

Working Area of JBS



JEEVAN BIKAS SAMAJ



ANNUAL REPORT

2070-071

Foreword

This Annual Report presents the progress of Jeevan Bikas Samaj (JBS) during the Fiscal Year 2070/71 (2013/14). It briefly explains the programs, progress and major achievements in the field of microfinance services and community development activities.

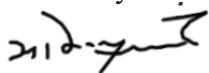
As on end of FY 2070/71, JBS has successfully provided microfinance services to 125,723 households. As a result services of JBS microfinance program; micro entrepreneurs and low-income households effectively enhancing their capabilities. JBS has also been implementing community development activities such as education, health, environment conservation, empowerment, awareness and advocacy for the rural community were successful in order to build a prosperous society.



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 appreciable. My special thanks and appreciation goes to members of the program who has been working hard with the support of JBS for their overall improvement and empowerment. Similarly, I would like to thank the member of Executive Board for their valuable support and suggestions.

I believe, with the continuous trust and support from our friends, partners and well-wishers, we could attain our vision as Poverty Free Nepal.

Thank you.



Yogendra Mandal
Executive Director



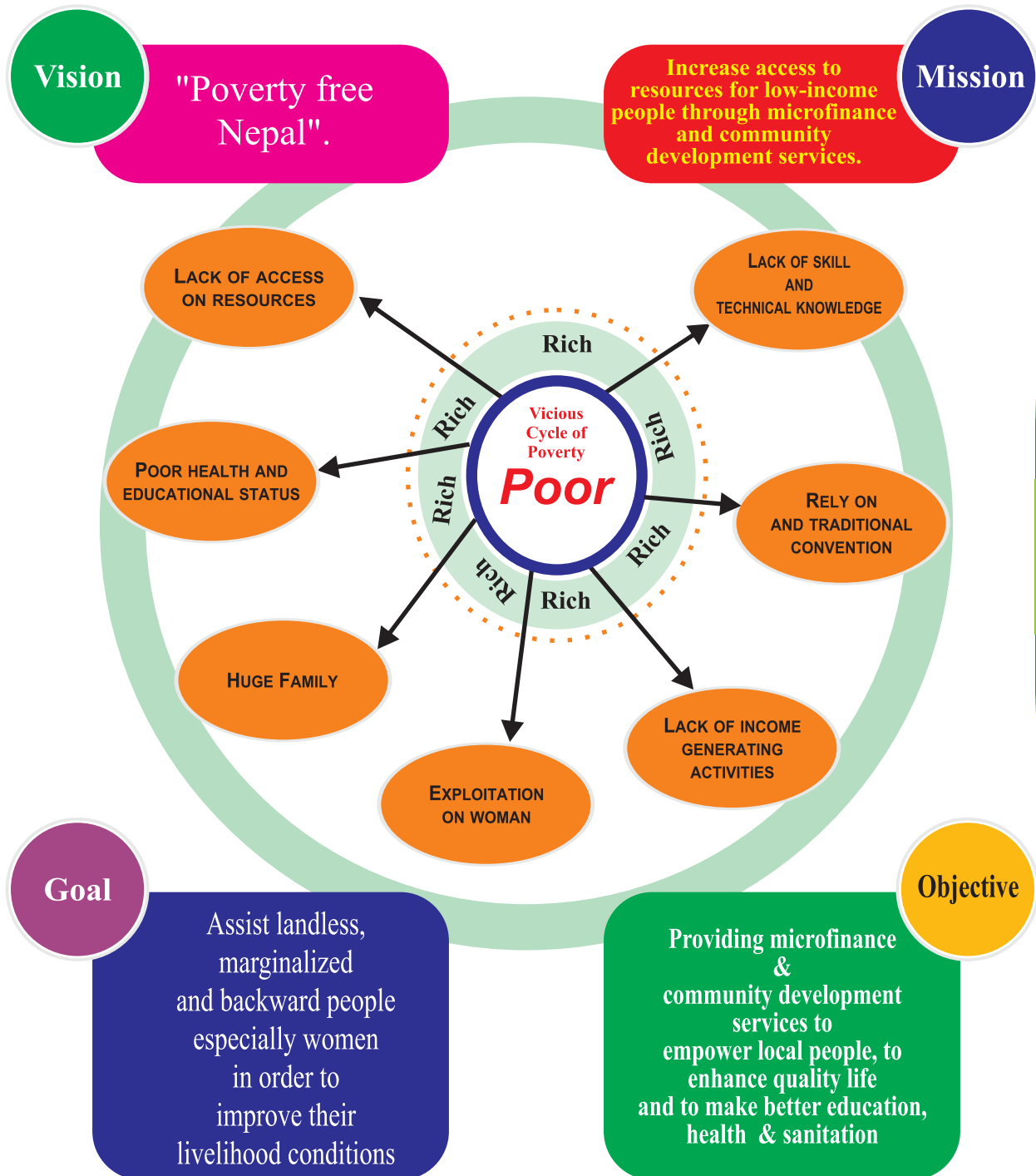
Section 1 Organization Profile

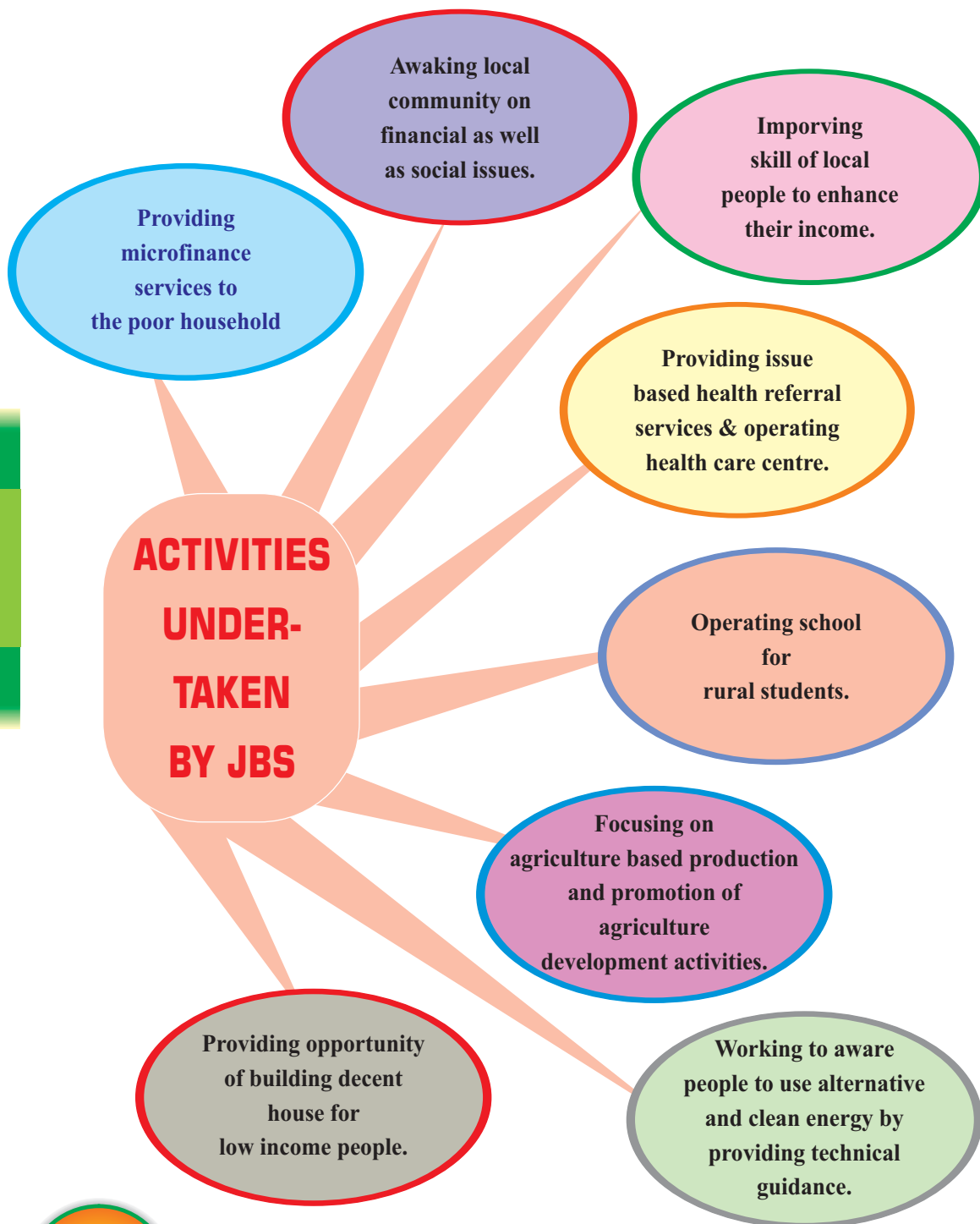
Introduction

