

Annual Report 2066/67



JEEVAN BIKAS SAMAJ

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FOREWORD

In order to improve the socioeconomic conditions of back warded and vulnerable segments, *Jeevan Bikas Samaj(JBS)* was established in 1997. JBS started working with poor in order to bring about an improvement of these disadvantaged people. To achieve its goal, the organization has been working with marginalized pro-poor and providing microfinance services in the local level. It was a hard and difficult task but JBS could overcome all challenges over the years and moved forward. This Annual Report presents the progress of Jeevan Bikas Samaj and the activities during the Fiscal Year 2066/67 B.S. This report briefly explains about JBS's progress and achievements in poverty reduction and services provided to poor family.



Now, JBS is providing its microfinance services in seven districts of eastern Nepal. The organization has succeeded to attache with 60623 disadvantaged families in micro finance program. On the other hand, JBS has also been implementing community development programs i.e. education, health, environment conservation, income generation and empowerment, awareness building and advocacy in different programmed area.

I would like to thank our beneficiaries who trusted and supported us during this entire period and helped us bringing the organization to the present state. I would also express my profound appreciation to RMDC, Nepal Rastra Bank and other supporting partners for their wholehearted support. The continuous and tireless efforts of our staff members are equally appreciative. My special thanks and appreciation goes to member of the program who has been working hard with the support of JBS for their overall improvement and empowerment. Similarly, I would like to thanks the member of Executive Board for their valuable support and suggestions.

I hope continuous support from our friends, partners and well-wishers to our endeavors of fighting against poverty.

Thank you.

Yogendra Mandal
Executive Director



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SECTION: ONE

Organization Profile

1.1 Introduction

Jeevan Bikas Samaj (JBS) is a national level NGO established in 21 September 1997 in order to improve the socio-economic and cultural circumstances of marginalized people. It is a non-partisan, non-political, non-profitable and non-religious organization serving back warded, disadvantaged and resource poor community. JBS is initiating awareness through advocacy and strengthening the leadership capability of the hitherto excluded and disadvantaged groups.

To improve livelihood conditions of landless, marginalized and back warded people, JBS is implementing microfinance program and providing its services to the targeted poor people. It has achieved significant outcomes in microfinance service, income generation, women empowerment, community development, human resource development, education, awareness, health and sanitation. JBS is fighting against rural poverty to fulfill its goal to make healthy rural civilization over the period of 13 years since its establishment.

1.2 Vision, Mission, Goal & Objectives

1.2.1 Vision

The vision of JBS is "Poverty free Nepal".

1.2.2 Mission

The mission of JBS is to enhance quality life of poor people by increasing their access to the resources.

1.2.3 Goal

The goal of JBS is to assist landless, marginalized and back warded people specially women in order to improve their livelihood conditions by providing microfinance service and by implementing community development works.

1.2.4 Objectives

The objectives of JBS are to disburse loan at the grassroots level in order to conduct income-generating activities and to execute education, health and nutrition, sanitation, environment conservation and advocacy programs.

1.3 Legal Status and Registered Address

JBS is registered in District Administration Office Morang (Registration No 732/2054), in Social Welfare Council (Affiliation No. 7841) and in Inland Revenue Office Morang (PAN No. 301645869/2061). Similarly, it has been permitted by Nepal Rastra Bank (Central Bank of Nepal) to conduct microfinance services among poor and marginalized households in the society (Permission No. 19/058/2059).

1.4 Governance

The supreme authority of JBS is the General Body consisting of 32 general members. A Governing Body, consisting of nine members, is elected from the General Body of the organization. The Governing Body is responsible for the formulation of plan and budget for the programs and projects implemented by the organization. The Governing Body evaluates and monitors the implementation of policies through various monitoring tools and visits to the program area.

1.4.1 General Body

A General Body of 32 members governs JBS. It is the highest policy making authority.

1.4.2 Board of Directors

The Executive Board consists of 9 members in which the members are elected from the General Body. The Executive Body is responsible for program planning and budget preparation and guides the Executive Director for the implementation of the policies. The Chairperson, elected by the General Body, heads both the General Body and the Executive Committee. A team of dedicated and selfless volunteers governs JBS.



1.5 Working Area of JBS

JBS is currently operating its services in Jhapa, Morang and Sunsari districts of Nepal. Presently, it is providing its microfinance service and other community development works (Social awareness, health, environment conservation, conflict diminution etc) in 135 VDC and in 6 municipalities of these 3 districts. It started the journey with micro-finance in line with Grameen (rural) Model in five VDCs i.e. Amahi Bariyati, Sorabhag, Nocha, Kadmaha and Pokhariya of Morang district on January 26, 2003 with a small capital. Now, it has been providing its service to 60,623 poor families and disadvantage households through its microfinance program from 31 difference branch offices. From the beginning of the fiscal year 2067/68, JBS will spread its working area in Ilam, Dhankuta, Udaypur and Sindhuli districts.

1.6 Major Outputs

- Economic exploitation of rural elites by high rate of interest is dropping.
- Income generation activities are gradually increasing.
- Importance and status of women is rising in the society.
- Economic scarcity is reducing from local level.
- Rural people are getting banking facilities in local level.
- Education, health and economic conditions are rising up gradually.
- Involvement of women in self-employment sector is remarkably increasing.
- Participation of women in social, political and development sectors is emerging.
- Unemployment is reducing in the program area.

1.7 Major Learning

- Poor and disadvantaged people seem to be honest in loan utilization and repayment.
- Drown trodden people can move up their involvement in economic activities.
- If poor people get opportunities, they can change their economic condition remarkably.
- Financial problem creates all other problems; income generation is the basic thing to fulfill other needs i.e. education, health, sanitation and nutrition.

1.8 Contribution of JBS for the Society

- Providing banking services at local level.
- Generating employment opportunities.
- Providing loan in simple way.
- Encouraging rural people in income generating activities and saving.
- Support in human resource development and resources mobilization.
- Creating self-reliant society.
- Empowering back ward women in society.
- Awaking people in terms of education, health and sanitation.

1.9 Area of Expertise

JBS deliver different kinds of functional services to target population, government agencies, NGOs and INGOs. JBS has implemented various programs for overall development of local community. Particularly, it has a very strong expertise in following sectors:

- Micro-finance services.
- Agriculture and horticulture activities.
- Natural resource management.
- Income generation.
- Micro enterprise development and market linkages.
- Health and education.
- Formal and non-formal education.
- Gender, development and advocacy
- Bio Gas
- Biodiversity and environment conservation



1.10 Human Resource

JBS has a good human resource base. Apart from the core staff, it has maintained a roster of professionals, who are available on request and as required by the organization. At present, the following is the expertise available within JBS.

- Micro financing service
- Agriculturists
- Forestry and Natural Resource Management
- Social mobilization and community development
- Micro enterprise, market linkage and management
- Formal/ non- formal education
- Reproductive health/ HIV and AIDS
- Gender, leadership and development and advocacy
- Bio Gas

1.11 Partner Organization

- Rural Microfinance Development Center Ltd (RMDC)
- World Bank
- Asian Development Bank
- Alternative Energy Promotion Center
- Chemonics International /USAID
- World Wildlife Fund (WWF)
- Indian Embassy
- Samjhauta Nepal
- Habitat for Humanity Nepal
- Nepal Rastra Bank
- UNDP
- UNCDF
- JFPR
- Commercial Banks (Citizen Bank, Nabil Bank, NSBI Bank, NIC Bank)

1.12 Reward

With the view of recognizing better performing microfinance institutions in Nepal, JBS has awarded by RMDC for its better performance "**Exemplary Performance Award**" for FY 2008-2009. This is the same award, which JBS has won for FY 2006-2007 & 2004-2005 from RMDC. On the otherhand, JBS has won a competitive grant award from the World Bank in 2005, under the scheme "**Launa Aba ta kehi garaun**" for implementing a special microfinance program targeting the marginalized and back warded people. Similarly, **Microfinance Information Exchange** has ranked JBS in top 29 microfinance institution all over the world on its **MIX Global 100 Composite Ranking report 2010** on the basis of outreach, efficeincy and transparency. In the similar reprot of the year 2008, JBS was inlisted in sixth position.





SECTION: TWO

Microfinance

2.1 Background

JBS has been operating its microfinance program since its establishment. Many of JBS clients who started as ultra poor gradually graduated to micro-entrepreneurs, which is a great achievement of its microfinance program. JBS started microfinance encompassing five southern VDC of Morang district since September 1998 with the credit support from *Gramin Swabalamban Kosh*. Further, the organization was registered in Nepal Rastra Bank under *Financial Intermediary Act 2055* in 18 June 2002 (2059-03-04). It has been working Jeevan Bikas Banking Program as "Grameen Bank" methodology with the credit and technical support from Rural Microfinance Development Center Ltd.

