

Warm Welcome



VYCCU Savings and Credit Cooperative Ltd
on behalf of Nepal

VYCCU Savings and Credit Cooperative Ltd. at a glance



Initial Phase :

VYCCU

is a sole-purpose, (working in the field of saving and credit) co-operative institute in its infancy. Following the international credit union principles, it has been collecting savings from its shareholders, offering a certain amount of interest on the savings and lending money to its shareholders at reasonable interest rate.



Vision

The first choice of the community for the financial solution, Nepal's excellent financial co-operative institution.



Mission

Will work continuously for the uplift of the living standard of its members by providing competitive, qualitative, affordable financial and non financial services.



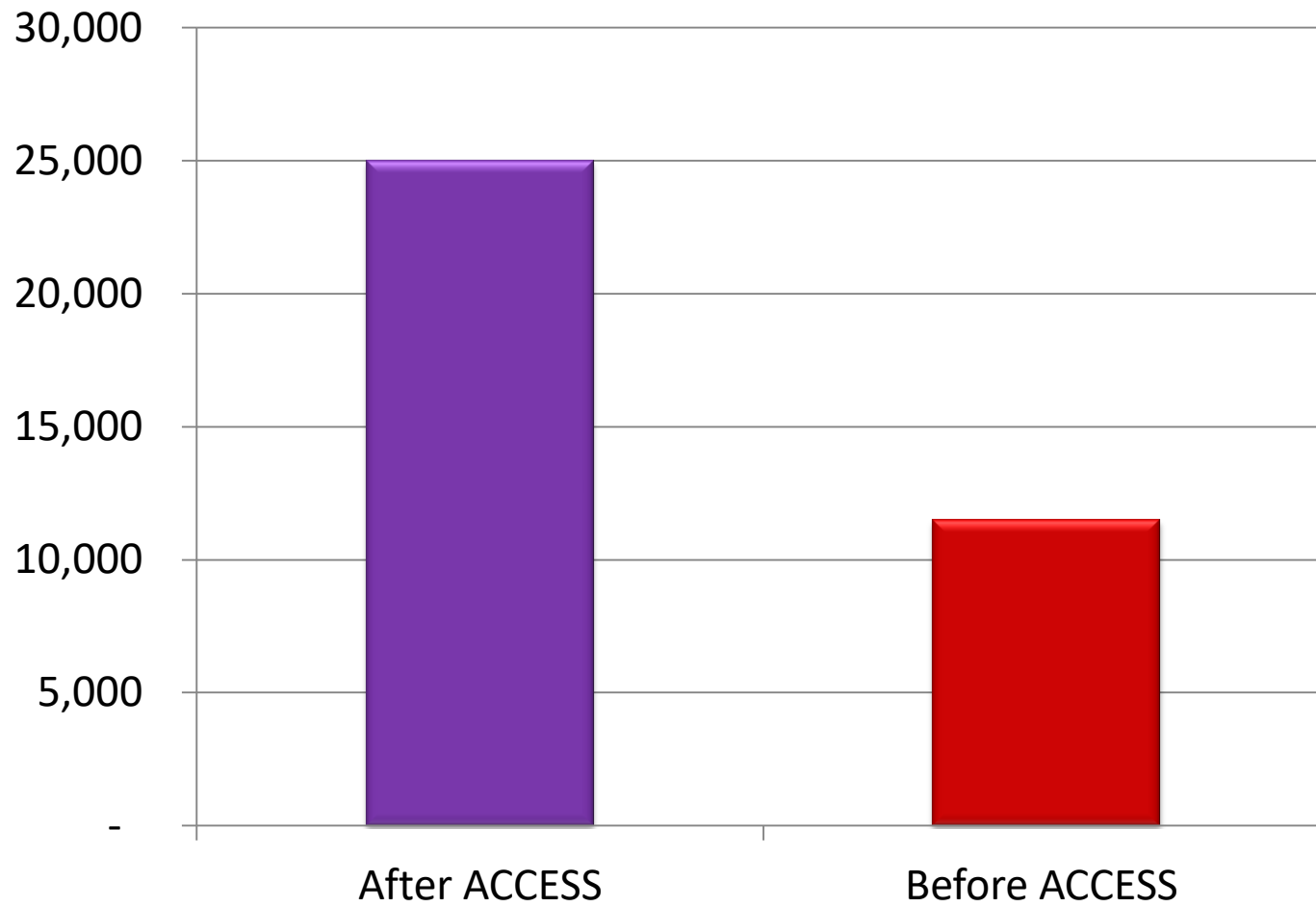


- Enrolled in ACCESS Program organized by Nepal Federation of Savings and Credit Cooperative Union Ltd.(NEFSCUN) in technical cooperation with ACCU.
- Participatory in various educational and sharing programs.
- Formulated various policies, proceedings and improved internal management system.

