



# 14<sup>TH</sup> SOCIAL BUSINESS DAY COUNTRY FORUM OF NEPAL

June 27-28, 2024

Manila, Philippines



## Proceedings Report



**Centre for Self-help Development (CSD)**

Maitighar Height, Kathmandu



## FOREWORD



The concept of social business has emerged as a transformative approach to address the world's most tenacious challenges; poverty, inequality, unemployment, and environmental degradation. Unlike traditional businesses, social businesses are created not to maximize profit but to maximize impact on the wellbeing of common people. This model has not only inspired countless entrepreneurs around the world but has proven to be an effective way to make sustainable development of the masses.

The “14<sup>th</sup> Social Business Day”, an annual event, was jointly organized by Yunus Centre and Negros Women for Tomorrow Foundation Inc at Manila, Philippines from June 27-28, 2024. This year's theme “Social Business- An Exit Route from the Current Self-destructive Civilization”, aligns perfectly with the shared vision of a world where businesses are designed to serve humanity and protect environment and promote sustainable development. The event was witnessed by over 500 people of 27 countries served as a platform for bringing together with leading experts and representatives from academia, business communities, civil societies and governments to share ideas and experiences among innovators, change

leaders, and aspiring social business entrepreneurs. The event focused on leveraging business strategies for social impact, sustainable development and role of business in creating innovative and long-term solutions.

In these times of global uncertainty, the role of social business has become more critical. From empowering marginalized communities to innovating in areas such as health, education, and sustainable energy, social businesses offer solutions that can create resilient, inclusive, and sustainable economies. The ‘14<sup>th</sup> Social Business Day 2024, Country Forum of Nepal’ was part of the event that platformed the accumulated experiences of social business leaders and entrepreneurs from Nepal to give shape to ensure actions for developing new civilization among its rural societies. Towards this, the Country Forum of Nepal has issued 11 Point Action Plan.

The current civilization gives emphasis on profit maximization which aggravates issues like environmental degradation, economic gap between rich and poor. To address these issues, Prof Yunus has propounded the concept of 3ZERO club, focusing on three burning issues of the



world, which are zero net carbon emission, zero wealth concentration for ending poverty, and zero unemployment by unleashing entrepreneurship in all. He mainly focused on youth to take a lead role in confronting these challenges through 3Zero Clubs.

I would like to thank everyone who contributed to the success of the "Nepal Country Forum." My deepest appreciation goes to Nobel Laureate Prof. Muhammad Yunus for his inspirational presence and valuable guidance, which greatly supported the Nepalese delegates throughout the Forum. The vision shared by Prof. Yunus is both bold and achievable, and it is through forums like this that we can turn ideas into action and bring theories to life.

I also want to acknowledge the distinguished participants, members of

organizing committee of the Nepal Country Forum, moderators and speakers for their contributions in making this Forum a great success. I look forward to engaging with all of you, exchanging ideas, and exploring innovative pathways that will help realize the full potential of social business. It is through collective effort that we will continue to push the boundaries of what is possible and contribute to a world where every individual has the opportunity to thrive. I also extend my thanks to Ms. Sujata Khadka for her excellent effort to bring out this report on time.

**Mr. Shankar Man Shrestha**

Chairman

Organizing Committee

Country Forum of Nepal



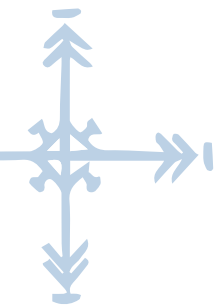
## ABBREVIATIONS

CEO	:	Chief Executive Officer
CLBSL	:	Chhimek Laghubitta Bittiya Sanstha Ltd.
CSD	:	Centre for Self-help Development
CSR	:	Corporate Social Responsibility
CYC, Nepal	:	Chartare Yuva Club, Nepal
DCEO	:	Deputy Chief Executive Officer
ED	:	Executive Director
GMUK	:	Grameen Mahila Utthan Kendra
JLBLSL	:	Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.
KBSSL	:	Kisan Bahuudeshiya Sahakari Sanstha Ltd.
MFCs	:	Micro Finance Cooperatives
MFI	:	Micro Finance Institutions
MFO	:	Microfinance Organizations
MLBSL	:	Mahuli Laghubitta Bittiya Sanstha Ltd.
MLBSL <sub>1</sub>	:	Manushi Laghubitta Bittiya Sanstha Ltd.
MSSCCL	:	Mahila Sahayogi Saving and Credit Cooperative Ltd.
NGOs	:	Non-Government Organizations
SACCOS	:	Saving and Credit Cooperative Society
SBD	:	Social Business Day
SWLBSL	:	Swabalamban Laghubitta Bittiya Sanstha Ltd.
UBSSL	:	Udaydev Bahuudeshiya Sahakari Sanstha Ltd.
ULBSL	:	Upakar Laghubitta Bittiya Sanstha Ltd.
UNLBSL	:	Unique Nepal Laghubitta Bittiya Sanstha Ltd.



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# Proceedings of the Forum

## 1. Background

The 14<sup>th</sup> SBD, organized by the Yunus Centre and Negros Women for Tomorrow Foundation, was aimed to promote the concept and principles of social business as a means to create a more sustainable and equitable, environment friendly and poverty free world. The event gathered entrepreneurs, scholars, and social activists to share knowledge, highlight experiences of innovative projects, and discuss the critical role of social businesses in addressing challenges faced by societies like poverty, lack of education and healthcare, unemployment and environmental degradation. It also fostered collaboration among government, developmental, social and educational

organizations for socio-economic development.

