

REVIVAL OF THE MICROFINANCE PROJECT

Prepared by:

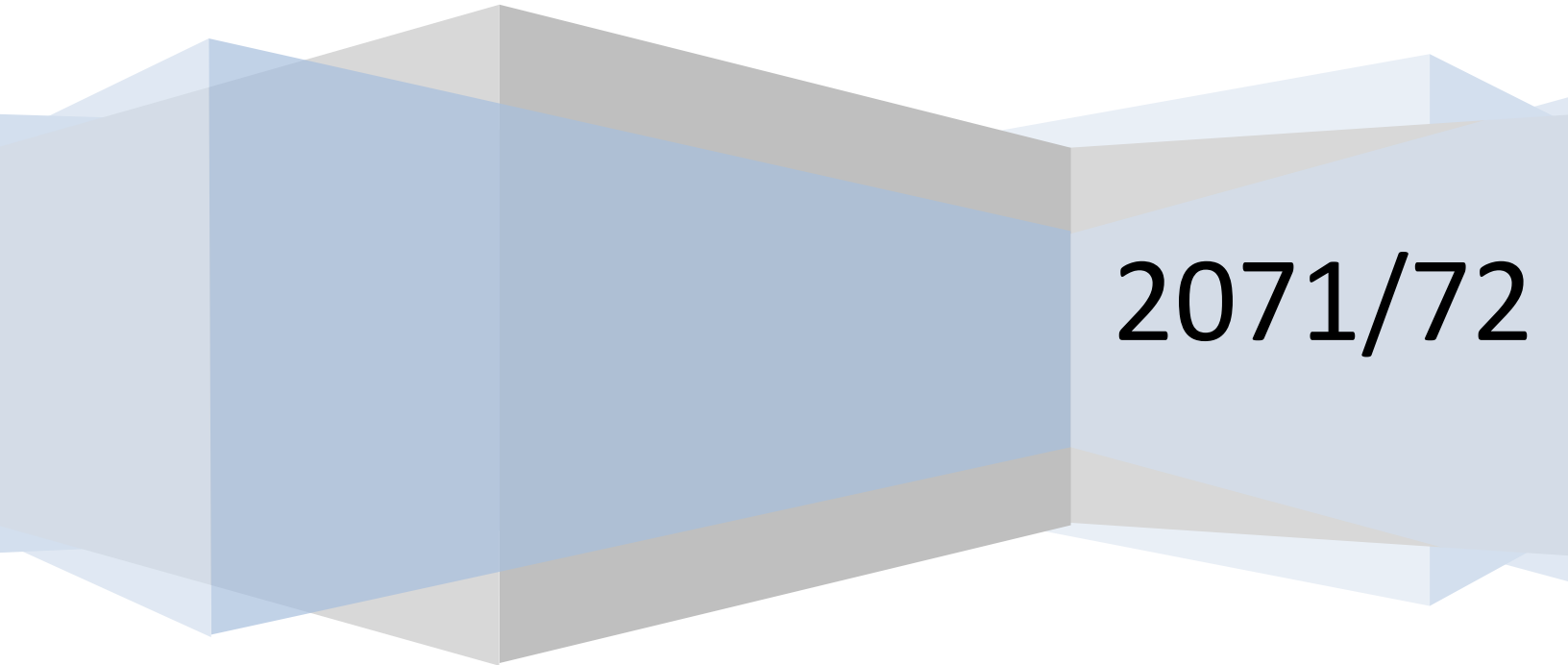
Community Development and Environment Conservation Forum

Submitted to:

Medicine Du Monde, France

Annual Report

Paush 2071-Mansir2072



2071/72

ACKNOWLEDGEMENT

It is my great pleasure to express sincere gratitude to all individuals and institutions who helped to prepare this annual report.

I would like to express my gratitude to Community Facilitators, Auxiliary Nurse Midwives and Field Coordinators for their continuous hard work to bring the result achieved. My earnest thanks go to Nurse Supervisors of the project for their continuous support in the field level. Similarly, I am very grateful to the Executive Director of CDECF Mr. Govinda Prasad Sapkota, Country Representative, Community Coordinator Mr. Sita Ram Wagle, and Technical Supervisor of Reproductive Health of MDM France for their continuous presence, guidance and support.

Last but not least, I would like to thank the coop sub managers, coop board members, center members, FCHVs, Health Facility and its management community, key persons of the community and the community as a whole. Without their active involvement and support, it was impossible to achieve even the part of the project goal.

The hard work and patience of all project staffs and community counts a lot.

Rajan Sapkota
Microfinance Officer
Revival of the Microfinance Project, CDECF

SUMMARY

The program “Integrated project of Reproductive health and microfinance” supported by MDM-France had been implemented in 10 remote VDCs of Sindhupalchok with the implementing partner Community Development and Environment Conservation Forum(CDECF). The main objective of this project was to improve the use of Sexual and Reproductive Health services for the populations of 10 VDCs of Sindhupalchok district within the next 3 years in order to contribute to the reduction of Maternal and Neonatal Mortality. The project had started from July, 2011. The intervened VDCs were Baramchi, Batase, Golche, Lisankhu, Nawalpur, Phulpingdada, Sangachok, Selang, Sunkhani and Thokarpa. After earthquake “Integrated Reproductive health and microfinance project” has been terminated. When this project got terminated, a new program "Revival of the Micro Finance Project" has been implemented from the same date for the sustainability of the same cooperatives & to complete remaining activities of the project except Thokarpa VDC.

This report includes the activities conducted during the year and the status of the project. Additional activities such as Risk Management Training to Coop managers and coop board members, Capacity Building Training to coop management committee and other committee & subcommittee, Financial Management Training to CFs and coop sub managers, Deliver Training on Policy Revision & Linkage Management to coop board members and Basic Computer Training to CFs & coop sub managers.

FCHVs, coop sub managers and community facilitators are the key persons of the project for the accomplishment of the targeted goal and objectives of the project. FCHVs and CFs conduct the regular session on SRH education and sensitize them to seek the health care facilities for SRH problems. Trained nurse are provided to each health facilities for safe and ANC, PNC check up. Nurses are trained on skill birth attendance. They are in each health facilities and providing safe delivery service

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MAJOR ACTIVITIES CONDUCTED DURING ONE YEAR PERIOD FROM JANUARY TO DECEMBER

1. Risk Management Training to CFs & coop board members:

The training was organized by CDECF & financial supported by MDM France. It was conducted from 22- 26 March, 2015 at Melamchi Guest House, Melamchi. There were 24 participants covering 10 coop managers, 10 coop sub managers, two micro finance officers, a field coordinator and a project coordinator.

2. Capacity Building Training to cooperatives committee & sub committee

Management committee, account committee, loan subcommittee and education subcommittee is the main part of the cooperatives. When these committees are unable cooperatives never achieve its goals & objectives. Thus 2 days Capacity Building Training to cooperatives committee & subcommittee was organized by CDECF in target VDCs.

3. Staff Support

After earthquake to progress the work frequently as previous CFs were supported for six month because they are paid a very low by the cooperatives.

4. Financial Management Training to CFs & coop sub managers from the working VDCs.

Financial accuracy and transparency is the most important part of saving and credit cooperative. Most of the saving and credit cooperatives especially established by women have a poor accounting system. They lack skills and knowledge about accounting. In this regard, a 5-day training from November 16-20, 2015 Financial Management Training was organized by CDECF in Chautara of Sindhupalchok district with financial support of MDM-France. The main objective of this training was to enhance the capacity of CFs & cooperative's sub managers so that they could maintain cooperative account independently.

The total numbers of participants were 19. Eight CFs, 9 coop sub managers, a CDECF board member & a Microfinance Officer were involved in the training.

5. Seed Money Disbursement to 9 VDCs.

Rs 1,00,000 Revolving fund has been disbursed to all 9 VDCs.

6. Furniture, Computer & Iron Safe Distribution

Following furniture, computer & iron safe have been distributed in all VDCs.

Furniture											
S N	Particular	Name of The Coop									Total Qty
		Baramchi	Batase	Golche	Lisankhu	Nawalpur	Phulpingdanda	Sangachok	Selang	Sunkhani	
1	Cupboard	1	1	1	1	1	1	1	1	1	9
2	Table	1	1	1	1	1	1	1	1	1	9

3	Chair (Plastic)	20	20	20	20	20	20	20	20	20	180
4	Chair (kushan)	2	2	2	2	2	2	2	2	2	18
5	Iron Safe	1	1	1	1	1	1	1	1	1	9
6	Computer	1	1	1	1	1	1	1	1	1	9

7. Stationary Distribution

Following stationary have been distributed in all VDCs.

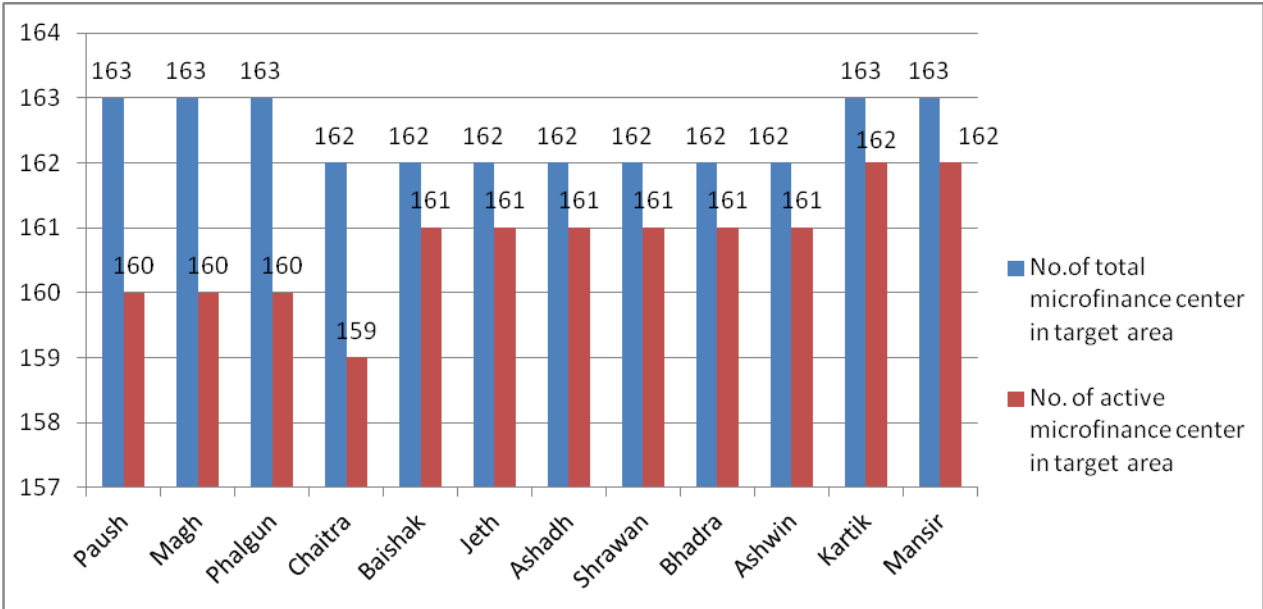
Stationary											
S N	Particular	Name of The Coop									Total Qty
		Baramchi	Batase	Golche	Lisankhu	Nawalpur	Phulpingdanda	Sangachok	Selang	Sunkhani	
1	Four Ledger										
	Assets Ledger	1	1	1	1	1	1	1	1	1	9
	Capital & Liabilities Ledger	1	1	1	1	1	1	1	1	1	9
	Expenditure Ledger	1	1	1	1	1	1	1	1	1	9
	Income Ledger	1	1	1	1	1	1	1	1	1	9
2	Share Ledger	1	1	1	1	1	1	1	1	1	9
3	Saving Ledger										
	Saving Ledger 500 pages	2	2	2	2	2	2	2	2	2	18
	Saving Ledger 200 pages	2	2	2	2	2	2	2	2	2	18
4	Loan Ledger 500 pages	3	3	3	3	3	3	3	3	3	27
5	Member Registration Book	1	1	1	1	1	1	1	1	1	9
6	Minute	20	37	14	15	20	18	22	18	16	180
7	Share Certificate	3	4	3	2	3	3	3	3	3	27
8	Cash Collection Form	10	12	7	8	12	10	12	7	12	90
9	Cash Collection Summary Sheet	1	1	1	1	1	1	1	1	1	9
10	Cash Disbursement Form	1	1	1	1	1	1	1	1	1	9
11	Loan Application Form	6	6	3	4	6	5	6	4	5	45
12	Loan Tamasuk	6	6	3	4	6	5	6	4	5	45
13	Saving Return Application Form	1	1	1	1	1	1	1	1	1	9
14	Payment Receipt (varpai)	6	6	3	4	6	5	6	4	5	45
15	Membership Application Form	1	1	1	1	1	1	1	1	1	9
16	Bill Pad	15	12	10	12	15	10	15	11	15	115
17	Journal Vaucher	2	3	2	2	3	2	3	2	2	21
18	Index File	1	1	1	1	1	1	1	1	1	9
19	Pass Book	600	200	400	400	700	500	700	400	600	4500
20	Calculator	1	1	1	1	1	1	1	1	1	9
21	Income Poster	1	1	1	1	1	1	1	1	1	9
22	Saving Poster	1	1	1	1	1	1	1	1	1	9

In Bundle

OVERALL PICTURE OF THE PROJECT AREA

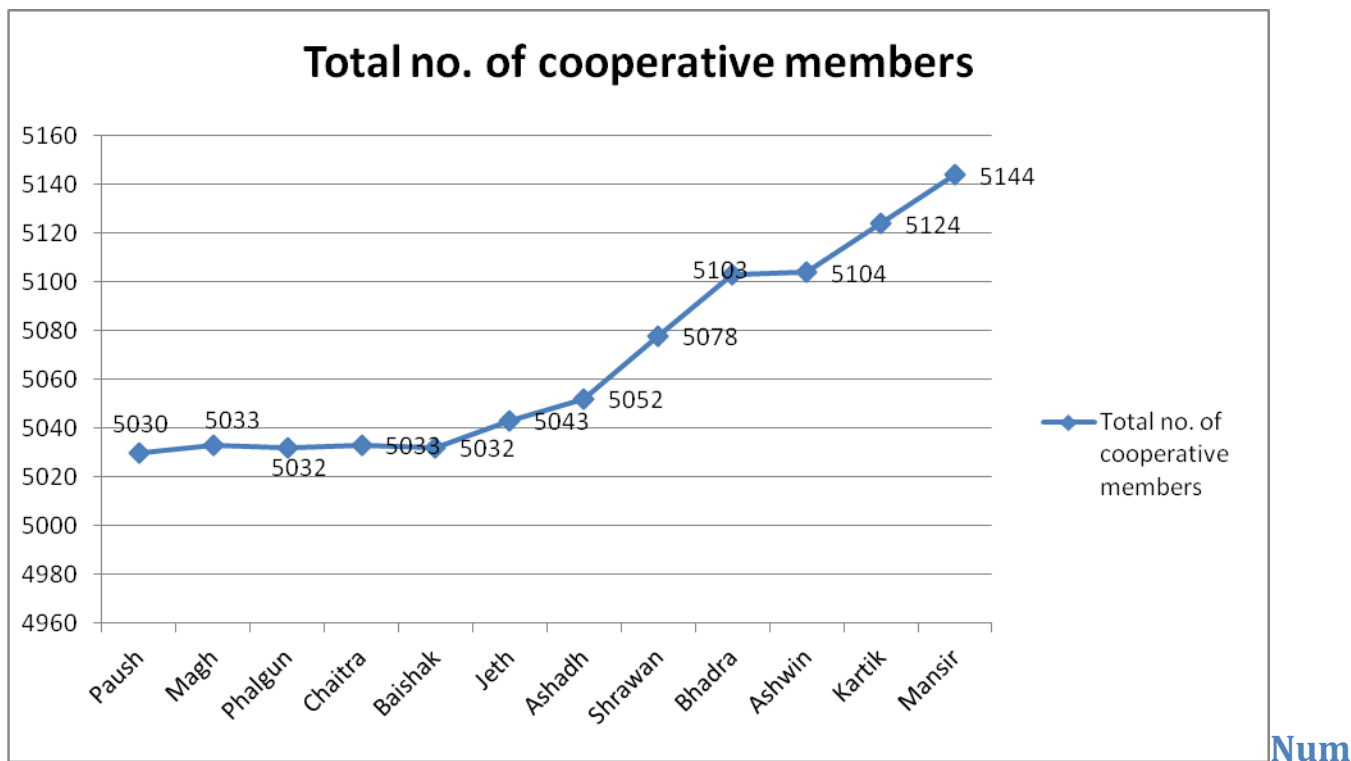
Status of centers

In Mansir 2072 the total number of active mother groups (center) has reached to 162 in 9 VDCs. The active centers decrease in Chaitra because the two centers have been merged in Selang VDC. In Baishak two centers have been increased in Batase & in Kartik a center has been increased in Lisankhu.



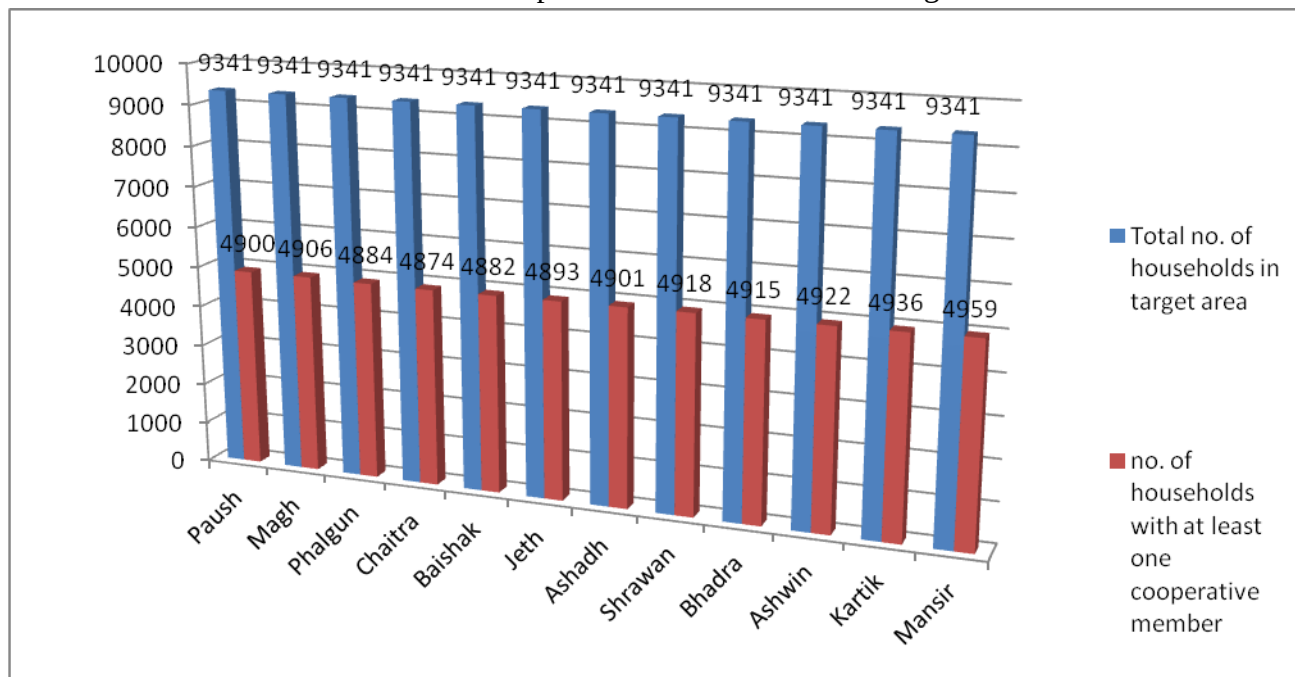
Number of cooperative member members

The numbers of cooperative members are increasing regular from from Ashadh.



ber of households

The numbers of households with at least one cooperative member are increasing from Baishak.

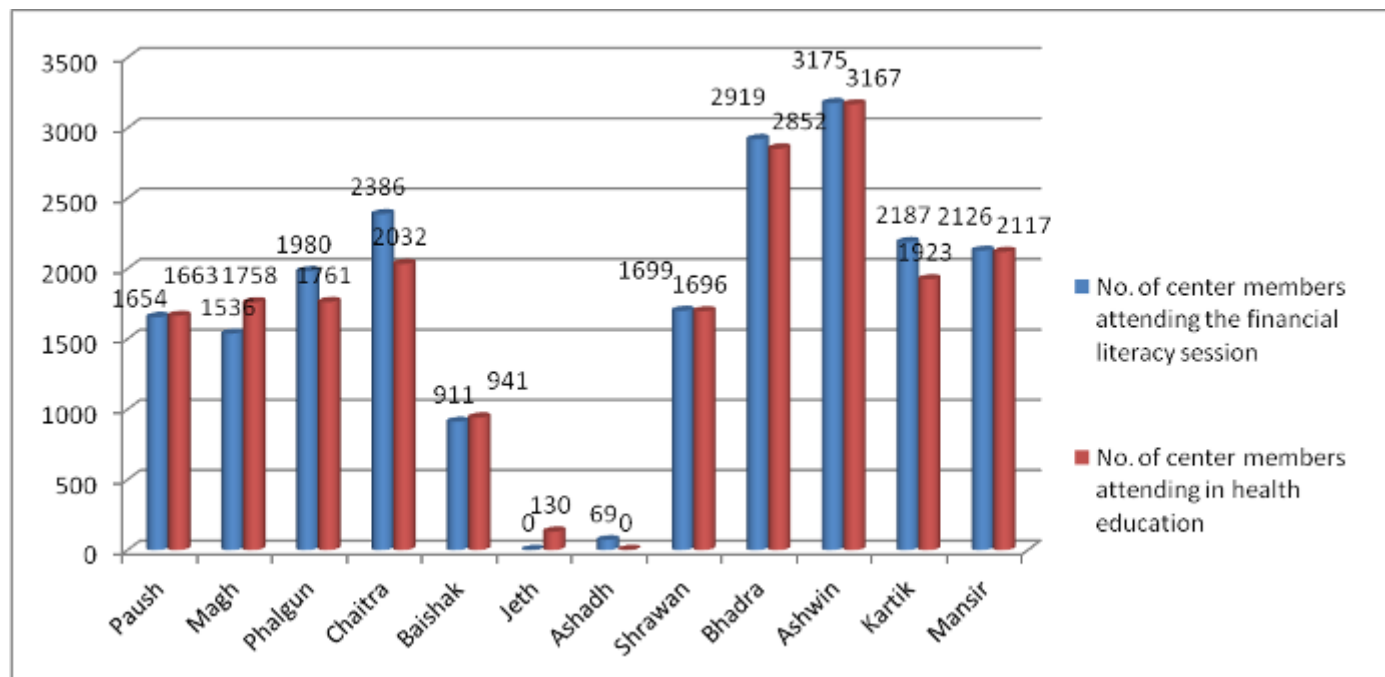


Number of centers attending financial literacy and SRH education sessions

Due to the Earthquake the number of women attending financial as well as health education sessions are decrease in Baishak, Jeth & Ashadh. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions

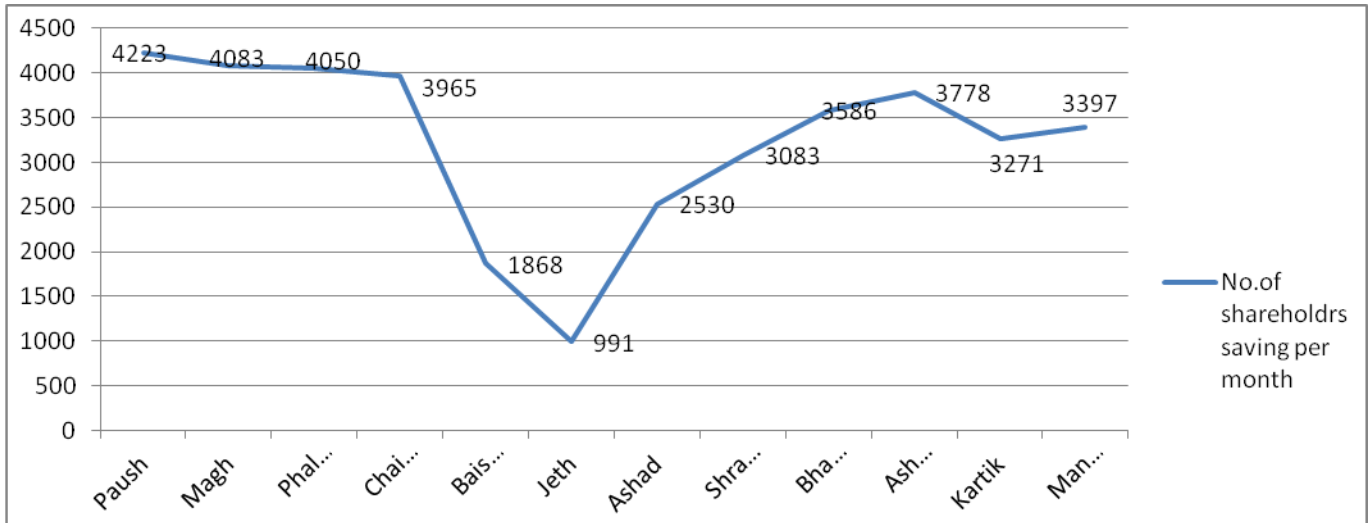
are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.

The trend is increasing for both education sessions from Shrawan except in the month of festivals, Kartik and harvesting season Mansir.



