

An Organization Helping people to  
fight against Poverty since 1989



सल्लभ-नेपाल,  
बार्षिक प्रतिवेदन २०७३-७५

# SOLVE-NEPAL ANNUAL REPORT 2017-2018

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# ABBREVIATION

AEPC	Alternative Energy Promotion Centre	LGOA	Local Government Operation Act
CAPA	Community Adaptation Plan for Action	LRP	Local resource Person
CECI	Center for International Studies and Cooperation	MCPW	Micro Credit Project for Women
CSOs	Community Support Organizations	MEDEP	Micro Enterprise Development Project
DCC	District Coordination Committee	MPAC	Municipality Project Advisory Committee
DLPIU	District Level Project Implementation Unit	MSMEs	Micro Small and Medium Enterprises
DPAC	District Project Advisory Committee	NAPA	National Adaoptation Plan for Action
DRRCCA	Disaster Risk Reduction and Climate Change Adaptation	NRA	Natinal Reconstruction Authority
EAFS	Enhancing Access to Financial Services	ODF	Open Defecation Free
ED	Executive Director	ODI	Open Data Initiatives
FCA	FinChurh Aid	POWER	Promotion of Women's Economic Social and Cultural Rights
FMDB	First Micro Finance Development Bank Ltd.	RM	Rural Municipality
GAC	Global Affairs Canada	RMDC	Rural Micro Finance Development Centre
GESI	Gender and Social Inclusion	RWSSFDB	Rural Water Supply and Sanitation Fund development Board
GMALI	Grant Management and Local Infrasturture	SEED	Socio Economic Empowerment of Disadvantaged Women
ICS	Improved Cooking Stoves	SLBSL	Solve Laghubitta Bittiya Sanstha Ltd.
INGO	International Non Government Organization	SOLVE	Society of Local Volunteers' Effort
JAKPAS	Janatako Khanepani ra Sarsafai Karyakram	UNCDF	United Nation Capital Development Fund
KAP	Knowledge Attitude and Practice	VDCs	Vollage Development Committees
LAPA	Local Adaptation Plan for Action	WMG	Women and Marginalized Group
		WUC	Water User's Committee
		VM	Village Municipality

# सलभ नेपालको

## दुरदृष्टी:

“नेपाली समुदायले न्यायपूर्ण समता एवं सक्षमताका साथ आ-आफ्ना साधनको उपयोग द्वारा आधारभूत आवश्यकता पूरा गर्नेछ”

## Vision:

“SOLVE envisions Nepalese communities which are equitable and capable of meeting their basic needs with their own resources”.

## दृष्टेय:

“सलभले समुदायमा सम्बद्ध समूहहरूलाई प्रेरित गर्दै क्षमता अभिवृद्धि एवं सशक्तिकरणका लागि काम गर्नेछ”

## Mission:

“SOLVE works with groups to empower people and encourage capacity growth in communities”.

## लक्ष्य:

“मानिसहरूको आर्थिक र सामाजिक विकासका लागि क्षमता अभिवृद्धि गर्दै समाजका हरेक क्षेत्रमा लैंगिक समानता, सामाजिक समावेशीकरणको बाताबरण सृजना गरि बर्तमान पूर्वाधारको उचित उपयोग बाट नीति निर्माण, सुशासन, सामाजिक उत्तरदायित्व र अर्थपूर्ण सहभागिता द्वारा दिगो विकास प्राप्त गर्न सहयोग पुरयाउने”

## Goals:

“Targeting to create gender equality and social inclusion in every sector of development aspects enhancing people's capacity for economic and social development through utilization of current infrastructure and meaningful participation in decision and policy making for good governance and social accountable to achieve sustainable development ”.

## कार्यकारी निर्देशकको भनाई



राजेन्द्र बहादुर प्रधान  
कार्यकारी निर्देशक  
सल्भ नेपाल, धनकुटा

देशले नयाँ संबिधान पाएर संघियता तिर लम्किरहदा यो संस्था 'बिकासका लागि स्थानीय स्वयम् सेवक हरुको प्रयास (सल्भ), नेपाल' स्थापनाको २८ वसन्त पार गरि २९ बर्षमा प्रवेश गरेको छ । बिकासका मुद्दाहरु फरक अवस्था अनुसार जनताका आबस्यकताहरु बिस्तारित हुदै गएका छन् र गाँउ पालिका, नगरपालिकाको निर्वाचन पश्चात जनप्रतिनिधिहरुको उपस्थितिले बिकासमा अधिकार प्राप्त नयाँ साभेदार पाएको महशुस भएको छ ।

तुलनात्मक रुपमा स्थानीय सरकारको बजेट उल्लेखनीय देखिएता पनि समग्रमा बढ्दै गएको जन आकांक्षा सम्बोधन गर्न अभै विकासे साभेदारहरुको उपस्थिति अपरिहार्य हो कि भन्ने हाम्रो ठम्याई छ र ग्रामिण क्षेत्रमा बढ्दै गएको उत्पादन क्षमता, कृषिको आधुनिकीकरणको आबस्यकता, स्थानीय रोजगार सिर्जना तथा निर्माण भएको ग्रामिण पुर्वाधार लाइ समस्तिगत रुपमा नियाल्दा स्थानीय शिप तथा कच्चा पदार्थमा आधारित ग्रामिण उद्धमको विकास तथा प्रबर्दनको साथ साथै उत्पादनको उचित बजार व्यवस्थापन आजको टड्कारो आबस्यकता भएको छ ।

ग्रामिण जनताको आबस्यकतामा व्यापक रुपान्तरण भएको छ र शिक्षाको महत्व आत्मसात गर्दै आत्म सम्मान युक्त रोजगारको अपेक्षा छ - लक्षित बर्गमा बैदेशिक रोजगार बाट स्वदेश फर्किएका युवाहरुलाई स्वदेशमै थाम्मन सके देशले फड्को मार्छ भन्ने कुरामा बिश्वास गर्न सकिन्छ ।

स्थानीय अवसरहरुलाई जनताको उपयोगका लागि प्रयास गर्ने 'सल्भ नेपाल' एउटा सानो संस्था हो र यसका बिस्तारित पाइलाहरु बदलिदो परिवेश अनुसार सार्न तयार पार्न हामी लागि परेका छौं । **सल्भ लघुवित्त वित्तीय संस्था लि.** को स्थापना भै बिस्तारको क्रम जाइरि छ भने संस्थाको उद्देश्य तथा लक्षित बर्गको प्राथमिकता लाई दृष्टिगत गर्दै स्थानीय सरकार संग हातेमालो गर्न हामी लालायित छौं जसबाट बिकासका पाइलाहरुले समृद्धिको पथमा दगुर्न सक्छन भन्ने आशा गर्दछौं । हामी हाम्रो अथक प्रयास बाट सम्भव सेवाहरु लाई लक्षित समूह सम्म पुर्याउन लागि पर्ने छौं - परिरहने छौं ।

धन्यवाद ।

२०७५



नारायण जोशी  
अध्यक्ष  
सल्भ नेपाल, धनकुटा

## अध्यक्षको आवाज

सन् १८८९ सल्भ नेपाल स्थापना भै आज २८ वर्ष पुरा गरेको सन्दर्भमा प्रत्येक २/२ वर्षमा प्रकाशित हुने संस्थाको प्रतिवेदन २०१७/०१८ यहाँहरूको समक्ष प्रस्तुत छ ।

बिगत २८ वर्षको इतिहासमा यस संस्थाले विभिन्न काल खण्डमा अलग अलग आरोह अबरोह थपेदै अहिलेको अबस्थामा आइपुगेको छ र यस भित्र प्रस्तुत भएका सामग्रीहरूले नै आफ्नो पहिचान ब्यक्त गर्न सक्षम छ भन्ने कुरामा म विस्वस्त छु ।

हुन त यो संस्था सामाजिक संस्थाको रूपमा स्थापित भई विभिन्न दात्री संस्थाहरूको सहयोगमा धेरै बिकासका क्रियाकलापहरू सम्पन्न भए तर निरन्तर यस प्रकारको बाह्य सहयोगबाट मात्र संस्था संचालित हुदा भाबी दिनमा जोखिम हुन सक्ने सम्भावनालाई ध्यानमा राखेर सन् २००१ देखि लघुवित्त कार्यक्रमको थालनी गरेको छ र आज ५ जिल्लाको १७ वटा शाखा अन्तर्गत करिब २४ हजार दिदी बहिनीहरू यस कार्यक्रममा आबद्ध छन् ।

नेपाल राष्ट्र बैंकको नीति अनुसार निकट भविष्यमा 'सल्भ लघुवित्त वित्तीय संस्था लि.' को नामबाट 'घ' बर्गको वित्तीय संस्थाको रूपमा रूपान्तरण हुने बेहोरा पाठक समक्ष राख्न पाउदा हामीलाई अत्यन्त हर्षको महशुस भएको छ ।

विभिन्न जिल्लाका महिला सदस्यहरूको संलग्नता र सल्भ नेपालका शुभेच्छुकहरूको माया एवं सद्भावका कारण यो संस्था आज यो अबस्थामा पुग्न सफल भएकोमा सम्पूर्ण शुभेच्छुक, नेपाल राष्ट्र बैंक तथा दात्री संस्थाहरू प्रति आभार ब्यक्त गर्दछौ । साथै दक्षिण ललितपुर जिल्लाको केहि गाँउ तथा नगरपालिकाको वडाहरूमा संचालित परियोजनाहरूले महिला सहकारीको प्रबर्दन, भूकम्प पिडितहरूलाई घर निर्माण, आयआर्जन, खानेपानी तथा सुशासनका कार्यक्रमले सहयोग पुगेकै होला भन्ने हामीले ठानेका छौ ।

धन्यवाद ।

### Completing 28<sup>th</sup> Years of SOLVE-Nepal

SOLVE-Nepal celebrated completion of its 28<sup>th</sup>. (1989- 2018) (२०४९-२०७५) establishment on October in its own building. The historic moment was shared with the key achievements organization has achieved and the way forward from the gathered members.



Sharing anniversary cake of SOLVE-Nepal



Griha Puja of new SOLVE building

### SOLVE Nepal Secretariat started in its own building

On the eve of silver jubilee year SOLVE-Nepal decided to start the construction of its own building and started functions. The building was completed in one and half year and recently started its secretarial services from the building. The building is well equipped with training hall for its staff and eight departments rooms with meeting section and room for Executive Director. A small library is also there in the building, which memories us the past activities, which was the foundation of the organization.

