



# Beyond the Obvious

ENABLE. TRANSFORM. SUSTAIN.

## Beyond the Obvious

is a reflection of our social goals and the meaningful difference we strive to bring in people's lives. Origo exists because of the rural community and therefore, all our energies are targeted to transform rural livelihoods in the most sustainable manner. We firmly believe that rural India is an ocean of immense potential, waiting to be explored to the fullest.

Origo is committed to identify the hidden opportunities to strengthen rural economy and weave it with the existing and potential livelihood options. This is crucial to achieve an equitable growth and eliminate any skewness from the system.



# Welcome

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# The Origo Vision

Become the  
Leading  
Commodity and  
Rural Finance  
Company in India



and the core values

Integrity

Ethical and  
Responsible Business

Value to Customers

Ownership & Accountability

Employee Focus



foreword

# Let's Construct, Not Abandon

Think of rural India, and one can visualize the lush green fields, vibrant colours, earthy aroma and smiling faces.

However, we all understand that the reality is much different. In spite of the fact that our villages define India's economy, the rural population is yet to realize its best potential.

It's a thought worth pondering upon that despite technological progress and improving rural infrastructure, majority population in villages is still struggling to establish robust sources of livelihood. Perhaps, they need support and a deeper engagement; that boosts their confidence to take risks and explore opportunities.

A decade back, Origo was born with a simple belief – 'acknowledging people's dreams and believing in their potential'. It is true that rural India is full of opportunities and some amazing skills. But it is also true that the rural terrain is rather difficult to work in. The systems lack robustness, value chain

is scattered, and several mechanisms are still unorganized.

In midst of all these complexities, there is a brighter side to it. People in villages are enthusiastic, willing to learn more, and work really hard. This positive side of the rural ecosystem beats several challenges and motivates Origo to keep working for the empowerment of people, who otherwise are not being given enough attention.

Today, an outreach of over 5.5 lakh rural households in 13 states of India is not just an achievement for Origo. Instead, we feel humbled that we could make a positive difference in people's lives, no matter how small. For us, there is no better return than to witness a prosperous farmer, or an established small entrepreneur, and their happy families.

Origo envisions a rural India where people don't suppress their dreams due to weak systems or lack of resources. For sustainable development and prosperous rural society, people need to break the boundaries and fearlessly chase their dreams. Origo is prepared to go beyond the obvious – bridge the gaps, engage with the community and provide the much-needed handholding support to people.

Yes, there are challenges and probable setbacks, but that is not going to deter us from the path to construct a better society, and not just abandon it.



Rural ecosystem is Origo's inspiration. Despite the complexities and challenges, we understand that villages are the starting point for any major development in India. If rural community is left behind, nothing else will flourish.

SUNOOR KAUL  
Founding Director, Origo



introduction

# The Rise of a Catalyst

With over 65% of India's population residing in rural geographies, one can imagine the vast talent pool and immense potential existing in our villages.

This talent needs to be unleashed, by creating systems to identify people's needs and equip them with necessary support – so that they leverage their capacities and achieve the goals.

Origo understands and respects people's aspirations and therefore, our primary goal is to identify their existing needs and strive to fulfil them. Currently, the rural economy is mainly dependent on agriculture and small enterprises. Not to forget, both these sectors immensely contribute to the progress and development of the entire nation.

Interestingly, and unlike several casual assumptions, our rural counterparts are not craving charity. It is true that they are living in an environment where systems are still unorganized, leaving people deprived of several facilities. However, we need to acknowledge that the rural populace is extremely hard working and utilizes the available resources optimally.

In this scenario, the actual need is to create an enabling environment for people to flourish and take their occupation to the next level. Origo believes that the rural community is able enough to write its growth story, but they need a platform which helps them overcome their doubts and fear. With a focus on agri-community and small entrepreneurs, Origo is playing the role of a catalyst which gives the necessary impetus in this growth story.

To ensure sustainability of rural development, it is crucial that the community drives the process. As a catalyst, Origo provides required assistance and then happily takes a back seat by handing over the control to the people.

13 states	126 districts
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23 lakh lives impacted
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# Origo's Catalyst Approach

**Geographical Identification** Conduct an in-depth assessment, understand geographical needs and select target locations to work in.

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**Need Assessment** Conduct door-to-door meetings in villages to understand local livelihood challenges, people's aspirations and their potential.

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**Community Engagement** Build rapport with the locals by listening to their problems. Pay attention to their day-to-day lives, network, and the markets they operate in.

