroy the life of others through irresponsible hiring. Not paying wages on time and then firing at your will is irresponsibly and bad branding which will hurt you in the long run. Bad-will spreads like fire and nothing spreads faster than rumors from ex-employees. So hire responsibly and give opportunity for slow learners to cope up if their intentions are not at fault.

## FOCUS & MANAGING NEGATIVITY

Stay away from negative energy. Do not pay heed to those who say you can't. Stay away from your detractors. Do not mingle with depressing people who will pull you down. Do not participate in idle banter, gossip and frivolous discussions - it's a waste of time. Be focused like a sharp razor. Cut through obstacles by strategizing, researching and interacting with people who matter.



## COST CONTROL

You must make real profits from day one. No luxuries. You have to have super low costs. Be ready to slog it out in the initial years. Do not take money out of the business. Pour everything into your business. Then you are ready to slog as you are left with no other options. Start-up must be super LOW COST. Low cost manufacturing, low cost infrastructure, low cost packaging, low cost human resources, low cost rentals. Build a team that shares your vision and is willing to work on a profit share. This will ensure that you are not bleeding money paying wages from day one. Do everything yourself. Your partners will join hands. It saves costs, makes the business fun to operate and becomes a learning process for you. Learn to save Rupee 1 from every Corner of your Cost budgets. You will be surprised that every Rupee saved will translate into Millions of savings per year as the business grows.

Be very watchful on costs that sink businesses by burning a hole in your pocket. Like back office, packaging and delivery. These are dead costs hence they should be super cheap and super efficient yet high on branding since they will not add tangible value apart from being an effective projection of your brand. For example McDonald serves in paper box & paper bags with a single Color design. Its low cost and efficient. Garment manufacturers are doing away with unnecessary packaging and hard boxes to save Cost. Be extremely cost effective.

## VISION ALIGNED WITH HARD WORK

Tall vision matched with unparalleled hard work is the only way to make it big. You must dream, live, love your business like a fanatic. Unless you are fanatically involved and Disciplined like a soldier, you will not survive. An entrepreneur is essentially a loner who lives for his enterprise alone. You will make mistakes, you will continuously research and find your solution, you will seek out ways to navigate bumps along the journey, you will have to keep on updating your knowledge base, you will have to be a leader who leads by example and become one with your team. You must be concerned about your clients. Their benefit should be your only commitment. You do not have the luxury to take it easy and slow. Speed is your friend, efficiency is your mantra and quality of products and services rendered is your goodwill. You cannot and shall not take things slow. It will be the end of your business. Dynamism, ability to constantly adopt to changing scenario, ability to research and change tactics, transparency and constantly being in touch with your team and clients at all times in order to ride above any incoming bad tidings will keep you on your feet. Growth from all directions, engaging with community, partners, vendors, employees, franchise, equity and fund partners will keep you on your toes. Constant search for talent will be your path towards success as you need to inject fresh talent, energy and ideas into your ecosystem. You must welcome innovation and ideas from your employees and peers that benefit your organization, do not forget to incentivize innovation and ideas.

## RISK APETITE

A successful entrepreneur takes risk. He/she will not wait for circumstances to be conducive or for assistance from third parties. He or she is a go getter, a mover and shaker, a wall breaker and above all a brave heart. Entrepreneurship is not for the meek at heart nor for the fickle minded. Be strong, set your goals and fight tooth and nail to achieve your vision. Start with small but calculated risks. Re-align and reset your goals at every milestone achievement, but keep on taking the next step. Assessing every decision and taking the next plunge is key to success. Stagnation is the opposite of risk. Fearing loss and not taking risk is something you cannot afford. Stagnation is the beginning of the end as competition will be merciless.

## SOCIAL MEDIA AND COMMUNITY

Word of mouth is the strongest propaganda. Target and engage social media and college communities as the focus on your publicity. Device smart You tube and WhatsApp campaigns to engage your target audience in becoming a part of your game plan. Your media approach must connect with your target audience. Be realistic, practical and ensure that you are communicating value. Do not over commit or create unrealistic expectations. Be real at all times.

## RETURNS ON INVESTMENT

That is why you are here. Be extremely cautious of your numbers. Budget high expenses and low returns at the planning stage while during execution work on low costs with high returns - as a road map to survive shocks. Know your numbers. Predict outcome against every financial and strategic decisions. Research well and research for the down trends, pitfalls and business breakers that 'kill' prospects. Google will give you a wide bandwidth to learn from others as well as industry insights.

