

# Glimpse



A Newsletter of CSD – December 2024, Issue 48

## CSD's 33<sup>rd</sup> AGM Appealed MFIs to Restore Right Track for Raising the Prosperity of Members

The Centre for Self-help Development (CSD) held its 33<sup>rd</sup> Annual General Assembly on December 2, 2024. The meeting urged microfinance institutions to prioritize their activities on the socio-economic transformation of their members. They are asked to focus on entrepreneurship development. Poverty reduction through credit plus activities and environment protection through various environment friendly programs. As part of this approach it was empathized that the implementation of the eco-village programs and promotion of 3Zero Clubs of the youths need to be the focus of MFIs.

The Chairman of CSD, Mr. Shankar Man Shrestha, welcoming the individual and institutional members and guests, presented the annual progress report along with the Balance Sheet and the Profit and Loss Accounts of the FY 2023/24 and the program for the FY 2024/25 of CSD on behalf of the Governing Board. He said, "In the last 33 years the Centre has been focusing on the upliftment of the poor and socially excluded communities of the country. After commencing its activities in Jumla and Kalikot, it launched microfinance program in Siraha, Saptari and Udayapur. During those years microfinance was guided by principle, values, norms and tenets which are lacking today. Some time back a team of CSD along with 28 officials from various MFIs visited various programs and activities being carried out by Jeevan Bikas Laghubitta Bittiya Sanstha for the socio-economic development of its members. Jeevan Bikas has been doing an outstanding job for the socio-economic



Chairman Mr. Shankar Man Shrestha Presenting Report of the Board of Directors

development of its members but poverty is still rampant in those regions as well. We do not need sophisticated tools to measure the level of poverty of the people as we can judge by our bare eyes who are poor and who are well-off. My experience in Morang shows that we have not been able to eradicate root cause of poverty. Today our priority should be to review and retrospect the microfinance program and bring it to right track." With respect to Fourth National Microfinance Members' Summit held in the fiscal year 2023/24, he said, "This kind of Summit with special focus on the members of MFIs is organized only in Nepal. A 12-point declaration was also passed unanimously to address various issues raised in the Summit. I expect the MFIs to work as per the spirit of the declaration." He also spoke on Nepali delegates visiting Manila, Philippines for the 14<sup>th</sup> Social Business Day and formulation of revised 11 point action plan as well as 3Zero Club Conventions held at Sarlahi, Biratnagar and Baglung.

He said that the Centre has been focusing on formation of 3Zero Clubs where out of around 4000 Clubs in



### In this Issue

Enhancing Digital Skills ...	p. 3
CSD Organized a Two Day ...	p. 4
Member's Corner ...	p. 6
A Journey of Entrepreneurship ...	p. 7
Forty Officials of KMCL ...	p. 11
Comprehensive Training ...	p. 12



Participants of the AGM

the world, more than 2000 have been in Nepal. As per the financial statement of FY 2023/24, if the Centre's expenses were deducted from the income received from its program activities only, there was a deficit of Rs. 21,503,493. The deficit is mainly due to organizing various activities for the sustainable development of microfinance and to bring microfinance to the right track. Similarly, along with Micro entrepreneur Members Award, Micro-entrepreneurship Development Award and Shankar Man Shrestha Microfinance Award, 38 individuals and institutions were honored in 8 different categories for their outstanding contributions to the promotion of 3Zero Clubs, entrepreneurship development at the household level and upliftment of the life of the hardcore poor. Those who

have demonstrated outstanding performance as Centre Chiefs also were recognized. In context to Women Led Entrepreneurship Development Training Program, he said, "CSD will continue to provide entrepreneurship/skill development training as well as mentoring services to members of MFIs even after the completion of the project. The Centre will continue to mobilize master trainers as well as other trainers who received first and second level training in conducting entrepreneurship development training for the members to upgrade their enterprises.

The Centre will also groom member entrepreneurs who received third prong skill development training and capacitated as the best entrepreneurs, as skill development trainers in their areas of expertise."

Mr. Mahendra Kumar Giri, Vice-Chairman of the Governing Board of CSD, spoke on how the National Microfinance Members' Summit could raise fund for the summit and also generated surplus of over 10 million till now deposited in a separate bank account. He said that the funds will be used to minimize the participants' fee for the Summits in the future.

Ms. Shova Bajracharya, Treasurer of the Governing Board, shared briefly the Financial Position and Income & Expenditure Statement of the FY 2023/24. The main source of income was interest on fixed deposits made out of earlier surpluses.

Mr. Bharat Sah, CEO of Chameli SACCOS, spoke on entrepreneurship development and its importance in microfinance.