The construction of building was possible from the cooperation of many development stakeholders including the women groups formed under the SOLVE-Nepal activities. The dedication from its members, board members, consultants and well-wishers are the foundation stone of the organization, which set already for the long development voyage.



### **Opening new Micro Finance branches**

SOLVE decided to open new branches in Bhojpur district with a view to deliver its micro finance and other services to the poor people of the district. SOLVE also opened branches in Ghoretar of Bhojpur district, Chainpur and Tumlingtar of Sankhuwasabha district to expand micro finance and other integrated rural development activities in the area.

### **Initiating 'D' Class bank 'SLBSL'**

Looking after the growing size of its SHIP Micro Finance programme, SOLVE -Nepal decided to convert into 'D' class development bank naming 'Solve Laghubitta Bittiya Sanstha Ltd.' targeting to 10 districts of Eastern Nepal to expand micro finance activities. Nepal Rastra Bank has already permitted to start and function 'D' class financial institution to SOLVE Nepal. Initially the structure of bank will be 44% share by SOLVE-Nepal, 7% from SOLVE personnel and 19% share from NICASIA bank Ltd. 5% share is reserved for the staff of SOLVE. We hope that this action is one of the strong step toward the sustainability of it's development actions in coming days.

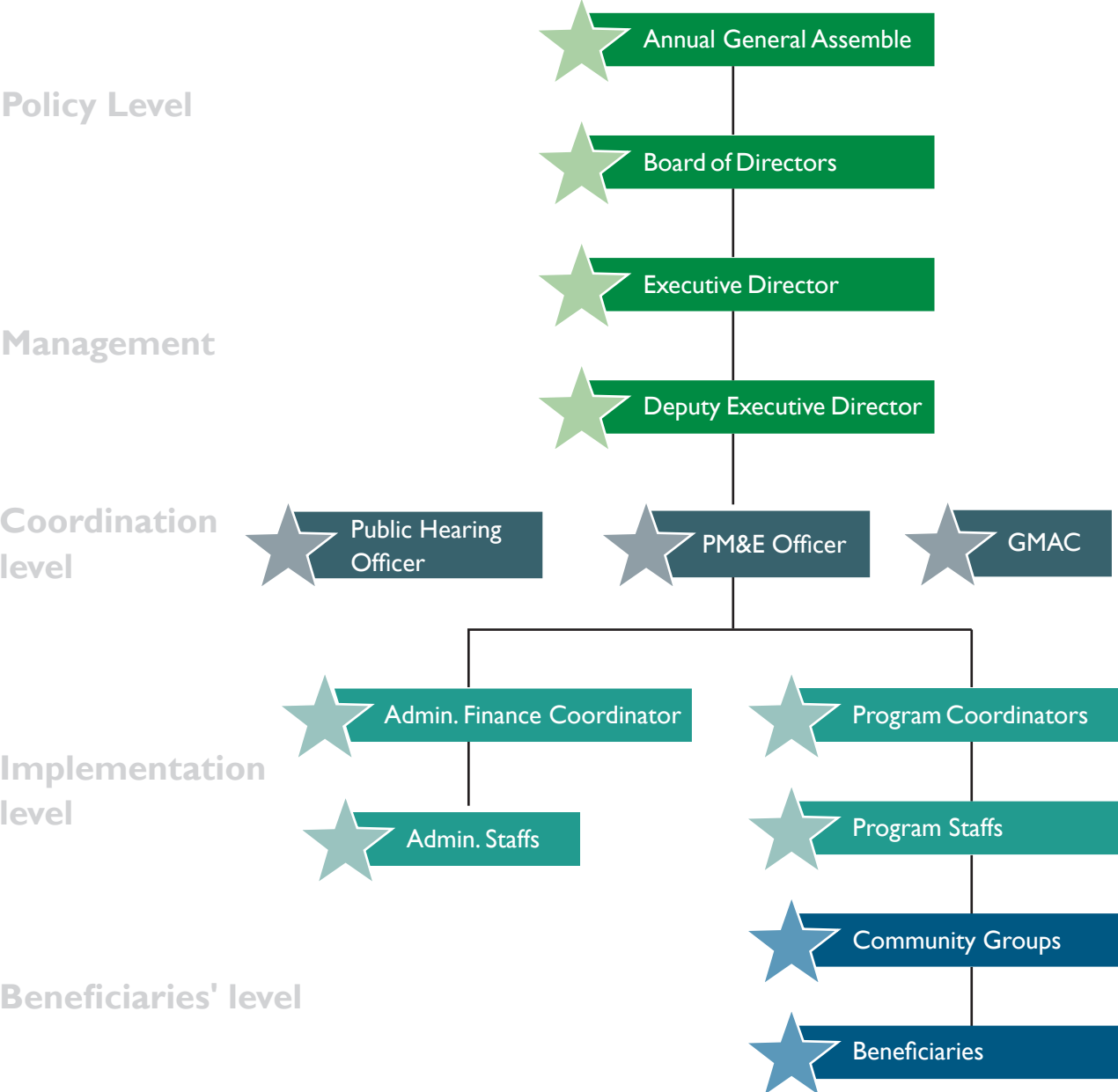
### **Study Tour in Bangladesh**

In the organization of CSD Nepal SOLVE send two participant from organization for the study of Grameen Bank in Bangladesh from 3rd. Dec' to 10 December 2016. During the visit Ms. Sabitri Shrestha, programme coordinator and Ms. Milan Pradhan visited the main office of Grameen Bank and observed the women group's activities of Grameen, BRAC and ASA,.

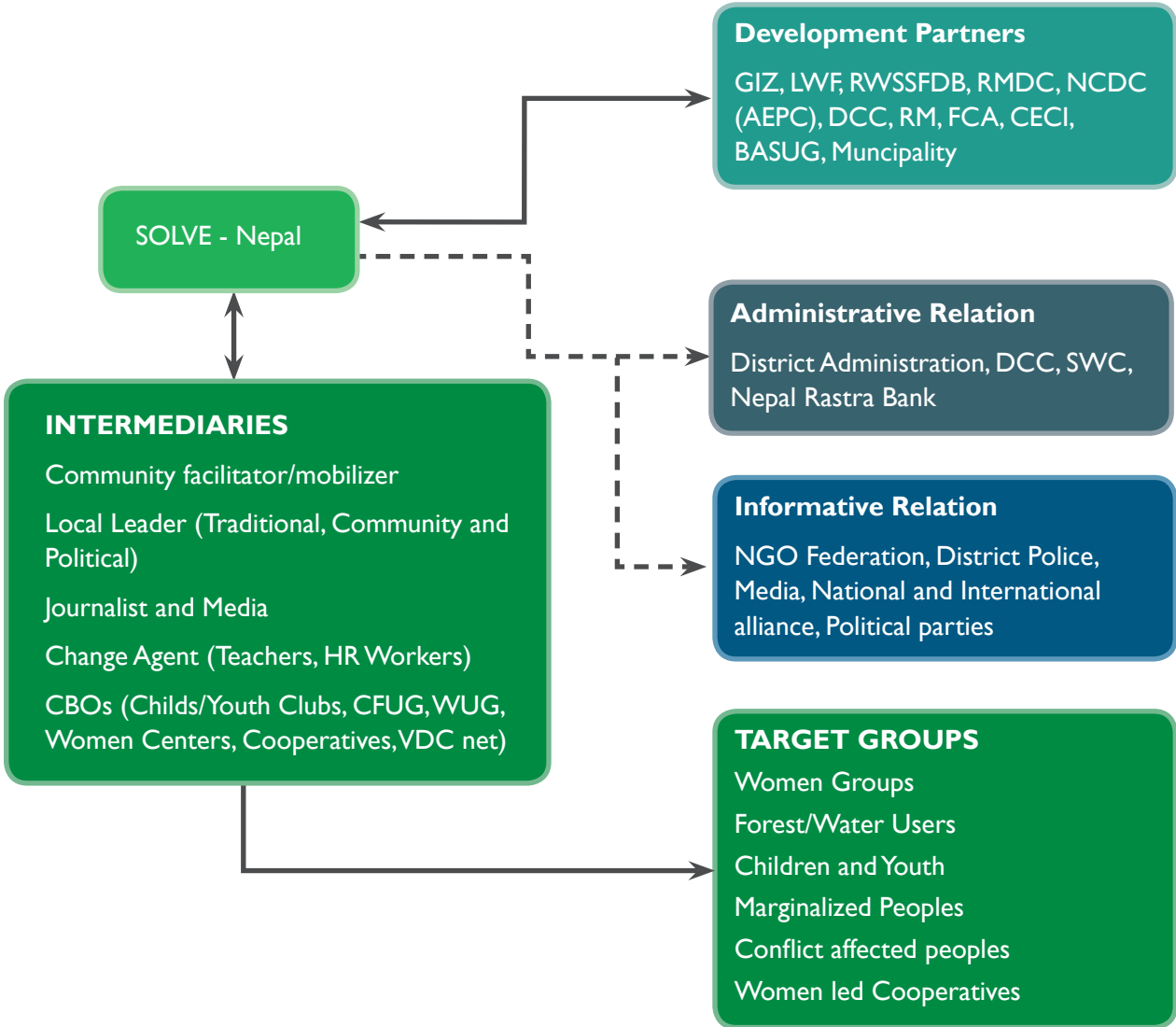


Group photograph in Grameen Bank, Bangladesh

# ORGANIZATIONAL STRUCTURE



# STAKEHOLDERS ANALYSIS OF SOLVE-NEPAL



# AREAS OF OPERATION

## 1 MICRO FINANCE AND MICRO ENTERPRISE DEVELOPMENT

Project Started: 2058	Cooperating Agency	
Total Member: 23558	Nepal Rastra Bank	Machhapuchhre Bank Ltd.
Active Member: 15370	RMDC	MCPW-ADB
Outstanding Loan: 74 Crore	Kumari Bank	UNCDF-EAFS
Total Staff: 103	NMB Bank	UNCDF-UNNATI
Working Areas: 5 District	FMDB	Samriddha Pahad
Field Offices: 17	NABIL Bank LTD.	MEDEP
	Sanima Bank LTD.	
	NICASIA Bank LTD.	