## SEEK OUT KNOWLEDGE

Staying ahead of the curve means having advance information of market behavior, government policy shifts and trends. Nope, no magic tricks there. The only way to win and keep on winning is to acquire knowledge. Information collation and research over internet is as important as collecting data from foot soldiers. Go out and meet your target clients. Mingle with people at the ground. Have a blast, make yourself invited to high profile parties. Read, mingle and listen. People get into their comfort zones and surround themselves with 'yes' men. This develops a false ego and complacency – the perfect cocktail for failure. Keep your eyes and ears open – pick up snippets and dwell upon them. Hire from your competition to know emerging trends. Be a part of chamber of commerce and actively interact with your peers there. Travel beyond your own markets and study behavior and pattern shifts in other market – which will catch up at your end. Knowledge, constant learning and regular flow of information keeps you in tune with your target audience.



# MINIMUM VOLUME

As a start up THINK BIG but roll out in small volumes that are optimum. This helps in keeping initial investments low and room for adopting to market reactions. Initial large volumes open up to risk of inventory pile up and working capital crunch if market reactions are negative or slow. The best of Start Up business plans undergo sea saw change post launch due to market forces. Hence a small capital foot print ensures efficient reaction to market dynamics. Once you have stabilized, you can launch fully upgraded and loaded products and service, post trials.

## FUNDING

A start up must practice self funding in the initial days of his business. You cannot afford to take the pressure of EMI. No investor will inject funds till you have a proof of concept. Hence, your vision must be divided into micro steps. Creating a self funded pilot project, proving fiscal discipline and prudence, establishing your control over your business and the viability of your concept. Most businesses fail within the first year as it is not aligned with the realities of the day or the roadmap is poorly researched resulting into a faulty execution. To secure external funding, you will have to sink your own capital and create a track record first in which the banker or the funder will get confidence to back you. No one will invest only on an idea. Investors need to know the capability of the person behind the idea. So unless you have proved yourself, it's a no show. Never take on debt on interest in the initial stage. Debt financing will become a burden that you will not be able to manage or

sustain during the initial days.

Start a business with a small capital BUT don't think small. Think big, plan big, research well, have a logical and practical vision - all that I am saying is that start with a small modest pilot project that you can afford from within your own financial sources to establish your credentials on which an investor will have confidence in the future. Always remember a thumb rule. This is purely from my personal experience and not from any management book. If your simple investment cost towards setting up the service or manufacturing oriented business (covering raw material and man power only) is for example Rs.10,000/- then your indirect cost for surviving the business is 3X i.e. Rs.30,000/-. This typically covers working capital related costs like rentals, logistics, communication, finished goods inventory, marketing and publicity, gestation period and initial inefficiencies. So for every investment where you have only calculated the cost of service delivery or the cost of manufacturing, be prepared to invest thrice the amount for 'surviving the business'.

## IN CONCLUSION

Finally, there are no shortcuts to success. Be ready for the long haul. Be ready to fight boredom and depression. Never say never. Giving up is not an option. The only way to survive is to be flexible, being reactionary to circumstances, ability to strategize and to stay above the curve. You will succeed only if you have the will to succeed. Be bold, daring, radiate confidence and power, risk everything- the characteristic of a lion. A fox will typically scheme, scam, back bite, attack and run with his spoils. Live like a lion not a fox. Be you.

**- Contributed by Pinaki Roychowdhury**



*Ladies fashion  
& formal wear  
hand tailored in  
Japanese plant*





## CREDO KITCHEN & RETAIL FOOD SERVICE

**Hina Mohiuddin**  
*Inspirator & Director*

CREDO Kitchen & Retail food service has been set up at a low income group neighborhood. It aspires to provide a holistic food service to the common citizens of the nation while promoting employment at the core level. Today's youth have a stressful life balancing their vocation, profession and their personal space. Nutrition and health care takes a back seat in pursuance of their life goals. 'We are what we eat, drink and inhale!'. If we accept this simple statement, then we must also accept the fact that our lifestyle and the choices we make have left most of us unhealthy, tired and lacking nutrition. The dependency on processed food, ready-to-eats and constantly eating out of coffee shops, kiosks and restaurants, have led to

mass obesity and digestive disorders. The professional and the youth segment are the most effected. Large spread diabetes, strokes, cardiac ailments, multi organ diseases have plagued the society at large.

