

Glimpse



A Newsletter of CSD – December 2020, Issue 32

CSD Convened 29th Annual General Meeting

The Centre for Self-help Development (CSD) convened its 29th Annual General Meeting (AGM) on November 27, 2020 (Marg 12, 2077) through virtual medium. The AGM was attended by 9 individual and 38 institutional members. The distinguished members and guests of the AGM were welcomed by the Executive Chief of CSD Mr. Bechan Giri.

On the occasion, presiding the meeting, the Chairman of the Governing Board, Mr. Shankar Man Shrestha presented the annual progress report along with the Balance Sheet and the Profit and Loss Accounts of the FY 2076/77 and the program of the FY 2077/78 of CSD on behalf of the Governing Board. It was passed unanimously by the AGM.

In the meeting Mr. Shrestha highlighted the current state of the microfinance sector in the country. He said environmental degradation is the prime concern of the mankind and if the pace of degradation goes on unchecked and let carbon emission raise as it is now our future generation will not be alive in this planet in 10 decades from now



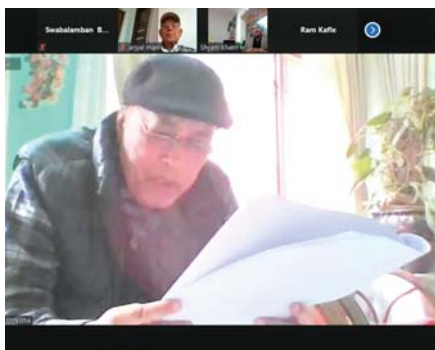
Zoom Participants of 29th AGM

as declared by the environmental scientists. He added, "CSD is stressing on promotion and development of Eco-friendly villages in technical cooperation with the Centre for Rural Technology Nepal (CRT/N) and microfinance institutions." He also urged all MFIs and cooperatives initiate self employment program for the youths as the new generation of microfinance members by initiating entrepreneurship development among them and CSD would like to work with MFIs in carrying out entrepreneurship development to groom and promote young entrepreneurs from among the children of the microfinance members.

Mr. Shrestha also informed the members that the Centre has started to award best women micro-entrepreneurs with Rs. 25,000/- each among its member organizations for the FY 2075/76 with a view to encourage members to become

successful entrepreneurs. The award will continue in future as well.

In the F.Y. 2019/20 CSD organized 27 training programs and conferences. These programs have benefited officials and staff of MFIs and cooperatives. The Centre also organized 6 international exposure/study visits to acquaint the officials of MFIs and cooperatives with the best practices of renowned microfinance institutions of Bangladesh, the Philippines and India. Similarly, in order to share the working modality of the microfinance institutions of Nepal, the Centre in



CSD Chairman Mr. Shankar Man Shrestha Presenting 29th Annual Report

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CSD Staff Listening to The Chairman

coordination with Integrated Development Foundation (IDF), Bangladesh organized two exposure visits of Bangladeshi microfinance practitioners to Nepal, which was participated by 84 officials in the same fiscal year. Regional conferences of microfinance members also organized in Dhangadhi (Kailali) of Sudur-Paschim Pradesh and in Kohalpur (Banke) of Lumbini Pradesh (the then Pradesh No. 5) on the patronage of the MFIs and the cooperatives of the concerned province. These conferences were participated by officials members and the dignitaries of concerning provinces.

In the open floor discussion of the AGM, one of the founder member of CSD and Executive Director of CRT/N Mr. Ganesh Ram Shrestha, briefed on the importance and experience of Eco-Villages and urged MFIs to develop an 'Eco-Village' in their respective areas.

Mr. Mani Kumar Aryal, Chairman of Nepal Rural Development Society Center (NRDSC) opined that CSD should prepare a report on the past, present and future of microfinance in Nepal.

Mr. Sanjay Kumar Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. said "MFIs should look into marketing arrangement of their members' products and produces. Lack of this the producers have been the victim of middlemen. The prices they are paid hardly cover their cost of production. So something must be done soon".

Mr Bishal KC CEO of Bauddha Gramin Bahuuddeshiya Sahakari Sanstha Ltd. opined that CSD should be a medium of the exchange of information among the CSD member institutions.

