



*Annual Report 2067/68*



**JEEVAN BIKAS SAMAJ**



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## FOREWORD

*Jeevan Bikas Samaj(JBS)* was established in 1997, in order to improve the socio-economic conditions of back warded and vulnerable segments. 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 2067/68 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 and central region of Nepal. The organization has succeeded to serve with 81,310 disadvantaged families in micro finance services. 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 stage. 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 poor community. JBS is initiating awareness through advocacy and strengthening the leadership capability of the poor 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 14 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 by District Administration Office Morang (Registration No 732/2054), by Social Welfare Council (Affiliation No. 7841) and by 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 composes 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 to be implemented by the organization. The Governing Body evaluates and monitors the implementation of policies through various monitoring tools and visits to the project 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 Ilam, Jhapa, Morang, Sunsari, Dhanakutta, Udayapur and Sindhuli districts of Nepal. Presently, it is providing its microfinance service and other community development services (Social awareness, health, environment conservation, conflict diminution etc) in 202 VDC and in 7 municipalities of these 7 districts. It started the journey with micro-finance in line with Grameen Model in five VDCs i.e. Amahi Bariyati, Sorabhag, Nocha, Kadmaha and Pokhariya of Morang district on 26 January, 2003 with a small fund. At the end of the FY 2067/68, it has been providing its service to 81,310 poor families and disadvantage households through its microfinance program from 40 difference branch offices.

## 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

#### Current Partner

- Rular Microfinance Dev. Center Ltd. (RMDC)
- Commercial Banks
  - Nabil Bank Ltd.
  - Citizen International Bank Ltd.
  - Nepal SBI Bank Ltd.
  - NIC Bank Ltd.
  - Kist Bank Ltd.
- Development Banks
  - Vibor Bikas Bank Ltd.
  - International Development Bank Ltd.
  - H & B Development Bank Ltd.
- Alternative Energy Promotion Center
- Habitat for Humanity Nepal
- UNDP
- UNCDF
- Nepal Rastra Bank

#### Previous Partner

- World Bank
- Asian Development Bank
- Chemonics International/USAID
- World Wildlife Fund (WWF)
- Samjhauta Nepal
- JFPR
- PLAN NEPAL
- PACT NEPAL
- Indian Embassy
- DDC Morang
- The Asia Foundation

### 1.12 Reward

In 2011, JBS has awarded by Habitat for Humanity Nepal for "Inovation in Generating Additional Fund Investment Per House" by **Arthapurna Jeewan ko Lagi Aawas Award**. Similarly, with the view of recognizing better performing microfinance institutions in Nepal, JBS has awarded by RMDC for its better performance by "**Exemplary Performance Award**" for FY 2008-09. This is the same award, which JBS has won for FY 2004-05 & for FY 2006-07 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 2009** on the basis of outreach, efficeincy and transparency. In the similar report of the year 2008, JBS was inlisted in sixth position.



## SECTION: TWO

### Microfinance

#### 2.1 Background

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. Many of JBS clients who started as ultra poor gradually graduated to micro-entrepreneurs, which is a great achievement of its microfinance program.

#### 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 seven southern east district of Nepal. The program has covered 202 VDCs and 7 Municipalities of Ilam, Jhapa, Morang, Sunsari, Dhankuta, Udaypur and Sindhuli districts. Women are exclusive members of this program. In the Fiscal Year 2067/68, the enrollment of member in the program is pleasing and obtains to 81,310. Furthermore, growing circumstance of borrowers is also quite encouraging, now the numbers extent to 61,258.

Basic characteristics of JBS Microfinance 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. 5-9 members group approach under a single umbrella of 10-60 women in a center.
9. Transparent.

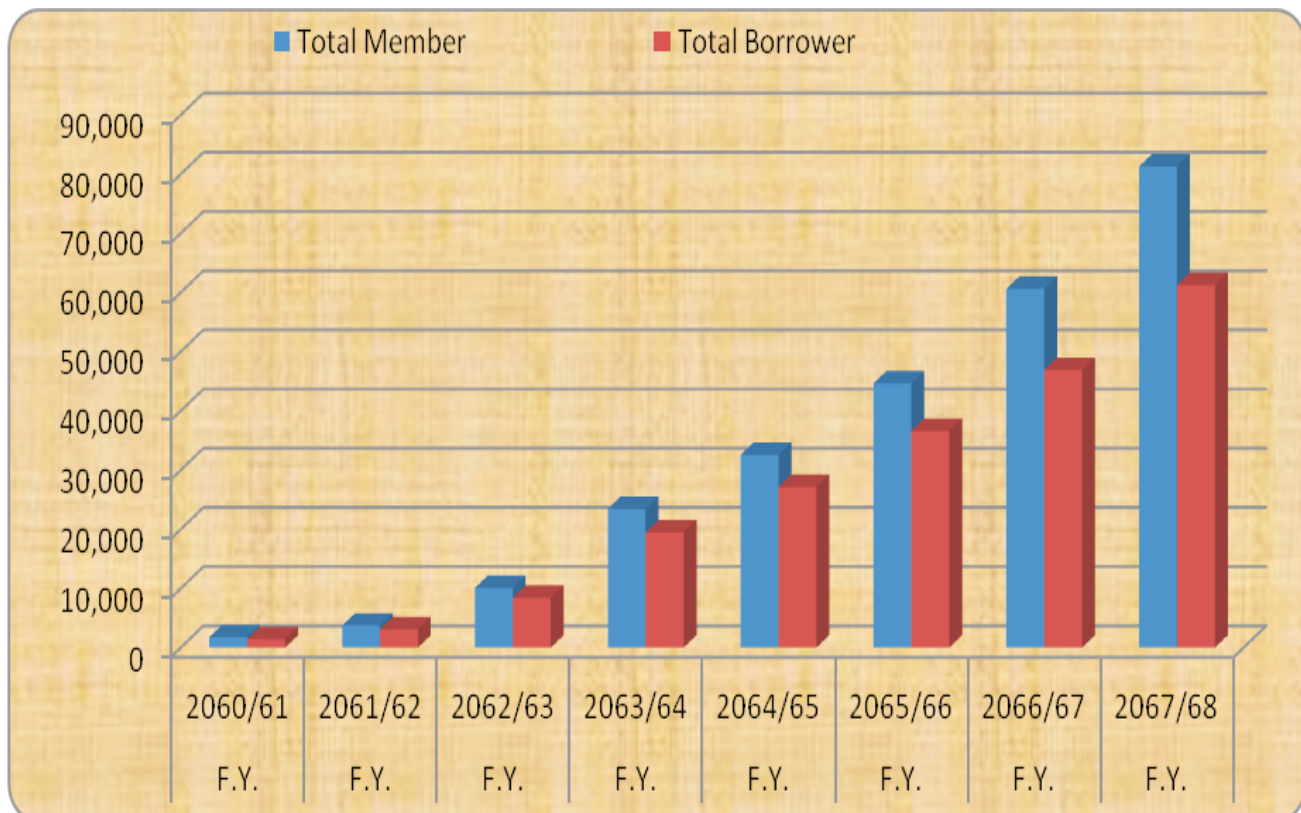


**Table 1: Outreach in Different Fiscal Year**

Particulars	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67	2067/68
District	1	1	1	3	3	3	3	7
VDC	9	14	41	84	106	120	135	202
Branch	0	4	7	18	21	21	31	40
Total Member	1,765	3730	10096	23443	32568	44639	60623	81310
Total Borrower	1441	3077	8415	19439	27162	36609	46914	61258
Total Staff	6	14	39	83	94	118	145	188
Total Field Staff	4	9	25	58	63	82	96	122



