Vandana Annappa Naik dedicated and hard working women,member of Bhagyalaxmi SHG Bedkani. She is a manufacturer of areca plates lives in Bedkani village of Siddapur Taluk in Uttar Kannada district. Her husband is a laborer whose income is not sufficient to the family in every ways and a son pursuing his degree. Her income is the main source for their family. she had a areca plate manufacturing machine which was not in good working condition due to lack of service .To set up a business she was in need of initial amount So she borrowed a loan amount of Rs.40000/- from MICROGRAAM, with the help this amount she repaired the machine and started the production of areca plates .Her business took a successful beginning she got the expected profit and has successfully repaid the loan amount within 6 installments.

Even though her business took a successful beginning ,some people around her region registered a complaint against her in taluk office pointing that they are uncomfortable with the harsh sound coming out from the machine when its

started. So she got a order that she should not use the machine for any purpose by the officials for a temporary period.

Inspite of all this problems she never give up,She stopped the production of areca plates on her own and purchased plates from other manufacturer. She started selling that plates at 2Rs 75ps(per plate) to the customers.Such customers whu have not placed their order in advance to them she sells the plates at Rs.3/(per plate) like this she continued her business by taking initial financial assistance from micrograam.

The profit amount what ever she availed is used in renovating her house and provided the basic necessities which was in need.In addition to all this the complaint which was registered against her has not been approved by the officials and soon she will get a re-permission to start the machine so that she can set up the business on her own.

With the initial assistance from micrograam, Vandana worked hard on her own and made her family livelihood better.