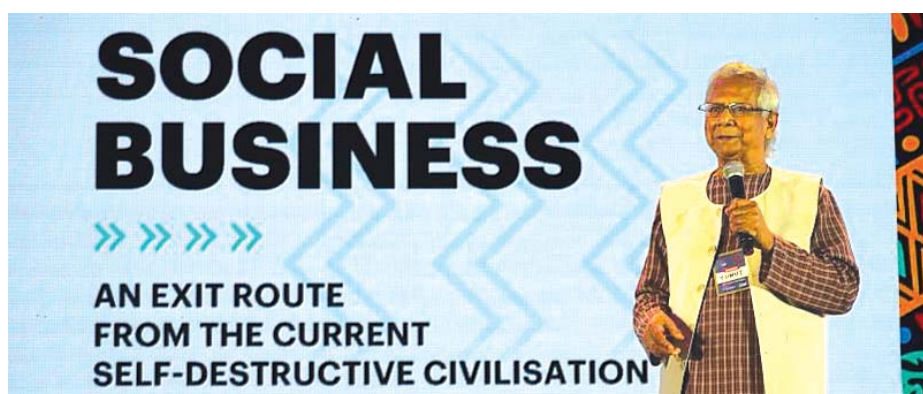


Glimpse



A Newsletter of CSD – June 2024, Issue 46

14th Social Business Day Held at Manila, Philippines: A Celebration of Innovation and Social Impact



Prof. Yunus Addressing the Conference

With an aim to promote the concept of social business as a sustainable solution to global challenges faced by humanity, the 14th Social Business Day was held on June 27-28, 2024 at Manila, Philippines. The event was hosted by Yunus Centre, Bangladesh in collaboration with Negros Women for Tomorrow Foundation Inc, Philippines. The theme of this year, “Social Business: An Exit Route from the Current Self-Destructive Civilization,” highlighted the importance of partnerships and innovative approaches in addressing issues such as poverty, unemployment, healthcare, education, and environmental degradation.

Over 500 participants from various professions, including business tycoons, academia, innovators, civil society leaders, social entrepreneurs, political leaders, officials from government and non-governmental organizations attended the conference. They shared about the innovative approaches practiced in their respective organizations towards promoting sustainable development. A group of 28 participants from Nepal led by Mr. Shankar Man Shrestha, Chairman of the Centre for Self-help Development (CSD) also joined the entire program of the conference.

Speaking on the opening session of the event, Nobel Laureate Professor

Muhammad Yunus, the pioneer of the social business movement, emphasized on the need for promoting businesses to focus on solving social problems rather than solely generating profits for the organization. “The world is facing unprecedented challenges, and it's time for business leaders to step up and be the part of solutions for the daunting problems surrounding around the masses. Social business is a powerful measure to create a more inclusive and sustainable world,” Yunus stated.

The 14th Social Business Day was centered on the transformative potential of social business in steering humanity away from harmful practices of development and towards sustainable and socially responsible economic model. Considering this, the first day event featured three plenary sessions; Advancing Exit Route from the Current Self-Destructive Civilization, Social Business & Microcredit to Build a New Civilization, and Sport and Peace: How Sport can Build Peaceful and Inclusive Societies.

During the first plenary session, Professor Yunus emphasized the importance of individuals and organizations beginning with small steps and exerting maximum effort to eliminate poverty, unemployment, and net carbon emissions within their specific domains. Additionally, he encouraged participants to leverage modern technology not solely for



CSD Chairman Mr. Shankar Man Shrestha Sharing Experience of Microfinance in a Plenary Session of 14th Social Business Day

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commercial purposes but to tackle social issues effectively.

In the second plenary session on 'Social Business and Microcredit to Build a New Civilization', Microfinance pioneers of different countries who are actively engaged in promoting social business and microcredit had shared their experiences and perceptions on how the concept of microcredit had made impactful changes on social transformation through microfinance services. In this plenary session, Mr. Shankar Man Shrestha, Chairman of CSD who was one of the speakers of the session, said that microfinance was introduced in Nepal as a social business and was impactful in changing the life of the hardcore poor. He further said, "It was focusing on creating a vibrant rural economy but after the enhancement of Bank and Financial Institutional Act that required MFIs to be regulated under the Company Act. They started to get commercialized which created mission drift and focused profit maximization. It lead MFIs to distort the best practices that they had been following in order to meet their target profit. He added that with the best practices of microfinance we can build new civilization that narrow down the gap between poor and rich, create employment at homesteads and develop environment friendly enterprises and maintain ecological balances through awareness raising programs. He also inform that the Nepali Microfinance have been creating eco-villages in their area of operations and promoting 3Zero Clubs among the children of MFI members.

The third plenary session thoroughly discussed about the significance of social business in sports for promoting social causes and community development alongside sports

activities. It allows for leveraging the popularity and influence of sports to address various social issues such as education, health, gender equality, and environmental sustainability. By integrating social objectives into business models within the sports industry, social businesses can contribute to positive social changes, empower marginalized communities, and foster inclusive development. It has been stated that this approach not only benefit society but also enhances the overall reputation and impact of sport organizations, sport persons, and sponsors who engage in such initiatives.

Besides, Country forums were separately organized by the participating 10 different countries namely Bangladesh, Malaysia, the Philippines, Greater China, Nepal, Thailand, Japan, Brazil, Africa and India. These forums serve as platforms to share the collective insights of social business leaders and entrepreneurs, aiming to catalyze transformative actions that uplift rural societies to foster new civilization.

