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Member

ANNUAL REPORT

2073 - 2074



JEEVAN BIKAS SAMAJ

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ABBREVIATIONS

ADB	:	Asian Development Bank
BWTP	:	Banking With The Poor
CARD	:	Centre for Agriculture and Rural Development
CSD	:	Centre for Self help Development
DDC	:	District Development Committee
ECG	:	Electrocardiogram
FINGO(s)	:	Financial Intermediary Non-Government Organizations (s)
FY	:	Fiscal Year
JBPHC	:	Jeevan Bikas Public Health Center
JBPS	:	Jeevan Bikas Public School
JBS	:	Jeevan Bikas Samaj
JBVTC	:	Jeevan Bikas Vocational Training Centre
MF	:	Microfinance
MFIs	:	Microfinance Institution(s)
MFToT	:	Microfinance Training of Trainers
MIS	:	Management Information System
MIX	:	Microfinance Information Exchange
NGO	:	Non Government Organization
NRB	:	Nepal Rastra Bank
OPD	:	Out Patient Department
PGT	:	Pre Group Training
PWR	:	Participatory Wealth Ranking
RMDC	:	Rural Microfinance Development Centre Ltd.
SRI	:	System of Rice Intensification
SWC	:	Social Welfare Council
ToT	:	Training of Trainer
UNCDF	:	United Nation Capital Development Fund
USG	:	Ultrasonography



Message from THE CHAIRPERSON

This report presents an overview of programs implemented by Jeevan Bikas Samaj (JBS) in 2073/74 BS, the Nepali fiscal year equivalent to 2016/17 AD. It documents the microfinance services and community development activities carried out by the non-governmental organization, which aims at improving the conditions for livelihood of the landless and marginalized communities.

The Annual Report 2073/74 highlights the successful outreach of JBS in serving micro finance service to 183,211 households in Nepal's south-eastern region. These micro finance services are found to have enhanced the capacity of the beneficiaries to start and run small enterprises and social services. Local people have appreciated JBS for its work in housing, agriculture, awareness generation, health and sanitation, empowerment, environment and biodiversity conservation. Overall, the JBS programs have been contributing to build a prosperous society.

therefore, have to be rooted on the positive impacts we can make on the lives of our members through professional practice, organizational efficiency and campaigns that can sustain our growth. In our struggle to free Nepal from poverty, we will need the groundwork to empower the people in overcoming all existing and emerging forms of inequalities. This document shows JBS activities are helping lay that groundwork in some meaningful ways.

I take this occasion to thank our beneficiaries, who trusted and supported us with patience during the entire period of our struggle and growth, bringing JBS to where it is now. I would also like to express my most sincere gratitude to Rural Microfinance Development Center Ltd (RMDC), Nepal Rastra Bank (NRB) and partners for their support to our projects. Every single staff and member of JBS deserves a salute for their selfless and tireless pursuit to make this organization a success story. Finally, I am grateful to the executive board members for their valuable support

YOGENDRA MANDAL

Chairperson/ Executive Director

On a personal note, I believe, just as the growth ring of a tree stands in testimony to the long struggle of its species for existence, the successful streak of JBS has entirely rested on the organization's ability to grow even in the face of adversity. Our achievements,

and suggestions, all along, until the time of this publication.

I hope we will be able to make a real dent in our fight against poverty with the continuing support of our friends, partners and well-wishers.

ORGANIZATION PROFILE

Jeevan Bikas Samaj (JBS) is a non-governmental organization (NGO), established on 27 September 1997 to work at the national level with the general objective of improving the livelihood of the landless and marginalized communities. It is a non-partisan, non-political, not-for-profit and non-religious organization helping the disadvantaged and resource-poor communities raise their socio-economic and cultural status. Since its inception, JBS has been leading a fight against pervasive poverty and lack of awareness among the rural masses, as these maladies are the main impediments to the growth of a healthy rural civilization. At its core, the organization aims to transform the members of the resource-poor communities into micro entrepreneurs and service providers, who choose to adopt a

path of sustainable livelihood through optimum mobilization and management of available resources.

Currently, JBS is running microfinance services for the deprived communities in the remote villages of seven districts of south-eastern Nepal. Apart from micro financing, the organization has also been providing social, educational, agricultural, health-related and alternative energy services in the districts. The outcomes of JBS services, namely, microfinance, income generation, community development, education, awareness, women's empowerment, human resource development, health and sanitation have so far been very significant. The achievements reflect the commitment of JBS to promoting sustainable livelihood prospects of the communities.





Vision

"Poverty free Nepal"

Mission

Increase access to resources for low-income people through microfinance and community development services.



Goal

Assist landless, marginalized and backward people mainly women to improve their livelihood conditions.

Objective

Provide microfinance & community development services to empower local people, helping them improve their quality life through better education, health & sanitation.



Key Activities of JBS

Awakening the community on financial and social issues.

Helping rural people acquire income generation skills.

Providing microfinance services to poor households.

Promoting school support program for rural students.

Promoting Montessori education for all-round development of children.

Promoting agriculture by using modern technologies.

Generating awareness of local people to use alternative and clean energy and providing them technical guidance.

Providing health care services.

Providing opportunity for low-income people to build decent houses.

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	2056-03-04	19
Social Welfare Council	Affiliation	2055-07-26	7841

