# START AND IMPROVE YOUR BUSINESS (SIYB) TRANING









## **IMPACT REPORT 2023**

SUBMITTED BY: Janasewa Samaj Nepal Jalapa-Khotang



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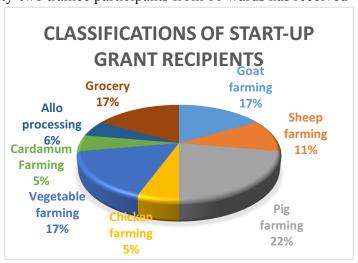
#### Rationale

Start and Improve Your Business (SIYB) training were incorporated as the project activity of Covid Relief Project Phase-1 once the government of Nepal declared the first lock down after the covid pandemic. The number of youths were returned in villages because of loosing their jobs. Similarly, youths stayed in villages were unable to go beyond the village for further job seeking process.

JSSN has planned to provide seven days long Start and Improve Your Business (SIYB) training to the selective youths who considered as potential and committed trainee participants in each wards from four municipalities. Participants were selected by a team (Chairperson, ward Secretary, and members of Settlement Development Organization (tol bikas sanstha) from each wards and recommended them for receiving SIYB training.

SIYB training were accomplished in two slots in Rawabesi (Kuvinde) and Diktel Rupakot Majhuwagadhi Municipaity (Kuvinde). Forty-two trainee participants from 10 wards has received

seven days long SIYB training. The JSSN has hired two certified trainers as a consult available in the district for undertaking trainings. The start up support (NRs 20,000 one-time matching grant) has been provided to a totaled 18 selected participants as a recognition based on their proactive actions over the business plan. The organization has made on site visit for the selection of grant receiver in coordination with ward chairperson and concerned stakeholders to track the progress against business plan.



### Selected 18 grant recipient and their status

Eighteen start up grant recipient were selected from forty-two people who were participants of SIYB training were held in two slots in Rawabeshi Rural Municipality, Kuvinde and Diktel Rupakot Majhuwagadhi Municipality, Patheka, Khotang. The start up grant recipient has done significant progress in a very short period. All of them had own business plan that prepared during the training. They have tried their best as per their business plan. Their progress after the SIYB training and start up grant support is tracked as below.

| Name/Address<br>of grant<br>recipient                    | Grant<br>provided<br>for          | Earlier status  | Recent Status   |
|--|-----------------------------------|---|---|
| Chitra Pd. Tamang  Kepilashgadi RM, Phedi, Khotang       | Cardamom<br>farming               | <ul> <li>Depended on subsistence farming</li> <li>Limited source of income</li> <li>Had cardamom plantation in limited areas (0.5 acres)</li> <li>No ideas about running small scale business</li> </ul>            | <ul> <li>Covered 5.5 acres of land (moister land) with cardamom farming</li> <li>Earned annually NPR four to six thousand hundreds by selling 600-700 kg cardamom</li> <li>Increased vegetation by adding up additional sheds plant</li> <li>Accessible market and easy for transportation (dried cardamom is easy to transport)</li> </ul> |
| Mankala Rai Stha  Kepilashgadi RM, Phedi, Khotang        | Allo (stinging nettle) processing | <ul> <li>Limited source of income</li> <li>No knowledge about doing small scale business</li> <li>Had hard time in paying tuition fee for children</li> </ul>   | Established a set up required for allo (stinging nettle) processing     Prepared raw materials required for weaving     Increased household income by selling raw materials     Utilized available resources that has anyone never used   |
| Dhanapati Rai  Diktel Rupakot  Municipality-10,  Khotang | Vegetable farming                 | <ul> <li>Unable to pay debts taken for medication to her family</li> <li>No knowledge about doing small scale business</li> <li>Had hard time in paying tuition fee for children</li> </ul>                         | <ul> <li>Receiving good income (NPR 3,00,000) by selling green vegetables (tomatoes, cabbage, chill etc.) and kiwi in the market</li> <li>Saved money by opening up account in the bank</li> <li>Contributed in food security</li> </ul>  |
| Muna Rai  Diktel Rupakot Municipality-10, Khotang        | Grocery                           | <ul> <li>Had no additional income except subsistence farming</li> <li>Had debts since long time from cooperatives</li> <li>So much frustration and family conflict due to debts and poor economic status</li> </ul> | <ul> <li>Paid loan taken from cooperatives within one year of running grocery</li> <li>Received recognition and social prestige by running own business</li> <li>Able to lending money to others in the village</li> </ul>  |
| Upendra Rai  Diktel Rupakot Municipality-11, Khotang     | Sheep<br>farming                  | <ul> <li>Wastage of grazing lands</li> <li>Gone for foreign         employment for 5 years and         thinking to do something in         the country but had no         proper ideas</li> </ul>                   | <ul> <li>Utilized unused lands</li> <li>Available fourteen sheep into the sheep shade and sold nearly 3-5 sheep during Dashain festival</li> <li>Registered a firm and planning for sheep insurance</li> <li>No more plan to go for abroad again</li> </ul>   |
| Sarita Rai  Diktel Rupakot Municipality-11, Khotang      | Turmeric<br>Farming               | <ul> <li>Used to buy turmeric required for household consumptions</li> <li>Had no proper area allocated for kitchen gardening</li> <li>Depended on husband's carpentry work in daily basis</li> </ul>               | Saved money to purchase turmeric using at house     Earned NPR 20,000-30,000 by selling highly demanded turmeric dust     Have well fenced kitchen gardening  |
| Bishnu Shrestha  | Goat<br>Farming                   | <ul> <li>Had a plan for applying for<br/>the foreign employment</li> <li>Only six goats were at house</li> </ul>  | <ul> <li>Utilized unused pasture land</li> <li>Twenty goats in his firm and firm has been registered</li> </ul>   |

