



Swabalamban

changing the quality of lives of low-income people

A glimpse of activities of Swabalamban Laghubitta Bittiya Sanstha Ltd.

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CEO'S CORNER

Dear Readers,

Welcome to February 2019 Issue of Swabalamban Newsletter of SWBBL!

Most entrepreneurs engaged with micro loans are found very rational decision maker on managing money. With very marginal income, they are found very good borrower with higher repayment rate (almost 99-100 percent), they do regular savings, protect themselves through insurance and like. However, managing money and maximizing the return is big game which needs certain knowledge and exposure.

Microfinance, specially the Grameen methodology is embedded with empowering and developing clients so they could make wise decision in managing money through pre-group recognition training (PGT) intervention. The contents and delivery methodology of PGT is changing over time and nowadays it is realized that PGT is not enough to handle the growing complexities and increasing risks in microfinance due to increasing size of disbursements and other related issues, therefore, formal finlit intervention is needed.

SWBBL is investing sizable resources towards finlit and interventions are going on. As a dynamic organization SWBBL is always eager to learn and improve on its process and procedures, revise its products and services as per need of the clients. Accordingly, we sincerely welcome any inputs, comments from readers and well-wishers and clients in the field of finlit intervention as well.

-Bhoj Raj Bashyal



a short takes of SWBBL

As on mid February 2019 (Magh end 2075)

Amount in NPR'000'

Total Loan Disbursed	NPR	88,184,523
Loan Outstanding	NPR	12,261,783
Savings	NPR	6,674,864
No. of Active Clients	No.	231,422
No. of Borrowers	No.	154,972
No. of Centres	No.	11,120
No. of Staff (incl. trainees)	No.	620
No. of Female Staff	No.	95
No. of Branch Offices	No.	128
Working Districts	No.	57
No. of Area Offices	No.	9
Currency Conversion		USD 1.00=NPR 114.18



Ms. Subhadra Ghimire, a client of Chuchchepati branch of Kathmandu, is operating cosmetic shop by taking of NRs.200 thousand as general loan from the branch. She is earning about NRs.40 thousands per month.

Financial Literacy Program Organized in Banke, Rupandehi and Kanchanpur District

SWBBL Branch Office Rajhena of Banke, Saljhandi of Rupandehi and Suda of Kanchanpur district conducted financial literacy program at respective working areas of branch offices.

Branch office Rajhena organized the program in and around of Kohalpur, Pipari, Hawaldarpur, Kausilanagar, Bikasnagar, Baniyabhar, Deepnagar, Samjhana Chowk and Chisapani area. The program aimed to provide general knowledge on banking and financial system to the members, guardians and community people. There were six hundred participants in all program organized in aforementioned places of Banke district.



Addressing the program at Kohalpur, Ms. Sanju Kumari Chaudhari, Deputy Mayor of Kohalpur Municipality said, "Such financial awareness programs help to aware people about bad consequences of multiple banking and misuse of loan. She requested to maintain financial discipline and promote entrepreneurship in society."

Likewise, Branch Office Saljhandi of Rupandehi district organized one day financial literacy program in Rudrapur. A total number of 250 participants including members, guardians and community people from Kanchan rural municipality attended the program.

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Financial literacy Cont...

The chief guest Ms. Goma Taramu Magar, vice chairperson of Kanchan rural municipality suggested to the participants for setting up micro-enterprises after taking loan from financial institution. She also informed that the rural municipality has been providing skill development training timely and requested to participate in related training.

The program was chaired by Ms. Durga Singh Chhetri, chairperson of Ward No.4 and Ms. Laxmi Pariyar, member of rural municipal executive was participated as a special guest of the program. Ms. Durga Singh Chhetri, chairperson of Ward No.4 requested all to avoid the misuse of loan and Ms. Laxmi Pariyar, member of rural municipal executive suggested participants to develop entrepreneurship skill and increase income sources locally. Ms. Dhan Kumari Thapa, a member of branch, thanked to branch office Saljhandi on behalf of participants. She expressed happiness after imparting the financial knowledge to the participants.