Governance Structure

General Body

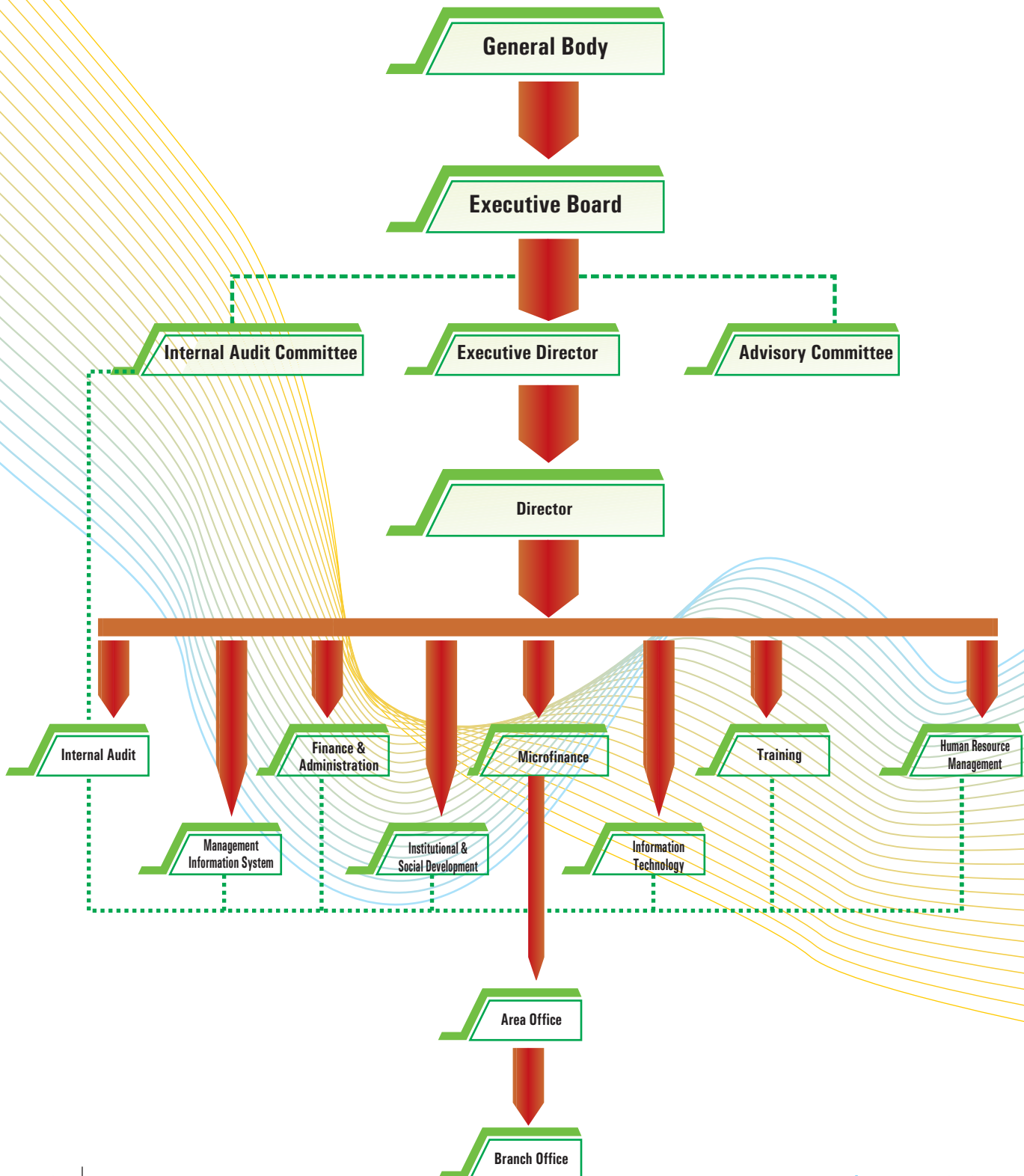
At the highest tier in the structure of JBS is its General Body, which consists of 30 members. It is the supreme policymaking authority of the organization.

Executive Board

The General Body elects the members of the Executive Board, which consists of 9 members is responsible for the formulation of the annual plan and budget for all programs and projects to be implemented by the organization. Guided by the policy directives of the General Body, the Executive Board uses its mandate to evaluate and monitor the implementation of the policies through various monitoring tools and visits to the project sites. The Executive Board provides support to the Executive Director for effective implementation of the policies.



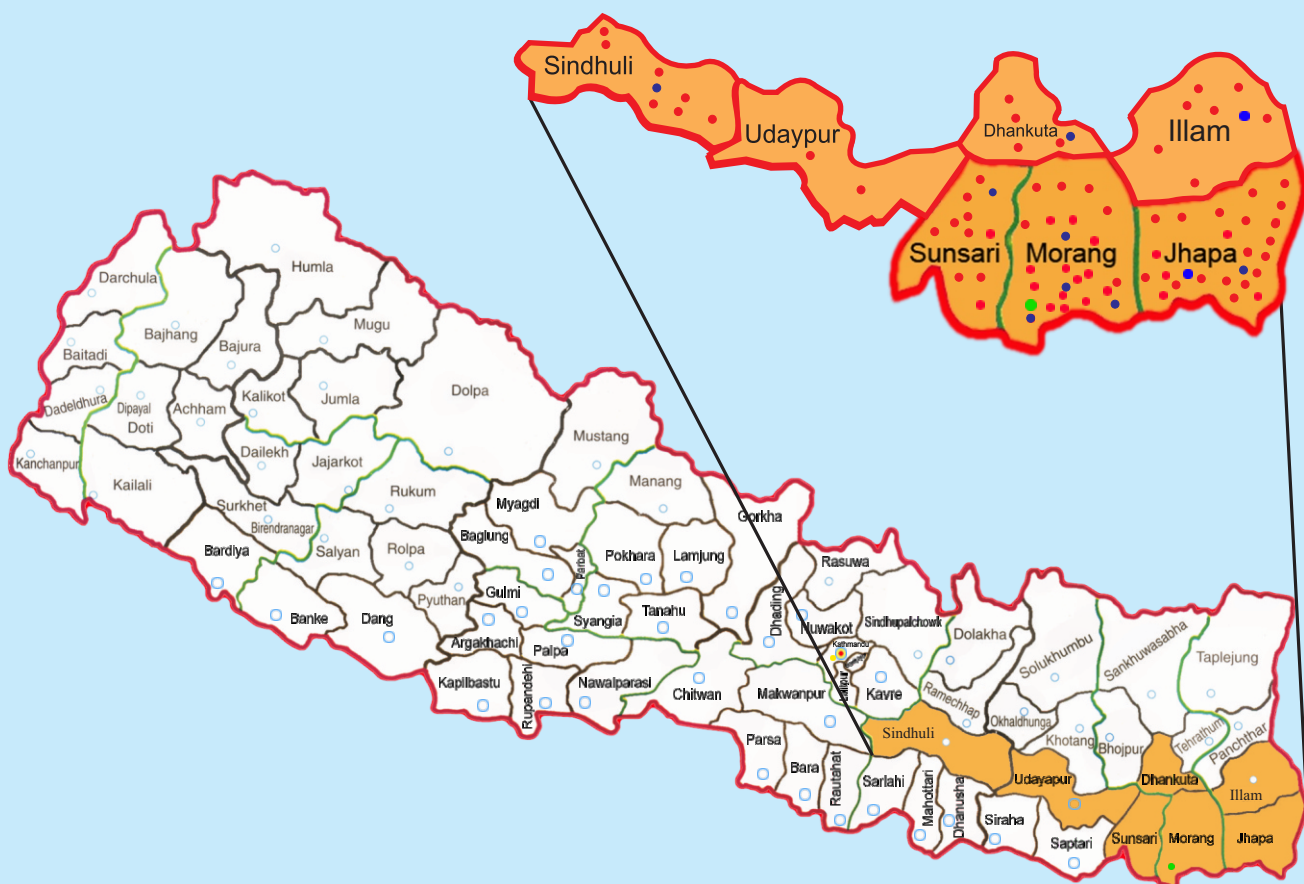
ORGANOGRAM OF JBS



Working Areas of JBS

JBS is currently operating its services in Ilam, Jhapa, Morang, Sunsari, Dhankuta, Udayapur and Sindhuli districts of Nepal. It is providing its microfinance and community development services for social awareness, health and sanitation, environment conservation, livelihood prospects development and conflict resolution, among others, in the seven districts of south-eastern Nepal.

The community organization started its modest journey with a small fund to offer the microfinance services, in line with the Grameen Model, in five VDCs, Amahi Bariyati, Sorabhag, Nocha, Kadmaha and Pokhariya of Morang district, from 26 January 2003 (12 Magh 2059). By the end of FY 2073/074, it had provided services to 183,211 households from 71 branch offices under the microfinance program alone.