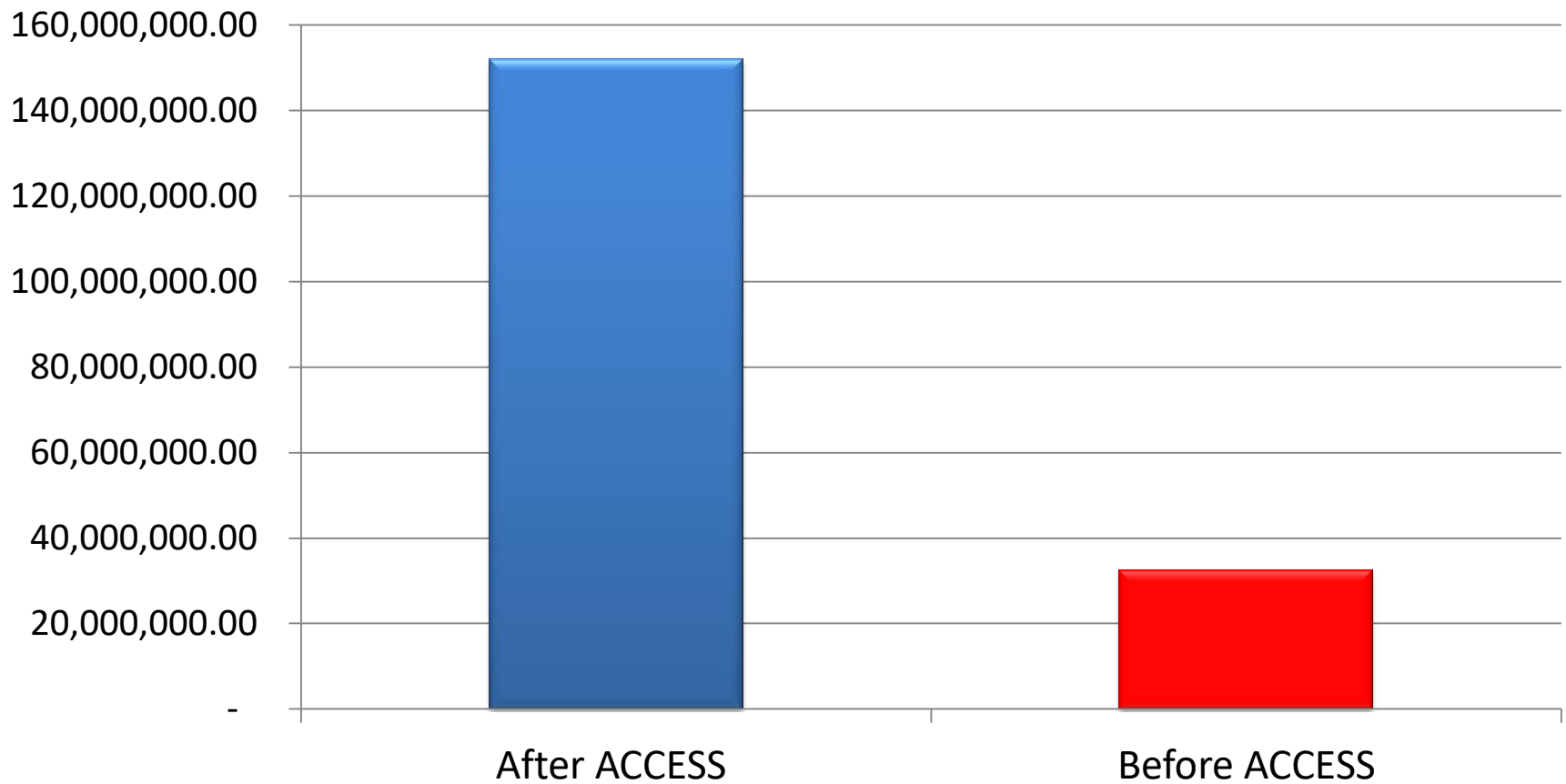
Financial Achievement

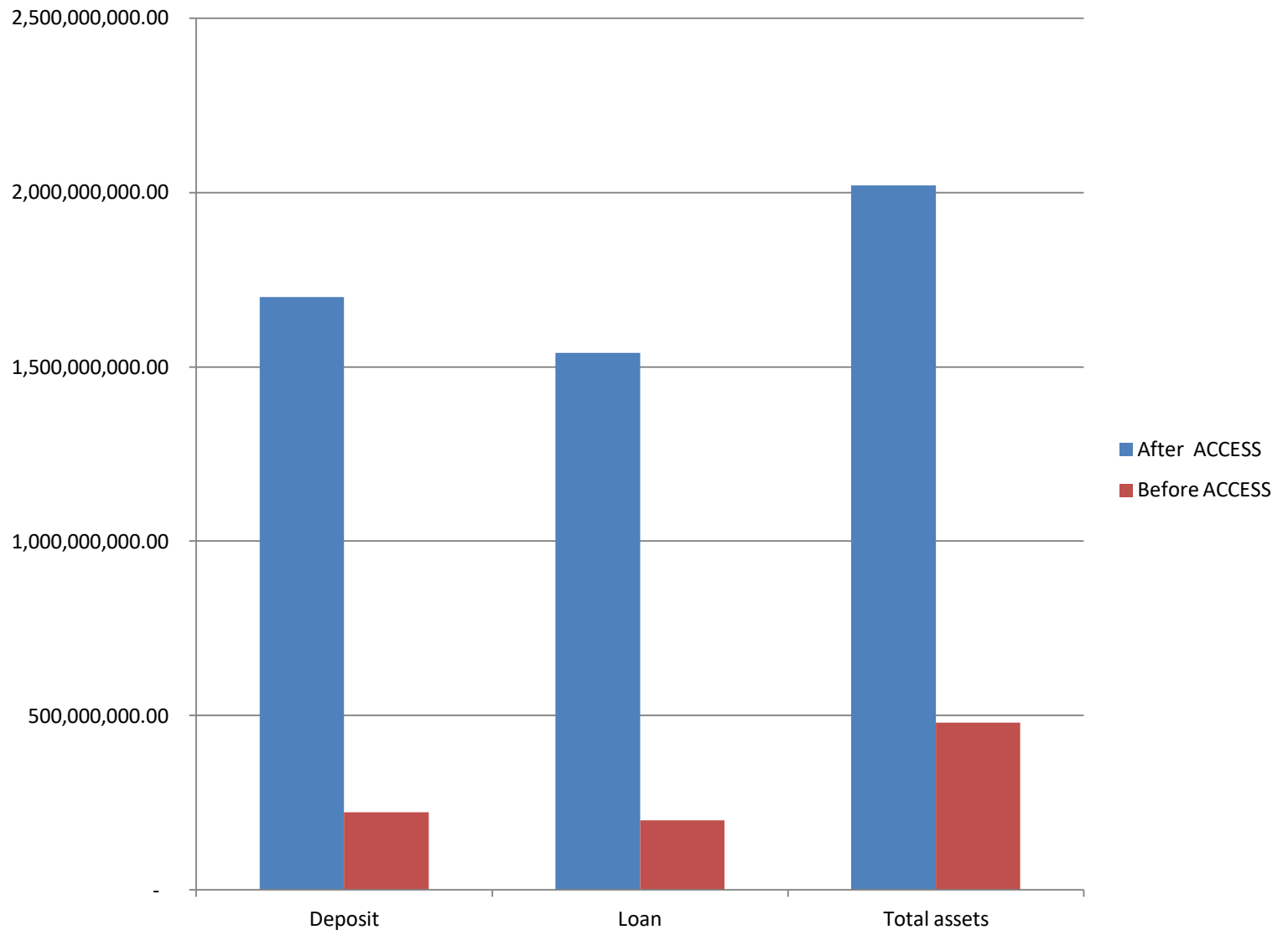
	After ACCESS	Before ACCESS
Member	25,000	11,500
Paid-up Capital	152,000,000.00	32,500,000.00
Deposit	1,700,000,000.00	222,000,000.00
Loan	1,540,000,000.00	200,000,000.00
Total Assets	2,020,000,000.00	480,000,000.00

Member



Paidup Capital





Savings Products

1. Monthly Savings
2. Daily Savings
3. Aakura Savings
4. Optional Savings
5. Piggy box Savings
6. Education Savings
7. Festival Savings
8. Tension Free Savings
9. Provident fund Savings
10. Fixed Deposit
11. Senior member savings
12. Remittance Savings
13. VYCCU Life Secured Savings



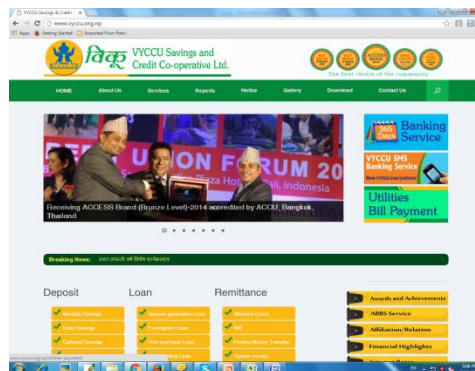
Loan Products

1. Agriculture Loan
2. Beehive industry loan
3. Business loan
4. Career loan
5. Education loan
6. Emergency loan
7. Foreign employment loan
8. Hire purchase loan
9. Home loan
10. Income generating loan
11. Industry loan
12. Inter lending loan
13. Land purchase loan
14. Livestock loan
15. Poultry farm loan
16. Tailoring loan



