



2024

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HNB FINANCE



NID Development Institute

For a blossoming future

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Project PROPOSAL

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Introduction



HNB FINANCE



HNB Finance PLC, a subsidiary of Hatton National Bank PLC, is a leading provider of microfinance, personal and business loans, leasing, and housing loans in Sri Lanka. The company primarily focuses on the lower-income segment of the community and plays a crucial role in promoting financial inclusion and supporting micro-entrepreneurs. However, the 2023 annual report reveals that HNB Finance faced challenges due to substantial economic uncertainties, impacting its clientele of micro-enterprises and SMEs. The report highlights the need for HNB Finance to diversify its microfinancing model and explore new growth opportunities.

NID Development Institute, with its proven track record in providing technical training and financial advice to aspiring entrepreneurs, is well-positioned to partner with HNB Finance in addressing these challenges. NID's expertise in areas such as Social Empowerment, Counseling, Individual Potential Development and Personality Development, Leadership, Financial Literacy, Office Management, Small Business Development, Entrepreneurship Development, Risk Management, Business Networking etc....aligns with the needs of HNB Finance's target market.

About Company



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NID Development Institute, established in 2006, is a beacon of transformation and empowerment. Our institute is dedicated to providing comprehensive counseling, impactful training programs, leadership development, motivational sessions, and outbound training to enhance social skills.

We are passionate about empowering individuals, equipping them with the necessary tools and knowledge for self-employment, and fostering a culture of growth and success.

Empowering Dreams, Inspiring Futures: At NID Development Institute, we envision a world where every individual is empowered to achieve their aspirations, supported by the skills, confidence, and opportunities we provide.

Vision

- To provide transformative education and development programs that inspire and equip individuals from all walks of life to overcome challenges, embrace opportunities, and become catalysts for positive change in their lives and the world around them.
-

Mission

Vision and Mission

To empower individuals to reach their full potential and build a thriving future, we provide transformative learning experiences and comprehensive support that ignite personal growth and foster lifelong learning.

Problem Statement

HNB Finance's clientele, primarily consisting of micro-enterprises and SMEs, faces numerous challenges in sustaining and growing their businesses. These challenges include:

- **Limited technical skills:** Many micro-entrepreneurs lack the necessary technical skills to improve the quality and efficiency of their products and services.
- **Financial illiteracy:** A significant portion of HNB Finance's customers lacks financial literacy, hindering their ability to manage finances, access credit, and make informed financial decisions.
- **Market access constraints:** Micro-entrepreneurs often struggle to access broader markets due to limited marketing knowledge and resources.
- **Vulnerability to economic shocks:** The COVID-19 pandemic and subsequent economic downturn have disproportionately affected micro-enterprises and SMEs, highlighting their vulnerability to external shocks.

Proposed Solution

NID Development Institute proposes a multi-faceted partnership with HNB Finance to address the challenges faced by its clientele. The partnership will focus on the following key areas:

- **Technical Training Programs:** NID will design and deliver customized technical training programs tailored to the needs of HNB Finance's customers. These programs will focus on enhancing skills in various trades, such as soap making, cake and drinks production, beauty salon services, and Over five hundred technical training courses based on trade needs including tailoring and improving skills in various trades will focus on business development such as branding, marketing warehousing. The training will emphasize quality improvement, product diversification, and cost reduction techniques.
- **Financial Literacy and Business Advisory Services:** NID will collaborate with HNB Finance to develop and implement comprehensive financial literacy and business advisory services. These services will cover topics such as budgeting, bookkeeping, accessing credit, loan management, marketing strategies, and business plan development. The aim is to empower micro-entrepreneurs with the financial knowledge and business acumen needed to make informed decisions and manage their enterprises effectively.

- **Market Linkages and Access:** NID and HNB Finance will work together to create **market linkages** and facilitate access to broader markets for micro-entrepreneurs. This will involve **organizing trade fairs, exhibitions, and online platforms to showcase their products and services**. Additionally, the partnership will explore opportunities to connect micro-entrepreneurs with larger businesses and potential buyers.
- **Mentorship and Networking Opportunities:** The partnership will establish a mentorship program where experienced entrepreneurs and industry experts will guide and support aspiring micro-entrepreneurs. **Networking events and workshops** will be organized to foster collaboration and knowledge sharing among HNB Finance's clientele.