Input of JBS on Society

SOCIETY



Major Learning



Major Outputs

SOCIETY

Economic scarcity is gradually reducing from local level

Involvement of women in self-employment sector is remarkably increasing

Unemployment is reducing in the program area

Importance and status of women is remarkably rising

Economic exploitation of rural elites by high rate of interest is dropping

The living standard of rural people in terms of house, energy, health, sanitation, education has increased remarkably

Education, health and sanitation conditions are rising up gradually

Emerging of women in social, political and development sectors

Rural people are getting banking facilities in local level

Income generation activities are gradually increasing

Progress and Achievement of Year

AWARD	BY	OCCASSION	PHOTO
"BEST PARTNERSHIP AWARD"	Rural Microfinance Development Center (RMDC)	Award Ceremony in FY 2015/16	
"MAHA JODI AWARD 2014"	Habitat For Humanity Int Nepal	Housing Award Function 2014	
"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 Microfinance Development Center (RMDC)	Award Ceremony in different year FY 2004/05, FY 2006/07 & FY 2008/09	
MIX Global 100 Composite Ranking of 6th & 29th Position in 2008 & 2009 Reports Respectively"	The Mix Market	Recognition by Microfinance Information Exchange	
"LAUNA ABA TA KEHI GARAUN"	World Bank	Competitive Grand Award Ceremony "Nepal Development Market Place" in 2005	

Microfinance

BACKGROUND

Improving the economic status of the poor people is the main concern of many government and non-government organizations in developing countries. In that context, to help break the vicious cycle of poverty, JBS has been offering microfinance services to low-income populations. It has designed various products and services to improve the rural people's livelihood by helping them reduce the risk, enhance financial security and increase income. Many of JBS members, starting as ultra-poor themselves, have gradually turned into micro-entrepreneurs, creating milestones for the Jeevan Bikas Microfinance Program. The program works in line with the concept of Grameen Bank, following its methodology to a large extent, with the help of the credit and technical support from RMDC and other partner organizations.

THE MICROFINANCE SERVICE

In general, microfinance has been playing a vital role in poverty reduction around the world. Pursuing the goal of microfinance to alleviate poverty of the rural people of

Nepal, JBS has been implementing its programs in seven south-eastern districts, covering 281 VDCs and 23 municipalities there. The number of active members enrolled for the service accounts for 182,132 of which 140,665 are the borrowers.

FEATURES OF MICROFINANCE

JBS has been implementing its microfinance service by replicating the Grameen Methodology. In this program, the activities are based on women's group meetings. The basic characteristics of the JBS program are:

- * It targets the poor and helps reduce poverty.
- * The targeted households are identified through PWR method.
- * Effective pre-group training is organized.
- * Saving, credit, micro insurance and money transfer services are offered.
- * A 5-member group approach is taken under a single umbrella of 10-60 female members in a center.
- * Transactions are transparent.
- * Operation procedures are simplified.
- * Services are offered at the doorstep.
- * Opportunities are created for self-employment and employment as well.

Growth of Microfinance Program by Fiscal Year

Particulars	2069/070	2070/071	2071/072	2072/073	2073/074
District	7	7	7	7	7
VDCs/ MP	268	290	302	304	304
Branches	50	56	67	71	71
Total Members	1,06,401	125,723	142,120	164,190	183,211
Total Borrowers	76,299	89,010	107,374	120,092	140,665
Total Staff	283	309	335	393	457
Total Field Staff	179	186	198	220	275

LOAN DISBURSEMENT, RECOVERY AND OUTSTANDING AMOUNT

To improve the socio-economic status of the poor people, JBS has been providing different types of loan in different categories depending on the nature of its demand,

purpose and utilization prospects. The total loan disbursement in the FY 2073/074 was Rs. 33,685,686,585, with an astounding, 99.99%, recovery rate.

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

Particulars	2069/070	2070/071	2071/072	2072/073	2073/074
Loan Disbursed	2,507,898	4,803,410	5,396,354	6,401,621	9,104,564
Loan Recovered	2,010,083	31,60,200	4,686,062	5,244,543	7,414,391
Loan Outstanding	1,591,213	3,234,424	3,944,716	5,101,794	6,791,372
Repayment Rate	99.99%	99.99%	99.99%	99.99%	99.99%
Overdue Amount	1,570	833	847	1,757	3,673

SAVING MOBILIZATIONS AND STATUS

JBS has been offering different types of saving products for the members of the microfinance service. It has been providing interest rates between 6% to 12% per annum on different savings accounts to encourage and develop saving practices of members for a better and safer living. During the FY 2073/074, the total savings balance was Rs.



Saving Detail in Different FY (Rs. in, 000)

Particulars	2069/070	2070/071	2071/072	2072/073	2073/074
Compulsary Saving	253,706	343,698	514,630	721,768	974,612
Special Saving	118,805	149,888	172,461	224,542	35,1947
Pension/ Fixed Saving	587,478	831,407	1,170,944	1,576,280	2,053,370
Welfare Fund	8,338	11,546	14,968	19,225	23,176
Total Saving	968,327	1,336,539	1,873,003	2,541,815	3,497,806

3,497,806,041. The interest is provided on a quarterly basis. The savings account balance per member is Rs. 19,205.

INSURANCE

JBS has been providing various incentives for its members through its microfinance program, one of which is insurance. In this plan, JBS has been offering choices for support to people at times of their misfortune.

LIVESTOCK INSURANCE

In coordination with Nikshep Tatha Karja Surakshyan Nigam, JBS has been providing a livestock insurance policy for the farmers to recover their loss in case of the death of their cattle. Under this policy, if the insured cattle die within the insured period, JBS will provide 80 percent in compensation to the owner after a short process involving some formalities.

Overall, 4,520 borrowers have insured 5,377 cattle worth Rs. 220,371,000 during the FY 2073/074.

LIFE INSURANCE (ENDOWMENT POLICY)

JBS has introduced an endowment life insurance policy for its members and their guardians. JBS has started this product in coordination with the Life Insurance Corporation Nepal Ltd. This product provides family protection at an affordable premium. The members can pay the premium for their policy in installments at the center's meeting. At the end of FY 2073/074, altogether 7,840 members have opened their life insurance policy, worth Rs. 360,306,000. In the same way, 120 death claims, with claims amounting to Rs. 6,125,888, have been reported for the year.



Emergency Relief Fund 2073/074

Case	People Served	Amount in NRs.
Member Death	374	3,740,000
Guardian Death	694	3,470,000
Critical Operation	1,212	2,424,000
Delivery (Surgery)	762	1,524,000
Delivery Normal	1975	1,975,000
Natural Disaster	680	434,000
Animal Bite (Dog, Snake)	227	227,000
Full Debt Relief	274	10,117,603
Total		23,911,603

REMITTANCE

JBS has been providing remittance services from all its branches. Local people can collect their remittance amounts from the JBS branch office near them. Reports show that altogether 7,156 people received this service during the FY 2073/074. JBS has been providing various modes of remittance service in coordination with different banks and remittance agencies.



ABBS SERVICE

JBS has also started an ABBS service to its members. This has made the process of saving and withdrawal of money much easier and simpler. A member can deposit or withdraw money under the ABBS service from any of the JBS branches.



