

# Budol Samudayik (BUSA) Savings and Credit Cooperative Society Ltd. at a glance



## Initial Phase :

- Saving and credit movement started as a pre-cooperative in 2000 with Rs. 600.00 (\$6) from 6 members.
- Vision of helping members to develop their saving habits.
- Only Saving and Credit activities.
- Very few social activities. i.e honoring senior citizens and school leaving students involve in BUSA.



- Enrolled in ACCESS Program in 2008, organized by Nepal Federation of Savings and Credit Cooperative Union Ltd.(NEFSCUN) in technical cooperation with ACCU.
- Participatory in various educational and sharing programs.
- Formulated various policies, proceedings and improved internal management system.

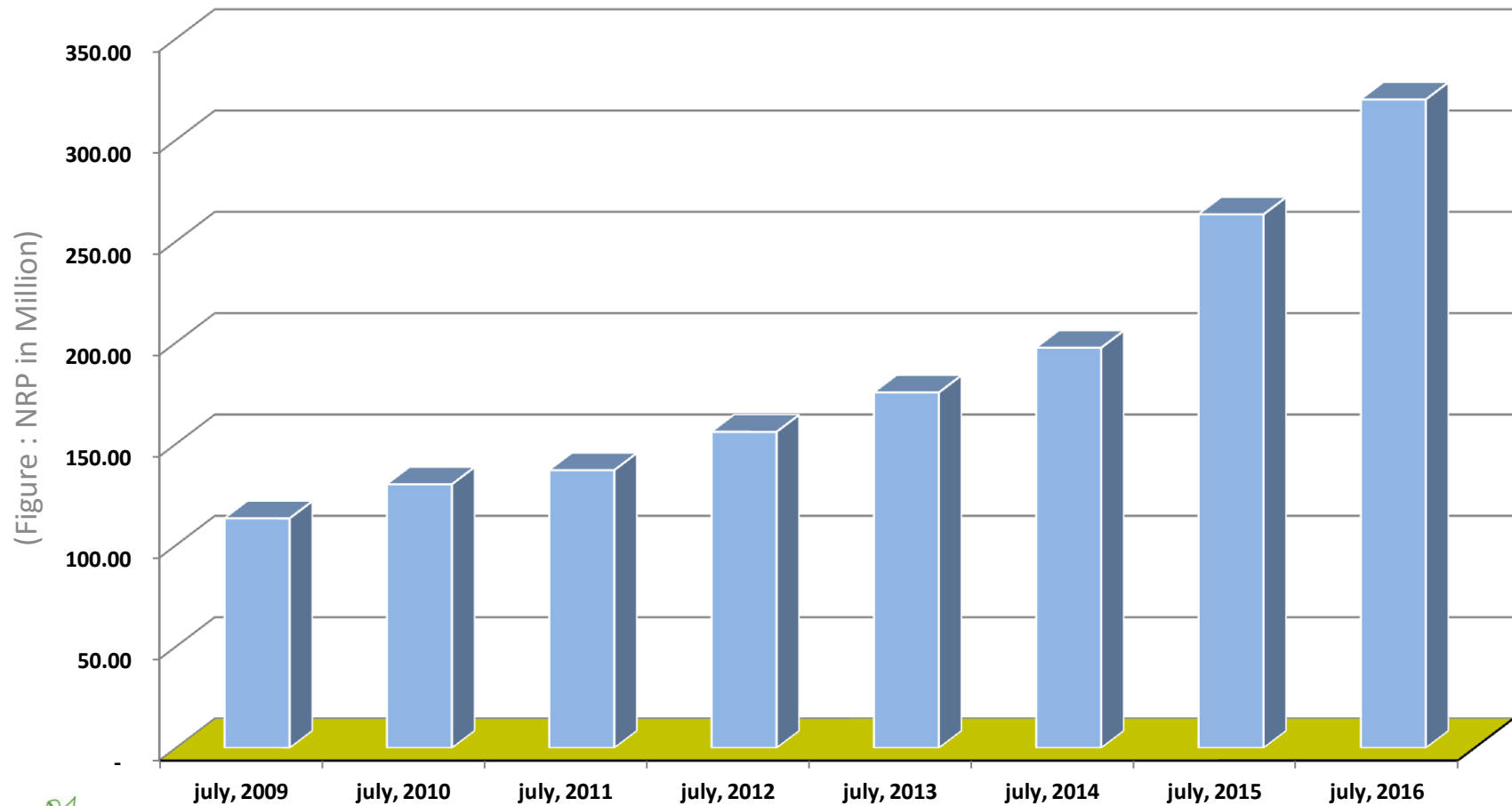
# Computation of Financial Status

(Amount: NRP in Millions)

