

Working Area of JBS

NEPAL
Kilometers 40 20 0 40 80 120 160
Scale 1 : 2,000,000



- Head Office
- District Office
- Branch Office

Central Office:

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Province No. 1, Biratnagar
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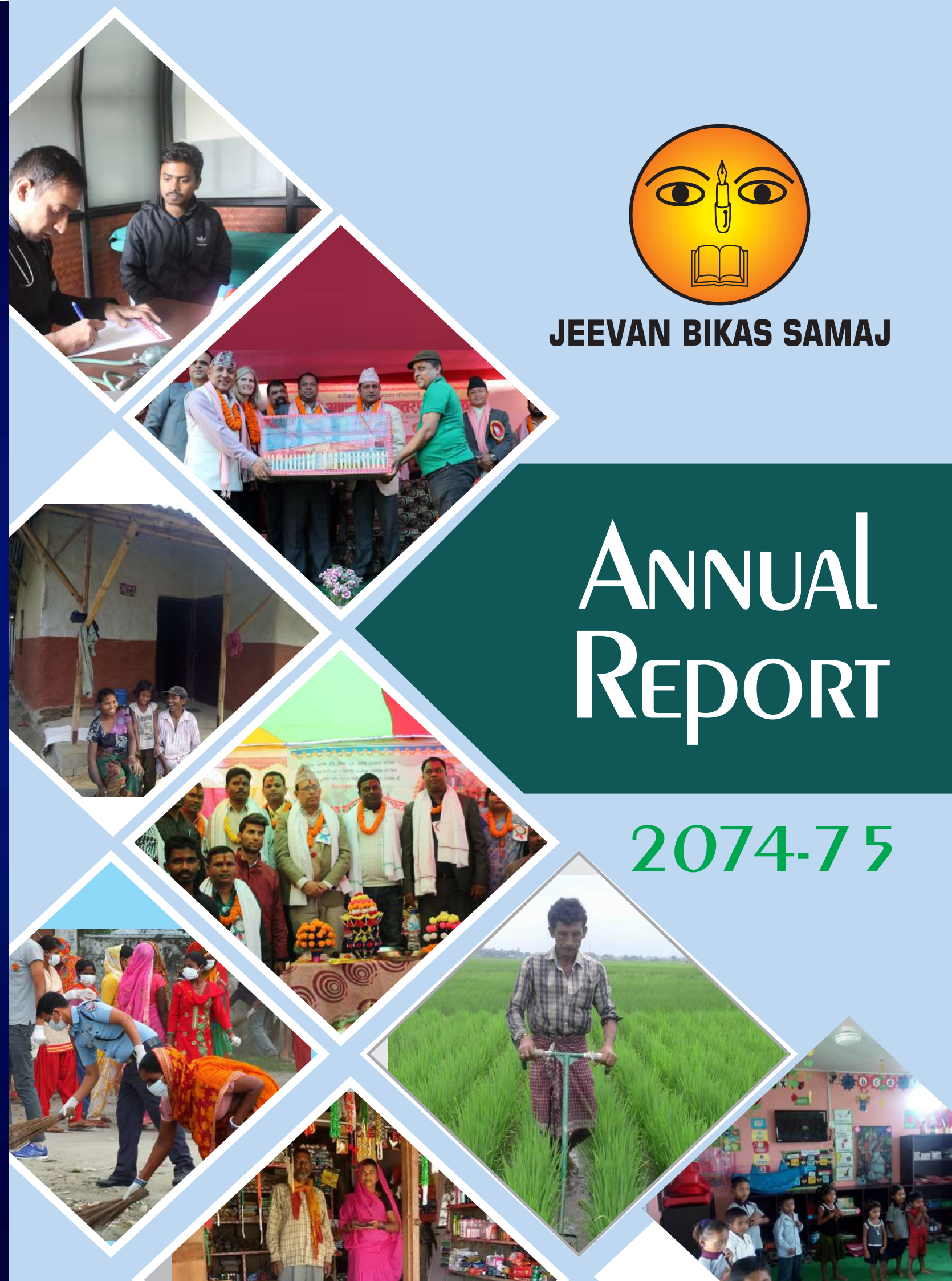
Toll Free No.  1660-21-52101



JEEVAN BIKAS SAMAJ

ANNUAL Report

2074-75



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Executive Committee



YOGENDRA MANDAL
Chairperson



RAMESH RAY
Vice Chairperson



PREM KUMAR MANDAL
Secretary



BISOLAL MANDAL
Vice Secretary



SANJAY KUMAR MANDAL
Treasurer



BISNADEV MANDAL
Member



JAGDISH RISHIDEV
Member



RIBOL DEVI MANDAL
Member



ANITA KUMARI GACHCHHADAR
Member



"Poverty Free Nepal"

ABBREVIATIONS

ABBS	:	Any Branch Banking System
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 CHAIRPERSON



I am pleased to share that the fiscal year 2074/75 BS (2017/18 AD) has proved to be another remarkable year for Jeevan Bikas Samaj, where we continued to meet the expectations of our members and other stakeholders and achieved valuable milestones through persistent efforts of a dedicated and committed team.

This Annual Report documents the microfinance services and community development activities carried out by JBS, which aims at improving the conditions for livelihood of the landless and marginalized communities. The microfinance services are found to have enhanced the capacity of the beneficiaries to start and run small enterprises hence uplifting their economic and social status in the society. Local people have valued JBS for its service in the field of housing, agriculture, awareness, empowerment, environment and

respective fields. Similarly, the youth microfinance and child education sector has been highly appreciated. It has motivated us to move forward by overcoming all existing and emerging form of inequalities in its mission to create a poverty free Nepal. Overall, the JBS programs have been contributing to build a prosperous society.