Training, Workshop and Exposure

Training, workshop and exposure opportunities contribute to the overall development of the attending individuals, who, in the best scenario, get a range of benefits, from a chance to sharpen skills to adopting a new attitude or gaining

MEMBER SKILL DEVELOPMENT TRAINING

JBS has focused on creating the conditions for sustainable progress of its clients and their families. In that line, the organization has been providing different types of skill training for

knowledge to improve their performance. These opportunities often create an enduring effect in the lives of the staff and members, eventually leading them to be skillful and competent in their vocation in the long run.

the members and their family members. Major training programs provided by JBS in the FY 2073/074 are given below;

S.N.	Training Program	No. of Program	Participants	Organizer
1	Animal Husbandry	21	768	JBS
2	Mushroom Farming	11	330	JBS
3	Poultry Farming	2	104	JBS
4	Pig Rearing	2	61	JBS
5	Muda Making Training	7	186	JBS
6	Mirror Decorating Training	10	195	JBS
7	Incense Sticks Making Training	1	46	JBS
8	Vegetable Farming	15	513	JBS
9	Doll Making Training	3	68	JBS
10	Bag Making Training	1	30	JBS
11	Agriculture Training	1	26	JBS
Total		74	2327	



The branch level staff need to interact with different people as part of their professional work. To build their professional and technical capacity, JBS has been organizing a number of internal and external events, in the form of

training and workshop, for its staff. In the FY 2073/074, the following training and workshop opportunities for staff were organized.

Internal Trainings and Workshops

S.N.	Program	Participants	No of Programs	Organizer
1	Refresher Training	1	11	JBS
2	Prize Distribution & Annual Review Program	1	500	JBS
3	Microfinance Operation & Management Training	3	103	JBS
4	Review & Interaction Workshop on MF of Energy Service	2	116	ISD
5	Teacher Capacity Enhancement Training	1	30	ISD
6	Leadership & Skill Training	1	40	JBS
7	High Performance & Comittment Training	1	111	JBS
8	Orientation Training for Trainees	1	32	JBS
9	19 th Anniversaryday of JBS	1	100	JBS
10	Quaterly Review Program	3	289	JBS
11	Account Training	4	157	JBS
12	Branch Management Training	2	64	JBS
13	Communication & Coordination Training	1	38	JBS
14	Center Management Training	1	51	JBS
15	Half yearly Review Program	1	107	JBS
16	Software Training	2	53	JBS
17	TOT Training	4	112	JBS
18	General Assembly	1	30	JBS
19	Annual Budget & Planning Analysis Workshop	1	104	JBS

External Trainings and Workshops

S.N.	Program	Venue	Organized By
1	Training of Trainers (ToT)	Ktm	CSD
2	Branch Management Training	Ktm	RMDC
3	Skill Development Training	Biratnagar	Quality Control
4	Strategies Leadership Workshop	Ktm	CSD
5	Comunication & Motivation Training	Ktm	RMDC
6	Microfinance Operation & Management	Ktm	Shrawan Kumar
7	Advancing Outcomes & Innovations	Ktm	MAN
8	Understanding Management Mantra	Ktm	Shrawan Kumar
9	Skill Development Training	Biratnagar	Quality Control

S.N.	Program	Venue	Organized By
10	Branch Management Training	Ktm	CSD
11	Credit Appraisal Training	Ktm	CSD
12	Branch Management Training	Ktm	RMDC
13	ToT on Agriculture Value Chain Finance	Ktm	UNNATI
14	Microfinance Operation & Management	Ktm	RMDC
15	NLP Practitioner Training	Delhi	MIDAS

Exposure Visit

Exposure visits help the beneficiaries broaden their network and perspectives through outward orientations to learning about differences and grasping the essence of new cultures, involving innovations and interventions. The exchange of experience

also leads to enhanced knowledge and appreciation of possibilities. Throughout the year, therefore, JBS organized various internal and external exposure visits. Board members, senior management teams and branch managers were on these exposure trips.

S.No.	Exposure Visit	Venue	Organized By
1.	Kenya Exposure Visit	Kenya & Dubai	JBS
2.	Srilanka Exposure Visit	Srilanka	CSD
3.	Bangladesh Exposure Visit	Bangladesh	JBS
4.	Vietnam Exposure Visit	Vietnam & Cambodia	CSD



COMMUNITY DEVELOPMENT PROGRAM

(Credit Plus Program)

INTRODUCTION

Jeevan Bikas Samaj is implementing various development programs in addition to its microfinance program, the backbone of the organization. Projects under this credit plus program are directly aimed at developing the backward villages into prosperous and healthy places to live. The community development activities mainly cover environment and biodiversity conservation, health, education, advocacy, gender equity, sanitation, human resource development, women empowerment and agriculture.

HEALTH PROGRAM

People in the rural areas of Nepal lack any reliable access to basic health knowledge, hygienic food, clean drinking water and germ-free environment. JBS is concerned about the general health of the rural people. In keeping with the old wisdom, prevention is better than cure, JBS has been making people aware about the health issues and hygienic lifestyle by conducting health awareness campaigns on



food habits, hand washing, blood donation, HIV/AIDS, polio eradication and reproductive and maternal health and other related topics. In providing the health services, JBS worked in coordination with the following institutions:

1. JBPHC
2. Birat Eye Hospital
3. District Public Health Office
4. Birat Medical College Research Center/ Biratnagar Asptal Pvt. Ltd.



HEALTH CAMP

In response to the appalling state of rural health services and people's awareness about health and sanitation, JBS has organized different health camps in the rural areas. The camps have usually provided a range of services from general checkup to examination of women's health related problems, dental ailments, counseling, blood and sugar tests, blood pressure monitoring, eye checkup and cataract operation. JBPHC organizes such camps for up to 5 times a month. During the FY 2073/074, 197 camps offered health services in several remote places of south-eastern Nepal.

JEEVAN BIKAS PARK

JBS has established a community park at Kadmaha VDC of Morang district. The park covers 13 hectares of land and boasts a multipurpose nursery, agro-forestry blocks, organic farming, fishponds, and training center. With the financial and technical support of Habitat for Humanity Nepal, JBS is also working to establish a bamboo nursery and bamboo treatment center in the park.

There are more than 20,000 plants, including flowering, non-flowering, indoor, outdoor, highly endangered, medically demanded and indigenous species and fruits, available mainly for consumption in the park. As JBS is planning to develop the identity of Morang district as a green zone, it has been planting different kinds of green species on the roadsides, school premises and public places. It has been providing the plants from its nursery at the best possible and most nominal prices.

VOCATIONAL TRAINING

JBS Vocational Training Center was established with the objective of promoting technical education and vocational training to the rural youths. The center focuses on the production of competent, technical and skillful human resources required for the progressive development of the country. It helps promote entrepreneurship for the rural people by providing them a platform for choosing options for greater income generation with lesser investment. These skills will be helpful for people to earn a livelihood with a higher rate of employment in places where even the graduates have had to struggle for jobs. It has been providing training on Montessori method, Computer/Mobile Repair and

Maintenance and Solar PV installation. Today several JBVTC trained students are making a decent living by starting their own business or working in private companies, schools, NGOs and other sectors. At the end of FY 2073/074, 138 trainees have completed training on various subjects offered at the center.