### Background

With a view to reduce poverty existed in the rural areas in the absence of financial institution, SOLVE is executing 'Micro Finance Programme' since BS 2058 (2001) in the Rural hills of Eastern region namely Dhankuta, Terhathum, Bhojpur, Sankhuwasabha and Pachthar districts.

### Main Purpose

- The main purpose of the programme is to reduce poverty through creating local opportunities.
- Federate women groups, empower them for the economic activities.
- Transfer skills, technology building women's capability

### Methodology

- Provide training to women and men
- Form groups of women and empower them
- Start savings and inter lending
- Provide small loans without collateral in group recommendations.

- Identify local opportunities for income generation

### Achievement

- Federated more than 23000 women in 1200 group centre
- Started micro enterprise lending
- Saving cross more than 27 Crore
- Outstanding loan crossed 74 Crore

### Collaborations

Following the directives of Nepal Rastra Bank, SOLVE is Building capacity through RMDC and loans are managed from different private sector banks and institutions.

### Lesson Learnt

- Micro Finance is an effective tool for economic empowerment of women and poverty reduction.
- Can create an environment for rural entrepreneurship
- Micro insurance and social security can work in remotes

# 2 WOMEN EMPOWERMENT, SOCIAL JUSTICE AND PEACE BUILDING

## Socio Economic Empowerment of Disadvantaged Women and Girls (SEED), Project

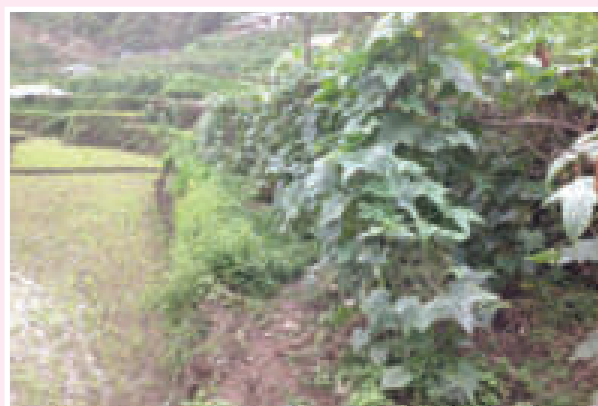
<p>Funding agency: Women's Bank/FinChurch Aid (FCA)</p> <hr/> <p>Funding period: 6<sup>th</sup>March 2017 to 5<sup>th</sup>March, 2019</p> <hr/> <p>Total Budget: 2017: 75,183.00 € 2018: 71,961.00 €</p>	<p>Working areas: Bagmati Rural Municipality, Lalitpur (Wards: Ghusel, Bhattedanda, Malta, Pyuter and Ashrang) Konjosom Rural Municipality, Lalitpur (Wards: Chaughare, Bhardeu, Dalchoki) Mahankaal Rural Municipality, Lalitpur (Wards:, Manikhel, Bukhel, Nallu) Godavari Municipality, Lalitpur (Wards: Devichour,)</p>
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### Background

Society of Local Volunteers' Effort (SOLVE)-Nepal, since its establishment in 1989, is involved heavily in women's empowerment and their economic upliftment in Dhankuta and other districts of Nepal. Most of the activities are carried to empower women through various economic and social development activities. SOLVE-Nepal has developed competency in economic empowerment of rural households through women entrepreneurship development and linking them with micro-finance and market system. The organization is also competent in developing coordination and collaboration with local government, concerned stakeholders and organizations. Since the establishment, SOLVE-Nepal has been implementing a number of development projects such as homestead food production, livelihood and pro-poor supportive initiatives, innovative plans for micro finance program, student scholarship program, water supply and sanitation, forest based enterprise development and climate change issues, skills

promotion and enterprise development program and women's empowerment through Private Sector Development funded by a number of donor agencies of Nepal.

SOLVE-Nepal with the financial assistance from Women's Bank/Fin Church Aid a finish INGO has been implementing Socio Economic Empowerment of Disadvantaged Women and Girls (SEED), Project.



Cucumber Farming by Coop Member in Dalchoki



Capacity Building of Education Sub-committee in Bukhel.

The project is the continuation of Promotion of Women's Economic, Social and Cultural Rights (POWER) Project funded through LWF.

Currently, the project covers 3952 women beneficiaries federating in 12 different women owned cooperatives. The objective of the project is to Develop and strengthen women-led local institutions for promoting economic, social and cultural rights of poor and marginalized women communities in Lalitpur. There are three specific results set for this project. They are as following:

**Result 1:** Women have an opportunity to earn, save and access credits equal to men

**Result 2:** Women are economically active and empowered members in their communities through their meaningful stake in decision making process at households and community level

**Result 3:** Increased influence of women at family and society level by addressing gender based discrimination and enhancing governance at local level.

### Project Goal:

Change the oppressive position of rural women promoting their economic, social, political and cultural rights.

### Project Objective:

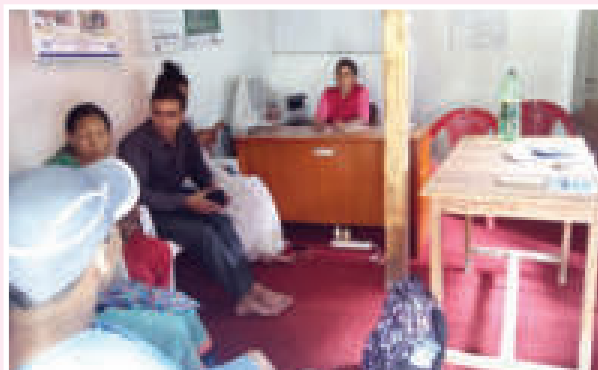
Develop, expand and strengthen women-led local institutions to promote economic, social and cultural rights of women in Lalitpur district of Nepal

### Methodology:

- Establish, Strengthen and Mobilization of Women Led Cooperative in new areas.
- Income generation through Enterprise Development interlinking with FWEAN to promote enterprise and market access.
- Collaboration with local stakeholders be made and create so that women will lead local institutions like groups, cooperatives and actions for social transformation.
- Train and mobilize women in the context of new federal structure to cope the development needs.



Joint Field Monitoring Visit by FCA in Mahankaal RM Dalchoki Lalitpur .



Coop office management support in Manikhel, Mahankaal VM , Lalitpur.

### Achievements:

- Devichaour Cooperative succeeded to have soft loan 50 Lakhs form Yuba Sworojgar Fund
- Many cooperative have established office and some of them have own building
- Cooperative Managers getting capacity building training and working smoothly

- Growing ownership from community and local Govt stakeholders
- Saving culture and amount is increased due to the income generation activities
- Increasing ratio of Funds in Cooperatives NCRS 55,990,257.00 ( till June, 2018 )
- Increased membership in all Coops 3775(2017) to 3887 (2018) till June, 2018
- Average savings/member is over 271 rupees (till June)
- Total Loan flow is also increasing gradually by the end of June 2018 NCRS .63,832,174.00 till ( June 2018 )
- Fund allocation form Local Govt. for Coop building construction In Bagmati VM allocated 3 Lakhs and ward 4 : 5 lakhs to Pyutar Coop,
- Like wise Rural Municipality allocated the following contribution to Women cooperative;
- Bagmati Village Municipality provided Rs, 16,57,000.00 in different title including cooperative Building construction skill development training, against domestic violence, furniture support and other equipment.
- Mahankal Village Municipality provided Rs. 82000.00 for Computer, sound system and printer accessories for women cooperative developed by SOLVE-Nepal.

## Collaborations:

SOLVE-Nepal has been working closely with District Coordination Committee, Rural Municipality, Municipality and Ward Chairperson and also different concerned organizations, mainly Division Cooperative Office, Lalitpur, and Federation of Women Entrepreneurs Association, Nepal.

## Lesson Learnt and Challenges:

- Frequently Changes of Cooperatives Managers and governance issues in new local structure affects negatively to the programme
- Duplication of Cooperative membership
- Competitor financial institution working in same area also affecting
- Default loan ration is high in some cooperatives due to multiple loans
- Whole Leadership changes in Cooperatives affecting cooperative performance
- Space availability for cooperative office operation and Safety in new area is problem due to earthquake, there is no such building.
- Uncertainty of establishment coop division in Village Municipality as per new federal structure.
- Women-Led cooperative can play crucial role in rural in social and economic development. Similarly the cooperatives are the easy way to access finance for the poor people.



A training on JHOL MAL ( liquid fertilizer) in PUNARNIRMAN Project Lalitpur

# Case study of Kamala Nagarkoti

## CASE STUDY

★ Collected by: Sita Nagarkoti SM (Dalchoki)  
April, 2018

**K**amala Nagarkoti is one of the share member of Makhamali Women Agriculture Cooperative in Dalchoki Konjomsom Village Municipality, Lalitpur. Kamala is now 40 years old, lives with 5 family members. She is caring two son one daughter providing food, clothes and education with help of her husband.

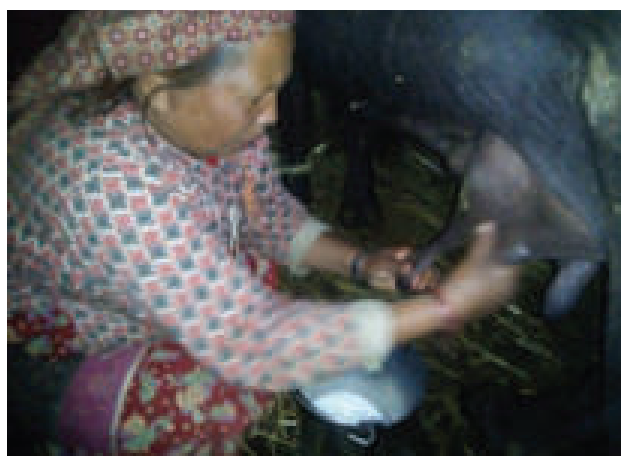
In 2017 she became a share member of Mahakali Cooperative, beside that she is still an active in Janakalyan Bikash committee. Her aim was to be an active member of cooperative and improve economic condition of family. As her objectives of join the cooperative were increase income by mobilizing the credit facility and increase regular savings.

