



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लि.

Aarambha Chautari Laghubitta Bittiya Sanstha Ltd.

“आर्थिक समृद्धिको आधार, आरम्भ चौतारीको उपहार”

दशौं

वार्षिक प्रतिवेदन

आ.व. २०८१/०८२

सञ्चालक समिति



श्री बिनोद रावाली
अध्यक्ष



श्री सन्तोष पोखरेल
सञ्चालक



श्री पुष्पराज ढकाल
सञ्चालक



श्री गोपाल प्रसाद बस्न्याल
सञ्चालक



श्री बिमल आचार्य
सञ्चालक (सर्वसाधारण)



श्री तिर्थ सागर अर्याल
सञ्चालक (सर्वसाधारण)



श्री शिव प्रसाद रावाली
कम्पनी सचिव

विषयसूची

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आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड

दशौं वार्षिक साधारण सभा सम्बन्धी

साधारण सभामा भाग लिन तथा मतदान गर्न आफ्नो प्रतिनिधि नियुक्त गर्ने निवेदन (प्रोक्सी फारम)
(कम्पनी ऐन २०६३ को दफा ७१ को उपदफा ३ सँग संबन्धित)

श्री सञ्चालक समिति,
आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड
बनेपा-१०, काभ्रेपलाञ्चोक ।

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महोदय,

..... प्रदेश जिल्ला म.न.पा/उ.म.न.पा. /न.पा. /गा.पा. वडा नं.
..... बस्ने म/हामी ले त्यस वित्तीय संस्थाको
शेयरधनीको हैसियतले २०८२ साल पौष महिना २९ गते मंगलवारका दिन हुने दशौं वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई
छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि मेरो/हाम्रो तर्फबाट
प्रदेश जिल्ला म.न.पा/उ.म.न.पा./न.पा./गा.पा. वडा नं..... बस्ने त्यस
वित्तीय संस्थाका शेयरधनी श्री शेयरधनी नं. लाई मेरो/हाम्रो
प्रतिनिधि मनोनित गरि पठाएको छु/छौं

प्रतिनिधि नियुक्त भएको व्यक्तिको

नाम:

दस्तखत:

शेयरधनी नं.:

हितग्राही (डिम्याट) खाता नं:

मिति:

निवेदक :

दस्तखत :

नाम :

ठेगाना :

शेयरधनी नं.:

हितग्राही (डिम्याट) खाता नं:

शेयर सङ्ख्या:

(द्रष्टव्य: यो निवेदन साधारण सभा शुरू हुनु भन्दा कम्तीमा ४८ घण्टा अगावै कम्पनीको रजिस्टर्ड कार्यालयमा पेश गरिसक्नु पर्नेछ)



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लि.

Aarambha Chautari Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्र प्राप्त संस्था)

क. द. नं. १३३७८५/०७९/०७२

ने. रा. बै. इ. पा. नं. घ ४५/०७२/०७३

पान नं. ६०२४८८६२८

को

दशौं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको

प्रवेश पत्र

शेयर धनीको नाम शेयरधनी नं.

शेयर प्रमाण पत्र नं. शेयर सङ्ख्या

द्रष्टव्य:

१. शेयरधनीहरूले माथि उल्लेखित सम्पूर्ण विवरणहरू अनिवार्य रूपमा भर्नु होला ।

२. सभा कक्षमा प्रवेश गर्न यो प्रवेश पत्र प्रस्तुत गर्न अनिवार्य छ ।

.....

शेयरधनीको दस्तखत

.....

कम्पनी सचिव



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड दशौं वार्षिक साधारण सभासम्बन्धी सूचना

श्री शेयरधनी महानुभावहरू,

मिति २०८२/०९/०७ गते बसेको सञ्चालक समितिको १७० औं बैठकको निर्णयानुसार यस संस्थाको दशौं वार्षिक साधारण सभा निम्न लिखित मिति, स्थान र समयमा निम्न वमोजिमका प्रस्तावहरू माथि छलफल गरी निर्णय गर्न बस्ने भएको हुँदा कम्पनी ऐन २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयरधनी महानुभावहरूको जानकारीको लागि यो सूचना प्रकाशित गरिएको ब्यहोरा अनुरोध गर्दछौं ।

सभा हुने मिति, स्थान र समय

मिति : २०८२ पौष २९ गते मंगलबार (तदनुसार १३ जनवरी, २०२६)

स्थान : वनेपा पार्टी भेन्यु वनेपा-८, काभ्रेपलाञ्चोक

समय : विहान ०९:०० बजे

छलफल तथा निर्णयका लागि निर्धारित विषयसूची

क) सामान्य प्रस्तावहरू

- (क) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्नुहुने आ.व. २०८१/०८२ को वार्षिक प्रतिवेदन माथि छलफल गरी पारीत गर्ने ।
- (ख) आर्थिक वर्ष २०८१/०८२ को वार्षिक लेखापरीक्षण प्रतिवेदन तथा सोका आधारमा तयार पारिएको वित्तीय विवरणहरू (वासताल, नाफा नोक्सान, नगद प्रवाह विवरण सहितको लेखा विवरण, निर्देशन अनुसारका अन्य अनुसूचीहरू तथा कर्जा नोक्सानी व्यवस्थाको विवरण समेत) छलफल गरी पारीत गर्ने ।
- (ग) बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन २०६३ को दफा १११ अनुसार यस वित्तीय संस्थाको आर्थिक वर्ष २०८२/०८३ को लेखापरीक्षण कार्यको लागि सोही ऐन को दफा १६५(घ) वमोजिम लेखापरीक्षण समितिबाट सिफारिश भए वमोजिम लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक तोक्ने । (बहालवाला लेखापरीक्षक सि.ए.दुर्गा प्रसाद ज्ञवाली, एफ.सि.ए.एन.वि.एस.एम एण्ड एसोसियट्स चार्टर्ड एकाउन्टेण्ट्स) पुनःनियुक्त हुन योग्य हुनुहुन्छ ।)
- (घ) सञ्चालक समितिको मिति २०८२/०४/०९ गते अपरान्ह ५:०० बजे बसेको १६५ औं बैठकको निर्णयानुसार स्थाई ठेगाना का.म.न.पा-२८, प्रदर्शनी मार्ग, काठमाण्डौं निवासी श्री सम्भन्ना श्रेष्ठलाई यस वित्तीय संस्थाको स्वतन्त्र सञ्चालकमा मिति २०८२/०४/११ गते देखि लागु हुने गरी नियुक्त गरिएकोमा सो नियुक्ती अनुमोदन गर्ने ।

ख) विशेष प्रस्तावहरू

- (क) भविष्यमा अन्य कुनै वित्तीय संस्था एक आपसमा गाभ्ने/गाभिन (Merger) तथा प्राप्ती/समाहित (Acquisition) हुने प्रयोजनका लागि आवश्यक कार्यहरूगर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।
- (ख) हाल कायम रहेको पूँजी संरचना संस्थापक शेयरधनीको तर्फबाट ६६.०४ प्रतिशत र सर्वसाधारण शेयरधनीको तर्फबाट ३३.९६ प्रतिशत शेयर स्वामित्व रहेकोमा सो शेयर स्वामित्वमा परिवर्तन गर्ने सम्बन्धमा नेपाल राष्ट्र बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं.१०.१३(च) मा उल्लेखित व्यवस्था, संस्थापक समूहको स्वामित्वमा रहेको शेयर सर्वसाधारण शेयरमा परिणत गर्ने कार्य पुँजीबजार, बैंकिङ लगायत समग्र वित्तीय क्षेत्रमा पर्ने प्रभाव समेतलाई विचार गरी एकपटकमा बढीमा १० प्रतिशत बिन्दुसम्म गर्न सकिने रहेकोमा प्रचलित ऐन, कानूनको दायरा भित्र रहेर सो शेयर स्वामित्वमा परिवर्तन गर्ने ।
- (ग) प्रवन्ध पत्र र नियमावली संशोधन स्विकृतीको क्रममा नियमनकारी निकायबाट कुनै फेरवदल, थपघट गर्न निर्देशन वा सुझाव भएमा सोही वमोजिम गर्न सञ्चालक समितिलाई वा समितिले तोकेको पदाधिकारीलाई अख्तियारी प्रत्यायोजन गर्ने ।
- (ग) विविध ।

सञ्चालक समितिको आज्ञाले,
कम्पनी सचिव

आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड

साधारण सभासम्बन्धी थप जानकारी

१. दशौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८२/०९/१८ गते १ दिनका लागि वित्तीय संस्थाको शेयरधनी दर्ता किताब बन्द रहनेछ । साथै, नेपाल स्टक एक्सचेन्ज लिमिटेडमा मिति २०८२/०९/१७ गते सम्म कारोवार भई प्रचलित कानून बमोजिम यस वित्तीय संस्थाको शेयर रजिष्ट्रार मुक्तिनाथ क्यापिटल लिमिटेड, नक्साल, काठमाण्डौमा प्राप्त शेयर नामसारी लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले मात्र उक्त सभामा भाग लिन पाउने छन् ।
२. शेयरधनीहरूको हाजिरीको लागि सभा स्थलमा बिहान ०८.०० बजेबाट नै हाजिरी पुस्तिका खुल्ला रहनेछ
३. शेयरधनी महानुभावहरूले आफ्नो परिचय दिने आधिकारिक परिचयपत्र तथा साधारणसभा प्रयोजनार्थ जारी प्रवेश पत्र वा नागरिकताको प्रमाणपत्रको प्रतिलिपि वा शेयर प्रमाणपत्रको प्रतिलिपि/हितग्राही खाता नम्बर लिई आउनु हुन अनुरोध गरिन्छ । सभा शुरु हुनु भन्दा एक घण्टा अगावै सभाकक्षमा उपस्थित भै दिनुहुन समेत शेयरधनी महानुभावहरूलाई अनुरोध गरिन्छ ।
४. नाबालक शेयरधनीहरूको तर्फबाट संरक्षकले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मत दिन समेत सक्नेछन् । शेयरधनीको दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिलाई मात्र संरक्षक मानिनेछ ।
५. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयरधनीहरूको किताबमा जसको नाम पहिले उल्लेख भएको छ सो व्यक्ति वा संयुक्त शेयरधनीहरूको सर्वसम्मतिबाट आफूहरू मध्ये नियुक्त व्यक्तिले मात्र सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मत दिन सक्नेछन् ।
६. कुनै संगठित संस्था वा कम्पनीले शेयर खरिद गरेको हकमा त्यस्तो संगठित संस्था वा कम्पनीले मनोनित गरेको प्रतिनिधिले शेयरवालाको हैसियतले सभामा भाग लिन पाउनेछ ।
७. सभामा भाग लिन प्रतिनिधि नियुक्त गर्न चाहने शेयरधनी महानुभावले वित्तीय संस्थाको सोही समूहको अर्को शेयरधनीलाई मात्र प्रतिनिधि नियुक्त गर्न सक्नु हुनेछ र सो सम्बन्धी प्रोक्सी फारम सभा शुरु हुनु भन्दा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालय, बनेपा १०, काभ्रेपलाञ्चोकमा बुझाई सक्नु पर्नेछ । प्रोक्सी फारम यस वित्तीय संस्थाको Website बाट Download गर्न सकिने छ ।
८. सभामा भाग लिन प्रतिनिधि नियुक्त गरी प्रोक्सी वित्तीय संस्थामा बुझाई सकेपछि सो प्रोक्सी बदर गरी अर्को दिन चाहेमा सोको सूचना सभा शुरु हुनुभन्दा ४८ घण्टा अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा पुनु पर्नेछ र नयाँ प्रोक्सीको हकमा नियम (५) मा लेखिए बमोजिम हुनेछ ।
९. शेयरधनीले एक भन्दा बढी प्रतिनिधि नियुक्त गरेको अवस्थामा जसको नियुक्ति सबैभन्दा पहिले प्राप्त भएको हो माथि (६) मा लेखिए बमोजिम बदर गरिएमा बाहेक उसैलाई प्रतिनिधि मानिनेछ र सभामा सम्बन्धित शेयरधनी आफै उपस्थित हुन आएमा शेयरधनीले गरिदिएको प्रोक्सी स्वतः बदर हुनेछ ।
१०. छलफलको विषय अन्तरगत विविध शिर्षकको सम्बन्धमा शेयरधनी महानुभावहरूले कुनै विषय उपर छलफल गर्न चाहेमा सो विषय वारे सभा हुनु भन्दा ७ दिन अगावै वित्तीय संस्थाको केन्द्रीय कार्यालयमा लिखित जानकारी दिनु पर्नेछ । सो जानकारी नदिएको विषय उपर प्रश्न गर्न पाइनेछैन ।
११. साधारण सभा सम्बन्धमा केहि थप जानकारी आवश्यक परेमा वा वार्षिक प्रतिवेदन प्राप्त नभएमा कार्यालय समय भित्र कार्यालयको फोन नं. ०११६६४५७९, ६६१००८ मा सम्पर्क गर्नुहुन वा स्वयं उपस्थित भै जानकारी लिन सकिने छ ।

सञ्चालक समितिको आज्ञाले,
कम्पनी सचिव



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेडको दशौं वार्षिक साधारण सभामा अध्यक्षज्यूबाट प्रस्तुत सञ्चालक समितिको प्रतिवेदन (२०८१/०८२)

आदरणीय शेयरधनी तथा आमन्त्रीत महानुभावहरू,

आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेडको दशौं वार्षिक साधारण सभामा उपस्थित यहाँहरू सबैलाई यस संस्थाको सञ्चालक समितिको तर्फबाट र मेरो ब्यक्तिगत तर्फबाट अभिवादन सहित हार्दिक स्वागत गर्दछु। आर्थिक वर्ष २०८१/०८२ मा संस्थाले हाँसिल गरेका प्रगती, प्राप्त गरेका उपलब्धिहरू, संस्था संचालनमा भोग्नुपरेका चुनौतीहरू एवं आगामी अल्पकालीन एवं दिर्घकालिन योजनाहरू र समग्र वित्तीय संस्थाको वार्षिक समिक्षा तथा पुनरावलोकन गर्न कम्पनी ऐन २०६३, धितोपत्र दर्ता तथा निष्कासन नियमावली २०७३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को अधिनमा रही तयार गरिएको यो प्रतिवेदन सञ्चालक समितिको तर्फबाट संस्थाको दशौं साधारण सभामा यहाँहरूसमक्ष पेश गर्न अनुमती चाहन्छु।

१. आर्थिक वर्ष २०८१/०८२ मा संस्थाको कारोबारको सिंहावलोकन :

(क) प्रमुख सूचकाङ्क: आर्थिक वर्ष २०८१/०८२ को संस्थाको आर्थिक विवरण र प्रमुख सूचकांकहरू देहाय बमोजिम रहेका छन्।

| शीर्षक | आषाढ मसान्त २०८२ | आषाढ मसान्त २०८१ | वृद्धि प्रतिशत |
|---------------------|-------------------------------|-------------------------------|----------------|
| शाखा संख्या | १ सय ३५ | १ सय ३५ | ०% |
| जम्मा कर्मचारी | ४ सय ५८ | ४ सय ५१ | १.५५% |
| सदस्य संख्या | १ लाख २ हजार ८५ | ९९ हजार ७७ | ३.०३% |
| ऋणी संख्या | ३२ हजार ३ सय ५० | ३२ हजार ५ सय ८८ | -०.७३% |
| चुक्ता पूँजी | ३६ करोड ७१ लाख ४३ हजार ४ सय ९ | ३६ करोड ७१ लाख ४३ हजार ४ सय ९ | ०% |
| नेट वर्थ | ५६ करोड ७३ लाख १ हजार | ४८ करोड ५३ लाख ९८ हजार | १६.९% |
| कर्जा सापट (खुद) | ३ अर्ब ३५ करोड ९२ लाख ७७ हजार | २ अर्ब ७७ करोड ६८ लाख ९१ हजार | २१.०% |
| बचत निक्षेप | १ अर्ब ८९ करोड ४९ लाख | १ अर्ब ५८ करोड २० लाख ६४ हजार | १९.८% |
| लगानीमा रहेको कर्जा | ५ अर्ब २६ करोड ६५ लाख ७१ हजार | ४ अर्ब २४ करोड २६ लाख ३५ हजार | २४.१% |
| सञ्चालन मुनाफा | ७ करोड ७० लाख ४१ हजार | १ करोड ३० लाख १८ हजार | ५९१.७९% |
| कर पछिको खुद मुनाफा | ८ करोड ८० लाख ४९ हजार | ६ लाख ८० हजार | १२८३०.०% |

(ख) शाखा विस्तार:

संस्थाले आ.व. २०८१/०८२ को अन्त्यसम्ममा ५३ जिल्लाहरूमा कार्यक्रम विस्तार गरेको छ। हालको अवस्थामा संचालन लागत, कर्जाको गुणस्तर र जोखिमलाई न्यूनिकरण साथै सदस्यको दोहोरोपनालाई मध्यनजर गरि भौगोलिक रुपमा नजिक भएका शाखाहरूलाई एक आपसमा मर्जर गरी हाल १३५ शाखा कार्यालयबाट सेवा प्रदान गर्दै आइरहेको छ।

(ग) ग्राहक सदस्य संख्या थप :

आ.व. २०८०/०८१ सम्ममा यस संस्थामा ९९,०७७ ग्राहक सदस्यहरू आबद्ध भएकोमा आ.व २०८१/०८२ मा ३००८ जना सदस्यहरू बढेर सदस्यको संख्या १०२,०८५ पुगेको छ। यी ग्राहक सदस्यहरू ८,५०७ केन्द्रमा आबद्ध भएका छन्।

(घ) बचत तथा कर्जाको कारोवार :

आ.व २०८०/०८१ असार मसान्तमा लगानीमा रहिरहेको कुल कर्जा (Net Loan Outstanding) रु. ४ अर्ब २४ करोड २६ लाख ३५ हजार ३ सय ७६ भएकोमा आ.व. २०८१/०८२ मा सो रकममा १ अर्ब २ करोड ३९ लाख ५ हजार ७ सय १५ ले बढेर २०८२ असार मसान्तमा ५ अर्ब २६ करोड ६५ लाख ७१ हजार ९१ पुगेको छ। आ.व. २०८०/८१ मा सदस्यहरूको बचत निक्षेप रु. १ अर्ब ५८ करोड २० लाख ६४ हजार १ सय ८० रहेकोमा समिक्षा अबधिमा रु.३१ करोड २८ लाख ३६ हजार १ सय २ ले बढेर बर्षान्तमा १ अर्ब ८९ करोड ४९ लाख २ सय ८१ पुगेको छ।

(ड) **मानव संसाधन तालिम तथा वृत्ति विकास :**

संस्थाको दीर्घकालीन सफलताको लागि संस्थामा कार्यरत कर्मचारीहरूको दक्षता, मनोबल तथा उत्प्रेरणाको मुख्य भूमिका हुने कुरालाई आत्मसात गरी कर्मचारीहरूको छनौट, सरुवा, वढुवा, तालिम तथा वृत्ति विकास सम्बन्धी उपयुक्त नीति बनाई कार्यान्वयन गर्दै आएको छ । मानव संसाधनको दक्षतामा अभिवृद्धि गरी समय र परिवेश अनुसार कर्मचारीहरूलाई प्रतिस्पर्धी वातावरणमा क्षमतावान बनाउन आन्तरिक तथा बाह्य तालिम दिई उनीहरूको वृत्ति विकास गर्दै जाने नीति रहेको छ ।

(च) **लगानी:**

संस्थाले नेपाल फिनसन्ट कम्पनी लिमिटेडको संस्थापक शेयरमा रु. १० लाख लगानी गरेको छ ।

२ **राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारमा परेको असर:**

बैंकिङ क्षेत्रमा देखापरेको नकारात्मक प्रभाव साथै ऋण लिएर ऋण तिर्न पर्दैन् भन्ने मनसायबाट श्रृङ्खलाबद्ध रुपमा अस्थिर राजनितिको फाइदा उठाउँदै लघुवित्त संस्था विरुद्ध भइरहेको आन्दोलनले कर्जा असुलीमा समस्या श्रृजना गरी कर्जाको गुणस्तरमा समेत प्रभाव पारेको छ । जसबाट इमान्दार र सकारात्मक इच्छाशक्ति भएका ग्राहक सदस्यलाई समेत कर्जा तथा बचत कारोबारमा समेत द्विविधा उत्पन्न भएको र कर्मचारीको मनोबलमा समेत नकारात्मक प्रभाव पारिरहेकोले वित्तीय संस्थाले आर्थिक वर्ष भित्र हासिल गर्न सक्ने उपलब्धिहरूलाई समेत संकुचित बनाएको छ ।

३. **वर्तमान अवस्था र भावी कार्यक्रम :**

(क) **चालु आर्थिक वर्षमा संस्थाको कारोबार:**

लक्षित वर्ग पहिचान गरि वित्तीय पहुँच विस्तार गर्ने क्रममा मिति २०८२ आषाढ मसान्तपछि हाल सम्म ग्रामिण क्षेत्रमा रहेर पनि उत्पादनमूलक कार्य र त्यस संग सम्बन्धित सीप तथा नगद आमदानीका श्रोतहरूबाट उद्यमशीलता विकासमा जोड दिन सर्वप्रथम केन्द्र बैठक सुधार तथा व्यवस्थापन र समूहमा आवद्ध सदस्यहरूलाई सीपमूलक तालिम संगै वित्तीय साक्षरताका कार्यक्रमहरूलाई चालु आर्थिक वर्षको सुरुदेखि नै प्रभावकारी रुपमा कार्यान्वयन गरिएको व्यहोरा सभा समक्ष राख्न चाहन्छु ।

संस्थाको शाखा संञ्जाल , सम्भावित जोखिम र लागत खर्च न्यूनिकरणमा जोड दिँदै भौगोलिक रुपमा नजिक रहेका शाखा कार्यालयहरू एक आपसमा मर्ज गर्ने उद्देश्य वमोजिम विभिन्न १४ वटा शाखा कार्यालयहरू मर्ज गर्नका लागि नेपाल राष्ट्र बैंक समक्ष आवश्यक कागजात पेश गरिएको छ । साथै नयाँ सम्भावना भएका स्थानिय निकायमा लघुवित्त संस्थाको उपस्थिति नभएको सुदुर पश्चिम प्रदेशका डोटी,डडेल्धुरा,कन्चनपुर र कैलाली जिल्लाहरूमा चालु आर्थिक वर्षको भदौ १५ गते देखि ५ वटा नयाँ शाखा सञ्चालनमा आएको जानकारी समेत गराउन चाहन्छु ।

सम्भावनाको पहिचान गरी अवसरमा वदल्ने र संचालन जोखिम न्यूनिकरणका लागि व्यवस्थापनलाई पुर्ण रुपमा सहयोग गर्दै संस्था अगाडी बढाउन सञ्चालक समिति प्रतिवद्ध रहेको जानकारी गराउन चाहन्छु ।

गत आर्थिक वर्षको अन्त्य सम्म विगतमा कर्मचारीहरूबाट भएका आर्थिक अपचलन सम्बन्धि मुद्दाहरू किनारा लगाइ संस्थाले माग दावी गरेको विगोवापतको रकम असुल गर्न कानूनी प्रक्रियाहरूलाई पछ्याउँदै बहस पैरवी लाई उच्च प्राथमिकतामा राख्दा समेत सम्बन्धित कर्मचारीलाई अदालतले कसुर ठहर गरेको तर विगो कायम नगरेको अवस्था छ यस्तो अवस्थाले गर्दा आगामी दिनमा विगो वापतको रकम सम्बन्धित पक्षबाट असुल गर्न संचालक समिति र उच्च व्यवस्थापन विभिन्न निकाय संग निरन्तर छलफल तथा समन्वय गर्दै अगाडि बढीरहेको जानकारी गराउन चाहन्छु ।



चालु आर्थिक वर्षको कार्तिक महिना सम्मको वित्तीय विवरण निम्न अनुसार रहेको छ ।

| विवरण | एकाई | कार्तिक मसान्त २०८२ |
|---------------------|--------|-------------------------------|
| जिल्ला | संख्या | ५७ |
| शाखा कार्यालय | संख्या | १४० |
| कर्मचारी | संख्या | ४६७ |
| ग्राहक सदस्य | संख्या | १०४,५०८ |
| ऋणी सदस्य | संख्या | ३२,६६८ |
| लगानीमा रहेको कर्जा | रु. | ५ अर्ब ७२ करोड १२ लाख २२ हजार |
| बचत मौज्दात | रु. | १ अर्ब ९२ करोड ४१ लाख ८५ हजार |
| खुद नाफा | रु. | ९७ लाख ९ हजार |

(ख) संस्थाको उन्नतिको लागि भविष्यमा गर्नुपर्ने कुराको योजनाको सम्बन्धमा सञ्चालक समितिको धारणा देहाय बमोजिम रहेको छः
नेपाल राष्ट्र बैंक बाट इजाजतपत्र प्राप्त घ वर्गका लघुवित्त वित्तीय संस्थाको हितमा जारी भएको एकिकृत निर्देशनको अधिनमा रही यस वित्तीय संस्थाको हितको लागि सञ्चालक समितिको धारणा निम्नबमोजिम रहेको छ :

- संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने र संस्थाको दिर्घकालीन श्रोत व्यवस्थापनका लागि सदस्यमैत्री वचत बृद्धिका लागि जोड दिने ।
- सम्भावनाको पहिचान गर्दै वित्तीय पहुँच विस्तारमा गुणस्तरीय कर्जा लगानी र कर्जा सदुपयोगिता सम्बन्धमा वित्तीय साक्षरता अभिवृद्धि गर्न कर्मचारीको क्षमता अभिवृद्धि, जोखिम व्यवस्थापन र संस्थागत सुशासनका लागि आवश्यक रणनीति तर्जुमा गरी लागु गर्दै लैजाने ।
- प्रतिस्पर्धात्मक ग्राहकमुखी सेवा र सुबिधाहरु प्रदान गर्नुपर्ने तथा सूचना प्रविधिको उच्चतम प्रयोग गर्नुपर्ने आवश्यकता अनुरूप प्रविधि मैत्री सेवा मा जोड दिइनेछ ।
- ग्राहकको माग र आवश्यकता अनुसार कर्जा, वचत तथा अन्य लघुवित्त सेवाहरुमा नियमन निकायको निर्देशन अनुसार परिमार्जन तथा थप सेवाहरुको विस्तार गर्दै लैजाने ।

(४) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध :

यस वित्तीय संस्थाको नियमनकारी संस्थाहरु नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेन्ज लि., सिडिएस एण्ड क्लियरिङ लि. लगायत अन्य निकायहरूसँग सुमधुर सम्बन्ध रहेको छ । संस्थाले राष्ट्रिय तथा अन्तर्राष्ट्रिय संघ संस्था, कम्पनी, व्यक्ति तथा अन्य सरोकार वालाहरूसँग सुमधुर ब्यवसायिक सम्बन्ध कायम रहेको छ र यस सम्बन्धलाई निरन्तरता दिईने छ ।

