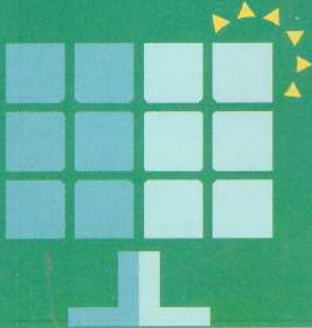


RENEWABLE ENERGY & MICROFINANCE FOR INCREASED PROFITS



In 2014, Ms. Sabitri Devi Chaudhary of Saptari district learned about the income earning potential of poultry farming. That year, she, with her two daughters and son, started her poultry farm with 500 chickens.

But her first year would prove to be a difficult one. The lack of reliable electricity resulted in huge losses to her income. Vision is incredibly important in poultry behavior and welfare. The lack of light, because of unreliable electricity, leads to increased mortality rates. This was the case for Sabitri, who lost nearly 200 chickens in her first year. She needed a solution. "I never wanted to compromise my profitability. I had dreams to scale up my business" she says nervously.

The grid connection would face indefinite power cuts during rainy and windy seasons. "It would take at least a week to fix the problem and by that time, nearly 200 chicks would die out of 500" she recalled in despair. Finally, a solution was presented when Nirdhan Utthan Bank oriented her on solar home systems and the micro-financing support to help her afford it. "I was overwhelmed to find a sustainable solution to the power cuts. I found the loan payment in installment option enticing" she smiles.

The installment of solar home system continuously lights her chicken coop. The chicken mortality has significantly reduced to 70 compared to the 200 losses she had to deal with due to the absence of

reliable lighting. "A mature chicken weighs 2.5 kg and is sold in NRs 325" she happily shares. With a healthy coop of chickens and reliable electricity from the solar home system, Sabitri can regularly and comfortably pay the installment from the profit earned.

"I discovered a permanent solution for unreliable electricity. My poultry receives reliable electricity and generates good profit. What more shall I ask for" she giggles.

System type: Solar Home System

System Capacity: 200 Watt

User's contribution: NRs 20,000

Loan amount disbursed: NRs 40,000

Loan taken: 2073/03/277

Installment type and amount: NRs 2000 per month

Loan term: 24 months

Usage: Poultry and lighting