2.2 Service of Microfinance

Microfinance has been playing vital role in the field of poverty reduction, therefore, JBS has been implementing the program in three southern east district of Nepal. The program has covered 135 VDCs and 6 Municipalities of Sunsari, Morang and Jhapa districts. Women are exclusive members of this program. In this fiscal year 2066/67, the enrollment of member in the program is pleasing and obtains to 60,623. Furthermore, growing circumstance of borrowers is also quite encouraging. Until last year, JBS has 36,609 borrowers and 82 field staffs; now the numbers extent to 46,914 and 96 respectively.

Basic characteristics of JBS program are:

1. Targeted to the poor and poverty reduction.
2. Identification of target households through PWR method.
3. Effective pre group training.
4. Women member.
5. Saving, credit, micro insurance and money transfer services.
6. Simple procedures of operation.
7. No tangible collateral.
8. Five members group approach under a single umbrella of 15-50 women in a center.
9. Transparent.



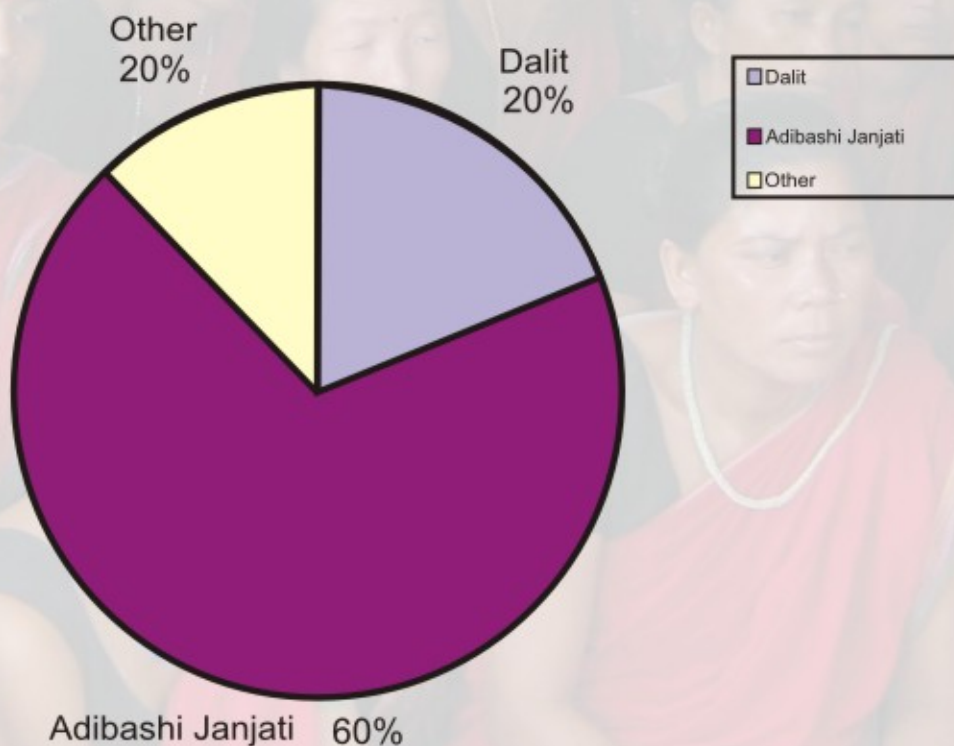


Table 1: Growth of Microfinance Program in Different Fiscal Year

Particular	2059/60	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67
District	1	1	1	1	3	3	3	3
VDC	6	9	14	41	84	106	120	135
Branch	0	0	4	7	18	21	21	31
Total Member	275	1,765	3,730	10,096	23,443	32,568	44,639	60,623
Total Borrower	160	1,441	3,077	8,415	19,439	27,162	36,609	46,914
Total Staff	3	6	14	39	83	94	118	145
Total Field Staff	2	4	9	25	58	63	82	96

Table 2: Caste Wise Condition of Member in FY 2066/67

S. N.	Cast	No. of Member
1	Dalit	12345
2	Adibashi Janjati	36204
3	Other	12074
	Total Member	60623





2.2.1 Loan Disbursement

To improve the competency and socio-economic condition of poor community, JBS is providing different loans in diverse categories without any collateral in simple modus operandi. These loans are:

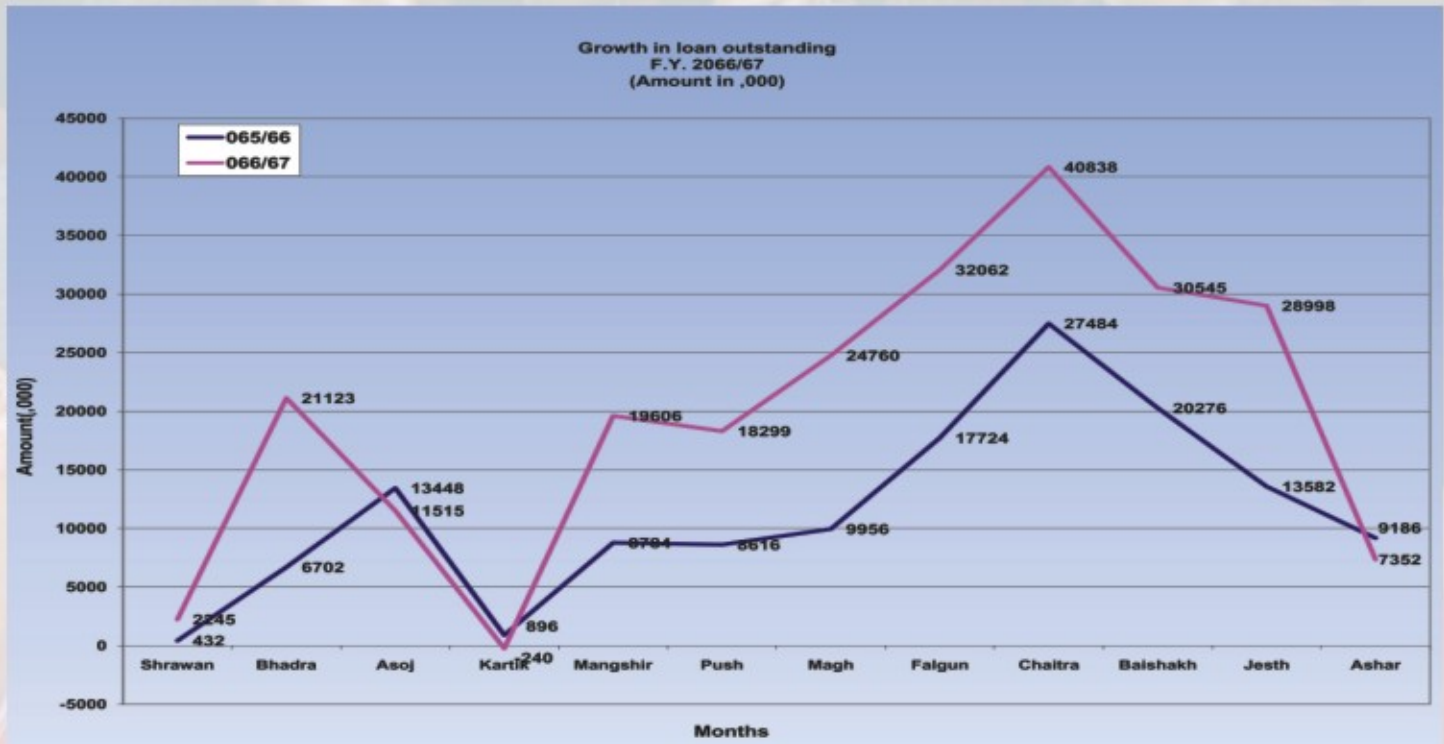
1. General Loan
2. Special Loan
3. Domestic Loan
4. Project Loan
5. Housing Loan
6. Bio-Gas Loan

A. Loan Disbursement, Recovery and Outstanding

To reduce poverty from grass-root level, JBS has been providing various kinds of loan to its member as their demand, purpose and utilization. The total loan disbursement in the FY 2066/67 was Rs. 2,153,003.00 rupees with 100 percent recovery rate.

Table 3: Total Loan Disbursement, Recovery and Outstanding in Different Fiscal Year (Rs. in ,000)

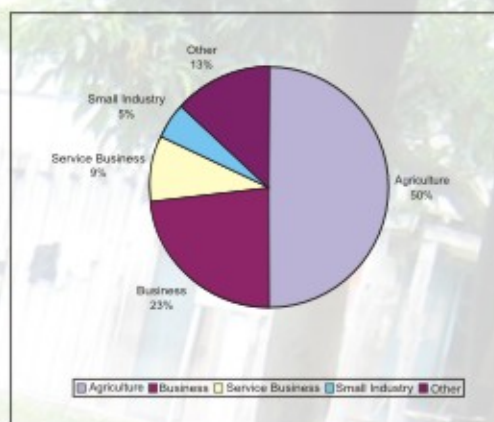
Particulars	2059/60	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67	Progress In FY 2066/67	
									Absolute	Relative
Loan Disbursed	786.0	7,856.5	21,504.3	58,347.9	175,471.4	328,096.4	1,168,550.4	2,153,003	984,453	84%
Loan Recovered	74.6	4,004.0	13,225.6	36,764.8	159,423.2	413,492.0	852,596.8	1,599,947	747,350	88%
Loan Outstanding	711.4	4,563.9	12,842.6	34,425.7	104,542.9	178,570.6	315,953.6	553,056	237,102	75%
Repayment Rate	100%	100%	100%	100%	100%	100%	100%	100%	0	100%
Overdue Amount	0	0	0	0	14.0	0	0	0	0	0%





B. Loan Disbursement Area in FY2066/67

The demand of agriculture loan in the rural people is very high; people are investing lots of money for different types of cultivation and animal keeping activities. The distribution of loan in the sector is 50% of JBS total loan distribution. On the other hand, out of total lending of microfinance program, the members are borrowing 23% loan for business sector, 9% in service business, 5% in small industries and 13% in other activities.



