

Leasehold Forestry and Livestock Program,
Rural Finance Service

PROJECT FINAL REPORT

Implementation from April 2008 to February 2011

Report Submitted To:
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Abbreviations

DADO	District Agriculture Development Office
DBS	District Based Supervisor
DCO	Divisional Cooperative Office
DFO	District Forest Office
DLS	Department of Livestock ServiceS
DLSO	District Livestock Development Office
DoF	Department of Forest
FAO-TA	Food and Agriculture Organization-Technical Assistance Program
FINGO	Financial Non-governmental Organization
Fripad	Friends for peacebuilding and development
FY	Fiscal Year
GP	Group Promoter
HLFFDP	Hill Leasehold Forestry and Forage Development Project
IFAD	International Fund for Agriculture Development
LFG	Leasehold Forestry Group
LFLP	Leasehold Forestry and Livestock Program
LFUG	Leasehold Forestry User Group
MFI	Microfinance Institution
MFSC	Ministry of Forest and Soil Conservation
MTR	Mid-term Review
NGO	Non-governmental Organization
NPC	National Program Coordinator
NRB	Nepal Rastra Bank
Nrs	Nepalese Rupees
RFO	Rural Finance Officer
RMDC	Rural Microfinance Development Centre
RP	Resource Person
RSRF	Rural Self Reliance Fund
S&C	Saving and Credit Group
SFCL	Small Farmer Cooperative Limited
TOT	Training of Trainers
VDC	Village Development Committee
VDF	Village Development Fund
VFA	Village Finance Association
WDF	Women Development Fund
WUPAP	Western Poverty Alleviation Project

Summary

1. Program introduction

Department of Forest under the Ministry of Forest and Soil Conservation (MFSC) of Government of Nepal has been implementing the Leasehold Forestry and Livestock Program (LFLP) in 22 districts of Nepal with the ultimate goal for reducing poverty of 44,300 poor households over the project period through allocating leasehold forestry plots and increase forest products and livestock production. This program has four components, namely: (i) Leasehold Forestry and group formation; (ii) Livestock Development; (iii) Rural Finance Services; (iv) Program Management and Coordination. Among these four components; Fripad had been working for rural finance service component which was basically giving attention to support saving and credit activities of leasehold groups, and subsequently those of the VFAs/Cooperatives formed by the successful groups within the cluster. The major objective of Fripad's service in LFLP was to support the promotion of rural finance institutions through providing all round services to the leasehold forestry groups so these groups have become viable saving and credit groups and ultimately federating into village finance association (VFA) also named as cooperative which lead to creating a strong sustainable and viable base for providing saving and credit services to leaseholders and also linking them with the external financial institutions and agencies.

1.1 Scope of the service

Fripad as the rural finance service provider provided all necessary services which were appropriate to achieve the overall objective of the rural finance component among the leasehold forestry groups scattered in 22 districts. The rural finance service provider, with the close coordination and cooperation with other concerned agencies (e.g. DFOs, DLSO, Social mobilization service provider) carried out group saving and credit activities designed under the project with the ultimate goal of achieving the target of forming viable member based financial institutions at cluster level. Further more the scope of RFS could be specified as follows:

- Support to leasehold forest groups to establish S & C activities.
- Support for the emergence and growth of VFAs/Cooperatives.
- Formal and non formal trainings to staffs and leasehold members.
- Linking VFAs/cooperatives with the apex financial institutions and agencies.
- Designing, printing and distributing appropriate ledgers and record keeping documents.
- Regular monitoring and reporting the progress with appropriate recommendations.
- Arrange to support fixed assets to cooperatives/VFAs.

1.2 Service inception

Fripad had taken the contract with LFLP in March 28, 2008 to deliver rural finance services in leasehold forestry groups and a set of activities were given to achieve within the mentioned period. Initially, the contract document targets for facilitating 2761 LFUGs and formation of 176 VFAs within the course of four years contract period, however later on the mid term review missions held in 2009 revised the target of service and staffing arrangement accordingly and remained to facilitate 3300 LFUGs and facilitate to emergence 130 VFAs/Cooperatives within the five years service period.

1.3 Human resource mobilization

In order to implement the rural finance services in leasehold forestry groups, Fripad had mobilized a project team of 13 professionals with different hierarchical order and job responsibilities. However initially; the staffing remained more in numbers but with less profile in terms of qualification and experiences. These 13 members composed of one coordinator, one monitoring and evaluation officer and 11 Rural Finance Officers in focused 11 out of 22 districts to implement and facilitate rural finance services at the cluster and group level.

2. Baseline survey of LFUG

During the initial months (May/June, 2008) of the project inception, a baseline survey was carried out to review and analyze the saving and credit situation of LFUGs cluster in nine LFLP districts namely Pantchthar, Okhaldhunga, Dolakha, Dhading, Chitwan, Gorkha, Pyuthan, Doti and Accham. This survey was conducted in fifty four clusters with atleast six clusters in each of the sample district. There were two types of groups in the leasehold forestry program, the first types were formed in 2058/059 to 2061/062 with the support of DFOs which had not got goat from project and the second types were formed with the support of LFLP from 2062/2063 to 2064/2065 which were benefitted by the goat support program for their livelihood improvement. This survey covered 2112 members from 434 groups of 54 clusters. The major findings of the survey were as follows:

- The monthly saving rate in LFGs of ranged from NRs 5.5 to 39.58/member and average monthly saving rate was found Nrs 13.76 per member. On the other hand, the members were saving average Nrs 75 including leasehold groups and we could reveal that the members were saving NRs 61/month in other institutions rather than leasehold gorups.
- The major sources of money for saving were daily wage (38.5%) followed by agricultue (24.3%) and livestock (16.2%); remaining borrowed from relatives, friends, neighbours and some collected by selling fuel wood as well.
- The leaseholders were ready for voluntary saving if they would have reliable and functional financial institutions nearby their settlement up to Nrs 180/month.
- Mostly the members practiced monthly saving though the saving rate varied and very less groups were practicing weekly and trimester wise too.
- The local money lenders were the most accessible and popular source of loan to the leaseholders though they levied maximum interest rate i.e. 39% per annum followed by borrowing from relatives, neighbours and friends (levied interest rate 31%) but the interest rate of cooperatives found very minimum which levied only 18%.
- The leasehold forestry groups members were eager for income generating activities while they received the microfinance facilities and technical backstopping.
- Almost all the members were aware of the system of repayment for goat in groups however the motivation was found low in Chitwan (77% of the attendees) and Dhading (82% of the attendees) while in other districts more than 96% of the attendees were aware on the provision of timely repay.

3. Achievement of services

After the revision of project target, activities, staffing allocation and service delivering mechanism, a planning was made to emerge 20 successful village finance associations in the second year, 30 VFAs in the third year, 40 VFAs in fourth year and 40 in the fifth/final year of the project implementation by federating the successful LFUGs. Formation of 130 VFAs seemed to be the ultimate goal of rural finance service provider but there were various activities to be accomplished

to achieve the ultimate target. These activities included, training to Rural Finance Officers, District Based Supervisor, Group Promoters, VFA Executive Committee Members and mass orientation to the beneficiaries. The following table briefly describes the achievement against target of rural finance services up to the service continued by Fripad in the successive year of project implementation.

Table 1. Achievements against target up to the second trimester of FY 2067/068

SN	Activities	Unit	Project Target	Target up to service period	Achievement to service peroid	Progress (%)
1	Support to leasehold groups to establish S & C activities	No	3400	2500	2512	101%
2	Baseline survey to review group saving and credit status	No	1	1	1	100%
3	Support to emerge and growth of VFAs/cooperatives	No	130	40	36	90%
4	Fixed assets support	No	130	40	36	90%
5	Facilitate for already formed cooperatives involving	No	-	-	8	-
6	Formal trainings					
6.1	Training to Rural Finance Officers and DBS	Course	20	15	15	100%
6.2	Training to Group Promotor (Reginal Level)	Course	6	6	6	100%
6.3	Training to Group Promotor (district wise)	No	66	44	42	96%
7	Non formal training (At the group and cluster level)					
7.1	Group saving and loan training	Course	600	200	163	81.5%
7.2	VFA orientation	Course	600	200	173	87%
7.3	VFA Office holder training	Course	130	40	36	90%
7.4	VFA Loan management training	Course	130	40	18	45%
7.5	VFA advance loan management training	Course	130	14	6	43%
8	Training material and manual preparation	No	8	8	8	100%
9	Document preparation & utilization during service period					
9.1	Cooperative Bylaw preparation	No	1	1	1	
9.2	Cooperative saving and credit policy preparation	No	1	1	1	
9.3	Hand book for GP and members for record keeping	No	1	1	1	
9.4	Checklist for the assessment of the leasehold groups	No	1	1	1	

3.1 Initial books and calculator support to leasehold groups and improved record keeping system

The leasehold forestry groups were practicing rough and rudimentary record keeping system of saving and credit activities among the members which was found very hard to reconcile the financial transaction and preparing financial statement of groups. So, to overcome these difficulties and maintaining the proper financial record keeping system, the basic books (ledger, journal, calculators and pass books were distributed to 2512 leasehold forestry groups for the financial recording of groups financial transaction. By the end of February 2011, 50% groups were practicing the double entry book keeping system of account and 25% groups initiated to prepare annual financial statements.

3.2 Fixed assets support to cooperatives

The cooperatives registered under the rural finance services were also supported with the basic equipments and materials as the fixed assets. All these 36 cooperatives were supported by initial financial record books, basic furnitures, stationaries, filing cabinet and other basic materials necessary to operate the book keeping system and cash as well.

3.3 Formation of Cooperatives

During the service period, efforts of Fripad basically focused for the formation of member based financial institutions. During this working tenure total of 36 new cooperatives emerged as the member based financial institutions where 365 LFGs with 3004 members (47% female) were involved and these cooperatives were registered as the formal institutions under the cooperative act 2048. These were registered in the divisional cooperative offices or district agriculture development offices (DADO) of the concerned districts. All the procedure including mass orientation, cooperative education, mass meetings, photography and citizenship certificate collection, policy and bylaw preparation and other documentation were carried out by the concerned RFOs. As the policy making no any new cooperatives where there were already existed cooperatives within or nearby the clusters, during the course of program implementation, total of eight more cooperatives were facilitated by involving the members from LFUGs. All these cooperatives were also supported with the initial financial books and stationaries. The details of mentioned cooperatives by districts have been given in the following table.

Table 2: Brief details of newly registered cooperatives under the rural finance services

SN	Districts	No of Cooperatives	No of Member	No of group	Total fund generation (NRs)	Total loan mobilization (NRs)	Total loan repayment (NRs)	Loan outstanding (NRs)	Average Repayment Rate
1	Dolakha	4	495	48	1221932.00	1597400.00	535746.00	1061654.00	100%
2	Sindhuli	3	138	19	326874.00	1200528.00	902224.00	298304.00	100%
3	Kavre	5	545	63	622904.00	845100.00	359500.00	485600.00	100%
4	Sindhupalchowk	1	110	10	565069.00	234516.00	129440.00	105076.00	78%
5	Makawanpur	3	211	38	374998.00	534285.00	181350.00	352935.00	100%
6	Chitwan	5	280	66	785863.00	430500.00	31842.00	398658.00	100%
7	Dhading	1	68	7	84794.00	66995.00	0.00	66995.00	NA
8	Gorkha	2	90	17	87610.00	83060.00	12050.00	71010.00	100%
9	Lamjung	2	205	22	533497.00	843000.00	328009.00	514991.00	100%
10	Dadeldhura	5	285	29	2091015.00	1548080.00	1020780.00	527300.00	94%
11	Doti	1	53	5	93306.00	65000.00	0.00	65000.00	NA
12	Accham	3	367	30	833612.00	650300.00	163200.00	487100.00	100%
13	Baitadi	1	157	11	39250.00	30000.00	0.00	30000.00	NA
Total		36	3004	365	7660724.00	8128764.00	3664141.00	4464623.00	

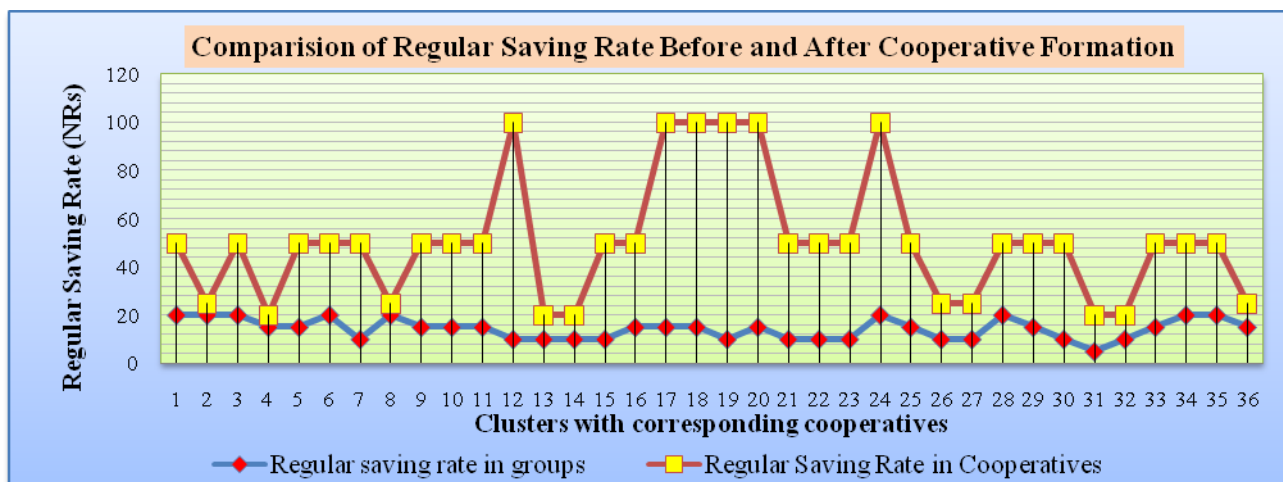
NA:Not applicable/available

3.4 Saving rate in cooperatives

During the course of project implementation in the leasehold forestry groups, total of 36 cooperatives were facilitated to register under the cooperative registration act 2048. After registration of cooperatives, regular saving also named as monthly saving rate of the members rised up. The average monthly saving rate of Nrs 14.00 reached to Nrs 51.00 after the formation of cooperatives. The following figure (Figure 1) shows that the regular saving rate in groups ranged from minimum Nrs. 5.00 to maximum Nrs. 20.00 only. Data collected from 36 clusters clearly showed that majority of members from groups were saving in the range from Nrs. 10.00 to Nrs. 15.00 on the monthly basis.

On the other hand, while the cooperatives were formed by federating the groups, the saving rate of the members suddenly increased to average Nrs. 51.00 per member per month. That showed the greatest variation of regular saving rate i.e. Nrs 37 per member per month in an average. This certainly increased the cooperative resources which ultimately enhanced saving and credit activities in cooperatives. In these cooperatives, the saving rate ranged from Nrs. 20.00 to NRs. 100.00, while the majority of the cooperatives were collecting Nrs. 50.00 as the monthly saving from their members. The following figure (Figure 1), illustrates the comparision of saving trend in 36 clusters and cooperatives.

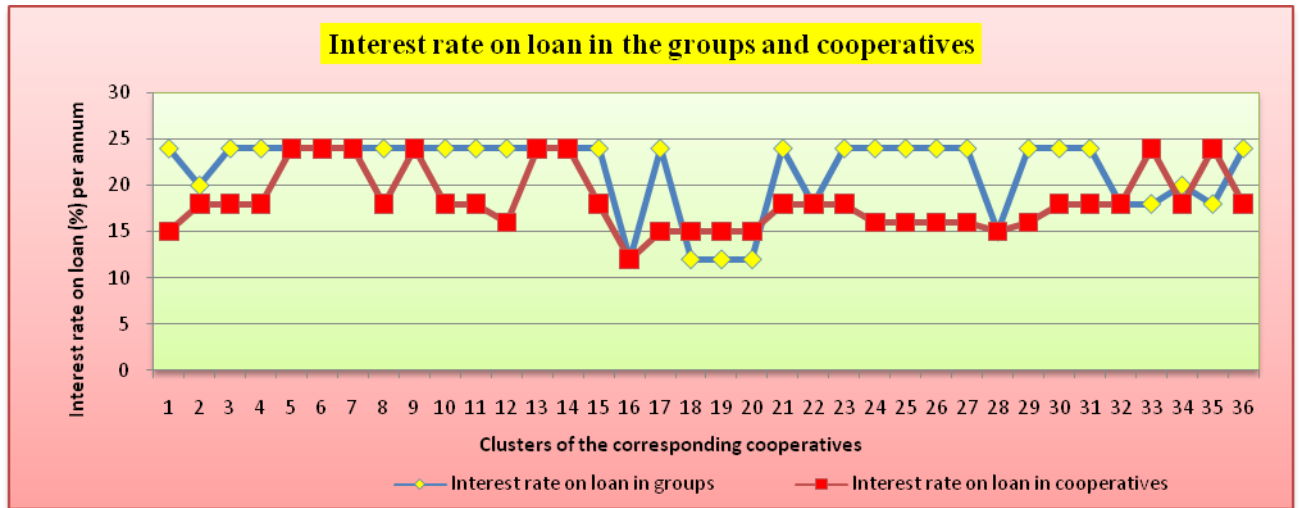
Figure No 1. Comparision of regular saving rate in groups and cooperatives.



3.5 Interest on loan in groups and cooperatives

The major source of income of the cooperatives was the interest received from the customer. The income from interest was the regular and reliable source to operate the cooperatives. The saving and credit policy of the cooperatives indicated the interest rate that was levied on loan to members. The interest rate varied from cooperative to cooperative and type of deposits. The following figure (Figure 2) shows the detail of the interest on loan in 36 clusters (group of groups) and cooperatives in the corresponding clusters. This figure indicates that the interest rate in group ranged from 12 to 24% per annum where as the majority of groups levied 24% of interest rate to their members and the average interest remained to 21%. On the other hand, the cooperatives were also charging interest ranging from 12 to 24%, but majority of them levied 12 - 15% to their members where as the average interest rate remained to 18% per annum. So from the figure we could reveal that, members started getting loan in lower interest rate after the formation of cooperatives.

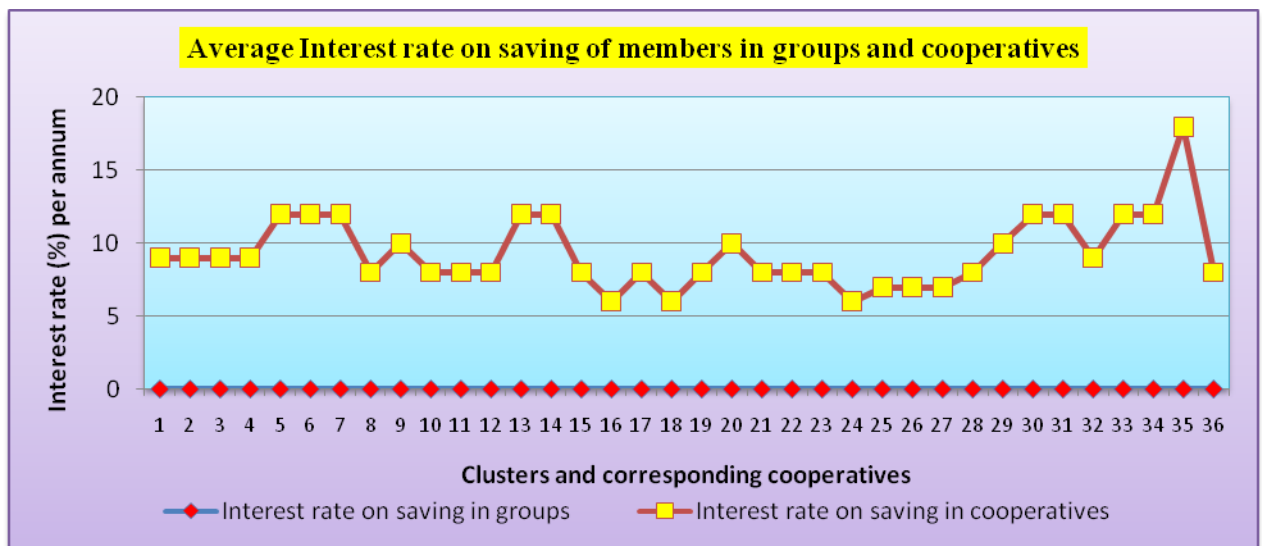
Figure No 2. Interest rate on loan to members in groups and cooperatives



3.6 Interest on saving to members

The members were previously used to save in groups and after the formation of cooperatives, they started saving in cooperatives at the rate they decided by themselves. The income from interests in saving motivated them to save on regular basis in the cooperatives. The saving and credit policy of cooperatives and as well as the mutual understanding among the groups indicate the interest rate on member's saving. The interest rate varied from cooperative to cooperative and group to group. The following figure (Figure 3) shows the detail of interest on saving in 36 clusters (group of groups) and cooperatives in the corresponding clusters. This figure indicates the interest on saving in the group level found nil where as the cooperatives provided annual interest rate ranging from 6 to 18% and the majority of them remained between 8-12%. So from the figure it is revealed that, the members were getting interest on their saving (regular/optional) after the formation of cooperatives, which motivated them to practise saving regularly and additional saving whenever possible that ultimately made them habitual for saving.

Figure No 3. Interest rate on saving in groups and cooperatives



3.7 Training

3.7.1 Training to Group Promoters

As per the training manual prepared for GPs on the aspect of rural financial activities intervention in LFUGs, series of intensive training packages were delivered by the Rural Finance Coordinator, Monitoring and Evaluation Officer, Rural Finance Officers and concerned DFOs/DLSOs as well as personnel from Divisional Cooperatives Offices at the regional and districts levels. The residential trainings to total of 126 GPs were conducted in six slots in the regional training centers of each region during first year of project implementation. Similarly, as per the IFAD mission recommendation, the trainings to GPs were conducted at district level rather than regional where the RFOs and DBSs were the main focal persons to facilitate these trainings. In this regard, residential training to total of 162 GPs were conducted in 42 slots from 21 districts separately in the second year and refresher training to 16 GPs from two districts in two slots in the third year of project implementation.

3.7.2 Training of RFO, DBS, VFA facilitators and Group Auditor

Immediately after the inception of Fripad services to the leaseholders; an initial training was conducted to 5 RFO, 11 VFA facilitator and 2 Group Auditors for seven days which was facilitated by microfinance expert Mr. Narahari Dhakal. This training basically covered; association management, basic accounts, loan management and advance accounts courses. Besides the training on rural finance, these staffs were also trained on the basic concept and precaution measures of HIV & AIDS. Similarly as per the revised contract, the trainings to RFOs and DBS were organized jointly at the central level rather than separately with the vision of developing the resource person on micro finance to deliver trainings at field level to GPs and members too. The RFC and Cooperative Expert facilitated these trainings as the main focal person where other resource persons from the established financial institutions were also involved. After revising the training model, two (initial and refresher) trainings were organized where total of 15 RFOs (11 working and 4 from core staff of Fripad) and 22 DBSs actively participated and gained the advanced knowledge of rural finance activities delivering system.

3.7.3 Group saving and loan training

In order to create awareness among the leaseholders for saving mobilization and proper record keeping system, the saving and credit trainings were carried out at the cluster level where no less than 2 members from each group within the clusters were participated. The GPs, DBS and RFOs were facilitating these training sessions at the field. After these trainings, the members themselves tried to maintain the ledgers provided to these groups under the assistance of GPs of assigned clusters. Not only ledger posting, the members also learnt for calculating the interest income, expenses, saving collecting, loan mobilization etc. using calculator. During the project implementation, total of 173 group saving and credit trainings were delivered to 3196 male and 3767 female from 1095 groups in different districts.

3.7.4 VFA orientation

The project was aiming for the formation of VFAs also named as cooperatives which would be able for lending credit to members in reasonable interest rate without service charge, which would

ultimately reduce the cost of production. To develop such a financial service providing institutions, an orientation on principles, norms, values, the concept, ultimate goal, as well as the roles and responsibility of the target group members were conducted at the clusters that were feasible for federating the saving and credit groups into a cooperative. During the project implementation, total of 163 VFA orientation trainings were delivered to 5401 male and 8454 female from 1526 groups in different districts.

3.7.5 VFA office holder, loan management and advance loan management training

As the institutions established, official activities initiated immediately which need key skills and knowledge. Without required skill sets nobody could maintain records of financial transition properly. So training to the key persons including probable manager of the cooperatives were found essential regarding the day to day operation of cooperatives and maintain the records correctly. Till to the end of project total of 36 VFA office holders trainings, 18 loan management trainings and 6 advance loan management trainings were conducted where total of 568 members from 36 cooperatives were actively participated.

3.7.6 Training material and VFA operational manual preparation

During the course of project implementation; several manuals, guidelines, formats, checklist, bylaws, policies and hand books were developed and utilized. These materials were; GP training manual, RFO & DBS training manual, Group saving and loan training manual, VFA orientation manual, VFA office holder and loan management training manual, VFA operational manual, VFA account keeping manual, Model VFA bylaw, VFA saving and credit policy, Hand book for GP and members on book keeping and Checklist to assess group readiness for the formation of VFA. these manuals were used by the key persons as a hand book to operate groups and cooperative's accounts.

4. Periodical mission and recommendation

During the project implementation, periodically IFAD missions were conducted. During the mid term review mission (June, 2009), the staffing, budgeting and output of RFS had been modified and recommended to mobilize only 11 RFOs to take care of 22 districts and set the ultimate target of forming 130 cooperatives by the end of contract period. Again the joint review mission (April 2010) team suggested to prepare manuals and documents to be used by the field staffs and recruiting cooperative expert and forming task force to support the program at no extra cost, and delivering the quality training packages. Then training manuals and guidelines were prepared according to the suggestions and mobilized cooperative experts to support the team to implement activities at field which improved the working performance. Finally, joint review mission (November 2010) team visited the cooperatives formed under LFLP/RFS in Sindhupalchowk and Dolakha and came to conclude that the elites were capturing cooperative management and the saving of poor were at risk and recommended to stop for the formation of further cooperatives and the saving and credit activities to be continued within the small groups where everybody knows each other. This leads to stop the Fripad services since it had been working for the formation and mobilization of cooperatives in the leasehold forestry clusters.

5. Learnings, Issues, Impacts and Recommendations

During the course of project implementation in the target communities, a substantial and very useful learnings, issues, problems and impacts were gained, felt and faced. Besides these, it would

be very essential to recommend to take strategies for the further improvement and betterment of the project at the grassroot level. These learnings, issues, problems and impacts will be the fundamental basis for the parties that are going to take over these responsibilities in the coming years.

5.1 Learnings from the program

- The LFUG members were very enthusiastic for the formation of VFA within the cluster level however the management capabilities of VFA management committee were in question.
- Illiteracy in the program areas was a problem in proper book keeping system both at group and cooperative level.
- Considerable number of farmers were getting loan for household consumption (i.e. 44% of total loan) rather than enterprise promotion due to lack of entrepreneurship skills; so large portion of loan was mobilized in social services which could not contribute for poverty reduction in a longrun.
- The number of members in proposed VFAs confined to the certain level while considering the members from LFUGs only which would ultimately shrinkage the business of VFAs.
- The lesson from SFCL revealed that, there must be more than 300 members in a VFA for the proper saving mobilization and maintaining the operating expenses, so the membership expansion rather than from LFUGs only is a crucial factor for the future business of VFAs and obeying the cooperative principle.

5.2 Issues and problems

- Lack of leadership to operate financial institutions at the cluster and group level.
- Since the groups need bank account for receiving grants, large amount of money remained at bank ideally for the considerable time period.
- Most of the Group promoters were not internalizing the microfinance service as a part of their services.
- Most of the authorized persons did not attain the trainings for the entire training period (they were sending their children, spouse and anyone else although they did have leisure time etc.).
- The members attending meetings and non formal trainings did not stay for the total meeting/training period.
- In most of the cases members did not share the learnings of training and those who did not attain were absolutely unknown about the content and working modality and future programming.
- High rate of illiteracy was one of the most important constraints for the proper implementation of project activities especially rural finance service which needs proper book keeping skills.

5.2 Impact of Rural finance services

- 1095 groups started to double entry account keeping system and prepare annual financial statement.
- Increase the saving rate due to proper accounting system and cooperative formation i.e. average Nrs 14 reached to Nrs 51 per member per month after cooperative formation.

- 169 GPs and 22 DBS became aware of the importance and basic procedure of book keeping and annual financial statement preparation however, they need much trainings and practices to be fully competent and handling the book keeping system independently.
- 13855 leaseholders came to know the concept and principle of cooperatives and 3004 members involved in cooperatives with total sum of Nrs. 7478266.00 fund generation.
- Almost all groups initiated to practise minuting the saving collection and mobilization in monthly basis.
- Farmers were getting loan in reasonable interest rate from the cooperatives (i.e average interest on loan before cooperative was 21% and it reduced to average of 18% in cooperatives).
- Farmers were getting interest on saving (average 9%).

5.3 Recommendations

- Facilitate to prepare and compliance of saving and credit policy of LFUG
- Enhance capacity of GPs and raise responsibility for microfinance activities at groups and cooperatives.
- It was essential to conduct awareness campaigns, orientation and trainings to raise awareness on microfinance.
- It is also recommended to promote several saving products (optional saving, child saving, Pension saving, festival saving etc) in the groups and cooperatives level through the awareness creation to decrease unnecessary expenses.
- It is highly recommended to deliver intensive training packages like VFA office holder, Loan management, Record keeping, Business planning, enterprize promotion, cooperative management, leadership development etc to the cooperative operators/managers at field and district level.
- It is recommended to prepare and comply a concrete membership policy of the cooperatives formed under the leadership of LFUG and expand members of cooperatives.
- It would like to recommend to develop a linkage with the apex financial institution and lobbying for soft loan from the possible financial institutions and monitor the mobilization of loan to the members.

CHAPTER I

INTRODUCTION

Background

The forest resource covers almost 40% of the land resource in Nepal. As main of the land holders of the country with agrarian economy, it has also the responsibility of contributing to reduce poverty, which is the sole goal of the country now. The government's policy documents focus on rehabilitation of degraded lands, environmental conservation and poverty reduction through people's participation. Leasehold forestry and Livestock Program is the continuation and extension of the Hill Leasehold Forestry and Forage Development Project (HLFFDP) implemented in the 10 hill district since 1992 with the assistance of International Fund for Agriculture Development (IFAD). Now the programme has been spread over the 22 hilly and mountain districts from the Eastern Development Region to the Far Western Development Region of the nation.

1. Introduction to the Program

Leasehold Forestry and Livestock Program incepted with the vision of International Fund for Agriculture Development in 2002 for the development of agriculture. The concept of the leasehold forestry came into being when the executive members of IFAD built consensus to implement Western Upland Poverty Alleviation Project. Even in the Western Poverty Alleviation Project (WUPAP), the leasehold forest has been the center of the focus. With the termination of the Hills Leasehold and Pasture Development Program in 2003, the government of Nepal and IFAD commonly agreed to continue the project in the name of Leasehold Forestry and Livestock Program (LFLP). The basic vision of the project lies in the economical empowerment of the marginalized section of the community through the handover of Leasehold Forest to the community and building the capacity of the leasehold group members. The basic theme of the LFLP is to provide the degraded forest to the community/groups for 40 years and enhance their capacity to manage the leasehold forest along with income generation intervention.

Forest covers almost 40% of the land resources in Nepal. Because of heavy dependence, forest resources are being gradually depleted which has created serious problems of environment degradation and decreased in agriculture productivity. Taking into consideration of the above problems, the concept of poverty reduction and environment improvement through Hills Leasehold Forestry and Forage Development Project (HLFFDP) was initiated from 1992 in 10 districts of Nepal funded by the International Fund for Agriculture Development (IFAD). In 2005, the Leasehold Forestry and Livestock Programme (LFLP) have been started in 22 districts, which is continuation of HLFFDP.

The Department of Forest (DoF) is the main executing body along with the Department of Livestock Services (DLS) has been implementing various activities under the LFLP in the project districts with 3180 Leasehold Forest User Groups (LFUGs). Kafley (2007) reported that LFLP programme was built on the success of the HLFFDP in forming and managing LFUGs which will be developed into a village based pro-poor financial institution. For this, Fripad was selected for providing the rural financial services to the LFUGs.

Rural Micro finance was one of the major pillars of the Leasehold Forestry and Livestock Program (LFLP). The first Component of the LFLP was the Leasehold forest group's formation and capacity building, the second is the livestock development, the third is rural microfinance and the fourth is the program management and coordination.

As per the agreement with the Department of Forest/LFLP, capacity building of the group promoters in conducting group saving and micro-credit activities, establishment of appropriate account and accounting system in the groups, federating the groups into the Village micro-financing institutions, carry out the pilot study on the saving done by VFA and its safety and sustainability perspective, prepare monitoring and evaluation parameters of the VFAs and provide sound technical backstopping in order to establish each VFA as an independent financial institutions were the major mandates of Fripad as the rural finance service provider.

1.1 Objective of the Rural Financial Services

The main objective of rural finance service was to support the saving and credit activities of the leasehold groups and subsequently those of the village finance associations formed by the 9-10 leasehold groups within a cluster. The leasehold groups and associations would be capacitated and enabled to provide saving and credit services to their members.

The specific objectives were:

- Assist S&C groups and VFAs in sub-project planning, designing and implementation.
- Develop appropriate S&C group formation, saving credit facilitation, community development, training and other relevant guidelines pertaining to the project in coordination District Forest Office and the Social Mobilization Service provider and the District Livestock Office.
- Elucidate the project implementation procedures and process it to S&C groups and VFAs.
- Develop supervision and monitoring indicators and conduct pilot studies on safety of the deposits and the plan the fixed-term financial arrangements for the VFAs.
- Provide training to the GPs, S&C group members, VFAs members and the project team appointed to conduct the project.
- Develop gender action plan and implement it in the districts together with local NGOs.
- Design S&C activities, the financial institution promotion activities and develop the phasing out strategy.
- Conduct district/regional/national level planning/review/progress/workshops/seminars to share the experiences in coordination with DoF as per required.
- Monitor and evaluate the rural financial activities in the participating project districts.
- Reporting the project activities to LFLP.

1.2 Scope of the program

Fripad as the rural finance services provider required to provide all necessary services which were appropriate to achieve overall objective of rural finance services among the leasehold forestry groups scattered in 22 program districts. The rural finance service provider, in close coordination and cooperation with other concerned agencies (e.g. DFOs, DLSO, Social mobilization service provider) carried out the group saving and credit activities designed under the project with ultimate goal of achieving the target of forming viable member based financial institutions at the clusters with the vision of facilitating rural poor accessibility towards the financial institutions. Not limiting to only the formation of village financial associations but also linking them with apex financial

institutions available towards their accessibility. No matter the effort of only one party could not be able to achieve the ultimate goal but also need close coordination and cooperation among all the stakeholders. Deliberation of effective formal and informal trainings on saving and credit group mobilization and VFA operation were also not beyond the scope of Fripad. More over, designing, printing and distributing the suitable ledgers and other documents relating to record keeping at groups and VFAs were also remained under the scope of program activities. And finally regular monitoring and reporting the progress of rural finance services along with the recommendations for further improvement also remained within the scope of this service.

1.3 Target groups/beneficiaries of project

The target groups were 44,300 households, characterized as poor and food insecure for the considerable period of time, living in the hills adjacent to the degraded forest area in programme districts. Among this, there were total of three groups/categories (i) the poorest were food secure for 2-3 months in a year, (ii) the poor were food secure for 4-5 months a year, and (iii) the other remaining poor were food secure for 6-8 months a year. So we could definitely say that, this was the program only for hard core poor living in the hilly areas.

Table 3. Household Food Security by Districts

District	Food sufficiency (household number)				Total
	(0-3) months	(4-6) months	(7-9) months	>9 months	
Pantchthar	22	28	0.0	00	50
Terathum	25	16	09	00	50
Bhojpur	09	23	16	02	50
Khotang	10	31	09	00	50
Okhaldhunga	04	30	16	00	50
Sindhuli	21	09	11	09	50
Makawanpur	17	17	16	00	50
Chitwan	08	24	18	00	50
Dhading	25	15	08	02	50
Sindhupalchowk	01	27	18	04	50
Kavrepalanchowk	18	26	06	01	51
Dolakha	22	20	04	06	52
Ramechhap	16	16	18	00	50
Lamjung	18	19	16	00	53
Tanahu	04	25	17	04	50
Gorkha	30	14	05	01	50
Pyuthane	43	07	00	00	50
Salyan	18	11	21	00	50
Baitadi	37	07	02	03	49
Dadeldhura	45	05	00	00	50
Doti	31	11	12	01	55
Accham	23	20	03	02	50
Total	447	403	225	35	1110
Percentage	40.3	36.3	20.5	3.2	100

Source: SEEPOR Baseline survey, June 2006

1.4 Program area (location and demography)

The programme covered geographically diverse 22 hilly and mountain districts namely Pantchthar, Terathum, Bhojpur, Khotang and Okhaldhunga from eastern development regions; Sindhuli, Makawanpur, Chitwan, Dhading, Sindhupalchowk, Kavrepalanchowk, Dolakha and Ramechhap from central development region; lamjung, Tanahu and Gorkha districts from western development region; Pyuthane and Salyan from the Mid western development region; and Baitadi, Dadeldhura, Doti and Baitadi from far western development region.

The total population of the project district was 55,03,004.00 in accordance to 2001 census with 5.24 average family size. The female population occupied 51.03 percent and the rest were male (Nepal Development Information Institute, 2006)

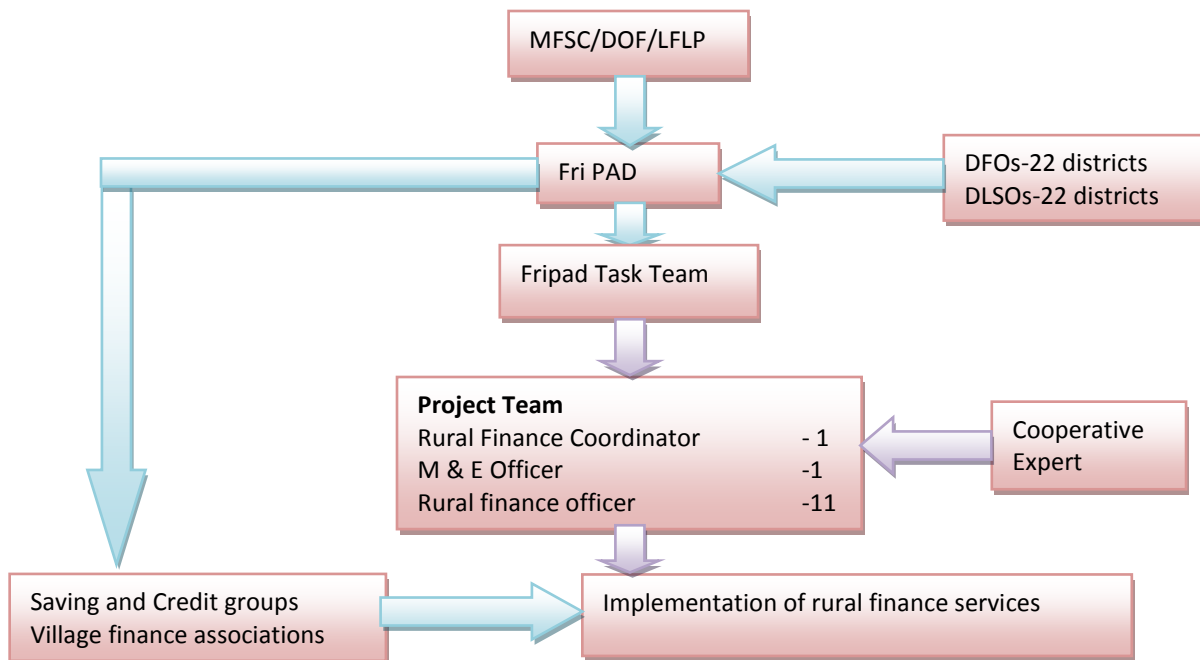
1.5 Team composition and mobilization

Initially Fripad had mobilized a project team composed of 20 staffs with different hierarchal order and job responsibilities to provide the proposed rural finance services immediately after the commencement of services. There was one central level coordinator who was the leader of the team responsible for coordinating with all the concerned agencies to implement the project activities in the districts, just beneath the coordinator, one M&E officer was kept who was responsible for collecting and evaluating the field level data with close cooperation of the team. There were five Rural Finance Officers mobilized in the districts with the mission of implementing project activities in their based districts as well as to the adjoining districts but not less than four districts for each of the RFOs. Two group auditors were kept at Kavre and Chitwan with the mandate of auditing the groups in the districts. Remaining 11 VFA facilitators were sent to 11 different districts by indicating their based districts and clusters wherever possible.

But later on after the mid term review mission conducted in 2009, the composition of team was reviewed and revised. The MTR recommended to recruit only 13 staffs to take care of project in the entire project area. This revised team was also leaded by rural finance coordinator. There were one monitoring and evaluation officer and 11 rural finance officers kept in 11 districts with the responsibility of taking care of adjoining districts too.

Again during the IFAD mission conducted in April 2010, made a decision for the formation of the task team by the service provider and need essential to engage one cooperative specialist to backup the project team on the process of VFA formation and strengthening. Accordingly actions were taken over and the core project team was supported by the task team including cooperative expert. The organization of the project team to implement the rural finance services in the leasehold forestry groups has been shown in Figure 4.

Figure No 4. Organization of the project implementing team to implement the rural finance services in LFUGs



1.6 Social capital formation

A close coordination and cooperation among the stakeholders of project at field level was must. All the parties concerned with the project were identified and oriented on the project concept including the role and scope of rural finance service provider which was very fruitful to develop a close relationship and understanding with the concerned parties. The concerned staff visited and developed a close relationship with the line agencies whose cooperation was must for the implementation of proposed activities at the district and field level too. During this tenure a close coordination and cooperation with District Livestock Services Offices (DLSO) and Divisional Cooperative Offices (DCO) were made apart from District Forest Offices (DFOs). Not only at the district level but also a sound relationship with the identified focal person was developed at the cluster and group level too.