JEEVAN BIKAS CHILD EDUCATION PROGRAM

The major share of the overall development of human brains is said to take place during the early childhood education. Considering the fact, JBS has initiated Jeevan Bikas Child Education Program in Sijuwa, Katahari, Ramchowk and Amahi. The program aims to promote the intellectual, social, emotional and physical development of the children of the



rural areas. It aspires to provide a carefully planned and stimulating environment for the tiny tots in the age group between 2 and 6 years. This is expected to help the children develop an excellent foundation for creative learning. The children are guided by Montessori-trained teachers in a child-friendly environment. In the FY 2073/74, altogether 119 students had benefitted from the program.

AGRICULTURE PROGRAM



JBS has a vision to boost commercial farming by accelerating the pace of capacity building of local farmers. Through agriculture, the organization attempts to develop the economic competence of the people in remote areas, who are largely dependent on agriculture, and use the farm as a means to uplift their living standards. In order to encourage agriculture, JBS has been providing skill training and orientation sessions, focusing, for example, on vegetable farming and cereal crops to its clients. It has also been implementing agriculture activities under Jeevan Bikas Park, where organic farming has been promoted. At Jeevan Bikas

Park, several types of seasonal vegetables, fruits and cash crops are grown. The park is also becoming a center of attraction for visitors. Primarily, the program has concentrated on two major fields. They are;

A. Seed Production:

The seed production initiative is aimed at enhancing family food security for the rice-growing farmers while improving their rice yields through the technology-based System of Rice Intensification (SRI). Under this program, JBS provides quality rice seeds to the farmers at effective rates and encourages them to do the farming by using the SRI method. The agriculture technician associated with the program guides and provides necessary suggestions throughout the phase. This year, 27.24 tons of paddy (Swarna Sab I) was produced and distributed to the members of 45 branches.



B. Ghar Aangan Tarkari Kheti (Kitchen Gardening):

Under this program, a variety of seasonal vegetable seeds are offered to the members at economical rates. Likewise, training opportunities are also



provided on how fresh vegetables can be grown at a low cost even in small and congested places. During the end of 2073/074, 96,518 seed packets have been distributed to the members through 71 branches.

SUPPORT PROGRAM FOR ULTRA POOR

Under the Jeevan Bikas Housing Program, JBS has been making a genuine effort to help the most deprived people, either members or non-members, who are generally lonely, neglected, have serious hand-to-mouth problem and are in need of support by building complete houses for them. The complete house includes a decent house, safe drinking water, smoke-free light, Improved Cook Stove and safe sanitation. The list of



people who were supported by the program and the respective branches, in the FY 2073/074, are given below;

- * Yam Maya Rasaili, Chakmake Branch
- * Shibu Majhi, Dainiya Branch
- * Purni Shrestha, Banigama Branch
- * Nira Mandal, Amahi Branch
- * Runa Kamat, Kadmaha Branch
- * Panchhi Kewat, Kadmaha Branch
- * Jhari Lal Yadav, Dainiya Branch
- * Sudama Rishidev, Katahari Branch
- * Durga Dhami, Aambari Branch
- * Man Kumari Dhami, Itahara Branch
- * Sarita Mehta, Dewangunj Branch
- * Surji Devi Rishidev, Budhnagar Branch
- * Chhedni Rishidev, Mederi Branch

CLEANSTART PROGRAM-UNCDF

At the micro level, energy is a fundamental aspect of living for the low-income families, who need it to light homes and cook meals on a daily basis. UNCDF is supporting the organization to increase the access of people to alternative energy in the rural areas of Nepal. JBS serves through the Cleanstart project to deliver the energy products to its clients. Cleanstart supports the low-income consumers in their transition to cleaner and



more efficient forms of energy. The program helps the poor households and micro-entrepreneurs access financing for low-cost clean energy. This will contribute to the country's development goals on poverty and hunger, education, gender, health and environmental sustainability.



JBS has been offering the clean energy products, such as solar lighting system, solar home system, biogas and improved cooking stoves, for its clients all over its working areas. To make the program succeed, various training events are organized on repair and maintenance of the solar light and biogas systems as well as in setting up the improved cook stoves at the local level. The introduction of solar apps and call center for providing effective after sales service has been appreciated by the clean energy users. During the FY 2073/074, altogether 31624, 1237 and 2376 HHs have installed solar, biogas and cook stoves respectively.

UNNATI PROGRAM

JBS has been working in coordination with

UNNATI–Access to Finance (A2F), a project under the UNCDF, for which the approach taken is to promote commercial farming in the remote hilly areas of eastern Nepal. The major objective of the project is to support the farmers in commercial farming of ginger, cardamom, tea and milk in the eastern hilly districts of Ilam and Dhankuta through financial services.



FLOOD VICTIMS REHABILITATION PROGRAM

Heavy monsoon rains this year triggered severe flooding in the eastern region of Nepal. Morang, Sunsari and Jhapa districts were badly affected. The river water got into the houses of the people and washed away



their crops. Hundreds of people residing near rivers were directly or indirectly affected by this calamity. Without missing a single moment, JBS organized a rehabilitation program for the victims of floods in different affected areas. Morang, Sunsari and Jhapa branches of JBS distributed food and relief to people in the affected areas.



VOLUNTEERS DAY

Jeevan Bikas celebrated the Volunteers Day in a grand manner by organizing several community development activities. The 71 branch offices situated in the working areas of JBS in Morang, Sunsari, Jhapa, Ilam, Dhankuta, Udayapur and Sindhuli districts of Nepal started celebrating the Volunteers Day a week before the main day by coordinating with the members, staff, social workers, members of political parties, and government and non-government officials. Altogether, 596 programs were organized with as many as 14,871 volunteers actively participating in them. The social development tasks of the occasion were;

1. Members' house building activities
2. Cleanliness of market, temple and school areas



3. Health camp
4. Afforestation
5. Road repair and maintenance
6. Awareness program

ATTRACTIVE SERVICES TO JBS IDENTITY CARD

Jeevan Bikas Identity Card is an ultimate relief for the staff, members and their families possessing it. The card holder gets a subsidy of anywhere between 10% to 50 % in various community development programs associated with Jeevan Bikas Samaj. During the FY 2073/074, altogether 5264 benefitted from the Jeevan Bikas ID Card.



Partner ORGANIZATIONS



Social Partner Organizations of JBS

EDUCATIONAL PARTNER

To provide modern education in rural areas, JBS has been supporting two local schools to enhance the level of competitiveness of the rural students.

A. JEEVAN BIKAS PUBLIC SCHOOL

Considering the pathetic condition of education in the rural areas, Jeevan Bikas Public School was established in 2064 B.S. at Kadmaha VDC of Morang district. It aims to provide qualitative and competitive teaching to the rural children at an affordable cost. It not only fosters the academic growth of the students but also provides a favorable environment for their all-round development through various extra-curricular activities.



The school is running classes from Pre-Nursery to Grade 10. At present there are 1089 students and 37 teachers in the

school, that is a center for 13 VDCs in the area. It also runs a hostel for students, who reside far away from the school. It is well equipped with all infrastructural facilities, such as library, spacious classrooms, playground, transportation facilities, computer lab, and peaceful and friendly atmosphere. Also, activities such as art, singing, dancing, and sports such as karate, football and basketball are part of the extracurricular activities of the school. The school is gaining popularity among the deprived communities like Muslim, Adibasi Janajati and Dalit as well as Indian students of border side of Bihar state. Being inspired to serve the community children, belonging to diverse castes, cultures and economic backgrounds, JBPS has made persistent efforts to provide outstanding support and contribute to the betterment of



students in their academic development. The school offers 100% scholarship to support students from parentless, downtrodden, ethnic, handicapped and poor backgrounds. At the end of 2073/074, altogether 117 students had received this scholarship. The children of JBS members are provided a 10% discount on their tuition fees.