2.2.2 Saving Mobilization

JBS has design different types of saving account for the member of microfinance. JBS always motivate its member to take benefits from saving. JBS has been providing 8 to 12% interest in different saving accounts to encourage and develop saving behavior for better and safe life. The names of these saving products are listed below:

1. Compulsory Saving
2. Center Fund Saving
3. Voluntary Saving
4. Pension Saving
5. Fixed Saving
6. Welfare Fund

A. Saving Status of Members

The saving ratio and amount of the member is growing encouragingly, in this fiscal year 2066/67. Members of the program has deposit their income frequently in their different saving accounts. In the fiscal year, total amount of member saving is sixty one million rupees in their accounts. The increasing trend of pension/fixed saving and welfare fund is super, out of total saving, about 46 percent of saving is from pension/fixed saving and the increasing tendency of the saving is more than 150 percent. On the other hand center fund saving is in decreasing mode.

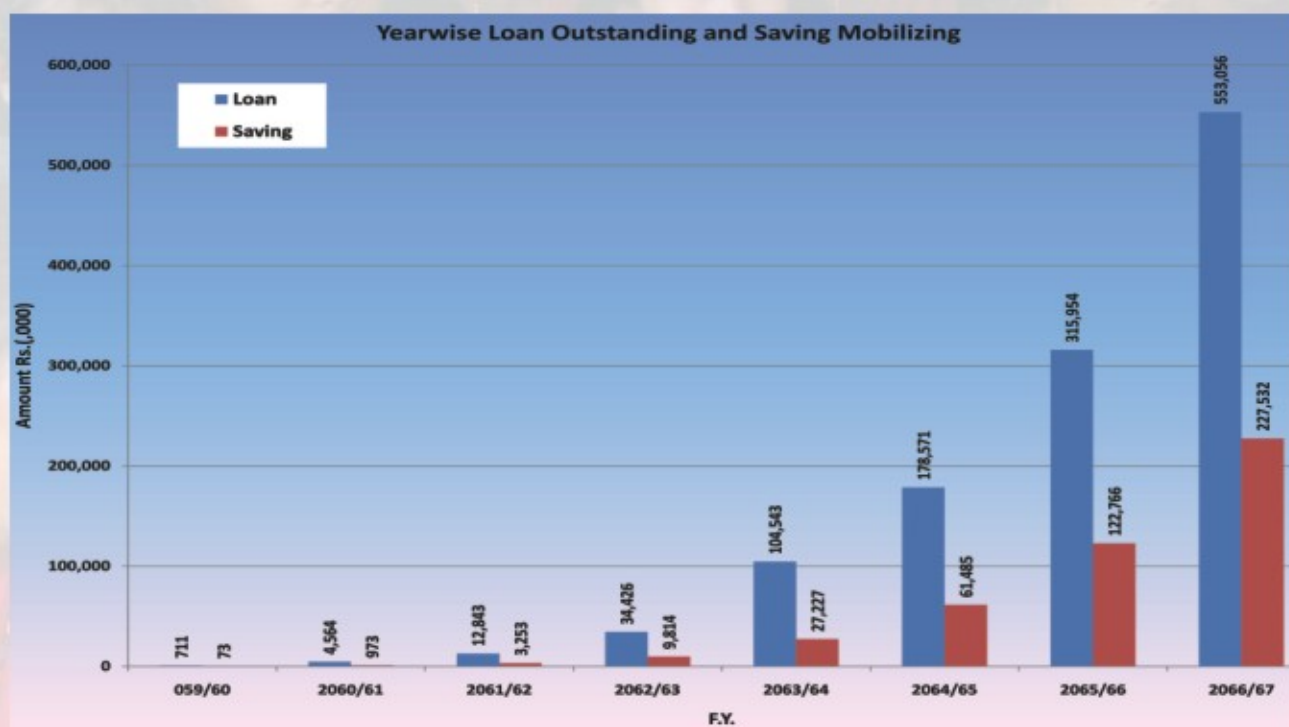




Table 4: Saving Detail in Different Fiscal Year

(Rs. in ,000)

Particulars	2059/60	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67	Progress In FY 2066/67	
									Absolute	Relative
Compulsory Saving	28.5	445.3	1,401.1	3,977.0	10,621.7	23,508.4	42,516.1	69902	27386	64%
Voluntary Saving	5.0	85.3	358.4	1,454.0	4,590.1	10,100.9	18,715.3	31024	12308	66%
Center Fund Saving	39.5	442.5	1,464.6	4,208.5	10,747.7	18,016.1	19,460.3	18621	-839	-4%
Pension/Fixed Saving	-	-	14.3	104.1	1,032.8	9,342.8	41,056.4	103097	62041	151%
Welfare Fund	-	-	14.9	70.3	234.9	518.0	1017.4	2928	1910	188%
Total Saving	73.0	973.1	3253.4	9813.8	22,227.1	61,486.2	122,765.6	225571	102806	84%

2.2.3 Insurance

JBS has been providing various incentives for its members of microfinance group. In this plan, JBS has been offering choice of support at the time of incident/trouble in the member house and family.

A Life and Residential Insurance

This policy is providing facilities in following cases:

- Member Death
- Husband Death
- Critical Operation
- Natural Disaster

In the FY 2066/67, 861 members had taken this insurance incentive from different branch of the organization whereas Rs. **1,561,000** rupees was scattered for them. In this period, JBS provided its insurance service to 426 women member claim for their physical operation, 103 members for expire, 227 members' for husbands expired and 105 for natural disaster.

Table 5: Insurance Facilities Received by Clients in FY 2066/67

S. N.	Reasons	No. of Beneficiary	Amount per Claim	Claim Amount
1	Death of Member	103	5,000	515000
2	Death of Husband	227	2,500	567500
3	Operation of Member	426	1,000	426000
4	Natural Disaster	105	500	52500
Total		861		1561000



B Livestock Insurance

Member of JBS do not have to worry about losses of their cattle as they are covered by insurance. Coordinating with *Karja Suranchan Nigam*. JBS has launched a cattle insurance program in the entire program to protect owners of domestic animals from diseases and accidents and provide compensation to the owners. So far, 1926 farmers have insured their 2178 cattle in the fiscal year 2066/67.

In this insurance policy, if insured cattle die within a year, after a thorough evaluation JBS will provide compensation of up to 80 percent. Farmers who earlier suffered tremendous losses following the deaths of their cattle say the insurance program has come as a big relief for them.



Table 6: Livestock Insurance in Fiscal Year 2066/67

S. N.	Types of Insurance	No of Livestock	Total Insured Amount
1	Livestock Insurance	2178	3,45,14,000

C Life Insurance (Endowment Policy)

Jeevan Bikas Samaj recently introduces an endowment life insurance policy for its client and their guardian. In this policy, the member of JBS can paid the premium of the policy with a very small amount and they can pay the installment in the center meeting. JBS has started this product coordinating with Life Insurance Corporation (Nepal) Ltd. This product provides family protection for marginalized poor people of rural area at an affordable rate of premium. Till the end of FY 2066/67, altogether 2558 woman member and their guardians has integrated to this policy and 3 families member has taken reimbursement from the insurance company.

2.2.4 Money Transfer

JBS has been providing Money Transfer services from its all branches. Local people can collect their remittance from nearby branch office of Jeevan Bikas Samaj. JBS has been providing various modes of money transfer service coordinating with different banks i.e. Kumari Bank, Nabil Bank and Laxmi Bank.

Table 7: Money Transfer Service in FY 2066/67

(Rs. In ,000)

S.N.	Mode of Money Transfer	No. of Transaction	Amount of Transaction
1	Western Union Money Transfer	152	4612
2	Money Express	19	516
3	Remit Master	90	2763
4	Kumari Remit	50	1938
5	Instant Cash	0	0
6	Laxmi Bank	587	23611
Total		898	33442



SECTION: THREE **Training, Workshop and Observation**

3.1 Staff Training & Workshop in FY 2066/67

JBS is always focused on quality service therefore the organization is providing different skill development training for its employee and member of microfinance. In the fiscal Year, 2066/67, JBS has organized eight different training and workshop to develop efficiency of its staff, similarly RMDC is also supported the organization providing Branch Management Training to the key branch personnel.