Promotional materials

- Brochure, Product Catglog, Keyring, Bag, Pen, Cup, Diary, T-shirt, Watch, Facebook Page, Website, Youtube Channel



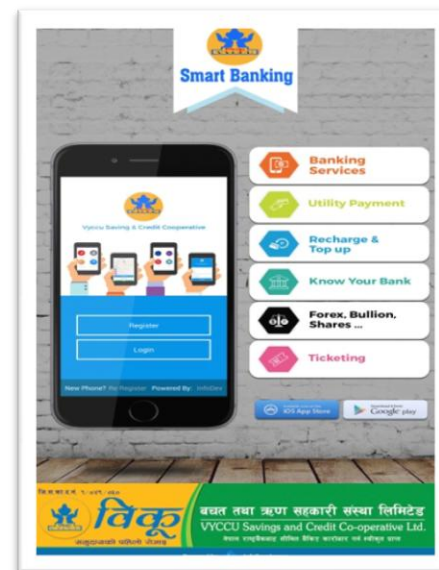
Member of the month



SMS Banking Service



SMS Smart Banking



Member welcome program



Brand Promotion



Member Survey

विक्रम बचत तथा ऋण सहकारी संस्था लि.
सिङ्गाकोट, नवलपरासी

सदस्य सर्वेक्षण फारम

नयाँको भनाइमाथि सुझावका साथै संस्थाको विकासका लागि यो फारम भरीदिनुहोस्

नाम: _____

सदस्यको नाम: _____

सदस्यको पता: _____

सदस्यको फोन नम्बर: _____

सदस्यको ईमेल: _____

सदस्यको व्यवसाय: _____

सदस्यको शिक्षा: _____

सदस्यको उमेर: _____

सदस्यको लिंग: _____

सदस्यको धर्म: _____

सदस्यको जाति: _____

सदस्यको पेशा: _____

सदस्यको सम्पत्ति: _____

सदस्यको बचत खाता: _____

सदस्यको ऋण खाता: _____

सदस्यको अन्य जानकारी: _____

Brand Mind Setting



संस्थाको लेटरमाइडमा प्रयोग गरिएको "विक्र" अक्षरको Kruti Dev 300 फण्ट र साइज ५५ रहेको छ र नेपाली अक्षरको ARAP 002 फण्ट र अंग्रेजी अक्षरको Bookman Old style फण्ट प्रयोग गरिने छ । यसको नेपाली अक्षरको साइज २१.५ र अंग्रेजी अक्षरको साइज १५.५ रहनेछ ।

विक्रको लेन्गो:

VYCCU को अक्षरले यसको स्थापनाकालको ऐतिहासिक घुम्छुमिलाई जनाउने छ । VYCCU भन्नेको Vijaya Youth Club Credit Union हो यसलाई छोटकरीमा VYCCU भनिन्छ । तत्कालीन विश्व युवा क्लबले सुरुवात गराएको र सहकारी ऐन पछ्याएको अवस्थामा उक्त नाम राखिएको थियो । पछि ऐन आएपछि बचत तथा ऋण सहकारी स.सि. नाम राख्नु पर्ने कानूनी प्रावधान भएपछि उक्तनामलाई छोटकरीमा मिलाए गरिएको हो । जसको ऐतिहासिक महत्त्व छ ।

कुर्छ हस्त:

एक हातले हावी कर्र्दैन, एक पाङ्गुले रथ चर्दैन । त्यसरी नै महिला-पुरुषको साझा अभियान/अनुयाई/सहभागिता बिना बचत तथा ऋण सहकारी सस्था अगाडि बढ्न सक्दैन भन्ने सोचका साथ सामाजिक एकता र सहभाव एवम् महिला-पुरुषको समान हितव्यता र अधिकारको प्रतीकका रूपमा दुईवटा (एउटा पुरुष एउटा महिलाको) हात मालि उठाइएको छ । यसको अर्थ "फजुल शर्माको कटौती गरी", बचत गर्ने बानी बसाली, आफ्नो समाजको विमर्श गरी जीवनस्तर माथि उठाऔं भन्ने हुन्छ । साथै यसले एकताको हन्दिता पनि दिन्छ ।

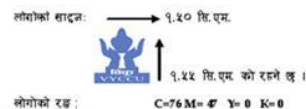


शुत्रको:

शुत्रको अर्थ 'स-सामो छुटिएर रहेको पुँजीलाई एकत्रीत गरी, शर्ष कटौती गरी चोरिचोरि भए पनि बचत गर्ने बानी बसाली, त्यो बचेको पैसा शुत्रकोको स्वरूप बचतसंस्थामा जम्मा गर्ने बानीको विकास गरी जो भविष्यमा आफैलाई काम लाग्ने छ' भन्ने रहेको छ ।