**Chart 1: Outreach in Different Fiscal Year**



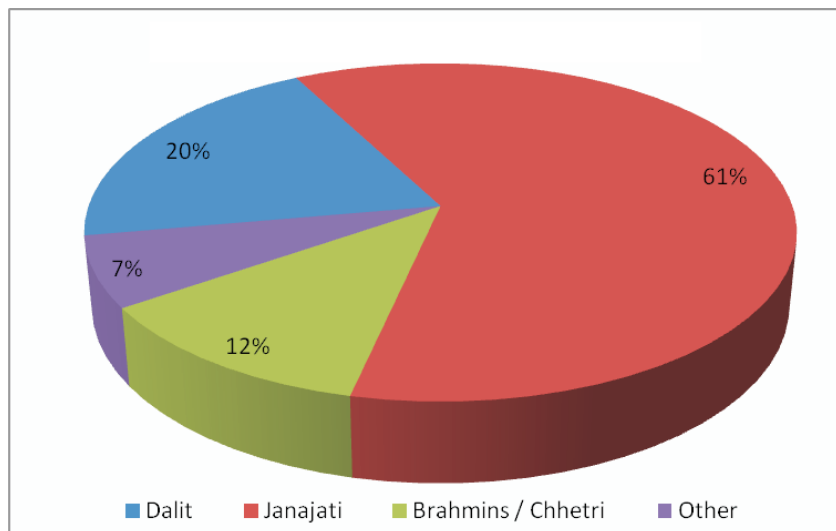
**Table 2: Caste Wise Member Enrollment in FY 2067/68**

S.N.	Cast	No. of Member
1	Dalit	16299
2	Janajati	49782
3	Brahmins/Chettri	9712
4	Others	5517
	Total	81310





**Chart 2: Cast Wise Member Enrollment**



### 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 mode of operation. 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

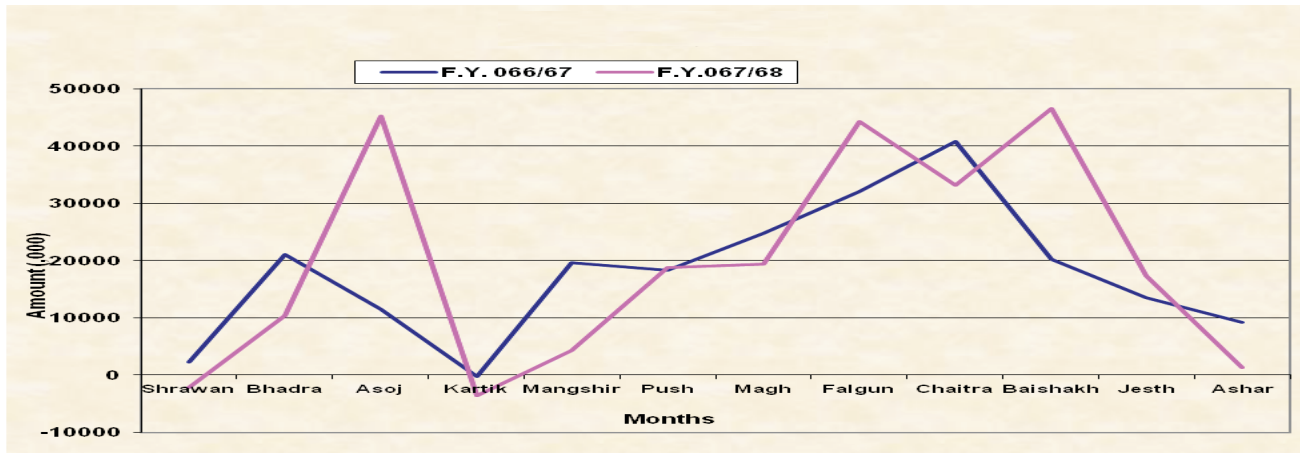
To reduce poverty from grass-root level, JBS has been providing various kinds of loan to its member as their demand, purpose and utilization. The total loan disbursement in the FY 2067/68 was Rs. 1,423,922,100 rupees with 99.999 percent recovery rate.

**Table 3: Total Loan Disbursement, Recovery and Outstanding in Different Fiscal Year**

Particulars	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67	2067/68	Progress In FY 2067/68
Loan Disbursed	7,857	21,504	58,348	175,471	328,096	576,488	984,453	1,423,922	66.14%
Loan Recovered	4,004	13,226	36,765	105,354	254,069	439,105	747,351	1,188,555	74.29%
Loan Outstanding	4,564	12,843	34,426	104,543	178,571	315,954	553,056	788,423	42.56%
Repayment Rate	100%	100%	100%	100%	100%	100%	100%	99.999%	99.999%
Overdue Amount	0	0	0	14	0	0	0	90.03	0.001%



**Chart No. 3 Monthly Growth in Loan Outstanding**



### 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

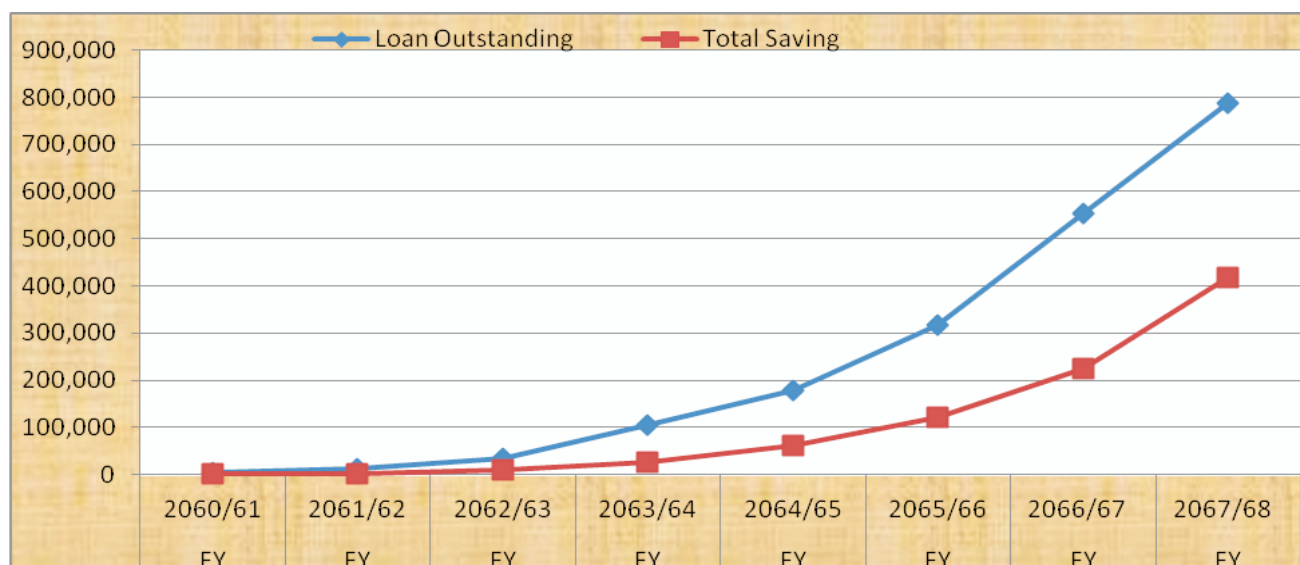
The saving ratio and amount of the member is growing encouragingly, in this fiscal year 2067/68. Members of the program has deposit their income frequently in their different saving accounts. In the fiscal year, total amount of member saving is about Rs. 417,990,000. The increasing trend of pension/fixed saving and welfare fund is super, out of total saving, about 55 percent of saving is from pension/fixed saving and the increasing tendency of the saving is more than 118 percent in the fiscal year. On the other hand, the center fund saving is in decreasing mode.