<b>Particulars</b>	<b>Before ACCESS (July 2008)</b>	<b>After ACCESS (July 2016)</b>
Share Capital	4.99	42.04
Savings	59.23	319.96
Outstanding Loan	55.05	324.10
Institutional Capital	1.71	33.32
Total Assets	67.73	413.70
Members	2032	6418

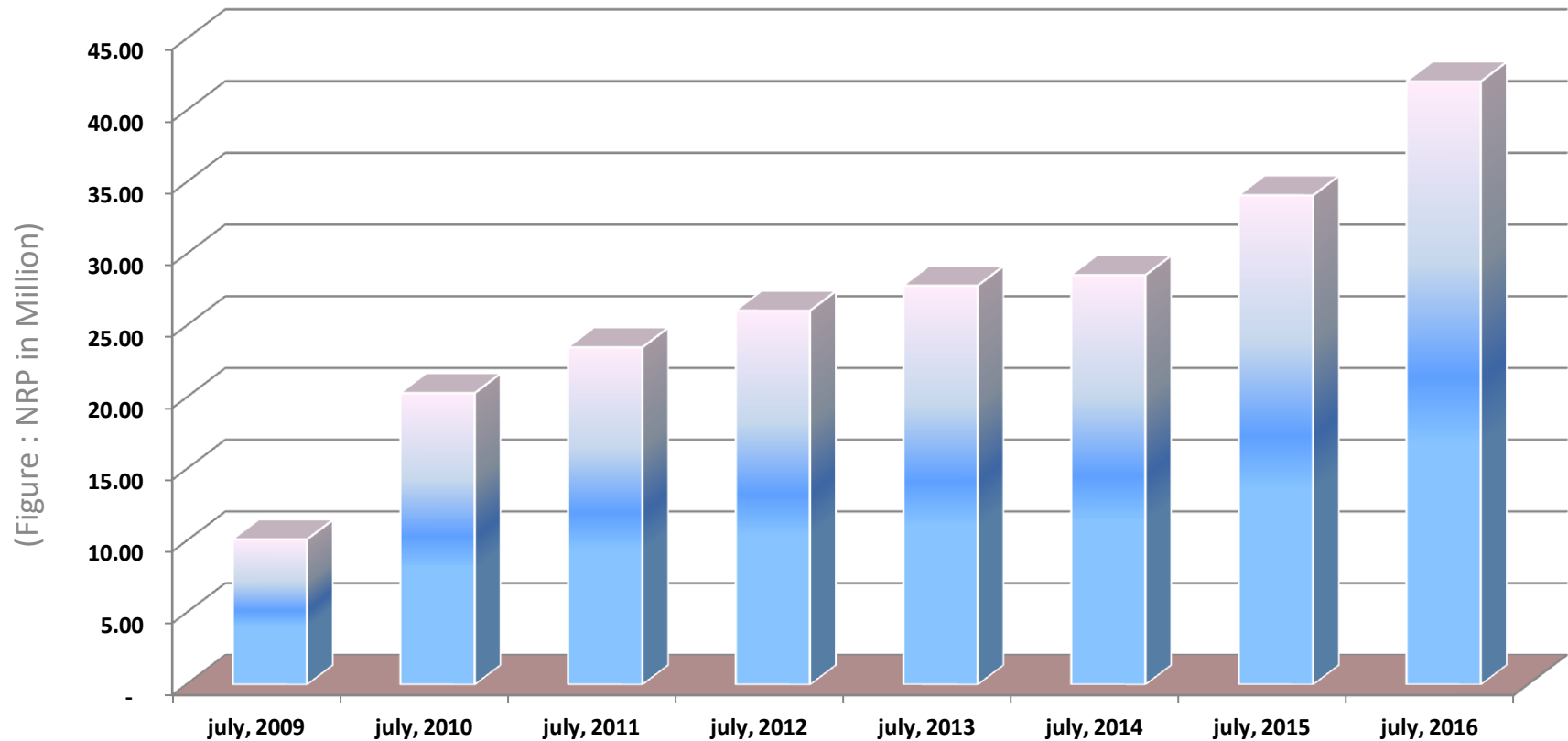


# Growth Trend after ACCESS : **Savings**



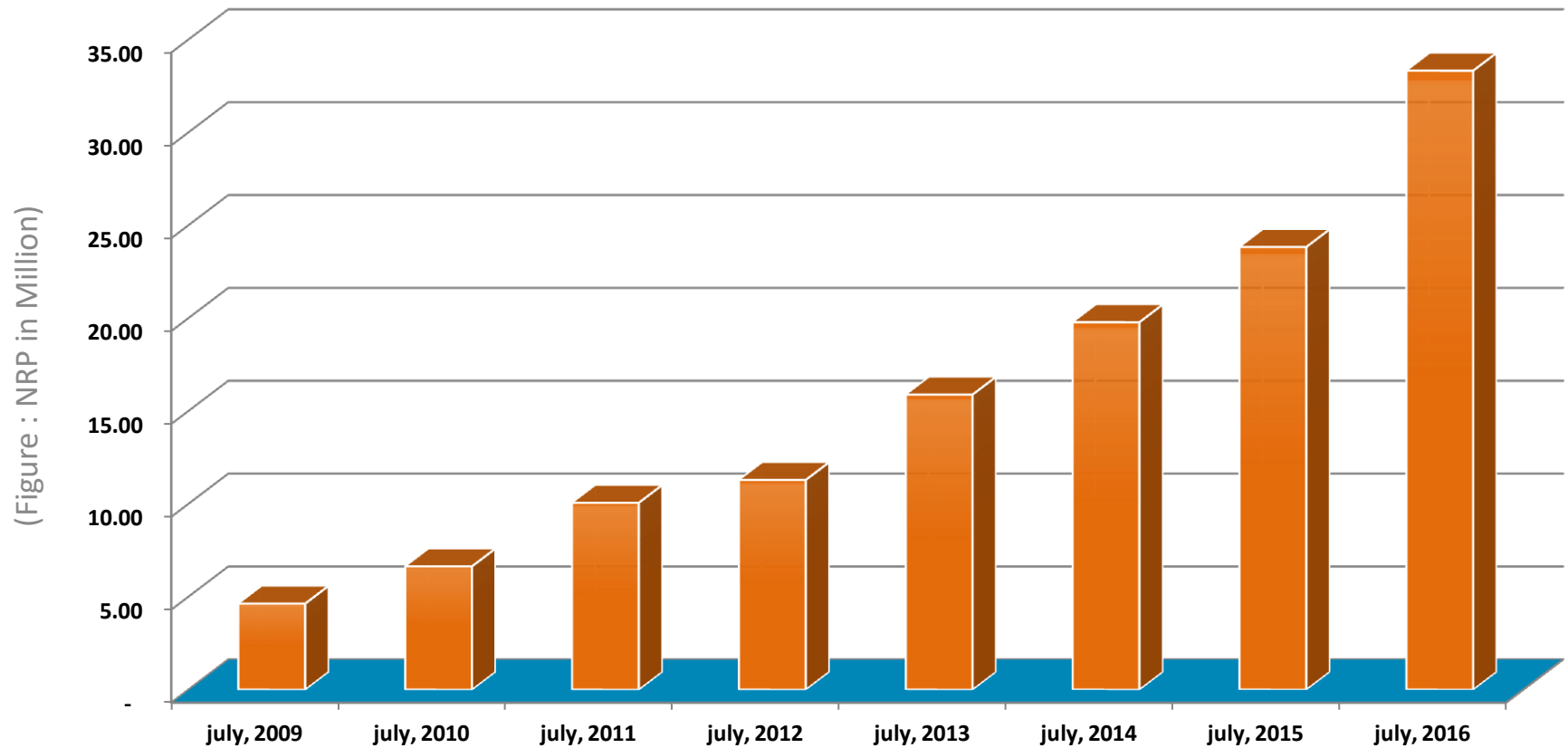
# Growth Trend after ACCESS :