1.7 Output Delivering Mechanism

The rural finance service was designed with a certain aim of delivering the activities and services to the target groups in certain set of activities to drawout intended outputs. The program design was focused for the enhancement of saving and credit activities at LFUGs with the aim of delivering sound financial services to the leasehold forest users and ultimately forming viable and functional village level financial institutions. The following were the key activities carried out to deliver outputs of rural finance services.

Support to leasehold forest groups to establish S & C activities.

- Train and assist the group promoters to establish saving and credit activities in the LFUGs
- Coordinate to supply initial financial books and calculators to S&C groups
- Support for the formation of new S&C groups under leasehold forestry programme
- Design and developed financial books and other necessary record keeping materials

Support for the emergence and growth of VFA

- Support for the establishment of 130 VFAs by the end of project duration i.e. by the end of 2013
- Deliver training and backstopping to the members and office holders of the VFAs on the association management, administration, accounting procedure and financial statement preparation.
- Coordinate to supply initial financial books, equipments and materials to the new VFAs

Monitoring and Evaluation

- Establish a simple, comprehensive and result oriented monitoring and evaluation system
- Monitoring and evaluation of key performance data of S&C groups and the VFAs
- The monitoring responsibilities of the VFAs transferred to the VFA staffs and members too
- Undertake the ongoing data analysis and interpretation of the monitoring data including the major standard ratio on portfolio at risk ratios, average outstanding loan size and VFAs operational self sufficiency and VFA operation expenses ratio using PEARLS rating techniques.

Training

- Conduct formal trainings to the Rural Finance Officers, District Based Supervisor and Group Promoters
- Non formal training to S&C groups, VFAs staffs and office holders on saving mobilization, record keeping, association and loan management
- Regular backstopping to the members on S&C activities and its management

ACHIEVEMENTS OF RURAL FINANCE SERVICES**4. Achievements of rural finance service**

Rural finance services had been implemented envisioning for the formation of viable member based financial institutions (VFAs) at the cluster level. Institutionalization is the process of establishing functional organization for the specific purpose to harness certain goal for a long run. It was very essential to follow the sequential steps for the development of an institution. It was expected to get support from all the stakeholders for the institutionalization of the rural micro financial service delivering association by federating the successful LFUGs at the clusters level.

While Fripad took the contract in March 28, 2008 with LFLP to deliver the rural finance services in the leasehold forestry groups, a set of activities were designed and targeted to achieve within the contract time frame. Initially, this service set the target for facilitating 2761 LFUGs for saving and credit mobilization and ultimately aimed for the formation of at least 176 VFAs within the course of contract period. The staff arrangement was also set accordingly.

During the course of service delivering, Mid Term Review (MTR) of the LFLP was carried out in 2009 by the International Fund for Agriculture Development (IFAD), the donor agency. This mid term review team after its field observation and discussion with the stakeholders came to conclude to revise the target of project, staffing arrangements and financial revision in order to deliver better services. And later on this review team recommended revising the contract.

After the mission recommendation the target of service was revised, as per the revision of the output of the rural fiancé services, a planning was made to develop 20 successful village finance associations in the second year, 30 VFAs in the third year, 40 VFAs in fourth year and 40 in the fifth/final year of the project implementation by federating the successful LFUGs. This target could be achieved only from the synergistic efforts of all the stakeholders (rural finance service provider, social mobilization service provider, the client and the beneficiaries) in a close cooperation. Certainly the rural finance service provider plays the vital role for the formation of VFAs. Formation of 130 VFAs seemed to be the ultimate goal of rural finance service provider but there were various activities to be followed to achieve the ultimate target. These activities include, training to Rural Finance Officers, District Based Supervisor, Group Promoters, VFA Executive Committee Members and mass orientation to the beneficiaries. The following table clearly describes the achievement against target of rural finance services up to the service continued by Fripad in the successive year of project implementation.

Table 4. Achievements against target up to the second trimester of FY 2067/068

SN	Activities	Unit	Project Target Qty	Achievement up to service period	Progress (%)
1	Support to leasehold groups to establish saving and credit activities				
1.1	Initial books and calculator support to leasehold groups	No	3400	2512	74%
1.2	Baseline survey	No	1	1	100%
2	Support to the emergence and growth of VFAs				
2.1	Formation and facilitation of VFA	No	130	36	28%
2.2	Registration of VFA	No	130	36	28%
2.3	Facilitate for already formed Cooperative by involving LFUG members	No		8	-
2.4	VFA initial financial book support	No	130	44	34%
2.5	Fixed assets support to the VFAs	No	130	44	34%
3	Formal trainings				
3.1	Training to RFO & DBS	Course	20	15	75%
3.2	Training to GP (Initial)	Course	6	6	100%
3.3	Training to GP (district wise)	No	88	42	48%
4	Non formal training				
4.1	Group saving and loan training	Course	600	173	29%
4.2	VFA orientation	Course	600	163	28%
4.3	VFA loan management training	Course	130	18	14%
4.4	VFA office holder training	Course	130	36	28%
4.5	VFA advance loan management training	Course	130	6	5%
5	Training material and VFA operational manual preparation				
5.1	RFO & DBS training manual	No	2	2	Initial/refresher
5.2	GP training manual	No	2	2	Initial/refresher
5.3	Group saving and loan training manual	No	1	1	For RFO
5.4	VFA orientation training manual	No	1	1	For RFO
5.5	VFA loan management training manual	No	1	1	For RFO
5.6	VFA office holder training manual	No	1	1	For RFO
5.7	VFA operational manual	No	1	1	For Cooperative
5.8	VFA account keeping manual	No	1	1	
6	Other Material Preparation and Utilization during the course of service delivering				
6.1	Bylaw of VFA	No	1	1	To register VFA
6.2	VFA saving and credit policy	No	1	1	Used by VFA
6.3	Hand book for GP and members	No	1	1	For book keeping
6.4	Checklist for group readiness for VFA	No	1	1	To assess groups

In this way, we were able for the formation of 36 cooperatives and among them 13 were registered in the district agriculture development offices (DADO) and 23 were registered in the divisional cooperative offices (DCOs) of the corresponding districts. All the steps for the formation of cooperatives such as, orientation, mass meeting, Preliminary first general meeting, second preliminary meetings, feasibility study, action plan preparation and documentation for the administrative proceedings to register as the cooperative were completed in these 36 clusters with the direct involvement of RFOs.

2.1 Support to Leasehold groups to establish saving and credit activities

2.1.1 *Initial books and calculator support to leasehold groups*

The leasehold forestry groups had no any particular books and instruments for keeping the record and calculating the amount. Almost all leasehold forestry groups initiated the saving and credit activities along with the establishment of their groups but later on some of these groups could not move smoothly and became irregular in saving and credit activities. Saving and credit activities could not be run smoothly without establishing the proper accounting system. The members were seeking for the security of their saving and if they did not feel security of saving they would hesitate for the continuation of deposit and divert or search other reliable sources for the deposition of their saving amount.

Transparency was another factor that the members always wanted. The knowledge and skills on the financial management and accounting system was the basic necessity to maintain the financial transparency at the group level too. So that the basic books (ledger, journal, pass books for each member etc.) for the financial recording and instruments for calculating the amount exactly, were to be planned to distribute to the groups during their formal establishment as the saving and credit groups. The financial books were (ledger) developed by Fripad with the direct consultation of the micro finance experts and printed and distributed to the groups. Each of the established groups received the financial books with the double entry accounting system, one calculator (for calculating the saving, credit, interest and others financial activities), necessary journals and passbooks depending upon the size of the groups. Till to the end of the second trimester of FY 2067/68, books and calculators were supported to total of 2512 LFUGs. The district wise group support had been attached in the **annex I**. All the groups were assisted to handle the financial records in the ledger firstly by the VFA Facilitators and RFOs in the presence of the GPs of the concerned clusters and later on only by the GP with the help of the group members which were periodically monitored by the VFAs and RFOs.

2.1.2 *Support to the emergence and growth of VFAs*

The LFGs were practising the saving mobilization only at the group level where there were 5 to 15 members only and the amount mobilization could not meet the demand of the members too while planning to establish enterprises. The saving rate varied from group to group, cluster to cluster and district to districts, in an average it was found that NRs 14 per month per member used to save in the leasehold forestry groups where as the total monthly saving rate of the members reached to NRs 75 (Baseline survey, 2008). If we could be able to establish reliable financial institutions within the cluster the members were ready to increase the saving rate, moreover they were also ready for volunteer saving if they could get a financial institution nearby. Although the LFGs were practising saving mobilization, they could not confine on this activity only because it was only one of the component of their various activities (like forest management, goat rearing, income generating etc).

In most of the groups, there was not skilled manpower for keeping the records properly, which was ultimately one of barrier to widen the saving mobilization in the group level.

On the other hand, the LFG members had to borrow loan from other sources where they had to pay higher interest rate up to 39% (Baseline Survey). Sometimes the members could not get loan timely and the proper period for initiating the income generating activities were delaying, which ultimately increased the depth of the poverty. At the same time the provision of follow up to the borrowers was completely lacking, so the main objectives of loan might be diverted to the unproductive areas. To overcome all the circumstances the project was deemed to establish a VFAs by federating the existing LFGs at the cluster level.

During the service delivering period, efforts of Fripad was basically focused for the federation of economic groups into a member based financial institutions. During this working tenure total of 36 new cooperatives emerged as the member based financial institution where there were 365 LFGs with 3004 members was getting benefitted. These 36 cooperatives were also supported with the initial financial books, equipments and assets. These cooperatives were registered as the formal institution under the cooperative act 2048. These were registered in the divisional cooperative office or district agriculture development office of the concerned districts. All the procedures including mass orientation, mass meeting, photography and citizenship collection, policy and bylaw preparation and other documentation were carried out by the concerned RFOs.

As the policy of making no any new VFAs where there were already existed cooperatives within or nearby the clusters, during the course of program implementation of rural finance services we were able to support 8 more cooperatives by involving the members of LFUGs. These cooperatives included the goat breeding cooperatives formed under the project. All these eight cooperatives were also supported with the initial financial books and stationary.

2.2 Formal Training

2.2.1 Skill enhancement and capacity building

Rural financial activities were the highly technical and sensitive subject so that a sound technical knowledge on the various aspects of the micro finance was the first and very essential component to provide the activity implementing actors. The staffs (RFOs, VFA facilitators, Group Auditors and GPs) working to facilitate the saving and credit activities at the group level and ultimately VFA level should be technically and conceptually clear in their task and in depth knowledge of managing the microfinance activities at the field level. Some trainings focusing to the technical aspects and modality of the project implementation were conducted to the four different hierarchical of the project implementation actors. Firstly technical with implementation modality training was conducted in Kathmandu to the rural finance officers, VFA facilitators and Group Auditor followed by technical trainings to the group promoters in the five development regions. After being conceptually and technically clear on the subject matter, the trained staffs were mobilized to conduct various trainings at the group and cluster level. But later on as the staffing arrangement and training modality were changed, the schedules of formal training packages were rescheduled.

2.2.2 Training to Group Promoters

As soon as the recruitment process of the group promoter completed, a joint meeting with the social mobilization service provider officials for conducting the training program to the GPs, the per the mutual understanding among the stakeholders, the trainings were conducted as per the content of the training manual prepared for the social mobilization and rural financial services separately. The content clearly denoted that the social mobilization training would be the warm up for the financial trainings and the trainings were conducted accordingly. The residential training to the 126 GPs was conducted in six slots in the regional basis during the first and second trimester of the first year of project implementation. Two trainings were conducted in Chitwan that covered eight districts, third training was conducted in Dhangadi where GPs from four districts of Far western development regions were to participate, fourth training was conducted at Kavre where GPs from five districts were the participants and finally fifth and sixth trainings were conducted in Itahari where the GPs from Eastern Development Regions were participated. All the trainings were facilitated by the coordinator, M & E officer, RFOs and resource persons from the concerned DFOs/DLSOs and District/Divisional cooperatives offices were also invited as per the content and availability of the RPs.

Photo 1: Group Promoters' Training at Dhading district



Photo 2: GP Training at Gorkha district



Similarly after the mid term mission of the project recommended to organize the trainings at district level. Then the trainings to GPs were conducted at the districts separately where the RFOs facilitated as the main resource person and backed up by the rural finance coordinator, monitoring and evaluation officers and the cooperative expert hired to strengthen the project team on cooperation promotion activities. In this regard, residential training to total of 162 GPs & 21 DBS was conducted in 21 districts separately in the second year and 16 GPs and 2 DBS in two districts in the third year of the project implementation. The name

list the trained GPs & DBS with detail of date and venue are attached in the **annex II**. As the number of the trainings were counted considerably, the real capacity of most of the staffs was found not satisfactory due to lack of practice and regular coaching schemes. So regular coaching activities to the GPs should to be highly considered in the coming days.

2.2.3 Training of RFO, DBS, VFA facilitators and Group Auditor

The VFA facilitator and the rural finance officer were the main actors of the rural finance service at the field and district level. They were already been oriented on the project concept and the target/goal of the project as well as their roles and responsibilities at the field and district level. A

conceptual training on the micro finance perspective was also the most important and necessary instruments to the staffs working in the sector of the microfinance. The staffs need to be updated their knowledge on the principles and practices of the microfinance at the rural areas of Nepal. Not only the principles and practices but they also need to learn the challenges and opportunities of the microfinance institutions in the rural areas as well as management of the risk factor in the microfinance institutions too.

To overcome the mentioned circumstances and to make the staff conceptually clear on their task, the initial trainings to VFA facilitators, RFOs and Group Auditors were conducted at the Kathmandu. 5 RFO, 10 VFA facilitator, 2 Group Auditors were participated in the seven days training from 2065-5-20 to 2065-5-26. This training was inaugurated by then National Program Coordinator of the LFLP, Mr. Govinda Prasad Kafley. Mr. Nar Hari Dhakal, microfinance expert, was the main resource person of the training and Mr. Guru Datta Dhakal assisted the lead trainer and the rural finance coordinator and Monitoring and evaluation officer were also facilitating sessions. This training covered the following courses:

- Association management course
- Basic accounts course
- Loan management course
- Advance accounts course

Similarly after the mid term mission of the project recommended to organize the trainings at the central level to RFOs and DBS jointly rather than separately with the vision of developing the resource person on micro finance to deliver trainings at the field level to the GPs and members too. The training to RFOs and DBS were conducted at the central level where the RFC and Cooperative Expert facilitated as the main resource person and backed up by the other resource person available from the financial institutions.

There were two (one initial and one refresher) slots of training organized to the RFOs at the central level at Kathmandu. In these trainings total of 15 RFOs (11 working and 4 from core staff of Fri PAD) were participated. The major objective of the training was to deliver the acquired skill to implement rural finance services including saving mobilization and facilitation for the formation of member based financial institutions. These trainings were facilitated by experienced micro finance practitioners Mr. Ghuran Takur, rural finance specialist-FAO-TA, Mr. Khem Bdr Pathak, SFACL-president, Mr. Jhalendra Bhattarai, small farmers' development bank, Mr. Rajan Dawadi, division of cooperative-vice-secretary. Besides them Mr. Balaram Adhakari (NPC) and Mr. Pashupati Nath Koirala (Planning officer) from LFLP also facilitated on the concept of LFLP/RFS and expectation from the rural finance service providers. The rural finance coordinator and M&E officer also involved in the facilitation team and facilitated the sessions as per need during the leisure time, morning and evening too.

In this regard, residential training to total of 5 RFOs, 11 VFA facilitators & 2 Group Auditors were conducted in the first year in one slots at the central level. Similarly refresher and annual trainings to the 11 RFOs were also carried out in two slots in the second year of the project implementation at the central level. The training content and participants list of the initial, annual and refresher trainings has been attached in **annex III**.

2.2.4 HIV & AIDS training

HIV and AIDS is the burning public health issue of the 21st century all over the world. All the nations are trying to fight against this problem but could not get rid of it. Many studies showed Nepal was also vulnerable to this communicable disease due the open border and going for foreign employment. The best percussion measures to get rid of this disease need the awareness on its mode of transmission, so that making aware to the project staff on HIV and AIDS, the HIV awareness and prevention training to the Rural Finance Officer, VFA facilitators and the Group Auditor was planned in the second year in the financial breakdown, but the staffs had already mobilized in the field so this training needed to be provided them immediately. If the training was provided to them during the initial stage, they would have been aware on it and there would have been very less chances of being suffered from it as the awareness level would have risen on the issue. Furthermore the staffs would also share their gained knowledge with the community people and rise up their knowledge and perception on the HIV and AIDS. This would be really beneficial to the community and community people too.

This training was held for two days (from 2065-5-27 to 2065-5-28) at Kathmandu. Mr. Ramesh Pandey, Program Officer of Nepal HIV/AIDS Association (NHIVA), the HIV positive, was the main resource person of the training. He shared his experiences and feeling directly to the participants.

Furthermore during the training session five documentaries on the HIV and AIDS were also visually observed by the participants. The following five documentaries were made by HIV and AIDS Documentation expert, Mr Rakesh Karmacharya:

1. Tears from far western, 2. Hope to the hopeless, 3. HIV treatment method
4. Information about medicine for HIV positive, 5. HIV and AIDS introduction

The training content and participants list has been attached in **annex III**.

2.3 Non Formal Training

The project also made a planning for non formal trainings to be organized at the field level. There were two types of non formal trainings i.e. training before formation of VFA these are group level saving and credit training and VFA orientation which would certainly create a positive situation among the members for the formation of viable financial institutions. Both of these were conducted at the cluster level and tried to deliver very fundamental concept of saving and credit mobilization and institutional development for the sustainability of the groups' financial transition. Till to the end of the rural finance services being carried out, total of 173 group saving and credit training delivered to 3196 male and 3767 female from 1095 groups and 163 VFA orientation to 5401 male and 8454 female from 1526 groups respectively.

Similarly after the formation of member based financial institution, the key members need some basic knowledge and managerial skills. So trainings like VFA office holder was delivered to 160 male and 84 female from 36 new cooperatives, and VFA loan management to 150 male and 96 female from 18 cooperatives, and finally advance loan management training was delivered to 49 male and 49 female from six cooperatives upto the end of Fripad services.

2.3.1 Group saving and loan training

The LFGs were practising the saving and credit activities in their groups based upon the traditional knowledge and practices. The accounting systems in the LFGs were so weak that they could hardly calculate and reconcile their financial transaction whenever they needed. In most of the cases only some of the key persons in the group used to keep the record of the saving and credit activities, so others were unknown whether their savings were mobilized or remained in their group accounts. Moreover the accounting systems were so rough that hardly any auditor could audit the account in the absence of formal documentation procedure. This sort of accounting system might not function when the groups collect much money and the depositors might not get the actual financial situation of their savings which directly influenced their saving regularity and saving habit of the members. On the other hand this project aimed to increase the saving mobilization of the LFGs members. This training was aiming to provide basic knowledge on saving mobilization and loan management at the group level. At the end of the trainings members of LFGs gained considerable knowledge for keeping the saving and loan records of the group which led for the transparency of financial situation of the groups that helped to motivate the members for saving collection.



Photo: Group saving and loan training at Jeevanpur

These trainings were conducted at the cluster level. Not less than 2 members from each group of the clusters were participated in trainings. The GPs, DBS and RFOs were facilitating the training sessions. After this training the members themselves tried to maintain the ledger provided to them under the assistance of GPs of the assigned clusters. Not only ledger posting, the members also initiated for calculating the interest income, expenses, saving collecting, loan outstanding etc. using the electronic device, the calculator. During the project implementation, total of 173 group saving and credit trainings were delivered to 3196 male and 3767 female from 1095 groups in different districts. The detail of the group saving and credit management training conducted in the districts has been attached in **annex IV**.

2.3.2 VFA orientation

The final goal of the rural finance service was the formation of the VFAs by merging the LFGs in a cluster. The VFAs would be an institution for mobilizing the saving to the members. The VFA would be a member based financial institution, where a democratic system of governance would be follow. The groups were practicing saving and credit activities only in the group level, where the amount needed might not be available to the members, that's why the members had to go to the local money lenders where the members need to pay higher



Photo: VFA orientation in Ugrachandi Nala, Kavre

interest rate (38%/month, Baseline survey report) as well as some extra gift also. So that the project was aiming for the formation of the VFAs which would be able for lending the necessary credit to the members in the reasonable interest rate without any service charges, which would ultimately reduce the cost of production. To develop such a financial service providing mechanism as VFAs, an orientation on the concept, ultimate goal, as well as the roles and responsibility of the target group members were conducted in the clusters that were feasible for federating the saving and credit groups. During the project implementation, total of 163 VFA orientation trainings were delivered to 5401 male and 8454 female from 1526 groups in different districts. These orientations were found very helpful to create awareness among the members on the concept and principles of cooperatives. The details of these orientation programs conducted in the districts has been attached in **annex V**.

2.3.3 VFA office holder training

VFA/Cooperatives were the members based financial institutions formed by the direct involvement of the LF users. These institutions were developed as the formal organization with the objective of



delivering financial services to the leaseholders. As soon as the institutions established, the official activities initiated immediately which needed key skills and knowledge. Without the skill nobody can maintain the records of the financial transition properly. So training to the key persons including the probable manager of the cooperatives was found essential regarding the day to day operation of the cooperatives and maintain the record correctly. Till to the end of the project total of 36 trainings were conducted where total of

244 members from 36 cooperatives were directly benefitted. The detail of the training has been attached in **annex VI**.

2.3.4 VFA Loan Management Training

By name VFAs were the institutions performing financial transition among the members. Financial transition was the collection and mobilization of the resources among and within the concerned members. These institutions were fully liable to secure the saving and deposits of the members. On the other hand, the large portions of the assets were mobilized as loan to members. So, proper loan mobilization was the crucial factor for the sustainability of financial institutions. In this regard, loan management trainings to the concerned persons were found essential. This training included administrative procedure of loan demand and lending, follow up of activities of the borrowers, ledger posting and system of installment as well as mode of repayment and delinquency management. Till to the end of the project total of 18 trainings



were conducted where 246 members from 18 cooperatives benefitted. The detail of the training has been attached in **annex VI**.

2.3.5 Advance VFA Loan Management Training

By name VFAs were the institutions performing financial transition among the members. Financial transition was the collection and mobilization of the resources among and within the concerned members. These institutions were fully liable to secure the saving and deposits of the members. On the other hand, the large portions of the assets were mobilized as loan to members. So, proper loan mobilization was the crucial factor for the sustainability of financial institutions. In this regard, loan management trainings to the concerned persons were found essential. This training included administrative procedure of loan demand and lending, follow up of activities of the borrowers, ledger posting and system of installment as well as mode of repayment and delinquency management. Till to the end of the project total of 6 advance loan trainings were conducted where 98 members from 6 cooperatives participated. The detail of the training has been attached in **annex VI**.

2.4 Training material and VFA operational manual preparation

2.4.1 GP training manual

The training to the GPs intended to provide acquired basic knowledge for the mobilization of groups and keeping saving and credit records properly at group level. The content of this training composed of the basic concept of the double entry accounting system at the group level. The manual clearly guided the training facilitators to organize the training in a sequential order. More over this manual would be used as a hand book to the GPs and finally to the group members.

The coordinator of the rural finance service in close consultation with capacity building consultant Mr. Murari Joshi designed and developed this manual. This manual was piloted in training to GPs held at Chitwan. After piloting the manual during initial trainings, it was found perfect and this manual had been accepted for the further training. A separate copy of this manual had also been submitted along with final report.

2.4.2 RFO & DBS training manual

A training manual for RFOs & DBS had also been developed and conducted the trainings accordingly. Each of the RFOs and DBS received the training manual and used it as a hand book while doing job at the field. This training manual included the concept of association management, basic account keeping, loan management and advance record keeping courses. More over this also covered the sequential procedure of the VFA/Cooperative formation and mobilization. A separate copy of the manual has also been submitted along with the final report.

2.4.3 Group saving and loan training manual

A group saving and loan training manual was prepared for the purpose of delivering training to the members of the groups on the concept and fundamental principles of saving and credit group management. This manual also included the basic techniques of record keeping of the groups and prepares the financial statement of the group transition over the certain period of time. This manual had been used by the GPs as the hand book. A separate copy of this manual is also submitted.

2.4.4 VFA orientation manual

The ultimate goal of the rural finance services was the formation of member based financial institution at the cluster level. The VFA orientation/mass orientation at the cluster level were the basis for the formation of cooperatives. This manual was prepared to be used by the RFOs while delivering the mass orientation. This manual included the importance, rational and essence of forming cooperatives for the socio-economic development of the target population. Besides it included procedure of organizing first preliminary meeting, second preliminary meetings, conducted feasibility study, preparation of action plan and other documents as prescribed by the cooperative offices. A separate copy of this manual has also been submitted.

2.4.5 VFA office holder and loan management training manual

VFA/cooperatives were the functional micro financial institutions formed by the members. These were the legal institutions which needed legal operational procedure. So this manual involved the content relating to the day to day office operation and maintaining loan records and ensuring the repayment of the loan in time. All the procedure of the record keeping and loan mobilization were involved in this manual. This manual was prepared to be used by the RFOs while delivering the office holder and loan management trainings at the field levels and ultimately to the focal person of the cooperative. A separate copy of this manual has also been submitted along with the final report.

2.4.6 VFA operational manual

A manual had been developed for the overall operation of the cooperative during the course of program implementation. To operate any institution it is needed a proper guideline, other wise it is needed an intensive regular support and follow up. This guideline included the activities that the cooperatives as a viable institution had to be followed up for its sustainability and reliability. These activities included method of saving collection, loan mobilization, conduction of general assembly, internal and external auditing, staffing arrangement, office management, loan loss provisioning, policy for membership enhancement, loan limitation and connection with the apex financial institutions. This manual was the key to operate the cooperatives. On the other hand it was the blueprint of the cooperative to operate. A separate copy of this manual was also submitted along with report.

2.4.7 VFA account keeping manual

Proper accounting is the key for the operation of the financial institutions. Without a proper record keeping system none of the financial institutions can be imagined. During the initial days, a proper guideline was to minimize the errors in ledger posting. These VFAs were using the ledger preferred for the cooperatives by the cooperative division. These cooperatives were using four ledgers (income, expenses, assets and liabilities) which were found little bit difficult to operate during the initial days (i.e. it need more practice). More over, maintaining the day book, preparing the journal voucher and maintaining the individual passbooks were also the essential part of the book keeping.

These cooperatives were following the double entry system of book keeping. This system needed some basic concept of debit and credit principles and sequential order of posting. Finally, a financial statement of the cooperative also was prepared which included profit and loss, balance sheet and cash flow statements for the certain period of operation. So involving all these, a separate account manual was prepared during the TOT organized by the FAO-TA to the RFOs and DBS which was

using by the cooperatives formed under LFLP/RFS. A separate copy of this manual was also submitted.

2.5 Other material preparation and documentation

2.5.1 *Model VFA bylaw*

Any formal institutions were operated/managed under the certain law and policies developed by the members themselves. As the cooperatives were the autonomous institutions and following the basic principles of democracy for the operation, the concerned personnel themselves made the constitution compatible with their situation. However on the other hand, the cooperative division under the Ministry of Agriculture and Cooperative, made the draft of the bylaw to be used by cooperatives. Remaining upon the content of the already prepared bylaw, we could only make certain modification regarding the context of leasehold forest groups. Most of the cooperatives were registered under RFS followed the bylaw of agriculture cooperatives while some followed bylaw of saving and credit cooperatives. A separate copy of the model bylaw of the cooperatives has also been submitted along with the final report.

2.5.2 *Cooperative saving and credit policy*

Each of the cooperatives was formed with the vision of delivering saving mobilization activities among the members more effectively and transparently. In this regard, apart from the VFA bylaw, a separate policy with detail of saving and credit procedure in the cooperatives had also been prepared, taking account the guideline published by the cooperative division. The separate copy of this policy has also been submitted along with the final report.

2.5.3 *Hand book for GP and members*

The GPs were the focal persons to operate the saving and credit activities of the leasehold forestry groups. They had to be conceptually clear on the process of proper book keeping at the group levels. Initial and refresher trainings were delivered to GPs but while doing the jobs at the group, they might be confused since they were very new to facilitate the saving and credit groups. So, a hand book to the GPs and the group members was also prepared to find out the answers to the problem. They encountered while posting the transition and preparing the financial statement of the groups at the field.

2.5.4 *Checklist to assess the group readiness for the formation of VFA*

VFAs were the institutions formed by federating the successful leasehold forestry groups within the cluster level. Before the formation of VFA, a detail assessment needed to be conducted with a structured questionnaire i.e checklist. The questionnaires were used by the field staff and analyzed and finding the current situation of the clusters and made the decision accordingly. If the groups were found active and regular in their regular activities like monthly meeting conduction, active participation in the meeting, saving regularity, proper repayment rate etc., we were stepped forward for the formation of cooperatives, otherwise actions were taken to strengthen the groups before federating them in the cooperatives. The checklist has been attached in **annex VII**.

5. Introduction

During the inception of the project a baseline survey was carried out in April to June, 2008 to review and analyze the saving and credit situation of Leasehold Forestry User Group Clusters in order to develop a sustainable saving and credit institution in nine LFLP districts namely Pantchthar, Okhaldhunga, Dolakha, Dhading, Chitwan, Gorkha, Pyuthan, Doti and Accham. The developed checklist was used to gather the primary information from the clusters level which was piloted in Kyulghare cluster of Dahakhani VDC in Chitwan district. Annual progress report of LFLP, district forest office, District livestock office and minutes of the LFUGs were reviewed for secondary information collection. This survey was conducted in fifty four clusters of nine districts and six clusters each of the selected districts. Among the six clusters 50 percent were tried to cover from the older groups (those formed during or before the FY 2058/059) and remaining from the so called new groups (those formed in 2062/063 or onwards) in order to know the saving motivation of the two types of groups. Based upon the findings of the survey, conclusions have been drawn for the smooth implementation of the rural financial services in the leasehold user groups.

3.1 General information of the surveyed clusters

There were two types of groups in the leasehold forestry areas, one was formed in 2058/059 to 2061/062 with the support of DFO, now named as old groups which have not got the goat support yet and the other one was formed with the support of LFLP from 2062/2063 to 2064/2065 which were benefitted by the goat support program for their livelihood support. During the field visit it was found that almost all clusters were composed of mixed with different ethnicity. The groups' identity (disadvantaged caste clusters, ethnic minority cluster and mixed clusters) was given by considering the majority of the population involved in the corresponding leasehold forestry groups. Six clusters as mentioned above in each district were selected by considering the secondary data available from DFO and discussion with the concerned personnel of DFO of the concerned districts.

Table 5 Clusters Identification

District	Cluster name	Cluster identity	Covered VDC	Ethnicity
Panchthar	Ravi(kha)	Old	Ravi V.D.C.	Janjati
	Sarangdada	New	Sarangdada V.D.C.	Janjati
	Pauwasartap	New	Pauwasartap V.D.C.	Janjati
	Aarubote	New	Aarubote V.D.C.	Mixed
	Ravi(ka)	Old	Ravi V.D.C.	Janjati
	Amarpur	New	Amarpur V.D.C.	Eth. Minority
Okheldhung	Sishneri(ka)	Old	Sisneri 2	Janjati
	Gorakhnath	New	Narmadeswor 8	Mixed
	Sishneri(kha)	New	Sisneri 1	Janjati
	Prapcha	Old	Prapcha 5,6	Dalit
	Diyale	New	Diyale 7,8,9	Mixed
	Mamkha	Old	Mamkha 6,2	Janjati
Chitwan	Kuwalghari	New	Dahakhani 6	Janjati
	Darechowk	Old	Darechowk 3	Mixed

	Samphryang		New	Shaktikhor 2	Dalit
	Adhamara		New	Chandi bhanjang 9	Janjati
	Shaktikhor		New	Shaktikhor 7,1,4,6	Mixed
	Kalikhola		New	Chandi bhanjang,6	Eth. Minority
Dolakha	Dokthaly+Rampa		New	Bhimeswor m-4	Mixed
	Nayagal cluster		New	Bhimesworm-4	Janjati
	Silmolu Kuthame	Old		Mali-8	Janjati sherpa
	Sokla Khelap	Old		Bhimeswor m -4	Janjati
	Kirateshwor	Old		Malu- 6	Mixed
	Phulpa		New	Bhimeshwor m-4	Mixed
Dhading	Nilkantha		New	Nilkantha, 9	Dalit
	Jalkanya		New	Sunaula bazzar-6	Mixed
	Raktakali	Old		Sunaula bazzar-6	Dalit
	Nibuwa pakha	Old		Nilkantha 4	Janjati
	Jiwanpur		New	Jiwanpur 9	Mixed
	Salang		New	Salang 8	JanJati
Gorkha	Changlo	Old		Changlo -9	Mixed
	Taple		New	Taple-3&8	Mixed
	Manakamana	Old		Manakamana 7,8,9	Janjati
	Durbung gdyalchok		New	Durbung, 9 Ghyalchok,7	Janjati
	Bhumli chwok		New	Bhumlichowk -4,5	Janjati
	Tangli chok	Old		Tanglichowk 9	Eth.minority
Pyuthan	Khung cluster		New	Khung 1,2,3,4,5	Mixed
	Daurali cluster	Old		Khung 9	Janjati
	Pakala cluster	Old		Pakala 4,6, Raspukot 4	Dalit
	Majhkot		New	Bijuwar 5	Dalit
	Dangbang		New	Dangbang 4,5	Dalit
	Sworgadwari		New	Sworgadwari 6	Mixed
Doti	Kalena	Old		Kalena-1,2,3,4,5	Mixed chetri
	Barchhen		New	Barchhen 4,5	Mixed
	Khatiwada		New	Khatiwada 9	Dalit
	Kappalleki		New	Kapalleki mudhegaun	Mixed
	Baglekh		New	Baglekh	Mixed
	Dipayal	Old		Dipayal sligadhi M- 6,14	Mixed
Achham	Kuika		New	Kuika,7,9,8	Mixed
	Waligaun	Old		Walligaun -9,6,8,1,3	Mixed
	Janali Bhandali		New	Janali bandali - 2,3,7,1	Mixed , Bahun
	Jalpadevi	Old		Jalpadevi -7,8	Mixed
	Mangalsen	Old		Mangalsen- 6,9	Dalit
	Babala		New	Babala -3	Mixed
Total clusters surveyed		21	33		

Table 5 indicates 54 clusters of 9 districts in five developmental regions identified for the baseline survey. Accordingly, 21 clusters were from the old groups and 33 clusters were from the new groups including 9 Dalit clusters, 18 Janajati clusters, 3 ethnic minority clusters, and 24 mixed clusters.

3.2 Major Findings of the baseline survey

3.2.1 Distribution of saving amount in the districts

Highest saving was found in Gorkha which occupied 22.48% of all the saving in the nine district while lowest was in Chitwan that occupied 2.85% of all the saving in the surveyed cluster. There was continuous saving in the old groups though some of the groups had stopped their saving due to the lack of manpower to maintain ledger/account and till the date they did not get the goats from project (the District Livestock Office). The group membership was low in the old groups compared with new groups. It was also one of the cause for the less amount of saving in those old groups.

Table 6 Distribution of Saving Amount by the District and Group

S. N	District	No of Group	No of member	Saving amount			% Amount
				Old group	New group	Total Amount	
1	Panchathar	66	351	146880	333262	480,142	15.42
2	Okhaldhunga	37	313	156176	96858	253,034	8.12
3	Chitwan	41	133	45000	43942	88,942	2.85
4	Dolakha	40	264	200554	298286	498,840	16.02
5	Dhading	37	203	132880	190907	323,787	10.40
6	Gorkha	62	278	624100	75751	699,851	22.48
7	Pyuthan	52	349	78020	163895	247,915	7.96
8	Doti	46	147	142242	123850	272,092	8.74
9	Achham	43	74	81500	154837	235,837	7.57
	Total	434	2112	1605352	1481588	3112440	100.00

Gorkha district had the highest amount of saving followed by Dolakha and Panchthar districts. While comparing the saving status between old and new groups in the nine districts it could be concluded that all the districts except Gorkha and Doti had more saving in new groups. In Gorkha the old groups had saving amount more than six times to those of the new groups. In Panchthar, new group had nearly double saving amount than that of old groups. In totality, new groups were found to be more encouraged for saving collection compared with old groups.

3.2.2 Average monthly saving rate vs. LFUGs saving rate

The LFUG members used to save money in various organizations besides leasehold forestry groups. The amount of monthly saving varied from Rs. 108 to Rs. 13 in Okhaldhunga and Pyuthan respectively. On an average Rs. 75/month was saved by most of the LFUG members. If this amount could be saved only in the leasehold forestry groups the saving amount could easily meet the bench mark of saving (i.e. Rs. 50,000.00) to form VFAs in the districts.

The monthly saving rate in LFG in the districts ranged from NRs 5.5 to 39.58 in Doti and Dolakha (Table 3) respectively. The total average monthly saving of the surveyed LFUGs was found in an average only NRs 13.76 per member per month. From the information we could reveal that there

was a vast difference (NRs 61/month) in the saving of the members in LFUGs and other saving institutions.

Table 7 Monthly Average Saving rates in districts and LFUGs

S.N.	District	Average monthly saving amount of the members (NRs.)	Total amount saving by members in LFG per month
1	Panchathar	24	16.55
2	Okhaldhunga	108	6.52
3	Chitwan	38	7.42
4	Dolakha	69	39.58
5	Dhading	79	12.16
6	Gorkha	19	14.83
7	Pyuthan	13	12.16
8	Doti	97	5.50
9	Achham	195	9.16
Average		75	13.76

3.2.3 Sources of Loan at the Local Level

There were all together eight sources of loan available locally while considering all surveyed districts. Bank, Village Development Fund and local micro finance organizations were not available in Panchthar. Relatives were the most popular sources of loan provider (36.8%) followed by Local Money Lenders (26.08%), Local groups (19.18%), FINGO (6.87) and Cooperatives (6.0%) . Women Development Fund (1.7%), Village Development Fund (1.33%) and Bank (1.98%) were also found the sources of loan to the lesser consideration. WDF, VDF and micro finance organizations were lacking in Okhaldhunga where Local groups (58%), local money lenders (32.67%) and Bank (9.33%) were the major sources of loan. In Chitwan, the members did not borrow loan from banks and WDF, local money lenders (31.42%) were the most popular sources followed by local groups (26.93%) and relatives. In Dolakha and Dhading there were no facilities of loan form VDF and local money lenders and relatives were the major sources of loan providers in Dolkha and Dhading respectively. In Gorkha and Pyuthan the local groups were most popular for providing loan to their members where loan form WDF was completely lacking. In Doti and Accham local money lenders were the major source of loan followed by cooperatives. All other sources were completely lacking in these districts except very less numbers of members borrowed loan from bank in Doti.

The loan number was more than the group members in Pyuthan, Gorkha, Dhading and Chitwan where the members borrowed loan from more than one source. The loan numbers and the number of group members seemed to be similar in Panchathar and Okhaldhunga. In Dolkha, Doti and Accham the group members' number exceed than the loan number.

The local money lenders were the most accessible source of the loan in Panchathar, Okhaldhunga, Chitwan, Dolakha, Pyuthan, Doti and Accham. In Dhading and Gorkha the major sources of the loan were their relatives. Considerable number of the people borrowed from cooperative in Doti and in all other districts the loan from the cooperatives were found very minimal and the loan from the cooperatives were completely nil in Okhaldhunga district.

3.2.4 Interest rate Levied by the Loan Providing Organization/persons for the LFG Members

The interest rate levied by the sources of loan varied. The local money lenders were found the most exploitative source of loan. The relatives of the members were the second and local microfinance organizations were the third exploitative in terms of charged interest rate. Bank and cooperatives were the cheapest source of loan in terms of interest rate. The following table gives the detail of interest rate levied by the loan providing organization.

Table 8 Average Interest rate Percentage of Loan Provider Organization for LFUGs

District	Bank (%)	Local Group (%)	Money lenders (%)	Relatives (%)	Cooperative (%)	WDF (%)	VDF (%)	Micro Finance Institutions (%)
Panchathar	-	24	36	-	18	24	-	-
Okhaldhunga	18	24	45	-	-	-	-	-
Chitwan	20	20	40	36	-	-	24	33
Dolakha	15	12	36	-	16	18	-	24
Dhading	12	24	32	24	12	21	24	20
Gorkha	18	22	36	28	18	-	24	24
Pyuthan	12	18	33	36	12	-	12	12
Doti	18	-	46	-	27	-	-	-
Achham	-	-	46	-	21	-	-	-
Average	17.42	20.57	38.88	31	17.71	21	21	22.6

Table 8 shows higher interest rate of local money lenders followed by the relatives. Bank and cooperatives were providing the loan in the low interest rate. Other sources i.e. local micro finance institutions, Women Development Fund (WDF), Village Development Fund (VDF), local groups found to be in between the two extremes.

Most of the clusters were scattered in more than one VDC but geographically LFUGs were available nearby village which might help to establish and run the VFA. The participation of groups (92.14%) in the focus group discussion meeting in the cluster was satisfying comparing with the members (54.57%). The saving amount of old groups (51.63%) and new groups (48.37%) was almost same but the saving amount of old groups in Gorkha was very high (89.17%) comparing with new groups in (10.83%). The average monthly saving rate was very high (NRs 75) comparing with the rate in leasehold forestry groups (NRs 13.76). The members were interested to save volunteer saving (NRs 47.89 per person per month) in the VFA if available. According to the respondents plenty of money lenders were available in the cluster to provide loan for the LFG members comparing with the other sources and also the annual interest rate was very high (38.88%) comparing with the bank and other financial organizations. So the members were still bounded to pay the high interest rate. The time period for the loan was long but was not fix and depend upon the behavior of the money lenders. Except the high interest rate the members were bounded to pay some gifts for the lenders. Facing these problems the more than 65% of the LFUG members were ready too establish the VFA in a cluster level with their direct involvement and contribution too. Some of the groups were interested to run both the groups and VFA as the rural financial institution to get other opportunities from other programs but others only wanted VFAs for their saving and credit transition by providing the salary to the staff who keeps transparent accounting and

administrative system in the VFAs. To increase the fund in the groups most of the members were aware of the repayment of the installment for goat provided by the project and also ready to initiate income generating activities programs (on farm and off farm) to improve their livelihood if got loan easily and in reasonable interest rate.