| Rawabeshi RM,<br>Khotang                     |                       | No ideas and plan about<br>doing something in the<br>country  | Target to reach 50 goats in two years     Earn NPR 1,00,000 in annual basis   |
|--|-----------------------|---|---|
| Menuka Rai<br>Rawabeshi RM,<br>Khotang       | Grocery               | <ul> <li>No basic knowledge entrepreneurship and savings</li> <li>Had limited grocery items in bamboo made hut</li> <li>Husband's carpentry work in daily basis was the main source of income</li> </ul>                    | <ul> <li>Earns ten-fifteen thousand profit per month</li> <li>Role has been changed from a housewife to<br/>a merchant</li> <li>Grocery shop sifted in a new RCC building<br/>replacing bamboo made hut</li> <li>Made possible to send her daughter to a<br/>private school in diktel.</li> </ul>                       |
| Dinesh Gurung Rawabeshi RM, Khotang          | Sheep<br>farming      | <ul> <li>Traditional/subsistence based sheep herders</li> <li>Planned for the prior preparation required to foreign employment</li> <li>Not even minor experience in entrepreneurships</li> </ul>                           | <ul> <li>Taking care of 24 sheep each day</li> <li>Earns NPR 1,50,000/year (except selling fur)</li> <li>Target in reaching 50 sheep in two years</li> <li>Planning for livestock insurance when he lost huge amount</li> </ul>   |
| Mukesh Basnet  Kepilashgadhi RM, Khotang     | Grocery/<br>rice mill | <ul> <li>Established small shop with limited business idea</li> <li>Limited income sources</li> <li>Revisited his business plan during the draining</li> </ul>  | <ul> <li>Increased the investment by revisiting business plan</li> <li>Installed small scale rice mill</li> <li>Earns 30-35 thousands per month from grocery and small scale rice mill</li> </ul>   |
| Sujata Rai  Aeiselukharka RM, Khotang        | Pig farming           | <ul> <li>Mostly used to raise one pig at a time.</li> <li>No idea about nature, purpose and procedure of business</li> <li>Had nothing to do except household /agricultural activities</li> </ul>                           | <ul> <li>Sell 80-90 baby pigs in a year that cost is nearly NPR 3,50,000 to 4,00,000</li> <li>Has a plan to reach five female pig this year from her saving amount</li> <li>Planning for the insurance of her pigs</li> <li>Earned 10-12 hundred thousands over the last three years</li> </ul>                         |
| <b>Nabaraj Rai</b> Kepilashgadhi RM, Khotang | Goat<br>farming       | <ul> <li>Spent four years in Qatar having very nominal wage</li> <li>Difficulties in paying tuition fees for the children</li> <li>Increased fallow land while staying abroad for long time</li> </ul>                      | <ul> <li>Retained him at home by introducing small scale business</li> <li>Utilized grazing lands for existing 16 goats</li> <li>Registered a firm and secured possible loss by introducing insurance</li> <li>Earned NPR 80,000-90,000 by selling goats</li> <li>Managed a male goat required for gestation</li> </ul> |
| Rosan BK Rawabeshi RM, Khotang               | Chicken farming       | NA  | NA  |
| Sujita Rai Aeiselukharka RM,                 |                       | <ul> <li>No reliable source of income</li> <li>Her husband spent four years in gulf country without good income</li> <li>Just had one pig at home</li> <li>Less knowledge about small-scale business, profit and</li> </ul> | <ul> <li>Reached six pigs into improvised pig shed</li> <li>Started poultry firm with 2500 egg laying chicken</li> <li>Received regular income by selling meat and eggs</li> <li>Easier to fulfil economic needs of household</li> </ul>  |
| Khotang                                      | Pig farming           | loss  |   |

