



प.लि. दर्ता नं. १३३४

# Mahila Sahayatra

## Microfinance Bittiya Sanstha Ltd.

महिला सहयात्रा माइक्रोफाइनान्स वित्तीय संस्था लि.  
(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त संस्था)

## Introduction

Mahila Sahayatra Microfinance Bittiya Sanstha Ltd was conceptualized by an inclusive group of 100 professional women dedicated to the socio-economic development of the country and mountain region in particular. It is an independent microfinance 'D/(GHA)' category Bank under the provisions of Banks and Financial Institutions Act 2063. Four Financial Institutes: Prime Commercial Bank Ltd; Nabil Bank, Civil Bank Ltd. And Gorkhas Finance have joined Sahayatra in its mission to fill the gaps in areas where other financial institutions coverage is minimal or do not exist.

## Capital Structure



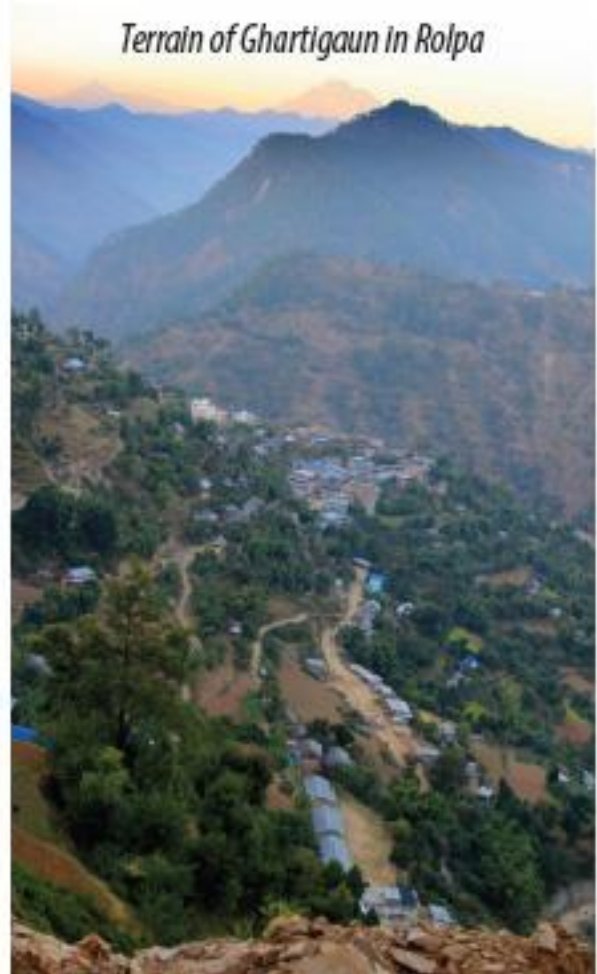
## Vision

Become a pioneering micro finance institution that provides credit for entrepreneurship development to deprived women and youth that live in remote, difficult to access hill and mountain regions.