These findings of survey paper were presented and verified in three regional workshop conducted by LFLP/TCP at Dhangadi, Biratnagar and Kathmandu. The final baseline survey report was developed by incorporation all the suggestions and comments from the audience and submitted to the project executing office.

FORMATION OF MEMBER BASED FINANCIAL INSTITUTIONS

6. Formation of cooperatives

The ultimate goal of rural finance services was the formation and registration of financial institutions by federating the successful LFUGs, no matter the LFUGs also needed to be strengthened for saving mobilization parallel to the other regular group activities. Cooperative formation was the process that had to be followed step by step for achieving the preformation maturity stage. During the very beginning, the target beneficiaries should be oriented on the concept of cooperative and some prerequisites to be considered while moving ahead on the process of financial institutionalization (i.e. proper record keeping assurance in the groups, regular meeting conduction, members participation in the decision making process etc.) because the project was deeming for the formation of member based member managed financial associations.

VFA formation process was initiated, based upon the group performance and farmers motivation towards the need and feeling ownership. While considering these prerequisites very limited clusters could be transformed into VFA/cooperatives. In this regards, we were able for the formation of 36 cooperatives against the target of 130 by the end of project period. In these registered 36 cooperatives 3004 members from 365 LFUGs became the share holders with 18672 number of share issued. The brief description of these 36 newly registered cooperatives are given one by one in table 9. The detail of the registration and financial transaction of these cooperatives has been attached in **annex VIII and IX**. Similarly, the profile of each of the registered cooperatives has been attached in **annex X** herewith.

Table 9 Detail of the cooperative registered under the LFLP/RFS in 13 districts

SN	Name of Cooperative	Address	Regd. Date	Regd. No.
1	Trikuteshori Agriculture Cooperative	Jeevanpur VDC, Ward 7, Dhading	2067.5.29	154/067/68
2	Manakamana Agriculture Cooperative Ltd	Manakamana VDC, Ward 6, Gorkha	2067.06.13	81/067/68
3	Rampur Agriculture Cooperative Ltd	Durbung VDC 9, Gorkha	2067.05.06	77/067/68
4	Janagaran Agriculture Cooperative Ltd	Bhulbhule VDC Ward 2, Lamjung	2067.06.06	48/067/68
5	Laliguras Leasehold Forestry Saving & Credit Cooperative Ltd	Jalpadevi VDC Ward No 7, Accham	2067.05.04	252/067/68
6	Nayajeevan Leasehold Forestry Saving & Credit Cooperative	Babla VDC, Ward No 4, Accham	2067.04.31	250/067/68
7	Janakalyan Leasehold Forestry Saving and Credit Cooperative	Janalibandali VDC, Ward No. 2, Accham	2067.04.31	251/067/68
8	Shivashakti Agriculture and livestock development Cooperative	Alital VDC Ward No 8, Dadeldhura	2066.06.03	01/065/066
9	Nauli Agriculture and livestock development Cooperative Ltd	Alital VDC Ward No 6, Dadeldhura	2067.05.23	18/067/68

10	Ugratara Agriculture and livestock development Cooperative	Amargadi Na. Pa. Ward No8, Dadeldhura	2066.06.12	1023/066/067
11	Jagadamba Agriculture and livestock development Cooperative	Samaiji VDC ward No 3, dadeldhura	2067.02.06	1021/066/067
12	Dahakhani Agriculture Cooperative	Dahakhani VDC Ward 6, Chitwan	2066.12.22	891/066/067
13	Udmsil Leasehold Forestry Farmer Cooperative Ltd	Lampantar VDC Ward No 4, Sindhuli	2067.02.04	138/066/067
14	Bangring farmer Saving & Credit Cooperative	Lampantar VDC Ward No 3, Sindhuli	2066.10.26	123/066/067
15	Gaurati Saving and Credit Cooperative Ltd	Irkhv VDC ward No 7, Sindhupalchowk	2066.11.28	1506/066/067
16	Dildhunga Saving and Credit Cooperative Ltd	Bhimeshowar Na. Pa. Ward 4, Dolakha	2066.02.20	1345/065/066
17	Nawa Nirman saving and credit Cooperative Ltd	Bhimeshowar Na. Pa. Ward 3, Dolakha	2066.3.19	1382/065/066
18	Sarsin Danda Saving and Credit Cooperative Ltd	Jhayauku VDC Ward No 3, Dolakha	2067.03.09	1586/066/067
19	Siaurani Agriculture Cooperative Ltd	Jiri VDC Ward No 5, Dolakha	2067.06.19	514/067/068
20	Samjana Agriculture Cooperative Ltd	Niwatar VDC Ward No 3, Makawanpur	2066.12.23	846/066/067
21	Litikhaol Bagare Agriculture Cooperative Ltd	Phaparbari VDC Ward No 2	2067.06.18	931/067/068
22	Sahara Agriculture Cooperative Ltd	Phaparbari VDC Ward No 8	2067.06.18	932/067/068
23	Lafa Leasehold Forestry Saving and Credit Cooperative Ltd	Darechowk VDC ward No 3, Chitwan	2065.05.13	779/065/066
24	Jaldevi Agriculture Cooperative Ltd	Chandibhanjyang VDC Ward 9, Chitwan	2067.06.19	926/067/068
25	Shree Amp pani Agriculture Cooperative Ltd	Korak VDC Ward No 7, Chitwan	2067.06.07	922/067/068
26	Majbang Agriculture Cooperative Ltd	Siddhi VDC ward no 6, Chitwan	2067.07.07	929/067/068
27	Kalpabrishaya Agriculture Cooperative Ltd	Rayale VDC Ward No 3, Kavre	2067.02.16	1563/066/067
28	Devitar Agriculture Cooperative Ltd	Devitar VDC Ward No 3, Kavre	2067.07.15	1666/067/068
29	Taldhunga Agriculture Cooperative Ltd	Salmechakal VDC Ward 5, Kavre	2067.05.01	1631/067/068
30	Dandagaun Agriculture Cooperative	Dandagaun VDC Ward 3, Kavre	2067.06.21	1656/067/068
31	Kawaj Agriculture Cooperative LTD	Nala VDC Ward No 7, Kavre	2067.08.27	1683/067/068
32	Deurali Agriculture Cooperative Ltd	Bangre VDC Ward 6, lamjung	2067.07.08	52/067/068

33	Asigram Multipurpose Cooperative	Asigram VDC Ward 8, Dadeldhura	2064.06.03	192/064/065
34	Basuling Kadar Agriculture Cooperative LTD	Dasuling VDC Ward 6, Baitadi	2067.08.12	370/067/068
35	Siddahababa Agriculture Cooperative LTD	Ranichuri VDC Ward No. 4, Sindhuli	2067.08.27	153/067/068
36	Sajandreshor Agriculture Cooperative	Khirisaini VDC Ward 4, Doti	2067.08.22	

4.1 Financial status of cooperatives

4.1.1 Resource collection in cooperatives

Cooperatives are shops which purchase in cash and sell in credit. The major source of cash collection in cooperatives were the saving from the members. Besides saving there were; shares, entry fees, reserve fund etc also. So it was found essential to discuss on the resource generation within cooperatives.

As mentioned earlier, there were 36 newly registered cooperatives under the LFLP in 13 districts where total of 3004 members from the leasehold forestry groups were involved. All of these cooperatives were formed under the leadership of leaseholders. Till to the end of second trimester of FY 2067/068; these cooperatives were successful to generate Nrs. 7,478,266.00 as the new capital formation, which composed of regular saving, share capital, grant income, optional saving, goat saving and other miscellaneous incomes during the course of cooperative operation.

Saving collection: Regular saving was the major source of fund collection in the cooperatives and groups too. In almost all cooperatives, monthly saving had been in practice and the saving rate varied from cooperative to cooperative in the range of Nrs 25 to 100. Till to the end of the reporting period total of Nrs 2,627,081.00 i.e. 36% of the resource were collected from regular saving in these cooperatives. Besides regular saving optional saving i.e Nrs 703,670.00 and goat saving i.e. Nrs 559,500.00 which composed of 10% and 8% respectively of the total resource collection in these cooperatives.

Share capital: Each of the members had to purchase at least one share to become a member of the cooperative. Share capital was the major resources for the initial days of the financial institution. The liabilities of members remained only up to their share capital which differs cooperatives from the private company. From the 3004 members of 36 cooperatives, total of Nrs 1,867,200.00 (25% of total resource generation) was collected as the share capital where in an average it was found that, total of six shares collected by each of the members.

Other collection: As the cooperatives performed their regular activities of financial transaction, these needed to get interest on loan and provide interest to the deposits. These institutions collected entry fees and other incomes during the course of operation. While considering these titles, total of Nrs 243,732.00 was saved by the cooperatives into their account which was the net operational profit of these institutions over the operational time frame.

4.1.2 Cooperative resource mobilization

The ultimate goal of the saving collection from the members in the financial institutions was to mobilize the loan to the needy members in the reasonable interest rate. Besides loan mobilization, the institutions need to keep some amount as the cash, deposit in the bank for banking activities and other sort of investement which can gain returns. Among the resource collection in the registered 36 cooperatives, considerable portion of resource had been mobilized as loan to the members which occupied 60% of the total assets. Similarly, bank balance, cash balance, fixed assets and other investement occupied 9%, 6%, 21% and 5% of total assets respectively.

4.1.3 Financial overview of cooperatives as of Feburary 2011

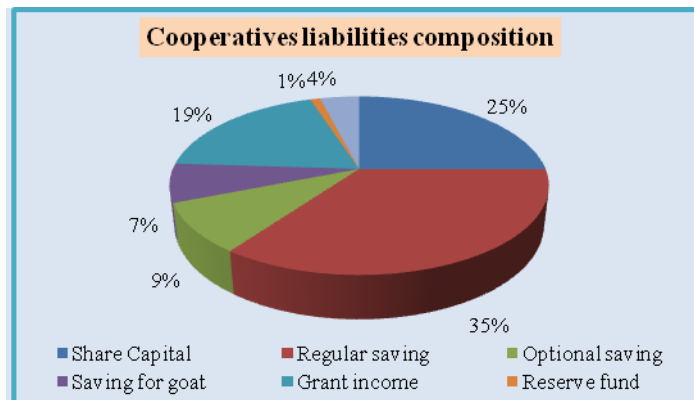
During the mid Feburary 2011, we made a detail study to review the saving and credit activites being carried out in the newly formed cooperatives in program districts. During this period total of 3004 household from 36 cooperatives were reviewed the saving and credit situation. This reviewed includes; total loan investment, repayment and loan outstanding with the number of loanees etc. Similarly, the repayment rate and overdue ratios were drawnout from the data collected by the field staffs i.e. RFOs. During this period, total saving collection remained to Nrs. 3,890,251.00, which composed of regular saving, optional saving and goat saving 68%, 18% and 14% respectively.

Besides saving collection from members, there were share capital, grants and operational profit made by the institutions over the time frame were also included. In total Nrs. 1,868,200.00 was collected as the share capital, Nrs. 1,400,285.00 grant received from various organizations and Nrs. 270,232.00 was the operational profit made by these institutions as on the mid Feburary 2011. The following data gives the organizational profile and financial statement (balance sheet) of the 36 cooperatives as on mid Feburary 2011.

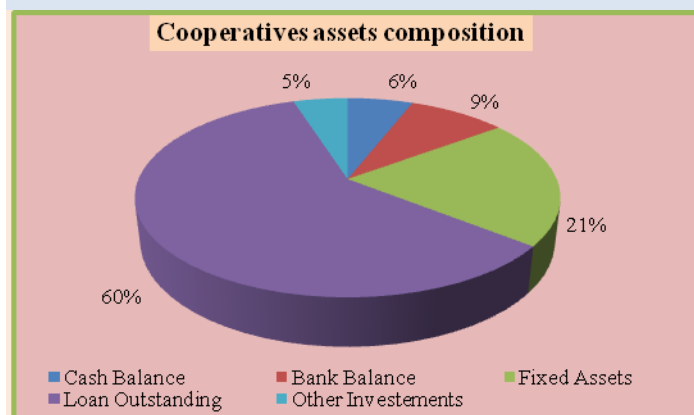
No. of members	Total: 3004	Male: 1587	Female: 1417
No of LFUGs involves	363		
Average regular saving rate	Nrs. 51	Regular saving amount	Nrs. 2627081.00
Optional saving	Nrs. 703670.00	Saving for goat	Nrs. 559500.00
Average interest rate on saving	9%	Average interest rate on loan	18%
Total loan invest	Nrs. 8128719.00	Total loan repay	Nrs. 3664141.00
Loan outstanding	Nrs. 4464578.00	No of borrowers	Total: 812 (M:395/F:417)
Average repayment rate	99%	No of staff	0
Overdue loan	Nrs.49500.00	30 to 90 days: Nrs 5000.00	>90 days: Nrs.44500.00
Average loan portfolio	Nrs. 5498.00	Operational self sufficiency (average)	172%

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>1867200.00</i>	<i>Cash Balance</i>	<i>434829.00</i>
<i>Regular saving</i>	<i>2627081.00</i>	<i>Bank Balance</i>	<i>672620.00</i>
<i>Optional saving</i>	<i>703670.00</i>	<i>Fixed Assets</i>	<i>1553816.00</i>
<i>Saving for goat</i>	<i>559500.00</i>	<i>Loan Outstanding</i>	<i>4464578.00</i>
<i>Grant income</i>	<i>1400285.00</i>	<i>Other Investements</i>	<i>352423.00</i>
<i>Reserve fund</i>	<i>50298.00</i>		
<i>Operational profit</i>	<i>270232.00</i>		
<i>Total</i>	<i>7478266.00</i>	<i>Total</i>	<i>7478266.00</i>



While revealed from the balance sheet the Liabilities of 36 cooperatives could be more clearly shown in the adjoining pie chart. This chart shows the regular saving occupied the highest percentage of total liabilities followed by share capital and the reserve fund has been found to be the least in percent followed by grant income by the cooperatives over the time frame. The optional and goat saving occupied 9% and 7% respectively.



While revealed from the balance sheet the Assets of 36 cooperatives can be more clearly shown in the adjoining pie chart. This chart shows the loan investment to the members occupied the highest percentage of total assets followed by fixed assets and the other investements has been found to be the least in percent followed by cash balance. The bank balance of these cooperatives remained to 9% only.

4.1.4 Loan mobilization in the cooperatives

The ultimate aim of the cooperatives formation was to mobilize the collected capital as loan to the members, which ultimately helps to establish income generating enterprises and improves the living condition of the poor. In this regard, among these 36 cooperatives total of Nrs. 4464498.00 had been mobilized as the loan to total of 684 members (average loan portfolio Nrs. 5498.00). These cooperatives were able to mobilize just 60% of their fund collection. Besides, these were investing just 56% of loan to the enterprise sector other considerable amount i.e. 44% had been invested for the social/consumption sectors which makes a question for the repayment at the given timeframe. On the other hand, loan portfolio varied from cooperative to cooperative. Generally, it ranged from minimum Nrs. 1000.00 to maximum Nrs. 30000.00 and in an average it ranged from Nrs. 3097.00 to 13777.00. The data showed that only 23% members were getting advantage of loan from these cooperatives. The following table briefly gives the loan mobilization status.

Table 10. Loan mobilization in cooperatives

S N	Name of Cooperative	District	Total fund collection	Loan mobilization	No of borrowers	Loan range (Amount)		Loan mobilization (portfolio) (%)		Repayment rate
						Minimum	Maximum	Enterprise	Social/others	
1	Trikuteshori Agri. Coop.	Dhading	83194.00	66950.00	15	1000.00	10000.00	25500.00	41450.00	100%
2	Manakamana Agri. Coop.	Gorkha	4670.00	0.00	0	0.00	0.00	0.00	0.00	NA
3	Rampur Agri. Coop.	Gorkha	79760.00	71010	6	2000.00	20000.00	25010.00	46000.00	100%
4	Janagaran Agriculture Coop	Lamjung	413779.00	397991	22	2000.00	25000.00	167491.00	230500.00	100%
5	Laliguras S&C Cooperative	Accham	190600.00	130800	21	1000.00	25000.00	103500.00	27300.00	100%
6	Nayajeevan S&C Coop.	Accham	127300.00	97300.00	12	2000.00	25000.00	52600.00	44700.00	100%
7	Janakalyan LF S&C Coop.	Accham	517700.00	259000.00	25	4000.00	16000.00	134000.00	125000.00	100%
8	Shivashakti Agri. Coop.	Dadeldhura	272710.00	128500.00	23	2000.00	10000.00	70500.00	58000.00	97%
9	Nauli Agri. Cooperative Ltd	Dadeldhura	23832.00	15500.00	5	1000.00	4000.00	9000.00	6500.00	87%
10	Ugratara Agri. Cooperative	Dadeldhura	262906.00	217800.00	25	2500.00	20000.00	150000.00	67800.00	93%
11	Jagadamba Agri. Coop.	Dadeldhura	285600.00	105000.00	14	1000.00	10000.00	55000.00	50000.00	100%
12	Dahakhani Agri. Coop	Chitwan	50965.00	50000.00	3	10000.00	20000.00	30000.00	20000.00	NA
13	Udmsil LF Cooperative Ltd	Sindhuli	137360.00	102250.00	38	2000.00	10000.00	61000.00	41250.00	99%
14	Bangring S &C Cooperative	Sindhuli	184389.00	172389.00	49	2000.00	24000.00	105650.00	66739.00	100%
15	Gaurati S&C Cooperative	Sindhupalchowk	610810.00	105076.00	21	1000.00	20000.00	40076.00	65000.00	78%
16	Dildhunga S& C Coop.	Dolakha	400795.00	338829.00	42	2000.00	20000.00	145300.00	193529.00	100%
17	Nawa Nirman S&C Coop.	Dolakha	304400.00	218000.00	42	2000.00	10000.00	175000.00	43000.00	100%
18	Sarsin Danda S&C	Dolakha	325591.00	307625.00	44	3000.00	30000.00	195600.00	112025.00	100%

	Coop.									
19	Siaurani Agri. Cooperative	Dolakha	197200.00	197200.00	40	1000.00	10000.00	123000.00	74200.00	100%
20	Samjana Agri Cooperative	Makawanpur	222450.00	204250.00	24	2000.00	12000.00	112500.00	91750.00	100%
21	LitikhaolBagare Agri. Coop	Makawanpur	89280.00	89200.00	8	2000.00	10000.00	50200.00	39000.00	100%
22	Sahara Agri. Cooperative	Makawanpur	64702.00	59405.00	7	2000.00	10000.00	32000.00	27405.00	100%
23	Lafa S&C Cooperative Ltd	Chitwan	402362.00	298158.00	23	2500.00	20000.00	155000.00	143158.00	100%
24	Jaldevi Agri. Cooperative	Chitwan	31395.00	20500.00	2	10000.00	10500.00	10500.00	10000.00	NA
25	Shree Amppani Agri. Coop.	Chitwan	23050.00	20000.00	1	20000.00	20000.00	20000.00	0.00	NA
26	Majbang Agri. Cooperative	Chitwan	11800.00	10000.00	1	10000.00	10000.00	0.00	10000.00	NA
27	Kalpabrishaya Agri. Coop.	Kavre	336444.00	267500.00	88	1000.00	20000.00	145000.00	122500.00	100%
28	Devitar Agri Cooperative	Kavre	133455.00	121500.00	18	2000.00	10000.00	86500.00	35000.00	100%
29	TaldhungaAgri Cooperative	Kavre	60902.00	15700.00	7	1000.00	2000.00	4500.00	11200.00	100%
30	Dandagaun Agri Coop.	Kavre	20786.00	4500.00	1	4500.00	4500.00	0.00	4500.00	NA
31	Kawaj Agriculture Coop.	Kavre	83182.00	76400.00	9	1000.00	8000.00	45000.00	31400.00	100%
32	Deurali Agri. Cooperative	Lamjung	133290.00	117000.00	9	2000.00	20000.00	78000.00	39000.00	100%
33	AsigramMultipurpose Coop	Dadeldhura	1240139.00	60500.00	9	2000.00	10000.00	40500.00	20000.00	92%
34	Basuling Kadar Agri. Coop	Baitadi	36411.00	30000.00	6	5000.00	5000.00	20000.00	10000.00	100%
35	Siddahababa Agri. Coop.	Sindhuli	24251.00	23665.00	12	1000.00	5000.00	5000.00	18665.00	NA
36	Sajandreshor Agri. Coop.	Doti	90806.00	65000.00	12	2000.00	10000.00	30000.00	35000.00	NA
Total / Average			7478266	4464498	684	3097	13777	2502927	1961571	

6.2 Backstopping of already formed cooperatives

As per the project document, it was clear mandate that we should not form new cooperatives where there were already existence of viable member based financial institutionst. So during this project period, we were able to identify such institutions in and around eight potential clusters. This sort of facilitation to make the LFUG members as the share holders were achieved in three districts (Dadeldhura, Kavre, and Accham). There were 955 members form 76 LFUGs are getting the facility of saving and credit activities directly from these established cooperatives which were backstopped by Fripad during the service period. The following table shows the detail of promoting old cooperatives by involving the members from leasehold forestry user groups.

Table 11 Detail of supported cooperatives by involving LFUG members

Name of cooperative	Address	Regd. No	Regd. Date	Total member	LFG member	No of LFUG	Total fund collection
Hata Malo S&C Cooperative Ltd.	Binayak VDC, Ward 5, Accham	35/55/56	2055.5.26	784	303	10	1789239.00
Devistan jaibik Agri. Cooperative Ltd	Kharelthok-1, Kavre	1103/065	2065.6.17	122	25	3	112074.00
Mahila uthan S & C Cooperative Ltd	Turmakhad, Accham	13/051	2058.6.14	430	130	10	1650782.00
Raktakali Agri Coop Ltd	Methankot VDC, 3, kavre	1272/065	2065.12.23	132	33	9	192236.00
Chhal Ganesthan Pasu Bima Coop Ltd.	Ganasthan Chhal VDC 2, Kavre	747/59/60	2059.5.24	335	29	5	394810.00
Sirishghari Agri Coop Ltd	Sattighat VDC 5, Kavre	1331/66	2066.2.20	70	70	7	71450.00
Saptarishi Multipurpose Coop Ltd	Budakhani VDC 2, Kavre	605/57/58	2057.11.26	473	335	30	1143038.00
Pragatishel Women S&C Cooperative	Devbhumibal uaha VDC Ward 5, Kavre	307/53/54	2053.11.29	141	30	2	82720.00
Total				2487	955	76	5436349.00

4.3 Clusters potential for cooperative formation

During the course of the program implementation, many clusters were taken care with the aim of forming cooperatives. These were in pipeline for registration. However, as the cutting off of the Fripad services immediately after the second trimester these could not be supported to proceed forming cooperatives. These clusters need to be taken over immediately and proceed for registration and initiation of saving and credit activities. These clusters were selected based on the social and financial performance like saving regularity, good repayment rate, members motivation and enthusiasm etc. These clusters are mentioned in table 11.

Table 12 Potential clusters for the formation of cooperatives.

S N	Name of cluster	Address	Members		No of LFUGS	Total saving collection
			Male	Female		
1	Taple	Taple VDC Ward No 8, Gorkah	44	39	8	210107.00
2	Nilkhantha	Jurethum VDC Ward No 9, Dhading	6	27	63	373720.00
3	Sunula Bazzar	Sunula Bazzar VDC, Dhading	23	114	34	230538.00
4	Majuha	Majuha VDC, Sindhuli	10	54	35	201432.00
5	Bandipur	Bandipur VDC, Tanahau	63	34	10	63402.00
6	Gurukhola	Gurukhola VDC, Baitadi	108	58	17	107130.00
7	Chiti Gaunsahar	Chiti VDC, Lamjung	35	29	8	113480.00
8	Ghasi Kuwa	Ghasikuwa VDC, Tanahaun	25	17	7	280500.00
Total			314	372	182	1580309.00

5. Financial status of LFUGs in the districts over time frame

5.1 Saving Collection in LFUGs

Regular saving: The LFUGs were practising the saving collection and mobilization only at the group level where there were 5 to 15 members only and the amount mobilization could not meet the loan demand of the members. The saving rate varied from group to group, cluster to cluster and district to district. During the first year of project implementation, while collecting the information of 7626 members from 822 groups, the average saving rate was found to be Nrs 12.20 per month per member and the total saving collected in the mentioned groups found equivalent to NRs 5560170.00 while the saving rate varied from Nrs 5 to 25. Similarly during the second year of the project implementation, while collecting the information of 15331 LFUG members from 1702 groups, the average saving rate was found to be Nrs. 12.39 per month per member and the total saving collected in the mentioned groups remained to Nrs. 15145724.00. while the saving rate varied remained the same as like the previous year. Finally, during the end of first trimester of the third project year, the data collected and compilation by the social mobilization service provider remained that; while collecting the saving information of 33050 members from 3615 LFUGs (including old groups) the total sum of the collection among the mentioned groups was found to be Nrs. 37894313.00, while the monthly saving rate varied from Nrs. 5 to 50 and the average remained to Nrs 14.00. The following table gives the brief information of the saving collection over the three reporting periods.

Table 13 Brief information on saving collection over three reporting period

Districts	First reporting (1 st Year)		Second reporting (2 nd Year)		Third reporting (3 rd Year)	
	No of Members	Total saving	No of Members	Total saving	No of Members	Total saving
Pantchthar	182	293124	777	933326	1101	2301997
Terathum	109	98357	429	198274	899	1436049
Khotang	544	262626	303	228703	1259	1293361
Bhojpur	429	198274	249	151925	1404	2443552
Okhaldhunga	403	228703	544	262670	1651	712138
Sindhuli	133	161693	475	481874	1880	989390
Dhading	278	250003	861	854895	1035	3427746
Kavre	1183	215104	567	890398	1442	2710146
Sindhupalchowk	270	431215	1330	1113016	2863	1532000
Dolakha	585	1115642	1208	969584	2446	2301637
Ramechhap	548	443246	786	1573119	3215	1596147
Chitwan	456	171451	648	1073817	1129	1486904
Makawanpur	170	90685	616	547951	1247	1087980
Tahanu	98	3991	855	1128849	1387	1577715
Lamjung	79	77801	999	1216098	1266	2110037
Gorkha	83	151836	765	547282	1536	1242600
Salyan	180	14020	248	23467	1090	915230
Pyuthane	320	131095	582	557148	998	1912663
Accham	460	263012	742	642361	1407	1117017
Baitadi	95	125799	814	763369	1239	2341544
Doti	304	173716	800	628311	1282	1956608
Dadeldhura	717	680112	733	359287	1274	2331713
Total	7626	5560170	15331	15145724	33050	37894313

5.2 Saving mobilization in LFUGs

The collected saving by the members in their corresponding groups were mobilized by the groups within the members participating in the regular saving scheme under the norms made by groups. The major portion of collected savings were mobilized as loan to the members and remaining were deposited in bank and remained as cash with the groups. The saving mobilization varied from group to group, cluster to cluster and district to district. During the first year of project implementation, while collecting the saving mobilization information from 822 groups, the average loan portfolio was found to be Nrs 2000.00 (per customer per loan period) and the total saving mobilized as the loan to the members in the mentioned groups found equivalent to Nrs 3061512.00 and Nrs 2162991.00 & Nrs. 335667.00 in bank and cash respectively. While the interest rate varied from 12% to 24%.

Similarly during the second year of the project implementation, while collecting the saving mobilization information from 1702 groups, the average loan portfolio was found to be Nrs. 2500.00 (per loanee member per loan period) and the total saving mobilized in the mentioned groups remained to Nrs. 9581177.00 as the loan, Nrs 81783.00 as cash and Nrs. 5482764.00

deposited in bank, while the interest rate of loan varied form 12 to 24 percent as like the previous year.

Finally, during the end of first trimester of the third project year, the data collected and compilation by the social mobilization service provider remained that; while collecting the saving mobilization infromation of 3615 LFUGs, the average loan portfolio was found to be Nrs. 3500.00 (per loanee member per loan period) and the total saving mobilized in the mentioned groups remained to Nrs. 23821462.00 as loan, Nrs. 11711949.00 deposit in bank and Nrs. 2360902.00 remained as cash with groups. The interest varied from 12 to 24 percent as like previous. The following table gives the brief information of the saving mobilization over the three reporting periods.

Table 14 Brief information of saving mobilization over three reporting period

Districts	First reporting (1 st Year)				Second reporting (2 nd Year)				Third reporting (3 rd Year)			
	Loan	Cash	Bank	Total	Loan	Cash	Bank	Total	Loan	Cash	Bank	Total
Pantchthar	175441	5416	94000	293124	727406	0	205920	933326	1603879	217000	480000	2301997
Terathum	38842	2385	57120	98357	102310	29354	66610	198274	948565	30000	381097	1436049
Khotang	139323	22587	100175	262626	133828	21200	73675	228703	1639686	200000	200435	1293361
Bhojpur	102310	29354	66610	198274	85475	3330	63120	151925	1005238	0	280038	2443552
Okhaldhung	133828	21200	73675	228703	139323	22632	100715	262670	482680	0	227356	712138
Sindhuli	82685	1418	77590	161693	200891	0	280983	481874	276855	0	679000	989390
Dhading	171506	12113	66384	250003	633403	0	221492	854895	1895000	0	43608	3427746
Kavre	196215	4642	13180	215104	561500	0	328898	890398	2168421	0	48180	2710146
Sindhupalch	337399	40473	53343	431215	874943	0	238073	1113016	1312000	0	550000	1532000
Dolakha	698708	51132	365802	1115642	691628	0	277956	969584	2013856	51583	671425	2301637
Ramechhap	147263	2784	293199	443246	808783	0	764336	1573119	1782000	153300	1401125	1596147
Chitwan	159351	12100	0	171451	648893	0	424924	1073817	1717876	195844	285142	1486904
Makawanpu	36468	52217	0	90685	451480	0	96471	547951	1396147	0	200000	1087980
Tahanu	700	3291	0	3991	812163	0	316686	1128849	642057	6000	54000	1577715
Lamjung	49400	18602	9799	77801	798009	0	418089	1216098	627659	0	1175948	2110037
Gorkha	63106	11630	77100	151836	480282	0	67000	547282	1490108	149000	666097	1242600
Salyan	0	1020	13000	14020	3200	5267	15000	23467	340258	0	707505	915230
Pyuthane	79029	16626	35440	131095	388956	0	168192	557148	641481	19519	251232	1912663
Accham	173237	16125	73650	263012	258974	0	383387	642361	505550	35500	1165689	1117017
Baitadi	36727	4772	84300	125799	296425	0	466944	763369	510015	148305	713083	2341544
Doti	27996	5770	139950	173716	275381	0	352930	628311	200636	0	890989	1956608
Dadeldhura	211978	0	468134	680112	207924	0	151363	359287	621489	0	508010	2331713
Total	3061512	335667	2162991	5560170	9581177	81783	5482764	15145724	23821456	1206051	11579959	37894313

5.3 Financial overview of the LFUGs as of July 2010

During the mid June 2010, we made a detail study to review the saving and credit activities being carried out in the LFUGs in the program districts. During this period total of 12108 household from 1328 groups were reviewed the saving and credit situation. This study included; total loan investment, repayment and loan outstanding with the number of loanees. Similarly, the repayment rate and overdue ratios were drawn out from the data collected by the field staffs. During this period, the total saving collection remained to Nrs. 9305388.00 and this saving had been mobilized by the groups. While mobilization, the loan covered Nrs. 5286646.00 (i.e. 57%), bank deposit Nrs. 3484503.00 (i.e. 37%) and cash balance Nrs. 534239.00 (i.e. 6%) of total saving collected by the members. During this period total of 7274 members utilized loan and found 3083 repaid with interest and 114 number of loan were overdue which costs NRs. 150701.00. The average repayment rate of the reviewed groups in the districts was found 95% and portfolio at risk remained to 2.85%. The following table gives the brief of saving and credit activities being carried over in the LFUGs during this period.

Table 15 Brief overview of saving and credit mobilization in LFUGs

Districts	No of groups	Members	Saving collection			Saving mobilization			Loan mobilization		
			Regular saving	Goat saving	Other saving	Bank balance	Cash balance	Loan mobilization	Total loan invest	Total repay	Overdue loan
Pantchthar	132	865	476987	179286	856575	301475	13329	465296	785400	320104	29320
Terathum	10	109	12008	63193	427661	57120	2395	38842	135645	96803	9000
Khotang	67	544	124175	0	154264	100715	22587	139323	187900	48577	7850
Bhojpur	72	535	156532	0	134310	95610	33262	144600	480700	336100	15500
Okhaldhunga	37	403	132361	10500	103715	73675	21200	133828	456000	322172	11750
Sindhuli	41	384	164552	49615	219918	200465	4953	216642	345200	128558	15720
Dhading	104	1051	270441	401016	137450	294579	56080	436214	1320000	883786	19325
Kavre	114	1461	655751	0	130256	28545	47972	697306	1197800	500494	19750
Sindhupalchowk	56	510	410088	294844	69788	144306	19611	536519	945500	408981	45000
Dolakha	59	585	490046	250136	489910	365802	51132	689908	1765000	1075092	75600
Ramechhap	60	548	120284	0	331678	293199	2784	147263	667200	519937	10500
Chitwan	103	634	152833	0	89971	51700	20210	163903	456050	292147	20000
Makawanpur	22	170	90685	0	2500	0	52217	38968	145000	106032	7300
Tahanu	10	98	2945	0	1046	0	3291	700	9000	8300	0
Lamjung	28	211	101176	64258	138042	35950	36706	185070	543500	358430	2500
Gorkha	61	475	154200	190100	207605	179500	26715	338680	768000	429320	20350
Salyan	19	248	23220	0	2929	15000	5267	3200	564300	561100	0
Pyuthane	63	499	142305	0	132596	58450	23832	182859	335700	152841	12000
Accham	50	460	187952	44200	30860	73650	16125	173237	405800	232563	18000
Baitadi	63	737	249137	28800	49700	248623	4090	74924	545630	470706	0
Doti	89	864	408751	304600	32341	398005	70481	267386	1145300	877914	9000
Dadeldhura	68	717	531840	0	155060 2	468134	0	211978	708900	496922	10500
Total	1328	12108	5058269	1880548	389371 7	3484503	534239	5286646	13913525	8626879	150701

CHAPTER VI

PERIODICAL MISSION RECOMMEDATION CONSIDERATION

6. Introduction

To review the leasehold forestry and livestock program implementation status, periodical monitoring, reviewing and recommendations were being made in the certain duration from the IFAD. The objectives of these missions carried over in different dates were: (i) to assess the programme's impact to date on the target beneficiaries and communities' socio-economic condition and capacities; (ii) to assess overall programme performance and quality of implementation in line with the defined results, objectives, legal and financial agreements; (iii) to assess likelihood of sustainability of program benefits. Make recommendations to facilitate programme sustainability; (iv) assess performance of specific programme component and make recommendations for any necessary modifications/improvements to enhance the likelihood of achievement of programme objectives and impact on IFAD's target groups; (v) review the gender and poverty focus of programme activities and the impact on institution building; (vi) review the programme management arrangements in terms of adequacy, effectiveness and efficiency; (vii) identify lessons learned, innovations and knowledge generated by the programme; and (viii) review the performance and integration with LFLP of the other institutions.

In this regards, the performance and output of the rural finance services being implemented by Fripad had also been monitored, evaluated and recommended for further improvement and changing modality of the rural finance services implementation in the leasehold groups. During this service period, there were total of three missions visit happened. The first was the Mid Term Review Mission (MTR) in 2009, joint review mission in April 2010 and followup joint review mission December 2010. These three missions reviewed the performance of Fripad and made recommendations accordingly. Fripad also incorporated the mission's recommendations in the regular program implementations. The missions findings and recommendations along with the Fripad implementation status has been briefly described as follows:

6.1 Mid Term Review (June 2009)

This mission recommended to review the contract and made the contract by reviewing the total output, trainings arrangement, staffing arrangement and budgeting of the each of the activities including the staffs salary and overhead for the organization.

Some major recommendations and implementation of MTR (June 2009)

Agreed action	Responsibility	Agreed date	Status up to deadline
Staff deployment: eliminate VFA facilitators and Group Auditors	Fripad	1 st June 2009	Eliminated and deployed 11 RFOs
Revised the contract to increase the	Fripad	1 st June	11 RFOs

number of RFO to 11 from next FY		2009	deployed
Increase the allocation of trainings	Fripad	1 st June 2009	Increased
Deploy one RFO per district for 11 districts that have the potential for upscaling activities. After 2 years shifted to next 11 districts.	Fripad	1 st June 2009	Accordingly done
Conduct 2 training programs of 5 days duration during the next FY for all RFOs and DBS at the regional level	Fripad	On going	Accordingly done
Conduct 5 days refresher trainings to all RFOs and DBS on book keeping, final account preparation, auditing and VFA formation	Fripad	On going	Accordingly done
Conduct semi annual training program of 5 days for GPs using RFO and DBS	Fripad	On going	Accordingly done
Conduct semi annual cluster level training programs for LFG executive committees members of 2 days duration using RFO & DBS	Fripad	On going	Accordingly done
Allow the LFGs to take up the growth trajectory of their choice without imposing one over other.	Fripad	Ongoing	Accordingly done
Revise the VFA/Cooperative formation guidelines to allow a 3 tire eligibility criteria: Group membership of about 25-50 with saving portfolio of > NPR 150000. Group membership of about 51-70 with a saving portfolio of > NPR 100000. I. Group membership of about 71- 100 with a saving portfolio of > NPR 50000.	Fripad	June 2009	Catagorized accordingly

6.2 Joint review mission (29th March to 12th April 2009)

During the third trimester (29th March to 12rd April 2010) of the year, IFAD mission was held to review the implementation status of the LFLP. Rural finance service was one of the important components among various components of LFLP that had been implemented by Fripad as the service provider. The mission team found out some of the activities to take action for the betterment of the service in the coming days. All the agreed actions mentioned in the final Aide Memorie were finalized after the responsible agency accepts to take action

accordingly in the various dates mentioned in the aide memorie. The agreed actions upon the responsibility of Fripad and its progress status until July 2010 are mentioned below.

