



# Nirdhan Newsletter

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

**Nirdhan Utthan Laghubitta  
Bittiya Sanstha Limited**  
An MFI Providing Service to the Poor

**Central Office**  
Nirdhan Bhawan,  
Bhagawati Bahal  
Naxal, Kathmandu  
Nepal

Tel:  
+977-1-  
4413711/4413794/4413840  
Fax: +977-1-4413856

E-mail:  
info@nirdhan.com.np  
Website:  
www.nirdhan.com.np



Find Us on Facebook:  
Facebook.com/Nirdhan.Bank

## Nirdhan Utthan at a Glance

NULBSL's main objective is to create progressive, better socio-economic status of the poor people through awareness, access to finance and entrepreneurship development. Micro-finance program of the institute started on March 14, 1993 when it was working as NGO, later transferred to Micro-finance 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 180 Branch Offices, 10 Regional Offices and a Central Office serving 325,868 households as of Mid-October 2018.

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

Indicators	Figure
No. of Districts Covered	77
No. of Branch Office	180
No. of Staffs	1017
No. of Centers/SRGs	16,530
No. of Active Clients	325,868
No. of Loan Client	209,992
Loan Disbursed (NPR)	96.63 Billion
Loan Outstanding (NPR)	16.06 Billion
Savings & Deposits (NPR)	8.99 Billion

## Clients' Commercial Vegetable Farming Training Conducted

NULBSL organised a three day commercial vegetable farming training at Mangalsen of Accham district from 19th September to 21st September 2018. There were 34 Nirdhan members who participated in the training coordinated by Mangalsen Branch. Umanath Timilsina, branch manager of Mangalsen Branch reported that the training was chaired and inaugurated by Sub-Mayor of Mangalsen Municipality Ms. Sarita Upadhyaya while it was concluded by leader of Kolkotiya SRG Ms. Gita Rawal. Mr. Purna Prasad Dhungana, Mr. Dinesh Dunabathawa and Mr. Umanath Timilsina



A view of center meeting organized at Bajhang district by Talkot SRG

served as the resource person on the training program.

The first day of the training included the importance and procedures of training followed by winter vegetable farming techniques for vegetables like Cauliflower, Cabbage, Broccoli and also included importance of patch farming around house. Later on the first day the agriculture technicians trained the participants about common vegetable farming techniques, ways to make a nursery and the importance and benefits of savings.



Participants of Commercial Vegetable Training organised at Mangalsen, Accham

On the second day of the training the branch manager of Mangalsen Branch or-

ganised a visit to a Vegetable Farming Nursery which was followed by suggestions and experience shared by experienced farmers. The participants also got to know the techniques of Climber Vegetable Farming for vegetables like Bottle Gourd (Lauka), Cucumber, Pumpkin, Bitter-Gourd (Karela) and Angled Luffa (Ghiraula). Later that day there was further training on process and techniques of root vegetables and seeded vegetables farming. The branch manager shared ideas on Nirdhan's products and services as well.

On the last day of the training, the participants got the techniques on spinach and seasonal vegetable farming. The last day also consisted of knowledge on different diseases and cure for the vegetables. The later half of the last day included information on use and manufacture of biological compost manure, sales of vegetables and prices identification, market management, training evaluation, feedbacks and the conclusion of the training.

## Branch Manager's Micro-Enterprise Development Training Organised

Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd. organised Micro-Enterprise Development training for its branch managers from Bhairahawa Region on 22nd September 2018 at Peace Night Party Palace Venue, Bhairahawa, Rupandehi. 21 branch managers from 21 branch offices under Bhairahawa region participated in the training program organised with the objective of making the branch managers understand the term micro-enterprise loan, its uses, benefits of this type of loan to clients and the company and the processes and procedures of selecting the loan client. The training was organised in a format where the trainers trained the trainee first and later discussed on the related topics.

The training provided to the branch managers is expected to bring an increase in Micro-enterprise loan disbursal in the coming periods. The training also provided knowledge on micro-enterprise loan, directions on implementation of new product through out the region and the basics and most important aspects of providing Micro-enterprise loan to the

clients. The one day training program started with general information on current status of Micro-enterprise loans and included experience sharing from commercial banks, selection of appropriate project and loan client, their appraisal, business plan, profit and loss calculation, ideas on marketing etc. during the day. The later half of the day included training on collateral evalua-

tion, land measurement techniques and units, identification of land via paperwork and maps, conversion of units etc. The training also included information on paperwork which included ideas to figure out which land can be used for collateral and which can't be used. The training program was concluded after a case study and general discussion.



