

CSD Convened Twenty Second AGM



Twenty Second Annual General Meeting of Centre for Self-help Development (CSD) was convened on Kartik 10, 2070 (October 27, 2013) at its training hall in Maitighar Height, Kathmandu. Mr. Janga Bahadur Khadka, Chairperson, Governing Board of CSD, chaired the meeting and presented report on behalf of Governing Board towards its future strategy as well as financial status

Mr. Shankar Man Shrestha and Mr. Ganesh Ram Shrestha Nominated as Governing Board Members

CSD Governing Board meeting held on Marga 20, 2070 (December 5, 2013) has nominated Mr. Shankar Man Shrestha, and Mr. Ganesh Ram Shrestha, both founder members, as the Governing Board Members of CSD.

Mr. Shankar Man Shrestha Nominated Chairperson of CSD Governing Board

Governing Board meeting held on Poush 7, 2070 (December 22, 2013) nominated Mr. Shankar Man Shrestha as the Chairperson of the Governing Board. The post of chairperson was vacant as per the resignation tendered by Mr. Janga Bahadur Khadka.

of CSD for the F.Y. 2069/70.

According to the report presented by Mr. Khadka Rs 13,179,731.63 has been the total income in the F.Y. 2069/70. Likewise total expenditure has been Rs. 11,820,606.48 in the same year.

Out of total surplus amount of Rs. 1,359,125.15, Rs. 27,182.50 has been allocated to different funds and remaining Rs. 1,331,942.65 has been transferred to reserve fund.

Welcoming the members and guests, Mr. Mukunda Bahadur Bista, Executive Director mentioned that since the handover of microfinance program to Swabalamban Laghubitta Bikas Bank Ltd., CSD has refocused its mission on microfinance training delivery.

Resignation from the post of Chairperson

Mr. Janga Bahadur Khadka had submitted the resignation from the post of Governing Board Chairperson retaining his Governing Board membership on Poush 4, 2070 (December 19, 2013). Governing Board meeting held on Poush 7, 2070 (December 22, 2013) approved his resignation retaining his Governing Board member as a Treasurer. The meeting also extended sincere thanks to Mr. Janga Bahadur Khadka for his contribution to CSD in his tenure as Chairperson.

CSD will be furthermore able to sustainably deliver quality, practical and demand-driven training services that directly enhance the capacity of MFIs to extend quality microfinance and other services to poor women under his able chairmanship.

Training on Credit Appraisal in Microfinance

CSD conducted a Training on Credit Appraisal in Microfinance from September 9 to 12, 2013 (Bhadra 24 to 27, 2070) at SAP FALCHA in Kathmandu. A total number of 25 participants, 23 males and 2 females, from 10 different microfinance institutions attended the training. The participants comprised of Branch Mangers, Sub-Branch Managers, Senior Officers, Officers, Assistant Officers and Field Staff of different MFIs.

The courses included in the training were concept of credit appraisal in microfinance, client screening for group lending, client screening for collateral based lending, credit processing and appraisal, collateral and its legal consideration, collateral valuation norms and credit supervision, monitoring and delinquency management. The participants, with regard to the field visit, were given practical tasks concerning credit appraisal engaging them in actual household information collection, client screening for assessment of credit worthiness, observation, verification and valuation of collateral. The training was intended to help participants



develop skills on cash flow analysis, credit appraisal and collateral valuation, acquaint the participants on concept of collateral based lending and facilitate the clients screening techniques.

Similarly, a training completion report has also been prepared.

Submission of EoI, Proposals and Request Letters

Regular contact/correspondance have been made to various organizations like Lutheran World Federation, Save the Children, Poverty Alleviation Fund, Mercy Corps, GIZ, Shapla Neer, Plan Nepal and others with regard to the various partnership programs submitted earlier in the form of EoI, proposal and so on.

A detail EoI regarding “Expression of Interest for Feasibility Study and Analysis of Rural Financial Institutions in the Program Areas” has also been prepared and submitted to Government of Nepal, Ministry of Agricultural Development, Kisankalagi Unnat Biu Bijan Karyakram on October 22, 2013.

Words from ED

Dear Readers,

Wishing you all a Happy New Year 2014

CSD Glimpse, a biannual publication, tries to highlight the various activities undertaken by CSD and also disseminates news related to it.

Any suggestions in this regard will be highly appreciated.

Executive Director

A Customized Training for Swabalamban Laghubitta Bikas Bank Ltd.