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**Devise Solutions** Develop services to bridge the gap in order to overcome existing challenges, primarily through infrastructure and financial support.

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**Encourage Participation** Enable people to dream big by ensuring their involvement in the process. Provide the required support, but let community take the responsibility to fulfil their aspirations.

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**Feedback & Improvisation** Collect feedback through one-on-one personal discussions with the clients and make improvisations or modifications as necessary.

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Origo's philosophy has been to deal with challenges in a holistic manner. It's important to engage with the community and understand the real cause of the problem, and its repercussions at various stages of development. Then dedicatedly work to eliminate that root cause.

BRIJ RAJ SINGH  
CEO, Origo Commodities



social focus

# For the Deserving, yet Underserved

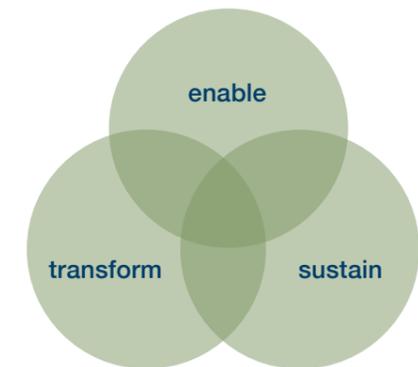
Several plans fail to take off and many dreams cease to exist, primarily due to lack of two essential factors – opportunities and resources.

Numerous people in rural geographies have an extremely limited access to desired resources and efficient mechanism. This prevents people from gaining the essential momentum to uplift their livelihoods.

It is disheartening that the talented, ambitious and deserving people of the society compromise their lives with poor or average livelihood options, when in reality they can do much better. Origo believes that no growth should be hampered due to lack of opportunities and the necessary support. It is the right of every worthy and hard-working individual to be able to rise up to the highest potential.

Origo is taking every possible step to achieve an equitable growth for the target community. With

an in-depth understanding of the rural ecosystem, our emphasis remains on **agriculture & allied activities, and micro & small enterprises.**



## **ENABLE**

Provide necessary support to rural community, particularly the ignored section, and encourage them to think beyond the conventional, so that they fulfil their aspirations.

## **TRANSFORM**

Empower people by helping them believe in their abilities, take calculated risks and explore their best potential.

## **SUSTAIN**

Ensure continued engagement with clients to understand their challenges and provide solutions that would help them push the boundaries and move beyond the obvious, till it becomes a routine.



contribution to SDGs

# Think Global, Act Rural

Since inception, Origo's goal has always been to contribute towards a larger cause.

Our work may have started at a small scale, with a handful of villages and limited resources, but our intent has always been to bring long-term change in the society and a positive difference to the overall global community.

The United Nation's Sustainable Development Goals (SDGs) are Origo's motivation. And while we understand that our work is limited to rural India, it does contribute to some of the SDGs, albeit in a small way. We endeavor to align our operations with the 2030 Agenda for Sustainable Development by enabling the underprivileged section of rural society in achieving growth and prosperity.

Origo operates in various sectors – food and agriculture, financial inclusion, micro, small & medium businesses, and rural livelihoods. The overall focus is on making a significant and sustainable impact on agricultural value chain and lending mechanism in Indian villages.

## ORIGO'S ALIGNMENT WITH THE SDGS

**1 NO POVERTY**  
By promoting financial inclusion and strengthening value chain, Origo enhances rural livelihoods. Helping people secure better earnings helps families to prosper and economy to grow.

**2 ZERO HUNGER**  
By facilitating scientific storage of agri-produce, there is a focus on reduction of wastage. Origo managed warehouses achieve zero wastage, thus contributing to achieve food security and zero hunger.

**8 DECENT WORK AND ECONOMIC GROWTH**  
In an attempt to achieve inclusive growth, Origo not only provides employment to the locals in rural areas and upgrade their skills on a regular basis, but ensures decent work culture for its existing employees too.

**10 REDUCED INEQUALITIES**  
Origo provides support and opportunities to people who have immense potential, but lack necessary resources to fulfil their aspirations.

**17 PARTNERSHIPS FOR THE GOALS**  
Origo believes in the power of strong partnerships for a sustainable and amplified impact. By collaborating with like-minded organizations, we are dedicatedly working towards achieving common goals.



model & impact

# Enabling Communities, Uplifting Economies

Our commitment towards rural progress is unshakable and we strive to induce this progress by strengthening the existing system and not creating parallel structures.