SN	Agreed action	Responsibility	Agreed Date
1	Takeover of Fripad's rural finance activities of the Programme by Mr. Neer Prasad Lamichhane, one of the Directors of Fripad in addition to the existing staff at no extra cost to the Programme.	Fripad	30.6.2010
<i>Mr. Nir Prasad Lamichhane, Executive Director of Fripad, had taken the responsibility accordingly.</i>			
2	Review the performance and capacity of RFOs – Terminate the contract of persons without required skill sets – Depute a minimum of four core staff of Fripad to work on the Programme replacing existing RFOs without required skill sets.	LFLP/FAO-TA /Fripad	30.6.2010
<i>The performance of RFOs evaluated and contract of 5 RFOs terminated from July 15, 2010 and deputed 3 core staff in Chitwan (Ramji Prasad Badu), Makawanpur (Ram Kumar Shrestha) and Lamjung (Toya Nath Ghimire).</i>			
3	Engage a Cooperative Specialist at no extra cost to the Programme.	Fripad	30.6.2010
<i>A highly experienced (>15 years) cooperative personnel (Mr Shyam Prasad Rijal) was engaged from 31.5.2010 with the duty station at Kathmandu and mandate to mobilize in the field where necessary.</i>			
4	Formation of a task force comprising Executive Director of Fripad, Cooperative Specialist, Finance Officer of Fripad and the Rural Finance Coordinator to provide backstopping to the team.	Fripad	30.6.2010
<i>A task team was formed which composed of Executive Director (Nir Parsad Lamichhane), cooperative specialist (Shyam Rijal), Firpad board member and banking sector professional (Om Prasad Lamichhane) and rural finance coordinator (Dipak Regmi).</i>			
5	Both service providers to shift their offices to the premises provided by DoF. (LFLP to provide furniture, SPs their own computers)	ECARDS, Fripad, LFLP	31.4.2010
<i>Used the room in DoF, LFLP coordination office.</i>			
6	Both ECARDS and Fripad staff to coordinate directly to the Rural Finance Specialist regarding technical matters.	LFLP/FAO-TA/ SP	Immediate
<i>Directly coordinate with him while conducting each and every activities as well as planning and revision of RFO skills too. He also helped to facilitate trainings to RFOs, DBS and GPs.</i>			
7	Both ECARDS and Fripad to undertake field visits and training jointly under the guidance of Rural Finance Specialist.	LFLP/FAO-TA/ SP	Ongoing
<i>Most of the field visits and trainings were conducted jointly as far as possible under the guidance of rural finance specialist.</i>			
8	Review the book keeping performance at the LFUGs level and introduce pass books where needed.	LFLP/FAO-TA /Fripad/ECARDS	30 June 2010
<i>Continuously reviewing and introducing passbooks to each of the groups.</i>			
9	Issue instructions to the GPs/DBSs and RFOs to facilitate the LFUGs that are more than two years old	LFLP/FAO-TA /Fripad/ECAR	Immediate

	on the need to increase the savings amount.	DS	
<i>Regularly practiced to increase the regular saving rate and found increased in some clusters.</i>			
10	Monitor the progress and record changes in the pattern of savings mobilization.	LFLP/FAO-TA /Fripad/ECARDS	On-going
<i>Monitored the progress and pattern on saving mobilization as the regular activities.</i>			
11	FAO-TA in collaboration with LFLP to review the training curriculum of Fripad with regard to savings and credit record keeping and auditing of LFUGs accounts.	LFLP/FAO-TA /Fripad/ECAR DS	31.7 2010
<i>With the technical support form FAO-TA especially RFS and LFLP project team the training curriculum had been developed and made the manual accordingly.</i>			
12	Prepare an Operational Instructions for LFUG book keeping for use by the GPs	LFLP-FAO-TA, Fripad, ECARDS	31.7 2010
<i>The hand book to be used by GPs was prepared and distributed in the selected districts.</i>			
13	Conduct a training of trainers including RFOs and DBSs on savings and credit record keeping and auditing LFUGs accounts. Every RFO/DBS to test the ability of the participant to independently maintain the records and to draw up a balance sheet and profit and loss account at the end of the training.	LFLP/FAO-TA /Fripad/ ECARDS	31.7 2010
<i>TOT on record keeping was conduct by the FAO-TA in the 2nd week of Bhadra 2067. The content and curriculum developed by rural finance specialist. And the ability of the staffs reviewed externally.</i>			
14	ECARDS to prepare an operational manual and to include training on book keeping in the regular training of GPs using the DBSs and RFOs. Test the ability of GPs to maintain LFUG account. Review the capacity of GPs and take suitable remedial action.	LFLP/FAO-TA /Fripad/ ECARDS	31.8 2010
<i>Included training on book keeping in the content of social mobilization trainings delivered trainings accordingly.</i>			
15	Ensure that the LFUGs maintain proper books of accounts.	LFLP/FAO-TA Fripad/ ECARDS	On-going
<i>Proper book keeping system was improved in groups and it was only success with the synergistic efforts from all the parties.</i>			
16	Support the Cooperatives formed by COSIS and do not form new VFA/Cooperative in the same area.	LFLP/FAO TA/Fripad	Immediate
<i>The 18 cooperatives formed / strengthened by COSIS in 5 different districts were supported for saving and credit mobilization and book keeping.</i>			
17	Prepare a checklist for use by Fripad staff to assess the readiness of clusters to become VFA/Cooperatives	LFLP/FAO TA/Fripad	31.8.2010
<i>A checklist was prepared with the close consultation of rural finance specialist and LFLP staffs and had been used to assess groups readiness for cooperative formation.</i>			
18	Review the potential clusters identified by Fripad based on this check-list and short-list the clusters that have potential to form VFA/Cooperative.	LFLP/FAO TA/Fripad/ECAR DS	30.9.2010

<i>The potential clusters were reviewed and accordingly proposed to initiate for the formation of cooperatives. As the result, 11 clusters were proposed to develop a model cooperative which could be replicated in other clusters too..</i>			
19	Prepare detailed guidelines for formation of VFA/Cooperative taking into account the guidelines of SFCL and other organisations for promoting cooperatives.	LFLP/FAO TA/Fripad	30.9.2010
<i>Used the SFCL's guideline for the formation of cooperatives.</i>			
20	Train the RFOs and DBSs in these guidelines in collaboration with Fripad and ECARDS	LFLP/FAO TA/Fripad	30.9.2010
<i>The training to RFOs and DBSs were organized by involving the guidelines prepared to form the cooperatives at the cluster level by considering the farmer's perception whether two tires or three tires system they liked.</i>			
21	Prepare a system of book keeping, record maintenance preparation of balance sheet and financial statements and audit of accounts for VFA/cooperatives taking into account the SFCL system	LFLP/FAO TA/Fripad	31.10.2010
<i>The book keeping systems of saving and credit cooperatives were adopted.</i>			
22	Prepare a model constitution, and financial and administrative regulations	LFLP/FAO TA/Fripad	31.10.2010
<i>The constitution adopted by the agriculture cooperative was followed and the financial and administration regulations similar to the SFCL model.</i>			
23	Prepare savings and credit guidelines for the VFA/Cooperatives outlining the savings products with duration and rate of interest and loan products with eligibility criteria, repayment period, repayment frequency and rate of interest.	LFLP/FAO TA/Fripad	31.10.2010
<i>The saving and credit policy of SFCL were used.</i>			
24	Register the VFA/Cooperative after deliberating on the constitution and financial and administrative regulations. Facilitate election of core leaders.	LFLP/FAO TA/Fripad	Ongoing
<i>We were practicing to elect core leaders.</i>			
25	Train the core leaders of VFA /Cooperative (including cooperatives supported by COCIS-COMFORTC) in book keeping, savings and credit management and preparation of annual financial statements and audit.	LFLP/FAO TA/Fripad	Ongoing
<i>The core leaders form 6 COSIS-COMFORTC cooperative were trained in Kavre.</i>			
26	Facilitate the VFA/Cooperative members (including cooperatives supported by COSIS) to deposit NPR 2000 per goat provided by the Programme and keep it as an interest-bearing fixed deposit in the name of the member.	LFLP/FAO TA/Fripad/ECAR DS	Ongoing
<i>Facilitated to deposit Nrs 1000 per goat in cooperatives as the interest bearing fixed deposit.</i>			
27	Facilitate the VFA / Cooperative (including cooperatives supported by COCIS-COMFORTC)	LFLP/FAO TA/Fripad/ECAR	Ongoing

	on the advantages and disadvantages of amalgamating the savings and credit operations of LFUGs at the VFA/cooperative level. Actions to be initiated based on the interest of the majority of members.	DS	
<i>Obviously, actions were taken based upon the interest of the majority of the members and never imposed.</i>			
28	Review functioning of the VFA/cooperative (including cooperatives supported by COCIS-COMFORTC).	LFLP/FAO TA/Fripad/ECARD S	Ongoing
<i>Reviewed the functioning of cooperatives on the trimesterial basis.</i>			
29	Identify and train persons with capacity to manage books of accounts.	LFLP/FAO TA/Fripad/ECAR DS	Ongoing
<i>At least two capable, interesting and motivated persons within the clusters were identified and trained along with the management committees.</i>			
30	Introduce new savings products such as recurring deposits that earn interest and mature at the time of festival to increase the resources of LFUGs	LFLP/FAO TA/Fripad/ECAR DS	31.10.2010
<i>Regularly facilitated for new saving products in LFUGs and cooperatives.</i>			
31	Monitor regularly the record keeping at the LFUGs level.	LFLP/FAO TA/Fripad/ECAR DS	Ongoing
<i>Regularly monitored and reported to the concerned agencies.</i>			
32	Train persons in preparing annual financial statements and audit of LFUGs accounts.	LFLP/FAO TA/Fripad/ECAR DS	Ongoing
<i>Trained to the members on the process and methods of preparing annual financial statements and auditing the accounts during the non formal training packages.</i>			
33	Allocate ECARD's Central Level Supervisors and Fripad's Rural Finance Coordinator as counterpart of the Rural Finance Specialist and the Gender and capacity Building Specialist.	LFLP/FAO-TA, ECARDS/Fripa d	Immediate
<i>Worked as the counterpart.</i>			

6.3 Joint review mission (22 November – 10 December 2010)

The mission objective was; to assess the programme's performance in terms of the achievement of programme objectives and results. The mission had reviewed the quality, efficiency and effectiveness of programme implementation and progress made since the previous review in April 2010. Based on this assessment, the mission intended to provide support and guidance for improving performance and achievement of programme objectives.

This mission made some comments upon the rural finance components and its modality in the coming days. These were shared among all the stakeholders and all the parties agreed to restructure the rural finance components. The restructuring consists of; (i) in order to protect the savings of group members and avoid elite capture, no further cooperatives should be formed, (ii) the responsibility for microfinance only at the groups should be assigned to social mobilization service provider as the group saving and credit activities remains the part of social mobilization, (iii) as the program stopped for the formation of cooperatives, the service of Fripad to the LFLP might not be necessary, so discontinue the contract between LFLP and Fripad, (iv) explore new strategies for linking groups with financial institutions, (v) where the LFUG saving groups could not be linked to a larger institutions, they were to be supported as saving groups on an ongoing basis, thereby building up their internal resources for onlending to their members. The following actions were agreed by all the stakeholders;

Agreed action	Responsibility	Agreed date
No further formation of VFAs/Cooperatives	PC, TA	Immediately
Discontinue Fripad services and assign microfinance responsibility to ECARDS	PC	December 2010
<i>Discontinued after the written letter received from IFAD, effective from the last of second trimester of FY 2067/68</i>		
Linking groups to the financial institutions to access wider range financial service	PC, TA	December 2010
Groups unable to link need to be supported as saving groups	PC	
Undertake financial and management review/assessment of existing cooperatives	PC	December 2010

Finally, as the agreed actions among all the stakeholders including Fripad, the service of Fripad was discontinued by making a mutual understanding between the service provider and the clients. This contract dismissal was effective from 2067.12.01.

LEARNINGS, ISSUES, PROBLEMS, IMPACTS AND RECOMMENDATIONS

During the course of project implementation in the target communities, a substantial and very useful learnings, issues, problems and impacts were gained, felt and faced. Besides these, it would be very essential to recommend to take strategies for the further improvement and betterment of the project and ultimately to the beneficiaries. These learnings, issues, problems and impacts would be the fundamental basis for the parties that are going to take over these responsibilities in the coming years. These were collected and felt by the whole team of project implementation i.e. in the field level and management level too.

7.1.1 Learnings from the program

- The LFUG members were very enthusiastic for the formation of VFA within the cluster level however the management capabilities of the VFA management committee were still in question.
- All the members of the LFUGs were poor farmers, so their involvement and interest for the formation of the agriculture cooperatives along by setting the objectives of leasehold forestry remained the prime priority.
- The farmers were eager for the formation of '*Leasehold Forest Farmers Cooperative*' but there were no provisions for such cooperatives, made it difficult to register the VFA as the above mentioned line.
- In some cases the users hurried for the registration of VFA since they were getting words from other institutions for some sort of support only after getting registered as member based cooperatives.
- It was felt much difficult to consolidate the group level transaction directly to the cooperatives without legalization as the cooperative.
- The formation of member based financial institution was the process of institutionalization in the rural areas, so support for the amalgamation of the groups played vital role for the establishment of an association. The support from the social mobilization actors for the amalgamation of the groups was the crucial factor for the formation of successful VFA.
- The network of the leasehold forest user groups at the districts and even at the national level was feeling very essential, so they could bargain with other development stakeholders at the district and national level for their overall livelihood improvement.
- The lesson from SFCL found that, there might be more than 300 members in a cooperative for the proper saving mobilization and maintaining the operating expenses, so the membership expansion rather than from LFUGs only remained a crucial factor for future business of cooperative and obeying cooperative principles. Membership expansion policy should be cleared besides the members of LFUGs.

7.1.2 Issues and problems

- Lack of leadership to form and operate the financial institutions at the cluster and group level.
- 44% of the farmers were getting loan for household consumption rather than enterprise promotion, mostly the farmers did not have entrepreneurship skills, so micro entrepreneur

development skill delivering to the members was found very essential for the effectiveness and sustainability of the proposed cooperatives too.

- Microfinance services needed to go together right from the process of LFUG formation so the LFUGs could receive the services effectively in their infancy stage.
- Since the groups need bank account for receiving grants, the large amount of money (31% of total collection from members) remained at bank ideally.
- The level of most of the group promoters remained below the capacity of maintaining group ledger and preparing annual financial statements as well as to support for the institutionalization and promotion of VFAs within their working clusters. Besides, Most of the Group promoters were not internalizing the microfinance service as a part of their services.
- Most of the authorized persons of the cooperatives did not attain the trainings (they are send their children, spouse etc. in the training sessions).
- The members attaining the meetings and non formal trainings did not stay for the total meeting/training period and chest way to take care of livestock and agriculture works in house.
- In most of cases members do not share the learning of training and those who did not attain were absolutely unknown about the content and working modality and future programming.
- High rate of illiteracy was one of the most important constraints for proper implementation of project activities especially rural finance service which needed proper book keeping skills.

7.1.3 Impact of Rural finance service in leaseholders

- 3004 members were getting benefitted from the services of cooperatives and initiation for saving and credit directly from cooperatives.
- 1095 groups have started using ledger for double entry account keeping system and preparation of annual financial statement.
- The saving rate increases due to proper accounting system and cooperative formation (i.e. average NRs 14 per member per month before cooperative formation and average NRs 51 per member per months after cooperative formation).
- 169 group facilitators and 22 DBS knew the procedure of book keeping and preparation of annual financial statement of groups, however they needed to practise regularly to be competent.
- 13855 members form 1526 groups received the concept and principle of cooperatives and 365 groups of them were eagered for the formation of cooperatives and formed cooperatives where total of NRs. 7478266.00 fund was recently collected by the members.
- Almost all groups initiated to practise minuting the saving collection and mobilization on monthly basis.
- 506 groups were identified potential to form as cooperatives. (Potentiality in terms of saving regularity, farmers motivation and more than 95 % repayment rates).
- Increased in the resource mobilization at groups by 7 % (previously total loan mobilization of the total assets was remained to 56% and now it reached to 63%).

- Farmers were getting loan in reasonable interest rate from the cooperatives (i.e average interest on loan before cooperative formation was 21% and it reduces to average of 18% in cooperatives).
- Farmers were getting interest on saving (average 9%).

7.2 Recommendations

Prepare saving and credit policy of LFUG

In order to ensure proper utilization and mobilization of fund generated from the poor farmers a group saving and credit policy needs to prepare and distribute to each groups. It must be developed appropriate rules and regulations and they must be enforced in the groups for its compliance. In addition, it is recommended to raise awareness of the people and make them realize that saving and credit activities need to utilize properly for the upliftment of their livelihood.

Enhance capacity of Group Promoters and raise responsibility for microfinance activities at groups and cooperatives.

It is recommended to enhance the capacity level of GP by providing intensive training packages and conducting exposure visits. It might be necessary to recruit capable staff especially in the technical field (i.e. cooperative management and office operation) for smooth and productive saving and credit mobilization in the newly formed cooperatives.

Raise public awareness

It is recommended to conduct awareness campaigns, orientation and trainings to raise the awareness of the local community and members on microfinance and saving and credit activities. It is also recommended to promote several saving products (optional saving, child saving, Pension saving, festival saving etc) in the groups and cooperatives level through the awareness creation at the household level as well as at group and cooperative level to decrease unnecessary expenses and increasing saving for future.

Training to cooperative members

Most of the cooperatives are newly established and left by the promoting organizations. In this regard, they are seeking for the careof organization. Besides this limited training packages to the cooperative members were delivered during the formation stages but these need more intensive training packages to mobilize saving and credit activities effectively and efficiently. So it is recommended to deliver intensive training packages like VFA office holder, Loan management, Record keeping, Business plan, enterprize promotion, cooperative management, leadership development etc periodically at the field and district level respectively.

Increase number of share holders in cooperative

The number of members in the existing cooperatives ranged from 25 to 191. While considering the members from LFUGs only this number may not exceed from the above mentioned range which will ultimately keep the business of cooperatives constant and on the other hand it will be beyond the principle of cooperatives. On the other hand as per the cooperative principle, the number of members need to increase annually which will be beneficial for maintaining the cooperative financial benefits also. In this regard, it is recommended to prepare and comply a concrete membership policy of the cooperatives formed under the leadership of LFUG members and expand members of cooperatives.

Cooperative farming initiation

All of the members in the cooperatives are farmers and their livelihood basically depends on the agriculture and livestock farming. Most of them are subsistence farmers. Livelihood improvement without commercializing the farming system is nearly impossible to the farmers. So it is also recommended to initiate cooperative farming which leads productivity enhance and marketing channel built up. This system of farming will be very helpful to strengthen the cooperative and improve the livehood of the farmers through financial transaction.

Develop a linkage with the apex financial institution.

The ultimate goal of the rural finance services is to develop a linkage of cooperatives with the apex financial institutions (e.g. RMDC, RSRF of NRB) for soft loan, so they can deliver sufficient amount of loan to their members and also make much profit which will be helpful to operate these cooperatives. But before receiving such loan the cooperatives have to show their proper management competencies and good financial records. So, it would be liked to recommend to make the cooperative management competent and lobbying for the soft loan from the possible institutions and monitor the mobilization of loan to the members.

LIST OF ANNEXES

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Annex I

Equipment and material support to groups

SN	District	Material and equipment support (2066/067)			
		Ledger	Calculator	Voucher	Passbook
1	Pantchthar	135	135	135	1530
2	Terathum	55	55	55	550
3	Bhojpur	84	84	84	650
4	Khotang	75	75	75	750
5	Okahaldhunga	96	96	96	400
6	Dolakha	86	86	86	903
7	Ramechhap	106	106	106	1076
8	Sindhuli	160	160	160	1494
9	Makawanpur	192	192	192	1102
10	Chitwan	152	152	152	1310
11	Dhading	152	152	152	1415
12	Kavre	169	169	169	1360
13	Sindhupalchowk	147	147	147	1056
14	Lamjung	110	110	110	850
15	Tahahu	110	110	110	1015
16	Gorkha	121	121	121	1254
17	Salyan	109	109	109	1015
18	Pyuthan	74	74	74	650
19	Dadeldhura	135	135	135	1512
20	Baitadi	77	77	77	810
21	Doti	96	96	96	915
22	Accham	71	71	71	700
Total		2512	2512	2512	22317

Annex II

First year

Participants of the Initial training to the GPs (2065-5-5 to 10) in Chitwan "Group A" (course 1)

Venue: Narayani Training and Research Center, Bharatpur, Chitwan

SN	District	Name	VDC/Ward No.
1	Dhading	Nanimaiya Ale	Campur-5
2	Lumjung	Dilmaya Gurung	Gauda-5
3	Lumjung	Dumbar Kumari Gurung	Sri Manjang-1
4	Lumjung	Hira Devi Ghale	Bhule Bhule
5	Lumjung	Juna Thapa	Surya Pal-4
6	Salyan	Rita Limbu	Devsthal-9
7	Dhading	Sabitra Ruchal	Jivanpur-7
8	Gorkha	Saraswoti Pokharel	Taple-8
9	Dhading	Sannani Pariyar	Chainpur -5
10	Dhading	Madhu Shrestha	Jogimara-7
11	Gorkha	Chandra Maya Chepang	Tangli Chok-9
12	Gorkha	Sumitra Kumal	Changli-6
13	Gorkha	Durga Gurung	Bhumli Chok-4
14	Lumjung	Vesmaya Adhikari	Bahundada-9
15	Salyan	Mina Nepali	Kotmaula-1
16	Gorkha	Som Maya Pariyar	Durbung-8
17	Salyan	Birma Kumari Wali	Rampur-8
18	Gorkha	Sarita Shrestha	Manakamana
19	Dhading	Shanti Tamang	Mahadevsthan
20	Salyan	Tikeshori Magar	Sarke-3
21	Salyan	Saraswoti Yodi	Dadagau-1

Participants of the Initial training to the GPs (2065-5-5 to 10) in Chitwan "Group B" (Course 1)

Venue: Narayani Training and Research Center, Bharatpur, Chitwan

SN	District	Name of the participants	Address
1	Chitwan	Hom Kumari Dharti	Chandi Bhanjang -7
2	Chitwan	Bal Kumar Gurung	Chandi Bhanjang -9
3	Chitwan	Sarita Gurung	Dhahakhani-2
4	Tanahu	Hari Maya Ale	Baidi-3
5	Tanahu	Sushila Rana	Kahushivapur-2
6	Tanahu	Srijana Gurung	Devghat-8
7	Tanahu	Sabina Rana	Kahushivapur-8
8	Pyuthan	Devisara Rana	Pakala-8
9	Pyuthan	Kamala.J.M	Khung-9
10	Pyuthan	Dev Kala Pun Magar	Dangwang-4
11	Makwanpur	Dilmaya Nagarkoti	Khairang-8
12	Makwanpur	Sanchmaya Pun	Silinge-1
13	Makwanpur	Kalpana Karki	Sarikhhet-2
14	Makwanpur	Kabita Thokar	Phaper Bari-8
15	Tanahu	Hari Kala Ale	Abre Khairani-9
16	Chitwan	Mandira Shrestha	Dhahakhani-6
17	Makwanpur	Suntali Praja	Rajsirang-8
18	Chitwan	Sapana Chepang	Chutepakha-6

19	Chitwan	Dalli Maya Chepang	Siddhi-6
20	Makwanpur	Nirmala Pakhrin	Gogane-6

Participants of the Initial training to GPs (January 11-17, 2009) in Itahari "Group A" (Course 1)

Venue: Hameli Hotel, Itahari

SN	District	Name
1	Pantchthar	Malina Chauhan
2	Pantchthar	Kamal Devi Timilsina
3	Pantchthar	Nirmala Ghimere
4	Pantchthar	Bhagimaya Budathoki
5	Pantchthar	Sita Devi Rai
6	Pantchthar	Samjahana Tamang
7	Pantchthar	Sarita Rai
8	Okhaldhunga	Ishora Rai
9	Okhaldhunga	Juna Sunuwar
10	Okhaldhunga	Ramila Tamang
11	Okhaldhunga	Alisa Tamanag
12	Okhaldhunga	Parbati Ranamagar
13	Okhaldhunga	Sabitra Parihar
14	Okhaldhunga	Bhim Kumari Joghi

Participants of the Initial training to GPs (January 11-17, 2009) in Itahari "Group B" (Course 1)

Venue: Hameli Hotel, Itahari

SN	District	Name
1	Bhojpur	Anjana Dhakal
2	Therathum	Saraswoti Bal
3	Therathum	Bodkumari Khanal
4	Bhojpur	Krishana Kumari Phuyal
5	Khotang	Sabita Dhungana
6	Therathum	Samiksaha Limbu
7	Khotang	Usha Rai
8	Khotang	Susmita Ranapal
9	Therathum	Sita Khanal
10	Bhojpur	Kalapana Bi.Ka.
11	Khotang	Sarmila Nepali
12	Khotang	Sunita Rai
13	Khotang	Kalpana Karki
14	Bhojpur	Puna Kumari Pardhan
15	Bhojpur	Samjhana Rai
16	Khotang	Nainakala Pariyar
17	Therathum	Krishana Maya Limbu
18	Bhojpur	Brisika Rai
19	Bhojpur	Mandira Darnal

Participants of the Initial training to the GPs (December 2-8, 2008) (Course 1)

Venue: ECARDS Nepal, Training center, Thakuri Gaun, Banepa Kavrepalanchowk

SN	District	Name	VDC
1	Ramechhap	Lalumaya Majhi	Bhatauli
2	Ramechhap	Pabitra Karki	Pakarbash

3	Ramechhap	Yamuna Bal	Dhadua
4	Ramechhap	Bhakta Kumari Bi.Ka.	Nawalpur
5	Ramechhap	Chandrwoti Pathak	Gagalbhadury
6	Ramechhap	Chandrprava Manandhar	Khadadevi
7	Ramechhap	Goma Karki	Bhadury
8	Dolakha	Pabita Dhal	Bimeswor Municipality-3
9	Dolakha	Bhagawoti Khadka	Katakuti-6
10	Dolakha	Kalyani Katawal	Bhirkot-2
11	Dolakha	Kanchi Thami	Bhimeswor Municipality-4
12	Dolakha	Sumitra Khatri	Bimeswor Municipality-4
13	Sindhupalchok	Sabitri Shrestha (Irkhu)	Irkhu-6
14	Sindhupalchok	Sabitri Shrestha (Barhbishe)	Barhbishe-7
15	Sindhupalchok	Sabitri Ghimiry	Jalbiry
16	Sindhupalchok	Tara Pakhrin	Shikharpur
17	Sindhupalchok	Rupa Bi.Ka.	Bhotenamlang-8
18	Sindhupalchok	Sita Tamang	
19	Kavre	Padma Timalshena	Dhadapari
20	Kavre	Sona Tamang	Ralaya
21	Kavre	Kabita Saru	
22	Kavre	Laxmi Waiwa	
23	Kavre	Rampary Ghorashaini	
24	Kavre	Sona Tamang	
25	Kavre	Sarasowti Garga Magar	
26	Kavre	Rasmita Lama	
27	Sindhuli	Mina Thapa	
28	Sindhuli	Mina Katawal	
28	Sindhuli	Anita Lama	
29	Sindhuli	Pabitra Dhal	

Participants of the Initial training to the GPs (November 12-18, 2008), (Course 1)

Venue: Agriculture Development Bank, Training center, Dhangadi

SN	District	Name	VDC/Ward No.
1	Accham	Sunita Tamrakar	
2	Dadeldhura	Rukumina Shahi	
3	Accham	Janaki Dhungana	Mangelsen
4	Dadeldhura	Setu Tamrakar	Ugratara
5	Dadeldhura	Shanti Sankhi	Amargadi Na.Pa.
6	Dadeldhura	Rambha Roka Magar	
7	Accham	Paru Bhadari	Janali Bandali
8	Doti	Tara Saud	Kalana
9	Baitadi	Deepa Panta	
10	Baitadi	Bhagirathi Bhatta	
11	Baitadi	Rekha Bi. Ka.	
12	Baitadi	Shanti Joshi	
13	Doti	Jayanti Pathak	DC Municipality
14	Doti	Krishna Bam	Barchhan
15	Accham	Nandakala Bogati	
16	Dadeldhura	Dhana Rijal	
17	Accham	Jamuna Timilsina	

18	Doti	Devi Malasi	DC Municipality
19	Baitadi	Sarita Joshi	

Second Year

Initial trainings

Date; 2066/7/20 to 2066/7/24 Venue: Byash-11, Tanahu

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Bala Ram Lamichhane District: Tanahu

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Naumati Gurung	DBS	Tahnau		
2	Sabina Rana	GP	Tahnau	Kahushibapur	
3	Maya Gurung	GP	Tahnau	Bandipur	
4	Pratichya Gurung	GP	Tahnau	Devghat	
5	Hari Maya Ale	GP	Tahnau	Baidi	
6	Susila Rana	GP	Tahnau	Kahushibapur	
7	Hari Kala Ale	GP	Tahnau	Anbookhimkeshory	

Date; 2066/8/6 to 2066/8/9 Venue: Manglashen, Accham

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Rajendra Prasad Joshi District: Accham

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Mangala Dhungana	DBS	Accham		
2	Sunsara Timelsina	GP	Accham	Kuika-6	
3	Paru Bhandari	GP	Accham	Janali Bhandali	
4	Nirmala Saud	GP	Accham	Babla	
5	Swarsothi Buda	GP	Accham	Turmakhad	
6	Janaki Dhungana	GP	Accham	Manglasen	
7	Nanda Kala Bogeti	GP	Accham		
8	Sunita Tamrakar	GP	Accham		

Date; 2066/6/2 to 2066/6/6 Venue: DFO, Sindhuli

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Deepak Poudel District: Sindhuli

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Shova khatri	DBS	Sindhuli		
2	Kabita Dahal	GP	Sindhuli	Majuha	
3	Mina thapa	GP	Sindhuli	Ratanachura	
4	Dil maya rai	GP	Sindhuli	Peepal madi	
5	Anita lama	GP	Sindhuli	Aafuhathaku	
6	Gita devi ghising	GP	Sindhuli	Harsai	
7	Bhakta kumari	GP	Sindhuli	Jahra	
8	Mina katuyal	GP	Sindhuli	Lampantar	

Other attendees: Yadav Dhital, DFO, Chameli Devkota, LHO, Suman Ghimire, Ranger, Bisheshwar Pd. Chaudari, DLSO, Sagar Poudel, RFO, Deepak Poudel, RFO

Date; 2066/6/20 to 2066/6/24

Venue: DFO, Lamjung

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Balaram Lamichhane

District: Lamjung

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Dil Maya Gurung	GP	Lamjung		
2	Ambika Mijar	GP	Lamjung		
3	Hira Devi Ghale	GP	Lamjung		
4	Usha Gurung	GP	Lamjung		
5	Krishna Maya Bi.Ka.	GP	Lamjung		
6	Dambar Kumari Gurung	GP	Lamjung		
7	Juna Thapa	GP	Lamjung		
8	Swarsoti Bohora	DBS	Lamjung		

Other attendees: Dipak Regmi, Rural Fiance Coordinator, Fri PAD, Amrit Kumar Maskey, DLCO, Rajendra Lal Karna, Assistant Forest Officer, Kasi Raj Pandit, Ranger, Shree ram yadav, Ranger, Balaram Lamichhane, RFO

Date; 2066/6/23 to 2066/6/27, Venue: Nepal Para Vitenary and Livestock Association

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Puskar Karki

District: Dolakha

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Bahjawati khadka	GP	Dolakha	Katakuti	
2	Rosheni sherpa	GP	Dolakha	Giri	
3	Kalani katuwal	GP	Dolakha	Bhirkot	
4	Sangita basnet	GP	Dolakha	Jhayaku	
5	Sumitra khatri	GP	Dolakha	Fulupa	
6	Kanchi maya thami	GP	Dolakha	Nagal	
7	Pabita dahal	GP	Dolakha	Rampa	
8	Parbati Karki	DBS	Dolakha	All	

Other attendees: Hemanta Chaulagahi, District cooperative association, Puskar Karki, RFO

Date; 2066/7/12 to 2066/7/16,

Venue: DFO Pyuthane

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Pradeep Kumar Acarya

District: Pyuthan

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Bhgwati malla	GP	Pyuthan		
2	Ujeli Bista	GP	Pyuthan		
3	Laxmi Bhandari	DBS	Pyuthan		
4	Devi sara ranamagar	GP	Pyuthan		
5	Dhana rijal	GP	Pyuthan		
6	Devkala pun	GP	Pyuthan		
7	Kamala GM	GP	Pyuthan		
8	Khema Bi. Ka.	GP	Pyuthan		

Other attendees: Hari Poudel, Forester, Shiva Acharya, DLSO, Pradeep Kumar Acharya

Date; 2066/7/6 to 2066/7/10 Venue: DFO, Doti

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Rajendra Joshi

District: Doti

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Sony Gurung	DBS	Doti	Dipyal Silgudi	
2	Bina Joshi	GP	Doti	Silgudi -1	
3	Krishna bam	GP	Doti	Barchhen	
4	Devi malasi	GP	Doti	DC municipality	
5	Jayanti pathak	GP	Doti	DC municipality	
6	Tara saudh	GP	Doti	Kalana	
7	Bhabana namjali	GP	Doti	Barchhen-4	
8	Swarsothi pal	GP	Doti	Kadarsheor	

Other attendees: Bhoj Raj Sharma, AFO, Dr. Mahesh raj bista, DLSO, Rajendra Joshi

Date: 2066/6/21 to 2066/6/25 Venue: DFO, Gorkha

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Bharat babu Lamichhane & Saroj Parsain, District: Gorkha

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Sarmila lamichhane	DBS	Gorkha		
2	Sarita shrestha	GP	Gorkha	Manakamana	
3	Chandra maya chepang	GP	Gorkha	Tangle chowk	
4	Sumitra kumal	GP	Gorkha	Changli	
5	Dhagawati pariwar	GP	Gorkha	Khoplang	
6	Som maya parihar	GP	Gorkha	Durbung	
7	Durga gurung	GP	Gorkha	Bhumli chowk	
8	Sarmila gurung	GP	Gorkha	Ghalchowk	

Other attendees: Krishna Pd. Wosti, DFO, Chhatra Bdr. K.C., DLSO, Dipak Regmi, RFC
Saroj Parsain, RFO, Bharat Babu Lamichhane, RFO

Date: 2066/6/26 to 2066/6/30 Venue: DFO, Dhading

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Bharat babu Lamichhane & Saroj Parsain, District: Dhading

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Sita Pariwar	DBS	Dhading		
2	Madhu Shrestha	GP	Dhading	Jogimara	
3	Sannani Parihar	GP	Dhading	Chainpur	
4	Mithu maya tamang	GP	Dhading	Katunja	
5	Dhana maya gurung	GP	Dhading	Darkha	
6	Sita koirala	GP	Dhading	Sunula bazaar	
7	Sabitra Ruchal	GP	Dhading	Jeevanpur	
8	Nani maya ale	GP	Dhading	Kumpur	

Other attendees: Hari kumara adhakari, ranger, Ram Kumari Shrestha, ranger, Dipak Regmi, RFC, Saroj Parsain, RFO, Bharat Babu Lamichhane, RFO, Tanka Narayan Shrestha, Ranger, Dr. Ram Pd. Pradhan, DLSO, Khem Narayan Chapagain, AFO

Date; 2066/6/21 to 2066/6/25 Venue: Narayani Training Center, Bharatpur, Chitwan
 Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Sagar Poudel, District: Chitwan, Makawanpur
 Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Lila bal	GP	Makawanpur	Dandakharka	
2	Suntali praja	GP	Makawanpur	Raksharang	
3	Nirmala pakhrin	GP	Makawanpur	Gogane	
4	Kabita thokar	GP	Makawanpur	Phaparbari	
5	Sancha maya chepang	GP	Makawanpur	Kankada	
6	Ful kumara thing	GP	Makawanpur	Khairang	
7	Nabina devkota	GP	Makawanpur	Niwatar	
8	Laxmi khadka	DBS	Makawanpur	Hetauda	
9	Kalpana karki	GP	Makawanpur	Sarikhhet	
10	Mandara shrestha	GP	Chitwan	Dahakhani	
11	Usha kuwar	GP	Chitwan	Chandibhanjyang	
12	Shila gurung	GP	Chitwan	Chandibhanjyang	
13	Gyanu chepang	GP	Chitwan	Chandibhanjyang	
14	Sapana chepang	GP	Chitwan	Siddhi	
15	Dalli maya chepang	GP	Chitwan	Siddhi	
16	Anjali shrestha	GP	Chitwan	Darechowk	

Other attendances: Yam Bdr. Thapa, DFO, Narayan Bhattarai, Ranger, Sagar Poudel, RFO
 Tej Bdr. Rijal, DLSO

Date; 2066/7/5 to 2066/7/9 Venue: DFO, Ramechhap
 Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Dipak Poudel District: Ramechhap
 Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Radhika Khadka	DBS	Ramechhap		
2	Pabitra karki	GP	Ramechhap	Pakharabas	
3	Goma Karki	GP	Ramechhap	Bhirpani	
4	Lalumaya maji	GP	Ramechhap	Ramechhap- 6	
5	Yamuna bal	GP	Ramechhap	Dadhua- 5	
6	Renuka lama	GP	Ramechhap	Doramba	
7	Ratnaprabha manahandar	GP	Ramechhap	Ranipani	
8	Bhakta kumara bi.ka.	GP	Ramechhap	Rampur	

Other attendances: Rohani raj, DLSO, Hari Bamsa Acharya, DFO, Bharat Shrestha
 Dipak Poudel, RFO

Date; 2066/6/20 to 2066/6/24 Venue: DFO, Dadeldhura
 Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Maheshwar Joshi District: Dadeldhura
 Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Ruk bina shrestha	GP	Dadeldhura	Madi lak	
2	Nirmala pathak	DBS	Dadeldhura		
3	Setu tamrakhar	GP	Dadeldhura	Ugratara	
4	Shanit sakhi	GP	Dadeldhura	Amargadi	

5	Kalindra bohora	GP	Dadeldhura	Chipur	
6	Bima kumara gharti	GP	Dadeldhura	Alital	
7	Kali damai	GP	Dadeldhura	Alital	
8	Doma Sherpa	GP	Dadeldhura	Asigram	

Other attendances: Pan singh Thaguna, DLSD, Yagha Raj Awasti, Ecards, Maheshwar Joshi, RFO, Karunakar Awasti, AFO

Date: 2066/8/1 to 2066/8/4 Venue: DFO, Bhojpur

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Govinda Bhattarai District: Bhojpur

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Anjana Dhakal	GP	Bhojpur	Charambi	
2	Purna Kumari Pradhan	DBS	Bhojpur	Bokhim	
3	Brishaka Rai	GP	Bhojpur	Deventar	
4	Krishna Kumari Phuyal	GP	Bhojpur	Amtek	
5	Kalpna Bi.Ka.	GP	Bhojpur	Tingsa	
6	Mina Kumari Rai	GP	Bhojpur	Homthang	
7	Sanjana Raogii	GP	Bhojpur	Hasanpur	
8	Mandira RaiTik	GP	Bhojpur	Sanodumla	

Other attendances: Govinda Bhattarai, RFO

Date: 2066/6/2 to 2066/6/6 Venue: DFO, Salyan

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Peadeep Acarya District: Salyan

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Rita Limbu	GP	Salyan	Mulkhola	
2	Nirmala Rawal	DBS	Salyan	Salyan	
3	Mina Nepali	GP	Salyan	Tharmare	
4	Saraswati Yoghi	GP	Salyan	Danda gaou	
5	Tikkashori magar	GP	Salyan	Khalangha	
6	Barma Kumari Oli	GP	Salyan	Rampur	
7	Saradha sunurar	GP	Salyan	Mulkhola	
8	Sita DC	GP	Salyan	Badagaou	

Other attendances: Ram Chandre Pudasaini, DLSD, Dhananjaya Poudel, DFO, Pradip Acharya, RFO, Bishnu Pd. Shrestha, AFO, Abodh Kumar Pandey, Radha Shyam Chaudhari

Date: 2066/7/27 to 2066/8/2 Venue: DFO, Okhaldhunga

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Pusker Karki District: Okhaldhunga

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Ishwara Rai	DBS	Okhaldhunga		
2	Ramila Katwal	GP	Okhaldhunga	Mulkharka	
3	Parbati Ranamager	GP	Okhaldhunga	Sisneri	
4	Sabitra Pariwar	GP	Okhaldhunga	Pokhere	
5	Bhim Kumari yogi	GP	Okhaldhunga	Narmadeshwor	
6	Ramila Tamang	GP	Okhaldhunga	Kutuke	

7	Yalisha Bi.Ka.	GP	Okhaldhunga	Kalika	
8	Juna Sunar	GP	Okhaldhunga	Patle	

Other attendees: Pusker Karki, RFO

Date: 2066/6/17 to 2066/6/21

Venue: DFO, Baitadi

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Maheshwor Joshi

District: Baitadi

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Dama Joshi	DBS	Baitadi		
2	Dya Panta	GP	Baitadi		
3	Shanti Joshi	GP	Baitadi		
4	Rekha Bi.Ka.	GP	Baitadi		
5	Sarita Joshi	GP	Baitadi		
6	Bhagirath Batta	GP	Baitadi		

Other attendees: Maheshwor Joshi, RFO, Rajdev Thakur, Gopal Datta Joshi, AFO

Date: 2066/7/4 to 2066/7/8

Venue: DFO, Pantchthar

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Amrita Yongya

District: Pantchthar

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Kamala devi timmelsena	DBS	Pantchthar		
2	Melena chwhan	GP	Pantchthar		
3	Sita devi rai	GP	Pantchthar		
4	Sarita rai	GP	Pantchthar		
5	Samjhana tamang	GP	Pantchthar		
6	Jaljala rai	GP	Pantchthar		
7	Udhmsila tumrok	GP	Pantchthar		

Other attendees: Amrita Yonya, RFO, Birendra kumar sha, Ranger

Date: 2066/5/29 to 2066/6/2

Venue: DFO, Sindhupalchwok

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Saroj Prasai

District: Sindhupalchwok & Kavre

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Laxmi Sangtang	DBS	Kaver		
2	Sona tamang	GP	Kaver	Rayale	
3	Saraswati Jaraga	GP	Kaver	Budhakhani	
4	Rampari Ghorasaini	GP	Kaver	Devitar	
5	Padma Timelshena	GP	Kaver	Salamy	
6	Kamali Lama	GP	Kaver	Katugya	
7	Kabita Saru	GP	Kaver	Dhadagaun	
8	Rasmila Lama	GP	Kaver	Milcheya	
9	Laxmi Waiwa	GP	Kaver	Saipali	
10	Tara Pakhrin	GP	Sindhupalchwok	Shikarpur	
11	Sita Tamang	GP	Sindhupalchwok	Malamchi	
12	Shova shrestha	GP	Sindhupalchwok	Bhotenamlang	
13	Sabitri shrestha	GP	Sindhupalchwok	Ghuthang	

14	Sabitri ghimera	GP	Sindhupalchwok	Baramchi	
15	Gayatri adhikari	GP	Sindhupalchwok	Pangthang	
16	Parmila shrestha	GP	Sindhupalchwok	Shylang	
17	Tara khatri	DBS	Sindhupalchwok		
18	Sabitri shrestha	GP	Sindhupalchwok	Irkhu	

Other attendee: Tula ram Ghimira, AFO, Ram Krishna kukle, Saroj Prasai, Chock Bdr. Dahal, Laya sing Tamang, Lila Gautam, Yam Bdr. Khatri, Shyam shrestha, Kamala shrestha, Dr.Krishna bhausan Mahatto, Veg.Officer, Murari Pd. Pokhral, DFO Sindhupalchwok

Date: 2066/7/14 to 2066/7/18

Venue: DFO, Terathum

Training Objective: To provide the concept of group saving mobilization and strategies of VFA formation in future. Trainer: Amrita Yongya District: Terathum

Name list of participants

SN	Name	Post	District	Cluster	Remarks
1	Swarsothi tamang	DBS	Terathum		
2	Bipana Basnet	GP	Terathum		
3	Krishna Maya Limbhu	GP	Terathum		
4	Bal Kumari Pokhrel	GP	Terathum		
5	Sita Khanal	GP	Terathum		
6	Samikshya Limbhu	GP	Terathum		

Other attendees: Amrita Yonya, RFO,

Refresher training

Date: 2067.3.2 to 6 Venue: Narayani Training and Resource Center Bharatpur-10, Chitwan

Details of participants and guests: District: 5

S.N.	Name	Address	Post	Contact no.
1	Mandari Shrestha	Dahakhani-8, Chitwan	GP	9845082052
2	Sannani Pariyar	Chainpur-5, Dhading	GP	9741228455
3	Sita Koirala	Sunaula Bazar-6, Dhading	GP	9849358680
4	Madhu Shrestha	Jogimara-7, Dhading	GP	9841146634
5	Bhagabati Pariyar	Khoplang-4, Gorkha	GP	9806674138
6	Som Maya Pariyar	Darbung-8, Gorkha	GP	9746043979
7	Sumitra Kumal	Changling-6, Gorkha	GP	9746009260
8	Chandra Maya Chepang	Tanglichok-9, Gorkha	GP	9804288878
9	Sarmila Gurung	Ghalchok-1, Gorkha	GP	9841669194
10	Sarita Shrestha	Manakamana-6, Gorkha	GP	9846158179
11	Saraswati Pokhrel	Taple-8, Gorkha	GP	9741176809
12	Anjali Shrestha	Darechok-3, Chitwan	GP	9841625367
13	Nirmala Pakhri	Gogane-6, Makawanpur	GP	9849246008
14	Lila Kumari Bal	Dadakharka, Makawanpur	GP	057690092
15	Kabita Thokar	Phaparbari-8, Makawanpur	GP	9745029728
16	Sunita Thing	Nibuwatar-3, Makawanpur	GP	9845315427
17	Phul Kumari Thing	Khairan, Makawanpur	GP	9807256268
18	Shusma Chepang	Korak, Chitwan	GP	9845406066
19	Bal Kumari Gurung	Chandibhanjyang, Chitwan	GP	9806865327
20	Dalli Maya Chepang	Siddhi, Chitwan	GP	9845003230
21	Gyanu Maya Chepang	Chandibhanjyang, Chitwan	GP	9845089660

S.N.	Name	Address	Post	Contact no.
22	Sarita Gurung	Dakhani, Chitwan	GP	9845355709
23	Sapana Chepang	Chitawan	GP	9745041983
24	Durga Gurung	Bhumlichok-4, Gorkha	GP	9846125451
25	Usha Kunwar	Chitawan	DBS	9845322297
26	Juna Thapa	Suryapal-4, Lamjung	GP	9746000983
27	Hira Devi Ghale	Bhulbhule-2, Lamjung	GP	9746013838
28	Badri Rayamajhi	Fri-PAD, Gorkha	RFO	
29	Babu Raja Akauliya	Fri-PAD, Dhading	RFO	
30	Bal Ram Lamichhane	Fri-PAD Chitwan	RFO	
31	Toya Nath Ghimire	Fri-PAD Chitwan	RFO	
32	Ram Kumar Shrestha	Fri-PAD Chitwan	RFO	
33	Shyam Prasad Rijal	Fri-PAD Kathmandu	CPO	
34	Ramkumar Pudasaini	Fri-PAD, Kathmandu	M&E	
35	Om Prasad Lamichhane	Fri-PAD Chitwan	PC	
36	Nir Prasad Lamichhane	Fri-PAD Chitwan	ED	
37	Ghuran Thakur	FAO-TA, Kathmandu	RFS	
38	Dr. Bishnu Kumar Shrestha	DLSO, Chitwan		
39	Shreekrishna Shrestha	Division Cooperative, Chitawan	Chief	
40	Yam Bahadur Thapa	District Forest Office, Chitwan	DFO	

Date: 2067.3.14 to 18, Venue: Training Hall of District Forest Office, Damauli, Tanahun.