Jeevan Bikas Samaj (JBS) is a national level NGO established on 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 backward disadvantaged poor community. JBS is initiating awareness through advocacy by strengthening the leadership capability of the poor and disadvantaged groups.

To improve livelihood conditions of landless, marginalized and backward people, JBS has been 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, health and sanitation awareness. JBS is fighting against poverty to fulfill its goal by making healthy society since its establishment.







Registration, Affiliation

Government agency/Organization	Subject	Date (B.S.)	Number
District Administration Office Morang	Registration	2054/06/05	732
Inland Revenue Office Morang	PAN	2062/04/19	301645869
Nepal Rastra Bank (Central Bank)	Permission	2059/03/04	19
Social Welfare Council	Affiliation	2055/07/26	7841



Governance

General Body

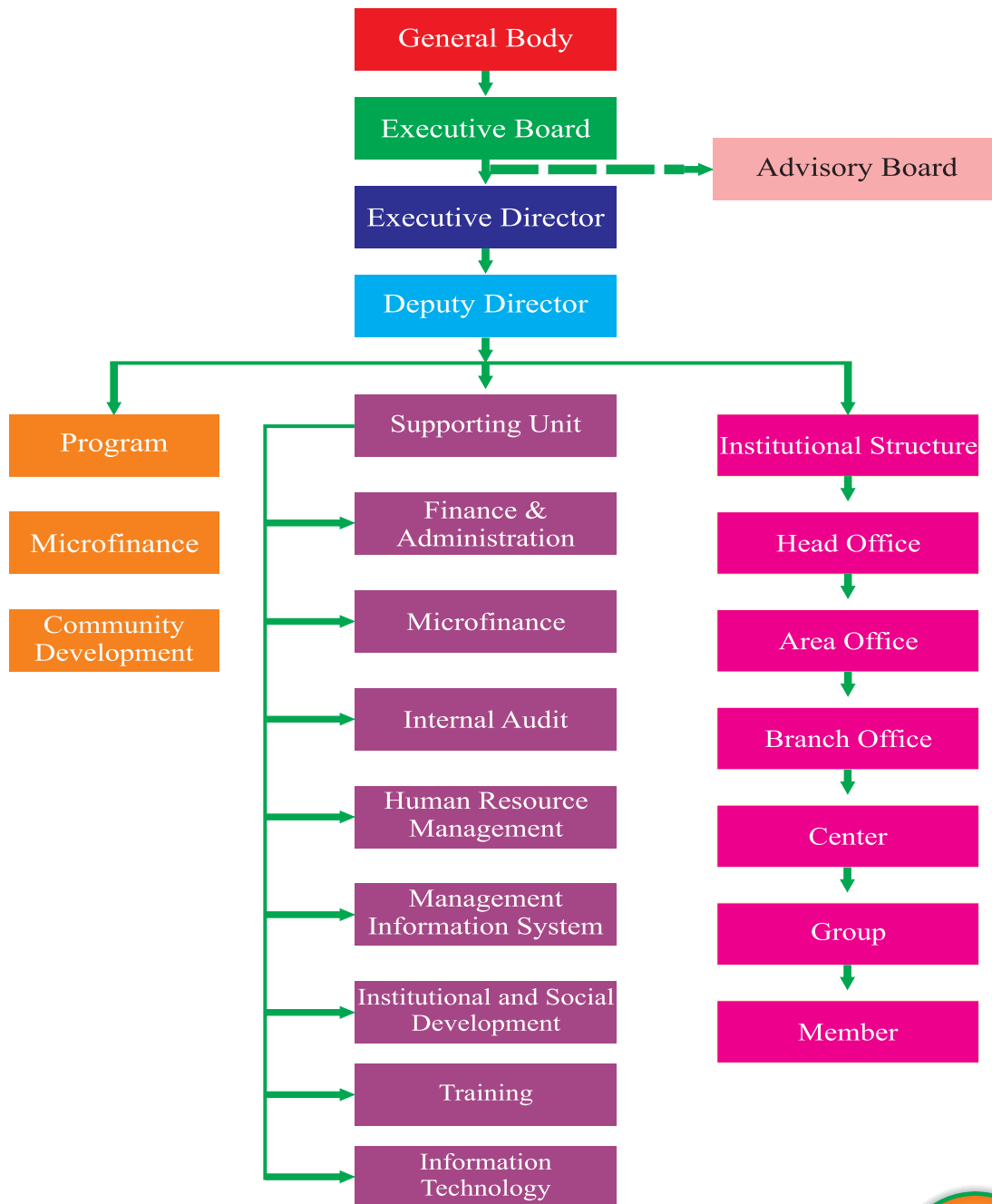
The supreme authority of JBS is the General Body comprising of 30 general members. It is the highest policy making authority of JBS.

Executive Board

Executive Board consisting of nine members is elected from the General Body of the organization. The Executive Board is responsible for the formulation of annual plan and budget for the program and project to be implemented by the organization based on the board policy, directives of General Body. The Executive Board evaluates and monitors the implementation of policies through various monitoring tools and site visits to the project area. The Executive Board guides the Executive Director for the implementation of the policies.