Table 8: Training and Workshop in F.Y. 2066/67

S.N.	Name	Duration (Day)	No. of Participants	Organizer	Support
1	Yearly Review and Planning Workshop	2	165	Jeevan Bikas Samaj	
2	Quarterly Review	2	31	Jeevan Bikas Samaj	
3	Training on Branch Management	4	23	Jeevan Bikas Samaj	RMDC
4	Training on Branch Management	3	15	Jeevan Bikas Samaj	
5	Half Yearly Review	2	44	Jeevan Bikas Samaj	
6	Quarterly Review	2	41	Jeevan Bikas Samaj	
7	Yearly Review & Planning Workshop	2	45	Jeevan Bikas Samaj	
8	Computer Training	1	41	Jeevan Bikas Samaj	

3.2 Member Skill Development Training in FY 2066/67

JBS is always focused on the sustainable progress of back warded poor people, therefore it is organizing different kind of skill development training for member and their family. In this fiscal year 2066/67, JBS has organized Candle Making Training and Pig Keep Training to improve the self-employment opportunities at grass root level.





SECTION: FOUR

Community Development Program

4.1 Introduction

Jeevan Bikas Samaj is implementing various development programs beside its microfinance program. Although microfinance program is the backbone of the organization, JBS is operating plus program in the society for community development. To develop back warded village as a healthy village, JBS has been performing its community development activities in various areas like environment conservation, health, education, peace and democracy, advocacy, gender, sanitation, agriculture, biodiversity conservation and many more.

4.1.1 Park Program

JBS is manufacturing a community park covering an area of 10.76 hectare at Kadmaha VDC of Morang district. Establishment of multipurpose nursery and plantation of agro-forestry blocks, organic farming practice, fishpond and training center are major activities under it. JBS has been establishing a bamboo nursery, bamboo treatment center in the park with the financial and technical support of Habitat for Humanity Nepal.

JBS has established and providing services of nursery at different part of Morang district. In this nursery, more than 20,000 plants are available in different categories such as fruits plants, flowering and non-flowering plants, indigenous plants, indoor and outdoor plants, highly endangered plants, medically demanded plants and so on. JBS has been planning to recognize Morang district as a green zone, therefore it has been planting different kind of plants on roadside, school and on public places. JBS has been providing the produced plants in nominal price from its nursery.



4.1.2 Livelihood Development Program



JBS has been implementing a livelihood support program in Babiabirta and Sorabhag VDCs of Morang District. The project aim to bring benefits for weaker groups such as marginal farmers, the landless, dalits and ethnic. The project to bridge and expose the target groups with CADP, CAA and other service providers.

The objectives of the project are to improve the livelihoods of the rural poor in the agriculture sector, to increase their participation in the development process, to increase their incomes, and to enhance skills for effective participation in development efforts.

JBS has formulated 23 self-help groups and mobilized them. The program benefits 600 HHs from the project area. Especially, JBS



identified the women who have not been able to attend schools and an illiterate and provided them non-formal education. JBS assists the target beneficiaries of the project VDCs in social mobilization, adult literacy class, income generation and marketing, and in agriculture development activities.

4.1.3 Natural Disaster Preparedness and Mitigation Program

To sensitize rural backward people about the distress of flood and fire is the core objective of the program. Which is being implementing in Katahari and Thalaha VDCs of Morang district, situated on the basin of Lohandra River. In Every monsoon, the river is changed itself as a violent nature and will affect the residences and other physical infrastructures. The program aims to diminish the affect of natural disaster (i.e. flooding in summer and fire in dry season) in the project area.



To implement the program local people has formed a nine member's Coordination Committee that is actively performing its assignment to complete the program. They had also formed some supporting committees for efficient work such as Embankment Construction Committee, Bamboo Plantation Committee; Conflict Resolution Committee etc. Local people are involving to make embankment on the river.

On the other hand, JBS has exposed a street drama named **Hosiyar (Beware)** in different places of Katahari and Thalaha VDCs of Morang district. The street drama aimed to improve the level of awareness about fire and flood. The actors of Arohan Gurukul performed the drama. Performing street drama to audiences in remote and rural locations is one of the most effective

awareness methods". "I think the drama will be success to achieve its intent," the chairperson of the Gulukul Drama Theater said.

4.1.4 Jeevan Bikas Public School: Quality Education in Rural Area

Since 83 percents land of Nepal is occupied by villages, the nation does face many obstacles on its way for a thorough development in all sectors unless there are educated citizens in rural sides. However, the availability of primary level school in rural area is gradually increasing, but rural youngster could not be able to get quality and competitive education. Considering over this pitiable condition of education in rural sides; JBS, having seven other members, has extended its service area establishing Jeevan Bikas Public School, an Educational Trust in 2064 in its own bewitching park situated at Kadmaha V.D.C. Presently the school is running classes from Pre-Nursery to Lower Secondary. In the school, 427 admitted students are studying. The school has its own computer lab, two buses and well-furnished classrooms for quality of education and student carrier service. To assist the parentless, downtrodden, ethnic group and handicapped students, it has been providing 100 percent scholarship program. The school has been implementing Montessori Teaching Technique for quality education and planning to develop the school as a modern and technical based education up to the higher level with well- managed hostel.





4.1.5 Enhancing Access to Financial Service Project

The World Bank, UNDP and UNCDF are supporting the Government of Nepal's efforts in increasing access to financial services in the remote and un-served areas of Nepal. The Project intends to enhance access to financial services and the use of formal financial services particularly by poor youth and excluded groups in a sustainable fashion.

Nepal Rastra Bank, UNDP and UNCDF are supporting in increasing access to financial services in the remote and un-served areas of Nepal. The Project intends to enhance access to financial services and the use of formal financial services particularly by poor youth and excluded groups in a sustainable manner.

JBS has been implementing the project collaborating with Nepal Rastra Bank, UNDP and UNCDF to increase outreach in its working area. To execute, the project objectives JBS has spread its program in hill districts i.e. Ilam, Dhankuta, Udayapur and Sindhuli districts. JBS will extend its services in the area and will try to provide the services in excluded poor households will not benefited by the services.

4.1.6 Health Program

JBS is providing ambulance services to the rural area which is granted by Embassy of India in 2003 June 4. JBS is providing emergency services for the southeast part of the Morang district from the Karshiya branch. JBS is conducting health awareness campaigns, on HIV/AIDS, polio eradication and reproductive and maternal health.





Success Story

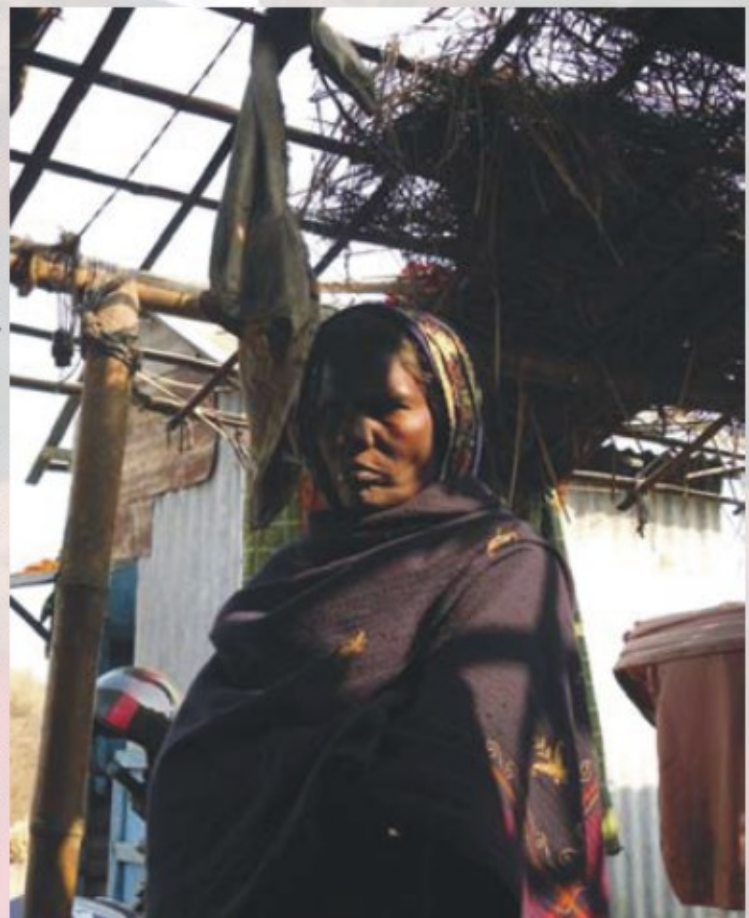
Microfinance: A Key of Success

Kari Devi Sahani is a prime example on how overlapped financing leads to client devastation. Kari Devi Sahani was a good client of Jeevan Bikas Samaj. She used to be an active member of center No.18 at Katahari VDC of Morang district. She Joined group, 5 Years ago on 17 September 2004 at the initial point of time, she borrowed loans from Jeevan Bikas Samaj and had invested in the *papad* business at Katahari chowk. Besides that, she had also invested in the teashop and was also actively involved in other economic activities. Along with her business, she used to be actively involved in the Center's activities. She had maintained rules in the Centre. If she found out any member of the group not following the rules, She would council them to behave properly. Whenever any member of the group had problem in repayment, she would remind them to pay off the money and sometimes she is offered than required money to pay off the installments.