(५) संस्थागत सामाजिक उत्तरदायित्व र ग्राहक संरक्षण कोषः

(क) संस्थागत सामाजिक उत्तरदायित्वः

संस्थाले संस्थागत सामाजिक उत्तरदायित्व अर्न्तगत विभिन्न सामाजिक कार्यहरुको लागि सहयोग गर्दै आएको छ । यस कोषमा उपलब्ध रकम मध्येवाट आ.व. २०८१/०८२ मा वित्तीय साक्षरता कार्यक्रम सञ्चालन गर्न र समाजमा योगदान पुग्ने हिसावले विभिन्न सामाजिक संघ संस्थाहरुलाई विभिन्न सामाजिक तथा सामुदायिक कार्यको लागि रु.५ लाख ९१ हजार ४ सय ५५ सहयोग प्रदान गरिएको थियो ।

(ख) ग्राहक संरक्षण कोष :

संस्थाले ग्राहक सदस्यहरुको हित तथा संस्थागत विकासमा योगदान पुराउनको लागि प्रत्येक वर्षको नाफाबाट निश्चित प्रतिशत रकम छुट्याई ग्राहक संरक्षण कोष खडा गरेको छ । यसको सञ्चालनको लागि एउटा अलग्गै ग्राहक संरक्षण कोष सञ्चालन कार्यविधि तयार गरी लागु गरेको छ ।

बाढी पहिरो, आगलागी जस्ता दैवी प्रकोप तथा विपत्तीबाट पिडित ग्राहक सदस्यहरु तथा निजहरुको परिवारको स्वास्थ्य उपचार, निज वा निजको परिवारको सदस्यको मृत्यु, महिला सदस्यहरु सुत्केरी हुँदा आर्थिक सहयोग प्रदान गर्न ग्राहक संरक्षण कोष प्रयोग गरिन्छ त्यस्तै ग्राहक सदस्यहरुको लागि तालिम गोष्ठी सञ्चालन आदी कार्य गर्न पनि यस कोषको प्रयोग गर्ने गरिएको छ ।
आ.व. २०८१/०८२ मा यस कोषबाट रु. १५ लाख ७१ हजार ४ सय ५३ उपरोक्त कार्यमा सहयोग गरिएको छ ।

(६) कारोबारलाई असर पार्ने मुख्य कुराहरु :

संस्थाको कारोबारलाई असर पार्ने मुख्य कुराहरु देहाय बमोजिम रहेको छ ।

- (क) लघुवित्त संस्थाहरु लक्षित नकारात्मक सामाजिक टिप्पणीहरु,
 - (ख) बैंक तथा वित्तीय संस्थाहरुको तरलतामा संकुचन आउँदा वित्तीय श्रोतमा हुन सक्ने प्रभाव
 - (ग) नेपाल सरकार तथा नियमनकारी निकायहरुबाट समय समयमा परिवर्तन हुने नीति नियम एवं देशको आर्थिक, मौद्रिक, तथा वित्तीय नीति लगायत नेपाल राष्ट्र बैंकबाट प्राप्त नियमन निर्देशनको अप्रत्याशित प्रभावबाट सम्भावित जोखिम,
 - (घ) दुर्गम स्थानमा कार्यक्रम सञ्चालन गर्न आवश्यक भरपर्दो पूर्वाधार जस्तै विजुली, इन्टरनेट, बाटोघाटो, सुरक्षा तथा दक्ष जनशक्ति आदीको कमिले सृजना हुने कठिनाइहरु,
 - (ङ) प्राकृतिक प्रकोपको कारणले बेला बेलामा आईपर्ने समस्याहरु ।
 - (च) पूँजी बजारमा आउन सक्ने उतारचढावबाट हुन सक्ने जोखिमहरु,
- उपरोक्त कुराहरुलाई सञ्चालक समितिले मनन गरी त्यसको प्रभावलाई कम गर्न सदैव प्रतिबद्ध रहने छ ।

७. लेखापरिक्षण प्रतिवेदन र सञ्चालक समितिको प्रतिक्रिया :

यस प्रतिवेदन साथ संलग्न लेखापरीक्षण प्रतिवेदन र लेखा विवरणहरुले संस्थाको यथार्थ स्थितिको चित्रण गरेको छ । संस्थाको नियमित कारोबारको सिलसिलामा देखिएका सामान्य टिप्पणी बाहेक अन्य कुनै कैफियत उल्लेख नभएको ।

८. लाभांश बाँडफाँड सम्बन्धमा :

सञ्चालक समितिले आ.व. २०८१/०८२ मा कुनै पनि लाभांश वितरण गर्न प्रस्ताव गरेको छैन ।

९. आन्तरिक नियन्त्रण प्रणाली :

आन्तरिक नियन्त्रणको लागि संस्थाले विभिन्न पद्धतीहरुको बिकास गरेको छ । संस्थाले जोखिमलाई न्युनिकरण गर्नका लागि प्रशासनिक नियन्त्रण, बजेटरी नियन्त्रण, अनलाईन कम्प्यूटरकृत अभिलेख प्रणाली, नियमित अनुगमन, आन्तरिक लेखापरिक्षण जस्ता कार्यहरु चुस्त रुपमा गरिएको छ । कम्पनीलाई सु-व्यवस्थित रुपमा सञ्चालन गर्नका लागि आर्थिक प्रशासन विनियमावली, कर्मचारी सेवा विनियमावली, कर्जा अपलेखन विनियमावली, कर्जा नीति, सूचना प्रविधि नीति, सम्पत्ति दायित्व व्यवस्थापन नीति, लगानी नीति, लेखापरीक्षण नीति, जोखिम व्यवस्थापन नीति वित्तीय जोखिम व्यवस्थापन समिक्षा कार्यविधि, सम्पत्ति गुणस्तर समिक्षा कार्यविधि, तथ्यांक विश्वसनीयता जाँच कार्यविधि लगायतका विनियमावली, कार्यविधि तथा नीति निर्देशिकाहरु आदि तयार गरी लागू गरिएको छ । त्यसैगरी नेपाल राष्ट्र बैंकबाट जारी निर्देशनहरुको अनुपालना हुने गरि सञ्चालक समितिका सदस्य संयोजक रहने गरि विभिन्न समितिहरु गठन गरी आन्तरीक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाइएको छ ।

(क) लेखापरीक्षण समिति :

संस्थाका सञ्चालक श्री तिर्थ सागर अर्यालको संयोजकत्वमा प्रमुख आन्तरिक लेखापरीक्षण विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा ५ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम रहेको छ ।



(ख) **जोखिम व्यवस्थापन समिति :**

सञ्चालक श्री विमल आचार्य संयोजक रहेको यस समितिमा लेखापरीक्षण समितिका संयोजक पदेन सदस्य, प्रमुख कर्जा विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा ४ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम रहेको छ ।

(ग) **कर्मचारी सेवा सुविधा समिति :**

सञ्चालक श्री सन्तोष पोखरेलको संयोजकत्वमा कर्मचारी सेवा सुविधा समिति रहेको छ । यस समितिमा सञ्चालक प्रमुख कार्यकारी अधिकृत पदेन सदस्य, प्रमुख वित्त विभाग सदस्य र प्रमुख मानव संसाधन व्यवस्थापन विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा २ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम रहेको छ ।

(घ) **सम्पत्ति शुद्धिकरण अनुगमन समिति:**

सञ्चालक श्री पुष्पराज ढकालको संयोजक रहेको यस समितिमा प्रमुख कार्यकारी अधिकृत पदेन सदस्य, प्रमुख कर्जा विभाग सदस्य र प्रमुख सञ्चालन विभाग सदस्य सचिव रहेको यस समितिको बैठक आ.व २०८१/०८२ मा ४ पटक बसेको थियो । यस समितिको काम कर्तव्य र अधिकार नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम रहेको छ ।

१०. **सूचनाको व्यवस्था :**

संस्थाले शेयरधनीहरूसँग सूचना आदान प्रदान गर्ने कार्यलाई उच्च प्राथमिकता दिएको छ । वार्षिक साधारण सभामा शेयरधनी महानुभावहरूसँगको प्रत्यक्ष संवादको माध्यमबाट संस्थाले मार्ग निर्देशन प्राप्त गर्ने गरेको छ । संस्थाको वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन लगायत अन्य जानकारीहरू विभिन्न सञ्चार माध्यम, पत्रपत्रिका एवं संस्थाको वेबसाइट www.aarambhachautari.com द्वारा उपलब्ध गराउने गरिएको छ । साथै सूचनाको हक सम्बन्धी ऐन, २०६४ दफा ६ को उपदफा “घ” बमोजिमको विवरणहरू प्रत्येक त्रैमासको अन्त्यमा राष्ट्रिय दैनिक पत्रिका मार्फत सार्वजनिक गर्ने गरिएको छ ।

अन्त्यमा,

आदरणीय शेयरधनी महानुभावहरूबाट प्राप्त रचनात्मक सल्लाह सुझाव, मार्गदर्शन र विश्वासको कारण संचालक समिति साथै व्यवस्थापनका कर्मचारीहरूको उच्च मनोवलले संस्थागत सुदृढीकरणमा टेवा मिलेको छ । यसरी प्राप्त प्रत्यक्ष अप्रत्यक्ष सहयोग एवं विश्वासका लागि सञ्चालक समितिको तर्फबाट शेयरधनी महानुभावहरूप्रति हार्दिक कृतज्ञता व्यक्त गर्दछौं । यस संस्थाको निरन्तर मार्ग दर्शनका साथ प्रोत्साहन गर्ने श्री नेपाल राष्ट्र बैंक, श्री कम्पनी रजिष्ट्रारको कार्यालय, श्री नेपाल धितोपत्र बोर्ड, श्री नेपाल स्टक एक्सचेन्ज, श्री सिडिएस एण्ड क्लियरिङ लि., नेपाल सरकार र स्थानीय निकायहरू, संस्थाका ग्राहक सदस्यहरू, विभिन्न बैंक तथा वित्तीय संस्थाहरू, शेयर रजिस्ट्रार मुक्तिनाथ क्यापिटल लि., विभिन्न संघ संस्था लगायत अन्य विभिन्न निकायका पदाधिकारीहरू, पत्रकारहरू, एवं अन्य सम्पूर्ण शुभेच्छुकहरू प्रति सञ्चालक समितिको तर्फबाट हार्दिक आभार एवं कृतज्ञता व्यक्त गर्दछौं । संस्थाले आजको दिनसम्म हासिल गरेको उपलब्धिको लागि उल्लेखित संस्थाहरूको सहयोग सद्भावको साथसाथै संस्थाको व्यवस्थापन र कर्मचारीहरूको मिहिनेतबाट सम्भव भएकोले यस अवसरमा व्यवस्थापन समुह लगायत सम्पूर्ण कर्मचारीहरूलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं । साथै आगामी दिनहरूमा पनि निरन्तर सहयोग प्राप्त भईरहनेमा विश्वस्त छौं । यस दशौं वार्षिक साधारण सभामा उपस्थित भई कार्यक्रमको गरिमा बढाई दिनुभएकोमा उपस्थित सबैप्रति हार्दिक कृतज्ञता व्यक्त गर्दछु ।

धन्यवाद !

बिनोद ज्ञवली

अध्यक्ष

२०८२ पौष २९ गते

आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेडको

कम्पनी ऐन, २०६३ को दफा १०९ को उपदफा ४ बमोजिम खुलाउनुपर्ने विवरणहरू:

- (क) विगत वर्षको कारोबारको सिंहावलोकन :
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।
- (ख) राष्ट्रिय अन्तर्राष्ट्रिय परिस्थितिबाट वित्तीय संस्थाको कारोबारलाई कुनै असर परेको भए सो असर :
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।
- (ग) प्रतिवेदन तयार भएको मितिसम्म चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :
सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।
- (घ) कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध:
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।
- (ङ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण:
समिक्षा अवधिमा सञ्चालक समितिमा मिति २०८१।१०।१४ गते चुनाव भई नयाँ सञ्चालक नियुक्ति गरियो र सञ्चालक समितिका सदस्य श्री विनोद ज्ञवालीलाई सञ्चालक समितिका अध्यक्षमा मनोनित गरिएको ।
- (च) कारोबारलाई असर पार्ने मुख्य कुराहरू:
सञ्चालक समितिको वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको ।
- (छ) लेखा परीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको धारणा:
सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।
- (ज) लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम:
यस वित्तीय संस्थाले आ.व. २०८१/०८२ मा कुनैपनि लाभांश वितरण गर्ने प्रस्ताव नगरेको ।
- (झ) शेयर जफत भएको भए जफत भएको शेयर सङ्ख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सोबापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयरबापत रकम फिर्ता गरेको भए सोको विवरण:
आ.व. २०८१/०८२ मा वित्तीय संस्थाले कुनै शेयर जफत गरेको छैन ।
- (ञ) विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :
आ.व. २०८१/०८२ मा संस्थाको प्रगतिको सम्बन्धमा मूल प्रतिवेदनमा उल्लेख भइसकेको छ । संस्थाको कुनै सहायक कम्पनी नरहेको व्यहोरा अवगत गराउँदछौं ।
- (ट) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबार मा आएको कुनै महत्त्वपूर्ण परिवर्तन:
संस्थाको कुनै सहायक कम्पनी नभएको साथै विगत आर्थिक वर्षमा संस्थाले लघुवित्त कारोबार गरेको र यसै अवधिमा कुनै महत्त्वपूर्ण परिवर्तन नभएको ।
- (ठ) विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी:
विगत आर्थिक वर्षमा कुनै यस्तो जानकारी संस्थालाई प्राप्त नभएको ।



- (ड) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी:

आर्थिक वर्ष २०८१/०८२ आषाढ मसान्तमा यस संस्थाका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण निम्नानुसार रहेको छ :

- १) सञ्चालक समितिका पदाधिकारी:

| क्र.सं | नाम | पद | ग्रहण गरेको शेयर सङ्ख्या |
|--------|------------------------|---------|--------------------------|
| १ | श्री बिनोद ज्ञवाली | अध्यक्ष | १६,३९७ कित्ता |
| २ | श्री सन्तोष पोखरेल | सञ्चालक | ८,८०८ कित्ता |
| ३ | श्री पुष्पराज ढकाल | सञ्चालक | ८,३५९ कित्ता |
| ४ | श्री गोपाल वस्याल | सञ्चालक | ८,३५९ कित्ता |
| ५ | श्री बिमल आचार्य | सञ्चालक | १३१ कित्ता |
| ६ | श्री तिर्थ सागर अर्याल | सञ्चालक | २०० कित्ता |

- २) व्यवस्थापन पदाधिकारी

| क्र.सं | नाम | पद | ग्रहण गरेको शेयर सङ्ख्या |
|--------|-------------------------|-------------------------|--------------------------|
| १ | श्री शिव प्रसाद ज्ञवाली | प्रमुख कार्यकारी अधिकृत | ५,०२४ कित्ता |

सञ्चालकहरू यस संस्थाको शेयर कारोबारमा संलग्न रहेको जानकारी प्राप्त भएको छैन । व्यवस्थापनमा संलग्न पदाधिकारीहरूले संस्थाबाट शुरु निष्कासनमा गरिएको शेयर खरिद गर्ने बाहेक संस्थाको शेयर कारोबारमा संलग्न भएको जानकारी प्राप्त भएको छैन ।

- (ढ) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा:

विगत आर्थिक वर्षमा कुनै यस्तो जानकारी संस्थालाई प्राप्त भएको छैन ।

- (ण) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको सङ्ख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम:

संस्थाले हालसम्म आफ्नो शेयर आफै खरिद गरेको छैन ।

- (त) वित्तीय संस्थाको आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए त्यसको विस्तृत विवरण :

सञ्चालक समितिको वार्षिक प्रतिवेदनमा उल्लेख गरिएको ।

- (थ) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०८१/०८२ को कुल व्यवस्थापन खर्च निम्न वमोजिम रहेको छ ।

| रकम रु. मा | |
|----------------------------|----------------------|
| कर्मचारी खर्च | २३१,६६५,९४९/- |
| अन्य संचालन खर्च | ७०,४९८,७९६/- |
| कुल व्यवस्थापन खर्च | ३०२,१६४,७४५/- |

- (द) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :

श्री नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानुनी प्रावधान अनुरूप सञ्चालक समितिले गैर कार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति गठन गरेको छ । यस समितिले आन्तरिक लेखापरीक्षण सम्बन्धी विस्तृत कार्य प्रणाली तयार गरी सोको आधारमा आन्तरिक लेखापरीक्षण गराउने गरेको र प्रचलित कानुन तथा श्री नेपाल राष्ट्र बैंकबाट जारी गरिएका

नियमन व्यवस्थाहरु पालना गरे/नगरेको सम्बन्धमा समीक्षा गर्ने गरिएको छ । यस समितिले संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षणमा औल्याइएका विषयहरुमा आवधिक रुपमा समीक्षा गरी सो सम्बन्धमा अपनाउनु पर्ने सजगता तथा कदम बारे व्यवस्थापनलाई आवश्यक निर्देशन दिने कार्य गर्दछ ।

यस अतिरिक्त, समितिले बाह्य लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औल्याइएका कैफियतहरु उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने लगायत नेपाल राष्ट्र बैंकबाट संस्थाको निरीक्षण तथा सुपरिवेक्षण गरी संस्थालाई पेश गरेको प्रतिवेदनमा औल्याइएका कैफियतहरुको कार्यान्वयन भए/नभएको सम्बन्धमा समीक्षा गरी ती विषयहरुको अभिलेख राखी सञ्चालक समितिलाई समेत जानकारी गराउने र संस्थाको काम कारबाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरु अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक सुझाव पनि दिने गरेको छ ।

आर्थिक वर्ष २०८१/०८२ मा लेखापरीक्षण समितिको जम्मा ५ वटा बैठक बसेको थियो जसको विवरण निम्न अनुसार रहेको छ :

| सदस्यहरुको नामावली | बैठक सङ्ख्या | बैठक भत्ता |
|---------------------------|--------------|------------|
| १. श्री दिपक तिवारी | १ | ५,०००/- |
| २. श्री केशवराज पन्थी | ४ | २०,०००/- |
| ३. श्री पुष्पराज ढकाल | ३ | १५,०००/- |
| ४. श्री तिर्थ सागर अर्याल | १ | ५,०००/- |

(ध) सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म कम्पनी वा सँगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :
यस संस्थाका सञ्चालक कार्यकारी प्रमुख, कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म कम्पनी वा सँगठित संस्थाले यस कम्पनीलाई कुनै रकम बुझाउन बाँकी नभएको ।

(न) सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरुलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :
१. सञ्चालकहरुलाई पारिश्रमिकको व्यवस्था गरिएको छैन । सञ्चालक समितिको वा अन्य उपसमितिको बैठकमा उपस्थित भए बापत अध्यक्षलाई प्रति बैठक रु. ६,०००/ र अन्य सञ्चालकलाई प्रति बैठक रु. ५,०००/- का दरले बैठक भत्ता प्रदान गर्ने बाहेक अन्य कुनै पारिश्रमिक तथा सुविधा प्रदान गरिएको छैन ।
२. प्रमुख कार्यकारी अधिकृतलाई भुक्तान गरिएको रकम:
आ.व. २०८१/०८२ मा प्रमुख कार्यकारी अधिकृतलाई रु. ४,०८२,८००/- (अक्षरेपी रु. चारस लाख बयासी हजार आठ सय मात्र) भुक्तानी गरिएको छ ।

(प) शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकम :
नगद लाभांश रु. १५,४९,५५०.९५ रहेको ।

(फ) कम्पनी ऐन, २०६३ को दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री गरेको कुराको विवरण :
यस आर्थिक वर्षमा संस्थाले कार्यसञ्चालन तथा कार्यक्रम विस्तार गर्दा आवश्यक पर्ने सम्पत्तिहरु खरीद गरेको भएपनि श्री नेपाल राष्ट्र बैंकको निर्देशन तथा दफा १४१ को प्रतिकूल हुने गरी सम्पत्ति खरीद गरिएको छैन ।

(ब) कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण :
कम्पनी ऐन, २०६३ को दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच कारोबार नभएको ।

(भ) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा :
प्रतिवेदनमा खुलाउनुपर्ने विवरण खुलाइएको छ । खुलाउनुपर्ने अन्य कुनै विवरण छैन ।

(म) अन्य आवश्यक कुराहरु :
बैंकको सञ्चालक, प्रमुख कार्यकारी अधिकृत, कम्पनी सचिवको दाजु, भाई, पति, पत्नि, छोरा, छोरी वा नजिकका नातेदार नियमनकारी निकाय वा कम्पनी रजिष्ट्रारको कार्यालयमा अधिकृतस्तर वा सो भन्दा माथिको पदमा कार्यरत नभएको ।



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेडको

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को

नियम २६ को उपनियम (२) सँग सठबद्ध अनुसूची १५ बमोजिमको वार्षिक विवरण :

१. सञ्चालक समितिको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखा परीक्षण भएको वित्तीय विवरण : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारवाही सम्बन्धी विवरण :
 - (क) वित्तीय संस्थाको आफ्नो दैनिक ब्यवसायिक कारोबारको सिलसिलासँग सम्बन्धित मुद्दा मामिलाहरू वाहेक वित्तीय संस्थालाई अतिरिक्त वित्तीय व्ययभार हुने किसिमका मुद्दा मामिलाहरू नभएको ।
 - (ख) समीक्षा अवधिमा वित्तीय संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
 - (ग) समीक्षा अवधिमा कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर नभएको ।
५. सँगठित संस्थाको शेयर कारोबार तथा प्रगति विश्लेषण :
 - (क) धितोपत्र बजारमा भएको वित्तीय संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा :
संस्थाको शेयरको बजार मूल्य र कारोबारको निर्धारण नेपाल नेपाल स्टक एक्स्चेन्जको खुला बजार प्रक्रियामा निर्भर हुने भएकोले व्यवस्थापनको छुट्टै धारणा छैन ।
 - (ख) यस अवधिको शेयरको अधिकतम, न्यूनतम, अन्तिम मूल्य, कारोबार भएको कूल दिन तथा कारोबार सङ्ख्या :

| विवरण | २०८१ असोज मसान्त | २०८१ पौष मसान्त | २०८१ चैत्र मसान्त | २०८२ असार मसान्त |
|---------------------|------------------|-----------------|-------------------|------------------|
| अधिकतम मूल्य (रु.) | १४४२ | ११८५ | १,२८४.९ | ११५२ |
| न्यूनतम मूल्य (रु.) | ९८२ | ९८६ | १००० | १००० |
| अन्तिम मूल्य (रु.) | १०८० | १०२१.२ | १०६७.०३ | १०८७.४१ |
| कारोबार शेयर कित्ता | ६१२,०३५ | १,८२,५९१ | ४०५,९९७ | १३७,८१६ |
| कारोबार संख्या | ११६०० | ३६२३ | ६५४४ | ३१२४ |
| कुल कारोबार दिन | ५७ | ५५ | ५६ | ६३ |

६. समस्या तथा चुनौती :
 - (क) आन्तरिक
 - वृद्धि भईरहेको सञ्चालन खर्च
 - ग्रामीण क्षेत्रमा काम गर्ने फिल्ड स्तरका जनशक्तिको अभाव
 - वढ्दो निष्क्रिय कर्जाको अंश
 - (ख) बाह्य
 - लघुवित्त संस्था विरुद्धको अराजक तथा गैरकानुनी गतिविधि
 - अस्वस्थ प्रतिस्पर्धा
 - कर्जाको दोहरोपना
 - अस्थिर सामाजिक र राजनैतिक स्थिति
 - विश्व अर्थतन्त्रमा आएको संकुचन
७. रणनीति
 - कार्य क्षमता अभिवृद्धि गरी प्रशासनिक कुशलतामा सुधार गर्ने,
 - कर्जाको गुणस्तर र जोखिम व्यवस्थापनको सुदृढीकरणमा जोड दिने,
 - ग्राहक तथा अभिभावकहरूमा वित्तीय सचेतना जगाई नगद असुलीमा जोड दिने,
 - स्थानीय निकाय तथा सरोकारवालाहरूसँगको समन्वयलाई थप प्रभावकारी बनाउने,
 - कर्मचारीहरूको क्षमता तथा दक्षता अभिवृद्धिका कार्यक्रमहरूलाई जोड दिने,
 - दीर्घकालीन वित्तीय स्रोतलाई ध्यानमा राखी संस्थामा आवद्ध सदस्यहरूबाट वचत वृद्धिलाई जोड दिने ।

८. संस्थागत सुशासन :
संस्थाले संस्थागत सुशासनलाई उच्च महत्त्व दिई नेपाल राष्ट्र बैंकको निर्देशन तथा अन्य सम्बन्धित ऐन नियमहरूको पूर्ण पालना गरिरहेको छ ।

आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेडको

संस्थागत सुशासनसम्बन्धी वार्षिक अनुपालना प्रतिवेदन

| | |
|----------------------------------|--|
| सूचीकृत संगठित संस्थाको नाम | आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड |
| ठेगाना, ईमेल र वेबसाइट सहित | बनेपा-१०, काभ्रेपलाञ्चोक, aarambhachautari@gmail.com, www.aarambhachautari.com |
| फोन नं. | ०११-६६४५७९, ०११६६१००८ |
| प्रतिवेदन पेश गरिएको आर्थिक वर्ष | २०८१/८२ |

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

श्री बिनोद ज्ञवाली २०८१/१०/१४

(ख) संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य):

| क्र.सं. | स्वामित्व विवरण | कुल शेयर रकम | प्रतिशत |
|---------|-----------------|---------------|---------|
| १ | संस्थापक | २४२,४४४,४६८।- | ६६.०४ |
| २ | सर्वसाधारण | १२४,६९८,९४१।- | ३३.९६ |
| | जम्मा | ३६७,१४३,४०९।- | १०० |

(ग) सञ्चालक समिति सम्बन्धी विवरण :

| क्र.सं. | सञ्चालकहरूको नाम | ठेगाना | प्रतिनिधित्व भएको समूह | शेयर सङ्ख्या | सञ्चालक नियुक्त भएको मिति | सञ्चालक नियुक्तिको तरिका |
|---------|------------------------|----------------------------|------------------------|--------------|---------------------------|--------------------------|
| १. | श्री बिनोद ज्ञवाली | कुसुमखोला -०३, पाल्पा | संस्थापक | १६,३९७ | २०८१/१०/१४ | निर्वाचन |
| २ | श्री सन्तोष पोखरेल | सुन्दरपुर -०१, मोरङ | संस्थापक | ८,८०८ | २०८१/१०/१४ | निर्वाचन |
| ३. | श्री पुष्पराज ढकाल | साखर - ०९, स्याङ्जा | संस्थापक | ८,३५९ | २०८१/१०/१४ | निर्वाचन |
| ४. | श्री गोपाल वस्याल | दोभान -०१, पाल्पा | संस्थापक | ८,३५९ | २०८१/१०/१४ | निर्वाचन |
| ५. | श्री विमल आचार्य | चन्द्रगढी -०६, भ्र्पा | सर्वसाधारण | १३१ | २०८१/१०/१४ | निर्वाचन |
| ६. | श्री तिर्थ सागर अर्याल | अर्जुन चौपानी -४, स्याङ्जा | सर्वसाधारण | २०० | २०८१/१०/१४ | निर्वाचन |

