

Project Completion Report

Selection and Orientation to Local Financial Institutions from Partner Municipalities of Sudoor Paschim Province

April 2019



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Chapter 1 Background and Objective

1.1 Background

The Renewable Energy for Rural Areas (RERA) is a joint technical support programme for the Nepalese small-scale renewable energy sector of the Government of Nepal (GoN) and the German Federal Ministry for Economic Cooperation and Development (BMZ). The programme is jointly implemented by the Alternative Energy Promotion Centre (AEPC) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. The programme aims to improve the energy situation for the rural households with no, or limited access to modern energy services, and focuses on Province 1 and 7. The programme will also support local level, provincial and federal government, work together with civil society, private sectors to improve service delivery of small-scale renewable energy.

The programme is divided into four components:

- **Supporting central government institutions** to help them prepare for decentralised energy service delivery
- **Supporting AEPC in establishing an outreach structure** so that they are enabled to implement support programmes in collaboration with local and central government structures
- **Promoting local energy service delivery** through effective institutional engagement with local governments, civil society, the private and banking sector
- **Involving disadvantaged groups (DAGs) and women** to ensure their engagement in the energy service delivery as decision maker, implementers and beneficiaries

1.2 Purpose and rationale of the assignment

The RERA programme is supporting GoN to define roles and responsibilities of the three levels of government with regard to renewable energy (RE) to support the transformation into the federal structure. There will be a paradigm shift in how small-scale RE will be promoted and developed through local governments. Constitutionally the local governments are expected to be directly engaged in planning and implementation of RE promotion. The transition from the present setup to the new federal setup is expected to take a few years.

Nepal has huge potential in harnessing various kinds of renewable energy technologies (RETs) and these resources have not been utilized due to geographical, technical, political and economic reason. Government of Nepal (GoN) has been investing significant financial resource as subsidy to support rural population to access renewable and modern energy services, but most of the rural population is still deprived of acquiring RETs because of high upfront cost and very low level of awareness on importance of such technologies. These technologies help the rural people to get access to energy for lighting and cooking, to improve their livelihoods through enhanced productive activity, reduce their drudgery (e.g. less collection of fuel for cooking) and improve their health (e.g. less emissions from polluting traditional cookstoves and kerosene lamps).

On average the subsidy provided by the government covers about 30 to 50% of the cost of RETs, and the remaining 50-70 percent has to be paid upfront by the end-user as equity. Since most of the population living in remote areas/off grid is comparably poor, they are not able to invest the equity amount. In this context, easy and affordable access to finance is

very much crucial to acquire such technologies.

Most of the bank and financial institutions considered RETs financing as risky investments because the business and financial model behind these technologies are not well known to them and don't have knowledge on importance of such technologies in rural context. Therefore, banks and financing institutions are only providing loans for RETs to a very limited extend. They focus on areas that are easily accessible and that can be served directly by their banking infrastructure. Therefore, many LFIs (local financial institutions) in RERA partner municipalities are not able to invest in RETs installation and promotion income generation activities (IGA) through productive use of energy because of lacking adequate fund. To overcome this situation, RERA is setting up a revolving loan fund through NMB bank under the custodianship of AEPC/CREF to make wholesale loans available for LFIs so that they can provide retail loans for RETs and different IGAs based on RETs to end-users. The Central Renewable Energy Fund (CREF) is a financial intermediation mechanism for the renewable energy sector under the AEPC. Main objective of the fund is to effective delivery of subsidies and credits to the RETs. However, until now CREF has only concentrated to process subsidy mechanism and credit has not mobilized in adequate manner.

In the context, RERA assigned Practical Action Consulting to provide training/orientations to the LFIs (Micro finance development bank (MFDB), Financial Intermediaries Non-Government Organization (FINGO) and Cooperative Societies) to promote RETs and productive use of energy in the RERA partner municipalities, and to select suitable LFIs that will receive wholesale loans from the revolving fund.

1.3 Objectives of the Assignment

The overall objective of the assignment is to select potential LFIs and provide orientation to the LFIs to promote RETs and productive use of energy in 6 partner municipalities from five project districts and to select suitable LFIs from there for receiving wholesale loans form the revolving loan fund. The specific objectives of the assignment include:

- Identification of potential LFIs operating in partner Rural/Municipalities.
- Provide orientation to senior manager board member of all identified LFIs on possibilities and opportunities to promoting RETs and productive use of energy in partner municipalities, and to inform LFIs about availability of revolving loan fund.

Chapter 2: Selection of Local Financial Institutions

The team undertook the selection of LFIs through participatory approach engaging with:

- the respective municipal authorities
- inputs and feedback from GIZ RERA team based in Dhangadhi
- District Cooperative offices
- Feedbacks on LFIs from their members and locals from the intervening areas.

2.1: Selection Methodology

The team first collected information of Local Financial institutions registered in the partner municipalities from the secondary information (from relevant municipal data and registration list from District Cooperative offices respectively). Information of the LFIs was collected mainly on:

- Whether or not they are active in the area
- Their respective contact details
- Their financial status, customer base, audits etc.

As information from the secondary sources was not adequate, a field visit to the partner municipalities was undertaken by the research team. The team used participatory approach for selection and collecting information about the LFIs.

Before the field assessment the team developed a set of selection criteria as well as a questionnaire to populate the details of the selected LFIs of respective municipalities.

2.1.1: Selection criteria

Assessing whether or not the LFIs are resourced (Technically and financially) as well as they have motivation to invest into Renewable sector was the overarching idea for developing following selection criteria as:

A. Governance and strategy

- Composition of the Governing Board: Board members' experience, education and reputation
- Well represented and democratically elected Board: if the board are being elected through participatory process or same board for longer period.
- Regularity of Board meetings and quality of discussion in the meetings
- Regularity of General body meetings, attendance and quality of discussions in the meetings
- Compliance with regulatory requirements and Transparency: if the information flow mechanism from governing agency to members is in place or not
- Cooperative's experience in years: their operation period, how long being active.
- Growth Strategy/plan: Understanding whether or not planning or strategy development is the part of General assembly
- Linkages with financial institutions (other than BFIs assessing the cooperative) and a good credit history: have previously administered the wholesale lending or not.

B. Quality of operations

- Quality of clients/members: what is the savings and credit base: loans as per the sector
- Membership retention rate: Growth and decrease in member base
- Appropriate product design and delivery: type of loan products, savings benefits
- Clarity in division of roles between Board and the management
- Tracking system for overdue: sound book keeping or process to acquire bad debts.
- Borrowers per field staff (staff productivity)
- Field staff to total staff ratio (staff productivity)
- Risk of negative rumours/ loss of reputation. Strategic move by competitors and other funders
- Past investment in renewable technologies/ productive uses.

C. Management, Internal Control and Client Protection

- Human Resource systems
- Number of field staff
- Experience of senior management: experience of managers and other staffs in the institutions or similar other institutions
- Quality of Accounting
- Quality of Internal audit and control systems: who does the internal audits and control and how often
- Fund management: type of internal fund management system
- Transparency to clients
- Fair and respectful treatment of clients: reputation of the clients

D. Financial performance

- Portfolio at Risk
- Repayment rate
- Yield to Annual Percentage Rate
- Operational Self Sufficiency (OSS)
- Return on Assets (RoA)
- Debt Equity Ratio (after disbursement of the proposed loan)
- Savings to total debt ratio (after disbursement of the proposed loan)
- Current ratio (assets VS liabilities)

E. Technical Aspects

- Interest to participate in the project and access revolving fund (with reason)
- Geographic outreach, coverage or number of members
- Potentiality of Renewable Energy and productive end use projects and investment need in the boundary of the LIFs.

2.1.2: Selection process

As the number of the LIFs registered in each of the municipalities was very high. Selection was undertaken in two stages:

- Preliminary Selection

Preliminary selections were carried out based on the telephone conversation with municipalities and District cooperative offices that provided the information about which of the listed LFIs are active in the area. The active LFIs were marked as per regular auditing as well as holding their general assembly every year.

- **Field Assessment**

The team undertook a detailed field assessment of all 6 municipalities to verify the information collected so far and identify and select the potential LFIs from each municipality for further orientation.

The team initiated the field assessment through:

- ✓ **Focus Meeting with Municipality:** gathering their feedbacks on the LFIs in the area, for the projects and planning for the orientation program. In all municipalities the municipal authorities provided the list of active LFIs in the area.
- ✓ **One on One Interview with listed active LFIs:** Gathering their brief information as well understanding their interest to participate in project, orientation as well as knowledge of alternative energy sector.
- ✓ **Cross Check with LFIs members and beneficiaries:** The team undertook reconnaissance assessment talking informally with the locals connected to LFIs, local shop, hotels and women about the information gathered of LFIs to verify the data collection and gain the complete scenario of LFIs operation in the area.

2.1.3 Overview of the Selected LFIs

1) Dogada Kedar Rural Municipality, Baitadi

Out of 11 registered LFIs in the municipality following 4 LFIs were selected for the orientation based on the selection criteria mainly considering technical aspects, their governance and existing status. Details of the selected LFIs are as mentioned in table below:

Table 2.1: Selected LFIs from Dogada Kedar Rural Municipality

| Selected LFIs | Established year | Members | Financial status | Operation Status |
|--------------------------------|------------------|---------|--|---|
| 1. Adarsha Savings and Credit: | 2068 B.S | 225 | primarily with total savings of Rs. 20,25,662 and loan amount of Rs 17,30,864 | Active. Investment mainly in agriculture sector |
| 2. Vumi-raj Savings and Credit | 2063 B.S | 640 | Total savings around Rs. 1.54 crore and loan amount of Rs 1.2 crore | Active. Investment mainly in agriculture and foreign employment |
| 3. Nawayug Savings and Credit | 2069B.S | 241 | Total savings of Rs. 50,42,726 and loan amount of Rs 79,37,162. Borrowed Rs. 20 lakhs loan from Nepal Rastra Bank with still Rs 5 lakhs to be repaid | Active. Mainly investing in agriculture sector |
| 4. Himchuli | 2068 B.S | 436 | total savings of Rs. 24 | Active in ward |

| | | | | |
|--------------------|--|--|--------------------------------------|---|
| Savings and Credit | | | lakhs and loan amount of Rs 24 lakhs | no.3 and 7 of the municipality. Investment mainly in agriculture sector |
|--------------------|--|--|--------------------------------------|---|

In the Dogada Kedar Rural Municipality there is scope for investing in a Micro-hydro and ICS promotion. According the respondents, Bio-gas is not perceived well in the area hence people will be sceptical to invest on it.

2) Kedar Seu Rural Municipality, Bajhang

There are 7 LFIs in the area which were registered in the Division Cooperative Doti and now allocated to the Rural Municipality. As per the information provided by the Gaupalika 2 among the 7 are inactive and remaining others are also in very small scale of lending and savings. There is Nepal Investment bank and a branch of Kisan Micro-finance located in Jhotha Bazar of the municipality. The majority of the HH rely on solar home system for electricity and traditional cooking is predominant in the area. It has been said that the electricity will be provided to the area within period of 1 year.

Out of 7 registered LFIs in the municipality following 4 LFIs were selected for the orientation based on the selection criteria mainly considering technical aspects, their governance and existing status. Details of the selected LFIs are as mentioned in table below:

Table 2.2: Selected LFIs from Kedar Seu Rural Municipality

| Selected LFIs | Established year | Members | Financial status | Operation Status |
|------------------------------------|------------------|---------------|---|--------------------------------|
| 1. Rayal Savings and Credit | 2069 B.S | 700 | Total savings of Rs. 2.5 Lakhs and loan amount of Rs 50 lakhs. Investment mainly in agriculture sector. | Active in ward no. 1,2 and 3. |
| 2. Bhagwati Savings and Credit | 2071 B.S | 453 all women | invested in agriculture and foreign employment with total savings around Rs. 15 Lakhs and loan amount of Rs 32 lakhs | Operating in ward no.1,2 and 3 |
| 3. Shree Kedar Savings and Credit: | 2071 B.S | 477 | investment in agriculture sector primarily with total savings of Rs. 23 and loan amount of Rs 36 lakhs | operating in ward no.8 and 9 |
| 4. Kalika Savings and Credit | 2071 B.S | 200 | Investing in agriculture sector and housing with total savings of Rs. 2.1 lakhs and loan amount of Rs 1 lakhs. Kalika in past has invested in Bio-gas and ICS system of around Rs. 20 Thousand. | operating at ward no.2 |

In addition to above four LFIs, we had also shortlisted the Deura Bahu Udashya Savings and Credit cooperative for orientation programme. But after having further review, we discovered the cooperative has been inactive for long period, didn't held general assembly for years and no external auditing were performed. The President of the RM leads this LFI, so for the orientation programme only we extended our invitation to the cooperative as well.

Out-migration of the male population is quite high in the area, hence most of the LFIs members are women.

3) Bitthad Chir Rural Municipality, Bajhang

Out of 4 registered LFIs in the municipality following 3 active LFIs were selected for the orientation programme:

Table 2.3 : Selected LFIs from Bitthad Chir Rural Municipality, Bajhang

| Selected LFIs | Established year | Members | Financial status | Operation Status |
|----------------------------------|------------------|---------|---|--------------------------------|
| 1. Syani Savings and Credit | 2069 B.S | 931 | Investing mainly in agriculture sector primarily with total savings of Rs. 1.74 crore and loan amount of Rs 1.74 crore. They have invested in 25 solar home systems in past with support from Government grant. | active in ward no. 2 |
| 2. Chirasaini Krishi Sahakari | 2072 B.S | 56 | Invested in agriculture with total savings around Rs. 7 Lakhs and loan amount of Rs 7 lakhs. They have invested in Bio-gas also. | Active. Operates in ward no. 4 |
| 3. Dedeshwori Savings and Credit | 2070 B.S | 277 | Investment in agriculture sector primarily with total savings of Rs. 32 lakhs and loan amount of Rs 32 Lakhs | Active in ward no.4 |

The selected LFIs are interested to invest and promote solar and ICS systems.