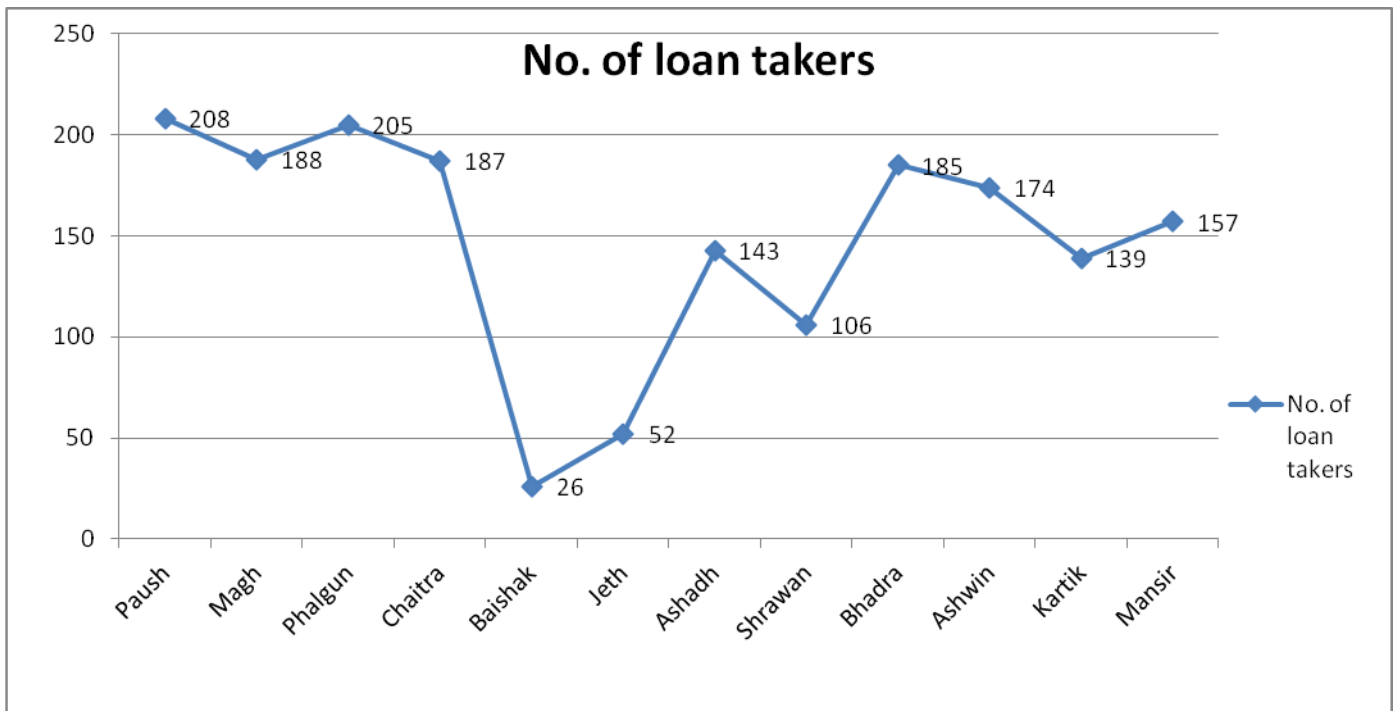
Number of shareholders saving per month

Due to the Earthquake the numbers of shareholders saving are decrease in Baishak, Jesth & Ashadh. In this time some members left their home and most of the centers were not conducted. The trend is increasing from Ashadh except in the month of festivals, Kartik.



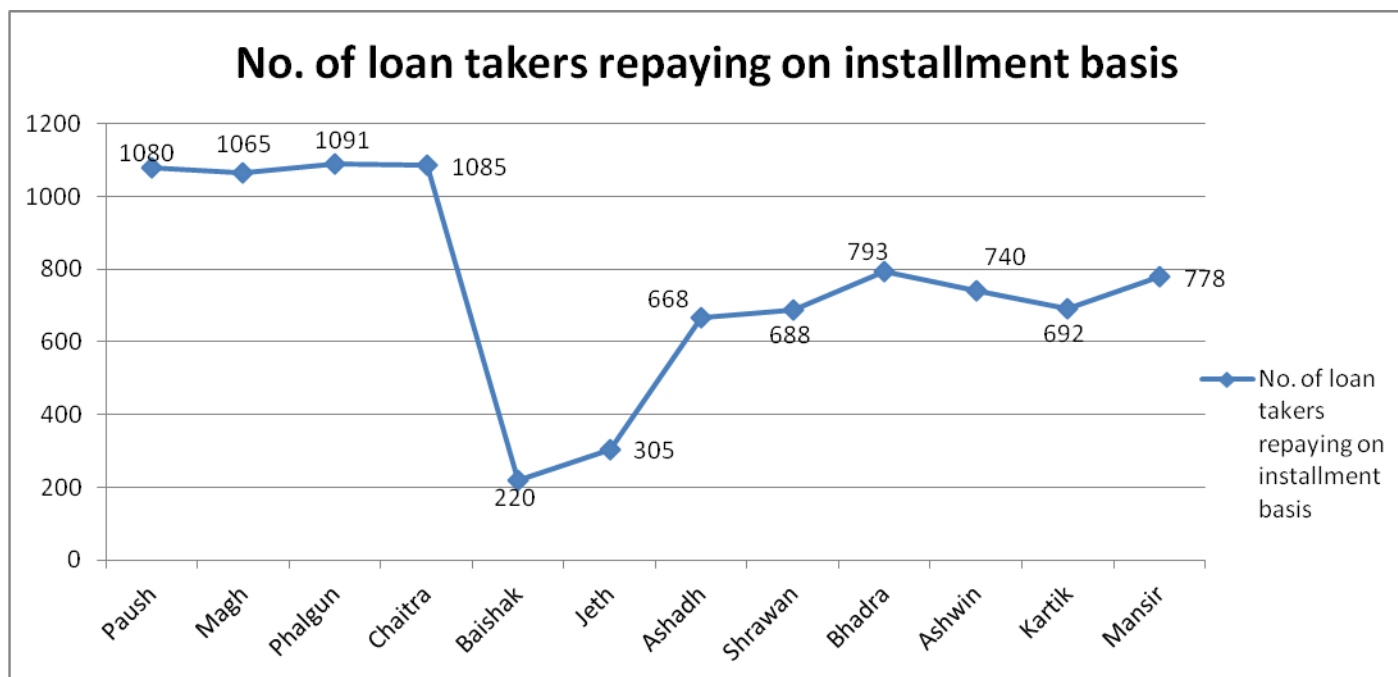
Number of loan takers

Number of loan takers has decreased in Baishak. Due to the earthquake most of the cooperatives did not invest loan in Baishak & Jeth.



Number of loan takers repaying on installment basis

The number of loan takers repaying installment of the loan has decreased in Baishak & Jeth. Due to the earthquake most of the cooperatives did not conduct center & did not open cooperative office also in Baishak & Jeth.

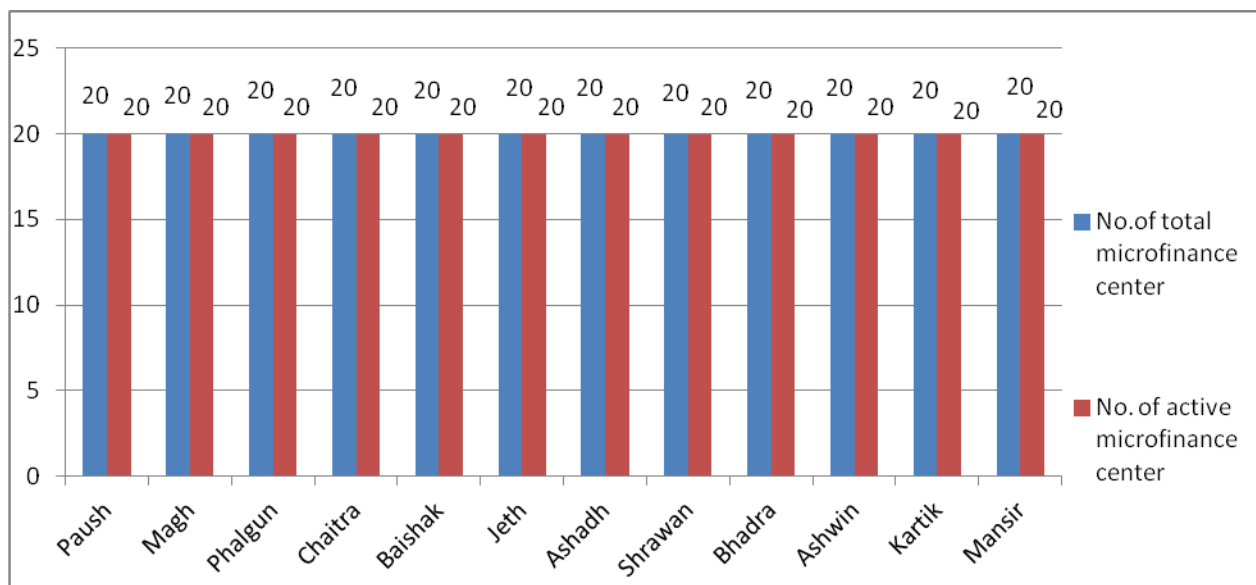


VDC-WISE DETAIL REPORT

1. Baramchi

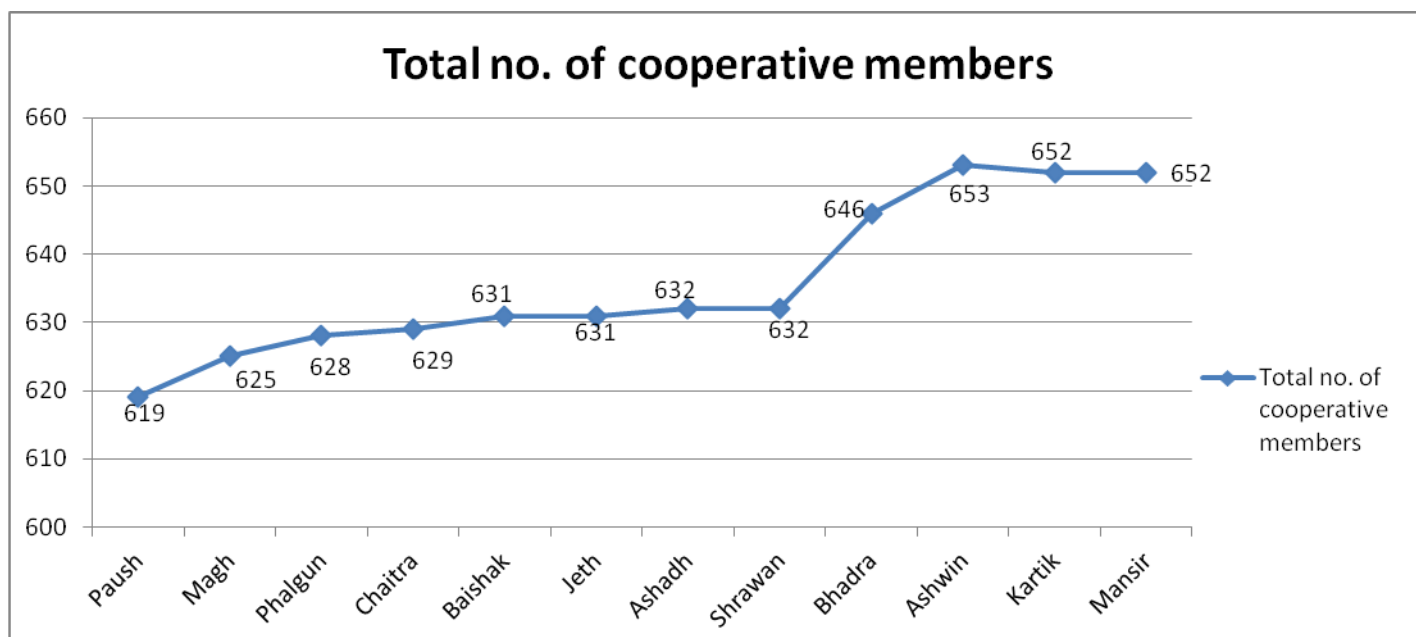
1.1 Status of centers

There are 20 centres in Baramchi which are all active.



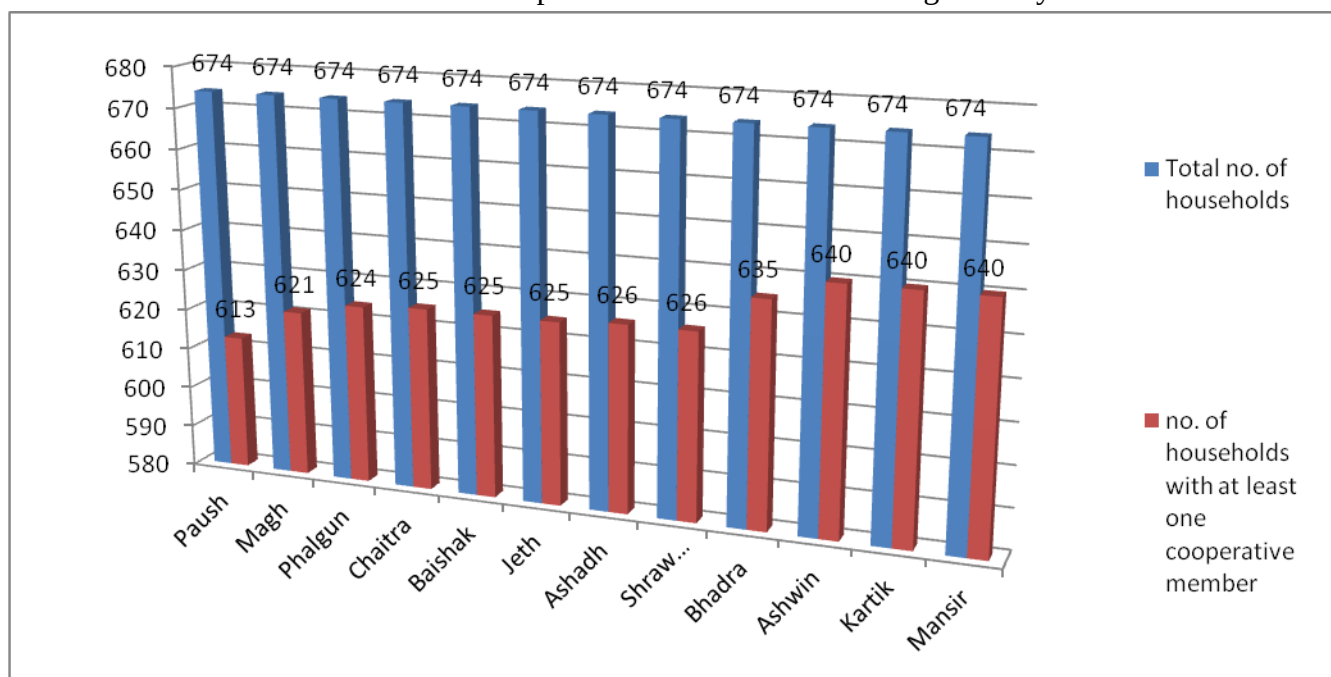
1.2 Number of cooperative members

The numbers of cooperative members are increasing every month.



1.3 Number of households

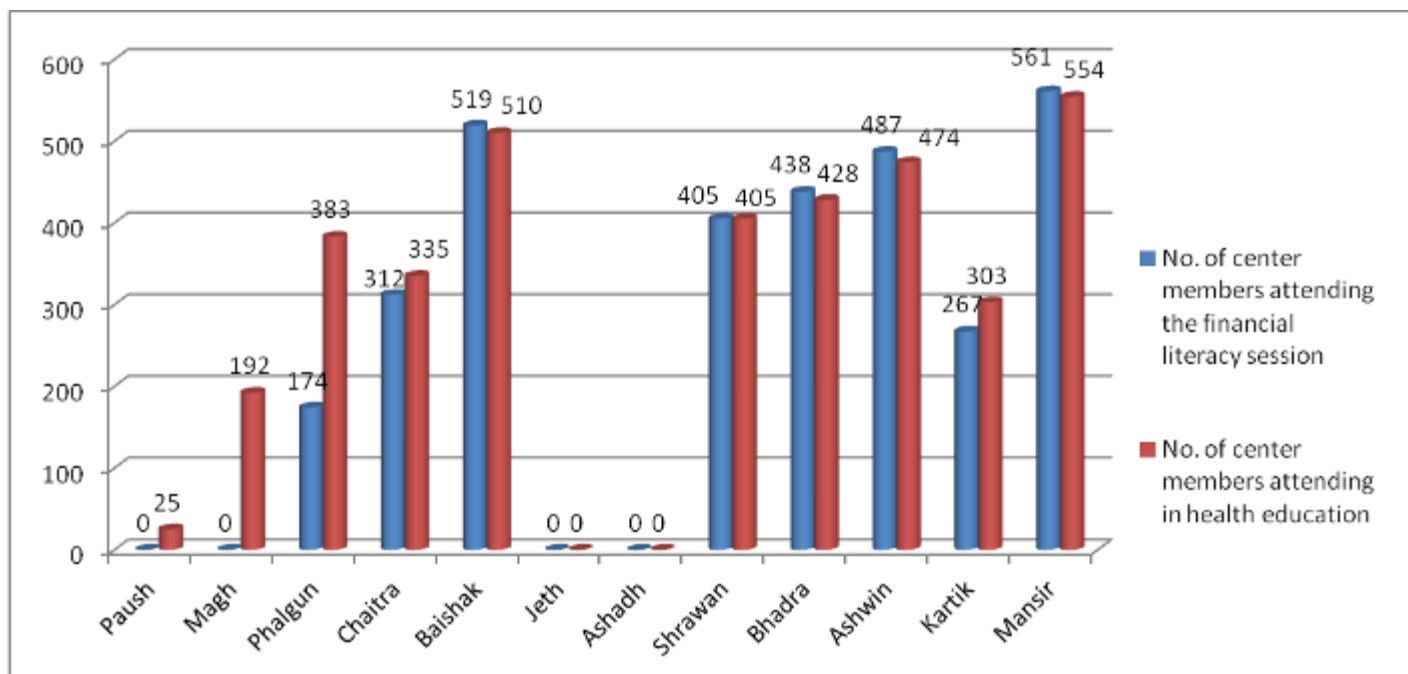
The numbers of households with at least one cooperative member are increasing in every month.



1.4 Number of centers attending financial literacy and SRH education sessions

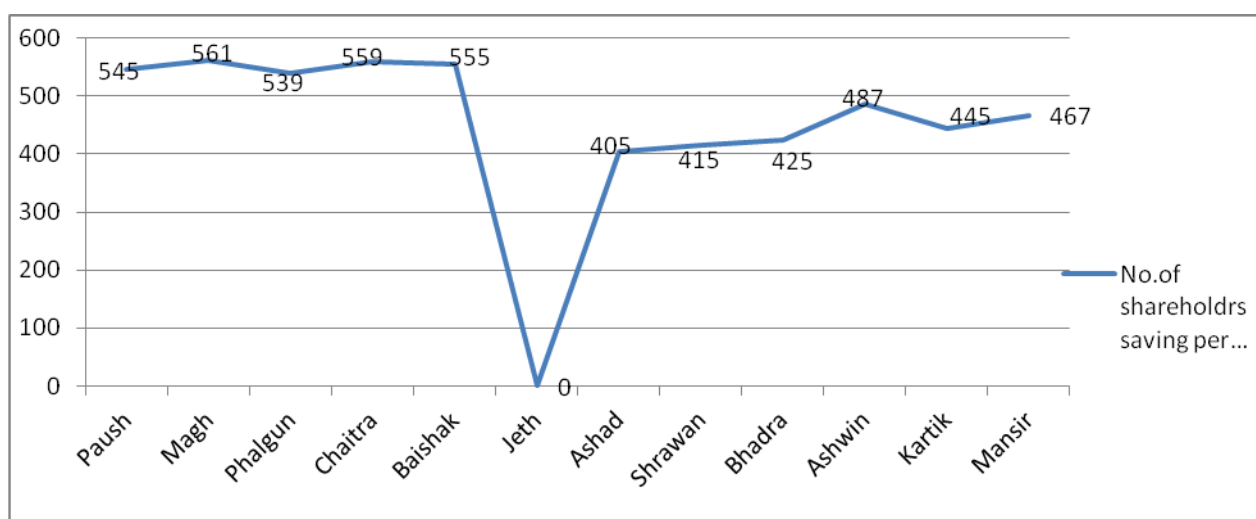
Due to the Earthquake the financial as well as health education sessions were not conducted in Jeth & Ashadh. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.

The trend is increasing for both education sessions from Shrawan except in the month of festivals, Kartik.



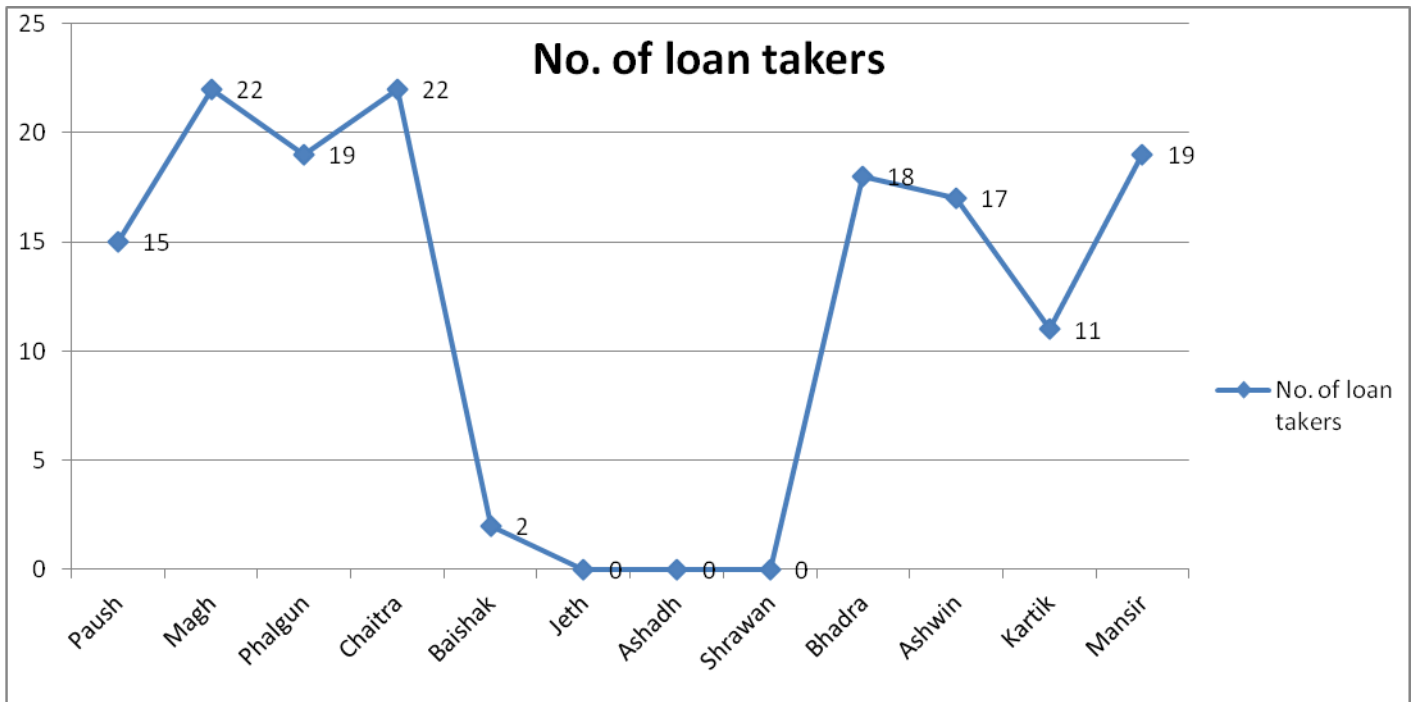
1.5 Number of shareholders saving per month

Due to the Earthquake the centers were not conducted in Jeth. The trend is increasing from Ashadh except in the month of festivals, Kartik.



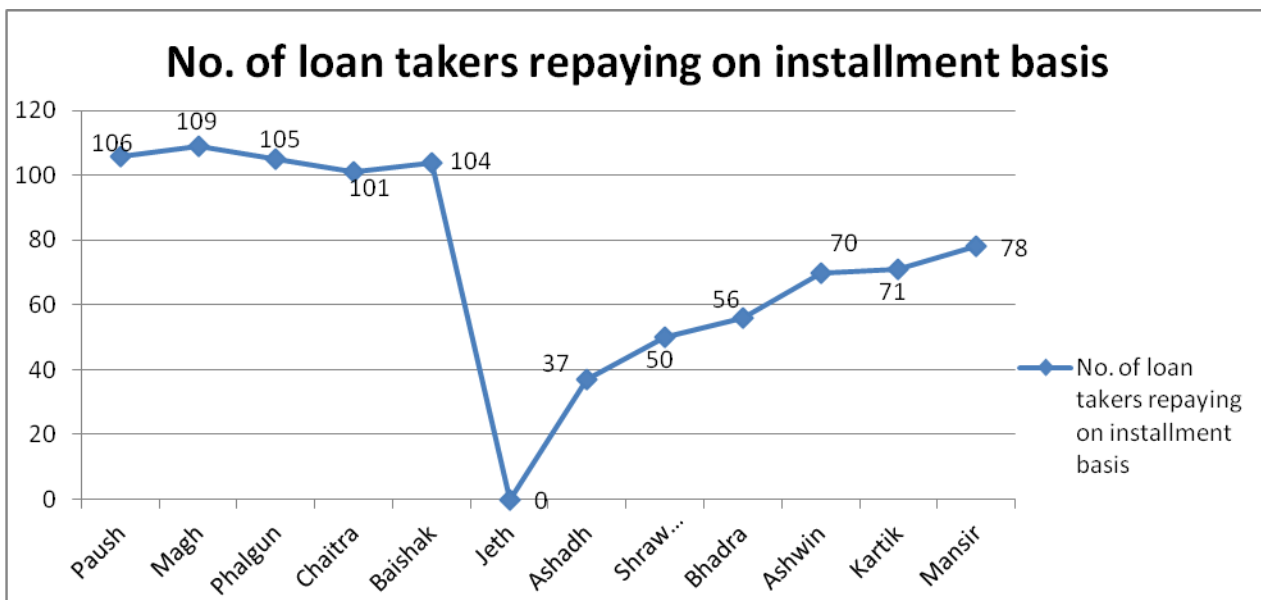
1.6 Number of loan takers

Before Earthquake the loan was invested two members & after earthquake the loan was not invested in Baishak. In Jeth, Ashadh, & Shrawan the loan was not invested.



1.7 Number of loan takers repaying on installment basis

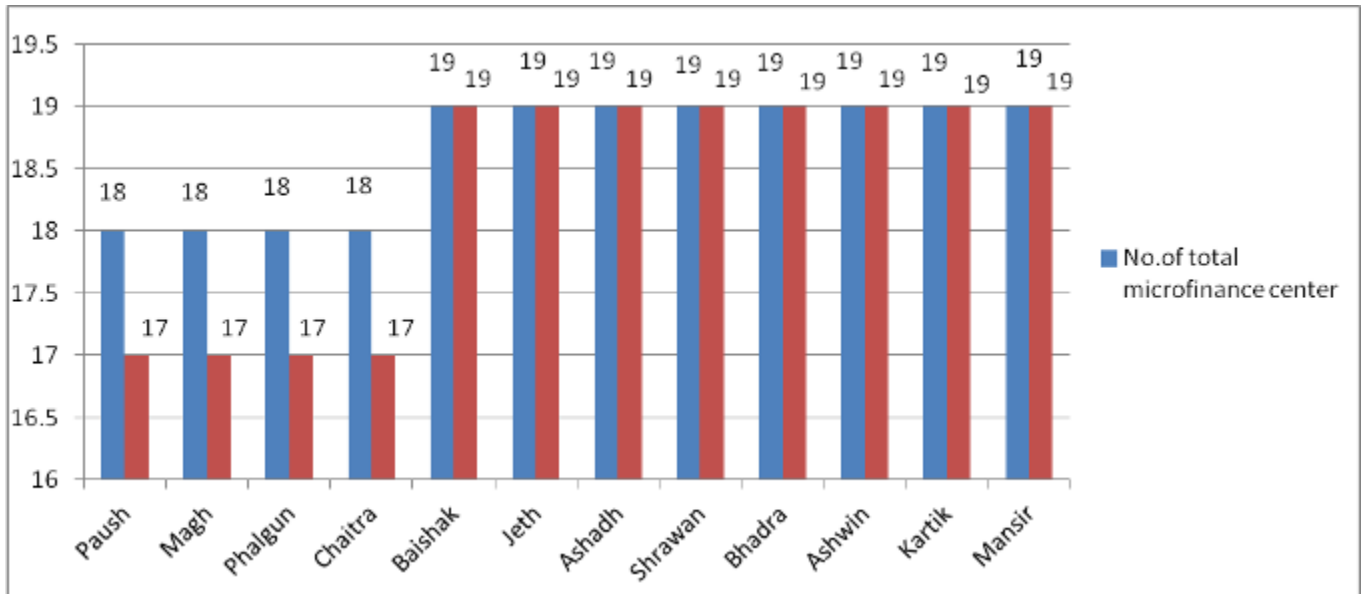
The number of loan takers repaying loan on installment basis timely. The transaction was not occurred in Jeth.



