



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 August 2018 edition of our monthly Newsletter.

Groups and centres are the building blocks of Grameen Microfinance system. Centre chiefs and group chairpersons are elected periodically with tenure of one year. These office bearers play critical role on managing credit discipline and centre administration. They are the people who know everything about fellow centre members, they recommend loan, appraise the utilization of disbursed loan, do counseling to fellow member in difficulty. They provide feedback to the MFI for product modification, addition of new products and like. They are the people who represent the institution in the field as brand ambassador.

SWBBL strongly believes in enhancing capacity of centre chiefs and foster their ownership and loyalty. Centre chief workshop though seems very simple with 7-8 hours event with brainstorming sessions, group works, audio-visual presentation and thorough discussion. This is found very vital in enhancing their capacity, learning from peer review and success stories sharing. Such workshop is simple process of developing capacity and reinforcing loyalty among members. The success stories shared during discussion builds confidence of sustainable transformation of clients' livelihood, a strong proof of moving towards prosperity. The prosperity of individual client and household is the building block for overall prosperity of the society and the nation.

- Bhoj Raj Bashyal

Look a short takes of SWBBL

As on Mid August 2018 (Shrawan end 2075)

Amount in NPR '000'

Total Loan Disbursed	NPR	78,581,236
Loan Outstanding	NPR	10,375,214
Savings	NPR	5,849,868
No. of Active Clients	No.	224,226
No. of Borrowers	No.	149,684
No. of Centres	No.	10,504
No. of Staff (incl. trainees)	No.	639
No. of Female Staff	No.	91
No. of Branch Offices	No.	123
Working Districts	No.	56
No. of Area Offices	No.	9
Currency Conversion		USD 1=NPR 112.55



Kaushalya Puri, a member of Shree Saalgari Swabalamban Women's Centre of Gaighat branch in Udaypur district has been earning about NRs.25 thousand per month from her dairy farming.

Branch Network Expanded

SWBBL has opened 5 new branch offices at Tilatoma of Rupandehi, Bariyarpur of Bara, Chandrapur of Rautahat, Balawa of Mahottari and Malangawa of Sarlahi district.

In course of expanding financial access, SWBBL has been giving continuation to expand branch offices to make financial services available at doorstep of low income people. After expanding these five branch offices, SWBBL will be providing financial services through 128 branch offices located in 57 district of Nepal.

SWBBL distributed educational materials to community school

Branch Office Dharapani, Dhanusha has distributed educational material to Shree Higher Secondary Technical and Vocational School amid a program.

Branch office provided school bags, pencils, copies and geometry sets box to the underprivileged students from the marginalized community, enrolled in grade one up to the 5th grade.

Branch Manager, Govinda Kafle handed over the educational materials to the students at the presence of Mr. Laxmi Narayan Mandal, chairperson of school management committee, Mr. Sanjeev Kumar Yadav, chief of ward No.9 of Dhanusha Dham municipality and other distinguished guests and participants of the program.

Chairperson of school management committee Mr. Mandal extended gratitude to the branch and its great contribution to the underprivileged students. Chief guest Mr.Yadav said, "The work of SWBBL is admirable in the course of continuous support for poverty reduction and community development." Students seemed very happy and enthusiastic after receiving educational assistance from the office. SWBBL has been contributing to health, environment, community welfare and educational sector under its corporate social responsibility.



Central Office Organized Four Days Microfinance Branch Management Training



Central Office organized a four day long Microfinance Branch Management Training for the branch managers. The training was held in Kathmandu from August 7-10, 2018 and 30 branch managers participated in the program.

The training basically focused on concept and understanding microfinance management including issues, challenges and remedies in microfinance operation, client protection principles, roles and responsibilities of a branch manager, motivation and communication skill development, financial analysis, credit risk management,

enhancing team building and productivity, performance analysis and regulatory provision in microfinance as well.

The objective of the training was to improve the efficiency and effectiveness of participants that could help to drive the institution smoothly. During the program, the participants identified challenges and opportunities currently faced by SWBBL as well as microfinance institutions as a whole and identified necessary pathways to mitigate them tactfully. The resource persons of the training were from policy makers, experts and also from department head of central office.

During the closing ceremony, CEO Mr. Bhoj Raj Bashyal said, 'The branch manager has a lot of responsibility. They have faced many challenges during the program operation. BMs have to obtain good result even in unfavorable situation. So, they have need to have coaching with full of managerial refreshness.' Distributing the certificates of achievement to the participants he congratulated them and also extended thanks all the participants, resource persons and facilitator as well as all stakeholders of program.

Sharing the experiences participants expressed that the training has taught them a lot of subject matter regarding to the daily operation of microfinance and management of the program. SWBBL is planning to have at least one training and development event each month.

Centre Chief felicitated

SWBBL has been organizing centre chief workshop in all branch offices. Such workshop mainly focuses on the enhancement of centre's quality, enhancing capacity of centre chief, problem solving and building pathways, developing positive attitude, developing entrepreneurship to the client member, income generating activities, roles and responsibilities of centre chief as well as discussion on micro-financial issues appeared on current situation in the centres and program as a whole etc.

A total number of 87 workshops are organized during the month of August. Rest of the workshops will be organized in the month of September and October. Centre chief are the elected member in a centre as a leader to lead the centre with tenure of 1 year. Centres are evaluated in every monthly centre meeting and their marks are tallied annually and the best



A centre chief of Thimi Branch is being felicitated by DGM and Branch Manager.

3 centres are identified from each branch office and such centres are felicitated with cash prize and Certificate of Appreciation on the occasion of Centre Chief's Workshops.

Microloan turned a daily wage earner into an Entrepreneur: A success story of Sita Pariyar from Tulsipur Dang

It has been fourteen years since Sita Pariyar of Tulsipur, Dang started tailoring business. Originally, she is from Salyan district and married with a man from Rukum district of western hill area of Nepal. They shifted Dang for the sake of livelihood and started tailoring at local tailoring house as daily wage earner. They worked hard as wage earner for about four years and decided to run own business.

She had no enough money to run the business. At that time, she came to the contact with SWBBL that provides small loan without collateral to micro entrepreneur like her. After taking basic information with her friend, she visited branch office Tulsipur and collected more information and enrolled herself in Shreeram Swabalamban Women's Centre. She took NRs. 20 thousand as a first cycle loan in 2009 and bought a sewing machine and cloths as well as some sewing thread reel.

From the day one, her business started growing. She took successive cycle of loans to expand business and proceeded up with her business with sound profit. Her discipline in credit is exemplary proved with centre meeting, credit utilization, saving mobilization and repayment track record. With smiles of satisfaction she shares, 'SWBBL is a pathfinder for us.' Currently in 2018, she is using NRs. 0.6 millions with collateral in her tailoring business after full repayment of NRs. 0.15 million as a general loan without collateral and NRs. 0.4 millions with collateral. Now, she earns about NRs. 50 thousand monthly from her tailoring business. She purchased a piece of land in Tarigaon of Tulsipur sub-metropolitan with



NRs. 0.5 million and planning to build a house for residence very soon. She pays NRs. 15 thousand rupees as rent to the house owner where she has been operating her business. Her two children: one daughter and a son are studying at eight and third grade respectively in a local English medium school. She is giving opportunities of employment to six persons and expect them to be entrepreneur like her and will hire others. Her husband Mast Bahadur seems quite happy and says, 'I feel that my laborious wife and SWBBL helped to make our dreams true'. About ten years of period, the tailoring business has brought a drastic change in her family life and turned into a successful entrepreneur.