Mr. Eak Raj Bista, Treasurer of Karnali SACCOS requested CSD to organize a program for board members on working modality of microfinance.

The meeting passed the Report of the Board of Directors presented by the Chairman along with the Report of the Auditor of the FY 2023/24 and endorsed the Program and Budget for Fiscal Year 2024/25.

On the occasion, the proceeding report of the 14<sup>th</sup> Social Business Day, Nepal Country Forum was launched.

## 33<sup>rd</sup> AGM Unanimously Elected Governing Board of CSD

The 33<sup>rd</sup> AGM of CSD unanimously elected 7 members for the Governing Board for next two years. They are founder members of CSD, Mr. Shankar man Shrestha and Dr. Sumitra Manandhar Gurung, Mr. Mahendra Kumar Giri, Chief Executive Officer of Sahara Nepal SACCOS, Ms. Shova Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Ltd, Mr. Dambar Bahadur Shah, General Manager of Kisan Bahuudeshiya Sahakari Sanstha Ltd, Ms. Gita Kumari Yogi Giri, Joint Secretary of Nepal Women Community Service Center and Mr. Deepak Nidhi Tiwari, CEO of Chhimek Laghubitta Bittiya Sanstha Ltd.

The meeting of the Governing Board of Directors held after concluding the general assembly also designated the governing officials of the Centre. The meeting deputed Mr Shankar Man Shrestha as the chairman, Mr. Mahendra Kumar Giri as the vice chairman and Ms. Shova Bajracharya as the treasurer as before.



The Newly Elected Governing Board and CEO of CSD



# Enhancing Digital Skills of Micro-entrepreneurs



Participants of the Training

Over the past one decade, the exponential growth of digital technologies has enabled unprecedented economic and social development. Digital technologies have reshaped every aspect of life on our planet. Realizing the importance of digital literacy to micro-entrepreneur client in finding, selecting and creating market, CSD continues to move its efforts in this direction.

A two-day training on Digital Literacy for Micro-entrepreneur was successfully conducted for 30 micro-entrepreneurs who were the members from Swabalamban Laghubitta Bittiya Sanstha Ltd. at Kohalpur, Banke. The training was conducted on November 29-30, 2024 (Mangsir 14-15, 2081). The training aimed to provide participants with the necessary knowledge and practical skills to thrive in the increasingly digital world of business.

The training program was facilitated by CSD Director Mr. Satish Shrestha, Senior Officer Ms. Renu Prajapati, Senior Assistant Ms. Saru Magar, and Assistant Manager Mr. Ankur Shrestha from MicroSave Consulting Pte. Ltd., Singapore.

The training curriculum covered a wide range of important topics, that included an introduction to the concept of digital literacy, its importance, and the necessity for entrepreneurs to embrace digital tools for business growth. The participants were also taught how to expand their businesses through the internet, with a special focus on marketing strategies and market expansion techniques using online platforms. The course also delved into the critical foundations of digital literacy, covering essential tools and platforms that micro-entrepreneurs can utilize to enhance their business operations. Additionally, the training also

addressed the business registration process, highlighting its importance, benefits, and the steps involved in legally formalizing a business.

Social media's role in business growth was another key point of the training, where the participants learned about different social media platforms, their types, and effective practices for utilizing them in marketing and customer engagement. The course also explored various types of financial transactions that can be conducted online, along with practical examples and methods for managing online payments and financial operations. A crucial component of the training was educating the participants on the potential risks associated with digital transactions, along with strategies to ensure security and protect their businesses from online threats.

The training sessions were interactive, with real-world examples and hands-on learning, which allowed participants to ask questions, clarify doubts, and gain confidence in using digital tools. The participants expressed their enthusiasm and gratitude for the opportunity to enhance their digital capabilities and are eager to apply the knowledge gained to improve their businesses. This is the part of Swabalamban Laghubitta Bittiya Sanstha Ltd. to empower its members, helping them adapt to the digital era and unlock new opportunities for business growth and sustainability.

## UPCOMING EVENT...

### Accounting and Financial Management of Branch

CSD is organizing a training on Accounting and Financial Management of Branch from Jan 22-24, 2025 (Magh 9-11, 2081) in Kathmandu with the objective of capacitating account staff of MFIs with the accounting principles as per the latest directive of the regulatory bodies, the importance of financial statements and financial management as well as the analysis of tax management and financial ratio indicators.