2. Batase

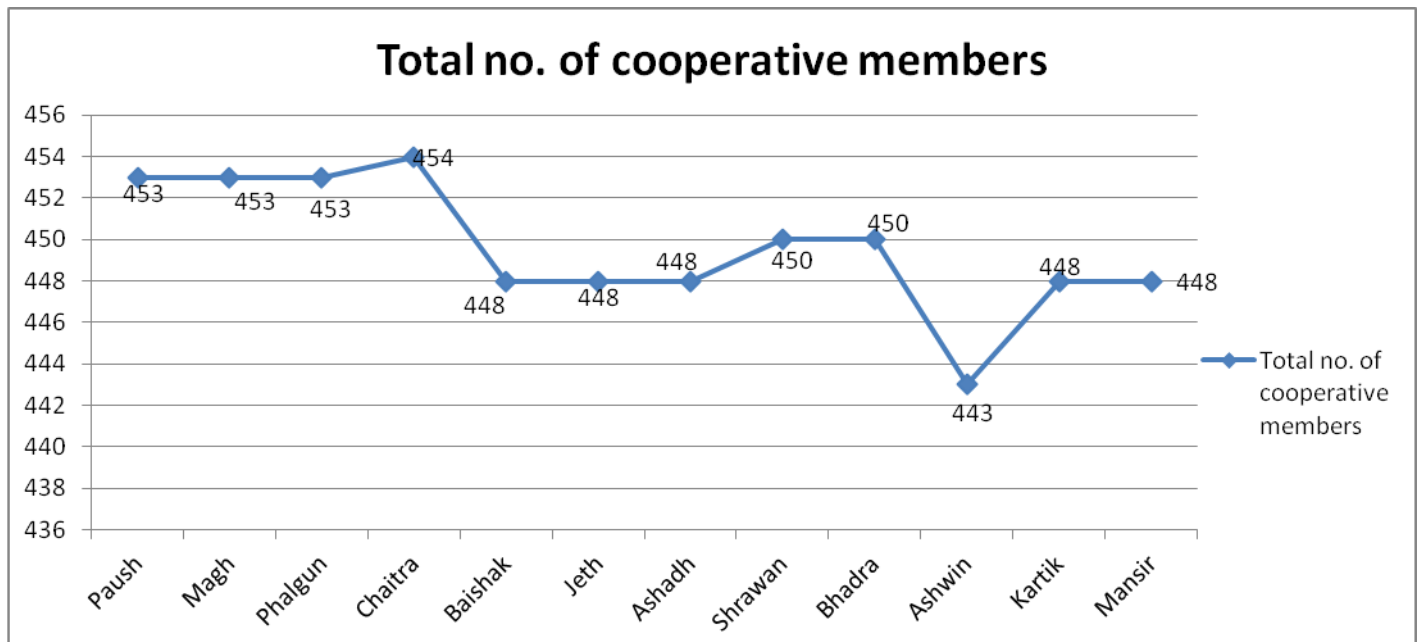
2.1 Status of centers

Batase is a mixed cooperative having both male and female members. Before Baishak there were altogether 18 centers among which one was inactive. Since Baishak there are 19 centers & all are active.

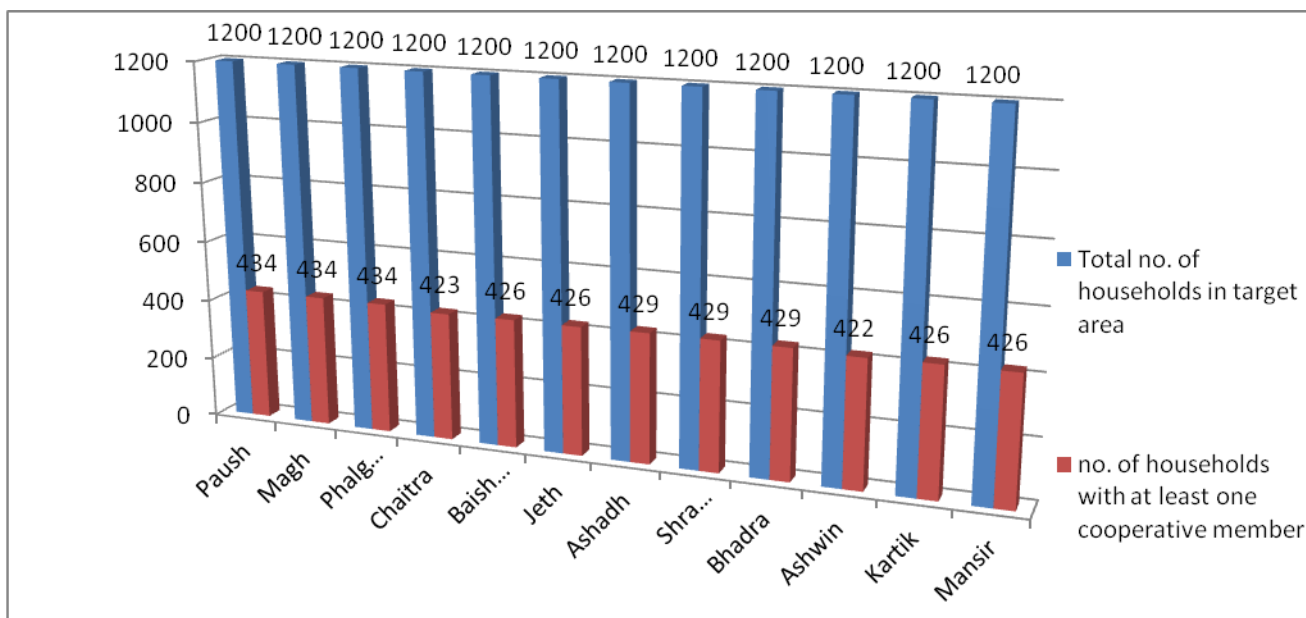


2.2 Number of cooperative members

The number of cooperative members has been decreased in Baishak & Ashwin in these months the share & saving amount were withdrawn of dead members by their holder.

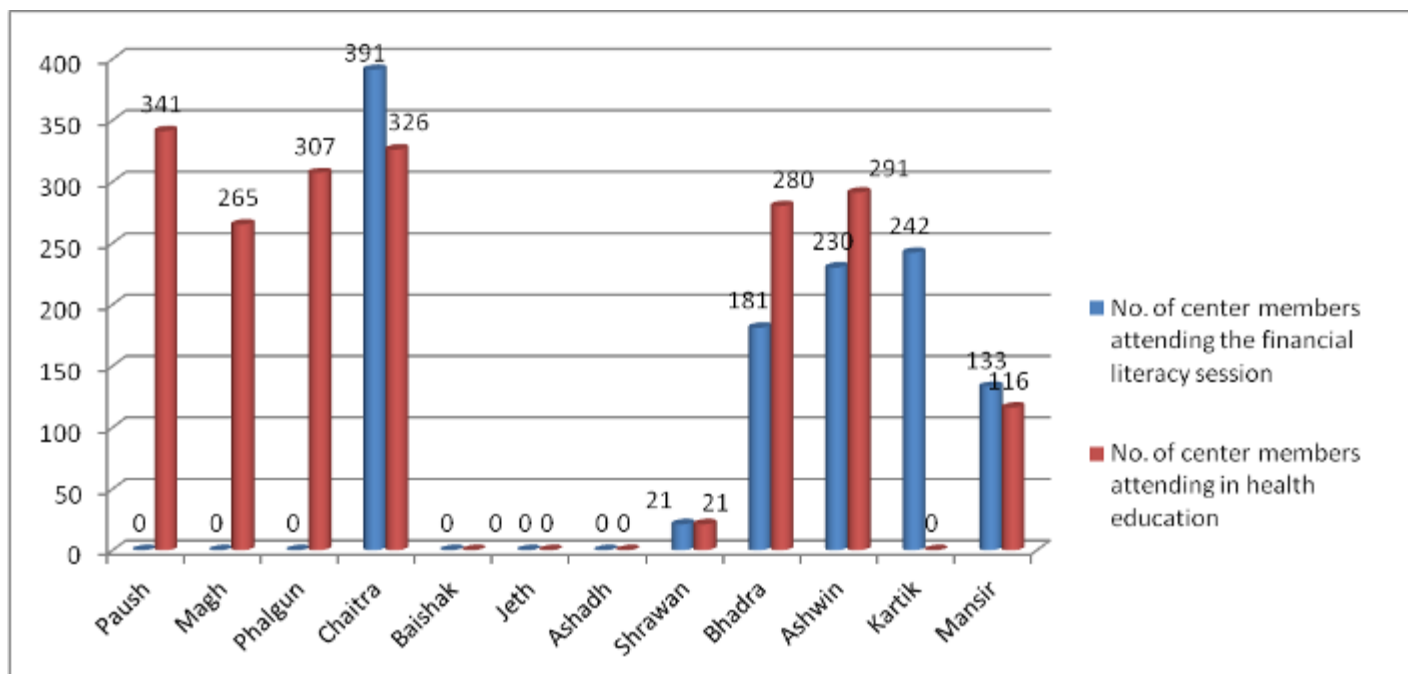


2.3 Number of households



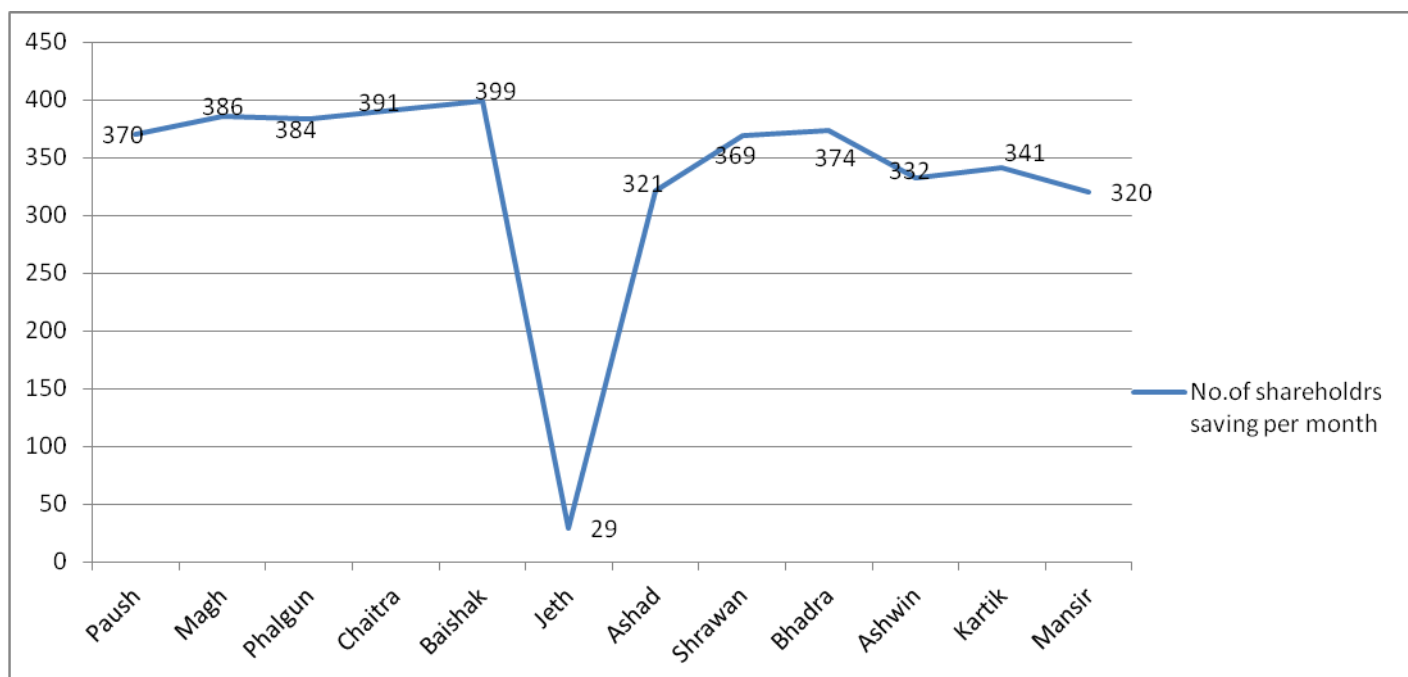
2.4 Number of centers attending financial literacy and SRH education sessions

Due to the Earthquake the financial as well as health education sessions were not conducted in Baishak, Jesth and Ashadh. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.



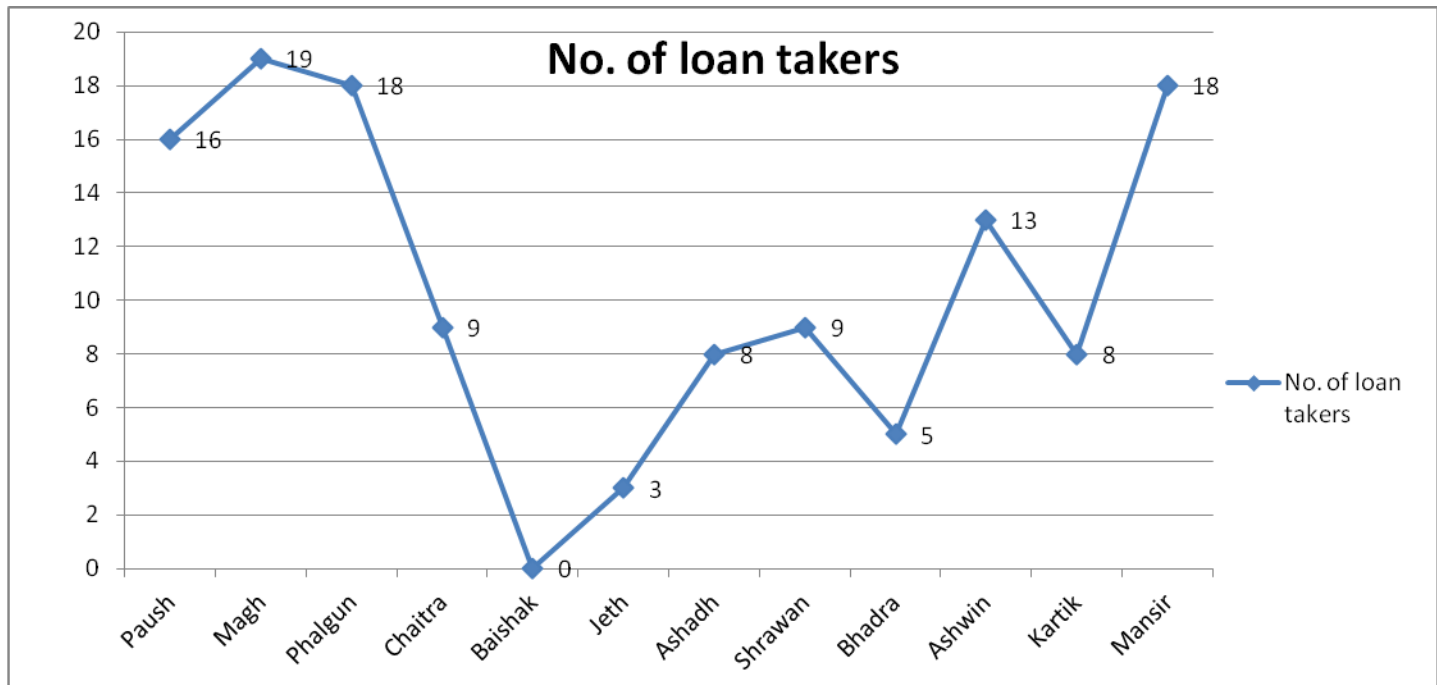
2.5 Number of shareholders saving per month

Due to the Earthquake the numbers of shareholders saving are decrease in Jeth. In this time some members left their home and most of the centers were not conducted.

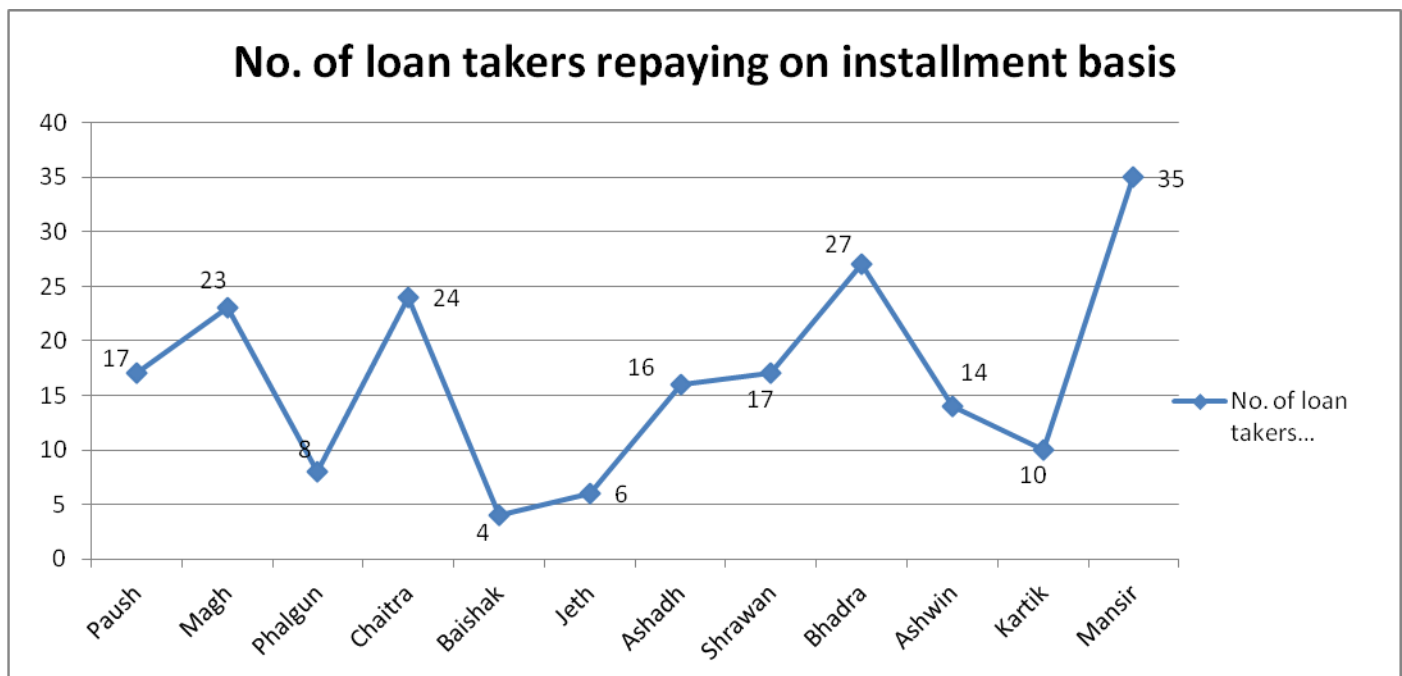


2.6 Number of loan takers

Number of loan takers is Zero in Baishak. Due to the earthquake the loan was not invested in Baishak and started increasing from Jeth.



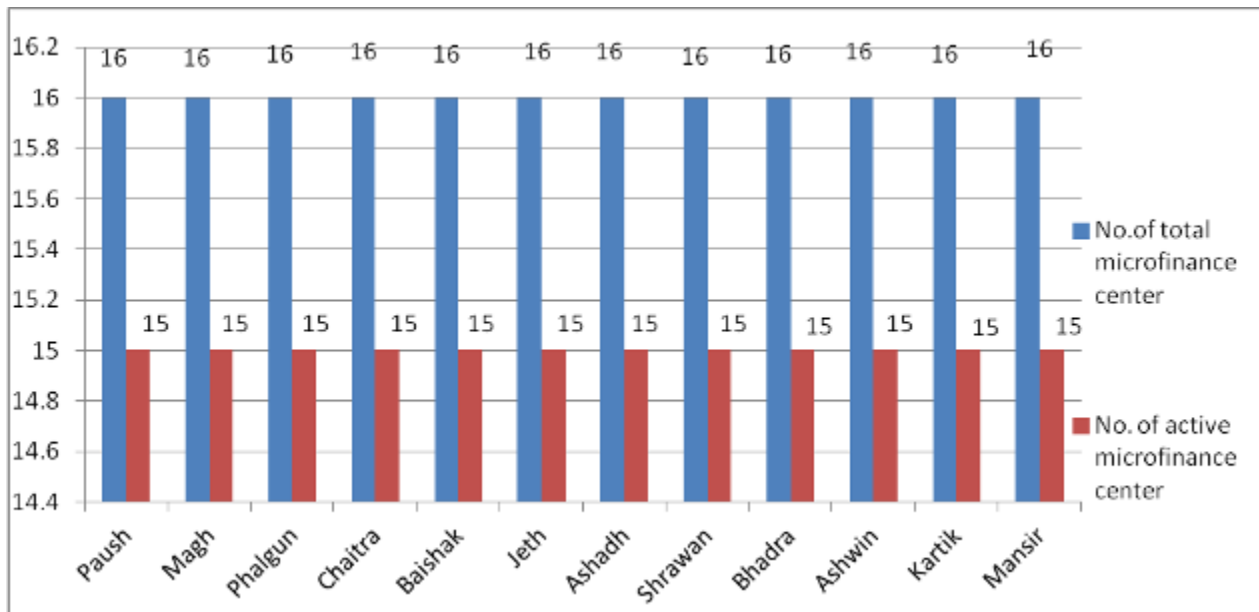
2.7 Number of loan takers repaying on installment basis



3 Golche

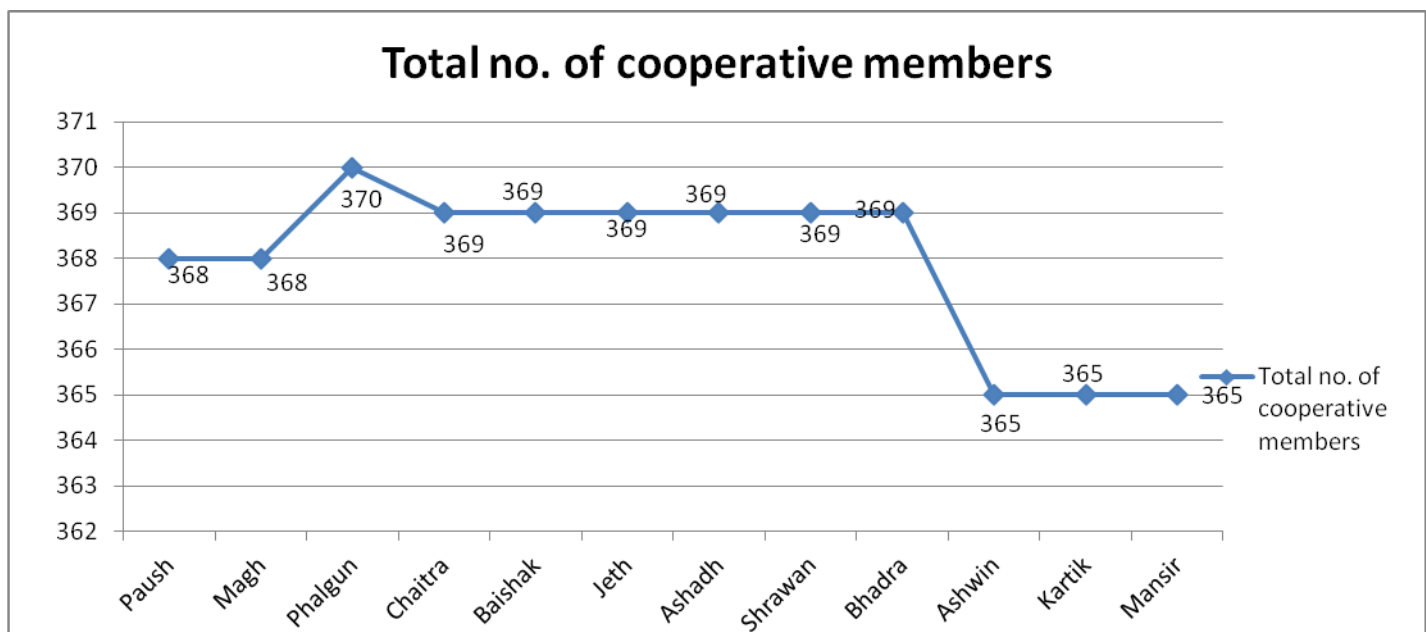
3.1 Status of centers

There are altogether 16 centers are in Golche among them 15 centers are active.

