

# Catalytic Capital to Enhance Sustainable Livelihoods

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



# The 360 ONE Foundation: Where Good Becomes Great

## Blended Finance

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

# 15+

States Covered with  
High-impact Interventions

## Outcome-based Financing

Donor pays only if certain pre-agreed outcomes are met.

# 1,69,000+

Lives Impacted through  
CSR efforts since FY22

## Re-imagining Traditional Grant-giving through Blended Finance and Outcome-based Financing

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

# 21,900

Lives Impacted through  
CSR Efforts in FY25

Our thematic priority is financial access and inclusion as a lever to improve and rebuild livelihoods. Our interventions (1) Enhance employability (through skilling) and (2) Promote entrepreneurship.

We strive to bridge the gap between informal and formal sectors, guiding vulnerable communities towards formal credit sources. We believe in holistic, long-term solutions with aspects of skill and capacity building, market and government linkages, overlayed with financial access and inclusion.

### Doubling Incomes and Establishing Creditworthiness of Rural Women Entrepreneurs (RWEs)

**Location:** Rajasthan, Uttar Pradesh

This project with Saral Jeevan India Foundation uses a catalytic approach to increase the incomes of new-to-credit RWEs and build their creditworthiness. Besides capacity building, handholding and market linkage support, RWEs are provided working capital via RGs (zero-interest, zero-collateral loans with only a moral obligation to repay). A portion of the funds returned to the non-profit will be used to create a first loss default guarantee (FLDG), unlocking formal credit from lenders to grow businesses for at least 40% RWEs.

# 2,000

RWEs

# 2

Cycles of RGs

# 3-5x

Financial Leverage from FLDG



# 11

Social Enterprises

# 4.18x

Additional Funds Unlocked via Loan

### Enabling Growth and Scaling the Impact of Social Enterprises

**Location:** Pan-India

In partnership with Villgro, this project delivers technical assistance, mentorship and access to market support to 11 market-ready, impact-first agriculture and allied sector social enterprises. Additionally, our innovative model also supports these social enterprises with grants that act as FLDGs and unlock affordable, collateral-free loans through financial institutions to scale their impact.

### Transforming Farmer Producer Companies (FPCs) for Growth through Access to Capital and Technical Assistance

**Location:** Maharashtra, Andhra Pradesh, and Chhattisgarh

In partnership with Vrutti, this project empowers three marginalised FPCs by providing technical assistance for supply chain management, digitisation and governance, and capex for value addition. Furthermore, the programme enables access to no-cost working capital through a revolving grant facility. As turnover, profitability, value addition, and farmer membership increase, a portion of the RG returned to the FPCs will be used as an FLDG, enabling them to secure formal loans at favourable rates in the second and third year of the project. This reduces the FPCs' dependency on grants in a staggered manner and ensures a sustainable transition towards formal financing and markets.

# ~3,000

Marginalised Farmers

# ~5x

Additional Funds Unlocked Starting Y2 via Loans



## Integrating Marginalised Groundnut Farmers into a Cohesive Value Chain Enterprise to Augment their Income

**Location:** Tamil Nadu

In its second year, this project with Vrutti uses a blended finance structure that combines seed funding from the Catalyst group, commercial debt, and an outcome-based grant from 360 ONE Foundation. In the first year, three FPCs were supported with capacity building to ensure improved output and reduced costs. This year, the focus was on driving efficiencies of scale, value addition of end products and establishing better market connections.

**~800**

Farmers since FY24

**~30%**

Outcomes-based Grant

**~70%**

Concessional Debt



## Knowledge Asset: Outcome Readiness Self-Diagnostic Tool as a Public Good

To build the capacity and capabilities of non-profits to be outcome ready, 360 ONE Foundation supported the development of a large-scale, free, online self-diagnostic tool to help non-profits self-assess their preparedness for OBF. Besides a scorecard, the tool also signposts non-profits to an online compendium of relevant knowledge assets and resources that can strengthen their readiness and offer capacity-building support.