SOLUTION, is simple and effective. We must eat healthy, live healthy and change our lifestyle. But easier said than done, right! CREDO Kitchen & Retail food service is the solution!

Infusing fun with nutrition is a serious business. CREDO Kitchen & Retail food service has set up a CLEAN Kitchen within a low income neighborhood, curated and designed by a Master Chef with the objective off:

- Inculcate health and hygiene within the neighbourhood – a healthy family maintains kitchen hygiene first since the kitchen is the entry point for rodents, insects and bacteria. A healthy kitchen has a healthy family!
- Employ the local women at the CREDO Kitchen & Retail food service, infusing cash into the hands of the housewives.



- c. Roll out CREDO master chef certified Home Cooks specialized in Bengali, Marathi, Gujarati, Rajasthani, North Indian, South Indian and local cuisines – making the trainees better employable by the society.
- d. Promote Self Help Groups to take advantage of the CREDO Kitchen & Retail food service and roll out under 'Ghar ka Khana' concept nutritious, freshly cooked, dietician approved healthy food as Lunch and Dinner catering and delivery service across cities. The objective is to ensure that the existing generation has access to healthy food at their fingertips in order to take the 'call' and move away from processed, rich and spicy food to a nutritious 'Ghar ka Khana' choice rolled out by the C & W kitchen.
- e. The CREDO Kitchen & Retail food service will also set up across the city several kiosks, strategically located, within key shopping malls, commercial complexes and popular streets serving fast food, mini and micro meals dishing out World cuisine direct to patrons while promoting the objectives and value of CREDO.

CREDO Kitchen & Retail food service, aspires to lead from the front while transforming how India does business! Social entrepreneurship is the core ethos of CREDO. The success of CREDO Kitchen & Retail food service will lead to branching out across the Nation and into Global shores.

The business of poverty alleviation is taken seriously by CREDO. CREDO is weaving a vivid network that is all encompassing



creating an inclusive economic opportunity that involves the urban poor while inculcating entrepreneurship at all levels i.e. at the slums through certified training as professional home cooks, at the low income neighborhoods through self help groups that churn out 'Ghar ka Khana' home delivery system, at the retail kiosks operated by college students and youth and at the CREDO Kitchen & Retail food service as employees and service providers.

Technology plays a pivotal role in propagating the objectives of CREDO CREDO Kitchen & Retail food service. An e-commerce platform has been unveiled consisting of a website, facebook page, android and apple app where the patron can individually select each item from a list of delectable food items on offer for the day and design their own menu for lunch and dinner spread over each day of the week and pre-book their preferred selection. The patrons can take delivery at their own registered





address or any other location within the city. It is also possible to custom make the menu as per the medical or personal choice of the patron i.e. diabetic, low sodium, lactose free, Jain or halal food.

**Entrepreneurship** : As the CREDO Kitchen & Retail food service business evolves, it's back end is supported by a growing pool of franchise network, self help groups and certified home cooks who become the ambassadors of CREDO. CREDO Kitchen & Retail food service is not just a business – it is a social empowerment platform. Promoting direct