ORGANIZATION STRUCTURE OF JBS



Working Area of JBS

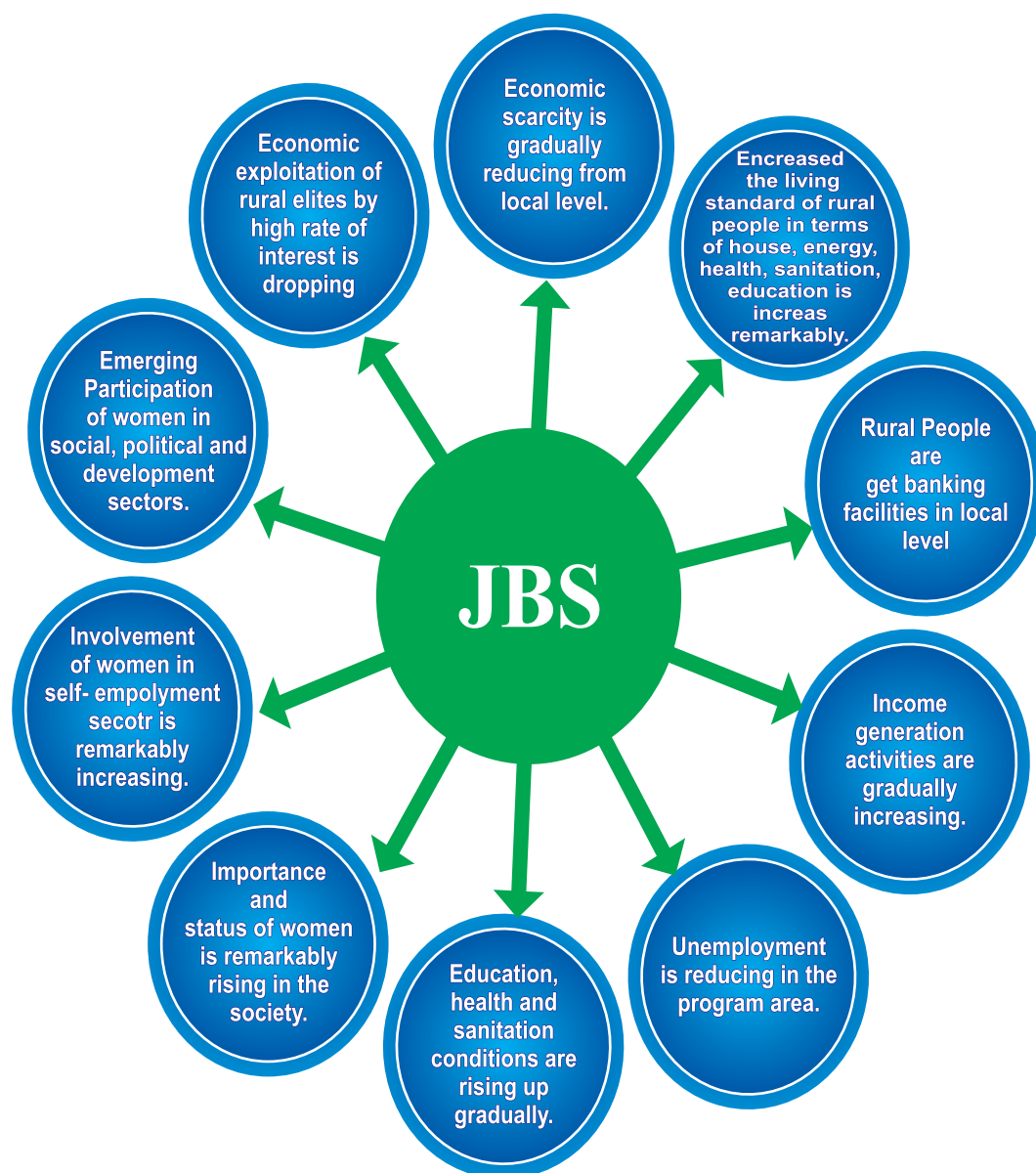
JBS is currently operating its services in Ilam, Jhapa, Morang, Sunsari, Dhanakutta, Udayapur and Sindhuli districts of Nepal. Presently, it is providing its microfinance services and other community development services (Social awareness, health, environment conservation, conflict resolving etc) in 292 VDC and in 10 municipalities of 7 districts. It started the journey with micro-finance services in line with Grameen Model in five VDCs i.e. Amahi Bariyati, Sorabhag, Nocha, Kadmaha and Pokhariya of Morang district from January 26, 2003 (2059-10-12 B.S.) with a small fund. At the end of the FY 2070/71, it has been providing its services to 125,723 poor households through its microfinance program from 56 branch offices.



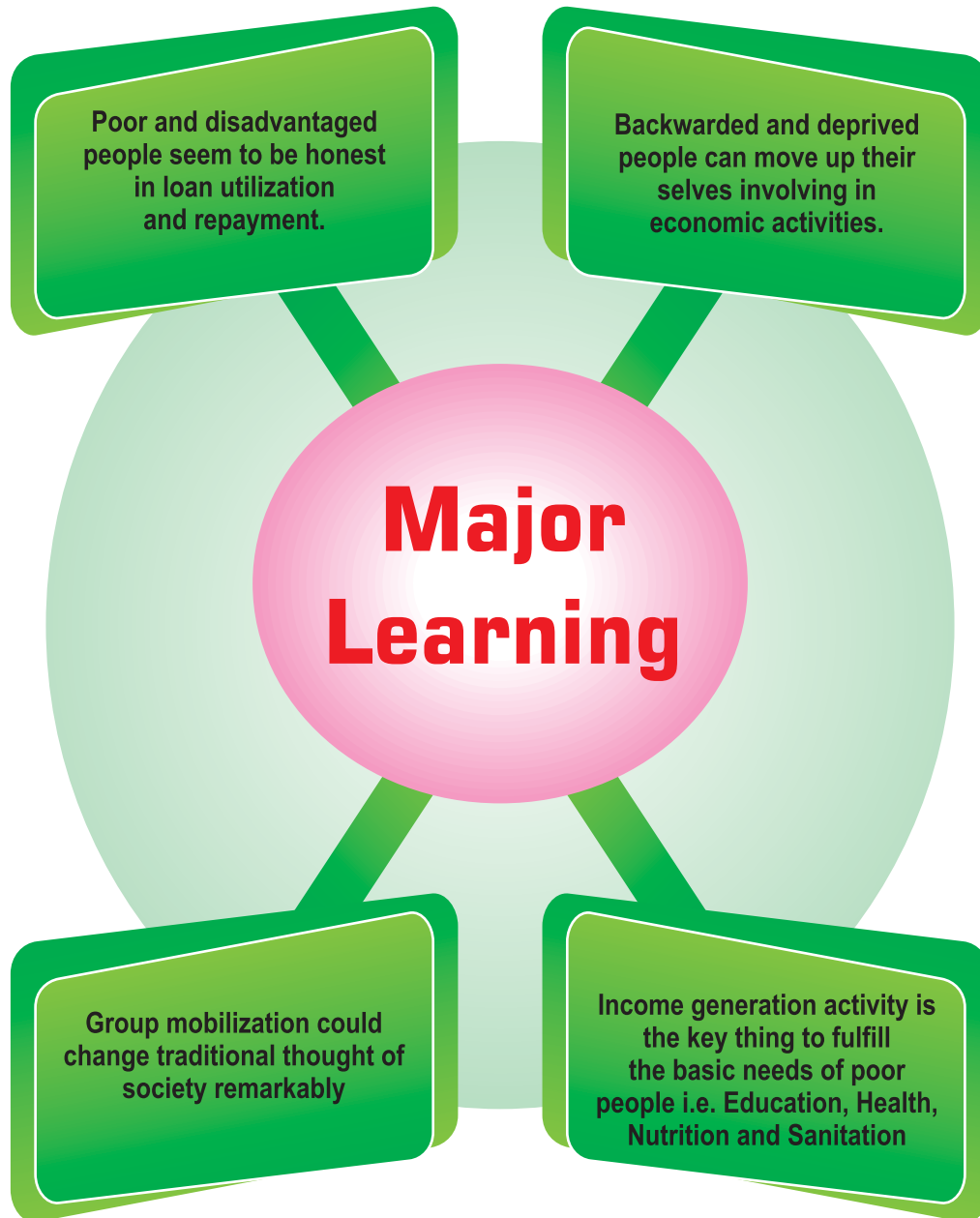
Input of JBS on Society



Major Outputs



Major Learning



Area of Expertise



Partner Organisation

Present Partner

Bank & Financial Institution

● Micro-Finance Development Bank

- Rural Microfinance Development Center Ltd (RMDC)
- First Microfinance Development Center Ltd