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 sincere appreciation to our financial 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. Finally, I am grateful to the executive board members for their valuable support

In summary, I believe it has been a great

YOGENDRA MANDAL
Chief Executive Officer

biodiversity conservation, health and sanitation.

This year JBS has launched crop insurance and digitization service. Both are looked upon as highly revolutionary in their

year. We are satisfied with the continuing growth of our organisation and are looking forward enthusiastically to the year ahead. We anticipate an open feedback from all corners to improve our services and achieve our objectives of community development.

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 to raise their socio-economic and cultural status. Since its inception, JBS has been leading 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 education, agriculture, health and sanitation and alternative energy services in the districts. The outcomes of JBS in the field of 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.

OBJECTIVES



KEY ACTIVITIES

Awakening the community on financial and social issues.

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

Helping rural people acquire income generation skills.

Promoting agriculture by using modern farming tools & technologies.

Promoting school support program for the children of rural areas and government schools.

Providing microfinance services to poor households.

Promoting child education system for all-round development of children.

Providing qualitative health care services at affordable price.

Providing access to health services for rural people by organizing health camps at the remote areas.

Organizing immediate relief programs to the needy at the time of natural calamities/ emergencies.

Generating awareness to local people for use of alternative clean energy and providing them technical training on its setup, repair and maintenance.

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 STRUCTURE

GENERAL BODY

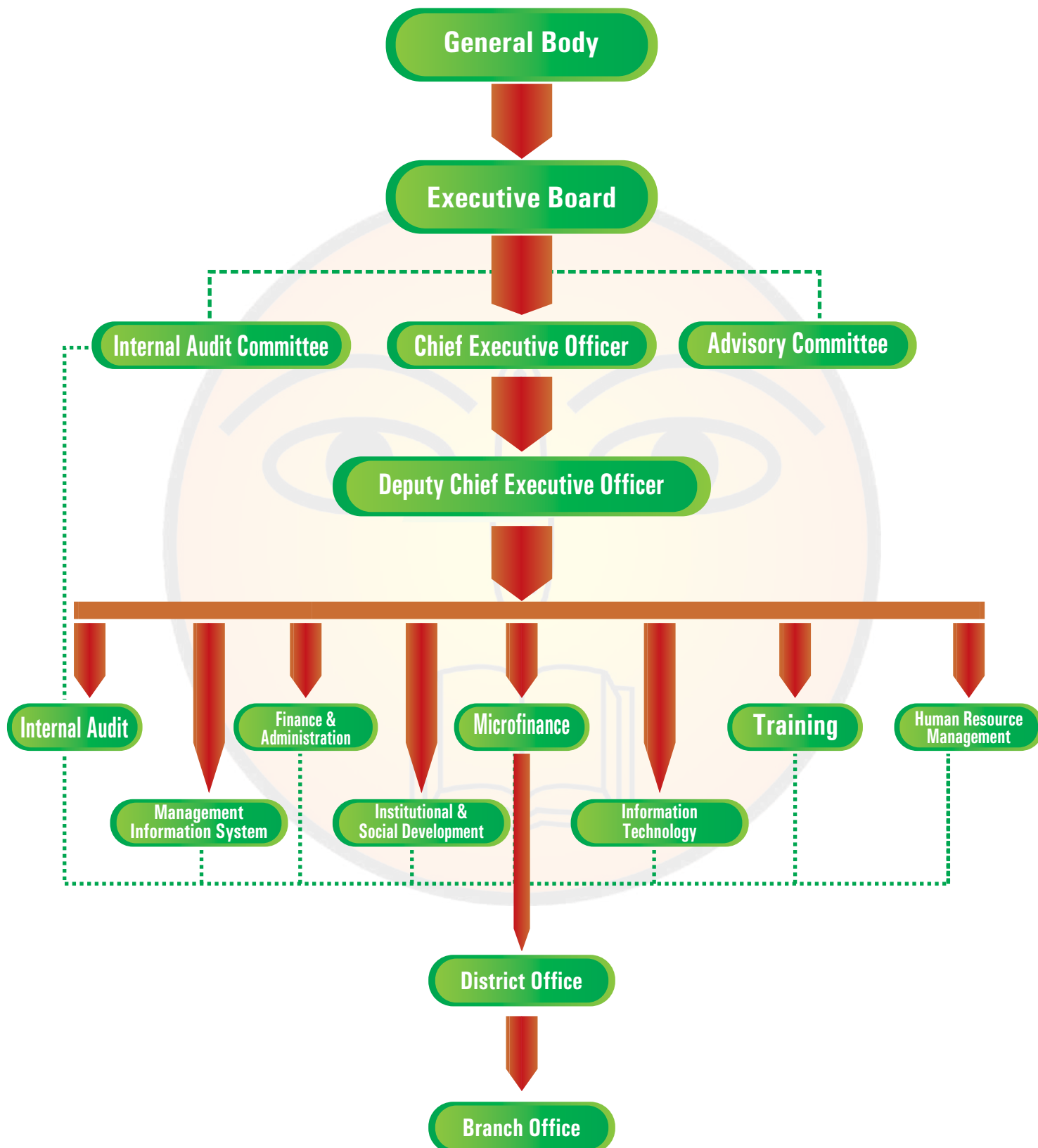
At the highest tier in the structure of JBS is its General Body, which consists of 30 members. It is the supreme policymaking authority of the organization.

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 Chief Executive Officer for effective implementation of the policies.



ORGANOGRAM



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.

JBS 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 2074/075, it has been providing services to 194,386 households through its 75 branch offices under the microfinance program alone.