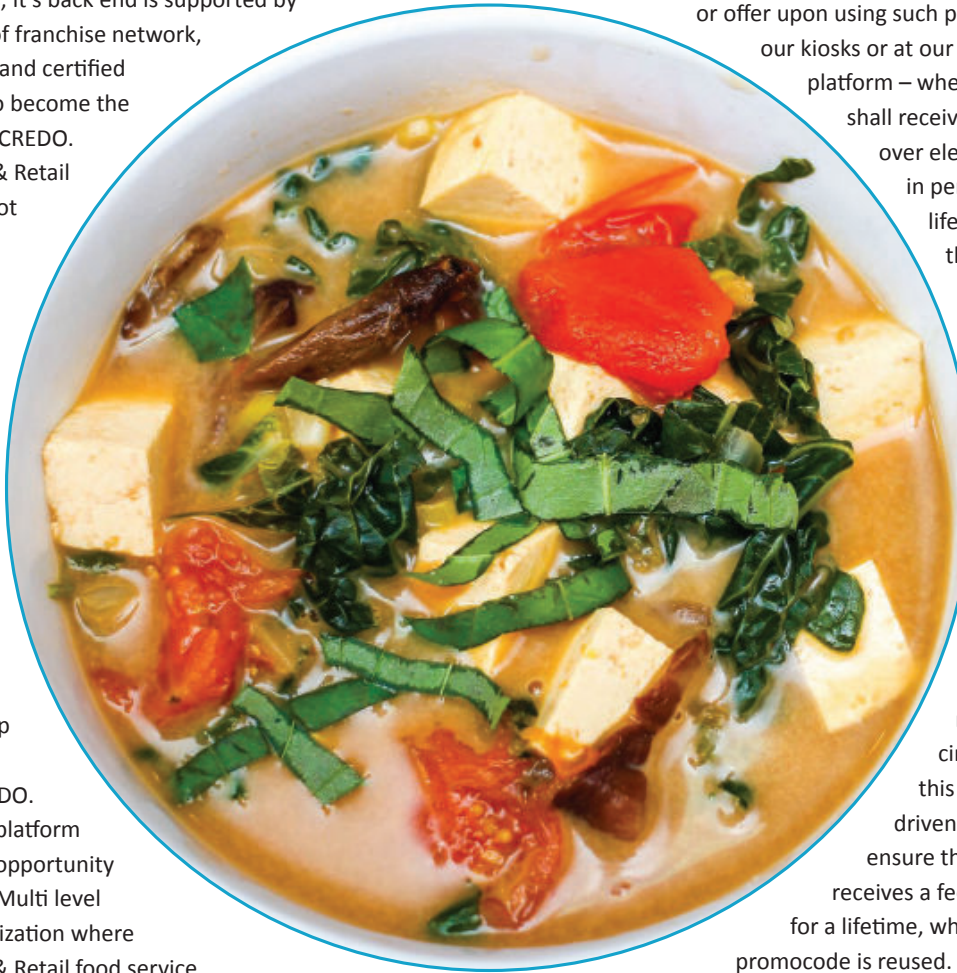
entrepreneurship is also a primary objective of CREDO. The technology platform provides ample opportunity to function as a Multi level marketing organization where CREDO Kitchen & Retail food service team members can appoint distributors, retailers and register common citizens under it's referral program. To better understand the scheme, the CREDO kiosks operating out of leading shopping malls are also distributors of the CREDO Kitchen & Retail food service delivery and merchandising vertical. Such kiosk based distributors will circulate their unique promocode amongst the retail shops within the mall, thus reaching out to the hundreds of potential users. The retail

shop will there by :-

- a. Enjoy a flat discount on their personal consumption at our kiosk or e-comm platform and
- b. Further distribute their unique promocode amongst their patron and customers who will receive a discount or offer upon using such promo code at our kiosks or at our e-commerce platform – where the retailer shall receive his referral fees over electronic transfers in perpetuity for a lifetime, whenever the promocode is reused.
- c. The employees, friends and family of the individual retail outlet may register under the referral code issued by the individual retailer. The circulation of this unique referral driven promocode will ensure that the referee receives a fee in perpetuity for a lifetime, whenever the promocode is reused.

This model will be replicate across India and is completely scalable driven by a large beneficiary and loyalty program.

CREDO Kitchen & Retail food service shall also branch out offering catering services, corporate event management, hospital food services as a natural progression of it's CREDO Kitchen & Retail food service business.





# Projects Undertaken

By our team of Inspirators leading up to the formation of CREDO



## Training program toward women empowerment:

We have successfully held an awareness and training program for the invisible citizens – the lesbians, gays, transgenders, etc. at our Credo office training them in the art of baking, jewellery making and make up. This was participated by more than 100 beneficiaries and much appreciated.



Training program and exhibition of handloom and cottage Industries by our NGO members:

Empowerment project through FREE training in jute bag making, fashion jewellery & make up art. Thank you Shree Sujit Bose, MLA for being the Chief Guest and motivating the participants.

Program was held at Aikyatan convention center, Salt Lake, Kolkata.



## Training and assisting Entrepreneurship for Women:

We have, together with the assistance of St.Xavier's College Alumni Women's forum organised the training and exhibition of artificial jewellery manufactured by students hailing from economically backward society and assisted them to market the line of products.







