

Centre For Self-help Developmnet (CSD)

INSTITUTION CONTACT DETAILS	
Office Address	Maitighar Height, Thapathali, Kathmandu
Country	Nepal
Contact Person	Mukunda Bahadur Bista
Designation	Executive Director
Telephone Number	977-1-4256786, 977-1-4265635
Fax Number	977-1-4265634
Institution's Email Address	csd@mos.com.np
Website	www.csdnepal.org.np

GENERAL INSTITUTIONAL INFORMATION	
Established in (month/year)	August 1991
Current legal status (NGO, cooperative, bank) please specify	Non-Profit, Financial Intermediary Non-Government Organisation
Regulated	Nepal Rastra Bank (Central Bank of Nepal)
Percentage of Operations comprised of Microfinance	95%
Financial Year End (month)	Mid-July 15
<p>Mission :</p> <p>CSD's goal is to work with and for the poor and the disadvantaged people in alleviating poverty and improving their livelihoods.</p>	
<p>Products/Services (describe briefly in terms of purpose and its methodology, either group or individual) :</p> <ol style="list-style-type: none"> 1. Loan Product : General Loan, Seasonal Loan, Emergency Loan, Business Loan 2. Saving Product : Centre Fund, Group Saving, Individual Saving, Welfare Fund Saving, Pension Fund Saving Centre Welfare Fund Saving 3. Protection Scheme: Life, housing & Maternity Protection Scheme and Livestock Protection Scheme 	
<p>Main Source of Funds :</p> <p>Rural Microfinance Development Centre (RMDC)- a wholesale microfinance lender, Nepal Rastra Bank- the central bank of Nepal, and other commercial banks</p>	
<p>Name of Major Donors:</p> <p style="text-align: center;">No</p>	
<p>Areas of Operation (by City/Town) :</p> <p style="text-align: center;">12 Districts: Dang, Kathmandu, Laitpur, Bhaktapur, Kavrepalanchowk, Sindhupalchowk, Arghakhanchi, Sangya, Dhading, Gorkha, Gulmi & Tanahun</p>	

INSTITUTIONAL NEEDS

What specific types of trainings does your organization need?

Training regarding capacity building of the Staff e.g IT, Financial Management,
Human Resource Management & Micro-Insurance

What particular programs/projects of your institution needs financial assistance?

(kindly indicate the approximate amount needed for each program/project in US\$)

For Software as well as Hardware

Cost support approximately \$28,564 for Hardware and Rs 26,830 for Software.

In total \$ 55,394

COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	18732	31004	36899
Total Number of Active Borrowers	12452	20534	24571
Male			
Female	12452	20534	24571
Total Number of Active Depositors	18732	31004	36899
Male			
Female	18732	31004	36899
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	6,086	7,670	7,873
Average Savings Balance per Saver	26	29	38
Total Assets	2,208,492.63	4,303,869.10	5,480,539.23
Savings	479,835	895,354	1,402,038
Equity	684,775.76	628,929.78	758,880.21
C. LOAN PORTFOLIO			
Number of Outstanding Loans	21593	37794	50949
Outstanding Loans (in US\$)	980,371	2,037,492	2,502,678
Gross Loan Portfolio (in US\$)	4,367,844	8,375,983	13,580,155
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	72%	73%	69%
Debt to Equity ratio	134%	400%	396%
Deposits to Loans	49%	44%	56%
Deposits to Total Assets	22%	21%	26%
Gross Loan Portfolio to Total Assets	198%	195%	248%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	160%	107%	2%
Return on Equity	7%	9%	18%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days			
Portfolio at risk > 90 days	2,191	5,021	8,832
Write-off ratio			
Loan Loss Rate	1.2%	4.1%	4.3%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	48	105	134
Number of Loan Officers	36	67	89
Number of Branches/Offices	11	16	19

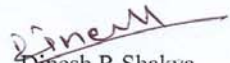
Centre for Self-help Development (CSD)
ANNUAL PORTFOLIO STATUS REPORT

For the Financial Year Ended Mid July 15, 2009

(Please indicate the average exchange rate Nrs 77.30 for the year in converting local currency to US\$)

OPERATIONAL INDICATORS	
A. OUTREACH	
Total Cumulative Number of Clients Served	46458
Total Number of Active Borrowers	29,402
Male	
Female	29,402
Total Number of Active Depositors	46458
Male	
Female	46458
B. FINANCIAL INFORMATION (in US\$)	
Average Loan Balance per Borrower	128
Average Savings Balance per Saver	44
Total Assets	7,915,098
Savings	2,045,649
Equity	805,361
C. LOAN PORTFOLIO	
Number of Outstanding Loans	52,893
Outstanding Loans (in US\$)	3,760,555
Gross Loan Portfolio (in US\$)	20,525,289
D. FINANCING STRUCTURE (in %)	
Capital/Asset ratio	69.8%
Debt to Equity ratio	586.1%
Deposits to Loans	54.4%
Deposits to Total Assets	25.8%
Gross Loan Portfolio to Total Assets	259.3%
E. OVERALL FINANCIAL PERFORMANCE (in %)	
Return on Assets	0.6%
Return on Equity	6.0%
F. RISK AND LIQUIDITY (in %)	
Portfolio at risk > 30 days	
Portfolio at risk > 90 days	5,616
Write-off ratio	
Loan Loss Rate	4.1%
G. ORGANIZATIONAL INFORMATION	
Percentage of Operations comprised by Microfinance	90.0%
Number of Staff Members	165
Number of Loan Officers	105
Number of Branches/Offices	26

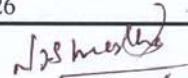
Prepared by:


Dinesh R. Shakya
 Signature over Printed Name

Designation:

Mis Manager

Certified true and correct:


Narayan Devi Shrestha
 Signature over Printed Name

Designation:

Finance Manager