It's noted that human activities especially businesses and industries are harming the planet in numerous ways. In order to reduce these harmful effects, people should use a collective commitment to foster sustainable practices, social justice, responsible governance and ethical behavior at individual as well as social levels. Social businesses, therefore, are essential for building a fairer, greener and more sustainable world.

With the intention to update and upgrade Nepalese delegates interested on social business; CSD has been taking the leading step in organizing the Social Business



*Prof. Yunus Addressing the forum of the 14<sup>th</sup> Social Business Day*

County Forum of Nepal since 2018. This initiative focuses on involving social and financial organization of Nepal in activities conducive to the 3Zero concept propounded by Prof. Muhammad Yunus by preparing action plans in the country forum and also reviewing the progress on the implementation of activities carried out throughout the year.

The Nepal Country Forum has been successful in bringing people together and deepening their interest and understanding of social business. This Forum serves as a platform for inspiring one another to actively tackle social issues and cultivate a community of problem-solvers.



*Nepalese Delegates Attending 14<sup>th</sup> SBD*

Nepal Country Forum which was the part of 14<sup>th</sup> social business day event, took place at the SMX Aura Convention Center in Manila, Philippines, on June 27-28, 2024, with the theme “Social Business: An Exit Route from the Current Self-Destructive Civilization.” High-ranking officials and dignitaries from the MFIs, MFCs, and NGOs of Nepal participated in the event.

A total of 29 participants from 15 organizations in Nepal attended the Forum on June 27, 2024 (Annex III), making it the fifth largest delegation at the Social Business conference. Overall, 10 Country

Forums were conducted simultaneously in different seminar halls at the SMX Aura Convention Center on that date.

## 2. Rationale of the Nepal Country Forum



*A Group of Participants of Nepal Country Forum*

Since its inception in 2018, the Nepal Country Forum has served as the most essential annually held event dedicated to advancing social business in Nepal. By creating a platform for sharing knowledge, discussing issues, planning related activities and reviewing progress, the Forum plays a pivotal role in shaping the landscape of social entrepreneurship in the country. The Forum places a significant emphasis on the contributions of Nepalese participants, allowing them to showcase their projects on international platforms. This exposure not only validates their efforts but also inspires other social entrepreneurs. Similarly, by highlighting local successes and unique approaches to address social and economic challenges, the Forum enhances the visibility of Nepal's social business landscape, attracting interest to potential partnerships from different nations and global audiences. By promoting social business models that provide job opportunities and economic empowerment, the Forum aims to reduce poverty levels, particularly in rural and marginalized communities. Social



enterprises are focusing on educational initiatives encouraged to share their experiences, promoting innovative approaches that enhance access to quality education for all. Furthermore, the Forum facilitates discussion on social business models that improve healthcare access and outcomes, particularly for underserved populations. By encouraging environmentally conscious practices, the Forum aims to address the urgent issue of climate change and promote sustainable development through social business initiatives. Moreover, by bringing together diverse groups, the Forum fosters collaboration and collective action among participants. This collaborative spirit encourages the development of multi-stakeholder partnerships, allowing for more comprehensive and impactful solutions to social challenges. Besides, through workshops, panels and networking sessions, the Forum promotes innovation by encouraging participants to brainstorm and develop new ideas for social business ventures. This emphasis on creativity that helps to inspire a new generation of social entrepreneurs who are equipped to tackle complex societal issues with innovative solutions. Thus, the Nepal country forum has significantly contributed to the growth of social business in Nepal, enhancing community engagement and fostering innovation and collaborative efforts to tackle daunting social issues such as poverty, education, healthcare and environmental sustainability.

### 3. Opening Ceremony

During the 5<sup>th</sup> breakout session at the SMX Aura Convention Center in Manila, Philippines, in Room 2, the Nepal Country Forum took place. Mr. Chandi Prasad Sharma Paudel, member of the Organizing



*Mr. Shankar Man Shrestha, as a Chair Addressing the Nepal Country Forum*

Committee of Nepal Country Forum and Chairman of CYC Nepal, welcomed all participants. He expressed his gratitude to both the attendees and organizations for their participation in the forum, which was held alongside the 14<sup>th</sup> SBD in Manila. He then stressed the significance of adopting a social business model within MFOs. According to him, integrating social business principles, where the primary goal is to address social challenges rather than maximizing profit, could be transformative for these organizations. By implementing a social business model, MFOs could focus on creating a more inclusive financial ecosystem, ensuring that low-income individuals and marginalized groups have continuous access to financial resources.

Mr. Shankar Man Shrestha, Chairman of the Organizing Committee of Nepal Country Forum, expressed great pleasure in having the opportunity to meet in person all attendees and emphasize the importance of personal interactions in fostering meaningful dialogue and collaboration. He welcomed the attendees and encouraged them to actively share their views, insights and experiences on the assigned topics. Mr. Shrestha said that the forum presented a valuable opportunity not just for knowledge exchange, but also to address



*Prof. Muhammad Yunus Participated in the Nepal Country Forum with his team from Yunus Centre*

key challenges currently affecting the microfinance sector.

