



# Nirdhan Newsletter

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

A Newsletter of Nirdhan Utthan Laghubitta Bittiya Sanstha Limited — October/November 2018 Edition

An MFI Providing Service to the Poor

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## Nirdhan Utthan at a Glance

NULBSL's mission is to extend financial services and social awareness to the poor in under-served and un-served areas of Nepal in a sustainable manner. Microfinance program of the institute started on 14<sup>th</sup> March, 1993 when it was working as NGO, later transferred to Microfinance Bank in 1998. At present, Nirdhan Utthan is the only MFI in Nepal that has outreach in all 77 districts of Nepal through the network of 181 Branch Offices, 10 Regional Offices and a Central Office serving 328,906 households as of Mid-November 2018.

### Nirdhan Utthan at a Glance as of Mid-Nov, 2018

Indicators	Figure
No. of Districts Covered	77
No. of Branch Office	181
No. of Staffs	1036
No. of Centers/SRGs	16,781
No. of Active Clients	328,906
No. of Loan Client	210,459
Loan Disbursed (NPR)	98.38 Billion
Loan Outstanding (NPR)	16.12 Billion
Savings & Deposits (NPR)	9.14 Billion

## Clients' Commercial Cow/ Buffalo Farming/ Commercial Vegetable Farming/ Entrepreneurship Development/ Goat Raising Trainings Conducted

NULBSL organized a three day **Commercial Buffalo Farming Training** at Swasthyachauki of Kanchanpur District from 1<sup>st</sup> November to 3<sup>rd</sup> November 2018. There were 30 Nirdhan members who participated in the training program coordinated by Swasthyachauki Branch, Kanchanpur District.

The training program provided necessary information on raising cow/ buffalo, diseases prone to cow/ buffalo and their cure and preventions, bal-



*A view of center meeting organized by Salleri Branch, Solukhumbu District*

anced feeding for better milk production, selection of breed, market management and other different information/skills related to commercial cow/buffalo farming.



*Participants of Cow/ Buffalo Training organised at Swasthyachauki, Kanchanpur*

Nirdhan also organized a 3-day **Training on Commercial Vegetable Farming** from 13<sup>th</sup> November to 15<sup>th</sup> November 2018 at Joshipur, Kailali District. A total of 35 member clients participated in the training organized by the Joshipur Branch. The training provided necessary skills and information related to commercializing the vegetable farming, market management skills, seasonal and off-seasonal agriculture and many other ideas to the clients.

Similarly, Nirdhan organized another 3-day

**Training on Entrepreneurship Development** from 14<sup>th</sup> November to 16<sup>th</sup> November 2018 at Bhurigaun, Bardiya District. There were 22 clients of Nirdhan who benefited from the training program which focused on developing entrepreneurial abilities of its member clients to make them able to generate income from their own skills. The program also highlighted the financial literacy aspect and how the entrepreneurs can use their skills to become self dependent and successful in their business.

Finally, Nirdhan organized a couple of 3-day **Goat Raising Trainings** from 14<sup>th</sup> November to 16<sup>th</sup> November 2018 at Bhingribazaar, Pyuthan District and Tandi, Chitwan District. The training organized at Bhingribazaar facilitated 25 members while the Tandi training facilitated 34 members. The training provided insights on commercial goat farming, selection of better breed, balanced feeding for better growth of goats, diseases and their cure and prevention and other different information related to goat rearing.

## Blood Donation Program Organized on 20th Anniversary Day

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited organized a Blood Donation Program on 29<sup>th</sup> October 2018 on the auspicious occasion of its 20<sup>th</sup> Anniversary. The blood donation program was organized by the Bhairahawa Branch of NULBSL with collaboration from Nepal Red Cross Society, Bhairahawa Branch at the company building in Himalipath, Bhairahawa, Rupandehi District.

The program was coordinated by Nirdhan and Nepal Red Cross Society staffs with a slogan of "Nobody Should Die Due to Lack of Blood, Save Priceless Life by Donating Own Blood". The program started at 12 noon till 4:30 PM to collect blood for those people who are in need of blood to keep themselves alive. There were a total of 18 people who donated their blood during the program. The donors included Nirdhan employees, client members, guardians and general public. Nepal Red Cross Society

was responsible for providing technical support during the donation programme.

