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Women members of Alegaun Group of NUBL Tripureshwor Branch, Dhading District.

CEO's Message:

Available information suggest that the August floods affected about 1.7 million people in the country including over 350,000 who have been displaced from their settlement. The floods submerged many villages forcing hundreds of people to evacuate and damaged nearly 2000 schools forcing the students to stay at home.

Following the devastation, NUBL through its 28 branch networks in the Terai districts promptly distributed relief materials amounting NRs. 12,93,687 to 2,704 member clients of the affected area. The relief materials distributed included rice, lentils, oil, salt and other food items. The staff members of the Bank also worked at the local level supporting relief efforts and maintenance of public spaces. The Bank has been providing emergency loan at 10% interest rate to member clients who were affected by the floods. The Bank also offers loan for house construction and repair.

Most of the flood victims come from low income groups who derive income from one or two sources. Natural calamities such as floods, landslides and others cause huge financial distress to many people of the country every year. Savings and insurance are effective safety nets against such financial shocks and setbacks. Such devastating events further underscore the need for raising awareness on financial literacy including mitigation of risks through savings and insurance.

- Janardan Dev Pant

Relief Items Distributed by Branch offices under Birgunj Regional Office

14 Branch offices under Birgunj Regional office distributed relief materials to member clients who were affected by the August floods. 1,543 member clients were distributed relief materials worth NRs. 693,321. Incessant rain flooded hundreds of villages in the Terai region including Bara, Parsa and Rautahat districts of Nepal.



NUBL Simara Branch Manager Mr Binod Ram distributing relief material to member client affected by the August floods

NUBL at a Glance

NUBL at Glance as on August 16, 2017	
Indicators	Figure
No. of Districts Covered	75 of 75
VDC Coverage	1,806
No. of Branch Office	178
No. of Staffs	829
No. of Centers/SRGs	15,096
No. of Active Clients	296,937
No. of Loan Client	205,058
Loan Disbursed (NPR)	71.43 Billion
Loan Outstanding (NPR)	12.38 Billion
Savings & Deposits (NPR)	6.32 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 296,937 clients as at August 16, 2017.

The details of relief material distributed by Birgunj regional office is as follows:

Branch Name	No. of Clients:	Amount (NRs.)
Prasauni, Bara	183	77,587
Basantapatti, Rautahat	30	13,950
Ganjbhawanipur, Bara	8	3,720
Parwanipur, Bara	78	33,840
Kalaiya, Bara	65	24,008
Birgunj, Parsa	16	6,366
Simraungadha, Bara	110	51,150
Telkuwa, Bara	50	23,257
Garuda, Rautahat	550	255,750
Bindyabasini, Parsa	160	64,800
Sripur, Parsa	152	78,913
Simara, Bara	4	1,860
Pokhariya, Parsa	136	57,120
Bijaybasti, Parsa	1	1,000
Total 14 Branches	1,543	693,321

Success Story: Gita Pariyar

Gita Pariyar was born in a family which had poor economic condition. She got married at the age of 15 to a person who is disabled and does not have both hands. As she did not have skills or entrepreneurship expertise, they struggled to meet their ends. Belonging to a marginalized caste or *Dalit*, the high caste people in the village did not trust them. Even the few who trusted them were themselves very poor. They did not have any alternative but to obtain credit from subprime lenders in the locality at high interest rate.



Mrs Gita Pariyar (Right) packing incense sticks

Nirdhan Utthan Bank Biruwagadi Branch in Parsa District was established in the year 2012 and the Bank officials visited villages to inform about their products and services including credit products which were offered without any collateral. Following the advice from the Bank officials, Ms. Pariyar along with 15 fellow women from her locality formed Ram Bhauri Women's Group. She recalls that at first she was hesitant to speak with the representatives of the Bank as she was shy and lacked self-confidence. After obtaining loan, she started making incense sticks and sold it to her village neighbors and nearby villagers. She also continued learning new skills and promoting her products. Witnessing growth of his wife's venture, her husband too left other works to concentrate on the business. She says due to her husband's

encouragement and both her and her husband's hard work, they have now improved their income and the family is a role model in the locality

The incense stick business has helped her to own more than 1600 sq. meter of land and build a wooden framed house. She has also admitted her son and daughter in a boarding school. She currently has stock worth more than Rs. 200,000 and packages areca nuts, cardamom, black pepper and other dried spice and seasonings. 5 to 10 workers from the locality work daily for her. To expand her business she is currently thinking of obtaining additional loan. Her business is selling 10 to 15 thousand incense sticks daily and monthly earns 20 to 30 thousand rupees net profit. She is aiming to sell her products all over Bara and Parsa districts and eventually all over Nepal.



