

# Glimpse



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## Jeevan Bikas Samaj Awards Best Performing Staff



Chairman of CSD, Mr. Shankar Man Shrestha with Mr. Yogendra Mandal, CEO of JBS and all the awardees

CSD's institutional member Jeevan Bikas Samaj (JBS) held a two day event from August 14 – 15, 2015 to mark its annual review and prize distribution program in Biratnagar. With the slogan of "Poverty Free Nepal" JBS has proved to be an exemplary microfinance institution in the past few years. The credit plus approach of JBS has not just served the members alone but has also successfully integrated the communities and other stakeholders to its wide range of products and services.

The event was graced by Mr. Shankar Man Shrestha, Chairman of CSD as the Chief Guest and chaired by Mr. Yogendra Mandal, CEO and founder of JBS. Various other renowned personalities from social sectors were present during the award ceremony. Mr. Sudip Kumar Mandal along with the management team facilitated the program making it lively and interesting. The entire JBS team with more than 500 staff attended the event.

The first day focused on reviewing the work progress of the institution as well as disseminating important information to its field staff. The CEO of JBS, Mr. Yogendra Mandal while giving his remarks, urged the staff to work harder in order to achieve better results in the coming days. Mr. Mandal said, "We must all work together to maintain the quality of our services. Through hard work only

we can win the trust of poor families and create a Poverty Free Nepal."

Welcoming Mr. Shankar Man Shrestha to the event, Mr. Yogendra Mandal said, "In life I am very grateful to my parents for my upbringing and opportunities they have given me. In my professional life, I am thankful to Mr. Shankar Man Shrestha, who has been guiding me from the very beginning and continues to guide and support me in my career as well as building and bringing Jeevan Bikas Samaj to the present state."

The award distribution was held on the second day, which began with the announcement of various nominees for several categories. The three best performers were awarded in each category of the Best Runner/ Office Assistant, Best Field Assistant, Best Branch Manager and Best Branch Office. A special category was created in recognition of the admirable work carried out by the staff of JBS. Mr. Bharat Lal Bahardar, Mr. Damodar Regmi, Mr. Sudip Kumar Mandal and Mr. Mukunda Subedi were awarded for their successful efforts in catching the frauds of some staff who deceived JBS and ran away with the clients' money. In the same category, awards were also given to branch managers who were successful in recovering delinquent loans.

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## Nepal's Microcredit Pioneer Dr. Harihar Dev Pant Passes Away

Microfinance in Nepal would never have been the same if there was not Dr. Harihar Dev Pant. He was the founder and the Chief Executive



Officer of Nirdhan Utthan Bank Ltd. and he is much respected for his contribution to the microfinance sector of Nepal. Dr. Pant was a visionary leader who always had a dream of providing financial access to the poor all over Nepal and he made it happen by establishing Nirdhan Utthan Bank Ltd.'s branch offices in all 75 districts of Nepal in his lifetime.

CSD and NIRDHAN are like childhood friends, who have grown up together, competing and learning from each other and still maintaining a warm relationship. CSD family is deeply sorrowed by the news of untimely demise of Dr. Harihar Dev Pant, on September 7, 2015. As a tribute to such a respectable personality, a minute of silence was observed by CSD family on September 8, 2015.

He was the first Chairman of the first two Grameen Bikas Banks in Nepal, Purbanchal Grameen Bikas Bank and Sudur Paschimanchal Grameen Bikas Bank. Before entering into the microfinance arena, Dr. Pant had worked for 26 years in Research, Banking Regulation, and Supervision Departments of Nepal Rastra Bank, and resigned as Deputy Governor in 1995.

CSD Chairman Mr. Shankar Man Shrestha has been deeply shocked to hear the untimely demise of Dr. Pant. He said, "Dr. Pant was highly committed towards working for the upliftment of the poor masses and had been working hard for the development of Nirdhan Utthan Bank Ltd. without even paying much attention to his health."

CSD family extends a heartfelt condolence to the bereaved family and prays for the eternal peace of the departed soul. His ideas and principles will remain an inspiration for the young generation of microfinance practitioners in Nepal.