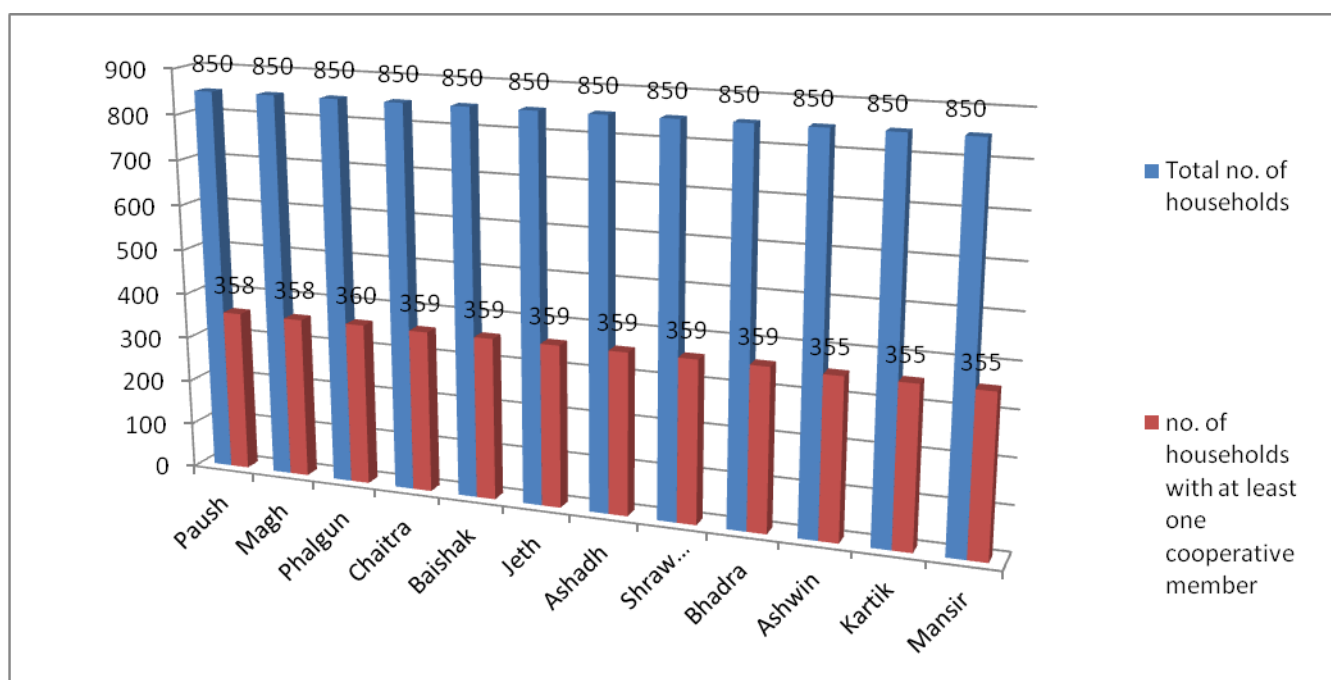


3.2 Number of cooperative members

The numbers of cooperative members are same from Chaitra. The share and saving of dead members were withdrawn in Ashwin by their holder.

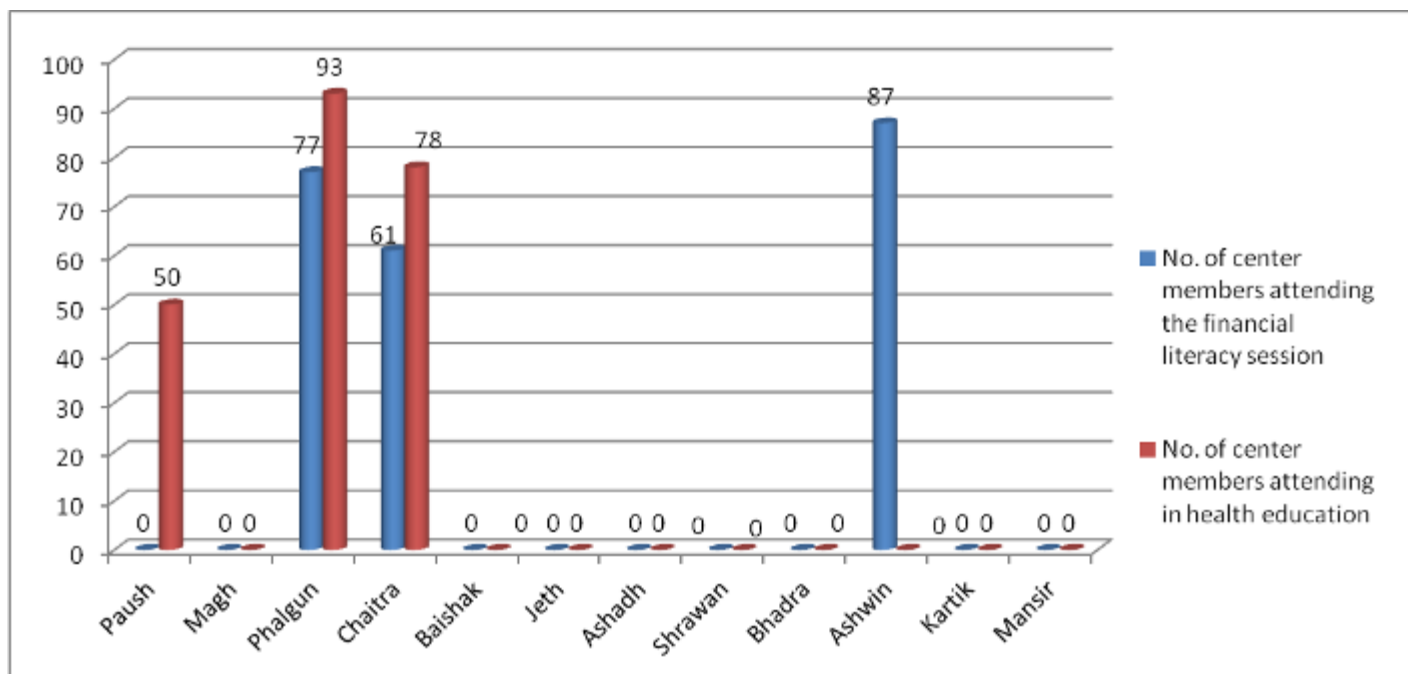


3.3 Number of households



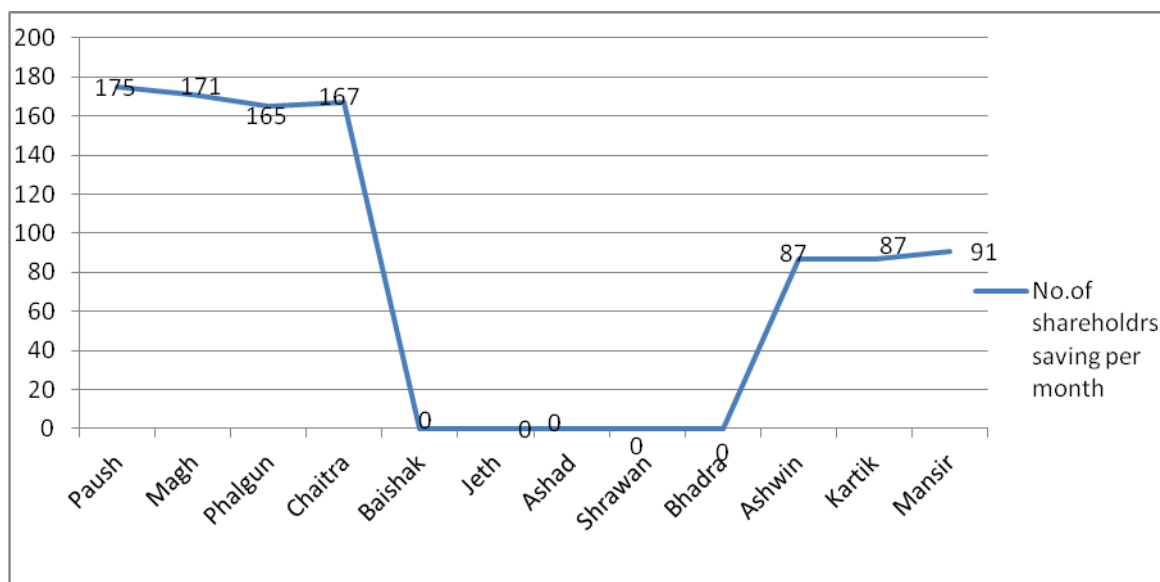
3.4 Number of centers attending financial literacy and SRH education sessions

Due to the Earthquake the financial as well as health education sessions were not conducted in Baishak, Jeth, Ashadh & Shrawan and due to the delivery of CF the financial as well as health education sessions were not conducted in Kartik & Mansir. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.



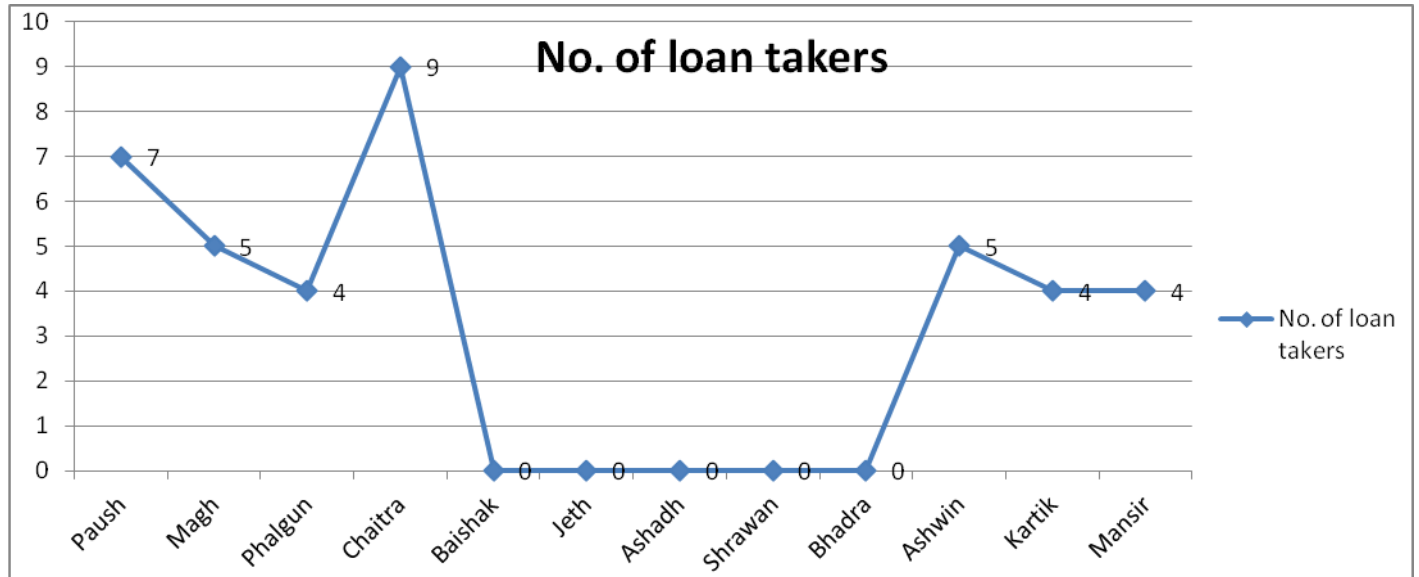
3.5 Number of shareholders saving per month

Due to the Earthquake the centers were not conducted in Baishak, Jeth, Ashadh, Shrawan & Bhadra. The trend is increasing from Ashwin.



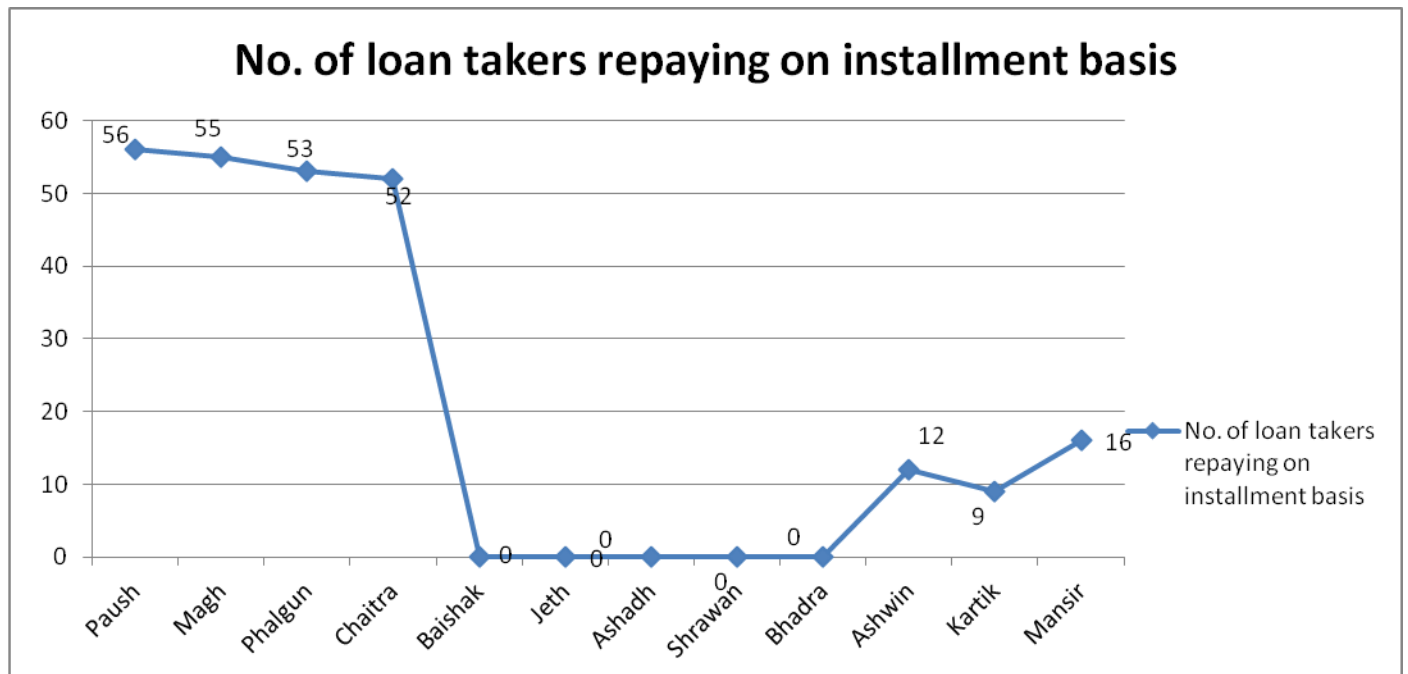
3.6 Number of loan takers

Due to the earthquake the cash was not collected and distributed in Baishak, Jeth, Ashadh, Shrawan & Bhadra.



3.7 Number of loan takers repaying on installment basis

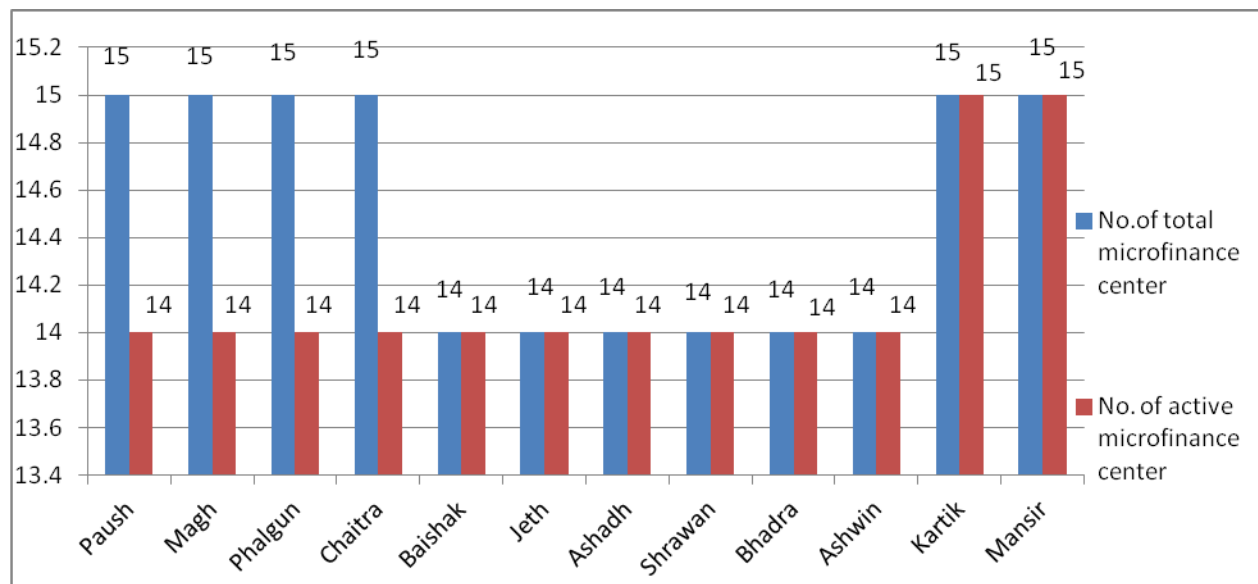
Due to the earthquake the cash was not collected in Baishak, Jeth, Ashadh, Shrawan and Bhadra. Most of the people left Golche for secured place. They could not return back still. Thus the number of loan takers repaying installment are very low.



4. Lisankhu

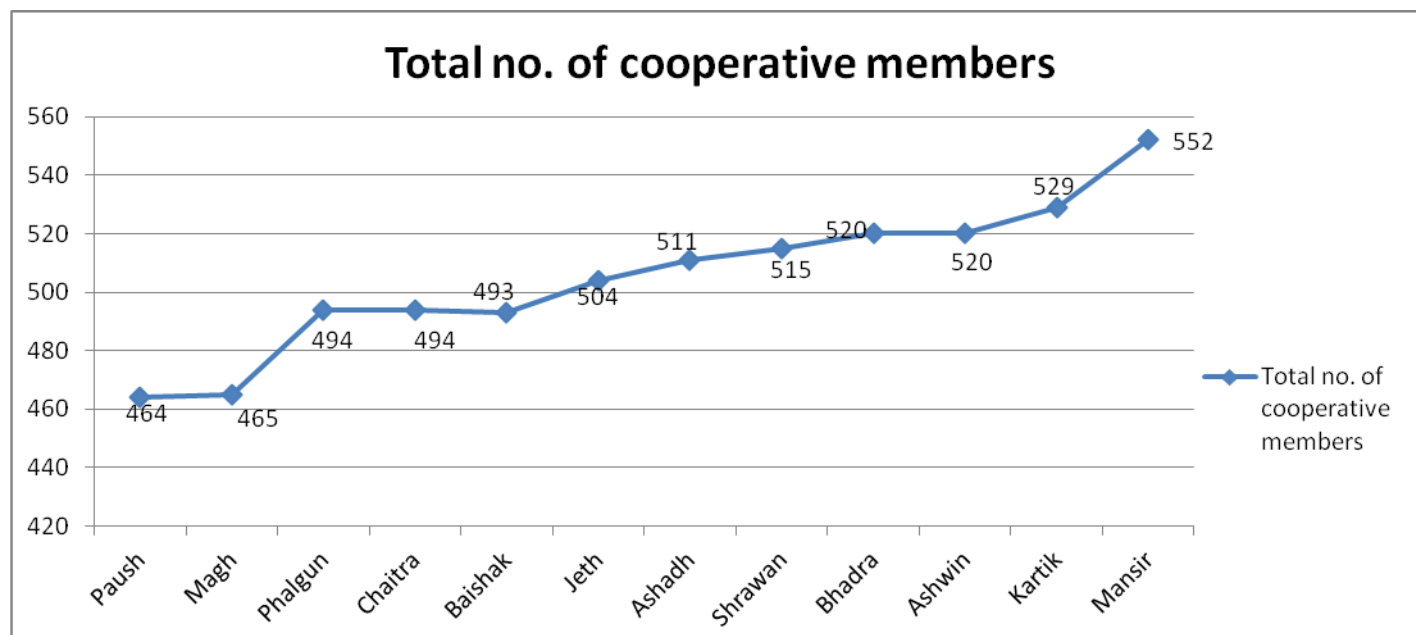
4.1 Status of centers

There were altogether 15 centres among them 14 centers were active before Baishak. From Baishak inactive center was removed from cooperative in Lisankhu. In Kartik, one center is added & total numbers of centers are 15.



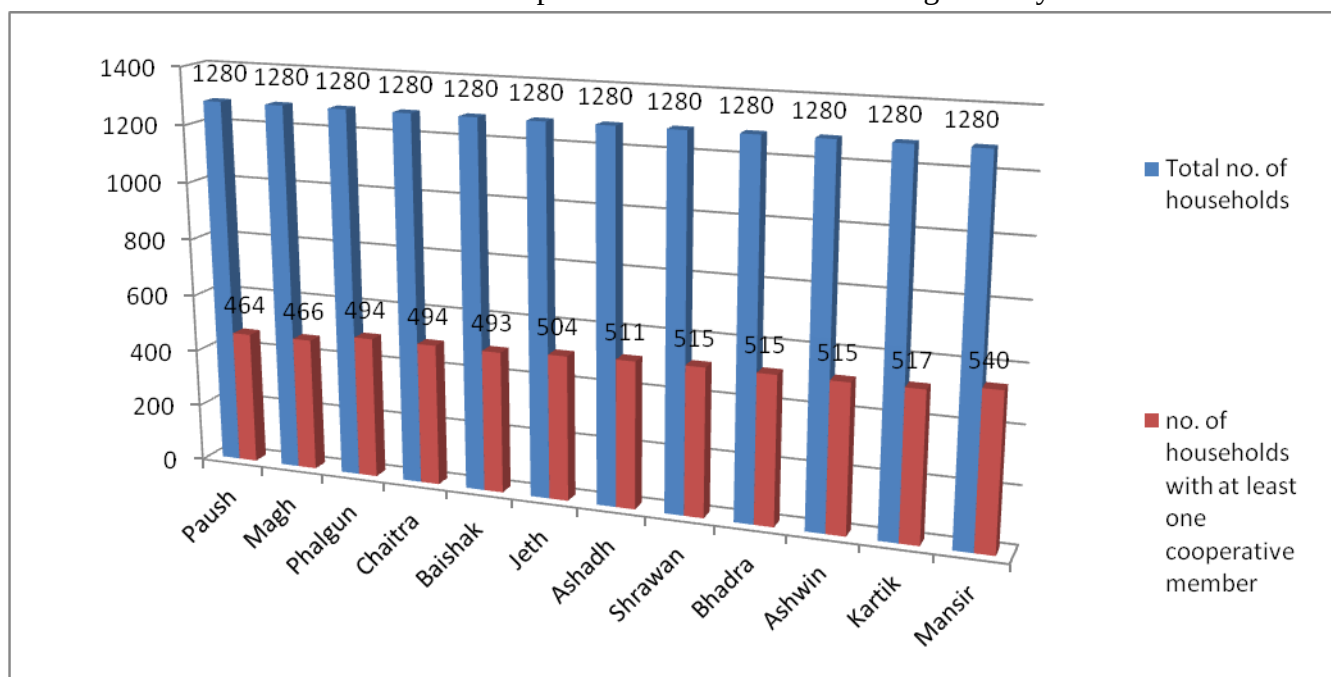
4.2 Number of cooperative members

The numbers of cooperative members are increasing in every month.



4.3 Number of households

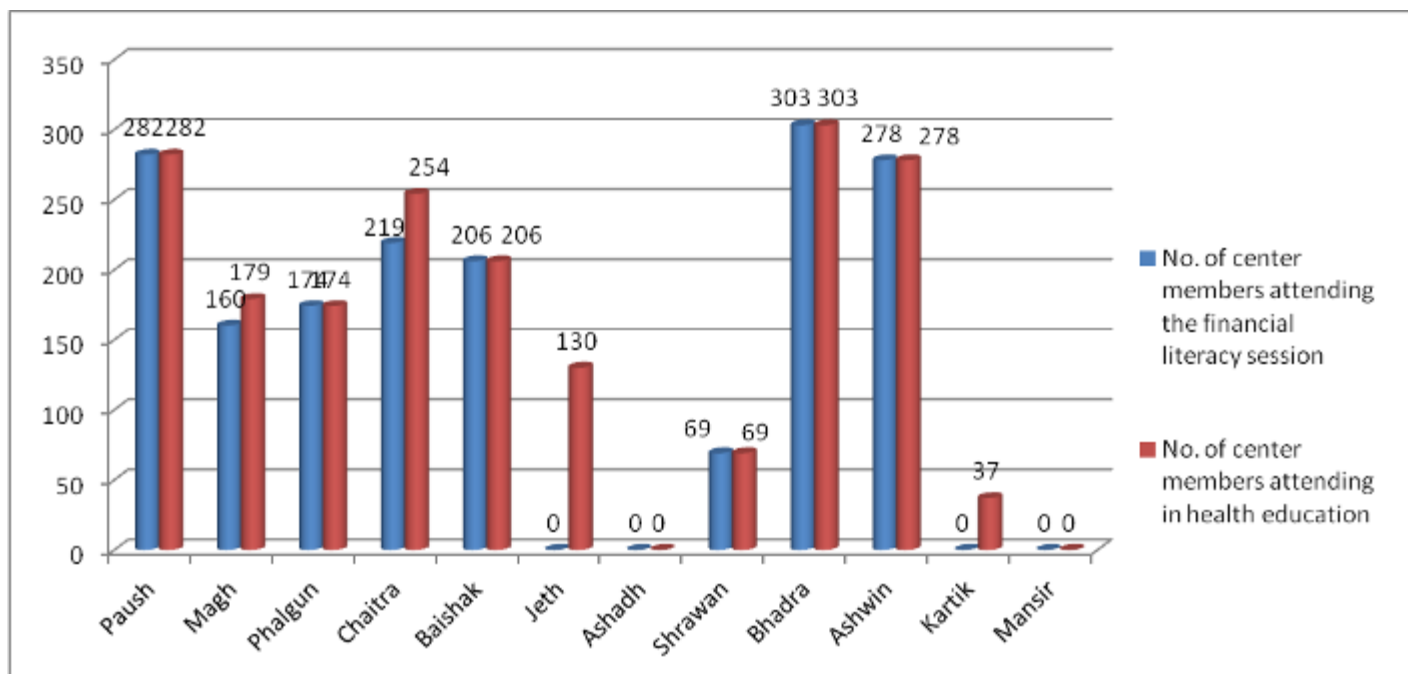
The numbers of households with at least one cooperative member are increasing in every month.



4.4 Number of centers attending financial literacy and SRH education sessions

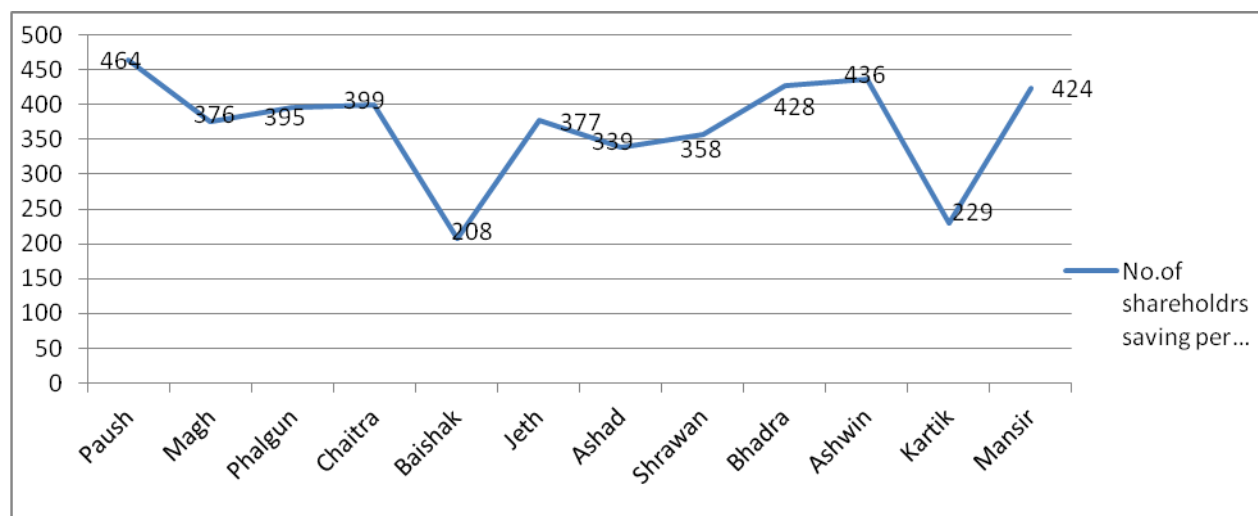
Due to the Earthquake the number of women attending financial as well as health education sessions are decrease in Jesth & Ashadh. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.