Input of JBS on Society



Major Learning

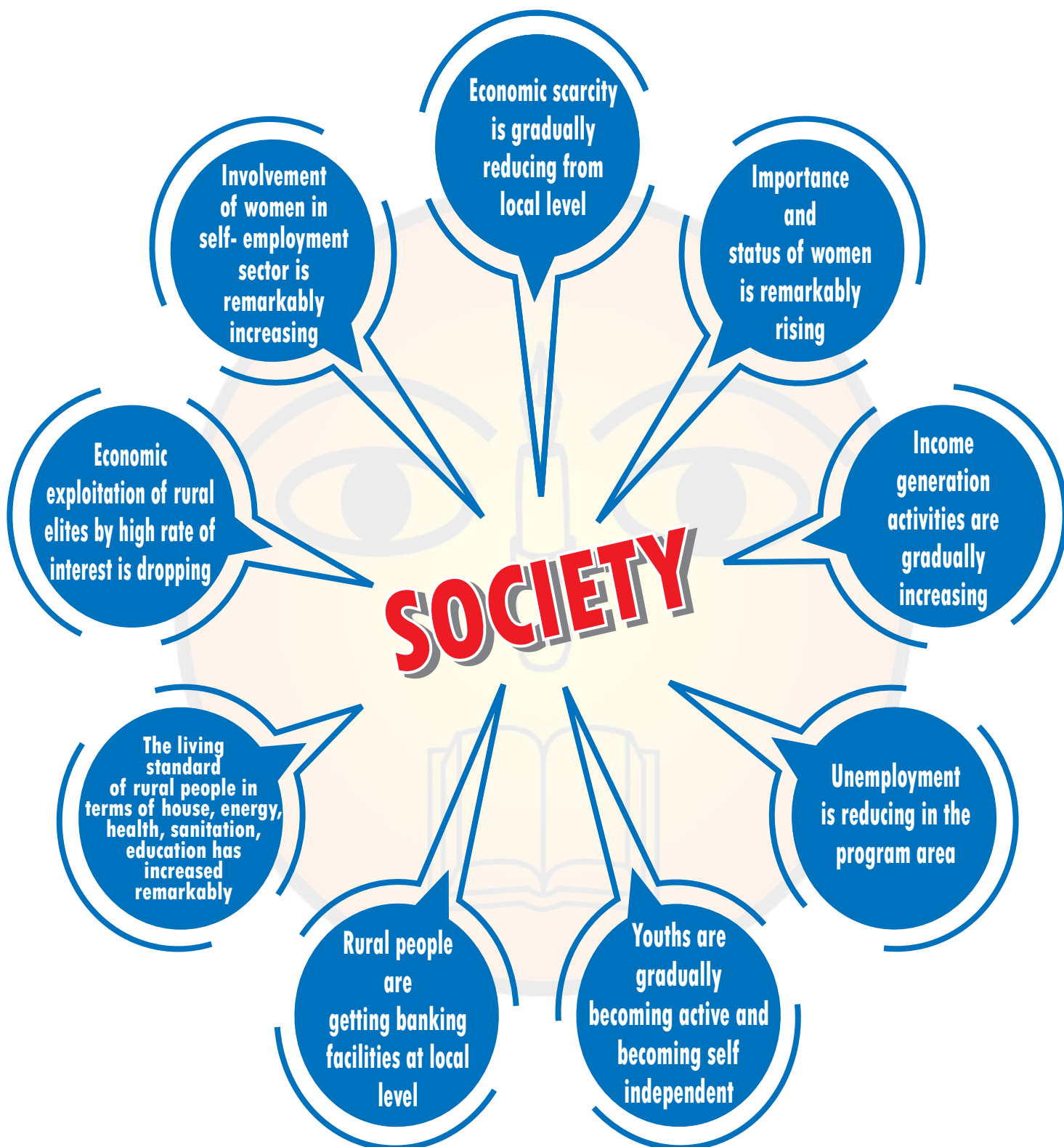
With group mobilization and organized discussion of issues, local people bring about positive changes in the thinking of society.

Loan utilization and repayment ratio of the poor and marginalized people is significant.

Income generation is the key activity that helps the poor meet their basic needs of education, health, nutrition and sanitation.

With proper mobilization of local resources and their own capacities, poor and marginalized people move up the socio-economic ladder.

Major Outputs





AWARD AND RECOGNITION

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	
"AGFUND INTERNATIONAL AWARD"	Arab Gulf Program For Development	AG Fund International Award Ceremony 2018	

Microfinance

BACKGROUND

Improving the economic status of the poor people is the main concern of most government and non-government organizations in developing countries. In that context, in order 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 support from many financial 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 1 metropolitan, 2 sub-metropolitan, 33 municipalities and 39 rural municipalities of 7 districts. The active members' enrollment counts to be 194,386 among which the 142,238 of them are the borrowers.

FEATURES OF JBS MICROFINANCE

JBS has been implementing its microfinance service based on women's group meetings. The basic characteristics of the JBS microfinance program are:

- ❖ It targets the poor and helps to reduce poverty.
- ❖ The targeted households are identified through PWR method.

- ❖ Effective PGT is organized.
- ❖ Saving, credit, micro insurance and money transfer services are offered.
- ❖ Group Based approach.
- ❖ Transactions are transparent.
- ❖ Operation procedures are simplified.
- ❖ Services are offered at the doorstep.
- ❖ Self-employment and employment opportunities

Growth of Microfinance Program by Fiscal Year

Particulars	2070/071	2071/072	2072/073	2073/074	2074/075
District	7	7	7	7	7
Metropolitan / Sub-Metropolitan					1/3
Municipality/ Rural Municipality	290	302	304	304	33/39*
Branches	56	67	71	71	75
Total Members	125,723	142,120	164,190	183,211	194,386
Total Borrowers	89,010	107,374	120,092	140,665	142,238
Total Staff	309	335	393	457	457
Total Field Staff	186	198	220	275	263

* Note : The local body structure has been changed as per the decision of Nepal Government.

