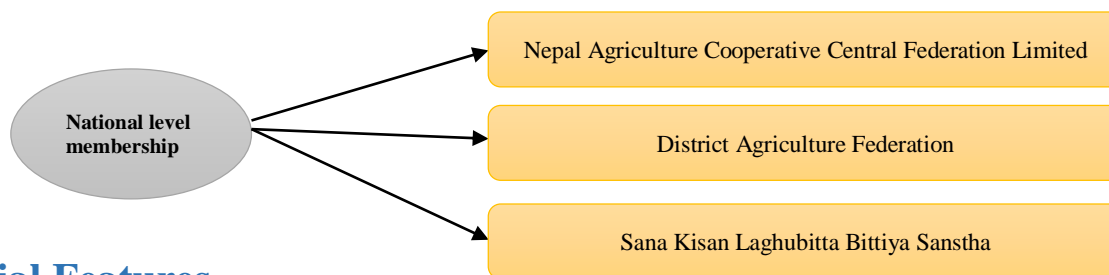


Profile: Bhabisyia Nirman Small Farmers Agriculture Cooperative Limited

Introduction

The Bhabisyia Nirman Small Farmers Agriculture Cooperative Limited. – ‘Future Creation’ Small Farmers Agriculture Cooperative – is agriculture cooperative located in Dakshinkali municipality, in the Kathmandu Valley, Nepal. Founded in 2012 under the Cooperative Act 2074 with registration number 3661. At first it was established only as agricultural Cooperative but later in the initiation of Nepal Agricultural Co-operative Central Federation Ltd (NACCFL) it was molded to Bhabisyia Nirman Small Farmers Agriculture Cooperative Limited following the modality of small farmers. Till May 2019, it has 919 members, out of which 76% are women and 60% are youth. The cooperative has played an important role to improve smallholder farmers’ lives, freeing them from debt traps and creating opportunities for income-generating activities such as livestock rearing, organic vegetable farming, poultry farming and other small business activities. Services provided ranges from saving and credit facilities to training, monitoring, mentoring and marketing.



Special Features

- Formed as per the three tier structure of SFACL model.
- Representation of women members and also members from indigenous group (Dalits) in Board of Directors.
- Equal opportunities provide to poor farmers to get involved in income generation activities.
- Owned and operated by small farmers.
- Membership provided to the poor farmers and indigenous group.
- Sustainable organization as it is the organization based on the membership of local members.

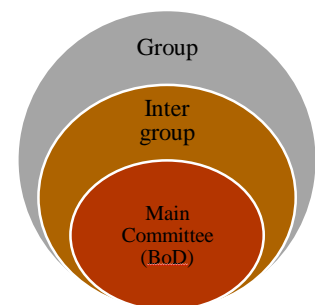


Fig. Three tier structure

- Extension of membership to its adjoining wards.
- Services provided to most rural part of the area.
- Social mobilization, income generation activities and social development programs been carried out.

Major activities carried out

1. Provide financial services to its members such as: saving and credit, crop and livestock security and also provide non-financial services. The SFACL is providing loan for Earthquake Survivors (7%), Livestock and Milk Production Loan (9%), Renewable Energy (Solar) Loan(10%), Agriculture Loan (13%) and Business Loan (15%).



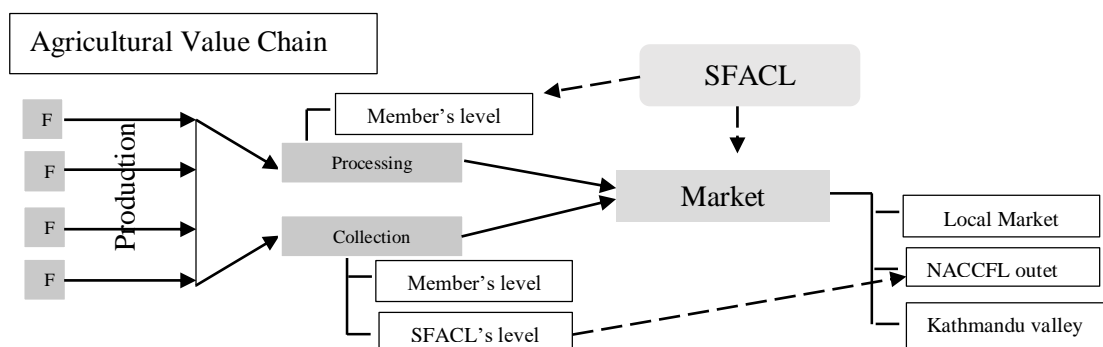
- Provide various types of agriculture related training such as tunnel farming, IPM based farming to member farmers.
- Facilitation for marketing of locally produced agro products.



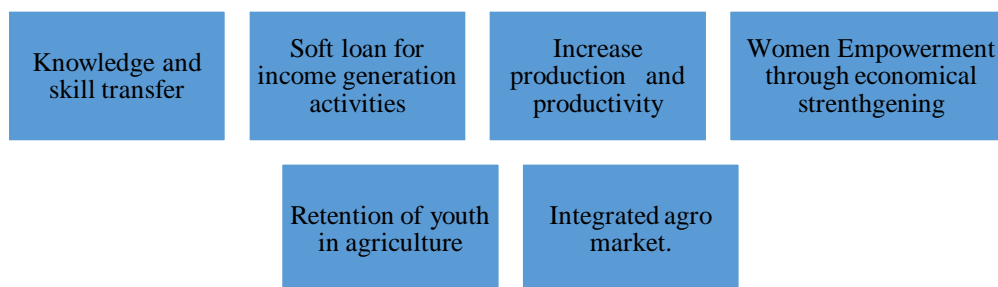
- Provide agricultural related technical services to farmers as per the requirements.
- Operates agro input (improved seeds, fertilizers, agricultural tools) shop.
- Strive for capacity development of members and their family members through providing training related to income generating activities such as carpentry, electrician, plumbing and other agro related training.
- Linkage with national level organization for the implementation of programs for the development of small farmers.
- Mobilization and retention of youth members in the agricultural sector.



- Deliver various types of agricultural services such as soil testing, nursery establishment and management, preparation of organic pesticides and fertilizers and technical support to farmers.
- Contributes in employment creation.
- Implement emergency response and recovery programs
- Encourage all the farmers' members to get involved in organic as well as off seasonal vegetable farming.



Contribution of SFACL in rural development and poverty alleviation



SFACL at a Glance

<i>SN</i>	<i>Description</i>	<i>Numbers</i>
1.	Ward Coverage	13
2.	Group	166
3.	Women group	139
4.	Intergroup	13
5.	Women Members	704
6.	Male members	215
7.	Share Capital	4,205,000
8.	Savings	18,820,000
9.	Loan Outstanding	38,054,000
10.	Loan investment in agriculture sector	38,050,000