15–21 NOVEMBER 2026 · English Edition

NAGANI

WEEKLY REVIEW

Where does a village loan go after repayment?



Three developments this week

WEEK IN REVIEW

Village lending

WEEK IN REVIEW

Money and markets

WEEK IN REVIEW

Trade and transport

15–21 NOV 2026

日本語 English မြန်မာ

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Discover.
Connect.
Reflect.

Start with the background, one story at a time.

Myanmar this week

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Where does a village loan go after repayment?

In Hway Pa Laing village in Mongton Township, Shan State, residents borrow from a fund for farming and livestock. The 18 November report puts its starting capital at 30 million kyat. Loans to 19 members have so far totalled 40 million kyat.

Where does a village loan go after repayment?	In Hway Pa Laing village in Mongton Township, Shan State, residents borrow from a fund for farming and livestock. Read the story →
Yen, kyat and this week's remittances	KYODAI cash pickup rose from 24.90 kyat per yen on 18 November to 28.60 on 20 November. Read the story →
Who to ask between an order and shipment	The policy reported on 16 November allows advance payment for imports. Read the story →
Growing, processing and finding a buyer	Shan State plans 453,549 acres of oil crops in 2026/27. Read the story →

Gold, fuel and the share index →

Where does a village loan go after repayment?

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A 30 million kyat fund has lent 40 million

In Hway Pa Laing village in Mongton Township, Shan State, residents borrow from a fund for farming and livestock. The 18 November report puts its starting capital at 30 million kyat. Loans to 19 members have so far totalled 40 million kyat.

www.moi.gov.mm ↗

One hundred kyat, two borrowers

Suppose one farmer repays 100 kyat and a second farmer borrows the same 100. The ledger now shows 200 kyat lent over time. The same money has done two jobs. To see what the fund can lend next, look at cash on hand and repayments due.

What did two villages count eleven times?

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The same mechanism, a different measure

On 20 November, two villages in Thayawady Township were reported to have made their eleventh round of loans. This round covered 196 people. The revolving capital was 51.1 million kyat. Mongton's 40 million adds up loans made over time. The eleven rounds here count occasions when the villages issued loans.

The Global New Light of Myanmar · 20 NOV 2026 · p. 6 ↗

Will the money be there for the next planting?

For a farmer, the practical question is whether a loan arrives in time to buy seed and falls due after harvest. For both places, a useful follow-up would be to obtain outstanding loans, repayments received and cash on hand on the same date. Together they show when the next borrower might receive funds.

Yen, kyat and this week's remittances

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What changed during the week?

KYODAI cash pickup rose from 24.90 kyat per yen on 18 November to 28.60 on 20 November. For 10,000 yen the difference is 37,000 kyat before fees. Both private FX tables use the same 14 November quote, so they cannot establish a weekly change.

18 NOV 2026 ↗

Exchange rates in the market

Private quotes are dated 14 Nov. CBM figures are dated 19 Nov: a market trading rate for USD and indicative account cross rates for other currencies. JPY is per 100 yen.

Currency	Unit	Dealer buys	Dealer sells	CBM · 19 NOV
US dollar (USD)	1 dollar	4,830 MMK	4,930 MMK	3,660.00 MMK
Japanese yen (JPY)	100 yen	3,039 MMK	3,116 MMK	2,291.51 MMK
Thai baht (THB)	1 baht	143 MMK	146 MMK	107.89 MMK
Chinese yuan (RMB/CNY)	1 yuan	722 MMK	740 MMK	549.13 MMK
Singapore dollar (SGD)	1 dollar	3,749 MMK	3,840 MMK	2,838.42 MMK

Yen, kyat and this week's remittances · continued

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Sending money from Japan

Observed 20 Nov, per yen, before fees.

Provider	Cash pickup	Bank account	E-wallet
SBI Remit	**28.80 MMK**	**28.67 MMK**	–
KYODAI	**28.60 MMK**	**28.69 MMK**	**28.81 MMK**

What difference does the payout method make on 10,000 yen?

At the displayed KYODAI rates, ¥10,000 converts to about 286,000 kyat in cash or 288,100 kyat by wallet: a difference of about 2,100 kyat.