Details of participants and guests: Districts; 2

S.N.	Name	Address	Post	Contact no.
1	Sabina Rana	Kahun Shivapur-8, Tanahun	GP	9806579040
2	Mithu Maya Tamang	Katunje-7, Dhading	GP	9849271278
3	Tika Maya Aale	Kumpur-5, Dhading	GP	9841066324
4	Sita Pariyar	Sunaula Bazar-6, Dhading	DBS	9841818947
5	Laxmi Jargha Magar	Jamune-1, Tanahun	GP	9846204255
6	Devi Kumari Gurung	Bandipur-9, Tanahun	GP	9646218102
7	Sushila Rana	Kahun Shivapur-2, Tanahun	GP	065692789
8	Pratisha Gurung	Devaghat-8, Tanahun	GP	9845358294
9	Naumati Gurung	Tanahun	DBS	9846178755
10	Hari Maya Aale	Baidi-3, Tanahun	GP	9746038492
11	Humati Gurung	Devaghat-8, Tanahun		
12	Ganesh Jha	District Forest Office, Tanahun	DFO	
13	Baburam Jamarkattel	District Livestock Services Office, Tanahun	Chief	
14	Ramchandra Lamgade	Division Cooperative Office, Tanahun	Cooperative Officer	
15	Ghuran Thakur	FAO-TA, Kathmandu	RFS	
16	Dr. Milan Adhikari	FAO-TA, Kathmandu	IDGS	
17	Ramkumar Pudasaini	Fri-PAD, Kathmandu	M & E Officer	
18	Bishnu Prasad Gaudel	Fri-PAD, Tanahun	RFO	

Date: 2067/2/27/ to 2067/2/31 Venue: ECARDS Nepal training hall Thakuri dhada, Banepa-4, Kavre

Details of participants and guests:

District: 4

S.N.	Name	Post	Contact no.	Address
1	Taradevi Khatri	DBS	9841882580	Sindhupalchwok
2	Sita Tamang	GP	9803480820	Bashbari-6
3	Shova Shrestha	GP	9808183559	Bhotenamlang
4	Prtighya Dhong (Lama)	GP	9803820815	Shyalang
5	Sabitry Shrestha	GP	9803520769	Irkhu
6	Gaytri Adhikari	GP	9849319323	Baramchii
7	Sumitra K.C.	DBS	9844067621	Dolakha
8	Sumitra Khatri	GP	9844060705	Bhimeshwor-4
9	Pabita Dhal	GP	9744033974	Bhimeshwor-3
10	Kalyni Katawal	GP	9741176817	Bhirkot
11	Bhagawoti Khadka	GP	9844144539	Katakuti
12	Sangita Basnet	GP	9844145780	Shigati, Ghyakhu
13	Roshani Sherpa	GP	9808395193	Giri
14	Khanchi Thami	GP	9741188556	Bhimeshwor-4
15	Pabitra Karki	GP	984413711	Pakarbash
16	Renuka Lama	GP	9844096293	Dhoramma
17	Yamuna Bal	GP	9744023482	Dhaduda
18	Bhakta Kumari B.K.	GP	9744025407	Rampur
19	Goma Karki	GP	9744025595	Khadadevi
20	Ratna Prava Manandhar	GP	9741164841	Hilydevi
21	Laxmi Shynthang	DBS	9849262449	Kavrepalanchok
22	Sona Tamang	GP	016213295	Ralay
23	Saraswoti Jarga Magar	GP	9741017075	Bhudakhani
24	Rasmita Lama	GP	9849568613	Milche
25	Kabita Lungali	GP	9849317914	Dhadagaun
26	Kamali Lama	GP	9849259434	Chhatrebajh
27	Laxmi Wiwa	GP	9741033040	Methinkot
28	Padhma Timalshena	GP	9845410785	Taldhunga, Salmychhakal
29	Rampari Ghorashini	GP	9841100361	Devitar, Uggrachhandi
30	Ghuran Thakur	FAO/TA		Kathmandu
31	Dr. Milan Adikari	FAO/TA	9841577396	Kathmandu
32	Gynendra Kaystha	FAO/TA	9741230679	Dolakha
33	Dipak Regmi	Fri PAD	9845078787	Kathmandu
34	Mahesh kumar Yadav	FAO	9841209684	Kathmandu

Date: 2067.3.18 to 22, Venue: Training Hall of District Forest Office, Sindhuli.

Details of participants and guests:

Districts; 2

S.N.	Name	Address	Post	Contact no.
1	Shova Karki	Sindhuli	DBS	
2	Kabita Dahal	Majuha, sindhuli	GP	
3	Mina thapa	Ratanachura, sindhuli	GP	
4	Dil maya rai	Peepal madi, sindhuli	GP	
5	Anita lama	Aafuhathaku, sindhuli	GP	
6	Gita devi ghising	Harsai jahra	GP	
7	Bhakta kumari	Jahara	GP	

S.N.	Name	Address	Post	Contact no.
8	Mina katuyal	Lampantar	GP	
9	Durga Pokhral	District forest office, Sindhuli	Ranger	
10	Yogendra yadav	District forest office, Sindhuli	DFO	
11	Dipak Poudel	Fripad	RFO	
12	Dipak Regmi	Fripad	RFC	

Date: 2067/3/2/ to 2067/3/2

Venue: DFO, Dadeldhura

Details of participants and guests:

District: Dadeldhura, Doti, Baitadi, Accham

S.N.	Name	Post	Contact no.	Address
1	Mangala dhungana	DBS	9848435775	Accham
2	Paru bhandari	GP	9848448483	Accham
3	Swarasoti buda	GP	9841062709	Accham
4	Sunsara Timelsina	GP	9843180284	Accham
5	Nandakala bogati	GP	9749020954	Accham
6	Sunita tarmakar	GP	9848524683	Accham
7	Nirmala saudh	DBS	9848487740	Accham
8	Janaki pathak	GP	9848431422	Doti
9	Devi malasi	GP		Doti
10	Biba joshi	GP		Doti
11	Tara saudh	GP	9848525849	Doti
12	Dama joshi	GP		Baitadi
13	Rukmini sharma	GP	9749514786	Baitadi
14	Dipa panta	GP		Baitadi
15	Rekha Bi. Ka	GP		Baitadi
16	Shanti joshi	GP	9749501280	Baitadi
17	Hira panta	GP		Baitadi
18	Sarita joshi	GP		Baitadi
19	Bagrathi bhatta	GP		Baitadi
20	Nirmala pathak	GP	9749511843	Dadeldhura
21	Shanti sakhi	DBS		Dadeldhura
22	Setu tarmakar	GP		Dadeldhura
23	Doma sherpa	GP	9848766574	Dadeldhura
24	Kalinda bohara	GP		Dadeldhura
25	Kali damai	GP	9742055032	Dadeldhura
26	Bima Chhatri	GP	9849023465	Dadeldhura

Date: 2067.3.17 to 21, Venue: Training Hall of Red Cross, Salyan.

Details of participants and guests:

Districts; Salyan Pyuthane

S.N.	Name	Address	Post	Contact no.
1	Nirmala rawal	Salyan	DBS	9847843116
2	Mina nepali	Tharmare cluster	GP	9748514848
3	Sita DC	Tharmare cluster	GP	
4	Swarasoti Yogi	Dandagoun cluster	GP	9748514542
5	Tikeshori Magar	Khalanga cluster	GP	
6	Rita limbhu	Mulkhola cluster	GP	9748519914
7	Birma Oli	Kalimati, rampur cluster	GP	
8	Sarada sunuwar	Devestal cluster	GP	9748514850

S.N.	Name	Address	Post	Contact no.
9	Laxmi bhandari bhandari	Pyuthane	DBS	
10	Kamala GM	Deurali cluster	GP	9847839095
11	Ujalla bista	Gufa cluster	GP	9847928790
12	Khima bi ka.	Tusara cluster	GP	
13	Devisara rana	Pakala cluster	GP	
14	Devkala pun	Dangmang	GP	
15	Shyam Rijal	Fripad	CPO	
16	Pradeep acharya	Fripad	DFO	

Third Year Refresher training

Date: 2067.8.8 to 12, Venue: Training Hall of District Forest Office, Terathum.

Details of participants and guests: Districts; Terathum

S.N.	Name	Address	Post	Contact no.
1	Swarsothi Bal	Terathum	DBS	9842192042
2	Sita Khanal	Chunna danda cluster	GP	9742040852
3	Samikshya limbhu	Chhakali tar cluster	GP	
4	Bipana basnet	Bhorang cluster	GP	9842379264
5	Botkumari khanal	Sukurabare cluster	GP	
6	Dhan maya bhattarai	Poklaban cluster	GP	9807378682
7	Chija limbhu	Phakamara cluster	GP	
8	Bishnu maya limbhu	Phakamara cluster	GP	
9	Shree narayan saha	DFO, Terathum	AFO	
10	Tej Bdr rijal	DLSO, Terathum	SVD	
11	Krishna pd dhakal	DFO, Terathum	DFO	
12	Ram kumar pudasaini	Fripad	M&E off	

Date: 2067.8.16 to 20, Venue: Training Hall of District Forest Office, Bhojpur.

Details of participants and guests: Districts; Bhojpur

S.N.	Name	Address	Post	Contact no.
1	Purna kumari pradhan	Bhojpur	DBS	9842107319
2	Brishika rai	Debaltar cluster	GP	
3	Kalpna bi ka	Thrikha cluster	GP	
4	Sunita rai	Champa cluster	GP	9842317093
5	Mina kumari rai	Homsang cluster	GP	
6	Lalita rai	Mayubatar cluster	GP	984230212
7	Krishna kumari phuyal	Amtek cluster	GP	
8	Sanjana rai	Hasanpur cluster	GP	9842211227
9	Dhanamaya tamang	Charembi	GP	
10	Birendra mahaset	DFO, Bhojpur	AFO	
12	Mahabir Jha	DLSO, Bhojpur	VD	
13	Youbha raj maskey	DFO, Bhojpur	DFO	
14	Ramkumar pudasaini	Fripad	M&E off	

**LEASEHOLD FORESTRY AND LIVESTOCK PROGRAM
RURAL FINANCE COMPONENT**

Training organizer: Friends for Peacebuilding and Development (Fri PAD)

Training to Group Promoters on saving mobilization at LFUGs and Village Finance Association (VFA)

Day	Session I	Session II	Tea breaks	Session III	Session IV	Review of the day
	10:00 to 11:30	11:30 to 1:00	1:00 to 1:30	1:30 to 3:00	3:00 to 4:30	4:30 to 5:00
1 st Day	Inauguration, expectation collection, introduction, norms setting, and objectives of the training	Discussion on the problem encountered by the promoters on saving mobilization and record keeping at LFUGs.	Tea breaks and refreshment	Concept and importance of group saving, types of saving (Regular & optional) and saving products in LFUGs.	Introduction of Ledger and its uses. Concept and model of saving ledger and passbook. Techniques of interest calculation on saving.	Review of the first day and make a short discussion among the participants
	Fri PAD	Participants / Fri PAD		FAO-TA	Fri PAD	
2 nd Day	Individual practice on maintaining saving ledger, passbooks and calculating interest on saving at group level.	Concept of loan and its management, use of loan ledgers and passbooks, techniques of interest calculation on loan.	Tea breaks and refreshment	Individual practice on maintaining personal loan ledger, passbooks and calculating interest on loan at group level.	Use of calculator to calculate the saving and loan transition at the groups.	Review of the second day and make a short discussion among the participants
	Fri PAD	Fri PAD		Fri PAD	Fri PAD	
3 rd Day	Concept, principle, historical review (In Nepal) and importance of Cooperative	Concept, importance, formation and capacity building of VFA	Tea breaks and refreshment	Concept of book keeping and terminology use in accounting system in VFA	Concept of Journal Voucher, receipt, passbook and techniques of preparation	Review of the third day and make a short discussion among the participants
	Fri PAD	FAO-TA		Fri PAD	Fri PAD	
4 th Day	Types of ledger use in VFA	Practice for maintaining saving and loan ledger .	Tea breaks and refreshment	Practice for maintaining income and share ledger.	Concept of Four ledger (assets & expenses and liabilities & income)	Review of the fourth day and make a short discussion
	Fri PAD	Fri PAD		Fri PAD	Fri PAD	
5 th Day	Individual practice / facilitation for maintaining assets & expenses / liabilities & income ledger at VFA.		Tea breaks and refreshment	Final account preparation VFA	Techniques of group situation review	Training evaluation and closing
	Fri PAD			Fri PAD	Fri PAD	Fri PAD

Annex III

Training to RFO for saving mobilization, VFA formation and capacity building of VFA

First year

Participants, resource persons and other concerned personnel in the initial training of the VFA facilitators and rural finance officers (2065-5-20 to 2065-5-26)

SN	Name	Position	Address (District)
1	Laxmi Acharya	Coordinator	Kathmandu
2	Dipak Regmi	M & E Officer	Kathmandu
3	Sagar Poudel	RFO	Chitwan
4	Ram Kumar Shrestha	RFO	Dadeldhura
5	Rishi Baral	RFO	Gorkha
6	Jyoti Prakash Pokharel	RFO	Pantchthar
7	Saroj Prasai	RFO	Ramechhap
8	Makhana Panta	VFA facilitator	Lamjung
9	Ramila Katwal	VFA facilitator	Okhaldhunga
10	Sapana Paudel	VFA facilitator	Salyan
11	Sant Bahadur Saud	VFA facilitator	Doti
12	Chandra Pd Timilsena	VFA facilitator	Accham
13	Prabha Sharma	VFA facilitator	Pyuthan
14	Buddhi Bd Tamang	VFA facilitator	Kavre
15	Kopila Adhakari	VFA facilitator	Makawanpur
16	Yadav Pd. Mainali	VFA facilitator	Ramechhap
17	Chandra Kala Shrestha	VFA facilitator	Sinduli
18	Nisa Paudel	VFA facilitator	Chitwan
19	Leeza Shrestha	Group Auditor	Kavrepalanchowk
20	Shanti Poudel	Group Auditor	Chitwan
21	Nir Pd Lamichhane	Admin. Director	Chitwan
22	Janak Paneru	Fri PAD, member	Chitwan

Participants and other concerned personnel in the HIV and AIDS awareness training to the VFA facilitators and rural finance officers (2065-5-27 to 2065-5-28)

SN	Name	Position	Address (District)
1	Laxmi Acharya	Coordinator	Kathmandu
2	Dipak Regmi	M & E Officer	Kathmandu
3	Sagar Poudel	RFO	Chitwan
4	Ram Kumar Shrestha	RFO	Dadeldhura
5	Rishi Baral	RFO	Gorkha
6	Jyoti Prakash Pokharel	RFO	Pantchthar
7	Saroj Prasai	RFO	Ramechhap
8	Makhana Panta	VFA facilitator	Lamjung
9	Ramila Katwal	VFA facilitator	Okhaldhunga
10	Sapana Paudel	VFA facilitator	Salyan
11	Sant Bahadur Saud	VFA facilitator	Doti
12	Chandra Pd Timilsena	VFA facilitator	Accham
13	Prabha Sharma	VFA facilitator	Pyuthan
14	Buddhi Bd Tamang	VFA facilitator	Kavre
15	Kopila Adhakari	VFA facilitator	Makawanpur
16	Yadav Pd. Mainali	VFA facilitator	Ramechhap
17	Chandra Kala Shrestha	VFA facilitator	Sinduli
18	Nisa Paudel	VFA facilitator	Chitwan
19	Leeza Shrestha	Group Auditor	Kavrepalanchowk
20	Shanti Poudel	Group Auditor	Chitwan

21	Nir Pd Lamichhane	Director	Chitwan
22	Janak Paneru	Fri Pad, Member	Chitwan

Training content of HIV and AIDS awareness training schedule and

Subject Matter	Training Methodology	Required Materials
Historical Background		
<ul style="list-style-type: none"> HIV and Aids HIV and Aids in Nepal Government policy on HIV and Aids in Nepal 	<ul style="list-style-type: none"> Brainstorming Visual and Meta card Spider web model Audio visual materials with Multimedia 	News Print, Markers, Light pro, Meta Card, TV Multimedia
HIV and Aids		
<ul style="list-style-type: none"> Introduction To HIV and Aids Means of transformation Type of Sex Why Nepal is more vulnerable 	<ul style="list-style-type: none"> Brainstorming Visual and Meta card Audio visual materials with Multimedia 	News Print, Markers, Light pro, Meta Card, TV Multimedia
Sexual Diseases		
<ul style="list-style-type: none"> What is sexual diseases Warning sign of Sexual diseases Treatment of sexual diseases Relation between Sexual diseases and VIV and Aids 	<ul style="list-style-type: none"> Small group and plenary discussion Brainstorming Visual and Meta card Audio visual materials with Multimedia 	News Print, Markers, Light pro, Meta Card, TV Multimedia
Prevention measures of HIV and Aids		
<ul style="list-style-type: none"> Condom and its using technique ARV ARP ARP 	<ul style="list-style-type: none"> Visual and Meta card Case studies Role play 	News Print, Markers, Light pro, Meta Card, TV Multimedia
Women Violence		
<ul style="list-style-type: none"> What is violence Domestic Violence Role of women to against domestic violence 	<ul style="list-style-type: none"> Small group and plenary discussion Brainstorming Visual and Meta card Role play 	

Year two

RFO annual training Venue: Fri PAD project office, Buddahanagar, Kathamanbu

Training Objective: To provide the concept of rural finance services in the leasehold forestry groups and strategies of VFA formation in future.

Trainer: Balaram Adhakari, Prakash Chandra Tara, Khem Bahadur Pathak, Jharendra Bhattarai, Dipak Regmi

Date: 2066/05/17 to 2066/05/21

Name list of participants

SN	Name	Post	District	Remarks
1	Saroj Parsain	RFO	Kavre	
2	Balaram Lamichhane	RFO	Lamjung	
3	Sagar Poudel	RFO	Chitwan	
4	Bharatbabu Lamichhane	RFO	Gorkha	
5	Deepak Poudel	RFO	Sindhuli	
6	Amrita Younghya	RFO	Pantchthar	
7	Pradip Kumar Acharya	RFO	Salyan	
8	Puskar Karki	RFO	Dolakha	
9	Maheshwor Joshi	RFO	Dadeldhura	
10	Rajendra Joshi	RFO	Doti	
11	Shankar Sharma	RFO	Bhojpur	

RFO and DBS refresher training

Venue: Agricultural development Bank Training Centre, Bode

Training Objective: To provide the concept of rural finance services in the leasehold forestry groups and strategies of VFA formation in future.

Trainer: Pashupati Koirala, Ghuran Takur, Jharendra Bhattarai, Rajan Dawadi, Dipak Regmi, Ram Kumar Pudasaini

Date; 2066/11/26 to 2066/12/1

Name list of participants

SN	Name	Post	District	Remarks
1	Saroj Parsain	RFO	Kavre	
2	Balaram Lamichhane	RFO	Chitwan	
3	Laxmi regmi	RFO	Lamjung	
4	Bharatbabu Lamichhane	RFO	Gorkha	
5	Deepak Poudel	RFO	Sindhuli	
6	Amrita Younghya	RFO	Pantchthar	
7	Pradip Kumar Acharya	RFO	Salyan	
8	Bishnu Thapa	RFO	Dolakha	
9	Maheshwor Joshi	RFO	Dadeldhura	
10	Rajendra Joshi	RFO	Doti	
11	Durga Devi Dhakal	RFO	Bhojpur	
12	Om Prasad Sharma	Fri PAD, Core	Chitwan	
13	Ram Kumar Shrestha	Fri PAD, Core	Chitwan	
14	Shanti Poudel	Fri PAD, Core	Chitwan	
15	Toya Ghimire	Fri PAD, Core	Chitwan	

**Training content for RFO
LEASEHOLD FORESTRY AND LIVESTOCK PROGRAM
RURAL FINANCE COMPONENT**

Training organizer: Friends for Peacebuilding and Development (Fri PAD)

Training of Trainers course to Rural Finance Officer (RFO) from 2066/11/26 to 2066/12/01

Day	Session I	Session II	Tea breaks	Session III	Session IV	Review of the day
	10:00 to 11:30	11:30 to 1:00	1:00 to 1:30	1:30 to 3:00	3:00 to 4:30	4:30 to 5:00
1 st Day	Inauguration, expectation collection, norms setting, salient feature of rural finance services and objectives of the training	LFLP and rural finance component in LFUG and expected role of service provider	Tea breaks and refreshment	Presentation of the Rural finance officers on the progress and learning during the working tenure of the RFOs	Presentation of the Rural finance officers on the progress and learning during the working tenure of the RFOs	Review of the first day and make a short discussion among the participants
	Fri PAD	LFLP		Fri PAD	Fri PAD	
2 nd Day	Concept, type and Principles of VFAs (Cooperatives)	Pre requisites for the formation successful VFAs	Tea breaks and refreshment	Role of VFA for socio-economic transformation of LFUG members	Process of VFA formation and capacity building	Review of the second day and make a short discussion among the participants
	Fri PAD	Fri PAD		Fri PAD	Fri PAD	
3 rd Day	Formal registration of VFA as a cooperative, registration process and probable registrar of VFA in districts	Saving mobilization and loan management in VFA (Cooperative)	Tea breaks and refreshment	Delinquency management and portfolio management in VFA	Delinquency management and portfolio management in VFA	Review of the third day and make a short discussion among the participants
	Fri PAD	Fri PAD		Fri PAD	Fri PAD	
4 th Day	Decision making and operational management in VFA	Business plan preparation (concept and procedure at VFA Level)	Tea breaks and refreshment	Initiation of new book keeping and accounting system in VFA	Social Mobilization in LFUGs and VFA	Review of the fourth day and make a short discussion among the participants
	Fri PAD	Fri PAD		Fri PAD	ECARDS	
5 th Day	Book keeping and accounting system in VFA	VFA final account preparation (process and practices)	Tea breaks and refreshment	Individual action plan preparation by the RFOs in the corresponding districts	Action plan and finalization	Training evaluation and closing
	Fri PAD	Fri PAD		Fri PAD	Fri PAD	Fri PAD

Annex IV

The details of group saving and loan management training being held upto the service period

SN	Name of Cluster	No of groups	Members			District
			Male	Female	Total	
1	Devitar	11	14	23	37	Kavre
2	Devitar	7	10	16	36	Kavre
3	Taldhunga	12	4	19	23	Kavre
4	Milchey	13	3	24	27	Kavre
5	Danda gaun	13	5	20	25	Kavre
6	Rayale 'A'	6	5	4	9	Kavre
7	Gokule Gharti Chhap	11	20	1	21	Kavre
8	Rayale	1	0	13	13	Kavre
9	Rayale	1	0	9	13	Kavre
10	Rayale	1	0	11	13	Kavre
11	Rayale	1	1	8	13	Kavre
12	Rayale	1	8	9	13	Kavre
13	Rayale	1	3	5	8	Kavre
14	Rayale	1	2	6	8	Kavre
15	Rayale	1	2	8	10	Kavre
16	Rayale	1	0	8	8	Kavre
17	Rayale	1	0	10	10	Kavre
18	Irkhu	10	31	3	34	Sindhupalchowk
19	Lawagaun	7	10	3	13	Sindhupalchowk
20	Ratana Chura 'A'	5	16	1	17	Sindhuli
21	Ratanchura 'B'	5	13	2	15	Sindhuli
22	Majhuya	10	10	6	16	Sindhuli
23	Jaraiyotar	5	22	36	58	Sindhuli
24	Bhimeshowar	10	63	52	115	Sindhuli
25	Lampantar 'A'	5	21	19	40	Sindhuli
26	Lampantar 'B'	5	9	7	16	Sindhuli
27	Viman	8	29	7	36	Sindhuli
28	Vijayachhap	6	19	8	26	Sindhuli
29	Malu	8	19	7	26	Dolakha
30	Dil dhunga	25	32	18	50	Dolakha
31	Phulapa	18	25	32	57	Dolakha
32	Jalbire	8	30	15	45	Chitwan
33	Dahakhani	11	38	18	56	Chitwan
34	Taple	8	8	7	15	Gorkha
35	Khoplang	8	17	43	60	Gorkha
36	Manakamana	18	101	49	150	Gorkha
37	Durbung	18	21	95	116	Gorkha
38	Ghalchowk	13	51	51	102	Gorkha
39	Sunula bazzar 'A'	8	20	23	43	Dhading
40	Sunula bazzar 'B'	6	7	2	9	Dhading
41	Pakharbas	12	10	13	23	Ramechhap
42	Sarikhhet	12	43	31	74	Makawanpur
43	Kankada	8	33	21	54	Makawanpur
44	Ikchurung (Niwater)	10	36	29	65	Makawanpur
45	Malgansen	13	57	35	92	Accham
46	Babla	10	50	53	103	Accham
47	Dipyal Silgudi	9	43	32	75	Doti
48	Devastal	11	12	13	25	Salyan

49	Sallibazzar	9	14	0	14	Salyan
50	Peepal neta 'A'	16	10	13	23	Salyan
51	Budakhani 'A'	14	17	8	25	Kavre
52	Budakhani 'B'	11	20	4	24	Kavre
53	Rayale 'B'	10	12	9	21	Kavre
54	Peepal neta 'B'	22	25	16	41	Salyan
55	Kalimati	9	16	4	20	Salyan
56	Deurali	15	27	10	37	Pyuthan
57	Khung	15	27	10	37	Pyuthane
58	Bhatauli	9	19	14	33	Ramechhap
59	Pakarbesh 'A'	9	22	1	24	Ramechhap
60	Pakharbas 'B'	4	7	4	11	Ramechhap
61	Lakhanpur	8	21	10	31	Ramechhap
62	Dorambha 'A'	7	15	4	19	Ramechhap
63	Doramba 'B'	5	12	3	15	Ramechhap
64	Gagal bhadauri	8	15	5	20	Ramechhap
65	Kyul	10	14	20	34	Sindhupalchowk
66	Guncha	3	8	4	12	Sindhupalchowk
67	Rayale	16	11	6	17	Kavre
68	Khadadevi	7	17	5	22	Ramechhap
69	Amargadi -6	6	6	21	27	Dadeldhura
70	Amargadi - 8	3	7	9	16	Dadeldhura
71	Alital	4	28	18	46	Dadeldhura
72	Dokthali	4	9	2	11	Dolakha
73	Rampa	8	9	5	14	Dolakha
74	Malu	6	14	6	20	Dolakha
75	Bhirkot 1,2	7	6	8	14	Dolakha
76	Bhirkot 3	9	13	5	18	Dolakha
77	Nagal, khalap	11	7	16	23	Dolakha
78	Fulupa	16	18	10	28	Dolakha
79	Jhayaku	6	10	7	17	Dolakha
80	Mahankal	8	15	4	19	Sindhupalchowk
81	Bhatenamlang	9	21	3	24	Sindhupalchowk
82	Irkhu	10	12	10	22	Sindhupalchowk
83	Devitar	4	7	4	11	Kavre
84	Katakuti	8	14	6	20	Dolakha
85	Diyale	5	9	9	18	Okhaldhunga
86	Kuibhir	7	13	8	21	Okhaldhunga
87	Katuki	5	17	3	20	Okhaldhunga
88	Huda	8	9	5	14	Terathum
89	Shaktikhor	13	18	8	26	Chitwan
90	Siddhi	13	10	16	26	Chitwan
91	Jalbire	24	24	34	58	Chitwan
92	Dahakhani	12	12	12	24	Chitwan
93	Kyalghari	12	7	19	26	Chitwan
94	Rakshyarang	7	23	33	54	Makawanpur
95	Kankada	13	17	13	30	Makawanpur
96	Manahari	11	18	7	25	Makawanpur
97	Ravi	10	4	20	24	Pantchthar
98	Sarandanda 'A'	10	14	7	21	Pantchthar
99	Amarpur 'A'	10	9	7	16	Pantchthar
100	Arubote	10	17	6	23	Pantchthar
101	Sarangdanda 'B'	4	4	6	10	Pantchthar

102	Amarpur 'B'	3	6	4	10	Pantchthar
103	Hoda	5	10	4	14	Terathum
104	Maidane	1	0	6	6	Dolakha
105	Dandagaun	1	2	7	9	Dolakha
106	Saunapakha	1	3	3	6	Lamjung
107	Dhad	1	7	1	8	Lamjung
108	Mulpakha	1	5	4	9	Lamjung
109	Bandre	1	8	3	11	Lamjung
110	Simal Chaour	1	6	1	7	Lamjung
111	Ambote	1	6	2	8	Lamjung
112	Khaltapakha	1	6	1	7	Lamjung
113	Saudpakha	1	3	5	8	Lamjung
114	Chamdoswara	1	4	5	9	Lamjung
115	Rinchaur	1	1	5	6	Lamjung
116	Ranichuri	5	12	3	15	Sindhuli
117	Bangre	8	19	8	27	Lamjung
118	Durburing	4	0	23	23	Gorkha
119	Giri	9	13	4	17	Dolakha
120	Dildhunga	5	14	5	19	Dolakha
121	Korak 'A'	3	7	2	9	Chitwan
122	Korak 'B'	7	18	5	23	Chitwan
123	Dahakhani	11	17	8	25	Chitwan
124	Siddhi	2	3	2	5	Chitwan
125	Chandibhanjyang 'A'	7	18	4	22	Chitwan
126	Chandibhanjyang 'B'	10	18	8	26	Chitwan
127	Lafa	7	7	2	9	Chitwan
128	Baundanda	12	18	5	23	Lamjung
129	Khung	14	20	30	50	Pyuthane
130	Kajere	10	24	23	47	Salyan
131	Bhulbhule	15	20	8	28	Lamjung
132	Bagare (2067.5.21)	9	18	3	21	Makawanpur
133	Ratamata (2067.5.23)	5	12	12	24	Makawanpur
134	Ratamata (2067.5.21)	8	15	1	16	Makawanpur
135	Malu	5	24	12	36	Dolakha
136	Baundanda	7	13	9	22	Lamjung
137	Amargadi	10	10	7	17	Dadeldhura
Total		1095	3196	3767	6963	

Annex V

The details of Village Finance Association orientation being held during project period

SN	Name of Cluster	Date	No of groups	Members			District
				Male	Female	Total	
1	Devitar	2067.3.6	11	64	65	129	Kavre
2	Taldhunga	2066.7.25	15	25	3	28	Kavre
3	Milchey	2066.9.29	16	112	50	162	Kavre
4	Danda gaun	2066.9.15	15	37	41	78	Kavre
5	Rayale 'A'	2066.8.12	16	66	126	192	Kavre
6	Gokule Gharti Chhap	2066.9.14	13	32	25	57	Kavre
7	Chalal Ganeshtan	2067.3.19	13	2	15	17	Kavre
8	Irkhu	2066.7.18	10	31	30	61	Sindhupalchowk
9	Lawagaun	2066.9.13	7	28	8	36	Sindhupalchowk
10	Mahankal	2066.8.21	7	28	8	36	Sindhupalchowk
11	Kyul	2066.9.26	10	31	3	34	Sindhupalchowk
12	Mahankal	2066.8.22	10	37	7	44	Sindhupalchowk
13	Ratana Chura	2066.8.13	9	23	3	26	Sindhuli
15	Majhuya	2066.8.1	10	14	6	20	Sindhuli
16	Jaraiyotar	2066.8.19	5	22	36	58	Sindhuli
18	Bhimeshowar 'A'	2066.2.18	10	63	52	115	Sindhuli
19	Bhimeshowar 'B'	2066.4.5	10	42	62	104	Sindhuli
20	Lampantar 'A'	2066.10.11	5	27	25	53	Sindhuli
21	Lampantar 'B'	2066.8.21	5	10	8	18	Sindhuli
22	Lampantar	2066.9.21	5	26	24	50	Sindhuli
23	Dokthali	2066.7.12	10	16	29	45	Dolakha
24	Dil dhunga	2065.11.10	25	125	64	189	Dolakha
25	Jalbire	2067.5.17	8	30	15	45	Chitwan
26	Dahakhani	2066.3.2	11	38	18	56	Chitwan
27	Taple	2065.2.19	8	8	7	15	Gorkha
28	Khoplang	2067.4.27	8	17	43	60	Gorkha
29	Manakamana	2065.2.20	18	101	49	150	Gorkha
30	Manakamana	2065.5.31	7	11	8	21	Gorkha
31	Durbung	2065.2.22	18	21	95	116	Gorkha
32	Ghalchowk	2065.2.22	13	51	51	102	Gorkha
33	Jeevan Pur	2066.10.22	7	10	18	28	Dhading
34	Jeevan Pur	2066.5.23	7	13	36	49	Dhading
35	Sunula bazaar	2065.2.3	8	20	23	43	Dhading
36	Nilkhanta	2066.9.28	6	3	28	31	Dhading
37	Nilkhantha	2066.9.27	6	25	15	40	Dhading
38	Nilkhantha	2066.12.7	6	19	16	35	Dhading
39	Gagalbhadaure	2067.4.9	9	66	25	91	Ramechhap
40	Doramba	2067.5.11	7	55	27	82	Ramechhap
41	Bhatauli	2065.11.12	9	53	25	78	Ramechhap
42	Kankada	2067.1.23	8	33	21	54	Makawanpur
43	Ikchurung (Niwater)	2066.1.20	10	36	39	75	Makawanpur
44	Malgansen	2067.5.2	13	57	35	92	Accham
45	Janalebandali	2066.9.27	13	24	26	50	Accham
46	Kalana	2066.8.27	7	5	35	40	Doti
48	Devastal	2066.10.16	11	12	13	25	Salyan
49	Sallibazaar	2066.10.17	9	14	0	14	Salyan
50	Peepal neta 'A'	2066.10.19	16	10	13	23	Salyan
51	Kalimati	2066.9.21	9	16	4	20	Salyan
52	Budakhani 'A'	2066.7.19	14	17	5	22	Kavre

53	Budakhani 'B'	2066.7.21	9	21	12	33	Kavre
54	Peepal neta 'B'	2066.10.19	22	25	16	41	Salyan
55	Kalimati	2067.6.4	9	16	4	20	Salyan
56	Deurali	2066.10.29	15	22	10	32	Pyuthan
57	Khung	2066.11.1	21	21	2	23	Pyuthan
58	Asigram	2066.9.24	11	17	15	32	Dadeldhura
59	Amarpur	2066.10.15	9	10	6	16	Pantchthar
60	Phewa	2066.11.19	9	12	11	23	Pantchthar
61	Rayale	2067.7.28	13	29	14	43	Kavre
62	Devitar	2067.8.3	13	8	9	17	Kavre
63	Kharelthok	2067.8.5	3	4	14	18	Kavre
64	Satthighar	2067.8.7	6	17	6	23	Kavre
65	Methenkot	2067.8.9	4	23	17	40	Kavre
66	Chhal ganasthan	2067.8.11	4	10	6	16	Kavre
67	Sunula bazaar	2067.3.19	9	11	9	20	Dhading
68	Katuki cluster	2066.5.6	7	11	4	15	Okhaldhunga
69	Dokthali	2067.3.12	5	7	16	23	Dolakha
70	Manakamana	2067.8.9	3	9	15	24	Gorkha
71	Rampha cluster	2067.6.4	6	15	16	31	Dolakha
72	Phulapa cluster	2066.5.3	8	6	20	26	Dolakha
73	Nagal cluster	2066.5.10	12	17	13	30	Dolakha
74	Sogulu khyalap	2067.2.2	6	11	6	17	Dolakha
75	Pakharbas	2066.12.30	12	35	7	42	Ramechhap
76	Irkhu	2067.3.9	10	8	16	42	Sindhupalchowk
77	Koyalghari	2067.4.9	12	31	40	71	Chitwan
78	Galbire	2067.3.17	10	5	9	14	Chitwan
79	Galbire	2066.7.28	10	9	11	20	Chitwan
80	Galbire	2066.4.28	10	15	8	23	Chitwan
81	Darechowk	2066.3.17	10	17	11	28	Chitwan
82	Kankada	2066.12.5	14	14	21	35	Makawanpur
83	Ravi cluster	2066.5.2	31	39	52	91	Pantchthar
84	Amargadi cluster -6	2066.10.2	6	21	11	32	Dadeldhura
85	Amargadi cluster -8	2066.9.29	3	7	9	16	Dadeldhura
86	Alital cluster	2066.9.27	4	28	18	46	Dadeldhura
87	Samaiji	2066.9.22	4	16	8	24	Dadeldhura
88	Samaiji	2066.12.26	4	19	14	33	Dadeldhura
89	Bhulbhule	2067.2.17	11	19	9	28	Lamjung
90	Bhulbhule	2067.2.15	14	29	10	39	Lamjung
91	Bhulbhule	2067.2.17	8	11	5	16	Lamjung
92	Bhulbhule	2067.1.2	13	24	11	35	Lamjung
93	Bhulbhule	2066.12.25	12	16	15	31	Lamjung
94	Baidi	2065.6.11	15	55	82	137	Tanahu
95	Korak	2067.5.22	14	52	21	73	Chitwan
96	Bhulbhule	2067.1.2	15	26	9	35	Lamjung
97	Bhulbhule	2067.2.15	15	22	7	29	Lamjung
98	Bhulbhule	2066.12.25	15	25	7	32	Lamjung
99	Ratamata	2067.6.3	9	15	6	21	Makawanpur
100	Litikhola Bagare	2067.6.1	8	25	2	27	Makawanpur
101	Bagare	2067.6.5	8	47	28	75	Makawanpur
102	Bagare	2067.6.21	8	21	11	32	Makawanpur
103	Baundanda	2067.7.11	12	16	8	24	Lamjung
104	Jeevanpur	2067.6.22	7	9	16	25	Dhading
105	Jurethum	2067.6.12	13	9	16	25	Dhading
106	Majuha	2067.6.2	11	9	15	24	Sindhuli