LOAN DISBURSEMENT AND OUTSTANDING

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 2074/075 was Rs. 10,068,635,968 with 99.99% recovery rate whereas the outstanding loan was Rs. 8,009,257,265.

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

Particulars	2070/071	2071/072	2072/073	2073/074	2074/075
Loan Disbursed	4,803,410	5,396,354	6,401,621	9,104,564	43,710,657
Loan Recovered	31,60,200	4,686,062	5,244,543	7,414,391	35,701,400
Loan Outstanding	3,234,424	3,944,716	5,101,794	6,791,372	8,009,257
Repayment Rate	99.99%	99.99%	99.99%	99.99%	99.99%
Overdue Amount	833	847	1,757	3,673	7,836

SAVING MOBILIZATION

JBS has been offering different types of saving products for the members of the microfinance service. The members are encouraged to develop saving practices for a better and safer living. During the FY 2074/075, the total saving balance was Rs. 4,545,705,374. The average saving balance was Rs. 23,595 per member.



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

Particulars	2070/071	2071/072	2072/073	2073/074	2074/075
Compulsary Saving	343,698	514,630	721,768	974,612	1,386,777
Personal Saving					202,022
Special Saving	149,888	172,461	224,542	35,1947	422,941
Pension Saving	831,407	1,170,944	1,576,280	2,053,370	2,508,081
Welfare Fund	11,546	14,968	19,225	23,176	25,884
Total Saving	1,336,539	1,873,003	2,541,815	3,497,806	4,545,705

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.

Insurance service can be really helpful at certain times when there is immediate need of money. JBS has been providing 4 types of insurance services.

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. Overall, 3,367 borrowers have insured 3,974 cattle worth Rs. 185,607,900 by the end of FY 2074/075 and 128 farmers have received death claim amount of Rs. 5,108,400.

LIFE INSURANCE (ENDOWMENT POLICY)

JBS has introduced an endowment life insurance policy for its members and their guardians. JBS has started this product in partnership with the Life Insurance Corporation Nepal Ltd. This product provides family protection at an affordable

premium. At the end of FY 2074/075, altogether 63,942 members have opened their life insurance policy worth Rs. 2,872,096,000. In the same way, 129 death claims with claim amount of Rs. 6,756,481 have been reported this year.

EMERGENCY RELIEF FUND

Emergency Relief Fund is a small support service at times of crisis. It is a prompt assistance to the members in need of urgent relief due to death, surgery, natural disaster, etc. There is also provision for full debt relief for the members in case of the

death of the member. The incentives from the Fund are intended for relief rather than compensation. At the end of FY 2074/075, through the ERF program 19,020 members were benefitted by amount worth Rs. 45,001,643.

Emergency Relief Fund 2074/075

Case	People Served	Amount in NRs.
Member Death	470	4,635,000
Husband Death	848	4,212,500
Critical Operation	1012	2,023,000
Delivery Surgery	1960	1,960,000
Delivery Normal	1119	2,236,000
Natural Disaster	12939	12,939,000
Animal Bite (Dog, Snake)	243	243,000
Full Debt Relief	429	16,753,143
Total	19,020	45,001,643

CROP INSURANCE

Most of the people of Nepal depend upon agriculture for the livelihood. But in Nepal, every year farmers have to face unique risks and unpredictable conditions. To reduce uncertainty, JBS provides access to affordable, viable crop insurance options in partnership with Lumbini General Insurance Company Ltd. The crop insurance policy helps the farmers to recover their loss in case of damage of the crops due to unfavorable conditions like fire, earthquake, flood, drought, wind, storm, disease spread by the harmful pests, etc. By the end of 2074/75, 16 farmers have insured their crops worth Rs. 970,000.



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 21,966 people received this service during the FY 2074/075. JBS has been providing the remittance service in partnership with various banks and remittance agencies.



Digitization

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 without any charges.

DIGITAL SERVICE

Jeevan Bikas Samaj is converting its members into digital members by promoting digital financial service. It has developed several mobile applications that have made the financial transactions process even transparent and organized. By the help of the application the digital members can deposit, withdraw cash and make balance inquiry. The members can also see the status of their saving, remaining unpaid installments of their loan and date for next meeting in his/ her own mobile. The use of application in the day to day work has helped to create a paperless working environment and increased reliability through transparent transaction.



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

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.

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

the members and their family members. Major training programs provided by JBS in the FY 2074/075 are given below;

S.N.	Training Program	No. of Program	Participants	Organizer
1	Vegetable Farming Training	9	340	JBS
2	Doll Making Training	17	591	JBS
3	Entrepreneurship Training	2	67	JBS
4	Mushroom Training	10	342	JBS
5	Animal Husbandry Training	3	136	JBS
6	Muda Making Training	4	430	JBS
7	Financial Literacy Training	390	12399	JBS
8	ICS Making Training	2	62	JBS
Total		437	14367	



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 2074/075, the following training and workshop opportunities for staff were organized.