Mr. Saran Kumar Parajuli Chairman of Navodaya Bahuuddeshiya Sahakari Sanstha Ltd. said that each MFI should urgently initiate youth enterpenuareship program to provide self-employment to the children of the microfinance members so that they doesn't look for jobs outside the country.

The members present at the meeting conveyed that the policies and

programs of CSD are commendable and expressed that they will fully support and participate in the programs.

The AGM passed resolutions that each member organization would adopt one rural high school from their working areas and would collaborate with it to run entrepreneurship development program for the students by providing them support for agriculture and livestock education and also would promote at least one 'Eco-Self-help Village' to protect the environment from further degradation.



Members of Concerning Provinces Expressing their Opinion on Policies and Program

Exploring the Possibilities of Self-help Eco-village



An Orientation Workshop

The Centre for Rural Technology/ Nepal (CRT/N) organized a kick off orientation workshop on "An Introductory Advocacy Orientation Program on Rural Electrification through Solar System and Promotion and Formulation of Municipality Energy Plan" on December 7-10, 2020 at Taldhunga, Ward No. 5, Khanikhola Rural Municipality, Kavrepalanchok. The workshop was also attended by all the chairperson of seven wards of the Municipality.

The objective of the workshop was to make the local leaders and stakeholders aware to increase the access of electricity through the promotion of solar energy in the rural areas. It also aims to educate the local community on the promotion and process by formulating energy plan of the municipality through evidence advocacy program in implementing a sustainable program and prospects of MFIs and Cooperatives in the area.

The solar electrification project will connect the households of the Ward No. 3, Bhangtarbesi of Khanikhola Rural Municipality. It will connect about 100 households and local businesses with the 10 Kilo Watt solar mini-grid system. Besides, CRT/N has also been empowering the

villagers by establishing an improved water mill at the bank of the Bagmati River where the villagers grind, expel and process their food grains. There were a total of 31 households with 150 people in ward no.3 Bhangtarbesi. Mr. Chandra Magar one of the villagers and health workers said that there are no banks and financial institutions in this village. There is only a cooperative **Ama Samuha** which is promoted by the local women by collecting Rs. 50 from each household to meet their need in difficult times. The villagers

have to walk nearby market places for financial transactions which are far from their residence.

The seasonal productions of Bhangtarbesi are maize and millet, ground apple, mushroom, coffee, and cardamom. Animal husbandry in the area is goat and buffalo. They also produce Khuwa (a dairy product made of drying milk) 50 kg in 2 days which are sold at Panauti bazar. According to Ward Chairman, Mr. Jaya Bahadur Lungeli Magar about 80% of the population is of Tamang ethnicity and the others are of Chettri, Magar, Pahari, Majhi and Dalit. Micro enterprises practiced in the area produces bel juice and bamboo stool. They are planning to introduce the ward as a coffee area, for that they are going to establish a coffee processing plant with local investment of Rs. 10 crore in 3 years of time. The market linked for the productions are Banepa, Khopasi, Hetauda and Panauti.

The information shared by local leaders and villagers revealed that there is an acute need of financial institutions to meet their financial need and also to foster their businesses. The community is also in need to aware them on the

(contd. on page 5)



Improved Watermill Run by Community

Developing Entrepreneurial Skill of Members: A Secured Lending Opportunity

With the main objective of developing best microfinance entrepreneur clients with an entrepreneurial skill and linking the same to proper loan utilization capacity of MFIs members, CSD conducted two web-based training program back to back titled "Training on Development of Micro Entrepreneurs in Microfinance". Each training has 42 hour virtual sessions hosted through ZOOM due to Covid -19 pandemic.