The trend is increasing for both education sessions from Shrawan except in the month of festivals, Kartik and harvesting season, Mansir.



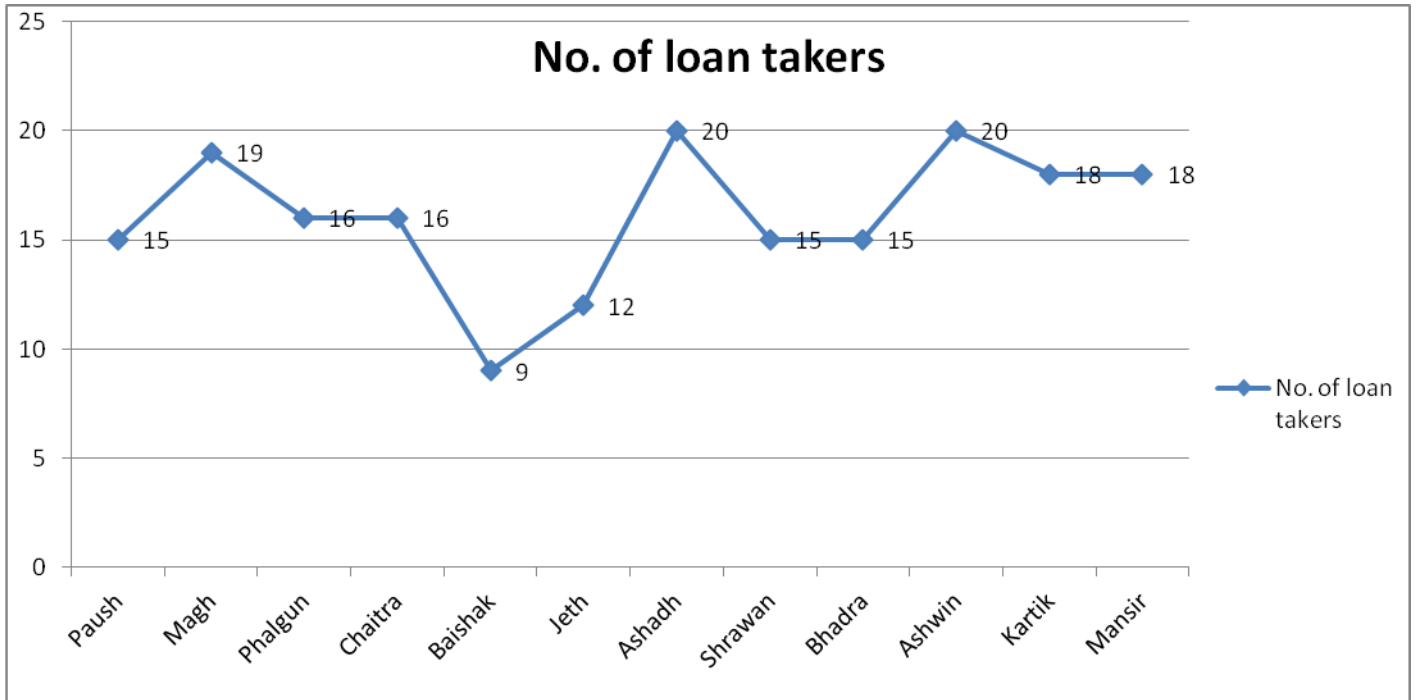
4.5 Number of shareholders saving per month

Due to the Earthquake the some centers were not conducted in Baishak. The trend is increasing from Jeth except in the month of festivals, Kartik.



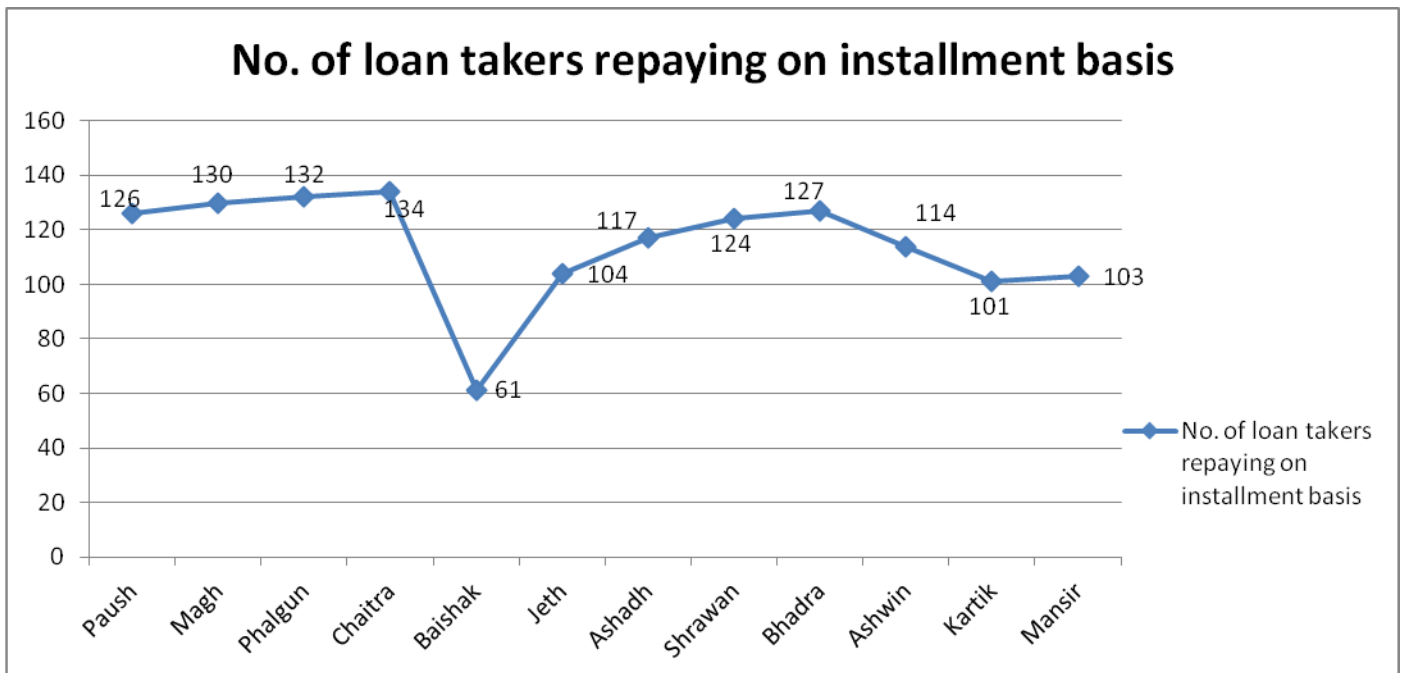
4.6 Number of loan takers

Due to the earthquake the demand of the loan was low in Baishak.



4.7 Number of loan takers repaying on installment basis

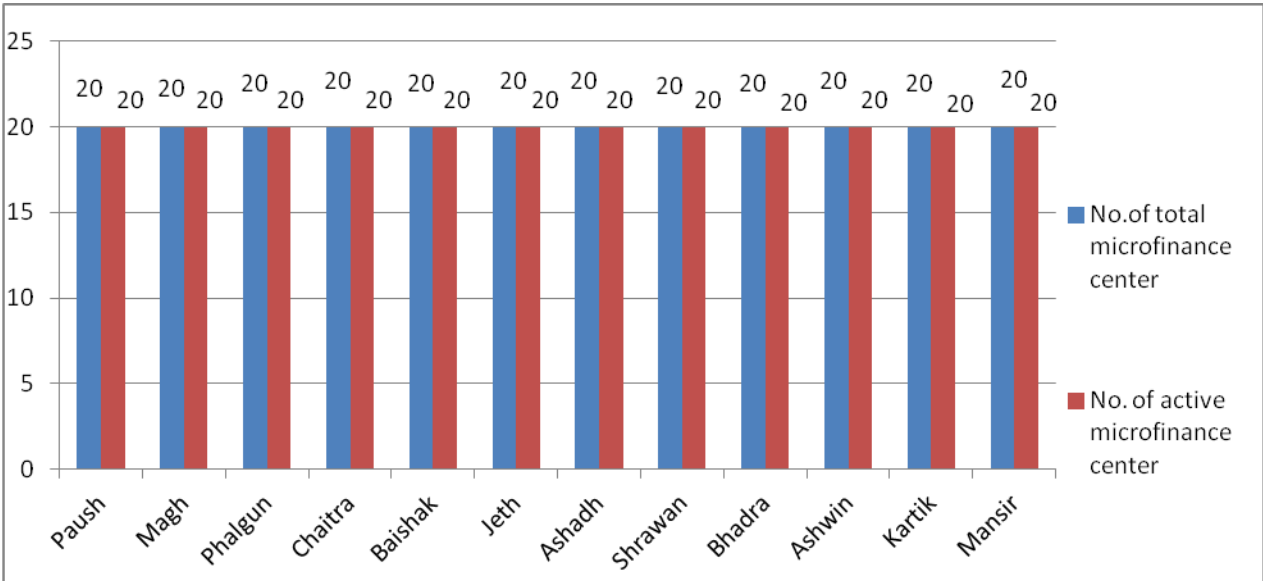
In Baishak, the numbers of loan repaying are very low due to the earthquake some centers were not conducted in this month.



5 Nawalpur

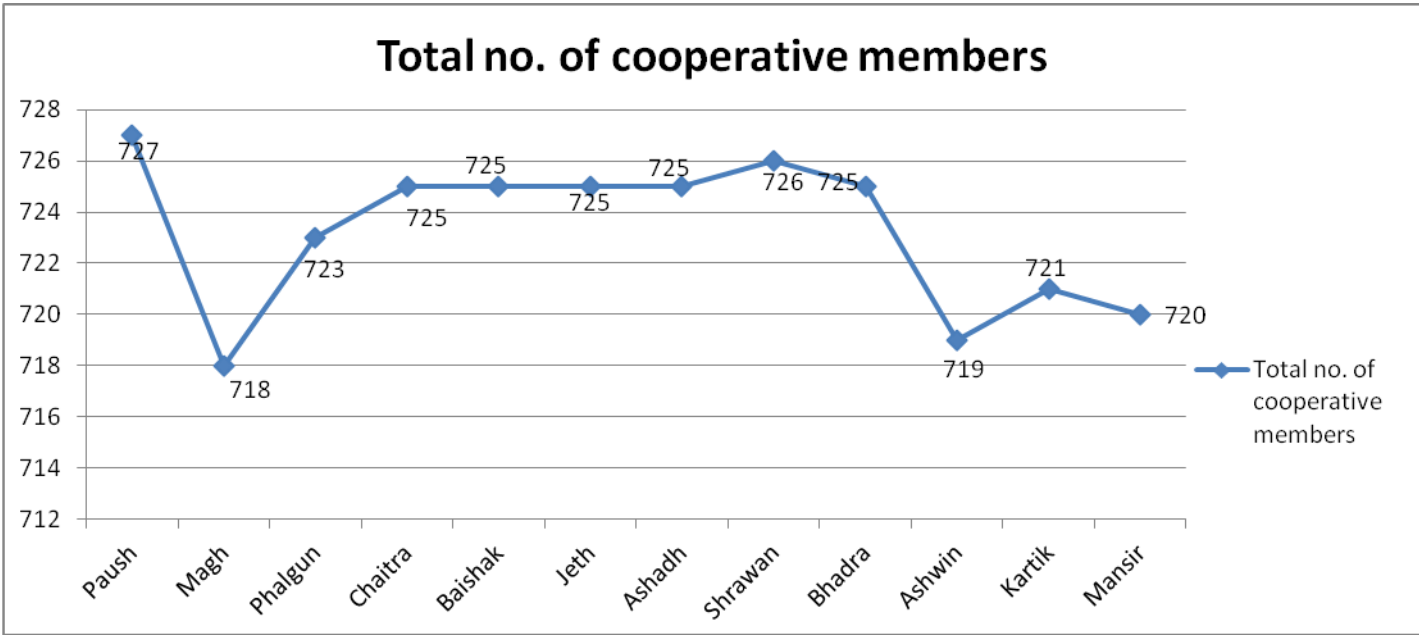
5.1 Status of centers

There are 20 centers in Nawalpur VDC and all the centers are active.



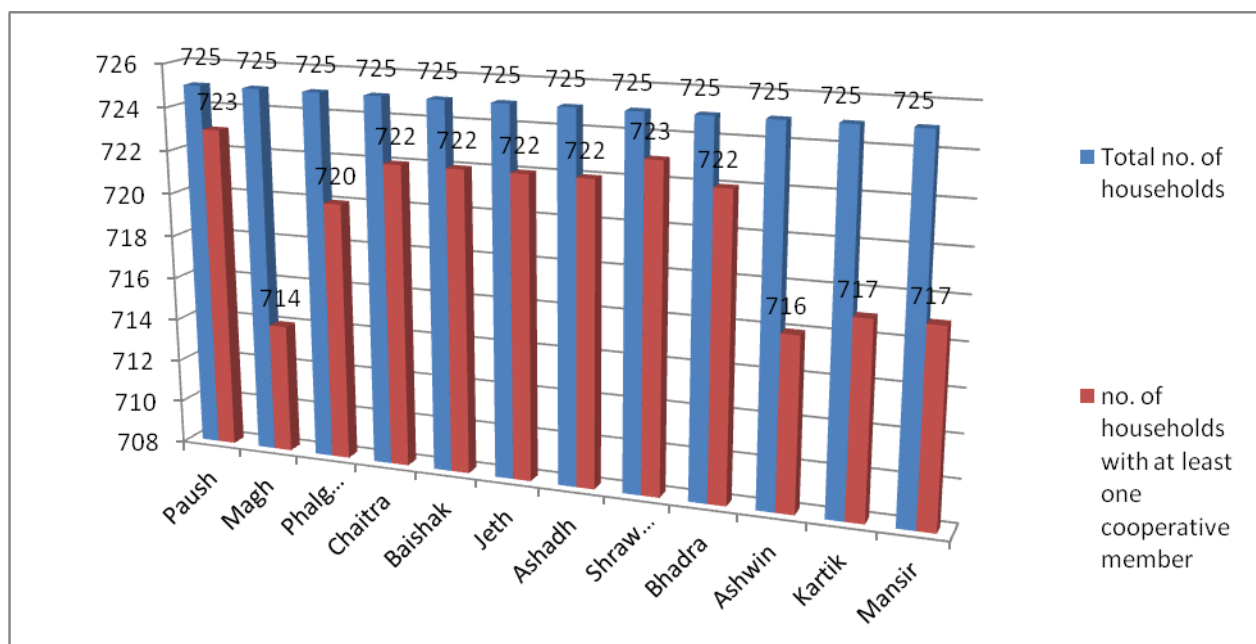
5.2 Number of cooperative members

The numbers of cooperative members are increasing every month. Some members left the cooperative in Magh and the share and saving of dead members were withdrawn by their holder in Ashwin.



5.3 Number of households

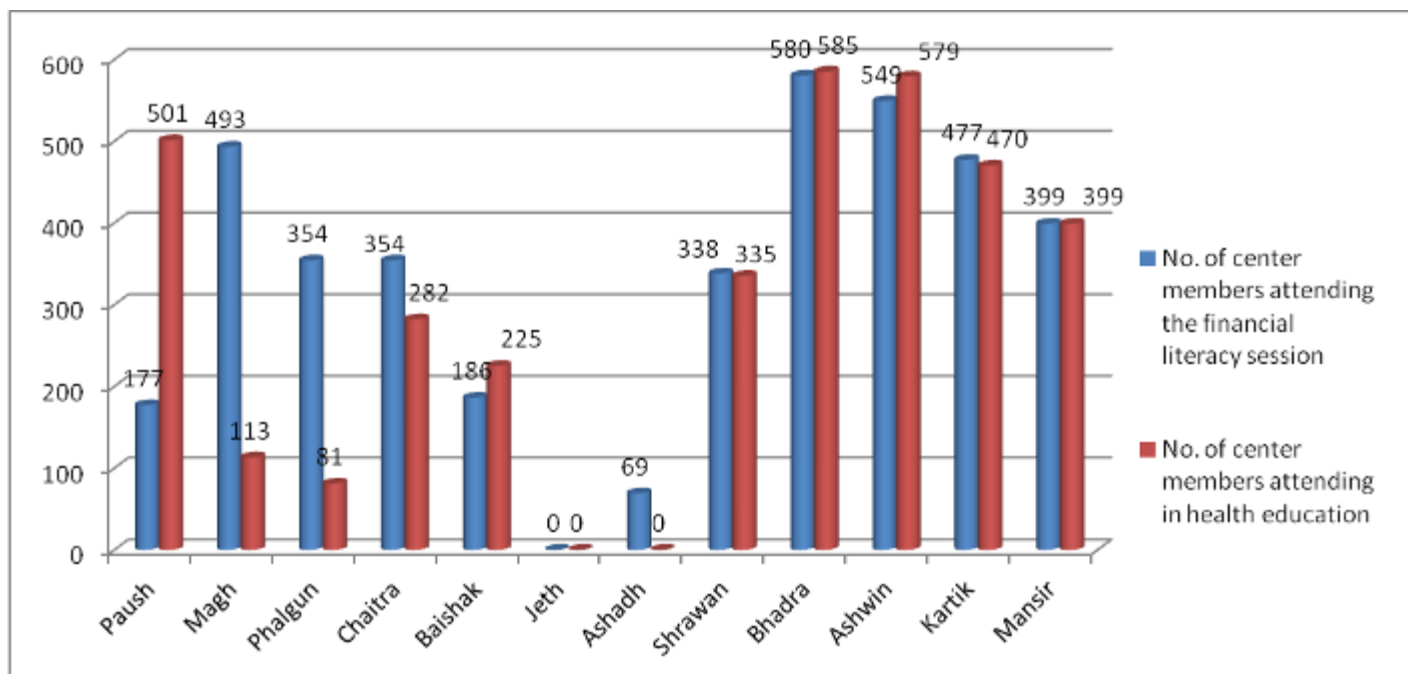
The numbers of households with at least one cooperative member are increasing in every month. Some member left cooperative in Magh and the share and saving of dead members were withdrawn by their holder in Ashwin.



5.4 Number of centers attending financial literacy and SRH education sessions

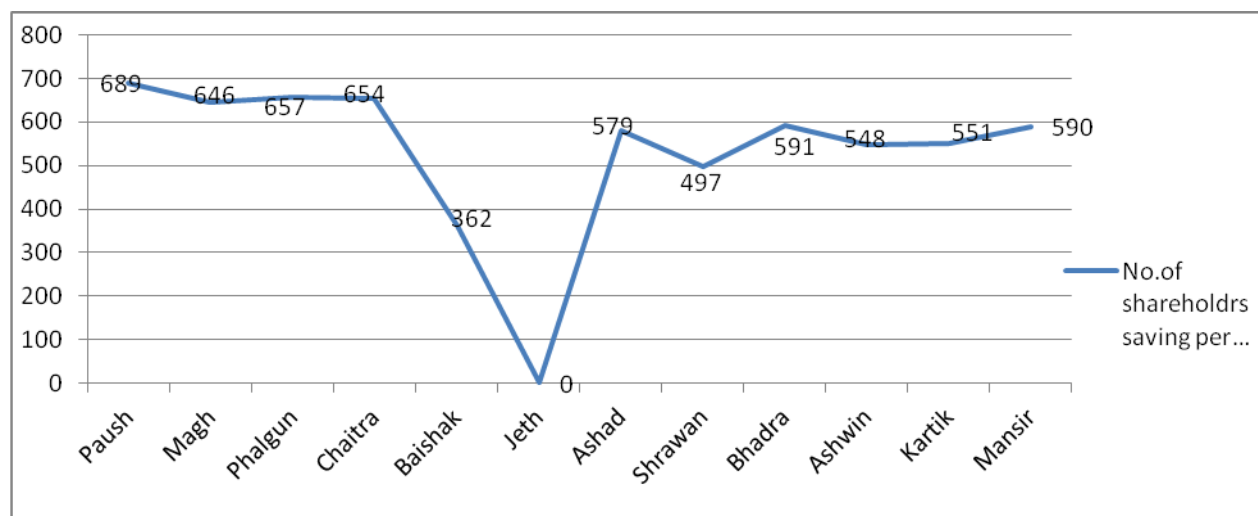
Due to the Earthquake the financial as well as health education sessions were not conducted in Jeth. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.

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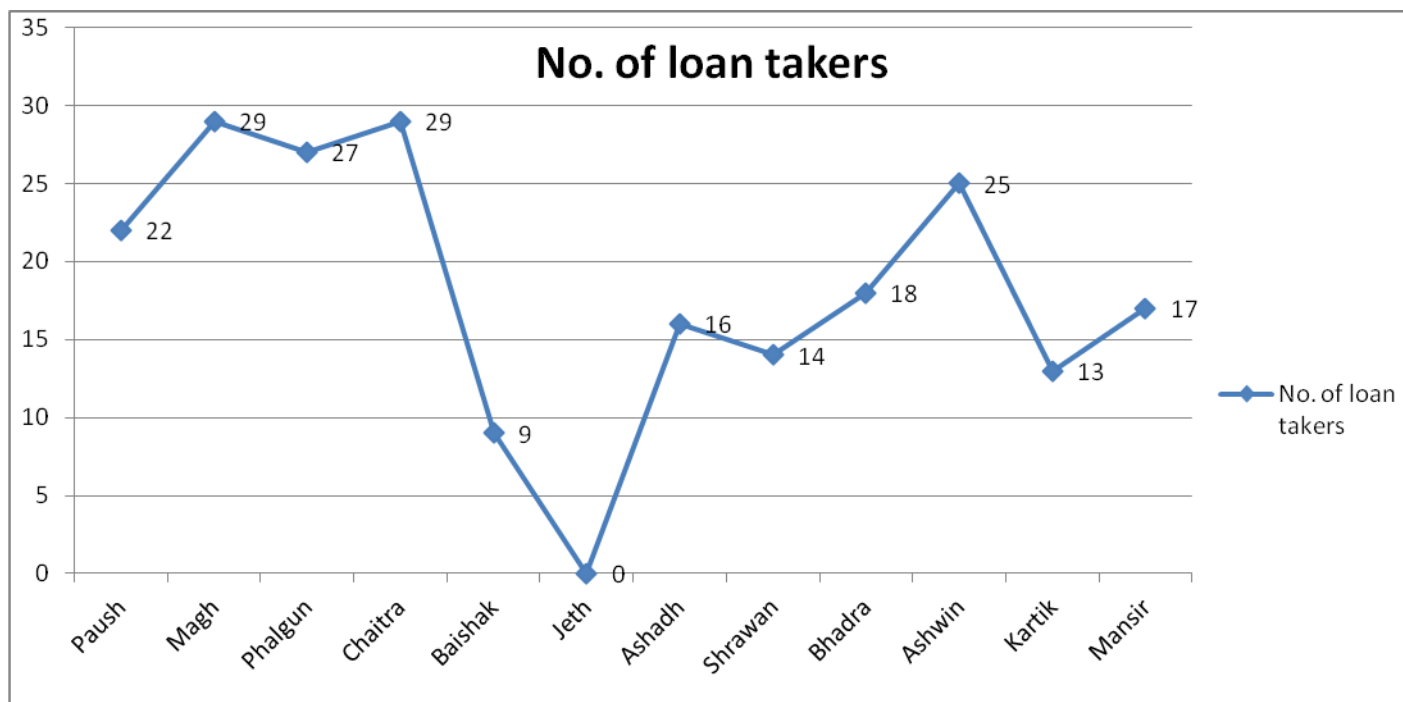
5.5 Number of shareholders saving per month

Due to the Earthquake the centers were not conducted in Jeth. The trend is increasing from Ashadh.