4. Baddi Kedar Rural Municipality, Doti

Out of 5 registered LFIs we selected 3 LFIs for the orientation programme based on the selection criteria mainly considering technical aspects, their governance and existing status. Details of the selected LFIs are as mentioned in table below:

Table 2.4 : Selected LFIs from Baddi Kedar Rural Municipality, Doti

| Selected LFIs | Established year | Members | Financial status | Operation Status |
|---------------|------------------|---------|------------------|------------------|
|---------------|------------------|---------|------------------|------------------|

| | | | | |
|---------------------------------------|------------|---------------|--|---------------------|
| 1. Sangalo Krishi Sahakari | 2071 B.S | 400 | investment in agriculture sector primarily with total savings of Rs. 32 Lakhs and loan amount of Rs 32 lakhs | Active in all wards |
| 2. Manna Kapadi Mahila Bahu-udhsya | 2065 B.S | 525 all women | Invested in agriculture, rural business enterprises for women with total savings around Rs. 10 Lakhs and loan amount of Rs 10 lakhs. | Active in ward 4. |
| 3. Bijay Bikash Bahu-udhasya Sahakari | 2065 B.S., | 265 | investment in agriculture sector and foreign employment with total savings of Rs. 10 and loan amount of Rs 11 lakhs | Active in ward 5 |

5) Chure Rural Municipality, Kailali

There are 10 LFIs in the Chure Municipality which were registered in the Division Cooperative Kailai. As per the information provided by the Gaupalika, 4 among the 10 cooperatives are inactive and remaining others are also doing very small scale of lending and savings. Among the remaining 6 LFIs, we selected five LFIs considering technical aspects, their governance and existing status. Information of the selected LFIs is as described in table below:

Table 2.5: Selected LFIs from Chure Rural Municipality, Kailali

| Selected LFIs | Established year | Members | Financial status | Operation Status |
|--------------------------------|------------------|---------|---|-------------------------------|
| 1. Vision Krishi Sahakari | 2070 B.S | 200 | Providing loan in agriculture sector primarily with total savings of Rs. 10 Lakhs and loan amount of Rs 10 lakhs. They have invested in Pico-hydro project of 7KW capacity. | Active in ward no. 3 |
| 2. Nigali Krishi Sahakari | 2066 B.S | 386 | Investing mainly in agriculture sector with total savings around Rs. 26 Lakhs and loan amount of Rs 26 lakhs. | Operating in ward no. 1 and 3 |
| 3. Jana Kalyan Krishi Sahakari | 2064 B.S | 694 | Invest in agriculture sector primarily with total savings of Rs. 1.45 crore and loan amount of Rs 1.45 crore. | operating in ward no. 5 |

| | | | | |
|---|----------|-----|---|------------------------|
| 4. Swavalambhan Mahila Sana Kishan Krishi Sahakari: | 2074 B.S | 296 | Invest in agriculture and household purposes with total savings of Rs 8.81 Lakhs and Rs 11.27 lakhs as total loan disbursed. They invested in 65 ICS system also. | operating in ward no.5 |
| 5. Tri-murti Sahakari | 2073 B.S | 125 | Invest in small agriculture related loans, with total savings of Rs. 2.62 lakhs and loan investment of Rs 11.62 lakhs. They also invested in electrification component of local micro-hydro. | Operating in ward no.3 |

There are branches of Sunrise bank and Kisan Micro-finance also located in Sahajpur. The majority of the HHs in the municipality rely on solar home system for electricity and use of traditional cookstove is predominant in the area. The national grid is connected to the market centres of the area but the rural areas still lack the electricity from national grid.6) Shukla Phata Municipality, Kanchanpur

There are 63 registered LFIs in the municipality. Selecting the potential LFIs for the orientation presented a lot of difficulty for the team in the municipality as:

- The team struggled to acquire the contact details of the LFIs which was in available in any official documents, few of them had Local Landline numbers which were not active at the moment.
- Status of active and inactive LFIs was not known to Municipality office- Finance Unit lead of the municipality quoted” although the list is send over to municipality by District Cooperative Office, we are yet to make an assessment of their current status”
- The strict time-line for the study team did not allow the liberty for assessment of all 63 LFIs in the area with field visit.

Thus, the team decided jointly with GIZ RERA team in Kathmandu to abide with RERA team in Dhangadhi’s recommendation on the suitable LFIs after their interaction program in the municipality. Based on RERA team’s recommendation, following three LFIs were selected for orientation programme:

Table 2.6: Selected LFIs from Shukla Phata Municipality, Kanchanpur

| Selected LFIs | Established year | Members | Financial status | Operation Status |
|---------------------------------|------------------|-------------------------------|--|--------------------------|
| 1. Nawakiran Savings and Credit | 2068 B.S. | 2000 members (1300 female and | Investing in agriculture, livestock, livelihood, business, foreign employment with total savings of Rs. 2 crore and loan investment of | operating in ward no. 10 |

| | | | | |
|---------------------------------------|----------|---|--|--|
| | | 700 male). | around Rs. 1.5 crore. They also provided loans to buy Improved Cookstoves. | |
| 2. Shrinjan Shil Savings and Credit | 2065 B.S | around 8889 members (5542 female and 3347 male) | Investing in foreign employment, agriculture sector in which Dairy is the largest portfolio as well as they also operate Insurance services in the area. Their total savings is around Rs. 13.5 crore and total loan investment is Rs. 21 crore. They have invested in Bio-gas system also. | operating in ward no. 10 |
| 3. Uday Dev Multi-Purpose Cooperative | 2056 | 25000 members | invested around Rs. 80 crore and have active savings of Rs. 55 crore, they have invested in small enterprises, agro-based industries, real estate sector, foreign employment etc. | Active in Mahendranagar and Shuklaphata municipality |

The national grid has reached almost all areas of the municipality. Still there is possibility of investment in energy powered systems in various agriculture value chain such as rice, dairy etc.

2.2: Findings of the Field Assessment

Major findings from the Field assessment were:

- Majority of registered LFIs are not active at present. The team discovered that only around 20% of the actual registered LFIs are functional. Most of the LFIs were registered/established by various development projects in the area who also supported these LFIs with operational cost. Once such project ended the operation of these LFIs also ceased to exist and only remained in paper.
- Many of the LFIs do not have any democratic selection of board members. The team discovered almost all the LFIs in the area has same board members since the time of establishment.
- Apart from few LFIs, none of the LFIs have previously invested in the RE sector. Majority of the LFIs are not aware about potential of the RE investment in their area.
- Almost all the LFIs selected have expressed their interest to be part of GIZ RERA program to do financing for renewable energy promotion.
- In all the partner municipalities there is high penetration of local-finance institutions. The general perception of public toward LFIs is good. They perceive that it is easier to access the loans from the LFIs. But the interest rate of the LFIs is substantially higher than the bank rate. The LFIs are lending at the rate of 15-20%.

- In each of the partner municipalities there is a branch of A class bank.

Chapter 3: Orient on Access to Finance

3.1 Orientation Methodology

3.1.1 Structure of the Orientation Workshop

This orientation workshop had three modules: the first was to orient the participants about the project and the revolving loan fund, second was to make them aware importance of RETs and third one was about opportunity in renewable energy financing. The main contents of the orientation programme were as mentioned below:

Module 1: Introduction of RERA programme and Revolving Loan Fund

Model 2: Revolving fund modality and wholesale loan channelling and accessing process/procedure

Module 3: Total Energy Access Need and Importance of RETs

- Total Energy Access need, energy access for achieving basic energy services for home and community, and income generating activities
- Importance and use of Renewable energy technologies
- Financing gaps in RETs in Nepal

Module 4: Financing on RETs and PEUs

- Importance of micro-financing for increasing energy access in rural areas
- Existing subsidy rate in RETs and subsidy channelling process in federal (new) context,
- Why LFIs should involve in promotion of different RETs and produce end uses?
- Loan application, forms, formats things need to be taken care by LFIs
- Action plan of each LFIs on possibilities and opportunities for promoting RETs and productive use of energy

The workshops were concluded with group works and presentation by the participating cooperatives on “Need, Possibilities and Opportunities for promoting RETs and productive use” in their working areas.

For detail, please refer Annex 1: Orientation Workshop Schedule.

3.1.2 Orientation techniques and Participants

Workshop method was used to orient the selected local financial institutions. One day workshop was organized in participatory way in three places as described below:

Table 3.1: Details of the Orientation Workshops

| Venue | Date of the workshop | Number of participants* | Participant LFIs |
|---------------------------------------|-------------------------------|-------------------------|---|
| Sahajpur, Chure, Kailali | 5 th February 2019 | 42 (26 M, 16 F) | Janakalyan krishi sahakari, Nigali Krishi Sahakari; Trimurti Krishi Sahakari, Bijaya bikash multipurpose, Kedar Mahila krishi sahakari, Sangalo Krishi Sahakari, Mahila Bahuudyasiya Sahakari, Nigali Krishi Sahakari, Udaydev Krishi Sahakari, Vision Krishi Sahakari, Swavalamban mahila sahakari |
| Dogada Kedar, Baitadi | 7 th February 2019 | 16 (12 M, 4 F) | Himchuli Savings and Credit; Adarsha Savings and Credit; Vumiraj Savings and Credit Nawayug Savings and loan |
| Deula, Kedarsew Municipality, Bajhang | 9 th February 2019 | 29 (18 M, 11 F) | Kalika Sahakari sanstha; Bhagwati Sahakari sanstha; Kedar sana Kisan sahakari; Syadi Saving and Credit; Deura Bahuudyasiya Sahakari; Chirasaini Krishi Sahakari |
| Total | | 87 (56 M, 31 F) | |

* Note: Detail list of participants is in Annex 5.

Altogether, 87 participants from 22 LFIs participated the events with encouraging number (35.6%) of women participation. Each module contains PowerPoint presentations (Annex 3) to introduce and explain each theme of the orientation programme. PAC coordinated with the partner municipalities and selected potential LFIs to organize and facilitate one day training/orientation in cluster basis as described above.

3.2 Orientation Workshop Events

Orientation workshops to the local financial institutions as per the table (1) were organized in three different locations as described in detail below:

3.2.1 Orientation Workshop at Chure, Kailali

Altogether 42 participants from 11 cooperatives from Chure Rural Municipality of Kailali, Suklaphata Municipality of Kanchanpur and Baddi Kedar Rural Municipality of Doti participated the Chure Workshop event. The workshop was started with introduction of the participants. Ms. Dhana Owd, RERA made presentation about the RERA programme. Mr. Suman Dhakal, Energy Financing Advisor, RERA made presentation about the RERA's Revolving fund modality and wholesale loan availability. Additionally, he made the participants about other wholesale loan access opportunities and importance of micro-financing for rural Nepal. Mr. Min Bikram Malla, Practical Action Consulting made presentation about total energy access need, importance of RETs for increasing energy access and financing gap in Nepal. In another session, Mr. Malla made presentation on micro-financing opportunities for RETs and four different types of business models where the local micro-finance institutions can get involved. The schedule of the workshop is in Annex 4.

The workshop was concluded with group works and presentation from the participants. Each of the cooperatives presented on “Need, Possibilities and Opportunities for promoting RETs and productive use” in their working areas. Summary of presentation made by the participating cooperatives are as described in table below:

Table 3.2: Commitment of participants LFIs at Chure, Kailali Workshop

| Cooperative's name | Possibility of RETs in working areas |
|--|---|
| Janakalyan Sahakari sanstha, Chure, Kailali | <ul style="list-style-type: none"> • Interested for clean cookstoves promotion • Grid connected so no interest on decentralized energy systems. But interested on productive end use promotion. |
| Nigali Krishi Sahakari sanstha, Chure, Kailali | <ul style="list-style-type: none"> • Interested for bio-gas promotion • Interested for solar home system and mini-grid promotion as well as many members are still deprived from electricity access. • Interested on agro-based productive end uses of electricity |
| Swabalambi Mahila sahakari sanstha, Chure, Kailali | <ul style="list-style-type: none"> • Interested for clean cookstoves promotion • Interested for Solar dryer and improved Water mill as well |
| Trimurti sahakari sanstha, Chure, Kailali | <ul style="list-style-type: none"> • Interested for clean cookstoves and improved Water Mill promotion |
| Vision Krishi sahakari sanstha, Chure, Kailali | <ul style="list-style-type: none"> • Interested mainly for solar home system and mini-grid promotion |
| Bijaya Bikash Krishi Sahakari, Baddikedar, Doti | <ul style="list-style-type: none"> • Interested for clean cookstoves and solar home system promotion. |
| Sangalo Krishi sahakari, Baddikedar, Doti | <ul style="list-style-type: none"> • Possibility of biogas, solar home system and IWM promotion |
| Kedar Mahila sahakari sanstha, Baddikedar, Doti | <ul style="list-style-type: none"> • Interested for clean cookstoves promotion |
| Mahila bahuudyasiya sahakari sanstha, Baddikedar, Doti | <ul style="list-style-type: none"> • Possibility of solar home system and IWM promotion |
| Udaydev Krishi Sahakari | <ul style="list-style-type: none"> • Possibility of clean cookstoves, biogas, solar pumping' system for drinking water and irrigation |

3.2.2 Orientation at Dogada Kedar, Baitadi

Altogether 16 participants from 6 cooperatives from Dogade kedar Rural Municipality of Bajura participated the Dogada Kedar Workshop event. Mr. Min Bikram Malla, Practical Action welcomed the participants. It was followed by brief introduction of the participants. Mr. Suman Dhakal, Energy Financing Advisor, RERA made presentation about the RERA's Revolving fund modality and wholesale loan availability. Additionally, he made the participants about other wholesale loan access opportunities and importance of micro-financing for rural Nepal Ms. Dhana Owd, RERA made presentation about the RERA programme. Mr. Min Bikram Malla made presentation about total energy access need for home, community and works, importance of RETs for increasing energy access and financing gap in Nepal. In another session, Mr. Malla presented about micro-financing opportunities for RETs and four different types of business models where the local micro-finance institutions can get involved.