In the first training a total of 18 Branch Managers from 12 MFIs, and cooperatives were participated which was held from December 20-21, 2020 (Poush 5-6, 2077). The second one held from December 27-28, 2020 (Poush 12-13, 2077) had a total of 16 participants from 9 MFIs and Cooperatives. Both trainings were virtually facilitated by Mr. Gokul Pyakurel, a well known freelance trainer having rich practical knowledge of micro-entrepreneurship development in Nepal and abroad. He was also associated with MEDEP as well as various national and international MFIs including CSD. In these two trainings; in the first day Mr. Pyakurel was sensitizing participants that the pandemic has not only brought miseries but also create lots of new opportunities and avenues . He detailed these from the perspective of both the clients as well as Branch Managers. After getting updated knowledge of possibilities; the participants were brainstormed on various technical criteria and traits that were further apprised by the participants during group discussions. All the participants had practical hands-on experience in linking microfinance clients to entrepreneurship. They had the skill honed on approaches, categorization, stages of business development and finally design and development of business plan of their member's enterprises: a road map to successful enterprise for microfinance client and huge lending opportunities for Branch Managers of the MFIs.

On the second day of the training programs, the participants were provided maximum possible practical exercises on fundamental of business planning from successful

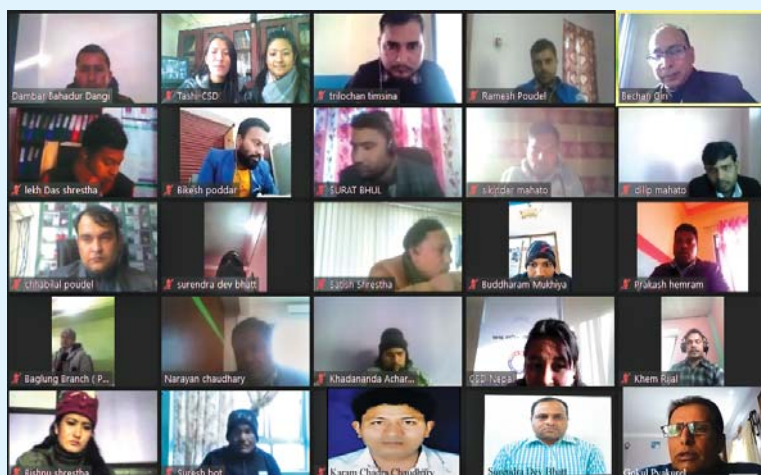
entrepreneurs, assess credit needs of clients based on needs in various businesses cycle. In contrary to present practice of lending all amount upfront irrespective of need of enterprises. Various stages of business planning were thoroughly presented in a participative manner by Mr. Pyakurel. The program was an opportunity to have personal experience of participants shared and discussed with Mr. Pyakurel.

At the end of these trainings, all the participants had shared their thoughts on the key learnings that shall be helpful to better understand opportunities within the operational areas. The branch managers also expressed their confidence on the possibility of enhancing branch portfolio even during pandemic.

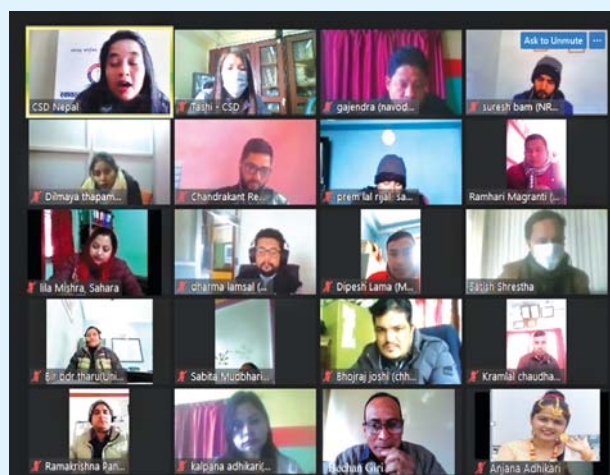
Also the feedback and evaluation of each training program by participants were carried out especially through virtually live forms and its result shared instantly. All the participants expressed very positive expression on the gained skills. The success and the confidence gained in these trainings reflected in the Action Plan as all the participants had to prepare as part of the training course. There were few very practical suggestions and feedback from participants to make future programs more interactive and successful.

The participants were also asked to prepare an Action Plan in a non formal closing session. Mr. Satish Shrestha, Director of CSD extending vote of thanks and had invited all the participants to make detail to present in the review to be held after a month and also stressed on reflecting their commitments to develop clients in to entrepreneurs when all participants once again come together to assess their achievements and share experiences as part of course requirement.