Sources and dates

20 NOV 2026 · MMT 09:47–10:04
Market Rate Plus ／ CBM ／ SBI Remit ／ KYODAI

Gold, fuel and shares on two reporting dates

15-21 NOV 2026

What changed during the week?

The gold reference fell by 50,000 MMK per tical from 17 to 19 November. Yangon wholesale 92 RON fell from 4,056 to 3,613 MMK/L between 18 and 20 November. MYANPIX moved from 913.46 to 901.93 between 18 and 19 November, down 11.53 points.

18 NOV 2026 ↗

Gold reference per tical

The 20 Nov paper gives a 19 Nov reference of 7,000,000 MMK per tical of pure gold. A shop's buying price may differ.

Fuel reference prices: use retail for a fill-up

20 Nov, per litre. The retail figures were not legible enough to quote or to calculate a pump purchase.

Fuel	Yangon retail	Yangon wholesale	Mandalay wholesale
Petrol 92 RON	–	**3,613 MMK**	**3,719 MMK**
Petrol 95 RON	–	**3,678 MMK**	**3,785 MMK**
Diesel HSD (500 ppm)	–	**3,955 MMK**	**4,063 MMK**

MYANPIX · 901.93

Main Board display: 19 Nov, 1 pm. The figures below are the exchange's "Total trading" fields for each board; the combined figure is our sum.

Market	Shares traded	Turnover (MMK)
Main board	**548**	**10,419,200 MMK**
Pre-listing board	**13,155**	**73,685,700 MMK**
Total	**13,703**	**84,104,900 MMK**

Sources and dates

20 NOV 2026 · MMT 10:03Myanma Alinn · p.2 YSX

Who to ask between an order and shipment

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Paying before shipment

The policy reported on 16 November allows advance payment for imports. Before ordering, give the bank the contract currency and due date and ask which documents it needs and when it can send the money.

Myanmar Digital News · 16 Nov ↗

On the remittance form

On 19 November SBI Remit added “cousin” as a personal relationship and options for goods bought for resale and licence fees as business purposes. These are registration choices for transfers from Japan.

SBI Remit · 2026-11-19 ↗

At the handover

On 13 November Myanma Insurance announced liability cover for operators handling several modes of transport under one contract. A shipper can use the contracting stage to agree how handovers are recorded and whom to call about damage at the port.

Myanmar Business Journal · 2026-11-16 ↗

Growing, processing and finding a buyer

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Oilseed acreage is a planting target

Shan State plans 453,549 acres of oil crops in 2026/27. A buyer estimating available supply still needs harvest and oil output figures after planting.

The Global New Light of Myanmar · 20 NOV 2026 · p. 10 ↗

A processing course in Tanintharyi

A five-day food-processing course for 15 women began in Kyunsu on 15 November. The report confirms the opening. If products go on sale, packaging costs and shelf life will be worth following.

mdn.gov.mm ↗

A new place to ask about customers

MYANWEN opened a small-business desk on 19 November. Its form is shared via Viber, with a response expected in one to five working days. It is separate from the course, and a reply does not constitute loan approval.

The Global New Light of Myanmar · 20 NOV 2026 · p. 1, 4 ↗

In brief: booking a train and finding a clinic

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The departure station determines when booking opens

For Yangon–Bagan, online booking opens seven days ahead for the full journey and five days ahead when using an intermediate station. The 20 November departure was scheduled for 16:15. Check the time and berths for your own travel date.

Myanmar Business Journal · 2026-11-18 ↗

Wednesday services at rural health centres

At an event on 16 November, the minister cited a 2024 survey in which 7.9% met the diabetes criteria and described Wednesday testing and care at rural health centres. Ask the local centre about registration hours.

Eleven Media Group · 17 Nov (minister's remarks) ↗

What to watch in the coming week

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When the next loan can be made

For a farmer, the practical question is whether a loan arrives in time to buy seed and falls due after harvest. For both places, a useful follow-up would be to obtain outstanding loans, repayments received and cash on hand on the same date. Together they show when the next borrower might receive funds.

After a business asks for help

We will distinguish enquiries from referrals that led to support. For food-processing trainees, the next question is whether anyone made a first sale after the course.

Articles by category

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Dates for remittances and markets appear alongside each table. The links at the end of each article lead to reports and public notices.