Kamala was belongs form the poor peasants family as



other family in her village. Now her economic condition has improved from tomato farming. She has established two green houses for tomato farm. For that purpose she has got twenty thousand loan from cooperative, since regular income her self confidence gone high and the next year

she brought two buffalos for milk production and sell. Now she has own regular income sources tomato and milk selling, after this initiation she known as a role model in her community. She is always admired by her courage and doing self employment generation. ■





# Livelihood Promotion for Earthquake affected Population in Nepal (PUNARNIRMAN Project )

Date Started: Feb, 2017 - March, 2019	Total Budget: 2017-18: NRs. 85,05,519 2018-19: NRs. 1,37,33,875 (Est.)	Beneficiaries: Approx: 6000 women and men, 135 MSMEs Women and Marginalized communities including youths
Funding period: 1 <sup>st</sup> Feb, 2017 -30 <sup>th</sup> March, 2019	Working areas: Mahankal RM, Ward no 1, Bukhel Konjyosom RM, Ward no 2, Sankhu Bagmati RM, Ward no 3, Bhattedanda	Staff: 4
Funding agency: GAC (Global Affairs Canada) through Center for International Studies and Cooperation (CECI Nepal)		

## Background

"PUNARNIRMAN" is a 3 year project (2017 – 2019) funded by Global Affairs Canada (GAC) and managed by Canadian Centre for International Studies and Cooperation (CECI). The project aims to improve the quality of life in earthquake-affected communities, particularly the most vulnerable Lalitpur district.

"PUNARNIRMAN" is implementing in Mahankal Rural Municipality (RM), Ward no 1, Bukhel, Konjyosom RM, ward no 2, Sankhu and Bagmati RM, Ward no 3, Bhattedanda of Lalitpur district.

CECI is implementing Punarnirman Project in three district with three different partners. All three are connected to extensive networks and are key in establishing successful coordination with all stakeholders in this project. SOLVE Nepal is a partner organization for Lalitpur district, Tuki Association Sunkoshi in Sindhupalchowk; Rural Development Multiple Service Committee of Nepal (RDMSC) in Kavre. Expected results of the project for three districts are: (1) 18,000 women and men affected by the earthquake will be participating in gender sensitive and environmentally sustainable and resilient economic activities; (2) 405 micro enterprises led by women will receive information on market analysis and 300 micro-enterprises will

restart their business; (3) 300 women will receive information on Labour market surveys and skills training.

## Project Objective

The Project expects to achieve its objective by-

- 1) Building capacity and promoting environmentally friendly and gender sensitive agricultural and dairy production techniques;
- 2) Facilitating the development of micro, small and medium sized (MSME) enterprises led by vulnerable women; and
- 3) Increasing the employability of working-age adults, especially women and youth, through market-oriented skills training programs.



Hoarding boarding in village

The Project has used Gender and Social Inclusion (GESI) approach and includes activities such as an analysis of cultural barriers to women's participation and the development of achievement indicators related to gender equality and marginalized groups' participation in livelihoods activities.

## Main activities:

### 1. Agriculture and Livestock

To increase skills and knowledge of affected women and men in rural communities to engage in diversified and sustainable agricultural and livestock based economic activities and to increase ability of communities to minimize the adverse impact of disasters on their well-being and livelihood.

### 2. Micro Small Medium Enterprises:

Increased establishment of environmentally sustainable micro, small and medium-sized viable enterprises, especially those led by women living in earthquake affected areas

### 3. Skill Development

A population of working-age adults, especially women and youth living in earthquake affected areas, that has the essential demand driven basic skills and knowledge needed to take advantage of economic opportunities in the formal labour market

## Inputs from the project

S.N	Particular	Quantity	Place
1	Jhol mal Drum	120	Sankhu, Bukhel, Bhattedanda
2	Drip Irrigation with 60 L Drum	180	Sankhu, Bukhel, Bhattedanda
3	Micro Sprinkler	300	Sankhu, Bukhel, Bhattedanda
4	High Tech Green House	1	Sankhu
5	Mini Tiller support	5	Sankhu, Bukhel, Bhattedanda
6	Bee Hive box with bee	30	Sankhu, Bukhel, Bhattedanda
7	Corn thresher	22	Sankhu, Bukhel, Bhattedanda
8	Low cost Zero energy cooling storage	2	Sankhu
9	Pesticide Sprayer Tank	22	Sankhu, Bukhel, Bhattedanda
10	Thresher Support ( Rice/ Wheat/ Millet)	1	Bhattedana
11	Mulching Plastic	30 Roll	Sankhu, Bukhel, Bhattedanda
12	Floor Mill	6	Sankhu, Bukhel, Bhattedanda
13	Oil Mill	1	Bhattedanda
14	Vegetable weighing machine (market outlet support)	4	Sankhu, Bukhel, Bhattedanda
15	Animal Health Camp	3	Sankhu, Bukhel, Bhattedanda
16	Breeding buck ( Boer Goat 100% and 75 % )	5	Sankhu, Bukhel, Bhattedanda
17	Chaff cutter ( Bhusa katne machine )	70	Sankhu, Bukhel, Bhattedanda
18	Deep freeze for Khuwa company	1	Sankhu
19	Milk can support to milk cooperative	50	Sankhu, Bukhel, Bhattedanda
20	Poly house tunnel support	50	Sankhu, Bukhel, Bhattedanda
21	Buffalo food trough and yard improvement	90	Sankhu, Bukhel, Bhattedanda
22	Goat Tatno sudhar	45	Bukhel, Bhattedanda
23	Goat shed improvement	2	Bhattedanda
24	Collection center construction	3	Sankhu, Bukhel, Bhattedanda
25	Light search and rescue equipment support	3	Sankhu, Bukhel, Bhattedanda

## Activities taken:

- Vegetable groups are formed in project area
- Distribution of following materials with technology skills as agriculture input to increase the efficiency and improve in livelihood promotion; Mini tiller support, Drip irrigation, Micro sprinkle, Floor mill, Mulching plastic (a new technology of farming vegetable introduced in village), Jhol mal drum support, Vegetable seed support, Grass seed support, Corn thresher, Pesticide sprayer tank, Breeding buck, Goat kid to poor families, Animal Health camps.
- Infrastructures like Buffalo trough, Goat TATNO (a kind of bamboo feeding place for goats), collection center and Plastic tunnel house were constructed in the project area.
- Following Trainings were managed to the community for the support of technical input ;
  - ◆ Vegetable farming training
  - ◆ Poultry farming training
  - ◆ Vermi -compost and IPM Training
  - ◆ Animal Shed improvement training
  - ◆ Mason training in Bukhel and Sankhu
  - ◆ Production plan and marketing plan
  - ◆ Goat shed improvement training
  - ◆ Cooperative management training
  - ◆ LRP vegetable mobilization training
  - ◆ LRP Livestock mobilization training
  - ◆ Balance ration training (Animal Nutrition)
  - ◆ Group management and strengthening training
  - ◆ Compost management and Jhol mal training



Goat distributed from programme targeted women beneficiaries

- ◆ Animal Health Management training
- ◆ DRRCCA preparedness training to DRRCCA committee and ward representative
- Following Micro small and medium Enterprises were supported during the program till July 2018; 20 small MSMEs (Tailor, Honey making, Aaran) and 2 Group MSMEs to women cooperative (Catering service utensils support).
- Formation of DRRCCA committee in three project area (Mahankal RM, ward no 1, Bukhel, Konjyosom RM ward no 2, Sankhu and Bagmati RM, ward no 3, Bhattedanda.



Compost management and Jhol mal training in Bukhel and distribution of jholmal drum after training

## Achievements:

"PUNARNIRMAN" project is livelihood promotion for earthquake affected households of project areas in different intervention sector; Agriculture, livestock, MSME and skill development through input support and training events.

- 44 producer groups were formed in the project area.
- 1095 HHs were covered in Punarnirman project among which 175 Male member and 920 Female member.
- 60 Buffalo trough (Bhakaro/ Tatno Sudhar) were constructed in the project area with beneficiary contribution (Rs 12000 Project contribution for each HHs)
- 62 Plastic tunnel for Tomato farming has been constructed in project area
- 183 small irrigation channels has been supported
- 50 goat Tatno was made in project area; Bhattedanda and Bukhel

- 46 Mason was trained and supported according to NRA guideline.
- Three Vegetable collection center was constructed Sankhu, Bukhel and Bhattedanda. Collaboration was made with ward office in construction of Sankhu vegetable collection center
- Total of 1361 people were trained from different trainings among which 515 were male and 845 Female, 1074 peoples were WMGs and 1080 were Youth.
- 29 LRP ( Local Resource Person ) were trained and mobilized in the field, LRP were mobilized in different cluster according to demand of the community.

## Coordination:

Coordination is the important part of program implementation. There were different stakeholders who are related to the program activities; government line agencies, nongovernmental organizations, different other organizations.

- PUNARNIRMAN project is implementing in close coordination with respective ward office, DCC, CSOs, Other government line agencies and other stakeholders
- Rural municipality is the center for all information sharing, suggestion, Approvals of the activity and other part during the project implementation. Quarterly review meeting were conducted in ward level and RM level for program sharing.
- Program inception was initially made before the implementation of project.
- Participating in Regular Monthly Coordination Meeting of DLPIU, NRA, GMALI, Lalitpur district.
- Market linkage coordination forum meeting



Coordination meeting

was made between producer, buyer, Agricultural input providers and ward office.

- Coordination with other Non government organization working in same project area to minimize duplication.
- Participation of PUNARNIRMAN team in different municipal and ward level programs.

## Collaborations:

During the implementation of PUNARNIRMAN Project different activities are conducted in joint collaboration with local government and beneficiaries.

Animal Health Camp in Bukhel – Collaboration with ward office Bukhel

Collection center – Collaboration with ward office Sankhu. Buffalo trough – Collaboration with beneficiary Mini tiller – collaboration with beneficiary Corn Mill – collaboration with beneficiary

## Lessons Learnt:

- Close coordination and collaboration with community, RM and ward office are important for sustainability and accountability
- Community contribution in support materials make help them to gain the ownership toward the support, program and durability
- Follow up played the important role in the implementation of the activity, community feel change in their perception toward the project support. Regular technical support provided by our technician is important to the community.

## Challenges:

- Time management of local government representatives
- Due to the different home work of women like grass cutting, children care, Buffalo milking and other things, women participation in program is not punctual/ not in time.
- Time management for Outdoor trainings for women is hard in project areas.
- Program implementation is difficult in Summer / Rainy season as program area is landslide area and risky road heads. Transportation is risky during the season

# 3 SUSTAINABLE NATURAL RESOURCE MANAGEMENT AND CLIMATE CHANGE

## Biomass Energy Project

Date Started: 2009	Total Budget:
Funding agency: AEPC	2,920,118.75 (one year)
Partnership through: RSC (NCDC) Illam/Dhankuta	Staff: 5
Funding period: 3rd phase Program 2012 July to 2017 June	Working areas: 28 VDCs of Dhankuta District

### Introduction:

SOLVE-Nepal since long time facilitating to the target group to install improved cooking stove with a view to create an atmosphere of healthy environment without smoke.