The workshop was concluded with group works and presentation from the participants. Each of the cooperatives presented on “Need, Possibilities and Opportunities for promoting RETs and productive use” in their working areas. Summary of presentation made by the participating cooperatives are as described in table (3) below:

Table 3.3: Commitment of LFIs at Dogadakedar, Baitadi Workshop

| Cooperative's name | Possibility of RETs in working areas |
|---|--|
| Shri Himchuli saving and credit, Dogadakedar, Baitadi | Interested for solar mini grid system and clean cookstoves |
| Nawayug Cooperative, Dogadakedar, Baitadi | Interested for biogas, micro-hydro and solar |
| Adarsha saving and credit, Dogadakedar, Baitadi | Possibility of solar home system, Improved water mill and bio-gas promotion |
| Shri vumiraj bachat tatharin sahakari sanstha | Interested for solar home system, clean biomass cookstoves and solar water pumping both for irrigation and drinking water purpose. |

3.2.3 Orientation at Deula, Kedarsaw Municipality, Bajhang

Altogether 29 participants from 11 cooperatives from Bitthad Chir Rural Municipality and Kedar Syung Rural Municipality of Bajhang participated the Chure Workshop event. The workshop was started with welcome speech by Mr. Shankar Pathak, RERA, followed by brief introduction of the participants. Ms. Dhana Owd, RERA made presentation about the RERA programme and also made presentation about the RERA's Revolving fund modality and wholesale loan availability. Mr. Min Bikram Malla, Practical Action Consulting made presentation about total energy access need, importance of RETs for increasing energy access and financing gap in Nepal. In another session, Mr. Malla made presentation about micro-financing opportunities for RETs and various types of LFIs, involvement models.

The workshop was concluded with group works and presentation from the participants. Each of the cooperatives presented on “Need, Possibilities and Opportunities for promoting RETs and productive use” in their working areas. Summary of presentation made by the participating cooperatives are as described in table below:

Table 3.4: Commitments of percipients LFIs at Deula, Kedarsaw, Bajhang Workshop

| Cooperative's name | Possibility of RETs in working areas |
|---|--|
| Kalika Samudayik krishi sahakari sanstha, Kedarseu, Bajhang | Possibility in Improved water mill. Also possibility of solar pumping system for drinking and irrigation purpose. |
| Bhagwati krishi sahakari sanstha, Kedarseu, Bajhang | Want to invest in Improved water mill and solar pumping for drinking and irrigation purpose. |
| Kedar sow kisan sahakari, Kedarseu, Bajhang | Possibility of solar home system, productive use of electricity, improved water mills, biogas and clean biomass cookstoves |
| Deura Krishi sahakari sanstha, Kedarseu, Bajhang | Interested to promote solar homes systems |
| Syadi saving and credit, Bithadchir, Bajhang | Interested for solar home system and IWMs promotion. |
| Chirasaini saving and | Interested to invest for solar energy for lighting and water |

| | | |
|---------------------|-------------|---------------------------------------|
| credit, Bhajhang | Bithadchir, | pumping, as well as clean cookstoves. |
|---------------------|-------------|---------------------------------------|

Chapter 4: Conclusions and Recommendations

Selection of LFIs and orientation to them were completed as per the plan. From 120 LFIS in the six partner municipalities from five districts, we selected 22 LFIs after having detail analysis which met the selection criteria.

Table 4.1: Number of selected LFIs in the Partner Municipalities

| S.N. | Municipalities | Total LFIs | Selected LFIs |
|------|--|------------|---------------|
| 1 | Dogada Kedar Rural Municipality, Baitadi | 33 | 4 |
| 2 | Kedarseu Rural Municipality, Bajhang | 7 | 4 |
| 3 | Bitthadchir Rural Municipality, Bajhang | 4 | 3 |
| 4 | Baddikedar Rural Municipality, Doti | 5 | 3 |
| 5 | Chure Rural Municipality, Kailali | 8 | 5 |
| 6 | Sukhlaphata Municipality, Kanchanpur | 63 | 3 |
| | Total | 120 | 22 |

Orientation workshops were organized in three locations: i) Chure, Kailai; ii) Dogadakedar, Baitadi and Kedarsew, Bajhang. Altogether, 87 participants from 22 LFIs from the six partner municipalities participated the orientation workshops. The participants got clear information about the project, wholesale loan availability from revolving fund, need of total energy access mainly for house, community and productive uses, importance of RETs and investment opportunities in RETs. The LFIs are willing to participate in the project to promote RETs in their areas. The main need in their areas include clean cooking solutions including biogas, solar water lifting, solar home system, improved water mills, etc. as mentioned in Chapter 3 above and also explained in detail in Annex 8. The selected LFIs are interested and ready for providing loan for RETs. Few of LFIs already have experience on providing loan for RETs (Annex 8) while others need to create credit lines for it.

The selected LFIs have their deposits also to provide loan but the fund may not be adequate enough to achieve target scale of RETs promotion. They are interested in accessing loan from RERA's revolving fund mechanism set under NMB bank. But they think that the proposed base rate of the revolving fund is still high. If the project helps them to access the loan mainly in preparing required documents and approaching to the bank, it would be attractive and viable to them. There seems need of systemic approach to promote RETs in the participant municipalities. Loan is just a part of the system. The LFIs are expecting the project support for establishing sustainable market system of RETs in their working areas. Providing support to access subsidies, capacity building of market system actors, do social marketing & behavioural change activities, and establishing strong supply chain & support mechanisms are must. In this endeavour, the LFIs are ready to work closely with the project.

Annex 1: List of the Registered Local Financial Institutions in Intervening Municipality

A. Dogada Kedar Rural Municipality, Baitadi

1. Adarsha Savings and Credit
2. Bamuni Amma Savings and Credit
3. Vumi-raj Savings and Credit
4. Dogada Savings and Credit
5. Himchuli Savings and Credit
6. Hunnai nath Savings and Credit
7. Kattuj Pani Savings and Credit
8. Kedar Nath Savings and Credit
9. Nawayug Savings and Credit
10. Panch Dev Savings and Credit
11. Sidde swor Bhagwati Savings and Credit
12. Ashmikedar Krishi Cooperative
13. Bellauraj Krishi Cooperative
14. Bhitakedar Krishi Cooperative
15. Deulek Pashu-bikash Krishi Cooperative
16. Gramin bikash Krishi Cooperative
17. Kafal Kot Sana Kishan Krishi Cooperative
18. Khochlek Kedar Krishi Cooperative
19. Khodam Nath Dalit Krishi Cooperative
20. Sitthad Dalit Krishi Cooperative
21. Jan Ekakrit Krishi Cooperative
22. Vumi-raj Chain-raj Krishi Cooperative
23. Suryodaya Krishi Cooperative
24. Bandevi Krishi Cooperative
25. Dogada Kedar Krishi Cooperative
26. Sunlight Krishi Cooperative
27. Chadepani Multi-purpose
28. Shreekot Multi-purpose
29. Pragatishil Mauri-Palan Cooperative
30. Charpate Junar Cooperative
31. Shree kot Sajha Cooperative
32. Shree Kedaras Sajha
33. Laxmi Panch dev Adhunik Mauri Palan Coopertive

B. Kedarseu Rural Municipality, Bajhang

1. Bhagwati Sana Kisan Krishi Sahakari
2. Kalika Samudayik Krishi Sahakari
3. Rayal Bachat tatha Rin Sahakari
4. Deura Bahu Udhyasiya Sahakari Sanstha
5. Betal Bhagwati Sahakari Sanstha
6. Kedar Sana Kisan Sahakari
7. Bajh Bachat Tatha Rin Sahakari

C. Bitthadchir Rural Municipality, Bajhang

1. Chirasaini Krishi Sahakari Sanstha
2. Pragatisil Mahila Bahuudhyasiya
3. Dedeshwori Bachat tatha Rin Sahakari Sanstha Ltd.
4. Syani Bachat tatha Rin Sahakari Sanstha Ltd.

D. Baddikedar Rural Municipality, Doti

1. Bijaya bikash bahu udhyasiya sahakari sanstha ltd.
2. Manna kapadi mahila bahu udhyasiya sahakari sanstha ltd.
3. Kedar mahila bachat tatha rin sahakari sanstha ltd.
4. Sanngalo krishi sahakari sanstha ltd.
5. Melhadi sahakari upabhokta sanstha

E. Chure Rural Municipality

1. Kishan Multi-Purpose Cooperative
2. Vision Krishi Cooperative
3. Tri-murti Krishi Cooperative
4. Nigali Krishi Cooperative
5. Sahajpur Krishi Cooperative
6. Paurakhi Cooperative
7. Jana Kalyan Krishi Cooperative
8. Swavalambhan Mahil Sana Kishan Krishi Cooperative

D. Sukhlaphata Municipality

1. Pragati bachat tatha rin sahakari sanstha Ltd.
2. Santa bachat tatha rin sahakari sanstha Ltd.
3. Sundevi bachat tatha rin sahakari sanstha Ltd.
4. Trisakti madhyawarti bachat tatha rin sahakari sanstha Ltd.
5. Swabalamvi Mahila bachat tatha rin sahakari sanstha Ltd.
6. Kanchan Jhalari bachat tatha rin sahakari sanstha Ltd.
7. Maha laxmi bachat tatha rin sahakari sanstha Ltd.
8. Krishnasar bachat tatha rin sahakari sanstha Ltd.
9. Trimurti gramin bidhut sahakari sansth Ltd.
10. Jharkhandi gramin bidhut sahakari sansth Ltd.
11. Sundevi gramin bidhut sahakari sansth Ltd.
12. Dubaha gramin bidhut sahakari sansth Ltd.
13. Dipjyoti gramin bidhut sahakari sansth Ltd.
14. Shivasakti gramin bidhut sahakari sansth Ltd.
15. Ganeshpur gramin bidhut sahakari sansth Ltd.
16. Ram Janaki gramin bidhut sahakari sansth Ltd.
17. Jaya Laxmi gramin bidhut sahakari sansth Ltd.
18. Kanchan gramin bidhut sahakari sansth Ltd.
19. Chautari gramin bidhut sahakari sansth Ltd.
20. Sayapatri gramin bidhut sahakari sansth Ltd.
21. Kasraul gramin bidhut sahakari sansth Ltd.
22. Vijaya ekata mahila bikash bahu udhyasiya sahakari sanstha Ltd.
23. Baijnath mahila bikash bahu udhyasiya sahakari sanstha Ltd.
24. Nawashrijana bahu udhyasiya sahakari sanstha Ltd.
25. Bishal mahila Krishak bahumukhi sahakari sanstha Ltd.

26. Anupam Krishi bahu udhyasiya sahakari sanstha Ltd.
27. Nakhauri mukta kamaiya krishi sahakari sanstha Ltd.
28. Kabila Krishi bahu udhyasiya sahakari sanstha Ltd.
29. Surya jyoti krishi sahakari sanstha Ltd.
30. Sukla barhasinghe krishi sahakari sanstha Ltd.
31. Dhurvata samudayik bikash krishi sahakari sanstha Ltd.
32. Parvat krishi sahakari sanstha Ltd.
33. Janajagan krishi sahakari sanstha Ltd.
34. Mahadev krishi sahakari sanstha Ltd.
35. Atma jagaran mahila krishi sahakari sanstha Ltd.
36. Api saipal krishi sahakari sanstha Ltd.
37. Vumi adhikar krishi sahakari sanstha Ltd.
38. Dauna bebbri mahila krishi sahakari sanstha Ltd.
39. Didi bahini krishi sahakari sanstha Ltd.
40. Mahila sana kisan krishi sahakari sanstha Ltd.
41. Pipaladi krishi sahakari sanstha Ltd.
42. Sagarjyoti krishi sahakari sanstha Ltd.
43. Siddhaunnat annabali krishi sahakari sanstha Ltd.
44. Bakhari krishi sahakari sanstha Ltd.
45. Api nampa krishi sahakari sanstha Ltd.
46. Shri gram in samaj bikash krishi sahakari sanstha Ltd.
47. Shri jharkhandi baijnath krishi sahakari sanstha Ltd.
48. Shri Sunwara krishi sahakari sanstha Ltd.
49. Shri Chaulani krishi sahakari sanstha Ltd.
50. Shri Nawasiddha Baijnath krishi sahakari sanstha Ltd.
51. Shri Gram in unnat krishi sahakari sanstha Ltd.
52. Bishwas krishi sahakari sanstha Ltd.
53. Nawashanta krishi sahakari sanstha Ltd.
54. Mukta kamlari bachat tatha rin sahakari sanstha Ltd.
55. Ekta bachat tatha rin sahakari sanstha Ltd.
56. Nawakiran bachat tatha rin sahakari sanstha Ltd.
57. Kanchanpur gram in bidhut sahakari sangh ltd.
58. Dangisharan krishi sahakari sanstha Ltd.
59. Shrijansil bachat tatha rin sahakari sanstha Ltd.
60. Jhalari sahakari sanstha ltd.
61. Shovatal bahu udyasiya sahakari sanstha Ltd.
62. Janachetana krishi sahakari sanstha Ltd.
63. Kishor kishori bahu udyasiya sahakari sanstha Ltd.