107	Majuha	2067.6.1	13	21	14	35	Sindhuli
108	Bhiman/Ranichuri	2067.5.29	8	24	15	39	Sindhuli
109	Rayale	2067.4.5	4	12	13	25	Kavre
110	Nala Ugrachandi	2067.4.15	22	3	152	155	Kavre
111	Nala Ugrachandi	2067.4.22	18	1	93	94	Kavre
112	Katakuti	2067.3.2	15	27	20	47	Dolakha
113	Jiri	2067.4.20	6	33	16	49	Dolakha
114	Katakuti	2067.4.7	15	23	17	40	Dolakha
115	Jeevanpur	2067.4.22	7	32	36	68	Dhading
116	Jeevanpur	2067.4.29	7	18	23	41	Dhading
117	Ranichuri	2067.6.20	5	26	5	31	Sindhuli
118	Bagare	2067.6.2	6	12	4	16	Makawanpur
119	Ratamata	2067.5.31	7	4	9	13	Makawanpur
120	Ratamata	2067.6.3	9	15	6	21	Makawanpur
121	Dahakhani	2067.5.4	6	15	10	25	Chitwan
122	Basulingkadar	2067.6.3	11	22	21	43	Baitadi
123	Basulingkadar	2067.6.25	10	18	9	27	Baitadi
124	Darbung	2067.4.17	4	0	23	23	Gorkha
125	Darbung	2067.4.18	4	0	26	26	Gorkha
126	Darbung	2067.4.24	3	0	24	24	Gorkha
127	Jhayaku	2067.6.20	10	20	5	25	Dolakha
128	Jiri	2067.6.24	6	14	6	20	Dolakha
129	Katakuti	2067.6.16	8	14	9	23	Dolakha
130	Manakamana	2067.6.1	4	12	18	30	Gorkha
131	Changli	2067.6.19	4	6	2	8	Gorkha
132	Ranichuri	2067.7.15	5	26	5	31	Sindhuli
133	Chandibhanjyang	2067.8.10	11	35	15	50	Chitwan
134	Chandibhanjyang	2067.7.28	5	12	5	17	Chitwan
135	Dahakhani	2067.6.22	7	15	11	26	Chitwan
136	Ranichuri	2067.8.12	5	12	3	15	Sindhuli
137	Lafa	2067.6.22	12	19	13	32	Chitwan
138	Bangre	2067.4.4	8	20	7	27	Lamjung
139	Bangre	2067.6.5	8	25	7	32	Lamjung
140	Bangre	2067.6.21	8	18	8	26	Lamjung
141	Bangre	2067.6.1	8	47	27	74	Lamjung
142	Irkhu	2067.8.6	7	9	8	17	Sindhupalchowk
143	Rayale	2067.8.10	5	10	3	13	Kavre
144	Manakamana	2067.8.12	12	45	39	84	Gorkha
145	Devitar	2067.10.22	7	14	27	41	Kavre
146	Devitar	2067.10.21	4	5	4	9	Kavre
147	Dahakhani	2067.6.23	6	30	6	36	Chitwan
148	Durbuing	2067.4.18	4	0	26	26	Gorkha
149	Durbuing	2067.4.24	3	0	25	25	Gorkha
150	Khung	2067.5.31	19	50	28	78	Pyuthane
151	Khung	2067.6.3	14	30	20	50	Pyuthane
152	Deurali	2067.5.30	16	61	31	92	Pyuthane
153	Deurali	2067.6.1	14	16	10	26	Pyuthane
154	Deurali	2067.6.8	14	20	7	27	Pyuthane
155	Kajare	2067.6.9	10	24	33	57	Salyan
156	Saljan Takura	2067.6.11	3	12	5	17	Salyan
157	Rayale	2067.4.5	4	12	13	25	Kavre
158	Nalaugrachandi	2067.4.22	18	1	93	94	Kavre
159	Bandipur	2067.6.1	8	33	12	45	Tahanu
160	Bandipur	2067.6.8	8	30	12	42	Tanahu

161	Bandipur	2067.7.10	7	17	9	26	Tanahu
162	Basuling Kadar	2067.10.17	5	8	2	10	Baitadi
163	Basuling Kadar	2067.4.25	5	8	15	23	Baitadi
Total			1526	5401	8454	13855	

Annex VI

The details of VFA Office Holder

SN	Name of VFA	Members			District
		Male	Female	Total	
1	Dildhunga S&C Cooperative, Bhimeshowar Na.Pa. ward no 3	10	7	17	Dolakha
2	Nawanirman S&C Cooperative, Bhimeshowar Na. Pa. ward no 4	3	7	10	Dolakha
3	Saptarishi Multipurpose Cooperative, Budakhani-5	10	5	15	Kavre
4	Rakta kali agriculture cooperative, methenkot VDC ward no 3	9	3	12	Kavre
5	Sirishghari agriculture cooperative, satthighar bhagawati VDC	13	5	18	Kavre
6	Kalpabtichya agriculture cooperative, Rayale VDC	12	6	18	Kavre
7	Gaurati saving and credit cooperative, Irkhu VDC	28	14	42	Sindhupalchowk
8	Raktakali agriculture cooperative limited, Methenkot VDC	8	5	13	Kavre
9	Sirishghari agriculture cooperative limited, shattighar VDC	5	3	8	Kavre
10	Asigram multipurpose cooperative limited, Asigram VDC-7	11	4	15	Dadeldhura
11	Paruhang saving and credit cooperative limited	12	7	19	Pantchthar
12	Udamsil leasehold forestry cooperative limited, lampantar VDC	7	3	10	Sindhuli
13	Shiva shakti agriculture cooperative limited	9	5	14	Dadeldhura
14	Bangring farmers cooperative, Lampantar VDC, ward no 3	4	3	7	Sindhuli
15	Jagadamba agriculture cooperative limited, Amargadi Na.Pa. ward no 6	6	4	10	Dadeldhura
16	Ugratara agriculture cooperative Limited, Amargadi Na.Pa. ward no 8	13	3	16	Dadeldhura
17	Devitar agriculture cooperative Ltd, Devitar VDC, Ward no 3	2	3	5	Kavre
18	Kabaj agriculture cooperative Ltd, Nala VDC	0	5	5	Kavre
19	Sarsingdanda agriculture cooperative Ltd. Jhayaku VDC 3, dolakha (2067.7.6)	10	3	13	Dolakha
20	Dildhunga saving and credit cooperative ltd. (Bhimeshor Na. Pa. 3) (2067.7.16)	11	4	15	Dolakha
21	Ampani agriculture cooperative Ltd	7	2	9	Chitwan

	(2067.7.24)				
22	Ampani agriculture cooperative ltd (2067.9.18)	1	2	3	Chitwan
23	Majbang agriculture cooperative Ltd (2067.7.29)	3	2	5	Chitwan
24	Dahakhani agriculture cooperative Ltd (2067.8.6)	18	7	25	Chitwan
25	Dahakhani agriculture cooperative Ltd (2067.4.18)	10	13	23	Chitwan
26	Samjana agriculture cooperative Ltd (2067.9.15)	13	7	20	Makawanpur
27	Sahara agriculture cooperative Ltd (2067.7.11)	13	5	18	Makawanpur
28	Litikhola bagare agriculture cooperative (2067.7.15)	11	0	11	Makawanpur
29	Deurali agriculture cooperative Ltd (2067.7.30)	12	7	19	Lamjung
30	Janagaran agriculture cooperative ltd (2057.5.29)	17	8	25	Lamjung
31	Udamsil farmer agriculture cooperative Ltd (2067.6.15)	13	9	22	Sindhuli
32	Lafa saving and credit cooperative Ltd (2067.9.16)	1	2	3	Chitwan
33	Jaldevi agriculture cooperative ltd (2067.9.17)	1	1	2	Chitwan
34	Janagaran agriculture cooperative Ltd (2067.2.17)	17	17	34	Lamjung
35	Deurali agriculture cooperative Ltd (2067.8.20)	13	9	22	Lamjung
36	Basuling Kadar agriculture cooperative Ltd (2067.8.15)	6	1	7	Baitadi
Total		339	191	530	

Loan Management training

SN	Name of VFA	Members			District
		Male	Female	Total	
1	Maila Samudihayak Gaibik Agriculture Cooperative Ltd, Kavre (2067.4.23)	0	13	13	Kavre
2	Janagaran agriculture cooperative ltd, Bhulbhule, Lamjung (2067.5.29)	16	8	24	Lamjung
3	Jaldevi Agriculture cooperative Ltd, chandibhajyang VDC, Chitwan (2067.8.10)	18	2	20	Chitwan
4	Proposed Siddhi Deurali Agriculture Cooperative Ltd., Salyan (2067.6.2)	16	14	30	Pyuthane
5	Dahakhani agriculture cooperative Ltd (2067.4.20)	13	6	19	Chitwan
6	Ampani agriculture cooperative Ltd (2067.5.28)	16	7	23	Chitwan
7	Samjana agriculture cooperative Ltd (2067.6.16)	11	7	18	Makawanpur
8	Deurali agriculture cooperative Ltd (2067.8.20)	13	9	22	Lamjung
9	Kaplabrishaya farmer agriculture cooperative Ltd. (2067.4.4)	4	3	7	Kavre
10	Sirsingdanda saving and credit cooperative Ltd (2067.5.23)	12	5	17	Dolakha
11	Lafa saving and credit cooperative Ltd (2067.9.17)	1	2	3	Chitwan
12	Jaldevi agriculture cooperative Ltd (2067.9.17)	1	1	2	Chitwan
13	Ampani agriculture cooperative Ltd (2067.9.17)	1	2	3	Chitwan
14	Jagadamba agriculture & livestock development cooperative Ltd (2067.8.3)	5	0	5	Dadeldhura
15	Asigram multipurpose cooperative Ltd (2067.10.10)	2	2	4	Dadeldhura
16	Shivashakti agri & livestock development cooperative Ltd (2067.10.3)	5	0	5	Dadeldhura
17	Laliguras leasehold forestry development cooperative Ltd (2067.9.21)	6	9	15	Accham
18	Nayajeevan leasehold forestry development cooperative Ltd (2067.9.10)	10	6	16	Accham
Total		150	96	246	

Advance loan management training

SN	Name of VFA	Members			District
		Male	Female	Total	
1	Jaldevi Agriculture cooperative Ltd, chandibhajyang VDC, Chitwan (2067.9.18)	1	1	2	Chitwan
2	Samjana agriculture cooperative Ltd (2067.4.21)	22	27	49	Makawanpur
3	Lafa saving and credit cooperative Ltd (2067.9.18)	1	2	3	Chitwan
4	Ampani agriculture cooperative Ltd (2067.9.18)	1	2	3	Chitwan
5	Janagaran agriculture cooperative Ltd (2067.5.30)	14	12	26	Lamjung
6	Bangring saving and credit farmers cooperative Ltd (2067.6.19)	10	5	15	Sindhuli
Total		49	49	98	

Annex VII

समूहको परिपक्वता मापन गर्ने अभ्यास

समूहको परिपक्वता मापन गर्न तलका १६ प्रश्नहरूको सहयोग लिनुपर्नेछ । उत्तर छ आएमा “१” अंक र छैन आएमा “०” अंक प्रदान गर्नुपर्नेछ ।

क्र.स.	सूचक	छ	छैन
१	समूहले बचत नियमित रुपमा गर्दै आएको छ ।		
२	समूहको बचत संकलन र परिचालन सम्बन्धी स्पष्ट नियम छ ।		
३	समूहका सदस्यहरूले तोकिएको मितिमा नियमित बचत गर्ने गरेको छन् ।		
४	समूहका अधिकांश सदस्यहरू समूह बैठकमा नियमित उपस्थिति हुने गरेका छन् ।		
५	बैठकमा निर्णय भएको कुरा बैठक पुस्तिका लेख्ने गरेको छ ।		
६	समूहको ऋण असुलीदर ९० प्रतिशत भन्दा बढी छ ।		
७	ऋण र ऋणीको अभिलेख दुरुस्त राख्ने गरेको छ ।		
८	सदस्यहरूको बचतको हिसाब दुरुस्त राख्ने गरेको छ ।		
९	समूहको क्रियाकलापहरूको वार्षिक रुपमा हिसाब जाँच गर्ने गरेको छ ।		
१०	बहुमत सदस्यहरू संस्था दर्ता गर्ने पद्धति विकास गर्ने पक्षमा छन् ।		
११	समूहहरूले संस्था दर्ता गरी दीगो संस्थागत विकास गर्न आफ्नो समूहमा छलफल गरेका छन् ।		
१२	बचत रकम सहकारी स्तरमा एकीकृत गर्न सदस्यहरू राजी छन् ।		
१३	समूहमा समानुपातिक रुपमा महिला सदस्य छन् ।		
१४	समूहले सदस्यले राखेको बचतमा व्याज प्रदान गर्ने गरेको छ ।		
१५	समूहले प्रदान गरेको कर्जामा प्रचलित बैंक दर भन्दा बढी व्याज लिने गरेको छ ।		
१६	समूहको हर हिसाब वार्षिक रुपमा सबै सदस्यलाई पारदर्शिरुपमा जानकारी गराइन्छ ।		
जम्मा परिपक्वता अंक			

समूहले कति अंक प्राप्त गर्‍यो ?

१२ भन्दा बढी अंक आएको समूहलाई परिपक्व मानिनेछ ।

Annex VIII

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

SN	Particular	Total/average
1	No of Districts with Cooperatives	13
2	Number of Registration	36
3	No of LFUGs	365
4	Total Members in Cooperative	3004
	Male Members in Cooperatives	1587
	Female Members in Cooperatives	1417
	No of Household saving actively	2762
6	Resource Generation Status	7660724
7	Total Saving collection	3784176
	Total Saving from Male	1986753
	Total Saving from Female	1797423
	Regular Saving	2627081
	Optional Saving	703670
	Saving for goat	559500
8	Total Share Amount	1867200
9	Grant	1400285
10	Reserve Fund	50298
11	Income	719534
	Interest income	310068
	Entry fee	160750
	Others income	248716
12	External loan	26500
13	Monthly Saving Rate	0
14	Resource Mobilisation Status	0
	Total loan Mobilisation	8128719
	Total Loan Repayment	3664141
	Loan Outstanding	4464578
15	Total No of Loanee	812
	Male	395
	Female	417
16	Over due loan (Bad Dept)	49500
	< 30 days	0
	30 to 90 days	5000
	> 90 days	44500
17	Loanee number for loan overdue	21
	Male	15
	Female	6
18	Average Loan Repayment Rate (%)	99
19	Average Portfolio at risk (%)	1
20	Cash balance	434829
21	Bank Balance	672620
22	Fixed assets	1553816
23	Other Investment	352423
24	Expenses	475802
	Interest expenses	16049

	Other Expenses	459753
25	No of Staff Provision	0
26	Average Operational Self Sufficiency (%)	172
27	Loan Mobilization ratio to assets	0
28	Assets & Expenses	7954068
29	Liabilities & Income	7954068
30	PROFIT	243732
31	ASSETS	7478266
32	LIABILITIES	7478266

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Makawanpur

S.N.	Activities	Name and status of cooperative			
		Samjana	Litikhola Bagare	Sahara	Total/ average
1	Date of Registration	2066.12.23	2067.6.18	2067.6.18	
2	Registration No.	846/066/067	931/067/068	932/067/068	
3	No of LFUGs	10	10	18	38
4	Total Members in Cooperative	70	56	85	211
	Male Members in Cooperatives	45	46	61	152
	Female Members in Cooperatives	25	10	24	59
	No of Household saving actively	70	52	68	190
5	Total Executive Members	11	11	11	33
	Female	4	1	5	10
	Male	7	10	6	23
6	Resource Generation Status	215984	90780	68234	374998
7	Total Saving collection	166688	26200	24776	217664
	Total Saving from Male	107160	21520	17780	146460
	Total Saving from Female	59528	4680	6996	71204
	Regular Saving	109688	26200	24776	160664
	Optional Saving	0	0	0	0
	Saving for goat	57000	0	0	57000
8	Total Share Amount	34900	56000	38900	129800
9	Grant	7000	0	0	7000
10	Reserve Fund	7396	0	0	7396
11	Income	27331	8580	4558	40469
	Interest income	11005	5780	308	17093
	Entry fee	3500	2800	4250	10550
	Others income	12826	0	0	12826
12	External loan	0	0	0	0
13	Monthly Saving Rate	50	50	50	
14	Resource Mobilisation Status				0
	Total loan Mobilisation	320000	129280	85005	534285
	Total Loan Repayment	115750	40000	25600	181350
	Loan Outstanding	204250	89280	59405	352935
15	Total No of Loanee	24	8	7	39

	Male	9	6	4	19
	Female	15	2	3	20
16	Over due loan (Bad Dept)	0	0	0	0
	< 30 days	0	0	0	0
	30 to 90 days	0	0	0	0
	> 90 days	0	0	0	0
17	Loanee number for loan overdue	0	0	0	0
	Male	0	0	0	0
	Female	0	0	0	0
18	Loan Repayment Rate (%)	100	100	100	100
19	Portfolio at risk (%)	0	0	0	0
20	Cash balance	0	0	297	297
21	Bank Balance	1200	0	5000	6200
22	Fixed assets	17000	0	0	17000
23	Other Investment	0	0	0	0
24	Expenses	20865	1500	3532	25897
	Interest expenses	0	0	0	0
	Other Expenses	20865	1500	3532	25897
25	No of Staff Provision	0	0	0	0
26	Operational Self Sufficiency (%)	131	572	129	832
27	Loan Mobilization ratio to assets				0
28	Assets & Expenses	243315	90780	68234	402329
29	Liabilities & Income	243315	90780	68234	402329

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Sindhupalanchowk and Sindhuli

S.N.	Activities	Name and status of cooperative				Total/ average
		Gaurati	Bangring	Siddahababa	Udamsil	
1	Date of Registration	2066.11.28	2066.10.26	2067.8.27	2067.2.4	
2	Registration No.	1506/66/67	123/66/67	153/67/68	138/66/67	
3	No of LFUGs	10	5	9	5	29
4	Total Members in Cooperative	110	52	37	49	248
	Male Members in Cooperatives	53	27	26	23	129
	Female Members in Cooperatives	57	25	11	26	119
	No of Household saving actively	110	52	35	49	246
5	Total Executive Members	0	0	0	0	0
	Female					0
	Male					0
6	Resource Generation Status	565069	170145	24731	131998	891943
7	Total Saving collection	465742	11380	6240	12970	496332
	Total Saving form Male	233588	5900	4400	6070	249958
	Total Saving from Female	232154	5480	1840	6900	246374
	Regular Saving	201302	11380	6240	12970	231892
	Optional Saving	264440	0	0	0	264440

	Saving for goat	0	0	0	0	0
8	Total Share Amount	69500	130000	16100	98000	313600
9	Grant	22000	7000	0	7000	36000
10	Reserve Fund	7827	15194	0	10537	33558
11	Income	27401	21765	2391	14028	65585
	Interest income	26156	21765	641	13345	61907
	Entry fee	900	0	1750	0	2650
	Others income	345	0	0	683	1028
12	External loan	25000	0	0	0	25000
13	Monthly Saving Rate	50	20	50	20	
14	Resource Mobilisation Status					0
	Total loan Mobilisation	234516	647638	32715	520175	1435044
	Total Loan Repayment	129440	475249	9050	417925	1031664
	Loan Outstanding	105076	172389	23665	102250	403380
15	Total No of Loanee	44	49	12	38	143
	Male	21	26	7	20	74
	Female	23	23	5	18	69
16	Over due loan (Bad Dept)	44500	0	0	5000	49500
	< 30 days	0	0	0	0	0
	30 to 90 days	0	0	0	5000	5000
	> 90 days	44500	0	0	0	44500
17	Loanee number for loan overdue	19	0	0	2	21
	Male	14	0	0	1	15
	Female	5	0	0	1	6
18	Loan Repayment Rate (%)	78	100	100	99	94
19	Portfolio at risk (%)	42	0	0	5	12
20	Cash balance	95541	0	586	23110	119237
21	Bank Balance	15000	5000	0	5000	25000
22	Fixed assets	44000	7000	0	7000	58000
23	Other Investment	351193	0	0	0	351193
24	Expenses	6660	950	480	5175	13265
	Interest expenses	0	0		0	0
	Other Expenses	6660	950	480	5175	13265
25	No of Staff Provision	0	0	0	0	0
26	Operational Self Sufficiency (%)	411	2291	498	271	3472
27	Loan Mobilization ratio to assets					0
28	Assets & Expenses	617470	185339	24731	142535	970075
29	Liabilities & Income	617470	185339	24731	142535	970075

610810

184389

24251

137360

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Kavrepalanchowk

S.N	Activities	Name and status of cooperative					Total/ average
		Kalpabrishaya	Devitar	Taldhunga	Dandagau	Kawaj	
1	Date of Registration	2067.2.16	2067.7.15	2067.5.1	2067.6.21	2067.8.27	

2	Registration No.	1563/67/68	1666/67/68	1632/67/68	1656/67/68	1683/67/68	
3	No of LFUGs	16	7	6	10	24	63
4	Total Members in Cooperative	158	98	35	86	168	545
	Male Members in Cooperatives	60	34	20	61	4	179
	Female Members in Cooperatives	98	64	15	25	164	366
	No of Household saving actively	158	89	35	42	168	492
5	Total Executive Members	0	0	0	0	0	0
	Female						0
	Male						0
6	Resource Generation Status	318000	135445	61690	22440	85329	622904
7	Total Saving collection	239200	33600	12700	2540	25200	313240
	Total Saving form Male	83968	11200	6700	540	800	103208
	Total Saving from Female	155232	22400	6000	2000	24400	210032
	Regular Saving	161700	33600	12700	2540	25200	235740
	Optional Saving	0	6075	0	0	0	6075
	Saving for goat	77500	0	0	0	0	77500
8	Total Share Amount	71800	85400	35000	8600	50400	251200
9	Grant	7000	0	7000	7000	0	21000
10	Reserve Fund	0	0	0	0	0	0
11	Income	28913	10370	6990	4300	9729	60302
	Interest income	9303	0	3120	0	904	13327
	Entry fee	15800	9800	3500	4300	8400	41800
	Others income	3810	570	370	0	425	5175
12	Payable	0	0	0	0	0	0
13	Monthly Saving Rate	50	50	50	20	50	
14	Resource Mobilisation Status						0
	Total loan Mobilisation	555500	121500	64200	4500	99400	845100
	Total Loan Repayment	288000	0	48500	0	23000	359500
	Loan Outstanding	267500	121500	15700	4500	76400	485600
15	Total No of Loanee	88	18	7	1	9	123
	Male	27	2	4	0	0	33
	Female	61	16	3	1	9	90
16	Over due loan (Bad Dept)	0	0	0	0	0	0
	< 30 days	0	0	0	0	0	
	30 to 90 days	0	0	0	0	0	
	> 90 days	0	0	0	0	0	
17	Loanee number for loan overdue	0	0	0	0	0	0
	Male	0	0	0	0	0	
	Female	0	0	0	0	0	
18	Loan Repayment Rate (%)	100	100	100	100	100	100
19	Portfolio at risk (%)	0	0	0	0	0	0
20	Cash balance	56944	6955	45202	16286	1782	127169
21	Bank Balance	5000	5000	0	0	5000	15000
22	Fixed assets	7000	0	0	0	0	7000
23	Advance	0	0	0	0	0	0
24	Expenses	10469	1990	788	1654	2147	17048
	Interest expenses	0	0		0	0	0
	Other Expenses	10469	1990	788	1654	2147	17048
25	No of Staff Provision	0	0	0	0	0	0
26	Operational Self Sufficiency (%)	276	521	887	260	453	479

27	Loan Mobilization ratio to assets						
28	Assets & Expenses	346913	135445	61690	22440	85329	651817
29	Liabilities & Income	346913	135445	61690	22440	85329	651817

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Lamjung, Gorkha and Dhading

S.N	Activities	Name and status of cooperative					Total/ average
		Janagara n (Lamjung)	Deurali (Lamjung)	Trikuteshor i (Dhading)	Manakaman a (Gorkha)	Rampur (Gorkha)	
1	Date of Registration	2067.6.4	2067.7.8	2067.5.29	2067.6.13	2067.5.6	
2	Registration No.	48/067/068	52/67/68	154/067/68	81/067/068	77/067/068	
3	No of LFUGs	14	8	7	10	7	46
4	Total Members in Cooperative	126	79	68	28	62	363
	Male Members in Cooperatives	67	49	32	16	0	164
	Female Members in Cooperatives	59	30	36	12	62	199
	No of Household saving actively	126	79	27	0	60	292
5	Total Executive Members	0	0	0	0	0	0
	Female						0
	Male						0
6	Resource Generation Status	396879	136618	84794	4900	82710	705901
7	Total Saving collection	333879	79168	74594	1400	72580	561621
	Total Saving form Male	208091	43968	35436	800	21880	310175
	Total Saving from Female	125788	35200	39158	600	50700	251446
	Regular Saving	143879	65168	74594	1400	12600	297641
	Optional Saving	0	0	0	0	59980	59980
	Saving for goat	190000	14000	0	0	0	204000
8	Total Share Amount	63000	39500	6800	2800	6200	118300
9	Grant	0	0	0	0	0	0
10	Reserve Fund	0	0	0	0	0	0
11	Income	25127	17950	3400	700	3930	51107
	Interest income	18827	4000	0	0	680	23507
	Entry fee	6300	3950	3400	700	3100	17450
	Others income	0	10000	0	0	150	10150
12	Payable	0	0	0	0	0	0
13	Monthly Saving Rate	20	20	50	25	50	
14	Resource Mobilisation Status						0
	Total loan Mobilisation	659000	184000	66950	0	83060	993010
	Total Loan Repayment	261009	67000	0	0	12050	340059
	Loan Outstanding	397991	117000	66950	0	71010	652951
15	Total No of Loanee	22	9	15	0	6	52
	Male	11	4	9	0	2	26
	Female	11	5	6	0	4	26
16	Over due loan (Bad Dept)	0	0	0	0	0	0
	< 30 days	0	0	0	0	0	
	30 to 90 days	0	0	0	0	0	

	> 90 days	0	0	0	0	0	
17	Loanee number for loan overdue	0	0	0	0	0	0
	Male	0	0	0	0	0	
	Female	0	0	0	0	0	
18	Loan Repayment Rate (%)	100	100	100	100	100	100
19	Portfolio at risk (%)	0	0	0	0	0	0
20	Cash balance	6163	16290	11244	4670	8750	47117
21	Bank Balance	1000	0	5000	0	0	6000
22	Fixed assets	8625	0	0	0	0	8625
23	Advance	0	0	0	0	0	0
24	Expenses	8227	3328	1600	230	2950	16335
	Interest expenses	0	0		0	0	0
	Other Expenses	8227	3328	1600	230	2950	16335
25	No of Staff Provision	0	0	0	0	0	0
26	Operational Self Sufficiency (%)	305	539	213	304	133	299
27	Loan Mobilization ratio to assets						
28	Assets & Expenses	422006	136618	84794	4900	82710	731028
29	Liabilities & Income	422006	136618	84794	4900	82710	731028

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Accham, Doti and Baitadi

S.N	Activities	Name and status of cooperative					
		Laliguras (Accham)	Nawajeevan (Accham)	Janakalyan (Accham)	Sajandrashor (Doti)	Basuling Kadar (Baitadi)	Total/average
1	Date of Registration	2067.5.4	2067.4.31	2067.4.31	2067.8.22	2067.8.12	
2	Registration No.	252/67/68	250/67/68	251/67/68		370/67/68	
3	No of LFUGs	12	8	10	5	11	46
4	Total Members in Cooperative	177	88	102	53	157	577
	Male Members in Cooperatives	98	60	39	8	118	323
	Female Members in Cooperatives	79	28	63	45	39	254
	No of Household saving actively	162	88	102	51	157	560
5	Total Executive Members	0	0	0	0	0	0
	Female						0
	Male						0
6	Resource Generation Status	182996	128316	522300	93306	39250	966168
7	Total Saving collection	94496	81676	351369	62681	19625	609847
	Total Saving form Male	42496	55676	172369	9681	14750	294972
	Total Saving from Female	52000	26000	179000	53000	4875	314875
	Regular Saving	94496	81676	349369	62681	19625	607847
	Optional Saving	0	0	0	0	0	0
	Saving for goat	0	0	102000	0	0	102000
8	Total Share Amount	88500	44000	51000	26500	15700	225700

9	Grant	0	0	0	0	0	0
10	Reserve Fund	0	0	0	0	0	0
11	Income	11235	2640	19931	4125	3925	41856
	Interest income	6810	0	17381	2800	0	26991
	Entry fee	4425	2640	2550	1325	3925	14865
	Others income	0	0	0	0	0	0
12	Payable	0	0	0	0	0	0
13	Monthly Saving Rate	50	50	50	50	25	
14	Resource Mobilisation Status						0
	Total loan Mobilisation	294000	97300	259000	65000	30000	745300
	Total Loan Repayment	163200	0	0	0	0	163200
	Loan Outstanding	130800	97300	259000	65000	30000	582100
15	Total No of Loanee	21	12	25	12	6	76
	Male	6	4	8	3	3	24
	Female	15	8	17	9	3	52
16	Over due loan (Bad Dept)	0	0	0	0	0	0
	< 30 days	0	0	0	0	0	
	30 to 90 days	0	0	0	0	0	
	> 90 days	0	0	0	0	0	
17	Loanee number for loan overdue	0	0	0	0	0	0
	Male	0	0	0	0	0	
	Female	0	0	0	0	0	
18	Loan Repayment Rate (%)	100	100	100	100	100	100
19	Portfolio at risk (%)	0	0	0	0	0	0
20	Cash balance	17500	6000	1000	10806	0	35306
21	Bank Balance	42300	24000	257700	15000	6411	345411
22	Fixed assets	0	0	0	0	0	0
23	Advance	0	0	0	0	0	0
24	Expenses	3631	1016	4600	2500	2839	14586
	Interest expenses	2500	0	3000	0	0	5500
	Other Expenses	1131	1016	1600	2500	2839	9086
25	No of Staff Provision	0	0	0	0	0	0
26	Operational Self Sufficiency (%)	309	260	433	165	138	261
27	Loan Mobilization ratio to assets						
28	Assets & Expenses	194231	128316	522300	93306	39250	977403
29	Liabilities & Income	194231	128316	522300	93306	39250	977403

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Dolakha

S.N.	Activities	Name and status of cooperative				
		Sarsingdanda	Dildhunga	Nawanirman	Siurani	Total/ average
1	Date of Registration	2067.3.9	2066.2.20	2066.3.19	2067.6.19	
2	Registration No.	1586/066/067	1345/065/066	1382/065/066	514/067/068	
3	No of LFUGs	7	23	12	6	48

4	Total Members in Cooperative	118	191	122	64	495
	Male Members in Cooperatives	68	102	54	40	264
	Female Members in Cooperatives	50	89	68	24	231
	No of Household saving actively	117	184	104	59	464
5	Total Executive Members	0	0	0	0	0
	Female					0
	Male					0
6	Resource Generation Status	301232	412335	309959	198406	1221932
7	Total Saving collection	236732	305000	271400	155200	968332
	Total Saving form Male	122500	161650	124844	87871	496865
	Total Saving from Female	114232	143350	146556	67329	471467
	Regular Saving	104732	305000	271400	155200	836332
	Optional Saving	45000	0	0	0	45000
	Saving for goat	87000	0	0	0	87000
8	Total Share Amount	57500	57300	12200	32000	159000
9	Grant	7000	17000	7000	0	31000
10	Reserve Fund	0	0	0	0	0
11	Income	37573	33035	19359	11206	101173
	Interest income	13226	7300	6800	4736	32062
	Entry fee	3850	19100	12200	6400	41550
	Others income	20497	6635	359	70	27561
12	Payable	0	0	0	0	0
13	Monthly Saving Rate	100	100	100	100	
14	Resource Mobilisation Status					0
	Total loan Mobilisation	399200	470000	382000	346200	1597400
	Total Loan Repayment	91575	131171	164000	149000	535746
	Loan Outstanding	307625	338829	218000	197200	1061654
15	Total No of Loanee	44	42	42	41	169
	Male	25	17	26	24	92
	Female	19	25	16	17	77
16	Over due loan (Bad Dept)	0	0	0	0	0
	< 30 days	0	0	0	0	
	30 to 90 days	0	0	0	0	
	> 90 days	0	0	0	0	
17	Loanee number for loan overdue	0	0	0	0	0
	Male	0	0	0	0	
	Female	0	0	0	0	
18	Loan Repayment Rate (%)	100	100	100	100	100
19	Portfolio at risk (%)	0	0	0	0	0
20	Cash balance	12266	6900	30100	0	49266
21	Bank Balance	0	47000	49600	0	96600
22	Fixed assets	5700	8066	6700	0	20466
23	Advance	0	0	0	0	0
24	Expenses	13214	11540	5559	1206	31519
	Interest expenses	0	7300	1019	0	8319
	Other Expenses	13214	4240	4540	1206	23200
25	No of Staff Provision	0	0	0	0	0
26	Operational Self Sufficiency (%)	284	286	348	929	462
27	Loan Mobilization ratio to assets					
28	Assets & Expenses	338805	412335	309959	198406	1259505
29	Liabilities & Income	338805	412335	309959	198406	1259505

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Chitwan

S.N.	Activities	Name and status of cooperative					Total/ average
		Jaldevi	Lafa	Dahakhani	Amp pani	Majbhang	
1	Date of Registration	2067.6.19	2065.5.13	2066.12.22	2067.6.7	2067.7.7	
2	Registration No.	926/67/68	779/65/66	891/66/67	922/67/68	929/67/68	
3	No of LFUGs	10	8	12	16	20	66
4	Total Members in Cooperative	55	111	41	38	35	280
	Male Members in Cooperatives	40	66	30	32	25	193
	Female Members in Cooperatives	15	45	11	6	10	87
	No of Household saving actively	55	102	33	38	35	263
5	Total Executive Members	0	0	0	0	0	0
	Female						0
	Male						0
6	Resource Generation Status	30250	413528	303435	24700	13950	785863
7	Total Saving collection	13750	306375	26240	3800	1750	351915
	Total Saving form Male	10000	160875	21840	3200	1250	197165
	Total Saving from Female	3750	145500	4400	600	500	154750
	Regular Saving	13750	32500	26240	3800	1750	78040
	Optional Saving	0	273875	0	0	0	273875
	Saving for goat	0	0	0	0	0	0
8	Total Share Amount	16500	62600	20500	19000	10500	129100
9	Grant	0	33685	100000	0	0	133685
10	Reserve Fund	0	2434	700	0	0	3134
11	Income	3257	10868	156695	1900	1700	174420
	Interest income	507	4473	329	0	0	5309
	Entry fee	2750	3175	1950	1900	1700	11475
	Others income	0	3220	154416	0	0	157636
12	Payable	0	1500	0	0	0	1500
13	Monthly Saving Rate	50	100	100	25	50	
14	Resource Mobilisation Status						0
	Total loan Mobilisation	20500	330000	50000	20000	10000	430500
	Total Loan Repayment	0	31842	0	0	0	31842
	Loan Outstanding	20500	298158	50000	20000	10000	398658
15	Total No of Loanee	2	23	3	1	1	30
	Male	1	12	2	1	1	17
	Female	1	11	1	0	0	13
16	Over due loan (Bad Dept)	0	0	0	0	0	0
	< 30 days	0	0	0	0	0	
	30 to 90 days	0	0	0	0	0	
	> 90 days	0	0	0	0	0	
17	Loanee number for loan overdue	0	0	0	0	0	0
	Male	0	0	0	0	0	
	Female	0	0	0	0	0	
18	Loan Repayment Rate (%)	100	100	100	100	100	100
19	Portfolio at risk (%)	0	0	0	0	0	0

20	Cash balance	3961	37709	965	3050	1800	47485
21	Bank Balance	6934	5398	0	0	0	12332
22	Fixed assets	0	61097	0	0	0	61097
23	Advance	0	0	0	0	0	0
24	Expenses	2112	15100	253170	1650	2150	274182
	Interest expenses	0	0	0	0	0	0
	Other Expenses	2112	15100	253170	1650	2150	274182
25	No of Staff Provision	0	0	0	0	0	0
26	Operational Self Sufficiency (%)	154	72	62	115	79	96
27	Loan Mobilization ratio to assets						
28	Assets & Expenses	33507	417462	304135	24700	13950	793754
29	Liabilities & Income	33507	417462	304135	24700	13950	793754

Leasehold Forestry and Livestock Program
Rural Finance services
Status of LFUG/Clusters/VFAs
As of Magh 30, 2067

Name of District : Dadeldhura

S.N	Activities	Name and status of cooperative					
		Shiva Shakti	Asigram	Ugratara	Jagadamba	Nauli	Total/average
1	Date of Registration	2066.6.3	2064.6.3	2066.6.12	2067.2.6		
2	Registration No.	01/065/066	192/64/65	1023/66/67	1021/66/67	18/067/068	
3	No of LFUGs	8	5	10	3	3	29
4	Total Members in Cooperative	76	76	76	32	25	285
	Male Members in Cooperatives	67	48	29	21	18	183
	Female Members in Cooperatives	9	28	47	11	7	102
	No of Household saving actively	76	62	71	32	14	255
5	Total Executive Members	0	0	0	0	0	0
	Female						0
	Male						0
6	Resource Generation Status	224598	1268465	268742	303370	25840	2091015
7	Total Saving collection	60950	67400	26600	106400	3875	265225
	Total Saving form Male	54900	40800	10150	79450	2650	187950
	Total Saving from Female	6050	26600	16450	26950	1225	77275
	Regular Saving	34650	67400	26600	46400	3875	178925
	Optional Saving	26300	0	0	28000	0	54300
	Saving for goat	0	0	0	32000	0	32000
8	Total Share Amount	120000	78000	230000	100000	12500	540500
9	Grant	40000	1105600	0	26000	0	1171600
10	Reserve Fund	3648	2562	0	0	0	6210
11	Income	74580	17465	12142	70970	9465	184622
	Interest income	68350	8530	4382	46975	1635	129872
	Entry fee	760	7600	7600	3200	1250	20410
	Others income	5470	1335	160	20795	6580	34340
12	Payable	0	0	0	0	0	0
13	Monthly Saving Rate	25	50	50	50	25	

14	Resource Mobilisation Status						0
	Total loan Mobilisation	561300	215300	296500	422600	52380	1548080
	Total Loan Repayment	432800	154800	78700	317600	36880	1020780
	Loan Outstanding	128500	60500	217800	105000	15500	527300
15	Total No of Loanee	67	32	25	28	28	180
	Male	44	23	12	14	17	110
	Female	23	9	13	14	11	70
16	Over due loan (Bad Dept)	18000	13840	6000	0	6000	0
	< 30 days	0	13840	0	0	0	
	30 to 90 days	18000	0	6000	0	6000	
	> 90 days	0	0	0	0	0	
17	Loanee number for loan overdue	2	1	2	0	1	0
	Male	2	1	2	0	1	
	Female	0	0	0	0	0	
18	Loan Repayment Rate (%)	97	92	93	100	87	94
19	Portfolio at risk (%)	14	23	3	0	39	16
20	Cash balance	0	0	0	620	8332	8952
21	Bank Balance	33572	74039	45106	13360	0	166077
22	Fixed assets	109408	1105600	0	166620	0	1381628
23	Advance	1230	0	0	0	0	1230
24	Expenses	26468	30888	5836	17770	2008	82970
	Interest expenses	0	2230	0	0	0	2230
	Other Expenses	26468	28658	5836	17770	2008	80740
25	No of Staff Provision	0	0	0	0	0	0
26	Operational Self Sufficiency (%)	282	57	208	399	471	283
27	Loan Mobilization ratio to assets						
28	Assets & Expenses	299178	1271027	268742	303370	25840	2168157
29	Liabilities & Income	299178	1271027	268742	303370	25840	2168157

Annex IX

Name and Address of Cooperatives formed under LFLP/RFS

SN	Name of VFA	Address	Regd No	Regd Date	Registering Agency
1	Trikuteshori Agri. Cooperative Ltd	JeevanPur VDC, Ward No 7, Dhading	154/067/68	2067.5.29	DCO, Dhading
2	Manakamana Agri. Cooperative Ltd	Manakamana VDC, Ward no 6, Gorkha	81/067/068	2067.6.13	DADO, Gorkha
3	Rampur Agri. Cooperative Ltd	Durbung VDC 9, Gorkha	77/067/068	2067.5.6	DADO, Gorkha
4	Janagaran Agri. Cooperative Ltd	Bhulbhule VDC Ward no 2, Lamjung	48/067/068	2067.06.06	DADO, Lamjung
5	Laliguras LF Devt. Saving and Credit Cooperative Ltd	Jalpadevi VDC Ward No 7, Accham	252/067/68	2067.5.4	DCO, Doti
6	Nayajeevan LF Devt. Saving and Credit Cooperative Ltd	Babla VDC, Ward No 4, Accham	250/067/68	2067.4.31	DCO, Doti
7	Janakalyan LF Devt. Saving and Credit Cooperative Ltd.	Janalibandali VDC, Ward No. 2, Accham	251/067/68	2067.4.31	DCO, Doti
8	Shiva Shakti Agri and livestock devt. Cooperative Ltd	Alital VDC Ward No 8, Dadeldhura	1/065/066	2066.6.3	DADO, Dadeldhura
9	Nauli Agri and livestock devt. Cooperative Ltd	Alital VDC Ward No 6, Dadeldhura	18/067/68	2067.5.23	DADO, Dadeldhura
10	Ugratara Agri and livestock devt. Cooperative Ltd	Amargadi Municipality Ward No. 8, Dadeldhura	1023/66/67	2066.6.12	DADO, Dadeldhura
11	Jagadamba Agri and livestock devt. Cooperative Ltd	Samaiji VDC ward No 3, dadeldhura	1021/66/67	2067.2.6	DADO, Dadeldhura
12	Dahakhani Agri. Cooperative Ltd	Dahakhani VDC Ward No 6, Chitwan	891/066/67	2066.12.22	DCO, Chitwan
13	Udmsil LF farmer Cooperative Ltd	lampantar VDC Ward No 4, Sindhuli	138/066/67	2067.2.4	DADO, Sindhuli
14	Bangring farmer Saving and Credit Cooperative Ltd	lampantar VDC Ward No 3, Sindhuli	123/066/67	2066.10.26	DADO, Sindhuli
15	Gaurati Saving & Credit Cooperative Ltd	Irkhu VDC ward No 7, Sindhupalchowk	1506/066	2066.11.28	DCO, Kavre
16	Dildhunga Saving & Credit Cooperative Ltd	Bhimeshowar Municipality Ward No 4, Dolakha	1345/065/066	2066.2.20	DCO, Dolakha
17	Nawa Nirman saving and credit Cooperative Ltd	Bhimeshowar Municipality Ward No 3, Dolakha	1382/065/066	2066.3.19	DCO, Dolakha
18	Sarsin Danda Saving and Credit Cooperative Ltd	Jhayauku VDC Ward No 3, Dolakha	1586/66/67	2067.3.9	DCO, Dolakha
19	Siaurani Agri. Cooperative Ltd	Jiri VDC Ward No 5, Dolakha	514/67/68	2067.6.19	DCO, Dolakha
20	Samjana Agri. Cooperative Ltd	Niwatar VDC Ward No 3, Makawanpur	846/66/67	2066.12.23	DCO, Makawanpur
21	LitikhaoI Bagare Agri. Cooperative Ltd	Phaparbari VDC Ward No 2	931/67/68	2067.6.18	DCO, Makawanpur
22	Sahara Agri. Cooperative Ltd	Phaparbari VDC	932/67/68	2067.6.18	DCO, Makawanpur
23	Lafa LF Saving and Credit Cooperative Ltd	Darechowk VDC ward No 3, Chitwan	779/065/066	2065.5.13	DCO, Chitwan
24	Jaldevi Agri. Cooperative Ltd	Chandibhanjyang VDC Ward No 9, Chitwan	926/067/068	2067.6.19	DCO, Chitwan
25	Shree Amp pani Agri. Cooperative Ltd	Korak VDC Ward No 7, Chitwan	922/067/68	2067.6.7	DCO, Chitwan
26	Majbang Agri. Cooperative Ltd	Siddhi VDC ward no 6, Chitwan	929/067/068	2067.7.7	DCO, Chitwan
27	Kalpabrishaya Agri. Cooperative Ltd	Rayale VDC Ward No 3, Kavre	1563/067	2067.2.16	DCO, Kavre

