



# Nirdhan Newsletter

A Newsletter of Nirdhan Utthan Laghubitta Bittiya Sanstha Limited — January-February 2019 Edition

**Nirdhan Utthan Laghubitta  
Bittiya Sanstha Limited**  
(formerly Nirdhan Utthan  
Bank Limited)

An MFI Providing Services to the  
Poor

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## Message from CEO

Dear Reader,

We are very pleased to present you January-February 2019 Newsletter and to inform you about the ongoing socio-economic activities and progress at the bottom of the pyramid within Nirdhan Utthan. You are updated about Nirdhan Utthan progress report.

### Nirdhan Progress Report as of February 12, 2019

| Non- Financial Indicators                                 | Figure                   |
|---|--------------------------|
| No. of Districts Covered                                  | 77 of 77                 |
| No. of Branch Office                                      | 181                      |
| No. of Local Bodies Reached                               | 504 of 753               |
| Financial Literacy Beneficiaries                          | 523 (FY 18-19)           |
| Micro-Entrepreneurship Development Training Beneficiaries | 253 (FY 18-19)           |
| Skill Development Training Beneficiaries                  | 1,797 (FY 18-19)         |
| No. of Maternity Allowances                               | 1,464 (FY 18-19)         |
| No. of Insurance Claims                                   | 696 (FY 18-19)           |
| No. of Disaster Reliefs                                   | 84 (FY 18-19)            |
| No. of Staff  | 1049                     |
| No. of Centers/SRGs                                       | 17,601                   |
| No. of Active Clients                                     | 341,384                  |
| No. of Loan Clients                                       | 214,447                  |
| Financial Indicators                                      | Amount                   |
| Loan Disbursed (NPR)                                      | 105.46 Billion           |
| Loan Outstanding (NPR)                                    | 17.53 Billion            |
| Savings & Deposits (NPR)                                  | 9.80 Billion             |
| Insurance Claims Paid (NPR)                               | 50.05 Million (FY 18-19) |
| Credit Interest Rates                                     | 10% - 17% p.a.           |

With so many sustainable development field work being taken, we want to make sure we regularly communicate our work to all of you.

-Janardan Dev Pant

## Various Client Trainings Conducted

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited organized **10 trainings** during the month of Magh (Jan/Feb 2019) for the capacity and knowledge development of its clients. These training programs benefited a total of 348 Nirdhan member clients. Nirdhan provides differ-



*Center meeting organized by Kuwapani GB, Namobuddha-7, Kavre District*

ent types of trainings such as skill development trainings, entrepreneurship development trainings and financial literacy trainings. Under Skill Development Training, Commercial Livestock Farming, Commercial Goat Raising, Commercial Poultry Farming and Commercial Vegetable Farming trainings were conducted to benefit the members of Nirdhan through various branch offices.

Nirdhan organized 2 **Entrepreneurship Development Trainings** during the month which facilitated 49 member clients of Nirdhan to move ahead with their own businesses. The first of two training programs was conducted by Paraspur Branch of Banke District, a three days program from January 18-20, 2019 which benefited 25 clients. The clients learned different techniques and ideas of starting their own business, difference between being self employed and running a business, self assessment, features of a successful entrepreneur, business selection, business plan and other many important aspects of being a successful entrepreneur. These clients have also obtained

financial literacy training in the past which was refreshed in the training program. The training program was facilitated by the Nirdhan Program Officer from Kohalpur region and Branch Manager of Paraspur Branch.

Similarly, Nirdhan's Udayapur Branch of Banke District organized another Entrepreneurship Development Training program targeting the clients who are looking to start their own entrepreneurial campaign. A 3-day program was organized in Nepalgunj, Banke from January 27-29, 2019 which benefited 24 Nirdhan clients. The training program offered similar ideas and



*Entrepreneurship Development Training organized at Udayapur, Banke District*

knowledge as the above mentioned program and was facilitated by the same resource persons and Branch Manager of Udayapur Branch.

Nirdhan officials conducted **8 Skills Development Trainings** at different places around the country. There were a total of 299 member clients who benefited from the skills development trainings organized by Nirdhan. The trainings were organized on the basis of need identification carried out by the branch offices of Nirdhan.

Commercial Livestock Farming was the most popular training requested by the clients and Nirdhan provided 4 Commercial Livestock Farming Trainings during this month benefiting 145 clients. The training programs were conducted by 4 branches within the working area of Birgunj and Bardibas Area of the institute. The training programs provided insights on commercial livestock farming by experienced resource persons which is expected to change the traditional way of farming and use modern techniques

and hybrid livestock for better profitability by the clients.