लेन्गोको रङ:

बिक्रको रंगो रहने छ । रंगो रङ वागिरको रङ समुद्र जस्तो शान्त, आकाश जस्तो विशाल गिरन्तरूपमा अगाडि बढ्ने भन्ने रहने छ । रंगो रङभित्र VYCCU अक्षर सेतो रङमा हुनेछ । सेतो अक्षर स्वच्छता, पारदर्शिता र सुशासनको प्रतीकका रूपमा रहने छ ।



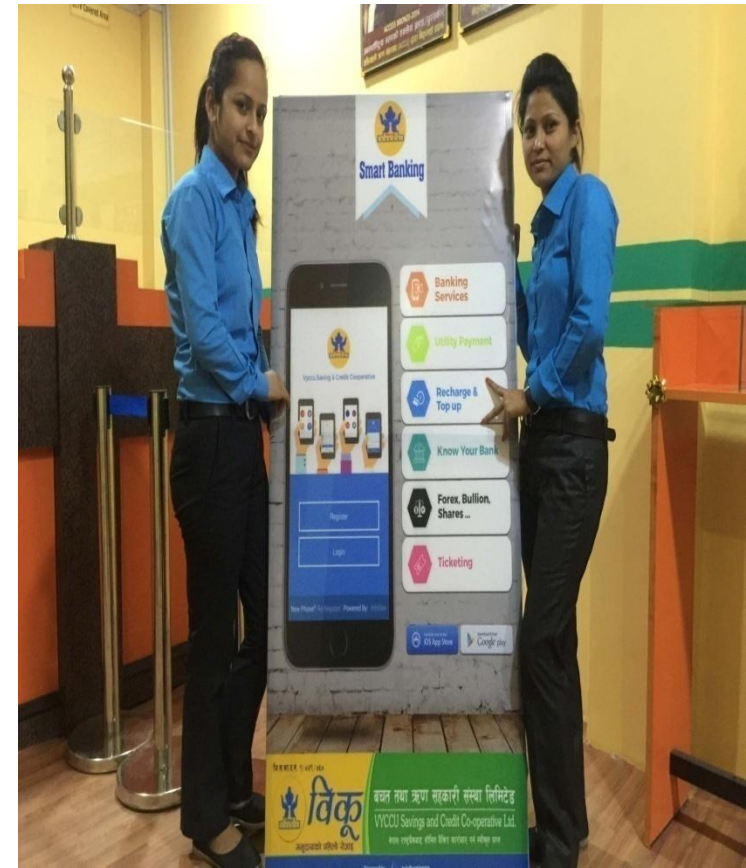
विक्रको कर्णेनेट रङ



गेह रङ रहने छ । गेह रङले साविक विचार एवम् नैतिक आचरण भन्ने अर्थ ज्ञातेर गर्दछ । संस्थागत सुशासन, सदस्यमा नैतिक आचरणको विकास, भेदभाव रहिता र स्वच्छ पुनरावृत्ति सेवा भन्ने प्रतीकत्वमा यसको प्रयोग गरिएको छ ।

- Capacity Building of Staff in new technology
- Member care Excellency
- Brand mind setting
- Business planning and strategy planning
- Leadership Development
- Social security program
- Fast and prompt service
- Trust buildup from the community
- Member friendly office environment
- Extension of Service center with internet banking
- Staff increase by 45%
- Professionalism Development in service providing
- Internet banking service

- Well Equipped Office
- provision for Department Head
- Target Set and Review
- Reporting System
- Job Description
- Self Assessment and Reward



Policy and procedure

1. Savings policy
2. Loan management policy
3. Finance and Administration policy
4. HR Policy
5. Election Policy
6. Governance Policy
7. Inter landing policy
8. Sub-committee Operational policy
9. Scholarship policy
10. Guideline of loan Recovery
11. Staff code of conduct
12. Risk management policy
13. Loan write off policy
14. Vehicle operational & management policy
15. BOd code of conduct
16. Error Management policy
17. IT policy



VYCCU एस.एम.एस.सेवा
SMS Service

रकम राख्को र भित्रिको जानकारी
खाताको सङ्क्षिप्त विवरण
चेक बुक अनुरोध
मौज्दातको जानकारी
मोबाइल रिवाज
बिल भुत्ताको चेक

IT'S EASY.
IT'S FAST. IT'S PROUD.
Welcome to VYCCU SMS Service

Balance Inquiry
Mini-Statement
Mobile Recharge
Cheque Book Request
Cheque Number Lock
Deposit/Withdraw Alert
Bill Payment NTC Postpaid, ADSL, Landline