On the second day of the event, Dr. Gopal Dahit, ED of Unique Nepal Laghubitta Bittiya Sanstha Ltd has also served as a speaker of one of the breakout sessions on the theme "Food, Agriculture, and Social Business Sustainable Practices for Rural Development". He stated that promoting agroecology and organic farming methods to improve soil health and biodiversity, adopting climate-smart agriculture techniques to mitigate climate risks, and empowering smallholder farmers with access to markets and technology can enhance the agricultural productivity while preserving natural resources and improving livelihoods. Dr. Dahit had also presented the summary

report on behalf of the country forum of Nepal on the report back session, where he presented the revised 11-point two year action plan issued on Nepal Country Forum.

Mr. Sanjay Kumar Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd has served as a speaker of one of the breakout sessions on the topic "Health and Social Business: Innovations for a Sustainable Future". He explained implementing social business concept in health sector impose a positive impact by extending healthcare access to marginalized populations, addressing healthcare disparities, and development of cost-effective healthcare technologies and service.

In addition to the regular activities in the 14th Social Business Day, two other events, Academia Dialogue with all Yunus Social Business Centers around the world and the Annual Convention of 3ZERO Clubs were also held on July 29, 2024 at Manila, Philippines. On the 3ZERO Convention, Mr. Sanjay Kumar Mandal had served as a speaker of one of the plenary sessions on the topic "Guiding Growth on the Journey to Cultivating Youth Leaders for 3ZERO World".

There are approximately 3,900 3Zero Clubs established across 53 countries, with Nepal alone creating about 2300 of 3Zero Clubs. Among Nepal's 2,300 3Zero Clubs, Jeevan Bikas Laghubitta Bittiya Sanstha Ltd has formed over 1,400 clubs, leading support organization facilitating to create the maximum number of 3Zero Clubs in the world. For this, the organization has been recognized with an award as the Best 3Zero Support Organization. This is the third successive year Jeevan Bikas Laghubitta Bittiya Sanstha Ltd has been bestowed with the award.

Nepal Country Forum Conducted

The Nepal country forum was concluded in the chairmanship of Mr. Shankar Man Shrestha chairman of the organizing committee of country forum of Nepal. On the occasion Nobel Laureate Prof. Muhammad Yunus was also present for a short time with Ms. Lamhiya Morshed and other member of Yunus Centre. Mr. Shankar Man Shrestha expressed his utmost delight on being able to have this opportunity to gather in physical presence. He advised all the participants to present their opinions and experience on prescribed topics.

(contd. on page 10)



CSD Chairman Shankar Man Shrestha having interaction with Prof. Muhammad Yunus

Launching 3 Zero Clubs for Combating Poverty, Unemployment and Environmental Degradation

The 3Zero Club is an initiative towards achieving the Nobel Peace Laureate Professor Muhammad Yunus's vision of creating a world of three zeros: Zero Poverty, Zero Unemployment and Zero Net Carbon Emission. With this idea youths belongs to 12 to 35 years could join the clubs and involving different creative activities solving the problems around them.

The idea of 3zero club was discussed for the first time in Nepal in the 11th Social Business Day, Country Forum of Nepal held on June 30, 2021. As a special guest of the forum Prof. Yunus talked about the concept of three zero and urged the audience to take it as a way of making new civilization. There was also a separate session for the discussion on the concept of 3zero club. The two-year 14-point action plan issued by the forum set a target to form 100 three zero clubs and promote the clubs at local level. Since then, CSD has been advocating for the formation of 3zero

clubs and significant progress were made by its member organizations. Now, there are more than 2300 3Zero Clubs have been formed in Nepal so far. This number is the highest among 53 countries.

Three events of regional conferences on 3zero club also were organized in Madhesh province, Koshi Province and Gandaki provinces with an aim to energize 3zero clubs by providing forum for physical interaction among 3 zero clubs, members, 3z support organizations and with support of local governments, NGO and development agencies by acquainting them with the concept of 3zero clubs. Participants of the conferences unanimously passed declarations and vow to improve and enhance the leadership capacity of the 3zero club members, develop annual action plan of the club, mobilize them for community development and environment conservation, implement campaigns for youth self-employment

and poverty alleviation, create awareness on the importance of microfinance and financial literacy for improving the socio-economic wellbeings of the poor, capacitate club members to involved in enterprises through linking them in income generating activities. Similarly, conferences also announced to carry out campaigns such as to conduct the 'Idea Conclaves' among club members, initiate 'My One Day Campaign for my Country', 'Learn and Earn Program' in high schools and colleges etc.

CSD had extended morale support through physical presence of the chairman in all three events. The events were organized by three zero support organizations Chameli SACCOS in Madhes Province, Jeevan Bikash Laghubitta Bittiya Sanstha Ltd. in Koshi Province and Chartare Youth Club (CYC) and CYC Saccos Jointly in Gandaki Province.

3zero Club Conference of Madhes Province



Guest and Participants Expressing Vows for Concept of 3zero (Left), Participating 3zero Club Members (Right)

The Madhes Province 3zero club members' conference which was organized by the Chameli Saving and Credit Cooperative Society Ltd was held on April 7, 2024 (Chaitra 24, 2080) at Isworpur, Sarlahi. Honorable Member of the House of Representative of the Madhesh Province Mr. Upendra Mahato, Chairman of CSD, Mr. Shankar Man Shrestha, Chairman of CSD, Mr. Shankar Man Shrestha, Chairman of CSD, as well as Board Members and Staff of Chameli SACCOS, policymakers of MFIs and MFCs, school teachers as well as more than 300 members of Three Zero Clubs graced the event.

Addressing the conference Chief Guest Honorable Mr. Upendra

Mahato said, "The youths are future of the community and the country as a whole. They should bring the community, environment as well as overall system into right track from the state of deviation and deterioration. We should indulge in tree plantation for protection of environment and I will also help in such endeavor." He also contributed from his own purse One Lakh Rs. in Three Zero Club Reserve Fund created by Chameli SACCOS for the promotion and development of Three Zero Clubs.