## Share Capital



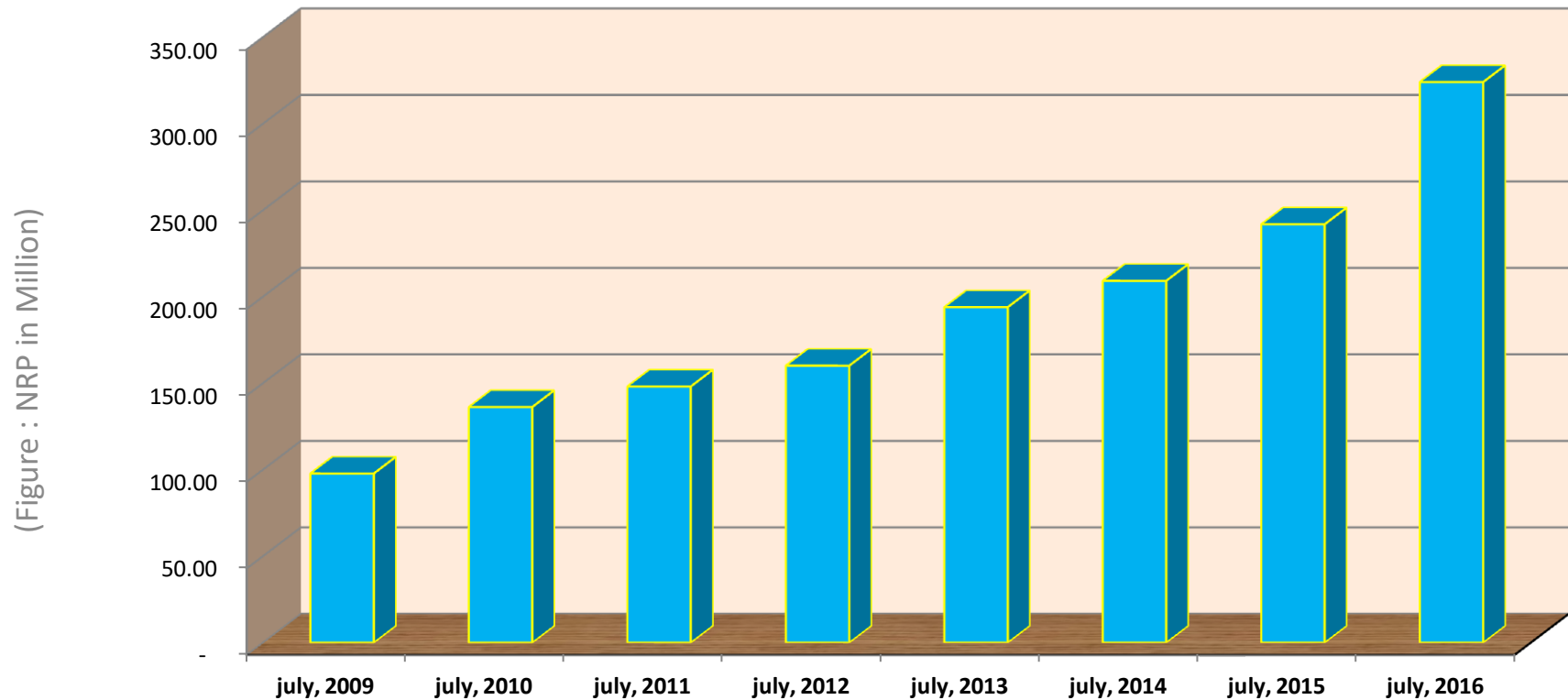
# Growth Trend after ACCESS :