| Indira Timsina  Aeiselukharka RM, Khotang                     | Onion<br>farming | <ul> <li>Very fresh in starting<br/>agriculture-based small<br/>business</li> <li>Onion used to produce just<br/>for household consumption</li> </ul>  | <ul> <li>Producing 450 kg onion in each year from nearly 0.6 acre</li> <li>Managed pipe and sprinkle for irrigation in dry season</li> <li>Learned post harvesting and storing skills</li> <li>Introduced kitchen garden nearby home</li> </ul>   |
|---|------------------|--|---|
| Maya Rai<br>Aeiselukharka RM,<br>Khotang                      | Pig farming      | <ul> <li>Mostly raised a single pig in a very traditional way</li> <li>No concrete plan for uplifting family's economic condition</li> <li>Planned to send her husband for foreign employment</li> </ul> | <ul> <li>Internalize business plan that prepared during SIYB training</li> <li>Went to Aeiselukharka bazar and purchased 2 pigs by setting up separate sheds</li> <li>Annual income NPR 50,000 by selling at least three matured pig per year</li> <li>Cancelled the plan sending her husband for foreign employment</li> </ul> |
| Yubaraj Shrestha  Diktel Rupakot Majhuwagadhi Municipality-12 | Goat farming     | <ul> <li>Limited source of income</li> <li>Had no sufficient fodder for goats</li> <li>Raised four-five goats only</li> </ul>  | <ul> <li>Planted 200 plants in his own land</li> <li>Earns NPR 80,000 per year by selling male goats and baby goats</li> <li>Yubaraj has gone for Japan and his wife taking care of goats</li> <li>Firm has been registered</li> </ul>  |
| Pratap Rai  Diktel Rupakot  Majhuwagadhi  Municipality-12     | Pig farming      | <ul> <li>Spent 10 years in abroad</li> <li>Had just two pigs at home</li> <li>No business plan</li> </ul>  | <ul> <li>Prepared business plan during SIYB training</li> <li>Purchased eight pigs by setting up separate sheds</li> <li>Annual income NPR 1,50,000 by selling matured pig</li> <li>Firm has been registered</li> <li>Stop thinking about foreign employment</li> </ul>   |

#### **Selective Case Studies**

#### 1. Menuka Rai, an emerging grocery shop entrepreneur

Menuka (34 years old) has started grocery shops since she received Start and Improve Your

Business Training. She had not even a basic knowledge about entrepreneurship, savings culture, profit and loss, and book keeping skills. They do have very limited sources of income, her husband used to do carpentry work in daily basis which was very difficult to survive for their four family members. She was looking for a better source of income while her children were growing up. Her home is located nearby a basic school, but she just realized that potential market while she was making a business plan during the SIYB training. Mrs. Manuka started a small grocery shop three years ago setting up a bamboo hut near by her home. She started with a very limited grocery items investing fifty thousand as initial capitals. Gradually her



grocery business is growing up and investment capital has increased by four fold within a year.

Mrs. Menuka were selected as an emerging entrepreneur among 18 selected training participants and received NPR 30,000/ D2N Foundations and Janasewa Samaj Nepal. That amount was used for adding up more grocery items. Now, she earns ten-fifteen thousand as a net profit per month which made possible to send her daughter to a private school in diktel. She is able to built a new RCC building while she gets regular income from her grocery. She says "the building was built not only from the profit of her business but she earns a good credit from her neighbor while her identity has been changed from a housewife to a merchant". She looks happy enough with her smoothly running grocery shop and she is optimistic that she will not have difficulties for paying tuition fees for her two children in future.

#### 2. An "Impactful SYIB training for Bishnu Shrestha"

Mr. Bishnu Shrestha inhabitant of Rawabesi Rural Municipality-5, Khotang had a plan for applying for the foreign employment. He has gotten his passport in his hand but his plan was cancelled once covid started hardest hit to the country. He received an opportunity for getting the Start and Improve Your Business (SYIB) training organized by Janasewa Samaj Nepal. He says "seven days long (SIYB) training was made a drastic change on my mind". He added "I only had 6 goats before getting the training" but I have 20 goats in my firm. The business plan that he

prepared during the SIYB training gave him a great insight to scale up his goat farming in a systematic way. He worked out in getting affiliation his firm to the government entity in the district. During making his business plan, he targeted to reach 20 goats into his firm within a year and reach that numbers 50 in two years.