In his remarks, Mr. Shrestha highlighted the difficult situation faced by MFOs in Nepal, pointing to factors such as economic pressure, increasing regulatory pressures and growing competition in the financial sector. He explained that these challenges are further compounded by the country's high poverty levels and limited financial literacy. To address these issues, Mr. Shrestha emphasized the need for a social business model, which prioritizes social impact over profit. He argued this approach would enable MFOs to better serve hardcore poor while ensuring financial sustainability. He urged participants to adopt this model, as it aligns with Nepal's socio-economic needs and could help in promoting financial inclusion, entrepreneurship development and long-term community empowerment.

By fostering an open and collaborative environment, Mr. Shrestha hoped, the forum would serve as a platform for mutual learning and inspire actionable ideas that

could be applied to real-world scenarios, particularly in the context of Nepal's socio-economic development.

In the meantime, Prof. Dr. Muhammad Yunus, Ms. Lamiya Morshed and his team came and joined our session and showed his enthusiasm to be the part of Nepal Country Forum. He acknowledged the remarkable progress that Nepal has made, particularly through its 3Zero clubs initiative. These efforts, he noted, reflect Nepal's commitment to addressing some of the most pressing global challenges through innovative social business models. He further stated that the success of 3 Zero clubs serve as a testament to the potential of social entrepreneurship to create sustainable and society driven solutions. Prof. Yunus encouraged the forum participants to continue scaling these efforts, reinforcing the idea that collective action and a commitment to social business principles are key to achieving lasting change and creating a more inclusive and sustainable future for all. At last, participants took group pictures with Prof Yunus and his team.

## 4. Business Session

### Topic 1: Review of the Progress on the Two-Year Action Plan set by the 13th Social Business Day, Nepal Country Forum

Ms. Shova Bajracharya, CEO of MLBSL and member of the Organizing Committee of the Nepal Country Forum, summarized the progress of 8-point action plan formulated during the 13<sup>th</sup> Social Business Day, Nepal Country Forum, on July 27, 2023. She emphasized the targets, accomplishments, and key milestones achieved within one year span by various organizations in Nepal during the review period. A brief overview of the progress is presented as follows.

1. 15 Student Incubation Enterprise Centers were set up in rural areas school out of the 30 targeted (50% achieved in one year)
2. 1,477 children of MFOs clients participated in entrepreneurship development training programs out of 2,000 targeted (around 74% achieved in one year)
3. 3,745 hardcore poor families accessed loans and training for improving living standard through MFOs against 50,000 targeted (7.5% achieved in one year)
4. 10 Green Shop outlets (products market outlets) were opened to market agricultural products of MFOs clients against 20 planned (50% achieved in one year)
5. 15 Self-help Eco Village in coordination with local government have been established against 40 planned (37.50% achieved in one year)
6. 2,508 Three Zero Clubs were formulated and linked with national as well as international networks against 2,000 planned (125.4% achieved in one year)
7. 18 rural areas schools educate their children about Rural Energy Technology in collaboration with Rural Technology Center Nepal out of 10 targeted (180% achieved in one year)
8. 31,030 various types of fruit trees were planted under the MFOs program against 40,000 targeted (around 78% achieved in one year)

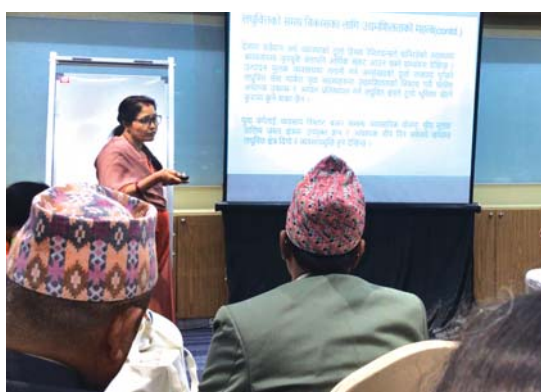


*Ms Shova Bajracharya Presenting the Progress on Action Plan of Nepal Country Forum of 13<sup>th</sup> Social Business Day*



During the presentation, Ms. Bajracharya also highlighted that the participating organizations have achieved significant progress in various initiatives, such as the creation of 3Zero Clubs, self-help eco-village development, tree plantation, green shop outlet, and entrepreneurship development among young people.

## **Topic 2: Launching Youth Self-employment Program for microfinance members' children**



*Ms. Sharada Kumari Pokhrel During her presentation*

Ms. Sharada Kumari Pokhrel, CEO of ULBSL, developed a synopsis on the youth entrepreneurship. She said they were injected with skill, financial literacy and professional knowledge. She further discussed about various initiatives taken to briefed them about how they could contribute to nation-building by utilizing local investment opportunities for economic prosperity. Furthermore, Ms. Pokhrel stated that loan provided by MFOs can serve as a powerful kit for youth and make them entrepreneur as it will foster a sense of urgency to effectively utilize the loan, maximize returns and ensure timely payment of installment.

Ms. Pokhrel stated that MFOs field staffs and members lack the knowledge of

entrepreneurship and financial literacy. Field staff having adequate knowledge on entrepreneurship and financial literacy can empower clients to develop entrepreneurship, leading towards desired growth and expansion of economic activities driven by loans. She said, proper management of loan can help hardcore poor to raise their income. For this, she suggested to send the field staff to clients on daily basis for discussing various financial matters like loan disbursement, installment collection, and savings, which keeps client informed and helps in loan recovery as well as they should guide them on preparing business plan and effective utilization of local resources.