**Table 4: Saving Detail in Different Fiscal Year (Rs. in ,000)**

Particulars	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67	2067/68	Progress In FY 2067/68 Absolute Relative
Compulsory Saving	445	1,401	3,977	10,622	23,507	42,516	69902	114,498	44,596 64%
Voluntary Saving	85	358	1,454	4,590	10,101	18,715	31024	51,025	20,002 64%
Center Fund Saving	443	1,465	4,209	10,748	18,016	19,460	18621	17,913	(709) -4%
Pension/Fixed Saving	-	14	104	1,033	9,343	41,056	103097	231,194	125,169 118%
Welfare Fund	-	15	70	235	518	1017	2928	3,360	1400 71%
<b>Total Saving</b>	<b>973</b>	<b>3253</b>	<b>9814</b>	<b>22,228</b>	<b>61,485</b>	<b>122,764</b>	<b>225571</b>	<b>417,990</b>	<b>190,458 84%</b>



**Chart No. 4 : Yearly Progress of Saving Mobilization and Loan Outstanding (Rs. in 000)**



### 2.2.3 Insurance

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

#### A. Emergency Relief Fund

This policy is providing facilities in following cases:

**Table No. 5 : Emergency Relief Fund Incentive**

Case	Incentive Amount	Remarks
Member Death	10,000	Death Certificate Require
Husband Death	5,000	Death Certificate Require
Critical Operation/Surgery	2,000	Discharge Certificate Require
Delivery	1,000	Discharge Certificate Require
Natural Disaster	1,000	Recommendation of VDC





## **B Livestock Insurance**

Member of JBS do not have to worry about losses of their cattle if they have cattle insurance. JBS has been providing cattle insurance services coordinating with **Deposit and Credit Guarantee Co-operation Pvt. Ltd.** to recover the losses of animal death. In this insurance policy, if insured cattle will die within the insured period, JBS will provide 80 percent compensation to the owner after a short processing. Premium will be paid 3% of insured amount



## **C Life Insurance Policy**

Jeevan Bikas Samaj has been providing 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 2067/68, altogether 5467 woman member and their guardians has integrated to this policy and 16 families member has taken NRs. 750,000 compensation from the insurance company. The total sum assured amount of the insured clients is NRs. 259,035,000.

### **2.2.4 Remittance**

JBS has been providing remittance services from its all branches. Local people can collect their remittance amount from their nearby branch office of Jeevan Bikas Samaj. JBS has been providing various modes of remittance service coordinating with different banks and remittance agencies i.e. Sidhartha Development Bank(Siddhartha Remit), Siddhartha Bank Pvt. Ltd. (Boom Remit), Kumari Bank (Express Money Transfer), Nabil Bank (Western Union Money Transfer), Laxmi Bank (Laxmi Remit), Bank of Asia (Samsara Money Transfer).





## SECTION: THREE

### Training, Workshop and Observation

#### 3.1 Staff Training & Workshop in FY 2067/68

JBS is always focus on quality service therefore the organization is providing different skill development training for its employee and clients. In the fiscal Year, 2067/68, JBS has organized various types of training and workshop for its staff and client. Some other supporting organization has also supported in different training for capacity development of JBS staffs.

**Table 6: Training and Workshop in F.Y. 2067/68**

Name	Duration (Day)	No. of Participants	Organizer
Annual Interaction Program	2	180	Jeevan Bikas Samaj
Insurance Interaction workshop	2	40	Jeevan Bikas Samaj
"MIX Market Reporting Requirement" Training	2	1	EAFS
Annual Day Function	1	78	Jeevan Bikas Samaj
Institutional Self-evaluation Program	2	85	Jeevan Bikas Samaj
SCG Linkage Training	3	5	EAFS
Nepal Microfinance Vision 2015	2	2	RMDC
Quarterly Review Workshop	2	55	Jeevan Bikas Samaj
SAARC Microfinance Summit	3	5	RMDC
Market Research and Product Development Training	5	1	EAFS
Business Plan Training	5	2	MiFAN
Account Management Training	2	31	Jeevan Bikas Samaj
Half Yearly Review Workshop	2	55	Jeevan Bikas Samaj
SCG Linkage Exposure Visit (India)	7	1	EAFS
Microfinance Operation and Management Training	2	31	Jeevan Bikas Samaj
Eastern Region Microfinance Summit	2	4	RMDC
VSLA Training	5	1	EAFS
Business Plan Training	4	3	RMDC
SCG Linkage Training	3	4	EAFS
Annual Review and Planning Workshop	3	9	Jeevan Bikas Samaj
Training on Financial Literacy	2	1	Jeevan Bikas Samaj
Account Management Training	2	29	Jeevan Bikas Samaj





### 3.2 Skill Development Training in FY 2067/68

JBS is always focused on sustainable progress of poor and marginalized people. Therefore, the organization has been providing different types of skill training for its client and their family member. Some major training provided by JBS in the FY 2067/68 is as following:

**Table No. 7 : Skill Development Training**

Program	Duration/Days	Participants	Organizer
Bamboo Gift Art Training	90	6	JBS
Candle Making Training	3	19	JBS





## 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 Babiyabirta 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 natural disaster (i.e. season) in the project area.

To implement the program member's Coordination assignment to complete the supporting committees for Construction Committee, Conflict Resolution involving to make



On the other hand, JBS has (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.

local people has formed a nine Committe that is actively performing its program. They had also formed some efficient work such as Embarkment Bamboo Plantation Committee; Committee etc. Local people are embankment on the river.

exposed a street drama named **Hosiyar**

#### 4.1.4 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.



#### 4.1.5 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 (B.S.) in its own natural park situated at Kadmaha V.D.C. Presently the school is running classes from Pre-Nursery to Lower Secondary. 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 for those students who are conflict affected, marginalized, poor, 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.