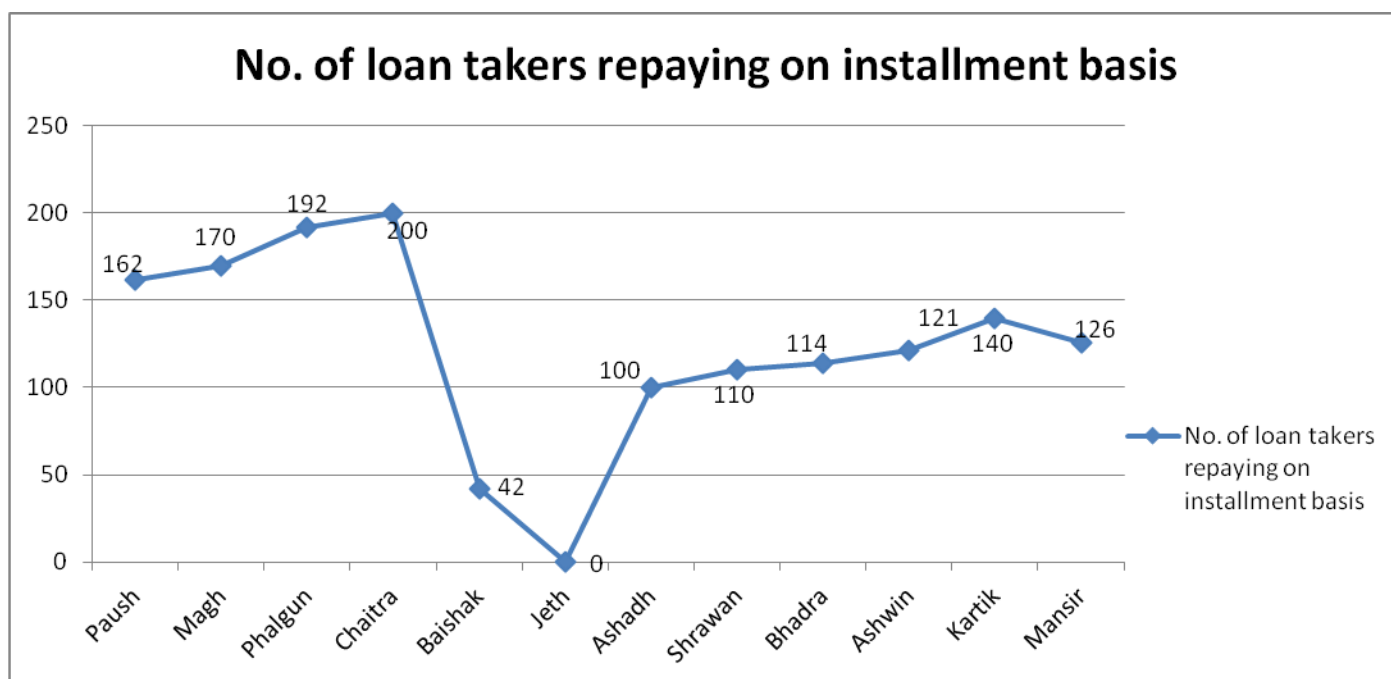
5.6 Number of loan takers

Due to the earthquake the cash was not collected and distributed in Jeth



5.7 Number of loan takers repaying on installment basis

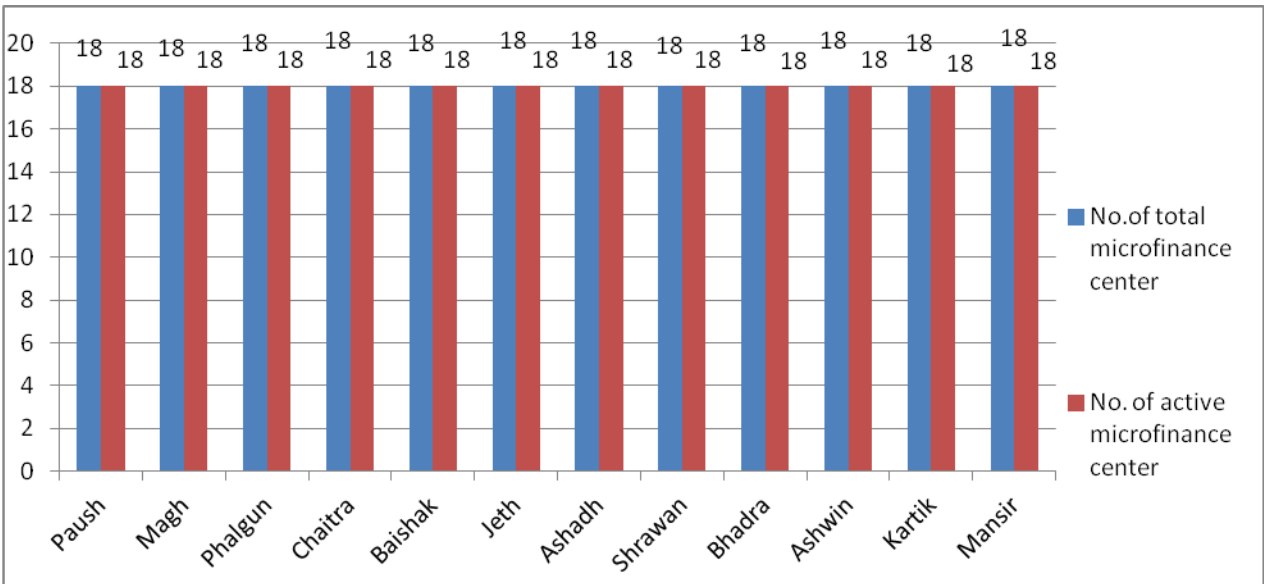
The number of loan takers repaying loan on installment basis timely. The transaction was not occurred in Jesth.



6 Phulpingdanda

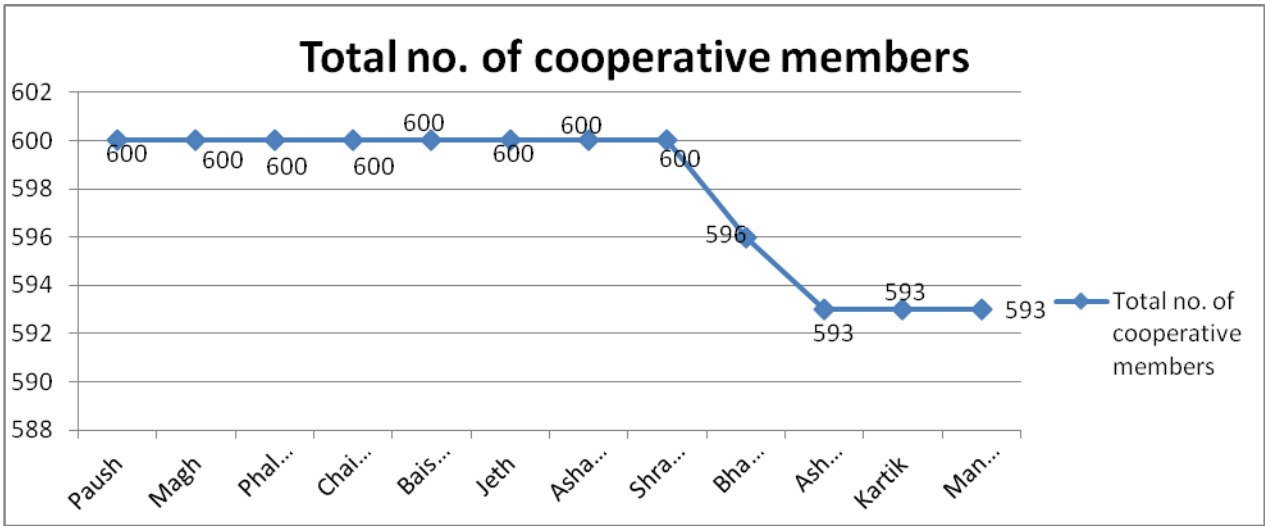
6.1 Status of centers

There are 18 centers in this VDC and all are active.



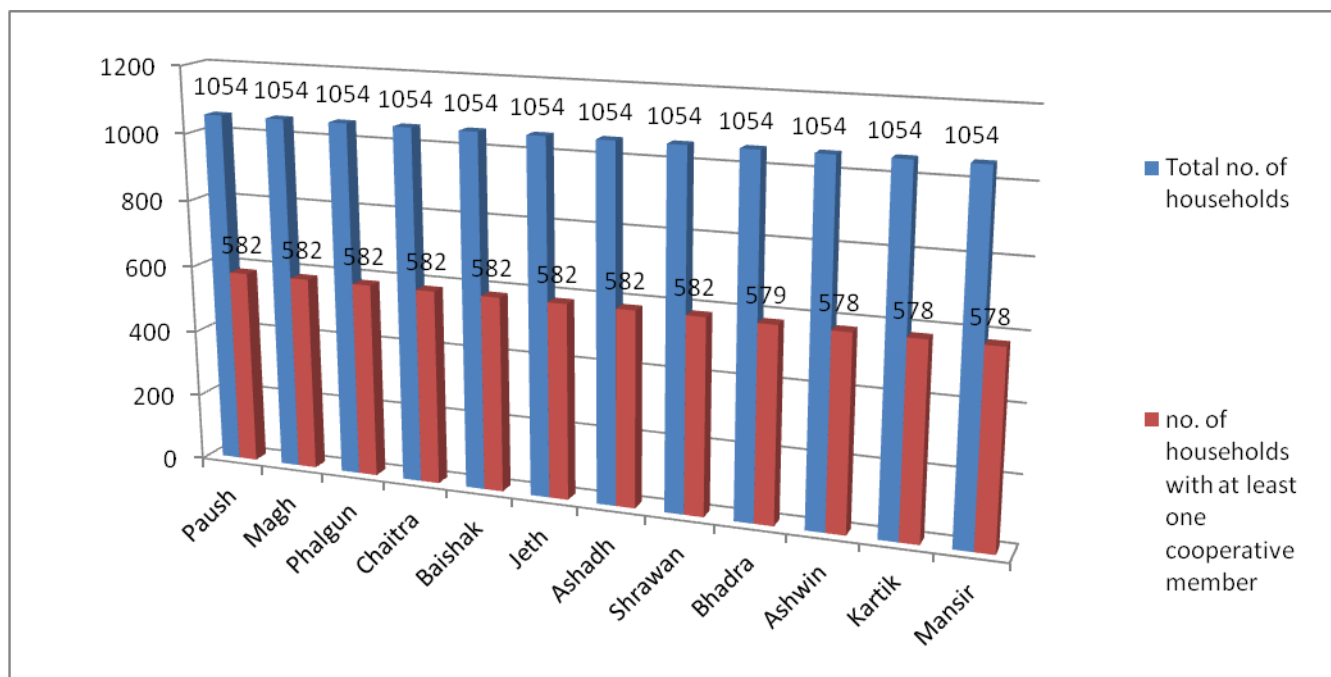
6.2 Number of cooperative members

The numbers of cooperative members are same before Bhadra. The share and saving of dead members were withdrawn by their holder and some members left cooperative in Bhadra and Ashwin.



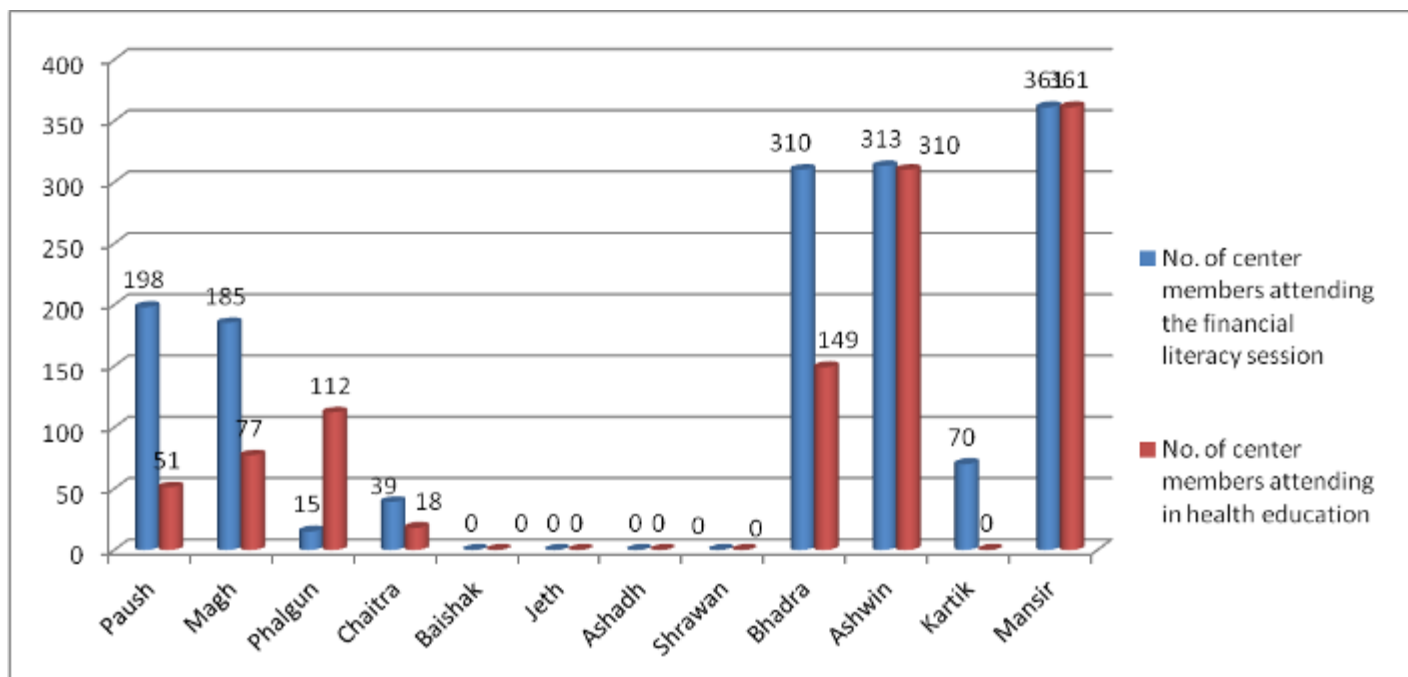
6.3 Number of households

The numbers of households with at least one cooperative member are same before Bhadra. The share and saving of dead members were withdrawn by their holder and some members left cooperative in Bhadra and Ashwin.



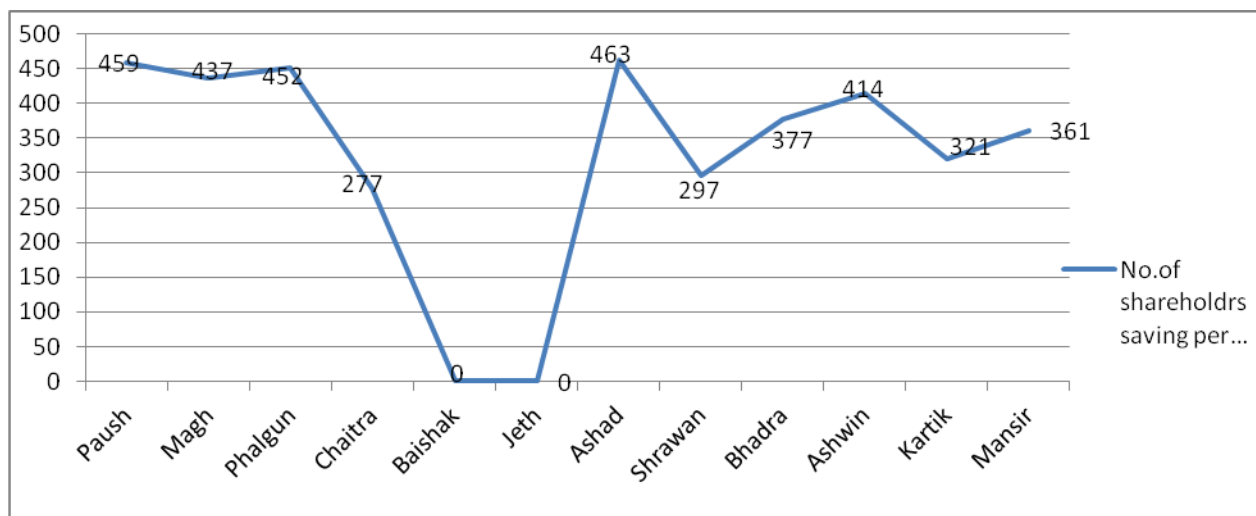
6.4 Number of centers attending financial literacy and SRH education sessions

Due to the Earthquake financial as well as health education sessions were not conducted Baishak to Shrawan. The numbers of woman attending financial as well as health education session are not same because some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. The trend is increasing for both education sessions from Bhadra except in the month of festivals, Kartik.



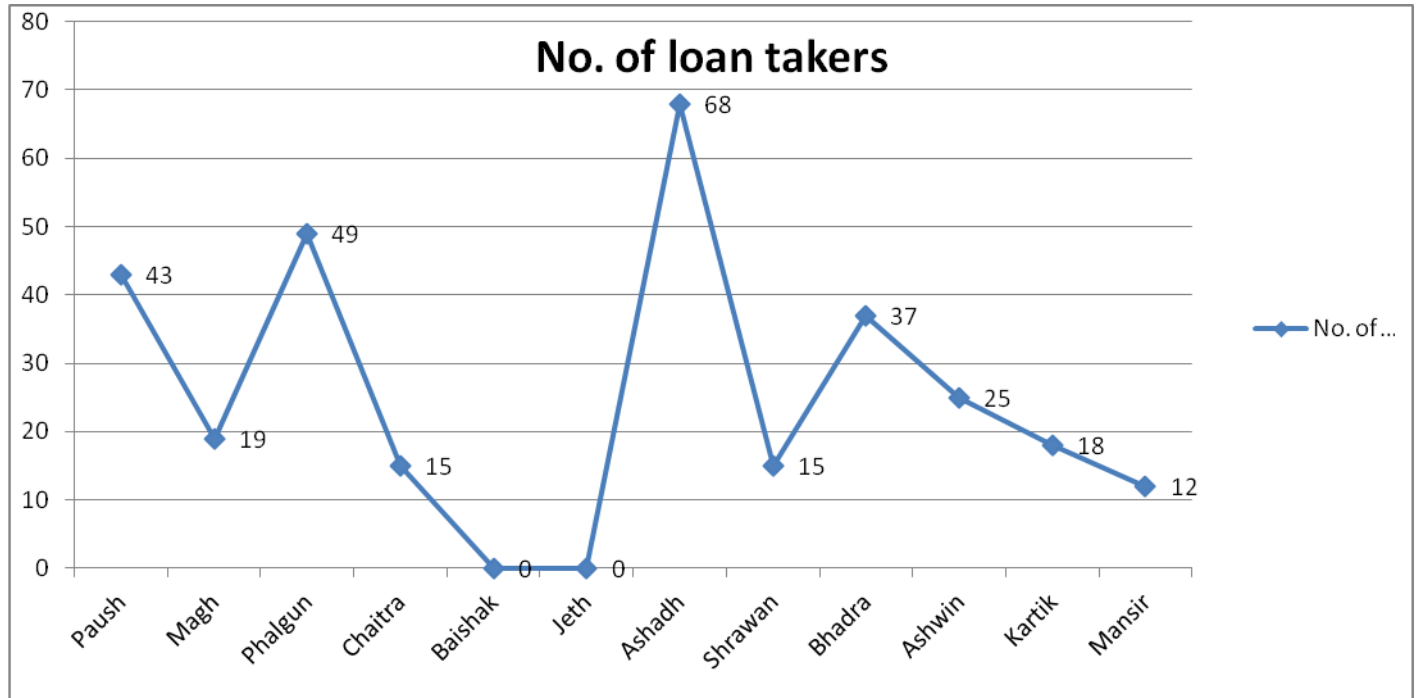
6.5 Number of shareholders saving per month

Due to the Earthquake the centers were not conducted in Baishak and Jeth. The trend is increasing from Ashadh except in the month of festivals, Kartik.



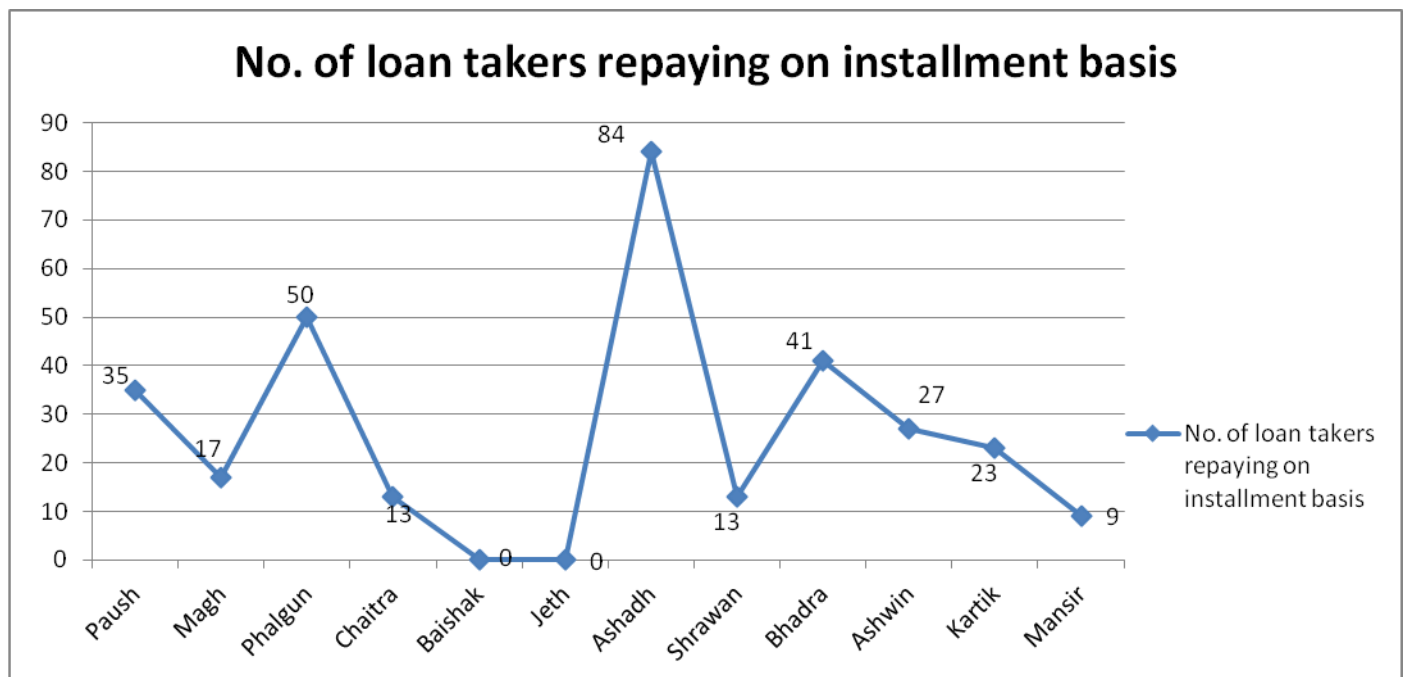
6.6 Number of loan takers

Due to the earthquake the cash was not collected and distributed in Baishak and Jeth.



6.7 Number of loan takers repaying on full payment

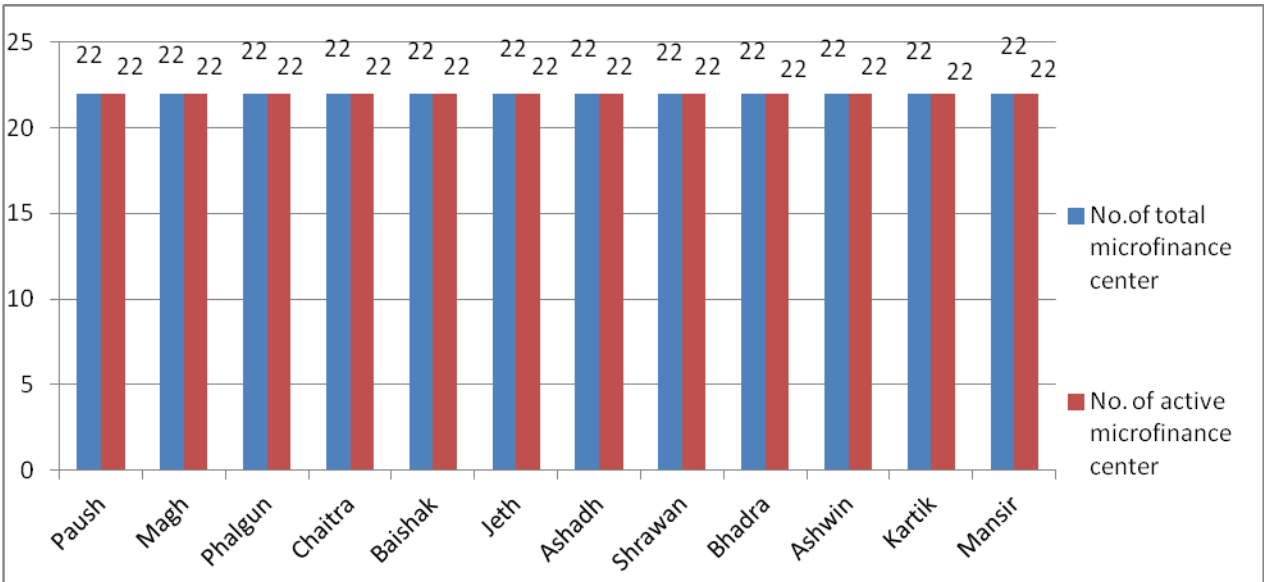
The number of loan takers repaying loan on full payment timely. The transaction was occurred in Baishak and Jeth.



7 Sangachok

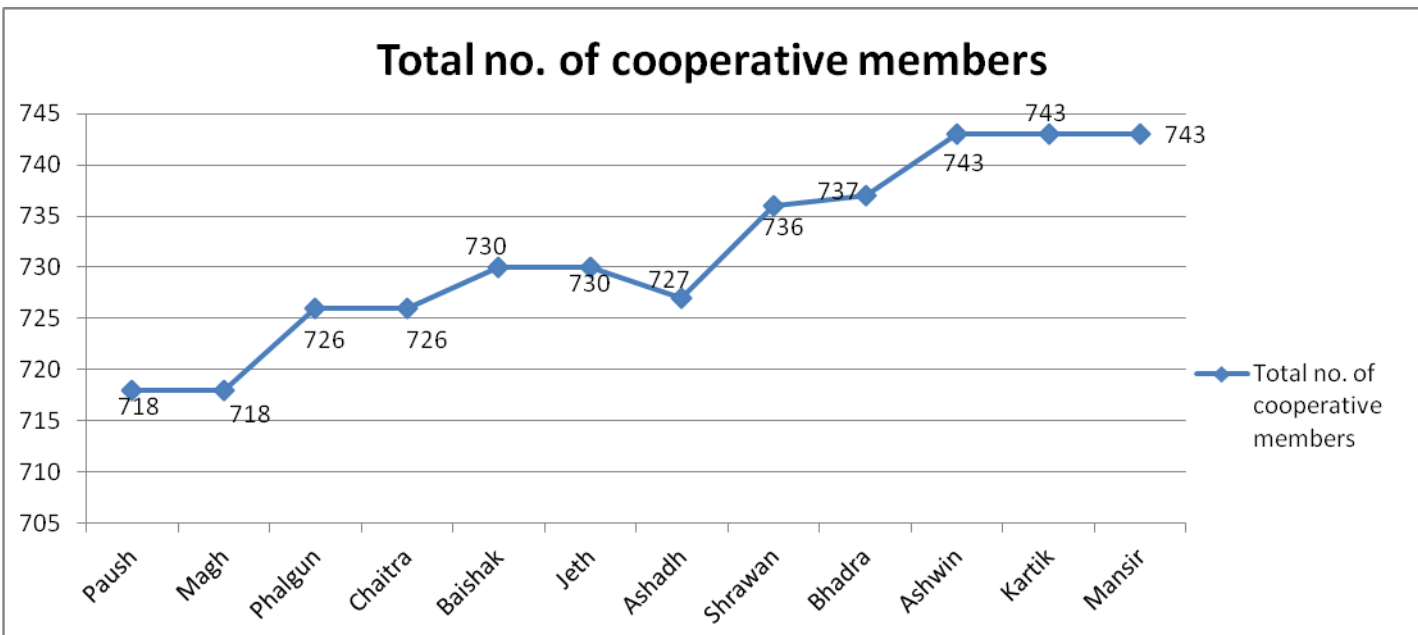
7.1 Status of centers

There are 22 centers in Sangachok and all centers are active.