Internal Trainings and Workshops

S.N.	Program	No of Programs	Participants	Organizer
1	Communication Training	1	11	JBS
2	Loan Appraisal Training	1	500	JBS
3	JBS Annual Program	3	103	JBS
4	Loan Appraisal Training	2	116	JBS
5	Orientation Training	1	30	JBS
6	Review workshop	1	40	JBS
7	Micro Finance Management Training	1	111	JBS
8	Orientation Program	1	32	JBS
9	Online Software Training	1	100	JBS
10	Youth Capacity Enhancement Training	3	289	JBS
11	Entrepreneurship Development Training	2	64	JBS
12	Coaching Class	1	38	JBS
13	Risk Management	1	51	JBS
14	Interaction Program	1	107	JBS
15	Financial Literacy Training for Student	2	53	JBS
16	Budget Planning Workshop	4	112	JBS
17	Software Training for Staff	1	30	JBS
18	Official Apps Launching program & Software Training	1	104	JBS
19	Account Training	1	33	JBS

External Trainings and Workshops

S.N.	Program	Venue	Organized By	No.
1	Microfinance Training Program	Ktm	MFIAN	6
2	Software Training	Ktm	Habitat for Humanity	3
3	Presentation of Work progress	Ktm	Spring Accelerator	2
4	Appraising Current Challenges and Issues in Microfinance	Ktm	CSD	2
5	Branch Management Training	Ktm	RMDC	2
6	Advance TOT	Ktm	CSD	2
7	Performance Based Management	Ktm	RMDC	2
8	Young Leader's Leadership Training	Ktm	Habitat for Humanity	1
9	Discuss Program on Financial Literacy	Itahari	RMDC	3
10	TOT on RET Financing	Ktm	AEPC & UNCDF	2
11	Branch Management Training	Ktm	CSD	2

S.N.	Program	Venue	Organized By	No.
12	Nepal Financial Reporting Standards (NFRS) Training	Brt	The Institute of Chartered Accountants of Nepal	3
13	Microfinance Management Training	Itahari	RMDC	1
14	Managing Credit Portfolio in Microfinance training	Ktm	CSD	2
15	Managing Skill Development Training	Ktm	CSD	1
16	Corporate Governance and Regulatory Compliance in Laghu Bittiya Sanstha	Ktm	First Microfinance	2
17	Training on Credit Management in Micro finance	Ktm	CSD	1
18	Risk Management in Microfinance	Ktm	CSD	1
19	Domestic Study visit : East Meets West	West Nepal	CSD	2
20	Annual Review Program	Brt	RMDC	1
21	TOT on Financial Literacy	Itahari	RMDC	2
22	Basic Account Training	Ktm	CSD	2
23	Branch Management Training	Itahari	First Microfinance	1
24	Internal Audit Training	Ktm	RMDC	2
25	International Program on Grameen Financial System	Ktm	CSD	2
26	Branch Management Training	Ktm	CSD	3
27	Credit Management Training	Ktm	CSD	2

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	No.
1	Exposure visit Philippines	Philippines	RMDC	1
2	Exposure visit 9th Guangzhou Int. Solar Photovoltaic Exhibition 2017	China	JBS	3
3	Exposure visit 6th Asia Pacific Housing Forum	Hongkong	Habitat for Humanity	1
4	Exposure visit Philippines	Philippines	CSD	1
5	Exposure visit Agriculture finance and Credit Business co-operatives	Japan	APRACA	1
6	Exposure visit Srilanka	Srilanka	RMDC	1
7	Exposure visit Bangladesh	Bangladesh	CSD	2

S.No.	Exposure Visit	Venue	Organized By	No.
8	LED EXPO	India	JBS	1
9	Exposure visit Philippines	Philippines	CSD	1
10	Exposure visit to Machinery Equipment for agriculture	India	JBS	1
11	Exposure visit Srilanka	Srilanka	JBS	9
12	Managing Product Diversification Training	Italy, Switzerland, France	ITC	1
13	IFC Asia 2018: New Ecosystem for Social good	Thailand	JBS	1
14	8th Social Business Day program	India	Bangladesh	3
15	Exposure visit to Machinery Equipment for agriculture	India	JBS	1



COMMUNITY DEVELOPMENT PROGRAM

(CREDIT PLUS PROGRAM)

INTRODUCTION

Jeevan Bikas Samaj is implementing various social 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 education, health and sanitation, agriculture, environment and biodiversity conservation, advocacy, gender equity, human resource development, and women empowerment.

EDUCATION PROGRAM

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 Dhanpalthan Rural Municipality of Morang district. It aims to provide qualitative and competitive education 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 holistic development through various extra-curricular activities.

The school is running classes from Pre-Nursery to Grade 10. At present there are 1201 students and 55 teachers that is a center for 1 municipality and 6 rural municipalities of this 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 offers 100% scholarship

program to support students from the parentless, downtrodden, ethnic, handicapped and poor backgrounds. At the end of 2074/075, altogether 121 students have received this scholarship. Similarly, 1038 students who are also the children of JBS members' have been provided 10% discount on their tuition fees.



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. This helps the children to develop an excellent foundation for creative learning. The children are guided by Montessori-trained teachers in a child-friendly environment. The children who have passed out from here and joined other schools have been providing excellent academic results which have increased the popularity of this program. In the FY 2074/075, altogether 119 students have been benefitted from the program.

Along with this, JBS has also been supporting the Child Education in 33 Government Schools by providing various capacity building and skill development training to facilitators and enabling access to proper physical infrastructure and quality education.



JEEVAN BIKAS VOCATIONAL TRAINING CENTER

Jeevan Bikas Vocational Training 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. JBS, itself, have been employing the outputs of JBVTC in the organization wherever needed. At the end of FY 2074/075, 81 trainees have completed training on various subjects offered by the training center.



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. By the end of FY 2074/075, 420 adolescent girls of 12 schools have been associated with the program.



