



# Nirdhan Newsletter

A Newsletter of Nirdhan Utthan Bank Limited (NUBL)—December 2017 Edition

**Nirdhan Utthan Bank  
Limited**

An MFI Providing Service to the Poor

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## Message from the CEO

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

Wide range of stakeholders including development partners, government agencies, and non-governmental organizations are funding for technical education and vocational trainings to the needy people in Nepal. However, these capacity development trainings can be more effective by supporting it with range of financial services. Nirdhan, with its 178 Branch Network in all districts of Nepal, is open to partnership with these stakeholders in extending sustainable financial services to rural poor women.

This sort of partnership can create synergy in helping country achieve sustainable development, economic growth, and goals for poverty reduction. Nirdhan welcomes prospects of cooperation and is committed in growth and expansion of its services to the poor households in the unserved and under-served areas of the country. Our social responsible business strategy in financing our clients is focused on helping them to be able to start and grow their enterprises by utilizing locally available resources and making use of local labor in a sustainable manner.

- Janardan Dev Pant

## Nirdhan at a Glance

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 started since March 14, 1993 when it was working as NGO, later transferred to Microfinance Bank in 1998. At present, Nirdhan is the only MFI in Nepal that has outreach in 75 districts of Nepal through the network of 178 Branch Offices, 10 Regional Offices and a Central Office serving 301,531 clients as of December 15, 2017.

### Nirdhan at a Glance as of December 15, 2017

Indicators	Figure
No. of Districts Covered	75
No. of Branch Office	178
No. of Staffs	852
No. of Centers/SRGs	15,055
No. of Active Clients	301,531
No. of Loan Client	206,134
Loan Disbursed (NPR)	78.30 Billion
Loan Outstanding (NPR)	13.20 Billion
Savings & Deposits (NPR)	7.04 Billion



Members of Brahman Gorchhari Centre of Lahan Branch, Siraha District.

## News

### Afghanistan Microfinance Association Visits Nirdhan

Senior Officials and members of Afghanistan Microfinance Association visited Nirdhan Head Office on 13 December 2017. Mr Najibullah Samim, Executive Director of Afghanistan Microfinance Association and 13 member officials were present in the interaction program.

The Chief Executive Officer Mr Janardan Dev Pant welcomed the delegates and explained about the evolution of Nirdhan. He further stated that Nirdhan has always undertaken innovative action research programs and has pioneered many concepts which later became popular spreading far and wide, such as self reliant group (SRG) in remote hilly areas and community based health insurance program in Banke.



Afghanistan Microfinance Association Delegates with Officials of Nirdhan at Nirdhan Utthan Head Office

Mr Bhoj Raj Bashyal, Deputy General Manager made a presentation on Nirdhan's products and services, future strategies, training and capacity development initiatives for member clients and staffs and other related issues. The presentation was followed by discussion session where experiences from both the countries were shared.

### Nirdhan Organizes Trainings on Delinquency Management

During the month of December two training programs was organized entitled "Delinquency Management and Control" at Nirdhan Naxal central office. 29 assistant level staffs participated in the training organized from 11-12 December, 2017. Similarly, 35 assistant level staffs participated in the training organized from 24-25 December, 2017.



Participants of Training on Delinquency Management and Control Organized from 24-25 December 2017

Nirdhan Training and Development Department has planned to provide more capacity development trainings to staff members during this fiscal year.



## Success Story: Ms Dhani Thapa

Ms Dhani Thapa was born in Bhur Rural Municipality, Jajarkot District and her family depended on subsistence farming. Being the eldest child in her family, she had the responsibility of looking after her young brother and two sisters. Due to poverty she could not join school and helped her parents on household chores. Her father died when she was eight years old, and she had added responsibility to support her widowed mother.

She got married at the age of 15 and moved to Chaurjahari Municipality. Her husband's extended family's income from agriculture could last them for only six months. She started livestock, poultry and goat farming with the support of her family. Her responsibilities grew over time as she gave birth to 5 kids. Her family struggled to meet ends and she experienced difficulty to continue education for her kids.



**Ms Dhani Thapa with her Livestock.**

During the same time, Nirdhan Utthan opened Chaujahari Branch. She joined as a member of Gharigaun Independent Womens Group – 4 and enrolled for financial literacy program organised by Nirdhan and Mercy Core. After completing

the program, she was determined and motivated to convert her traditional farm to operate it in commercial scale. She obtained loan from Nirdhan Utthan and started poultry farming. As the entrepreneurship started to be profitable, she was encouraged to expand it. The income started to grow which helped her to cover household expenses and her kid's education.



**Ms Dhani Thapa at her Poultry Farm.**

She has been continuing her livestock and poultry farming and she admits the income from her entrepreneurship is sufficient to cover her kids education and loan repayment commitments.

She thanks Nirdhan for its consistent service and support for the growth and success of her entrepreneurship business resulting change in her life.

## Nirdhan Utthan Participates in Bank and Financial Institution Expo in Itahari

Nirdhan Utthan Jhumka Branch participated in Financial Awareness: Bank and Financial Institutions Expo organized from December 29—31, 2017 in Itahari, Sunsari District.



**Participants of Nirdhan Team along with member clients at the Financial Awareness Rally**

Nirdhan along with various other banks and financial institutions had stalls in the expo, from where they provided information about their products and services. The event highlighted importance of financial awareness as there are still thousands of people in Nepal who are not within the financial and banking system.

Nirdhan staff members of the Branch and member clients participated in a financial awareness rally where they displayed financial awareness messages on placards.

## Training on Goat Farming Organized in Palpa



**Participants of Training on Goat Farming Organized By Nirdhan Bhairahawa Regional Office**

Training on Goat farming was organized in Palpa District by NUBL Bhairahawa Regional Office for 20 member clients of Jabgadi, Aryabhanjyang, Bastari and Chahara Branch from December 13-15, 2017.

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 in partnership with SAKCHYAM - Access to Finance, a UKAID funded project.

## Training on Clean Dairy Production and Diversification Organized in Birgunj

Training on clean dairy production and diversification was organized in Birgunj, Parsa District by Nirdhan Birgunj Regional Office for 25 clients of Parwanipur, Prasauni, Birgunj and Kalaiya Branch from December 31, 2017 – 2 January, 2018.

The training focused on providing information on milk's components and importance, clean milk production and quality testing techniques, ideas on

reducing milk production expenses and importance of cleaning dairy equipment. Likewise, participants also learned about cream separation, pasteurization, packaging, and procedures on producing different dairy products among other skills.

The skill development training was organized with support from Access to Clean Energy through Microfinance (CleanStart) Project



**Classroom session of Training on Clean Dairy Production and Diversification Organized By Nirdhan Birgunj Regional Office**