Annex 2: Checklist to Select Local Financial Institutions

ग्रामिण छेत्रका लागि नवीकरणीय उर्जाका कार्यक्रम,

Renewable Energy for Rural Areas (RERA) Programme, GIZ

वित्तीय संस्था अध्ययन विवरण फारम २०७५

| | | | | | | |
|---------|---|--|----------------------------|----------------------------|---------------------------------|-----------------------------------|
| १) | संघ/संस्थाको नाम: | | | | | किसिम : |
| २) | ठेगाना: | गा.पा./न. पा..... नं. जिल्ला..... | वडा | सम्पर्क फोन नंबर : इमेल | | |
| ३) | दर्ता मिति : | | दर्ता गर्ने निकाय : | | | |
| ४) | जम्मा स्विकृत कार्यक्षेत्र : | | हाल कार्यरत कार्यक्षेत्र : | | विद्युतीकरण भए नभएको | |
| ५) | अध्यक्षको नाम : | | | | सम्पर्क नंबर (मोबाइल वा अन्य) : | |
| ६) | कुल सदस्य संख्या | | महिला: | | पुरुष: | |
| ७) | पछिल्लो पटक साधारण सभा सम्पन्न भएको मिति: | | | | उपस्थित संख्या: | |
| ८) | सञ्चालक समितिको संख्या | | महिला: | | पुरुष: | |
| ९) | ऋण/कर्जा उपसमिति : | | छ ? | | छैन ? (चिनो लगाउनुहोस) | |
| १०) | कर्मचारी संख्या : | | महिला: | | पुरुष: | |
| क्र. स. | व्यवस्थापकको नाम | | पद | कार्यानुभव | योग्यता | ठेगाना सम्पर्क फोन/फ्याक्स नं. |
| ११) | वार्षिक लेखा परीक्षण भए/ नभएको अन्तिम वर्षको लेखा परीक्षण प्रतिवेदन (संलग्न गर्नु पर्ने) | | | | | |
| १२) | संस्थाले गर्ने मुख्य मुख्य कार्य उल्लेख गर्नुहोस् । | | | | | |
| क) | | | घ) | | | |
| ख) | | | ड) | | | |
| १३) | वित्तीय अवस्था : | | | | | |

| | | | | | | |
|--|--|---|-----|----|--------------------|-------|
| क) हालको शेयर पूंजी रू. ख) हालको बचत रू. ग) कुल नियमित बचतकर्ता सदस्य संख्या : घ) हालको कुल ऋण लगानी रू. ङ) कुल ऋणी सदस्य संख्या च) अधिकतम ऋणको परिमाण : छ) हालको कुल उठ्न बाँकी ऋण रू. ज) ऋण असुली दर :..... ५ | | | | | | |
| १४) | संस्थाको आन्तरिक स्रोतबाट ऋणमाग पुरा भएको छैन ? यदि छैन भने संस्थाले वाह्य स्रोतबाट ऋण लिएको छैन ? यदि छ भने संस्थाले वाह्य स्रोतबाट लिएको ऋणको विवरण उल्लेख गर्नुहोस् । | | | | | |
| १५) | शुशासन तथा आन्तरिक नियमन पद्धति १. नियम तथा नीतिहरू तर्जुमा तथा अभ्यास गरिएको छैन ? छ छैन छ भने निम्न कुन कुन छ चिनो लगाउनुहोस ? क) प्रशासनिक नीति/नियम/कार्यविधि ख) आर्थिक नीति/नियम/कार्यविधि ग) बचत तथा ऋण नीति/नियम/कार्यविधि छैन ? छ छैन (भएमा संलग्न गर्नुहोस) घ) अन्य नीति /नियम/कार्यविधिहरू केही भए उल्लेख गर्नुहोस : २. लेखा सूपरिवेक्षण समितिको बैठक वर्षमा कति पटक बस्छ ? | | | | | |
| १६) | संस्थाको योजना तथा कार्यक्रम तर्जुमा गरिएको छ ? छैन ? यदि छ भने कहिले यो तर्जुमा गरिएको हो ? | | | | | |
| १७) | नविकरणीय उर्जाका निम्न कुन कुन प्रविधिहरूमा तपाईंको संघ/संस्थाले काम गरिरहेको छ ? चिनो लगाउनुहोस । | | | | | |
| क) | वायोग्यास (गोबरग्यास) | छ | छैन | घ) | सुधारिएको चुलो | छ छैन |
| ख) | घरेलु सौर्य विद्युत प्रणाली | छ | छैन | ङ) | सुधारिएको पानीघट्ट | छ छैन |
| ग) | लघु जलविद्युत | छ | छैन | च) | अन्य कुनै भए | |
| १८) | यस क्षेत्रमा नविकरणीय उर्जा प्रविधिहरूको कृत्तिको संभावना देख्नुहुन्छ ? | | | | छ | छैन |
| १९) | नविकरणीय उर्जा प्रविधिहरूमा लगानी गर्न इच्छुक हुनुहुन्छ ? यस भन्दा पहिला कुनै लगानी समेत गर्नु भएको छ कि ? चिनो लगाउनुहोस । | | | | छ | छैन |
| २०) | लगानी गरिएको भए कुल लगानी (रू.) | | | | | |
| २१) | नविकरणीय उर्जा प्रविधिहरूमा लगानी वारे यहांको केही सुझाव भए कृपया उल्लेख गर्नुहोस् । | | | | | |

| | | | |
|----|--|-----------|-------------|
| २२ | भौतिक स्रोत साधनहरू : चिनो लगाउनुहोस । | | |
| | १ भवन | २ फर्निचर | ४ कम्प्यूटर |

- प्रशासनिय बोर्डको संयोजन (जातीय, अनुभव र शिक्षा). यदि यसले सहि रूपले प्रतिनिधित्व गरेको छ र लोकतान्त्रिकरूपमा चयन गरिएको छ कि छैन?
- बोर्ड सभाको नियमितता?
- नियामक आवश्यकता संग अनुपालन? यदि संस्थाले नियमहरू उल्लङ्घन गरेको छ जुन गम्भीर चिन्ताको विषय हो र एस्तो ज्ञान भएर गरिएको हो वा अवज्ञाको कारण हो?
- पारदर्शिताको स्थिति? बाहिरी अडिट रिपोर्टको उपलब्धता, सूचना साझा गराउनमा सिधता, जस्तै बोर्डको विवरणहरू
- वित्तीय संस्थाहरू संग राम्रो सम्बन्ध र एक राम्रो क्रेडिट इतिहास? बि.एफ आइ संगको कामको सम्बन्ध, सन्तुष्टिको स्तर, ऋणको पुनरावृत्तिमा संस्थाको पुर्व कामहरू।
- बोर्ड र व्यवस्थापनबीच भूमिकाको विभाजनमा स्पष्टता?
- आन्तरिक अडिट र नियन्त्रण प्रणाली?
- कोष व्यवस्थापन- संगठनको लागि आय उत्पन्न गर्न कोष कसरी प्रयोग गरिन्छ, जम्मा भएको रकमको प्रकृति, उधार र अन्य दायित्वहरू?
- जोखिमका पोर्टफोलियो- एल.एफ.आइ को ऋण पोर्टफोलियो संग सम्बन्धित जोखिमहरू
- परियोजनामा भाग लिनका लागि एलएफआईको रुचि र चक्रवारती कोष मा पहुच (कारण सहित)
- RETs को क्षमता र योजना / परियोजनाको उत्पादक उपयोग, एलएफआई द्वारा आफ्नो सिमामा रहेको ऋण जुटाउने क्षमता

फारम भरी उपलब्ध गराउनु भएकोमा धन्यवाद !

फारम भर्नेको सही:

नाम:

पद:

मिति:

संस्थाको छाप

Annex 3: Details of Selected Local Financial Institutions of Intervening Municipalities

Baitadi

Dogada Kedar Rural Municipality

| | |
|--|--|
| 1) Name | Nawayug Savings and Credit Cooperative |
| 2) Contact Details | District: Baitadi Municipality: Dogada Kedar Rural Municipality Ward No. 7 |
| 3) Established in | 2069 |
| 4) Contact details of Members | President Name and Tel: Dan singh Karki, 9848716009 Manager Name and Tel: Dhan Bahadur Bhat, 9865650015 |
| 5) Members Details | Total Members: 241 Male: 131 Female: 110 |
| 6) Operating Committee details | Total: 7 Male: 4 Female: 3 |
| 7) Staffs Details | Total Number: 1 Male: 1 Female: |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock , livelihood, foreign employment etc |
| 9) Finances | Total Share: Rs. 8.2akhs Total Savings: Rs. 50.5 lakhs Total Loan investment: Rs. 79.4 lakhs Maximum loan amount: 60,000 Rs to buy a Tractor Loan repayment remained: Rs 79.4 lakhs Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes Nepal Rastra Bank (20 lakhs in total of which 15 lakhs have been paid) NEFSEUN (20 lakhs, all sum are remained to pay) |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: <input checked="" type="checkbox"/> Financial Guidelines: <input checked="" type="checkbox"/> Savings and Credit Guidelines: <input checked="" type="checkbox"/> |
| 12) How often does Internal Audit meetings are held? | Three times a year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details): None Bio-gas: Solar Home system: Micro-hydro: |

| | |
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| | Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Bio-gas, micro-hydro and ICS. |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 190 members participated Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: On rent Do they have computer: 2 computer How many furniture they have: 70 |
| 19) Interviewer Details | Name: Dhan Bahadur Bhat Designation: Manager Tel: 9848716009 |

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| 1) Name | Vumi-raj Savings and Credit Cooperative |
| 2) Contact Details | District: Baitadi Municipality: Dogada Kedar Rural Municipality Ward No. 4 |
| 3) Established in | 2063 |
| 4) Contact details of Members | President Name and Tel: Khem raj Bhatta, 9848716009 Manager Name and Tel: Hari Kishan Bhatta, 9749501540 |
| 5) Members Details | Total Members: 640 Male: 316 Female: 324 |
| 6) Operating Committee details | Total: 11 Male: 8 Female: 3 |
| 7) Staffs Details | Total Number: 3 Male: 1 Female: 2 |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock , livelihood, foreign employment, ICS etc |
| 9) Finances | Total Share: Rs. Total Savings: Rs. 1.54 crore |

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| | Total Loan investment: Rs. 1.2 crore Maximum loan amount: 7 lakhs for hotel business Loan repayment remained: Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: None |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: <input checked="" type="checkbox"/> Financial Guidelines: <input checked="" type="checkbox"/> Savings and Credit Guidelines: <input checked="" type="checkbox"/> |
| 12) How often does Internal Audit meetings are held? | Three times a year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details): Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: around 15 investment in ICS Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | ICS primarily |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 387 members participated Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: owns a building Do they have computer: 1 computer How many furniture they have: 80 |
| 19) Interviewer Details | Name: Khem raj Bhatta Designation: President Tel: 9848716009 |

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| 1) Name | Adarsha Savings and Credit Cooperative |
| 2) Contact Details | District: Baitadi Municipality: Dogada Kedar Rural Municipality Ward No. 4 |

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| 3) Established in | 2068 |
| 4) Contact details of Members | President Name and Tel: Biren Singh Dhimi, 9848771011 Manager Name and Tel: Ram Dutta Bhatta, 9868738412 |
| 5) Members Details | Total Members: 225 Male: 147 Female: 86 |
| 6) Operating Committee details | Total: 11 Male: 8 Female: 3 |
| 7) Staffs Details | Total Number: 2 Male: 2 Female: |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock , livelihood, foreign employment etc |
| 9) Finances | Total Share: Rs. 1.86 Lakhs Total Savings: Rs.20.25 Lakhs Total Loan investment: Rs. 17.3 lakhs Maximum loan amount: Rs 1.25 lakhs for medical surgery Loan repayment remained: Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: None |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: not formulated Financial Guidelines: <input checked="" type="checkbox"/> Savings and Credit Guidelines: <input checked="" type="checkbox"/> |
| 12) How often does Internal Audit meetings are held? | Four times a year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details): None Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | ICS primarily |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 60 members participated Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund | Interested |

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| to invest in RE sector? | |
| 18) General office: | (provide number as well) Does the co-op have their own office building: on rent Do they have computer: How many furniture they have: 21 |
| 19) Interviewer Details | Name: Ram dutta Bhatta Designation: Manager Tel: 9868738412 |