Towards expanding her business activities, Kari Devi took a VDC contract of collecting tax money from shopkeepers in the market at Rs.100,000. She also opened a shop there. She used to collect money from all the shopkeepers who kept their shops at the place. In the mean time, she came across other microfinance institutions offering her bigger size loans. She was tempted to expand her business faster while there were many to offer her loans.

But she had no accounting and records of the money collected from the shopkeepers in the area. Anyone from her family could go and collect the money and use it as one liked. Her daughter, sister and sister in laws all used to sell the products from her shop and keep the money with themselves without reporting her. Due to this haphazardness; she began to incur losses in her businesses. Her had taken eighty thousand rupees from her and had invested in the fishpond. They also did not bother to return any money to her from the sale of fish. They used the money as they liked. This resulted in the huge loss to her business and she could not repay the loans she had taken from Jeevan Bikas. For the first and second time, the other members of her group helped her. She was advised to do her business properly. However, she went in her own way. Later on when the situation turned worse; she was investigated to find out why she was having so much trouble in spite of her big business. It was found out that she used to collect money from the other group members as well as and used it for her own needs. After further investigation, it came out that she had also taken loans from other three banks. Her financial position got more critical. She has not only to repay loans to those four banks, but also to local money to fill up her deficits. Repeatedly she had borrowed from the moneylenders of her village to pay off loans to MFIS at the rate of 10 percent per month.

Her financial situation worsened further. She had to use all her investment in the business for the repayment. She took Rs.20,000 from Panna Lal Mandal of Katahari No.5 in exchange of her buffalos, her sister Samo Sahani's 10 dhur land, and sister in law's 7 dhur lands. Her financial condition got further deteriorated due to her huge loan burden. Everyday her house was filled with the people from banks to collect the loan money, she had borrowed from them. Sometimes all the representatives of the four banks used to be at her home the same hour. She had also borrowed money from her relatives, the people she knew and moneylenders to repay





her loans to various microfinance banks. Slowly when she could not repay their money, they also sensed some smog in her. They became suspicious of her. Slowly her family began to quarrel amongst themselves. Due to her excessive debts, Jeevan Bikas Samaj got started. They organized a meeting of women member's spouses for resolving the loan problem of her loan default to Jeevan Bikas. After analyzing her situation, Jeevan Bikas decided to give her sister-in-law, Rs.4000, so that she can invest the money to her existing business and make earning out of it. Instead of using that money for business, she paid the amount to an MFI called Deprosc to pay off her installment with the aim of getting bigger size loan of Rs.20,000 from it. Unfortunately, after the payment, the bank stopped providing her new loans. Jeevan Bikas tried its best to help her get out of the trap, even in a situation of its loan delinquency. However, she did not use the money to do business to earn money. Rather she used it for repayment to other MFIS.

Recently, she has sent her youngest daughter in law to attend a Pre Group Training (PGT) in Chhimek Bikas Bank. She is in a very critical condition due to her over indebtedness. She used whatever assets. She owned to repay her installments and now she lives in a dilapidated house.





Table 9: Key Performance Indicators of Jeevan Bikas Banking Program up to FY 2066/67

Particulars	2059/60	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67
Total Loan Disbursed of the Year (Rs. in ,000)	786.00	7,856.50	21,504.30	58,347.90	175,471.40	328,096.43	576,487.90	984453.18
Total Loan Recovered of the Year (Rs. in ,000)	74.64	4,004.00	13,225.57	36,764.82	105,354.14	254,068.80	439,104.84	747350.88
Total Loan Outstanding (Rs. in ,000)	711.36	4,563.86	12,842.59	34,425.67	104,542.93	178,570.55	315,953.62	553055.92
Loan Disbursed (cum.) (Rs. in ,000)	786.00	8,642.50	30,146.80	88,494.70	263,966.10	592,062.53	1,168,550.43	2153003.61
Loan Recovered (Cum.) (Rs. in ,000)	74.64	4,078.64	17,304.21	54,069.03	159,423.17	413,491.97	852,596.81	1599947.69
Total Saving (Rs. in ,000)	73.00	973.07	3,253.37	9,813.90	27,227.05	61,486.21	122,765.63	227531.59
Current Year Profit /(Loss) (Rs. in ,000)	(43.72)	29.45	378.80	330.29	128.29	11,117.70	19,925.29	36224.27
Percentage of Saving on Loan Outstanding (%)	10.00	21.00	25.00	29.00	26.00	34.43	38.92	41.14
Repayment Rate (%)	100	100	100	100	99.99	100	100	100
Members per Field Staff (No.)	138	441	414	404	404	517	544	631
Borrowers per Field Staff (No.)	80	360	342	337	335	431	446	489
Loan Outstanding per Field Staff (Rs. in ,000)	356	1,141	1,427	1,377	1,802	2,834	3,847	5761
Total amount disbursed per period per Field Staff (Rs. in ,000)	393	1,964	2,389	2,334	3,025	520,788	703,034	10255
Yield on Portfolio (%)	18.00	21.00	21.00	21.00	21.00	23.69	23.39	23.37
Operational Self - sufficiency Ratio (%)	18.76	104.81	126.53	122.00	128.00	150.00	151.07	155.00
Financial Self-sufficiency Ratio (%)	11.95	99.09	104.00	101.00	103.00	120.00	119.00	125.1
Average Loan Size		3,167	4,174	4,091	5,378	6,574	8,617	1179
Operational Efficiency	15.13	23.21	16.40	17.82	16.81	16.00	16.00	16.43
Salaries as a percentage of average portfolio outstanding	8.15	9.86	5.10	5.69	5.67	5.84	5.06	4.60
Cost Per Unit of Currency lent (Rs)	0.07	0.08	0.08	0.07	0.09	0.08	0.09	6.69
Loan Loss Reserve Rate (%)	2.00	2.00	4.00	2.70	2.28	2.21	3.00	2.56



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A. BANSAL & ASSOCIATES
Chartered Accountants

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Main Road, Biratnagar

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Fax: 00977-21-527795, Mob: 9852022454

E-mail: bansalca@wlink.com.np

AUDITOR'S REPORT TO THE MEMBERS OF JEEVAN BIKAS SAMAJ BIRATNAGAR, MORANG

We have audited the accompanying balance sheet of the **Jeevan Bikas Samaj, Morang, Morang**, as of Ashad 32, 2067 and the related Income & Expenditure statement for the year then ended. These financial statements are the responsibility of the Forum's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Nepal Standards on Auditing or relevant practices. Those Standards or relevant practices require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements give a true and fair view of the financial position of the Forum as of Ashad 32, 2067 and of the results of its operation for the year then ended in accordance with Nepal Accounting Standards or relevant practices and comply with relevant laws.

Date:
Place:

2067/05/10
Biratnagar

Aswani Bansal
Aswani Bansal, FCA
Proprietor
A. Bansal and Associates
Chartered Accountants





Jeevan Bikas Samaj

Biratnagar, Morang
As At Ashadh 32, 2067
Balance Sheet

		Amount In Nrs.	
Previous Year Rs.	Capital & Liabilities	Anex	Current Year Rs.
36,557,927.91	1. Reserves & Surplus	1	68,475,697.51
264,087,105.04	2. Borrowing	2	317,932,403.13
122,765,633.00	3. Members' Saving	3	239,537,080.09
9,478,608.48	4. Loan Loss Reserve		16,591,677.45
9,103,322.51	5. Other Liabilities	4	14,203,352.14
441,992,596.94	Total Capital & Liabilities		656,740,210.32

Previous Year Rs.	Assets	Anex	Current Year Rs.
88,061,542.72	1. Cash & Bank Balance	5	40,597,482.19
20,000,000.00	2. Investment	6	20,000,000.00
315,953,616.00	3. Loan outstanding	7	553,055,915.00
5,832,461.35	4. Advance, Deposits & Other Receivables	8	10,547,161.98
408,949.90	5. Stock & Other Asset	9	1,160,760.50
11,736,026.97	6. Fixed Asset	10	31,378,890.65
441,992,596.94	Total Assets		656,740,210.32

Accounting Policies & Notes

11

Date : 2075/5/10
Place : Biratnagar

As per our separate report attached
A. Bansal & Associates
Chartered Accountants

Yogendra Mandal

Yogendra Mandal
Chairperson &
Executive Director

Prem Kumar Mandal

Prem Kumar Mandal
Secretary

Sanjay Kumar Mandal

Sanjay Kumar Mandal
Treasurer

Aswani Bansal

Aswani Bansal, FCA





Jeevan Bikas Samaj

Biratnagar, Morang

From 2066/04/01 to 2067/03/32

Income & Expenditure Statement

Previous Year Rs.	Particulars	Anes	Current Year Rs.
	<u>Income</u>		
57,658,079.24	Interest Income	12	101,407,827.14
2,689,695.81	Program Operational Income	13	9,611,165.16
906,190.50	Other Income	14	1,033,696.33
61,253,965.55	Total Income		112,052,688.63