Similarly, Nirdhan organized 2 Commercial Vegetable Farming Trainings to its 85 clients from different branches during the month. The first was offered by Nawalpur Branch and the second by Chaukikha Branch both of Sarlahi District. Nirdhan also organized a commercial Poultry Farming Training benefiting

30 clients at Simraungadh Branch of Bara district and a commercial Goat Raising Training benefiting 39 clients at Mangalsen Branch of Accham District.

Nirdhan organizes these trainings through out the year to help develop the capacity and skills of its member clients to make them self dependent and help them walk out of poverty zone.



*Participants of Commercial Livestock Farming Training at Prasauni, Bara District*

### Distribution of Maternity Allowance

Nirdhan distributes maternity allowance to its maternity clients in a regular basis. Maternity period is a very sensitive period for mothers and they need nutritious food to keep themselves and their child healthy. To help the same cause Nirdhan provides Rs. 1,100 to its maternity clients for up to 2 times to each client.

Nirdhan distributed 345 maternity allowances in the month of Jan-Feb 2019 (Magh 2075) amounting to a total of Rs. 379,500 to maternity clients through different branches.



*Maternity Allowance being presented to a maternity client of At-tariya, Kailali District*

Nirdhan promises to keep on distributing these kind of allowances to its member clients in the future as well. This is one of many ways Nirdhan thinks about its clients.

### Distribution of Compensation

Alongside, maternity allowances, Nirdhan also distributes compensations in the event of death or accidents of its member clients to their family who were insured through the micro-insurance service facilitated by Nirdhan Utthan LBSL. Nirdhan distributed 120 compensations in the month of Jan-Feb 2019 (Magh 2075) amounting to a total of Rs. 8.53 million to the family of deceased clients through its different branches across the country.



*Compensation amount being presented to the son of deceased client Amana Khatun of Birgunj Branch, Parsa District*

**Moti Tharu Enjoying Her Garment Business (Client Success Story)**

This is the story of Moti Tharu who lives in Khunsa, Padsari Gaunpalika of Rupandehi District and has built a big hall with an investment of Rs. 200 thousand near her home where she runs her garment business. She has 8 modern machines worth Rs. 600 thousand in her garment industry. Her business is run by the couple and 9 external employees. She produces seasonal clothes for summer and winter months in her garment. She makes a profit of Rs. 60 thousand from her business. The small business she started with her hard work has now turned into a million's business. She owns a small van, a motorcycle and Rs. 2.5 million worth garment business from her business income.

Moti Tharu, daughter of Bhikhu Tharu and Shanti Tharu was born as a second of four daughters of her parents in Babhani, Tikuligad VDC, Rupandehi in 1986. She has studied up to 4<sup>th</sup> grade only. She got married with Hiramam Tharu of Khunsa, Padsari Gaunpalika. She has a son and a daughter. Her children are studying in a good English boarding school and Moti said that she will educate them to a level up to where they wish to study.

When Nirdhan Utthan formed a group through Kotihawa branch in 2010, she became member of the group so formed and took her first loan of Rs. 20 thousand and bought a tailoring machine to start her own business. She got motivated when her hard work paid off and she continued taking loans from the bank for business expansion. She took another loan of Rs. 150 thousand and started her own garment factory as her husband had the idea on garment business. Currently, she has a loan of Rs. 200 thousand which she has invested in the same business. She produces different clothing items in her garment factory like t-shirt, outer, leg-

gings, trouser, track suit etc. and sells according to the order.

She produces necessary clothing items as per the demand of the market. She didn't get a chance to study after 4<sup>th</sup> grade because her father became disabled and she had to quit her study and help in household activities. Her husband supports people with heart and money at the time of need. Moti Tharu said that if we can utilize the collateral free loan offered by Nirdhan then we do not need to go abroad to earn money and we can not only get employed our self but also employ others.



*Moti Tharu and her husband working at her Garment Factory*

**Whole Planet Foundation Field Officer Appreciation Awards 2018**

Whole Planet Foundation (WPF) has been a major partner of Nirdhan Utthan for many years. WPF and Nirdhan has been working together for the upliftment of the poor in Nepal through different projects.

Last year, WPF organized a Field Officer Appreciation Awards for Asia/Pacific Region. Mr. Chandra Mani Pandey, Field Officer of Ilam Branch of our institute was selected among the nominees from all WPF partners around Asia/Pacific region. He was awarded with the WPF Field Officer Appreciation Award as well as a certificate and cash prize amounting to USD 500.

NULBSL would like to express a huge gratitude towards WPF for providing such opportunity and also thank WPF for their prolonged support in accomplishment of our mission.



*Photo: Mr. Chandra Mani Pandey with the certificate of WPF Field Officer Appreciation Award 2018*