● Commercial Bank

- Century Commercial Bank
- Citizen Bank International
- Civil Bank
- Global IME Bank
- Himalayan Bank
- Janta Bank
- Kumari Bank
- Laxmi Bank
- Machhapuchhre Bank
- Mega Bank
- Nabil Bank
- NIC Asia Bank
- Nepal SBI Bank
- NMB Bank
- Prabhu Bank

- Prime Commercial Bank

- Sanima Bank
- Siddhartha Bank
- Sunrise Bank

● Development Bank

- Ace Development Bank
- Business Universal Development Bank
- H & B Development Bank
- Jyoti Bikas Bank
- Public Development Bank
- Shidhartha Development Bank
- International Development Bank
- Vibor Bikas Bank Ltd.

● Non-Government Organization

- Habitat for Humanity Nepal
- UNCDF
- UNESCO

● Government Organization

- RWSSFDB-Batch IX

Past Partner

● Non-Government Organization

- World Bank
- Asian Development Bank
- Chemonics International/USAID
- World Wildlife Fund (WWF)
- Samjhauta Nepal
- Japanese Fund for Poverty Reduction (JFPR)
- PLAN Nepal

- PACT Nepal
- Indian Embassy

- The Asian Foundation (TAF)
- UNDP

● Government Organization

- DDC Morang
- NRB
- Alternative Energy Promotion Center

NETWORK & MEMBERSHIP

INTERNATIONAL

- Mix Market
- Microcredit Summit Campaign
- Banking With The Poor (BWTP)
- AlHuda Centre of Islamic Banking and Economics


NATIONAL

- Rural Microfinance Development Center (RMDC)
- Microfinance Association Nepal (MiFAN)
- International Network of Financial Institution (INAFI) Nepal
- Center for Self-help Development (CSD)









Reward and Recognition

Reward and Recognition on FY 2070/071

AWARD	BY	OCCASION	PHOTO
MAHA JODI AWARD 2014	HABITAT FOR HUMANITY INT NEPAL	HOUSING AWARD FUCTION 2014	

Reward and Recognition on Previous Years

AWARD	BY	OCCASION	PHOTO
"ASIA PACIFIC THE 2011 NEHEMIAH AWARD"	Habitat for Humanity International	Housing summit 2013	
MAHA JODI AWARD 2013	Habitat for Humanity Int. Nepal	Housing summit 2013	
"Arthapurna Jeewan ko Lagi Aawas Award"	Habitat for Humanity Int. Nepal	Arthapurna Jeewan ko Lagi Aawas Award 2011.	
"Exemplary Performance Award"	Rural Microfinace Development Center (RMDC)	Award Ceremony in different year FY 2004/05, FY 2006/07 & FY 2008/09	
" Launa Aba ta kehi garaun"	World Bank	Competitive Grant Award Ceremony "Nepal Development Market Place" in 2005	
"6 th Position on 2008 & 29 th Position on 2009 MIX Global 100 Composite Ranking report"	Mix Market	Recognition by Microfinance Information Exchange	



SECTION

2

Microfinance

Background

JBS started micro-credit encompassing five southern VDCs 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). Jeevan Bikas Micro Finance Program was functioning 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 we considered to be a great achievement of its microfinance

Service of Microfinance

Microfinance has been playing vital role in the field of poverty reduction. Therefore, JBS has extended the program in seven districts of Nepal. The program has covered 292 VDCs and 10 Municipalities of Ilam, Jhapa, Morang, Sunsari, Dhankuta, Udaypur and Sindhuli districts. In the fiscal year 2070/71, the enrollment of members in the program is encouraging. Thus the member enrolled are 125,723 Furthermore, growing number of borrowers is also quite encouraging, now the total number of borrowers is 89,010.

Basic characteristics of JBS Micro Finance program are:

1. Targeted to the poor.
2. Identification of target households through PWR method.
3. Effective pre-group training (PGT).
4. Women focused program.
5. Saving, credit, micro insurance and money transfer services.
6. Simple procedures of operation, door step service.
7. Five members group based approach under a single umbrella of 10-50 person in a center.
8. Transparency.



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Table No. 1 : Growth of Microfinance Program in different FY

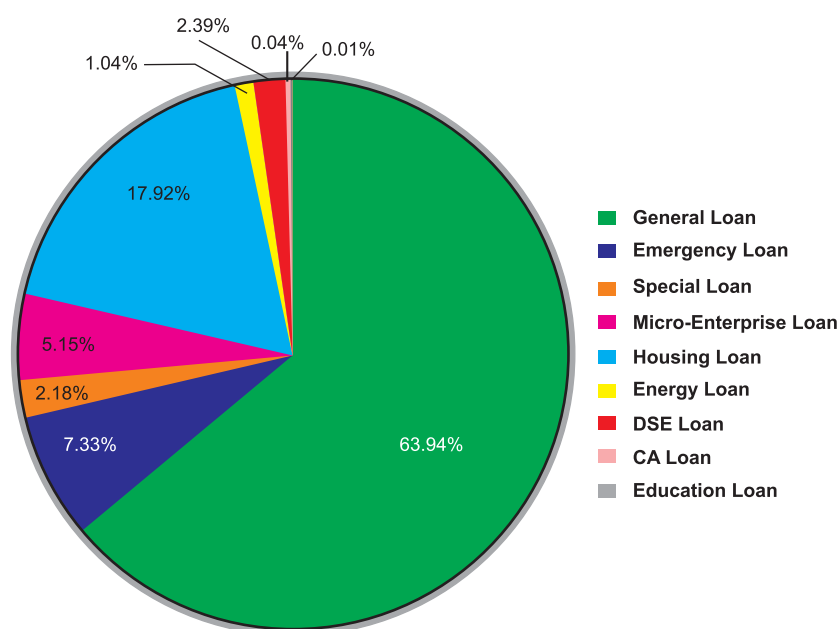
Particulars	2066/067	2067/068	2068/069	2069/070	2070/071
District	3	7	7	7	7
VDC/ MP	135	202	239	268	302
Branch	31	40	44	50	56
Total Member	60,623	81,310	91,943	1,06,401	125,723
Total Borrower	46,914	61,258	67,671	76,299	89,010
Total Staff	145	188	221	283	309
Total Field Staff	96	122	142	179	186

Loan Disbursement

To improve the competency and socio- economic condition of poor community, JBS has been providing different kinds of loan in diverse categories without any collateral/with collateral in simple mode of paper formality.

In the FY 2070/71, JBS has introduced education loan product for the students who want to invest on vocational training/education and higher studies. This loan is designed to create self-employment creation and to enhance the level of education of rural poor students.

Composition of Loan Product in FY 2070/071



Loan Disbursement, Recovery and Outstanding

To reduce poverty from grass-root level, JBS has been providing various kinds of loan to its members as per their demand, purpose and utilization. The total loan disbursement in the FY 2070/71 was Rs. 4,803,410,170 rupees with 99.99 percentage of recovery rate.