She said, “In the Nepalese economy, remittance play a vital role, and their reliance can potentially trigger an economic crisis in the labor market at any moment. Undoubtedly, MFOs good practices can play a significant role by injecting 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, which will make them familiar with the domestic opportunities and potential market growth.” She also shared that her organization has initiated “Learn and Earn Program” for school students in association with four local schools and also urged other to follow the same.

## **Topic 3: Experience sharing in building environment friendly villages and assisting the hardcore poor for improving their lives**

Mr. Sanjay Kumar Mandal, CEO of JBLBS discussed about the 3Zero concept of zero poverty, zero unemployment and zero net carbon emission and its popularity in Nepalese MFOs. He explained the concept



*Mr. Sanjay Kumar Mandal Delivering his Presentation*

of self-destructive current civilization serves only the affluent classes' interest. Concentration on wealth, unemployment, job mentality and youth migration trends, social distortion, excessive exploitation of national resources by well to do people, and so on are the issues of current self-destructive civilization.

Mr. Mandal emphasized the positive impact that self-help eco-villages have on Nepal's hardcore poor. He highlighted the efforts of MFOs in fostering self-help development through initiatives such as skill development training, field visits exposure, agricultural lending, technical support, and market linkages. He shared that 15 eco-villages have already been established in Nepal, and these interventions have led to significant improvements in both the social and economic lives of the people concerned.

Nepal's poverty rate has remained persistently high, with the extreme poverty rate stuck above 20% for the past 12 years. Emphasizing the mission of MFOs which is to serve the most vulnerable populations,

he advocated for using the Progress out of Poverty Index (PPI) to identify the hardcore poor. While there are various approaches to support the extremely poor, such as providing food, clothing and safe housing solutions. He stressed on the importance of equipping them with entrepreneurial skills to create lasting improvements in their living standards.

Drawing from his field experience, he discussed efforts to reach and enroll the hardcore poor in micro-credit programs and other integrated services. He also highlighted the significant impact of MFOs, noting their role in helping the hardcore poor assisting them to launch traditional businesses, transforming beggars into entrepreneurs, offering safe housing and providing quality education for their children.

#### **Topic 4: Experience sharing on promoting 3ZERO clubs and their activities in Nepal**

Mr. Damodar Regmi, Deputy CEO of JBLBS, enthusiastically shared his insights on the concept, mission, vision, and current





*Mr. Damodar Regmi Making Presentation on 3Zero Club*

state of the 3 Zero clubs. Notably, he revealed that Nepal is home to a significant number of 3 Zero clubs, with 2422 clubs out of 3833 clubs being established all over the world, accounting for nearly one-third of the total. He also outlined the benefits of establishing 3 Zero Clubs. Following his presentation, a board member of Sahara Nepal SACCOS Ltd. got excited and announced that Sahara Nepal will create 1000 new 3Zero Clubs. However, other delegates opined that along with numbers, quality and effective mobilization of the clubs also count important.

In Nepal, the 3Zero Clubs have initiated a range of activities, including tree planting, promoting alternative energy, providing vocational and entrepreneurship development training, establishing incubation centers, supporting upliftment of hardcore poor, offering disaster relief and support, conducting awareness programs, promoting financial literacy and organizing health camps.

Mr. Regmi highlighted that the 3Zero Clubs offer significant opportunities for youth to engage in a global network, develop knowledge, skills and capacities and contribute to addressing local as well as

global challenges. The clubs also provide recognition for innovative efforts and access to various training programs. He also shared that increasing youth interest in joining 3 Zero Clubs portends well for the future of MFOs, as promoting these clubs can help in building positive connections with both local communities and young people.

The mobilization of 3Zero clubs is challenging, as MFOs tend to focus their efforts primarily in rural areas, which limits broader participation and engagement. Additionally, poor internet connectivity and youth migration from these areas further complicate the process. To address these challenges, Mr. Regmi has suggested several strategies for enhancing their engagement and be impactful, which are listed below

- Emphasizing the formation of 3ZERO Club as well as increasing the activities.
- Encouraging youth to uncover their hidden potential.
- Each organization should prepare an annual plan for the operation of 3ZERO clubs.
- MFO should collaborate with 3ZERO Club to conduct a campaign for environmental protection, youth self-employment and poverty alleviation.
- Organizing 3ZERO club conferences, competitions and programs at local, regional and national levels.
- Collaborations have to be made with local governments or line agencies, create opportunities for the youths to become entrepreneurs by conducting programs like 'Learn and Earn, Eco-Village, Incubation Center'.

## 5. Preparation of Action Plan

The draft of Two-Year Action plan was prepared by Dr. Gopal Dahit, Member of Organizing Committee of Nepal Country Forum and ED of UNLBSL. Mr. Bechan Giri, Executive Chief, CSD had given his thoughts and experience to prepare the Action Plan for next Two Years.

After the end of discussion on action plan prepared during the 13<sup>th</sup> SBD, 2023 in Langkawi Malaysia, some revision was made and came up with following 11-point action plan to be implemented within one year. They are as follows:

1. 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.