Participants of Micro-Enterprise Development Training at Bhairahawa, Rupandehi

## 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.



Maternity Allowance being presented to a loan client from Prakashpur, Sunsari

Nirdhan distributed 249 maternity allowances in the month of September 2018 amounting to a total of Rs. 273 thousand to maternity clients through different branches.

Nirdhan promises to keep on distrib-

uting 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 Disaster Relief

Alongside, maternity allowances, Nirdhan also distributed disaster relief to its member clients who suffered from natural calamities and disasters like flood, landslide, fire etc. In the month of September 2018, Nirdhan distributed disaster relief to 47 affected clients amounting to Rs. 47 thousand through its branches.



Disaster relief being presented to a client from Nirdhan Branch

## Dhaka Entrepreneur Chanda

Chanda Kurungwang, 36 years old, resident of Myanglung Municipality-1 is a well-known Dhaka entrepreneur. She currently has 15 “Tans” (a Dhaka Sewing Machine) at her factory and is providing 15 employment opportunities. She has registered her factory at Department of Cottage and Small Industries with the name “Anugraha Dhaka Kapada Udhog”. She also has a showroom at Myanglung Bazaar for her production. She has bought a land of 1 ropani in the same place with the earnings from her business. She is schooling her children at a good boarding school and along with her husband the couple are devoted completely toward this business. She earns Rs. 90 thousand per month from her business and as the business is keeping her motivated she plans to expand her business in the near future.

Chanda Kurungwang was born on October, 1979 in Budhimorang of Dhankuta District. Born in a remote hilly region the economic status of her family was quite poor. She has studied up to 12<sup>th</sup> grade. She got married at the age of 22. Her husband did not have a job which led to financial difficulties in the family. They started a

hotel business at Ausidada, Simle of Terathum district. The civil war at that time did not let her business success and hence she started a vegetable business at Tundikhel in Myanglung Bazaar.



*Chanda with her husband at her shop*

Similarly, her husband started road construction work alongside cooking food for the employees. As it was still difficult for her to cover up for household expenses and children’s schooling expenses from the household income made, she joined the women’s group where she learned how to make Dhaka clothes and use the Tan machine. She started making Dhaka clothes soon by

working in the mornings and evenings and started selling it in the local market. The clothes started selling very well and soon it was difficult for her to replenish the demand of the market. At that point she thought she would add more machines and expand her business if she had enough funds.

In 2010, she took her first loan from NULBSL of Rs. 30 thousand after becoming member of the group and invested that amount to buy instruments and materials required for Dhaka cloth production. She took another loan of Rs. 50 thousand and bought more machines and gave employment opportunities to the women from her neighbor and even provided training to them. Since then, her business is operating at a regular basis. Currently she has a loan of Rs. 150 thousand which she has invested in the same business. Both Husband and Wife are sincere towards their business. She feels that she would not have achieved the current success if she worked for someone else. She added that she teaches her skills to others and motivate others to start a business as well.

## Strategic Management & Strategy Formulation Training for FY 2018/19

NULBSL organised Strategic Management and Strategy Formulation Training for the FY 2018/19 for 6 regional offices during the month of Ashwin (September/October). The training was organised at Pokhara on 20th September 2018 for the 14 branch managers of Pokhara Region. There were a total of 21 participants along with resource persons at the training program. The training provided insights on strategic management and formulation of strategy to the branch managers from Pokhara RO.

Similarly, NULBSL organised the same training at Bhairahawa for the branch managers of Bhairahawa area on 23rd September 2018. There were a total of 21 branch managers who participated alongside 6 participants from the regional office and 4 participants from central office.

Further, NULBSL organised the same training for the branch managers from Kohalpur Area on 26th September 2018. There were a total of 18 participants in the training program held at Nepalgunj.



*Participants of Training Program organised by Bhairahawa RO*

Another of similar training was held at Dhangadi for Attariya Regional Office on 29th September 2018. A total of 23 participants took part in the training program along with resource persons and moderators who were all from Nirdhan Utthan as well.



*Participants of Training Program organised by Attariya RO*

Nirdhan also organised similar training programs in Kathmandu RO, Birtamod RO, Bardibas RO, Birgunj RO, Birendranagar RO and Bharatpur RO on 17th August, 24th August, 31st August, 2nd September, 1st October and 4th October 2018 respectively. The branch managers from respective area branches were trained by the resource persons from central office.