## Institutional Capital



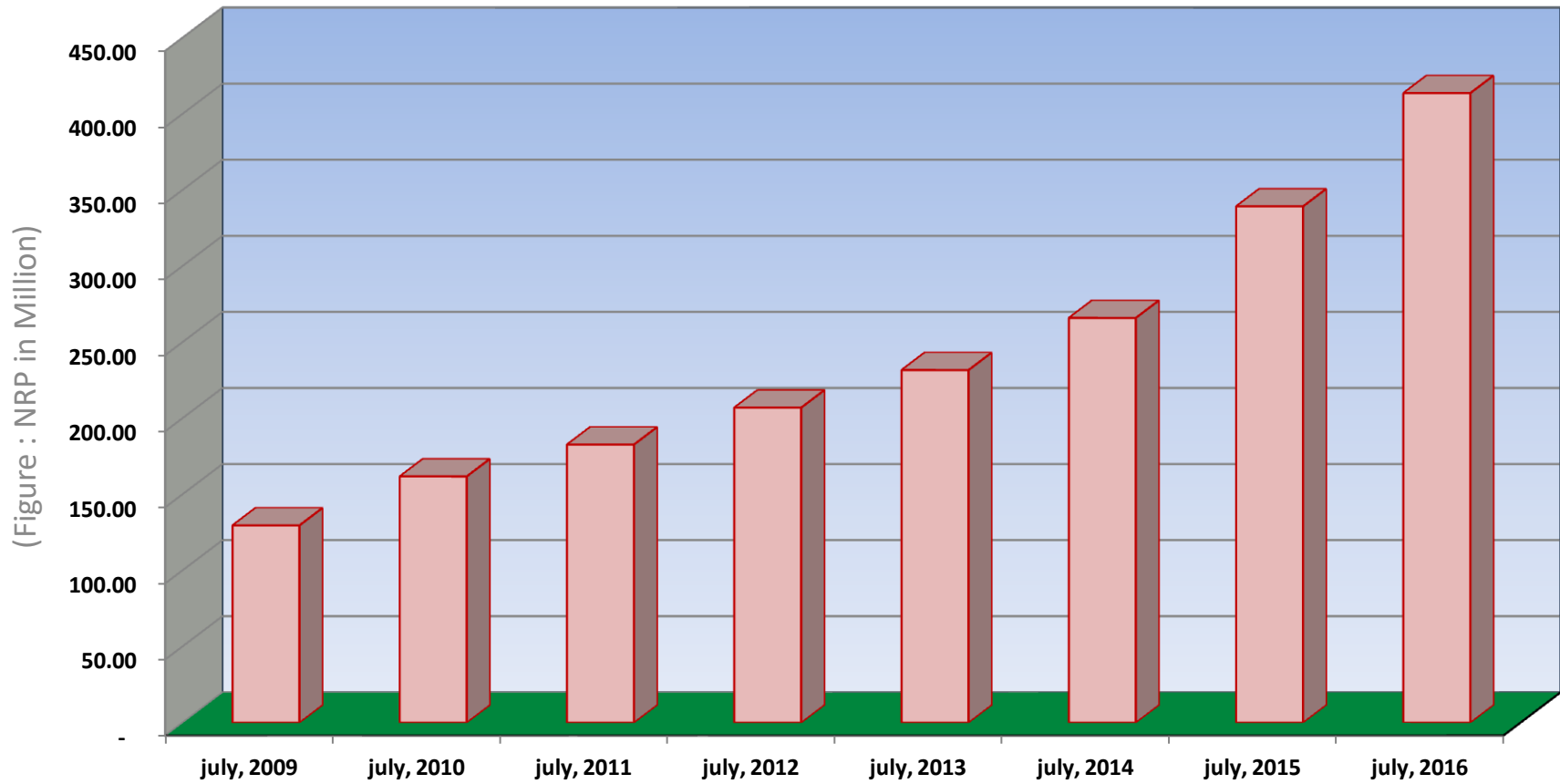
# Growth Trend after ACCESS :