Mr. Shankar Man Shrestha, Chairman of CSD, said, "The concept of Three

Zero Club was envisioned by Nobel Peace Laureate Prof. Muhammad Yunus to make the concerned community as well as the whole planet safe and habitable by bringing youths together from various regions involved in numerous activities from different fields. Various countries have incorporated and promoted the Three Zero Clubs. Currently, Nepal is leading in terms of number of such Clubs established and we should further encourage the youths so that they are inspired to participate in such events. This is a good initiative but we should also focus on the sustainability and prioritize to bring additional results in socio-economic transformation as

youths have the capacity to change the concerned community, country and the world as a whole. Having said that this process should be initiated by us. I request all those who have enrolled in Three Zero Clubs to comply with the principle and spirit of Three Zero. I also request you to become self-employed, capable and self-sustainable as well as develop environment friendly habits. Currently more than 2 thousand youths are boarding to foreign countries daily. I am optimist that none of the 3 zero club members will migrate and the youths will involve in productive activities in the country for the nation building.” Mr. Shrestha also said that Microfinance Institutions (MFIs) and Microfinance Cooperatives (MFCs) were established for socio-economic

transformation of poor and deprived communities and the schools should teach the youths to spread this message among the locals.

Mr. Men Kumar Gautam, Coordinator of Audit Committee of Chameli SACCOS said that the regional conference was conducted in order to bring additional contribution to the society.

In the occasion, Mr. Bharat Sah, CEO of the Chameli SACCOS made a presentation highlighting on importance, mechanism to establish and enroll as well as working mechanism of 3 Zero Clubs. He also elaborated on Three Zero Clubs in Nepal as well as activities conducted by them. Mr. Sah informed that out of 2 thousand 3zero clubs in Nepal,

Chameli SACCOS alone created 6 hundred clubs.

On the occasion representatives of various Three Zero Clubs shared their experiences on the activities conducted by their Clubs. The conference was followed by various plays, songs and awareness activities.

Chameli SACCOS distributed 12 hundred high value saplings for the plantation purpose and dustbins for waste management in schools. The Conference was chaired by Mr. Ram Pratap Sah, Chairman of Chameli SACCOS. On the occasion, teachers from 8 different schools of Sarlahi district were felicitated with Certificate of Appreciation for their outstanding contribution in establishing and promotion of Three Zero Clubs.

DECLARATION OF THE CONFERENCE

1. Emphasis should be given on active participation of 3 Zero Clubs
2. Emphasis should be given to prioritize on uncovering our unused potentials
3. Develop annual plan to mobilize every 3 Zero Clubs
4. Three Zero Clubs should organize a campaign on environment protection, youth self-employment and poverty reduction
5. Initiative focus will be given to increase the quality of microfinance institutions and microfinance cooperatives, build awareness and implement financial literacy classes in partnership with youths of Three Zero Clubs
6. Organize conventions, competitions and programs on Three Zero Clubs. Develop saving habits among the members of the Clubs
7. Implement programs such as ‘Learn and Earn, Develop Green Village, Incubation Centre’ in partnership with educational institutions, non-government organizations and local bodies to create opportunity for youth entrepreneurship

3zero Club Provincial Conference of Koshi Province Concludes with Six Point Declaration

A Provincial 3zero club conference of Koshi Province organized by the Jeevan Bikash Laghubitta Bittiya Sanstha Limited, winner of the Best 3zero Support Organization award of Yunus Centre, Bangladesh was held in Biratnagar on April 17, 2024 (Baishak 5, 2081). The Conference unanimously endorsed a six-point agreement to capacitate the youths to address the problems of poverty, unemployment,

environmental losses and degradation, and burning issues of the particular society uniting them under the 3zero clubs.

The Conference was graced by Honorable Chief Minister of Koshi Province Mr. Kedar Karki as the chief guest and Honorable Mr. Yogendra Mandal, Member of Federal House of Representative, Mr. Shankar

Man Shrestha, Chairman of CSD and Mr. Jeewachha Prasad Gachchhadar, Chairman of Dhanpalthan Rural Municipality, Morang as the special guests.

Addressing the conference Chief Guest Honorable Mr. Kedar Karki said, “The youths should not be satisfied with

status quo but look for change. Those satisfied with status quo are followers and are not leaders. In order to look for solutions to solve pressing issues prevalent in our society, we should be a change makers. Similarly, we should change others and work with each other to bring synergic effect in order to solve the overarching issues of carbon emission, poverty and unemployment.”

Honorable Mr. Yogendra Mandal, Member of the federal House of Representative, said, “Our priority should be to end unemployment, poverty and create zero net carbon emission. As a member of house, I have found one type of members in parliament have the motivation and are willing to solve the problems of the country but do not have capacity to implement. Youths have the responsibilities to help and guide this types of members of parliament.”



Participants Join National Anthem during the Opening Ceremony

Mr. Shankar Man Shrestha, Chairman of CSD said, "The youths are the major power for socio-economic transformation of the country but youths are not used for productive purposes. Youths should focus in socio-economic transformation and be used as a change agent. Youths should have ethics, character and principle in order to transform their society and the country as a whole. We should also prioritize to create self-employment among the youths. I expect that by 2040 Three Zero Clubs should be spread all over the country. The momentum created by Three Zero Clubs can fix the issues in the country.

Mr. Sanjay Kumar Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, said, "If we properly utilize the concept envisioned and propounded by the Three Zero Clubs then only we will be able to reap proposed benefits. Jeevan Bikas Laghubitta Bittiya Sanstha will take a lead role in promoting, facilitating and developing 3 Zero Clubs."

In the occasion Knowledge as well as personal experiences on zero poverty, zero unemployment and zero net carbon emissions were shared by key persons, deputy key persons as well as other members of various 3Zero Clubs.