28	Devitar Agri. Cooperative Ltd	Devitar VDC Ward No 3, Kavre	1666/67/68	2067.7.15	DCO, Kavre
29	Taldhunga Agri. Cooperative Ltd	Salmechakal VDC Ward No 5, Kavre	1632/67/68	2067.5.1	DCO, Kavre
30	Dandagaun Agri. Cooperative Ltd	Dandagaun VDC Ward No 3, kavre	1656/67/68	2067.6.21	DCO, Kavre
31	Kawaj Agri. Cooperative Limited	Nala VDC Ward No 7, Kavre	1683/67/68	2067.8.27	DCO, Kavre
32	Deurali Agri Cooperative Ltd	Bangre VDC Ward 6, lamjung	52/67/68	2067.7.8	DADO, lamjung
33	Asigram Multipurpose Cooperative LTD	Asigram VDC Ward 8,	192/064/65	2064.6.3	DCO, MahindraNagar
34	Basuling Kadar Agri. Coop. LTD	Dasuling VDC Ward 6, Baitadi	370/067/68	2067.8.12	DCO, MahindraNagar
35	Siddahababa Agri. Coop. LTD	Ranichuri VDC Ward No. 4, Sindhuli	153/67/68	2067.8.27	DADO, Sindhuli
36	Sajandreshor Agri. Coop LTD	Khirisaini VDC Ward 4, Doti		2067.8.22	DCO, Silgadi, Doti

Comparison of Cooperative with Clusters

S N	Name of VFA	Cluster status before cooperative formation						Status of Cooperative					
		Total Groups in the cluster	No of Member	Regular saving rate	Total fund collection	Interest Rate on Saving	Interest rate on loan	No of LFUG involved	No of Member	Regular Saving Rate	Interest rate on saving	Interest rate on loan	Total Fund Collection
1	Trikuteshori Agri. Cooperative Ltd	7	67	20	101479	0	24	7	68	50	9	15	83194
2	Manakamana Agri. Cooperative Ltd	10	93	20	190491	0	20	10	28	25	9	18	4670
3	Rampur Agri. Cooperative Ltd	18	115	20	307960	0	24	7	62	50	9	18	79760
4	Janagaran Agri. Cooperative Ltd	16	116	15	342755	0	24	14	126	20	9	18	413779
5	Laliguras LF Devt. S & C Cooperative Ltd	15	140	15	110500	0	24	12	177	50	12	24	190600
6	Nayajeevan LF Devt. S&C Cooperative Ltd	9	91	20	140425	0	24	8	88	50	12	24	127300
7	Janakalyan LF Devt. S&C Cooperative Ltd.	12	126	10	114047	0	24	10	102	50	12	24	517700
8	ShivaShakti Agri & livestock dev. Coop Ltd	6	76	20	143244	0	24	8	76	25	8	18	272710
9	Nauli Agri & livestock devt. Coop. Ltd	5	47	15	13175	0	24	3	25	50	10	24	23832
10	Ugratara Agri & livestock devt. Coop. Ltd	13	103	15	61178	0	24	10	76	50	8	18	262906
11	Jagadamba Agri & livestock devt Coop Ltd	3	32	15	97600	0		3	32	50	8	18	285600
12	Dahakhani Agri. Cooperative Ltd	12	103	10	76918	0	24	12	41	100	8	16	50965
13	Udmsil LF farmer Cooperative Ltd	5	58	10	97772	0	24	5	49	20	12	24	137360
14	Bangring farmer S&C Cooperative Ltd	5	53	10	144031	0	24	5	52	20	12	24	184389
15	Asigram Multipurpose Cooperative LTD	6	48	10	64770	0	24	5	76	50	8	18	1240139
16	Gaurati Saving & Credit Cooperative Ltd	10	80	15	380602	0	12	10	110	50	6	12	610810
17	Dildhunga Saving & Credit Coop. Ltd	28	268	15	879467	0	24	23	191	100	8	15	400795
18	Nawa Nirman S and C Cooperative Ltd	12	101	15	286502	0	12	12	122	100	6	15	304400

19	Sarsin Danda Saving & Credit Coop. Ltd	7	62	10	85840	0	12	7	118	100	8	15	325591
20	Siaurani Agri. Cooperative Ltd	6	54	15	92450	0	12	6	64	100	10	15	197200
21	Samjana Agri. Cooperative Ltd	10	74	10	141559	0	24	10	70	50	8	18	222450
22	Litikhaol Bagare Agri. Cooperative Ltd	10	68	10	8180	0	18	10	56	50	8	18	89280
23	Sahara Agri. Cooperative Ltd	18	73	10	28510	0	24	18	85	50	8	18	64702
24	Lafa LF Saving and Credit Cooperative Ltd	21	148	20	154895	0	24	8	111	100	6	16	402362
25	Jaldevi Agri. Cooperative Ltd	20	103	15	48450	0	24	10	55	50	7	16	31395
26	Shree Amp pani Agri. Cooperative Ltd	23	159	10	93404	0	24	16	38	25	7	16	23050
27	Majbang Agri. Cooperative Ltd	20	99	10	80482	0	24	20	35	25	7	16	11800
28	Kalpabrishaya Agri. Cooperative Ltd	17	192	20	123114	0	15	16	158	50	8	15	336444
29	Devitar Agri. Cooperative Ltd	13	191	15	117804	0	24	7	98	50	10	16	133455
30	Taldhunga Agri. Cooperative Ltd	15	148	10	80500	0	24	6	35	50	12	18	60902
31	Dandagaun Agri. Cooperative Ltd	23	129	5	60415	0	24	10	86	20	12	18	20786
32	Deurali Agri Cooperative Ltd	8	80	10	36450	0	18	8	79	20	9	18	133290
33	Siddaha Baba Agri. Cooperative	8	48	15	100133	0	18	9	37	50	12	24	24251
34	Kawaj Agri. Cooperative Ltd	10	24	20	134230	0	20	24	168	50	12	18	83182
35	Sajandreshor Agri Cooperative Ltd	5	53	20	92306	0	18	5	53	50	18	24	90806
36	Basuling Kadar Agri. Cooperative Ltd	11	158	15	107400	0	24	11	157	25	8	18	36411
Total/Average		437	3580	14	5139038	0	21	365	3004	51	9	18	7478266

Summary of Supported cooperatives

SN	Name of VFA	Address	Regd No	Regd Date	Registering Agency	No of LFUG	No of LFUG Members	Total Member	Total Resource in Cooperative	Remarks
1	Hata Malo Saving and Credit Cooperative Ltd.	Binayak VDC, Ward No. 5, Accham	35/055/56	2055.5.26	Division Cooperative Office, Kailali	10	303	784	1789239	Facilitation under RFS
2	Mahila uthan S & C Cooperative Ltd	Turmakhad Accham	133/151	2058.6.14	Division Cooperative Office, Kailali	10	130		1650782	Facilitation under RFS
3	Devistan jaibik Agri. Cooperative Ltd	Kharelthok-1, Kavre	1103/065	2065.6.17	Divisional Cooperative Office, Kavre	3	25	122	112074	Promoted By COCIS JV COMFORT
4	Raktakali Agri Coop Ltd	Methankot VDC, 3, kavre	1272/065	2065.12.23	Divisional Cooperative Office, Kavre	9	33	132	192236	Promoted By COCIS JV COMFORT
5	Chhal Ganesthan Pasu Bima Coop Ltd.	Ganasthan Chhal VDC 2, Kavre	747/059/60	2059.5.24	Divisional Cooperative Office, Kavre	5	29	335	394810	Promoted By COCIS JV COMFORT
6	Sirishghari Agri Coop Ltd	Sattighat Bhagawati VDC 5, kavre	1331/066	2066.2.20	Divisional Cooperative Office, Kavre	7	70	70	71450	Promoted By COCIS JV COMFORT
7	Saptarishi Multipurpose Coop Ltd	Budakhani VDC 2, Kavre	605/057/58	2057.11.26	Divisional Cooperative Office, Kavre	30	335	473	1143038	Promoted By COCIS JV COMFORT
8	Pragatishel Women Saving and Credit Cooperative	Devbhumi Baluaha VDC Ward No 5, Kavre	307/053/054	2053.11.29	Divisional Cooperative Office, Kavre	2	30	141	82720	Promoted By COCIS JV COMFORT

Clusters with intensive support to form Cooperative

SN	Categories	Name of VFA/Cluster	Address	No of members		No of LFUG	Total saving collection
				Male	Female		
	Potential	Proposed					
1	Potential	Taple	Taple VDC – 8, Gorkha	44	39	8	210107
2	Potential	Katakuti	Katakuti -6 Dolakha	15	79	8	56408
3	Potential	Nilkantha	Jurethum VDC-9, Dhading	6	27	63	373720
4	Potential	Sunalabazar	Sunulabazzar VDC,Dhading	23	114	34	230538
5	Potential	Majuha	Majuha VDC 1,2,3,8, Sindhuli	10	54	35	201432
6	Potential	Bandipur	Bandipur VDC, Tanahu	63	34	10	63402
7	Potential	Dipyal Silgudi	Diplyal silgudi, Doti	45	37	10	137520
8	Potential	Kalana	Kalana, Doti	106	87	20	194179
9	Potential	Gurukhola	Gurukhola VDC, Baitadi	108	58	17	107130
10	Potential	Chiti Gaunsahar	Chiti VDC, Lamjung	35	29	8	113480
11	Potential	Ghasi Kuwa	Ghasikuwa VDC, Tanahu	25	17	7	280500
Total				480	575	220	1968416

Annex X

Trikuteshori Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Jeevanpur VDC, ward no 7 of Dhading district. Jeevanpur VDC lies 84 kilometer east of Dhadingbesi, the district headquarter. When anybody wants to reach to the site within the VDC where transition of cooperative takes place has to travel from district headquarter to Sitapaila by bus for 3.5 hours driving distance and it links with the motor able road of 25 kilometers from Sitapaila. The proper site lies on the roadside though the groups are scattered.

Registration

This cooperative was registered in the divisional cooperative office of Dhading district in Dhadingbesi in 2067.5.29. The registration number is 154/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows: (i) Mr Shekhar Neupane, I.ED. Passed, (ii) Mr. Kumar Khatiwada, I.A. Passed

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (33.33 % female and 66 % male), chaired by Mr. Rajendra Prasad Neupane. Besides management committee, an account committee was also formed under the provision of bylaw with certain responsibilities that will be the right hand to the management committee too. The details of committees were as follows:

Cooperative management committee

Chairperson: Mr Rajendra Prasad Neupane (9841659674)
Vice chairperson: Rajesh Kumar Ruchal
Secretary: Sabitri Ruchal (GP) (016911872)
Treasurer: Shakhhar Neupane
Member: Sabitri Tamang
Member: Raju Tamang
Member: Kali Bahadur Damai
Member: Kamala Subedi
Member: Mukti Nath Khatiwada

Account committee

Coordinator: Kumar Khatiwada
Member: Mina Neupane
Member: Pradeep Neupane

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 68	Male: 32	Female: 36	No of LFG: 7
Regular saving rate	: Nrs 50			
Regular saving amount	: Nrs. 74594.00			
Interest Rate	: 9%	Interest Rate on Loan: 15%		
Total loan investment	: Nrs 66950.00			
Total loan repayment	: Nrs. 0.00			
Loan outstanding	: Nrs. 66950.00			
Loan over due	: Nrs. 0.00			

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	6800.00	Cash Balance	12844.00
Deposit	74594.00	Bank Balance	5000.00
Profit	3400.00	Loan Outstanding	66950.00
Total	84794.00	Total	84794.00

4.2 Manakamana Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Manakamana VDC, ward no 6 of Gorkha district. Manakamana VDC lies 30 kilometer south west of Gorkha Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Ambhu Khairani bazaar by bus for one hour driving distance. The proper site lies on road side though the groups are scattered.

Registration

This cooperative was registered in the district agriculture development office of Gorkha district in Gorha bazaar in 2067.6.12. The registration number is 81/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Bishnu Prasad Devkota, I.A. Passed, (ii) Mr. Bhim Prasad Pokhrel, 10 class Passed

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (29 % female and 71 % male), chaired by Mr. Krishna Prasad Aryal. Besides the management committee, an account committee was also formed under the provision of bylaw with certain responsibilities that will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Krishna Prasad Aryal (9846070128)
Vice chairperson: Gopal Prasad Kattel
Secretary: Govinda Pokhrel (9846256118)
Treasurer: Bhim Prasad Pokhrel (9846158179)
Member: Bhadra Kumari Gurung
Member: Tek Bdr Thapa
Member: Indira Koirala

Account committee

Coordinator: Bishnu Prasad Devkota(9846163947)
Member: Mukta Bdr Rana
Member: Muralri Aryal

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 28	Male: 16	Female: 12	No of LFG: 3
Regular saving rate	: Nrs 25			
Regular saving amount	: Nrs. 1400.00			
Interest Rate on saving	: 9%	Interest Rate on Loan: 18%		
Total loan investment	: Nrs 0.00			
Total loan repayment	: Nrs. 0.00			
Loan outstanding	: Nrs. 0.00			
Loan over due	: Nrs. 0.00			

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	2800.00	Cash Balance	4670.00
Deposit	1400.00	Bank Balance	0.00
Profit	470.00	Loan Outstanding	0.00
Total	4670.00	Total	4670.00

4.3 Samjana Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Niwatar VDC, ward no 3 of Makawanpur district. Niwatar VDC lies 14 kilometer North of Hetauda Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from district headquarter to Pandrang by bus for 0.5 hours driving distance and it links with motor able road of 2.5 kilometers from Pandrang. The proper site lies on the roadside though the groups are scattered.

Registration

This cooperative was registered in the divisional cooperative office of Makawanpur district in Hetauda in 2066.12.23. The registration number is 846/066/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Unique Thing, 10 class Passed (Ph. 9845294595) (ii) Mr. Rajib Singh Thing, 8 class Passed (Ph. 9845293746)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (36 % female and 64 % male), chaired by Mrs. Akar Maya Yongon. Besides the management committee, an account and Loan committees were also formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mrs Akar Maya Yongon (9745018042)
Vice chairperson: Bir Bahadur Thing (9845238313)
Secretary: Unique Thing
Treasurer: Sanjeev Sing Thing (9845293746)
Member: Purma Maya Syangtang
Member: Indra Kumari Pakhrin
Member: Ram Kumar Thing
Member: Sanch Lal Thing
Member: Ratna Lal Sintang (9845382078)
Member: Saile May Pakhrin, Member:

Account committee

Coordinator: Bharat Sing Pakhren
Member: Ratna Maya Gole
Member: Kumar Sing Syangtang

Loan Committee

Coordinator: Sancha Bahadur Syangtang
Member: Som Bahadur Pakhrin
Member: Tara Dong
Kumar Sing Syangtang

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 70	Male: 45	Female: 25	No of LFG: 10
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 109688.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 320000.00	
Total loan repayment	: Nrs. 115750.00	Loan outstanding	: Nrs. 204250.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	34900.00	Cash Balance	0.00
Deposit	166688.00	Bank Balance	1200.00
Grant	7000.00	Loan Outstanding	204250.00
Reserve Fund	7396.00	Fix Assets	17000.00
Profit	6466.00		
Total	222450.00	Total	222450.00

4.4 Sahara Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Phaperbari VDC, ward no 8 of Makawanpur district. Phaperbari VDC lies 40 kilometer East of Hetauda Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Phaperbari by local bus for 5 hours driving distance and it needs to walk 3 kilometers (1.5 hours walking distance) from Phaperbari bazaar to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Makawanpur district in Hetauda in 2067.6.18. The registration number is 932/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Lila Bdr Bhujel, SCL Passed (Ph. 9745046899) (ii) Mr. Prem Kumari Ale, Test Passed (Ph. 9745050707)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (45 % female and 55 % male), chaired by Mr. Jhaga Raj Kandel. Besides the management committee, an account and Loan committees were also formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Jhaga Raj Kandel
Vice chairperson: Sarkani Maya Rana
Secretary: Lila Bdr Bhujel (Ph. 9745046899)
Treasurer: Prem Kumari Ale (Ph. 9745050707)
Member: Lek Bahadur Thapa
Member: Sukara Bahadur Masarangi
Member: Sabitri Jarga
Member: Tilak Bdr Rana
Member: Dev Bdr Yabaha
Member: Ramila Bomjon, Member: Dudu Maya Thing

Account committee

Coordinator: Dud Kumari Ale
Member: Mina Kumari Rakhel
Member: Jhakki Ale

Loan Committee

Coordinator: Bharat Thapa
Member: Dhana Maya Bumsing
Member: Tale Maya Nepali

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 85	Male: 61	Female: 24	No of LFG: 18
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 24776.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 85005.00	
Total loan repayment	: Nrs. 25600.00	Loan outstanding	: Nrs. 59405.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	38900.00	Cash Balance	297.00
Deposit	24776.00	Bank Balance	5000.00
Grant	0.00	Loan Outstanding	59405.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	1026.00		
Total	64702.00	Total	64702.00

4.5 Litikhola Bagare Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Phaperbari VDC, ward no 2 of Makawanpur district. Phaperbari VDC lies 40 kilometer East of Hetauda Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Phaperbari by local bus for 5 hours driving distance and it needs to walk 15 kilometers (4 hours walking distance) from Phaperbari bazaar to the proper site where the transition takes place. This site lies just on the bank of Bagmati River.

Registration

This cooperative was registered in the divisional cooperative office of Makawanpur district in Hetauda in 2067.6.18. The registration number is 931/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Yam Raj Maji, 10 class (Ph. 9745050292) (ii) Mr. Gyane Bdr Maji, 10 class (Ph. 9745050779)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (9 % female and 91 % male), chaired by Mr. Yam Bdr Maji. Besides the management committee, an account and Loan committees were also formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Yam Raj Maji (9745050292)
Vice chairperson: Ashok Maji
Secretary: Krishna Bdr Maji
Treasurer: Gyane Bdr Maji (9745050779)
Member: Him Bdr Jarga
Member: Buddhi Man Maji
Member: Aita Singh Maji
Member: Pashupati Maji
Member: Arjun Maji
Member: Tul Bdr Maji, Member: Manjira Maji

Account committee

Coordinator: Krishna Bdr Maji
Member: Dil Bdr Astani
Member: Bimal maji

Loan Committee

Coordinator: Dhan Bdr Rajaile
Member: Santa Bdr Rakhawal
Member: Krishan Maji

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 56	Male: 46	Female: 10	No of LFG: 10
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 26200.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 129280.00	
Total loan repayment	: Nrs. 40000.00	Loan outstanding	: Nrs. 89280.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	56000.00	Cash Balance	0.00
Deposit	26200.00	Bank Balance	0.00
Grant	0.00	Loan Outstanding	89280.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	7080.00		
Total	89280.00	Total	89280.00

4.6 Siddaha Baba Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Ranichure VDC, ward no 4 of Sindhuli district. Ranichuri VDC lies about 19 kilometer East of Kamalamai Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Ranichuri by local bus for 2 hours driving distance and it needs to walk 1 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Sindhuli district in Kamala Mai Municipality in 2067.8.27. The registration number is 153/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Bhupal Singh Bholan, SLC (Ph. 9744054896) (ii) Mr. Santosh Bhujel, IA (Ph. 9844085427)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (33.33 % female and 66.67 % male), chaired by Mr. Surya Man Thing. Besides the management committee, an account and Loan committees were also formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Surya Man Thing (9744014316)
Vice chairperson: Yosada Bhujel
Secretary: Lal Bdr Gole
Treasurer: Santosh Bhujel (9844085427)
Member: Man Bdr Syangtang
Member: Gyan Bdr Gole
Member: Nirmala Rana
Member: Som Bdr Jargamagar
Member: Suvadra Kumari Thing

Account committee

Coordinator: Man Bdr Syangtang
Member: Tirtha Man Rana
Member: Suvadra Kumari Thing

Loan Committee

Coordinator: Bhoj Raj Gole
Member: Chhirkin Maya Syangtang
Member: Dal Bdr Bholan

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 37	Male: 26	Female: 11	No of LFG: 9
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 6240.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 32715.00	
Total loan repayment	: Nrs. 9050.00	Loan outstanding	: Nrs. 23665.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>16100.00</i>	<i>Cash Balance</i>	<i>586.00</i>
<i>Deposit</i>	<i>6240.00</i>	<i>Bank Balance</i>	<i>0.00</i>
<i>Grant</i>	<i>0.00</i>	<i>Loan Outstanding</i>	<i>23665.00</i>
<i>Profit</i>	<i>1911.00</i>		
<i>Total</i>	<i>24251.00</i>	<i>Total</i>	<i>24251.00</i>

4.7 Bangring Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Lampantar VDC, ward no 3 of Sindhuli district. Lampantar VDC lies about 86 kilometer North East of Kamalamai Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Lampantar by local bus for 6 hours driving distance and it needs to walk 1.5 kilometer (1 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Sindhuli district in Kamala Mai Municipality in 2066.10.27. The registration number is 122/066/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Ghanshyam Adhakari, 8 class (Ph. 9744043637) (ii) Mr. Bishnu Pd Bastola, SLC (Ph. 047-690821)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (27 % female and 73 % male), chaired by Mr. Ghanshyam Adhakari. Besides the management committee, an account has also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Ghanshyam Adhakari (9744043637)
Vice chairperson: Nanda Kumari pahari
Secretary: Khuse Raj Bastola
Treasurer: Bishnu Pd Bastola (047-690821)
Member: Radha Kumari Bastola
Member: Devi Prasad Parahi
Member: Purna Bdr Shrestha
Member: Laxmi Kumari Pahari
Member: Lokendra Bevi Pahare
Member; Bhola Nath Timilsina,

Account committee

Coordinator: Nanda Kumari Pahari
Member: Jhagar Singh Ale Magar
Member: Lokendra Devi Pahari

Member: Lok Nath Pahari

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 62	Male: 27	Female: 25	No of LFG: 5
Regular saving rate	: Nrs 20	Regular saving amount	: Nrs. 11380.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 647638.00	
Total loan repayment	: Nrs. 475249.00	Loan outstanding	: Nrs. 172389.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	130000.00	Cash Balance	0.00
Deposit	11380.00	Bank Balance	5000.00
Grant	7000.00	Loan Outstanding	172389.00
Reserve Fund	15194.00	Fix Assets	7000.00
Profit	19865.00		
Total	183439.00	Total	184389.00

4.8 Udamsil Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Lampantar VDC, ward no 4 of Sindhuli district. Lampantar VDC lies about 86 kilometer North East of Kamalamai Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Lampantar by local bus for 6 hours driving distance and it needs to walk 1.0 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Sindhuli district in Kamala Mai Municipality in 2067.2.4. The registration number is 138/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Binod Dhamala, SLC (Ph. 047-690839) (ii) Mr. Gita Kumari Timilsina , SLC (Ph. 047-690839)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (33.33 % female and 66.67 % male), chaired by Mr. Ram Prasad Gautam. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Ram Prasad Gautam
Vice chairperson:	Gita Kumari Timilsina (047-690839)
Secretary:	Yeti Raj Timilsina
Treasurer:	Binod Dhamala (047-690839)
Member:	Nanda Maya Dulal
Member:	Indra Bdr Damai
Member:	Goma kumari Gautam
Member:	Bed Nath Dotel
Member:	Chandra Bdr Sarki

Account committee

Coordinator:	Binod Dhamala
Member:	Yeti Raj Timelsina
Member:	Chandra Bdr Sarki

Loan Committee

Coordinator:	Ram Pd Gautam
Member:	Gita Kumari Timelsina
Member:	Goma Kumari Gautam

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 49	Male: 23	Female: 26	No of LFG: 5
Regular saving rate	: Nrs 20	Regular saving amount	: Nrs. 12970.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 530175.00	
Total loan repayment	: Nrs. 417925.00	Loan outstanding	: Nrs. 102250.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. 5000.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	98000.00	Cash Balance	23110.00
Deposit	12970.00	Bank Balance	5000.00
Grant	7000.00	Loan Outstanding	102250.00
Reserve Fund	10537.00	Fix Assets	7000.00
Profit	8853.00		
Total	137360.00	Total	137360.00

4.9 Dildhunga Saving and Credit Cooperatives Limited

Location and accessibility

This cooperative is situated in Bhimeshor Municipality, ward no 4 of Dolakha district. Bhimeshor Municipality ward no 4 lies about 6 kilometer North East of Charikot Bazaar, the district headquarter. When anybody wants to reach to the site within the municipality where the transition of the cooperative takes place has to travel from Charikot to Dolakha Bhimeshor by local bus for 30 minutes driving distance and it needs to walk about 1.5 kilometer (45 minutes walking distance) from Dolakha Bhimeshor to the proper site where the transition takes place.

Registration

This cooperative was registered in the division cooperative office of Dolakha district in Charikot in 2066.2.20. The registration number is 1345/065/066. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially one probable officeholder/manager was identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holder identified was as follows: (i) Mrs Kanchi Thami, SLC (Ph 971188556)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (27 % female and 73 % male), chaired by Mrs Laxmi Tamang. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mrs Laxmi Tamang (Ph. 9744007459)
Vice chairperson:	Tirtha Bdr Tamang
Secretary:	Dil Kumar Shrestha
Treasurer:	Driti Kumar Tamang
Member:	Kubir Man Maji
Member:	Prasu Ram Dahal
Member:	Bishnu Khadka
Member:	Laxmi Wali
Member:	Saile Tamang
Member:	Dhan Bdr Thami
Member:	Chandra Bdr Basnet

Account committee

Coordinator:	Dhan Bdr Thami
Member:	Dil Kumar Shrestha
Member:	Tirtha Bdr Tamang

Loan Committee

Coordinator:	Kanchi Thami
Member:	Sumitra Khatri (9744052251)
Member:	Prasuram Dahal

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 191	Male: 102	Female: 89	No of LFG: 23
Regular saving rate	: Nrs 100	Regular saving amount	: Nrs. 305000.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 470000.00	
Total loan repayment	: Nrs. 131171.00	Loan outstanding	: Nrs. 338829.00	
Interest Rate on Loan	: 15%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	57300.00	Cash Balance	6900.00
Deposit	305000.00	Bank Balance	47000.00
Grant	17000.00	Loan Outstanding	338829.00
Reserve Fund	0.00	Fix Assets	8066.00
Profit	21495.00		
Total	400795.00	Total	400795.00

4.10 Nawa Nirman Saving and Credit Cooperatives Limited

Location and accessibility

This cooperative is situated in Bhimeshor Municipality, ward no 3 of Dolakha district. Bhimeshor Municipality ward no 3 lies about 5.5 kilometer North East of Charikot Bazaar, the district headquarter. When anybody wants to reach to the site within the municipality where the transition of the cooperative takes place has to travel from Charikot bazaar to Dolakha Bhimeshor by local bus for 30 minutes driving distance and it needs to walk about 1.15 kilometer (30 minutes walking distance) from Dolakha Bhimeshor to the proper site where the transition takes place.

Registration

This cooperative was registered in the division cooperative office of Dolakha district in Charikot in 2066.3.19. The registration number is 1382/065/066. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mrs Pabita Dahal, I.Com Passed (Ph. 9744033974) (ii) Sangita Thami, SLC (iii) Krishna Kumar Dahal, Literate

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (36 % female and 64 % male), chaired by Mr Krishna Bdr Karki. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Krishna Bdr Karki
Vice chairperson: Dhan Bdr Thami
Secretary: Krishna Kumar Dahal
Treasurer: Sangita Thami
Member: Babari Thami
Member: Dil Bdr Thami
Member: Swastani Thami
Member: Gyan Maya Thami
Member: Dhal bdr Tamang
Member: Harka Bdr karki, Member:

Account committee

Coordinator: Pabita Dahal
Member: Sangita Thami
Member: Krishna Kumar Dahal

Loan Committee

Coordinator: Dhan Bdr Karki
Member: Babari Thami
Member: Krishna Dahal

Man Bdr Thami

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 122	Male: 54	Female: 68	No of LFG: 12
Regular saving rate	: Nrs 100	Regular saving amount	: Nrs. 271400.00	
Interest Rate on Saving	: 6%	Total loan investment	: Nrs 382000.00	
Total loan repayment	: Nrs. 164000.00	Loan outstanding	: Nrs. 218000.00	
Interest Rate on Loan	: 15%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	12200.00	Cash Balance	30100.00
Deposit	271400.00	Bank Balance	49600.00
Grant	7000.00	Loan Outstanding	218000.00
Reserve Fund	0.00	Fix Assets	6700.00
Profit	13800.00		
Total	304400.00	Total	304400.00

4.11 Sarsing Danda Sallaghari Saving and Credit Cooperatives Limited

Location and accessibility

This cooperative is situated in Jhayaku VDC, ward no 3 of Dolakha district. Jhayaku VDC lies about 45 kilometer North of Charikot Bazaar, the district headquarter. When anybody wants to reach to the site within the municipality where the transition of the cooperative takes place has to travel from Charikot bazaar to Singati by local bus for 4 hours driving distance and it needs to walk about 5 kilometer (2.5 hours walking distance) from Singati to the proper site where the transition takes place.

Registration

This cooperative was registered in the division cooperative office of Dolakha district in Charikot in 2067.3.9. The registration number is 1586/066/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

(i) Mrs Sangita Basnet, I.A. Passed (Ph. 9844145780) (ii) Min Bdr Karki, SLC (9741096341)

(iii) Rajan Prasad Pokhrel, SCL (Ph. 9741169337)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (22.22 % female and 77.78 % male), chaired by Mr Kumar Joshi. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Kumar Joshi
Vice chairperson: Sita Acharya
Secretary: Rajan Pokhrel (9741169337)
Treasurer: Amala Khadka
Member: Min Bdr karki (9741096341)
Member: Pitambar Upreti
Member: Bhakta Bdr Khatr
Member: Bir Bdr Tamang
Member: Tej Bahabur Tamang

Account committee

Coordinator: Ramesh Basnet (9845281922)
Member: Min Bdr karki (9741096341)
Member: Sangita Basnet (9844145780)

Loan Committee

Coordinator: Rajan Pd Pokhrel (9741169337)
Member: Ramesh Basnet (9845281922)
Member: Amrita Khadka

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 118	Male: 68	Female: 50	No of LFG: 7
Regular saving rate	: Nrs 100	Regular saving amount	: Nrs. 104732.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 399200.00	
Total loan repayment	: Nrs. 91575.00	Loan outstanding	: Nrs. 307625.00	
Interest Rate on Loan	: 15%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	57500.00	Cash Balance	12266.00
Deposit	236732.00	Bank Balance	0.00
Grant	7000.00	Loan Outstanding	307625.00
Reserve Fund	0.00	Fix Assets	5700.00
Profit	24359.00		
Total	325591.00	Total	325591.00

4.12 Siurani Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Jiri VDC, ward no 5 of Dolakha district. Jiri VDC lies about 70 kilometer East of Charikot Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Jiri by local bus for 4 hours driving distance and it needs to walk 1.5 kilometer (1 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Dolakha district in Bmimeshor Municipality in 2067.7.12. The registration number is 514/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Kalyan Karki, SLC (Ph. 9741049147) (ii) Mr. Ningma Sherpa, I.A. (iii) Mrs Roshani Sherpa, SLC

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (44.44 % female and 55.56 % male), chaired by Mr. Tek Bdr Khadka. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Tek Bahadur Khadka
Vice chairperson:	Sita Khatri
Secretary:	Mingma Sherpa
Treasurer:	Ram Bdr Khadka
Member:	Gopal Khadka
Member:	Manisha Khadka
Member:	Jeet Bdr Karki
Member:	Purna Maya Girel
Member:	Damaheri Sherpa

Account committee

Coordinator:	Kalyan Kumar Karki
Member:	Pingma Sherpa
Member:	Damaheri Sherpa

Loan Committee

Coordinator:	Keshab Karki (9741040815)
Member:	Prasuram Nepali
Member:	Rosani Sherpa (9808395193)

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 64	Male: 40	Female: 24	No of LFG: 6
Regular saving rate	: Nrs 100	Regular saving amount	: Nrs. 155200.00	
Interest Rate on Saving	: 10%	Total loan investment	: Nrs 346200.00	
Total loan repayment	: Nrs 149000.00	Loan outstanding	: Nrs. 197200.00	
Interest Rate on Loan	: 15%	Loan over due	: Nrs. .00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	32000.00	Cash Balance	0.00
Deposit	155200.00	Bank Balance	0.00
Grant	0.00	Loan Outstanding	197200.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	10000.00		
Total	197200.00	Total	197200.00

4.13 Majbang Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Siddhi VDC, ward no 6 of Chitwan district. Siddhi VDC lies about 25 kilometer East of Bharatpur, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Tandi by local bus for about 90 minutes driving distance and from Tandi to Shaktikhor bazaar and it needs to walk 1.0 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the division cooperative office of Chitwan district in Bharatpur Municipality in 2067.7.7. The registration number is 929/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Kaji Praja, 5 class (Ph. 9745041900) (ii) Mr. Bhim Lal Chepang, 6 class (iii) Dib Lal Chepang, 8 class (Ph. 9745014358)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (44.44 % female and 55.56 % male), chaired by Mr. Kaji Praja. Besides the management committee, an account committee has also been formed under the provision of bylaw with certain responsibilities and this will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Kaji Praja (Ph. 9745041900)
Vice chairperson:	Kopchi Maya Chepang
Secretary:	Bhim Lal Chepang
Treasurer:	Madan Praja
Member:	Dalli Maya Chepang (9745003230)
Member:	Khini Maya Chepang
Member:	Kalpana Maya Chepang
Member:	Pravin Chepang
Member:	Sell Chepang

Account committee

Coordinator:	Guti Lal Chepang
Member:	Dib Lal Chepang (Ph. 9745014358)
Member:	Buddhi Ram Chepang

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 35	Male: 25	Female: 10	No of LFG: 20
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 1750.00	
Interest Rate on Saving	: 7%	Total loan investment	: Nrs 10000.00	
Total loan repayment	: Nrs .00	Loan outstanding	: Nrs. 10000.00	
Interest Rate on Loan	: 16%	Loan over due	: Nrs. .00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	10500.00	Cash Balance	1800.00
Deposit	1750.00	Bank Balance	0.00
Grant	0.00	Loan Outstanding	10000.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	0.00	Loss	450.00
Total	12250.00	Total	12250.00

4.14 Amp Pani Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Korak VDC, ward no 7 of Chitwan district. Korak VDC lies about 25 kilometer North East of Bharatpur municipality, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Birendra Nagar by local bus for 1 hours driving distance and it needs to walk 5.0 kilometer (1.5 hours walking distance) from Birendra Nagar road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Chitwan district in Bharatpur Municipality in 2067.6.7. The registration number is 922/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Indra Bdr Syangtang, literate (Ph. 9745067193) (ii) Mr Guanlal Thing, SLC (Ph. 9845342495)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (18.18 % female and 81.82 % male), chaired by Mr. Indra Bdr Syangtang. Besides the management committee, an account committee has also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Indra Bdr Syangtang (Ph. 9745067193)
Vice chairperson: Purna Bdr Rumba
Secretary: Dharma Lal Tamang (98068888854)
Treasurer: Guana Lal Thing (Ph. 9845342495)
Member: Jag Bdr Serchan
Member: Ful Maya Muktan
Member: Bir Bdr Dimdung
Member: Jeet Bdr Gole
Member: Iman Singh Ghalan, Member:

Account committee

Coordinator: Bil Bdr Rumba
Member: Hira Maya Syangtang
Member: Gorak Ghalan

Member: Dipti Maya Sintang, Member: Bir Bdr Rumba

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 38	Male: 32	Female: 6	No of LFG: 16
Regular saving rate	: Nrs 25	Regular saving amount	: Nrs. 3800.00	
Interest Rate on Saving	: 7%	Total loan investment	: Nrs 20000.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 20000.00	
Interest Rate on Loan	: 16%	Loan over due	: Nrs. .00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>19000.00</i>	<i>Cash Balance</i>	<i>3050.00</i>
<i>Deposit</i>	<i>3800.00</i>	<i>Bank Balance</i>	<i>0.00</i>
<i>Grant</i>	<i>0.00</i>	<i>Loan Outstanding</i>	<i>20000.00</i>
<i>Reserve Fund</i>	<i>0.00</i>	<i>Fix Assets</i>	<i>0.00</i>
<i>Profit</i>	<i>250.00</i>		
<i>Total</i>	<i>23050.00</i>	<i>Total</i>	<i>23050.00</i>

4.15 Jaldevi Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Chandibhanjyang VDC, ward no 9 of Chitwan district. Chandibhanjyang VDC lies about 29 kilometer North East of Bharatpur municipality, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Jalbire by local bus for 1 hours driving distance and it needs to walk just five minutes from the road head to the proper site where the transition takes place though the groups are scatteredly situated in the upper side.

Registration

This cooperative was registered in the divisional cooperative office of Chitwan district in Bharatpur Municipality in 2067.6.19. The registration number is 926/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Lalit Man Gurung, SLC (Ph. 9845177494) (ii) Mr Purna Bdr Gurung, SLC
- (ii) Buddhi Bdr Thakuri, SLC

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of seven members (28 % female and 72 % male), chaired by Mr. Lalit Man Gurung. Till to date, besides the management committee, other committees has not been formed and all the activities are taken over by the management committee since the transition of the cooperative has just initiated. The details of the management committee is as follows:

Cooperative management committee

Chairperson:	Mr Lalit Man Gurung (Ph. 9845177494)
Vice chairperson:	Kabi Raj Gurung
Secretary:	Purna Bdr Gurung
Treasurer:	Juna Gurung
Member:	Santa Bdr Gurung
Member:	Jhari Maya Gurung
Member:	Buddhi Bdr Thakuri

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 55	Male: 40	Female: 15	No of LFG: 10
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 13750.00	
Interest Rate on Saving	: 7%	Total loan investment	: Nrs 20500.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 20500.00	
Interest Rate on Loan	: 16%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>16500.00</i>	<i>Cash Balance</i>	<i>3961.00</i>
<i>Deposit</i>	<i>13750.00</i>	<i>Bank Balance</i>	<i>6934.00</i>
<i>Grant</i>	<i>0.00</i>	<i>Loan Outstanding</i>	<i>20500.00</i>
<i>Reserve Fund</i>	<i>0.00</i>	<i>Fix Assets</i>	<i>0.00</i>
<i>Profit</i>	<i>1145.00</i>		
<i>Total</i>	<i>31395.00</i>	<i>Total</i>	<i>31395.00</i>

4.16 Dahakhani Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Dahakhani VDC, ward no 6 of Chitwan district. Dahakhani VDC lies about 26 kilometer North East of Bharatpur municipality, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Simal Tal by local bus for 45 minutes driving distance and it needs to walk 2.5 kilometer (1 hours walking distance) from Simal Tal road head to the proper site where the transition takes place i.e Kyulghari.

Registration

This cooperative was registered in the divisional cooperative office of Chitwan district in Bharatpur Municipality in 2066.12.12. The registration number is 691/066/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Mani Lal Praaja, SLC (Ph. 9845407886) (ii) Mr Suk Bdr Gurung, 8 class (Ph. 9845275285)
- (ii) Mr Ganja Maya Thapa, class 10 (Ph. 0845327709)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of seven members (29 % female and 71 % male), chaired by Mr. Thulo Kancha Thapa Magar. Till to date, besides the management committee, other committees has not been formed and all the activities are taken over by the management committee since the transition of the cooperative has just initiated. The details of the management committee is as follows:

Cooperative management committee

Chairperson:	Mr Thulo Kancha Thapamagar (9845327709)
Vice chairperson:	Setu Kami (Kancha)
Secretary:	Tul Bdr Gurung (9845275285)
Treasurer:	Manilal Praja (9845407886)
Member:	Seti Maya kami
Member:	Fulmati Kami
Member:	Aita Man Chepang

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 42	Male: 30	Female: 11	No of LFG: 12
Regular saving rate	: Nrs 100	Regular saving amount	: Nrs. 26240.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 50000.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 50000.00	
Interest Rate on Loan	: 16%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	20500.00	Cash Balance	965.00
Deposit	26240.00	Bank Balance	0.00
Grant	100000.00	Loan Outstanding	50000.00
Reserve Fund	700.00	Fix Assets	0.00
Profit	0.00	Loss	96475.00
Total	147440.00	Total	147440.00

4.17 Lafa Leasehold Forestry Saving and Credit Cooperatives Limited

Location and accessibility

This cooperative is situated in Darechowk VDC, ward no 3 of Chitwan district. Darechowk VDC lies about 43 kilometer North East of Bharatpur municipality, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Kurentar (cable car) by local bus for 75 minutes driving distance and it needs to walk 3.5 kilometer (2 hours walking distance) from cable car to the LFUG groups though the transition takes place in the road site by establishing an office in the Kurentar bazaar area.

