

REACT Fisheries Loans – Maruthamunai

Under the "REACT" loan scheme, HNB Maruthamunai Customer Center disbursed 15 loans to fisherman engaging in fisheries activities in Thuraineelavanai Lagoon with the association of Thuraineelavanai South Fisherman's Cooperative Society.

The event took place on, 22nd July 2014 under the patronage of Mr. Lasantha Fernando, Deputy General Manager Development Banking, Mr. Vishwa Gunawardena, Senior Manager Development Banking and Mr. C Jegarajah, Regional Senior Manager Eastern Region and organized by Mr. M H M Fairouz, Manager Maruthamunai and Mr. N Kogulathasan, Project Executive. Along with granting of loans with the fishing gear were handed over to the beneficiaries at the event.



Reported by: Marathamunai Customer Center

Keynote Address by Deputy General Manager, DB @ University of Kelaniya

The Department of Commerce and Financial Management of the University of Kelaniya (UOK) turned a new page in the University Education by introducing a Business Plan Competition to the undergraduates of the Faculty of Commerce & Management Studies, UOK. The primary objective of this revolutionary initiative was to inculcate entrepreneurial thinking and to incubate potential corporate entrepreneurship among the undergraduates.

The event took place at the Sunil Shantha Memorial Auditorium at the UOK on 29th August 2014. This was a joint collaboration between the Department of Commerce and Financial Management and the Small Enterprise Development Division of the Ministry of Youth Affairs & Skills Development. Business Plan Competition 2014 created a platform for budding undergraduates with entrepreneurial skills to showcase their talents and to learn from each other.



Mr. Lasantha Fernando, Deputy General Manager Development Banking was invited to make the keynote speech at the event. HNB is a pioneer in promoting entrepreneurship skills development and supporting the upliftment of lives of young entrepreneurs.

Development Banking Field Staff Exposure Visit to Jain Irrigation, India

Under the Agriculture Finance Support Facility (AgriFin) of the World Bank funded by the Bill & Melinda Gates Foundation, HNB was privileged to engage in a study tour to Jain Irrigation Systems Ltd., India. A team of 17 HNB field staff attended the four day training program from 21st to 24th July 2014 inclusive of field visits. The purpose of the exposure visit was to get exposure and build capacity with regard to industry best practices, modern technologies in cultivation and irrigation, financing for small holder famers and SME agriculture and replication of same in the local context. In addition, the visit facilitated enhancement of knowledge, introduction to latest/best practices, networking and connections and as a platform for knowledge sharing.

Jain Irrigation the only company in India which is not only a Pioneer manufacturer of hi-tech agricultural inputs but also a Total Agri-Service provider, houses, Research & Development cum demonstration farm, Training and Extension Institute, is a large farm cultivator and an Agricultural Consultancy organization. It is through such multi-dimensional activity profile that Jain Irrigation nurtures the complete agri value chain and has become a 'One-Stop Hi-tech Agri Shop'. The reward has been over a million satisfied farmers and scores of happy customers globally.

The four days visit included (i) Introduction to high tech cultivation/irrigation methods/integrated irrigation solutions at Jain Hills (ii) familiarization of irrigation systems in a demo plot/fertigation/banana & onion high-tech cultivation/protected cultivation (iii) visit to Jain Agri Park (guava/mango/technology lad, biotech lab, renewable energy/waste to energy conversion; and (iv) a tour to the Gandhi Research Foundation/farmer visit and concluded with a discussion with Safel team on financing smallholders and Non-Banking Finance Companies.

The delegates are currently actively involved in knowledge transferring to both internal as well as external customers. They have organized knowledge sharing and awareness sessions in their respective areas. Some delegates have facilitated the establishment of connections between local irrigation dealers and Jain Irrigation Systems propagating networking. Further, staff pursues opportunities for linking dealers with farmers and thus financing opportunities. Delegates gained valuable insights from this visit and are actively promoting waste to energy conversion.



Events Commemorating the 25th Anniversary of Gami Pubuduwa Scheme



A tree planting program was held by the Chunnakam Customer Center at the National College of Education, Kopay Jaffna on 16th June 2014 in commemoration of the 25th Anniversary of the HNB Gami Pubuduwa Scheme. 25 saplings were planted at the College premises as a first phase of the tree planting campaign. The campaign yielded the fullest support and cooperation from the Head of the Institution, senior level academics and students. It also laid the foundation for greater collaboration between the two institutions on mutual agreed opportunities and business promotions. Campaign was organized by Agri Executive – Mr. J Chendooran, GPU – P Dhayabaran under the guidance of Manager – Mr. N N Karunaraj.



HNB Valaichenai Customer Center also commemorated the 25th Anniversary of the Gami Pubuduwa Scheme with a tree planting ceremony at the Public Library & Naaviyadi Pillayar Kovil on 23rd May 2014 with the patronage of Mr. C. Jegarajah, Senior Manager - Eastern Region. Coconut, King Coconut and Mango saplings were planted in the above venues to publicize the occasion and hand bills were distributed to the residents who graced this event to gain an extra mileage.

Manager of Valaichenai Branch, Mr.S.Nirosan - GPBA Mr. Saravanapavan – Librarian and staff of the library, Mr. A. Sahabdeen - the secretary of Valaichenai Pradeshiya Sabha, Mr. Nakulan - a staff member of Divisional Secretariat and residents from the area participated at the event.

Reported by: Chunnakam & Valaichenai Customer Centers

Exposure Study Visit to HNB by Thaneakea Phum (Cambodia) Ltd.

Thaneakea Phum (Cambodia) Ltd. (TPC) is one of the fastest growing MFIs in Cambodia today; and aims to continue increasing its market share in the coming years. Positioning itself as a socially responsible lender, TPC is working very hard to ensure that the growth will positively impact the communities, as well as the company's bottom line. In recent years, it has introduced new products, strengthened procedures, improved audit implementation, and introduced the risk department, among others. As the company continues to grow, it also needs to periodically strengthen its internal controls and procedures, product offering, overall risk management, among others. It also needs to introduce innovations in order to further increase its efficiency and gain bigger market share.



It is in this light that TPC is engaging in this exposure visit to Hatton National Bank (HNB) attended by several key staff headed by their CEO. HNB is the largest commercial bank in Sri Lanka with a strong focus on micro and agro finance. HNB will assist TPC on key objectives such as study HNB's agri-related products; and/or understand how HNB addresses gaps on value chain financing, learn about efficient delivery channels, understand how HNB implements risk-based auditing, learn various risk mitigating tools, study HNB's deposit mobilization strategies. This exposure visit is the second phase of a successful visit by the team in September 2013 as a further study.

The three day exposure visit consisted of extensive discussion with Managing Director/ Chief Executive Officer and Senior HNB staff members from various departments on strategy formulation, business & product development, technology usage etc. They also involved in branch/field/client visits as well in understanding the mechanisms on client handling, credit inspections, loan disbursing, financial education etc. The team visited Dambulla Customer Center and had discussions with the Manager and staff. They also studied the process of client interaction, branch operations, security documentation etc. The team engaged in field visits to a dairy farm, big onion seed processing farm, mixed cultivation farm, bee keeping farm and a wood carving center. Moreover, the visit to CIC agri farm was a learning experience and knowledge enhancer on modern agriculture best practices and the financing of the out grower model in partnership with financial institutions.

Reported by: Pujitha Jayawardena – PRM, DB