B. JANATA PRIMARY SCHOOL

Janata Primary School was established in 2018 B.S. It has been providing education to children belonging to Dalit, Musahar, Rajbanshi, Yadav, Kamat, Paswan,

Rishidev and other such minority communities. Two years ago, the school was on the verge of shutting down. To improve the conditions of the school and develop it into a Model School, JBS began to coordinate with it, converting it into a child-friendly school. It has introduced various programs for the convenience and regularity of students, increasing their access to proper physical infrastructure and quality education. As a result of this coordination, the school has undergone a significant change. The capacity of teachers and the number of students enrolled have increased significantly.



Health Partner Organizations of JBS

A. JEEVAN BIKAS PUBLIC HEALTH CENTER

Jeevan Bikas Public Health Center (JBPHC) started its operation from 1 Magh, 2070 with a philanthropic vision of serving the rural people with quality health care services at a reasonable cost. To fulfill this objective, the hospital has hired highly qualified and dedicated medical professionals, paramedics and managerial support staff, who are committed to serve the patients by ensuring maximum recovery. It has been providing General OPD as well as specialist services. With the help of the state-of-the-art technology, JBPHC has managed to provide advanced health services to the

patients. In coordination with Birat Aspatal Pvt. Ltd, JBPHC manages to provide cost-effective and quality health services to patients. The JBS family can get a discount from anywhere between 10% and 50% in the various services of the Center. The



patients referred by the doctors of JBPHC get similar discounts in the services of Birat Medical College, Tankisinwari. JBPHC believes that everyone in our community deserves the finest health care and it is committed towards achieving the goal. At the end of FY 2073/074, altogether 7,620 patients had been served by the Center.



The various specialties covered are;

- ❁ Modern Pathology Lab
- ❁ ECG
- ❁ USG
- ❁ Eye Camp
- ❁ Health Camp
- ❁ Physician Service
- ❁ Digital X-Ray
- ❁ Dentistry
- ❁ Gynecology
- ❁ Consultant General Medicine

B. BIRAT EYE HOSPITAL

Birat Eye Hospital was established on 7 Falgun 2068 with the objective of promoting equitable, affordable, accessible and quality comprehensive eye care in the Eastern Region of Nepal. For the last four years, JBS has been working in coordination with Birat Eye Hospital to provide quality eye care services to the disadvantaged people of the rural areas. It has been organizing free eye camps at

several places, including JBS branches, in Morang, Jhapa, Sunsari, Dhankuta, Ilam and Sindhuli. During the FY 2073/074, altogether 7,410 eye check-ups and 1,013 cataract operations were carried out free of cost.



C. DISTRICT PUBLIC HEALTH OFFICE

JBS has been working in coordination with the District Public Health Office to provide vaccination and other basic health care services to the people. Every Sunday vaccination is given free to the rural people of the remote areas. During the FY 2073/074, altogether 53 people benefitted from the program.



D. BIRAT MEDICAL COLLEGE RESEARCH CENTER (Biratnagar Aspatal Pvt. Ltd.)

It is one of the finest hospitals and specialist centers of Nepal. With a history of more than 19 years, Biratnagar Aspatal Pvt. Ltd. has been able to provide innovative health care solutions through individualized treatment, consultation and services to meet the needs of the people. Coordinating with Biratnagar Aspatal and Birat Medical College (a unit of the hospital), JBS aims at fulfilling the gaps between modern health care treatment and medically underserved rural people. As a result of the coordination, the patients referred from JBPHC can get premium health facilities at subsidized rates.



YOUTH MICROFINANCE PROGRAM (Nawa Bihani Program)

Our experience shows that women and adolescent girls can be a very effective medium for building prosperous families in the community. Hence, JBS has launched a program focusing on the youths. The main objective of the program is to build the capacity of adolescent girls, between 10-19 years of age, studying at the Government Schools. Nawa Bihani is a



Savings Plus model – in addition to the saving groups' meetings, the girls get training in practical life skills, health, agriculture and so on. The purpose is to help the girls change their perspectives by way of gaining knowledge and practical skills. This program demonstrates the value of an educated girl to her family, with the long term aim of reducing dropouts as well as early marriage. They meet every fortnight after school to deposit savings and receive training on topics ranging from communication skills, to leadership, budgeting, entrepreneurship, modern agriculture methods and home health.



Shree Janpath Ma Vi, Biratnagar

PARTNER ORGANIZATIONS OF JBS

A. Micro Finance Development Bank



B. Development Bank



C. Commercial Bank



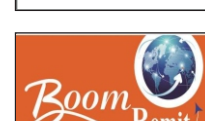
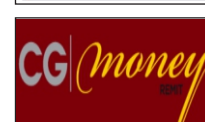
D. Government Partner



E. Non-Government Partner



F. Remittance Partner



PREVIOUS PARTNER ORGANIZATIONS



NETWORK & MEMBERSHIP

A. International



B. National



KEY PERFORMANCE INDICATORS OF MICROFINANCE UPTO 2073/74

PARTICULAR	2069/70	2070/71	2071/72	2072/73	2073/74
Loan Disbursed (Rs. In '000)	2,507,898.00	4,803,410.00	5,396,354.00	6,401,621.00	9,104,564
Loan Recovered (Rs. In '000)	2,010,083.00	3,160,200.00	4,686,062.00	5,244,543.00	7,414,391
Loan Out. (Rs. In '000)	1,591,213.00	3,234,424.00	3,944,716.00	5,101,794.00	6,791,372
Loan Dis. (cum) (Rs. In '000)	7,980,332.67	12,783,743.00	18,180,097.00	24,581,717.00	33,685,686
Loan Recov. (cum) (Rs. In '000)	6,389,120.00	9,549,319.00	14,235,381.00	19,479,924.00	26,894,315
Total Saving (Rs. In'000)	968,327.00	1,336,539.00	1,872,845.00	2,541,815.00	3,497,806
Percentage of saving on loan out. (%)	60.85	41.32	47.48	49.82	51.50
Repayment Rate (%)	99.92	99.97	99.98	99.97	99.99
Members per field staff no.	594.00	676.00	718.00	746.00	666
Borrowers per field staff no.	426.00	479.00	542.00	546.00	512
Loan Out. Per field staff ('000)	8,889.00	17,389.00	19,922.00	23,190.00	24,696
Total amt disbursed per period per field staff(in '000)	14,011.00	25,825.00	27,254.00	29,098.00	33,105
Yield on Portfolio	20.76	18.38	23.35	21.24	20.31
OSS (%)	119.14	124.23	161.92	152.93	136.97
FSS (%)	104.42	103.10	129.99	116.40	117.76
Avg. Loan Size (in '000)	20.85	36.34	36.74	42.48	48.28
Operational Efficiency	16.76	12.35	14.19	14.37	12.37
Salaries as a percentage of avg. portfolio out.	4.83	3.25	3.56	3.41	2.83
Cost Per Unit Currency Lent (Rs.)	0.04	0.03	0.03	0.04	0.05
Loan Loss Reserve Rate	3.00	3.00	3.00	1.00	1.00