## 4.1.6 Enhancing Access to Financial Service Project

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 enhance its financial services for marginalized poor people. To execute, project objectives JBS has extend its program in hill districts i.e. Ilam, Dhankuta, Udayapur and Sindhuli districts. JBS has been succeeded to achieve the goal of the project. It has been reaching in the remote area with high inspiration to extend its services in remote hill and mountain, focusing financial service accessibility.



## 4.1.7 Housing for Poor (Arthpurna Jeevan ko Lagi Aawas)

In Nepal, as in many parts of the world, low-income families are generally excluded from housing finance by formal financial institutions. That is beginning to change in seven southeast districts, where Jeevan Bikas Samaj, has been playing a vital role in addressing poverty-related issues through sustainable microfinance and social enterprise. Jeevan Bikas Samaj has been providing housing loan service for those poor people who have not prime house to live. JBS initiated housing microfinance specifically incorporating sustainable building using locally available, environmentally sustainable construction materials.

JBS has been promoting pre-fabricated bamboo houses in its working area. In eastern Nepal, bamboo is the predominant building material and affordable for the poor. Bamboo is fast growing, easy to use, environmentally friendly and durable. Typically, the bamboo is chemically treated, cut to size and sent to various construction sites where it can be assembled. Houses built with such bamboo can be completed within seven days and last for many years.

Habitat for Humanity Nepal is playing vital role to support JBS by technically as well as financially, this effort has forced JBS to do more for low-income families to improve their housing condition. Till the end of FY 2067/68, about 3200 households has benefited by the housing program of JBS.

Housing for Poor program has been recognizing all over the world, national and international volunteers are interested to work for poor as a volunteer labor in house build activities. JBS has hosted number of native/foreign volunteers who wants to work for poor in Nepal. Nepal has traditionally been a favorite destination for Global Village volunteer teams. It has hosted volunteers from Australia, America, Canada, Japan, New Zealand, England, Denmark and the United State who have contributed as volunteer labor on housing builds.





**Table 8: Key Performance Indicators of Jeevan Bikas Banking Program up to FY 2067/68**

Particulars	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67	2067/68
Total Loan Disbursed of the Year (Rs. in ,000)	21,504	58,348	175,471	328,096	576,488	984,453	1,423,922
Total Loan Recovered of the Year (Rs. in ,000)	13,226	36,765	105,354	254,069	439,105	747,351	1,188,555
Total Loan Outstanding (Rs. in ,000)	12,843	34,426	104,543	178,571	315,954	553,056	788,423
Loan Disbursed (cum.) (Rs. in ,000)	30,147	88,495	263,966	592,063	1,168,550	2,153,004	576,926
Loan Recovered (Cum.) (Rs. in ,000)	17,304	54,069	159,423	413,492	852,597	1,599,948	2,788,503
Total Saving (Rs. in ,000)	3,253	9,814	27,228	61,485	122,764	227,532	417,990
Current Year Profit /(Loss) (Rs. in ,000)	379	330	128	11,118	19,925	36,224	44,692
Percentage of Saving on Loan Outstanding (%)	25	29	26	34.43	38.92	41.14	53.02
Repayment Rate (%)	100	100	99.99	100	100	100	99.99
Members per Field Staff (No.)	414	404	404	517	544	631	666
Borrowers per Field Staff (No.)	342	337	335	431	446	489	502
Loan Outstanding per Field Staff (Rs. in ,000)	1,427	1,377	1,802	2,834	3,847	5761	64,62
Total amount disbursed per period per Field Staff (Rs. in ,000)	2,389	2,334	3,025	5,207	7,030	10,255	11,671
Yield on Portfolio (%)	21	21	21	23.69	23.39	23.37	22.84
Operational Self - sufficiency Ratio (%)	126.53	122	128	150	151.07	155	138.48
Financial Self-sufficiency Ratio (%)	104	101	103	120	119	125.1	123.65
Average Loan Size	4,174	4,091	5,378	6,574	8,617	11,790	12,871
Operational Efficiency	16.4	17.82	16.81	16	16	16.43	17.32
Salaries as a percentage of average portfolio outstanding	5.1	5.69	5.67	5.84	5.06	4.6	4.7
Cost Per Unit of Currency lent (Rs)	0.08	0.07	0.09	0.08	0.09	0.07	0.08
Loan Loss Reserve Rate (%)	4	2.7	2.28	2.21	3	2.56	3





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**A. BANSAL & ASSOCIATES**  
Chartered Accountants

**CA Aswani Bansal, FCA**

2nd Floor, Durga Market

Main Road, Biratnagar

021-527795, 440875

Fax: 00977-21-527795, Mob: 9852022454

E-mail: bansalca@wlink.com.np

bansalcabrt@gmail.com

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

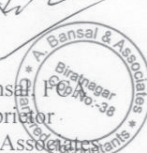
We have audited the accompanying balance sheet of the **Jeevan Bikas Samaj, Morang**, as of Ashad 32, 2068 and the related Income & Expenditure statement for the year then ended. These financial statements are the responsibility of the Samaj's management. Our responsibility is to express an opinion on 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 Samaj as of Ashad 32, 2068 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:- 2068/7/22  
Place:- Biratnagar

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







**Jeevan Bikas Samaj**

Biratnagar, Morang  
As At Ashadh 32, 2068  
Balance Sheet

Amount In Nrs.

Previous Year Rs.	Capital & Liabilities	Anex	Current Year Rs.
68,932,951.51	1. Reserves & Surplus	1	108,735,172.04
317,932,403.13	2. Borrowing	2	370,793,004.98
239,537,080.09	3. Members' Saving	3	418,081,795.73
16,591,677.45	4. Loan Loss Reserve	4	23,695,010.25
13,746,098.14	5. Other Liabilities	5	24,513,612.54
<b>656,740,210.32</b>	<b>Total Capital &amp; Liabilities</b>		<b>945,818,595.54</b>

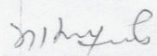
Previous Year Rs.	Assets	Anex	Current Year Rs.
40,597,482.19	1. Cash & Bank Balance	6	79,697,266.72
20,000,000.00	2. Investment	7	20,000,000.00
553,055,915.00	3. Loan outstanding	8	788,423,205.00
9,922,161.98	4. Advance, Deposits & Other Receivables	9	9,980,384.90
1,160,760.50	5. Stock & Other Asset	10	828,531.20
32,003,890.65	6. Fixed Asset	11	46,889,207.72
<b>656,740,210.32</b>	<b>Total Assets</b>		<b>945,818,595.54</b>

Accounting Policies & Notes

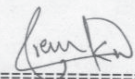
Date : 2068/12/22  
Place : Biratnagar

12

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

  
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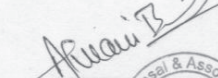
Yogendra Mandal  
Chairperson &  
Executive Director

  
=====

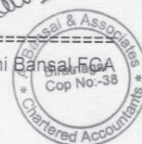
Prem Kumar Mandal  
Secretary

  
=====

Sanjay Kumar Mandal  
Treasurer

  
=====

Aswani Bansal, FCA  
Chartered Accountants





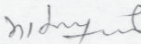
**Jeevan Bikas Samaj**  
Biratnagar, Morang  
From 2067/04/01 to 2068/03/32  
**Income & Expenditure Statement**