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| 1) Name | Himchuli Savings and Credit Cooperative |
| 2) Contact Details | District: Baitadi Municipality: Dogada Kedar Rural Municipality Ward No. 7 |
| 3) Established in | 2068 |
| 4) Contact details of Members | President Name and Tel: Sher Singh Karki, 9849242540 Manager Name and Tel: Min Bdr. Karki |
| 5) Members Details | Total Members: 436 Male: 149 Female: 287 |
| 6) Operating Committee details | Total: 9 Male: 7 Female: 2 |
| 7) Staffs Details | Total Number: 4 Male: 3 Female: 1 |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock, foreign employment etc |
| 9) Finances | Total Share: Rs. 2.25 Lakhs Total Savings: Rs.24 Lakhs Total Loan investment: Rs. 24 lakhs Maximum loan amount: Rs 1.5 lakhs for foreign employment Loan repayment remained: Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes Nepal Rastra Bank (Rs. 12 lakhs borrowed out of which 6 lakhs have been repaid) |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: <input checked="" type="checkbox"/> Financial Guidelines: <input checked="" type="checkbox"/> Savings and Credit Guidelines: <input checked="" type="checkbox"/> |
| 12) How often does Internal Audit meetings are held? | Twice a year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details): None |

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| | Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | ICS and Solar |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 250 members participated Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: on rent Do they have computer: one computer and one photocopy machine How many furniture they have: 20 |
| 19) Interviewer Details | Name: Mahadev Bhatta Designation: Vice-president Tel: 9868831941 |

Bajhang

Kedar Seu Rural Municipality

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| 1) Name | Kalika Community Agriculture Cooperative |
| 2) Contact Details | District : Bajhang Municipality : Kedarseu Ward No. :2 |
| 3) Established in | 2071/8/29 |
| 4) Contact details of Members | President Name and Tel: Chakra BK, 9864703232 Manager Name and Tel: |
| 5) Members Details | Total Members: 200 Male: 15 Female: 185 |
| 6) Operating Committee details | Total: 9 Male: 3 Female:6 |
| 7) Staffs Details | Total Number: 1 |

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| | Male: Female: |
| 8) Main activities of the LFIs | Agriculture and House Reconstruction |
| 9) Finances | Total Share: Rs 20 thousand Total Savings: Rs 2.1 lakhs Total Loan investment: Rs 1 lakh Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: No |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: Financial Guidelines: Savings and Credit Guidelines: |
| 12) How often does Internal Audit meetings are held? | 1 time |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: ✓ Solar Home system: Micro-hydro: Improved Cook stoves: ✓ Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 building Do they have computer: How many furniture they have:10 |
| 19) Interviewer Details | Name :Chakra BK, Designation: President Tel: 9864703232 |

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| 1) Name | Kedar Sana Kisan Cooperative |
| 2) Contact Details | District Bajhang Municipality Jhota Ward No. :8,9 |
| 3) Established in | 2069/12/20 |
| 4) Contact details of Members | President Name and Tel: Katak Kami 9864310100, |

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| | Manager Name and Tel: Bishnu Bohara , 9869632898, 9749039632 |
| 5) Members Details | Total Members: 477 Male: 13 Female: |
| 6) Operating Committee details | Total: 9 Male: 2 Female:7 |
| 7) Staffs Details | Total Number: 2 Male: Female: |
| 8) Main activities of the LFIs | Agriculture Loan and Irrigation Facilities |
| 9) Finances | Total Share: Rs 10 lakhs Total Savings: Rs 23 lakhs Total Loan investment: Rs 36,86,566lakhs Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: No |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Solar |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 building Do they have computer: How many furniture they have: |
| 19) Interviewer Details | Name Designation: Tel: |

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| 1) Name | Saphal Saving and Credit Cooperative |
| 2) Contact Details | District Bajhang Municipality : Kedarseu Ward No. :1 |
| 3) Established in | 2069 |
| 4) Contact details of Members | President Name and Tel: Bhuwaneshwori Malla, Manager Name and Tel: Lalit Malla, 9862449770 |
| 5) Members Details | Total Members: 700 Male: 200 Female: 500 |
| 6) Operating Committee details | Total: 11 Male: 3 Female:8 |
| 7) Staffs Details | Total Number: 1 Male:1 Female: |
| 8) Main activities of the LFIs | Agriculture Activities and Housing |
| 9) Finances | Total Share: Total Savings: Rs 2.5 lakhs Total Loan investment: Rs 50 lakhs Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: No |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Micro Hydro Possibilities and ICS |
| 15) Auditing | When was last auditing undertaken and by whom: 2074 |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |

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| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 rented building Do they have computer: How many furniture they have: 25 |
| 19) Interviewer Details | Name Lalit Malla, Designation: Manager Tel: 9862449770 |

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| 1) Name | Shree Bhagwati Sana Kisan Cooperative |
| 2) Contact Details | District Bajhang Municipality : Kedarseu Ward No. :1 |
| 3) Established in | 2071 |
| 4) Contact details of Members | President Name and Tel: Uttam Bhandari, 9865613335 Manager Name and Tel: Puja Singh |
| 5) Members Details | Total Members: 453 Male: 9 Female: 444 |
| 6) Operating Committee details | Total: 9 Male: 1 Female:8 |
| 7) Staffs Details | Total Number: 2 Male: Female:2 |
| 8) Main activities of the LFIs | Agriculture Activities |
| 9) Finances | Total Share: Rs 7 lakhs Total Savings: Rs 15 lakhs Total Loan investment: Rs 32 lakhs Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Borrowing taken internally only |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: |

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| | Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | |
| 15) Auditing | When was last auditing undertaken and by whom: 2074/75 |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 rented building Do they have computer: How many furniture they have: 25 |
| 19) Interviewer Details | Name Uttam Bhandari Designation: President Tel:9865613335 |

Bithad-chir Rural Municipality

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| 1) Name | Syani Savings and Credit Cooperative |
| 2) Contact Details | District: Bajhang Municipality: Bitthad Chir Rural Municipality Ward No. 2 |
| 3) Established in | 2069 |
| 4) Contact details of Members | President Name and Tel: Man Bahadur Bohora, 9868547011 Manager Name and Tel: Krishna Kumar Bohora |
| 5) Members Details | Total Members: 931 Male: 610 Female: 321 |
| 6) Operating Committee details | Total: 13 Male: 6 Female: 7 |
| 7) Staffs Details | Total Number: 1 Male: Female: 1 |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock , foreign investment , education etc |
| 9) Finances | Total Share: Rs. 1.14 crore Total Savings: Rs. 1.74 crore Total Loan investment: Rs. 1.74 crore Maximum loan amount: 2.5 lakhs for business Loan repayment remained: |

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| | Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: NO |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: ✓ Financial Guidelines: ✓ Savings and Credit Guidelines: ✓ |
| 12) How often does Internal Audit meetings are held? | Twice a year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: ✓, investment in solar home system with grant from a development project, 25 such system were supported. Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Solar as the area is yet to be electrified from National grid and ICS |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 566 participated. Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: owns building Do they have computer: 3 computers How many furniture they have: 30 |
| 19) Interviewer Details | Name: Man Bahadur Bohora Designation: President Tel: 9868547011 |

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| 1) Name | Chirasaini Krishi Cooperative |
| 2) Contact Details | District: Bajhang Municipality: Bitthad Chir Rural Municipality Ward No. 4 |
| 3) Established in | 2072 |
| 4) Contact details of Members | President Name and Tel: Harish Khadka, |

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| | 9878547023 Manager Name and Tel: Bir Bahadur Dhami, 9848968848 |
| 5) Members Details | Total Members: 56 Male: 20 Female: 36 |
| 6) Operating Committee details | Total: 7 Male: 3 Female: 4 |
| 7) Staffs Details | Total Number: Male: 1 Female: |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock , livelihood etc |
| 9) Finances | Total Share: Rs. 4 lakhs Total Savings: Rs. 7 lakhs Total Loan investment: Rs. 7 lakhs Maximum loan amount: Loan repayment remained: Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: NO |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: <input checked="" type="checkbox"/> Financial Guidelines: <input checked="" type="checkbox"/> Savings and Credit Guidelines: <input checked="" type="checkbox"/> |
| 12) How often does Internal Audit meetings are held? | Twice a year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: <input checked="" type="checkbox"/> , around 75,000 Rs. Were invested in past. Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Solar system. |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: Not mentioned Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: On |

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| | rent Do they have computer: 1 computer How many furniture they have: 15 |
| 19) Interviewer Details | Name: Harish Khadka Designation: President Tel: 9878547023 |

Doti

Baddi- Kedar Rural Municipality

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| 1) Name | Bijaya Bikash Bahuudayshya Cooperative |
| 2) Contact Details | District Doti Municipality Baddikedar Ward No. 5 |
| 3) Established in | 2065 |
| 4) Contact details of Members | President Name and Tel: Bir Bahadur Paal , 9749010812 Manager Name and Tel: Upendra Raj Joshi , 9749021867 |
| 5) Members Details | Total Members:265 Male: Female: |
| 6) Operating Committee details | Total: 11 Male: 7 Female:4 |
| 7) Staffs Details | Total Number: Male: Female: |
| 8) Main activities of the LFIs | Agriculture Activities and Foreign Employment```` |
| 9) Finances | Total Share: Rs.16 lakhs Total Savings: Rs 10 lakhs Total Loan investment: Rs 11 lakhs Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes (Agriculture Development Bank) |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | 2 times |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: √ |

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| | Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Solar System |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: 2075/7 Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 Rented Building Do they have computer: No How many furniture they have: Yes (2 Furnitures) |
| 19) Interviewer Details | Name Designation: Tel: |

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| 1) Name | Mana Kapadi Mahila Bahuudeshya Cooperative |
| 2) Contact Details | District Doti Municipality Baddikedar Ward No. :4 |
| 3) Established in | 2069 |
| 4) Contact details of Members | President Name and Tel: Dharma Bam 9865730626 Manager Name and Tel: Larmi Mauni |
| 5) Members Details | Total Members: 525 Male: Female: 525 |
| 6) Operating Committee details | Total: 11 Male: Female: |
| 7) Staffs Details | Total Number: 1 Male: Female: |
| 8) Main activities of the LFIs | |
| 9) Finances | Total Share: Total Savings: Rs 10 lakhs Total Loan investment: Rs 10 lakhs Maximum loan amount Loan repayment remained: Loan repayment percentage: |

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| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes(3 lakhs external loan) |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 building own Do they have computer: How many furniture they have: 15 |
| 19) Interviewer Details | Name Designation: Tel: |

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| 1) Name | Sangalo Agriculture Cooperative |
| 2) Contact Details | District Doti Municipality Baddikedar Ward No. |
| 3) Established in | 2069 |
| 4) Contact details of Members | President Name and Tel: Padam Bohara, 9848662030 Manager Name and Tel: |
| 5) Members Details | Total Members:400 Male: Female: |
| 6) Operating Committee details | Total: Male: |

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| 7) Staffs Details | Female: Total Number: 1 Male: Female: |
| 8) Main activities of the LFIs | Saving and Loan & Agriculture Activities (Livestock and Vegetable Cultivation) |
| 9) Finances | Total Share: Total Savings: Rs 32 lakhs Total Loan investment: Rs 32 lakhs Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: Do they have computer: How many furniture they have: |
| 19) Interviewer Details | Name Designation: Tel: |

Kailali

Chure Rural Municipality

Chure Rural Municipality

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| 1) Name | Vision Krishi Cooperative |
| 2) Contact Details | District: Kailali Municipality: Chure Ward No. 3 |
| 3) Established in | 2070 |
| 4) Contact details of Members | President Name and Tel: Prithvi Raj Bista, 9848647788 Manager Name and Tel: none |
| 5) Members Details | Total Members: 200 Male: 100 Female: 100 |
| 6) Operating Committee details | Total: 17 Male: 8 Female: 7 |
| 7) Staffs Details | Total Number: 1 Male: Female: 1 |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock etc |
| 9) Finances | Total Share: Rs. Total Savings: Rs. 10 Lakhs Total Loan investment: Rs. 10 Lakhs Maximum loan amount: 50,000 for livestock Loan repayment remained: Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: NO |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro:√ but very low investment in distribution system. Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Micro-hydro and ICS |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: last year, all members participated. Was the co-op income/loss and other financial |

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| | shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: on Rent Do they have computer: No How many furniture they have: 10 |
| 19) Interviewer Details | Name: Nar Bahadur Bista Designation: Member Tel: 9848681595 |

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| 1) Name | Kishan Multi-purpose Cooperative |
| 2) Contact Details | District: Kailali Municipality: Chure Ward No. 6 |
| 3) Established in | 2072 |
| 4) Contact details of Members | President Name and Tel: Surendra Bdr. Shah Manager Name and Tel: Chandra kanta Regmi, 9748162762 |
| 5) Members Details | Total Members: 1625 Male:9 Female: 1616 |
| 6) Operating Committee details | Total: 10 Male: 9 Female:1 |
| 7) Staffs Details | Total Number: 5 Male:5 Female: |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock, foreign employment, education, livelihood etc |
| 9) Finances | Total Share: Rs. Total Savings: Rs. 2 crore Total Loan investment: Rs. 4 crore Maximum loan amount: 1.5 lakhs Loan repayment remained: all 4 crore are yet to be paid Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes,RNBC |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: <input checked="" type="checkbox"/> Financial Guidelines: <input checked="" type="checkbox"/> Savings and Credit Guidelines: <input checked="" type="checkbox"/> |
| 12) How often does Internal Audit meetings are held? | Every month |

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| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: ✓ Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Solar and ICS |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 1100 members participated. Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Not sure but will like to know more about the provisions of Revolving fund |
| 18) General office: | (provide number as well) Does the co-op have their own office building: on Rent Do they have computer: 2 number of computer's How many furniture they have: 15 |
| 19) Interviewer Details | Name: Suresh Chaudhary Designation: Officer Tel: 9868746594 |