Mr. Bechan Giri, Executive Chief of CSD during closing sessions said that, the participants should adhere to the road map of developing entrepreneurship and also mandated participants to be active in social media groups



Participants of The Training Held on December 20-21, 2020



Participants of The Training Held on December 27-28, 2020

specifically created for each training and get digitally connected irrespective of their organizations. In his concluding remarks, Mr. Giri thank all the participating organization for taking steps to compliment the entrepreneurship development within the microfinance sector initiated by CSD and also appealed to all participants to be in touch with this initiative which is even more important due to COVID-19.

Both of these web-based trainings were coordinated by Ms. Renu Prajapati, Training Officer and assisted by training assistants Ms. Tashi Lhamu Sherpa and Ms. Shraddha Joshi of CSD.

In the training held on Disremember 20-21, 2020 (Poush 05-06, 2077) the participants were Mr. Bikesh Poddar and Mr. Lekh Das Shrestha Branch Manager of the Mero Microfinance Bittiya Sanstha Limited, Mr. Samsheer Bahadur Mahara and Mr Surendra Dev Bhatt, Branch Manager of the Shree Udayadev Multipurpose Co-operative Limited, Mr. Narayan Chaudhary and Mr. Surat Bhul, Branch Manager of the Kisan Bahuuddeshiya Sahakari Sanstha Limited, Mr. Khadananda Acharya Branch Manager and Senior officer Ms. Bishnu Shrestha from the Mahila Sahayogi Bachat Tatha Rin Sahakari Sanstha Limited, Mr. Khem Rijal, Branch Manager of the Karnali Saving and Credit Co-operative Limited, Mr. Dambar Bahadur Dangi, Branch Manager of the Upakar Laghubitta Bittiya Sanstha Limited, Mr Dilip Kumar Mahato and Mr. Sikindar Kumar Mahato Branch Manager of the Mithila Laghubitta Bittiya Sanstha Limited, Mr. Buddharam Mukhiya, Branch Manager of the Nrn Laghubitta Bittiya Sanstha Limited, Mr. Prakash

Ghimire and Mr. Suresh Bot Branch Manager of the Chhimek Laghubitta Bittiya Sanstha Limited, Mr. Karam Chandra Chaudhary, Branch Manager of the Ghodighoda Laghubitta Bittiya Sanstha Limited, Mr. Ramesh Poudel and Mr. Trilochan Timsina, Branch Manager of the Sahara Nepal Saving and Credit Cooperative Limited, Mr. Prakash Hemram and Mr. Chhabi Lal Poudel Branch Manager of the Shree Navodaya Multipurpose Co-operative Society Limited.

Similarly, In the training conducted on December 27, 28, 2020 (Paush 12-13, 2077) the participants were Mr. Gajendra Sherma and Ms. Kalpana Adhikari Branch Manager of the Shree Navodaya Multipurpose Co-operatives Society Limited, Mr. Ram Krishna Panta and Mr. Bhoj Raj Joshi Branch Manager of the Chhimek Laghubitta Bittiya Sanstha Limited, Ms. Dilmaya Thapa Magar, Senior Field Officer and Mr. Chandra Kant Regmi, Branch Manager of the Kisan Bahuuddeshiya Sahakari Sanstha Limited, Ms. Sabita Mudbhari, Mr. Ramhari Magranti and Mr. Dipesh Lama, Branch Managers of the Manushi Laghubitta Bittiya Sanstha Limited, Mr Dharma Lamsal Branch Manager of the Karnali Saving and Credit Co-operative Limited, Ms. Anjana Adhikari, Officer of the Upakar Laghubitta Bittiya Sanstha Limited, Mr. Kram Lal Chaudhary and Mr. Bir Bahadur Tharu, Branch Manager of the Unique Nepal Laghubitta Bittiya Sanstha Limited, Mr. Suresh Bam, Branch Manager of the Nrn Laghubitta Bittiya Sanstha Limited, Ms. Lila Mishra and Mr. Premlal Rijal, Field Officer of the Sahara Nepal Saving and Credit Cooperative Limited.

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Exploring the ...

conservation of their natural resources at their surroundings to protect further degradation. In this regards, CSD is intending to develop "Eco-Village" in coordination with CRT/N and interested MFIs,

Cooperatives in such villages.