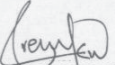
Previous Year Rs.	Particulars	Anes	Current Year Rs.
	<u>Income</u>		
101,412,683.60	Interest Income	13	159,077,723.98
9,600,025.20	Program Operational Income	14	2,842,973.00
1,033,696.33	Other Income	15	2,253,878.11
<b>112,046,405.13</b>	<b>Total Income</b>		<b>164,174,575.09</b>

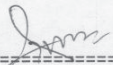
Previous Year Rs.	Particulars	Anes	Current Year Rs.
	<u>Expenses</u>		
33,384,662.63	Interest Expenses	16	59,094,935.49
19,430,629.38	Personnel Expenses	17	37,144,679.65
8,625,473.85	Office/ Administrative Expenses	18	18,578,331.69
4,112,576.46	Loan Loss Provision		7,103,332.80
902,686.78	Misc. Fund Allocation		2,175,599.40
2,912,273.93	Staff Bonus Provision (MF)		3,679,192.29
3,021,792.61	Program Operational Expenses	19	3,001,768.08
<b>72,390,095.64</b>	<b>Total Expenses</b>		<b>130,777,839.40</b>
39,656,309.49	Net Surplus (Deficit)		33,396,735.69
4,112,576.46	Institutional growth Fund appropriation		7,061,018.70
<b>35,543,733.03</b>	<b>Balance transferred to Reserves</b>		<b>26,335,716.99</b>

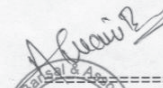
Place :

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

  
Yogendra Mandal  
Chairperson &  
Executive Director

  
Prem Kumar Mandal  
Secretary

  
Sanjay Kumar Mandal  
Treasurer

  
Aswani Bansal, FCA  
Biratnagar, Morang  
Cop No.-36  
Chartered Accountants





Jeevan Bikas Samaj  
Biratnagar, Morang  
As At Ashadh 32, 2068

**Cash Flow Statement**

Previous year (Rs.)	Particulars	Details	Current year (Rs.)
	<b>A Cash from operating activities</b>		
112,052,688.63	1 Cash Receipt		164,174,575.09
101,407,827.14	1.1 Interest Income	159,077,723.98	
1,033,696.33	1.2 Other Income	2,253,878.11	
9,611,165.16	1.3 Other program Income	2,842,973.00	
67,347,514.22	2 Cash payment		121,121,370.47
32,389,662.63	2.1 Interest Expenses	59,094,935.49	
19,430,629.38	2.2 personnel Expenses	37,144,679.65	
9,620,473.85	2.3 Administrative Expenses	18,578,331.69	
4,467,807.27	2.4 Other fund allocation and bonus provision	5,854,791.69	
(1,631,700.55)	Less Depreciation	(2,587,120.24)	
42,565.53	Depreciation on Capital Reserve	33,984.10	
3,028,076.11	2.4 Other program Expenses	3,001,768.08	
44,705,174.41	Cash flow before Working Capital		43,053,204.62
(242,568,810.23)	Increase(Decrease) in Current Assets		(235,093,283.62)
	1 Increase(Decrease) in Call & Marketable Securities		
(237,102,299.00)	2 Increase(Decrease) in Loan outstanding	(235,367,290.00)	
(5,466,511.23)	3 Increase(Decrease) in other Assets	274,006.38	
1,174,871,476.72	Increase(Decrease) in Current Asset		189,312,230.04
1,169,771,447.09	1 Increase(Decrease) in Members' Saving	178,544,715.64	
-	2 Increase(decrease) in Certificate of Deposit	-	
5,100,029.63	3 Increase(decrease) in Other Liabilities	10,767,514.40	
977,007,840.90	Cash flow from Operating Activities(A)		(2,727,848.96)
	(B) Cash flow from Investing Activities		(17,472,437.31)
-	1 Increase(Decrease) in Long term Investment	-	
(21,196,150.32)	2 Increase(Decrease) in Fixed Asset	(17,472,437.31)	
-	3 Interest on Long item Investment	-	
(21,196,150.32)	Cash flow from Investing Activities(B)		(17,472,437.31)
	© Cash flow from Financing Activities		59,300,070.79
53,845,298.09	1 Increase(Decrease) in Long term borrowing	52,860,601.85	
-	2 Increase (Decrease) in Share Capital	-	
(4,121,049.19)	3 Increase(Decrease) in Reserve fund	6,439,468.94	
49,724,248.90	Cash flow from Financing Activities	59,300,070.79	59,300,070.79
(47,464,060.52)	(D) Cash flow from activities(A+B+C)		39,099,784.52
88,061,542.72	(E) Opening Cash and Bank Balance		40,597,482.20
40,597,482.20	(F) Closing Cash and Bank Balance	-	79,697,266.72

Date: 2068/7/22

Venue: Biratnagar

According to attached reports  
Aswani Bansal & Associates  
Chartered Accountants

*Yogendra Mandal*  
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Yogendra Mandal  
Chairperson & Executive  
Director

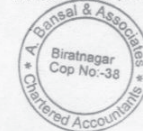
Prem Kumar Mandal  
Secretary

*Sanjay Kumar Mandal*  
=====

Sanjay Kumar Mandal  
Treasurer

*Aswani Bansal*  
=====

Aswani Bansal, FCA





## Jeevan Bikas Samaj

Biratnagar, Morang

Anexes related to Balance sheet as on Ashadh end 2068

Reserves & Surplus		Anex-1		
Particulars	Till the Prior	This year	Current Year	Till the Prior
	Rs.	Rs.	Rs.	Rs.
1 Cumulative Surplus	41,438,119.91	26,335,716.99	67,773,836.90	41,438,119.91
2 Institutional Dev. Fund (Banking)	471,329.41	125,881.98	597,211.39	471,329.41
Institutional Dev. Fund (other)	1,806,831.21	55,253.68	1,862,084.89	1,806,831.21
3 Other Grants & Donation	4,814,022.50	3,206,688.00	8,020,710.50	4,814,022.50
RMDC Grant	1,723,372.50	498,840.00	2,222,212.50	1,723,372.50
World Bank	1,400,000.00	-	1,400,000.00	1,400,000.00
EAFFSP	1,690,650.00	2,707,848.00	4,398,498.00	1,690,650.00
4 Capitalized Donation (Park)	721,671.85	(27,430.72)	694,241.13	721,671.85
5 Institutional Growth Fund	16,591,677.45	7,061,018.70	23,652,696.15	16,591,677.45
6 Capitalized Members Relief Fund	2,478,886.50	1,315,571.00	3,794,457.50	2,478,886.50
7 Insurance Fund Capitalized (LIC)	457,254.00	1,763,505.00	2,220,759.00	457,254.00
7 Capital Reserve	153,158.68	(33,984.10)	119,174.58	153,158.68
Land				
Building				
Computers	40,983.53	(10,245.87)	30,737.66	40,983.53
Furniture & Fixture	6,503.80	(1,625.95)	4,877.85	6,503.80
Vehicle	86,110.03	(17,222.00)	68,888.03	86,110.03
Office Equipment	17,417.90	(4,354.47)	13,063.43	17,417.90
Other Fixed Asset	2,143.42	(535.81)	1,607.61	2,143.42
Total Rs.	68,932,951.51	39,802,220.53	108,735,172.04	68,932,951.51