Honorable Member of Federal House of Representative, Mr. Yogendra Mandal, Honorable Member of Parliament of Koshi Province Mr. Rishikesh Pokharel and Secretary of Forest and Environment of Koshi Province Mr. Bishal Ghimire facilitated the thematic sessions. Similarly, Ms. Puja Bishwas, Chairman of Climate Justice and Ms. Manisha Jha, entrepreneur also shared their experiences and their achievements made in their field.



Glimpse of Participating Members of 3zero Club

In the occasion top five Three Zero Clubs having played the role of facilitating in the formation/creation of maximum number of other Three Zero Clubs were also felicitated in the event.

In the conference a total of 350 participants representing various Three Zero Clubs, school as well as policymakers and practitioners of large number of MFIs and MFCs were present in the event.

DECLARATION OF THE CONFERENCE

1. Enrolling youths in 3 Zero Club by making them self-aware
2. Developing a work plan for 3 Zero Club based on its focus area and initiating a campaign by developing partnership with local government and various organizations
3. Launching Tree Plantation Campaign for environment protection
4. Initiating facilitation support for members of the deprived communities for fulfilling their basic needs
5. Members of 3 Zero Clubs initiate
6. Creating awareness among the locals in our communities by recycling wastes accumulated in our houses and surroundings

for the self-employment opportunity within the country becoming self-employed and develop incubation center for creation of self-employment

3zero conference of Gandaki Province Concludes with a 14 Point Declaration

A conference on 3 Zero Club of Gandiki Province held on April 27, 2024 (Baisakh 15, 2081), was organized by CYC and CYC SACCOS unanimously endorsed a fourteen-point agreement.

Chairman of CSD, Mr. Shankar Man Shrestha was the Chief Guest. Mr. Dilliram Subedi, Member of House of Representative of Gandaki Province, Mr. Basanta Kumar Shrestha, Mayor of Baglung Municipality, Ms. Gandaki Thapa Adhikari, Chairperson of Badigad Rural Municipality, Mr. Harihar Sharma, Vice-president of Jaibani Municipality, Mr. Padmanath Sharma, Chairman of CYC Laghubitta Bittiya Sanstha Ltd. and patron of CYC SACCOS were also present in the conference.

Addressing to the conference, Mr. Shankar Man Shrestha, Chairman of CSD advised to put rigorous effort in expanding 3 Zero Clubs to bring socio-economic transformation in the lives of the people. He added, "The world is enmeshed in critical issues like climate change, poverty and unemployment. As the planet is mired by issue of climate change, there is a chance that mankind as well as all the living organisms will be extinct within the next century if we do not address the

problem of global warming. Similarly, we have also issues like increase in wealth gap between rich and poor. The poor are getting poorer due to exorbitant interest on the loans charged by informal sector money



Chief Guest Mr. Shankar Man Shrestha Inaugurating the Conference

lenders. The MFIs and MFCs are also mired by issues and mission drift. The members enrolled in 3 Zero Clubs should have ability to mitigate burning issues and bring socio-economic transformation in the lives of ordinary people. Today, I see in this program a large number of representatives from local bodies who have taken ownership in bringing socio-economic transformation by creating zero unemployment, zero poverty and zero net carbon emission through the promotion of 3 Zero Clubs and bringing club members in the forefront in leadership roles. The local bodies should also make 3 Zero cities/municipalities/rural municipalities as well as conduct youth interaction programs in order to promote and propagate the values envisioned by Prof. Yunus.

Mr. Dilliram Subedi, Member of House of Representative of Gandaki Province said, "Every person is unique and has different ability but we need to identify our ability and capitalize on that. I expect that the concept of 3 Zero Clubs is to dig out unique abilities of the youths and capitalize their potential for the goodness of society. I also expect that 3 Zero Clubs will promote the concept 'Locally Rooted

and Globally Connected' where youths will be able to share as well as incorporate ideas from all over the world on solving local issues like poverty, unemployment and carbon emission.

Ms. Gandaki Thapa Adhikari, Chairperson of Badigad Rural Municipality said, "In the district we have 10 local governments and we will establish 3 Zero Clubs in all the local governments and community schools of Baglung. In line with the action plan of 13th social business day, Nepal form, Badigad Rural Municipality will incorporate 3Zero Club in Annual Policy and Program. Our municipality will also incorporate financial literacy as well as basic information of 3Zero Clubs in our local text books. We will also promote 'One School One Crop' in our district."

Mr. Harihar Sharma, Vice-Chairman of Jaibani Municipality committed to promote 3Zero Clubs and incorporate the concept of three zero in plan and policy of Jaibani Municipality. Mr.



A Glimpse of Youths Participating in the Conference

Amar Bahadur Thapa, District Coordinating Committee Member of Baglung district, Mr. Padmanath Sharma, Chairman of CYC Laghubitta Bittiya Sanstha Ltd and patron of CYC SACCOS, Were also opined the occasion.

Mr. Govinda Bahadur KC, Executive Vice President of Lumbini Province Youth Council and Entrepreneur, gave a presentation on Youth Entrepreneurship in Nepal.

In the conference a total of 360 participants representing various Three Zero Clubs students of local schools including policymakers and practitioners of MFIs and MFCs graced the event.