People in Indian villages already have a wealth of wisdom and unique abilities. There is a need to enhance existing systems to ensure a smooth transition and sustainable outcomes.

Origo endeavours to build on virtues of rural India, enable people to take their livelihoods to the next level, and grow by leaps and bounds. While agriculture remains the primary occupation in rural geographies, growth of small & micro enterprises is a relatively recent phenomenon. However, both these occupations tremendously contribute to the overall rural economy. Therefore, Origo has strategically defined its scope to strengthen the agriculture value chain and provide credit support to micro and rural entrepreneurs, especially the new-to-credit customers.

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India's GDP from agriculture is **16%**.

MSMEs contribute to **31%** of the total.

**Origo Commodities and Origo Finance are two separate entities to drive this mission.**

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# Origo Commodities India (OCI)

# The Impact

## Challenge

In spite of being the backbone of national economy, agriculture in India is still facing several major challenges, one of which is weak post-harvest management. The dominance of middlemen in the value chain, lack of quality infrastructure, and a poor network between buyer and seller adversely impacts the income of agrarian community. This eventually fuels the vicious cycle of low income, unfair lending mechanism and stunted rural growth.

However, the impact of poor agri-value chain is not only limited to the rural community. The demand and supply mismatch in the market puts majority stakeholders at losses. While farmers and traders give in to the pressure of distress sale, processors struggle to procure required commodity at the right time, resulting in inflated prices for the end consumer. All of this is a huge impediment to the economy.

## Goal

OCI strives to work as an enabler in the agri-value chain by providing necessary infrastructure and marketing support to the stakeholders. Through a range of services, OCI aims to bridge the demand-supply gap and retain quality of the produce, thus ensuring greater profitability for various players, timely availability of commodities, and affordable prices for end consumer.

## Services

01 WAREHOUSING SOLUTIONS

02 TRADE FACILITATION

03 WAREHOUSE RECEIPT FINANCE

04 QUALITY ASSAYING SERVICES



## Empowered Agri-Community

- Quality warehousing services for farmers and traders
- Increase market outreach
- Trade facilitation for traders and processors
- Facilitate commodity finance



## Strong Livelihood

- By providing necessary post-harvest support, OCI directly or indirectly contributes to the livelihoods of various stakeholders, including farmers, traders, and processors
- Regular employment for truckers and labourers facilitating commodity transportation
- Generate employment opportunities for rural youth



## Enhanced Food Security

- Ensure zero wastage at the warehouses, thus increasing food availability for people
- OCI collaborates with the government in facilitating grain storage for the Public Distribution System



## Conserve Environment

- Zero commodity wastage at the OCI managed warehouses prevents environmental damage caused due to rotten produce
- Adhere to zero tolerance policy to practice, support or promote child labour

# Origo Finance Limited (OFL)

## Challenge

Due to lack of limited access to capital, many small enterprises, dairy units, and agri-allied businesses face stunted growth. This especially happens to the new-to-credit customers or entrepreneurs who lack collaterals or credit history.

Additionally, rural economy is primarily driven by agriculture, but farmers often don't get the best commodity prices at the harvest season. Due to urgent capital need, farmers mostly sell their produce at low profit margins without waiting for the right market prices.

This creates an urgent need to develop credit facilitation mechanism for the target group, to prevent farmers from preventable losses and encourage entrepreneurs to expand their businesses.

## Goal

By creating simple credit mechanisms, OFL ensures that an easy access to finance, backed by smooth loan process and doorstep delivery. The model aims to save clients' time and energy spent in availing credit, which could be better utilized for their businesses. OFL is striving to transform the landscape for rural lending, currently dominated by unorganized lenders.

## Services

01 LOANS FOR MICRO, SMALL, AND MEDIUM ENTERPRISES

02 DAIRY LOANS

03 WAREHOUSE RECEIPT FINANCE

# The Impact



## Financial Inclusion

- Enable people, especially the underserved, have an easy access to credit services, suiting specific needs of the clients
- Ensure doorstep delivery and last mile connectivity even in remote locations



## Rural Entrepreneurship

- Offer cost effective financial services based on entrepreneur's business potential and market conditions
- Ensure that no client is exploited in the process. Educate established and budding entrepreneurs on importance of credit bureau records



## Strong Livelihoods

- Enable rural population to step beyond agriculture, the conventional source of livelihoods and invest in small enterprises and dairy units
- Better livelihoods and stronger economy ensure more job generation and hence better local employment and prevent distress migration