Domestic Home Cooking training camp as means towards alternative employment held at our premises. The beginning of the concept 'Ghar Ka Khana – Ma ka pyar se bana'



On the occasion of Durga Puja celebrations, mass scale donation and distribution of clothes to street children across Kolkata. Thanks to celebrity Kolkata Film actress Rituporna for being the inspiration on that auspicious day, project jointly rolled out with Troyee Foundation – under our funding and supervision!



On going work :  
NGO interactions:  
Listening, bonding,  
suggesting, empathiz-  
ing, strategizing and  
hand holding.



CREDO is a good listener.  
We belief that 'Being  
Heard' is also part of  
service. It is important  
for the frustrations,  
the dilemma and the  
helplessness of the less  
unfortunate be heard.

CREDO motivates it's  
NGOs and members to join  
in service hand to hand





# IC-SURE CATALOGUE



BESPOKE FASHION  
EMBRACE

Tailored garments from the house of CREDO

## The Fabric:

Each garment is carefully selected from a wide range of fabrics and cut to International standards sourced from the best mills of India and abroad like Mafatlal, Arvind, Siyaram's, R R Lene, Valji and others. The range displayed is our 'wear without worries' collection. You won't crush. Presenting an all-day anti-wrinkle performance shirt. Get fascinated with the joy of a high-performance shirt – a clean finish, soft to touch made off blended fabrics. A shirt of leaders. Throughout your mornings and evenings, the shirts will keep you crisp and fresh.



credomarket app



credomarket app

[www.credoforu.com](http://www.credoforu.com)







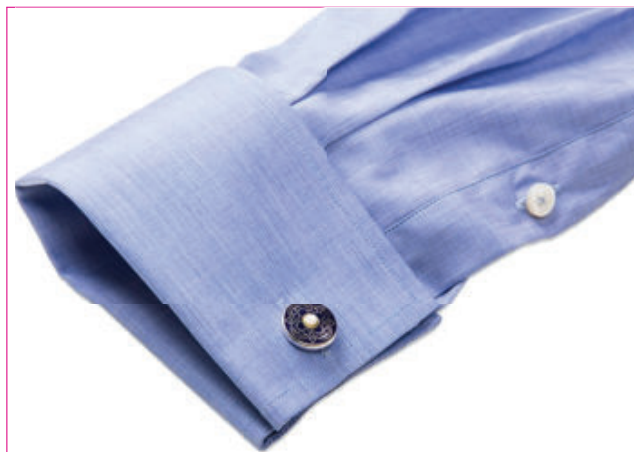


Become a Fashion Designer! Custom design your own work of art! We offer full customization in some labels where your imaginations can match the best of Milan, Paris and New York Haute couture!



## CREATE YOUR OWN SHIRT!

Designed exclusively by you, a single unique piece in the World using our friendly tools. Choose from a range of collars from the Wide West End to the rich Mandarin- stand out from the crowd and be seen. Be minimalistic or go overboard! Add piping, placket designs, pocket styling, interchange colours at your cuff or at the collar. Craft a Manhattan Banker's shirt or a Saville's Row fashion icon piece. Your options are virtually limitless. Select contrasts, buttons even thread colours and make your shirt a piece of Art! Add a final touch with engraving your name or slogan at the French cuff. Shock, Awe and Accelerate! Your bespoke shirts with all the embezzlements are bound to make heads turn and become a conversation starter. Your custom piece displays your attitude of being different from the rest.



## ***CREDO Philosophy:***

Charity means Quality! We live by it.



An entrepreneur's shirt. A great choice if you need to transition from work to casual evenings. The herringbone fabric is textural, light – weight and luxurious to the touch. The richness of the colours shines through. It is brushed from the inside to provide added softness and lightness for long wear.



The Bold Checks defines your character and strength of conviction. A super soft Cotton blended shirt equally perfect for the sun or under a jacket. Get the perfect look yet extremely easy to maintain.

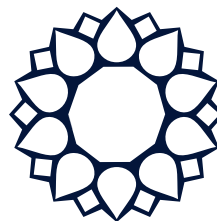


**LIMITED EDITIONS: Stand out in our bespoke multi-dimensional designs.** Its mid weight, mix 'n match fabric that has a very strong and masculine vibe to it. It's bespoke and limited edition ensuring that you define the mood of the engagement. You Lead –Accelerate beyond imaginations!



# Accelerate

CREDO IC-SURE



Touching lives, spreading smiles - is what we do. We want you to be happy as well as proud to own a CREDO garment while serving the poor who have directly benefitted by your patronage.