# CSD Organized a Two Day Field Visit and Interaction Program for the Implementation of the Action Plan of Nepal Country Forum



Visiting Team during Waste to Energy Plant Visit

With the aim to expedite the implementation of the Action Plan of the 14<sup>th</sup> Social Business Day, Nepal Country Forum, the Centre for Self-help Development (CSD) initiated a two day program including one day field observation of activities under the Action Plan and one day interaction on the lesson learned from the field observation in Biratnagar, Morang from November 26-27, 2024 with participation of 31 officials from 15 different Microfinance and Cooperative organizations. They observed best practices and activities under the action plan of the country forum carried out by Jeevan Bikash Laghubitta Bittiya Sanstha Ltd. (JBLBSL) and Jeevan Bikash Samaj. The visiting team also had Interactions with the beneficiaries, members, community people, and staffs of the JBLBSL.

The team was acquainted with the concept and operation of the different innovative activities of JBLBSL such as the "Children's Study Centers", which is supporting the quality enhancement of education of the children of poor families who are devoid of proper care for their study at home as their parents are illiterate and have to work extra hours to eke out income, the "Learn and Earn" program, which is successfully capacitating the school age children through injecting entrepreneurship from their early age and a voluntary support program of the staff of the organization



Visiting Team Having Interaction with the Children of a Study Centre

to build a house for the hardcore poor in its area of jurisdiction is a worth replicating program of MFI.

The team also was familiarized with the entrepreneurship development initiatives of JBLBS in Betauna village of Dhanpalthan where JBLBSL has been promoting cow farming pocket area for raising high yield cow breeds like Holstein and Friesian and supporting farmers with all essential technical supports including shade and dietary management, medical and insurance support and also market assurance of their milk production and by-products such as cow dung and urine. The members who did not had any income source before are now making minimum Rs. 15 thousand profit in a month from a single cow.

Similarly, the visiting team also got familiarized with the waste to energy plant where JBLBS and Jeevan Bikash Samaj initiated a clean energy Bio-gas plant of 3 thousand cubic meter capacity with investment of Rs 76,000,000. The plant collects raw materials from its clients and farmers. It is currently producing 150 kg Compressed Natural Gas (CNG) per day which is used to replace firewood in the milk chilling in the dairy and hollow block Kiln and also sells gases in the hotels in Biratnagar city. The plant is also producing 350 KG organic fertilizer per day which is getting Rs. 20 per kg in the local market after branding and packaging. These are the social business activities of Jeevan Bikash Samaj to assist the community people.

During the visit, the team also informed about dairy company and milk chilling plants that JBLBSL has initiated for developing market assurance for its clients. The Jeevan Bikash Dairy product Pvt. Ltd. which has 12,000 liter milk chilling capacity per day collects milk from 50 cooperatives and produces curd, ghee, ice-cream, condense milk and other dairy products under its own brand.

Similarly, 300 bed Jeevan Bikash hospital project, which is currently under construction, initiated to provide affordable quality health services for the poor and disadvantaged communities from rural areas, Montessori education for the poor and marginalized children, Human ATM as smart



digital banking service in the rural area and similar other initiatives promoted by JBLBSL were also observed during the visit.

The team also had an interaction with the branch staffs of Amahi at Dhanpalthan 2, and with top level management of the JBLBSL at the head office. During the interaction the team was informed about the operational process of the organization, programs enacted as credit plus activities, client protection programs and mechanisms reaching the hardcore poor.

On the second day, the participants were involved on the review of the field observation and discussed on how to move forward for implementing the action plan passed by the 14th Social Business Day, Nepal Country Forum. Each participant also shared his/her experiences, lesson learnt from the field observation and ways to use them for the benefit of the clients and target communities. On this occasion, Mr. Shankar Man Shrestha, Chairman of the Organizing Committee of the Social Business Day, Nepal Country Forum, said that the excellent examples of social business were seen during the visit. He said,.



Participants during the Interaction Program

"The activities and efforts made by Jeevan Bikash Laghubitta may not be complete. There are also things that need to be improved. But the examples about what microfinance institutions can do in the society has become clear to all the participants." In the context of organizing this program and its relevance, he said. "We have committed to implement the 11 point action plan formulated by the 14th Social Business Day, Nepal Country Forum. This visit and interaction program was initiated to give a glimpse on how the action plan could be implemented in a simple way if we are committed to the mission and reduce it to bare bones. Therefore, the overall objective of the program has been achieved. In my opinion, field

visit and interactions must have helped us in developing the notions of doing something for the society and the country as a whole. Whether to do it or not depends on the individual as different ideas, understandings and thoughts are everywhere. We have to think above self and do something for the poor and disadvantaged in our society."

Participants also presented the achievements of their respective organizations in relation to the work plan of the 14th Social Business Day, Nepal Forum. In addition, they expressed their commitment to implement most of the best practices and ideas learned and observed during the program.