(घ) सञ्चालक समितिको बैठक :

| क्र.सं. | बैठकको मिति | उपस्थित संचालक संख्या | बैठक नं. | बैठकको निर्णयमा भिन्न मत राख्ने संचालक संख्या | कैफियत |
|---------|-------------|-----------------------|----------|---|--------|
| १ | २०८१/०४/०७ | ५ जना | १५१ | छैन। | |
| २ | २०८१/०५/०४ | ५ जना | १५२ | छैन। | |
| ३ | २०८१/०५/०५ | ५ जना | १५३ | छैन। | |
| ४ | २०८१/०६/२९ | ६ जना | १५४ | छैन। | |
| ५ | २०८१/०७/११ | ६ जना | १५५ | छैन। | |
| ६ | २०८१/०८/२६ | ६ जना | १५६ | छैन। | |
| ७ | २०८१/०९/२१ | ५ जना | १५७ | छैन। | |



| | | | | |
|----|------------|-------|-----|-------|
| ८ | २०८१/१०/१२ | ६ जना | १५८ | छैन । |
| ९ | २०८१/१०/१४ | ६ जना | १५९ | छैन । |
| १० | २०८१/११/१३ | ६ जना | १६० | छैन । |
| ११ | २०८१/१२/१५ | ६ जना | १६१ | छैन । |
| १२ | २०८२/०१/२८ | ६ जना | १६२ | छैन । |
| १३ | २०८२/०२/२० | ५ जना | १६३ | छैन । |
| १४ | २०८२/०३/१६ | ६ जना | १६४ | छैन । |

- कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक सङ्ख्या नपुगी स्थगित भएको भए सोको विवरण नरहेको ।

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक भएको

सञ्चालक उपस्थित भए – नभएको (नभएको अवस्थामा

बैठकको मिति सहित कारण खुलाउन)

सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरु, अभिलेख राख्ने गरिएको ।

छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको

विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको

सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको २०७८/१२/२७ (छैटौँ वार्षिक साधारण सभाबाट)

वार्षिक साधारण सभाको मिति

सञ्चालक समितिको प्रति बैठक भत्ता

अध्यक्ष रु.: ६,०००/-

सञ्चालक रु.: ५,०००/-

आ.व. २०८१/०८२ को सञ्चालक समितिको कूल बैठक खर्च

चालु आ.व. मा सञ्चालक समिति र अन्य सञ्चालक स्तरीय समितिको बैठक भत्ता वापत रु. ५,०४,०००/- (अक्षरूपी रु. पाँच लाख चार हजार रुपैया मात्र) खर्च भएको ।

(२) सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण

| | |
|---|--|
| सञ्चालकको आचरण सम्बन्धित संस्थाको आचार संहिता भए/नभएको : | भएको । |
| एकाघर परिवारको एकभन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण : | नभएको । |
| सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पुनरताजगी कार्यक्रम सम्बन्धी विवरण : | मिति २०८१ फागुन १४ गते सञ्चालन गरेको १ दिने सञ्चालक शिक्षा कार्यक्रममा ६ जना सञ्चालक सहभागि भएको । |

प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण :

- संस्थासँग निज वा निजको एकाघर परिवारको कुनै किसीमको करार गरेको वा गर्न लागेको भए सो को विवरण: नरहेको ।
- निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिवेन्चरको विवरण: नरहेको ।
- निज अन्य कुनै संगठित संस्थाको आधारभुत शेयरधनी वा सञ्चालक रहेको भए सो को विवरण: नभएको ।
- निजको एकाघर परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण : नरहेको ।
- सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण: नभएको ।
- सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण: हाल सम्म जानकारी नभएको ।

३. संस्थाको आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापनसम्बन्धी विवरण :

- (क) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : आन्तरिक नियन्त्रण पद्धतिलाई व्यवस्थित बनाउन संस्थाले विभिन्न कार्यविधिहरू बनाई लागू गरिएको छ ।
- (ख) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए / नभएको : आन्तरिक नियन्त्रण पद्धतिलाई सुदृढ गर्न सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरू गठन गरिएको छ ।
- (ग) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :

(१) लेखापरीक्षण समिति (सञ्चालक स्तरीय) :

गैरकार्यकारी सञ्चालक श्री तिर्थ सागर अर्यालज्यूको संयोजकत्वमा संस्थामा देहायको लेखापरीक्षण समिति गठन गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको ५ वटा बैठक बसेको थियो ।

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

| क्र.सं. | पद | नाम तथा पद | कैफियत |
|---------|------------|---|--------|
| १. | संयोजक | श्री तिर्थ सागर अर्याल, सञ्चालक | |
| २ | सदस्य | श्री कमल प्रसाद तिमिल्सिना, आन्तरिक लेखापरीक्षण विभाग | |
| ३ | सदस्य सचिव | श्री देवचन्द्र राय, आन्तरिक लेखापरीक्षण विभाग, प्रमुख | |

(आ) आन्तरिक लेखापरीक्षण समितिको बैठक

| क्र.सं. | मिति | उपस्थित संख्या | बैठक नं. |
|---------|------------|----------------|----------|
| १ | २०८१/०४/२४ | ३ | ५७ |
| २ | २०८१/०७/२६ | ३ | ५८ |
| ३ | २०८१/०९/१९ | ३ | ५९ |
| ४ | २०८१/१०/१२ | ३ | ६० |
| ५ | २०८२/०१/२६ | ३ | ६१ |



(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

संस्थाको समग्र वित्तीय अवस्था, आन्तरिक नियन्त्रण, लेखापरीक्षण योजना र आन्तरिक लेखापरीक्षण प्रतिवेदनमा औल्याइएका विषयहरूमा आवधिक रुपमा समीक्षा गरी आवश्यक सुधारको लागि व्यवस्थापनलाई निर्देशन दिने गरेको । बाह्य लेखापरीक्षकले पेश गरेको वार्षिक लेखापरीक्षण प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरू उपर समीक्षा गरी सुधारात्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने गरिएको । नेपाल राष्ट्र बैंकबाट समय समयमा हुने गरेको निरीक्षण तथा सुपरीवेक्षणका क्रममा औल्याइएका कैफियतहरूको कार्यान्वयनको अवस्थाको समीक्षा गर्ने गरिएको तथा समग्रमा सञ्चालक समितिलाई आवश्यक जानकारी तथा सुझाव उपलब्ध गराउने गरिएको ।

(२) (क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको: गठन भएको

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

गैरकार्यकारी सञ्चालक श्री विमल आचार्यज्यूको संयोजकत्वमा संस्थामा देहायको जोखिम व्यवस्थापन समिति गठन गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको ४ वटा बैठक बसेको थियो ।

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

| क्र.सं. | पद | नाम तथा पद | कैफियत |
|---------|------------|---|--------|
| १. | संयोजक | श्री विमल आचार्य, सञ्चालक | |
| २ | पदेन सदस्य | श्री तिर्थ सागर अर्याल, सञ्चालक | |
| ३ | सदस्य सचिव | श्री चन्दन कुमार सरदार, कर्जा असुली तथा जोखिम व्यवस्थापन विभाग प्रमुख | |

(आ) जोखिम व्यवस्थापन समितिको बैठक

| क्र.सं. | मिति | उपस्थित संख्या | बैठक नं. |
|---------|------------|----------------|----------|
| १ | २०८१/०४/२१ | ४ | ३५ |
| २ | २०८१/०७/२० | ३ | ३६ |
| ३ | २०८१/१०/१३ | ३ | ३७ |
| ४ | २०८२/०१/२८ | ३ | ३८ |

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

विद्यमान जोखिमको पहिचान गरि सञ्चालक समितिलाई जानकारी गराउने र उपयुक्त प्रणालीको विकासका लागि सुझाव दिने उद्देश्यले जोखिम व्यवस्थापन समिति गठन गरिएको छ । समितिले व्यवसायिक गतिविधिमा निहित जोखिम स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको पुनरावलोकन तथा पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने गरेको छ । वस्थापनबाट प्राप्त हुने जोखिम व्यवस्थापन प्रतिवेदनको विश्लेषण गरी सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने गरिएको छ । त्यस्तै, देशको विद्यमान अर्थतन्त्रको अवस्थाको कारणले संस्थामा पर्न सक्ने असरको सम्बन्धमा सञ्चालक समितिमा राय सुझाव पेश गर्ने गरिएको छ ।

(३) कर्मचारी सेवा सुबिधा समिति (सञ्चालक स्तरीय) :

गैरकार्यकारी सञ्चालक श्री सन्तोष पोखरेलज्यूको संयोजकत्वमा संस्थामा देहायको कर्मचारी सेवा सुबिधा समिति गठन गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको २ वटा बैठक बसेको थियो ।

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

| क्र.सं. | पद | नाम तथा पद | कैफियत |
|---------|------------|--|--------|
| १. | संयोजक | श्री सन्तोष पोखरेल, सञ्चालक | |
| २ | सदस्य | श्री मनरुपा पौडेल, वित्तीय व्यवस्थापन विभाग, प्रमुख | |
| ३ | सदस्य सचिव | श्री चन्दन कुमार सरदार, जनशक्ति व्यवस्थापन विभाग, प्रमुख | |

(आ) कर्मचारी सेवा सुबिधा समितिको बैठक

| क्र.सं. | मिति | उपस्थित संख्या | बैठक नं. |
|---------|------------|----------------|----------|
| १ | २०८१/०७/०८ | ३ | १ |
| २ | २०८१/१०/१० | ३ | २ |

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारीहरूको पारिश्रमिक संरचनाको अध्ययन र विश्लेषण गरी बजारको पारिश्रमिक संरचनामा आएको परिवर्तनले संस्थामा पार्ने प्रभावका सम्बन्धमा सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गरेको । संस्थाको पारिश्रमिक निर्धारण नीति बमोजिम सम्पूर्ण कर्मचारीहरूको पारिश्रमिक वृद्धि गर्न सञ्चालक समितिमा सिफारिस गर्ने गरिएको, जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू भर्ना, छनौट, नियुक्ति, पदस्थापना, सरुवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय जस्ता नीति तथा मापदण्डहरू तयार गरी सञ्चालक समिति समक्ष पेश गर्ने गरिएको ।

(४) सम्पत्ति शुद्धीकरण अनुगमन समिति (सञ्चालक स्तरीय) :

गैरकार्यकारी सञ्चालक श्री पुष्पराज ढकालज्यूको संयोजकत्वमा संस्थामा देहायको सम्पत्ति शुद्धीकरण अनुगमन समिति गठन गरिएको छ । आर्थिक वर्ष २०८१/०८२ मा उक्त समितिको ४ वटा बैठक बसेको थियो ।

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

| क्र.सं. | पद | नाम तथा पद | कैफियत |
|---------|------------|--|--------|
| १. | संयोजक | श्री पुष्पराज ढकाल, सञ्चालक | |
| २ | सदस्य | श्री शिव प्रसाद ज्ञवाली, प्रमुख कार्यकारी अधिकृत | |
| ३ | सदस्य | श्री टोप बहादुर रास्कोटी, कर्जा विभाग, प्रमुख | |
| ४ | सदस्य सचिव | श्री चन्दन कुमार सरदार, अनुपालना अधिकृत | |

(आ) सम्पत्ति शुद्धीकरण अनुगमन समितिको बैठक

| क्र.सं. | मिति | उपस्थित संख्या | बैठक नं. |
|---------|------------|----------------|----------|
| १ | २०८१/०४/०८ | ४ | २५ |
| २ | २०८१/०७/०८ | ३ | २६ |
| ३ | २०८१/१०/०७ | ३ | २७ |
| ४ | २०८२/०१/२८ | ४ | २८ |

(इ) समितिको कार्य सम्बन्धी छोटो विवरण:

सम्पत्ति शुद्धीकरण निवारण सम्बन्धी विद्यमान कानून अनुसार संस्थामा भए गरेका काम कारवाहीहरूको सम्बन्धमा व्यवस्थापनबाट प्राप्त प्रतिवेदन उपर छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको तथा तत्सम्बन्धमा सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गरेको ।

(५) पदपूर्ति समिति :

वित्तीय संस्थाको वरिष्ठतम अधिकारीको अध्यक्षतामा पदपूर्ति समिति गठन गरिएको छ ।

समितिको कार्य सम्बन्धी छोटो विवरण:

कर्मचारी दरबन्दी अनुसार रिक्त पदहरूमा भर्ना योजना विकास गर्ने, उम्मेदवारहरूको छनौट गर्ने, अन्तरवार्ता/ लिखित परीक्षा सञ्चालन गर्ने, योग्य कर्मचारी छनौट गर्ने, कर्मचारी भर्ना तथा कर्मचारीहरूको कार्यसम्पादन मूल्याङ्कन सम्बन्धी व्यवस्थापन लगायतको कार्यहरू यस समितिले गर्दै आएको ।

(६) आर्थिक निर्देशन समिति :

संस्थाका प्रमुख कार्यकारी अधिकृत ज्यूको संयोजकत्वमा आर्थिक निर्देशन समिति गठन गरिएको छ ।



समितिको कार्य सम्बन्धी छोटो विवरण :

यस समितिले सामान्य सेवा विभागले पहिचान गरेको विभिन्न आपूर्तिकर्ता वा सेवा प्रदायकको वस्तु वा सेवाको गुणस्तर, लागत प्रभावकारिता, दक्षता, जोखिमस्तर, तथा विश्वसनियताको मुल्यांकन गरी सबैभन्दा उपयुक्त आपूर्तिकर्ता वा प्रदायकको नाम सिफारिस गर्ने गरेको । वस्तु वा सेवाहरूको प्रभावकारिता, दक्षता, र अर्थ व्यवस्था सम्बन्धी मापदण्ड पूरा गरी खरिद भएको सुनिश्चितता गर्ने गरेको ।

(७) खरिद समिति :

संस्थाका वरिष्ठतम अधिकारीको संयोजकत्वमा खरिद समिति गठन गरिएको छ ।

समितिको कार्य सम्बन्धी छोटो विवरण : यस समितिले सम्पत्तिको गुणस्तर, मूल्य, संस्थाको आर्थिक प्रशासन विनियमावलीमा भएको व्यवस्था बमोजिम संस्थामा खरिद सम्बन्धी आवश्यक कार्यहरू गर्ने गरेको ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण :

| विषय | माध्यम | सार्वजनिक गरेको मिति |
|--|---|--|
| वार्षिक साधारण सभाको सूचना | राष्ट्रिय स्तरको पत्रिका तथा संस्थाको वेबसाईटमा प्रकाशित गरिएको र संस्थाको सूचना पाटीमा टाँस गरिएको । | साधारण सभा हुनु भन्दा २१ दिन अगाडी सूचना प्रकाशित गरिएको । |
| विशेष साधारण सभाको सूचना | राष्ट्रिय स्तरको पत्रिका तथा संस्थाको वेबसाईटमा प्रकाशित गरिएको र संस्थाको सूचना पाटीमा टाँस गरिएको । | २०७५ साल कार्तिक १२ गते १ पटक विशेष साधारण सभा भएको । |
| वार्षिक प्रतिवेदन | किताब छपाई सम्बन्धित शेयरधनी, नियमनकारी निकायलाई प्रदान गर्ने र शेयर रजिष्ट्रार कारोवार गर्ने संस्था मार्फत वितरण गर्ने । | साधारण सभा सूचना प्रकाशित गरेको १५ दिन भित्र छपाई गरी सम्बन्धित शेयरधनीलाई वितरण गर्ने । |
| त्रैमासिक प्रतिवेदन | राष्ट्रिय स्तरको पत्रिकामा प्रकाशित गरी सूचना प्रवाह गर्ने । | प्रत्येक त्रैमासिक अवधि सकिएको ३५ दिन भित्र । |
| धितोपत्रको मूल्यमा प्रभावित पार्ने संवेदनशिल सूचना | संवेदनशिल सूचनाहरू प्रकाशित नगरिएको । | नगरिएको । |

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी : कारवाहीमा नपरेको ।

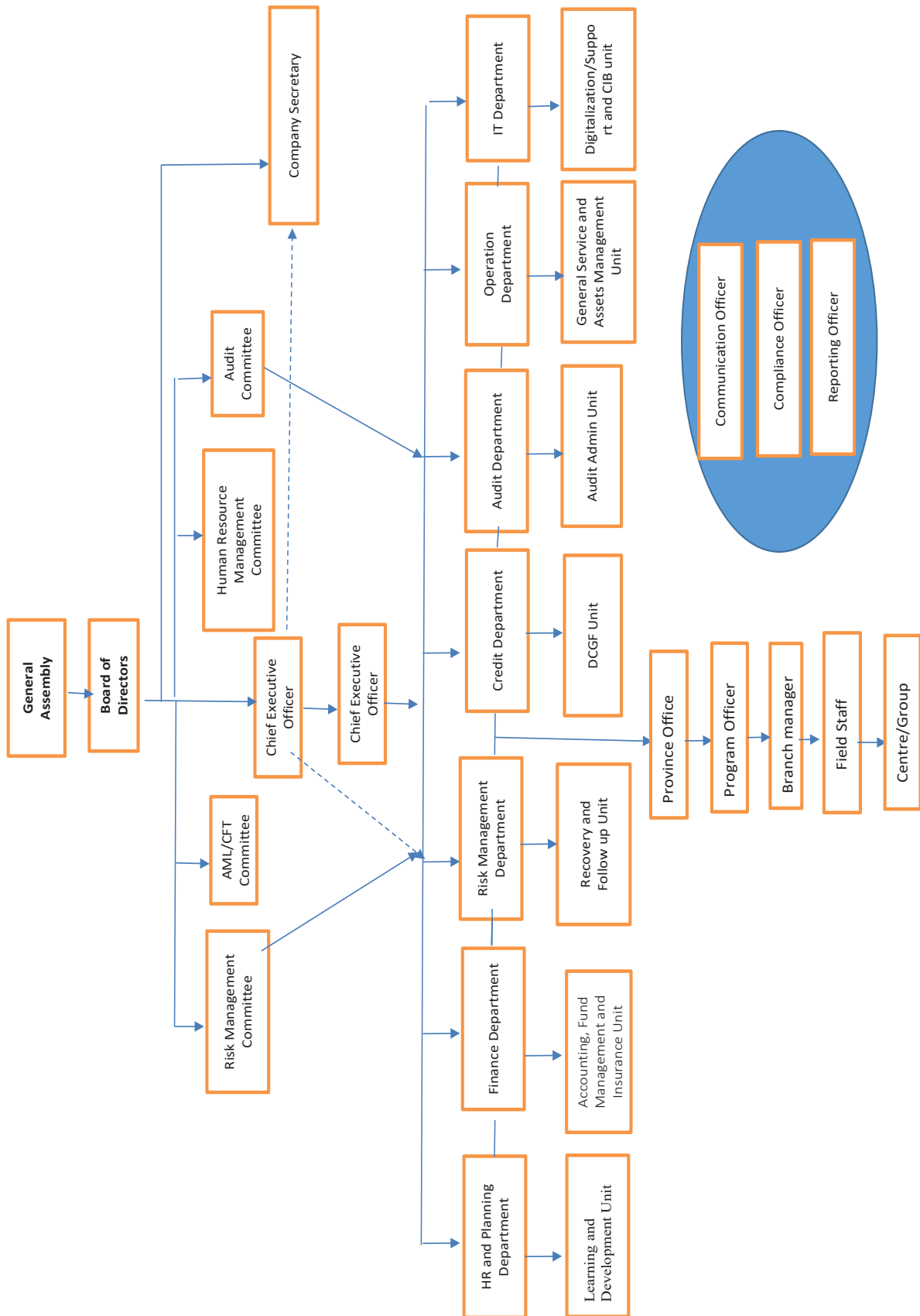
(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : वार्षिक साधारण सभा सम्पन्न मिति २०८१/१०/१४ गते

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण :

(क) कर्मचारीहरूको संरचना, पदपति, वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचार संहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली व्यवस्था भए नभएको : भएको ।

(ख) सांगठनिक संरचना संलग्न गर्ने : यसै प्रतिवेदन साथ संलग्न रहेको ।

संस्थाको संरचनात्मक ढाँचा





(ग) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :

| क्र.सं. | नाम | पद | शैक्षिक योग्यता | ठेगाना | अनुभव |
|---------|---------------------------|---------------------------------------|-----------------|--|--|
| १ | श्री शिव प्रसाद ज्ञवाली | प्रमुख कार्यकारी अधिकृत (कम्पनी सचिव) | स्नातकोत्तर | रैनादेवी छहरा गाउँपालिका १, सिद्धेश्वर, पाल्पा | बैक तथा वित्तीय क्षेत्रमा १५ वर्ष कार्यानुभव |
| २ | श्री मनरुपा पौडेल | सहायक महाप्रबन्धक | स्नातकोत्तर | गोला ०२, बर्दिया | बैक तथा वित्तीय क्षेत्रमा १० वर्ष कार्यानुभव |
| ३ | श्री चन्दन कुमार सरदार | प्रबन्धक | स्नातक | तेतरीया-०४, मोरङ | बैक तथा वित्तीय क्षेत्रमा १८ वर्ष कार्यानुभव |
| ४ | श्री विराटपति नाथ गच्छदार | प्रबन्धक | स्नातक | भलुवा ०८, सुनसरी | बैक तथा वित्तीय क्षेत्रमा १८ वर्ष कार्यानुभव |
| ५ | श्री देवचन्द्र राय | नायव प्रबन्धक | स्नातक | दुहवी १२, सुनसरी | बैक तथा वित्तीय क्षेत्रमा १८ वर्ष कार्यानुभव |
| ६ | श्री टोप बहादुर रास्कोटी | सहायक प्रबन्धक | स्नातक | पाणिनी ०६, अर्घाखाँची | बैक तथा वित्तीय क्षेत्रमा २४ वर्ष कार्यानुभव |

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

| | |
|--|--|
| संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको : | गरेको |
| नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया : | संस्थाको कर्मचारी सेवा विनियमावलीमा भएको व्यवस्था बमोजिमको प्रक्रिया अपनाई विज्ञापन प्रकाशन छनौट सूचीमा परेका आवेदकलाई फिल्ड अवधारणा, अन्तरवार्ता गरी मार्फत पदपूर्ति गर्ने गरिएको । |
| कुल कर्मचारीको सङ्ख्या : | ४५८ जना |
| कर्मचारीहरूको सक्सेसन प्लान भए/नभएको : | कर्मचारीहरूको सक्सेसन प्लान रहेको |
| २०८१/०८२ कर्मचारीहरूलाई दिइएको तालिम सङ्ख्या तथा सम्मिलित कर्मचारी | सबै प्रदेश अन्तर्गतमा सम्पूर्ण शाखाका कर्मचारीहरूलाई AML/CFT तथा जोखिम व्यवस्थापन तालिम दिइएको साथै बाह्य तालिममा समेत पठाउने गरिएको तालिम सङ्ख्या: ४८ (आन्तरिक तथा बाह्य) सहभागी कर्मचारी: फिल्ड सहायक, शाखा प्रबन्धक, प्रदेश तथा विभागमा कार्यरत कर्मचारी |
| आ.व. २०८१/०८२ को कर्मचारी तालिम खर्च : | ७८,३०,४७३।- |
| कुल खर्चमा कर्मचारी खर्चको प्रतिशत : | ३३.१९ |
| कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत : | ३.३८ |

६. संस्थाको लेखा तथा लेखापरीक्षक सम्बन्धी विवरण :

| | | | |
|---|--|------------|--|
| संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे नगरेको, नगरेको भए सोको कारण : | NFRS अनुसार तयार गरेको | | |
| सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति : | २०८२/०८/२५ | | |
| त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति : | २०८१/०७/२६ (प्रथम त्रैमासिक) २०८१/१०/१३ (दोस्रो त्रैमासिक) २०८२/०१/२८ (तेस्रो त्रैमासिक) २०८२/०४/१४ (चौथो त्रैमासिक) | | |
| साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति: | आ.व. २०८०/८१ को वित्तीय विवरण मिति २०८१/१०/१४ गतेको नवौं वार्षिक साधारण सभाबाट स्वीकृत भएको आ.व. २०८१/८२ को वित्तीय विवरण आगामी साधारण सभाबाट पारित हुने । | | |
| संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण (अ) आन्तरिक खपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक) | संस्थाको आफ्नै आन्तरिक लेखा परीक्षण विभाग रहेकामा आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको । नरहेको । | | |
| संयोजक तथा सदस्यहरूको नाम, पद, तथा योग्यता | क्र.सं. | पद | नाम तथा पद |
| | १. | संयोजक | श्री तिर्थ सागर अर्याल, सञ्चालक |
| | २ | सदस्य | श्री कमल प्रसाद तिमिल्सिना, आन्तरिक लेखापरीक्षण विभाग |
| | ३ | सदस्य सचिव | श्री देवचन्द्र राय, आन्तरिक लेखापरीक्षण विभाग, प्रमुख |
| प्रति बैठक भत्ता | सञ्चालकहरूलाई सञ्चालक समितिको बैठक भत्ता बमोजिम प्रदान गर्ने गरिएको र सदस्य सचिवलाई भत्ता उपलब्ध नगराइएको । | | |

७. अन्य विवरण

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|--|----------------------|
| संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको ब्यक्ति बैङ्क तथा वित्तीय संस्थाबाट ऋण वा सापट वा अन्य कुनै रकम लिए नलिएको | नलिएको |
| प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहाकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सुचिकृत सञ्चित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहाकार वा परामर्श दाताले संस्थाको कुनै सम्पति कुनै किसिमले भोगचलन गरे/नगरेको | सम्पति भोगचलन नगरेको |
| नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको | पालना भएको |
| नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको | पालना भएको जानकारी |
| संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलि रहेको सोको विवरण परिपालना अधिकृतको नाम : चन्दन कुमार सरदार, प्रबन्धक | नभएको |



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INDEPENDENT AUDITOR'S REPORT
To The Shareholders of M/s Aarambha Chautari Laghubitta Bittiya Sanstha Limited

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of M/s Aarambha Chautari Laghubitta Bittiya Sanstha Limited, Banepa, Nepal (hereinafter referred as "the Microfinance") which comprise the statement of financial position as at Ashad 32, 2082 (July 16, 2025), the statement of profit or loss, statement of other comprehensive income, statement of changes in equity & statement of cash flows for the year then ended and notes to the financial statements including a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the Microfinance as at Ashad 32, 2082 (July 16, 2025) and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards(NFRS) with allowed carveouts, comply with Company Act, 2063 and Bank and Financial Institution Act, 2073.