## Mission

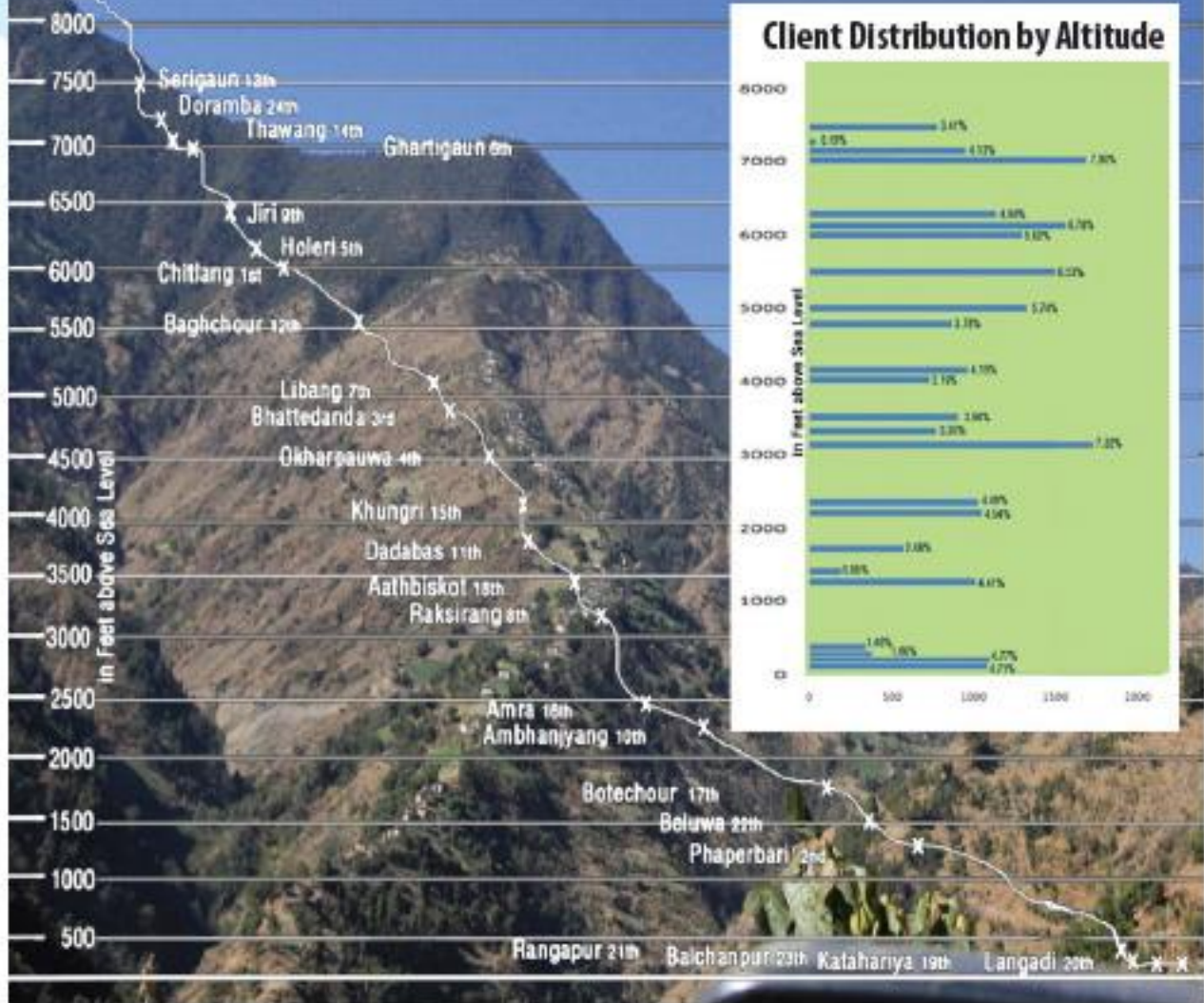
Provide innovative microfinance services to women, youth, migratory workers and deprived communities to become successful entrepreneurs by enhancing their skills through trainings.

*Terrain of Ghartigaun in Rolpa*





## Location of Branches by Altitude and Sequence of Established



## Objectives:

Mahila Sahayatra focuses on the following objectives in its mission to create women and youth entrepreneurs that produce and process agro based organic/natural food products from the mountains:

- Expand the outreach of microfinance services to disadvantaged communities
- Promote skill and knowledge enhancement activities for entrepreneurship development
- Promote programs to harness local niche products and create self-employment opportunities for women and youth.
- Demonstrate that women entrepreneurs hold the potential to change national economy substantially.



