



THREE WHEELS UNITED INDIA SERVICES PRIVATE LIMITED



Company description

Three Wheels United is a social enterprise aiming to improve the quality of life of drivers (auto-rickshaw & Taxi..etc) and their families; and at the same time aiming to reduce pollution caused by their vehicles



Target group: our community

Primarily Auto-rickshaw /taxi drivers and their families, who live under marginal circumstances in the slums of large Indian cities.

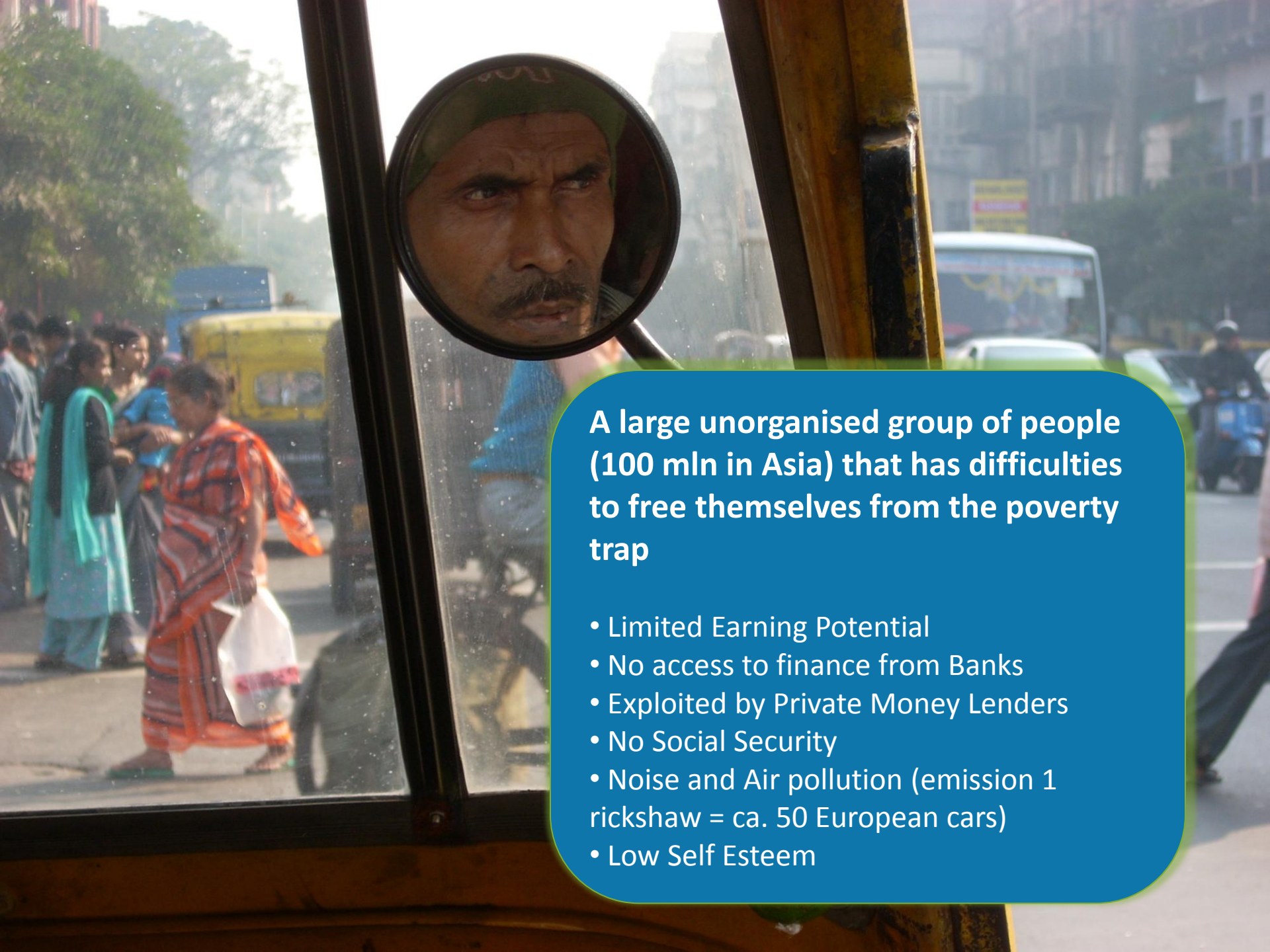
Objectives

TWU aspires to improve the living conditions of one million drivers and their families by:

- *increasing their income by 70%,*
 - *providing access to the financial system of India and*
 - *reducing emissions of their vehicles*
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- Within the next five years TWU wants to organize 40.000 drivers in Bangalore and extend their activities to 10 other Indian cities



The problem



A large unorganised group of people (100 mln in Asia) that has difficulties to free themselves from the poverty trap

- Limited Earning Potential
- No access to finance from Banks
- Exploited by Private Money Lenders
- No Social Security
- Noise and Air pollution (emission 1 rickshaw = ca. 50 European cars)
- Low Self Esteem



The solution

Financial Services

- Financing ownership of four stroke engines
- Providing bank savings and recurring deposits accounts to drivers
- Life and Health Insurance

Additional revenues for drivers

- Advertisements in auto rickshaws
- Micro Franchise – AirTel, etc
- SMS /App based application to generate rides for the drivers; customer calling drivers for pick-up..tie up with players Ola, Uber, etc

Clean Technology

- Replacement of 2 stroke Vehicles with 4-strokes
- Implementation of cleaner technologies

Three Wheels United has direct impact on the following:

- Increases the net income of drivers by 70% to 400%
- Low cost Loans for drivers (against interest rates of 11-13 % instead of 30-70%)
- Provides basic health and life insurance – social security
- Organizes the drivers' community – group buying power, higher loan recovery..etc



Achievements:

- 3000+ drivers organized
- 700+ loans disbursed
- 98% repayment rate
- Pioneered yearly event dedicated to Auto drivers – 5000+ driver participation
- Proven sustainable & Scalable business model





Most important: Happy drivers!



Business Partners that have committed



कार्पोरेशन बैंक



Corporation Bank

Major Recognitions:

- Awarded Euro 1.25 million grant by European Commission under their Switch Asia Program, 2015
- The Sustania Awarded Three Wheels United as top 100 most promising sustainable start-ups in the world (2013).
- We won the second price in the Rickshaw Rising challenge for social enterprises in India (Cash prize 25.000 USD\$, 2014). This was organized by Shell foundation & Embarq.
- India's leading Magazine The Outlook Money awarded Three Wheels United as the Top 10 most promising Social Enterprises in India



Next steps 2016 and beyond

TWU

Multi-
distribution:
Development of
TWU drivers trust

Explore and
launch of Green
Vehicles (electric
vehicles.etc)

Launch in two
new cities &
provision of
services to 4W
drivers

Further growth of
the community in
Bangalore to
5000+ drivers in
2016 and 10000+
in 2017



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