## Exhibition of Project Model of 3zero Clubs

The team also joined and observed Net Carbon Emission Exhibition event conducted by the Jeevan Bikash School in Dhanpalthan 7, Kadamaha participated by the 3zero club members from 6 to 9 grade students. As the given task, the students prepared and presented the project models with their own creation, efforts and investigation. The presented project models showed clear message on sources and impacts of greenhouse gas emissions, emission reducing techniques, green technology and green enterprises, sources and effective use of clean energy, impacts of climate change and ways to develop adaptation and mitigation practices, greenery promotion approaches, waste to energy techniques and so on. The club members briefed on their projects and also addressed the queries of the visitors.

A total of 12 such model projects were presented in the exhibition among which top three were selected for the award after being evaluated



A Glimpse of the Exhibition

by five jury members of the visiting team. Mr. Shankar Man Shrestha, Chairman of CSD handed over the prizes to the team members of the winner projects. On the occasion Mr. Shrestha said, "The children have inspired us. I have not seen such level of talent, understanding, and creativity in children studying even in urban schools. I appeal all the students to work in the future with same kind of spirit and contribute for the social change. If microfinance practitioners brought youths in the forefront, we can easily achieve the

goal of new civilization." Mr. Shrestha also thanked the staff of Jeevan Bikash School for providing opportunity to become active and aware to tackle such a globally burning issue.

On the occasion, Sanjay Kumar Mandal, Chief Executive Officer of Jeevan Bikash Laghubitta Bittiya sanstha Ltd. encouraged the students to take the added responsibility for keeping the earth balanced and safe since children have to live on the earth longer than the old generation.

# Member's Corner



## Batawaran Sudhar Multipurpose Co-operative Limited (BASUCOL)

Birendranagar 8, Surkhet

### Introduction:

The Batawaran Sudhar Multipurpose Co-operative Limited (BASUCOL) was established on March, 2003 (Chaitra 2059) in Surkhet district with the vision to develop a sound, professionally equipped and self-reliant cooperative organization. In the year 2007 it started microfinance program in Surkhet district and later expanded to the neighboring districts of Dailekh, Jajarkot and Salyan. The BASUCOL believes in serving far-flung areas as well as overlooked population with sound and sustainable financial and nonfinancial services through its financial and community development programs and schemes. The organization has been highly contributing on mainstreaming the women leadership in the schools management, community forest, local government and in other decision making process. The organization was awarded with the 'Laghu-Udhyamsheelata Bikas Puraskar-2075' in 2018, by CSD in recognition of its outstanding contribution to developing and grooming micro-entrepreneurship among its members in its operating area.

**Head Office:** Birendranagr 8, Surkhet

**Capital:** Rs. 2,89,59,06,618.97 (Decemer 15, 2024)

### Vision:

Contributing towards poverty alleviation by bringing changes in the socio-economic development of the deprived and marginalized families.

### Mission:

Empower every member focusing on the economically, socially, culturally excluded and disadvantaged group and families without any biases within and across communities and societies with the spirit of group values and beliefs.

## Product and Services

### Savings Products

- Regular Monthly Savings
- Regular Daily Savings
- Child Savings
- Periodic Savings
- Member Development Savings
- Senior Citizen Savings
- Housing Savings
- Group Savings
- Personal Savings
- Center Fund Savings
- Benevolence Savings
- Education Savings
- Special Savings

### Loan Products

- Micro Loan
- Micro Enterprise Loan
- Middle Business Loan
- Industrial and Large Enterprise Loan
- Foreign Employment Loan
- Dairy Business Loan
- Housing Loan
- Ordinary Loan
- Seasonal Loan
- Accidental Loan
- Renewal Energy Loan
- Member Revival Loan

### Business Support Program

- Microfinance Program
- Micro Enterprise Program
- Dairy Program
- Remittance Program
- Quality Education Program
- Biogas Formation and Electric Stove Promotion Program



**Mr. Suraj Prasad Acharya**

Executive Manager



**Mr. Chandra Lal Acharya**

Chairperson

### Objectives:

- To enhance the savings capacity of the members.
- To provide better rate of interest on regular savings.
- To provide access to finance at reasonable interest rate.
- To motivate member for self-confidence, self-dependency and gender equality.
- To assist and enable members to increase their income by involving them in productive activities.
- To run school, hospital, banking services for the community and target group.
- To build partnership among co-operatives and other organizations to serve the target group.
- To impart on savings and co-operatives education for children.
- To make consumers goods available to local people at reasonable prices.
- To provide remittance service to members according to the rules and regulations.