Basis of Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the financial institution in accordance with the Institute of Chartered Accountant of Nepal's code of ethics for professional accountants together with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidences we have obtained are sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our report.



| S.N | Key Audit Matters | Our Audit Approach and Response |
|-----|---|--|
| 1. | <p>Interest Income:</p> <p>The Microfinance has implemented NRB's Guidance Note on Interest Income Recognition, 2025 effective from Shrawan 2081. The guidelines require staging of loans (Stage 1, 2, 3) with different recognition methods - accrual basis for Stage 1 & 2 based on coupon interest rate and cash basis (incremental) for Stage 3 assets. The transitional arrangement involves complex quarterly tracking at account level and reconciliation between interest suspense, accrued interest, and actual collections. Given the significant system changes, manual interventions during transition, and risk of misstatement in interest income, we considered this as a key audit matter.</p> | <p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> Obtained understanding of the MFI's implementation framework and tested quarterly interest computation processes at account level Verified staging classification (Stage 1, 2, 3) for sample loans based on ECL guidelines and tested stage migration reports. For Stage 3 assets, tested cash basis approach by tracing collections to bank statements, recalculating interest suspense movements, and verifying that suspense doesn't exceed accrued interest. Performed reconciliation between CBS interest calculations and GL entries and verified quarterly interest income aggregation. |
| 2. | <p>Impairment of Loans and Advances</p> <p>Requirement under NFRS 9 read with (carve-out on NFRS-9 issued by ICAN dated 2082/05/09 and opted by Microfinance), Microfinance shall measure impairment loss on loans and advances at the higher of:</p> <ul style="list-style-type: none"> Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and Amount determined as per para 5.5 of NFRS 9 adopting the expected credit loss model. <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> | <p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account turnover etc. Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of |



As per NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogeneous groups of loans that are not considered individually significant. Collective impairment, loss is determined after taking into account the Historical Loss Experience in portfolios of similar credit risk and Management's experienced judgment as to whether current economic and credit conditions are such that the actual level of inherent losses at the reporting date is like to be greater or less than that suggested by historical experience.

Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.

collateral securities based on management estimate.

- d. Grouping of homogeneous group of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past.

Information other than the Financial Statements and Auditor's Report thereon

Management is responsible for the other information. The other information comprises the information included in the annual report, including the report of the board of directors, but doesn't include the financial statements and our auditor's Report thereon. The annual report including the report of the Board of directors is expected to be made available to us after the date of this auditor's Report.

Our opinion on the financial statements doesn't cover the other information and we do not express any form of assurance conclusion thereon.

Inconnection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements for our knowledge obtained in the audit, or otherwise appears to be materially misstated.



Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Nepal Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidences that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidences obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the institution's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidences obtained up to the date of our auditor's report. However, future events or conditions may cause the institution to cease to continue as a going concern.



- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements, including the disclosures, represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient and appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such comment.

Report on Other Legal and Regulatory Requirements

We have determined to communicate following matters in accordance with the requirements of BAFIA 2073, NRB Directives, Company Act 2063, and other regulatory requirements: -

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Microfinance.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Microfinance.
- Returns received from the branch offices of the Microfinance were adequate for the purpose of our audit though the statements are independently not audited.
- The risk bearing fund and the provisions for possible impairment of assets of the Microfinance are adequate however, the MFI has failed to maintain adequate capital funds considering the Directives issued by Nepal Rastra Bank.



- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the Microfinance, we have not come across any case where the Board of Directors or any office bearer of the Microfinance have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Microfinance and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Microfinance, its shareholders and its depositors.
- The business of the Microfinance has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

For N. B. S. M. & Associates
Chartered Accountants



CA. Durga Prasad Gnawali, FCA
Senior Partner
Place: Naxal, Kathmandu, Nepal
Date: 25/08/2082
UDIN: 251211CA00461dU4Sg



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF FINANCIAL POSITION

As on 32nd Ashad 2082

| Particulars | Note | Ashad end 2082 | Ashad end 2081 (Restated) |
|---|------|----------------------|------------------------------|
| Cash and Cash equivalent | 4.1 | 458,809,245 | 563,705,735 |
| Statutory Balances and Due from Nepal Rastra Bank | 4.2 | 30,194,331 | 26,194,331 |
| Placement with Bank & Financial Institutions | 4.3 | 20,000,000 | 20,000,000 |
| Derivative Financial Instruments | 4.4 | - | - |
| Other Trading Assets | 4.5 | - | - |
| Loan and Advances to MFIs & Cooperatives | 4.6 | - | - |
| Loans and Advances to Customers | 4.7 | 5,266,571,091 | 4,242,635,376 |
| Investment Securities | 4.8 | 597,846 | 1,000,000 |
| Current Tax Assets | 4.9 | 31,215,288 | 28,350,027 |
| Investment Property | 4.10 | 4,077,000 | 4,077,000 |
| Property and Equipment | 4.11 | 5,544,255 | 7,096,706 |
| Goodwill and Intangible assets | 4.12 | 24,171,487 | 24,711,431 |
| Deferred Tax Assets | 4.13 | 59,732,888 | 19,405,229 |
| Other Assets | 4.14 | 44,719,199 | 56,661,457 |
| Total Assets | | 5,945,632,630 | 4,993,837,293 |
| Liabilities | | | |
| Due to Bank and Financial Institutions | 4.15 | - | - |
| Due to Nepal Rastra Bank | 4.16 | - | - |
| Derivative Financial Instrument | 4.17 | - | - |
| Deposits from Customers | 4.18 | 1,894,900,281 | 1,582,064,180 |
| Borrowing | 4.19 | 3,359,277,082 | 2,776,891,693 |
| Current Tax Liabilities | 4.9 | - | - |
| Provisions | 4.20 | - | - |
| Deferred Tax Liabilities | 4.13 | - | - |
| Other Liabilities | 4.21 | 124,153,883 | 149,483,024 |
| Debt Securities Issued | 4.22 | - | - |
| Subordinated Liabilities | 4.23 | - | - |
| Total Liabilities | | 5,378,331,246 | 4,508,438,896 |
| Equity | | | |
| Share Capital | 4.24 | 367,143,409 | 367,143,409 |
| Share Premium | | - | - |
| Retained Earnings | | 3,657,283 | (49,155,337) |
| Reserves | 4.25 | 196,500,692 | 167,410,324 |
| Total Equity | | 567,301,384 | 485,398,396 |
| Total Liabilities and Equity | | 5,945,632,630 | 4,993,837,293 |
| Contingent Liabilities and Commitment | 4.26 | 56,239,975 | 67,182,364 |
| Net assets value per share | | 155 | 132 |

As per our report of even date attached

Manarupa Poudel
Finance Head

Shiva Prasad Gyawali
CEO

Tirth Sagar Aryal
Director

CA. Durga Prasad Gnawali, FCA
Senior Partner

Bimal Acharya
Director

Gopal Prasad Basyal
Director

Pusparaj Dhakal
Director

N.B.S.M. & Associates
Chartered Accountants

Santosh Pokharel
Director

Binod Gyawali
Chairman

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF PROFIT OR LOSS

For the year ended 32nd Ashad 2082

| Particulars | Note | Ashad end 2082 | Ashad end 2081 |
|---|-------------|---------------------|--------------------|
| Interest Income | 4.27 | 722,719,320 | 699,497,902 |
| Interest Expense | 4.28 | 350,076,033 | 418,759,890 |
| Net Interest Income | | 372,643,288 | 280,738,012 |
| Fee and Commission Income | 4.29 | 59,485,731 | 48,155,531 |
| Fee and Commission Expense | 4.30 | 1,412,091 | 2,968,600 |
| Net Fee and Commission Income | | 58,073,640 | 45,186,931 |
| Net Interest, Fee and Commission Income | | 430,716,928 | 325,924,943 |
| Net Trading Income | 4.31 | - | - |
| Other Operating Income | 4.32 | - | - |
| Total Operating Income | | 430,716,928 | 325,924,943 |
| Impairment charge/(reversal) for loans and other losses | 4.33 | 28,869,458 | (398,552) |
| Net Operating Income | | 401,847,470 | 326,323,495 |
| Operating Expense | | 324,806,283 | 313,305,190 |
| Personnel Expenses | 4.34 | 231,665,949 | 230,762,822 |
| Other Operating Expenses | 4.35 | 70,498,796 | 59,487,032 |
| Depreciation & Amortization | 4.36 | 22,641,538 | 23,055,336 |
| Operating Profit | | 77,041,187 | 13,018,305 |
| Non Operating Income | 4.37 | - | 225,000 |
| Non Operating Expense | 4.38 | 1,264,174 | 2,094,000 |
| Profit before Income Tax Income | | 75,777,013 | 11,149,305 |
| Tax Expense | 4.39 | (12,272,880) | 10,468,334 |
| Current Tax | | 28,172,944 | 10,814,777 |
| Deferred Tax | | (40,445,824) | (346,443) |
| Profit for the year | | 88,049,893 | 680,971 |
| Profit attributable to: | | | |
| Equity holders of the Financial Institution | | 88,049,893 | 680,971 |
| Profit for the year | | 88,049,893 | 680,971 |
| Earnings per share | | | |
| Basic earnings per share | | 23.98 | 0.19 |
| Diluted earnings per share | | 23.98 | 0.19 |

The accompanying notes are integral part of these financial statements.
For and on the behalf of Board.

As per our report of even date attached

Manarupa Poudel
Finance Head

Shiva Prasad Gyawali
CEO

Tirth Sagar Aryal
Director

CA. Durga Prasad Gnawali, FCA
Senior Partner

Bimal Acharya
Director

Gopal Prasad Basyal
Director

Pusparaj Dhakal
Director

N.B.S.M. & Associates
Chartered Accountants

Santosh Pokharel
Director

Binod Gyawali
Chairman

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF CHANGES IN EQUITY

Attributable to equity holders of the Institution

| Particular | Share Capital | Share premium | General Reserve | Capital Reserve | Regulatory reserve | Retained earning | Other reserve | Total | Total equity |
|--|---------------|---------------|-----------------|-----------------|---------------------|-------------------|------------------|------------------|------------------|
| Balance at Shrawan 1, 2080 | 367,143,409 | - | 46,533,034 | 3,840,000 | 142,889,754 | (106,412,994) | 28,798,844 | 115,648,638 | 482,792,047 |
| Adjustment(+/-) | | | | | | (428,590) | | (428,590) | (428,590) |
| Adjusted Balance at Shrawan 1,2080 | 367,143,409 | - | 46,533,034 | 3,840,000 | 142,889,754 | (106,841,584) | 28,798,844 | 115,220,048 | 482,363,457 |
| Comprehensive income for the year | - | - | - | - | - | - | - | - | - |
| Profit for the year | - | - | - | - | - | 680,971 | - | 680,971 | 680,971 |
| Other comprehensive income, net of tax | - | - | - | - | - | - | - | - | - |
| Gains/(losses) from investments in equity instruments measured at fair value | - | - | - | - | - | - | - | - | - |
| Gains/(losses) on Revaluation | - | - | - | - | - | - | - | - | - |
| Actuarial gains/(losses) on defined benefit plans | - | - | - | - | - | - | - | - | - |
| Gains/(losses) on cash flow hedge | - | - | - | - | - | - | - | - | - |
| Exchange gains/(losses) | - | - | - | - | - | - | - | - | - |
| Total comprehensive income for the year | - | - | - | - | - | 680,971 | - | 680,971 | 680,971 |
| Transfer to reserve during the year | - | - | 136,194 | - | 1,946,744 | 59,953,971 | 8,039,441 | 70,076,351 | 70,076,351 |
| Transfer from reserve during the year | - | - | - | - | 59,953,971 | 2,948,695 | 4,819,717 | 67,722,383 | 67,722,383 |
| Transactions with owners, directly recognised in equity | - | - | - | - | - | - | - | - | - |
| Share issued | - | - | - | - | - | - | - | - | - |
| Share based payments | - | - | - | - | - | - | - | - | - |
| Dividends to equity holders | - | - | - | - | - | - | - | - | - |
| Bonus shares issued | - | - | - | - | - | - | - | - | - |
| Cash dividend paid | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - |
| Total contributions by and distributions | - | - | 136,194 | - | (58,007,227) | 57,005,276 | 3,219,724 | 2,353,968 | 2,353,968 |
| Balance at Ashad end 2081 | 367,143,409 | - | 46,669,228 | 3,840,000 | 84,882,527 | (49,155,337) | 32,018,569 | 118,254,987 | 485,398,396 |

| | | | | | | | | | |
|--|-------------|---|------------|-----------|--------------|-------------------|----------------|-------------------|-------------------|
| Balance at Shrawan 1, 2081 | 367,143,409 | - | 46,669,228 | 3,840,000 | 84,882,527 | (49,155,337) | 32,018,569 | 118,254,987 | 485,398,396 |
| Comprehensive income for the year | - | - | - | - | - | - | - | - | - |
| Profit for the year | - | - | - | - | - | 88,049,893 | - | 88,049,893 | 88,049,893 |
| Other comprehensive income, net of tax | - | - | - | - | - | - | - | - | - |
| Gains/(losses) from investments in equity instruments measured at fair value | - | - | - | - | - | - | (281,508) | (281,508) | (281,508) |
| Gains/(losses) on Revaluation | - | - | - | - | - | - | - | - | 0 |
| Actuarial gains/(losses) on defined benefit plans | - | - | - | - | - | - | 557,225 | 557,225 | 557,225 |
| Gains/(losses) on cash flow hedge | - | - | - | - | - | - | - | - | - |
| Exchange gains/(losses) | - | - | - | - | - | - | - | - | - |
| Total comprehensive income for the year | - | - | - | - | - | 88,049,893 | 275,717 | 88,325,610 | 88,325,610 |
| Transfer to reserve during the year | - | - | 17,609,979 | - | - | (15,426,047) | 4,127,458 | 6,311,389 | 6,311,389 |
| Transfer from reserve during the year | - | - | - | - | (15,426,047) | 19,811,226 | 8,348,832 | 12,734,011 | 12,734,011 |
| Transactions with owners, directly recognised in equity | - | - | - | - | - | - | - | - | - |
| Share issued | - | - | - | - | - | - | - | - | - |
| Share based payments | - | - | - | - | - | - | - | - | - |
| Dividends to equity holders | - | - | - | - | - | - | - | - | - |
| Bonus shares issued | - | - | - | - | - | - | - | - | - |
| Cash dividend paid | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - |
| Total contributions by and distributions | - | - | 17,609,979 | 3,840,000 | 15,426,047 | (35,237,273) | (4,221,374) | (6,422,622) | (6,422,622) |
| Balance as at Ashad end 2082 | 367,143,409 | - | 64,279,207 | 3,840,000 | 100,308,574 | 3,657,283 | 28,072,911 | 200,157,975 | 567,301,384 |

As per our report of even date attached

Manarupa Poudel
Finance Head

Bimal Acharya
Director

Santosh Pokharel
Director

Shiva Prasad Gyawali
CEO

Gopal Prasad Basyal
Director

Binod Gyawali
Chairman

Tirth Sagar Aryal
Director

Pusparaj Dhakal
Director

CA. Durga Prasad Gnawali, FCA
Senior Partner

N.B.S.M. & Associates
Chartered Accountants

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF CASH FLOWS

For the Year ended 32nd Ashadh, 2082

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|----------------------|--------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Interest received | 722,719,320 | 699,497,902 |
| Fees and other income received | 59,485,731 | 48,155,531 |
| Divided received | - | - |
| Receipts from other operating activities | - | - |
| Interest paid | (350,076,033) | (418,759,890) |
| Commission and fees paid | (1,412,091) | (2,968,600) |
| Cash payment to employees | (241,842,852) | (230,762,822) |
| Other expense paid | (66,570,468) | (75,702,439) |
| Operating cash flows before changes in operating assets and liabilities | 122,303,608 | 19,459,682 |
| (Increase)/Decrease in operating assets | (1,063,800,607) | 475,254,961 |
| Due from Nepal Rastra Bank | (4,000,000) | - |
| Placement with bank and financial institutions | - | 161,652,799 |
| Other trading assets | - | - |
| Loan and advances to bank and financial institutions | - | - |
| Loans and advances to customers | (1,052,805,173) | 361,596,757 |
| Other assets | (6,995,434) | (47,994,595) |
| Increase/(Decrease) in operating liabilities | 870,514,339 | 95,285,411 |
| Due to bank and financial institutions | - | - |
| Due to Nepal Rastra Bank | - | - |
| Deposit from customers | 312,836,102 | 100,294,974 |
| Borrowings | 582,385,389 | (33,066,260) |
| Other liabilities | (24,707,153) | 28,056,698 |
| Net cash flow from operating activities before tax paid | (70,982,661) | 590,000,054 |
| Income taxes paid | (31,038,205) | (29,686,061) |
| Net cash flow from operating activities | (102,020,865) | 560,313,993 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Purchase of investment securities | - | - |
| Receipts from sale of investment securities | - | - |
| Purchase of property and equipment | (2,875,625) | (2,370,714) |
| Receipt from the sale of property and equipment | - | - |
| Purchase of intangible assets | - | - |
| Receipt from the sale of intangible assets | - | - |
| Purchase of investment properties | - | - |
| Receipt from the sale of investment properties | - | - |
| Interest received | - | - |
| Dividend received | - | - |
| Net cash used in investing activities | (2,875,625) | (2,370,714) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Receipt from issue of debt securities | - | - |
| Repayment of debt securities | - | - |
| Receipt from issue of subordinated liabilities | - | - |
| Repayment of subordinated liabilities | - | - |
| Receipt from issue of sub-ordinated liabilities | - | - |
| Repayment of subordinated liabilities | - | - |

| | | |
|--|----------------------|--------------------|
| Receipt from issue of shares | - | - |
| Dividends paid | - | - |
| Interest paid | - | - |
| Other receipt/payment | - | 16,736 |
| Net cash from financing activities | - | 16,736 |
| Net increase (decrease) in cash and cash equivalents | (104,896,490) | 557,960,016 |
| Cash and cash equivalents at Shrawan 1, 2081 | 563,705,735 | 5,745,720 |
| Effect of exchange rate fluctuations on cash and cash equivalents held | - | - |
| Cash and cash equivalents at Ashad end 2082 | 458,809,245 | 563,705,735 |

The accompanying notes are integral part of these financial statements.
For and on the behalf of Board.

| | | | |
|--|--|--------------------------------------|--|
| Manarupa Poudel Finance Head | Shiva Prasad Gyawali CEO | Tirth Sagar Aryal Director | As per our report of even date attached |
| Bimal Acharya Director | Gopal Prasad Basyal Director | Pusparaj Dhakal Director | CA. Durga Prasad Gnawali, FCA Senior Partner N.B.S.M. & Associates Chartered Accountants |
| Santosh Pokharel Director | Binod Gyawali Chairman | | Place: Kathmandu, Nepal Date: 25 Mangsir, 2082 |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF COMPREHENSIVE INCOME

For the Year ended 32nd Ashadh, 2082

| Particulars | Note | Ashad end 2082 | Ashad end 2081 |
|---|------|----------------|----------------|
| Profit for the year | | 88,049,893 | 680,971 |
| Other comprehensive income, net of income tax | | | |
| a) Items that will not be reclassified to profit or loss | | | |
| Gains/(losses) from investments in equity instruments measured at fair value | | (402,154) | - |
| Gains/(losses) on Revaluation | | - | - |
| Actuarial gains/(losses) on defined benefit plans | | 796,036 | 5,207,609 |
| Income tax relating to above items | | (118,164) | (1,562,283) |
| Net other comprehensive income that will not be reclassified to profit or loss | | 275,717 | 3,645,326 |
| b) Items that are or may be reclassified to profit or loss | | | |
| Gains/(losses) on cash flow hedge | | | |
| Exchange gains/(losses)(arising from translating financial assets of foreign operation) | | | |
| Income tax relating to above items | | | |
| Reclassify to profit or loss | | | |
| Net other comprehensive income that are or may be reclassified to profit or loss | | - | - |
| Other comprehensive income for the year, net of income tax | | 275,717 | 3,645,326 |
| Total comprehensive income for the year | | 88,325,610 | 4,326,297 |
| Total comprehensive income for the period | | | |

The accompanying notes are integral part of these financial statements.
For and on the behalf of Board.

As per our report of even date attached

Manarupa Poudel
Finance Head

Shiva Prasad Gyawali
CEO

Tirth Sagar Aryal
Director

CA. Durga Prasad Gnawali, FCA
Senior Partner

Bimal Acharya
Director

Gopal Prasad Basyal
Director

Pusparaj Dhakal
Director

N.B.S.M. & Associates
Chartered Accountants

Santosh Pokharel
Director

Binod Gyawali
Chairman

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF DISTRIBUTABLE PROFIT OR LOSS

For the Year ended 32nd Ashadh, 2082

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|---------------------|----------------------|
| Net profit or (loss) as per statement of profit or loss | 88,049,893 | 680,971 |
| Appropriations: | | |
| a. General reserve | 17,609,979 | 136,194 |
| b. Foreign exchange fluctuation fund | - | - |
| c. Capital redemption reserve | - | - |
| d. Corporate social responsibility fund | 880,499 | 6,810 |
| e. Employees' training fund | | 852,137 |
| f. Client Protection Fund | 1,320,748 | 6,810 |
| g. Other | | |
| Profit or (loss) before regulatory adjustment | 68,238,667 | (320,979) |
| Regulatory adjustment : | | |
| a. Interest receivable (-)/previous accrued interest received (+) | 14,774,265 | 55,092,805 |
| b. Short loan loss provision in accounts (-)/reversal (+) | - | - |
| c. Short provision for possible losses on investment (-)/reversal (+) | - | - |
| d. Short loan loss provision on Non Banking Assets (-)/reversal (+) | - | - |
| e. Deferred tax assets recognized (-)/ reversal (+) | (40,327,659) | 1,215,840 |
| f. Goodwill recognized (-)/ impairment of Goodwill (+) | - | - |
| g. Bargain purchase gain recognized (-)/reversal (+) | - | - |
| h. Actuarial loss recognized (-)/reversal (+) | 557,225 | 3,645,326 |
| i. Other (+/-) | 9,570,122 | (1,946,744) |
| Total Regulatory Adjustments | (15,426,047) | 58,007,227 |
| Net Profit for the year end 2082 available for distribution | 52,812,620 | 57,686,247 |
| Opening Retained Earning | (49,155,337) | (106,412,994) |
| Adjustments (+/-) | | (428,590) |
| Distribution | | |
| Bonus Share Issued | | - |
| Cash Dividend Issued | | - |
| Total Distributable Profit or (Loss) as on End Date | 3,657,283 | (49,155,337) |
| Annualised Distributable Profit/Loss per Share | 1.00 | (13.39) |

The accompanying notes are integral part of these financial statements.
For and on the behalf of Board.

As per our report of even date attached

Manarupa Poudel
Finance Head

Shiva Prasad Gyawali
CEO

Tirth Sagar Aryal
Director

CA. Durga Prasad Gnawali, FCA
Senior Partner
N.B.S.M. & Associates
Chartered Accountants

Bimal Acharya
Director

Gopal Prasad Basyal
Director

Pusparaj Dhakal
Director

Santosh Pokharel
Director

Binod Gyawali
Chairman

Place: Kathmandu, Nepal
Date: 25 Mangsir, 2082



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

Significant Accounting Policies and Explanatory Notes Fiscal Year 2081/82

1. General Information of Reporting Entity

Aarambha Chautari Laghubitta Bittiya Sanstha Ltd. is the leading National level micro finance of Nepal and operates in 53 districts. As Per Nepal Rastra Bank Merger policy ACLBSL is the result of merger of Chautari Laghubitta Bittiya Sanstha Limited, Aarambha Laghubitta Bittiya Sanstha Limited and Deurali Laghubitta Bittiya Sanstha Limited. ACLBSL believes that access to basic financial services can significantly augment economic opportunities for poor families and in turn help improve their lives. ACLBSL is committed to creating a distribution network across underserved sections of society in order to provide easy access to the full portfolio of microfinance products and services.

2. Basis of Preparation

The Financial Statements for the year ended 16th July, 2025 comprise the Statement of Financial Position, Statement of Profit and Loss, Statement of Other Comprehensive Income, the Statement of change of Equity, the Statement of Cash Flows and the Notes to Financial Statements.

2.1 Statement of Compliance

The Financial Statement has been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB)-Nepal. NFRSs conform, in all material respect, to International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

2.2 Reporting Period and approval of Financial Statements

The Micro Finance follows the Nepalese Financial Year based on the Nepalese Calendar. The Micro Finance has prepared the financial statements that comply with NFRS applicable for the period ending on 32nd Ashad 2082, together with the comparative period data as at and for the period ending 31st Ashad 2081 as described in its accounting policies.

The accompanied Financial Statements have been adopted by the Board of Directors on its board meeting held on 2082/08/25 and have been recommended for approval by shareholders in the 10th Annual General Meeting.

2.3 Functional and Presentation Currency

Financial Statements are denominated in Nepalese Rupees, which is the functional and presentation currency of the Micro Finance.

2.4 Accounting Convention, Estimates, assumptions and judgements

The Financial Statements of the Micro Finance have been prepared on accrual basis of accounting except the cash flow information which is prepared, on a cash basis, using direct method. The Financial Statements have been prepared on a going concern basis. The Micro Finance is required to apply the accounting policies that are most appropriate for the circumstance and operating environment. NFRS requires the Micro Finance to exercise judgement in making choice of specific accounting policies and accounting estimates. The Micro Finance, while complying with the reporting standards, makes critical accounting judgment as having potentially material impact on the financial statements. Description of such estimates and significant accounting policies has been given in the relevant sections wherever they have been applied. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically. The underlying assumption made while making accounting estimates are periodically reviewed and such revision are recognized in the period in which the estimates is revised and are applied prospectively. Disclosures of the accounting estimate have been included in the relevant section of the notes whenever the estimates have been applied along with the nature and effect of changes of accounting estimates, if any."

2.5 Change in accounting Policies

The same accounting policies are normally adopted in each period and from one period to the next to maintain the compatibility of the Financial Statements of the entity over time to identify trends in the financial position, performance and cash flows however the changes when required by NFRS or due the requirement that results in the financial statements providing more reliable and more relevant information about the effects of transaction, other events or conditions on the entity's financial position, financial performance or cash flows are made and the changes are applied retrospectively. An entity has used the same accounting policies in its opening NFRS Statement of financial position and throughout all periods presented in its first NFRS financial statements. Those accounting policies have complied with each NFRS effective at the end of its first NFRS reporting period except those specifically stated under relevant notes below.

2.6 New Standard and Interpretation not adopted

For the reporting of financial instruments, NAS 32 Financial Instruments, Presentation, NFRS 9 Financial Instruments with carve-outs and NFRS 7 Financial Instruments – Disclosures have been applied. A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of NFRS with varying effective dates. NFRSs 2018 has been pronounced by the Institute of Chartered Accountants of Nepal.

2.7 Discounting

Discounting has been applied where assets and liabilities are non-current and the impact of the discounting is material.

2.8 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the Statement of Financial Position, only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or to realize the assets and settle the liabilities simultaneously. Income and expenses are not offset in the Statement of Profit or Loss, unless required or permitted by Nepalese Financial Reporting Standards or Interpretation (issued by the International Financial Reporting Interpretations Committee (IFRIC) and Standard Interpretations Committee (SIC)) and as specifically disclosed in the Significant Accounting Policies of the Microfinance

2.9 Materiality and Aggregation

Each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or function are presented separately, unless they are immaterial as permitted by the Nepal Accounting Standard – NAS 1 on 'Presentation of Financial Statements'. Notes to the Financial Statements are presented in a systematic manner which ensures the understandability and comparability of Financial Statements of the Microfinance. Understandability of the Financial Statements is not compromised by obscuring material information with immaterial information or by aggregating material items that have different natures or functions

2.10 Limitation of NFRS Implementation

If the information is not available and the cost would exceed the benefit derived, such exception to NFRS Implementation has been noted and disclosed in respective section.