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| 1) Name | Swavalambhan Mahila Sana Kishan Krishi Cooperative |
| 2) Contact Details | District: Kailali Municipality: Chure Ward No. 5 |
| 3) Established in | 2074 |
| 4) Contact details of Members | President Name and Tel: Not provided Manager Name and Tel: Radha Bhat, 9848807653 |
| 5) Members Details | Total Members: 296 Male: Female: 296 |
| 6) Operating Committee details | Total: 9 Male: Female: 9 |
| 7) Staffs Details | Total Number: 2 Male: Female: 2 |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, Improved |

| | |
|--|---|
| | Cookstove etc |
| 9) Finances | Total Share: Rs. 2 lakhs Total Savings: Rs. 9 Lakhs Total Loan investment: Rs. 11.27 Lakhs Maximum loan amount: 50,000 for livestock Loan repayment remained: Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: NO |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | 4 times each year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: √ Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | ICS |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 160 participated. Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: on Rent Do they have computer: No How many furniture they have: 2 |
| 19) Interviewer Details | Name: Radha Bhat Designation: Manager Tel: 9848807653 |

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|--------------------|---------------------------------------|
| 1) Name | Jana Kalyan Krishi Cooperative |
| 2) Contact Details | District: Kailali |

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|--|--|
| | Municipality: Chure Ward No. 5 |
| 3) Established in | 2064 |
| 4) Contact details of Members | President Name and Tel: Som Raj Sapkota Manager Name and Tel: Manohari Sapkota, 9848533692 |
| 5) Members Details | Total Members: 694 Male: 280 Female: 414 |
| 6) Operating Committee details | Total: 13 Male: 8 Female: 5 |
| 7) Staffs Details | Total Number: 2 Male: 1 Female: 1 |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock , Poultry, foreign employment etc |
| 9) Finances | Total Share: Rs. 32 lakhs Total Savings: Rs. 1 crore and 45 Lakhs Total Loan investment: Rs. 1 crore and 54 Lakhs Maximum loan amount: Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: NO |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | Twice a year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | He perceived only ICS can be a market in their area for RE as other technologies especially solar has been failure in the past also their region is connected to Grid. |
| 15) Auditing | When was last auditing undertaken and by whom: last fiscal year |
| 16) General assembly | When was last general assembly held, what was the participant number: this year, 372 members participated. Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund | Interested |

| | |
|-------------------------|--|
| to invest in RE sector? | |
| 18) General office: | (provide number as well) Does the co-op have their own office building: own building Do they have computer: 4 computer and a laptop How many furniture they have: 20 |
| 19) Interviewer Details | Name: Som Raj Sapkota Designation: President Tel: |

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|--|--|
| 1) Name | Nigali Krishi Cooperative |
| 2) Contact Details | District: Kailali Municipality: Chure Ward No. 1 |
| 3) Established in | 2066 |
| 4) Contact details of Members | President Name and Tel: Tirtha Raj Joshi, 9868455830 Manager Name and Tel: Nirmal Jora |
| 5) Members Details | Total Members: 386 Male: 251 Female: 135 |
| 6) Operating Committee details | Total: 9 Male: 5 Female: 4 |
| 7) Staffs Details | Total Number: 1 Male: 1 Female: |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock etc |
| 9) Finances | Total Share: Rs. 2.6 lakhs Total Savings: Rs. 22 Lakhs Total Loan investment: Rs. 26 Lakhs Maximum loan amount: 50,000 Rs. Loan repayment remained: Rs 26 lakhs Loan repayment percentage: 100% |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: NO |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines :√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | Twice each year |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) None Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: |

| | |
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| | Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Solar Home system |
| 15) Auditing | When was last auditing undertaken and by whom: not mentioned |
| 16) General assembly | When was last general assembly held, what was the participant number: last year, 200 members participated. Was the co-op income/loss and other financial shared: Yes |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: on Rent Do they have computer: No How many furniture they have: 25 |
| 19) Interviewer Details | Name: Tirtha Raj Joshi Designation: President Tel: 9868455830 |

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|--------------------------------|--|
| 1) Name | Sri- Trimurti Cooperative |
| 2) Contact Details | District: Kailali Municipality: Chure Ward No. 3 |
| 3) Established in | 2073 |
| 4) Contact details of Members | President Name and Tel: Bhoj Raj Sedal, 975903317 Manager Name and Tel: Rasmo Sedal, 9825649575 |
| 5) Members Details | Total Members: 125 Male: 75 Female: 50 |
| 6) Operating Committee details | Total: 7 Male: 4 Female: 3 |
| 7) Staffs Details | Total Number: 1 Male: 1 Female: |
| 8) Main activities of the LFIs | Agriculture, vegetable farming, livestock etc |
| 9) Finances | Total Share: Rs.5.37 Total Savings: Rs. 2.6 Lakhs Total Loan investment: Rs. 11.5 Lakhs |

| | |
|--|---|
| | Maximum loan amount: Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: NO |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines: none Financial Guidelines: <input checked="" type="checkbox"/> Savings and Credit Guidelines: <input checked="" type="checkbox"/> |
| 12) How often does Internal Audit meetings are held? | Not mentioned |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: <input checked="" type="checkbox"/> (7KW micro-hydro for electrification component) Improved Cook stoves: Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | Micro-hydro |
| 15) Auditing | When was last auditing undertaken and by whom: Not mentioned |
| 16) General assembly | When was last general assembly held, what was the participant number: Not mentioned Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Interested |
| 18) General office: | (provide number as well) Does the co-op have their own office building: on Rent Do they have computer: No How many furniture they have: 5 |
| 19) Interviewer Details | Name: Bhoj Bahadur Sedal Designation: President Tel: 975903317 |

Kanchanpur

Shukla Phata Municipality

| | |
|--------------------|--|
| 1) Name | Nawikaran Saving and Credit Cooperative |
| 2) Contact Details | District : Kanchanpur Municipality : Shuklaphat |

| | |
|--|--|
| | Ward No. :10 |
| 3) Established in | 2068/02/4 |
| 4) Contact details of Members | President Name and Tel: Dhan Bahadur Kusumi(Chaudhary), 9848763548, 9858750290 Manager Name and Tel: Laxmi Saythi, 9848719390 |
| 5) Members Details | Total Members: 2000 Male: 700 Female: 1300 |
| 6) Operating Committee details | Total: 9 Male: 5 Female:4 |
| 7) Staffs Details | Total Number: 8 Male:1 Female:7 |
| 8) Main activities of the LFIs | Agriculture Loan, Business , Education and Foreign Employment |
| 9) Finances | Total Share: Rs 32 lakhs Total Savings: Rs 2 crore Total Loan investment: Rs 1 .5 crore Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes (Business , Foreign Employment and Agriculture) |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines: |
| 12) How often does Internal Audit meetings are held? | 6 times |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: √ Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |

| | |
|-------------------------|---|
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 rented building Do they have computer: 6 How many furniture they have: 6 |
| 19) Interviewer Details | Name :, Dhan Bahadur Kusumi(Chaudhary), Designation: President Tel: 9848763548, 9858750290 |

| | |
|--|--|
| 1) Name | Shrijanashil Saving and Credit Cooperative Ltd |
| 2) Contact Details | District : Kanchanpur Municipality : Shuklaphat Ward No. : 10 |
| 3) Established in | 2065/03/10 |
| 4) Contact details of Members | President Name and Tel: Shiv Raj Maha, 9848720054 Manager Name and Tel: Madan Raj Maha , 9858750165 |
| 5) Members Details | Total Members: 8889 Male: 3347 Female: 5542 |
| 6) Operating Committee details | Total: 9 Male: 7 Female:2 |
| 7) Staffs Details | Total Number: 30 Male:12 Female:18 |
| 8) Main activities of the LFIs | Saving and Loan , Insurance , Education and Training, Foreign Employment – Remittance |
| 9) Finances | Total Share: Rs 178 lakhs Total Savings: Rs 13.50 crores Total Loan investment: Rs21 crores Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes RMDL, FMDB |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | 4 times |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: √ Solar Home system: Micro-hydro: Improved Cook stoves: Improved water-mills: Others: |

| | |
|--|--|
| 14) What potential areas of Renewable energy they see as a potential for investment? | |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 rented building but own land Do they have computer: 4 How many furniture they have: 2 |
| 19) Interviewer Details | Name Madan Raj Maha , Designation: Manager Tel: 9858750165 |

| | |
|---|---|
| 1) Name | Udayadev Multipurpose Cooperative |
| 2) Contact Details | District : Kanchanpur Municipality : Shuklaphat Ward No. : |
| 3) Established in | 2056 |
| 4) Contact details of Members | President Name and Tel: Ganesh Chand 98488721395 Manager Name and Tel: |
| 5) Members Details | Total Members: 25000 Male: Female: |
| 6) Operating Committee details | Total: Male: Female: |
| 7) Staffs Details | Total Number: 49 Male: Female: |
| 8) Main activities of the LFIs | Saving and Loan , Agriculture Loan, Business , Small Enterprises and Foreign Employment |
| 9) Finances | Total Share: Rs 8 crores Total Savings: Rs 55 crores Total Loan investment: Rs 80 crores Maximum loan amount Loan repayment remained: Loan repayment percentage: |
| 10) Loan borrowed externally | If Yes, state the lender name and amount: Yes (19 crores) |
| 11) Internal guidelines and regulations | (Tick) Administrative Guidelines:√ |

| | |
|--|--|
| | Financial Guidelines:√ Savings and Credit Guidelines:√ |
| 12) How often does Internal Audit meetings are held? | |
| 13) Past Investment in Renewable energy | (Tick and if yes write the details) Bio-gas: Solar Home system: Micro-hydro: Improved Cook stoves: √ Improved water-mills: Others: |
| 14) What potential areas of Renewable energy they see as a potential for investment? | ICS, Solar Pumping and Biogas |
| 15) Auditing | When was last auditing undertaken and by whom: |
| 16) General assembly | When was last general assembly held, what was the participant number: Was the co-op income/loss and other financial shared: |
| 17) Interest in borrowing Revolving fund to invest in RE sector? | Yes |
| 18) General office: | (provide number as well) Does the co-op have their own office building: 1 building Do they have computer: 4 How many furniture they have: 2 |
| 19) Interviewer Details | Name Designation: Tel: |

Annex 4: Orientation Workshop Schedule (Tentative)

| S.N | Contents/Subjects | Time | Resource Person | Remarks |
|---------------------------|---|-----------------------|--|---------|
| Tea 9: 00 - 9:10 | | | | |
| 1 | Registration/ Introduction /Objectives & Opening Formalities | 09 - 10:30 | | |
| 2 | Module 1: Project Introduction <ul style="list-style-type: none"> • Introduction of AEPC/REF, RERA • | 10:30 – 11:00 | Ms. Dhana Owd, RERA | |
| | <ul style="list-style-type: none"> • Revolving fund modality and wholesale loan channeling and accessing process/procedure. Importance of micro-financing | 11:00 – 11:30 | Suman Dhakal, Energy Financing Advisor, RERA | |
| 3 | Module 2: Use and Benefits of RETS <ul style="list-style-type: none"> • Introduction of RETs (complementary technologies and competitions) • Importance and Use of Renewable Energy Technologies (for achieving basic energy services for home and community and income generating activities) • Investment need | 12:00- 13:00 | Mr. Min Bikram Malla, Practical Action | |
| Snacks 2:00 - 2:30 | | | | |
| 4 | Module 3: Financing on RETs and PEUs <ul style="list-style-type: none"> • Potentiality of RETs in the local area, • Subsidy channeling process in federal (new) context, • Is it viable to invest in RETs and PEUs? • Why LFIs should involve in promotion of different RETs and produce end uses? • Financial and Economic Cost & Benefit of RETs and PEUs. • Loan application, forms, formats things need to be taken care by LFIs • Issues / challenges on RETs financing | 2.00 AM – 3:30 | Mr. Min Bikram Malla, Practical Action | |
| 5 | Group works: Action plan development of each LFIs on possibilities and opportunities for promoting RETs and productive use of energy and Presentation | 03: 30 - 4: 30 | By participating LFIs | |
| 7 | Wrap up | 4: 30 - 05:00 | Municipalities/RERA/ Practical Action | |