DECLARATION OF THE CONFERENCE

1. Additional 50 3Zero Clubs will be established from among 35 colleges and schools in coordination with 10 local government bodies of Baglung District
2. Idea conclave, consultancy programs as well as thematic discussion programs will be carried out as per the objective of 3 Zero Club with focus on zero poverty, zero unemployment and zero net carbon emission
3. Members affiliated with 3 Zero Clubs will prepare financial projection/ family budget of their family income and expenditure and plan a financial independency campaign
4. Each club will prepare and implement financial work plan of each club with the support of concerned school principal and representative of teachers within one month
5. As per the joint announcement made by Chartare Yuwa Club, CYC SACCOS and CYC Nepal Laghubitta Bittiya Sanstha Ltd in the Convention to facilitate members having innovative ideas, each club will recommend 3 innovative ideas to Chartare Yuwa Club
6. In coordination with educational institutions, microfinance institutions, microfinance cooperatives and local government bodies, 'Learn and Earn' program will be tested in the first phase in 3 schools in order to groom and develop the students of concerned schools as entrepreneurs from an early age
7. 'My One Day Campaign for the Country' program will be carried out as part of resource planning and allocation of 3 Zero Clubs in order to implement the activities of the Clubs
8. In order to reduce the impact of climate change, banyan-tree/bar (Ficus Benghalensis) and fig tree/peepal (Ficus religiosa) will be planted in coordination with CYC Nepal
9. Family members of CYC will be developed as a role model in their concerned schools and societies
10. A solidarity will be developed between Youths of Social Businesses and 3Zero Club members having similar vision and objectives
11. Collaboration with local bodies, province and central government will be carried out in order to implement special package program in areas like capacity development and expanding technical knowledge/ skills
12. With CYC Nepal taking the key role, startup eco system will be developed to bring vision of youths into concrete action
13. Support will be provided for youths affiliated to 3 Zero Club members for branding and marketing their products and services
14. Innovative ideas of members of 3 Zero Club will be supported by providing capital investment as well as by dispensing various expert services

CSD Initiates Digital Literacy Amongst Micro-entrepreneurs



Participants of the Training

The global marketplace is rapidly shifting towards digitalization to enhance consumers' access, need & satisfaction. There is vast untapped market for micro entrepreneurs of MFIs. To harness this opportunity, CSD initiated digital literacy amongst microfinance members to enable them to keep pace with the changing situation.

Towards this, a 3-day training program titled "Digital Literacy amongst Micro Entrepreneurs in MFIs" has been originated for micro entrepreneur clients of its member organizations from June 25 to 27, 2024 (Asar 11 to 13, 2081) at Hotel Hardik, Kathmandu. The training was organized with the main objective of making a presence of Microfinance members in the digital market as well as enhancing abilities in using information and communication technologies to expand their market and business.

The program was facilitated by Senior Officer of CSD, Ms. Renu Prajapati; Environment & Entrepreneurship Development Officer, Ms. Bigya Gyawali; and Senior Assistant Ms. Saru Magar. They were also joined by Mr. Ankur Shrestha, Assistant Manager of Micro Save Global Consulting Pte, Nepal and Mr. Saurav Thapa Shrestha a popular Branding Expert.

Speaking at the opening session, Executive Chief of CSD, Mr. Bechan Giri, emphasized the importance of

digital platforms in enabling the sale of a wide range of products, from gold to salt and stressed the need to be well-prepared for adapting the evolving digital-aided tools.

During the sessions, the participants gained insights into the digitalization process, from laying a market foundation for the long-term goals of building and managing successful businesses or enterprises. Vertical & Horizontal markets were also discussed for a better understanding of the products market and their real consumers. They were acquainted with the process of setting up a Google account and government certification (PAN/VAT and company registration). It also concentrated on how to download apps for mobile banking as well as familiarize with different functions of mobile banking and security risks such as OTP scam alerts, unauthorized money transfers & hacking (Phishing) conspiracy by cyber-terrorists. Different digital payment platforms such as e-Sewa, Khalti, IME pay were discussed in the program to foster the habit of stepping toward the digital world. Another aid of digitalization was also discussed to keep track of their income, and expenditure in a safer place for further use of the data for financial & risk management, legal protection, strategic planning.

There was also a separate session on various e-commerce platforms in the

country and different criteria and formalities to get registered as a seller. Apart from this the participants were also acquainted with the importance of branding and packaging in digital marketplace. Product details and information, maintaining value and recognition, trust & reliability, and business growth in the competitive marketplace etc were also discussed.

The program encompassed different aspects from the initial product development phase to meeting consumers' needs and access, process, product packaging, branding, labelling, advertising, and marketing. It was also tried best to empower them to shape their long-term goals toward building and managing their businesses in a very successful manner.

The training was participated by 18 micro-entrepreneurs from 7 microfinance operating organizations namely Nawaprativa Bachat Tatha Rin Sahakari Sanstha Ltd., Manushi Laghubitta Bittiya Sanstha Ltd., Upakar Laghubitta Bittiya Sanstha Ltd., Mahila Sahayogi Bachat Tatha Rin Sahakari Sanstha Ltd., Chhimek Laghubitta Bittiya Sanstha Ltd., Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. and Swabalamban Laghubitta Bittiya Sanstha Ltd.

The training program was conducted in collaboration with MSC, a global microfinance consultancy firm with its head office in Singapore.

Member's Corner



The Udayadev Multipurpose Co-operative Ltd.

Mahendranagar, Kanchanpur

Introduction:

The Udayadev Multipurpose Co-operative Ltd. is a Microfinance Co-operative organization registered under the Co-operative Act at the Division Cooperative Office, Mahendranagar, Kanchanpur on 4th May 1999. It commenced microfinance program in the year 2007 inculcating the habit of savings among its members and encouraging them to borrow small loans to invest in income generating activities. The Co-operative was initiated by 25 likeminded people of Mahendranagar with the share capital of Rs. 10 lakh. Recognizing the contribution of the cooperative to the community, it was awarded as the 'Best Co-operative' in 2059 B.S. by the National Cooperative Federation Ltd., Kathmandu.

District: Kanchanpur

Capital: Rs. 205,183,000

Mission:

To focus on fostering positive changes in the socio-economic level of its members, especially the overlooked Tharus, Dalits, Janajatis and other marginalized communities in its jurisdictions.

Vision:

The vision of the organization is eradication of poverty in Kanchanpur and its working area, inculcating the habit of savings among its members and supporting them with small loan to engage them in income generating activities.