3. Significant accounting Policies

The principal accounting policies applied by the Microfinance in the preparation of these financial statements are presented below. These policies have been consistently applied to all the years presented unless stated otherwise.

3.1 Basis of Measurement

The financial statements are prepared on the historical-cost basis except for the following material items in the statement of financial position:

- Investment property is measured initially at cost and subsequently at Fair value.
- Liabilities for cash-settled, share-based-payment arrangements are measured at fair value.
- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Impairment of financial asset is measured at fair value and related disposal cost.

Estimates and underlying assumptions are reviewed on an ongoing basis and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results could differ from those estimates. The estimates and judgements used in the preparation of the financial statements are continuously evaluated by the Microfinance. Any revisions to accounting estimates are recognized prospectively in the period in which the estimates are revised and in the future periods. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in notes.

Materiality and Aggregation

In compliance with NAS 1 - Presentation of Financial Statements, each material class of similar items is presented separately in the financial Statements. Items of dissimilar nature or functions are presented separately unless they are material. Such presentation of line items is consistent with the format issued by NRB.

3.2 Cash and cash equivalent

Cash and cash equivalents include cash at vault and money at call and short notice which are subject to an insignificant risk of changes in value including interest receivable on investment with maturity up to 3 month or less. Cash and Cash equivalent are measured at amortized cost in the statement of financial position. Statement of Cash Flows has been prepared by using the 'Direct Method' in accordance with NAS 07- Statement of Cash Flows.



3.3 Financial assets and financial liabilities"

Recognition

The Microfinance initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of the instrument. The Microfinance initially recognize loans and advances, deposits; and debt securities/ subordinated liabilities issued on the date that they are originated which is the date that the Microfinance becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debenture, Government securities, NRB bond or deposit auction, reverse repos, outright purchase are recognized on trade date at which the Microfinance commits to purchase/ acquire the financial assets. Regular way purchase and sale of financial assets are recognized on trade date. All financial assets and liabilities are initially recognized at their cost value and are subsequently presented as per NFRS based on the respective classification.

Classification

i. Financial Assets

The Microfinance classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Microfinance's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The two classes of financial assets are as follows:

1. Financial assets measured at amortized cost

The Microfinance classifies a financial asset measured at amortized cost if both of the following conditions are met:

- a) The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and
- b) The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding"

2. Financial asset measured at fair value

Financial assets other than those measured at amortized cost are measured at fair value

Financial assets measured at fair value are further classified into two categories as below:

a) Financial assets at fair value through profit or loss

Financial assets are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs are directly attributable to the acquisition are recognized in profit or loss as incurred. Such assets are subsequently measured at fair value and changes in fair value are recognized in Statement of Profit or Loss.

b) Financial assets at fair value through other comprehensive income

Investment in an equity instrument that is not held for trading and at the initial recognition, the Microfinance makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value through other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

ii. Financial Liabilities

The Microfinance classifies the financial liabilities as follows:

a) Financial liabilities at fair value through profit or loss

Financial liabilities are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction cost is directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value is recognized at profit or loss

b) Financial liabilities measured at amortized cost

All financial liabilities other than measured at fair value through profit or loss are classified as subsequently measured at amortized cost using effective interest method."

Measurement

Financial assets at FVTOCI

On initial recognition, the Microfinance can make an irrevocable election (on an instrument-by instrument basis) to present the subsequent changes in fair value in other comprehensive income pertaining to investments in equity instruments. This election is not permitted if the equity investment is held for trading. These elected investments are initially measured at fair value. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognized in other comprehensive income and accumulated in the 'Fair Value Reserve'. The cumulative gain or loss is not reclassified to Statement of Profit and Loss on disposal of the investments.

A financial asset is held for trading if:

- It has been acquired principally for the purpose of selling it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or
- It is a derivative that is not designated and effective as a hedging instrument or a financial guarantee. Dividends on these investments in equity instruments are recognized in Statement of Profit and Loss when the Microfinance's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of cost of the investment and the amount of dividend can be measured reliably.

Financial assets at fair value through profit or loss (FVTPL)

Investments in equity instruments are classified as at FVTPL, unless the Microfinance irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading.

Debt instruments that do not meet the amortized cost criteria or FVTOCI criteria (see above) are measured at FVTPL. In addition, debt instruments that meet the amortized cost criteria or the FVTOCI criteria but are designated as at FVTPL are measured at FVTPL.

A financial asset that meets the amortized cost criteria or debt instruments that meet the FVTOCI criteria may be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a measurement or recognition inconsistency that would arise from measuring assets or liabilities or recognizing the gains and losses on them on different bases.

Financial assets at FVTPL are measured at fair value at the end of each reporting period, with any gains or losses arising on re-measurement recognized in Statement of Profit and Loss. Dividend on financial assets at FVTPL is recognized when the Microfinance's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of cost of the investment and the amount of dividend can be measured reliably.

Financial liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is held for trading or is designated as at FVTPL. A financial liability is classified as held for trading if:

- it has been incurred principally for the purpose of repurchasing it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument.

A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition if:

- such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise;
- the financial liability forms part of a company of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Company's documented risk management or investment strategy, and information about the Company is provided internally on that basis; or
- it forms part of a contract containing one or more embedded derivatives, and NFRS 9 permits the entire combined contract to be designated as at FVTPL in accordance with NFRS 9.

Financial liabilities at FVTPL are stated at fair value, with any gains or losses arising on re-measurement recognized in Statement of Profit and Loss. The net gain or loss recognized in Statement of Profit and Loss incorporates any interest paid on the financial liability and is included in the 'Other income' line item. However, for non-held-for-trading financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss, in which case these effects of changes in credit risk are recognized in Statement of Profit and Loss. The remaining amount of change in the fair value of liability is always recognized in Statement of Profit and Loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are reflected immediately in retained earnings and are not subsequently reclassified to Statement of Profit and Loss.

Financial liabilities subsequently measured at amortized cost

Financial liabilities that are not held-for-trading and are not designated as at FVTPL are measured at amortized cost at the end of subsequent accounting periods. The carrying amounts of financial liabilities that are subsequently measured at amortized cost are determined based on the effective interest method. Interest



expense that is not capitalized as part of costs of an asset is included in the 'Finance Expenses' line item. The effective interest method is a method of calculating the amortized cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial liability, or (where appropriate) a shorter period, to the net carrying amount on initial recognition.

De-recognition

i. De-recognition of financial assets

The Microfinance derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or when it transfers the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Microfinance neither transfers nor retains substantially all the risks and rewards of ownership and it does not retain control of the financial asset. Any interest in such transferred financial assets that qualify for de-recognition that is created or retained by the Microfinance is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset, and the sum of

- (i) The consideration received and
- (ii) Any cumulative gain or loss that had been recognized in other comprehensive income is recognized in retained earnings.

The Microfinance enters into transactions whereby it transfers assets recognized on its Statement of Financial Position, but retains either all or substantially all of the risks and rewards of the transferred assets or a portion of them. If all or substantially all risks and rewards are retained, then the transferred assets are not derecognized. Transfers of assets with retention of all or substantially all risks and rewards include, for example repurchase transactions.

i. De-recognition of financial liabilities

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a de-recognition of the original liability and the recognition of a new liability. The difference between the carrying value of the original financial liability and the consideration paid is recognized in Statement of Profit or Loss.

Determination of fair value

Fair value is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk. When available, the Microfinance measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis. If there is no quoted price in an active market, then the Microfinance uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The fair value measurement hierarchy is as follows:

Level 1 fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.

Level 2 valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

Level 3 portfolios are those where there are unobservable inputs of the instruments. The inputs are not based on observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i.e. the fair value of the consideration given or received. If the Microfinance determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability (Level 01 valuation) nor based on a valuation technique that uses only data from observable markets (Level 02 valuation), then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is wholly supported by observable market data or the transaction is closed out. In case the fair

value is evidenced by a quoted price in an active market for an identical asset or liability (Level 01 valuation), the difference between the transaction price and fair value is recognized in profit or loss immediately

Impairment

At each reporting date, the Microfinance assesses whether there is objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably. Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Microfinance on terms that the Microfinance would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Microfinance considers to restructure loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the EIR method and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

Impairment of financial assets measured at amortized cost

The Microfinance considers evidence of impairment for loans and advances measured at amortized cost at both specific asset and collective level. The Microfinance first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant and that are not individually significant are assessed on collectively. If there is objective evidence on that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Impairment of loans and advances portfolios are based on the judgments in past experience of portfolio behaviour. In assessing collective impairment, the Microfinance uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate. Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Microfinance. If in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'non-operating income'.

3.4 Trading Assets

Trading assets and liabilities are those assets and liabilities that the Laghubitta acquires or incurs principally for the purpose of selling or repurchasing in the near term or holds as part of a portfolio that is managed together for short-term profit or position taking. There were no Trading Assets held by Laghubitta during F.Y. 2081-82.

3.5 Property and Equipment

a) Recognition and Measurement

Property and Equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Microfinance and the cost of the asset can be reliably measured. The cost includes expenditures that are directly attributable to the acquisition of the assets. Cost of self-constructed assets includes followings:

- Cost of materials and direct labour;
- Any other cost directly attributable to bringing the assets to the working condition for their intended use; and
- Capitalized borrowing cost"

Property and equipment are measured at cost (for land using deemed cost at on the transition date) less accumulated depreciation and accumulated impairment loss if any. Neither class of the property and equipment are measured at revaluation model nor is their fair value measured at the reporting date. Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow



to the entity. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss."

b) Grant Assets

The assets received under grant has been booked under Property and Equipment by creating a capital reserve of equal amount. The annual depreciation is deducted every year from this reserve till the useful life of assets. The balance of capital reserve depicts Written down Value of the Grant Assets.

c) Depreciation

Property and equipment's are depreciated from the date they are available for use on property on Straight Line method over estimated useful lives as determined by the Management. Depreciation is recognized in profit or loss. Land is not depreciated. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized. The estimated useful lives of significant items of property and equipment for current year and comparative periods are as follows:

| Categories | Useful life (Years) |
|------------------------|---------------------|
| Lease hold Assets | 5 |
| Computer & Accessories | 4 |
| Office Equipment | 4 |
| Furniture & fixture | 4 |
| Vehicle | 5 |
| Software | 5 |

3.6 Intangible Assets/ Goodwill

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. Goodwill is measured at cost less any accumulated impairment losses. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying value may be impaired.

3.7 Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. Generally, it includes land, land and building acquired by the Laghubitta as non-banking assets but not sold as on the reporting date.

3.8 Income tax

The Company is subject to tax laws of Nepal. Income Taxes have been calculated as per the provisions of the Income Tax Act, 2058. Deferred tax is recorded on temporary differences between the tax bases of assets and liabilities and their carrying amounts, at the rates that have been enacted or substantively enacted at the reporting date. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable profits during the periods in which those temporary differences and tax law carry-forwards become deductible. The Microfinance considers the expected reversal of deferred tax liabilities and projected future taxable income making this assessment. The amount of the deferred tax assets considered realizable, however, could be reduced in the near term if estimates of future taxable income during the carry-forward period are reduced. Income tax comprises current and deferred tax. Income tax expense is recognized in the statement of profit and loss except to the extent it relates to items directly recognized in equity or in other comprehensive income."

Current Tax

Current tax is the amount of tax payable based on the taxable profit for the year. Taxable profit differs from 'profit before tax' as reported in the statement of profit and loss because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible. Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted by the reporting date in the countries where the Microfinance operates and generates taxable income. Current income tax assets and liabilities also include adjustments for tax expected to be payable or recoverable in respect of previous periods."

Deferred Tax

Deferred tax is recognized on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

Deferred tax is determined using tax rates (and laws) enacted or substantively enacted at the reporting date and that are expected to apply when the related deferred tax asset is realized or the deferred tax liability is settled. Deferred tax assets are reviewed at each reporting date and reversed if it is no longer probable that the related tax benefits will be realized. The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Microfinance expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities. Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilized except:

- i. Where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- ii. In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized. Deferred tax relating to items recognized in OCI is recognized in OCI. Deferred tax items are recognized in correlation to the underlying transaction either in other comprehensive income or directly in equity.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

3.9 Deposits, debt securities issued and subordinated liabilities

Microfinance deposits consist of money placed into the Microfinance by its customers. These deposits are made to deposit accounts such as fixed deposit accounts, savings accounts, margin deposit accounts, call deposit accounts and current accounts. Details and further disclosures about deposits have been explained in note that follows.

3.10 Provisions

Provisions are recognized when the Company has a present legal or constructive obligation as a result of a past event, when it is probable that an outflow of resources will be required to settle the obligation and when the amount can be reliably estimated.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (when the effect of the time value of money is material).

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognized as asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

A disclosure for contingent liabilities is made where there is:

- a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or
- present obligation that arises from past events but is not recognized because:
 - o It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - o The amount of the obligation cannot be measured with sufficient reliability.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

3.11 Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to Microfinance and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized.

Interest income

Interest income is recognized in profit or loss for all interest-bearing instruments on an accrual basis using the method which is approximately the same with effective interest method as allowed by carve-out on NFRS. The effective interest rate is the rate that exactly discounts the expected estimated future cash payments and receipts through the expected life of the financial asset or liability. Where financial assets have been impaired, interest income continues to be recognized on the impaired value, based on the original effective interest rate.



NFRS Requirement

NFRS requires interest income to be recognized using the effective interest method, except for those classified at fair value through profit or loss. The effective interest method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the expected life of the financial instrument. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flows after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Microfinance including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Direct incremental transaction costs related to the acquisition, issue or disposal of financial instruments is also taken into account in the calculation. Once financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Carve-out for Effective Interest Rate (EIR) method

The Microfinance has availed the carve-out for interest income recognition by applying the rate implicit on individual products. Considering the amount of renewal and initial service fees that the bank charges on the loans and advances (which is in negligible figure), applying EIR method would not be practical and cost effective. Hence, initial service fees and renewal charges have been recognized during the period when such income accrue rather than being included within the component of interest income under EIR method.

Fee and commission income

Fees and commission income that are integral to the effective interest rate on a financial asset are included in measurement of effective interest rate. Other fees and commission income including management fee, service charges, syndication fee, forex transaction commission, commission of issue of letter of credit and guarantee are recognized as the related services are performed.

Dividend income

Dividend on investment in resident company is recognized when the right to receive payment is established. Dividend income are presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity instruments.

Net income from other financial instrument at fair value through Profit or Loss

Financial assets and financial liabilities classified in this category are those that have been designated by management upon initial recognition. Management may only designate an instrument at fair value through profit or loss upon initial recognition when the following criteria are met, and designation is determined on an instrument-by-instrument basis:

- The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognizing gains or losses on them on a different basis.
- The assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.
- The financial instrument contains one or more embedded derivatives, which significantly modify the cash flows that would otherwise be required by the contract.

Financial assets and financial liabilities at fair value through profit or loss are recorded in the statement of financial position at fair value. Changes in fair value are recorded in Net gain or loss on financial assets and liabilities designated at fair value through profit or loss is recognized in statement of Profit or Loss. Interest earned or incurred is accrued in Interest income or Interest expense, respectively, using the effective interest rate (EIR), while dividend income is recorded in other operating income when the right to the payment has been established."

3.12 Interest expense

Interest expense on all financial liabilities including deposits is recognized in profit or loss using effective interest rate method. Interest expense on all trading liabilities is considered to be incidental to the Microfinance's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3. 13 Employees Benefits

a) Short Term Employee Benefits

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits. Short-term employee benefits include all the following items (if payable within 12 months after the end of the reporting period):

- wages, salaries and social security contributions;
- paid annual leave and paid sick leave;
- non-monetary benefits

b) Post-Employment Benefit Plan

Post-employment benefit plan includes followings

i. Defined Contribution Plan

A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at their present value. The following are the defined contribution plan provided by the Microfinance to its employees:

a) Employees Provident Fund

In accordance with law, all employees of the Microfinance are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the Microfinance contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grades). Microfinance does not assume any future liability for provident fund benefits other than its annual contribution.

ii Defined Benefit Plan

The Microfinance provides Gratuity Plan and Leave Encashment Plan (in terms of Annual Leave and Sick Leave) as defined benefits to its employees. These benefits are post-employment benefit plans and are paid based on length of service. These benefit plans are funded whereas the Microfinance makes earmark investment of these funds. The gratuity plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed year of service. Further, employees of the Microfinance are entitled to avail Annual Leave and Sick Leave. The employees can carry forward the un-availed leave and are entitled to encash the cumulative leave at the time of the retirement. The obligation under these plans is calculated by a qualified actuary every year using projected unit credit method. The following are the defined benefit plans provided by the Microfinance to its employees:

a) Gratuity

Microfinance provides for gratuity on accrual basis covering eligible employees in terms of Employee Service Byelaws of the Microfinance. The plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed years of service. The Microfinance accounts for the liability for gratuity as per the Actuarial valuation.

b) Leave Salary

The employees of the Microfinance are entitled to carry forward a part of their unavailed / unutilized leave subject to a maximum limit. The employees can encash unavailed/ unutilized leave partially in terms of Employee Service Byelaws of the Microfinance. The Microfinance accounts for the liability for accumulated leave as per the actuarial valuation.

c) Termination Benefits

Termination benefits are recognized as expense when the Microfinance is demonstrably committed, without realistic possibility of withdrawal, to a formal plan to provide termination benefits to employees as a result of an offer made to encourage voluntary redundancy. Termination benefits are recognized if the Microfinances made an offer for voluntary redundancy, it is probable that the offer will be accepted and the number of acceptances can be measured reliably. If the benefits are payable in more than 12 months after the reporting date, they are discounted to their Present value.



3.14 Leases

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

The Microfinance as a Lessee:

Finance leases that transfer to the Microfinance substantially all of the risks and benefits incidental to ownership of the leased item, are capitalized at the commencement of the lease at the fair value of the leased property or, if lower, at the present value of the minimum lease payments. Lease payments are apportioned between finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are recognized in Finance cost in the income statement. Leased assets are depreciated over the useful life of the asset. However, if there is no reasonable certainty that the Microfinance will obtain ownership by the end of the lease term, the asset is depreciated over the shorter of the estimated useful life of the asset and the lease term.

Leases that do not transfer to the Microfinance substantially all the risks and benefits incidental to ownership of the leased items are operating leases. Operating lease payments are recognized as an expense in the income statement on a straight-line basis over the lease term. Where the rentals are structured solely to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases, such increases are recognized in the year in which such benefits accrue. Contingent rentals are recognized as an expense in the period in which they are incurred. The Microfinance has initially recognized Lease in balance sheet as Right of use of assets (ROU) and Lease Liability. ROU has been recognized at sum of the amount of the initial measurement of the lease liability, any lease payments made at or before the commencement date, less any lease incentives received, any initial direct costs incurred by the lessee and an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease. At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee's incremental borrowing rate.

A lessee may elect not to apply accounting treatment as per NFRS 16 in following cases:

- (a) short-term leases; and
- (b) leases for which the underlying asset is of low value

If a lessee elects not to apply the accounting treatment as per NFRS 16 due to either short-term leases or leases for which the underlying asset is of low value, the lessee shall recognize the lease payments associated with those leases as an expense on either a straight-line basis over the lease term or another systematic basis. The lessee shall apply another systematic basis if that basis is more representative of the pattern of the lessee's benefit. The lease payment has been discounted at the incremental borrowing rate in lease which is 10%. The lease assets having the lease liability of equal to or less than 30 lacs present value at inception has been considered as low value and for those lease the expenses has been recognized under straight line basis."

The Microfinance as a lessor

Leases in which the Microfinance does not transfer substantially all of the risks and benefits of ownership of the asset are classified as operating leases. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same bases as rental income. Contingent rents are recognized as revenue in the period in which they are earned. In para 33, lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless either:

- (a) Another systematic basis is more representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis; or
- (b) The payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases. If payments to the lessor vary because of factors other than general inflation, then this condition is not met.

Microfinance operates its branches and ATMs in number of leased facilities under operating lease agreements. Operating lease rentals payable are charged to the profit and loss on a straight-line basis over the period of the lease. For the reporting period the Microfinance did not have a finance lease in the capacity of the lessor or in the capacity of a lessee and it also did not have an operating lease in the capacity of the lessor."

3.15 Share capital and reserves

The Microfinance classifies the capital instruments as equity instruments or financial liabilities in accordance with the substance with the contractual terms of the instruments. Equity is defined as residual interest in total assets of an entity after deducting all its liabilities. Common shares are classified as equity of the Microfinance and distributions thereon are presented in statement of changes in equity. Incremental costs directly attributable to issue of an equity instruments are deducted from the equity. The reserves include retained earnings and other statutory reserves such as general reserve, exchange equalization reserve, regulatory reserve, fair value reserve, revaluation reserve and other reserves. Regulatory reserve includes any amount derived as result of NFRS convergence with effect in retained earning computed as per NRB Directive No. 4.

3.16 Earnings per share including diluted

Basic earnings per share is computed by dividing the profit/ (loss) for the year by the weighted average number of equity shares outstanding during the year.

Diluted earnings per share is computed by dividing the profit/ (loss) for the year as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares. Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease the net profit per share from continuing ordinary operations. Potential dilutive equity shares are deemed to be converted as at the beginning of the period, unless they have been issued at a later date. There have been no transactions involving ordinary shares or potential ordinary shares between the reporting date and the date of the completion of these financial statements which would require the restatement of earnings per share."

3.17 Segment reporting

An operating segment is a component of the Microfinance that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relating to transactions with any of the Microfinance's other components, whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance

3.18 Regrouping and Reclassification

3.18.1 Reclassification of Placement with BFIs to Cash and Cash equivalent

In the current year, certain balances previously shown under Placements in BFIs have been reclassified to Balance with BFIs within Cash and Cash Equivalents, in line with the definition under NAS 7. This change improves the presentation of the financial statements without impacting total assets, liabilities, equity, or profit. Prior year figures have been regrouped accordingly for comparability.

| Particulars | Current year balance (2081.82) | Reclassification of Previous year balance (2080.81) | As previously reported (2080.81) |
|--|-----------------------------------|--|-------------------------------------|
| Placements with Financial Institutions | | | |
| Placement with domestic Fis | 20,000,000.00 | 20,000,000.00 | 567,725,312.17 |
| Cash and Cash Equivalent | | | |
| Balances with B/Fis | 453,183,313.91 | 547,725,312.17 | - |

3.18.2 Reclassification of Provision made against Other Financial Assets to Impairment Charge.

In the current year, previously made provision against Other Financial Assets has been reclassified and presented as impairment charge to Other Assets.



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The explanatory notes and significant disclosure relating to the financial statements are as follows:

Cash and cash equivalents consist of the total amount of cash in hand, balances with other banks and financial institutions, money at call and short notice.

Cash and Cash Equivalent

Note-4.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--------------------------------|--------------------|--------------------|
| Cash in hand | 5,625,931 | 15,980,423 |
| Balances with B/FIs | 453,183,314 | 547,725,312 |
| Money at call and short notice | - | - |
| Other | - | - |
| Total | 458,809,245 | 563,705,735 |

Statutory Balances and Due from Nepal Rastra Bank

Statutory balances held with Nepal Rastra Bank for compulsory cash reserve, securities purchased from Nepal Rastra Bank under resale agreement, other deposits with and receivables from Nepal Rastra Bank has been presented under this account head.

Note-4.2

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|-------------------|-------------------|
| Statutory balances with NRB | 30,194,331 | 26,194,331 |
| Statutory balances with BFIs | - | - |
| Securities purchased under resale agreement | - | - |
| Other deposit and receivable from NRB | - | - |
| Total | 30,194,331 | 26,194,331 |

Placements with Financial Institutions

Placement with domestic as well as foreign bank and financial institutions are presented under this account head.

Note-4.3

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---------------------------------|-------------------|-------------------|
| Placement with domestic FIs | 20,000,000 | 20,000,000 |
| Less: Allowances for impairment | - | - |
| Total | 20,000,000 | 20,000,000 |

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Derivative financial instruments

There were no derivative financial instruments held by the Microfinance during the year.

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---------------------------|----------------|----------------|
| Held for trading | - | - |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | - | - |
| Others | - | - |
| Held for risk management | - | - |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | - | - |
| Others | - | - |
| Total | - | - |

Other trading assets

There were no trading assets held by the Microfinance during the year.

Note-4.4

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--------------------------|----------------|----------------|
| Treasury bills | - | - |
| Government bonds | - | - |
| NRB Bonds | - | - |
| Domestic Corporate bonds | - | - |
| Equities | - | - |
| Other | - | - |
| Total | - | - |
| Pledged | - | - |
| Non-pledged | - | - |

Loan and advances to MFIs & Cooperatives

There were no Loans and Advances provided to MFIs and Financial Institutions during the year.

Note-4.6

| Particulars | Ashad end 2082 | Ashad end 2081 |
|------------------------------------|----------------|----------------|
| Loans to microfinance institutions | - | - |
| Loans to FIs | - | - |
| Loans to cooperative | - | - |
| Less: allowance for impairment | - | - |
| Other | - | - |
| Less: Allowances for impairment | - | - |
| Total | - | - |



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Allowances for Impairment

Note-4.6.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------------------|----------------|----------------|
| Balance at Shrawan 1 | - | - |
| Impairment loss for the year: | - | - |
| Charge for the year | - | - |
| Recoveries/reversal | - | - |
| Amount written off | - | - |
| Balance at Ashad end | - | - |

Loans and Advances to Customers

Outstanding amount of all loans and advances extended to the customers other than BFIs as well as Bills Purchased and discounted less the amount of impairment allowances has been presented. Loan to employees provided according to employee bye-laws of the Microfinance has also been presented under this head.