HEALTH PROGRAM

People in the rural areas of Nepal lack 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. Health Camp



JEEVAN BIKAS PUBLIC HEALTH CENTER

Jeevan Bikas Public Health Center (JBPHC), with a philanthropic vision of serving the rural people with quality health care services has been providing General OPD, Specialist Service, Diagnosis Service and other health service at a reasonable cost. JBPHC believes that everyone in our community deserves the finest health care and is committed towards achieving the goal. The Center has hired highly qualified and dedicated medical professionals, paramedics and managerial support staff, who are committed to serve the patients by ensuring maximum recovery.

With the help of the state-of-the-art technology, JBPHC has managed to provide advanced health services to the patients. In coordination with Biratnagar Asptal Pvt. Ltd, JBPHC manages to provide cost-effective and quality health services to patients. The JBS family can get upto 50% discount in the various services of the Center. At the end of FY 2074/075, altogether 12,721 patients had been served by the Center.

Similarly, JBS has been working in coordination with the District Public Health Office to provide Free Vaccination Service to the needy people of the rural areas. During the year 2074/075, altogether 272 people got benefitted from the program. The patients referred by the doctors of JBPHC also gets discount in the various services of Birat Medical College, Tankisinwari & Biratnagar Asptal Pvt. Ltd., Biratnagar.



HEALTH CAMP

In response to the appalling state of rural health services and people's awareness about health and sanitation, JBS organizes different health camps in the rural areas frequently. The camps usually provide 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 upto 5 times a month. During the FY 2074/075, 135 General and Specialized health camps have been organized at several remote places of south eastern part of Nepal where 13,255 people were benefitted. JBS has been working in coordination with Ram Lal Golchha Eye Hospital to provide better quality eye service to the needy ones. During the FY 2074/075, 125 eye camps were organized where 18,884 people attended the camp and 3,271 were cured.



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;



SEED PRODUCTION PROGRAM:

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, 65.77 ton of paddy (Swarna Mansuli and Sab I) was produced and distributed to the members of 22 branches.

GHAR AANGAN TARKARI KHETI (KITCHEN GARDENING) PROGRAM:

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 2074/075, 83,440 seed packets have been distributed to the members through 75 branches.

UNNATI PROGRAM

JBS has been working in coordination with UNNATI– Access to Finance (A2F), a project underneath UNCDF with approach to promote commercial farming in the remote hilly areas of eastern Nepal. The major objective of the project is to support the financially underserved population of the remote areas involved in commercial farming of the ginger, cardamom, tea, milk and other agricultural crops. For that JBS provides innovative financial services to the farmers targeting the agriculture value chain financing. It supports the livelihood improvement of farmers through innovative technology solutions as well. JBS also facilitates farmers by providing crop/ animal insurance for these products.

JASKO KOHI CHHAINA USKO JEEVAN BIKAS

(JEEVAN BIKAS FOR ULTRA-POOR PROGRAM)

Under this 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-mouth problem and are need of support by building complete house for them. The complete house includes a decent house, safe drinking water, smoke free light, Improved Cook Stove and safe sanitation. Till date JBS has built 21 complete houses for needy people.

S.No.	Name	Date	Address
1.	Fulo Devi Mandal	2072/04/23	Aapgachhi
2.	Rina Giri	2072/05/27	Sishwani Jahada
3.	Fulesha Khatun	2072/07/17	Sundar Dulari
4.	Kapuri Yadav	2072/09/11	Dainiya
5.	Rekha Rai	2072/09/24	Darbesha
6.	Mahadev Rishidev	2072/11/7	Bardanga
7.	Yam Maya Rasaili	2072/11/08	Chakmake
8.	Shibu Majhi	2073/01/27	Dainiya
9.	Purni Shrestha	2073/02/14	Banigama
10.	Nira Mandal	2073/06/08	Amahi
11.	Runa Kamat	2073/08/04	Kadmaha
12.	Panchhi Kewat	2073/11/04	Kadmaha
13.	Jhari Lal Yadav	2073/10/04	Dainiya
14.	Sudama Rishidev	2073/10/08	Katahari
15.	Durga Dhami	2073/11/29	Aambari
16.	Man Kumari Dhami	2073/11/29	Itahara
17.	Sarita Mehta	2074/01/21	Dewangunj
18.	Surji Devi Rishidev	2074/03/12	Budhnagar
19.	Chhedni Rishidev	2074/03/25	Madheli
20.	Lal B. Shrestha	2074/06/22	Biratnagar
21.	Md. Afzal	2074/08/25	Katahari
22.	Chandrakala Paswan	2074/12/16	Jahada



ENVIRONMENT CONSERVATION PROGRAM

JEEVAN BIKAS PARK

JBS has established a community park at Dhanpalthan rural municipality 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.



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 effective and affordable energy financing solution to its client. The program helps the poor households and micro-entrepreneurs access financing for low-cost smoke free 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. JBS has also introduced Gasifier cook stoves to its members. By the help of this, the members can earn even while cooking. Thus they can generate income without much effort.

To make the program successful, 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 2074/075, altogether 42,992, 227 and 2,258 HHs have installed solar, biogas and cook stoves respectively.



SOCIAL WELFARE/ SUPPORT PROGRAM

FLOOD VICTIMS REHABILITATION PROGRAMME

Heavy Monsoon rains triggered severe flooding in the eastern region of Nepal. The districts of eastern region like Morang, Sunsari and Jhapa district got badly affected due to this. The river water got into the houses of the people and washed away their crops too. Thousands of people residing nearby the area of the river directly or indirectly got affected by this. In such crisis, Jeevan Bikas shared a supporting hand by organizing flood relief programme at the different flood affected areas. The JBS branches of Morang, Sunsari and Jhapa organized food and relief distribution program at the affected areas. The food materials of Rs. 1,032,708 were distributed to 35,489 flood victims whereas, relief materials like mattress, blanket and stationery items for students worth Rs. 366,297 was handed to District Administration Office, Morang. JBS also have handover 520 temporary houses for the flood victim families coordinating with Habitat for humanity international and Local Government of Morang district. The organization also distributed stationery items along with sanitary kits for the girl students studying in government schools at several places.



