



Swabalamban

changing the quality of lives of low-income people

A glimpse of activities of Swabalamban Laghubitta Bittiya Sanstha Ltd.

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May This Festival Season Bring
HAPPINESS and **PROSPERITY**
to All



Look a short takes of SWBBL

As on mid Oct. 2019 (Ashoj end 2076)

Amount in NPR'000'

Total Loan Disbursed	NPR '000	102,757,019
Loan Outstanding	NPR '000	15,293,164
Savings	NPR '000	7,995,846
Active Clients	No.	242,277
Borrowers	No.	163,138
Centres	No.	11,991
Staff (incl. trainees)	No.	700
Female Staff	No.	116
Branch Offices	No.	140
Working Districts	No.	61
Area Offices	No.	9
Currency Conversion		USD 1.00=NPR 113.12

Four Additional Branches Came into Operation

SWBBL has brought into operation its four new branches at Aryabhanjyang of Palpa, Jaspur of Pyutran, Jiri of Dolakha and Jogbuda of Dadeldhura district.

Mr. Chandra Prakash Aryal, Mr. Shiv Lal Marasini, Mr. Roshan Adhikari and Mr. Charan Kamal Dangi are deputed as Branch Chief respectively.

Now, Branch networks of SWBBL reached 140. It has now covered 61 districts comprising of mountain, hilly and terai region of Nepal. SWBBL has been giving continuation to expand its financial services to serve the unserved rural and urban low income people. ■

Centre Chief Workshop Organized

SWBBL organized centre chiefs workshop in all branch offices for the FY 2076/77. To strengthen the quality of centre, each branch offices have been organizing such workshops every year. It mainly focuses on enhancement of capacity of centre chief and building pathways for betterment of centre conduction.

Besides that, it helps to develop positive attitude and entrepreneurship skill to the client. The workshop refreshes and updates on roles and responsibilities of centre chief for proper management of centres. During the program, discussions held on financial and non-financial issues appeared on current situation in the centres and program as a whole.

A total number of 300 workshops were scheduled for the current FY and all events concluded till the month of October 2019. Centre chief are the elected member in a centre as a leader for the tenure of one year to lead the centre.



Centres used to evaluate in every monthly centre meeting. Based on the score obtained by them, branch offices use to select annually best three centres from each branch office and such centres are felicitated with cash prize and certificate of appreciation on the occasion of Centre Chief's Workshops. Likewise, centre office recognizes top five centres among the all centners and felicitated with cash prize and certificate of appreciation on its anniversary function.

Shree Saptakoshi Swabalamban Women's Centre Scored Top Marks



A group photo of Shree Saptakoshi Swabalamban Women's Centre of Dharan.

Shree Saptakoshi Swabalamban Women's Centre, Centre No. 2 of Dharan Branch of Sunsari district scored top marks among the 11 thousands 6 hundreds and 18 centres of SWBBL from the evaluation for the FY 2075/76.

SWBBL used to evaluate the entire centers on yearly basis as per the centre evaluation policy marking the criteria like: track of loan utilization,

saving mobilization, centre house construction, member's capacity to read and write, schooling of their children, status of health and sanitation and social activities of the centre.

Five centres have been selected for the top five ranks among the whole centres within the institution. Shree Ram Janaki Swabalamban Women's Centre of Gaighat Branch of Udaypur district scored second as well as Shree Manakamana Swabalamban Women's Centre of Libang Branch of Rolpa district scored third position. Likewise, Shree Susheli Swabalamban Women's Centre of Bauniya Branch of Kailali district and Shree Laxmi Swabalamban Women's Centre of Jaleswor of Mahottari district secured fourth and fifth position respectively.



A group photo of Shree Manakamana Swabalamban Women's Centre of Liwang, Rolpa.

Financial Literacy Program at Birtamod, Jhapa



SWBBL branch office Birtmod of Jhapa district participated in the financial literacy program organized by Media International and promoted by Nepal Rastra Bank.

Addressing the program, Deputy Governor Mr. Chintamani Siwakoti expressed that the prosperity is not possible without financial knowledge to the people. "Entrepreneurship opens the door of prosperity. So, every people should be entrepreneur for the nation building." He added. The campaign Bittiya Jagaran, Rastriya Abhiyan (financial awakening, national campaign) is necessary to reach every corner of the country. Media International is organizing this campaign timely throughout Nepal.

There was participation of different banks and financial institutions. The rally with the banner of financial literacy message circled around the city before starting the program. SWBBL has also been coming up with such campaign as well as organizing many financial literacy programs in all provinces of Nepal.



The top five centres have secured 99.80, 99.60, 99.50, 99.30 and 99 marks respectively. SWBBL use to reward and honor the top centres with cash and certificate in centre and branch level function every year. SWBBL is giving continuation to distribute such reward on the occasion of institution's anniversary and the centre chief's workshops.

Financial Support Handed-over to Construct Centre House



A total amount of NRs.5,000/- has been handed over to set up centre house of centre No. 84 of branch office Hetauda situated in Makawanpur district.