Registration

This cooperative was registered in the divisional cooperative office of Chitwan district in Bharatpur Municipality in 2065.5.13. The registration number is 779/065/066. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Bishnu Rana Magar, +2 (Ph. 9845211845) (ii) Mrs Resma Sami, +2 (Ph. 9807224866)
- (ii) Mr Ram Bdr Lungali +2 (Ph. 9806846829)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (22 % female and 78 % male), chaired by Mr. Mundra Bahadur Magar. Till to date, besides the management committee, one account committees has also been formed to help to the management committee in the day to day activities. The details of the management committee and account committees are as follows:

Cooperative management committee

Chairperson: Mr Mundra Bahadur Magar (056-540237)
Vice chairperson: Prem Bdr Magar
Secretary: Kul Bdr Rana Magar (9845141252)
Treasurer: Bishnu Rana Magar (9845211845)
Member: Khadga Bahadur Magar
Member: Man Bahadur Magar
Member: Pahal Singh Thapa
Member: Krishna Maya Magar
Member: Keshar Bahadur Magar (9807289412)

Account management committee

Coordinator: Ram Bdr Lungali (9806846829)
Member: Reshma Thapa Magar
Member: Deu Bdr Magar

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 111	Male: 66	Female: 45	No of LFG: 8
Regular saving rate	: Nrs 100	Regular saving amount	: Nrs. 32500.00	
Interest Rate on Saving	: 6%	Total loan investment	: Nrs 330000.00	
Total loan repayment	: Nrs 31842.00	Loan outstanding	: Nrs. 298158.00	
Interest Rate on Loan	: 16%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>62600.00</i>	<i>Cash Balance</i>	<i>37709.00</i>
<i>Deposit</i>	<i>306375.00</i>	<i>Bank Balance</i>	<i>5398.00</i>
<i>Grant</i>	<i>33685.00</i>	<i>Loan Outstanding</i>	<i>298158.00</i>
<i>Reserve Fund</i>	<i>2434.00</i>	<i>Fix Assets</i>	<i>61097.00</i>
<i>Payable</i>	<i>1500.00</i>	<i>Loss</i>	<i>4232.00</i>
<i>Total</i>	<i>406594.00</i>	<i>Total</i>	<i>406594.00</i>

4.18 Rampur Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Durbung VDC, ward no 9 of Gorkha district. Durbung VDC lies about 35 kilometer East of Gorkha Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Bisaltar (Near Malakhu) by local bus for 2.5 hours driving distance and it needs to cross the Trisuli river and has to travel nearly 30 Km for about 1.5 hours to reach to Rampur and walking about 1.0 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Gorkha district in Prithivi Narayan Municipality in 2067.5.6. The registration number is 77/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mrs Som maya Pariyar , 8 class (ii) Mrs. Radhika Khulal, Literate (iii) Dil maya Thapa, Literate

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (100 % female and 0 % male), chaired by Mrs. Dil Maya Thapa. Till to date, besides the management committee, other committees has not been formed and all the activities are taken over by the management committee since the transition of the cooperative has just initiated. The details of the management committee is as follows:

Cooperative management committee

Chairperson:	Mrs Dil Maya Thapa	(Ph. 9746043979) (Group Promoter)
Vice chairperson:	Radhika Khulal Thapa	
Secretary:	Chari Maya Thapa	
Treasurer:	Som Maya pariyar	
Member:	San Maya Ale	
Member:	Binda Bi Ka	
Member:	Devi Maya Thapa	
Member:	Amrita Ale	
Member:	Laxmi Thapa, Member:	Man Maya Thapa, Member: San Maya Rana

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:62	Male: 0	Female: 62	No of LFG: 7
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 12600.00	
Interest Rate on Saving	: 9%	Total loan investment	: Nrs 83060.00	
Total loan repayment	: Nrs12050.00	Loan outstanding	: Nrs. 71010.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	6200.00	Cash Balance	8750.00
Deposit	72580.00	Bank Balance	0.00
Grant	0.00	Loan Outstanding	71010.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	980.00		
Total	79760.00	Total	79760.00

4.19 Deurali Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Bangre VDC, ward no 6 of Lamjung district. Bangre VDC lies about 26 kilometer South West of Besisahar Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Sundarbazaar by local bus for 1 hours driving distance and it needs to walk 4.0 kilometer (1.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Lamjung district in Besisahar VDC in 2067.7.8. The registration number is 52/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially one probable officeholder/manager was identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holder identified was as follows:

- (i) Mr , Ram Bahadur Kuwar, SLC (Ph. 9846198365)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (27 % female and 73 % male), chaired by Mr. Ben Bahadur Kuwar. Till to date, besides the management committee, other committees has not been formed and all the activities are taken over by the management committee since the transition of the cooperative has just initiated. The details of the management committee is as follows:

Cooperative management committee

Chairperson:	Mr Ben Bdr Kuwar (Ph. 9746000991)
Vice chairperson:	Laxman Kunwar (Ph. 974604039)
Secretary:	Ram Bdr Kuwar (Ph. 9846198365)
Treasurer:	Bharat Ranabhat
Member:	Kaman Singh Gurung
Member:	Sirjana Ranabhat
Member:	Ram Bdr Bi Ka
Member:	Khim Bdr Ranabhat
Member:	Ram Krishna Ranabhat
Member:	Devi Maya Ojha, Member: Narayani Bhandari

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:79	Male: 49	Female: 30	No of LFG: 8
Regular saving rate	: Nrs 20	Regular saving amount	: Nrs. 65168.00	
Interest Rate on Saving	: 9%	Total loan investment	: Nrs 184000.00	
Total loan repayment	: Nrs 67000.00	Loan outstanding	: Nrs. 117000.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>39500.00</i>	<i>Cash Balance</i>	<i>16290.00</i>
<i>Deposit</i>	<i>79168.00</i>	<i>Bank Balance</i>	<i>0.00</i>
<i>Grant</i>	<i>0.00</i>	<i>Loan Outstanding</i>	<i>117000.00</i>
<i>Reserve Fund</i>	<i>0.00</i>	<i>Fix Assets</i>	<i>0.00</i>
<i>Profit</i>	<i>14622.00</i>		
<i>Total</i>	<i>133290.00</i>	<i>Total</i>	<i>133290.00</i>

4.20 Janagaran Agriculture Cooperatives Limited

Location and accessibility

This cooperative is situated in Bhulbhule VDC, ward no 2 of Lamjung district. Bhulbhule VDC lies about 8 kilometer North of Besisahar Bazzar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Bhulbhule by local bus for 45 minutes driving distance and it needs to walk 1.5 kilometer (45 minutes walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Lamjung district in Besisahar VDC in 2067.6.6. The registration number is 48/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holder identified were as follows:

- (i) Mr Chandra Kanta Ghimire, 10 class
- (ii) Mr Bikash Gurung, SLC

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (11 % female and 89 % male), chaired by Mr. Krishna Bahadur Gurung. Till to date, besides the management committee, other committees has not been formed and all the activities are taken over by the management committee since the transition of the cooperative has just initiated. The details of the management committee is as follows:

Cooperative management committee

Chairperson:	Mr Krishna Bdr Gurung
Vice chairperson:	Padam Bdr Gurung
Secretary:	Chandra Kanta Ghimire
Treasurer:	Uttam Bdr Gurung
Member:	Tol Bdr Gurung
Member:	Chija Bi Ka
Member:	Shambhu Lal Shrestha
Member:	Bud Raj Gurung
Member:	Mun Lal Gurung

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:126	Male: 67	Female: 59	No of LFG: 14
Regular saving rate	: Nrs 20	Regular saving amount	: Nrs. 143879.00	
Interest Rate on Saving	: 9%	Total loan investment	: Nrs 659000.00	
Total loan repayment	: Nrs 261009.00	Loan outstanding	: Nrs. 397991.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	63000.00	Cash Balance	6163.00
Deposit	333879.00	Bank Balance	1000.00
Grant	0.00	Loan Outstanding	397991.00
Reserve Fund	0.00	Fix Assets	8625.00
Profit	16900.00		
Total	413779.00	Total	413779.00

4.21 Jagadamba Agriculture and Livestock Development Cooperatives Limited

Location and accessibility

This cooperative is situated in Samaiji VDC, ward no 3 of Dadeldhura district. Samaiji VDC lies about 20 kilometer North of Amargadi Municipality (Dadeldhura Bazzar), the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Anarkholi bazzar by local bus and it needs to walk 6.0 kilometer (2.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Dadeldhura district in Amargadi Municipality in 2067.2.6. The registration number is 1021/066/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Jaya raj Bhatta, SLC (Ph.9749509871) (ii) Mr Bishnu Raj Bhatta, SLC (Ph.9848874327) (iii) Khem Bhatta, IA

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (36 % female and 64 % male), chaired by Mr. Jaya Raj Bhatta. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Jaya Raj Bhatta (Ph.9749509871)
Vice chairperson:	Pashupati Bhatta (Ph. 9848769553)
Secretary:	Khem Raj Bhatta (Ph. 9848769931)
Treasurer:	Bishnu Raj Bhatta (Ph. 9848743270)
Member:	Gadesh Datta Bhatta (Ph 9749500105)
Member:	Laxman Pd Bhatta
Member:	Keshav Bhatta
Member:	Sabitri Bhatta
Member:	Gaumati Bhatta
Member:	Sita Bhatta, Member: Droupati Dharmi

Account committee

Coordinator:	Jaya Raj Bhatta
Member:	Jagadish Bhatta
Member:	Bhagrathi Bhatta

Loan Committee

Coordinator:	Khem Raj Bhatta
Member:	Dev Datta Bhatta
Member:	Gadesh Datta Bhatta

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 32	Male:21	Female:11	No of LFG:3
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 46400.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 422600.00	
Total loan repayment	: Nrs 317600.00	Loan outstanding	: Nrs. 105000.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. .00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	100000.00	Cash Balance	620.00
Deposit	106400.00	Bank Balance	13360.00
Grant	26000.00	Loan Outstanding	105000.00
Reserve Fund	0.00	Fix Assets	166620.00
Profit	53200.00		
Total	285600.00	Total	285600.00

4.22 Shiva Shakti Agriculture and Livestock Development Cooperatives Limited

Location and accessibility

This cooperative is situated in Alital VDC, ward no 8 of Dadeldhura district. Alital VDC lies about 80 kilometer South of Dadeldhura Bazzar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Alital by local bus for 3 hours driving distance and it needs to walk about 1.0 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Dadeldhura district in Amargadi Municipality in 2066.6.3. The registration number is 01/065/066. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/manager were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows: (i) Mr Kumbar Buda, SLC, (ii) Mr Dhan Bdr Buda, SLC

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (18 % female and 82 % male), chaired by Mr. Gaj Bahadur Kuwar. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Gaj Bdr Kuwar
Vice chairperson: Dhansingh AD
Secretary: Kumber Buda
Treasurer: Man Bdr Buda
Member: Chandra bdr Duda
Member: Padam Singh AD
Member: Naina Bi Ka
Member: Laxman Koli
Member: Amrita Thapa
Member: Karan Buda
Member: Prem Bdr Buda

Account committee

Coordinator: Dhan Bdr Buda
Member: Ram Singh AD
Member: Karan Buda

Loan Committee

Coordinator: Padam Singh AD
Member: Laxman Koli
Member: Chabilal Thapa

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 76	Male:67	Female: 9	No of LFG:8
Regular saving rate	: Nrs 25	Regular saving amount	: Nrs. 34650.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 561300.00	
Total loan repayment	: Nrs 432800.00	Loan outstanding	: Nrs. 128500.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 18000.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	120000.00	Cash Balance	0.00
Deposit	60950.00	Bank Balance	33572.00
Grant	40000.00	Loan Outstanding	128500.00
Reserve Fund	3648.00	Fix Assets	109408.00
Profit	48112.00	Advance	1230.00
Total	272710.00	Total	272710.00

4.23 Ugratara Agriculture and Livestock Development Cooperative Limited

Location and accessibility

This cooperative is situated in Amargadi Municipality, ward no 8 of Dadeldhura district. Ugratara lies about 8 kilometer North of Dadeldhura Bazzar, the district headquarter. When anybody wants to reach to the site within the site where the transition of the cooperative takes place has to travel from the district headquarter to Ugratara by local bus for about 20 minutes driving distance and it needs to walk about 0.5 kilometer (about 25 minutes walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Dadeldhura district in Amargadi Municipality in 2066.6.12. The registration number is 1023/066/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows: (i) Mr Padam Bdr Sakhi, SLC (ii) Mrs Shanti Sakhi, I.ED. (iii) Karna Bdr Sankhi, B.ED.

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (55 % female and 45 % male), chaired by Mr. Padam Bdr Sankhi. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Padam Bdr Sankhi (ph. 9749512190)
Vice chairperson: Harka Bdr Sankhi (ph. 096-690017)
Secretary: Shanti Sankhi (ph. 9848733613)
Treasurer: Tikesori Sankhi
Member: Janaki Sankhi
Member: Bhagrathi Devi Sankhi
Member: Lal Bahadur Sankhi
Member: Tula Ram Sankhi
Member: Bina Devi Sankhi
Member: Dharma Devi Sankhi
Member: Ramesh Bdr Sankhi

Account committee

Coordinator: Karna Bdr Sankhi
Member: Yagya Bdr Sankhi
Member: Ram Singha

Loan Committee

Coordinator: Harka Bdr Sankhi
Member: Shiva Singha Sankhi
Member: Bhim Bdr Sankhi

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:76	Male:29	Female:47	No of LFG: 10
Regular saving rate	: Nrs50	Regular saving amount	: Nrs. 26600.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 296500.00	
Total loan repayment	: Nrs 78700.00	Loan outstanding	: Nrs. 217800.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 6000.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	230000.00	Cash Balance	0.00
Deposit	26600.00	Bank Balance	45106.00
Grant	0.00	Loan Outstanding	217800.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	6306.00		
Total	262906.00	Total	262906.00

4.24 Nauli Agriculture and Livestock Development Cooperative Limited

Location and accessibility

This cooperative is situated in Alital VDC, ward no 6 of Dadeldhura district. Alital VDC lies about 80 kilometer South of Dadeldhura Bazzar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Alital VDC by local bus for 3 hours driving distance and it needs to walk 3.0 kilometer (1.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Dadeldhura district in Amargadi Municipality in 2067.5.23. The registration number is 18/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Prem Bdr Gharti, SLC (ii) Mr Bima Kumari Gharti, 8 class (iii) Udhav Saru, SLC

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (36 % female and 64 % male), chaired by Mr. Prem Bdr Gharti. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Prem Bdr Gharti
Vice chairperson:	Radha Gharti
Secretary:	Udhav Saru
Treasurer:	Dhan Bdr Roka
Member:	Tek Bdr Roka
Member:	Laxmi Roka
Member:	Bima Kumari Gharti
Member:	Parsuram Roka
Member:	Gadesh Poudel
Member:	Nar Bdr Roka, Member:

Account committee

Coordinator:	Kumari Roka
Member:	Harka Bdr Roka
Member:	Pabisara Ramjali

Loan Committee

Coordinator:	Balaram Ramjali
Member:	Radha Gharti
Member:	Man Bdr Roka

Khagisara Roka

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:25	Male:18	Female:7	No of LFG:3
Regular saving rate	: Nrs 25	Regular saving amount	: Nrs. 3875.00	
Interest Rate on Saving	: 10%	Total loan investment	: Nrs 52380.00	
Total loan repayment	: Nrs 36880.00	Loan outstanding	: Nrs. 15500.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. 6000.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	12500.00	Cash Balance	8332.00
Deposit	3875.00	Bank Balance	0.00
Grant	0.00	Loan Outstanding	15500.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	7457.00		
Total	23832.00	Total	23832.00

4.25 Asigram Multi Purpose Cooperative Limited

Location and accessibility

This cooperative is situated in Asigram VDC, ward no 8 of Dadeldhura district. Asigram VDC lies about 15 kilometer North East of Dadeldhura Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Bhatkanda by local bus for 1 hours driving distance and it needs to walk 5.0 kilometer (1.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the division cooperative office of Kanchanpur district in Mahindranagar Municipality in 2064.B.S. The registration number is 192/064/065. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Basudev Bhatta, SLC (ii) Mr Rajendra Bhatta, IA (Ph. 9749502233) (iii) Mrs Juna Awasti, SLC

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (36 % female and 64 % male), chaired by Mr. Rajendra Prasad Bhatta. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson: Mr Rajendra Pd Bhatta (ph. 9749502233)
Vice chairperson: Maheshori Devi Bhatta
Secretary: Basudev Bhatta (9749500617)
Treasurer: Juna Awasti
Member: Mohan Singha Sare
Member: Hari datta Bhatta
Member: Yagya Raj Awasti
Member: Bahadur Damai
Member: Ser Bdr Deuwa
Member: Kaushilla Dewua, Member:

Account committee

Coordinator: Dabbar Dev Bhatta
Member: Ishori Pd awasti
Member: Prakash Bdr Are

Loan Committee

Coordinator: Datta Raj Awasti
Member: Ram Bdr Chand
Member: Ham Raj bhatta

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 76	Male: 48	Female: 28	No of LFG: 5
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 67400.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 215300.00	
Total loan repayment	: Nrs 154800.00	Loan outstanding	: Nrs. 60500.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 13840.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	78000.00	Cash Balance	0.00
Deposit	67400.00	Bank Balance	74039.00
Grant	1105600.00	Loan Outstanding	60500.00
Reserve Fund	2562.00	Fix Assets	1105600.00
Profit	0.00	Loss	13423.00
Total	1253562.00	Total	1253562.00

4.26 Janakalyan Leasehold Forestry Development Saving and Credit Cooperative Limited

Location and accessibility

This cooperative is situated in Janalibandali VDC, ward no 2 of Accham district. Janalibandali VDC lies about 20 kilometer East of Mangalsen Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Thulasain bazaar by local bus for 1 hour driving distance and it needs to walk 1.0 kilometer (30 minutes walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Doti district in Dipyal Silgadi Municipality in 2067.4.31. The registration number is 251/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Nagandra Pd Bhandari, B.ED.
- (ii) Mr Nandaram Bhandari, SLC (Ph. 9749035246)
- (iii) Mrs Paru Bhandari, I.ED.

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (33.33 % female and 66.67 % male), chaired by Mr. Nagandra Prasad Bhandari. Besides the management committee, an account committee has also been formed under the provision of bylaw with certain responsibilities and this committee will be the right hand to the management committee too. The details of the committee was as follows:

Cooperative management committee

Chairperson:	Mr Nagandra Pd Bhandari
Vice chairperson:	Raju Devi Bhandari
Secretary:	Padam Raj Bhandari (9749044763)
Treasurer:	Nandaram Bhandari (9749035246)
Member:	Dilli Khatri
Member:	Kala Devi Bhandari
Member:	Bhakta Raj Bhandari
Member:	Bhagi Ram Bhandari,

Account committee

Coordinator:	Tara Pd Bhandari
Member:	Paru Bhandari (9848448483)
Member:	Data Ram Bhandari
Member:	Harikala Bhandari

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:102	Male:39	Female:63	No of LFG: 10
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 349369.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 259000.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 259000.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. .00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	51000.00	Cash Balance	1000.00
Deposit	451369.00	Bank Balance	257700.00
Grant	0.00	Loan Outstanding	259000.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	15331.00		
Total	517700.00	Total	517700.00

4.27 Nawa Jeevan Leasehold forestry Development Saving and Credit Cooperative Limited

Location and accessibility

This cooperative is situated in Babla VDC, ward no 4 of Accham district. Babla VDC lies about 18 kilometer North of Mangalsen Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Marku Jalpadevi by walking about 7 hours and it needs to walk about 1.0 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Doti district in Diypial Silgadi Municipality in 2067.4.31. The registration number is 250/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Nar Bdr Saud, Literate (ii) Mr Dilli Singh Saud, SLC (iii) Bal Bdr saud, SLC (ph. 097690321)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (27 % female and 73 % male), chaired by Mr. Nar Bdr Saud. Till to date, besides the management committee, other committees has not been formed and all the activities are taken over by the management committee since the transition of the cooperative has just initiated. The details of the management committee is as follows:

Cooperative management committee

Chairperson:	Mr Nar Bdr Saud (ph. 091-694841)
Vice chairperson:	Dilli Singh Saud
Secretary:	Ghuma Devi Saud
Treasurer:	Nain Singh Saud
Member:	Champa Devi Saud
Member:	Bir Bdr Saud
Member:	Ujjala Devi Saud
Member:	Ghane Saud
Member:	Bal Bdr Saud (097-690321), Member: Prakash Bable
Member:	Bala Bi Ka (ph. 9749040525)

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 88	Male:60	Female:28	No of LFG:8
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 81676.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 97300.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 97300.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	44000.00	Cash Balance	6000.00
Deposit	81676.00	Bank Balance	24000.00
Grant	0.00	Loan Outstanding	97300.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	1624.00		
Total	127300.00	Total	127300.00

4.28 Lali Guras Leasehold Forestry Development Saving and Credit Cooperative Limited

Location and accessibility

This cooperative is situated in Jalpadevi VDC, ward no 7 of Accham district. Jalpadevi VDC lies about 20 kilometer West of Safabagar Bazaar, the district main bazaar. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Marku Jalpadevi by walking 12 hours and it needs to walk 1.0 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional Cooperative office of Doti district in Dipyal Silgadi Municipality in 2067.5.4. The registration number is 252/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially three probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Bikram Bdr Bogati, I.ED. (ii) Mr Sita Bogati Kuwar (iii) Maheshori Chandra Saha, B.ED. (9749515549)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (45 % female and 55 % male), chaired by Mr. Bikram Bdr Bogati. Besides the management committee, an account committee has also been formed under the provision of bylaw with certain responsibilities and this will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Bikram Bdr Bogati (9749024124)
Vice chairperson:	Tulsi Kunwar
Secretary:	Sita Bogati Kunwar (9848510442)
Treasurer:	Jagat Bdr Kunwar
Member:	Ser Bdr Sai
Member:	Mathura Devi Upidaya
Member:	Dil Bdr Saha
Member:	Birendra Bdr Bogati (9749020954)
Member:	Parbati Bi Ka
Member:	Jhapare Kunwar
Member:	Radha Bogati

Account committee

Coordinator:	Maheshori Saha Chand
Member:	Purna Chandra Upadihaya
Member:	Dabbar Kunwar (9848533519)

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:177	Male:98	Female:79	No of LFG:12
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 94496.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 294000.00	
Total loan repayment	: Nrs 163200.00	Loan outstanding	: Nrs. 130800.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	88500.00	Cash Balance	17500.00
Deposit	94496.00	Bank Balance	42300.00
Grant	0.00	Loan Outstanding	130800.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	7604.00		
Total	190600.00	Total	190600.00

4.29 Basulingkadar Agriculture Cooperative Limited

Location and accessibility

This cooperative is situated in Basuling VDC, ward no 7 of Baitadi district. Basuling VDC lies about 24 kilometer East of Gothala pani Bazzar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Satbaj by local bus for 1 hours driving distance and it needs to walk about 6.0 kilometer (2.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Kanchanpur district in Mahindranagar Municipality in 2067.8.12. The registration number is 370/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially one probable officeholder/manager was identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holder identified was as follow:

- (i) Mr Lalit Kumar Pandey, M.ED.

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (33.33 % female and 66.67 % male), chaired by Mr. Lalit Kumar Pandey. Besides the management committee, an account committee has also been formed under the provision of bylaw with certain responsibilities and this will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Lalit Kumar Pandey
Vice chairperson:	Nar bdr Chand
Secretary:	Krishna Bdr Bista
Treasurer:	Keshav Ram Lohar
Member:	Deependra Pandey
Member:	Belu Bista
Member:	Hira Bista
Member:	Jaya Bahadur Chand
Member:	Radhika Khadka

Account committee

Coordinator:	Ran Bdr Chand
Member:	Dal Bdr Chand
Member:	Karna Bdr pandey

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:157	Male:118	Female:39	No of LFG:11
Regular saving rate	: Nrs 25	Regular saving amount	: Nrs. 19625.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 30000.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 30000.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	15700.00	Cash Balance	0.00
Deposit	19625.00	Bank Balance	6411.00
Grant	0.00	Loan Outstanding	30000.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	1086.00		
Total	36411.00	Total	36411.00

(30) Sajandreshor Agriculture Cooperative Limited

Location and accessibility

This cooperative is situated in Sirsian VDC, ward no 4 of Doti district. Sirsain VDC lies about 19 kilometer west of Silgadi Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Santinagar Bazaar by local bus for 1 hours driving distance and it needs to walk 0.5 kilometer (10 minutes walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Doti district in Silgadi Doti Municipality in 2067.8.22. The registration number is /067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified by the members themselves and the probables are as follows:

(i) Mr Jaya Bahadur Bhandari (literate) (Ph. 9749024721)

(ii) Mr. Tek Bahadur Srinal (Literate)

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (66.67 % female and 33.33 % male), chaired by Mr. Jaya Bahadur Khadka. Besides the management committee, an account and loan committee were not formed during these days. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr. Jaya Bahadur Khadka (9749024721)
Vice chairperson:	Mrs Paru Devi Khadka
Secretary:	Mr Tek Bahadur Srinal
Treasurer:	Kalu Devi Khadka
Member:	Chanda Dev Khadka
Member:	Lalu Devi Srinal
Member:	Ganja Devi Khadka
Member:	Narbada Bista
Member:	Swarsoti Khadka

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:53	Male: 8	Female:45	No of LFG:5
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 62681.00	
Interest Rate on Saving	: 18%	Total loan investment	: Nrs 65000.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 65000.00	
Interest Rate on Loan	: 24%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>26500.00</i>	<i>Cash Balance</i>	<i>10806.00</i>
<i>Deposit</i>	<i>62681.00</i>	<i>Bank Balance</i>	<i>15000.00</i>
<i>Grant</i>	<i>0.00</i>	<i>Loan Outstanding</i>	<i>65000.00</i>
<i>Reserve Fund</i>	<i>0.00</i>	<i>Fix Assets</i>	<i>0.00</i>
<i>Profit</i>	<i>1625.00</i>		
<i>Total</i>	<i>90806.00</i>	<i>Total</i>	<i>90806.00</i>

4.31 Kalpabrikswa Farmers Cooperatives Limited

Location, accessibility and demography

This cooperative is situated in Ralaya VDC, ward no 3 of Kavrepalanchwok district. Ralaya VDC lies 17 kilometer west of Dhulikhel, the district headquarter. Ralaya is boarded by Lalitpur District in the North, Kusadevi VDC in the south, Nasikasthan VDC in the east. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Ralaya by bus for 1 hours driving distance and it links with the motor able road of 17 kilometers from Dhulikhel. The proper site lies on the roadside though the groups are scattered. According to the population census done in 2058 BS, the total population of the VDC was 6900 including 3500 male and 3400 Female (51% male and 49% female). Occupational wise significant proportional of the population engaged in agriculture and livestock farming.

Registration

This cooperative was registered in the divisional cooperative office of Kaverpalanchwok district in Dhulikhel in 2067.2.16 The registration number is 1563/067 Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Pancha Kumari Tamang, SLC. Passed, contact no. (016213295, 980340509)
- (ii) Mr Kalpana Tamang, Litrare.

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (27% female and 73% male), chaired by Mr. Pratap Sing Tamang. Besides the management committee, an account committee and loan committee were also formed under the provision of bylaw with certain responsibilities that will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Pratap Sing Tamang
Vice chairperson:	Mr Kedar nath Gautam
Secretary:	Mr Aaiman Sing Tamang
Treasurer:	Mrs Durgamaya Tamang
Member:	Mr Gyan Bd Tamang
Member:	Mr Ram Krishna Sapkota
Member:	Mr Surya Bd Tamang
Member:	Mrs BP Maya Tamang,
Member:	Kalpana Tamang
Member:	Suka Bd Tamang
Member:	Balaram Sapkota

Account committee

Coordinator:	Mr Indrabir Tamang
Member:	Mrs Sarita Tamang
Member:	Chatur Tamang

Loan committee

Coordinator:	Balaram Sapkota
Member:	Santa Kumar Tamang
Member:	Kanchi Kumari Tamang

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:158	Male: 54	Female:104	No of LFG:17
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 239200.00	
Interest Rate on Saving	: 8%	Total loan investment	: Nrs 555500.00	
Total loan repayment	: Nrs 281000.00	Loan outstanding	: Nrs. 274500.00	
Interest Rate on Loan	: 15%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	71800.00	Cash Balance	56944.00
Deposit	239200.00	Bank Balance	5000.00
Grant	7000.00	Loan Outstanding	267500.00
Reserve Fund	0.00	Fix Assets	7000.00
Profit	18444.00		
Total	336444.00	Total	336444.00

4.32 Kawaj Agriculture Cooperatives Limited***Location and accessibility***

This cooperative is situated in Uggrachandi Nala VDC, ward no 4 of Kavrepalanchwok district. Uggrachandi VDC lies 6 kilometer Northwest of Dhulikhel, the district headquarter. Uggrachandi Nala is boarded by Tukucha Nala in the North, Uggratara janagal and Nasikasthan Saga VDC in the south, Devitar and Raviopi VDC in the east. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Banepa to Shera by bus for 30 minutes driving distance and 35 minutes by Foot (There is no facility of public vehicle but road is access to go cooperative office) it links with the motor able road of 7 kilometers from Dhulikhel. The proper site lies on the roadside though the groups are scattered.

Registration

This cooperative was registered in the divisional cooperative office of Kaverpalanchwok district in Dhulikhel in 2067.10.27 The registration number is 1683/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Januka Phuyal Dahal, SLC. Passed, contact no. 9841865914
- (ii) Mr Vawani Dahal, SLC contact no.9741172792

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of seven members (100% female), chaired by Mrs. Vawani Dahal. Besides the management committee, an account committee and loan committee were also formed under the provision of bylaw with certain responsibilities that will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mrs Vawani Dahal
Vice chairperson:	Mrs Gyatri Bajagai
Secretary:	Mrs Januka Phuyal Dahal (9841865914)
Treasurer:	Mrs Netra Kumri Bajagai
Member:	Mrs Nirmala Dahal
Member:	Mrs Vawani Dahal (9741172792)
Member:	Mrs Sushila Dhangal

Account committee

Coordinator:	Mrs Shova Dahal
Member:	Mrs Dosti Dahal
Member:	Ganga Dhangal

Education sub-committee

Coordinator:	Mrs Shova Dahal
Member:	Mrs Mira Dahal
Member:	Sangita Dahal

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:168	Male: 4	Female:164	No of LFG:24
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 25200.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 99400.00	
Total loan repayment	: Nrs 23000.00	Loan outstanding	: Nrs. 76400.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	50400.00	Cash Balance	1782.00
Deposit	25200.00	Bank Balance	5000.00
Grant	0.00	Loan Outstanding	76400.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	7582.00		
Total	83182.00	Total	83182.00

4.33 Devitar Farmers Agriculture Cooperative Limited***Location and accessibility***

This cooperative is situated in Devitar VDC, ward no 4 of Kavrepalanchwok district. Devitar VDC lies 7 kilometer Northeast of Dhulikhel, the district headquarter. Devitar is boarded by Nayagaun and Naldhum baluwa pot VDC in the North, Raviopi VDC in the south, Anekot VDC in the east and Tukucha Nala and Ugrachandi Nala VDC in the west. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Devitar by bus for 1 hours driving distance and it links with the motor able road of 7 kilometers from Dhulikhel. The proper site lies on the roadside though the groups are scattered.

Registration

This cooperative was registered in the divisional cooperative office of Kaverpalanchwok district in Dhulikhel in 2067.7.15. The registration number is 1660/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Rishi Ram Ghorashaini, SLC. Passed, contact no. 9849015738
- (ii) Mr Ram pari Ghorashaini, 9 Class passed, contact no. 9841100361.

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of seven members (42% female and 58% male), chaired by Mr. Govinda Prashad Ghorashaini. Besides the management committee, an account committee was also formed under the provision of bylaw with certain responsibilities that will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Govinda Prashad Ghorashaini
Vice chairperson:	Mr Ishwor Prashad Timelshena
Secretary:	Mr Ramsharan Rauth
Treasurer:	Mrs Rampari Ghorashaini (9841100361) (GP)
Member:	Mr Gajedra Bd Lama
Member:	Mrs Sita Maya Tamang
Member:	Mrs Sharashwoti Ghorashaini

Account committee

Coordinator:	Mr Rishi ram Ghorashaini
Member:	Mrs Rekha Tamang
Member:	Ramesh Ghorashaini

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:98	Male: 34	Female:64	No of LFG:13
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 33600.00	
Interest Rate on Saving	: 10%	Total loan investment	: Nrs 121500.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 121500.00	
Interest Rate on Loan	: 16%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	85400.00	Cash Balance	6955.00
Deposit	39675.00	Bank Balance	5000.00
Grant	0.00	Loan Outstanding	121500.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	8380.00		
Total	133455.00	Total	133455.00

4.34 Taldhunga Agriculture Cooperative Limited***Location and accessibility***

This cooperative is situated in Salmechakal VDC, ward no 3 of Kavre district. Salmechakal VDC lies about 80 kilometer South of Dhulikhel Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Hetauda by local bus for 4 hours driving distance and it needs to travel from Hetauda to Borleni VDC by local bus for 4 hours driving distance and has to walk 1.5 kilometer (1 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Kavrepalanchowk district in Dhulikhel Municipality in 2067.5.1. The registration number is 1632/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially one probable officeholder/manager was identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holder identified were as follows:

- (i) Mr Bishal Timelsina, Education : I.A.

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of nine members (44 % female and 56 % male), chaired by Mr. Arjun Prasad Dahal. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Arjun Prasad Dahal
Voice chairperson:	Yuv Raj Lama
Sectary:	Tanka prashad Acharya
Treasure:	Krishna mai Timalisina
Members:	Ram prashad Dahal
	Shova Rauth
	Damodhar Dahal
	Bhakta kumari Timalisina
	Padma Timalisina

Account committee

Coordinator:	Chal Prasad Sapkota
Member:	Santa Bdr Ball
Member:	Suvadra Dahal

Loan sub committee

Coordinator:	Krishna Mai Timalisina
Member:	Ram Prasad Dahal
Member:	Bishal Timilsina

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 35	Male:20	Female:15	No of LFG:6
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 12700.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 64200.00	
Total loan repayment	: Nrs 48500.00	Loan outstanding	: Nrs. 15700.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
Share Capital	35000.00	Cash Balance	45202.00
Deposit	12700.00	Bank Balance	0.00
Grant	7000.00	Loan Outstanding	15700.00
Reserve Fund	0.00	Fix Assets	0.00
Profit	6202.00		
Total	60902.00	Total	60902.00

4.35 Dandagaou Agriculture Cooperative Limited***Location and accessibility***

This cooperative is situated in Dandagaun VDC, ward no 3 of Kavre district. The Dandagaun VDC lies about 50 kilometer North South of Dhulikhel Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Nepalthok by local bus for 1.5 hours driving distance and it needs to walk about 12 kilometer (4 hours walking distance) from Nepalthok to the Dandagaun VDC and has to walk about 1 Km from the road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the district agriculture development office of Sindhuli district in Kamala Mai Municipality in 2067.6.21. The registration number is 1656/067/068. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Miss Kabita Pulami, B.ED. (ii) Miss Sunmaya Bajju, Literate

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of fifteen members (46 % female and 54 % male), chaired by Mr. Datta Raj Thapa Magar. Besides the management committee, an account and loan committee have also been formed under the provision of bylaw with certain responsibilities and these will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Dut Raj Thapa Magar (ph. 9849312346)
Vice chairperson:	Amrit sing Jimba
Secretary:	Jaya Bd Lungeli
Treasurer:	Bishnumaya Jimba
Member:	Suk Bd Sangtang
Member:	Gitadevi lungali
Member:	Sun maya Bajju
Member:	Sarmila Ghising
Member:	Devi maya Lungali
Member:	Chitra Bd Ball
Member:	Kancha man Sangtang
Member:	Padam Bd Muktang
Member:	Man Bd Gerga
Member:	Chiring Lama
Member:	Pancha Man Jimba

Account committee

Coordinator:	Jaya Bd Lungali
Member:	Tika ram Ball
Member:	Kabita Phulami

Loan Committee

Coordinator:	Padam Bd Muktang
Member:	Sunil Kumar Saru
Member:	Buddi maya Wiwa

Education Sub Committee

Coordinator:	Kanchaman Sangtang
Member:	Sarita Gerga
Member:	Ratna Bdr Sangtang

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management

trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total: 86	Male: 61	Female: 25	No of LFG:10
Regular saving rate	: Nrs 20	Regular saving amount	: Nrs. 2540.00	
Interest Rate on Saving	: 12%	Total loan investment	: Nrs 4500.00	
Total loan repayment	: Nrs 0.00	Loan outstanding	: Nrs. 4500.00	
Interest Rate on Loan	: 18%	Loan over due	: Nrs. 0.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>8600.00</i>	<i>Cash Balance</i>	<i>16286.00</i>
<i>Deposit</i>	<i>2540.00</i>	<i>Bank Balance</i>	<i>0.00</i>
<i>Grant</i>	<i>7000.00</i>	<i>Loan Outstanding</i>	<i>4500.00</i>
<i>Reserve Fund</i>	<i>0.00</i>	<i>Fix Assets</i>	<i>0.00</i>
<i>Profit</i>	<i>2646.00</i>		
<i>Total</i>	<i>20786.00</i>	<i>Total</i>	<i>20786.00</i>

4.36 Gaurati Saving and Credit Cooperative Limited

Location and accessibility

This cooperative is situated in Irkhu VDC, ward no 7 of Sindhupalchowk district. Irkhu VDC lies about 6 kilometer South East of Chautara Bazaar, the district headquarter. When anybody wants to reach to the site within the VDC where the transition of the cooperative takes place has to travel from the district headquarter to Irkhu by local bus for 30 minutes driving distance and it needs to walk 1.5 kilometer (0.5 hours walking distance) from road head to the proper site where the transition takes place.

Registration

This cooperative was registered in the divisional cooperative office of Kavrepalanchowk district in dhulikhel Municipality in 2066.11.28. The registration number is 1506/066/067. Before registration, group saving and loan training, VFA orientation and mass meeting were conducted by the concerned RFO at the cluster level. During the course of formation; bylaw and saving policy of the cooperative were prepared in participatory manner. More over a feasibility study report and cooperative action plan were also prepared for the purpose of registration as the formal institution.

Key person identification

As the cluster was identified potential for the formation of cooperative, a detail exercise was carried over. Very initially two probable officeholders/managers were identified for the regular administrative works and record keeping of the cooperative, followed by the identification of the key members to take leadership of the institution. The probable office holders identified were as follows:

- (i) Mr Shyam Bdr Tamang, 9 class (Ph. 9803798663) (ii) Miss Samjana Tamang, SLC

Committee formation and mobilization

A management committee is essential to regularize the activities of the cooperative and take over the responsibilities of managing and taking care for the certain time frame as per the provision of cooperative bylaw. The management committee of the cooperative was composed of eleven members (45 % female and 55 % male), chaired by Mrs. Ful Man Tamang. Besides the management committee, an account committee has also been formed under the provision of bylaw with certain responsibilities and that will be the right hand to the management committee too. The details of the committees were as follows:

Cooperative management committee

Chairperson:	Mr Ful Man Tamang (9803798663)
Vice chairperson:	Ratna Bdr Shrestha
Secretary:	Samjana Tamang
Treasurer:	Ram Bdr Shrestha
Member:	Tika Maya Shrestha
Member:	Mana Maya Shrestha
Member:	Soma Shrestha
Member:	Brijman Shrestha
Member:	Kumar Bi Ka
Member:	Mangali Tamang
Member:	Dil Maya Shrestha

Account committee

Coordinator:	Netra maya Shrestha (9741141443)
Member:	Urmai Tamang
Member:	Kam Sin Tamang

Trainings

Trainings are the key to strengthen the capability of the persons involved to handle the day to day activities and the members of the executive committee. During the process of registration, an intensive coaching was carried out to the focal persons on the cooperative management and book keeping system. After it got registered, an office holder training, loan management trainings and cooperative management trainings were delivered to the key persons and group saving and credit training as well as VFA orientation were also took over before the formation of cooperative.

Financial statement of cooperative

No. of members	: Total:110	Male:53	Female:57	No of LFG: 10
Regular saving rate	: Nrs 50	Regular saving amount	: Nrs. 201302.00	
Interest Rate on Saving	: 6%	Total loan investment	: Nrs 234516.00	
Total loan repayment	: Nrs 129440.00	Loan outstanding	: Nrs. 105076.00	
Interest Rate on Loan	: 12%	Loan over due	: Nrs. 44500.00	

Balance sheet as on 2067.10.30

<i>Liabilities</i>	<i>Amount(Nrs)</i>	<i>Assets</i>	<i>Amount(Nrs)</i>
<i>Share Capital</i>	<i>69500.00</i>	<i>Cash Balance</i>	<i>95541.00</i>
<i>Deposit</i>	<i>464742.00</i>	<i>Bank Balance</i>	<i>15000.00</i>
<i>Grant</i>	<i>22000.00</i>	<i>Loan Outstanding</i>	<i>105076.00</i>
<i>Reserve Fund</i>	<i>7827.00</i>	<i>Fix Assets</i>	<i>44000.00</i>
<i>Profit</i>	<i>21741.00</i>	<i>Other investment</i>	<i>351193</i>
<i>External Loan</i>	<i>25000.00</i>		
<i>Total</i>	<i>610810.00</i>	<i>Total</i>	<i>610810.00</i>