The kick off orientation program was facilitated by the team of CRT/Nepal Senior Officers, Mr. Niraj Shrestha and Mr. Santosh Mandal and Program

Mr. Sano Babu Pandit. Mr. Dipendra Joshi, Asistant Officer of the Centre for Self-help Development also participated in the workshop as an observer to report the possibilities of eco-village development.



Bhantarbesi, Kavrepalanchowk, Nepal



Coffee Beans Separator of Local Farmer

Member's Corner



Unique Nepal Laghubitta Bittiya Sanstha Ltd.

Head Office, Kohalpur, Banke

Introduction

The Unique Nepal Laghubitta Bittiya Sanstha Ltd. (UNLBSL) is a rural micro-finance institution. Currently, UNLBSL providing microfinance services to its more than 83,000 poor and marginalized beneficiaries from ten districts of Lumbini Pradesh and Sudur Paschim Pradesh.

UNLBSL obtained micro-finance banking license from the Nepal Rastra Bank in October 2018. However, the history goes back to the year 2000, when UNYC Nepal (NGO) started working in this field. It has continuously worked for last 18 years under the provisions of Financial Inter-mediator Act, as a 'FINGO'.

It continually aims at improving access to financial services. It strives to promote culture of saving, encourages income generation, supports micro-entrepreneurship development and provides social security services to its clients.

It has been promoted by UNYC Nepal, Prabhu Bank, NCC Bank and other individual shareholders. It is registered under the Company Act of Nepal.

UNLBSL believes in multi-layered and targeted interventions to address the causes of poverty of its clients. Therefore, it promotes an enabling eco-system to provide business development opportunities.

In the coordination partnership with the Nepal Rastra Bank, line ministries and development agencies, UNLBSL engaged to improve access to finance.

Vision

The vision is to create a civil society by uplifting Socio-economic status of the poor and marginalized communities, and thereby to improve the quality of their life.

Micro Saving Products

- Group saving
- Center welfare saving
- Individual saving
- Child Saving
- Plan saving
- Pension saving

Micro Loan Products

- General Loan
- Seasonal Loan
- Business loan
- Domestic loan
- Emergency loan
- Ujyalo loan
- Special loan
- Collateral loan

Credit Plus Services

- Financial Literacy
- Entrepreneurship Development Training
- Client Exposure visit, etc.

Micro-credit Insurance Services

- Credit insurance - Met life insurance

Remittance Services

- IME Remit
- Himal Remit
- City Express Remit
- Western Union Remit
- Prabhu Remit
- Sewa Remit
- Samsara Remit
- Nepal Remit



Mr. KP Chaudhary
Chairman



Dr. Gopal Dahit
Executive Director

Mission

The mission is to extend financial services and social awareness for contributing to equality of prosperous, self-reliant and cohesive society through employment generation and quality service delivery to its clients for their satisfaction.



Head Office of Unique Nepal LBSL

Objectives

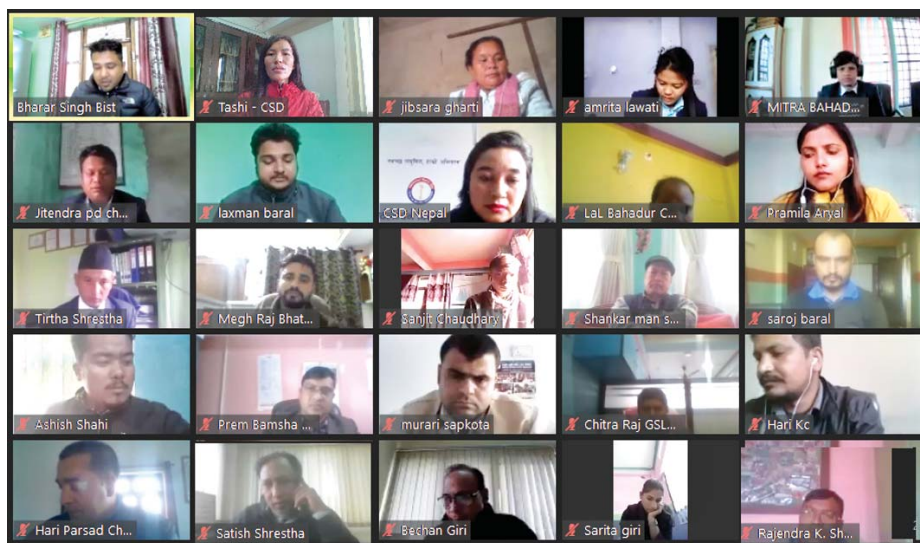
The main objectives of the Financial Institution, which shall carry out financial transactions under the provisions of the Nepal Rastra Bank Act, 2058 (2002), Bank and Financial Institution Act, 2073 (2016), Company Act and other relevant laws are as follows:

- To provide quality and reliable financial services to its clients by protecting and safeguarding their interest through healthy competition,
- To assist in bringing accelerated development pace of country's agriculture, industry, service, trade and other productive enterprises, which are viable from business point of view by mobilizing necessary financial resources from internal and external sources for the establishment, development, expansion and enhancement of capacity and productivity of the agricultural, industrial and trade sectors,
- To establish, operate, develop, expand and promote productive and employment generating enterprises in rural and urban sectors by properly mobilizing available skill, labor and capital; and to assist by actively providing necessary financial resources, technical and managerial consultancy services, training and appropriate technology for poverty alleviation,
- To assist in making the economy of the country strong and reliable by minimizing the risk in financial services,
- To assist its reliability in general public on financial system of the country.

Performance as of 16th October, 2020

• Share Capital	Rs. 9,68,20,000
• Area Coverage : Districts	6
• No of Branches	38
• No of Staff	195
• MF Members	83,000
• MF Borrowers	46,000
• Savings	Rs. 1,84,89,00,000
• Loan Outstanding	Rs. 2,61,56,00,000
• Loan overdue	Rs. 50,38,00,000
• Profit	Rs. 82,20,601
• Reserve Fund	Rs. 12,34,00,000
• OSS	101%

Capacitate Branch Managers to Identify and Develop Micro-Entrepreneurs



Participants of The Training Entertaining The Session

The Centre for Self-help Development (CSD) organized two day Virtual training on "Promotion and Development of Micro Entrepreneurship among Microfinance Members" on November 24-25, 2020 (Mangsir 9-10, 2077) aiming at the branch managers and senior officers.

It was attended by 25 participants. The objective of the training was to build up the knowledge and skill of the participants to upgrade the microfinance members to micro entrepreneurs from the basic livelihood level.

The participating managers were oriented on how to identify and develop members as entrepreneurs in their organization and also acquaint them with the methods of preparing and developing business plan and analyze the need of the required credit to foster/establish new enterprise. During the closing session of the training, the chairman of CSD Mr. Shankar Man Shrestha said, "The objective of microfinance is to uplift the poor and deprived people and make them self employed entrepreneurs. The branch managers should ensure that each member is developed as an entrepreneur. You have to train your field staff how to identify the enterpenuareship potential of each member and motivate them to undertake enterprise that generates full employment to the family. The staff should visit the household of each member and identify her potential and need and give required counseling.

Currently the field staffs have been confined to just loan disbursement and collection." He further said, "If microfinance does not transform their economic status it is of no use."

On the occasion, the participants shared their experiences and said, "The knowledge gained from the training will really help to work in the coming days' in accordance with the spirit of microfinance." In the two day training, they learned about the process of identification of appropriate enterprise and preparation of business plan to assess the micro financing clients. They have done self-evaluation exercises, group discussions as well as learned to monitor and supervise enterprises of their members.

Likewise in the ending session Executive Chief of the CSD Mr. Bechan Giri said that the virtual training was organized to develop the knowledge and capacity of the branch managers and senior-level field staffs for micro-entrepreneurship development. Mr. Giri said that the center will establish continuous communication to exchange the learning among all the participants in the coming days.

The training was facilitated by Mr. Gokul Pyakurel a well known micro entrepreneurship trainer who worked as senior entrepreneurship development program coordinator in UNDP and microfinance expert in the Decentralized Local Good Governance Cooperation Program. Director of CSD Mr. Satish Shrestha and training Officer

Ms. Renu Prajapati extended required support to make the training a success.