Previous Year Rs.	Particulars	Anes	Current Year Rs.
	<u>Expenses</u>		
17,935,481.26	Interest Expenses	15	32,389,662.63
12,500,499.87	Personnel Expenses	16	19,430,629.38
6,059,930.77	Office/ Administrative Expenses	17	9,620,473.85
4,112,576.46	Loan Loss Provision		7,113,068.97
902,686.78	Misc. Fund Allocation		1,555,533.34
	Staff Bonus Provision (MF)		2,912,273.93
2,669,087.08	Program Operational Expenses	18	3,028,076.11
44,180,262.22	Total Expenses		76,049,718.21
17,073,703.33	Net Surplus (Deficit)		36,002,970.42
4,112,576.46	Institutional growth Fund appropriation		7,113,068.97
12,961,126.87	Balance transferred to Reserves		28,889,901.45

Place :

2067/05/10
Biratnagar

As per our separate report attached
A. Bansal & Associates
Chartered Accountants

Yogendra Mandal
Chairperson &
Executive Director

Prem Kumar Mandal
Secretary

Sanjay Kumar Mandal
Treasurer

Aswani Bansal, FCA





Jeevan Bikas Samaj
Birathnagar, Morang
As At Ashadh 32, 2067

Cash Flow Statement

Previous year (Rs.)	Particulars	Details	Current year (Rs.)
	A Cash from operating activities		
61,253,965.55	1 Cash Receipt		112,052,688.63
57,658,079.24	1.1 Interest Income	101,407,827.14	
906,190.50	1.2 Other Income	1,033,696.33	
2,689,695.81	1.3 Other program Income	9,611,165.16	
43,131,584.31	2 Cash payment		67,347,514.22
17,935,481.26	2.1 Interest Expenses	32,389,662.63	
12,500,499.87	2.2 personnel Expenses	19,430,629.38	
6,059,930.77	2.3 Administrative Expenses	9,620,473.85	
(1,106,821.59)	2.4 Other fund allocation and bonus provision	4,467,807.27	
58,143.68	Less Depreciation	(1,631,700.55)	
7,684,350.32	Depreciation on Capital Reserve	42,565.53	
	2.4 Other program Expenses	3,028,076.11	
18,122,381.24	Cash flow before Working Capital		44,705,174.41
(142,019,772.34)	Increase(Decrease) in Current Assets		(242,568,810.23)
	1 Increase(Decrease) in Call & Marketable Securities		
(137,085,882.00)	2 Increase(Decrease) in Loan outstanding	(237,102,299.00)	
(4,933,890.34)	3 Increase(Decrease) in other Assets	(5,466,511.23)	
66,413,579.22	Increase(Decrease) in Current Asset		121,871,476.72
61,279,422.00	1 Increase(Decrease) in Members' Saving	116,771,447.09	
-	2 Increase(decrease) in Certificate of Deposit	-	
5,134,157.22	3 Increase(decrease) in Other Liabilities	5,100,029.63	
(57,483,811.88)	Cash flow from Operating Activities(A)		(75,992,159.10)
	(B) Cash flow from Investing Activities		(21,196,150.32)
(10,000,000.00)	1 Increase(Decrease) in Long term Investment	-	
(2,798,874.27)	2 Increase(Decrease) in Fixed Asset	(21,196,150.32)	
-	3 Interest on Long item Investment	-	
(12,798,874.27)	Cash flow from Investing Activities(B)		(21,196,150.32)
	(C) Cash flow from Financing Activities		49,724,248.90
132,752,504.26	1 Increase(Decrease) in Long term borrowing	53,845,298.09	
-	2 Increase (Decrease) in Share Capital	-	
6,056,845.79	3 Increase(Decrease) in Reserve fund	(4,121,049.19)	
138,809,350.05	Cash flow from Financing Activities	49,724,248.90	49,724,248.90
68,526,663.90	(D) Cash flow from activities(A+B+C)		(47,464,060.52)
19,534,878.82	(E) Opening Cash and Bank Balance		88,061,542.72
88,061,542.72	(F) Closing Cash and Bank Balance		40,597,482.19

Date : 20/10/2010

Venue : Birathnagar

According to attached reports
Aswani Bansal & Associates
Chartered Accountants

Yogendra Mandal *Prem Kumar Mandal*

Yogendra Mandal
Chairperson & Executive
Director

Prem Kumar Mandal
Secretary

Sanjay Kumar Mandal

Sanjay Kumar Mandal
Treasurer

Aswani Bansal

Aswani Bansal, FCA
Birathnagar
Cop No-35
Chartered Accountants



Jeevan Bikas Samaj

Biratnagar, Morang

Anexes related o Balance sheet as on Ashadh end 2067

Reserves & Surplus				Anex-1
Particulars	Till the Prior Rs.	This year Rs.	Current Year Rs.	Till the Prior Rs.
1 Cumulative Surplus	12,548,218.46	28,889,901.45	41,438,119.91	12,548,218.46
2 Institutional Dev. Fund (Banking)	438,559.01	32,770.40	471,329.41	438,559.01
Institutional Dev. Fund (other)	1,949,131.21	(142,300.00)	1,806,831.21	1,949,131.21
3 Other Grants & Donation	9,464,174.70	(4,113,652.20)	4,814,022.50	9,464,174.70
RMDC Grant	1,630,825.50	92,547.00	1,723,372.50	1,630,825.50
World Bank	1,400,000.00	-	1,400,000.00	1,400,000.00
EAESP	-	1,690,650.00	1,690,650.00	-
USAID	5,896,849.20	(5,896,849.20)	-	5,896,849.20
WWF	456,500.00	-	-	456,500.00
DDC	80,000.00	-	-	80,000.00
4 Capitalized Donation (Park)	714,754.51	6,917.34	721,671.85	714,754.51
Institutional Growth Fund	9,478,608.48	7,113,068.97	16,591,677.45	9,478,608.48
Capitalized Members Insurance	1,761,840.00	717,046.50	2,478,886.50	1,761,840.00
5 Capital Reserve	202,641.55	(49,482.87)	153,158.68	202,641.54
Land				
Building				
Computers	54,644.71	(13,661.18)	40,983.53	54,644.71
Furniture & Fixture	8,671.73	(2,167.93)	6,503.80	8,671.73
Vehicle	112,839.89	(26,729.86)	86,110.03	112,839.89
Office Equipment	23,223.88	(5,805.98)	17,417.90	23,223.87
Other Fixed Asset	3,261.34	(1,117.92)	2,143.42	3,261.34
Total Rs.	36,557,927.92	32,454,269.59	68,475,697.51	36,557,927.91

Borrowings				Anex-2
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 RMDC			173,916,000.00	144,518,000.00
2 Habitat Nepal			3,862,933.00	4,204,800.00
3 Nabil Bank Ltd (Over Draft Loan)			49,982,470.13	49,867,623.93
4 NIC Bank Ltd (term loan)			18,000,000.00	9,000,000.00
5 Alternative Energy Promotion Center			3,546,000.00	3,375,000.00
6 Citizens International (Term Loan)			15,625,000.00	8,125,000.00
7 Citizens International (Dimand Loan)			20,000,000.00	19,996,681.11
8 Nepal SBI Bank Over Draft Loan			33,000,000.00	25,000,000.00
Total Rs.			317,932,403.13	264,087,105.04

Members' Saving				Anex-3
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 Compulsory Saving			69,901,600.00	42,516,142.00
2 Voluntary Saving			31,023,732.00	18,715,277.00
3 Center Fund			18,621,398.00	19,460,336.00
4 Pension & Fixed Saving			118,030,238.09	41,056,444.00
5 Welfare Fund			1,960,112.00	1,017,434.00
Total Rs.			239,537,080.09	122,765,633.00

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Jeevan Bikas Samaj

Biratnagar, Morang

Anexes related o Balance sheet as on Ashadh end 2067

Other Liabilities			Anex-4	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 Tax			42,360.52	12,084.28
2 Provident Fund			11,600.00	10,000.00
3 Citizenship Investment Fund			103,445.00	307,133.80
4 Personnel Welfare Fund			1,638,933.01	949,454.81
5 Conflict Affected Welfare Fund			90,977.76	183,158.89
6 Payables			766,494.53	446,288.12
7 Members Insurance			826,295.50	587,280.00
8 Cattle Insurance Premium			573,545.00	205,462.00
9 Pass Book, Attendance Register			6,030.00	11,745.00
10 Cash Security Fund			566,854.00	300,209.00
12 Medicine Reserve Fund			430,924.00	220,712.00
13 Leave Reserve Fund			653,787.53	366,144.00
14 Member Insurance Fund LIC			1,800,153.71	3,075,600.43
15 JFPR Fund			6,283.50	87,024.50
16 Training Fund			2,395,370.80	1,227,656.33
17 Reserve for Audit Expenses			45,200.00	30,000.00
18 Revolving Fund			241,309.00	223,434.00
19 Member Liabilities			62,896.35	62,896.35
20 Bio Gas Company			311,530.00	704,179.00
21 Staff Insurance Fund			186,361.00	92,860.00
23 Member life Insurance Reserve LIC			457,254.00	-
24 Proposed Bonus Fund			2,912,273.93	-
25 JBPS			73,473.00	
Total Rs.			14,203,352.14	9,103,322.51