Total Loan Disbursement, Recovery and Outstanding in different FY (Rs. in, 000)

Particulars	2066/067	2067/068	2068/069	2069/070	2070/071
Loan Disbursed	984453	1423922	1895509	2507898	4803410
Loan Recovered	747351	1188555	1590531	2010083	3160200
Loan Outstnading	553056	788423	1093397	1591213	3234424
Repayment Rate	100	100	99.99%	99.99%	99.99%
Overdue Amount	0	90.03	1291	1570	833

Saving Mobilization

JBS has designed different types of saving account for the member of microfinance. JBS always motivates its members to take benefits from the savings. JBS has been providing 8% to 12% interest in different saving accounts to encourage and develop saving practice for better and safe life.

Saving Status of Members

The saving ratio and amount of the member is growing encouragingly, in this fiscal year 2070/71. Members of the program have deposited their income frequently in their different saving accounts.

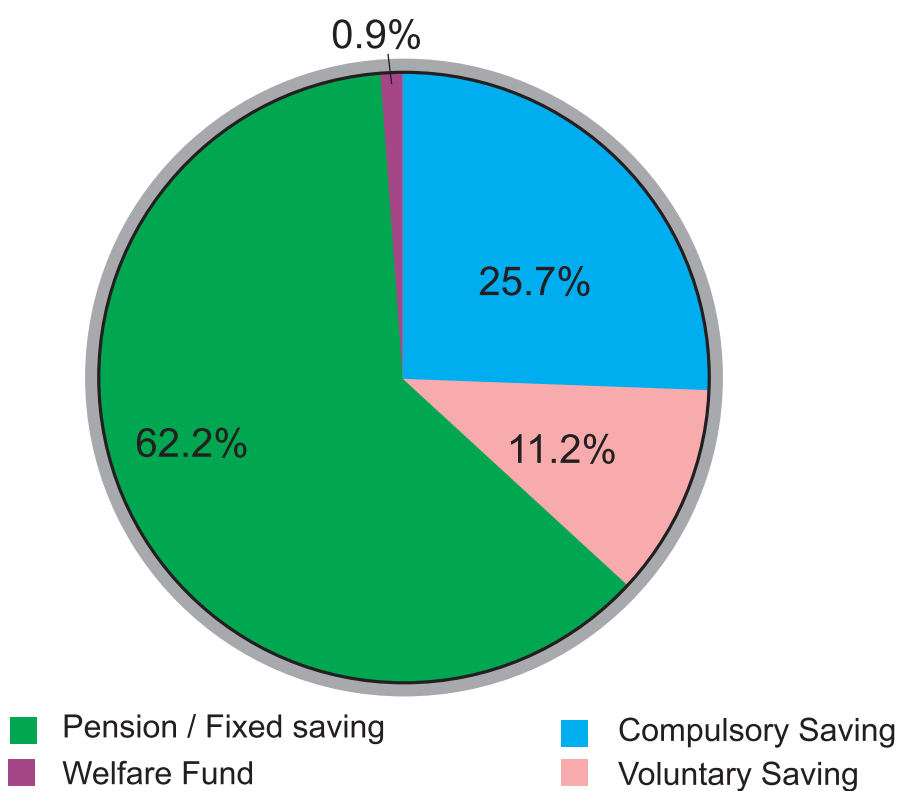


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Saving Detail in Different Fiscal Year (Rs. in, 000)

Particulars	2066/067	2067/068	2068/069	2069/070	2070/071
Compulsory Saving	69,902	114,498	177,705	253,706	343,698
Voluntary Saving	49,645	68,938	93,598	118,805	149,888
Pension/ Fixed Saving	118,030	231,286	381,432	587,478	831,407
Welfare Fund	9,060	3,360	5,667	8,338	11,546
Total Saving	239,537	418,082	658,403	968,327	1,336,539

Types of saving product and its status



Insurance

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

Emergency Relief Fund

Emergency relief fund is a small or semi-insurance service of JBS. JBS has been providing a small size of financial support at complicated circumstances. It has been focusing that no one has to ask for funeral activities, no one has to feel alone when disasters destroy their houses/construction. JBS has also supported the client who has faced critical surgery. It also provides small support for pregnancy and delivery care.

Case	Insentive Amount	Remarks
Member Death	10,000	Death Certificate required
Husband Death	5,000	Death Certificate required
Critical Operation	2,000	Discharge Certificate required
Delivery Surgery	2,000	Discharge Certificate required
Delivery Normal	1,000	Discharge Certificate required
Natural Disaster	1,000	Recommendation of VDC required

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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 *Nikshep Tatha Karja Surakshyan Nigam*, to recover the losses of cattle death. Under this insurance policy, if insured cattle dies within the insured period, JBS provides 80 percent compensation to the owner after a short processing or formalities.



Life Insurance (Endowment Policy)

Jeevan Bikas Samaj has been providing an endowment life insurance policy for its members and their guardian. In this policy, the member of JBS has to pay the premium of the policy with a very small amount and they can pay in installments at the time of 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.

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 remittance service collaboration with different banks and remittance agencies, which are shown in the bullets.



- Western Union
- Siddhartha Remit
- Grand Remit
- Boom Remit
- Himal Remit
- SDBL Remit
- Samsara Money Transfer
- Suryodaya Remit
- Sanima Express\
- Reliable Remit
- Easy Link Remit
- Sewa Remit
- Prabhu Remit
- Sulabh Remit
- Mega Remit
- Kumari Remit
- Citizen's Remit



SECTION

3

Training, Workshop and Observation

Training, Workshop & Study Visit in FY 2070/071

Especially microfinance institutions are working with grassroot poor people. Microfinance branch level staff has to do regular interaction with different types people in community. Therefore, staff capacity development program is essential for microfinance program. In the Fiscal Year 2070/71 JBS has organized various types of skill development training and workshop for its staff and member. Some other supporting organization has also contributed in different training and workshop for capacity building of JBS staff.

Training & Workshop in FY 2070/71

S.N.	Program	No of Program	Parti- cipants	Orga- nizer
1	Microfinance Operation & Management Training	4	93	JBS
2	Review And Planning Workshop	11	387	JBS
3	Progress Out of Poverty Index (PPI) Training	1	18	JBS
4	Prize Distribution Program	1	275	JBS
5	Loan Appraisal Training	2	54	JBS
6	Interaction Program with different level staff	6	395	JBS
7	Leadership Training for Center Chief	1	28	JBS
8	Orientation Program for member Promoter	1	35	JBS
9	Inter Branch Visit	1	61	JBS
10	Branch Management Training	2	62	JBS
11	Service & Policy Orientation Training	1	28	JBS
12	Account Training	1	30	JBS
Total		32	1466	



JBS's staffs participation on other training and workshop

S.N.	Program	Venue	Organized By
1	Housing Summit & Pokhara Exposure Visit	Kathmandu/ Pokhara	JBS
2	Progress out of Poverty Index	Kathmandu	RMDC
3	Risk Management Training & Workshop	Kathmandu	RMDC
4	Grameen Generalized System G2	Pokhara	RMDC
5	Progress out of Poverty Index	Kathmandu	RMDC
6	Risk Management Training & Workshop	Kathmandu	CSD

Member Skill Development Training in FY 2070/071

JBS is always focused on sustainable progress of its clients and their families. Therefore, the organization has been providing different types of skill training for its member and their family members. Major training provided by JBS in the F.Y 2070/71 is given in the table.