### Client Protection and Social Security Schemes

- Life insurance, Business Insurance and micro insurance programs.
- Subsidies as well as resource management services to the members.
- Support to enhance the business and markets of the product/services of the members.
- Provides Entrepreneurship development support services to turn every member as an entrepreneur.
- Regular entrepreneurship development services to the children of members and youths to enhance entrepreneurial skills from their early age.

### Performance Status (As of December 15, 2024):

Total Branches (No.)	13
Total Centers (No.)	1659
Total Districts Covered (No.)	4
Total Members (No.)	31358
Total Borrowers (No.)	13847
Total Dropout Members (No.)	16185
Total Staff (No.)	116
Total Field Staff (No.)	66
Total Loan Outstanding (Rs)	2,08,26,47,208
Total Savings (Rs)	1,64,29,01,562
Total Loan Overdue (Rs)	23,68,57,363
Portfolio at Risk (PAR) (Rs)	24,13,42,465
Total Overdue Members (No.)	2734
Profit / Loss (Rs)	2,44,67,691
Operational Self Sufficiency (OSS) (%)	121
Financial Self Sufficiency (FSS) (%)	113
Repayment Rate (%)	88.63



# A Journey of Entrepreneurship Development

## Over 6000 Microfinance Members Capacitated with Entrepreneurial Skills



Glimpse of the Trainings on Off-Season Vegetable Farming (Left) and Silage Grass Production (Right)

The Centre for Self-help Development (CSD) introduced an **Entrepreneurship Development Program** to capacitate client members with entrepreneurial skill 18 months ago. Under this transformative initiative over 6 thousand client members were imparted with skill-based trainings in collaboration with 14 microfinance organizations. Over 200 skill-based training programs have been conducted by different Microfinance Institutions (MFIs), impacting the lives of thousands of people from low income group. The detail of the training given in the table 1. These training programs have equipped members to scale-up their businesses, adopt new and advanced practices and technologies, expand their investments and diversify their businesses and products.

The results speak volumes: members have witnessed increased production, higher profitability, and broader market reach. Beyond personal growth, the ripple effects of the program are evident in the employment opportunities created. Participants have generated jobs within their families and extended opportunities to their communities as well. An impact assessment reveals that 66% of trained members experienced a rise in their annual income, 81% reported increased profits, and nearly 80% created employment opportunities for the local people.

Entrepreneurship Development Program's success lies in its tailored approach, which identifies potential entrepreneurs and delivers customized training based on their specific needs and business contexts. MFIs play a pivotal role in unlocking members' potential, enhancing productivity, and diversifying their business ventures. From standardizing products to expanding market access, these organizations provided appropriate guidance to members for creating a value through robust value chain support.

Through this program, members have received extensive support in branding, packaging, and labeling as well as assistance with business registration and access to local opportunities. To further drive impact, the members are encouraged demand-driven production, and focuses on fostering specialized pocket areas. Recognizing the immense potential of e-commerce as a global marketplace, CSD designed and provided Digital Literacy trainings to microfinance members to make a remarkable presence on prominent e-commerce platforms such as Daraz. This comprehensive strategy has not only uplifted individual members and their organizations but also contributed the community and the economy in general.

### Stories of Changes

#### Tetari Mahato Get Success for Shouldering All the Family Responsibility



Fifteen years ago, the life of Tetari Devi Mahato of Ishwarpur, Sarlahi, took an unexpected turn when her



husband, the breadwinner of the family was physically paralyzed and unable to work. With her husband in difficult condition not in a state of work, elderly in-laws, and young children depending on her, Ms. Tetari found herself shouldering the immense responsibility of providing for her family. Determined to make ends meet, she took a loan from *Chameli Savings and Credit Cooperative Society Ltd.* and started vegetable farming. However, her reliance on traditional farming methods yielded modest results despite her relentless hard work.

In May 2023, Ms. Tetari participated in a vegetable farming training program organized by Chameli SACCOS. The training introduced her to modern farming practices, equipping her with skills such as selecting best quality seeds, preparing the land, creating planting beds and using fertilizers and pesticides effectively. She also gained knowledge about effective harvesting techniques and marketing strategies. Inspired and confident, Ms. Tetari expanded her operations from 3 *kattha* of land to 8 *kattha*. The results were nothing short of extraordinary. Her vegetable production soared from 3,000 kilograms to 13,400 kilograms. With the increase in yield, her income also grew dramatically, rising from Rs.100,000 to an impressive Rs. 560,000 a year.

Today, Ms. Tetari's entire family is actively involved in farming and the skills she acquired have brought a renewed sense of confidence and optimism. For the first time, Ms. Tetari sees farming as a pathway to prosperity and has successfully met her family's needs. Her story is a testament of how skill-based training, determination and hard work can transform lives, turning adversity into opportunity.