**Touching hearts....spreading smiles**

## PORTFOLIO COLLECTIONS

**Cuts & Elements:** Rugged. Masculine. Our designers work very hard to ensure contemporary designs with minute detailing which are crafted by bespoke hands while ensuring a budget that brings a smile on your face. Even though an Oxford fabric has a slightly coarse and heavy texture, it is soft, breathable, and durable to wear daily. Known for its characteristic's 'basket' weave, the fabric is usually reserved for casual shirts paired with a button-down collar. It's a versatile wardrobe essential.



**POPLINS and PRINTS:** The quint essential summer fabric Poplin or Broadcloth bears little texture with its tightly woven over-under weave pattern creating a light weight translucent feel. This Poplin is an ideal choice for summers or a casual out door brunch o evening out with friends.



**WHITE – UNCRUSHED** White men's formal shirt. Your answer to a white shirt that remains uncrushed for a long time. Presenting an all-day anti-wrinkle performance shirt. Soft blended fabrics that ensures that you are as crisp as morning even at sun-downers!





# LUX

exclusive

Luxury tee-shirts, trendy and in signature Accelerate style. Our tees are uncompromising in quality, comfort and workmanship while being easy on your pocket. Or bespoke collection features premium quality tee shirts for men crafted in the finest materials and to our exacting standards.





Hand stitched garments designed by our in-house artists in Indo-Western designs, embellishments, embroidery and metal works. From daily formal wear to parties – uplifting your mood wherever you may be. CREDO accelerates your aspirations making work and fun blend in easily. Comfort wear – all day long in easy to wear fashionable in-trend garments.





**Women today** shape the very fabric of the society that we live in. 'Aspirations unlimited' defines the CREDO Woman. Being bold yet deeply rooted in our Indian culture is a potent mix that attracts the entire World to the Indian professional talent pool. Our design ethos follows the same rule, Indian with a touch of the west and even a bit from the Far East.

**The Project:** Our IC-SURE project not only supports the poor to get empowered but also ensures bespoke tailoring for our discerning clients like you!



**Materials:** Finest selection of blended fabrics, pure cottons, blended cottons, linens and blended silk are used for comfort, fall and longevity. A great choice if you need to transition from work to casual evenings without a change in hand. Travel in it, hangout in it, wear it on Fridays at work or enjoy a cool Saturday with friends. It made to be lived in.

**An eye towards Quality:** Only the best, painstakingly chosen accessories, threads and materials are used to ensure the ultimate bespoke collection!

# ACKNOWLEDGEMENT

## MUSIC :

*Lyrics* : Pinaki Roychowdhury

*Vocal* : Debanjan Mookherjee

*Instruments*: Saptarshi Sen, Arghya Saha

*Band* : wRONG cHORDS

## VIDEO SHOOT:

### ACTORS:

Actor (?)

Adil

Amitava Pal

Arun Kr. Mukherjee

Bhagyashree

Lakshya Rampuria

Madhumita

Manav Sachdev

Manishika Priya

Pihu (?)

Pijush Kanti Paul

Prachi Gaikwad

Priya Gupta

Rahil Roychowdhury

Rahul Roychowdhury

Ranu Pal

Shantanu Dev Mookerjea

## SUPPORTING ACTORS:

Abhay Rai

Apratim Roy

Ashish Ganguly

Ashwini Kumar

Baban

Chandramita Kakoti

Farhaat

Mritunjay Nath

Ram

## Written by & Concept of:

Pinaki Roychowdhury

## DIRECTION & TECHNICAL TEAM:

Aryan Films & Entertainment

wRONG cHORDS

## CAMERA:

Srijib Das (video)

Arnab Das (still)

## EDITING:

Video Editor: M Susmit

DUBBING : Prasad Studios

## PRODUCED BY:

CREDO

## PHOTOSHOOT:

### MODELS:

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Bhagyashree

Hina Mohiuddin

Manav Sachdev

Manishika Priya

Mritunjoy

Nikesh Pawar

Parikshit Roychowdhury

Prachi Gaikwad

Priya Gupta

Sahbaaz Khan

Zakaria Mohiuddin

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Sanjeev Chhabra

Sanjeev Poddar

Sudeshna Roychowdhury

Sujata Rampuria

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**Incubation Centre for Start Up Rehabilitation Empowerment**