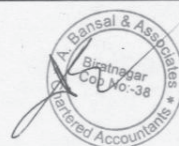
Borrowings		Anex-2	
Particulars		Current Year (Rs.)	Previous Year (Rs.)
1 RMDC		169,857,000.00	173,916,000.00
2 Habitat Nepal		7,779,398.00	3,862,933.00
3 Nabil Bank Ltd ( OD)		59,759,365.38	49,982,470.13
4 NIC Bank Ltd ( Term loan )		20,500,000.00	18,000,000.00
5 Alternative Energy Promotion Center		1,772,500.00	3,546,000.00
6 Citizens International (Term Loan)		11,125,000.00	15,625,000.00
7 Citizens International ( DL )		20,000,000.00	20,000,000.00
8 Nepal SBI Bank (OD)		33,000,000.00	33,000,000.00
9 Vibor Bikas Bank (OD)		10,000,000.00	-
10 International Dev Bank (OD)		7,500,000.00	-
11 H & B Dev Bank (OD)		4,999,741.60	-
12 H & B Dev Bank (Term loan )		4,500,000.00	-
13 Kist Bank (Term loan)		20,000,000.00	-
Total Rs.		370,793,004.98	317,932,403.13

Members' Saving		Anex-3	
Particulars		Current Year (Rs.)	Previous Year (Rs.)
1 Compulsory		114,497,882.00	69,901,600.00
2 Voluntary		51,025,338.00	31,023,732.00
3 Center Fund		17,912,659.00	18,621,398.00
4 Pension Saving		194,528,438.00	103,097,183.00
5 Fixed Saving		6,790,908.00	2,927,563.00
6 Welfare Fund		3,360,093.00	1,960,112.00
7 Pro. On Pension Saving Interest)		29,966,477.73	12,005,492.09
Total Rs.		418,081,795.73	239,537,080.09

*[Signature]*

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## Jeevan Bikas Samaj Jeevan Bikas Banking Program Ashadh 32,2068

### Loan Loss Reserve

Anex 4

A	Ageing	No. of Borrower	Amount	LLR Rate	Loan Loss Reserve
1	Good Loan (0-3 months)	61245	788333175	3%	23,649,995.25
2	Sub Standard Loan (3-6 months)			25%	-
3	Doubtful Loan (6-12 months)	13	90030	50%	45,015.00
4	Bad Loan (More than 1 year)			100%	-
	Total	61258	788423205		23,695,010.25
	Loan Loss Reserve in FY 2067/68				7,103,332.80
	Loan Loss Reserve up to Asar end 2068				23,695,010.25
	Loan Loss Reserve up to Asar end 2067				16,591,677.45

Anex-5

Particulars	Current year (Rs.)	Previous Year (Rs.)
<b>Other Liabilities</b>		
1 Tax	275,096.59	37,766.74
2 Provident Fund	283,426.70	11,600.00
3 Citizen Investment Fund	420,363.16	103,445.00
4 Personnel Welfare Fund	2,537,874.99	1,597,862.04
5 Conflict Affected Fund	182,048.16	90,977.76
6 Payables	306,739.16	264,940.43
7 Member Security fund-Emergency Relief fund	1,012,068.50	826,295.50
8 Member Security fund-Cattle security fund	716,255.00	573,545.00
9 Pass Book, Attendance Register etc.	4,390.00	6,030.00
10 Cash Security Fund	904,654.00	566,854.00
11 Ambulance Program	47,687.00	101,918.00
12 Staff Medicine Fund	1,993,932.12	430,924.00
13 Staff Leave Fund	1,527,930.90	653,787.53
14 Member Insurance Fund LIC	3,568,751.71	1,800,153.71
15 Training Fund	4,179,899.80	2,395,370.80
16 Audit Expenses Payable	45,200.00	45,200.00
17 Revolving Fund	260,999.00	241,309.00
18 Member Liabilities	62,896.35	62,896.35
19 Bio Gas Companies	626,430.00	311,530.00
20 Staff Life Insurance Fund	469,631.00	186,361.00
22 Staff Bonus Payable	3,704,840.97	2,912,273.93
<b>Total (Rs.)</b>	<b>23,131,115.11</b>	<b>13,221,040.79</b>

Anex-6

Particulars	Current year (Rs.)	Previous Year (Rs.)
<b>Cash and Bank Balance</b>		
1 Cash Balance	325,788.24	357,271.39
2 Bank Balance	79,003,877.67	39,826,676.19
<b>Total (Rs.)</b>	<b>79,329,665.91</b>	<b>40,183,947.58</b>

Anex-7

Particulars	Current year (Rs.)	Previous Year (Rs.)
<b>Investment in Fixed Depsoits</b>		
1 Kist Bank Ltd	10,000,000.00	10,000,000.00
2 Bank of Asia Nepal Ltd	0.00	10,000,000.00
3 International Development Bank Ltd	10,000,000.00	0.00
<b>Total (Rs.)</b>	<b>20,000,000.00</b>	<b>20,000,000.00</b>

Anex-8

Particulars	Current year (Rs.)	Previous Year (Rs.)
<b>Loan Outstanding</b>		
1 General Loan	563,020,120.00	394,417,320.00
2 Domestic Loan	26,457,416.00	20,140,591.00
3 Special Loan	99,139,830.00	75,458,000.00
4 Project Loan	75,613,320.00	46,638,960.00
5 Housing Loan	21,595,519.00	13,522,644.00
6 Bio Gas Loan	2,597,000.00	2,878,400.00
<b>Total (Rs.)</b>	<b>788,423,205.00</b>	<b>553,055,915.00</b>





## Jeevan Bikas Samaj

Biratnagar, Morang

Anexes related o Balance sheet as on Ashadh end 2068

Investment			Anex-7	
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
3 International Development Bank	Fixed Deposits		10,000,000.00	-
<b>Total</b>			<b>20,000,000.00</b>	<b>20,000,000.00</b>

Loan Outstanding			Anex-8	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 General Loan			563,020,120.00	394,417,320.00
2 Domestic Loan			26,457,416.00	20,140,591.00
3 Special Loan			99,139,830.00	75,458,000.00
4 Project Loan			75,613,320.00	46,638,960.00
5 Housing Loan			21,595,519.00	13,522,644.00
6 Bio Gas Loan			2,597,000.00	2,878,400.00
<b>Total</b>			<b>788,423,205.00</b>	<b>553,055,915.00</b>

Advance, Deposits & Other Receivables			Anex-9	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 Staff & Misc. Advance			1,044,009.00	936,500.00
2 Deposit			81,510.45	78,510.45
3 Deposits( NGO & Park side)			12,000.00	12,000.00
4 Cycle Loan			110,287.00	141,085.00
5 Personnel Welfare Loan			6,345,145.22	4,237,369.00
6 Receivables			1,016,139.12	1,252,714.12
7 Prepaid			1,371,294.11	772,983.41
8 Jeevan Bikas Samaj Saikshik Guthi			0.00	2,491,000.00
<b>Total</b>			<b>9,980,384.90</b>	<b>9,922,161.98</b>