## Outstanding Loan



# Growth Trend after ACCESS :

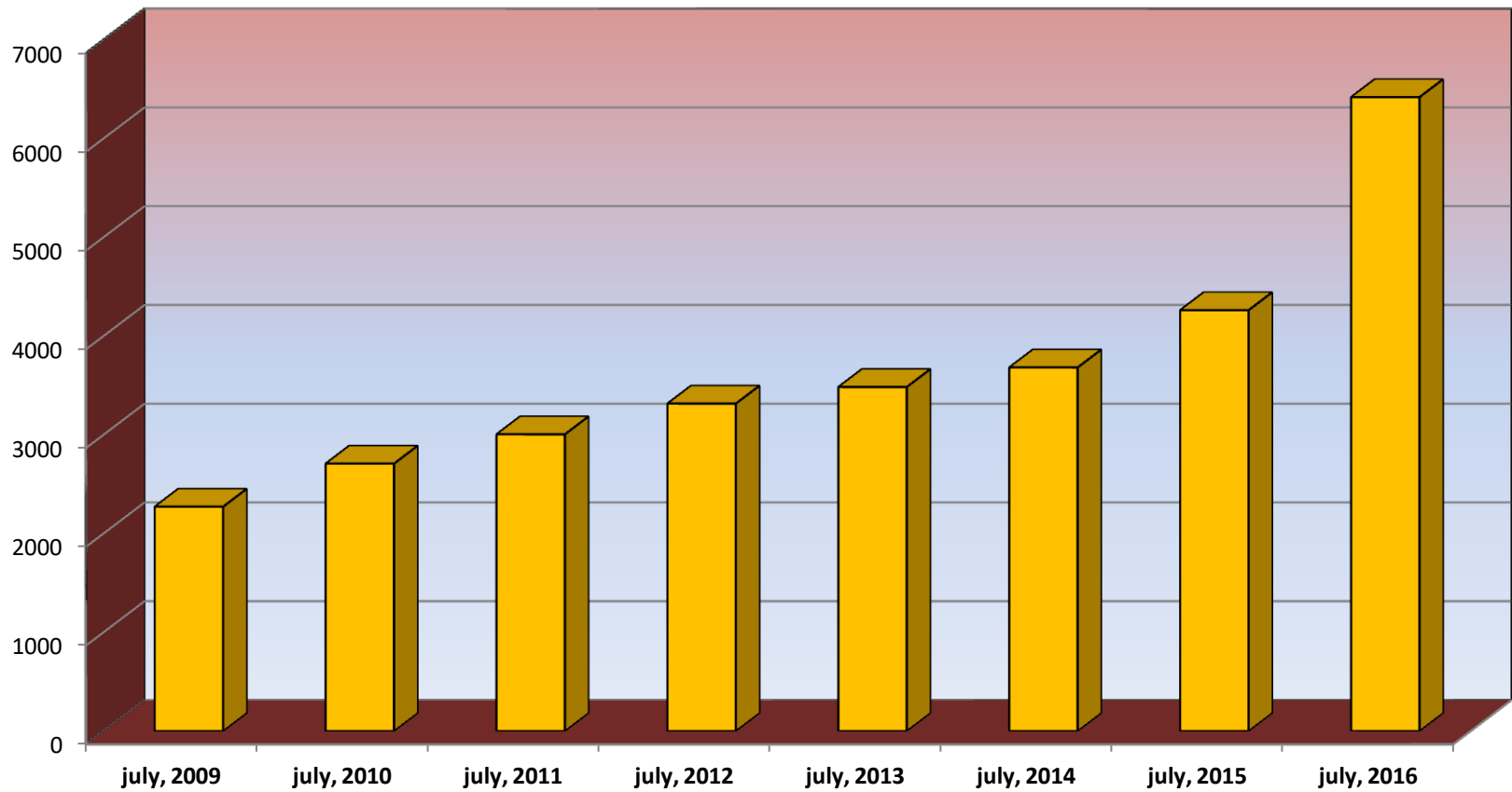
## Total Assets





# Growth Trend after ACCESS :

## Membership

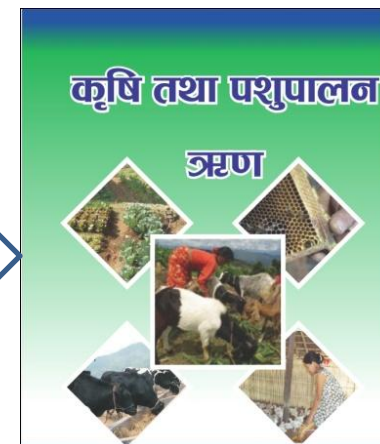


# Financial Securities

Savings - 12 Products



Loan - 12 Products



Money Transfer

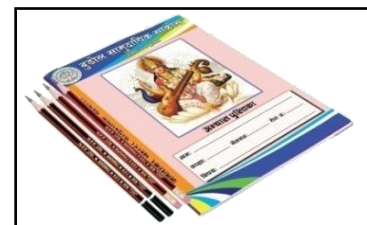


Insurance



# Social Securities

1. Blood Donation (4 times in a year)
2. Honoring Senior Citizens (1st October)
3. Maternal visit and Token money support
4. Meeting with Newly married couple
5. Honoring School leaving Students
6. Copy Pencil Distribution for child savers
7. Health check up Camps
8. Women Empowerment through Educational Program
9. Training and visit programs for entrepreneurship development
10. Joint Program for Agriculture Development activities with government line agencies
11. 365 days counter services
12. door to door service for regular savers



# Major Key Learning

- Widen vision from development habit of savings to fulfill economic, social and cultural need of members.
- Institutional Capital is an important aspect of cooperative for the financial sustainability.
- Human Resource is base for organization development.
- Governance is crucial for financial institution.
- Professionalism is most important for all the cooperators.
- PEARLS should be incorporated in the SACCOS management.