CSD conducted a Training on Credit Appraisal in Microfinance from September 24 to 27, 2013 (Ashwin 8 to 11, 2070) in Hotel Green Valley, Ghorahi, Dang. A total number of 25 participants from Swabalamban Laghubitta

Bikas Bank Ltd. comprising 22 males and 3 females participated in the training program. The participants comprised two Area Managers from Area Offices of Ghorahi and Dhangadhi, 2 sub branch managers and the rest were senior assistant / assistant level employees. The participants belonged to 20 different branches of the Swabalamban Laghubitta Bikas Bank Ltd representing 11 districts. The courses included in the training were concept of credit appraisal in microfinance, client screening for group lending, client screening for collateral based lending, credit processing and appraisal, collateral and its legal consideration, collateral valuation norms and credit supervision monitoring and delinquency management.

A training completion report has also been prepared and submitted to SLBB.

Training on Credit Appraisal in Microfinance for the Staff of Swabalamban Laghubitta Bikas Bank Ltd.

A training on Credit Appraisal in Microfinance, a customized training for Swabalamban Laghubitta Bikas Bank Ltd., was conducted by CSD from September 29 to October 2, 2013 (Ashwin 13-16, 2070) in Hotel Siddhartha, Hetauda, Makwanpur. Out of the 30 participants, 28 of them were males and 2 were females. The participants comprised 6 managerial level staff, 7 senior assistants level staff while the rest were assistant level staff members. The participants belonged to different branches of Swabalamban Laghubitta Bikas Bank (SLBB) Ltd. representing 9 districts. The participants were also provided with the opportunity of field visit to the branches of SLBB in Hetauda and Bastipur of



Makwanpur district. The courses included in the training were concept of credit appraisal in microfinance, client screening for group lending, client screening for collateral based lending, credit processing and appraisal, collateral and its legal consideration, collateral valuation norms

and credit supervision, monitoring and delinquency management.

A training completion report has also been prepared and submitted to the SLBB.

A Customized Training for Sahara Nepal Saving and Credit Co-operative Society Ltd.



The objectives of the training was to develop the capacity of the Sahara Nepal Saving and Credit Co-operative Society Ltd. through internalization of credit appraisal and security valuation in microfinance and also to help the participants understand credit worthiness of the client. A total number of 25 participants participated in the training. Out of the 25 participants, 20 were males and the remaining 5 were females. Similarly 22 participants were branch managers and 3 were area managers.

The course content was focused on credit appraisal, map reading and verification techniques and collateral valuation methods as well as evaluating clients and their credit worthiness for credit approval and disbursement.

Training on Credit Appraisal in Microfinance was organized in Bhadrapur, Jhapa at Nepal Community Development Centre (N.C.D.C) building from November 25 to 28, 2013 (Mangsir 10 to 13, 2070).

Mr. Ram Kumar Shrestha, Director, CSD and Mr. Prem Bahadur Shrestha, Consultant, were the lead facilitators in the training program. Similarly, Mr. Satish Kumar Shrestha, Consultant (Training), CSD, coordinated the training program beside serving as a resource person.

Resignation from Governing Board Members

Governing Board Members 1) Mr. Kiran Man Singh; 2) Ms. Saraswati Shrestha; and 3) Mr. Keshar Bahadur Shrestha have resigned from CSD Governing Board (GB) members. The resignations have been approved by the GB meeting held on Marga 20, 2070. The meeting also expressed heartfelt thanks to all three GB members for their valuable contributions to CSD in their respective tenures.

Training Needs Assessment

CSD conducted a brief Training Needs Assessment of Srijana Development Centre, National Educational and Social Development Organization (NESDO), Muktinath Bikas Bank Ltd, Chartare Yuwa Club (CYC-Nepal), Dhaulagiri Community Research Development Centre (DCRDC) and Clean Village Microfinance Development Bank on October 21 & 22, 2013 (Kartik 4 & 5, 2070).

International Collaboration for Training

Discussions with regard to international collaboration for training was held in CSD office on October 25, 2013 (Kartik 08, 2070) with Professor H I Latifee, Managing Director, along with Mr. Abdul Hai Khan, General Manager of Grameen Trust. Similarly BASIX, India has also been in regular contact for various related collaborative programs.

New Staff Member of CSD



Mr. Anurag Gyawali joined CSD from August 2013 as a training officer. He holds MBA (Finance) from Kathmandu University. Before joining CSD, he had worked in Dabur Nepal Pvt. Ltd. Currently he has been involved in supporting training programs as well as preparation of training completion reports.