Mr. Shrestha has selected as a committed youth among 18 training participants who were eligible for getting start up support NPR 30,000/- from D2N Foundations and Janasewa Samaj Nepal. He added up 10 more goats upon received start up support. Now,



there are 21 goats in his firm after getting new baby goats from four female goats. He has a plan for selling three male goats (khasi) before starting the Dashain festival and he will be getting nearly NPR 50,000. Mr. Shrestha also has started turkey farming. As a piloting project, he does have six turkeys for piloting phase. He has a plan for adding up more turkey if the first lot turkeys get good result.

#### 3. Dinesh Gurung a new generation's sheep herder

The daily routine of Mr. Dinesh Gurung (age of 26) has changed since three years. His morning starts with taking care of 24 sheep. He had a plan for the language preparation that required for an employment opportunity in abroad. He returned to his home whether the government of Nepal declared lock down throughout the country. Fortunately, he got an opportunity to take participate in SIYB training organized by JSSN in partnership with D2N foundations. Each participant was given an assignment to build a business plan as their interest during the training course. But, he had not even minor experience in identifying possible entrepreneurship activities. He randomly



shared his preliminary idea of sheep herding as his business plan by realizing his family background. Mostly, Gurung families used to keep at least one sheep in their home. The Gurung people is considered as traditional herders for hundreds of years.

> Gradually, Dinesh's intention to go for foreign employment has changed when he accomplished seven-days long SIYB training. He started retrofitting of his shed for keeping sheep. He shared his ideas to the rest of his family members. He started taking care of existing four sheep that they already have at their home. There was adequate amount of pasture land in his area that is why he added nine more sheep by paying NPR 70,000/ right after the one month of SIYB training accomplished. As of today, he earns NPR 1,50,000/year (except selling fur) even he lost four sheep infected by disease. He is thinking of doing

insurance of all

sheep when he lost nearly NPR 40,000 money. Also, he has a target to reach fifty sheep in two years. Herding sheep is economically secured source of income that has a good market. Selling sheep's fur is an additional source of income that is sold twice a year.

Mr. Gurung express his special thanks to JSSN and D2N foundation who provided to SIYB training as well as start-up support. He says "I have changed my mind to stay at home and keep continuing sheep herding and demonstrate to young people that sheep herding is a good source of income".



#### 4. Sujata's dream come true

Forty-three years old Sujata Rai has six members in her family. Sujata mostly used to raise one pig at a time. Sujata never thought that she would be able to raise four female pig at a time. She



feeding.

had no idea about nature, purpose and procedure of business. Seven-days long SIYB training came up as a turning point in her life that made her possible to raise four female pig. She added up three female pig right after the training accomplished. Nowadays, Sujata's daily routine has been changed caring with four female pigs and their babies. Each female pig gives birth ten-twelve baby pigs at a time that repeats twice a year. Sujata is super busy during the whole year because each female pig gives baby pig in different schedule. During post natal period, female pig needs more food (at least four time/day) and good care than the normal period. She spent most of the time for making food and helping out to baby pigs for periodic breast Sujata sell 80-90 baby pigs in a year that cost is nearly NPR 3,50,000 to 4,00,000. Each baby pig

can be easily sold in the market worth of NPR 3500 to 5000. Sujata has earned NPR 10,00,000-12,00,000 in total over the last three years that made much easier to pay for tuition fee of her four children. She has a plan to add up one more female pig this year from her saving amount. She added "pig raising is our traditional culture, by working at a pig raising business plan during seven-days long SIYB training added more confident to me to do the best". Also, she is thinking off securing her business by connecting with insurance companies who do the insurance of female pig.



#### 5. Mukesh's success stepping up from grocery to electric rice mill

Mukesh Basnet (34 years old) lives in Kepilashgadhi Rural Municipality-5, Sapteswor, Khotang. He started a small grocery shop nearby ward office investing NPR 1,50,000 three years ago. Looking at his commitment to run the business, he was selected as a participant for receiving SIYB training. He has never been analyzed about profit and loss of his small grocery in monthly. When he returned at home after the training, he made a plan to scale up his grocery and invested NPR 2,50,000 more money. The confident of investing more money came up by revisiting his business plan during the training.

Now, his grocery has been running with good profit. His net earning is reached at NPR 20,000-

25,000/month. JSSN has Mukesh by looking at his grocery shop. He made a rice mill nearby his additional NPR 50,000 mill. Now, he earns NPR additional income from always looks busy with and rice mill. He recalled successfully run my but, SIYB training



provided NPR 30,000 to gradual progress of his plan to set up a small scale grocery shop. He added up money for setting up this 5,000-6,000 per month as an his mill. His wife and himself handling their grocery shop his past "I had doubt about grocery shop in the beginning played a crucial role to me".

He added more "now, I have a confident and I am sure I am able to share my own thoughts and learning how to run the business in successful manner".