## Robust Agriculture & Allied Activities

- Support sustainable agriculture by providing warehouse receipt financing. Offer flexibility to farmers to sell produce at the right market price and prevent distress sale
- Offer credit facility to dairy farmers



## Sustainable Environment & Wellbeing

- Adhere to the environment protection guidelines that prevents rendering support to businesses that can potentially prove detrimental to environment, or people's health, or both
- Zero tolerance to practice, support or promote child labour

## Let the Numbers do the Talking

Presence in more than **200** rural locations

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Facilitated storage of **23 MMT** of agri-commodities

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Reduced post-harvest losses by approximately **5%**

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Trade facilitation increased agriculture supply chain efficiency by **15%**

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Supported over **1.5 lakh** people through direct and indirect employment

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Provided food security to **1 million** people

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More than **2,000** dairy farmers supported with a loan disbursement of  
**INR 240 million**

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**35%** OFL customers belong to the new to credit category

There is nothing more inspiring than to see a satisfactory smile on people's faces. There is a sense of pride and freedom attached with stronger livelihoods that reflects not only in the families but the entire society. We consider this as the foundation of a strong nation.

VENKATARAM REDDY  
CEO, Origo Finance

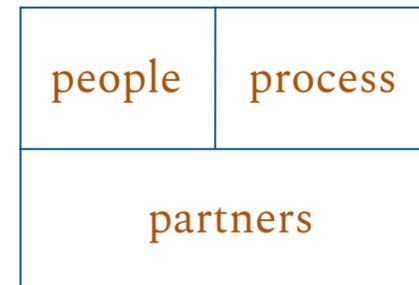


the 3 Ps

# Marching Together, Strategically

What differentiates a dream from a vision is that the latter signifies a more strategic approach.

And Origo's vision to realize a positive and sustainable transformation demands consistent efforts at multiple levels. We call it as the 3 Ps:



Origo ensures to strike a balance between these 3 Ps so that all our endeavours are well aligned with the vision and mission of the organization. While the routine operations and plans may vary according to the geographical and market conditions, the end goal remains the same i.e. to

build a strong and prosperous rural community. This could only be achieved by synchronizing our efforts both horizontally and vertically.

Origo's people, process & practices, and partners play a crucial role in this journey.

### PEOPLE

100% credit of Origo's success goes to its people, who work untiringly and dedicatedly to make things possible, even during challenging times. Working in tough rural terrains, earning trust of the community and taking every possible step to extend the best services to rural population – Origo is meaningless without its team.

As much as Origo's people are striving to empower the rural community, the organization ensure that they too get the best of the opportunities to hone their skills and build their career. Regular trainings are conducted for employees to facilitate upgradation of their knowledge and skills. All the benefits and protection policies are uniformly applicable to all employees across the organization.

3500+ employees

Over 83% employees from rural areas

## PROCESS

Even the best plans fail to work in the absence of robust processes and strong governance. For Origo, it is extremely important that all the guidelines, norms and processes are strictly adhered to. This not only helps us eliminate confusion, but also ensure uniform standards across the organization.

Origo aspires to meet the highest standards of responsible business and ethical practices.

The Board members of both Origo Commodities and Origo Finance meet regularly to ensure that all the systems and operations are as per the guidelines and in the best interest of the society.

Comprehensive guidelines, policies and procedures have been formulated by the Board to support company's governance framework.

Be it the market or customer identification, or the loan disbursement system, or the warehouse maintenance – Origo does not compromise with the standard procedures in any of its operations.

## PARTNERS

Consistent delivery requires sustained efforts and an outstanding partnership.

Origo has invested in nurturing strong partnerships with organizations that share our values and vision.

It's a matter of pride that over the years, the bond with our partners has grown stronger and together, we are prepared to do even more for the rural community.

