

 Early Warning System

FMO-57885

GAJAM GROUP LIMITED UK



## Quick Facts

Countries	India
Financial Institutions	Netherlands Development Finance Company (FMO)
Status	Active
Bank Risk Rating	C
Voting Date	2020-10-19
Borrower	Gajam India Pvt Ltd
Sectors	Energy
Investment Type(s)	Loan
Investment Amount (USD)	\$ 1.41 million



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## Project Description

According to the bank's website, "The proposed debt funding to Gajam India's holding Gajam Group will be converted into a guarantee to back a working capital facility for Gajam India that will be used to purchase and sell primarily solar energy and energy efficient cookstoves."



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## Investment Description

- Netherlands Development Finance Company (FMO)



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### Private Actors Description

Gajam India Pvt Ltd operating under the brand name Dharma Life ("DL") is an India based social impact enterprise targeting the BoP through an entrepreneurship model and by selling products, a.o., solar lamps and induction cooking stoves to rural households. DL has set up a network of 16,000+ rural entrepreneurs (so called "Dharma Life Entrepreneurs"), of which 75% are women, reaching approx. 40,000+ rural villages in 13 states across India.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Gajam India Pvt Ltd	Client	-



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## Contact Information

### ACCESS TO INFORMATION

As part of FMO's ex-ante disclosure (disclosure of transactions before contracting), you can send requests or questions for additional information to: [disclosure@fmo.nl](mailto:disclosure@fmo.nl)

### ACCOUNTABILITY MECHANISM OF FMO

Communities who believe they will be negatively affected by a project funded by the Dutch Development Bank (FMO) may be able to file a complaint with the Independent Complaints Mechanism, which is the joint independent accountability mechanism of the Dutch Development Bank (FMO) and the German Investment Corporation (KfW). A complaint can be filed in writing, by email, post, or online. The complaint can be filed in English or any other language of the complainant. The Independent Complaints Mechanism is comprised of a three-member Independent Expert Panel and it can provide either problem-solving, compliance review or both, in either order. Additional information about this accountability mechanism, including a guide and template for filing a complaint, can be found at: <https://www.fmo.nl/independent-complaints-mechanism>