Note-4.7

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|----------------------|----------------------|
| Loan and advances measured at amortized cost | 5,350,766,500 | 4,297,961,327 |
| Less: Impairment allowances | 84,195,408 | 55,325,950 |
| Collective impairment | 12,359,734 | 11,537,796 |
| Individual impairment | 71,835,675 | 43,788,154 |
| Net amount | 5,266,571,091 | 4,242,635,376 |
| Loan and advances measured at FVTPL | - | - |
| Total | 5,266,571,091 | 4,242,635,376 |

Analysis of loan and advances - By Product

Note-4.7.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|----------------------------|----------------------|----------------------|
| Product | | |
| Term loans | 5,274,662,845 | 4,178,072,535 |
| Short term, term loan | - | - |
| Long term, term loan | 5,274,662,845 | 4,178,072,535 |
| Hire purchase loans | - | - |
| Personal Residential Loans | - | - |
| Staff loans | - | - |
| Other | 54,344,680 | 72,994,817 |
| Sub total | 5,329,007,525 | 4,251,067,352 |
| Interest receivable | 21,758,975 | 46,893,975 |
| Grand Total | 5,350,766,500 | 4,297,961,327 |

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Analysis of Loan and Advances - By Collateral

Note-4.7.2

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------------------------|----------------------|----------------------|
| Secured | | |
| Immovable assets | - | - |
| Government guarantee | - | - |
| Collateral of Government securities | - | - |
| Collateral of Fixed Deposit Receipt | - | - |
| Group guarantee Personal guarantee | - | - |
| Other collateral | 509,099,963 | 622,905,587 |
| Subtotal | 509,099,963 | 622,905,587 |
| Unsecured | 4,841,666,537 | 3,675,055,740 |
| Grand Total | 5,350,766,500 | 4,297,961,327 |

Allowances for impairment

Note-4.7.3

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|-------------------|-------------------|
| Specific allowances for impairment | | |
| Balance at Shrawan 1 | 55,325,950 | 55,724,502 |
| Impairment loss for the year: | | |
| Charge for the year | 28,869,458 | - |
| Recoveries/reversal during the year | - | (398,552) |
| Write-offs | - | - |
| Other movement | - | - |
| Balance at Ashad end | 84,195,408 | 55,325,950 |
| Total allowances for impairment | 84,195,408 | 55,325,950 |

Investment Securities

Note-4.8

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|----------------|------------------|
| Investment securities measured at amortized cost | - | - |
| Investment in equity measured at FVTOCI | 597,846 | 1,000,000 |
| Total | 597,846 | 1,000,000 |



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Investment Securities measured at Amortized Cost

Note-4.8.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|----------------|----------------|
| Debt securities | - | - |
| Government bonds | - | - |
| Government treasury bills | - | - |
| Nepal Rastra Bank bonds | - | - |
| Nepal Rastra Bank deposits instruments | - | - |
| Other | - | - |
| Less: specific allowances for impairment | - | - |
| Total | - | - |

Investment in equity measured at fair value through other comprehensive income

Note-4.8.2

| Particulars | Ashad end 2082 | Ashad end 2081 |
|----------------------------|----------------|------------------|
| Equity instruments | | |
| Quoted equity securities | - | - |
| Unquoted equity securities | 597,846 | 1,000,000 |
| Total | 597,846 | 1,000,000 |

Current tax assets

Note-4.9

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------------------------|-------------------|-------------------|
| Current tax assets | 59,388,232 | 39,164,805 |
| Current year income tax assets | 56,616,058 | 35,477,371 |
| Tax assets of prior periods | 2,772,174 | 3,687,434 |
| Current tax liabilities | 28,172,944 | 10,814,777 |
| Current year income tax liabilities | 25,400,770 | 7,127,343 |
| Tax liabilities of prior periods | 2,772,174 | 3,687,434 |
| Total | 31,215,288 | 28,350,027 |

Investment Property

This also includes land, land and building acquired as non-banking assets by the Microfinance but not sold. After The Microfinance has measured Investment properties are measured at cost, however no depreciation has been charged as no such properties has been used by the Microfinance.

Note-4.10

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|----------------|----------------|
| Investment properties measured at fair value | | |
| Balance as on Shrawan 1, 2081 | - | - |
| Addition/disposal during the year | - | - |
| Net changes in fair value during the year | - | - |
| Adjustment/transfer | - | - |
| Net amount | - | - |
| Investment properties measured at cost | | |

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| | | |
|-----------------------------------|------------------|------------------|
| Balance as on Shrawan 1, 2081 | 4,077,000 | - |
| Addition/disposal during the year | - | 4,077,000 |
| Adjustment/transfer | - | - |
| Accumulated depreciation | - | - |
| Accumulated impairment loss | - | - |
| Net amount | 4,077,000 | 4,077,000 |
| Total | 4,077,000 | 4,077,000 |

Other assets

Note-4.14

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------------|----------------------|
| Assets held for sale | - | - |
| Other non banking assets | - | - |
| Bills receivable | - | - |
| Accrued income | - | - |
| Prepayments and deposit | 472,677 | 423,141 |
| Income tax deposit | - | - |
| Deferred employee expenditure | 140,447 | 57,222 |
| Other | 44,106,075 | 54,916,670 |
| Other Financial Assets | | |
| Accounts receivable | 851,124 | 851,374 |
| Cash in transit theft | 118,425 | 118,425 |
| Receivable on Surpal branch misappropriation | 4,619,916 | 4,619,916 |
| Receivable on Okhaldhunga branch misappropriation | 35,583,016 | 35,583,016 |
| Receivable on Khairanitar branch misappropriation | 84,904,152 | 84,904,152 |
| Receivable on Kisanpur branch misappropriation | 942,000 | 942,000 |
| Impairment Charge | (127,018,633) | (125,754,459) |
| Total | 44,719,199 | 56,661,457 |

Due to Bank and Financial Institutions

There was no due to Bank and financial institution by the Microfinance during the year.

Note-4.15

| Particulars | Ashad end 2082 | Ashad end 2081 |
|----------------------------------|----------------|----------------|
| Borrowing from BFIs | - | - |
| Settlement and clearing accounts | - | - |
| Other | - | - |
| Total | - | - |

Due to Nepal Rastra Bank

There was no due to Nepal Rastra Bank by the Microfinance during the year.

Note-4.16

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Refinance from NRB | - | - |
| Standing Liquidity Facility | - | - |
| Lender of last report facility from NRB | - | - |
| Securities sold under repurchase agreements | - | - |
| Other payable to NRB | - | - |
| Total | - | - |



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Derivative financial instruments

There were no Derivative financial instruments held by the Microfinance during the year.

Note-4.17

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---------------------------|----------------|----------------|
| Held for trading | - | - |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | - | - |
| Others | - | - |
| Held for risk management | - | - |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | - | - |
| Others | - | - |
| Total | - | - |

Deposits from customers

Note-4.18

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--------------------------------|----------------------|----------------------|
| Institutions customers: | - | - |
| Term deposits | - | - |
| Call deposits | - | - |
| Other | - | - |
| Individual customers: | 1,894,900,281 | 1,582,064,180 |
| Term deposits | - | - |
| Saving deposits | - | - |
| Savings from Members | 1,894,900,281 | 1,582,064,180 |
| Other | - | - |
| Total | 1,894,900,281 | 1,582,064,180 |

Borrowing

Note-4.19

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------------|----------------------|
| Domestic Borrowing | | |
| Nepal Government | - | - |
| Other licensed Institutions | 3,359,277,082 | 2,776,891,693 |
| Other | - | - |
| Sub total | 3,359,277,082 | 2,776,891,693 |
| Foreign Borrowing | | |
| Foreign Bank and Financial Institutions | - | - |
| Multilateral Development Banks | - | - |
| Other Institutions | - | - |
| Sub total | - | - |
| Total | 3,359,277,082 | 2,776,891,693 |

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Provisions

There was no provision made by the Microfinance during the year.

Note-4.20

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Provisions for redundancy | - | - |
| Provision for restructuring | - | - |
| Pending legal issues and tax litigation | - | - |
| Onerous contracts | - | - |
| Other | - | - |
| Total | - | - |

Movement in provision

Note-4.20.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------------------------|--------------------|--------------------|
| Balance at Shrawan 1 | 125,754,459 | 125,037,459 |
| Provisions made during the year | 1,264,174 | 942,000 |
| Provisions used during the year | - | - |
| Provisions reversed during the year | - | (225,000) |
| Unwind of discount | - | - |
| Balance at Ashad end | 127,018,633 | 125,754,459 |

Other liabilities

Note-4.21

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|--------------------|--------------------|
| Liability for employees defined benefit obligations | 26,950,758 | 27,670,499 |
| Liability for long-service leave | 28,835,435 | 23,585,995 |
| Short-term employee benefits | 1,119,589 | 2,638,663 |
| Bills payable | - | - |
| Creditors and accruals | 6,401,501 | 12,517,449 |
| Interest payable on deposit | 380,781 | 509,336 |
| Interest payable on borrowing | - | - |
| Liabilities on deferred grant income | - | - |
| Unpaid Dividend | - | - |
| Liabilities under Finance Lease | 47,456,101 | 54,526,336 |
| Employee bonus payable | 9,187,535 | 2,492,278 |
| Other | 3,822,182 | 25,542,468 |
| Total | 124,153,883 | 149,483,024 |

Defined benefit obligations

Note-4.21.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|-------------------|-------------------|
| Present value of funded obligations | 26,950,758 | 27,721,629 |
| Total present value of obligations | 26,950,758 | 27,721,629 |
| Fair value of plan assets | - | - |
| Present value of net obligations | 26,950,758 | 27,721,629 |
| Recognized liability for defined benefit obligations | 26,950,758 | 27,721,629 |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Plan assets

Note-4.21.2

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------|----------------|----------------|
| Equity securities | - | - |
| Government bonds | - | - |
| Bank deposit | - | - |
| Other | - | - |
| Total | - | - |

Movement in the present value of defined benefit obligations

Note-4.21.3

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|-------------------|-------------------|
| Defined benefit obligations at Shrawan 1 | 27,670,499 | 25,306,109 |
| Actuarial losses/(gain) | (796,036) | (5,207,609) |
| Benefits paid by the plan | 1,632,019 | 1554336 |
| Current service costs and interest | 1,708,314 | 9126335 |
| Defined benefit obligations at Ashad end | 26,950,758 | 27,670,499 |

Movement in the fair value of plan assets

Note-4.21.4

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Fair value of plan assets at Shrawan 1 | - | - |
| Contributions paid into the plan | - | - |
| Benefits paid during the year | - | - |
| Actuarial (losses) gains | - | - |
| Expected return on plan assets | - | - |
| Fair value of plan assets at Ashad end | - | - |

Amount recognized in profit or loss

Note-4.21.5

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--------------------------------|------------------|------------------|
| Current service costs | 2,477,281.00 | 6,871,559 |
| Interest on obligation | 6,960,454.00 | 2,254,776 |
| Past Service Cost | (7,729,421.00) | - |
| Expected return on plan assets | - | - |
| Total | 1,708,314 | 9,126,335 |

Amount recognized in other comprehensive income

Note-4.21.6

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-----------------------|------------------|--------------------|
| Actuarial (gain)/loss | (796,036) | (5,207,609) |
| Total | (796,036) | (5,207,609) |

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Actuarial assumptions

Note-4.21.7

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------------------|--|----------------|
| Discount rate | 7% | 10% |
| Expected return on plan asset | 0% | 0% |
| Future salary increase | 5% | 5% |
| Withdrawal rate | "Up to 35 years: 20% & above 35 years: 10%" | |

Liability for long-service leave

Note-4.21.8

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|-------------------|-------------------|
| Present value of long-service leave | 28,835,435 | 23,585,995 |
| Total present value of long-service leave | 28,835,435 | 23,585,995 |
| Fair value of plan assets | - | - |
| Present value of net long-service leave | 28,835,435 | 23,585,995 |
| Recognized liability for long-service leave | 28,835,435 | 23,585,995 |

Plan assets

Note-4.21.9

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------|----------------|----------------|
| Equity securities | - | - |
| Government bonds | - | - |
| Bank deposit | - | - |
| Other | - | - |
| Total | - | - |

Movement in the present value of Liability for Long service leave

Note-4.21.10

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|-------------------|-------------------|
| Long service leave at Shrawan 1 | 23,585,995 | 25,540,367 |
| Actuarial losses/(gain) | 4,467,852 | (3,689,385) |
| Benefits paid by the plan | 6,856,629 | 7,336,659 |
| Current service costs and interest | 7,638,217 | 9,071,672 |
| Long service leave at Ashad end | 28,835,435 | 23,585,995 |

Movement in the fair value of plan assets

Note-4.21.11

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Fair value of plan assets at Shrawan 1 | - | - |
| Contributions paid into the plan | - | - |
| Benefits paid during the year | - | - |
| Actuarial (losses) gains | - | - |
| Expected return on plan assets | - | - |
| Fair value of plan assets at Ashad end | - | - |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Amount recognized in profit or loss

Note-4.21.12

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--------------------------------|-------------------|------------------|
| Current service costs | 5,622,449 | 6,884,468 |
| Interest on obligation | 2,015,768 | 2,187,204 |
| Actuarial (gain)/loss | 4,467,852 | (3,689,385) |
| Expected return on plan assets | - | - |
| Total | 12,106,069 | 5,382,287 |

Amount recognized in other comprehensive income

Note-4.21.13

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-----------------------|----------------|----------------|
| Actuarial (gain)/loss | - | - |
| Total | - | - |

Actuarial assumptions

Note-4.21.14

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-------------------------------|----------------------|----------------|
| Discount rate | 7% | 10% |
| Expected return on plan asset | 0% | 0% |
| Future salary increase | 5% | 5% |
| Withdrawal rate | "Up to 35 years: 20% | |

Debt securities issued

No debt securities have been issued by the Microfinance

Note-4.22

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Debt securities issued designated as at fair value through profit or loss | - | - |
| Debt securities issued at amortized cost | - | - |
| Total | - | - |

Subordinated Liabilities

No Subordinated Liabilities has been issued by the Microfinance.

Note-4.23

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Redeemable preference shares | - | - |
| Irredeemable cumulative preference shares (liabilities component) | - | - |
| Other | - | - |
| Total | - | - |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Share capital

Note-4.24

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|--------------------|--------------------|
| Ordinary shares | 367,143,409 | 367,143,409 |
| Convertible preference shares (equity component only) | - | - |
| Irredeemable preference shares (equity component only) | - | - |
| Perpetual debt (equity component only) | - | - |
| Total | 367,143,409 | 367,143,409 |

Ordinary shares

Note-4.24.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|--------------------|--------------------|
| Authorized Capital | | |
| 75,00,000 Ordinary share of Rs. 100 each | 750,000,000 | 750,000,000 |
| Issued capital | | |
| 36,71,434 Ordinary share of Rs. 100 each | 367,143,409 | 367,143,409 |
| Subscribed and paid up capital | | |
| 36,71,434 Ordinary share of Rs. 100 each | 367,143,409 | 367,143,409 |
| Total | 367,143,409 | 367,143,409 |

Ordinary share ownership

Note-4.24.2

| Particulars | Ashad end 2082 % | Amount |
|---------------------------------|---------------------|--------------------|
| Domestic ownership | | |
| Nepal Government | 0.00% | - |
| "A" class licensed institutions | 5.88% | 21,594,600 |
| Other licensed institutions | 9.87% | 36,223,400 |
| Other Institutions | 0.00% | - |
| Other | 50.29% | 184,626,468 |
| Public Shareholders | 33.96% | 124,698,941 |
| Foreign Ownership | 0.00% | - |
| Total | 100.00% | 367,143,409 |

| Particulars | Ashad end 2081 % | Amount |
|---------------------------------|---------------------|--------------------|
| Domestic ownership | | |
| Nepal Government | 0.00% | - |
| "A" class licensed institutions | 5.88% | 21,594,600 |
| Other licensed institutions | 9.87% | 36,223,400 |
| Other Institutions | 0.00% | - |
| Other | 50.29% | 184,626,468 |
| Public Shareholders | 33.96% | 124,698,941 |
| Total | 100.00% | 367,143,409 |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Reserves

Note-4.25

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|--------------------|--------------------|
| Statutory general reserve | 64,279,207 | 46,669,229 |
| Capital reserve | 3,840,000 | 3,840,000 |
| Exchange equalization reserve | - | - |
| Investment adjustment reserve | - | - |
| Corporate social responsibility reserve | 1,171,886 | 882,842 |
| Client Protection Fund | 28,854,001 | 29,104,706 |
| Capital redemption reserve | - | - |
| Regulatory reserve | 100,308,574 | 84,882,527 |
| Assets revaluation reserve | - | - |
| Fair value reserve | (281,508) | - |
| Dividend equalization reserve | - | - |
| Actuarial gain | (1,671,468) | (2,228,693) |
| Special reserve | - | - |
| Debenture redemption reserve | - | - |
| Other reserve | - | 4,259,713 |
| Total | 196,500,692 | 167,410,324 |

General Reserve

4.25.1

General Reserve is created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 20% of the net profit earned during the year until the reserve is twice the paid-up share capital of the Microfinance after which 10% of the net profit earned during the year shall be set aside as General Reserve.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank.

Client Protection Fund

4.25.2

As per Clause 4.1Ja of Microfinance Directive, 2081 issued by NRB, every microfinance must allocate 1.5% of its profit to Client Protection Fund.

Corporate Social Responsibility Fund

4.25.3

The fund created for the purpose of corporate social responsibility by allocating profit of 1% has been presented under this account head.

Exchange Equalization Reserve

4.25.4

Exchange Fluctuation Reserve is the reserve created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 25% of the foreign exchange gain realized on the translation of foreign currency to the reporting currency during the year other than Indian Rupees.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank other than to set off revaluation loss incurred, if any during the year.

Capital Reserve

4.25.5

The assets received under grant has been booked under Property and Equipment by creating a capital reserve of equal amount. The annual depreciation is deducted every year from this reserve till the useful life of assets. The balance of capital reserve depicts Written down Value of the Grant Assets.

Fair Value Reserve

4.25.6

The fair value reserve comprises the cumulative net change in the fair value of financial assets that are measured at fair value and the changes in fair value is recognized in other comprehensive income, until the assets are derecognized. The cumulative amount of changes in fair value of those financial assets has been presented under this account head.

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Contingent liabilities and commitments

Note-4.26

| Particulars | Ashad end 2082 | Ashad end 2081 |
|------------------------------------|-------------------|-------------------|
| Contingent liabilities | - | - |
| Undrawn and undisbursed facilities | - | - |
| Capital commitment | - | - |
| Lease Commitment | 56,239,975 | 67,182,364 |
| Litigation | - | - |
| Others | - | - |
| Total | 56,239,975 | 67,182,364 |

Capital commitments

Capital expenditure approved by relevant authority of the institution but provision has not been made in financial statements

Note-4.26.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Capital commitments in relation to Property and Equipment | - | - |
| Approved and contracted for | - | - |
| Approved but not contracted for | - | - |
| Sub total | - | - |
| Capital commitments in relation to Intangible assets | - | - |
| Approved and contracted for | - | - |
| Approved but not contracted for | - | - |
| Sub total | - | - |
| Total | - | - |

Lease commitments

Note-4.26.2

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|-------------------|-------------------|
| Operating lease commitments | | |
| Future minimum lease payments under non cancellable operating lease, where the institution is lessee | | |
| Not later than 1 year | - | - |
| Later than 1 year but not later than 5 years | - | - |
| Sub total | - | - |
| Sub total | - | - |
| Finance lease commitments | | |
| Future minimum lease payments under non cancellable finance lease, where institution is lessee | | |
| Not later than 1 year | 18,499,218 | 19,612,104 |
| Later than 1 year but not later than 5 years | 35,830,590 | 44,272,093 |
| Later than 5 years | 1,910,167 | 3,298,167 |
| Sub total | 56,239,975 | 67,182,364 |
| Grand total | 56,239,975 | 67,182,364 |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Litigation

Note-4.26.3

Explanatory paragraphs are required for litigation contingent liabilities as per their own case of each institution

Interest Income

Note-4.27

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|--------------------|--------------------|
| Cash and cash equivalent | - | - |
| Due from Nepal Rastra Bank | - | - |
| Placement with bank and financial institutions | 3,140,307 | 3,716,380 |
| Loan and advances to financial institutions | - | - |
| Loans and advances to customers | 719,141,466 | 695,730,610 |
| Investment securities | - | - |
| Loan and advances to staff | 179,320 | 50,912 |
| Other | 258,227 | - |
| Total interest income | 722,719,320 | 699,497,902 |

Interest Expense

Note-4.28

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|--------------------|--------------------|
| Due to bank and financial institutions | - | - |
| Due to Nepal Rastra Bank | - | - |
| Deposits from customers | 120,293,090 | 104,521,117 |
| Borrowing | 229,782,942 | 314,238,773 |
| Other | - | - |
| Total interest expense | 350,076,033 | 418,759,890 |

Fees and Commission Income

Note-4.29

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|-------------------|-------------------|
| Loan administration fees | 50,662,704 | 39,384,864 |
| Service fees | 2,334,477 | 7,770,272 |
| Remittance fees | - | - |
| Other fees and commission income | 6,488,550 | 1,000,396 |
| Total fees and Commission Income | 59,485,731 | 48,155,531 |

Fees and Commission Expense

Note-4.30

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|------------------|------------------|
| Remittance fees and commission | - | - |
| Other fees and commission expense | 1,412,091 | 2,968,600 |
| Total Fees and Commission Expense | 1,412,091 | 2,968,600 |

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Net Trading Income

There was no trading income earned by the Microfinance during the year.

Note-4.31

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Changes in fair value of trading assets | - | - |
| Gain/loss on disposal of trading assets | - | - |
| Interest income on trading assets | - | - |
| Dividend income on trading assets | - | - |
| Gain/loss foreign exchange transaction | - | - |
| Other Net trading income | - | - |
| Other | - | - |
| Total Net Trading Income | - | - |
| Other | - | - |

Operating Income

Note-4.32

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Foreign exchange revaluation gain | - | - |
| Gain/loss on sale of investment securities | - | - |
| Fair value gain/loss on investment properties | - | - |
| Dividend on equity instruments | - | - |
| Gain/loss on sale of property and equipment | - | - |
| Gain/loss on sale of investment property | - | - |
| Operating lease income | - | - |
| Gain/loss on sale of gold and silver | - | - |
| Other | - | - |
| Total Operating Income | - | - |

Impairment charge/(reversal) for loan and other losses

Note-4.33

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Impairment charge/(reversal) on loan and advances to B/FIs | - | - |
| Impairment charge/(reversal) on loan and advances to customer | 28,869,458 | (398,552) |
| Impairment charge/(reversal) on financial Investment | - | - |
| Impairment charge/(reversal) on placement with banks and financial institutions | - | - |
| Impairment charge/(reversal) on property and equipment | - | - |
| Impairment charge/(reversal) on goodwill and intangible assets | - | - |
| Impairment charge/(reversal) on investment properties | - | - |
| Total | 28,869,458 | (398,552) |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Personnel Expense

Note-4.34

| Particulars | Ashad end 2082 | Ashad end 2081 |
|-----------------------------------|--------------------|--------------------|
| Salary Allowances | 192,119,973 | 201,209,402 |
| Gratuity expense | 1,708,314 | 9,126,335 |
| Provident fund | 8,122,697 | 7,852,424 |
| Uniform | - | - |
| Training & development expense | 7,830,473 | 5,196,555 |
| Leave encashment | 12,106,069 | 5,382,287 |
| Medical Insurance | 665,941 | 714,734 |
| Employees incentive | - | - |
| Cash-settled share-based payments | - | - |
| Pension expense | - | - |
| Finance expense under NFRSs | 692,814 | 50,912 |
| Other expenses related to staff | - | - |
| Sub Total | 223,246,281 | 229,532,648 |
| Employees bonus | 8,419,668 | 1,230,173 |
| Grand Total | 231,665,949 | 230,762,822 |

Other operating expense

Note-4.35

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|-------------------|-------------------|
| Directors' fee | 504,000 | 600,000 |
| Directors' expense | 813,156 | 424,688 |
| Auditors' remuneration | 452,000 | 452,000 |
| Other audit related expense | 113,396 | 253,927 |
| Professional and legal expense | 724,768 | 836,764 |
| Office administration expense | 62,306,944 | 50,523,610 |
| Operating lease expense | - | - |
| Operating expense of investment properties | - | - |
| Corporate social responsibility expense | - | - |
| Client Protection expenses | - | - |
| Onerous lease provisions | - | - |
| Finance expense -Right of use of assets | 5,499,782 | 6,246,043 |
| NFRS Consultancy Fee | 84,750 | 150,000 |
| Other | - | - |
| Total | 70,498,796 | 59,487,032 |

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Office Administration Expense

Note-4.35.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|-------------------|-------------------|
| Water and electricity | 1,556,362 | 1,524,449 |
| Repair and maintenance | - | - |
| (a) Building | - | - |
| (b) Vehicle | 466,187 | 603,546 |
| (c) Computer and accessories | - | - |
| (d) Office equipment and furniture | 1,339,165 | 941,175 |
| (e) Other | - | - |
| Insurance | 19,174,794 | 9,733,416 |
| Postage, telex, telephone, fax | 3,957,880 | 2,184,432 |
| Printing and stationery | 4,196,610 | 4,865,585 |
| News paper, books and journals | - | 1,800 |
| Advertisement | 470,725 | 441,014 |
| Donation | - | - |
| Security expense | - | - |
| Deposit and loan guarantee premium | - | - |
| Travel allowance and expense | 13,631,917 | 11,101,176 |
| Entertainment | 620,870 | 612,736 |
| Annual/special general meeting expense | 906,244 | 386,505 |
| Other | - | - |
| (a) Registration and renewals | 1,076,352 | 1,276,039 |
| (b) Office Furniture and Fixtures | 1,010,714 | 2,113,289 |
| (c) Fuel Expense | 9,368,639 | 11,467,375 |
| (d) Software annual fees | 3,533,177 | 2,662,845 |
| (e) Other | 997,310 | 608,228 |
| Total | 62,306,944 | 50,523,610 |

The microfinance institution has various lease agreements with durations ranging from 2 to 10 years. These leases are subject to renewal based on mutual agreement and include escalation clauses. In accordance with NFRS 16, the right-of-use assets and lease liabilities have been determined.