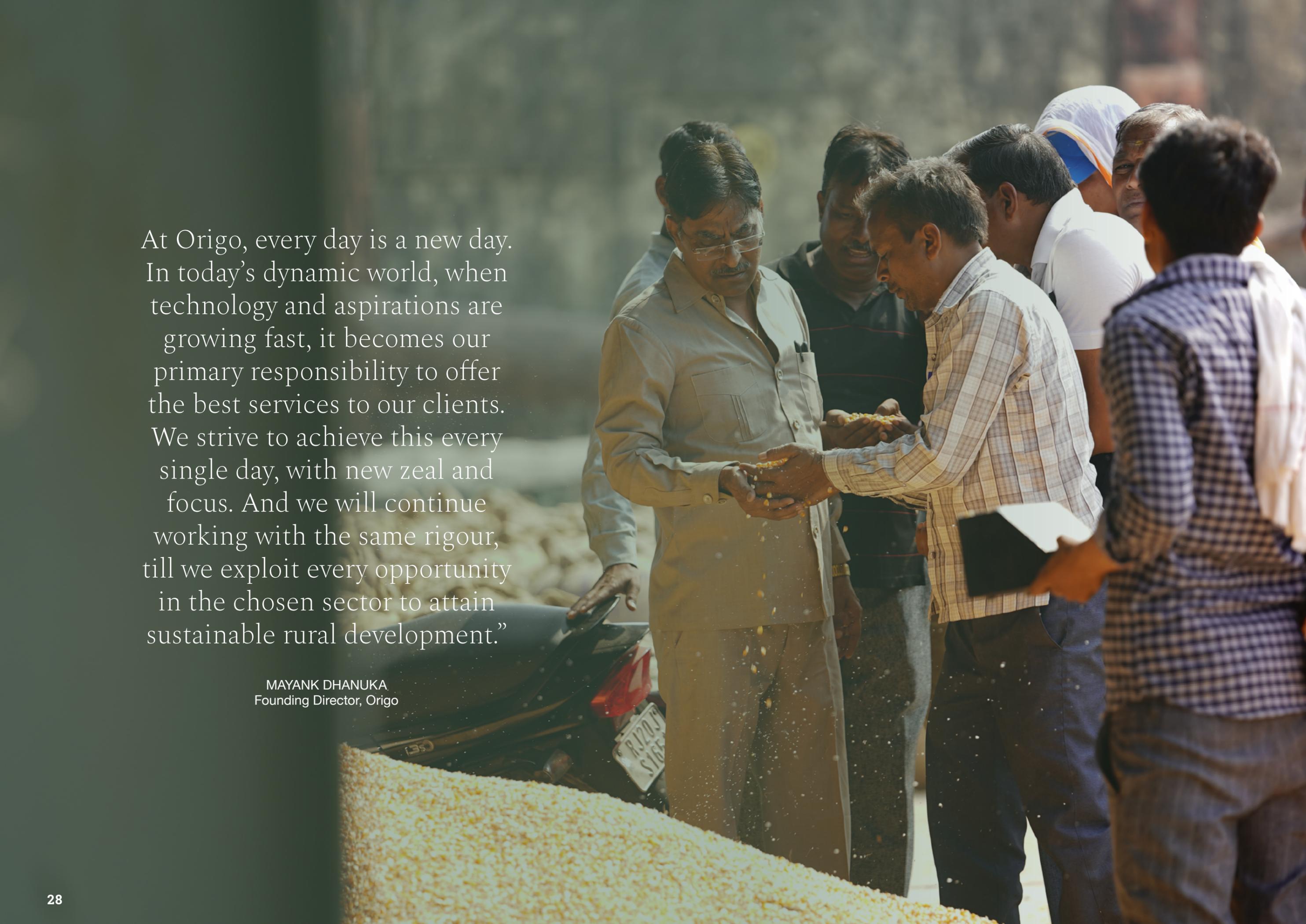
In coming years too, we look forward to nurturing the existing associations and building new partnerships that would take us closer to our social vision, step by step. Each day at Origo is spent with a motive to deliver the best services and create opportunities for people to thrive. We believe, with robust partnerships, we can achieve this better and faster.

# Our Presence



● ORIGO COMMODITIES INDIA (OCI)

● ORIGO FINANCE LIMITED (OFL)

A group of men are gathered outdoors, examining yellow corn cobs. In the foreground, a large pile of harvested corn is visible. A man in a light-colored uniform, likely a government official, is interacting with a man in a checkered shirt who is holding a corn cob. Other men in the background are also looking at the corn. The scene is set in a rural area, possibly a market or a farm, with a blurred background of trees and buildings.

At Origo, every day is a new day. In today's dynamic world, when technology and aspirations are growing fast, it becomes our primary responsibility to offer the best services to our clients. We strive to achieve this every single day, with new zeal and focus. And we will continue working with the same rigour, till we exploit every opportunity in the chosen sector to attain sustainable rural development.”

MAYANK DHANUKA  
Founding Director, Origo

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