Jeevan Bikas Samaj
Katahari-1, Morang
From 2073/04/01 to 2074/03/31
Income & Expenditure Statement

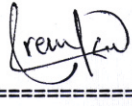
Previous Year Rs.	Particulars	Anes	Current Year Rs.
	Income		
991,503,363.64	Interest Income	13	1,228,426,725.46
5,509,559.21	Program Operational Income	14	9,060,606.23
3,581,376.59	Other Income	15	6,567,757.90
1,000,594,299.44	Total Income		1,244,055,089.59


Previous Year Rs.	Particulars	Anes	Current Year Rs.
	Expenses		
309,955,737.58	Interest Expenses	16	442,221,838.79
150,337,578.66	Personnel Expenses	17	194,641,406.00
108,054,682.38	Office/ Administrative Expenses	18	96,579,843.66
-	Loan Loss Provision		18,080,949.55
300,000.00	Misc. Fund Allocation		-
4,460,998.00	Staff Leave & Medicine Fund Provision		13,816,584.12
6,406,447.00	Staff Gratuity Provision		14,422,893.00
37,711,845.72	Staff Annual Incentive (MF)		41,433,426.26
10,539,423.94	Program Operational Expenses	19	8,999,389.19
627,766,713.28	Total Expenses		830,196,330.57
372,827,586.16	Net Surplus (Deficit)		413,858,759.02
66,876,034.07	Write back of Loan Loss Provision		
34,712,336.31	Institutional growth Fund appropriation		50,687,346.81
6,690,871.84	Provision for Training Fund Appropriation		9,558,740.90
398,300,412.08	Balance transferred to Reserves		353,612,671.31



Place :

According to attached reports
A. Bansal & Associates
Chartered Accountant


Yogendra Mandal
Chairperson &
Executive Director


Prem Kumar Mandal
Secretary


Sanjay Kumar Mandal
Treasurer


Aswani Bansal, FCA


Jeevan Bikas Samaj
Katahari-1, Morang
Cash Flow Statement
For the Year Ended 31-Ashad-2074

Previous year (Rs.)	Particulars	Details	Current year (Rs.)
	A Cash from operating activities		
1,000,594,299.44	1 Cash Receipt		1,244,055,089.59
991,503,363.64	1.1 Interest Income	1,228,426,725.46	
3,581,376.59	1.2 Other Income	6,567,757.90	
5,509,559.21	1.3 Other program Income	9,060,606.23	
621,639,286.85	2 Cash payment		(805,103,914.42)
309,955,737.58	2.1 Interest Expenses	(442,221,838.79)	
154,798,576.66	2.2 personnel Expenses	(194,641,406.00)	
108,054,682.38	2.3 Administrative Expenses	(96,579,843.66)	
51,109,164.56	2.4 Other fund allocation and bonus provision	(79,231,644.28)	
(12,830,947.27)	Less Depreciation	16,576,526.50	
12,649.00	Depreciation on Capital Reserve	(6,319.00)	
10,539,423.94	2.4 Other program Expenses	(8,999,389.19)	
378,955,012.59	Cash flow before Working Capital		438,951,175.17
(1,211,431,153.99)	Decrease(Increase) in Current Assets		(1,694,597,683.40)
	1 Decrease/(Increase) in Call & Marketable Securities	-	
(1,157,077,877.00)	2 Decrease/(increase) in Loan outstanding	(1,689,578,227.00)	
(54,353,276.99)	3 Decrease(Increase) in other Assets	(5,019,456.40)	
747,268,863.08	Increase(Decrease) in Current Liabilities		1,045,149,546.85
668,929,053.41	1 Increase(Decrease) in Members' Saving	955,874,090.13	
-	2 Increase(decrease) in Certificate of Deposit	-	
78,339,809.67	3 Increase(decrease) in Other Liabilities	89,275,456.72	
(85,207,278.32)	Cash flow from Operating Activities(A)		(210,496,961.38)
	(B) Cash flow from Investing Activities		(189,545,355.43)
-	1 Increase(Decrease) in Long term Investment	(121,000,000.00)	
(52,822,650.17)	2 Increase(Decrease) in Fixed Asset	(68,545,355.43)	
-	3 Interest on Long item Investment		
(52,822,650.17)	Cash flow from Investing Activities(B)		(189,545,355.43)
	© Cash flow from Financing Activities		435,957,876.43
273,737,241.04	1 Increase(Decrease) in Long term borrowing	412,583,918.18	-
-	2 Increase (Decrease) in Share Capital		-
15,465,056.29	3 Increase(Decrease) in Reserve fund	23,373,958.25	-
289,202,297.33	Cash flow from Financing Activities		435,957,876.43
151,172,368.84	(D) Cash flow from activities(A+B+C)		35,915,559.62
392,721,711.30	(E) Opening Cash and Bank Balance		543,894,080.14
543,894,080.14	(F) Closing Cash and Bank Balance		579,809,639.76

Date :

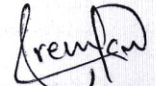
Venue :


According to attached reports

A. Bansal & Associates

Chartered Accountant


Yogendra Mandal
Chairperson & Executive
Director


Prem Kumar Mandal
Secretary


Sanjay Kumar Mandal
Treasurer


Aswani Bansal, FCA


Jeevan Bikas Samaj
Katahari-1, Morang
From 2073 Shrawan 1 to 2074 Ashadh 31
Annexes related to Balance sheet as on Ashadh end 2074

Borrowings		Anex-2	
Particulars		Current Year (Rs.)	Previous Year (Rs.)
1 Nabil Bank Term Loan		85,000,000.00	98,385,512.61
2 NIC Asia Bank term Loan		177,000,000.00	166,650,000.00
3 Citizen Bank International Ltd Term Loan		17,500,000.00	30,500,000.00
4 Citizen Bank International Ltd DL		20,000,000.00	19,869,728.04
5 Citizen Bank International Ltd OD		17,872,959.85	19,717,590.11
6 Nepal SBI Bank OD		250,000,000.00	150,000,000.00
7 Prabhu Bank Term loan		82,433,601.97	91,481,144.35
8 Mega Bank Ltd OD		80,000,000.00	80,000,000.00
9 Janata Bank Nepal Ltd OD		128,883,711.37	124,603,245.80
10 Kumari Bank Ltd OD		49,703,838.99	48,590,680.29
11 NMB Bank Ltd Term Loan		89,639,493.91	11,653,422.60
12 Sunrise Bank Ltd Term Loan		100,000,000.00	-
13 Century Commercial Bank Ltd OD		45,515,085.35	74,409,335.96
14 Himalayan Bank Ltd OD		99,734,927.77	99,725,669.35
15 Laxmi Bank Ltd OD		97,332,757.93	99,095,727.74
16 Sanima Bank Term Loan		25,315,104.84	-
17 Sanima Bank OD		70,000,000.00	70,000,000.00
18 Civil Bank Ltd OD		119,315,253.11	149,886,691.58
19 Machhapuchchhre Bank Ltd DL		60,000,000.00	60,000,000.00
20 Lumbini Bikas Bank OD		47,495,135.61	44,990,661.88
21 Globl IME bank DL loan		40,000,000.00	40,000,000.00
22 Prime Commercial bank OD		170,000,000.00	100,000,000.00
23 Siddharath Bank Ltd OD		159,982,172.05	209,436,751.13
24 RMDC Term Loan		210,766,794.00	169,468,000.00
25 Lumbini Bikas Bank DL		20,000,000.00	20,000,000.00
26 NCC Bank Ltd OD		12,500,000.00	12,500,000.00
27 Century Commercial Bank Ltd DL		25,000,000.00	-
28 Century Commercial Bank Ltd TL		17,922,697.80	-
29 Machhapuchchhre Bank Ltd TL		18,000,000.00	-
30 Siddharath Bank Ltd DL		50,000,000.00	-
31 Nepal Investment Bank Ltd. OD		30,000,000.00	30,000,000.00
32 Nepal Bangladesh Bank Ltd. DL		10,000,000.00	-
33 First Microfinance Dev Bank TL Loan		75,000,000.00	60,000,000.00
34 Jyoti Bikas bank Ltd OD		29,129,952.24	30,000,000.00
35 Mahalaxmi Bikas Bank Ltd. DSL		2,500,000.00	9,995,407.17
36 Habitat Nepal Term Loan		447,600.00	447,600.00
Total Rs.		2,533,991,086.79	2,121,407,168.61