## 6. Closing Session

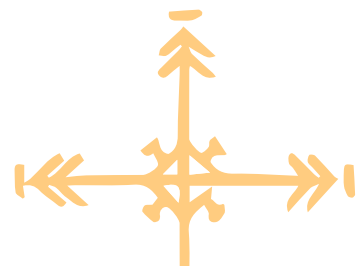
In the closing session of the Forum, Mr. Shankar Man Shrestha, chairman of the Organizing Committee, highlighted the importance of social business and urged the participants to prioritize the well-being of hardcore poor over making more profit. Mr. Shrestha also argued that financial success should not overshadow the critical mission of MFOs, which is to uplift the lives of hardcore poor and eradicate poverty. He said “MFOs can create a more equitable economic environment by prioritizing socially impactful programs. It is very important to check the migration of youth in search of jobs in abroad. It has depleted the local workforce and undermined the potential for our agricultural development. MFOs should focus on creating entrepreneurship among the youth to promote opportunities within the country. By fostering a conducive

environment for young people to commence enterprises, we can retain the talent and stimulate local economies.” Mr. Shrestha further advocated for initiatives that support youth entrepreneurship such as providing training and financial access, and the initial steps for this would be promoting “Learn and Earn Program for the school children”. He concluded by urging all participants to consider the revised action plan as a roadmap for integrating social business principles into MFOs strategies, reinforcing the call for a balanced approach that combines profit-making with social responsibility.

Mr. Shrestha's passionate advocacy for social business highlights the potential for microfinance to transform lives of community people aligned with ethical and social imperatives. His insights underscore a vision where economic development and social welfare coexist, leading to a more sustainable future for all.



*Chair of Nepal Country Forum, Organizing Committee Mr. Shankar Man Shrestha giving his closing remarks*





## Annex I

# 14<sup>th</sup> Social Business Day 2024, Nepal Country Forum

### Organizing Committee

Designation	Name	Organization
Chairman	Mr. Shankar Man Shrestha	Centre for Self-help Development (CSD)
Co-chair	Mr. Mahendra Kumar Giri	Sahara Nepal SACCOS Ltd.
Member	Mr. Sanjay Kumar Mandal	Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.
Member	Ms. Shova Bajracharya	Manushi Laghubitta Bittiya Sanstha Ltd.
Member	Mr. Dambar Bahadur Shah	Kisan Bahuuddeshiya Sahakari Sanstha Ltd.
Member	Mr. Chandi Prasad Sharma Paudel	Chartare Youva Club, Nepal (CYC Nepal)
Member	Mr. Narendra Singh Bista	Swabalamban Laghubitta Bittiya Sanstha Ltd.
Member	Dr. Gopal Dahit	Unique Nepal Laghubitta Bittiya Sanstha Ltd.
Member	Mr. Deepak Nidhi Tiwari	Chhimek Laghubitta Bittiya Sanstha Ltd.
Member	Ms. Aasmani Chaudhary	Rural Women Development Center
Member	Mr. Bharat Sah	Chameli SACCOS Ltd.
Member	Mr. Hari Bahadur Shahi	Chhayanath SACCOS Ltd.
Member Secretary	Mr. Bechan Giri	Centre for Self-help Development (CSD)



## Annex II

# 14<sup>th</sup> Social Business Day, 2024 Country Forum of Nepal

June 27, 2024

### Program Schedule

Time	Program Details
5:00 – 5:15	<b>Opening of the Forum</b>
5:00 – 5:05 PM	Welcome of the Delegates by the Member of the Nepal Country Forum, Organizing Committee, <b>Chandi Prasad Sharma Paudel</b> , Chairman, CYC Nepal
5:05 – 5:15 PM	Opening Remarks by the Chairman of the Nepal Country Forum, Organizing Committee, <b>Shankar Man Shrestha</b>
	<b>Business Sessions</b>
5:15 – 5:30 PM	<b>Topic 1: Review of the Progress on the Two-Year Action Plan</b> set by the 13 <sup>th</sup> Social Business Day, Nepal Country Forum. Moderator: <b>Shova Bajracharya</b> , Chief Executive Officer, Manushi Laghubitta Bittiya Sanstha Ltd.
5:30 – 5:45 PM	<b>Topic 2:</b> Launching youth self-employment program for microfinance members' children Moderator: <b>Sharada Kumari Pokhrel</b> , Chief Executive Officer, Upakar Laghubitta Bittiya Sanstha Ltd.
5:45 – 6:00 PM	<b>Topic 3:</b> Experience sharing in Building environment friendly villages and assisting the hardcore poor for improving their lives. Moderator: <b>Sanjay Kumar Mandal</b> , Chief Executive Officer, Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.
6:00 – 6:15 PM	<b>Topic 4:</b> Experience sharing on promoting 3ZERO Clubs and their activities in Nepal. Moderator: <b>Damodar Regmi</b> , Deputy Chief Executive Officer, Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.
6:15 – 6:30 PM	Preparation of Action Plan for Next Two Years Moderator: <b>Bechan Giri</b> , Executive Chief, Centre for Self-help Development
6-30-7-00 PM	<b>Closing Session</b>
	<ul style="list-style-type: none"> <li>Remarks by Two Participants</li> <li>Closing Remarks and End of the Forum by Chairman of the Nepal Country Forum, <b>Mr. Shankar Man Shrestha</b></li> </ul>