जिस का दर्ज १/०८१/०२०

विकू बचत तथा ऋण सहकारी संस्था लिमिटेड
VYCCU Savings and Credit Co-operative Ltd.
नेपाल राष्ट्रबैंकबाट सीमित बैंकिंग कारोबार गर्ने स्वीकृत प्राप्त

गैडाकोट-८, विजयनगर, नवलपरासी, फोन: ०५६-५०१३६४, फ्याक्स: ०५६-५०२६०१
इमेल: vyccu@vyccu.org.np, URL: www.vyccu.org.np

सेवा गैरजुड्गलः
काठमाडौं सेवा केन्द्र, काव्योती-५, नवलपरासी, उमरपुरी सेवा केन्द्र, उमरपुरी-५, नवलपरासी, सोह्र ब. सेवा केन्द्र, उमरपुरी-५, नवलपरासी, फोन: ०२०-५५५३०१
हाङ्गपुर सेवा केन्द्र, मुकुन्दपुर-३, नवलपरासी, फोन: ०२०-५०३०५४, मिनाखोरी सेवा केन्द्र, मुकुन्दपुर-५, नवलपरासी, काजीखण्डको सेवा केन्द्र, गैडाकोट-५, नवलपरासी, फोन: ०५६-५०३१९४

- Loan invest procedure
- Membership distribution procedure
- Meeting management procedure
- Payment procedure
- Certificate loan operational procedure
- Career loan operational procedure
- Member welfare fund operational procedure
- Planning and budget procedure
- AGM management procedure
- Service center management procedure
- New Savings Product management procedure
- Review Meeting procedure
- Member of the month selection procedure
- Paper destroy policy