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Jeevan Bikas Samaj

Biratnagar, Morang

Anexes related o Balance sheet as on Ashadh end 2067

Investment			Anex-6	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 Kist Bank Ltd, Biratnagar	Fixed Deposits		10,000,000.00	10,000,000.00
2 Bank of Asia Ltd., Biratnagar	Fixed Deposits		10,000,000.00	10,000,000.00
Total			20,000,000.00	20,000,000.00

Loan Outstanding			Anex-7	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 General Loan			394,417,320.00	248,236,100.00
2 Domestic Loan			20,140,591.00	16,810,230.00
3 Special Loan			75,458,000.00	23,231,380.00
4 Project Loan			46,638,960.00	18,816,200.00
5 Housing Loan			13,522,644.00	3,541,658.00
6 Bio Gas Loan			2,878,400.00	5,318,048.00
Total			553,055,915.00	315,953,616.00

Advance, Deposits & Other Receivables			Anex-8	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 Staff & Misc. Advance			936,500.00	27,000.00
2 Deposit			78,510.45	76,066.35
3 Deposits(NGO & Park side)			12,000.00	12,000.00
4 Cycle Loan			141,085.00	172,446.00
5 Personnel Welfare Loan			4,237,369.00	1,821,125.00
6 Receivables			1,252,714.12	1,204,680.00
7 Prepaid			772,983.41	542,644.00
8 MFIN Software Advance			625,000.00	350,000.00
10 Jeevan Bikas Samaj Saikshik Guthi			2,491,000.00	1,626,500.00
Total			10,547,161.98	5,832,461.35

Stock & Other Asset			Anex-9	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 Stationery Stock			553,335.50	299,909.50
2 Brick Stock			-	89,990.40
3 Cement Stock			607,425.00	19,050.00
Total			1,160,760.50	408,949.90

(Signature)

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Head Office

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<p>Contact Office: Buddhanagar, Kathmandu Ph.: 01-4785274 Email: jbsbirt@ntc.net.np</p>	<p>Area Office Damak Damak-13, Jhapa Ph.: 023-584834 Email: jbsdamak@yahoo.com</p>	<p>Area Office Biratnagar Biratnagar-10, Milan Chowk Ph.: 021-526016 Email: jbsbranchmail@yahoo.com</p>	<p>Branch Office Itabhata Itabhata-12, Jhapa Ph.: 023-563295 Email: jbsittabhata@yahoo.com</p>
<p>Branch Office Kerabari Kerabari-1 Morang Ph.: 021-690912 Email: jbskerabari@yahoo.com</p>	<p>Branch Office Karsiya Sorabhad-3 (Karsiya), Morang Ph.: 021-565174, 565088 Email: jbskarsiya@yahoo.com</p>	<p>Branch Office Bhadrapur Bhadrapur-12, Jhapa Ph.: 9742640937 Email: jbsbhadrapur@yahoo.com</p>	<p>Branch Office Amardaha Amardaha-1, Morang Ph.: 021-695474 Email: jbsamardaha@yahoo.com</p>
<p>Branch Office Majhare Majhare-3, Morang Ph.: 021-692430, Email: majhare@yahoo.com</p>	<p>Branch Office Budhanagar Biratnagar-18(Jatuwa), Morang Ph.: 021-537782 Email: jbs_budhanagar@yahoo.com</p>	<p>Branch Office Amahi Amahibaryati-3, Morang Ph.: 021-690397, Email: amahi_jbs@yahoo.com</p>	<p>Branch Office Madhuban Madhuban-5, Sunsari Ph.: 025-696254 Email: branchmadhuban@yahoo.com</p>
<p>Branch Office Dainiya Dainiya-8, Morang Ph.: 021-692794 Email: jbsdainiya@yahoo.com</p>	<p>Branch Office Jhorahat Jhorahat-1, Morang Ph.: 021-692009 Email: jhorahat@yahoo.com</p>	<p>Branch Office Biratnagar Biratnagar-5 (Bargacchi), Morang Ph.: 021-460443 Email: jbs_biratnagar@yahoo.com</p>	<p>Branch Office Belbari Belbari-2, Morang Ph.: 021-691368 Email: jbsbelbari@yahoo.com</p>
<p>Branch Office Bahuni Bahuni-6, Morang Ph.: 021-692231, Email: jbsbahuni@yahoo.com</p>	<p>Branch Office Sijuwa Sijuwa-8, Morang Ph.: 021-692836 Email: jbsijuwa@yahoo.com</p>	<p>Branch Office Surunga Surunga-5, Jhapa Ph.: 023-691277 Email: surunga_jbs@yahoo.com</p>	<p>Branch Office Bahundangi Bahundangi-6 (Baudhamode), Jhapa Ph.: 023-691197 Email: jbsbahundangi_pahad@yahoo.com</p>
<p>Branch Office Harinagra Harinagra-4, Sunsari Ph.: 025-693227 Email: harinagra@yahoo.com</p>	<p>Branch Office Pathri Pathri-1 Shikhar Chowk, Morang Ph.: 021-555644 Email: jbspathri@yahoo.com</p>	<p>Branch Office Shibgunj Shibgunj-1, Jhapa Ph.: 023-694999 Email: jbs_shibgunj@yahoo.com</p>	<p>Branch Office Katahari Katahari-5, Morang Ph.: 021 Email: jbs_katahari@yahoo.com</p>
<p>Branch Office Damak Damak-14, Jhapa Ph.: 023-583706 Email: jbs_damak@yahoo.com</p>	<p>Branch Office Birtabazzar Birtabazzar-8, Jhapa Ph.: 023-693530, Email: jbsbirta@yahoo.com</p>	<p>Branch Office Itahara Itahara-2, Sombare, Morang Ph.: 021-693552 Email: jbs_itahara@yahoo.com</p>	<p>Branch Office Taghandubba Taghandubba-7, Jhapa Ph.: 023-692453 Email: jbs_taghandubba@yahoo.com</p>
<p>Branch Office Gauradaha Gauradaha-3, Jhapa Ph.: 023-696111, Email: jbsgauradaha@yahoo.com</p>	<p>Branch Office Gaurigunj Khajurgacchi-8, Jhapa Ph.: 023-696476 Email: jbsgaurigunj@yahoo.com</p>	<p>Branch Office Madhumala Madhumala-2, Morang Ph.: Email: madhumala_jbs@yahoo.com</p>	<p>Branch Office Rajgadhi Rajgadhi-6, Jhapa Ph.: 9742650293 Email: jbsrajgadhi@yahoo.com</p>
<p>Branch Office Letang Letang-2, Morang Ph.: 021-696004, Email: jbsletang@yahoo.com</p>	<p>Branch Office Baniyani Baniyani-3, Jhapa Ph.: 9742640953 Email: jbs_baniyani@yahoo.com</p>		



Key Personnel of JBS



Mr. Yogendra Mandal
Chairperson/Executive Director

Working since: 1997
Amahi Bariyati, Ward No. -3, Morang
Bachelor Degree in Science

Major Training Attended: NGO management, Business Planning and Management of Microfinance, PRA, Leadership Training, Program Design and Management Training, Training on Financial Analysis & Management" Training of Trainers, Management Information System, Improving Operating Efficiency of Microfinance Institutions, Grameen Generalized System (GB-II) etc

International Visit:
Bangladesh, India



Mr. Sanjay Kumar Mandal
Deputy Director

Working since: 1999
Kadmaha ward No. -8, Morang
Masters in Business Studies

Major Training Attended: Village Bank Mechanics, Basics of Microfinance, Theory & Practice of Microfinance, Business Planning and Management of Microfinance, PRA, Program Design and Management Training, Proposal Writing Training, Financial Analysis and Delinquency Management, Training of Trainers, Quality Training, Credit & Risk Management Training.

International Visit:
Bangladesh



Mr. Bharat Lal Bahardar
Department Chief

Working since: 1999
Kadmaha ward No.-9, Morang
Intermediate in Commerce

Major Training Attended: PRA, Program Design and Management Training, Proposal Writing Training, ToT on Micro Enterprise Creation & Development, Monitoring and Supervision of Microfinance Program.

International Visit:
Bangladesh



Mr. Rohit Bhandari
Department Chief

Working since: 2006
Gauriganj-6, Jhapa, Nepal
Bachelor Degree in Commerce

Major Training Attended: Internal Audit, Financial Analysis and Delinquency Management, Monitoring and Supervision of Microfinance Program, ToT on Micro Enterprise Creation & Development, Training of Trainers.



Mr. Damodar Regmi
Department Chief

Working since : 2007
Inaruwa Municipality ward no. 2, Sunsari.
Masters Degree in Rural Development

Major Training Attended: Conflict resolution, Branch management, Microfinance operation and management, Financial Analysis and Delinquency Management, Monitoring and Supervision of Microfinance Program.