### Asha Devi Sardar: An Example of Financial Empowerment through Cow Farming



Asha Devi Sardar, a resident of Dhanpalthan, Morang, faced persistent financial hardship in managing her household. Despite her husband Domalal Sardar's attempts at running various small businesses, the family's growing needs, particularly with raising children, outpaced their income. Amid these difficulties, JBLBS stepped in, offering Ms. Sardar a training to operate appropriate cow farming and a loan of NPR 300,000. With this support, she and her

husband purchased two Holstein cows. Alongside the financial aid, JBLBS provided technical support to manage the cows, including guidance on making shed, feeding, and veterinary care. Today, their efforts have resulted in daily milk production exceeding 25 liters, generating a monthly income of Rs 45,000. After covering loan repayments and expenses, she earns a net profit of Rs.25,000. Additionally, the cow farm generates dung and urine worth Rs. 6,000 monthly, which is sold to the Jeevan Bikas Biogas Plant.

Asha's journey exemplifies how microfinance, combined with training and technical support, can transform lives, providing both financial stability and personal empowerment.

### Manju Learns to Have High Income with Less Efforts



Manju Kumari Chaudhary and her husband Dayaram Mahato, residents of Madi, Chitwan, now enjoy a stable and happy life with their six-member family. However, their past was marked by poverty and relentless struggles. In 2010, Ms. Manju began goat farming with a loan from *Chhimek Laghubitta Bittiya Sanstha Ltd. (CLBSL)*. Her approach took a transformative turn when she participated in a goat farming training program in 2023. The training equipped her with knowledge about high-yield breeds, nutrition and shed management, and veterinary care. She also learned the importance of improved sheds and breeding practices. Inspired by this learning, Ms. Manju implemented these techniques in her farm. The results exceeded her expectations, as she realized she could manage a larger number of goats with the same effort. She now owns 80 goats, all thriving and has set an ambitious target of earning over Rs.600,000 annually.

### Parbati Upadhyay Adhikari: Achieving Success through Business Diversification

Born in a modest farming family in Bangsadhi, Bardiya, Parbati Upadhyay Adhikari faced significant struggles to support her household. Her turning point came in June 2023, when she participated in an entrepreneurship development training program conducted by *Upakar*





business grew, she also expanded her business by investing on pig farming.

In 2023, Ms. Magar attended a two-day professional goat farming training program where she learned essential skills in shed management, feed and fodder management and basic healthcare practices for goats. Armed with these new techniques, Ms. Magar and her husband decided to work together to expand goat farming business once he returned from abroad.

With an additional Rs. 40,000 loan from *Nawaprativa SACCOS*, Ms. Sita invested in improving her sheds and managing feed more effectively. Today, her farm thrives with 53 goats, including breeding stock, all of which are healthy and disease-free. Last year, Sita earned Rs. 100,000 profit, and she aims to increase her net profit to at least Rs. 300,000 in the coming year. Having seen the success of their joint efforts, Man Bahadur has decided to stay home and focus on expanding their farming ventures instead of seeking employment abroad.

### Sushila Accelerates her Goat Farming with the Better Breed



Sushila Kami, a resident of Rehar in Dang, faced a challenging life due to lack of education, skills and family assets. Her husband's failure in business added to the financial pressure. Since 2016, she relied on goat farming, but lack of skills, poor-quality breeding stock and inadequate techniques limited her progress.

As a member of Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd., Sushila enrolled in a skill development training focused on goat farming, which offered insights into breed selection, nutrition, reproductive health, feed management and disease prevention. Motivated by the training, she replaced her goats with high-quality breeding does and bucks.

The changes she implemented brought remarkable results. With healthier goats and fewer diseases, Sushila's income increased significantly. Previously, she earned around Rs. 300,000 annually from selling goats, but last year, her income doubled to Rs. 700,000. Encouraged by her success, Sushila plans to expand her goat farming business in the near future.

*Laghubitta Bittiya Sanstha Ltd. (ULBSL)*. The training introduced Ms. Parbati to essential entrepreneurial concepts such as business selection, market identification, service and product expansion, and strategic pricing. She also learned the importance of diversification and local opportunity utilization, which inspired her to take a proactive approach toward her dairy business.

Post-training, Ms. Parbati revamped her dairy operations by focusing on milk collection and local marketing. To diversify her offerings, she invested an additional Rs. 300,000 to introduce value-added products like yogurt and paneer. Her efforts paid off, with milk collection doubling and her monthly profits rising from Rs. 20,000 to over Rs.40,000 after expenses. Parbati's story underscores the transformative power of training, strategic investments, and diversification in achieving sustainable business growth.