Stock & Other Asset			Anex-10	
Particulars			Current Year (Rs.)	Previous Year (Rs.)
1 Stationery Stock			828,531.20	1,160,760.50
<b>Total</b>			<b>828,531.20</b>	<b>1,160,760.50</b>

*Signature*

*Signature*

*Signature*





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<b>Branch Office Karsiya</b> Sorabhad-3 (Karsiya), Morang Ph.: 021-565174, 565088 Email: jbskarsiya@yahoo.com	<b>Branch Office Bhadrapur</b> Bhadrapur-12, Jhapa Ph.: 9742640937 Email: jbsbhadrapur@yahoo.com	<b>Branch Office Amardaha</b> Amardaha-1, Morang Ph.: 021-695474 Email: jbsamardaha@yahoo.com	<b>Branch Office Majhare</b> Majhare-3, Morang Ph.: 021-692430, Email: majhare@yahoo.com	<b>Branch Office Budhanagar</b> Biratnagar-20, Morang Ph.: 021-436060 Email: jbs_budhanagar@yahoo.com
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<b>Branch Office Harinagara</b> Harinagara-4, Sunsari Ph.: 025-693227 Email: harinagara@yahoo.com	<b>Branch Office Pathri</b> Pathri-1 Shikhar Chowk, Morang Ph.: 021-555644 Email: jbspatri@yahoo.com	<b>Branch Office Shibgunj</b> Shibgunj-1, Jhapa Ph.: 023-694999 Email: jbs_shibgunj@yahoo.com	<b>Branch Office Katahari</b> Katahari-5, Morang Ph.: 9742073756 Email: jbs_katahari@yahoo.com	<b>Branch Office Damak</b> Damak-14, Jhapa Ph.: 023-583706 Email: jbs_damak@yahoo.com
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<b>Branch Office Mahendranagar</b> Chakarghati- 4, Sunsari Ph.: 9742077111 Email: jbs_mahendra@yahoo.com	<b>Branch Office Rajarani</b> Dhankuta-6, Rajarani Ph.: 9742077018 Email: jbsrajarani@yahoo.com	<b>Branch Office Sindhuli</b> Kamalamai, Sindhuli Ph.: 9742073764 Email: jbs_sindhuli@yahoo.com	<b>Branch Office Bhiman</b> Bhiman, Sindhuli Ph.: 9744052670 Email: jbs_vhiman@yahoo.com	<b>Branch Office Katari</b> Katari, Udaypur Ph.: 9742073894 Email: jbs_katari@yahoo.com
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**Mr. Yogendra Mandal**

**Chairman/Executive Director**

Working since: 1997

Amahi Bariyati, Ward No. 3, Morang

**Major Training Attended :**

NGO management, Business Planning and Management of Microfinance, Participatory Rural Appraisal, 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, Thailand



**Mr. Sanjay Kumar Mandal**

**Deputy Director**

Working since: 1999

Kadmaha ward no. 8,, Morang

Masters in Business Study

**Major Training attended:**

Village Bank Mechanics, Basics of Microfinance, Theory & Practice of Microfinance, Business Planning and Management of Micro finance, Participatory Rural Appraisal, Program Design and Management Training, Proposal Writing Training, Financial Analysis and Delinquency Management, (TOT)

**International Visit:**

Bangladesh, India

**Mr. Bharat Lal Bahardar**

**Department Chief**

Working since: 1999

Kadmaha ward no.6, Morang

Intermediate in Commerce

**Major Training attended:**

PRA, Program Design and Management Training, Proposal Writing Training, Micro Enterprise Creation and Development, Monitoring and Supervision of Microfinance Program, Business Plan.

**International Visit:**

Bangladesh



**Mr. Rohit Bhandari**

**Department Chief**

Working since: 2007 February

Gauriganj-6, Jhapa, Nepal

Masters in Business Study

**Major Training attended:**

Internal Audit, Business Plan, Financial Analysis and Delinquency Management, Monitoring and Supervision of Microfinance Program, ToT on Micro Enterprise Creation and Development, Training of Trainers, Micro Enterprise Financing.

**Mr. Damodar Regmi**

**Department Chief**

Working since: 2007 February.

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, Business Plan, Market Research and Product Design, VSLA Training.

**Publication:**

Micro Finance and Jeevan Bikas Samaj- A collaborate of poverty reduction.

**International Visit:**

Bangladesh







## List of JBS Key Staff

S.N.	Name	Designation	Office
1.	Yogendra Mandal	Executive Director	Head Office
2.	Sanjay Kumar Mandal	Deputy Director	Head Office
3.	Bharat Lal Bahardar	Department Chief	Head Office
4.	Rohit Bhandari	Department Chief	Head Office
5.	Damodar Regmi	Department Chief	Head Office
6.	Bijay Kumar Mandal	Senior Officer	Head Office
7.	Binod Prasad Sah	Area Manager	Biratnagar Area
8.	Om Nath Bhandari	Area Manager	Damak Area
9.	Sudip Kumar Mandal	Officer	Head Office
10.	Manoj Kumar Shah	Officer	Damak Area
11.	Bijay Kumar Mandal	Asst. Accountant	Head Office
12.	Ramesh Ray	Asst. Accountant	Head Office
13.	Shiv Kumar Ram	Senior Field Assistant	Biratnagar Area
14.	Kumod Kumar Mandal	Senior Field Assistant	Damak Area
15.	Sipra Sharma	A. Accountant	Head Office
16.	Shiv Sankar Pd. Nuniya	Technical Assistant	Head Office
17.	Sabina Neupane	Receptionist	Head Office
18.	Sanjay Kumar Sah	Branch Manager	Bhiman Branch
19.	Anjay Kumar Mandal	Branch Manager	Katahari Branch
20.	Torna Bhhadur Basnet	Acting Branch Manager	Rajarani Branch
21.	Binod Kumar Mehata	Acting Branch Manager	Rajgadh Branch
22.	Ram Prasad Timalsena	Branch Incharge	Aitbare Branch
23.	Mahadev Prasad Singh	Branch Incharge	Amahi Branch
24.	Sunil Kumar Singh	Branch Incharge	Balaha Branch
25.	Arjun Kumar Thakur	Branch Incharge	Baniyani Branch
26.	Nimka Lal Rajbanshi	Branch Incharge	Biratnagar Branch
27.	Ghanshyam Lal Singha	Branch Incharge	Birtabazar Branch
28.	Manoj Kumar Sharma	Branch Incharge	Budhanagar Branch
29.	Tulasha Devi Kaphle	Branch Incharge	Damak Branch
30.	Surendra Kumar Mandal	Branch Incharge	Dudhauli Branch
31.	Lalit Kumar Gangai	Branch Incharge	Gauradah Branch
32.	Ganesh Gurung	Branch Incharge	Gauriganj Branch
33.	Basant Kumar Chaudhari	Branch Incharge	Jhorahat Branch
34.	Baburam Rajbanshi	Branch Incharge	Karsiya Branch
35.	Subhash Chandra Sah	Branch Incharge	Katari Branch
36.	Tikaram Rijal	Branch Incharge	Madhuwan Branch
37.	Binod Prasad Sah	Branch Incharge	Majhare Branch
38.	Dipendra Sharma	Branch Incharge	Shibgunj Branch
39.	Bijay Kumar Mandal	Branch Incharge	Sijuwa Branch
40.	Khem Raj Khawas	Branch Incharge	Surunga Branch
41.	Rajani Bhagat	Acting Branch Incharge	Amardaha Branch
42.	Santosh Chaulagai	Acting Branch Incharge	Bahundagi Branch
43.	Birendra Kumar Jha	Acting Branch Incharge	Bahuni Branch
44.	Sanjay Kumar Sharma	Acting Branch Incharge	Belbari Branch
45.	Aitabari Tajpuriya	Acting Branch Incharge	Bhadrapur Branch
46.	Ajay Sapkota	Acting Branch Incharge	Biblyate Branch
47.	Nandkishore Mehata	Acting Branch Incharge	Dainiya Branch
48.	Shiv Prasad Mandal	Acting Branch Incharge	Harinagara Branch
49.	Sujan Kumar Mandal	Acting Branch Incharge	Itabhatta Branch
50.	Dipendra Shrestha	Acting Branch Incharge	Itahara Branch
51.	Subash Karki	Acting Branch Incharge	Kerabari Branch
52.	Manoj Kumar Mandal	Acting Branch Incharge	Letang Branch
53.	Domiram Harijan	Acting Branch Incharge	Madhumalla Branch
54.	Dinesh Kumar Ram	Acting Branch Incharge	Mahendranagar Branch
55.	Arjun Ghimire	Acting Branch Incharge	Pathari Branch
56.	Krishna Prasad Gangai	Acting Branch Incharge	Sindhuli Branch
57.	Mahesh Kumar Yadav	Acting Branch Incharge	Tanghandubba Branch