Implementation Plan

The partnership between NID Development Institute and HNB Finance will be implemented in phases, starting with a pilot program in selected regions. The pilot program will serve as a testing ground to assess the effectiveness of the proposed solutions and gather feedback from participants. Based on the learnings from the pilot, the program will be scaled up to cover a wider geographical area and a larger number of beneficiaries.

Monitoring and Evaluation

A robust monitoring and evaluation framework will be established to track the progress and impact of the partnership. **Key performance indicators (KPIs)** will be developed to measure the effectiveness of the technical training programs, financial literacy workshops, and market linkage initiatives. Regular surveys and feedback mechanisms will be implemented to gather insights from participants and stakeholders And three months of follow-up. Business registration and business counseling on an individual basis.

Expected Outcomes



The partnership between NID Development Institute and HNB Finance is expected to yield the following outcomes:

- **Enhanced technical skills:** Micro-entrepreneurs will acquire new technical skills and knowledge, leading to improved product quality, increased efficiency, and reduced costs.
- **Improved financial literacy:** HNB Finance's customers will gain a better understanding of financial management principles, enabling them to make sound financial decisions, access credit responsibly, and manage their businesses more effectively.
- **Increased market access:** Micro-entrepreneurs will have greater access to broader markets, leading to increased sales, revenue growth, and business expansion.
- **Strengthened entrepreneurial ecosystem:** The mentorship program and networking opportunities will foster a supportive entrepreneurial ecosystem, encouraging collaboration, innovation, and knowledge sharing among micro-entrepreneurs.
- **Positive social and economic impact:** The partnership will contribute to poverty reduction, job creation, and overall economic development in Sri Lanka.
- **Improved Financial Literacy:** Promoting Savings.

Creating goodwill or social animation between HNB Finance and the community.

Who We Are

Meet Our Team

Our Leader



MR.LAL NISHANTHA
CEO

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DR.NISHA FERNANDO
ADVISORY

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MR.RAJEEV GUNESEKARA
ADVISORY

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MR.SANATH WIDANAGAMAGE
ADVISORY

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IN OUR FIRM, WE HAVE MORE THAN 40 PROFESSIONAL TRAINERS

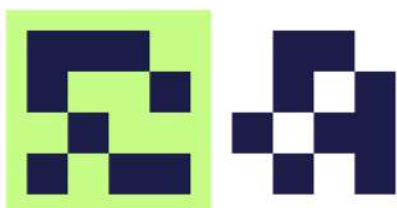


Our Clients

and what they
say about us



"I learned so much
in such a short
time!"



Your Vision, Our
Commitment

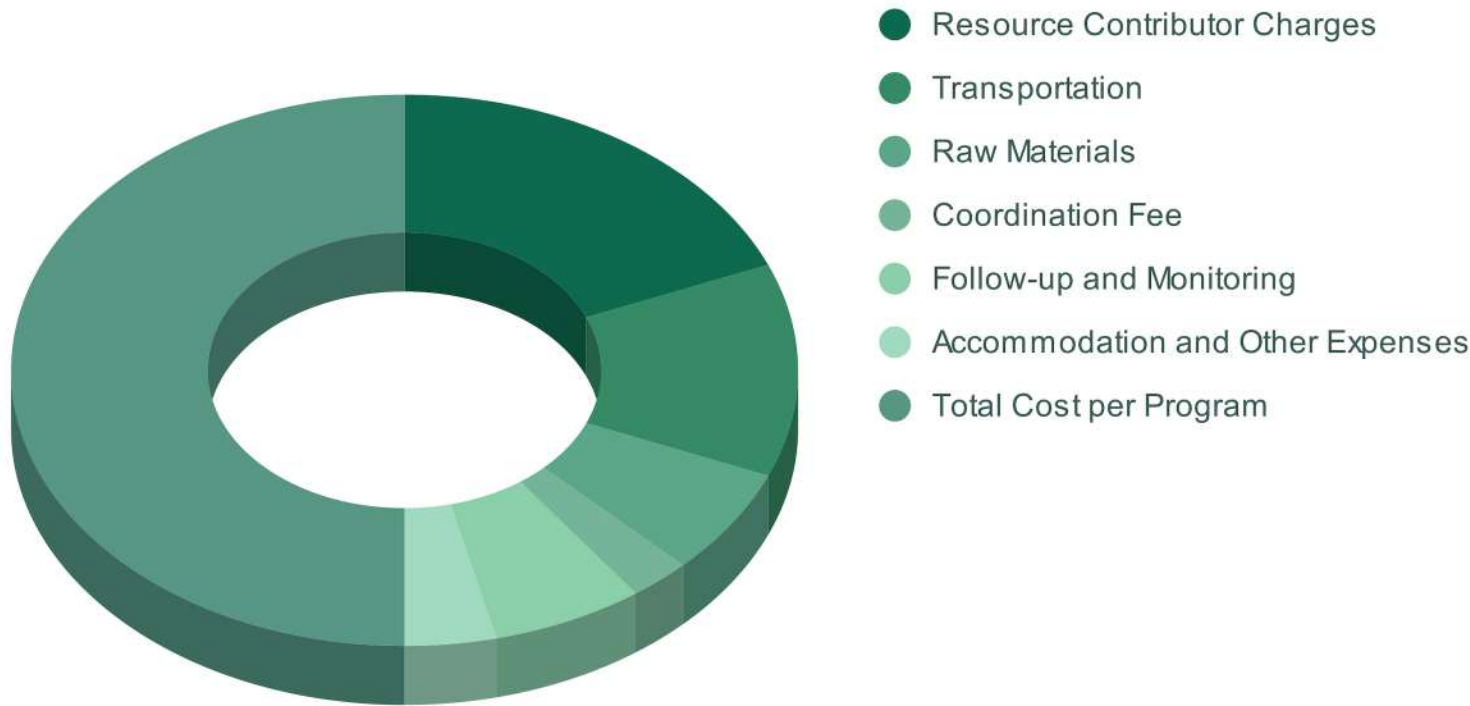
Your investment:

The following budget outlines the estimated costs for the proposed partnership between NID Development Institute and HNB Finance PLC to empower micro-entrepreneurs in Sri Lanka.

Cost per Program

Expense Category	Cost (LKR)
Resource Contributor Charges	15,000
Transportation	10,000
Raw Materials	5,000
Coordination Fee	2,000
Follow-up and Monitoring	5,000
Accommodation and Other Expenses	3,000
Total Cost per Program	40,000

Cost (LKR)



Program Capacity and Frequency

- Programs per Month: 50
- Programs per Year: 600
- Minimum Participants per Program: 20
- Maximum Participants per Program: 50

Total Program Investment (Annual)

- Total Cost per Year: 40,000 LKR/program * 600 programs/year = 24,000,000 LKR

Expected Impact

- Number of Individuals Trained: 30,000
- New Businesses Started: 3,000

Notes:

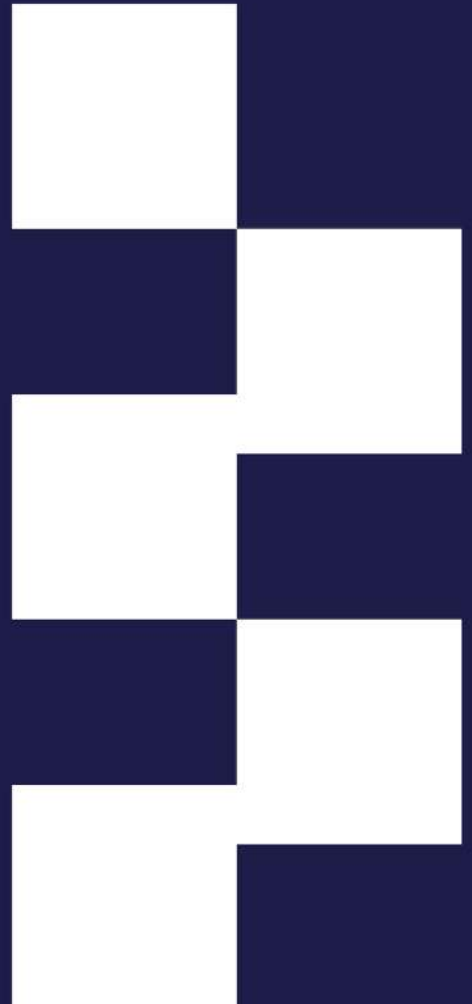
- The number of participants per program may vary depending on the specific training course.
- The cost of raw materials may fluctuate based on market prices and the nature of the training program.
- The budget includes provisions for follow-up and monitoring to ensure the sustainability of the new businesses.

This budget is a preliminary estimate and may be subject to adjustments based on the actual implementation of the program and unforeseen circumstances.

Thank You Very Much



HNB FINANCE



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