### Finally, It helps to Keep us Together, Sita Gaha Magar



Sita Gaha Magar from Hupsekot, Nawalparasi, once faced significant financial struggles. Determined to change her family's situation, her husband, Mr. Man Bahadur Gaha Magar had to leave for foreign employment to support his family. Ms. Magar herself took a loan from *Nawaprativa Savings and Credit Cooperative* and started goat farming with an initial purchase of four goats. The nearby forest made the farming process easier and her income soon helped cover household expenses. As her

Table 1

Detail of Skill Development Trainings

		Total No. of Skill Development Trainings																														
S. N.	Training Name	Sahara Nepal SACCOS Ltd.		Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.		Chameli SACCOS Ltd.		Swarajgar Laghubitta Bittiya Sanstha Ltd.		Manushi Laghubitta Bittiya Sanstha Ltd.		Nawaprativa Saving and Credit Cooperative Ltd.		Mahila Sahayogi Saving and Credit Cooperative Ltd.		Kisan Multipurpose Cooperative Ltd.		Udaydev Multipurpose Cooperative Ltd.		Upakar Laghubitta Bittiya Sanstha Ltd.		Jalpa Samudayek Laghubitta Bittiya Sanstha Ltd.		Chhimek Laghubitta Bittiya Sanstha Ltd.		Aatmanirbhar Laghubitta Bittiya Sanstha Ltd.		Swabamban Laghubitta Bittiya Sanstha Ltd.		Total No. of Trainings		
		No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants	No. of Training	Total Participants			
1	Organic Camphor	2	64	2	90																								4	154		
2	Bee Keeping	1	30																										1	30		
3	Fresh House Management	1	34																										1	34		
4	Goat Farming	7	263								5	119	4	194											2	54			1	32	19	662
5	Vegetable Farming	5	164	11	350	5	152	1	75	4	85	2	73	3	67	2	39	7	200				2	42	3	101	11	283	1	34	57	1665
6	Mushroom Farming			2	97						1	24											6	110						9	231	
7	Cristal Pote mala and Singar			1	32																									1	32	
8	Cattle Farming			29	1007																									29	1007	
9	Floriculture														1	35															1	35
10	Buffalo Farming								5	286	6	144	1	26																12	456	
11	Vegetable Nursery														1	22														1	22	
12	Makhamal/ Dhaka Shoes														2	44														2	44	
13	Care of Major Livestock Diseases																				1	27								1	27	
14	Livestock Keeping																						38	673					1	25	39	698
15	Cow Farming								8	503			1	43											1	72				10	618	
16	Pig Farming								1	70			1	37											2	53				4	160	
17	Pickle Making														1	40														1	40	
18	Cushion and doll making																											1	29	1	29	
19	Vermicompost											1	27																	1	27	
20	Bamboo Chair Making			2	52																									2	52	
21	Saliege Making (For Cattle Food)			1	30																									1	30	
22	Liquid Soap Making																														3	68
Total		16	555	49	1679	5	152	15	934	19	446	9	373	8	208	2	39	7	200	1	27		46	825	8	280	11	283	4	120	200	6121



# Forty Officials of KMCL Exposed to Entrepreneurship Development Skill



A Glimpse of Training Session

A three-day Training Program on Entrepreneurship Development was organized for the forty branch managers of Kisan Multipurpose Cooperative Ltd. (KMCL). at their Head Office, Lamki Chuha, Kailali. The training held from 20-22 November 2024 (Mangsir 5-7, 2081), as part of the Centre for Self-help Development's ongoing efforts to foster entrepreneurship among Microfinance Clients. The training aimed to enhance participants' entrepreneurial skills and promoting business culture among the member clients.

The opening ceremony of the training program was graced by Mr. Maniram Dhamala, Treasurer, Mr. Dinesh Kumar Chalaune, Joint Secretary, Mr. Jayarup Budha, Board Member and Mr. Dambar Bahadur Shah, General Manager of KMCL.

The training was facilitated by Mr. Satish Shrestha, Director, Ms. Renu Prajapati, Senior Officer, Ms. Saru Magar, Senior Assistant of CSD and Mr. Chandra Bahadur Thapa, Cluster Head of Swabalamban Laghubitta Bittiya Sanstha Ltd.

During the sessions the participants were acquainted with the characteristics of an entrepreneur, methods of identifying entrepreneur and enterprises, macro and micro level scanning of clients and assessing the risk associated with enterprise, building network, maintaining relationship with line agencies and groundwork to maintain strong ethical and social values.