Annex 5: List of Participants

- Chure Orientation Program

| S. N. O. | NAME | GENDER: | ORGANIZATION'S NAME | DESIGNATION | CONTACT NO. |
|----------|-----------------------|---------|------------------------------|-------------|-------------|
| 1 | Somraj Sapkota | Male | Janakalyan krishi sahakari | Chairman | 9848412425 |
| 2 | Mana hari Sapkota | Male | Janakalyan krishi sahakari | Manager | 9848533692 |
| 3 | Ganesh Bahadur Saud | Male | Janakalyan krishi sahakari | Member | 9868423521 |
| 4 | Sharada Saud | Female | Janakalyan krishi sahakari | Member | 9868614841 |
| 5 | Tirtha Raj Joshi | Male | Nigali Krishi Sahakari | Chairperson | 9868455830 |
| 6 | Bhoj Bahadur kshedal | Male | Trimurti Krishi Sahakari | Chairperson | 9865653359 |
| 7 | Khem raj Malla | Male | Bijaya bikash multipurpose | Member | 9848549058 |
| 8 | Bijaya Bikram Malla | Male | Kedar Mahila krishi sahakari | Chairperson | 9865903053 |
| 9 | Amrit Malla | Male | Kedar Mahila krishi sahakari | | 9864313282 |
| 10 | Jharana Kumari Vul | Female | Bijaya bikash multipurpose | Member | 9865769423 |
| 11 | Bir Bahadur Pal | Male | Bijaya bikash multipurpose | Chairperson | 9749010812 |
| 12 | Khadak Bahadur Mijar | Male | Sangalo Krishi Sahakari | Chairperson | 9868679253 |
| 13 | Devisara Devi Gharti | Female | Sangalo Krishi Sahakari | | 9749077108 |
| 14 | Gaura Devi Gharti | Female | Sangalo Krishi Sahakari | | 9749048320 |
| 15 | Lalita Bohora | Female | Mahila Bahuudyasiya Sahakari | Member | 9741359951 |
| 16 | Dammari Bohora | Female | Mahila Bahuudyasiya Sahakari | Member | 9749058859 |
| 17 | Dhansara Jethara | Female | Mahila Bahuudyasiya Sahakari | Member | 9749585757 |
| 18 | Sharada Bhauni | Female | Mahila Bahuudyasiya Sahakari | Member | |
| 19 | Tulcha Devi Malla | Female | Kedar Mahila krishi sahakari | | 9749084521 |
| 20 | Parvati Devi Shiradi | Female | Kedar Mahila krishi sahakari | | 9616718841 |
| 21 | Padam Kathayat | Male | Bijaya bikash multipurpose | | 9749078006 |
| 22 | Vupal Saud | Male | Trimurti Krishi Sahakari | | |
| 23 | Harka Dhama | Male | Nigali Krishi Sahakari | | 9865964896 |
| 24 | Puskar Acharya | Male | Nigali Krishi Sahakari | | 9868530138 |
| 25 | Ganesh Bahadur Chand | Male | Udaydev Krishi Sahakari | Chairperson | 9848721395 |
| 26 | Purna Bahadur Chand | Male | Udaydev Krishi Sahakari | Manager | 9848720683 |
| 27 | Prakash Raj Bhatta | Male | Udaydev Krishi Sahakari | | 9848723536 |
| 28 | Keshab raj Awasthi | Male | RVWRMP-III | Consultant | 9868444347 |
| 29 | Nara Bahadur Bista | Male | Vision Krishi Sahakari | Manager | 9848681595 |
| 30 | Devi Ram Acharya | Female | Nigali Krishi Sahakari | | 9866323255 |
| 31 | Karna Bahadur Dhama | Male | Nigali Krishi Sahakari | | 9848626602 |
| 32 | Saraswoti Mahara | Female | Swavalamban mahila sahakari | | 9848636341 |
| 33 | Laxmi Bista | Female | Swavalamban mahila sahakari | | 9848679285 |
| 34 | Radha Bhat | Female | Swavalamban mahila sahakari | Manager | 9848807653 |
| 35 | Shanti Bohora | Female | Swavalamban mahila sahakari | Chairperson | 9848415044 |
| 36 | Indra Bahadur Kshedal | Male | Trimurti Krishi Sahakari | | 9848623168 |
| 37 | Dev Bahadur Dabhai | Male | Vision Krishi Sahakari | Member | 9848629953 |
| 38 | Amar Bdr. Bohora | Male | Vision Krishi Sahakari | Member | 9868417882 |
| 39 | Ram Bdr. Vul | Male | Vision Krishi Sahakari | Member | 9868479187 |
| 40 | Tej Bdr. Chunara | Male | AEPC/RERA | Field | 9848477654 |

| | | | | | |
|----|------------|--------|------------------------------|------------------|------------|
| | | | | consultant | |
| 41 | Dipa Saud | Female | Chure Rural Municipal Office | Vice-chairperson | 9865939802 |
| 42 | Hikmat Vat | Male | Chure Rural Municipal Office | Member | 9868411292 |

- Dogadakedar Orientation Program

| S. N. O. | NAME | Gender | ORGANIZATION'S NAME | DESIGNATION | CONTACT NO. |
|----------|--------------------|--------|-----------------------------|---------------|-------------|
| 1 | Chandra Dev Bhatta | Male | Himchuli Savings and credit | Member | 9848753530 |
| 2 | Mahadev Bhatta | Male | Himchuli Savings and credit | Vice-Chairman | 9863831941 |
| 3 | Min Bdr. Karki | Male | Himchuli Savings and credit | Manager | 9865844863 |
| 4 | Dinesh Karki | Male | Himchuli Savings and credit | Member | 9868868953 |
| 5 | Indra Dev Bhatta | Male | Adarsha Savings and credit | Chairman | 9848713012 |
| 6 | Ram Datta Bhatta | Male | Adarsha Savings and credit | Manager | 9868738412 |
| 7 | Harikisan Bhatta | Male | Vumiraj Savings and credit | Member | 9749501540 |
| 8 | Vanmati Dhama | Male | Vumiraj Savings and credit | Member | 9865868729 |
| 9 | Bindu Bista | Female | Vumiraj Savings and credit | Member | 9848714927 |
| 10 | Basanti Dhama | Female | Adarsha Savings and credit | Member | 9848793139 |
| 11 | Belu Dhama | Female | Nawayug Savings and credit | Member | 9868756867 |
| 12 | Jaya Bdr. Mahara | Male | Nawayug Savings and credit | Member | 9868873450 |
| 13 | Gomati Luhar | Female | Nawayug Savings and credit | Secretary | 9868463844 |
| 14 | Khemraj Bhatta | Male | Vumiraj Savings and credit | Chairman | 9749501377 |
| 15 | Rami Ram Bhatta | Male | Adarsha Savings and credit | Member | 9868738913 |
| 16 | Dan Singh Karki | Male | Nawayug Savings and credit | Chairman | 9848716009 |

- Kedarseu Orientation Program

| S. N. | NAME | Gender | ORGANIZATION'S NAME | DESIGNATION | CONTACT NO. |
|-------|-----------------------|----------------|---------------------------|---------------|-------------|
| 1 | Kalak Bdr. Bohora | Male | Bithadchir RM Office | Ward-Chairman | 9868547083 |
| 2 | Chakra B.K. | Male | Kalika Sahakari sanstha | Chairman | 9864703232 |
| 3 | Jiban Bhandari | Male | Bhagwati Sahakari sanstha | Member | 9868791984 |
| 4 | Katak Kami | Male | Kedar sana Kisan sahakari | Chairman | 9864310100 |
| 5 | Gahindra Obida | Male | Kalika Sahakari sanstha | Member | |
| 6 | Vagarathi Bhandari | Devi Female | Bhagwati Sahakari sanstha | Staff | 9865620688 |
| 7 | Devaki Bhandari | Female | Bhagwati Sahakari sanstha | Member | 9868559443 |
| 8 | Uttam Bhandari | Male | Bhagwati Sahakari sanstha | Member | 9865613335 |
| 9 | Bishnu Bdr. Bohora | Male | Kedar sana Kisan sahakari | Manager | 9869632898 |
| 10 | Bir Bdr. Bohora | Male | Syadi Bachat tatha rin | Secretary | 9868584040 |
| 11 | Kishor Kumar Bohora | Male | Syadi Bachat tatha rin | Manager | 9868410930 |
| 12 | Kumari Chandra Bohora | Female | Syadi Bachat tatha rin | Treasurer | 9868716612 |

| | | | | | |
|----|---------------------|--------|--|------------------------|------------|
| 13 | Dhan Bdr. Bohora | Male | Bithadchir RM Office | Ward-chairman | 9849454470 |
| 14 | Tasveer B.K | Male | Kedarseu RM- Energy officer Kalika Sahakari sanstha | Member | 9865613883 |
| 15 | Man Bdr. Bohohra | | Bithadchir RM Office Syadi Bachat tatha rin | Chairman | 9868547011 |
| 16 | Indra Bdr. Bhandari | Male | Kedarseu RM | Mayor | 9867879858 |
| 17 | Nisha Dhami | | Kedarseu RM | Vice-Chairperson RM | 9818053077 |
| 18 | Ujali Devi Bhandari | Male | Kedarseu RM | Member | 9840337874 |
| 19 | Shankar Sapkota | Female | SNV/RERA | Field Consultant | 9748041454 |
| 20 | Bijay Bhandari | Female | Deura Bahuudyasiya Sahakari | Member | |
| 21 | Jay devi Joshi | Male | Kedar sana Kisan sahakari | Manager | 9749647423 |
| 22 | Ranju Devi Bohora | Female | Kedar sana Kisan sahakari | Member | |
| 23 | Dinesh Kumar B.K | Male | Kalika Sahakari sanstha | Member | 9868862579 |
| 24 | Nanda Devi Singha | Female | Deura Bahuudyasiya Sahakari | Member | |
| 25 | Basanti Bhandari | Male | Deura Bahuudyasiya Sahakari | Member | |
| 26 | Harish Khadka | Female | Chirasaini Krishi Sahakari | Chairperson | 9868547023 |
| 27 | Amba Chunara | Female | Chirasaini Krishi Sahakari | Secretary | 9868584274 |
| 28 | Lalmati Kami | Male | Chirasaini Krishi Sahakari | Vice-Chairperson | |
| 29 | Bir Bdr. Dhami | Female | Chirasaini Krishi Sahakari | Manager | 9848968848 |

Annex 6: Presentation Slides

Annex 6.1: Presentation Slides of Module 1 – RERA programme

Annex 6.2: Presentation Slides of Module 2 – Revolving Fund

Annex 6.3: Presentation Slides of Module 3 – Importance of RETs

Annex 6.4: Presentation Slides of Module 4 – Financing opportunities in RETs

Note: The presentations slides are in separate PDF files enclosed with this report

Annex 7: Loan application, forms and formats

Annex 7.1: Loan Application Form

श्रीमान अध्यक्ष/ब्यवस्थापक ज्यू

महोदय,

मलाई गर्नका लागि ऋण आवश्यक भएकोले निम्न विवरणहरु खुलाई रु.....ऋण आवश्यक परेको हुँदा उपलब्ध गराइदिन अनुरोध गर्दछु ।

१. ऋण रकम :-

| कम | जम्मा रकम | सरकारी अनुदान | आफ्नो लगानी | आवश्यक ऋण |
|----|-----------|---------------|-------------|-----------|
| | | | | |

२. असुली गर्ने तरिका :- मासिक पाक्षिक अन्य.....

३. सम्पत्ति विवरण :-

३.१ घरको विवरण:

घरको प्रकार:..... कोठा संख्या:.....

३.२ जम्मा जग्गा :-

खेत: रोपनि विगाहा..... वारी: रोपनि विगाहा.....

३.३ जम्मा पशुपक्षि :-

गाई:..... गोरु:..... भैसी: वाखा:..... कुखुरा: सुंगुर:..... अन्य:.....

४. पारिवारिक विवरण :-

४.१ बाजे/ससुराको नाम:..... ४.२ आवेदकको नागरिकता नं.....

४.३ बाबु/पति/पत्नीको नाम:.....

४.४ परिवार संख्या:.....

| काम गर्न सक्ने परिवार सदस्यहरु | | काम गर्न नसक्ने परिवार सदस्यहरु (बालक, वृद्ध, अपांग) | |
|--------------------------------|------|--|------|
| नाम | उमेर | नाम | उमेर |
| | | | |
| | | | |
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| | | | |
| | | | |

५. मुख्य आम्दानीका स्रोतहरु :-

| क्र.स | श्रोत | मासिक आम्दानी (रु.) | कैफियत |
|-------|-------|---------------------|--------|
| १. | | | |
| २. | | | |
| ३. | | | |
| ४. | | | |
| ५. | | | |

६. पहिले यस संस्थाबाट ऋण लिएको भए सोको विवरण :-

| ऋण लिएको मिति | उद्देश्य | जम्मा ऋण रकम | भूक्तानी गरेको रकम | तिर्न बाँकी रकम | भाका नाघेको रकम |
|---------------|----------|--------------|--------------------|-----------------|-----------------|
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७. अन्य संस्थाबाट ऋण लिएको भए सो को विवरण :-

| सदस्यता नं | संस्थाको नाम | ऋण रकम | हालसम्मको जम्मा वचत | शेयर रकम |
|------------|--------------|--------|---------------------|----------|
| | | | | |
| | | | | |
| | | | | |

८. यस संस्थामा रहेको जम्मा वचत तथा शेयरको विवरण :-

८.१ आफ्नो हाल सम्मको जम्मा वचत: रु..... ८.२ जम्मा शेयर रकम: रु

८.३ आफ्नो परिवारका अन्य सदस्यहरु संस्थामा सदस्य रहेको भए:

| सदस्यता नं | नम | हालसम्मको जम्मा वचत | शेयर रकम |
|------------|----|---------------------|----------|
| | | | |
| | | | |

९. नगद जवानी वस्न चाहने सदस्यहरुको विवरण :-

| क्र.सं | नम | ठेगाना | सदस्यता नं |
|--------|----|--------|------------|
| | | | |
| | | | |
| | | | |

माथि उल्लेख भएका विवरणहरु ठिक साँचो हुन । गलत सावित भएमा संस्थाको नियमानुसार कारवाही भएमा मन्जुरी छ ।

निवेदक :-

नाम:.....

सदस्यता नं:.....

ठेगाना:.....

फोन नं.....

दस्तखत:.....

मिति:.....