SERVICES

FINANCIAL

SAVINGS

CREDIT

REMITTANCES

ON LINE SERVICE

NEA Bill Payment

NON FINANCIAL

SCHOLARSHIP

MATERNITY

BIO GAS

SKILLED BASED
TRAINING

ADVOCACY &
LOBBYING

LIVESTOCK
PROMOTION

PROMOTIONAL
PROGRAM

DISCOUNT
CARD

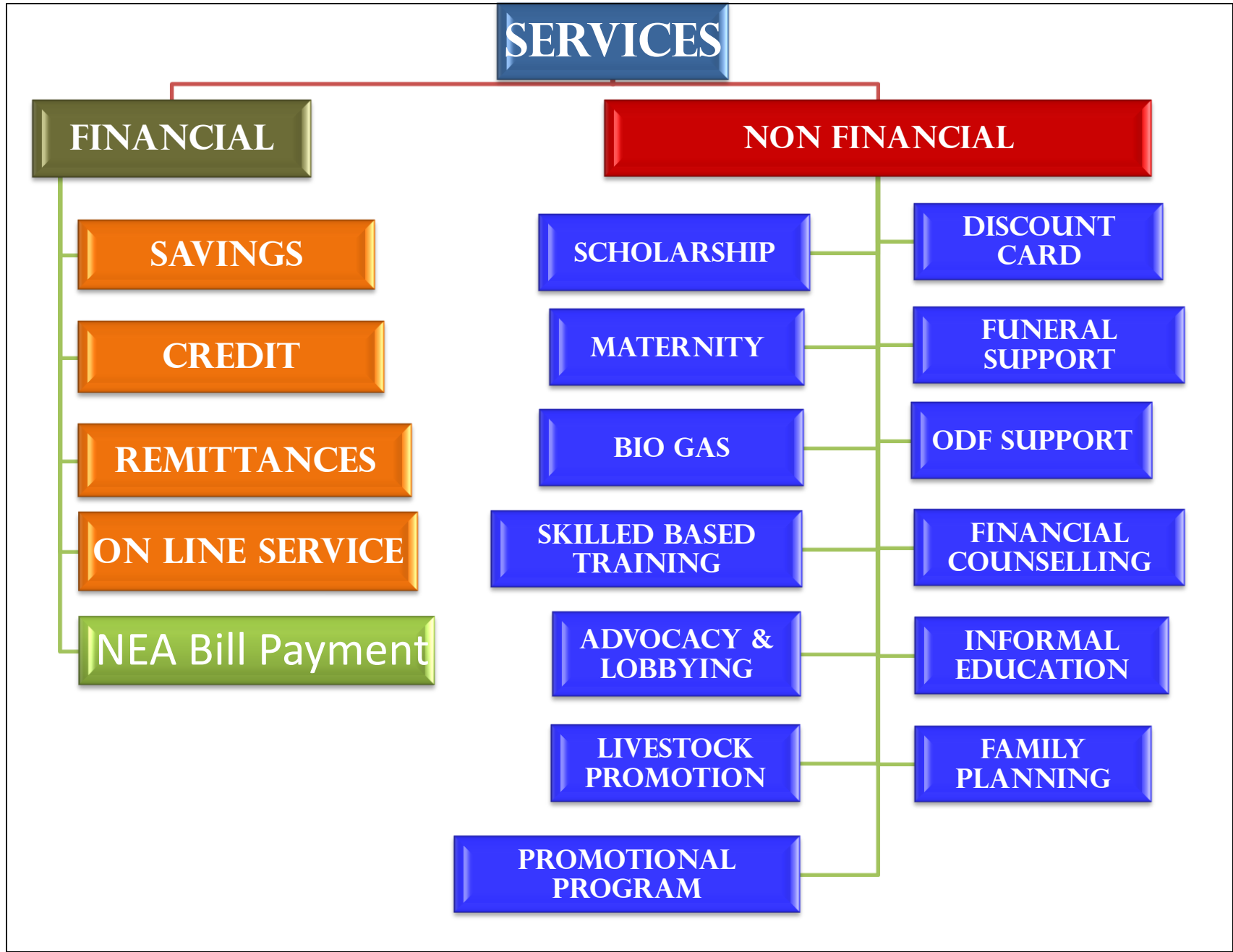
FUNERAL
SUPPORT

ODF SUPPORT

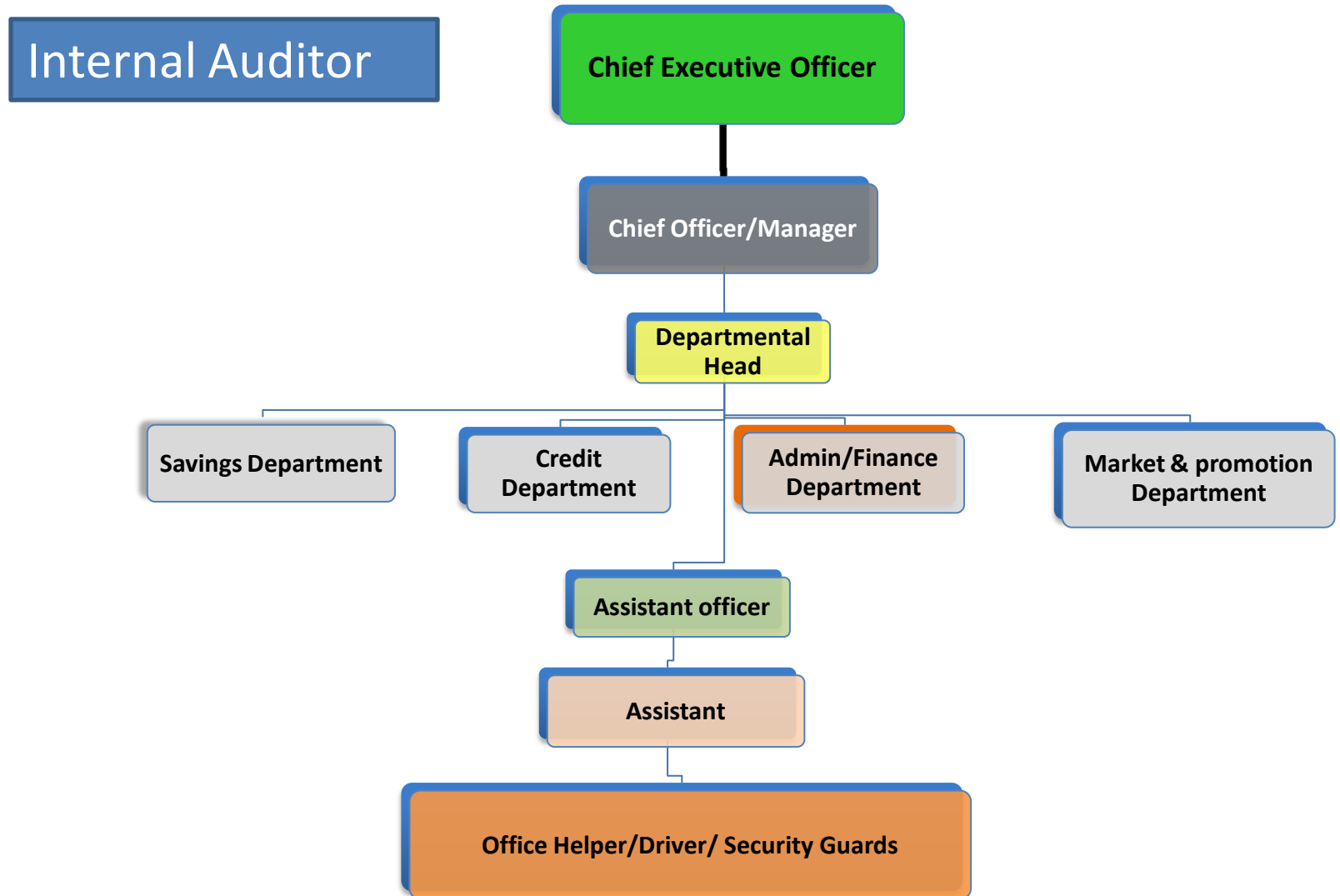
FINANCIAL
COUNSELLING

INFORMAL
EDUCATION

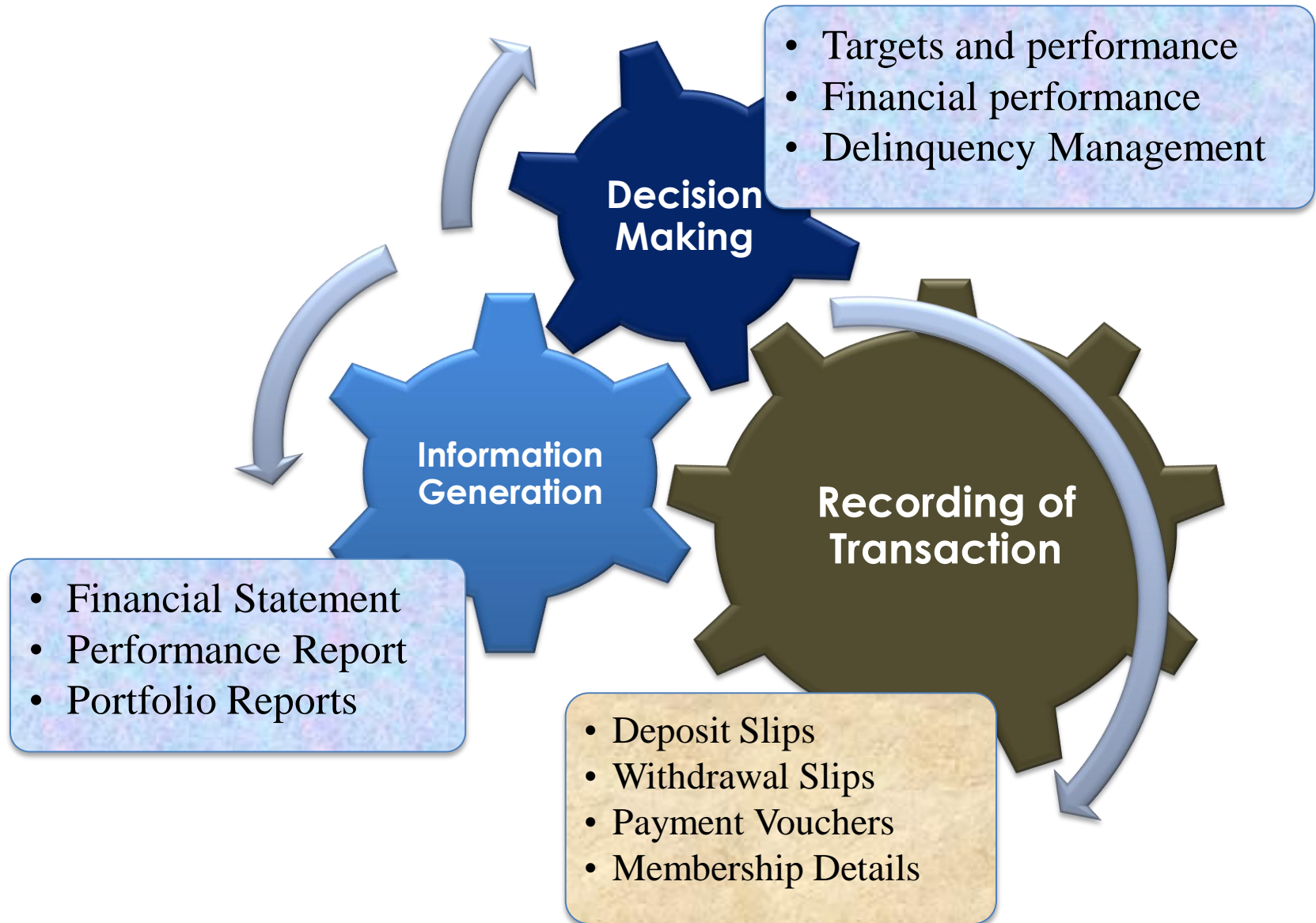
FAMILY
PLANNING



Management Structure



Management Information Systems



Member Incentive/Relation



Key_Learning

- Broad 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 development and its consistency.
- Governance is crucial for financial institution.
- Professionalism is most important for all the cooperators.
- PEARLS should be incorporated in the SACCOS management.
- Management and Governance should be alienated.
- Documentation and reporting system
- Planning, implementation, term review



ACCESS Achievement-2014

Finally



Thank you