## Annex III

# 14<sup>th</sup> Social Business Day, 2024 Nepal Country Forum

### Participant List

S.N.	Name	Designation	Organization
1	Mr. Chandi Prasad Sharma Paudel	Chairman	Chartare Youva Club, Nepal (CYC Nepal)
2	Mr. Navin Raj Dahal	Board Member	Chartare Youva Club, Nepal (CYC Nepal)
3	Mr. Manoj Kumar Das Kathabaniya	Chairman	Mithila Laghubitta Bittiya Sanstha Ltd.
4	Mr. Satya Deo Raut	Chief Executive Officer	Mithila Laghubitta Bittiya Sanstha Ltd.
5	Ms. Hira Kumari Thandar	Chief Manager	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.
6	Mr. Prakash Kumar Shrestha	Board Member	Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.
7	Mr. Sanjay Kumar Mandal	Chief Executive Officer	Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.
8	Mr. Damodar Regmi	Deputy Chief Executive Officer	Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.
9	Ms. Sharada Kumari Khatri	Chief Executive Officer	Upakar Laghubitta Bittiya Sanstha Ltd.
10	Ms. Aarati Paudel	Board Member	Mahila Upakar Manch
11	Mr. Hari Bahadur Shahi	Chief Executive Officer	Chhayanath Bachat Tatha Rin Sahakari Sanstha Ltd.
12	Ms. Shova Bajracharya Shakya	Chief Executive Officer	Manushi Laghubitta Bittiya Sanstha Ltd.
13	Mr. Govinda Chapagain	Deputy General Manager	Swabalamban Laghubitta Bittiya Sanstha Ltd.

S.N.	Name	Designation	Organization
14	Mr. Pratap Narayan Shrestha	Deputy Department Manager	Swabalamban Laghubitta Bittiya Sanstha Ltd.
15	Mr. Bharat Sah	Chief Executive Officer	Chameli Bachat Tatha Rin Sahakari Sanstha Ltd.
16	Dr. Gopal Dahit	Executive Director	Unique Nepal Laghubitta Bittiya Sanstha Ltd.
17	Ms. Asmani Chaudhary	Chairperson	Grameen Mahila Utthan Kendra
18	Ms. Sirjana Chaudhary	Board Member	Sunita Trust Fondation
19	Ms. Asmita Chaudhary	Board Member	Sunita Trust Fondation
20	Mr. Dilip Kumar Shrestha	Deputy Chief Executive Officer	Chhimek Laghubitta Bittiya Sanstha Ltd.
21	Mr. Sandeep Pathak	Officer	Chhimek Laghubitta Bittiya Sanstha Ltd.
22	Mr. Laxmi Prasad Acharya	Board Member	Sahara Nepal Saving and Credit Cooperative Society Ltd.
23	Mr. Bhola Dhital	Board Member	Sahara Nepal Saving and Credit Cooperative Society Ltd.
24	Mr. Ishwar Prasad Bhattarai	Assistant Director	Sahara Nepal Saving and Credit Cooperative Society Ltd.
25	Mr. Om Prakash Sah	Senior Assistant Manager	Sahara Nepal Saving and Credit Cooperative Society Ltd.
26	Mr. Shankar Man Shrestha	Chairman	Centre for Self-help Development (CSD)
27	Mr. Bechan Giri	Executive Chief	Centre for Self-help Development (CSD)
28	Mr. Arnav Man Shrestha	Volunteer	Centre for Self-help Development (CSD)
29	Mr. Kshitiz Baral	Founder/Director	Pokhara Investment Company and Consultancy Pvt. Ltd.



## Annex IV

### Two Year Action Plan Implementation Progress Report

S. N.	Organization	Enterprise Incubation Centers (30)		Youth entrepreneurs Dev. To Member's Children (2000)		Loan Access to Hardcore Poor (50,000)		Green shops est. (20)		Eco-village dev. in coordination with local government (40)		Formation of 3 Zero Clubs (2000)		Rural Energy Tech Education to the Schools (10)		Fruit trees Plantation (40000)		Re- marks
		T	A	T	A	T	A	T	A	T	A	T	A	T	A	T	A	
1	Chameli	20	-	200	30	4000	600	2	-	2	-	600	700	2	13	17000	3900	
2	Chhayanath	2	1	100	285	7	37	10	1	2	1	40	3	8	1	3000	800	
3	KBSSL	5	-	1500	20	3000	-	11	3	6	1	600	33	10	4	6000	700	
4	MLBSL	2	-	100	-	2	-	4	-	1	-	150	-	2	-	7000	-	
5	MLBSL <sub>1</sub>	2	1	100	125	1000	-	1	-	1	1	50	8	2	-	2000	274	
6	SWLBSL	4	-	100	-	2910	827	2	-	18	-	50	40	2	-	1000	250	
7	UNLBSL	2	-	80	32	500	66	-	-	1	-	150	-	-	-	2000	1000	
8	JBLBSL	2	5	800	613	5000	1672	2	1	5	2	500	1418	2	-	10000	8060	
9	UBSSL	5	2	300	100	2500	240	3	1	5	-	350	0	6	-	1500	400	
10	CYC, Nepal	4	1	150	50	500	100	2	-	7	4	100	30	-	-	600	200	
11	MSSCCL	7	1	120	-	60	-	4	-	4	1	9	2	9	-	400	100	
12	Sahara Nepal	1	1	40	-	250	-	2	-	1	1	80	1	1	-	2000	2000	
13	ULBSL	2	1	20	37	10	203	1	-	2	1	100	10	2	-	2000	2000	
14	CLBSL	7	2	230	20	5	-	4	4	3	3	113	13	-	-	7551	9146	
15	GMUK	4	-	1500	165	600	-	-	-	1	-	600	250	-	-	3500	450	
	<b>Total</b>	<b>69</b>	<b>15</b>	<b>5340</b>	<b>1477</b>	<b>20344</b>	<b>3745</b>	<b>48</b>	<b>10</b>	<b>59</b>	<b>15</b>	<b>3492</b>	<b>2508</b>	<b>46</b>	<b>18</b>	<b>65551</b>	<b>29280</b>	