Participants of program organized in Kanchanpur

Similarly, Branch Office Suda of Kanchanpur district conducted the financial literacy program in and around Sundarpur and Suda of Bedkot municipality as well as Ultakham of Bhimdatta municipality area. The program organized at Sundarpur was attended by Mr. Ashok Bahadur Chand, Mayor of Bedkot municipality as chief guest.

Addressing the program Mr. Chand thanked to Swabalamban as it has been putting its effort to develop socially and economically to the low income people by providing micro-financial services. He requested the participants that there have been different stories of failures from the misuse of loan. So, everyone should utilize the loan in appropriate enterprises.

In spite of the banking system, the program highly emphasized on awareness campaign on education, environment, health, and overall community development activities. During the program, participants raised their questions and facilitators of Area and Branch offices addressed the issues raised by participants. ■



Participants of program organized in Rupandehi

Branch Office Hetauda Distributed Blankets to the Senior Citizens

Branch Office Hetauda of Makawanpur district distributed blankets to the senior citizen of Om Old Age Home situated at Chaukitole amid a function organized on 1st February 2019.

Addressing the function, Chief Guest Mr. Hari Bahadur Mahat, Mayor of Hetauda sub-metropolitan city said, "Swabalamban's effort for development through micro-financial as well as non-financial activities for the betterment of society is admirable. We would like to join hand-to-hand for its poverty reduction and development efforts." He added that the assistance to senior citizens meant a lot at the time of winter season. Senior citizens extended gratitude to Swabalamban for providing blankets.

The program was attended by central office representative Mr. Rajan Prasad Bhattarai, Area Manager, Rajeswor Yadav, Branch Manager Jitendra Mishra and staff of Hetauda branch, local people, teachers and social activists.



Free Eye Check-up Camp at Pokhariya



Branch Office Pokhariya of Parsa district organized free eye checkup camp on 3rd February 2019 with the technical cooperation of Shiva Eye Hospital, Birgunj.

During the camp, more than three hundred people received eye treatment from the team of doctors of Shiva Eye Hospital while spectacles were distributed free of cost to the people along with medicines. The program was organized in the yard of Shree Ram Dev Uchang Secondary School of Pokhariya.

The inauguration function was attended by Mr. Deep Narayan Rauniyar, Mayor of Pokhariya Municipality, Ms. Salma Khatun, Deputy Mayor of the same municipality and Mr. Laxman Sah, chairman of Ward No. 4. Addressing the function, Guests thanked to SWBBL for organizing such social work for the welfare of the local people. Beneficiaries seem quite happy after getting free of costs treatment. SWBBL has been organizing such camps as a part of corporate social responsibility. ■

Dharan Branch Distributed Educational Materials to Child Development Centre

Branch Office Dharan of Sunsari district distributed educational and sports material to local *Bal Bikas Kendra*, a child development centre of Dharan, amid a function. Branch office provided tables, school bags, pencils, copies and sports materials to the underprivileged children from the marginalized community.

Chief guest Mr. Babu Lal Lama, Chairperson of Ward No.11 of Dharan sub-metropolitan city and Central Office representative Mr. Nil Kantha Poudel handed over the educational and sports materials to the children. Chief guest Mr. Lama extended gratitude to the branch

for its contribution to the underprivileged children. He added that the work of Swabalamban meant a lot for the children's overall development. Chairman of Centre Mr. Bir Bahadur Thapa kept vote of thank to SWBBL.

Children seemed very happy after receiving educational and sports materials. The function was attended by selected centre chief, members, social activists, local people, Area Manager Mr. Shyam Lal Chaudhari, Branch Manager Mr. Shiv Kumar Shrestha and staff of Dharan branch. ■