VOLUNTEERS DAY

Jeevan Bikas celebrated the Volunteers Day in a grand manner by organizing several community development activities. The 75 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 14,236 volunteers actively participating in them. The social development tasks of the occasion were;

1. Volunteer mobilization to build house of poor families
2. Cleanliness of market, temple and school areas
3. Health camp
4. Plantation
5. Road repair and maintenance
6. Awareness program



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 2074/75

PARTICULARS	2070/71	2071/72	2072/73	2073/74	2074/75
Total Loan Disbursed of the Year (Rs.)	4,803,410	5,396,354	6,401,621	9,104,564	10,024,970
Total Loan Recovered of the Year (Rs.)	3,160,200	4,686,062	5,244,543	7,414,391	8,807,085
Total Loan Outstanding (Rs.)	3,234,424	3,944,716	5,101,794	6,791,372	8,009,257
Loan Disbursed (cum.) (Rs.)	12,783,743	18,180,097	24,581,717	33,685,686	43,710,656
Loan Recovered (Cum.) (Rs.)	9,549,319	14,235,381	19,479,924	26,894,315	35,701,400
Total Saving (Rs.)	1,336,539	1,872,845	2,541,815	3,497,806	4,545,705
% of Saving on Loan Outstanding (%)	41.32	47.48	49.82	51.50	56.75
Repayment Rate (%)	99.97	99.98	99.97	99.99	99.99
Members per Field Staff (No.)	676	718	746	666	739
Borrowers per Field Staff (No.)	479	542	546	512	540
Loan Outstanding per Field Staff (Rs.)	17,389	19,922	23,190	24,696	30,453
Total Amt disbursed/period/Field Staff (in'000)	25,825	27,254	29,098	33,105	38,263
Yield on Portfolio (%)	18.38	22.35	21.24	20.31	19.32
Operational Self - sufficiency Ratio (%)	124.23	161.92	152.93	136.97	146.85
Financial Self-sufficiency Ratio (%)	103.01	129.99	116.40	117.76	138.57
Average Loan Size (Rs.)	36.34	36.74	42.48	48.28	56.30
Operational Efficiency	12.35	14.19	14.37	12.37	12.78
Salaries as a % of avg. portfolio outstanding	3.25	3.56	3.41	2.83	2.90
Cost Per Unit of Currency lent(Rs)	0.02	0.02	0.02	0.02	0.02
Loan Loss Reserve Rate (%)	3.00	3.00	1.00	1.00	1.00



Jeevan Bikas Samaj

Katahari-1, Morang

As on Ashadh 32, 2075

Balance Sheet

Amount In Nrs.

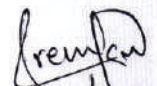
Previous Year Rs.	Capital & Liabilities	Anex	Current Year Rs.
1,571,927,622.63	1. Reserves & Surplus	1	2,036,671,965.73
2,533,991,086.79	2. Borrowing	2	2,587,149,497.08
3,497,806,041.05	3. Members' Saving	3	4,545,705,374.45
70,493,144.34	4. Loan Loss Reserve	4	88,549,294.55
298,791,521.61	5. Other Liabilities	5	390,240,119.34
7,973,009,416.42	Total Capital & Liabilities		9,648,316,251.15


Previous Year Rs.	Assets	Anex	Current Year Rs.
579,809,639.76	1. Cash & Bank Balance	6	746,052,463.93
147,306,920.00	2. Investment	7	387,306,920.00
6,791,371,860.00	3. Loan outstanding	8	8,009,257,265.00
186,778,576.39	4. Advance, Deposits & Other Receivables	9	219,203,737.64
2,552,465.93	5. Stock & Other Asset	10	3,027,776.08
265,189,954.34	6. Fixed Asset	11	283,468,088.50
7,973,009,416.42	Total Assets		9,648,316,251.15

Accounting Policies & Notes

12


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 Yogendra Mandal
 Chairperson & Executive
 Director


 =====
 Prem Kumar Mandal
 Secretary


 =====
 Sanjay Kumar Mandal
 Treasurer


 =====
 Aswani Bansal, FCA

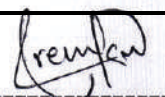

Jeevan Bikas Samaj
Katahari-1, Morang
From 2074/04/01 to 2075/03/32
Income & Expenditure Statement

Previous Year Rs.	Particulars	Anes	Current Year Rs.
	Income		
1,228,426,725.46	Interest Income	13	1,478,254,872.52
9,060,606.23	Program Operational Income	14	12,163,240.27
6,567,757.90	Other Income	15	29,190,045.40
1,244,055,089.59	Total Income		1,519,608,158.19


Previous Year Rs.	Particulars	Anes	Current Year Rs.
	Expenses		
442,221,838.79	Interest Expenses	16	614,172,139.54
194,641,406.00	Personnel Expenses	17	216,375,527.00
96,579,843.66	Office/ Administrative Expenses	18	142,751,726.82
18,080,949.55	Loan Loss Provision		18,056,150.21
-	Misc. Fund Allocation		-
13,816,584.12	Staff Leave & Medicine Fund Provision		11,943,200.41
14,422,893.00	Staff Gratuity Provision		9,722,962.00
41,433,426.26	Staff Annual Incentive (MF)		44,750,903.96
8,999,389.19	Program Operational Expenses	19	8,644,305.85
830,196,330.57	Total Expenses		1,066,416,915.79
413,858,759.02	Net Surplus (Deficit)		453,191,242.40
-	Write back of Loan Loss Provision		-
50,687,346.81	Institutional growth Fund appropriation		36,536,562.15
9,558,740.90	Provision for Training Fund Appropriation		10,478,993.33
353,612,671.31	Balance transferred to Reserves		406,175,686.92