*Women selling Patke Chayu/wild mushroom in Dang*



*Aspiring women entrepreneurs in Rolpa*





*Successful entrepreneur in Thabang, Rolpa*

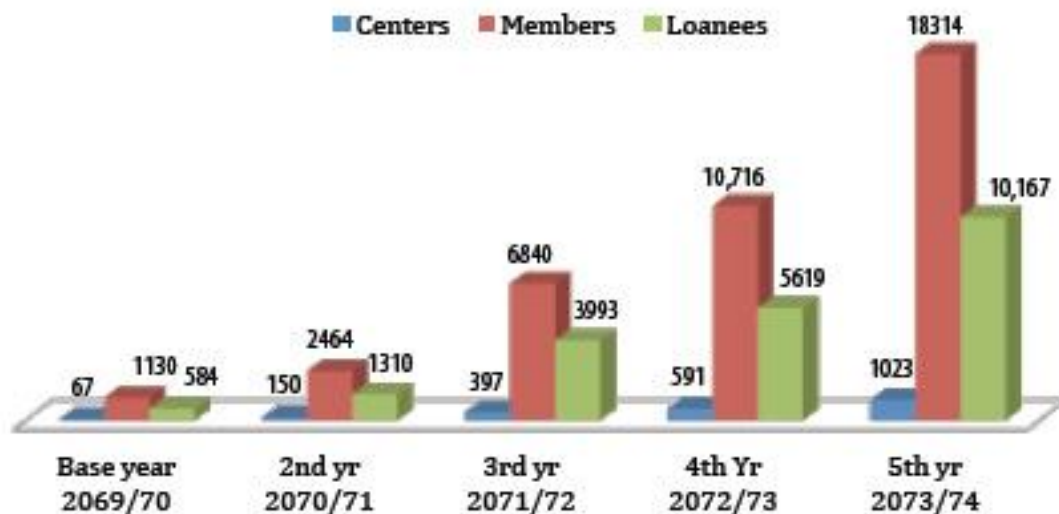


*Livestock farming*

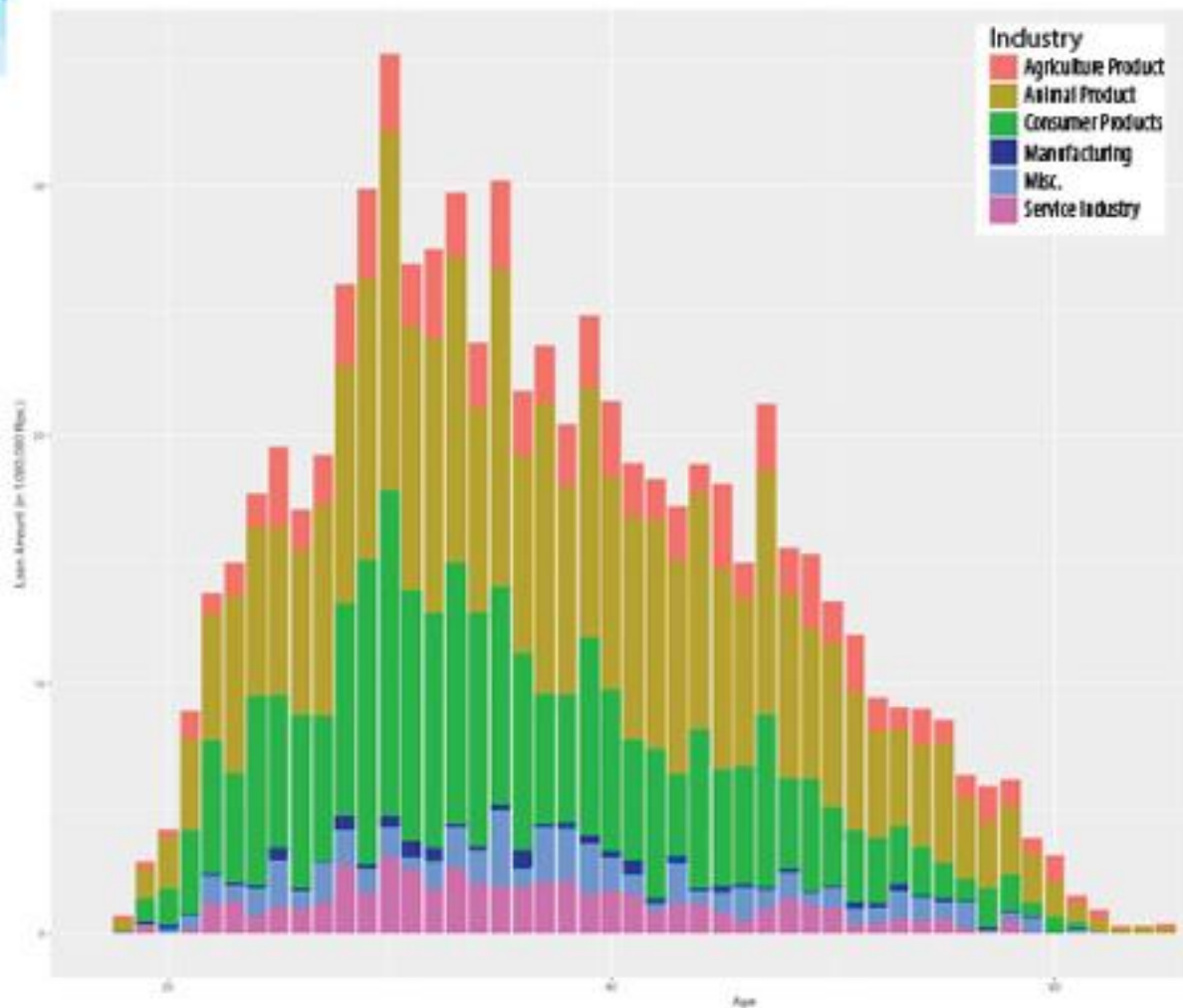
## Progress over 5 years

Sahayatra reached out to 23000 entrepreneurs through 24 branches in its 5 years of operation and currently has an outstanding of Rs 800 million. It plans on promoting and marketing at least one product from one branch each through its Enterprise Development Service in the coming months.

### Mahila Sahayatra Progress over 5 years: fiscal year end



## Total Distribution of Loans According to Age and Industry



Most investment is in the sector of livestock, retail business and agriculture products by women between age group of 23 to 45 years.



## **Enterprise Development Service**

Mahila Sahayatra has established a novel initiative, Enterprise Development Service (EDS) to provide access to economic opportunities for women in remote village districts. Mahila Sahayatra field staff are trained to help clients identify viable enterprises, recognize potential new products and provide market linkages. Trainings in basic and business skills, exposure visits and interactions are organized for clients to help them establish Government registered, viable enterprises.

Enterprises alone ensure use of credits. The process will document contribution to national economy and changes in client's lifestyles. It is visualized that the establishment of a few successful enterprises established through EDS will pave the way for entrepreneurship development in remote areas of Nepal.