S.N.	Training Program	No. of Program	Participants	Organizer
1	Pig Rearing	10	291	JBS
2	Vegetable Farming	7	266	JBS
3	Mushroom Farming	7	270	JBS
4	Goat Rearing	1	24	JBS
5	Cattle Rearing	2	69	JBS
6	Mudda Making	1	34	JBS
7	Poultry Farm	2	66	JBS
	Total	30	1020	



Exposure Visit

In the fiscal year 2070/071, JBS has organized different external and internal exposure study visit on microfinance to gain enhanced knowledge and exchanges of experiences. In exposure visit board member, senior management team and branch manager were involved.

S.N.	Training Program	Venue	Organized by
1	Microfinance Exposure Visit	Indonesia	RMDC
2	CleanStart Connect	Thailand	JBS
3	Microfinance Exposure Visit	India	JBS
4	Microfinance Exposure Visit	Pokhara	JBS
5	Microfinance Exposure Visit	Philippines & Malaysia	RMDC



SECTION

4

Community Development Program

Introduction

Microfinance program is the backbone of the organization, JBS is operating plus program in the society for community development. To develop backward villagers as a healthy villagers, JBS has been performing its community development activities in various areas like health, education, clean energy, housing, agriculture, vocational training, advocacy, sanitation, environment and biodiversity conservation and much more.

Health Program

JBS has been organizing different health related services and arranged number of health camps focusing rural people. It has also been conducting health awareness campaigns on food habits, hand wash, blood donation, maternal health, diabetes and other related subjects. JBS has also established a company named Jeevan Bikas Public Health Center to provide basic health services at rural level.



Jeevan Bikas Public Health Centre

Jeevan Bikas Public Health Center (JBPHC) is established to provide basic health services to the rural poor people. It is situated at Katahari VDC -1 of Morang district. The Center was established on 22 September, 2013 and was inaugurated on 15 December 2013. It has been providing services of primary OPD services by qualified and experienced doctors and also providing pathology lab services. JBPHC also coordinated different hospitals to provide better and cost effective health services to its member and staff and their family members.



Services of Jeevan Bikas Public Health Centre

CURRENT SERVICES

- ➔ General Medicine
- ➔ Pathology Lab
- ➔ X- Ray
- ➔ ECG
- ➔ Medical Store
- ➔ Diabetes friendly service center
- ➔ Health camp
- ➔ Eye camp

UPCOMING SERVICES

- ➔ Consultant Service
- ➔ USG-Ultrasound (Video X-Ray)
- ➔ Vaccination
- ➔ Women & child friendly counseling



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Jeevan Bikas Pharmacy



To provide adequate medicine service on logical rate, Jeevan Bikas Samaj has established a pharmacy. This medical store has been providing different medicine and vitamins referred by the doctor of Jeevan Bikas Public Health Center. It has been providing special discount on the purchase of medicine for JBS member.

Jeevan Bikas Ambulance Service

Jeevan Bikas Samaj (JBS) started its ambulance service since June 2003 when the Embassy of India granted it. The service is aimed at rural area far east from Biratnagar city. The ambulance is operating its services from Karshiya



branch office of JBS which is 16 km. far from Biratnagar city. It has been providing emergency services for the southeast part of Nepal and border side area of India. JBS has given priorities to those areas for ambulance services which are generally ignored by other organizations. We have targeted the areas which lie in remote part or basically dominated hinterland far away from the city.



Jeevan Bikas Park

JBS is developing a community park covering an area of 13 hectare at Kadmaha VDC of Morang district. Establishment of multipurpose nursery and plantation of agro-forestry blocks, vegetable farming, organic farming practice, fishpond, and cow farm 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. The park has different kind of plant categories such as fruit 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 and therefore, different kind of plants on roadside, school and on public places.



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Jeevan Bikas Public School

Jeevan Bikas Public School established on 10th January 2008, under the Educational Act operating by **Jeevan Bikas Educational Trust** with the headship of Jeevan Bikas Samaj. It has been running with the motto “**Quality Education for All**”. It aims at providing the modern and quality education to the underprivileged children of remote



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Nepal where the parents are still unable to afford for making admission of their children in costly English schools of urban Nepal. For providing english medium teaching JBS has setup a school situate at Kadmaha V.D.C of Morang District in the Eastern-Southern part of Far East Nepal. Jeevan Bikas Samaj is the major trustee of the educational trust, and heads the school since its beginning.

This school had started teaching just 51 students of primary level of the local two VDCs with its 5 teachers in the year 2065 B.S. with formal permission letter of the District Education Office, Morang. It could successfully and surprisingly enroll 216 students till Lower Secondary Level just in its next educational year of 2066 B.S. Currently, it has 706 students and 30 teachers, and has encompassed its service area to 9 different VDCs of this area. Moreover, it is gaining equal popularity among Indian students of the boarder side VDCs of Bihar State. The students are primarily from the marginalized and underprivileged casts of Nepal such as the muslim, Aadibasi Janjati, dalit (i.e. Rishidev, Dhobi, Chamar, Paswan, Sonar, Badhi, Godhi, Santhal, Gangai, Kebrat, Nuniya, Kewat, Thakur, Dhanuk, Amatya)

This school has been providing the scholarship to the needy and talented students of poor families since it's establishment year to approach the quality and modern education to the poorest of the poor, and the numbers of scholarship students has been increasing annually to adopt such students more and more. Teaching is performed in fully English medium in the peaceful and attractive school premises away from the noisy towns and human society has fascinated and won the belief of students and parents. On the other hand, teaching the children of playgroup in Montessori Method has helped to access the modern education in rural areas of Nepal. The school's additional facilities such as modern computer lab, science lab, dance and music class, library and sports have contributed a lot to enhance the quality of education and to help in students' physical growth. It has kept three buses for pickup, drop services and hostel facility to access its service for the students of far distance.



Jeevan Bikas Vocational Training Centre



Jeevan Bikas Samaj has established JBS Vocational Training Center in Katahari-1 Morang, which provides skill development training to develop self-employment and employment opportunities on rural communities. It has focused the family member of JBS Microfinance program to create employment opportunity for them. It has been operating its service since it got the license by CETVT to operate junior technician training on 15 April 2014. JBS Vocational Training Center has been providing training on Computer Repair and Maintenance Technician, Solar PV Technician, Montessorian, and planning to provide additional training on Community Livestock Assistant, Community Agriculture Assistant, Masson, Plumber, Ref. and Ac Mechanics, General Cook, Waiter/Waitress and Mobile Phone Repairing.

Agriculture

JBS has been implementing agriculture activities under the Jeevan Bikas Park and nearby village of Morang district. JBS has a vision to develop commercial agro-farming by accelerating capacity of local farmer of Nepal. It has been providing skill trainings and orientation focusing on vegetable farming and cereal crops to its clients and their family member as per need/demand of microfinance group members. It has been developing a vegetable farming center inside the Jeevan Bikas Park, Where it has been growing different

kinds of vegetable using organic technology of vegetable farming. JBS has aimed to demonstrate the Center to those who are interested in commercial vegetable farming and provide them technical support to develop sound and effective agro-farming.



HOUSING FOR POOR HOUSEHOLD (DECENT HOUSE FOR MEANINGFUL LIFE)



JBS has been working for affordable housing by providing financial and technical support for homeless families. It has been providing housing loans for those people who do not own prime house to live and also provide technical knowhow on low cost housing. JBS initiated housing microfinance specifically incorporating sustainable building using locally available, and 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 could be assembled. Houses built with such bamboo could be completed within seven days and last for many years.

