

April 2017

NIRDHAN UTTHAN BANK LTD

A bank for uplifting poor

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Newsletter of Nirdhan Utthan Bank Limited

NIRDHAN

Nirdhan Utthan Bank Ltd is the only one MFI in Nepal that has presence in all 75 districts of the country.



Nirdhan Utthan Bank Limited (NUBL) staff conducting group meeting of women's group of Majhi women, one of the marginalized indigenous ethnic groups of Nepal in Majhigau village of Morang district

Message from CEO

Dear readers, welcome to the April 2017 edition of our Newsletter,

In Nepal, 21.6% of the population is living below poverty line. Extreme poverty has forced deprived section along with the women to various inequities including lack of access to health services, education, and other resources. Still many people residing especially in rural hilly parts of Nepal are in need of financial support to elevate their social and economic status. Uplifting the status of deprived section of the society through support for self-employment and capacity building is necessary for the progressive development of the country.

NUBL which started its operation on March 31, 1991 has aspired to alleviate poverty in Nepal and bring poverty level to zero. Its main mission is to serve the ultra-poor population of the country and strengthen social responsibility and sustainability. It has been providing financial services along with financial literacy, skill enhancement and entrepreneurship development trainings. The trainings are provisioned to empower job seeking individuals towards becoming jobs generating entrepreneurs.

NUBL achieved Rs. 12 Billion outstanding loan in April 2017. I congratulate our entire staff members, partners and clients for their contribution for achieving the new milestone.

- Janardan Dev Pant

NUBL at a glance

NUBL at Glance as on April 13, 2017

Indicators	Unit	Figure
District Coverage	No.	75 of 75
VDC Coverage	No.	1,817
No. of Branch Offices	No.	178
No. of Staffs	No.	849
No. of Centers/SRGs	No.	14,547
No. of Active Clients	No.	292,419
No. of Loan Client	No.	202,233
Loan Disbursed	NPR	65.91 billion
Loan Outstanding	NPR	12.18 billion
Savings & Deposits	NPR	5.59 billion

Nirdhan Utthan Bank's main objective is to create progressive, better socio-economic status of the poor people through awareness, access to finance and entrepreneurship development. Microfinance program of the bank was started since March 14, 1993 when it was working as NGO, later transferred to Microfinance Bank in 1998. At present, NUBL is the only one MFI in Nepal that has outreach in all 75 districts of Nepal through the network of 178 branch offices, 10 regional offices and a central office serving 292,419 clients as at mid. April 2017.

NUBL Clients Participated in National Microfinance Summit.



Bank staffs and Clients posing in 4th National Microfinance Summit.

Two successful NUBL clients, Chija Pawe and Bhawani Kandel got the opportunity to represent NUBL in "4th National Microfinance

Summit Nepal 2017" held on 15-17 March 2017 at Kathmandu, which was organized by Center For Microfinance Nepal (CMF Nepal). "Balancing financial, social and human values" was the theme of the summit. The major objectives of the summit was to foster partnership between regulators and stakeholders to develop a common understanding of current issues of microfinance in Nepal and create a dialog among practitioners, regulators, specialists & clients based on concrete research findings.

A mother of two children, Mrs. Pawe is from Chitwan district, has been a member of Dandaghari women's group since 2006. Similarly, Resident of Kathmandu district, Mrs. Kandel has been associated in Darshankhola SRG (Self Reliant group) for 3 years. Both got the opportunity to share their experience in and expectations from MFI on "Clients' Voice and Experience Sharing" plenary session.

Success Story: Sunaulo Katha (Golden Story) of Sunkeshari.



Sunkeshari Chaudhary is one of the loyal clients of Nirdhan who has been associated with the bank since 1996 and so far taken 25 loans from the bank. She is a member of "Simarana women's group promoted by Sitalnagar branch of Rupandehi district. Sunkeshari was born in a middle class family and grew up supporting her mother in households and agriculture farms. Later, she got married to Bhagirathi Chaudhary of same village.

Chaudhary family inherited some land left by their ancestor; however, it was not sufficient to feed 14 members of their family. Chaudhary family neither had other income generating projects besides engaging in agriculture activities nor was the family members employed in the formal sector. Some money earned from part-time carpentry by her husband was not insufficient for their children's future which made Sunkeshari always worried. She wanted to do some income generating activities so that she could send her children to school. Meantime, some people came in the village to form women's group to offer microfinance services. They were the staffs of Nirdhan who came to provide loan without collateral for income generating activities.