Service Mechanism

- Treat members according to the cooperative principles.
- Provides access to finance to the poor and marginalized families with different kinds of savings and microloan services.
- Provide financial as well as technical support to the ultra-poor, women and marginalized families by involving them in income generating activities.
- Support the farmers to become self-reliant and to increase their production with the use of improved seeds and advance farming practices, and link their production with market that provide better price.
- Support in technical higher education to the deserving children of the members.

Product and Services

Micro Saving Products

- Group Saving
- Pension Saving
- Personal Saving
- Udaydev Second Saving
- Fixed Saving
- Child Saving
- Senior Citizen Saving
- Udaydev First Saving
- Daily Saving
- General Saving

Micro Loan Products

- Simple Loan
- Seasonal Loan
- Agro Bizz pro-Loan
- Micro Enterprise Loan
- Re-establishment Loan
- Business Loan
- Hire Purchase Loan



Mr. Ganesh Bahadur Chand
CEO



Ms. Nara Joshi
Chairperson

Business Products:

- Co-operative Banking
- Micro Credit and Savings
- Digital Banking
- Agriculture Promotion

Client Protection Activities

- 50% of total tuition fee coverage to 5 students annually enrolled in JTA program.
- Insurances of loan products
- Sharing of profit with members
- 10% to 15 % interest on savings
- Special loan for single women
- Training and technical supports for the entrepreneurship development among members
- Collateral free loan
- Agricultural support (Seed, fertilizer) for farmer members
- Buying services for the rice products of members at market price.
- Social Security services on losses and damages during Natural disaster
- Supporting Members in Chronic diseases (Kidney, Mental, and Cancer)
- Maternity Nutrition Program for women members
- Funeral support program for the members and their spouses

Business Approaches:

- Open employee recruitment
- Quarterly meeting between board members and employee
- Regular financial literacy program for members
- Agriculture promotion trainings for members
- Interaction program with Centre Chiefs
- Use of digital technologies (ATM, SMS, Tab, Mobile Banking) for effective and efficient services

Operational Status

• Total Branches (No)	10
• Total Centers (No)	952
• Total Districts Covered (No)	4
• Total Members (No)	24811
• Total Borrowers (No)	9049
• Total Dropout Members (No)	615
• Total Staff (No)	66
• Total Field Staff (No)	36
• Total Loan Outstanding (Rs.)	1,56,04,68,545.00
• Total Savings (Rs.)	1,74, 86,79,291.00
• Total Loan Overdue (Rs.)	7,13,31,663.00
• Total Overdue Members (No)	894
• Profit / (Loss) (Rs.)	8,53,73,847
• Operational Self Sufficiency (OSS) (%)	146.40
• Repayment Rate (%)	94.93
• Portfolio at Risk (PAR)(%)	8.95

Nepali Microfinance Officials Visit to AHON SA HIRAP INC. (ASHI Inc.) an Elderly MFI Dedicated to the Rise of People from Poverty in the Philippines

The Nepali officials from microfinance sector made a visit to AHON SA HIRAP INC. (ASHI Inc.) in Manila, Philippines on July 1, 2024.

ASHI was established in January 1989 by Professor Generoso Octavio as an action research project in the College of Economics, University of the Philippines, Los Baños (UPLB), with initial funding from Asia Pacific Development Center (APDC) in Malaysia.

Two years later, it registered with the Security and Exchange Commission (SEC) as a non-stock, non-profit, non-governmental organization (NGO) ASHI gained the legal personality to enter into contracts and loan arrangements and to receive grants and donations from various stakeholders and agencies, both local and international, committed to the same goal of alleviating the worsening national poverty problem.

ASHI pioneered the Grameen Bank Approach (GBA) of Professor Muhammad Yunus. This approach, which did away with the rigid requirements of the traditional lending agencies like banks, provided needful women direct access to non-collateralized loans to help augment their income, widen their employment opportunities and improve the lives of their families.

Initially, ASHI operated in the neighboring communities of the University of the Philippines in Los Baños, Laguna, and then expanded around Laguna Lake through the other provinces of Rizal, Quezon, the southern part of Metro Manila, parts of Cavite and Bicol.

In 1995, ASHI began its expansion outside Luzon in the province of Antique in the Visayas. By 2018, it had already established, apart from those aforementioned provinces, various other branches in Aklan and Capiz. Through its eighty (80) branches, ASHI reaches out now to more than one hundred twenty five thousand (125,000) families, most of whom reside in inaccessible areas. Remarkably, these families score a retention rate and repayment rate of over 95%.



Visiting Team with Centre Members

Through the years, ASHI's various training programs, services and products have been an exemplar for institutions, both local and international, that uses the Grameen Bank Methodology for their micro-credit programs.

Financial loans are carefully designed so members can readily pay back on time. Credit discipline is encouraged and commended among members to enhance their sense of honor and dignity.

General loan is for income-generating activities of all active members who are conscientious about their obligations. It can range from a minimum of five thousand (5,000) to one hundred thousand (100,000) Peso with loan term choice.

ASHI Grameen Agricultural Program (AGAP) loan includes insurance and marketing assistance, helps poor farmers and fishermen in ASHI-covered areas. The Farmer Entrepreneurship Program (FEP) clustering approach was introduced in partnership with local government units and private institutions and companies.

Quick loan is an income-generating loan can be used only on a cash basis for such short-term business opportunities as fiesta sales, trade fairs, export orders, etc. It is available to all active members with an outstanding credit rating during 3rd cycle of the current General Loan ASHI-1.

Incentive loan is intended for house or toilet construction or repairs, electrical or water connection, and immediate family's school expenses

such as tuition and miscellaneous fees, uniform, school supplies, etc. It is available to all active, conscientious members during the 2nd cycle of the current General Loan for ASHI-1 members.