Publication:
Micro Finance and Jeevan Bikas Samaj- A co-worker of poverty reduction.
International Visit:
Bangladesh



List of JBS Key Staff

S.N.	Name	Designation	Office
1.	Yogendra Mandal	Executive Director	Head Office B
2.	Sanjay Kumar Mandal	Deputy Director	Head Office Biratnagar
3.	Bharat Lal Bahardar	Department Chief	Head Office Biratnagar
4.	Rohit Bhandari	Department Chief	Head Office Biratnagar
5.	Damodar Regmi	Department Chief	Head Office Biratnagar
6.	Bijay Kumar Mandal	Senior Officer	Head Office Biratnagar
7.	Binod Prasad Sah	Area Manager	Area Office Biratnagar
8.	Om Nath Bhandari	Area Manager	Area Office Damak
9.	Sudip Kumar Mandal	Officer	Head Office Biratnagar
10.	Manoj Kumar Shah	Officer	Area Office Damak
11.	Bijay Kumar Mandal	Accountant	Head Office Biratnagar
12.	Ramesh Ray	Accountant	Head Office Biratnagar
13.	Shiv Kumar Ram	Senior Field Assit.	Area Office Biratnagar
14.	Sipra Sharma	Accountant	Head Office Biratnagar
15.	Shiv Sankar Pd. Nuniya	Technical Assistant	Head Office Biratnagar
16.	Sabina Neupane	Receptionist	Head Office Biratnagar
17.	Lekhnath Niraula	Branch Manager	Branch Office Birtabazar
18.	Jaganath Pd. Shah	Branch Manager	Branch Office Madhumalla
19.	Sanjay Kr. Shah	A. Branch Manager	Branch Office Budhnagar
20.	Anjay Kr. Mandal	A. Branch Manager	Branch Office Katahari
21.	Torna Bd. Basnet	A. Branch Manager	Branch Office Damak
22.	Binod Kr. Mehata	A. Branch Manager	Branch Office Rajgadh
23.	Kumud Kr. Mandal	Branch In charge	Branch Office Jhorahat
24.	Manoj Kr. Sharma	Branch In charge	Branch Office Harinagara
25.	Baburam Rajbansi	Branch In charge	Branch Office Bhadrapur
26.	Subhash Chandra Shah	Branch In charge	Branch Office Bahuni
27.	Nimka Lal Rajbansi	Branch In charge	Branch Office Biratnagar
28.	Bijay Kr. Mandal	Branch In charge	Branch Office Sijuwa
29.	Tulsa Devi Kafle	Branch In charge	Branch Office Amardaha
30.	Ghanshyam Lal Singh	Branch In charge	Branch Office Karsiya
31.	Lalit Kr. Gangai	Branch In charge	Branch Office Pathari
32.	Binod Pd. Shah	Branch In charge	Branch Office Majhare
33.	Sunil Kr. Singh	Branch In charge	Branch Office Dainiya
34.	Tika Ram Rijal	Branch In charge	Branch Office Letang
35.	Basanta Kr. Chaudhary	Branch In charge	Branch Office Madhuwan
36.	Khem Raj Khawas	Branch In charge	Branch Office Surunga
37.	Subash Karki	A. Branch In charge	Branch Office Kerabari
38.	Dipendra Sharma	A. Branch In charge	Branch Office Shibganj
39.	Mahadev Pd. Singh	A. Branch In charge	Branch Office Amahi
40.	Dipendra Shrestha	A. Branch In charge	Branch Office Bahundangi
41.	Sanjay Kr. Sharma	A. Branch In charge	Branch Office Belbari
42.	Ram Pd. Timalena	A. Branch In charge	Branch Office Gauradaha
43.	Ganesh Gurung	A. Branch In charge	Branch Office Gauriganj
44.	Arjun Kr. Thakur	A. Branch In charge	Branch Office Baniyani
45.	Sujan Kr. Mandal	A. Branch In charge	Branch Office Itabhatta
46.	Arjun Ghimire	A. Branch In charge	Branch Office Itahara
47.	Mahesh Kr. Yadav	A. Branch In charge	Branch Office Taghandubba



Photo Features



Pig Farming

A member on her pig-farm



Entrepreneurship

A member of JBS at her glossary shop



Inauguration of Office Building

Executive Director of JBS inaugurating central office building



Interaction

Executive Director interacting with member of micro finance



Street Drama

Actors of Arohan Gurukul performing an awareness drama.



Bravery Award

A Staff of JBS has receiving Bravery Award for his exemplary performance.



Insurance Reimbursement
Gathering of Local People in Insurance Reimbursement Program.



Global Volunteer
A British Team with owner of Household after completion the house.



Branch Management Training
Executive Director of JBS sharing experience with the participants.



Cultural Program
Students of JBPS performing in a cultural program.

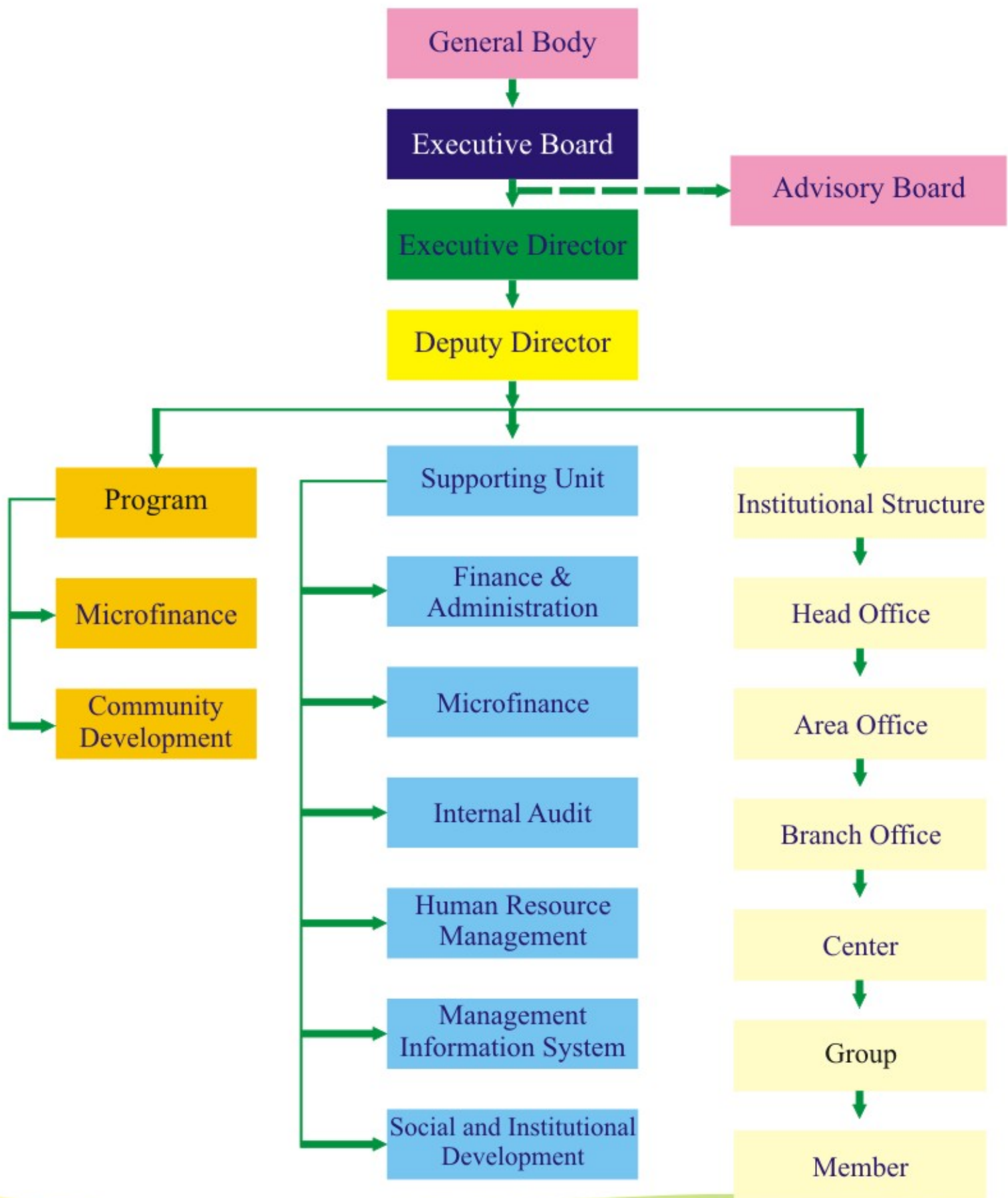


Bamboo Nursery
A Bamboo Nursery situated in JBS Park, Kadamaha, Morang.



Entrance Exam
Participants of vacancy exam of JBS.

ORGANIZATION STRUCTURE OF JBS



Working Area of JBS



NEPAL



Boundaries

- International
- Development Region
- Zonal
- District
- Capital
- District Headquarters

- Head Office
- Area Office
- Branch Office
- Contact Office

Central Office:

P.O.Box 272, Biratnagar-10,
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Tel: 977-01-4785274