## Social Business Approach by Mahila Sahayatra

Sahayatra's way of doing social business is by giving women in highly mountainous regions opportunities to become entrepreneurs through access to credit and trainings in skills and business management so that they are able to generate employment and services in the most needed areas.



*Field staff committed for entrepreneurs development among clients*



*Sahayatra team leaning new skills*

# Story of Suntali Maya Pakhrin

## Suntali Maya Pakhrin Sukaura, Ambhanjyang Branch

- \* Suntali Pakhrin enrolled with Sahayatra in 2015
- \* First loan of 50,000 for expanding her small grocery store
- \* She added cosmetic and fancy goods. Her profit increased well.
- \* 2nd credit of Rs 1 lakh for setting up restaurant with furniture
- \* 3rd credit of Rs 1.5 lakh to start wild boar and piggery to use food waste from Restaurant.
- \* She had goods amounting 3.5 million.
- \* Credit helped her to earn well and send children to school and be established even in disaster prone area.
- \* Suntali's success became a brand name - whole area known as Suntali Tol.
- \* If we only try, we can be successful.
- \* She plans to buy a vehicle to do business to her husband in Nepal.





## The Board of Directors

- **Bhairaja Tuladhar**, Chair from Prime Commercial Bank Ltd
- **Neeta Pradhan Joshi**, Banker
- **Shanta Laxmi Shrestha**, Development Expert
- **Mukunda Shrestha**, representative Gorkhas Finance
- **Prakash Bhushal**, representative from public
- **Laxmi Sharma**, Lawyer, representative from public
- **Anjali Rajbhadary Joshi**, External Expert

Chief Executive Officer

**Dr. Sumitra Manandhar Gurung**

Development practitioner, Gender and Social Inclusion Specialist.

## **Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.**

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