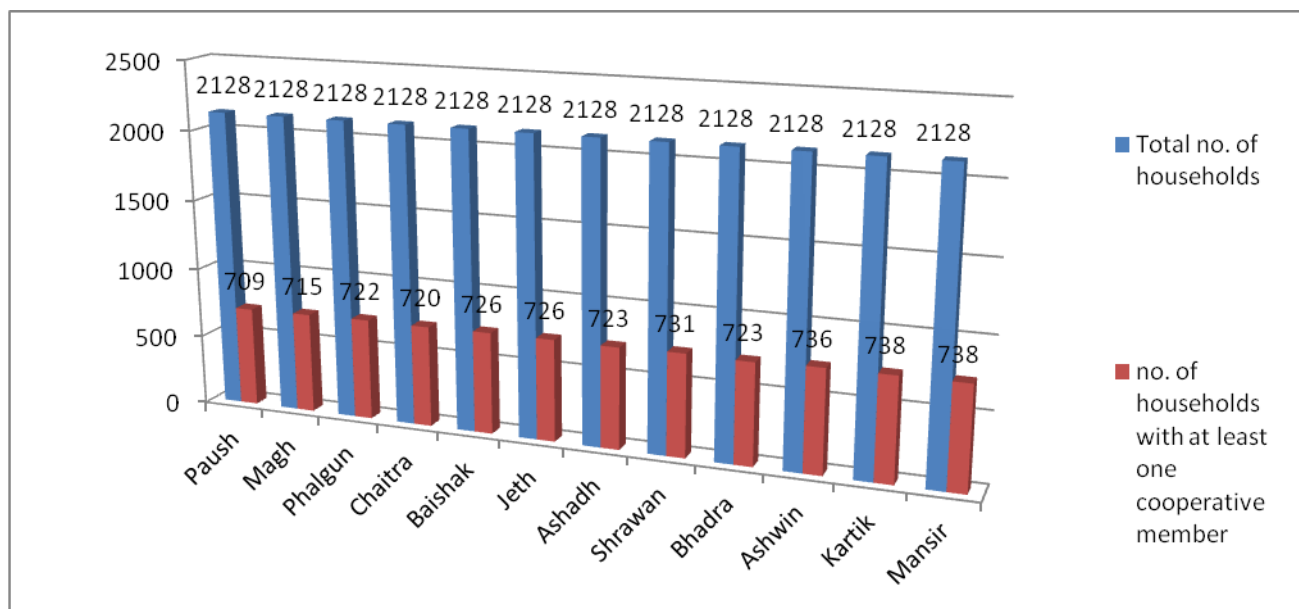
7.2 Number of cooperative members

The numbers of cooperative members are increasing every month. The share and saving of dead members were withdrawn by their holder in Ashadh.



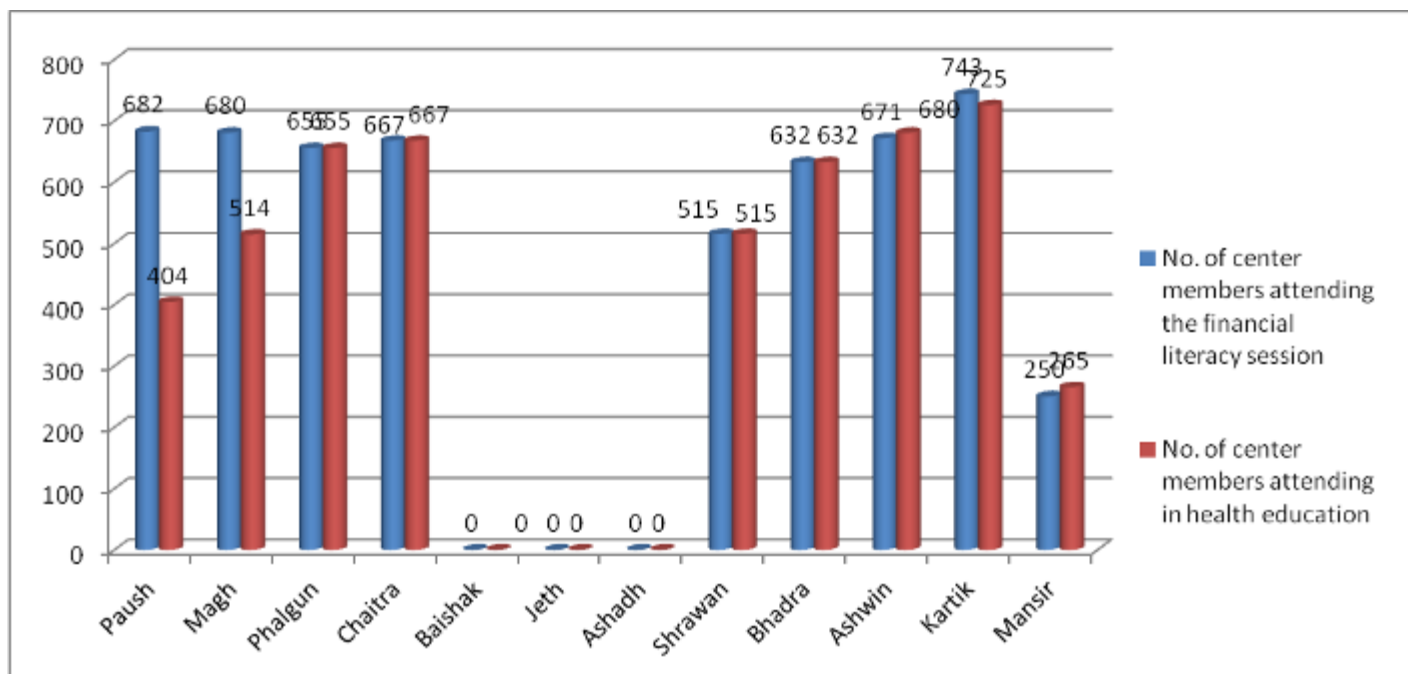
7.3 Number of households

The numbers of households with at least one cooperative member are increasing in every month. The share and saving of dead members were withdrawn by their holder in Ashadh.



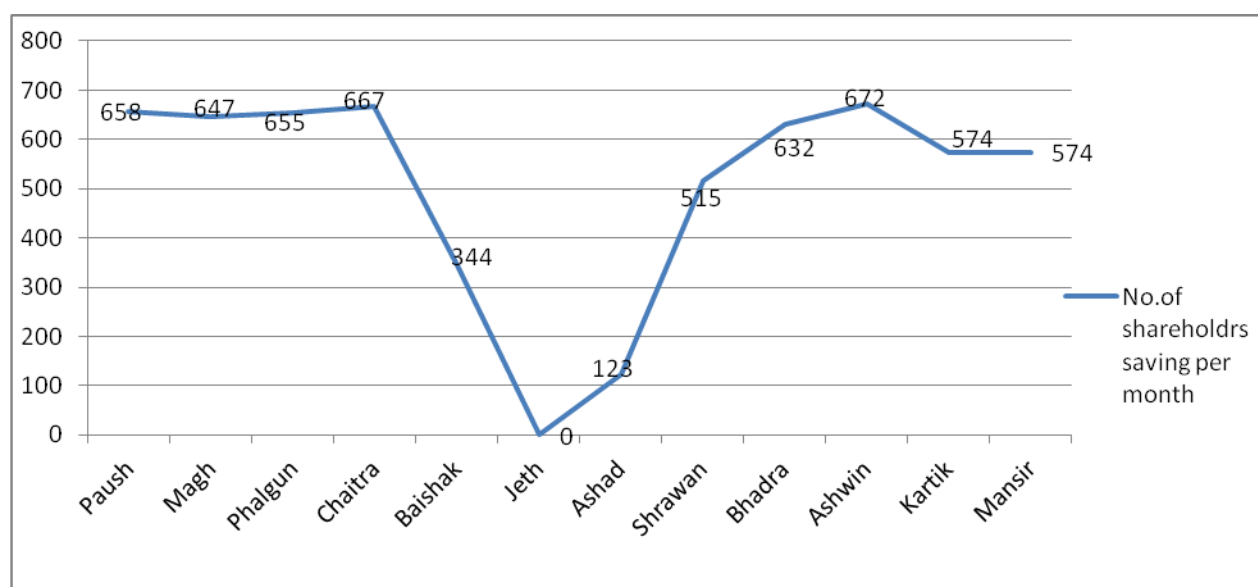
7.4 Number of centers attending financial literacy and SRH education sessions

Due to the Earthquake financial as well as health education sessions were not conducted in Baishak, Jeth and Ashadh. The numbers of woman attending financial as well as health education session are not same because some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. The trend is increasing for both education sessions from Shrawan except in the month of harvesting, Mansir.



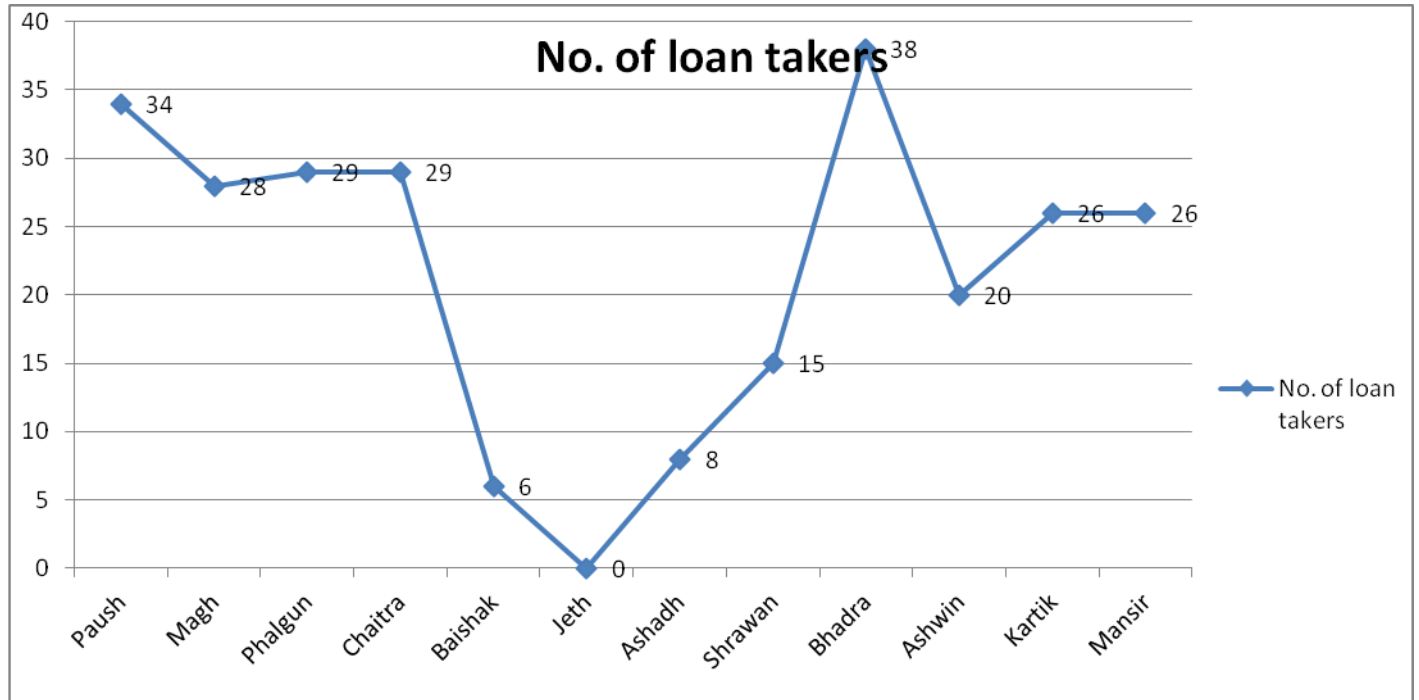
7.5 Number of shareholders saving per month

Due to the Earthquake the centers were not conducted in Jeth. The trend is increasing from Ashadh except in the month of festivals, Kartik.



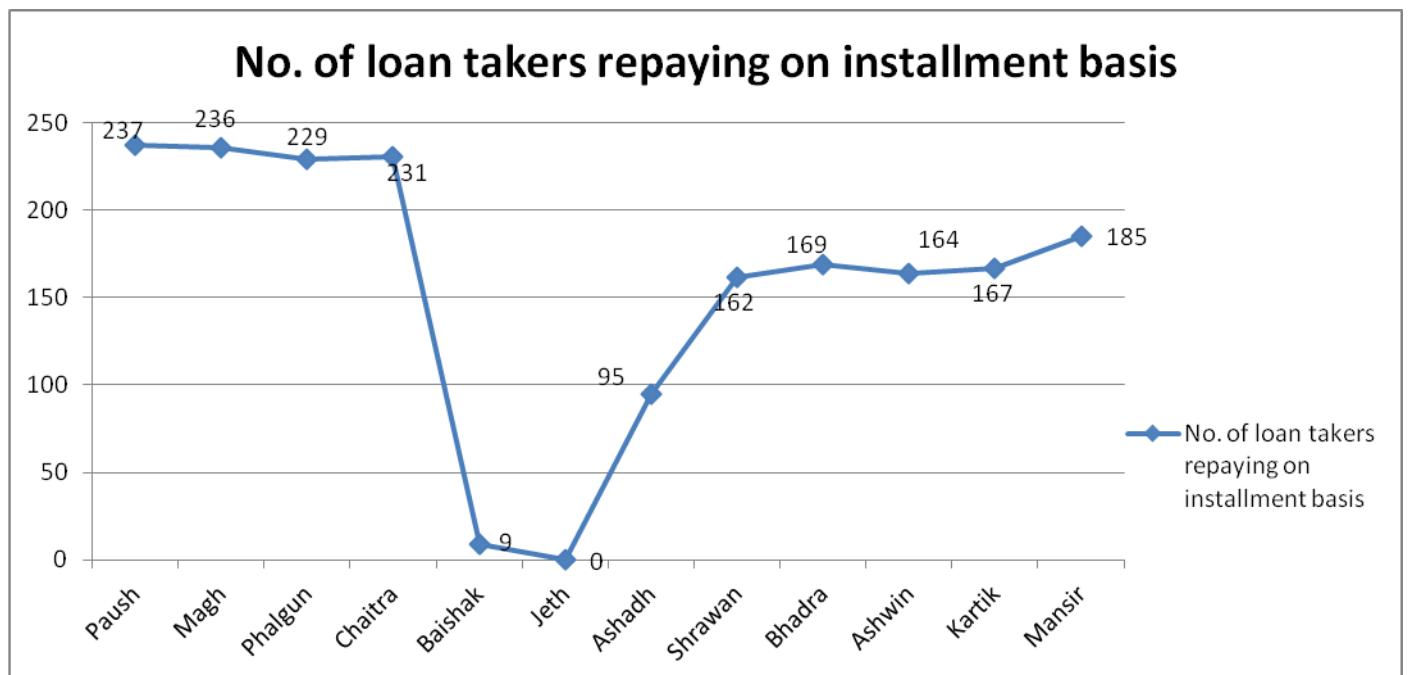
7.6 Number of loan takers

Due to the earthquake the cash was not collected and distributed in Jeth.



7.7 Number of loan takers repaying on installment basis

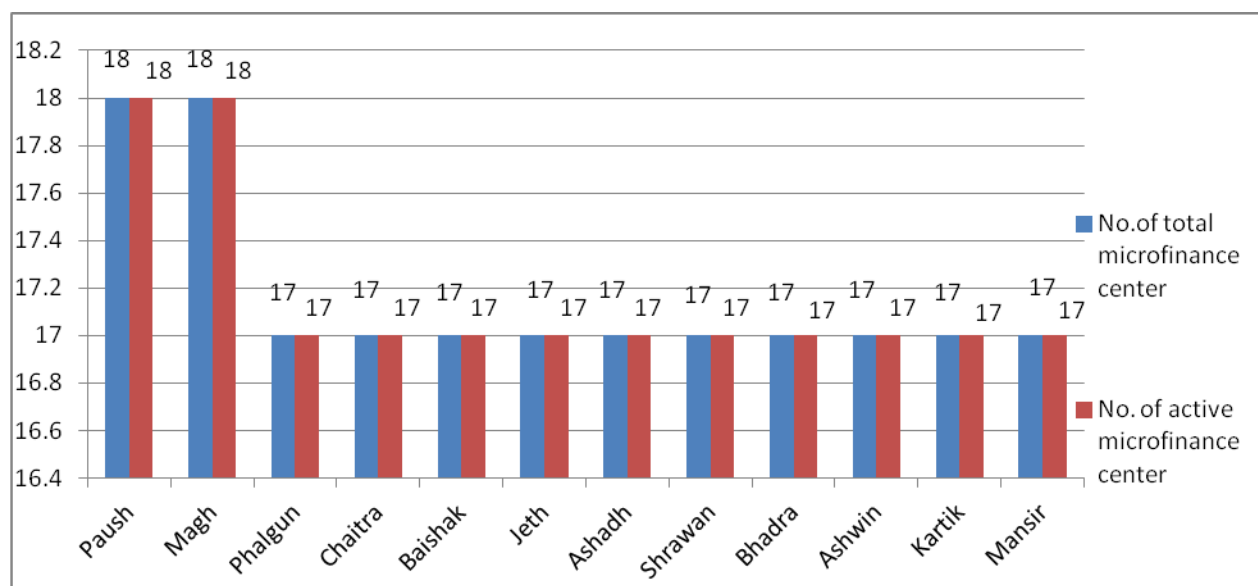
The number of loan takers repaying loan on installment basis timely. The transaction was not occurred in Jeth.



8 Selang

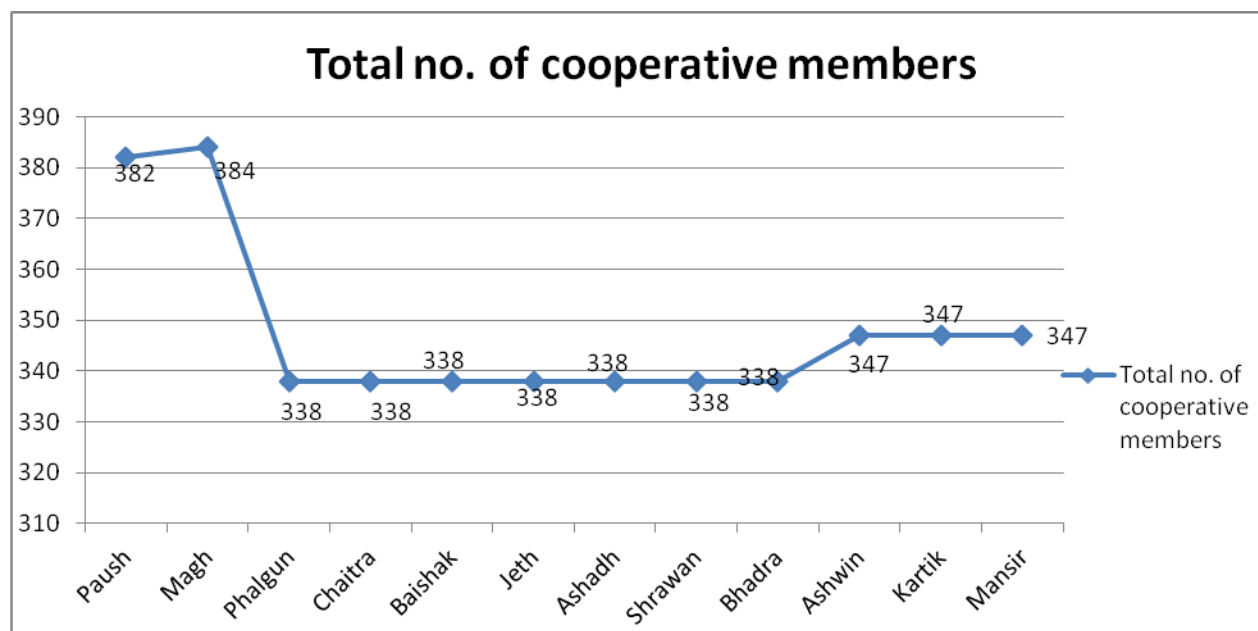
8.1. Status of centers

There were eighteen centers before Phalgun in Selang. In Phalgun two centers have been merged and there are seventeen centers in Selang & all centers are active.



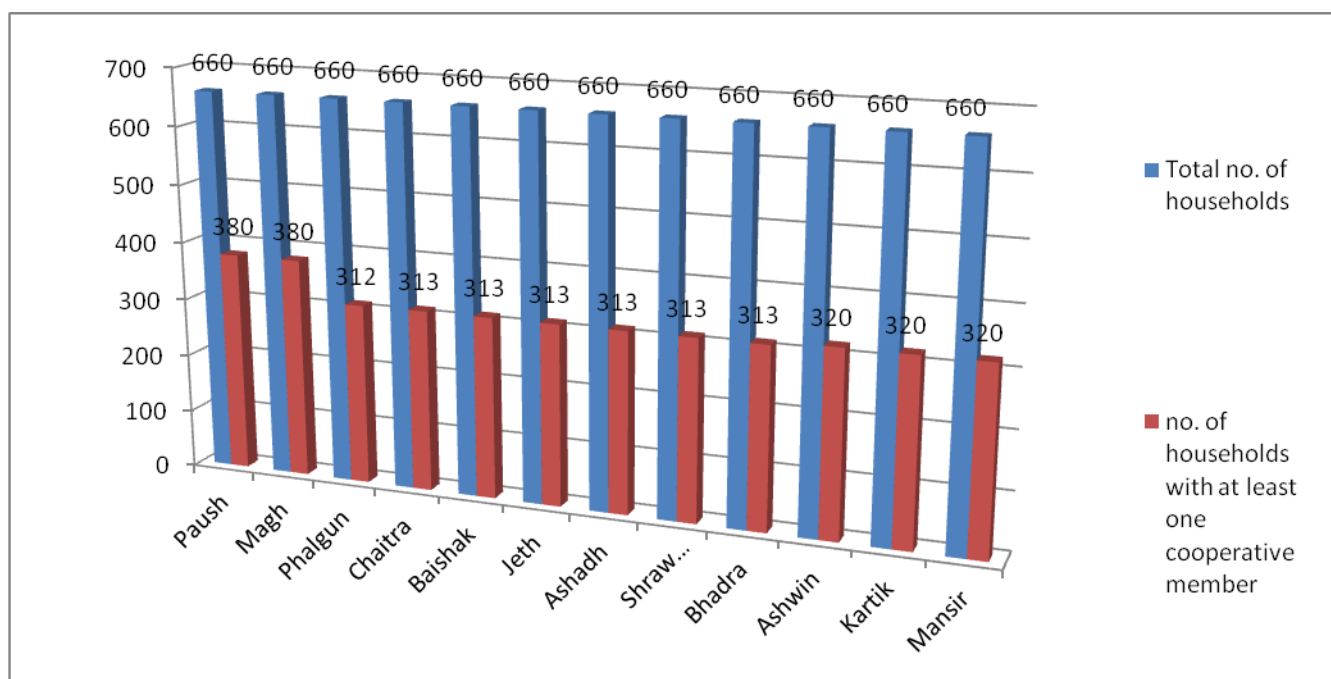
8.2 Number of cooperative members

The numbers of cooperative members decreased in Phalgun because some members left cooperatives.



8.3 Number of households

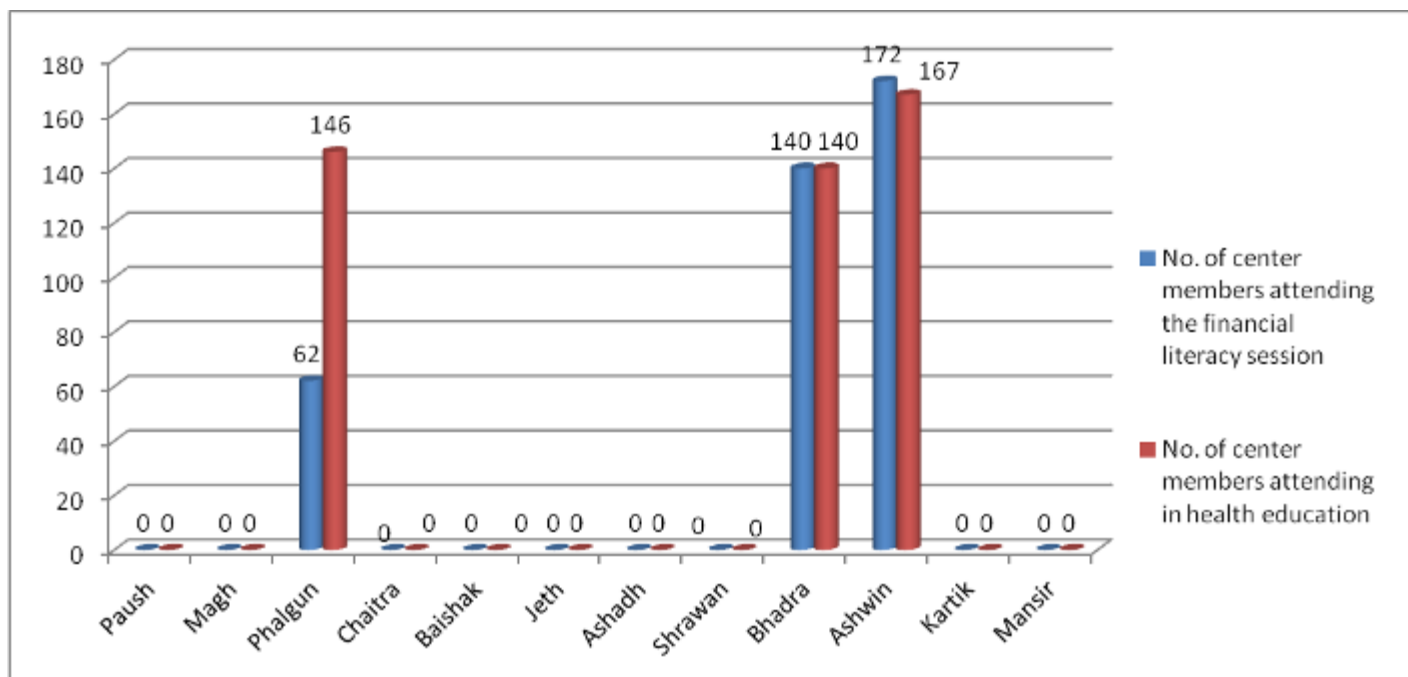
The numbers of households with at least one cooperative member decreased in Phalgun because some members left cooperatives.



8.4 Number of centers attending financial literacy and SRH education sessions

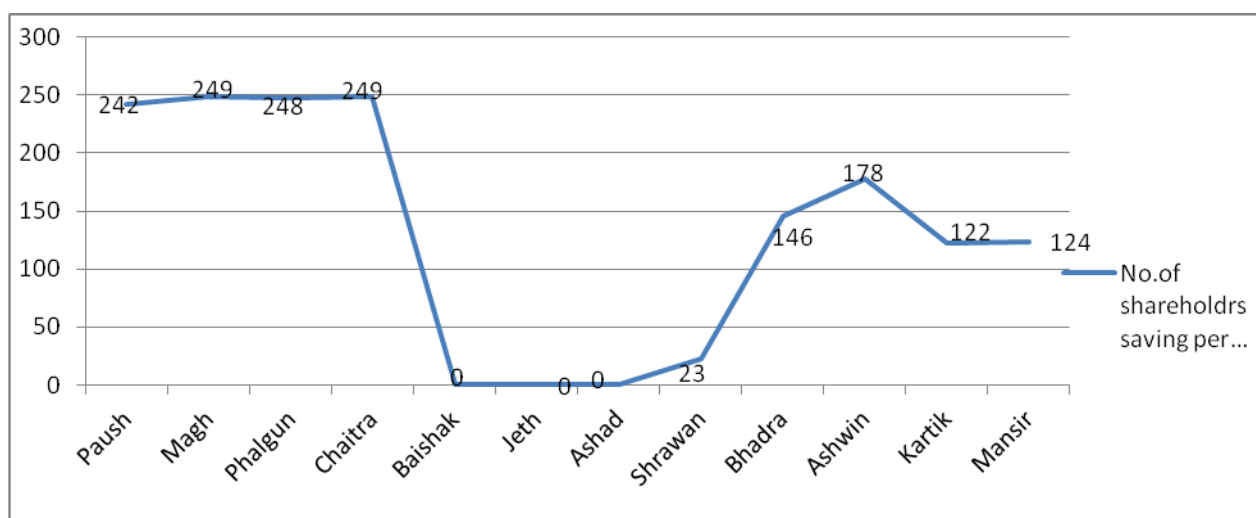
In Paush, Magh and Chaitra only cash collected but the financial as well as health education session was not conducted. Due to the Earthquake the financial as well as health education session was not conducted in Baishak, Jeth, Ashadh and Shrawan. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.