Depreciation & Amortization

Note-4.36

| Particulars | Ashad end 2082 | Ashad end 2081 |
|--|-------------------|-------------------|
| Depreciation on property and equipment | 4,428,076 | 6,986,052 |
| Depreciation of Right of use of assets | 17,673,518 | 15,245,450 |
| Depreciation on investment property | - | - |
| Amortization of intangible assets | 539,944 | 823,834 |
| Total | 22,641,538 | 23,055,336 |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Non Operating Income

Note-4.37

| Particulars | Ashad end 2082 | Ashad end 2081 |
|------------------------------|----------------|----------------|
| Recovery of loan written off | - | - |
| Other income | - | 225,000 |
| Total | - | 225,000 |

Non operating expense

Note-4.38

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---------------------------|------------------|------------------|
| Loan written off | - | - |
| Redundancy provision | - | - |
| Expense of restructuring | - | - |
| Provision on other assets | 1,264,174 | 942,000 |
| Other expense | - | 1,152,000 |
| Total | 1,264,174 | 2,094,000 |

Income tax expense

Note-4.39

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|---------------------|-------------------|
| Current tax expense | 28,172,944 | 10,814,777 |
| Current year | 25,400,770 | 7,127,343 |
| Adjustments for prior years | 2,772,174 | 3,687,434 |
| Deferred tax expense | (40,445,824) | 346,443 |
| Origination and reversal of temporary differences | (40,445,824) | 346,443 |
| Changes in tax rate | - | - |
| Recognition of previously unrecognized tax losses | - | - |
| Total income tax expense | (12,272,880) | 11,161,220 |

Reconciliation of tax expense and accounting profit

Note-4.39.1

| Particulars | Ashad end 2082 | Ashad end 2081 |
|---|----------------|----------------|
| Profit before tax | 75,777,013 | 11,149,305 |
| Tax amount at tax rate of 30% | 22,733,104 | 3,344,792 |
| Add: Tax effect of expenses that are not deductible for tax purpose | 13,220,595 | 13,724,410 |
| Less: Tax effect on exempt income | 0 | - |
| Add/less: Tax effect on other items | (10,552,929) | (9,941,859) |
| Total income tax expense | 25,400,770 | 7,127,343 |
| Effective tax rate | 33.52% | 63.93% |

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

For the Year Ended Ashad 32, 2082 (July 16, 2025)

Deferred Tax

Note-4.13
(Amount in NPR)

| Particulars | Ashad end 2082 | | |
|--|---------------------|--------------------------|--|
| | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/ (Liabilities) |
| Deferred tax on temporary differences on following items | | | |
| Loan and Advance to B/FIs | - | - | - |
| Loans and advances to customers | - | - | - |
| Investment properties | - | - | - |
| Investment securities | - | - | - |
| Property & equipment | 3,085,244 | - | 3,085,244 |
| Employees' defined benefit plan | 16,735,858 | - | 16,735,858 |
| Right of use of assets | - | 12,430,634 | -12,430,634 |
| Lease liabilities | 14,236,830 | - | 14,236,830 |
| Acturial Gain/Loss | - | - | - |
| Fair Value reserve(Investment in shares) | - | - | - |
| Provision for other asset | 38,105,590 | - | 38,105,590 |
| Other temporary differences | - | - | - |
| Deferred tax on temporary differences | | | 59,732,888 |
| Deferred tax on carry forward of unused tax losses | | | |
| Deferred tax due to changes in tax rate | | | |
| Net Deferred tax asset/(liabilities) as on year end of 2081/82 | | | 59,732,888 |
| Deferred tax asset/(liabilities) as on Shrawan 1, 2081 | | | 19,405,229 |
| Origination/(Reversal) during the year | | | 40,327,659 |
| Deferred tax expense/(income) recognized in profit or loss | | | (40,445,824) |
| Deferred tax expense/(income) recognized in other comprehensive income | | | 118,164 |
| Deferred tax expense/(income) recognized in directly in equity | | | |

4.8.3: Information relating to investment in equities

| Particulars | Ashad end 2082 | |
|--|------------------|----------------|
| | Cost | Fair Value |
| Investment in quoted equity | | |
| Investment in unquoted equity | 1,000,000 | 597,846 |
| Nepal Finsoft Company Ltd.10,000 shares of Rs.100 each | | |
| Total | 1,000,000 | 597,846 |



5. Disclosures and Additional Information

5.1 Risk Management

The Micro Finance in compliance with Nepal Rastra Bank Directive No.6 "Corporate Governance" has established a Risk Management Committee. Such committee comprised of following members as on date of the report:

| S.N. | Members of Risk Management Committee | Designation |
|------|--------------------------------------|------------------|
| 1 | Bimal Acharya | Coordinator |
| 2 | Tirtha Sagar Aryal | Member |
| 3 | Chandan Kumar Sardar | Member-Secretary |

The committee shall meet at least once every 3 months and also as per necessity based on circumstances. The committees play the advisory roles in the issues of risk of the Micro Finance after overseeing the various risk relating to liquidity, credit, operation, capital etc. The committee's major function is to identify and minimize the Liquidity Risk, Credit Risk, Operating Risk, Marketing Risk and IT Risk

Management Committee

The Management Committee comprises of following subcommittees which represents by all key Business and Function Heads of Micro Finance that manages Micro Finance's operation on day-to-day basis:

a. Procurement Committee

| S.N. | Members | Designation |
|------|----------------------|------------------|
| 1 | Shiva Prasad Gyawali | Coordinator |
| 2 | Manarupa Paudel | Member |
| 3 | Hom Prasad Adhikari | Member-Secretary |

b. Human Resource Committee

| S.N. | Members | Designation |
|------|------------------|------------------|
| 1 | Santosh Pokharel | Coordinator |
| 2 | Manarupa Paudel | Member |
| 3 | Ram Paudyal | Member-Secretary |

c. Finance Committee

| S.N. | Members | Designation |
|------|----------------------|------------------|
| 1 | Shiva Prasad Gyawali | Coordinator |
| 2 | Manarupa Paudel | Member |
| 3 | Chandan Kumar Sardar | Member |
| 4 | Hom Prasad Adhikari | Member-Secretary |

d. Audit Committee

| S.N. | Members | Designation |
|------|------------------------|------------------|
| 1 | Tirtha Sagar Aryal | Coordinator |
| 2 | Kamal Prasad Timalsina | Member |
| 3 | Dev Chandra Ray | Member-Secretary |

e. AML/CFT

| S.N. | Members | Designation |
|------|----------------------|------------------|
| 1 | Puspa Raj Dhakal | Coordinator |
| 2 | Shiva Prasad Gyawali | Member |
| 3 | Top Bahadur Raskoti | Member |
| 4 | Chandan Kumar Sardar | Member-Secretary |

f. Credit Committee

| S.N. | Members | Designation |
|------|---------------------|------------------|
| 1 | Top Bahadur Raskoti | Coordinator |
| 2 | Manrupa Poudel | Member |
| 3 | Ram Paudel | Member |
| 4 | Kalpana Bista | Member-Secretary |

Aforementioned sub-committee meets as and when required. The strategies of Micro Finance are decided and monitored on regular basis and decision are taken collectively by this committee.

5.1.1 Liquidity Risk

Liquidity has been actively monitored at an appropriate frequency. Routine reporting, Trend Analysis and Budget Variance Analysis was in place to BOD and through the ALCO and Risk Management Committee.

5.1.2 Interest Rate Risk

Interest rate risk is the potential that a change in overall interest rates will increase the cost of funds. To limit this risk, Laghubitta has arranged for diversified funding sources in addition to its core deposit base and has implemented a policy of managing assets with interest rates in mind, monitoring interest rates on a regular basis, and making repayment accordingly.

5.1.3 Credit Risk

The risk of potential loss because of counterparty failure to meet its obligations to pay the credit obtained from Micro Finance as per the agreed terms is known as credit risk.

A loan application form which has been used by Micro Finance, includes all the relevant data and information required for assessment of borrowers' background, business and experience, financial statement of borrower, credibility, sector wise analysis etc.

The credit policy of Micro Finance has been guided by NRB Directives, Sector wise/ Product wise reporting of risk assets on monthly basis, reporting of top borrowers and their analysis"

5.1.4 Operational Risk

Operational Risk is defined as the risk of potential loss resulting from inadequate or failed internal processes, people and systems or from the impact of external events, including legal risks for the Laghubitta. Operational Risk is pervasive across all the functions of the Laghubitta and is influenced by all resources, including human resource, systems and procedural designs, deployed by the Laghubitta to carry out those functions. Operational Risk can be caused by both internal and external sources such as fraud, business interruptions, system failures, damage to physical infrastructure, failure in execution and service delivery, inherent risks in products, customers, inadequacy in procedures or flawed process designs, and business practices. The risk can occur in any business function or the business supporting functions.

5.2 Capital Management

The Laghubitta's capital management policies and practices support its business strategy and ensure that it is adequately capitalized to withstand even in severe macroeconomic downturns. The microfinance is a licensed institution providing financial services therefore it must comply with capital requirement of Nepal Rastra Bank.

(i) Qualitative disclosures

Nepal Rastra Bank has directed the Microfinance to develop own internal policy, procedures and structures to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital. The Microfinance has BODs approved risk management policies for proper governance. The Microfinance has developed a comprehensive ICAAP document which is subject to review every year. The ICAAP has two major components; first is an internal process to identify, measure, manage and report risks to which the microfinance is exposed or could be exposed in the future; and second is an internal process to plan and manage a microfinance's capital so as to ensure adequate capital. Nepal Rastra Bank has directed the Microfinance to develop own internal policy, procedures and structures to manage all material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for maintaining capital levels. This includes basic requirements of having good governance, efficient process of managing all material risks and an effective regime for assessing and maintaining adequate capital.



5.3 Classification of Financial Assets and Financial Liabilities

The financial assets and liabilities are classified in Amortized Cost, fair value through profit and loss and fair value through other comprehensive income. The following table exhibit the classification of financial assets and liabilities:

As on Ashad End 2082

| Particulars | Amortized Cost (NPR.) | FVTOCI | Total (NPR.) |
|---|-----------------------|----------------|----------------------|
| Financial Assets | | | |
| Cash and Cash equivalent | 458,809,245 | - | 458,809,245 |
| Statutory Balances and Due from Nepal Rastra Bank | 30,194,331 | - | 30,194,331 |
| Placement with Bank & Financial Institutions | 20,000,000 | - | 20,000,000 |
| Derivative Financial Instruments | - | - | - |
| Other Trading Assets | - | - | - |
| Loan and Advances to MFIs & Cooperatives | - | - | - |
| Loans and Advances to Customers | 5,266,571,091 | - | 5,266,571,091 |
| Investment Securities | - | 597,846 | 597,846 |
| Current Tax Assets | - | - | - |
| Investment Property | - | - | - |
| Property and Equipment | - | - | - |
| Goodwill and Intangible assets | - | - | - |
| Deferred Tax Assets | - | - | - |
| Other Assets | - | - | - |
| Total Financial Assets | 5,775,574,668 | 597,846 | 5,776,172,513 |
| Financial Liabilities | | | |
| Due to Bank and Financial Institutions | - | - | - |
| Due to Nepal Rastra | - | - | - |
| Derivative Financial Instrument | - | - | - |
| Deposits from Customers | 1,894,900,281 | - | 1,894,900,281 |
| Borrowing | 3,359,277,082 | - | 3,359,277,082 |
| Current Tax Liabilities | - | - | - |
| Provisions | - | - | - |
| Deferred Tax Liabilities | - | - | - |
| Other Liabilities | - | - | - |
| Debt Securities Issued | - | - | - |
| Subordinated Liabilities | - | - | - |
| Total Financial Liabilities | 5,254,177,363 | - | 5,254,177,363 |

5.4 Segment Analysis

The Microfinance's operation is managed centrally through Head Office. All strategic, financial and operational policies and operations are controlled and directed from the head office. The Microfinance operates in seven provinces though has single jurisdiction details are mentioned below:

| Particulars | Province 1 | Province 2 | Province 3 | Province 4 | Province 5 | Province 6 | Total |
|--------------------------|-------------|-------------|---------------|-------------|---------------|-------------|---------------|
| Interest Income | 95,212,982 | 86,793,215 | 91,532,747 | 56,010,335 | 314,517,920 | 78,652,122 | 722,719,320 |
| Commission Income | - | - | - | - | - | - | - |
| Other Operating Income | 6,371,326 | 6,623,769 | 12,301,999 | 4,014,755 | 22,963,403 | 7,210,477 | 59,485,731 |
| Total Income | 101,584,309 | 93,416,984 | 103,834,746 | 60,025,090 | 337,481,323 | 85,862,599 | 782,205,051 |
| Interest Expenses | 6,417,776 | 7,522,817 | 242,804,207 | 9,907,939 | 70,939,811 | 12,483,482 | 350,076,033 |
| Staff Expenses | 22,804,245 | 19,480,140 | 70,281,476 | 16,500,985 | 81,959,096 | 20,766,425 | 231,792,366 |
| Other operating Expenses | 4,528,994 | 3,889,345 | 41,684,552 | 3,008,566 | 14,061,467 | 3,325,871 | 70,498,796 |
| Total Expenses | 27,333,239 | 23,369,486 | 111,966,028 | 19,509,551 | 96,020,563 | 24,092,296 | 302,291,163 |
| Loan and Advances | 718,459,498 | 679,488,165 | 633,927,968 | 422,896,032 | 2,273,347,386 | 622,647,450 | 5,350,766,500 |
| Deposit | 105,417,081 | 122,505,078 | 207,711,800 | 158,421,743 | 1,100,475,284 | 200,369,296 | 1,894,900,281 |
| Total Member | 10,149 | 9,009 | 12,682 | 7,809 | 52,268 | 10,472 | 102,389 |
| Segment Assets | 721,050,960 | 678,671,132 | 1,211,492,105 | 424,344,796 | 2,285,228,800 | 624,882,762 | 5,945,670,555 |
| Segment Liability | 721,050,960 | 678,671,132 | 1,211,492,105 | 424,344,796 | 2,285,228,800 | 624,882,762 | 5,945,670,555 |

The following Head-office figures has been included in province 3 figures:

| Particulars | Amount |
|-------------------------|-------------|
| Interest income | 2,383,253 |
| Commission income | 6,475,624 |
| Other operating Income | 157,535 |
| Interest expense | 229,782,942 |
| Staff expense | 31,890,870 |
| Other operating expense | 50,486,492 |



5.5 Share options and share based payment

There is no share-based payment made by the Microfinance.

5.6 Contingent liabilities and commitment

The Microfinance discloses amount as contingent liabilities when it undertakes to make a payment on behalf of its customers for guarantee issued as part of its transactions for which no obligation will arise at the end of the reporting period. Other contingent liability can arise in respect of taxes and other regulatory liabilities. Though Micro Finance has been complying with applicable laws and regulation it may be subject to regulatory action which may result in material financial liability to the Micro Finance and are difficult to predict. None of such material claim exist at the end of reporting date.

When the Micro Finance has confirmed its intention to provide funds to a customer or on behalf of a customers in the form of loans and advances, future guarantee and the Micro Finance has not made the payment at the end of reporting period, those instruments are included in the financial statements as commitment.

Contingent liabilities and commitments have been disclosed in Note 4.26.

5.7 Related Parties Disclosures

Followings are the related parties to the Micro Finance as per NAS 24" Related Parties Disclosures":

i. Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Micro-finance includes members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the Microfinance. The name of the key management personnel who were holding various positions in the office during the year (As at Ashad end 2082) were as follows:

| Name of Key Management Personnel | Designation |
|----------------------------------|---------------------------|
| Shiva Prasad Gyawali | CEO |
| Manarupa Paudel | Assistant General Manager |
| Chandan Kumar Sardar | Manager |
| Dev Chandra Roy | Deputy Manager |
| Top Bahadur Raskoti | Assistant Manager |

5.7.1 Compensation to Key Management Personnel

The members of Board of Directors are entitled for meeting allowances. Salary and allowances are provided to Chief Executive Officer and other member of Key Management Personnel (KMP). Salary and Allowances paid to the Chief Executive Officer is based on the contract entered by the Microfinance with him whereas compensation paid to other member of KMP are governed by Employees Byelaws and decisions made by management time to time in this regard. In addition to salaries and allowances, non- cash benefits like vehicle facility, subsidized rate employees' loan, and termination benefits are also provided to KMP.

The details relating to compensation paid to key management personnel (Director's only) were as follows:

| Particulars | FY 2081.82 | FY 2080.81 |
|--|------------|------------|
| Director's Fee (including all BoD level committee) | 504,000 | 600,000 |
| Other Expenses | 813,156 | 424,688 |
| Total | 1,317,156 | 1,024,688 |

The details relating to compensation paid to key management personnel other than directors were as follows:

| Name | Position | Remuneration |
|--------------------------|---------------------------|--------------|
| Shiva Prasad Gyawali | CEO | 4,082,800 |
| Manarupa Paudel | Assistant General Manager | 1,675,278 |
| Chandan Kumar Sardar | Manager | 448,208 |
| Biratpati Nath Gachhadar | Manager | 839,370 |
| Devchandra Roy | Deputy Manager | 1,029,976 |
| Top Bahadur Raskoti | Assistant manager | 974,885 |

Besides above remuneration, vehicle facilities were provided to key management personnel. Above amount also includes the retirement facilities.

5.8 Goodwill on Business Combination

During the fiscal year 2076/77, the Microfinance had merged with erstwhile Aarambha Laghubitta Bittiya Sanstha Limited (AMFI) and commenced joint operations from 22 Ashad 2077. The Microfinance has issued 644,280 units of shares to shareholders of AMFI as purchase consideration on the basis of swap ratio of 1 shares of ACLBSL for each share of AMFI recommended by an independent valuator in accordance with Merger and Acquisition Bylaw 2073 issued by the Central Bank. Similarly, during the fiscal year 2078/79, the Microfinance had acquired Deurali Laghubitta Bittiya Sanstha Ltd and commenced joint operations from 30 Kartik 2078. Post-acquisition, Deurali shareholders had received 0.84 shares of ACLBSL for each share of Deurali (swap ratio of 84%). The Microfinance had adopted conventional way of booking swap gain from merger and acquisition as per point 9(Kha) of NRB Merger and Acquisition Bylaws, 2073 then. However, after the issuance of this Explanatory Note, the Carve-out no. 3 and 4 on NFRS 3: Business Combination issued by ICAN on 2077.07.25 stands withdrawn and revised treatment is applicable for Goodwill computation. Para 32 of NFRS 3 states that "The acquirer shall recognize goodwill as of the acquisition date measured as the excess of (a) over (b) below:

- The consideration transferred measured in accordance with this NFRS, which generally requires acquisition date fair value
- The net of the acquisition-date amounts of the identifiable assets acquired and the liabilities assumed measured in accordance with this NFRS.

As per Explanatory Note on Accounting for Business Combination dated 31 July 2022, Goodwill may be measured in a business combination effected through exchange of equity interest of the acquirer by considering the business valuation of acquiree computed based on the similar terms as for the purpose of computing swap ratio which is agreed by the parties involved and approved by regulator and AGM of the company and hence is reflective of fair value. The excess of consideration paid by the acquirer over the business value of the acquiree is only considered as goodwill because it represents the expected synergies and other benefits arising from combining the businesses.

The calculation of Goodwill as per explanatory note is given below:

a) Aarambha Microfinance

| Particulars | Amount (NPR) |
|---|---------------|
| No. of shares | 600,000 |
| Additional shares from DDA date to Joint transaction date | 44,280 |
| Total share at the time of joint transaction | 644,280 |
| SWAP ratio | 100% |
| No. of shares issued | 644,280 |
| Net worth per share of CHLBS as per DDA | 129.28 |
| Purchase consideration | 83,292,518 |
| Business Value acquired | 69,724,859 |
| Goodwill | 13,567,660.00 |

b) Deurali Microfinance

| Particulars | Amount (NPR) |
|---|--------------|
| No. of shares | 240,000 |
| Additional shares from DDA date to Joint transaction date | - |
| Total share at the time of joint transaction | 240,000 |
| SWAP ratio | 84% |
| No. of shares issued | 201,600 |
| Net worth per share of ACLBSL as per DDA | 118.67 |
| Purchase consideration | 23,924,598 |
| Business Value acquired | 14,122,040 |
| Goodwill | 9,802,558 |



The Microfinance has recognized NPR. 13,567,660 and NPR. 9,802,558 as Goodwill of Arambha Microfinance and Deurali Microfinance respectively and apportioned under other Reserve of equity. Since the recoverable amount is higher than carrying amount of the Cash Generating Unit (CGU) (value in use), goodwill allocated is not impaired.

5.9 Additional disclosures of non-consolidated entities

There are no further disclosures to be made as per NFRS requirements.

5.10 Events after reporting date.

There are no other events after Reporting Date affecting financial status as on Ashad end, 2082.

5.11 Valuation Hierarchy

Following tables demonstrates the valuation hierarchy of Microfinance's Assets and Liabilities. This fair value may differ from the actual amount that may be received or paid on settlement, realization or maturity of those Financial Assets and Liabilities.

Fair Value of Financial Assets and Liabilities Measured at Fair Value

The fair value measurement hierarchy is as follows:

- Level 1** fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.
- Level 2** valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.
- Level 3** portfolios are those where there are unobservable inputs of the instruments. The inputs are not based on observable market data.

| Unquoted equity | As on | Amount |
|-----------------|------------|-----------|
| Level 1 | 2080.03.31 | - |
| | 2081.03.31 | - |
| | 2082.03.32 | - |
| Level 2 | 2080.03.31 | - |
| | 2081.03.31 | - |
| | 2082.03.32 | - |
| Level 2 | 2080.03.31 | 1,000,000 |
| | 2081.03.31 | 1,000,000 |
| | 2082.03.32 | 597,846 |

5.12 Impairment of financial assets

At each reporting date, the Microfinance has assessed whether there exists objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Microfinance on terms that the Microfinance would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Microfinance considers to restructure loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan

conditions. Once the terms have been renegotiated, any impairment is measured using the original EIR as calculated before the modification of terms and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

5.12.1 Use of Carve Outs for Financial Assets

a. Regulatory Compliance in Provisioning

The Microfinance applies the expected credit loss (ECL) model under Nepal Financial Reporting Standard (NFRS) 9 for recognizing impairment loss on financial assets. As per the non-optional carve-out provided by the Institute of Chartered Accountants of Nepal (ICAN) until FY 2082/83, the Bank measures impairment loss on loans and advances as the higher of:

- The amount determined under the Expected loss model as per ECL guideline issued by Nepal, and
- The amount of loan loss provision required as per the unified directives issued by Nepal Rastra Bank (NRB)."

| Particulars | 2081/82 |
|---|------------|
| Total Loan loss provision as per norms prescribed by Nepal Rastra Bank (NRB Directive No. 2) and circular issued. | 84,195,408 |
| Total Impairment as per Expected Credit Loss NFRS 9 | 26,553,302 |

"As, Loan loss provision as per norms prescribed by Nepal Rastra Bank is higher, impairment loss on loans and advances is made accordingly.

The Microfinance has classified total loan loss provision mentioned above is on the basis of Collective Impairment.

The final provision recorded in the financial statements for each year represents the higher of the two calculated amounts, ensuring full compliance with both accounting and regulatory requirements.

Implementation of Expected Credit Loss (ECL) Framework

During the year, the Microfinance fully implemented the Expected Credit Loss (ECL) model as mandated by Nepal Financial Reporting Standard (NFRS) 9 and guided by the detailed NFRS 9- Expected Credit Loss Related Guidelines, 2024 and First Amendment to ECL Guideline, 2024 issued by Nepal Rastra Bank (NRB). This forward-looking model replaces the previous incurred loss approach and requires the Microfinance to recognize expected credit losses based on past events, current conditions, and reasonable and supportable forecasts of future economic conditions.

The implementation involved the development of robust models for estimating Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).



5.13 Disclosures of Gross Amount of Loan and Advances as per Regulatory Classification

5.13.1 Disclosures of Gross Amount of Loan and Advances and Provision as per Regulatory Classification

| Particulars | 2082 Ashad | | 2081 Ashad | | Change in | |
|---------------------|---------------|---------|---------------|---------|---------------|------|
| | Loan Amount | % | Loan Amount | % | Loan Amount | % |
| Pass | 4,943,893,407 | 93% | 3,554,331,281 | 83% | 1,389,562,126 | 10% |
| Watchlist | 87,816,899 | 2% | 116,390,017 | 3% | (28,573,118) | -1% |
| Restructured | - | 0.00% | 446,354,678 | 10% | (446,354,678) | -10% |
| Performing Loan | 5,031,710,306 | 94% | 4,117,075,976 | 96% | 1,360,989,008 | -1% |
| Substandard | 41,557,997 | 1% | 39,276,987 | 1% | 2,281,010 | 0% |
| Doubtful | 59,834,182 | 1% | 31,321,671 | 1% | 28,512,511 | 0% |
| Loss | 195,905,040 | 4% | 110,286,693 | 3% | 85,618,347 | 1% |
| Non-Performing Loan | 297,297,218 | 6% | 180,885,351 | 4% | 116,411,868 | 1% |
| Total Loan | 5,329,007,525 | 100.00% | 4,297,961,327 | 100.00% | 1,477,400,876 | (0) |

5.13.2 Disclosures of Loan Loss Provision as per Regulatory Classification

| Particulars | 2082 Ashad | | 2081 Ashad | | Change in | |
|--------------------------------|------------|---------|------------|---------|-------------|------|
| | LLP Amount | % | LLP Amount | % | LLP Amount | % |
| Pass | 12,359,734 | 15% | 11,537,796 | 21% | 821,937 | -6% |
| Watchlist | 1,097,711 | 1% | 1,447,561 | 3% | (349,850) | -1% |
| Performing Loan | 13,457,445 | 16% | 12,985,357 | 23% | 472,087 | -7% |
| Restructured | - | 0.00% | 5,389,466 | 10% | (5,389,466) | -10% |
| Substandard | 2,597,375 | 3.08% | 2,074,032 | 4% | 523,343 | -1% |
| Doubtful | 7,479,273 | 8.88% | 3,125,317 | 6% | 4,353,955 | 3% |
| Loss | 59,906,354 | 71.15% | 31,524,069 | 57% | 28,382,285 | 14% |
| Additonal Provision by Auditor | 754,962 | 0.90% | 227,708 | 0% | 527,254 | 0% |
| Non-Performing Loan | 70,737,964 | 84.02% | 42,340,593 | 77% | 28,397,371 | 7% |
| Total Loan | 84,195,408 | 100.00% | 55,325,950 | 100.00% | 28,869,458 | 0 |

5.14 Other Legal and Regulatory Requirements

Misappropriation of fund amounting Rs. 126,049,084.3 done by staff of the bank till date. For which legal action has already been taken by Microfinance and respective staff is still in police custody, for these events necessary adjustment has been made in books of accounts and adjusted balances are presented in financial statements.

Among which, fund amounting to Rs. 942,000 has been misappropriated by the staff of Kisanpur Branch in the fiscal year 2080/81. For which legal action has been taken as the respective staff is out of contact.

5.15 Detailed Disclosures of Regulatory Reserve

| Particulars | Interest Re- ceivable | Deferred Tax Assets | Goodwill | Loss on NBA | Actuarial Loss/Gain Recog- nized | Other | Regulatory Reserve |
|----------------------------|--------------------------|------------------------|------------|-------------|-------------------------------------|-----------|-----------------------|
| Balance at Ashad End, 2077 | 51,702,528 | 6,425,830 | 13,567,660 | - | 1,732,154 | - | 73,428,172 |
| Changes in FY 2077-78 | 2,965,389 | 5,090,642 | - | - | 1,083,401 | - | 9,139,432 |
| Balance at Ashad End, 2078 | 54,667,917 | 11,516,472 | 13,567,660 | - | 2,815,555 | - | 82,567,604 |
| Changes in FY 2078-79 | 14,961,697 | 10,209,815 | 9,802,558 | - | 4,490,797 | - | 39,464,867 |
| Balance at Ashad End, 2079 | 69,629,614 | 21,726,287 | 23,370,218 | - | 7,306,352 | - | 122,032,471 |
| Changes in FY 2079-80 | 12,274,145 | (1,105,219) | - | 3,497,310 | (1,432,332) | 7,623,379 | 20,857,282 |
| Balance at Ashad End, 2080 | 81,903,759 | 20,621,068 | 23,370,218 | 3,497,310 | 5,874,019 | 7,623,379 | 142,889,753 |
| Changes in FY 2080-81 | (55,092,805) | (1,215,840) | - | - | (3,645,326) | 1,946,744 | (58,007,227) |
| Balance at Ashad End, 2081 | 26,810,954 | 19,405,229 | 23,370,218 | 3,497,310 | 2,228,693 | 9,570,123 | 84,882,526 |
| Changes in FY 2081-82 | (14,774,265) | 40,327,659 | - | - | (557,225) | - | 24,996,170 |
| Balance at Ashad End, 2082 | 12,036,689 | 59,732,888 | 23,370,218 | 3,497,310 | 1,671,468 | - | 100,308,573 |

Note: regarding changes in Interest Receivable :

An amount of Rs. 2,965,389, representing changes in Interest Receivable during the year 2077/78, was previously added in regulatory reserve instead of being deducted. As on Ashad end 2081, regulatory reserve to be created from interest receivable is Rs. 26,810,954 and the adjustment of Rs. 2,965,389 has been adjusted in the changes during the year i.e. in (55,092,805).