The participants of the virtual training were Mr. Chitra Raj Subedi Officer of the Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited, Mr. Saroj Baral, Laxman Baral and Mr. Umesh Chandra Pokhrel, Branch Managers of the Shree Navodaya Multipurpose Co-opertive Society Limited, Mr. Mitra Bahadur Basnet, Branch Manager of the Karnali Saving and Credit Co-operative Limited, Mr. Pankaj Rokka, Ms. Sarita Giri, Mr. Jitendra Prasad Chaudhary, Ms. Pramila Aryal and Ms. Amrita Lawati, Branch Manager of the Sahara Nepal Saving and Credit Cooperative Limited, Mr. Bharat Singh Bista and Mr. Megh Raj Bhatt, Branch Manager of the Shree Udayadev Multipurpose Co-operative Limited, Mr. Hari KC Branch Manager of the Upakar Laghubitta Bittiya Sanstha Limited, Mr. Hari Parsad Chalise, Branch Manager of the Environment Development Co-operative Organization Limited (EDCOL), Mr. Nabin Prakash Rajbanshi, Branch Manager of the Nerude Laghubitta Bittiya Sanstha Limited, Mr. Ashish Shahi Senoir Officer, Mr. Sanjit Chaudhary, and Ms. Hira Gurung Field Officer of the Mahila Sahayatra Laghubitta Bittiya Sanstha Limited, Mr. Murari Sapkota, Officer of the Manushi Laghubitta Bittiya Sanstha Limited, Ms. Jibbara Gharti, Branch Manager of the Aatmanirbhar Laghubitta Bittiya Sanstha Limited, Mr. Tirtha Bahadur Shrestha, Mr. Rajendra Kumar Shrestha and Mr. Prembansha Neupane, Branch Manager of the Swabalamban Laghubitta Bittiya Sanstha Limited, Mr. Lal Bahadur Chaudhari and Mr. Manoj Sapkota Branch Manager of the Chhimek Laghubitta Bittiya Sanstha Limited.



Mr. Gokul Pyakurel Delivering Training Session

The 29th AGM Elected Members for Governing Board of CSD

The 29th AGM of CSD held on Mangsir 12, 2077 (November 27, 2020) unanimously elected 7 members for the Governing Board for next two year term. They are Mr. Shankar Man Shrestha, Mr. Mahendra Kumar Giri, Ms. Shobha Bajracharya, Dr. Sumitra Manandhar Gurung, Dr. Gopal Dahit, Mr. Dambar Bahadur Shah and Mr. Sudhir Kurmar Shrestha

Similarly the meeting of the new Governing Board held immediately after the AGM also elected its officials. Mr. Shankar Man Shrestha was elected as the Chairman, Mr. Mahendra Kumar Giri as the Vice-chairman and Ms. Shova Bajracharya as the Treasurer.



Elected Governing Board Members and Chief Executive

CSD Strengthening In-house Capacity

The Centre for Self-help Development (CSD) organized 5 day training on 'Fundamentals of Microfinance' for its own staffs from November 8-13, 2020 (Kartik 23-28, 2077). The aim of the training was to capacitate the staffs on the basic requisites of microfinance and also on the role and responsibilities of CSD staff.

During the five day training the staff were acquainted with the motto and the principles of CSD. They were also oriented on the process of microfinance operation (i.e. client selection, group formation, centre meeting, credit need assessment, credit management, loan selection, loan disbursement, and collection). They were also taught on the importance as well as interpretations of different ratios and their inter relations in microfinance operation. They were also briefed on the causes



Executive Chief of CSD Mr. Bechan Giri Conveying The Session

and effects of loan delinquency and on the importance of monitoring and supervision of members and their enterprises.

The training was facilitated by the Executive Chief of CSD Mr. Bechan

Giri, the Director Mr. Satish Shrestha and the participants were Mr. Chandra Kanta Pandit communication officer, assistants Ms. Tashi Lahmu Sharpa, Ms. Suchita Maharjan, Ms. Laxmi Parajuli and Ms. Sraddha Joshi.



Centre for Self-help Development (CSD)

- Institute of Microfinance & Cooperative Development

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