संलग्न कागजातहरु :-

१. नागरिकताको प्रमाण पत्रको प्रतिलिपी
२. कम्पनीको कोटेसन

Annex 7.2: Loan Evaluation Form

निवेदकको नाम :-

सदस्यता नं :-

प्राविधिक पक्ष :-

१. प्रणालीको आवश्यकता: वायोग्यास : घरेलु सार्य उर्जा प्रणाली सुधारीएको चुलो सुधारीएको पानी घट्ट
२. राख्न चाहेको प्रणालीको क्षमता:
३. प्रणाली जडान गर्न उपयुक्त हुने नहुने संभाव्यता :

तिर्न सक्ने क्षमता :-

४. माग गरेको ऋण रकम:
५. ऋणको अवधि:
६. मासिक किस्ता:
७. हाल सो कामको लागि हुँदै आएको जम्मा खर्च रु :
८. घरपरिवारको नगद प्रवाह विश्लेषण:
९. मासिक तिर्न सक्ने क्षमता:

घरको खर्च: खुद आम्दानी: जम्मा:

कर्जाको सुरक्षण :-

निवेदकको संस्थामा रहेको

१०. हालको वचत:
११. शेयर रकम:
१२. जमानत बस्ने सदस्यहरुको विवरण:

| क्र.सं | सदस्यको नाम | सदस्यता नं | जमानत बस्न चाहेको रकम | हालसम्मको वचत | शेयर रकम |
|--------|-------------|------------|-----------------------|---------------|----------|
| | | | | | |

सिफारीस :-

माथि उल्लेखित विवरणको आर्थिक तथा प्राविधिक विश्लेषण गर्दा निवेदकलाई रु..... ऋण मासिक किस्ता रु..... तिर्ने गरी अवधिको लागि प्रतिशत व्याजदरमा ऋण दिन उपयुक्त छ ।

सिफारिस गर्नेको

नाम :-

पद :-

दस्तखत :-

मिति :-

Annex 7.3: Loan Disbursement Letter

ऋण निकाशा पत्रको नमूना

मिति :-.....

श्री.....

ठेगाना:.....

सदस्यता नं.....

विषय: ऋण स्वीकृत गरिएको बारे

प्रस्तुत विषयमा, मिति को ऋण माग फारमका आधारमा यस संस्था मार्फतका लागि अनुदान बाहेक लाग्ने जम्मा लगानी रु..... मा रु. (अक्षरूपी रु.....) मात्र वार्षिक प्रतिशत ब्याजका दरले मासिक किस्ता अनुसार हुन आउने रु.....मात्र वर्ष भित्र तिर्ने गरि ऋण स्वीकृत गरिएको छ । साथै समयमानै किस्ता नतिरेमा संस्थाको कर्जा निति अनुरूप थप ब्याज लाग्ने कुरा पनि यसै पत्रसाथ जानकारी गराइन्छ ।

ऋण निकाशा गर्नेको:

नाम:

पद:

हस्ताक्षर:

Annex 7.4: Loan Deed Form

ऋण तमशुकको नमूना

| <p>१) श्री जिल्ला..... गा.वि.स./न.पा. बाड नं..... बस्ने वर्ष..... को</p> <p>२) श्री जिल्ला..... गा.वि.स./न.पा. बाड नं..... बस्ने वर्ष..... को</p> <p>३) श्री जिल्ला..... गा.वि.स./न.पा. बाड नं..... बस्ने वर्ष..... को</p> <p>कामजात तयार गर्नेको दस्ताखत.....</p> <p>कामजात जाँच गर्नेको दस्ताखत.....</p> <p>जमानी दिनेको दस्ताखत.....</p> | <p>श्री संस्था लि.</p> <p>.....</p> <p>.....</p> <p style="text-align: center;">ऋण तमशुक</p> <p>लिखितम..... जिल्ला..... गा.वि.स./न.पा. वाड नं..... मा रहेको श्री..... संस्था लि. बाट जिल्ला..... गा.वि.स./न.पा. वाड नं बस्ने म श्री.....को छोरा/छोरी/श्रीमती..... वर्षको श्री.....ले काम गर्नका लागि रु..... अक्षरेपी..... मात्र कर्जा बुझिलिएँ । उक्त ऋणको व्याज वार्षिक प्रतिशत का दरले साल..... महिना..... गते भित्र सम्पूर्ण साँवा व्याज संस्थाको कर्जा नितिअनुरूप एकमुष्ट/किस्तावन्दिका दरले बुझाउनेछु । यदि कथंकदाचित जानिबुझि वा अन्य कुनै कारणले मैले बुझाउन पर्ने साँवा, व्याज र हर्जना समेत नबुझाएमा मेरो यस संस्थामा जम्मा भएमा बचत रकमबाट र तपसिल बमोजिमको जमानी राखेको रकमबाट असुलउपर गरिलिनु र उक्त रकमबाट पनि पूरा असुल हुन नसकेमा अन्य मेरा तथा मेरो एकाघरको सगोलको परिवारको नाममा रहेको चल-अचल श्रीसम्पत्तिबाट प्रचलित कानून बमोजिम असुलउपर गरिलिनु भएमा कुनै प्रकारको उजुरबाजुर गर्ने छैन भनि मेरा राजीखुशी तथा मञ्जुरीले किनाराका साक्षीका रोहवरमा यसै संस्थामा बसी यो तमसुकमा सहिछाप गरि यहि संस्थालाई दिएँ ।</p> <p style="text-align: center;">तपसिल</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">जमानी बस्ने सदस्यको नाम</th> <th style="width: 15%;">सदस्यता नं.</th> <th style="width: 15%;">ठेगाना</th> <th style="width: 15%;">जमानी बस्न कबुल गरेको रकम</th> <th style="width: 40%;">ऋणीले भाखा भित्र ऋण चुक्ता नगरेमा मेरो बचतबाट कट्टा गरेमा मञ्जुर छ भनि सहि गर्ने</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table> | जमानी बस्ने सदस्यको नाम | सदस्यता नं. | ठेगाना | जमानी बस्न कबुल गरेको रकम | ऋणीले भाखा भित्र ऋण चुक्ता नगरेमा मेरो बचतबाट कट्टा गरेमा मञ्जुर छ भनि सहि गर्ने | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-------------------------|---------------------------|--|---------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| जमानी बस्ने सदस्यको नाम | सदस्यता नं. | ठेगाना | जमानी बस्न कबुल गरेको रकम | ऋणीले भाखा भित्र ऋण चुक्ता नगरेमा मेरो बचतबाट कट्टा गरेमा मञ्जुर छ भनि सहि गर्ने | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| इति सम्वत २०.....साल.....महिना.....गते.....रोज शुभम् । | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ऋणीको औठाछाप | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| दा. | वा. | दा. | वा. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Annex 7.5: EMI Calculation Table

कर्जा लिने सदस्यहरुको मासिक कर्जा भुक्तानी तालिका

| विवरण | किस्ता | १ | २ | ३ | ४ | ५ | ६ | ७ | ८ | ९ | १० |
|---------------------------|--------|---|---|---|---|---|---|---|---|---|----|
| मिति | | | | | | | | | | | |
| साँवा | रकम रु | | | | | | | | | | |
| ब्याज | रकम रु | | | | | | | | | | |
| जम्मा तिर्नु पर्ने रकम रु | | | | | | | | | | | |

| विवरण | किस्ता | ११ | १२ | १३ | १४ | १५ | १६ | १७ | १८ | १९ | २० |
|---------------------------|--------|----|----|----|----|----|----|----|----|----|----|
| मिति | | | | | | | | | | | |
| साँवा | रकम रु | | | | | | | | | | |
| ब्याज | रकम रु | | | | | | | | | | |
| जम्मा तिर्नु पर्ने रकम रु | | | | | | | | | | | |

Annex 7.7: Sample Letter to Repay Loan

किस्ता भुक्तानी गर्ने पत्राचार गर्ने पत्रको नमूना

मिति :-.....

श्री.....

ठेगाना:.....

सदस्यता नं.....

विषय: बाँकी किस्ता भुक्तानी गर्ने बारे

प्रस्तुत विषयमा, मिति को ऋण माग फारमका आधारमा यस संस्था मार्फतकालागि अनुदान बाहेक लाग्ने जम्मा लगानी रु..... मा रु. (अक्षरूपी रु.....) मात्र वार्षिक प्रतिशत ब्याजका दरले मासिक किस्ता अनुसार हुन आउने रु.....मात्र वर्ष भित्र तिर्ने गरि ऋण लिएकोमा गत महिनादेखि नियमित मासिक किस्ता भुक्तानी नगरीएकोले गतेभित्र बाँकी किस्ता तुरुन्त भुक्तानी गर्नुपर्ने व्यहोरा यसै पत्रसाथ जानकारी गराइन्छ । साथै यस पत्रमा उल्लेख गरिएको भाखाभित्र किस्ता नबुझाएमा संस्थाको नियमानुसार अन्य आवश्यक कारवाई प्रक्रियाहरु अगाडि बढाइने व्यहोरा समेत यसै पत्रसाथ जानकारी गराइएको छ ।

पत्राचार गर्ने व्यक्तिको:

नाम:

पद:

हस्ताक्षर:

Annex 8: Commitments and Plan of the Selected LFIs

1. Chure RM Cooperative, KAILALI

| Name of LFIs | Possible areas of involvement |
|--|---|
| 1.1 Janakalyan Sahakari sanstha | They see the scope of Improved Cooking stoves promotion and are positive about the investment in this sector. As for the solar system, they do not see possibility as there main grid line (NEA) connection in their working areas. |
| 1.2 Nigali Krishi Sahakari sanstha | They want to promote Gobar Gas systems focusing mainly on the agro based technology and they hope it can be beneficial to the farmers too. Also they want to invest in the solar home system as many homes are still deprived of the proper electric system |
| 1.3 Swabalambi Mahila sahakari sanstha | They see an investment possibility for ICS, Solar dryer and improved Water mill promotion in their work areas. |
| 1.4 Trimurti sahakari sanstha | They want to invest in ICS and improved water mill as the small scale renewable technology can boost up the living standards of the farmers. |
| 1.5 Vision Krishi sahakari sanstha | They see need and possibility of solar home system promotion in their working area. |

2. Baddikedar RM Cooperatives, DOTI

| Name of LFIs | Possible areas of involvement |
|---|---|
| 2.1. Bijaya Bikash Krishi Sahakari | They want to invest in the solar home system and ICS promotion. |
| 2.2 Sangalo Krishi sahakari | They also want to work in solar home system. Apart from that, they see scope of Improved water mill promotion as well. They are also interested in the Bio gas promotion. |
| 2.3. Kedar Mahila sahakari sanstha | They see possibility of investment for ICS promotion. |
| 2.4 4. Mahila bahuudyasiya sahakari sanstha | They want to provide loan for solar home system and Improved water mill promotion. |

3. Suklaphata RM, KANCHANPUR

| Name of LFIs | Possible areas of involvement |
|---|---|
| 3.1 Udaydev Krishi Sahakari | They want to work mainly in 'Solar Pumping' system and are positive that with this access to irrigable and drinking water can be sought out at ease. Apart from that they see the possibility in Gobar gas and ICS for easy cooking system at the households. |
| 3.2 Shrijanshil bachat tatha rin sahakari sanstha | They see the possibility loan mobilization for gobar gas plant, ICS, Solar home system and solar pumping systems in their working area. |
| 3.3 Nawakiran bachat tatha rin sahakari sanstha | They see possibility of loan mobilization for solar system for household lighting and street lighting. They also see possibility of electricity use for cooking, heating and other small scale business running purpose. |

4. Dogadakedar Municipality, Baitadi

| Name of LFIs | Possible areas of involvement |
|--|---|
| 4.1 1. Shri himchuli Saving and Credit | They see possibility of financing for 'Solar Pumping' system for drinking water and irrigation purpose. Apart from that they see the possibility in Gobar gas and ICS promotion also. |
| 4.2 Nawayug sahakari sanstha | They see the possibility of bio-gas promotion. Also they want to invest in micro hydro projects in near future. They want to work in solar home systems promotion as well. |
| 4.3 Adarsha bachat tatha rin sahakari sanstha | In their work areas they see the possibility of mobilizing loan for solar home system, Improved water mill and gobar gas. |
| 4.4 Shri vumiraj bachat tatha rin sahakari sanstha | They see possibility of loan mobilization for solar home system promotion mainly for lighting purpose. They want to invest in Rocket stoves (ICS) and solar water pumping too. |

5. Kedarseu RM, Bajhang

| Name of LFIs | Possible areas of involvement |
|---|--|
| 5.1 Kalika Samufayik krishi sahkari sanstha | They see possibility of investement for Improved water mill and solar water pumping systems promotion. |
| 5.2 Bhagwati krishi sahakari sanstha | They want to invest for Improved water mill and solar water pumping for drinking and irrigation purpose. |
| 5.3 Kedar sana kisan sahakari | They want to invest mainly for solar home system promotion. They also see possibility of productive end use promotion of electricyt by small scale industries (Grill/steel industries) establishemnt. They also see possibility of financing for improved water mill promotion also. They also see possibility of mobilizing loan for biogas and improved cooking stove promotion. |
| 5.4 Deura Krishi sahakari sanstha | They see possibility of loan mobilization for solar system promotion. |

6. Bithadchir RM, Bhajhang

| Name of LFIs | Possible areas of involvement |
|---|---|
| 6.1 Syadi bachat tatha rin sahakari sanstha | They see possibility of investement for solar home system as many portion of the households are still not connected to main grid system. Further they want to work in Improved water mill promotion also. |
| 6.2 Chirasaini bachat tatha rin saahakari sanstha | They also see possibility of investment for solar energy system promotion that can be used for lighting, cooking and pumping for irrigation purpose |