## Photo Features



### **Pig Farming**

A member on her pig-farm



### **Entrepreneurship**

A member of JBS at her glossary shop



### **Global Volunteer**

A Denmark team with owner of household constructing bamboo house.



### **Center Chief Interaction Program**

An officer interacting with the center chief.



### **Annual Planning & Review Workshop**

Branch Managers are interacting for annual planning & progress review.



### **Success Client**

A member of JBS receiving award for her good performance.





## Photo Features



### **Bamboo Gift Art Exhibition**

Local People are gathering to look bamboo craft.



### **Center Meeting**

Staff and member are executing center meeting.



### **Account Management Training**

A trainer of JBS sharing the skill of account management.



### **Blood Donation**

Blood donation for humanity.



### **Skill Training**

A trainer sharing the technique of candle making.

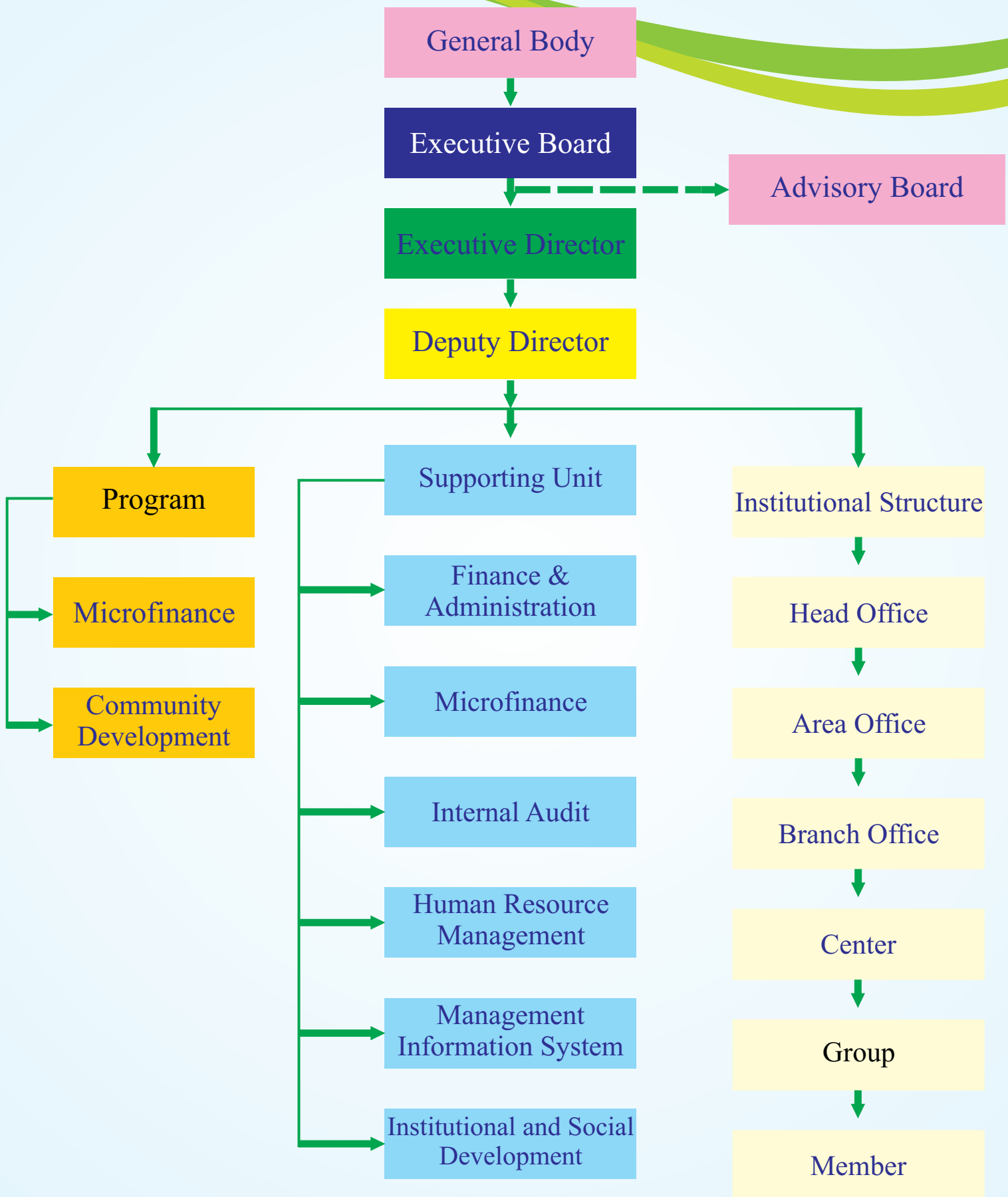


### **Exemplary Performance Award**

JBS Staff are sharing happiness moment to each other.



# ORGANIZATION STRUCTURE OF JBS





# Working Area of JBS



## Central Office:

P.O.Box 272, Biratnagar-10,

Milan Marg, Block No.-24

Morang, Nepal

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[jbs\\_amahi@yahoo.com](mailto:jbs_amahi@yahoo.com)

Website: [www.jeevanbikas.org.np](http://www.jeevanbikas.org.np)

## Contact Office:

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