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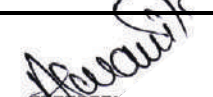
Yogendra Mandal
Chairperson & Executive
Director



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Prem Kumar Mandal
Secretary


=====

Sanjay Kumar Mandal
Treasurer

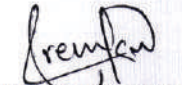

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Aswani Bansal, FCA


Jeevan Bikas Samaj
Katahari-1, Morang
Cash Flow Statement
For the Year Ended 32-Ashad-2075

Previous year (Rs.)	Particulars	Details	Current year (Rs.)
	A Cash from operating activities		
1,244,055,089.59	1 Cash Receipt		1,519,608,158.19
1,228,426,725.46	1.1 Interest Income	1,478,254,872.52	
6,567,757.90	1.2 Other Income	29,190,045.40	
9,060,606.23	1.3 Other program Income	12,163,240.27	
(805,103,914.42)	2 Cash payment		(1,074,323,335.34)
(442,221,838.79)	2.1 Interest Expenses	(614,172,139.54)	
(194,641,406.00)	2.2 personnel Expenses	(216,375,527.00)	
(96,579,843.66)	2.3 Administrative Expenses	(142,751,726.82)	
(79,231,644.28)	2.4 Other fund allocation and bonus provision	(113,432,621.85)	
16,576,526.50	Less Depreciation	21,057,948.88	
(6,319.00)	Depreciation on Capital Reserve	(4,963.16)	
(8,999,389.19)	2.4 Other program Expenses	(8,644,305.85)	
438,951,175.17	Cash flow before Working Capital		445,284,822.85
(1,694,597,683.40)	Decrease(Increase) in Current Assets		(1,250,785,876.40)
	1 Decrease/(Increase) in Call & Marketable Securities	-	
(1,689,578,227.00)	2 Decrease/(increase) in Loan outstanding	(1,217,885,405.00)	
(5,019,456.40)	3 Decrease(Increase) in other Assets	(32,900,471.40)	
1,045,149,546.85	Increase(Decrease) in Current Liabilities		1,139,347,931.13
955,874,090.13	1 Increase(Decrease) in Members' Saving	1,047,899,333.40	
-	2 Increase(decrease) in Certificate of Deposit	-	
89,275,456.72	3 Increase(decrease) in Other Liabilities	91,448,597.73	
(210,496,961.38)	Cash flow from Operating Activities(A)		333,846,877.58
(189,545,355.43)	(B) Cash flow from Investing Activities		(279,336,083.03)
(121,000,000.00)	1 Increase(Decrease) in Long term Investment	(240,000,000.00)	
(68,545,355.43)	2 Increase(Decrease) in Fixed Asset	(39,336,083.03)	
-	3 Interest on Long item Investment		
(189,545,355.43)	Cash flow from Investing Activities(B)		(279,336,083.03)
435,957,876.43	@ Cash flow from Financing Activities		111,732,029.62
412,583,918.18	1 Increase(Decrease) in Long term borrowing	53,158,410.29	-
-	2 Increase (Decrease) in Share Capital	-	-
23,373,958.25	3 Increase(Decrease) in Reserve fund	58,573,619.33	-
435,957,876.43	Cash flow from Financing Activities		111,732,029.62
35,915,559.62	(D) Cash flow from activities(A+B+C)		166,242,824.17
543,894,080.14	(E) Opening Cash and Bank Balance		579,809,639.76
579,809,639.76	(F) Closing Cash and Bank Balance		746,052,463.93


Yogendra Mandal
Chairperson & Executive
Director


Prem Kumar Mandal
Secretary


Sanjay Kumar Mandal
Treasurer


Ashwani Bansal, FCA
Biratnagar
Cop No-38
Chartered Accountants

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, Managing Product Diversification Training etc.

International Visit: Bangladesh, India, Thailand, Malaysia, USA, Philippines, Singapore, Indonesia, China, Srilanka, Kenya, UAE, Vietnam, Cambodia, Egypt, Maldives, Italy, Japan, Switzerland, France, Netherlands, Belgium, Germany.



MR. SANJAY KUMAR MANDAL/ Deputy C.E.O.

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, Thailand, China, Srilanka, Philippines, Malaysia, Kenya, UAE, Cambodia, Vietnam, Switzerland, France, Netherlands, Belgium, Germany.



MR. BHARATLAL BAHARDAR/ Assistant General 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, Switzerland, France, Netherlands, Belgium, Germany, Srilanka.



MR. ROHIT BHANDARI/ Assistant General 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, Srilanka.



MR. DAMODAR REGMI/ Assistant General 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, Switzerland, France, Netherlands, Belgium, Germany, Srilanka.



MR. BIJAY KUMAR MANDAL/ Senior 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
 Masters in Rural Development
 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, Philipines, Singapore.



MR. DINESH GARTAULA/ Manager

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, Srilanka.



MR. RAMESH RAY/ Department Chief

Working since: 2003
 Dhanpalthan Rural Municipality Ward No. 2, Morang
 Bachelor 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 : Bangaldesh, India, Kenya, Philipines, Malaysia, UAE, Switzerland, France, Netherlands, Belgium, Germany.



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, Philipines, Thailand.

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.

PHOTO GALLERY



AGFUND AWARD



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Ph: 021-538462, 440212, Fax: 021-440050
Email: info@jeevanbikas.org.np
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