In the technical cooperation and facilitation provided by SOLVE-Nepal more than 17000 HH installed the Improved Cooking Stove in the past years. The role of facilitation has been taken to promote and install the ICS in the houses.

### Methodology:

- Promotion of biomass energy technologies in each and every houses
- Demonstration of varieties of ICS
- Mud ICS (Households and Institutional)
- Metallic ICS (Two pot hole and three pot hole)
- Institutional Gasifier for the agro processing.

Among five working strategy of organization SOLVE-Nepal has strong background of implementing different types of activities related with the sustainable natural resource management and climate change. In the past SOLVE Nepal has very long experience to work in Community Forest management and development. SOLVE managed 369 community forest in their capacity building to manage community forest, which are still sustained in the many Rural Municipalities. SOLVE also supported to prepare Local Adaptation Plan (LAPA) and Community Adaptation Plan (CAPA), a long term plan to address the need to take action for protecting community forest and also to address to mitigate the changed natural context from the climate change.

# Empowering Women to Adapt Climate Change effects and generate incomes

Funding period:  
2018 April to 2019 October

Staff: 2

Funding agency:  
GIZ CIM Partnership through:  
BASUG Germany

Working areas:  
SOLVE promoted Women  
Cooperative members of  
Lalitpur district.  
4 Local level Municipalities  
(12 Wards)

## Introduction

SOLVE has recently received a small support from BASUG Germany to take initiation on Climate change issues. The project ' "Empowering Women to Adapt Climate Change effects and generate incomes". BASUG Germany is a Diaspora organization working in the many parts of the world including Bangladesh in different developmental and social issues. SOLVE will work jointly with BASUG to aware people about the negative effect of climate change in their daily lives. The project is in the process of implementation interlinking with it's women cooperative members of the district and some events are already completed. The project component is based on NAPA as prepared by Nepal Government.

- Information and baseline data collection orientation to the cooperative members and volunteers has been completed on June, 2018 participated by 12 women volunteers.
- National Advocacy workshop on Climate Change adaptation and it's effects on women's life has also been completed on dated 21st. Sept 2018 in Kathmandu, which is inaugurated by the Hon. member of national planning commission Mr. KP Oli and participated by govt. and non govt. stakeholders, cooperative members and

local government elected representatives. The programme was widely participated by 99 participants including the Chairperson of BASUG, Germany, Neitherlands and UK. Mr. Bikash Chaudhary also delivered his speech about the possible effect of climate change in the global scenario.

- A two day training has been completed on 23 and 24 Sept' 2018 with 58 women participants from different 11 women cooperatives representatives in Lalitpur district making aware in climate change and it's possible implication to the life of women and children of the area.
- A 20 minutes visual prepared about the climate change effects in the district from the project and aired through the television channel in Nepal.
- On 28th. October 2018, one day visit from GIZ CIM representative from Nepal Pasma Dahal and Narnina from Germany visited Bukhel and Dalchoki interacted with the women of the project areas.

Further more SOLVE is planning to organize awareness training in this phase of project implementation in the area.





## A Case study of Goma Lo

★ Sita KC, Social Mobilizer

*Picture: Goma Lo in her poultry farm*

**She feels proud to be a share member of her cooperative, her plan is to increase savings in the future and to provide good education opportunity for her children.**

**G**oma Lo is a resident of Mahankal Village Municipality 1 Bukhel, She is 32 years old representing family. She lives with four family members. She is an active share member of Abhiprerit Agriculture Women Cooperative, Bukhel.

Her interest was to do IGA in the village, so she applied for IGA loan from cooperative. In 2073 B.S she got 15 thousands loan to start vegetable farm. At first she started fresh vegetable (cucumber, cauliflower and beans) production. In the first season she earned sum of 6500 profit from vegetable selling. During that time she got a chance to participate poultry farming training organized by SOLVE-Nepal. She decided to start poultry farming and apply for loan. Cooperative provided 30,000 loan and Goma brought 500

chickens at first. Due to the disease 100 chickens were died. From the remaining 400 chicken sell she recovered the losses from disease. She was convinced that if you are doing business you have to ready for loss as risk. She said she learned many things from the training that helped to manage the small business.

She feels proud to be a share member of her cooperative, her plan is to increase savings in the future and to provide good education opportunity for her children. Her future plan is to continue vegetable production and poultry farming with family support for regular income and maintain family economic condition better. Now, she is one of the member who also motivate to others to do some new income generating works rather sitting ideal in the house. ■

# 4 RURAL WATER SUPPLY, HEALTH AND SANITATION

## Rural Water Supply and Sanitation Improvement Project.

<p>Date Started: 2017-2019</p> <hr/> <p>Funding agency: Rural Water Supply and Sanitation Fund Development Board</p> <hr/> <p>Funding period: This project started in 1996 and is a continuation since batch 1 to 9 till date. The report covers batch 10th. 2017-018</p>	<p>Total Budget: Including development and implementation phase with community contribution, the total cost is: NCRS : 19,719,814.00 including contribution from Donor, Users and Other stakeholders</p> <hr/> <p>Staff: 28</p> <hr/> <p>Beneficiaries: 5125</p> <hr/> <p>House hold: 854</p>	<p>Working areas: Bagmati Rural Municipality Ward no 3 : ■ Jhakri Danda, Bhalukhola Chhapeli , Saatkanya RWSS, Dodavari Municipality ward no. 7 ■ Babia Danda, Saarangi Burinchuli RWSS Konjyosom Rural Municipality ward no. 5 : ■ Naukhande Dol, Punyakaali RWSS Mahankal RM Ward no. 1,2 : ■ Bimire RWSS</p>
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### Background:

SOLVE-Nepal has been involved in Rural Water supply and Sanitation since 1993. SOLVE has got opportunity to work in a piloting project JAKPAS with World Bank in the period of 1993-1996. SOLVE successfully completed the piloting of JAKPAS implementing in Rasuwa district far from Kathmandu and most areas like Goljung and Grey villages. Rural Water Supply and Sanitation (RWSS) is the programme developed after the JAKPAS success from the World Bank.

### Goal:

The main goal of the programme is to provide safe drinking water and support in sanitation in the rural areas of Nepal.





## Objective:

- The main objective of the programme is to change the behavioral in sanitation, save time from pottering water and involved in economic activities.
- Declare villages from Open defecation Free, so that healthy environment can be created.

## Project Methodology:

- Effective participation of users involving from identification of scheme to planning level.
- Implementation of project with cash and labor contribution.
- Design project development phase to resolve the possible conflict, registration, user identification, collection of contribution.
- Start implementation phase on the base of development phase infrastructure.
- Prepare Community Action Plan with community, prepare local human resource with capacity building and form women technical support service as a part of project sustainability.
- Establish operation and maintenance fund 3% of project cost, register WUC in DCC and contribute 2.5% cost in the project as capital investment.
- Register in DCC as per water resource act 2049 and pass from DDC assembly.

## Achievement:

- Completion of 6 water supply schemes on time.
- Collaboration with local Rural Municipality and DCC in the process to complete project.
- SOLVE-Nepal has good skills and human resources to execute water supply, sanitation and health issues exist in community.

## Lesson learnt:

- In people's need the level of participation will be high. The project is highly demand driven, so the ratio of people's participation in this project is more than 20% of total cost of the project. The people dedicated their contribution as they committed to complete project as decided by them.
- SOLVE also supported to declare Open Defecation Free (ODF) zones in Bhattedanda of Bagmati RM and Bhardeu of Konjyosom RM. SOLVE has completed water supply and sanitation schemes in this areas.
- Users' feeling of ownership in RWSS project contributing to sustain the project.

# Rehabilitation of Water Supply Schemes affected from Earthquake 2074-2075

Date Started: 2017	Total Budget: 13912378.00	Beneficiaries: 17079
Funding agency: Rural Water Supply and Sanitation Fund Development Board.	Working areas: 27 Schemes of Makawanpur and Lalitpur district.	People affected by the earthquake of 25th. April, 2015, ( 12 & 29 Baisakh, 2072) which dismantled most of water supply schemes of the areas.
Funding period: 2017-018	HH: 2802	Staff: 5

## Background:

SOLVE-Nepal has got this opportunity to support the earthquake affected people to rehabilitation and reconstruction of the water supply schemes dismantled or hampered by the big earthquake happen in 25th. April 1015 (12 Baisakh of 2072). The most affected 14 district and more than 9000 people dead and 22000 plus casualties found due to earthquake. Most of the water supply schemes constructed by RWSSFDB in the past were badly affected and most of the people were out of safe drinking water due to badly damaged of schemes.

## Goal:

The main goal of the programme is to rehabilitate / reconstruct the water supply schemes to provide safe drinking water and support in sanitation in the rural areas of Makawanpur and Lalitpur district of Nepal.

## Objective

- The main objective of the programme is to bring the old water supply schemes into function.
- Support water users to construct their private toilet and assist to declare Open defecation Free, so that healthy environment can be created.

## Project Methodology:

- Effective participation of users involving to reconstruct their water supply schemes

- Implementation of project with labor contribution.
- Start implementation with identification of sustain water sources.





## Gunja Man Magar is a change agent for making people access to energy



Gunja Man Magar

Prepared and written by:

★ **Rajendra Bahadur Pradhan,**  
Executive Director, SOLVE-Nepal.  
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**G**unja Man Magar 60, is now very happy, when his family decided to install ICS in his house. A family of 10 members was stocking fire wood like a mount nearby his home. It was also very dangerous and hard to collect fire wood from the forest due to deforestation and new regulation of government, he was very anxious to feed his family.

When he came to know about ICS is more effective to cook and save the fuel wood, he came to contact with the social mobilizer of SOLVE-Nepal, to know more about it.

His village is situated in the height of 1800 mtr. from sea level and it is very cold during the winter. After many interaction and observation in different places, Gunj Man came to convince. He was from an ethnic community with poor economic status and using the traditional method in his house.