Note: T: Target  
A: Achievement



## Annex V

# 14<sup>th</sup> Social Business Day Manila, Philippines

June 27, 2024

### Evaluation Report

- 1) Was the purpose of your visit fulfilled?  
Fulfilled  Partially Fulfilled  Not Fulfilled
- 2) How relevant were the topics discussed on the first and second days of the conference?  
Relevant  Good  Irrelevant
- 3) How did you find the management of the conference?  
Very Good  Good  Bad
- 4) How was the two-day duration of the conference?  
Sufficient  Insufficient  Excessive
- 5) How relevant were the topics discussed at the Nepal Country Forum?  
Relevant  Good  Irrelevant
- 6) How was the presentation by the speakers at the Nepal Country Forum?  
Very Good  Good  Bad
- 7) How would you rate the quality of the breakfast, snacks and meals provided during the visit?  
Very Good  Good  Tastes Okay
- 8) How was your stay and food quality at the hotel?  
High Quality  Average  Low Quality

- 9) How was the arrangement as well as management of the overall transportation service provided during the visit?
- Good  Difficult  Poor
- 10) How have your knowledge, thinking, and perspective changed after attending the conference?
- Microfinance institutions must not only provide banking services to the targeted groups but also address social issues such as environmental degradation and unemployment.
  - It has raised our confidence and knowledge to effectively work on social business.
  - Attending the conference on social business provided an opportunity to gain clear insights that human beings' actions make positive changes to society, nature and future generations.
  - Microfinance should be practised as a social business.
- 11) Which presentations did you find most effective among the topics covered in the conference?
- All topics were relevant and the presentations were excellent.
  - Digitalization health service, creativity and innovation.
  - All the subject matter was good, but I like Glimpses of Business and Plenary 1 and 2.
  - Microcredit and 3 zero club.
  - Social Business for future generation.
  - Presentations in Nepal Country Forums were very effective.
- 12) What was your key learning's from the Social Business Day Conference?
- Social Business is important for any country or institution.
  - In addition to banking, social business should also focus on key areas such as education, health and job creation.
  - The Social Business Day conference provided insights into social businesses operating in various countries. Many activities undertaken by Nepalese microfinance institutions also fall under social business, but due to lack of proper practices, consistency and documentation of its role has not been recognized.
  - The members' existing businesses should be expanded as social enterprises.
- 13) Which points from the Nepal Country Forum two-year action plan should be implemented immediately?
- Eco village, Fruit Plantation, 3 zero clubs formation and Green shop (Koseli Ghar for Local Product).
  - Establishing enterprise incubation centers to promote the concept of 'Learn and Earn'.
  - As all points are important, timely planning and implementation are essential.



- 14) What challenges might arise in implementing the Nepal Country Forums' two-year action plan?
- Due to certain network issues, collecting interest and overdue loans have been challenging, impacting on staff mobilization and resource management.
  - Coordinating to provide rural energy technology education in 10 rural schools may be challenging.
  - There may be difficulties due to a lack of clear criteria for identifying poor families.
  - Coordination with other micro-finance practitioners.
- 15) Do you have any suggestion regarding the Nepal Country Forum and two-year action plan?
- The action plan is well-designed. Proactive efforts should be made to ensure its implementation.
  - The Nepal Country Forum should actively facilitate the action plan's implementation.
  - Addressing gaps in technical knowledge and improving coordination with other initiatives will be necessary.
  - Frequent Review meeting should be done for experience sharing and to go ahead.





## Annex VI

# 3 Zero Club Convention Manila, Philippines

June 29, 2024

### Evaluation Report

- 1) How relevant were the topics discussed on the convention?  
Very relevant  Partially relevant  Not relevant
- 2) How was the presentation of the facilitators and speakers?  
Excellent  Good  Not relevant
- 3) How was Nepal's participation in the Three Zero Club?  
Very Good  Good  Bad
- 4) How did you find the duration of the Three Zero Club convention?  
Excessive  Sufficient  Insufficient
- 5) How did you find the management of the convention?  
Very Good  Good  Bad
- 6) How was the arrangement as well as management of the overall transportation service provided during the visit?  
Very Good  Good  Bad
- 7) How necessary is Three Zero Club in the context of Nepal?  
Very Important  Important  Not Important
- 8) How have your knowledge, thinking and perspective changed about the Three Zero Club after participating in the convention?
  - With a clear understanding of the necessity and significance of the Three Zero Club, I believe establishing this club would be an effective way to empower youth.