A significant focus was placed on coaching the clients and work out on their basic business plan formulation of key enterprises and above all schooling participants on good counselling and mentorship skills. The training also addressed practical aspects like leveraging local resources, expanding market reach and utilizing government subsidies.

The closing ceremony was participated by Mr. Maniram Neupane, Mr. Jayarup Budha, Mr. Dambar Bahadur Shah of Kisan Multipurpose cooperative Ltd. On the occasion Mr. Satish Shrestha, highlighted the importance of applying the newly acquired knowledge to nurture local entrepreneurship.



Group Photograph of Participants of Training Team



# Comprehensive Training on Delinquency Control and Customer Relationship

In a strategic effort to address the rising concern of delinquency and enhance customer relationships, the Centre for Self-help Development (CSD) with the joint collaboration of Kisan Bahuudeshiya Sahakari Sanstha Ltd. and Udaydev Bahuudeshiya Sahakari Sanstha Ltd. organized two customized trainings for their field staff in November 2024. The training aimed at equipping the microfinance/cooperatives' field staff with the necessary tools and knowledge to manage delinquency effectively and strengthen their relationships with customer-members, a key aspect in reducing loan defaults and fostering long-term financial stability.

The Kisan Bahuudeshiya Sahakari Sanstha Ltd. held the training from Mangsir 8-9, 2081 in Lamkichuha, Kailali, for 38 field staffs, while the Udaydev held the training from Mangsir 11-12, 2081 in Mahendranagar, Kanchanpur, for 23 field staffs.

These training sessions were facilitated by experts from the CSD, Director Mr. Satish Shrestha and Senior Officer Ms. Renu Prajapati additionally, Mr. Chandra Bahadur Thapa and Mr. Rajendra Kumar Shrestha, Branch Manager, cluster head of Swabalamban Laghubitta Bittiya Sanstha Ltd., joined as regional facilitators to offer their insights and experience.

The training covered a wide range of topics that are critical for managing delinquency and maintaining strong customer relationships. One of the key areas of focus was Delinquency Control in Microfinance/Cooperatives, where the participants were introduced to the concept of delinquency and its impact on the



Participants of the Training Held in Kisan, Kailali

financial health of the organization. The facilitators discussed the causes of delinquent loans, such as poor loan arrangement, lack of communication, or members' financial instability and each of early identification of problem and late intervention to mitigate potential risks.

Participants were also educated on the principles and concepts of delinquency control, learning the procedures for identifying delinquency within their portfolios and the subsequent actions required to recover or write off these loans. The session also highlighted the cost of delinquency, underlining the strain that unpaid debts put on the organization's resources and its overall financial sustainability. The facilitators made it clear that managing delinquency is not only about recovering funds but also about protecting the organization's reputation and maintaining trust with its members.

Another important aspect of the training was customer relationship management, the participants were taught various strategies to engage members, including regular communication, understanding their financial challenges, and offering flexible loan terms when necessary.

The goal was to create a collaborative environment where customers feel supported and motivated to repay their loans.

The training also provided guidance on steps and procedures for controlling delinquency. Field staffs were trained in identifying early warning signs of potential delinquency, such as delayed payments or frequent requests for loan restructuring. They learned best practices for communicating with members who are struggling with repayments and how to implement solutions like payment rescheduling or financial counseling. The training stressed that a proactive approach is crucial for preventing loans from becoming delinquent in the first place.

The closing ceremony of the training sessions attended by organization heads from both Kisan Bahuudeshiya Sahakari Sanstha Ltd. and Udaydev Bahuudeshiya Sahakari Sanstha Ltd., emphasized the importance of the knowledge and skills gained during the program. They also reinforced the need to apply the training in day-to-day activities to reduce delinquent loans and foster long-term, productive relationships with customer-members.

The training initiative is part of a broader strategy by CSD with Kisan Bahuudeshiya Sahakari Sanstha Ltd. and Udaydev Bahuudeshiya Sahakari Sanstha Ltd. to enhance financial management, reduce delinquency and ensure the sustainability of their operations. By investing in the professional development of their field staffs, the cooperatives aim to build a stronger foundation for their work, improve service delivery to members and ultimately contribute to the growth of the microfinance/cooperative sector in Nepal.



Opening Ceremony of the Training Held in Udaydev, Kanchanpur



**Centre for Self-help Development (CSD)**  
- Institute of Microfinance & Cooperative Development

P.O. Box 8852, Maitighar Height, Kathmandu, Nepal  
Tel.: +977-1-5365634, 5356786, Email: [csd@mos.com.np](mailto:csd@mos.com.np), Web: [www.csdnepal.org.np](http://www.csdnepal.org.np)