When our social worker visited his house it was very dirty. The Kitchen was used for both animal and human as well. The technology Gunja Man selected was an iron cooking stove for the long term



Traditional cooking place

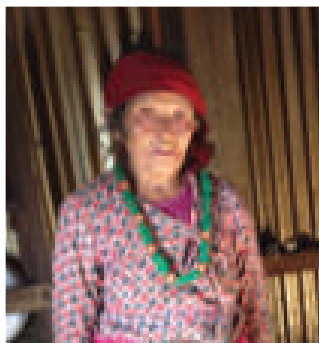
sustainability, whose total cost was around US\$ 90, but was lacking required money with him. SOLVE proposed to bear US\$ 25.00 from organization side and approached US\$ 25.00 to support from government subsidy. Now, Gunja Man Magar has to manage US\$ 40.00 only. Within a couple of days, he informed SOLVE-Nepal to visit his house to install the improved cooking stove.

SOLVE install the iron made improved cooking stove in the house of Gunja Man after one week of his application. Many people came to observe the Cooking stove how it function and beneficial for them. For every visitors Gunja Man briefing in detail and making convince to install either mud ICS or iron made ICS to the local people.

Looking after the visitors of the village, SOLVE discussed with the people to make the village smokeless and will be a model for the district. It was really a challenge for SOLVE to make it happen. Gunja Man played a vital role to convince people. He showed the how it functioning and also gives hit in the winter and makes warm kitchen.

SOLVE Nepal was getting request to install the ICS and listed the name list of household ready to install ICS. It was really very interesting that with 4 months almost all houses demanded and installed the ICS.

70 years old **Ms. Moti Maya Magar** says that the meal cooked in ICS is more taste, which is liked by



Ms. Moti Maya Magar

their grand son and daughter. We are also saving time to cook food, it is faster than the traditional cooking stove and also smokeless. I am happy to spent my time in other household works, she says.

Another house wife **Ms. Dil Kumari Magar** says that it is Also very easy to clean only once in a month. Now, we are also linking small iron pot attaching with ICS, so that we can use hot pot water to clean



our children time to time. It also giving us time to clean our kitchen and make nutritious food for our children due to short time to cook, smokeless and having time to involve in income generating works.

SOLVE-Nepal also supported to construct their household toilet by providing the technical knowledge and its' importance. Now, the village is very clean and many visitors from surrounding villages and other villages also comes in the village to observe. Now Mr. Gunja Man Magar started a small home stay with local touristic purpose. He says that around 200 people stayed in his house. All food is cooked in the same ICS making it clean kitchen and most of the customer likes this and want to take dinner sitting beside the improved cooking stove due to warm. He is charging US\$ 2.50 per night for home stay with dinner.

Now the village is known for home stay and many houses have small grocery shop and own income , which serves to their children to send in schools and feed them better food than previous. Recently, the villages is declared smokeless from the district local government, ICS brought great changes due to access in energy of general people.



Couple of Gunja Man Magar

# 5 GOVERNANCE AND ACCOUNTABILITY

## Sustainable Use of Technology for Public Sector Accountability in Nepal (SUSASAN)

Date Started: April, 2017 to March, 2018	Total Budget: 2017: NRs. 25,04,927.00 2018: NRs. 69,13,712.00	Beneficiaries: Approx: 20000
Funding agency: GAC (Global Affairs Canada) through Center for International Studies and Cooperation (CECI Nepal)	Working areas: Bagmati Rural Municipality and Konjyosom Rural Municipalities, Lalitpur District	Women and Marginalized communities including youths
Funding period: 1 <sup>st</sup> April, 2017 - 30 <sup>th</sup> March, 2021		Staff: 4

### Background:

Sustainable Use of Technology for Public Sector Accountability in Nepal (SUSASAN) is a four-years project launched in 2017 that seeks to encourage equitable and inclusive participation – particularly from women and marginalized groups – during democratic decision-making processes through the use of integrated technology. SOLVE-Nepal is one of the implementing partner of SUSASAN project for Lalitpur district. SUSASAN is currently being implemented in two of the rural municipalities namely Konjyosom and Bagmati Rural Municipalities of Lalitpur district.

The overall objective of the project is to bridge the gap between public service providers and receivers specially the women and marginalized groups with the use of integrated technology. The rugged topography, residence of marginalized communities, especially women and marginalized population are not being able to have easy access to goods and services provisioned by the public agencies. The project aims to enhance the accessibility of women

and marginalized communities to get more of the benefits of public services and at the same time, it envisages to assist public sectors for being more responsive and accountable in catering services to the marginalized group enabling them for ensuring constructive citizen engagement in democratic citizenry processes of local governments.

**Project Objective:** The main objective of the project is to leverage and mainstream integrated technologies for promoting good governance and social accountability in Nepal.

### Main activities:

**4. Enhancing Citizen Engagement and Influence:** The project will enhance the capacity of citizens, WMG to participate in and influence decision making processes at local government levels, through integrated technologies.

**5. Establishment of Techno-hubs:** Established Techno Hubs (THs) at municipal/rural municipal

and community levels, within existing facilities of government, civil society organizations and in community centers. The Techno Hubs will also be used by the CSOs, communities, WMG, to access relevant data/information to hold local government accountable, developing off line mechanisms linking with online technology.

**6. E-governance Capacity Building and Accountability:** The project will work with local governments to build their capacity toward E-Governance. The project will facilitate the development/ adaptation of technological governance tools and provide technical ongoing support for better use of the tools and mechanisms for data collection, information sharing and accountability.

### Activities taken :

- Baseline Survey and report validation from respective Rural Municipalities.
- Two municipal and one community Techno Hubs established in the office of Konjyosom and Bagmati Rural Municipalities and ward office of Sankhu respectively.
- GESI Policy formulation training conducted to 20 community organizations of Bagmati and Konjyosom RMs.
- Training to CSOs on SUSASAN School on promoting civic participation in governance and accountability mechanism through integrated technology.
- Mapped and analyzed Knowledge Attitude and Practice (KAP) survey in two rural municipalities.
- Training to CSOs for GESI Policy formulation to CSOs of Konjyosom and Bagmati RMs.
- Formulation/update of institutional GESI policy of SOLVE-Nepal and six CSOs of Bagmati and Konjyosom Rural Municipalities
- Mapped and analyzed existing open data initiatives (ODI) of local governments.
- Municipal Data Portal and Tools Development of Bagmati and Konjyosom Rural Municipalities.
- Orientation program on Local Government Operation Act 2074 and Disaster Risk Management to elected representatives of both rural municipalities.



Community Techno-hub opening programme at Shankhu of Konjyosom RM-2.



Training on leadership and participation in democratic citizenry processes for women marginalized groups of Konjyosom and Bagmati RM, Lalitpur district.



Orientation on Local level Planning process to CSOs of Konjyosom Rural Municipality

- Events celebration on different occasions (Women's Day, 16 days of Activism, Teej and Breast feeding week etc.)
- Training on leadership and participation in democratic citizenry processes to women and marginalized groups and their networks.



## Achievements:

The project is based on new and innovative concept based on the current federal structure aiming to aware and realize the issue of accountability to the people's representative of newly elected local government under the new constitution of Nepal. The project is in piloting phase in Lalitpur, Sindhupalchok district of Pradesh no.3, and Kailali, Dadeldhura, Achham, Bajhang districts of Pradesh no. 6.

The main achievement till date are:

- Increasing participation of local women representative and women leaders to know about the current structure and activities, cluster level planning process of Rural Municipality.
- Access to information about the Rural Municipality through integrated technology
- ([www.konjyosom.susasan.org](http://www.konjyosom.susasan.org)) ([www.bagmati.susasan.org](http://www.bagmati.susasan.org)).
- Sensitized citizens involvement in the processes of local government from initial planning process to monitoring and evaluation of development programme.
- Increased efficiency of local government in dissemination of information through data portal, ( RM messaging system, municipal voice, point of interest, eprofile of RM, RM budget and policy, decisions etc.)
- Update and formation GESI policy of implementing organization and associate organizations.
- Increasing participation and demand about the assigned responsibilities by new constitution to local women representative from respective RMs.

## Collaborations:

- During the implementation period of SUSASAN project frequent coordination has been made with local authorities, DCC, CSOs and other stakeholders by the Executive Board members

and ED of SOLVE, District Coordinator and Field Coordinators. Inception workshop, DPAC meeting with stakeholders, participation of SUSASAN team in different municipal and ward level programs, Implementation of activities in close coordination with local authorities and CSOs have ensured conducive environment for smooth implementation of project activities.

## Lessons Learnt:

- Addressing the needs of the municipal authorities on time helps to ensure effective service delivery of local governments (programs like: Orientation to LGOA, DRR, assistance in contents development for web portal and e-profile development etc.)
- Installation of different online and offline tools have helped local authorities to increase the efficiency of their service delivery.

## Challenges:

- Rugged topography and disperse settlement has made a little bit difficulty for field mobility. and transportation problem.
- Fragile land and heavy landslide during rainfall in mansoon season has become major challenge in implementing activities ontime.



Participation of local representative in the orientation programme BAGMATI RM, Bhattedanda




**AUDITOR'S REPORT TO THE MEMBERS**  
 OF  
**SOCIETY OF LOCAL VOLUNTEER EFFORT NEPAL**  
**SOCIETY OF LOCAL VOLUNTER EFFORT NEPAL (SOLVE - NEPAL)**  
**DHANKUTA**

We have audited the accompanying balance sheet of the Society of Local Volunteer Effort Nepal (Solve - Nepal) Dhankuta, as of Ashad 31, 2074 and the related Income & Expenditure statement for the year then ended. These financial statements are the responsibility of the Society's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Nepal Standards on Auditing or relevant practices. Those Standards or relevant practices require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements give a true and fair view of the financial position of the Society as of Ashad 31 2074 and of the results of its operation for the year then ended in accordance with Nepal Accounting Standards or relevant practices and comply with relevant laws.