The trend is increasing for both education sessions from Bhadra except in the month of festivals, Kartik and harvesting season Mansir.



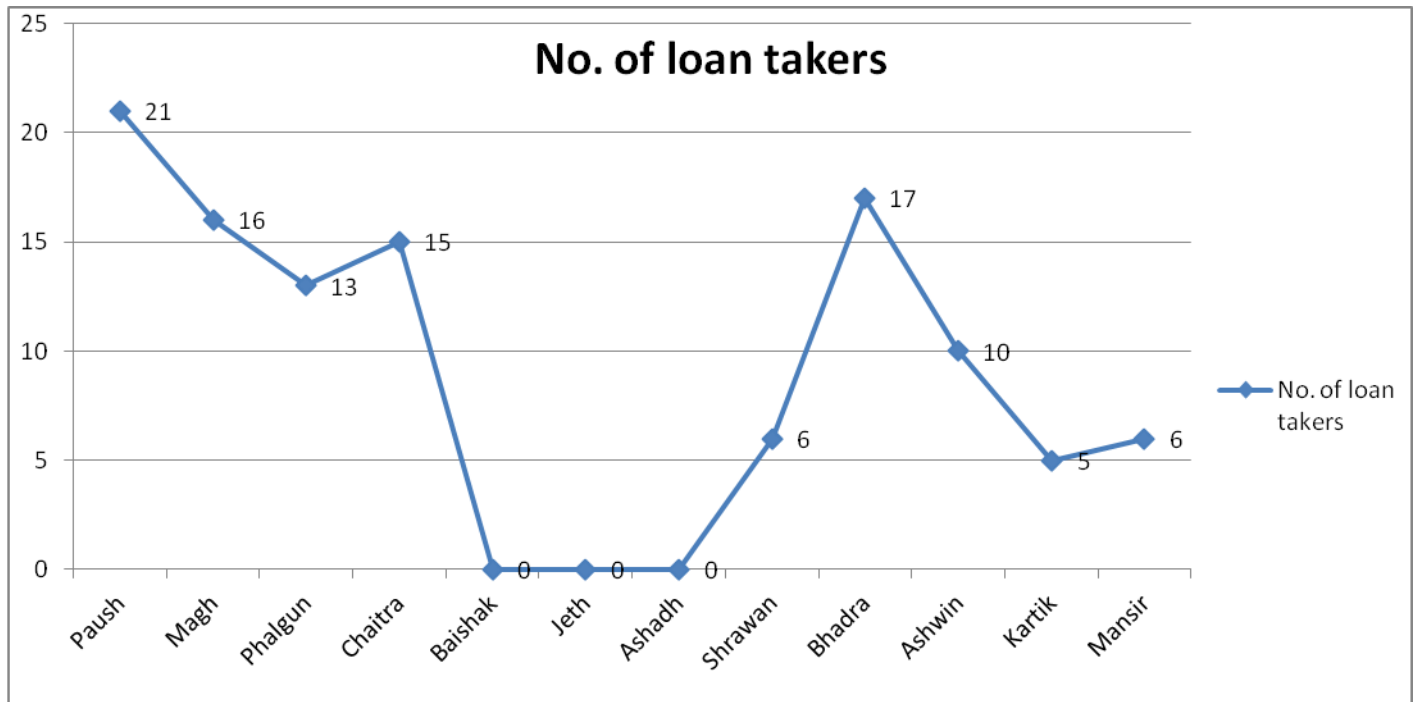
8.5 Number of shareholders saving per month

Due to the Earthquake the centers were not conducted in Baishak, Jeth and Ashadh. The trend is increasing from Shrawan except in the month of festivals, Kartik.



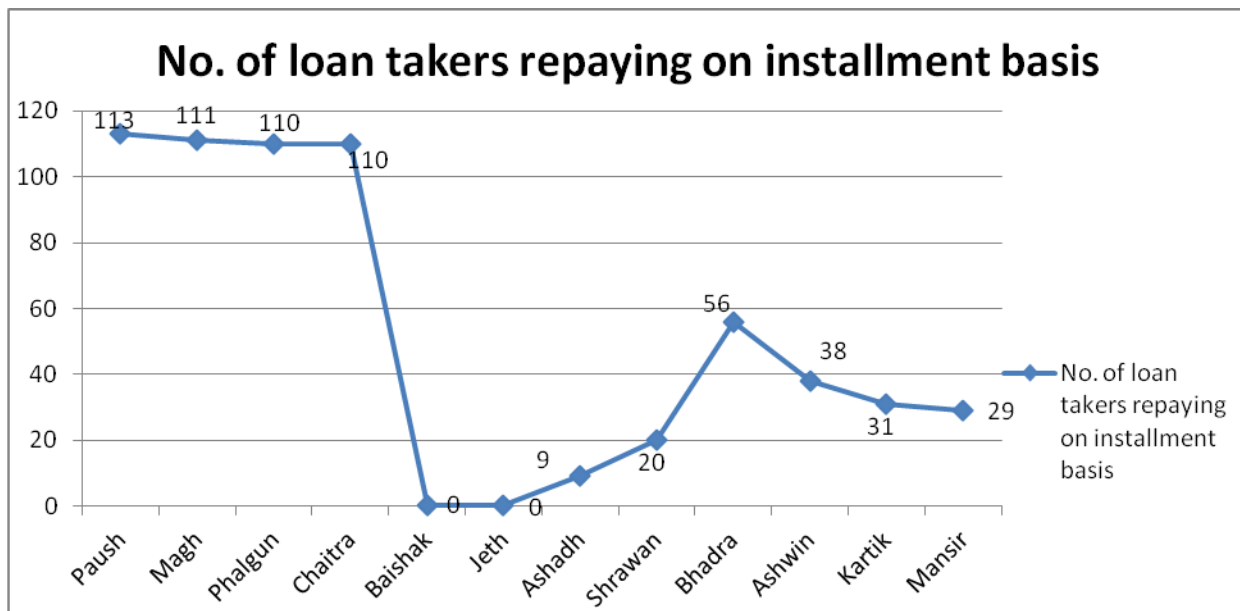
8.6 Number of loan takers

Due to the earthquake loan was not invested in Baishak, Jeth and Ashadh. From Shrawan the cooperative started to invest the loan.



8.7 Number of loan takers repaying on installment basis

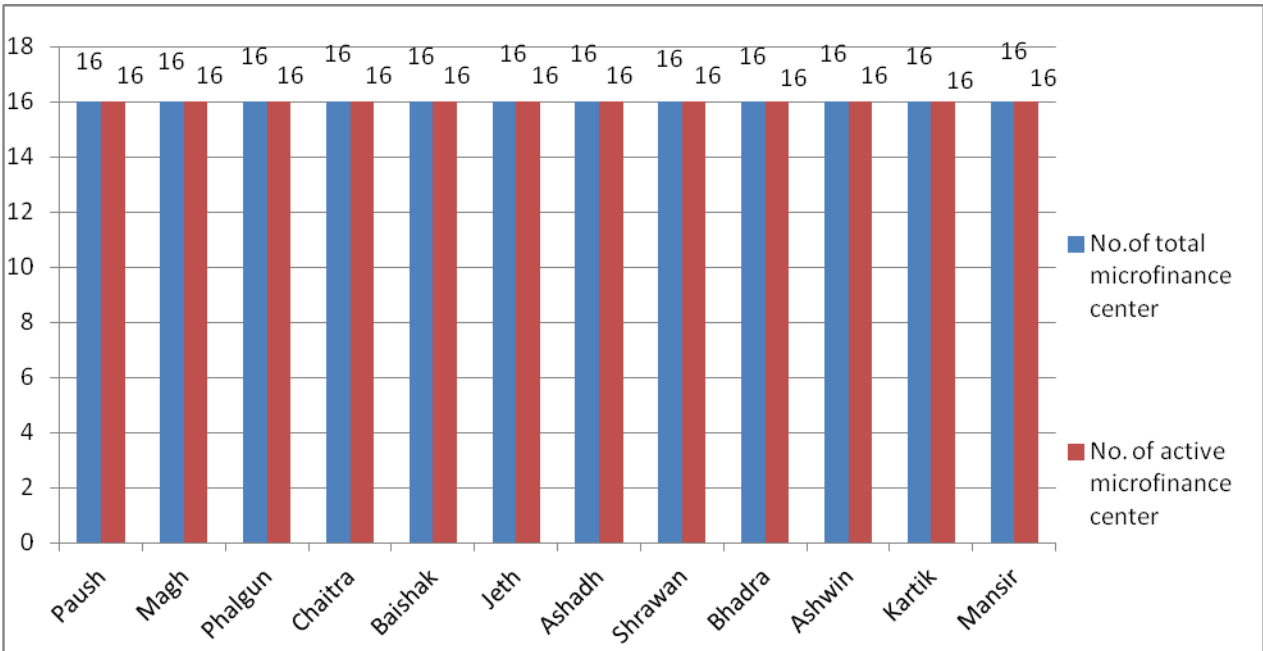
The number of loan takers repaying loan on installment basis timely before Baishak. Due to the earthquake the cash was not collected in Baishak and Jeth. After Ashadh most of the loan takers did not repay the installment in time.



9. Sunkhani

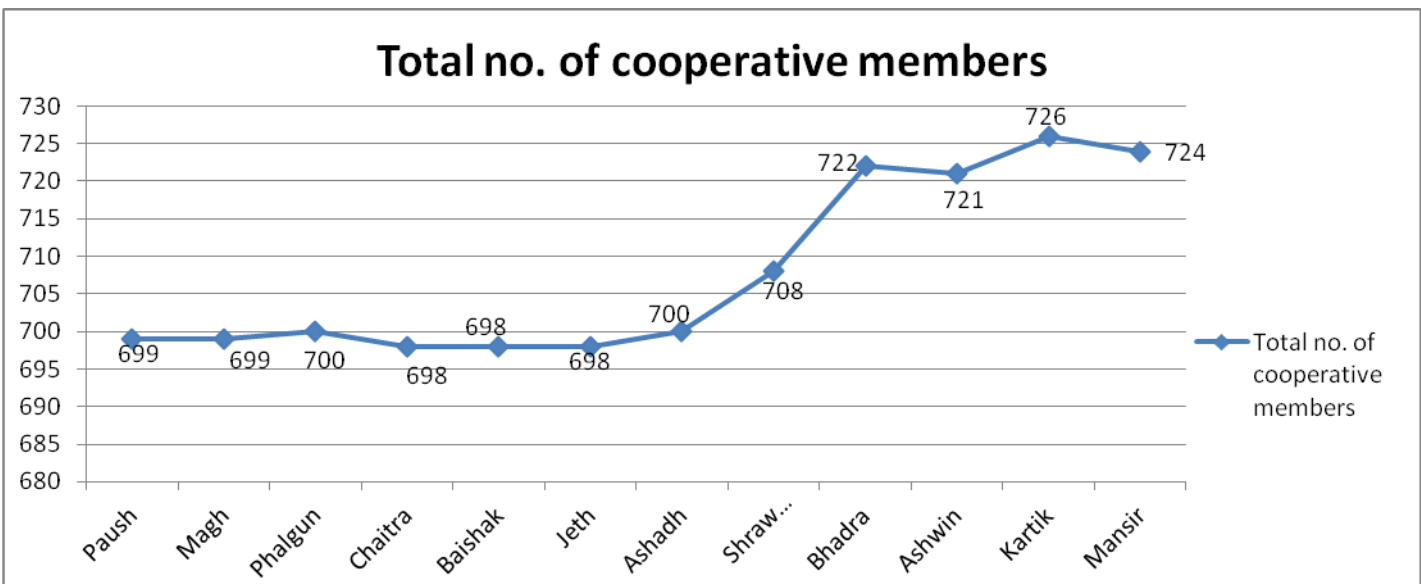
9.1 Status of centers

There are 16 centers in Sunkhani & all the centers are active.



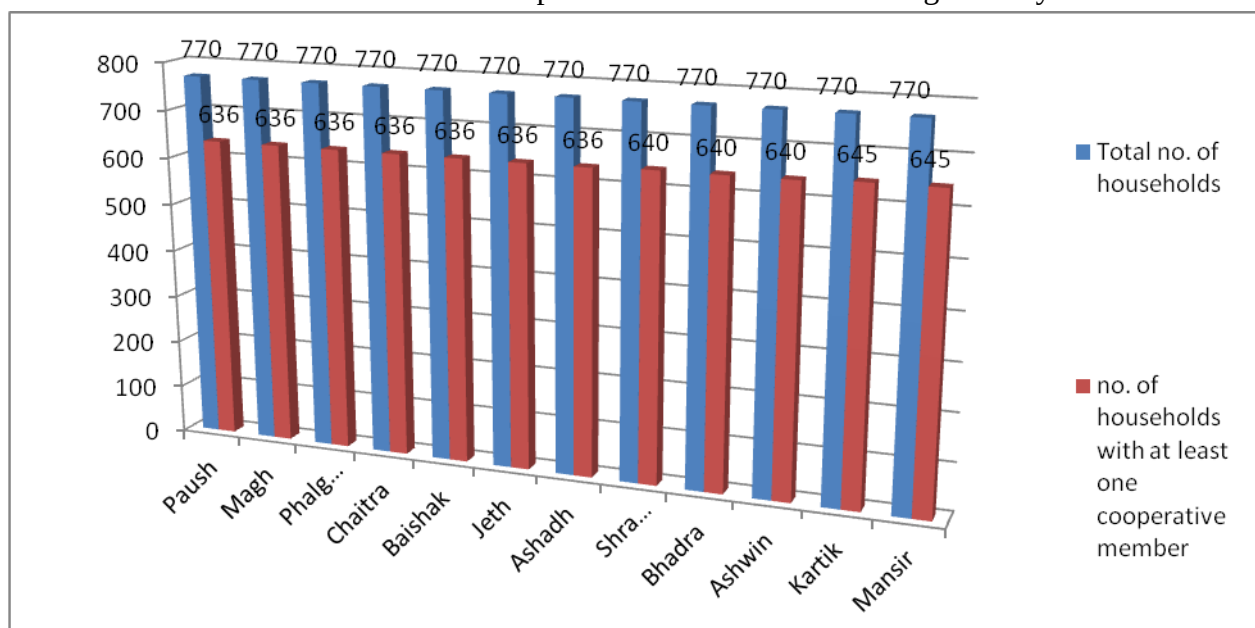
9.2 Number of cooperative members

The numbers of cooperative members are increasing.



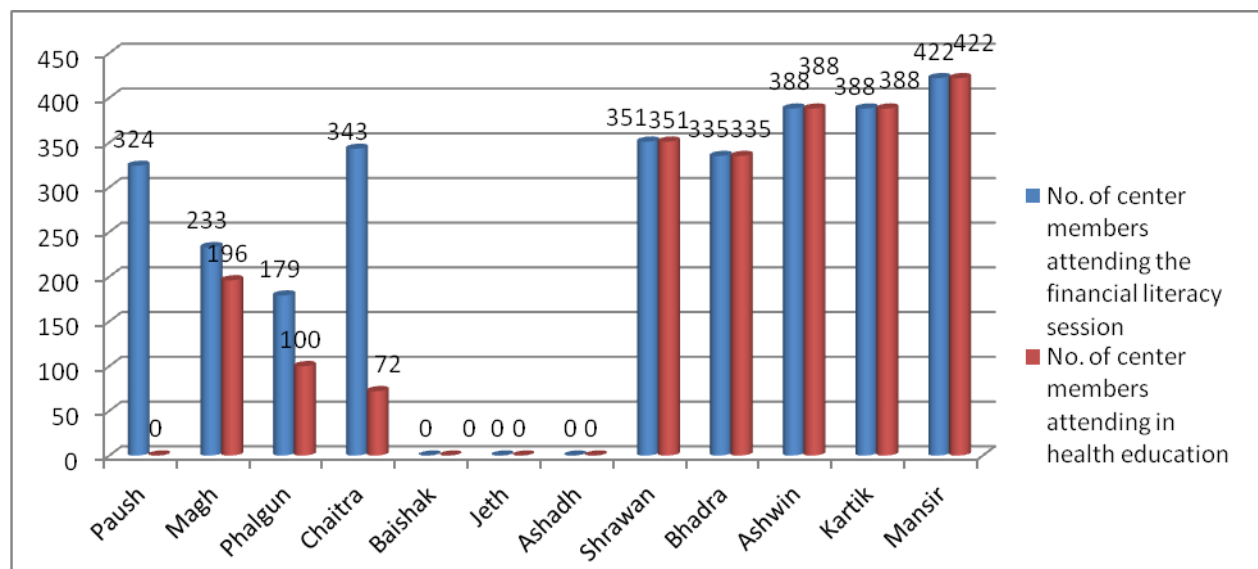
9.3 Number of households

The numbers of households with at least one cooperative member are increasing in every month.



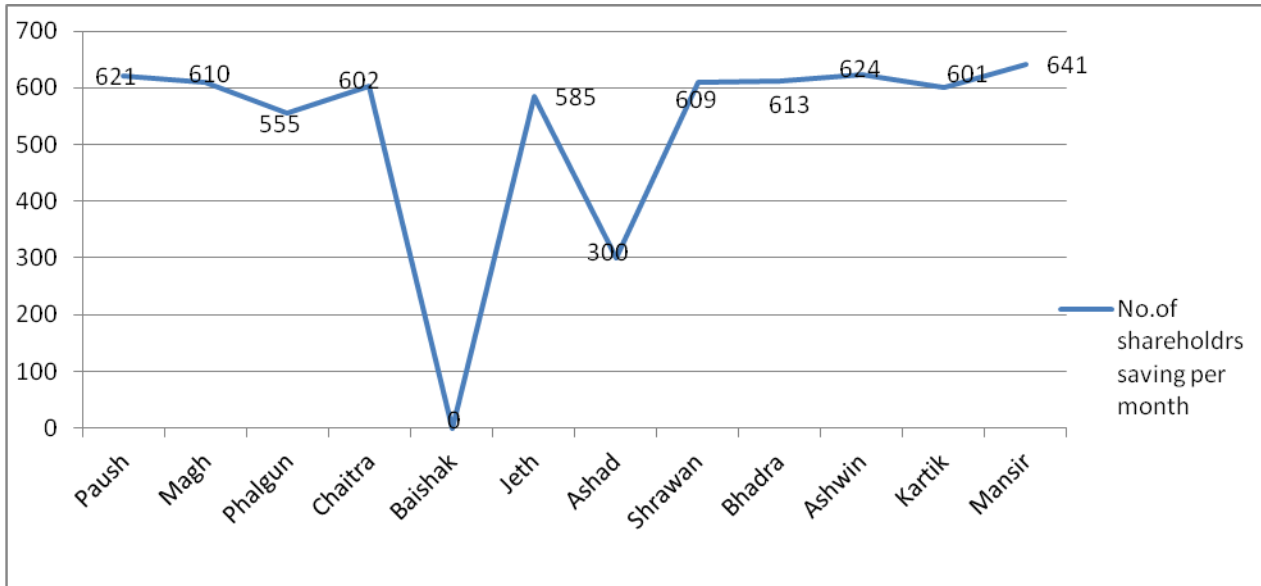
9.4 Number of centers attending financial literacy and SRH education sessions

Due to the Earthquake financial as well as health education sessions were not conducted in Baishak, Jeth and Ashadh. Some members come late during the main session while some go earlier after finishing only the review session. In some month only financial or health education sessions are conducted because of the busy schedule of the members or their unacceptance of staying for long hour sometimes. Thus the attendance is not equal.



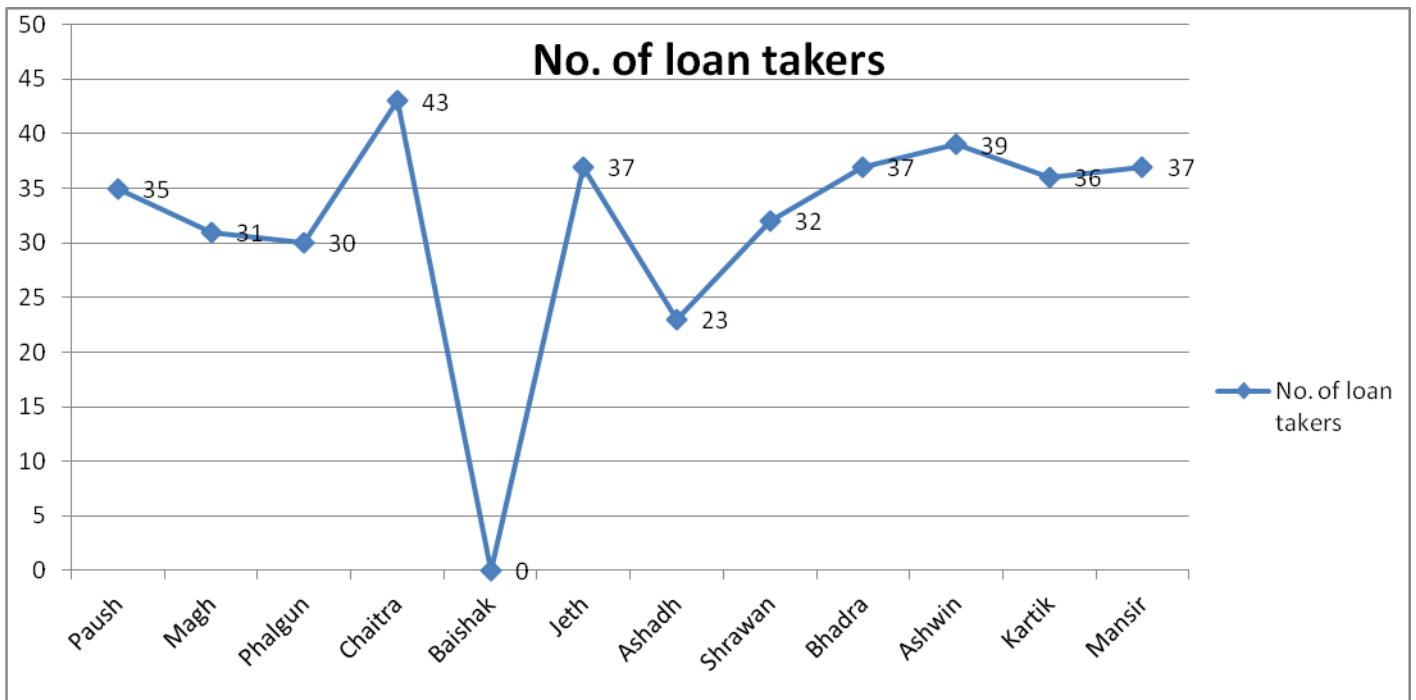
9.5 Number of shareholders saving per month

Due to the Earthquake the centers were not conducted in Baishak. The trend is increasing from Jeth except in the month of festivals, Kartik and farming season, Ashadh.



9.6 Number of loan takers

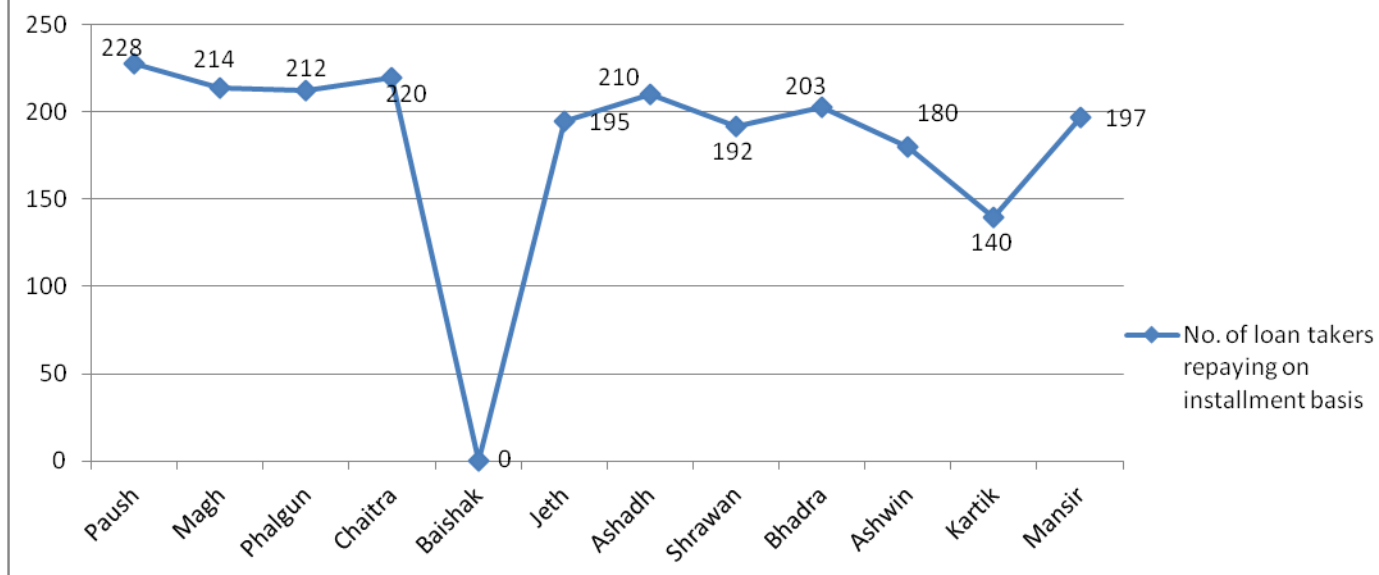
Due to the earthquake the cash was not collected and distributed in Baishak.



9.7 Number of loan takers repaying on installment basis

Due to the earthquake the cash was not collected by the cooperative in Baishak.

No. of loan takers repaying on installment basis



Some Snapshots of Activities



Coop General assembly sunkhani



to new executive board member promise from C.G



Joint meeting in CDECF of the board
member and program



Book keeping training

THANK YOU!