- The Three Zero Club can contribute positively to the future of both microfinance and the country.
  - The Three Zero Club fosters youth and children on being patriotic, nature lover, social thinker, self-employed and independent.
- 9) What was your key learnings from the Three Zero Club convention?
- The Three Zero Club can be developed as a powerful tool for transformative practices, fostering a professional business culture, and generating income.
  - To activate Three Zero Club and link them with microcredit program to improve its quality.
  - Such clubs can be highly useful in spreading awareness through students and the children of members.
  - High school level students should urged to establish Three Zero Clubs.
  - To keep the members of the Three Zero Club engaged, various programs should be regularly conducted.
- 10) What is your opinion on expanding the Three Zero Club within your organization?
- Work should be result-oriented and based on the activity level. Currently, it doesn't seem to have an impact on the economic transformation in people's lives. As the current approach feels imposed, the practice should be experienced firsthand to foster genuine ownership and understanding.
  - All branch offices of the organization should include the expansion of the Three Zero Club as part of their regular activities.
  - All the employees should have a clear understanding on the purpose of the Three Zero Club and each branch office should actively work towards establishing Three Zero Clubs.
  - In this Fiscal Year, we can consult with branch managers to explore ways to expand the Three Zero Clubs.
- 11) How many Three Zero Clubs your organization can form estimated in the coming one year?
- One organization has committed to form 1000 Three Zero Clubs
  - One organization has committed to form 500 Three Zero Clubs
  - One organization has committed to form 250 Three Zero Clubs
  - One organization has committed to form 50 Three Zero Clubs
  - One organization has committed to form 20 Three Zero Clubs
  - We will discuss regarding the number and confirm.
  - The plan is to establish at least 100 Three Zero Clubs by the end of this fiscal year.
  - Currently, there are 13 Three Zero Clubs. With the consultations with branch managers this fiscal year, we aim to establish at least 100 active Three Zero Clubs.

- 12) How can Microfinance Institutions and the Three Zero Club be effectively linked?  
Through continuous facilitation and support.
- By educating the children of Microfinance members about the necessity and importance of the Three Zero Club, we can establish Three Zero Clubs to foster a civilized society.
  - Involving youth in the Three Zero Club can help address major global issues such as poverty, unemployment, and reduction of carbon emission.
  - Through entrepreneurship development and social mobilization.
  - Linking with CSR activities.
  - By prioritizing children of microfinance members, Three Zero Clubs can be created to encourage self-employment, thus supporting the overall functioning of microfinance operations.
- 13) How do you measure the importance of Three Zero Club for awakening and mobilizing the Nepali youth?
- The practice of studying and earning is not easy in itself, but in order to establish its practice, the school should also be facilitated in a meaningful way.
  - By involving Youth in various activities and connect them with world.
  - It can lay the foundation for social work.
  - The objective of the Three Zero Club is to achieve Zero Poverty, Zero Unemployment, and Zero Carbon Emissions by promoting social responsibility. Through this, youth can be motivated to address the most complex and critical social and environmental issues of current society, fostering them as a responsible citizens and helping them take leadership roles in building a civilized society.
- 14) Do you have any additional suggestions regarding the promotion and expansion of the Three Zero Club in Nepal?
- Technical facilitation should be provided to ensure result oriented practice and outcomes. Everyone must be prepared to present a result oriented approach during their journey. A presentation of good practices should be emphasized throughout the day.
  - Informing members about the Three Zero Club in every center meetings and coordinating with schools & colleges.
  - Organizing a national level conference for the Three Zero Club would be an effective way to highlight its importance and necessity, thereby increasing its visibility and impact.
  - Local representatives need to be educated about the 3 Zero Club. With their support and coordination, there will be more formation of Three Zero Clubs
  - It is necessary to arrange some funding to support the initiative of the 3 Zero Club.

## Glimpse of the 14<sup>th</sup> Social Business Day



Mr. Shankar Man Shrestha as a Panelist Sharing Experiences on Microfinance of Nepal in a Planery Session 2: Social Business and Microcredit to build a civilization of 14<sup>th</sup> Social Business Day



Dr. Gopal Dahit Presenting Action Plan on Report Back Session



Prof. Yunus and Mr. Shankar Man Shrestha Having Interaction in Nepal Country Forum



Nepalese Delegates in the 14<sup>th</sup> SBD Forum





*A Captured Memory of Nepalese's Delegates with Prof. Yunus*



*Mr. Chandhi Prasad Sharma Paudel Welcoming the Participants in Nepal Country Forum*



*Mr. Shankar Man Shrestha with Prof. Yunus*



*Prof. Yunus Handing Over a Best 3Zero Support Organization Award to the Team of Jeevan Bikash Laghubitta*



*Prof. Yunus and Mr. Shankar Man Shrestha Interacting with Participants during the Action Plan Preparation*





Mr. Sanjay Kumar Mandal as a speaker on the panel discussion: Guiding Growth on the Journey to Cultivating Youth Leaders for a 3Zero World

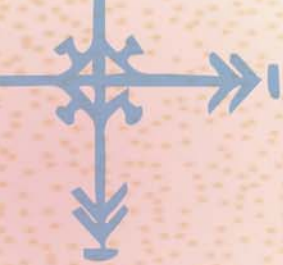


Chair of Nepal Country Forum, Mr. Shankar Man Shrestha handing over a Gift to Prof. Yunus on the auspicious occasion of his birthday



Nepalese Delegates with Ms. Suzzette D. Gaston and MS. Corazon A. Henares





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