# Nepali MFIs' Managers on Insightful Exposure Visit to Bangladesh MFIs



Photograph of Nepali delegates with Prof. Muhammad Yunus during Bangladesh Visit

CSD organized an exposure visit to Bangladesh from September 13 to 20, 2015 to observe MFIs operations. The visit was coordinated by the Integrated Development Foundation (IDF), Bangladesh. Ms. Renu Prajapati- Training Officer of CSD led the team of six MFIs' managers – Mr. Pratap Narayan Shrestha- Senior Manager, Ms. Pramila Neupane Sedhai- Manager, Mr. Prem Bahadur Thapa- Branch Manager, Mr. Gopal Thapa- Branch Manager and Mr. Ramdev Chaudhary- Branch Manager of the Swabalamban Laghubitta Bikas Bank Ltd. (SLBBL) and Ms. Maiya Rai- Branch Manager of Jeevan Bikas Samaj. They got familiarized with the microfinance practices and models followed by different MFIs. They got acquainted with various products and services, market research and product development, best

practices in processing loan, collections of payments and process for self-sustainability in most well known microfinance institutions of Bangladesh like Grameen Bank, BRAC and IDF. They also had a great opportunity to have a brief audience with Nobel Laureate Prof. Muhammad Yunus.

The team visited the head office of IDF and Grameen Bank at Mirpur, Dhaka, Branch Office and Zonal Office of Grameen Bank, Regional Office of BRAC and Central Coordination Office (CCO) of IDF in Chittagong. They had an opportunity to observe IDF Solar Program and Health Program in Chittagong and two micro enterprises of IDF- Cow farming and Garment Industry in Uttarkhan, Dhaka. The participants also observed different centre meetings of all three

organizations and had discussions in their branch offices and regional offices.

The lesson the team learnt is that for the sustainable development of clients, value added services such as solar, education, health insurance, sanitation and enterprise training should be integrated into the microfinance program.

Ms. Maiya Rai from Jeevan Bikas Samaj said, "I learnt that one must enjoy his/her work for self satisfaction and self development from Grameen Bank staff who have been always busy yet very cheerful." Ms. Pramila Neupane Sedhai of SLBBL was very impressed to see the loyalty of the members and employees to their jobs and organization. In terms of protection and social security, the team found that the members of Grameen Bank are ever-ready, proactive and helpful towards Grameen Bank and its staff. Mr. Prem Thapa of SLBBL remarked, "In Bangladesh the poor people are not job seekers but job givers." The team has been so impressed by the IDF financing enterprises like cow farm and garment industry which provide employment to hundreds of people. Both of the enterprises were started with small amount of loan and in small size which now have grown to medium size in few years time.

Overall the exposure visit helped the participants to have an insight on how the MFIs in Bangladesh could transform the lives of poor people and took them out of poverty with their own sustainability and stronger client base.

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The highlight of the award distribution ceremony was the 'Jeevan Bikas Award' conferred on Ms. Maiya Rai, Branch Manager of Bhadrapur branch, Ms. Rai's commendable job in recovering delinquent loans, reviving center discipline, changing the attitude of spoiled microfinance members towards the organization and in motivating and energizing her team to work hard and sincerely to rebuild the system and destroyed culture of the branch has qualified her to earn the most prestigious award of the institution. Along with the certificate, she was handed over a cheque of Rs. 50,000 and the opportunity to participate in the exposure visit to Bangladesh this year. She received the award from Mr. Shankar Man Shrestha who congratulated her for her excellent performance and all the other award winners for their exemplary works.

Addressing the audience Mr. Shrestha said, "It is a very proud moment for me today to see Jeevan Bikas Samaj raising its height and developing a strong cadre of highly dedicated, capable and smart staff. I am very happy to find it working in the ultra-poor areas and focusing on improving the quality of services." He added, "Mr. Yogendra Mandal is a visionary leader and has been able to develop an effective human force dedicated and committed to work for achieving the mission of JBS." He extended his best wishes to the entire team for their further success in future. Mr. Shrestha suggested JBS to introduce a growth card

to measure the socio-economic progress of the members and incorporate a client graduation model to make a fair assessment of the progress of clients out of poverty.

The two day program evidenced the remarkable work carried out by Jeevan Bikas Samaj and the highly committed work force behind the organization.