Mrs Gita Pariyar organizing incense sticks for distribution

Clients' Trainings:

Training on Vegetable Farming Organized

Nirdhan Utthan Bank Limited organized three day-long training on vegetable farming from July 30 to August 1, 2017 at Sarlahi Hotel and Lodge, Nawalpur. Sixteen clients from three municipalities namely Bharahathawa, Chaukha and Nawalpur participated in the program. The principle resource persons of the training were technician from Tropical Region Horticulture center Nawalpur, Mr Indra Dev Yadav and two technicians from Agriculture Service Centre Mr Gokarna Poudel, and Ms Resha Rai. The Bank had organized similar training program in the past as well with the target of entrepreneurship and skills development of clients along with financial solution for uplifting their social and economic level.



Participants of the training on vegetable farming organized by NUBL Bardibas

The first day's session provided training on winter vegetable farming of vegetables such as cauliflower-

er, cabbage, broccoli, Brussels sprouts. Similarly, importance of home gardening, harvesting tomato, eggplant, chilly and okra were presented followed by discussion on common diseases on vegetables, pest identification and safe use of pesticides. During second day, participants went to a local farm for field visit followed by learning session on types of climber, root and brassica vegetables. Likewise, information about the use of compost manure, irrigation and its management was also provided. The second day's session ended with information on services offered by the Bank including types of savings products, credit facilities and remittance. The third day's training session had information on farming techniques to grow green vegetables and off-seasonal vegetables. The training also provided information on establishing vegetable nursery, its management, maintaining soil's fertility, post-harvest technology, pricing strategy and market management.

Training was a part of the project, "Job creation through Micro and Small Enterprises Financing with Support from Financial Literacy, Entrepreneurship & Skill Trainings" implemented by NUBL with the partnership of Sakchyam - Access to Finance, a DFID funded project. The project started from July 2016 and ends by 2019. The overall objective of the project is to create at least one job from each Micro and Small Enterprise (MSE) with the support of financial literacy using Digital Devices and skill & capacity development training for better management of their MSEs. NUBL is planning to provide Entrepreneurship training to 600 clients and Skill Development training to 750 clients by the end of 2019.

Relief Items distributed by Branch offices under Birtamode Regional Office

5 Branch offices under NUBL Birtamode regional office distributed relief items to 386 member clients who were affected by the August floods. Relief items worth NRs. 1,98,544 was distributed to clients of NUBL Tankisinuwari, Biratnager, Karsiya, Gauradaha and Surunga .



Program officer of NUBL Birtamode Regional office Mr Kalyan Babu Karki handling relief material to member client

Relief Items distributed by Branch offices under Kohalpur Regional Office

Two Branch offices under NUBL Kohalpur regional office distributed relief items to 570 member clients who were affected by the August floods. Relief items worth NRs. 265,632 was distributed to clients of Gulariya, Bardiya and Fatepur, Banke Branch of NUBL.



Program officer of NUBL Kohalpur Regional office Mr Niraj Acharya handling relief material to member clients

Relief Items distributed by Branch offices under Bardibas Regional Office

7 Branches of NUBL Bardibas regional office distributed relief items to 185 member clients who were affected by the August floods. Relief items worth NRs. 123,690 was distributed. The details of relief material distributed by Bardibas regional office is as follows:

Branch Name	No. of Clients:	Amount (NRs.)
Nawalpur, Sarlahi	4	3,000
Lahan, Sarlahi	9	8,500
Barahathawa, Sarlahi	14	11,690
Jaleshwar, Mahottari	64	46,500
Godaita, Sarlahi	76	42,500
Yadukaha, Dhanusa	3	2,000
Loharpatti, Mahottari	15	9,500
Total 7 Branches	185	123,690

Relief Items distributed by Branch offices under Attariya Regional Office

NUBL Attariya regional office distributed relief items to 20 member clients of Belauri, Tikapur and Masuriya Branches who were affected by the August flood. Relief items worth NRs. 12,500 was distributed. The details of relief material distributed by Attariya regional office is as follows:

Branch Name	No. of Clients:	Amount (NRs.)
Belauri, Kanchanpur	2	2000
Tikapur, Kailali	3	3000
Masuriya, Kailali	15	7500
Total 2 Branches	20	12,500