Special loan (gadget and solar) can be availed for all types of personal household needs, SSS/Phil Health premium, family emergencies, and center hall construction and improvements. It comprises five types: 3K Loan; SSS/PhilHealth Premium Loan; Emergency Loan; Resiliency Loan; and Center Loan.

As part of micro insurance program ASHI enrolls its members in an insurance program which guarantees that their family will receive compensation should any untoward event happens.

ASHI continuously conducts various training programs for its members, whether it is for personal, social, spiritual and business development as they grow their businesses; they also given Financial Literacy, Disaster Management, and Business Management training to ensure that they are equipped with the necessary skills. Care for the environment is also a concern that is developed with ASHI members. ASHI's main constituents called "Nanays" are the poorest women in its service areas which are referred to as branches. Each branch operates 30-50 centers.

In recent years, the same loan access has been extended to farmers and fishermen through the ASHI Grameen Agricultural Program (AGAP).

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Nepal Country ...

A comprehensive progress review was held on the 8-point action plan which was formulated in the 13th Social Business Day at Lankawi, Malaysia. Ms. Sobha Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Ltd. presented the progress of the action plan and she thumbs that participating organizations have made significant achievements in some of the plans such as formation of 3zero clubs, eco-village development, tree plantation, serving hard-core poor, entrepreneurship development among youths.

In the first thematic session, "Launching Youth Self-employment Program for microfinance member's children" Moderator, Ms. Sharada Kumari Pokhrel, CEO, Upakar LBSL highlighted on the good practices that helps to inject the entrepreneurship development among youths such as learn and earn program in school, skill based trainings, 3zero club formation, and conducting interaction programs with them. She also shared that her organization has initiated learn and earn program for school students in association with four local schools.

The second session was on "Experience sharing in Building environment friendly villages and assisting the hardcore poor for improving their lives was moderated by Mr. Sanjaya Kumar Mandal, CEO of Jeevan Bikash LBSL. He shared his field experience to cover up and enroll the hard core people to deliver the micro-credit services and integrated services too. He informed that 15 Eco-villages were already developed in Nepal and significant positive changes were seen in term of social and economic life of the people after interventions.

The 3rd Session was on "Experience sharing on promoting 3ZERO clubs and their activities in Nepal". In the session, Mr. Damodar Regmi, Deputy Chief Executive Officer of Jeevan Bikas LBSL shared his strategies and achievement to form the 3ZERO clubs. He also shared the direct and indirect benefits of enrolling youths in 3ZERO clubs.

The action plan has since been expanded and revised into an 11-point agenda to be implemented and accomplished within the span of one year.



Prof. Muhammad Yunus and Nepali Delegates during Nepal Country Forum

Nepal Country Forum Issued 11th Point Action Plan

1. Microfinance operating organizations (MFOs) will collaborate with rural high schools for establishing 30 enterprise incubation centers to promote the concept of "learn and earn" among the students.
2. MFOs will provide trainings to the secondary and higher secondary school graduate children of microfinance members to transform them into self-employed entrepreneurs. They will enroll minimum of 2000 youths in this program till June, 2025.
3. Each (MFOs) will identify the most deprived families under its jurisdiction and provide them business orientation trainings along with loan support to create self-employment opportunity. Each of them will implement such program through minimum of its 5 branches and will cater the services to fifty thousand households by the end of June, 2025.
4. MFOs will establish 20 green shops under the ownership of their members as social business to support the marketing of their products.
5. MFOs will develop 40 Eco-villages in rural areas with focus on 3 zero concept as a startup of new civilization in collaboration with local governments.
6. Three thousand quality Three Zero Clubs of local youths will be formed and link them with national and international networks. Periodic monitoring and evaluation of their activities will be conducted by concerned promoting organizations to ensure their operations in effective manner.
7. MFOs will conduct rural energy technology and environment education to high school students by organizing various camps and tree plantation programs.
8. MFOs in collaboration with local governments and community organizations should carry out plantation of one lakh fruit bearing trees as a campaign through their members of rural areas in the community forest, government forest and also in the land of members who own some land.
9. A Social Business Creation Conference will be organized with the participation of Business Sector Experts and potential young entrepreneurs.
10. A Non-Profit institution like Grameen Kalyan, Bangladesh will be established to cater primary healthcare services to poorer segment of the population.
11. "Nepal Yunus Centre for Social Business" will be established within one year to promote Social Business in Nepal.

Boosting Entrepreneurship

CSD Conducts a 4 Day Entrepreneurship Development Training for Field Officers of Microfinance Organizations



Participants of the Training with CSD Executive Chief and Director

The Centre for Self-help Development (CSD) organized a 4 day Training on Entrepreneurship Development from May 7 to 10, 2024 (Baishakh 25-28, 2081) with a practical orientation on field operation. The program was a replication of the same kind of program conducted from March 31st to April 3rd, 2024. Eighteen officials from 9 Microfinance Institutions (MFIs) and Microfinance Co-operatives (MFCs) and 2 Agriculture assistants from CSD participated in the training. It aimed to enhance the skills and abilities of field officials and to inspired microfinance members to engage in micro-entreprises.

Mr. Bechan Giri, Executive Chief of CSD, emphasized the role and significance of entrepreneurship development in MFIs and MFCs, highlighting its impact on client members' growth. He Said, CSD has launched a campaign to develop

entrepreneurship among the microfinance members.

Mr. Satish Shrestha, Director of CSD, talked about why we need to create entrepreneurs among the members. He said that helping microfinance members become entrepreneurs is key to making sure they raise their income, generate employment and can pay back their loans on time.

The training was led by the Assistant Director, Mr. Sopan Bista, Senior Officer, Ms. Renu Prajapati, and the Officers, Mr. Chandra Kant Pandit and Ms. Bigya Gyawali.