Date:  
Place: Biratnagar

  
 Aswani Bansal, FCA  
 Proprietor  
 A. Bansal and Associates  
 Chartered Accountants





**SOCIETY OF LOCAL VOLUNTEER EFFORT NEPAL (SOLVE – NEPAL), DHANKUTA,  
F. Y. 2073-74**

**Significant Accounting Policies and Notes on Accounts**

1				
<b>Performance Indicator</b>				
<b>Portfolio Quality</b>				
- On-time Repayment Rate (Total)	Percent	99.10%	98.74%	- 36%
<b>Sustainability/Profitability</b>				
- Total Operational Income	NRs. '000'	144914	213102	68188
- Total Operational Expenses	NRs. '000'	49557	61497	11940
- Net Surplus/(Deficit)	NRs. '000'	27007	40412	13405
- Operational Self Sufficiency	Percent	122.90	123.40%	0.50%
<b>Efficiency</b>				
- Average Loan Size	NRs. '000'	41045	51617	9672
- Average Savings Amount	NRs. '000'	7221	9054	1843
- Savings Vs Outstanding	Percent	20.46	46.90	0.44%
- Borrower Vs Member	Percent	65.08	65.26	0.20%
<b>Case Load</b>				
- Active clients per loan officer	No.	305	318	13
- Average Centre per loan officer	No.	14	16	2
- Active borrowers per loan officer	No.	195	207	12
- Avg. loan Outstanding per loan officer	NRs. '000'	8208	10714	2506

**2. SIGNIFICANT ACCOUNTING POLICIES**

a) **Accounting Convention:**

Financial statements have been prepared on historical cost convention in accordance with Nepal Accounting Standard and Generally Accepted Accounting Practices.

b) **Revenue Recognition:**

All income and expenses has been recognized on accrual basis except those, which are specifically mentioned hereinafter. Interest income is recognized on cash basis. Expenses like Telephone Charges, Water Charges etc. are accounted on cash basis.

c) **Fixed Assets and Depreciation:**

i) Fixed Assets have been valued at their historical cost.

ii) Depreciation has been charged applying the rates and rules provided in Income Tax Act, 2058.

d) **Loan Loss Provision:**

Loan loss provision has been made as below, decided by the management which is within the prescribed norms of Nepal Rastra Bank.

On Good Loan	(0-3 Months)	1% of OS Balance
On Sub-Standard Loan	(3-6 Months)	25% of OS Balance
On Doubtful Loan	(6-12 Months)	50% of OS Balance
On Bad Loan	(More than 12 Months)	100% of OS Balance

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**SOCIETY OF LOCAL VOLUNTEER EFFORT NEPAL (SOLVE - NEPAL), DHANKUTA,  
F.Y. 2073-74**

**Significant Accounting Policies and Notes on Accounts**

**1. Introduction**

Society of Local Volunteers Effort Nepal (SOLVE NEPAL) has been established in the year 2046 BS with the aim to provide financial services and social services to low income range people in the form of micro finance loans and advances without co-lateral basis. The institution is also involved in many community based services as an associate partner of Susasan, SEED and OTHERS.

The scope and area of financial services has been guided by the terms of agreement entered with RMDC and others commercial banks and the directives of NRB and the Internal rules and bye laws approved by the Board of Directors

SOLVE-NEPAL has been awarded the certificate by the Nepal Rastra Bank (NRB) to conduct the business and financial services as Financial Intermediaries for Microfinance Operation. SOLVE-NEPAL has obtained the tax exempt certificate from the Inland Revenue Office.

SOLVE-NEPAL has borrowed the co-lateral free loans and advances from RMDC and other nationalized banks and financial institutions at soft interest rates.

SOLVE-NEPAL has its head office at Dhankuta and has expanded its branches in many places like Pakribash, Sidhuwa, Dadnbazar, Aankhisalla, Tetrathum, Khadbari, etc. . The brief performance indicators and services Solve Nepal is highlighted below:-

Particulars	Unit	F.Y. 2073-073 End	F.Y. 2073-074 End	Change
<b>Institutional Profile</b>				
- Districts Covered	No.	5	5	-
- VDCs/Municipalities Covered	No.	89	107	8
- Branch Offices	No.	17	17	-
- Centers	No.	1046	1244	198
- Groups	No.	4977	5644	667
<b>Outreach</b>				
- Active Women Clients	Percent	100%	100%	0%
- Active Savers	No.	21053	23536	2483
- Active Borrowers	No.	13688	15361	1673
<b>Staff</b>				
- Total Staff	No.	94	100	6
- Field Staff (Loan Officer)	No.	70	74	4
<b>Loan Portfolio</b>				
- Total Loan Disbursement	NRs. '000'	2,068,200	3,810,144	12,40,944
- Total Loan Repayment	NRs. '000'	1,994,634	30,17,247	10,22,613
- Loan Outstanding	NRs. '000'	5,74,568	7,028,57	21,82,89
- Overdue amt.	NRs. '000'	5180	9073	4793
<b>Clients' Deposit (Savings)</b>				
- Mandatory Savings -Balance	NRs. '000'	38,856	55,966	12,477
- Voluntary Savings & Other -Balance	NRs. '000'	113379	157397	44018
- Total Savings -Balance	NRs. '000'	152235	213363	61128

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ENCLOSURE



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**SOCIETY OF LOCAL VOLUNTEER EFFORT NEPAL (SOLVE - NEPAL), DHANKUTA,  
F.Y. 2073-74**

**Significant Accounting Policies and Notes on Accounts**

**e) Valuation of Inventories:**

- i) Stock of stationary materials has been valued at cost.

**3. NOTES ON ACCOUNTS**

- a) Provisions have been made for the Staff Gratuity staff as per the guidelines.
- b) As per the certificate from tax department the institution is tax exempt under section 11 of Income Tax Act 2058, so no any provision has been made for income tax. However TDS deducted by the institution has been disclosed as liability to the extent not deposited to IRO.
- c) Institutional Development Fund (IDF) has been created as 3% from the previous year profit.
- d)
- e) Balance Sheet and Income & Expenditure Account has been presented to the nearest rupee.
- f) Previous Year figures are regrouped or rearranged wherever necessary.







**SOLVE Nepal**  
Bharukata  
Balance Sheet  
As at 31st April 2021

Previous Year	S.N.	Capital & Liabilities	S.N.	Current Year	Previous Year	S.N.	Assets & Property	S.N.	Current Year
88004778.33	A	Capital Fund(A)	1	121000000.70	58950000.33	A	Cash & Bank (A)	1	50339454.47
8166872.45	L	General Reserve		12012045.78	26198.58		Donor A/c		1211796.91
41335.88	B	Furniture & Library Fund		44855.88	78073.32	B	SOLVE General/Office/Building		85241.32
712447.00	B	Building Construction Fund		6494450.00	21042.71	B	Vehicle		85812.23
11200014.67	B	Deposit (B)	2	81891421.7	3370665.27	B	SNP Microfinance		4841047.90
8800018.35	B	Group Saving		10918998.18	3034651.60	B	SOLVE General (KTM)		2480018.11
24151782.86	B	Personal Saving		13880453.30					
21148100.00	B	Pension Saving		14712565.00	74890.00	B	Loan & Finance	3	34000.00
3113829.41	B	Child Saving		8577568.49	70920.00		Share/Share/Security Bond		24920.00
136795.31	B	Welfare Fund		1663804.71	17450467.85	C	Loan & Advance	7	712887466.44
88179101.00	B	Cancer Fund		70017849.41	401137632.85		General Loan		13002414.64
8401448.00	B	Charlton Alopi's Bechar		2200768.44	42911133.00		Seasonal Loan		91400891.00
12417.41	B	Youth Saving		147847.14	16184100.00		Emergency Loan		4302178.00
114481.71	B	Daily Saving		6071517.41	13000.00		Dis-Grant Support		10000.00
8800.81	B	Education Saving		42401.84	220004.00		Education Loan		3647207.00
					126887.00		ODD Loan		2503.80
					3424875.00		Solar Loan		4738454.00
395480710.5	C	Refinance Loan (C)	3	493778934.54	831475.00		Staff Loan		1786311.00
125291000.00	L	Financial Institution		12047047.00	1721947.00		Entrepreneur Loan		21774294.00
244801876.40	L	Commercial Bank		122520900.14	44217571.00		Housing Loan		48256267.00
51272774.00	B	Development Bank		60171787.00	310000.00		Festival Loan		63000.00
9828229.50	B	Bills Payable (D)	4	4771830.20	1001089.00		Micro Business Loan		18210677.00
705894.41		Project		1179870.10	20000.00		Seed Bank Loan		0.00
313882.10		SOLVE General (KTM)		333802.53					
3138881.67		SNP Microfinance		824,804.18					
85079.73		Vehicle		85079.73					
0.00		Donor Balance	4.1	347157.28	711376.64		Donor Balance receivable		0.00
13304299.37		SOLVE General (Kath)		1579237.41					
870244		Other Liabilities		14471248.93	1701444.88		Other Assets		5299288.34
121401.17		Sundry Creditors		276099.31	3461170.40		Bills Receivable	8	13691716.14
5049908.52		Interest Provision		4812876.77	601131.61		Books ( Stationery )		803548.47
883015.00		CPUSA Commission		3071897.91	10128.88		Library		19424.88
40.00		Alloco Premium		0.00	400000.00		Land		400000.00
1382934.18		Interest to earned		7011835.43	6471432.34		Furniture		6162000.00
1734000.00		SOLVE Justice Service		1734000.00					
1500000.00		Staff Gratuity Fund		1500000.00					
48234.00		Senior Citizens Fund		178487.00					
39115.73		House Rent Tax		1111.00					
		Reserve for doubt debtors Risk							
784899.28		Mgmt Fund		13474628.75	7278144.07		Loan Interest Accrued		7793014.21
13841444.00		Opening Balance		2602918.78	-7278144.07		Interest Suspense		-7793014.21
4001467.28		For the Year		5413423.97	0.00		Net Interest Receivable		0.00
							Inter Branch Account (Dr)		92577801.42
							Inter Branch Account (Cr)		-92577801.42
							Net Interbranch Reconciliation		645414.44
							Alloco Claim		140.40
							Loan Interest Receivable		2611828.03
							TDS receivable		0.00
45917605.14		<b>Grand Total</b>		<b>875481218.51</b>	<b>634876405.14</b>		<b>Grand Total</b>		<b>875481218.51</b>

*[Signature]*  
General Manager  
Finance

*[Signature]*  
**EXE-DIRECTOR**

*[Signature]*  
Chairperson

As per separate report for every year  
For, A. Saral and Associates  
Chartered Accountants  
*[Signature]*  
2021/04/28  
CPA Member Saral  
Chartered Accountant