Mr. Shankar Man Shrestha presenting the Jeevan Bikas Award to Ms. Maiya Rai.



# Rapid Assessment on Impact of Earthquake on MFIs in Nuwakot District

A study on the impact of earthquake in microfinance sector was conducted in Nuwakot district. The research team of CSD visited various places like Okharpauwa, Ranipauwa, Bidur, Battar, Jiling, Ratamate, Betrawati, Dhikure and Kharanitar of Nuwakot from July 27 to 29, 2015. The team comprising Mr. Satish Shrestha, Ms. Stephaniema Rana, Ms. Chetana Panthi and Ms. Abhilasha Poudel interacted with the branch managers and field staff at the branch offices, discussed with the clients and visited the houses of the clients of different MFIs operating in the district.

The main objective of the study is to find out the effect of the earthquake on microfinance institutions and their clients and to oversee how they are coping with the problems and what needs to be done

by MFIs to bring back normalcy to the lives of affected families. It also assesses what the MFIs have done to benefit the clients and what could be the repercussion if the clients' needs are not addressed on time.

Most of the people of Nuwakot seemed positive towards life. While some were still waiting for the assistance from external sources, many have already made plans on rebuilding their houses and re-establishing their enterprises. However, they have been



A view of post-earthquake centre meeting in Kharanitar, Nuwakot

disappointed with the government for its lack of any initiative to improve their conditions. The assessment has been completed and the team is working on the report.

## CSD builds facilitation skills of officials of Member Institutions



Group photo of the participants

CSD organized Training of Trainers (TOT) from August 3 to 7, 2015 with a view to strengthen the competencies of the Senior Officers of partner MFIs to become effective trainers. Merely working in an organization for couple of years is not enough to be able to facilitate qualitative training but one needs to have better KSA (knowledge, skill and attitude) to conduct effective training programs. CSD aims to create a pool / develop a network of proficient trainers for MFIs through this training program.

The key resource person for the training was Mr. Prakash Kumar Pokhrel with Ms. Shreejana Koirala as his co-trainer. All the sessions were very participatory and interactive. Mr. Pokhrel adopted the technique of learning by doing making the sessions more practical. The participants learnt various methods of training like role play, demonstration, singing songs, marketing and storytelling

by actually getting involved in preparing and performing themselves. The program covered all the facets of training from need assessment to report writing. The participants were made to prepare training session plan, facilitate sessions and write the training completion report by themselves.

This training has given ample opportunity to all the participants to sharpen their skills so as to become an effective trainer. It has provided an overview of the facilitator's role, a guide for effective facilitation, and an array of facilitation tips, tools and techniques. The training was highly appreciated by the participants. They represented different organizations namely Jeevan Bikas Samaj, UNYC Nepal, MANUSHI, Chhimek Laghubitta Bikas Bank Ltd., Deprosc Laghubitta Bikas Bank Ltd., Nerude Laghubitta Bikas Bank Ltd., Grameen Mahila Utthan Kendra, Swabalamban

Laghubitta Bikas Bank Ltd. and Centre for Self-help Development. The closing ceremony was chaired by Mr. Shankar Man Shrestha, Chairman of CSD. In his closing remarks Mr. Shrestha said, "Microfinance empowers people whereas charity destroys dignity. People have potential and skills but lack capital. Microfinance provides capital for people to make best uses of their skills to become self reliant and finally become an entrepreneur." He urged all the participants to dedicate themselves for the betterment of the masses and get them free of poverty. He expressed that training is essential for improving professional skills and knowledge. In the end, he encouraged all the participants to use their learning to build up the staff capacity of their organization.

### UPCOMING EVENT

- CSD is scheduled to convene its 24th Annual General Meeting (AGM) on October 10, 2015 (Aswin 23, 2072) at 3 pm at its Head Office in Maitighar Height, Kathmandu.
- CSD in partnership with Integrated Development Foundation (IDF), Bangladesh is organizing an Exposure Visit to Bangladesh during the last week of December 2015. The visit is planned for the Board Members and Senior Managers of MFIs.