Cash of NRs.5,000/- approved under client protection fund of institution. Centre chief of centre No. 84 received this amount amid a function organized in centre. It is believed that the support would help and encourage the members to construct centre house. SWBBL have been giving continuation to assist for building safer housing to conduct centre meetings.

There are a total number of 25 members enrolled in the centre. Likewise, there are a total number of 24 members are borrowers. The outstanding amount of the centre is NPR 1.37 million.

Relief Provided to the Member



Branch Office Biratchowk of Morang district provided six thousands rupees as a relief to the member of centre No. 111. Two members of

same centre Mrs. Chandra Kala Acharya and Mrs. Nirmala Jaisi received the equal amount of three thousand rupees. Branch office handed-over the amount on the occasion of centre chief workshop.

Likewise, branch office Hile, Panchkhal, Taukhel, Hinguwapati, Panauti, Biratnagar and Laukahi have provided a total amount of NPR 49,000/- to 17 members during the month of Sept-Oct, 2019. SWBBL have provision for relief to the clients whose residing house is damaged by natural calamities.

SWBBL has given continuation to distribute different relief schemes to the clients affected by the natural calamities.

Branch Office Bindabasini Provided Iron Shoes Rack to Local Temple

Branch Office Bindabasini, Parsa provided an iron shoes rack to manage shoes and slippers aside from *Bindabasini Mai Mandir* area at Birgunj of Parsa district.

It is believed that the rack will help to keep neat and clean the surrounding area of temple. Branch office provided the rack to the representative of management committee of *Shree Bindabasini Mai Mandir Guthi* organizing a short function.

Worshippers have felt quite easy and they look ensured for footwear after managing the shoes and slipper rack aside from temple. Local people extended thanks for the cooperation to SWBBL family.



Branch Managers left for Exposure Visit to Bangladesh



The team of Branch Managers from Dharan, Hetauda and Kalaiya Mr. Shiva Kumar Shrestha, Deepak Mahat and Lok Bahadur Rakhhal respectively left for Bangladesh to visit and study the major microfinance institutions in Bangladesh from.

Likewise, Area Manager of area office Dhangadi Mr. Janardhan Dhakal, Branch Managers Mr. Arun Kumar Yadav and Mr. Dilli Bahadur Basnet from branch office Bindabasini and Biratnagar respectively visited different MFIs operated in Bangladesh from September 21 to 28, 2019.

The objective of the visit was to get knowledge of microfinance operation, process and practices in Bangladesh. During the period participants visited Integrated Development Foundation (IDF), Grameen Bank, ASA etc. Participants visited and placed discussions and exchanged views with the board, management as well as branch office and members of the different MFIs.

The first one program was organized by Rural Microfinance Development Centre (RMDC) and second one was organized by Centre for Self-help Development (CSD) in collaboration with Integrated Development Foundation (IDF), Bangladesh.



Exposure Visit to the Philippines



Deputy Divisional Manager Mr. Mahendra Ban and Senior Manager Mr. Pratap Narayan Shrestha visited MFIs of the Philippines Bangko Sentral ng Pilipinas (Central Bank of the Philippines), Centre for Agriculture and Rural Development-Mutually

Re-enforcing Institutions (Card MRI), Kabali para sa Maunlad na Buhay, Inc (KMBI) and National Confederation of Cooperatives (NaTCOO).

The exposure visit was managed and coordinated by Microfinance Council of the Philippines, Inc. (MCPI) and organized by Rural Microfinance Development Centre (RMDC). The objectives of the program were to grasp knowledge on models and operation procedures of MFIs in the Philippines including their product, services, client management and entrepreneurship endeavors together with ongoing credit plus services and business development services.

The participants of the visit were from Nepaese MFI and co-operatives. The team comprising 12 officials from the different eight institutions left for a week-long visit to the Philippines. ■

Participation on Different Training

- Branch Chiefs Mr. Manoj Karki of Birtamod of Jhapa and Mr.Nirmal Kumar Bohara of Sanfebagar of Achham district participated on training on Building Skills of Branch Managers in Microfinance Operation and Management organized by Centre for Self-help Development (CSD) in Kathmandu.
- Assistants Mr. Dinesh Kumar Chaudhari and Mr. Naresh Ram Koli of Siraha and Narayanpur branch respectively participated on training on Microfinance Credit Delivery Process & Operation organized by CSD on September 4-6, 2019 in Kathmandu.

- Branch Chiefs Mrs. Bushnu Maya Nepali, Branch chief of Branch office Gorkha and Mr. Shyam Kumar Ramauli of Sub-branch office Khudi of Lamjung district participated on training on Understanding Collateral Loans for MFIs organized by Banking, Finance and Insurance Institute of Nepal (BFIN) on September 27-28, 2019 in Kathmandu.

Some Snaps of Centre Chief Workshop



Biratchowk, Morang



Hasuliya, Kailali



Rajhena, Banke



Narayanpur, Dang



Dumre, Tanahu