**C. A. Saral & Associates**  
Bharukata  
Cop No-34  
Chartered Accountants



SOLVI-Nepal  
Dhankuta

Profit & Loss Account for the Year ended on 31st April 2014

Previous Yr	S.N	Expenditure	Current Yr	Previous Yr	S.N	Income	Current Yr
70706410.30		Office Operation	109009847.04	109138151.52		Office Operation	148973506.98
132192.00	A	SOLVI General(Secretariate)	982338.00	593479.97	A	SOLVI General	170546
0.00	i	Staff Remuneration	0.00	557221.97	i	Project Support Cost	373046.00
0.00	a	BOO Expenses	0.00	2500.00	a	Member fee	3500.00
115037.00	ii	Administrative expenses	975168.00	0.00	ii	Commission Charge	0.00
0.00	iv	Capacity Building	0.00	0.00	iv	Miscellaneous	0.00
7160.00	v	Other Expenses	7160.00	83758.00	v	Overhead Income	0.00
1923888.58	B	SOLVI General(Kathmandu Off)	187130.45	1901375.08	B	SOLVI General(Kath Off)	0.00
1923888.58	i	Administrative expenses	187130.45		1	Programme Support	
				541145.00	1.1	LWF	0.00
				1134157.00	1.2	Merite Acc claim	0.00
				224073.06	1.3	Merite Commission	0.00
6785184.80	C	SHP Microfinance	107735358.590	80235959.21	C	SHP Microfinance	148560560.98
28750402.42	i	Staff Remuneration	35645591.94	801842819.12	1	Interest Income	137880199.28
1703797.89	ii	Capacity Development	8575374.06	94070106.77	i	Micro Loan Interest Income	122399538.54
583316.00	iii	BOO Expenses	757308.50	0.00	ii	SHP	0.00
30229282.86	iv	Fund Cost	53539633.090	52528.88	iii	Staff Vehicle Loan Interest Income	7511.21
- 4909936.74	v	Administrative expenses	8568747.28	478454.00	iv	Solar Loan Interest Income	732035.67
	vi	Loan Loss Provision	5613621.97	301260.29	v	Bank Interest Income	610634.28
1,610,248.89	vii	Depreciation	2,077,182.72	4416134.00	vi	Housing Loan Interest Income	10425734.41
373940	C	Hit Cash	125080.00	2113748.00	vii	Micro Enterprise Loan Income	3074563.00
373940.00		ECFC	125080.00	35802.00	viii	ODF Loan Interest Income	12143.00
				5677.51	ix	Share cash dividend	0.00
				298926.47	x	Miscellaneous	0.00
				199003.09	3	Miscellaneous Phuker	52920.44
				1593003.00	4	Service Fee	10652175.00
				58437	5	Commission Charge	10666.25
				4005467.28		Write back of Loan Loss Provision	
				378270.00	D	Hitkash	0.00
				378270.00		ECFC	0.00
70706410.30		Sub total	109009847.04	109138151.52		Sub Total(A+B+C+D)	148973506.98
30931741.22		Surplus	39963659.94	0.00		Deficit Amount	0.00
109338151.52		Total	148973507	109138151.52		Grand Total	148973507

*[Signature]*  
Finance Manager

*[Signature]*  
EXEC-DIRECTOR  
*[Signature]*  
Chairperson

As per separate report on even date  
For, A. Bansal and Associates  
Chartered Accountants  
*[Signature]*  
2074/109 D&R  
A. Bansal  
Proprietor



**Dhankuta**  
**Cash Flow Statement**  
for the year ended on 31st Asad 2074

S.N	Particulars	Current Yrs
	Cash flow from operating Activities	
	1. Net Profit/Loss before tax & extraordinary	
	Adjustment	39963639.94
	Add:	
	1. Depreciation	7044341.77
	2. Expenses written off	
	3. Interest expenses	53539633.09
	4. Loan Loss Provision	5613621.97
	5. profit on sale of immovable assets	
	6. Other non cash expenses	
	Less:	
	1. Loss on sale of immovable assets	
A	2. Operating cash flow before change of working Capital	101161256.72
	1. Decrease (Increase) in current assets	-2932373.52
	2. Increase (Decrease) in current liabilities	4493812.36
	3. Cash flow from Operation	102722695.2
	4. Interest Paid	-53539633.09
	5. Tax Paid/refund	
	6. Increase (Decrease) in Various Group saving fund	61317596.98
	7. Cash flow before extraordinary items	
	8. Income/(Expense) in loan	
	9. Decrease (increase) in loan	-218328172.81
	Net Cash flow from Operating Activities (A)	-107827913.8
	Cash flow from Investing Activities	
	1. Interest/Dividend received	
	2. Sale (purchase) of fixed assets or investment	-3452959.20
B	3. Decrease (Increase) in loans, advances & Deposit	
	4. Decrease (Increase) on securities	
	5. others	
	Net Cash flow from Investment Activities (B)	-3452959.2
	Cash flow from Financing Activities	
	1. Issue of share (Except bonus shares)	
	2. Loan borrowed	97806183.67
	3. Increase /(Decrease) in building Fund	2369613.00
	4. Increase /(Decrease) in Other Reserves	4484575.43
	Net cash flow from Financing Activities (C)	104660322.1
	Net increasing (Decrease) in cash (A+B+C) (A-B-C)	-6630150.86
D	Cash & Bank Balance at beginning of the Year	56955605.33
	Cash & Bank Balance at end of the Year	50325454.47

As per separate report on even date  
For, A.Bansal and Associates  
Chartered Accountants

*[Signature]*  
Rajendra K. Thapa  
Finance Manager

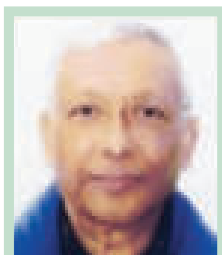
*[Signature]*  
Rajendra K. Thapa  
EXE DIRECTOR

*[Signature]*  
Narayan Joshi  
Chairperson

*[Signature]*  
FCA Anam Bansal  
Proprietor



# INFORMATION ABOUT BOARD OF DIRECTORS: 2017-2019



**Mr. Narayan Joshi** is a founder member of SOLVE-Nepal and currently elected as Chairperson of the organization. He has done MS from USA in 1983 and post Graduate from TU in 1972. He is one of the ex-Campus chief of Dhankuta Campus. He has lot of experiences in development areas.



**Mr. Rajendra B. Pradhan** is a founder member, ex-Chairperson and currently Executive Director of the organization. He is graduated in Economics from TU and Helisinki School of Economics. He has also completed NGO management course from EU Net, Denmark and completed peace leadership course from Karuna management USA. He is a hard worker and committed leader of SOLVE-Nepal



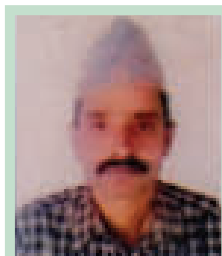
**Mr. Prakash K. Shrestha** is a founder member and board member of the organization. He has graduated from TU from Economics having sound knowledge of Micro Finance and Human Resource development.



**Mr. Rajesh Lal Singh Shrestha** is a founder and current member of board. He has done bachelor in Engineering. He has very good technical knowledge and financial management supporting to the organization since the organization is founded.



**Ms. Shanta Dahal** is one of the dedicated member of this organization. She is now General Secretary of the organization. She also represent from the Cooperative sector promoted by SOLVE- Nepal.



**Mr. Yogendra Nath Subedi** is the member of board. He has good knowledge in teaching sector and dedicated to this organization. He is a social worker and giving time for the development of organization.



**Ms. Renika Karki** is one of the dedicated board member of this organization. She has best experience in women related project and dedicated many years in the development of organization. Currently, she represents in NGO Federation of Dhankuta from SOLVE Nepal and also a board member SOLVE promoted SAHAYOGI cooperative.



**Ms. Saraswoti Limbu** is a board member since last two tenure. She represent from the micro finance and as well as women cooperative running in the district. She has good knowledge of access to finance and women empowerment.



**Ms. Bodha Dahal** represents as board member from Gender Main Streaming Committee (GMAC) formed in SOLVE-Nepal. GMAC has good initiatives to make organization gender balance in many sector. GMAC recently developed the gender strategy for the organization.

## संस्थाका केहि क्रियाकलापहरुको कलक



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### तस्विरहरुमा

१. माननीय अर्थ मन्त्रि श्री युबराज खतिवडाज्यू संग लघुवित्त संघ बाट भेटघाट
२. रेडियो कार्यक्रमको लागि अन्तरबार्ता
३. समूह बैठक अखिसल्ला शाखा
४. समूह बैठक टेकुनाला, धनकुटा न.पा.
५. नबनिर्वाचित धनकुटा नगर पालिकाका मेयेर लाइ स्वागत
६. सा.ब.उ.स. लाइ सहयोग
७. लघुवित्त सम्मेलनमा सहभागिता
८. तालिम कार्यक्रमका सहभागी लघुवित्त
९. शाखा ब्यबस्थापक हरुलाई तालिम
१०. नबनिर्वाचित प्रतिनिधिहरुलाई स्वागत तथा बधाई पाखिबास न.पा.
११. नबनिर्वाचित प्रतिनिधिहरुलाई बधाई सहिदुभुमी गाउँ पालिका



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## परियोजना क्रियाकलापका ढलकहरु



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### तस्विरहरुमा

१. पुनर्निर्माण परियोजना अन्तर्गत ड्रिप सिचाई
२. बन्धन बैंक भारतको अबलोकन
३. उपभोक्ता दिदिबहिनीहरू पुनर्निर्माण परियोजना
४. बन्धन बैंक भारतको अबलोकन

५. सल्भ नेपाल द्वारा आयोजित बृहत महिला भेलाको भलक
६. केन्द्र प्रमुख उपप्रमुख भेला, सांगुरिगढी, धनकुटा
७. केन्द्र प्रमुख भेला कुरुम्बा शाखा, पाचथर
८. केन्द्र प्रमुख भेला मुलघाट शाखा धनकुटा
९. आयआर्जन कार्यक्रम



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- १०. Visit from GIZ CIM in project areas
- ११. Participants from training programme on climate change in Lalitpur district
- १२. Participants from training programme on climate change in Lalitpur district
- १३. Workshop on Climate Change in Kathmandu
- १४. Participants of Advocacy workshop

- १५. Delivering speech from Mr. Bikash Chaudhary
- १६. Exposure visit of MF coordinator Ms. Sabitri Stha and Dept. Milan Pradhan in Bangladesh ( 3-10 Dec' 2016)
- १७. Exposure visit of MF coordinator Ms. Sabitri Stha and Dept. Milan Pradhan in Bangladesh ( 3-10 Dec' 2016)





## सलभ नेपाल

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