Habitat for Humanity International Nepal has been playing vital role to support JBS by technically as well as financially. The effort has forced JBS to do more for low-income families to improve their housing condition. At the end of FY 2070/71, JBS has successfully provided housing loan for 26,085 households and they were also benefited by the technical support from JBS and Habitat's housing technicians.

Decent Housing for Meaningful Life Program has been recognized all over the world. National and international volunteers are interested to work with JBS for poor people as a volunteer labor in house construction activities. JBS has hosted number of national/international volunteers who want to work for the poor in Nepal. JBS has also mobilized its staff for housing volunteer works. Working as volunteer, on the FY 2070/71 JBS staff has completed about 54 houses of fire-affected people of different VDCs of Sunsari district and 149 houses of Morang district.



CLEANSTART PROGRAM-UNCDF

The programs help poor households and micro-entrepreneurs to access financing for low-cost clean energy, UNCDF is supporting in increasing access on alternative energy in the remote and un-served areas of Nepal. The project intends to clean energy access services particularly for poor households. JBS is implementing a project named CleanStart to deliver such energy products for its clients.

Access to energy is a driver of economic development and improved living conditions. At the micro level, energy is a fundamental daily need for low-income families who need energy to light their homes and cook their food. Children, families, and micro-entrepreneurs also need to work or study at night, to power machinery, to communicate by phone, and to access information.

JBS CleanStart Program supports low-income consumers from transition to



cleaner and more efficient energy. This will help contribute to achieve development goals on poverty and hunger, education, gender, health, and environmental sustainability. JBS has been offering clean energy products like solar lighting system, solar home system, biogas and efficient cooking stoves for its clients all over its working area.

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CLIMATE CHANGE EDUCATION FOR SUSTAINABLE DEVELOPMENT-UNESCO



Collaborating with UNESCO Kathmandu, JBS has implemented the activities of “Mobilizing Community Schools as Multipurpose School and resource centre for Climate Change Education within the framework of Education for Sustainable Development at local level” program. The program aims to enhance the capacity of community schools in promoting climate change education and education for Capacity building scheme is important part of the



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program that provides the contextual knowledge and skills to community stakeholders who are working at school level and education service providers from non-governmental sector. The program has successfully carried out the activities and raised awareness on importance of climate and affect of climate change for human being and the universe. During the program, community members were highly interested to know about the issues and effects of climate change and asking for mitigation ideas. In this program, JBS has developed working modality discussing with seven-partner schools including Jeevan Bikas Public School, which was the implementing partner of the program. The teachers and students of JBP School are directly involved to carry out major activities of the program on school as well as on nearest community. They have formed Green Club and develop Kitchen garden on JBS' Park.

KEY PERFORMANCE INDICATORS OF JEEVAN BIKAS MICROFINANCE PROGRAM UP TO 2070-071

Particulars	2066/67	2067/68	2068/69	2069/70	2070/71
Total Loan Disbursed of the Year (Rs ,000)	984453	984453	1423922	2,507,898	4,803,410
Total Loan Recovered of the Year (Rs ,000)	747351	1188555	1590534	2,010,083	3,160,200
Total Loan Outstanding (Rs ,000)	553056	788423	1093398	1,591,213	3,234,424
Loan Disbursed (cum.) (Rs ,000)	215304	576926	5472435	7,980,333	12,783,743
Loan Recovered (Cum.) (Rs ,000)	1599948	2788503	4379037	6,389,120	9,549,319
Total Saving (Rs ,000)	227532	417990	658403	968,327	1,336,539
Percentage of Saving on Loan Outstanding (%)	41.14	53.02	60.22	60.85	41.32
Repayment Rate (%)	100	99.99	99.99	0.9992	0.9997
Members per Field Staff (No.)	631	666	647	594	676
Borrowers per Field Staff (No.)	489	502	477	426	479
Loan Outstanding per Field Staff (Rs ,000)	5761	6462	7700	8,889	17,389
Total amount disbursed per period per Field Staff (Rs ,000)	10255	11671	13349	14,011	25,825
Yield on Portfolio (%)	23.37	22.84	21.91	20.76	18.38
Operational Self - sufficiency Ratio (%)	155	138.48	128.07	122.07	124.23
Financial Self-sufficiency Ratio (%)	125.1	123.65	117.13	104.29	103.7
Average Loan Size (Rs ,000)	11.79	12.87	16.16	20.85	36.34
Operational Efficiency	16.43	17.32	19.03	16.76	12.35
Salaries as a percentage of average portfolio outstanding	4.6	4.7	5.93	4.83	3.25
Cost Per Unit of Currency lent (Rs ,000)	0.07	0.08	0.09	0.11	0.08
Loan Loss Reserve Rate (%)	2.56	3	3	3	3



MR. YOGENDRA MANDAL

Chairman/Executive Director

Working since: 1997
Amahi Bariyati-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, Malaysia, USA, Philippines, Singapore, Indonesia, China



MR. SANJAY KUMAR MANDAL

Deputy Director



Working since: 1998
Kadmaha-8, Morang
Masters in Business Studies
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), Microfinance Training of Trainer (MFTToT), Making microfinance work, managing product diversification.
International Visit: Bangladesh, India, Italy, France, Thailand, Philippines, Malaysia

MR. BHARAT LAL BAHARDAR

Senior Manager

Working since: 1998
Kadmaha-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, Thailand, India



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MR. ROHIT BHANDARI

Senior Manager

Working since: 2006
Gauriganj-6, Jhapa
Masters in Business Studies
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, Microfinance Training of Trainer (MFToT), Progress out of Poverty Index (PPI) Training.
International Visit: Bangladesh, Thailand, India



MR. DAMODAR REGMI

Senior Manager

Working since: 2007
Inaruwa-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, Microfinance Training of Trainer (MFToT).
Publication: Micro Finance and Jeevan Bikas Samaj- A collaborate of poverty reduction.
International Visit: Bangladesh, India, Thailand



MR. BIJAY KUMAR MANDAL

Department Chief

Working since: 2006
Mahadeva-4, Morang
Bachelor in Arts
Major Training attended: Facilitation Training (BLOP), Basic Journalism Training, Training of Trainers program on Integration of Health Education with Microfinance, Training on Branch Management for Branch Managers of MFIs, Quality Training, Training on Financial Analysis & Delinquency Management, Training on Audit for Microfinance Institutions, Training on Risk Management in Microfinance
International Visit: Bangladesh, India



MR. RAMESH RAY
Department Chief

Working since: 2003

Amahi Bariyati-3, Morang

Intermediate in Commerce

Major Training attended: Microfinance Management, Training on MIX Market Reporting Requirement, Business Planning and Management of Micro Finance, MIS Training, Client Protection, Financial Analysis, Delinquency Management and Regularity framework and Reporting System Training

International visit : Bangladesh



MR. ANJAY KUMAR MANDAL
Department Chief



Working since : 2004

Nocha -3, Morang

Intermediate in commerce

Major Training attended

Basic Account and Records Keeping in Microfinance, Quality Training, Training on Branch Management, Financial Analysis & Delinquency Management Training, Risk management in Microfinance, Regulatory Framework & Reporting System Training.