The regional head of Nirdhan Utthan Laghubitta Bittiya Sanstha Limited Mr. Sambhu Neupane reported that the pro-

gram was very successful and informed that these kind of programs will be organised in a regular basis. He added that this is one of many ways Nirdhan attempts to contribute towards its Corporate Social Responsibility.



*Glimpse of Blood Donation Program organized at Bhairahawa, Rupandehi 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 77 maternity allowances in the month of Oct/Nov 2018 (Kartik 2075) amounting to a total of Rs. 84.7 thousand to maternity clients through different branches.



*Maternity Allowance being presented to client of Masuriya, 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 in a regular basis.

## 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 provided by Nirdhan Utthan LBSL. Nirdhan distributed 91 compensations in the month of Oct/Nov 2018 (Kartik 2075) amounting to a total of Rs. 5.85 million to the family of deceased clients through its different branches across the country.



*Compensation amount being presented to the husband of deceased Mrs. Sarita Pradhan of Thecho Branch, Lalitpur District*

## Sumintri Devi Paswan Became an Employer

Sumintri Devi Paswan, 54 years old resident of Ekbaniya, Feta Gaunpalika-1, Bara District is involved in Buffalo and Vegetable Farming business. She sells 18 litres of milk every day. She makes a profit of Rs. 15 thousand after deducting direct expenses from the sale of milk. She has been cultivating off-seasonal and seasonal organic vegetables commercially in 3-kattha land. She grows vegetables like Okra, Bottle guard, Cauliflower, Radish, Carrot etc. in her farm. She sells her products in markets of Birgunj and Kalaiya. She makes a profit of around Rs. 12 thousand after deduction of direct expenses from her vegetable farm. She has 13-kattha land. She has bought 2 tractors and a thresher. Thresher runs only during seasonal periods. She rents her tractor to others and for delivery purposes while not being used at her farm. She makes a profit of Rs. 40 thousand from her tractors. She earns around Rs. 60 thousand per month from all her businesses combined. Her husband helps her with her business and she

has employed a driver and helper to operate the tractor.

Sumintri was born in Bihar of India with two sisters and two brothers in her family. Her family background was very weak as



*Sumintri Devi and her Husband with her tractor and thresher.*

they had problems managing their basic needs. She could not go to school because of the same reason. At the age of 14, she got married with Dinanath Paswan from Feta. She had 12 members in her new family. Her father-in-law and her husband used to work as labor. It was very difficult for to run the family with the

labor income. She became a mother of 2 children. They started having concerns about how to run the family, provide good education to their children, get brother and sister married and many more. The couple was struggling because of lack of income source.

In 2004, she became member of a group formed by Nirdhan Utthan's Parsauni Branch. She took her first loan of Rs. 15 thousand and bought a buffalo and started selling milk. She took another loan and added another buffalo. She regularly took loans and started vegetable farming. She started making income from there as well and later bought a tractor and thresher with her savings and loan from Nirdhan. She has taken 16 loans from the bank so far and currently has a loan of Rs. 300 thousand invested in her business.

She said, "The bank provided financial literacy and collateral free loan and because I utilized the loans properly my financial status is good at present. We used to run our family by working as labor but today we are able to provide job for others. Nirdhan has helped me a lot and I will never forget that."

## Free Health Camp Organized

Nirdhan Utthan LBSL organised a one day free health camp on 30th October 2018 on the auspicious occasion of 20th Anniversary of the company in Khairahani Municipality-13, Chitwan District. The program was organized by Nirdhan's Tandri Branch with collaboration from Kshitiz Dental Care and Muktinath Glasses Store who provided the technical assistance and services during the program.

The member clients from Hernari Women's Group and Bairiya Women's Group from Bairiya and guardians of the members attended the program for their free check up. There were a total of 40 clients/guardians and 20 general public who took the benefits of the free health camp organised. The health camp offered Dental Health Care and eye test facilities to the clients.

At the same program, the branch manager of Tandri Branch Mr. Jyoti Raj Regmi, who coordinated the program said that it was a huge success and Nirdhan will continue organizing these kind of programs to contribute towards their social responsibility and to support the cli-

ents in their needs not only financially but also through non-financial services. He also thanked Kshitiz Dental Care and Muktinath Glasses Store for their technical support in making the program successful.



*Free health camp organized at Khairahani, Chitwan District by Tandri Branch of NULBSL*