# SLBBL Managers Acquire Self Development Skills

CSD organized a customized "Training on Self Development Management" from August 27 to 28, 2015 as per the request of Swabalamban Laghubitta Bikas Bank Ltd. There were 26 participants who were the branch managers from different branch offices and some senior officers from the head office. SLBBL wanted to develop effective and efficient managers who will be capable enough to face the challenges in their operations. The main objective of the training was to develop self management skill, build positive attitude in participants and provide the ways of becoming effective manager. This training has provided the participants with an opportunity to identify the deficiency they have and develop the skills they need to set life goals which will enhance their employability prospects, raise their confidence and lead to a more fulfilling, higher quality life in their profession. Microfinance culture, rules and regulations were kept in consideration while designing the training. This training has motivated the participants to provide quality services and build strong relationship with their clients.

The resource person was Mr. Prakash Kumar Pokhrel. He gave the concept of



Group photo of the participants

perception, attitude and behavior. Mr. Pokhrel made the participants aware about their own attitude and behavior and provided tips on how to inculcate positivity in life. He linked this training with microfinance so that participants could relate to it. He said, "New generation brings in new ideas, thinking and attitude and if we do not work on lessening the generation gap it will definitely give rise to negativity. So it is very essential for us to change our attitude to fit in with the new generation." He urged everyone to stand out in the crowd by internalizing the training. This training has contributed in professional as well as personal growth of the participants. Mr. Pokhrel used more of Audio/Visual materials and group work

in this training. Overall training was very interactive and participatory.

The closing ceremony was chaired by Mr. Shankar Man Shrestha, Chairman of CSD who appreciated all the participants for their continuous contribution in making microfinance successful in Nepal. He urged all the participants not to drift away from the mission of microfinance which is poverty alleviation. He asked them to focus on offering quality services to the clients rather than increasing quantity of the clients. He said, "Your organization is your mother. If you keep her happy and prosperous, you will always be successful in your life." Mr. Shrestha finally wished the participants all the best to become an effective manager.

## CSD Cheers the 32<sup>nd</sup> Jimmy & Rosalynn Carter Work Project Signing Ceremony between HfH Nepal and SLBBL

The official signing of the partnership agreement between the Swabalamban Laghubitta Bikas Bank Ltd. and the Habitat for Humanity Nepal for 32<sup>nd</sup> Jimmy and Rosalynn Carter Work Project to be launched in Chitwan was held on 3<sup>rd</sup> September 2015 in the presence of CSD Chairman Mr. Shankar Man Shrestha at HfH Nepal country office, Dhumbarahi. Swabalamban Laghubitta Bikas Bank Ltd. was represented by its CEO, Mr. Naresh Man Pradhan and the HfH by its National Director, Ms. Desiree Bartosiak. The two parties entered into an agreement of building 100 houses to the families residing in the squatters of Nayabasti, Gairigaun, Chitwan district.

Mr. Naresh Man Pradhan from SLBBL thanked HfH team for their efforts and said, "Serving the disadvantaged communities with financial services alone is never enough to uplift their life status. I strongly believe that this project will open up new ways to deliver microfinance



Mr. Naresh Man Pradhan and Ms. Desiree Bartosiak congratulates each other for the partnership in the presence of Mr. Shankar Man Shrestha

services to the members and help them have access to fulfill basic needs of their lives, including shelter."

Mr. Shankar Man Shrestha, congratulated SLBBL and HfH and said, "Housing is one of the major needs of the poor and marginalized people, which is yet to be addressed. This agreement will lead both the organizations building houses to not only 100 families but to thousands who badly need to have houses for decent living. The MFIs and HfH should come up

with housing for hundreds and thousands of poor families who are struggling to have a home. I am always for the support of the poor; I support HfH because it supports not just building a house, but building home for the poor people living in dilapidated houses. I want all the MFIs to partner with HfH and make the housing project successful all over Nepal."

Ms. Desiree Bartosiak, on her closing remarks said that HfH is honored to have a new partner in its upcoming housing project. She thanked Mr. Shankar Man Shrestha for his valuable leadership and advocacy for the accomplishment of partnership agreement. She said that the signing ceremony is a stepping stone and many more that this partnership shall bring in coming days is a matter of excitement to everyone. Ms. Bartosiak announced, "The project shall be completed by the first week of November, 2015 and Mr. and Mrs. Carter will lead the inauguration ceremony."

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