International Visit: Bangladesh

MR. DINESH GARTAULA
Department Chief

Working since: 2013

Biratnagar-6, Morang

Bachelor in Science

Major Training attended: Diploma in Computer Hardware and Networking, Training in Professional development, President Secretary and treasurer schooling, Positive attitude, behaviors and capacity building training, Training in regularity framework and reporting system.

International visit : India



MR. SUDIP KUMAR MANDAL
Department Chief



Working since : 2006 February

Amahi Bariyati 3, Morang

Bachelor in Commerce

Major Training attended:

Basic Journalism Training, Branch Management Training, Quality Training, Financial Analysis and Delinquency Management, Training on Business Planning of Microfinance Institutions, Loan Appraisal Training, Training of Trainers (TOT) , Micro Business Simulation (TOT), Progress Out of Poverty Index (PPI) Training, Positive attitude Behavior and Capacity Building Training, High level Regulatory framework and Reporting System Training

International Visit: Bangladesh



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ANNUAL REPORT 2070-71

Jeevan Bikas Samaj

Biratnagar, Morang

As At Ashadh 32, 2071

Balance Sheet

Amount In Nrs.

Previous Year Rs.	Capital & Liabilities	Anex	Current Year Rs.
210,723,919.39	1. Reserves & Surplus	1	317,172,098.08
1,201,161,551.03	2. Borrowing	2	1,833,741,647.97
968,326,870.62	3. Members' Saving	3	1,336,538,900.20
48,816,069.54	4. Loan Loss Reserve	4	97,705,328.07
56,665,855.60	5. Other Liabilities	5	96,786,691.31
2,485,694,266.18	Total Capital & Liabilities		3,681,944,665.63

Previous Year Rs.	Assets	Anex	Current Year Rs.
602,042,221.34	1. Cash & Bank Balance	6	170,248,932.51
115,000,000.00	2. Investment	7	41,238,220.00
1,591,213,058.00	3. Loan outstanding	8	3,234,423,709.00
100,990,996.20	4. Advance, Deposits & Other Receivables	9	103,176,561.87
1,053,029.58	5. Stock & Other Asset	10	1,221,437.70
75,394,961.06	6. Fixed Asset	11	131,635,804.55
2,485,694,266.18	Total Assets		3,681,944,665.63

Accounting Policies & Notes

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Date :

Place :

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
Cop No. 35



ANNUAL REPORT 2070-71

Jeevan Bikas Samaj
Biratnagar, Morang
From 2070/04/01 to 2071/03/32
Income & Expenditure Statement

Previous Year Rs.	Particulars	Anes	Current Year Rs.
	<u>Income</u>		
313,423,953.76	Interest Income	13	494,292,229.66
1,015,402.00	Program Operational Income	14	1,372,727.00
4,689,788.26	Other Income	15	1,879,785.52
319,129,144.02	Total Income		497,544,742.18

Previous Year Rs.	Particulars	Anes	Current Year Rs.
	<u>Expenses</u>		
140,762,351.57	Interest Expenses	16	192,973,623.80
76,860,569.07	Personnel Expenses	17	105,091,389.95
25,284,295.19	Office/ Administrative Expenses	18	35,584,194.45
15,482,731.67	Loan Loss Provision		48,889,258.53
410,532.50	Misc. Fund Allocation		413,695.86
2,872,141.00	Staff Gratuity Provision		6,713,235.83
5,103,312.57	Staff Bonus Provision (MF)		9,676,460.44
2,756,203.51	Program Operational Expenses	19	3,657,033.35
269,532,137.08	Total Expenses		402,998,892.21
49,597,006.94	Net Surplus (Deficit)		94,545,849.97
14,934,453.27	Institutional growth Fund appropriation		49,296,319.53
3,099,241.52	Provision for Training Fund Appropriation		3,682,120.29
31,563,312.15	Balance transferred to Reserves		41,567,410.15

Place :

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

Biratnagar
Cop No.-38



ANNUAL REPORT 2070-71

Jeevan Bikas Samaj
Biratnagar, Morang
As At Ashadh 32, 2071

Cash Flow Statement

Previous year (Rs.)	Particulars	Details	Current year (Rs.)
	A Cash from operating activities		
319,129,144.02	1 Cash Receipt		497,544,742.18
313,423,953.76	1.1 Interest Income	494,292,229.66	
4,689,788.26	1.2 Other Income	1,879,785.52	
1,015,402.00	1.3 Other program Income	1,372,727.00	
250,567,429.58	2 Cash payment		348,596,818.58
140,762,351.57	2.1 Interest Expenses	192,973,623.80	
76,860,569.07	2.2 personnel Expenses	105,091,389.95	
25,284,295.19	2.3 Administrative Expenses	35,584,194.45	
11,485,227.59	2.4 Other fund allocation and bonus provision	20,485,512.42	
(6,604,738.97)	Less Depreciation	(9,210,061.41)	
23,521.62	Depreciation on Capital Reserve	15,126.02	
2,756,203.51	2.4 Other program Expenses	3,657,033.35	
68,561,714.44	Cash flow before Working Capital		148,947,923.60
(553,322,738.24)	Increase(Decrease) in Current Assets		(1,645,564,624.79)
	1 Increase(Decrease) in Call & Marketable Securities		
(497,815,109.00)	2 Increase(Decrease) in Loan outstanding	(1,643,210,651.00)	
(55,507,629.24)	3 Increase(Decrease) in other Assets	(2,353,973.79)	
324,339,131.56	Increase(Decrease) in Current Asset		408,332,865.29
309,924,152.21	1 Increase(Decrease) in Members' Saving	368,212,029.58	
-	2 Increase(decrease) in Certificate of Deposit	-	
14,414,979.35	3 Increase(decrease) in Other Liabilities	40,120,835.71	
(160,421,892.24)	Cash flow from Operating Activities(A)		(1,088,283,835.90)
	(B) Cash flow from Investing Activities		8,310,875.10
(65,000,000.00)	1 Increase(Decrease) in Long term Investment	73,761,780.00	
(16,291,954.12)	2 Increase(Decrease) in Fixed Asset	(65,450,904.90)	
-	3 Interest on Long item Investment	-	
(81,291,954.12)	Cash flow from Investing Activities(B)		8,310,875.10
	(C) Cash flow from Financing Activities		648,179,671.97
625,561,972.55	1 Increase(Decrease) in Long term borrowing	632,580,096.94	
-	2 Increase (Decrease) in Share Capital	-	
10,472,248.22	3 Increase(Decrease) in Reserve fund	15,599,575.03	
636,034,220.77	Cash flow from Financing Activities	648,179,671.97	648,179,671.97
394,320,374.41	(D) Cash flow from activities(A+B+C)		(431,793,288.83)
207,721,846.93	(E) Opening Cash and Bank Balance		602,042,221.34
602,042,221.34	(F) Closing Cash and Bank Balance		170,248,932.51

Date :
Venue :

According to attached reports
A. Bansal & Associates
Chartered Accountants

Yogendra Mandal
Chairperson & Executive
Director

Prem Kumar Mandal
Secretary

Sanjay Kumar Mandal
Treasurer

Aswani Bansal, FCA
Biratnagar
Cop No.-38



EXECUTIVE COMMITTEE



Yogendra Mandal
Chairperson



Ramesh Ray
Vice Chairperson



Prem K. Mandal
Secretary



Bisholal Mandal
Vice Secretary



Sanjay K. Mandal
Treasurer



Bisnadev Mandal
Member



Jagdish Rishidev
Member



Ribol Devi Mandal
Member



Anita Kumari Gachchhadar
Member