Sunkeshari decided to become member of women's group and took a weeklong financial literacy training provided by Nirdhan. In 1996, she took a first loan NPR. 5,000 and started grocery shop. She ran the grocery for couple of years and later decided to start furniture-making workshop. As Sunkeshari fully utilized each loan and maintained sound credit discipline, Nirdhan increased the loan size gradually. Altogether, she took 21 loans from NUBL started from NPR 5,000 to recently 500,000.

Sunkeshari who suffered due to poverty some decade ago has now become a successful woman entrepreneur. She has been providing employment opportunities to 10 people from her furniture making workshop and has been earning NPR 90,000-100,000 net profit per month. She has been able to add 1-Acre land, built a concrete house and owns 2 tractors and a motorbike. The determination, time and effort that she put in her business not only helped her to improve the economic condition of her family but also got recognition and respect from her village. Sunkeshari thanks NUBL for




giving her right support at the right time and hopes to get such supports in her future endeavors.

SMS Alert सेवा नि:शुल्क


तपाईंले बैंक खाता माफत गर्नु भएको कारोबारको जानकारी अब तपाईंको मोबाइलमा

NUBL

SMS Alert



यो सेवा प्राप्त गर्नको लागि आफूले खाता खोलेको निर्धन उत्थान बैंक लिमिटेडको साखामा सम्पर्क राख्नुहुन अनुरोध छ।



निर्धन उत्थान बैंक लिमिटेड

Nirdhan Utthan Bank Limited

(पोषक राज्य बैंकबाट "ब" श्रेणीको इजाजतपत्र प्राप्त गरेका)
 महाध्यापक, काठमाडौं, नेपाल: ०१-४२५४८२, ०१-४२५४८३, ०१-४२५४८४, ०१-४२५४८५, ०१-४२५४८६, ०१-४२५४८७, ०१-४२५४८८, ०१-४२५४८९, ०१-४२५४९०, ०१-४२५४९१, ०१-४२५४९२, ०१-४२५४९३, ०१-४२५४९४, ०१-४२५४९५, ०१-४२५४९६, ०१-४२५४९७, ०१-४२५४९८, ०१-४२५४९९, ०१-४२५५००, ०१-४२५५०१, ०१-४२५५०२, ०१-४२५५०३, ०१-४२५५०४, ०१-४२५५०५, ०१-४२५५०६, ०१-४२५५०७, ०१-४२५५०८, ०१-४२५५०९, ०१-४२५५१०, ०१-४२५५११, ०१-४२५५१२, ०१-४२५५१३, ०१-४२५५१४, ०१-४२५५१५, ०१-४२५५१६, ०१-४२५५१७, ०१-४२५५१८, ०१-४२५५१९, ०१-४२५५२०, ०१-४२५५२१, ०१-४२५५२२, ०१-४२५५२३, ०१-४२५५२४, ०१-४२५५२५, ०१-४२५५२६, ०१-४२५५२७, ०१-४२५५२८, ०१-४२५५२९, ०१-४२५५३०, ०१-४२५५३१, ०१-४२५५३२, ०१-४२५५३३, ०१-४२५५३४, ०१-४२५५३५, ०१-४२५५३६, ०१-४२५५३७, ०१-४२५५३८, ०१-४२५५३९, ०१-४२५५४०, ०१-४२५५४१, ०१-४२५५४२, ०१-४२५५४३, ०१-४२५५४४, ०१-४२५५४५, ०१-४२५५४६, ०१-४२५५४७, ०१-४२५५४८, ०१-४२५५४९, ०१-४२५५५०, ०१-४२५५५१, ०१-४२५५५२, ०१-४२५५५३, ०१-४२५५५४, ०१-४२५५५५, ०१-४२५५५६, ०१-४२५५५७, ०१-४२५५५८, ०१-४२५५५९, ०१-४२५५६०, ०१-४२५५६१, ०१-४२५५६२, ०१-४२५५६३, ०१-४२५५६४, ०१-४२५५६५, ०१-४२५५६६, ०१-४२५५६७, ०१-४२५५६८, ०१-४२५५६९, 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