The training kicked off by explaining the concepts of enterprise, entrepreneur, and entrepreneurship. This helped identify potential entrepreneurs among members, laying the groundwork for their success. They also covered how to select the right type of enterprise and

customized commercial processes, crucial for Microfinance Institutions (MFIs) and Microfinance Co-operatives (MFCs). Additionally, they delved into costing elements, pricing strategies, and methods of manufactured goods, equipping participants with essential business skills.

Moreover, the training focused on identifying local opportunities and available resources for entrepreneurship development, emphasizing the role of demand and supply in the market. The participants also learned about the benefits of insurance and getting registered on PAN.

The participants were also familiarized with successful client entrepreneurs, providing invaluable insights into local opportunities and available resources. Visits to businesses operated by Mahila Sahayogi Bachat Tatha Rin Sahakari Sanstha Ltd. and Manushi Laghubitta Bittiya Sanstha Ltd. offered concrete examples of entrepreneurial success stories, fueling inspiration and practical learning.

The training was deemed relevant and effective in addressing the present scenario and empowering the participants to support their client members in developing their business plans and promoting entrepreneurship.

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Exposure Visit by Nepali ...

The visiting officials observed the operational process of the MFI from bottom to the top starting from the observation of centre meeting, process, savings and lending process including submission of loan application to business plan submission, discussion among members about the soundness of the project, loan utilization capacity of members and business plan etc. They have followed a fool proof mechanism of cross checking and follow up. In the head office the team was acquainted with the functional and role and responsibility of different departments for ensuring the sound management of the organization. The head office which have been operating from Manila, capital city of the country had

recently moved to Harangay Halayhayin Pililla, Rizal which is around 56 kilometers far from capital city.

After the field visit, the visiting team held discussion in head office on good practices, effective operational program, strategies of the Ashi Inc. and the learning that need to replicate in Nepal. The major learnings from the team are to start paperless services, strict to the weekly centre meetings which is found effective to maintain good relation with the clients and to make them discipline, Field officials should make their members well inform and educate about new products and programs, Organizations should also capacitated their members with necessary business skills and support to increase their production, business

management and marketing to get better price and the staff of branch offices are provided with residential services so they have been able to provide more effort to the office.

Mr. Shankar Man Shrestha, Chairman of CSD, deliberated the Philippines team on general working modality as well as various programs and activities carried out by Nepali microfinance institutions. Mr. Shrestha also requested the visiting Nepali delegates to learn from the ASHI INC on its effectively handling and smoothly running microfinance activities during and after Covid-19 pandemic. Mr. Shrestha, on behalf of CSD as well as the visiting team, also gave a 'Token of Love' to Ms. Mercedes A. Abad, president of ASHI INC.

Microfinance Trainers Exposed to Advanced Course on Training of Trainers



CSD Director Addressing the Opening Ceremony of the Training

A total of 13 microfinance trainers from 9 different organizations participated in a 10-day long advance course training of trainer (TOT) organized by Training Institute for Technical Instruction (TITI) Sanothimi, Bhaktapur in coordination with the Centre for Self-help Development (CSD). High level officials of Training and Entrepreneurship Development Department of their respective microfinance institutions and microfinance cooperatives completed the program successfully.

Speaking on the opening session, the Executive Director of the TITI, Dr. Anoj Bhattarai informed that the TITI has been working in accordance with the aim of producing high skilled trainers under the ToT program and this is an opening of new avenue to collaborate with the important sector of microfinance program.

In the closing session of the training program, the Executive Chief of CSD, Mr. Bechan Giri, said that the skills learned in the training are expected to be utilized to advance the microfinance sector in line with its values and spread financial literacy among the target group. He urged all the participants to share the learnings of the training with their colleagues and practice the learnings in their own training.

On that occasion, Mr. Arvind Choudhary, the Training Director of the Training Institute of Technical Instruction, expressed that the objective of the trainings and all the investment made by the participating institutions will be justified only if the participants use the skills gained from the training in their home training.

Mr. Satish Shrestha, Director of Centre for Self-help Development said that this collaboration of training has

opened new opportunities for both organizations to learn from each other.

The training was facilitated by Ms. Meena Kharel, Mr. Raju Shrestha and Mr. Bishwas Gurung of TITI. Facilitators conducted theoretical as well as the practical sessions in order to be able to design, develop, implement and evaluate courses required to become efficient and successful trainers. The course includes topics such as identifying skills and knowledge, writing and evaluating terminal performance objectives, developing and using lesson plans, curriculum guides, logbooks, and presentation guides, etc. In addition, the skills that the trainers should have were also discussed which included presentation, questioning techniques, way of giving and taking feedbacks, etc. On the occasion of the training, the subjects of environment-friendly and gender-friendly trainings were included.

Speaking on behalf of the participants at the closing of the training, Mr. Mukti Yadav of Swabalamban Laghubitta Bittiya Sansta Ltd. and Ms. Tika Kafle of the Navapratibha Savings and Credit Cooperative Ltd. were of the opinion that the 10 day ToT had help them to become a good resource person and it would be instrumental in imparting necessary skills to their staff.

Four Officials of CSD were Graduated with a TOT

Four officials of the Centre for Self-help Development (CSD) participated in the 10-day Trainings of Trainers TOT that was held from April 24th to May 4, 2024. The graduated officials were Senior Officer, Ms. Renu Prajapati, Officers, Mr. Chandra Kanta Pandit and Ms. Bigya Gyawali and Senior Assistant, Ms. Saru Magar.

The center has provided this opportunity to its staffs to develop as a resource person and capacitate them with relevant skills essential under the staff capacity development program.

The trainings of trainer's course provided by the Training Institute for Technical Instruction, Sanothimi, Bhaktapur is a government recognized course.



CSD Officials after Successful Graduation



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