Members' Saving		Anex-3	
Particulars		Current Year (Rs.)	Previous Year (Rs.)
1 Compulsory		974,612,128.00	721,768,042.00
2 Voluntary Savings		-	149,961,111.41
3 Personal		94,699,002.00	-
4 Special		351,947,374.06	74,581,289.00
5 Pension Savings incld. Accrued Interest		2,053,370,941.99	1,558,760,104.25
6 Fixed Saving incld. Accrued Interest		-	17,636,641.26
7 Welfare Fund Saving		23,176,595.00	19,224,763.00
Total Rs.		3,497,806,041.05	2,541,931,950.92



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Profile *of*

Consultants



MR. OM SHARMA, Consultant

Om Sharma has been working in the sector of education since 1995. He has a Bachelor's Degree in Commerce from Tribhuvan University. He has participated in various national and international level training programs. He has been working as a consultant to JBS since 2013. His fields of interest are Climate Change Education, Disaster Risk Reduction Management, Teachers' Training, Curriculum and Material Development of the Children's Education Program of JBS/CEP. His specialties include improvement of community school management and capacity enhancement of school stakeholders under the government wings, supported by DANIDA, JICA, World Bank and UNICEF. He has worked as a consultant in the UNICEF, Regional Office, Kathmandu, on Child Protection. He is also working in the monitoring and research based segments. He has the experience of managing the Mega Skill Training and Research Center, Kathmandu, as its director. In the course of his International Visits, he has traveled to several countries, including Japan, Pakistan, Thailand and India.



MR. AIMTHY THOUMOUNG, Consultant

Aimthy Thoumoung is the CEO and Founder of InDev, a consulting services firm focused on implementing solutions around inclusive development for the bottom of the economic pyramid. He has more than 25 years of experience of cross-program management, fund raising, new venture management, business consulting, technology consulting, solutions architecture, marketing and business development functions. He possesses end-to-end life cycle experience with complex change management initiatives for start-up companies and Fortune 1000 companies in diverse industries including financial services, healthcare, retail and technology sectors across Asia, USA, Africa and Europe. He has been working with JBS in Nepal across the clean energy, digital financial services and agriculture livelihoods related initiatives.

He holds an MBA from Columbia Business School - New York, London Business School - UK and IIM Ahmedabad - India, and a Bachelor of Engineering in Computer Science from NIT Bhopal - India.

Profile of Management Team



MR. YOGENDRA MANDAL/ C.E.O

Working since: 1997

Dhanpalthan Rural Municipality Ward No. 2, Morang

Bachelor of Science

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) Positive Attitude Behavior and Effective Communication Training, Manager as a Coach etc.

International Visit: Bangladesh, India, Thailand, Malaysia, USA, Philippines, Singapore, Indonesia, China, Srilanka, Kenya, UAE, Vietnam, Cambodia, Egypt, Maldives.



MR. SANJAY KUMAR MANDAL/ Director

Working since: 1998

Dhanpalthan Rural Municipality Ward No. 7, 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 (MFToT), Making Microfinance Work, Managing Product Diversification, Positive Attitude Behavior and Effective Communication Training, Manager as a Coach.

International Visit: Bangladesh, India, Italy, France, Thailand, China, Srilanka, Philippines, Malaysia, Kenya, UAE, Cambodia, Vietnam.



MR. BHARATLAL BAHARDAR/ Sr. Manager

Working since: 1998

Dhanpalthan Rural Municipality Ward No. 7, 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. Positive Attitude Behavior and Effective Communication Training, Manager as a Coach.

International Visit: Bangladesh, Thailand, India, Kenya, UAE, China, Malaysia, Singapore, Philippines.



MR. ROHIT BHANDARI/ Sr. Manager

Working since: 2006

Gauriganj Rural Municipality Ward No. -3, 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, Positive Attitude Behavior and Effective Communication Training , Manager as a Coach.

International Visit: Bangladesh, Thailand, India , China, Phillippines, Kenya, UAE.



MR. DAMODAR REGMI/ Sr. Manager

Working since: 2007

Inaruwa Municipality Ward No. -1, 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), Positive Attitude Behavior and Effective Communication Training , Manager as a Coach.

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

International Visit: Bangladesh, India, Thailand, Kenya, China, UAE, Malaysia, Singapore, Philippines.



MR. BIJAY KUMAR MANDAL/ Manager

Working since: 2006

Ratuwamai Municipality Ward No. 3, 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, Positive Attitude Behavior and Effective Communication Training , Manager as a Coach.

International Visit: Bangladesh, India, Thailand, Phillippines.



MR. SUDIP KUMAR MANDAL/ Manager

Working since : 2006 February
Dhanpalthan Rural Municipality Ward No. 2, 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, Effective leadership & People Management, Manager as a Coach, NLP Sub Conscious Re-imprinting Master Practitioner Class Coach Program.
International Visit: Bangladesh, Thailand, Srilanka, India.



MR. RAMESH RAY/ Dept. Chief

Working since: 2003
Dhanpalthan Rural Municipality Ward No. 2, 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, Positive Attitude Behavior and Effective Communication Training , Manager as a Coach.
International visit : Bangladesh, India, Kenya, Philippines, Malaysia, UAE.



MR. ANJAY KUMAR MANDAL/ Dept. Chief

Working since : 2004
Dhanpalthan Rural Municipality Ward No. 2, 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, Positive Attitude Behavior and Effective Communication Training , Manager as a Coach.
International Visit: Bangladesh, Srilanka.



MR. DINESH GARTAULA/ Department Chief

Working since: 2013
Biratnagar Metropolitan City Ward No. -7, 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, Manager as a Coach.
International visit : India, Bangladesh.

PHOTO GALLERY



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Email: info@jeevanbikas.org.np
Website: www.jeevanbikas.org.np

Contact Office :
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Contact : 9802797129

Area Office Birtamod:
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