



Development Nepal Newsletter

Spring 2018 Edition

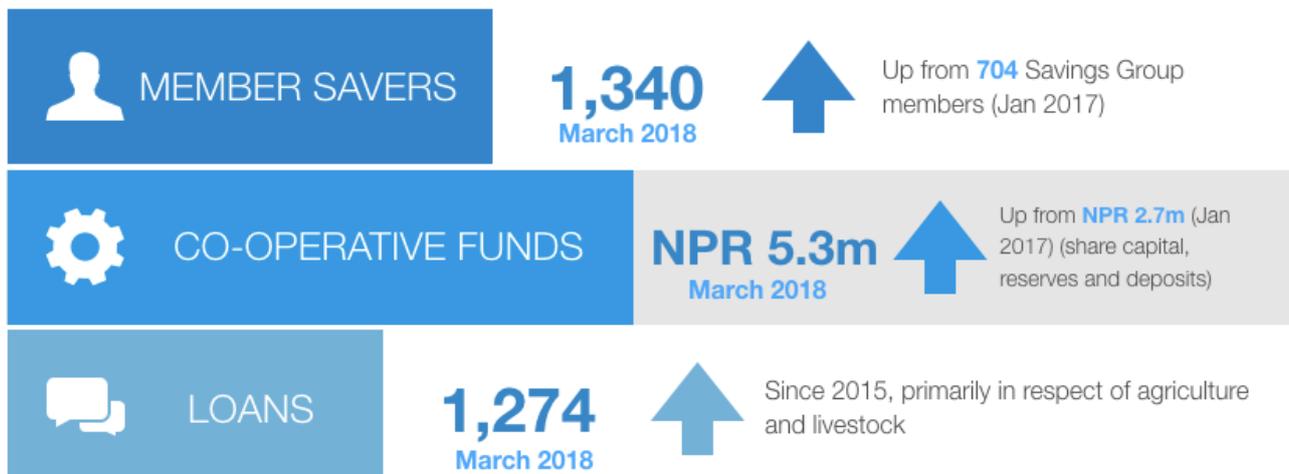
UB Co-operative report

In this newsletter, we are pleased to provide an update on the progress of the Ujyalo Bhabisya (meaning 'A Brighter Future') Co-operative.

In previous updates, we have explained how since 2015 we have focused increasingly on our micro-finance and livelihoods initiative, with the eventual establishment of the UB Co-operative to encourage and manage savings and loans in a community-owned enterprise. A key part of this community-led initiative remains our community Savings Groups which reinforce a strong link between the UB Co-operative and every one of its members.



The local Nepali team has been working hard to realise UB Co-operative's transformative potential with promising results to date. Please stay in touch for further updates.



Case study: Narayan and Sabitra Bhattarai



Narayan and Sabitra Bhattarai are a couple, living in Barahakshetra Municipality, Ward No. 10, Prakashpur. They both are about 30 years old. They are regular savers of Shuvakamana Saving Group. They live in a house made of wood where they live with their grandparents, parents and brother.

Narayan and Sabitra have got an electrical goods shop. Narayan is also an electrician and plumber. Sabitra supports Narayan and sells

electrical items when Narayan is away from shop.

Narayan and Sabitra both save Rs. 100 daily. They both have taken loans from the co-operative to buy the electrical items like fans, rice cooker, lights etc. They appreciate the ease of managing their loans and savings in one place and that the fact that the co-operative operates in their community.



Case study: Saraswati Uranw



Saraswati Uranw lives in Barahakshetra Municipality, Ward No. 10, Prakashpur. She is about 42 years old. There are 7 members in her family; three daughters, two sons and Saraswati and her husband. They live together in a small house made of wood and a tin roof.

The major income source of her family is daily wages based activities. They work other people's farms during the agriculture season. They have a bit of rented land on which they grow crops like rice, corn, wheat and sunflowers which help which family expenses.

Saraswati is a member of our co-operative. Before that, she was a member in UB community saving group. Saraswati has taken and paid the loan many times in particular for rearing goats and pigs for sale. Her daily wages based income helps monthly saving and paying interest of the loan. Saraswati is delighted with co-operative.

Last year, at the co-operative AGM, a raffle programme (sponsored by Harihar Maharjan, DN's local Financial Consultant) was launched to encourage participation in regular saving and at the AGM. Harihar provided two baby goats (female goats) each worth 3,000 rupees for the raffle. The rules of the raffle require that the first female baby of the goat is gifted back to the co-operative to be raffled again. The raffle programme is proving to be an effective incentive to encourage saving and participation. Saraswati was on one of the first lucky winners of the raffle and in fact both goats are now pregnant.

General Data Protection Regulation



Pending changes to the way that personal data is regulated will affect Development Nepal as it will other UK charities. These changes will take effect on **25 May 2018** and in anticipation of this we will be undertaking a process to refresh our consent for communications.

Please therefore be aware that we will contact you in the near future to ask for your permission to continue contacting you in respect of charity news and events. As before, your data will never be passed onto third parties by us. To continue receiving these newsletters please respond to the request once you receive it.

Donations from shopping - Give as you Live



Our supporters have raised over **£330** for us just by online shopping! This is an incredible amount for which we are so grateful.

For those of our supporters who have not registered to support DN as you shop, please do register at <https://www.giveasyoulive.com/charity/developmentnepal>

It's simple to use and costs you nothing. But means a world of difference to a small charity.

Whether you are shopping for the everyday at Tesco, Amazon or John Lewis or booking tickets on trainline or booking a summer holiday at Expedia or booking.com or lastminute.com, you will find your favourite retailers signed up to the scheme and donating anything up to 4% of your purchase spend to DN. It's a great way to shop and support a charity at the same time.

Supporting Development Nepal

If you would like to support our work generally, or to find out more about what we do, please visit our webpage: www.developmentnepal.org/support

Development Nepal is a UK registered charity, which provides the strategic direction and fundraising to Programme Ujyalo Bhabisyia, and the Ujyalo Bhabisyia Co-operative with all time and expertise given voluntarily, and without charge, by trustees and advisers in the UK.