Aarambha Chautari Laghubitta Bittiya Sanstha Limited PRINCIPAL INDICATOR

For the year ended 32nd Ashadh 2082 (16 July 2025)

| Particulars | Indicators | FY 2081/82 | FY 2080/81 |
|---|------------|------------|-------------|
| Net Profit/ Gross Income | Percent | 11.26% | 0.09% |
| Earnings Per Share | NPR | 23.98 | 0.19 |
| Market Value Per Share | NPR | 1087.41 | 1230.00 |
| Price Earning Ratio | Ratio | 45.34 | 6631.505202 |
| Dividend (including bonus) on Share Capital | Percent | 0.00 | 0.00 |
| Cash Dividend on Share Capital | Percent | 0.00 | 0.00 |
| Interest Income/ Loans and Advances and Investments | Percent | 13.51% | 16.28% |
| Staff Expenses/ Total Operating Expenses | Percent | 71.32% | 73.65% |
| Interest Expenses/ Total Deposits & Borrowings | Percent | 7.28% | 9.68% |
| Exchange Gain/ Total Income | Percent | 0.00% | 0.00% |
| Staff Bonus/ Total Staff Expenses | Percent | 3.63% | 0.53% |
| Net Profit/Total Loans & Advances | Percent | 1.65% | 0.02% |
| Net Profit/ Total Assets | Percent | 1.48% | 0.01% |
| Total Loans & Advances/ Total Deposits | Percent | 282.38% | 271.67% |
| Total Operating Expenses/ Total Assets | Percent | 5.46% | 6.12% |
| Capital Adequacy (On Risk Weighted Assets) | | | |
| a. Core Capital | Percent | 7.52% | 7.75% |
| b. Supplementary Capital | Percent | 0.24% | 0.28% |
| c. Total Capital Fund | Percent | 7.77% | 8.03% |
| Non-Performing Loan/ Total Loans & Advances | Percent | 5.58% | 4.21% |
| Weighted Average Interest Rate Spread | Percent | 8.06% | 8.71% |
| Book Net Worth (Per Share) | NPR | 155 | 132 |
| Number of Shares | Nos. | 3671434 | 3671434 |
| No. of Staff | Nos. | 458 | 451 |

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

NOTES TO FINANCIAL STATEMENTS

As on 32nd Ashad 2082

6.9 Comparison Unaudited and Audited Financial Statements as of 2081/82

| Statement of Financial Position | As per Audited Financial Statement | As per Unaudited Financial Statement | Variance | | Reasons for Variance |
|---|------------------------------------|--------------------------------------|----------------------|---------------|---|
| | | | Amount | % | |
| Assets | | | | | |
| Cash and Cash Equivalent | 458,809,245 | 5,625,931 | 453,183,314 | 98.77% | Due to reclassification of Placement with Bank and Financial Institutions |
| Due from Nepal Rastra Bank | 30,194,331 | 30,194,331 | - | 0.00% | |
| Placement with Bank and Financial Institutions | 20,000,000 | 475,522,152 | (455,522,152) | -227.61% | Due to reclassification of Cash and Cash Equivalent |
| Derivative Financials Instrument | - | - | - | 0.00% | |
| Other Trading Assets | - | - | - | 0.00% | |
| Loans and Advances to Microfinance & Cooperatives | - | - | - | 0.00% | |
| Loans and Advances to Customers | 5,266,571,091 | 5,315,265,492 | (48,694,401) | -0.92% | Due to additional loan loss provision |
| Investment Securities | 597,846 | 1,000,000 | (402,154) | -67.27% | Due impairment on investment on securities. |
| Current Tax Assets | 31,215,288 | 56,357,831 | (25,142,543) | -80.55% | Due to Adjustment of Tax liability. |
| Investment in Subsidiaries | - | - | - | | |
| Investment in Associates | - | - | - | | |
| Investment Property | 4,077,000 | 4,077,000 | - | 0.00% | |
| Property and Equipment | 5,544,255 | 4,252,727 | 1,291,527 | 23.29% | Due to addition of Fixed assets |
| Goodwill and Intangible Assets | 24,171,487 | 23,370,218 | 801,269 | 3.31% | Due to Adjustment of Intangible Assets |
| Deferred Tax Assets | 59,732,888 | 19,405,229 | 40,327,659 | 67.51% | Due to adjustment of Deferred Tax Assets. |
| Other Assets | 44,719,199 | 210,182,378 | (165,463,179) | -370.00% | Due to Calculation of ROU and Other Adjustment. |
| Total Assets | 5,945,632,630 | 6,145,253,289 | (199,620,659) | -3.36% | |
| Liabilities | | | | | |





| | | | | | | |
|---|----------------------|----------------------|----------------------|---------------|---|---|
| Due to Bank and Financial Institutions | - | - | - | - | - | - |
| Due to Nepal Rastra Bank | - | - | - | - | - | - |
| Derivative Financials Instrument | - | - | - | - | - | - |
| Deposits from Customers | 1,894,900,281 | 1,894,900,281 | - | - | 0.00% | |
| Borrowings | 3,359,277,082 | 3,359,277,082 | - | - | 0.00% | |
| Current Tax Liabilities | - | 40,465,117 | (40,465,117) | 100.00% | Due to Adjustment with current Tax. | |
| Provisions | - | 125,754,459 | (125,754,459) | 100.00% | Due to Reclassification of provisions to other assets as impairment on F.A. | |
| Deferred Tax Liabilities | - | - | - | 0.00% | | |
| Other Liabilities | 124,153,883 | 151,462,020 | (27,308,137) | -22.00% | Due to calculation of Lease liability. | |
| Debt Securities Issued | - | - | - | - | | |
| Subordinated Liabilities | - | - | - | - | | |
| Total Liabilities | 5,378,331,246 | 5,571,858,960 | (193,527,714) | -3.60% | | |
| Equity | | | | | | |
| Share Capital | 367,143,409 | 367,143,409 | - | - | | |
| Share Premium | - | - | - | - | | |
| Retained Earnings | 3,657,283 | 52,120,307 | (48,463,024) | -1325.11% | Due to various adjustment | |
| Reserves | 196,500,692 | 154,130,614 | 42,370,079 | 21.56% | Due to reclassification to Retained earning and audit adjustments | |
| Total Equity Attributable to Equity Share-holders | 567,301,384 | 573,394,329 | (6,092,945) | (0) | | |
| Non Controlling Interest | - | - | - | - | | |
| Total Equity | 567,301,384 | 573,394,329 | (6,092,945) | (0) | | |
| Total Equity and Liabilities | 5,945,632,630 | 6,145,253,289 | (199,620,659) | (0) | | |

| Statement of Profit and Loss | As per Audited Financial Statement | As per Unaudited Financial Statement | Variance | | Reasons for Variance |
|---|---|---|--------------------|----------------|---|
| | | | Amount | % | |
| Interest Income | 722,719,320 | 717,998,027 | 4,721,294 | 0.65% | Revised calculation of interest on staff loan and AIR Impact and audit adjustment |
| Interest Expenses | (350,076,033) | (347,732,414) | (2,343,619) | 0.67% | As previously interest expense on borrowing was not recognized. |
| Net Interest Income | 372,643,288 | 370,265,613 | (2,377,675) | -0.64% | |
| Fee and Commission Income | 59,485,731 | 58,412,362 | 1,073,369 | 1.80% | Service Charge Refunded as per NRB |
| Fee and Commission Expenses | (1,412,091) | (1,141,334) | (270,757) | 19.17% | Heading Mistach and correct as per Audit |
| Net Fee and Commission Income | 58,073,640 | 57,271,028 | 802,612 | 1.38% | |
| Net Interest, Fee and Commission Income | 430,716,928 | 427,536,641 | (3,180,287) | -0.74% | |
| Net Trading Income | - | - | - | 0.00% | |
| Other Operating Income | - | 2,432,595 | (2,432,595) | 0.00% | |
| Total Operating Income | 430,716,928 | 429,969,236 | (747,692) | -0.17% | |
| Impairment Charge/(reversal) for loans and other losses | 28,869,458 | (23,876,763) | 52,746,220 | 182.71% | Audit adjustment for addition of provision |
| Net Operating Income | 401,847,470 | 453,845,998 | 51,998,528 | 12.94% | |
| Operating Expenses | - | - | - | - | |
| Personnel Expenses | (231,665,949) | (223,060,224) | (8,605,725) | 3.71% | Adjustment of Leave encashment as per Actuary Report. |
| Other Operating Expenses | (70,498,796) | (88,853,255) | 18,354,459 | -26.04% | Finance charge of ROU and other audit adjustment |
| Depreciation & Amortization | (22,641,538) | (7,048,795) | (15,592,743) | 68.87% | Reclassification and audit adjustments; and Posting of Depreciation and Amortization of ROU |
| Operating Profit | 77,041,187 | 134,883,724 | 57,842,537 | 75.08% | |
| Non Operating Income | - | - | - | - | |
| Non Operating Expenses | (1,264,174) | (1,264,174) | (1,264,174) | 100.00% | Heading Mistach and correct as per Audit |
| Profit before Income Tax | 75,777,013 | 134,883,724 | 59,106,711 | 78.00% | |
| Income Tax Expenses | (12,272,880) | 40,465,117 | (52,737,997) | 429.71% | |
| Current Tax | 28,172,944 | 40,465,117 | (12,292,173) | -43.63% | Calculation of tax |
| Deferred Tax | (40,445,824) | - | (40,445,824) | 100.00% | Deferred tax calculation not made in quarterly FS |
| Profit for the Period | 88,049,893 | 94,418,607 | 6,368,714 | 7.23% | |
| Consolidated Statement of Comprehensive Income | As per Audited Financial Statement | As per Unaudited Financial Statement | Variance | % | Reasons for Variance |
| Profit/(Loss) for the period | 88,049,893 | 94,418,607 | (6,368,714) | -7.23% | - |
| Other Comprehensive Income | 275,717 | - | 275,717 | - | Change in Actuary Valuation |
| Total Comprehensive Income | 88,325,610 | 94,418,607 | (6,092,997) | -6.90% | Consequential effect of above items. |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

Quantitative Disclosures

Capital Structure and Capital Adequacy

A. Tier 1 Capital and a breakdown of its components:

| Particulars | Amount (NPR.) |
|---|---------------|
| Paid up Equity Share Capital | 367,143,409 |
| Share Premium | - |
| Proposed Bonus Equity Shares | - |
| Statutory General Reserves | 64,279,207 |
| Retained Earnings | 3,657,283 |
| Un-audited current year cumulative profit/(loss) | - |
| Capital Redemption Reserve | - |
| Capital Adjustment Reserves | 3,840,000 |
| Dividend Equalization Reserves | - |
| Bargain Purchase Gain | - |
| Deferred Tax Reserve | - |
| Other Free Reserve | - |
| Less: Goodwill | - |
| Less: Intangible Asset | - |
| Less: Fictitious Asset | - |
| Less: Deferred Tax Asset | - |
| Less: Investment in equity of Licensed Financial Institutions | - |
| Less: Investment in equity of Institutions with financial interests | - |
| Less: Investment in equity of institutions in excess of limits | - |
| Less: Investments arising out of underwriting commitments | - |
| Less: Purchase of Land & Building in excess of limit & unutilized | - |
| Less: Reciprocal crossholdings | - |
| Less: Other Deductions | - |
| Total Tier 1 Capital (Core Capital) | 438,919,899 |

B. Tier 2 Capital and a breakdown of its components:

| Particulars | Amount (NPR.) |
|---|---------------|
| Cumulative and/or Redeemable Preference Share | - |
| Subordinated Term Debt | - |
| Hybrid Capital Instruments | - |
| General loan loss provision | 13,457,445 |
| Additional Loan Loss Provision | 754,962 |
| Exchange Equalization Reserves | - |
| Investments Adjustment Reserves | - |
| Assets Revaluation Reserves | - |
| Special Reserve Fund | - |
| Total Tier 2 Capital (Supplementary Capital) | 14,212,407 |

(iii) Compliance with external requirement

The Laghubitta has complied with externally imposed capital requirements to which it is subject and there is no such consequence where the institutions has not complied with those requirements.

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF RISK WEIGHTED ASSETS (RWA)

At the month end of Ashad, 2082

I. On- Balance-Sheet Items

| S.No. | Description | Weight | Current period | |
|----------------------------------|--|--------|----------------|---------------|
| | | (%) | Amount (NPR.) | RWA |
| 1 | Cash Balance | 0 | 5,625,931 | - |
| 2 | Gold (Tradable) | 0 | - | - |
| 3 | NRB Balance | 0 | 30,194,331 | - |
| 4 | Investment to Govt. Bond | 0 | - | - |
| 5 | Investment to NRB Bond | 0 | - | - |
| 6 | Loan against own FD | 0 | - | - |
| 7 | Loan against Govt. Bond | 0 | - | - |
| 8 | Accrued Interests on Govt. Bond | 0 | - | - |
| 9 | Investment to Youth and Small Entrepreneurs | 0 | - | - |
| 10 | Balance/Fixed deposit on domestic banks and financial institutions | 20 | 473,183,314 | 94,636,663 |
| 11 | Loan against other banks' and financial institutions' FD | 20 | - | - |
| 12 | Foreign bank balance | 20 | - | - |
| 13 | Money at call | 20 | - | - |
| 14 | Loan against internationally rated bank guarantee | 20 | - | - |
| 15 | Investment to internationally rated Banks | 20 | - | - |
| 16 | Inter-bank lending | 20 | - | - |
| 17 | Investment on shares/debentures/bonds | 100 | 597,846 | 597,846 |
| 18 | Investment on shares/debentures/bonds | 100 | - | - |
| 19 | Loans & advances, bills purchase/discount | 100 | 5,350,766,500 | 5,350,766,500 |
| 20 | Fixed assets | 100 | 5,544,255 | 5,544,255 |
| 21 | Net interest receivables (Total IR - 8 - Interest suspense) | 100 | - | - |
| 22 | Other assets (Except advance tax payment) | 100 | 259,719,208 | 259,719,208 |
| 23 | Net Non-Banking Asset | 100 | - | - |
| 24 | Real estate/residential housing loans exceeding the limit | 150 | - | - |
| Total On-Balance-sheet Items (A) | | | 6,125,631,384 | 5,711,264,470 |



Aarambha Chautari Laghubitta Bittiya Sanstha Limited

STATEMENT OF RISK WEIGHTED ASSETS (RWA)

At the month end of Ashad, 2082

II. Off- Balance-Sheet Items

| S.No. | Description | Weight | Current period | |
|---|--|--------|----------------------|----------------------|
| | | (%) | Amount (NPR.) | RWA |
| 1 | Bills collection | 0 | - | - |
| 2 | Forward foreign exchange contract | 10 | - | - |
| 3 | L/C with maturity less than six months (Outstanding) | 20 | - | - |
| 4 | Guarantee against International rated bank's counter | 20 | - | - |
| 5 | L/C with maturity more than six months (Outstanding) | 50 | - | - |
| 6 | Bid bond, performance bond and underwriting | 50 | - | - |
| 7 | Loan sale with repurchase agreement | 50 | - | - |
| 8 | Advance payment guarantee | 100 | - | - |
| 9 | Financial and other guarantee | 100 | - | - |
| 10 | Irrevocable loan commitment | 100 | - | - |
| 11 | Possible liabilities for income tax | 100 | - | - |
| 12 | All types of possible liabilities including acceptance | 100 | - | - |
| 13 | Rediscounted bills | 100 | - | - |
| 14 | Unpaid portion of partly paid share investment | 100 | - | - |
| 15 | Unpaid guarantee claims | 200 | - | - |
| 16 | Amount to be maintained for operational risk (2%) | 100 | 122,512,628 | 122,512,628 |
| Total Off-Balance-sheet Items (B) | | | 122,512,628 | 122,512,628 |
| Total Risk Weighted Assets (A) + (B) | | | 6,248,144,012 | 5,833,777,098 |

III. Total Qualifying Capital

| Particulars | Amount (NPR.) |
|--------------------------------|---------------|
| Core Capital (Tier 1) | 438,919,899 |
| Supplementary Capital (Tier 2) | 14,212,407 |
| Total Capital Fund | 453,132,305 |
| Risk Weighted Exposures | 5,833,777,098 |

IV. Capital Adequacy Ratio

Minimum capital Fund to be maintained based on Risk Weighted Assets:

| Particulars | Amount (NPR.) |
|--|---------------|
| Minimum Capital Fund Required (8.0 % of RWA) | 466,702,168 |
| Minimum Core Capital Required (4.0 % of RWA) | 233,351,084 |
| Capital Fund maintained (in %) | 7.77% |
| Core Capital maintained (in %) | 7.52% |

Aarambha Chautari Laghubitta Bittiya Sanstha Limited

PROMOTER SHAREHOLDER ABOVE 0.5% AS ON ASHAD END 2082

| S.N | Name | Share Quantity | Percentage | Remarks |
|-----|-------------------------------------|----------------|------------|---------|
| 1 | Central Finance Limited | 167,185 | 4.55% | |
| 2 | Kamana Sewa Bikas Bank Limited | 125,389 | 3.42% | |
| 3 | Global Ime Bank | 83,592 | 2.28% | |
| 4 | Prabhu Bank Limited | 83,592 | 2.28% | |
| 5 | Shine Resunga Development Bank Ltd | 69,660 | 1.90% | |
| 6 | Dipak Tiwari | 62,917 | 1.71% | |
| 7 | Dipesh Upreti | 53,318 | 1.45% | |
| 8 | Citizens Bank International Limited | 48,762 | 1.33% | |
| 9 | Shobha Upreti | 40,546 | 1.10% | |
| 10 | Anita Pandit | 27,823 | 0.76% | |
| 11 | Usha Ghimire | 23,767 | 0.65% | |
| 12 | Dhruba Lal Pandey | 22,300 | 0.61% | |



नेपाल राष्ट्र बैंक
लघुवित्त संस्था सुपरिवेक्षण विभाग

केन्द्रीय कार्यालय
वालुवाटार, काठमाडौं
फोन नं.: ४४१२२२३
फ्याक्स नं.: ४४१२२२४
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पत्र संख्या: ल.वि.सं.सु.वि./गैरस्थलगत/आरम्भ/०८२

च.नं. १६९

मिति: २०८२/०९/०७

श्री आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड
बनेपा-१४, काभ्रेपलाञ्चोक ।



विषय : आर्थिक वर्ष २०८१/८२ को वार्षिक वित्तीय विवरण प्रकाशन गर्ने सम्बन्धमा ।

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको बासलात, नाफा नोक्सान हिसाब, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा प्रचलित आयकर ऐन/नियमावली तथा अन्य प्रचलित कानुनी व्यवस्था समेतको पालना गर्ने गरी देहाय बमोजिमका निर्देशनहरू शेयरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गरी कार्यान्वयन गर्ने तथा वार्षिक साधारण सभा प्रयोजनको लागि आर्थिक वर्ष २०८१/८२ को वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- संस्थाको २०८२ असार मसान्तमा कुल जोखिम भारित सम्पत्तिको आधारमा कुल पुँजीकोषको अनुपात न्यून रहेकोले पुँजीकोष सुधार गर्न आवश्यक पुँजी योजना पेश गर्नुहुन ।
- निष्क्रिय वर्गमा वर्गीकरण भएका कर्जाहरू नियमित गर्ने उद्देश्यले कर्जा चुक्ता गराई नयाँ कर्जा प्रदान गरी सक्रिय वर्गमा वर्गीकरण गर्ने कार्य तत्काल बन्द गर्नुहुन ।
- यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. २(आ) मा भएको व्यवस्था पूर्णरूपमा पालना गर्नुहुन ।
- यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशनको निर्देशन २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २ मा भएको व्यवस्था बमोजिम मात्र सेवा शुल्क लिनुहुन ।
- यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. ४.४ मा भएको व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।
- यस बैंकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८१ को निर्देशन नं. २/०८१ को बुँदा नं. ६ मा भएको व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन ।
- संस्थाको आन्तरिक र बाह्य लेखापरीक्षक तथा यस बैंकको स्थलगत निरीक्षण र गैर-स्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू नदोहोरिने गरी सुधार गर्नुहुन ।

भवदीय,

(सुबोधमान श्रेष्ठ)
उप-निर्देशक

बोधार्थ :

- श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
- कार्यान्वयन फाँट, लघुवित्त संस्था सुपरिवेक्षण विभाग ।

यस संस्थाको दशौं वार्षिक साधारण सभा प्रयोजनका लागि आ.व.२०८१/०८२ को वित्तीय विवरणहरू प्रकाशन गर्न सहमति प्रदान गर्ने क्रममा नेपाल राष्ट्र बैंकबाट दिइएको निर्देशन उपर संस्थाको प्रतिउत्तर देहाय बमोजिम रहेको व्यहोरा सादर अनुरोध गर्दछौं ।

- (क) संस्थाको २०८२ असार महिनामा कुल जोखिम भारित सम्पत्तिको आधारमा कुल पूँजीकोषको अनुपात न्यून रहेकोले पुँजीकोष सुधार गर्न पुँजी योजना पेश गर्न निर्देशन भएकोमा पुँजीकोष सुधार योजना पेश गरिएको व्यहोरा सादर अनुरोध गर्दछौं ।
- (ख) केहि ऋणी सदस्यहरूको व्यवसायमा समस्या सिर्जना भई कर्जाको किस्ता भुक्तानीमा समस्या परेको र सो किस्ता रकम सानो बनाइदिँदा किस्ता भुक्तानीमा सहजता हुने भन्दै सदस्यहरूद्वारा निवेदन पेश गरेको अवस्थामा मात्र केहि सदस्यहरूलाई भुक्तानी व्यवस्था सजिलो बनाईदिने तथा निजहरूले संचालन गरेको व्यवसायको सुनिश्चितताको आधारमा किस्ता सानो बनाई भुक्तानी प्रक्रियालाई सरलीकृत गरिएको व्यहोरा जानकारीका लागि सादर अनुरोध गर्दछौं ।
- (ग) निर्देशन बमोजिम पूर्णरूपमा कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (घ) कर्जा लगानी गर्दा नेपाल राष्ट्र बैंकबाट इजाजतपत्रप्राप्त “घ” वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन २०८१ को निर्देशन नं. १९/०८१ को बुँदा नं. २ मा रहेका व्यवस्था बमोजिम नै कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (ङ) निर्देशन बमोजिम कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (च) निर्देशन बमोजिम पूर्णरूपमा कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।
- (छ) यस वित्तीय संस्थाको आन्तरिक र बाह्य लेखापरीक्षण तथा नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण र गैरस्थलगत सुपरिवेक्षण प्रतिवेदनले औल्याएका कैफियतहरू पुन नदाहोरिने गरी कार्यान्वयन गरिने व्यहोरा सादर अनुरोध गर्दछौं ।



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड
केन्द्रीय कार्यालयमा कार्यरत कर्मचारीहरूको विवरण

व्यवस्थापन समूह

| नाम | पद | कार्यरत विभाग |
|--------------------------|-------------------------|--|
| श्री शिव प्रसाद ज्ञवाली | प्रमुख कार्यकारी अधिकृत | प्रमुख कार्यकारी अधिकृत |
| श्री मनरुपा पौडेल | सहायक महाप्रबन्धक | वित्तीय व्यवस्थापन विभाग प्रमुख |
| श्री चन्दन कुमार सरदार | प्रबन्धक | मुख्य व्यवसाय अधिकृत/जनशक्ति व्यवस्थापन विभाग प्रमुख |
| श्री देवचन्द्र राय | नायव प्रबन्धक | कर्जा विभाग प्रमुख |
| श्री टोप बहादुर रास्कोटी | सहायक प्रबन्धक | कर्जा असुली तथा जोखिम व्यवस्थापन विभाग प्रमुख |
| श्री अनिल विश्वकर्मा | का.मु.वरिष्ठ अधिकृत | आन्तरिक लेखापरीक्षण विभाग प्रमुख |
| श्री होम प्रसाद अधिकारी | अधिकृत | सञ्चालन विभाग प्रमुख |

विभागीय सहायकहरू :

| क्र. स. | नाम | पद | कार्यरत विभाग |
|---------|-----------------------------|------------------|--|
| १ | श्री महेन्द्र प्रसाद आचार्य | सहायक प्रबन्धक | कर्जा असुली तथा जोखिम व्यवस्थापन विभाग |
| २ | श्री समीर तिवारी | अधिकृत | वित्तीय व्यवस्थापन विभाग |
| ३ | श्री सुमित पन्थी | अधिकृत | सूचना प्रविधि विभाग |
| ४ | श्री श्याम कृष्ण महर्जन | अधिकृत | आन्तरिक लेखा परीक्षण विभाग |
| ५ | श्री कविता खत्री | अधिकृत | वित्तीय व्यवस्थापन विभाग |
| ६ | श्री कमल प्रसाद तिमल्सिना | का.मु. अधिकृत | आन्तरिक लेखा परीक्षण विभाग |
| ७ | श्री नविन बोगटी | का.मु. अधिकृत | आन्तरिक लेखा परीक्षण विभाग |
| ८ | श्री राम प्रसाद पौड्याल | का.मु. अधिकृत | सूचना प्रविधि विभाग |
| ९ | श्री सुजन दाहाल | सहायक अधिकृत | आन्तरिक लेखा परीक्षण विभाग |
| १० | श्री राम पौड्याल | सहायक अधिकृत | कर्जा असुली तथा जोखिम व्यवस्थापन विभाग |
| ११ | श्री उमेश दाहाल | सहायक अधिकृत | कर्जा विभाग |
| १२ | श्री सुदीप लुङ्गेल | सहायक अधिकृत | आन्तरिक लेखा परीक्षण विभाग |
| १३ | श्री शिव पौडेल | सहायक अधिकृत | आन्तरिक लेखा परीक्षण विभाग |
| १४ | श्री सुरेश परियार | सहायक अधिकृत | वित्तीय व्यवस्थापन विभाग |
| १५ | श्री स्वेता यादव | का.मु. सुपरभाईजर | सूचना प्रविधि विभाग |
| १६ | श्री दिपा थपलिया | वरिष्ठ सहायक | जनशक्ति व्यवस्थापन विभाग |
| १७ | श्री रमिता के.सी. | वरिष्ठ सहायक | वित्तीय व्यवस्थापन विभाग |
| १८ | श्री लक्ष्मी थापा मगर | वरिष्ठ सहायक | कर्जा विभाग |
| १९ | श्री सृजना के.सी. | सहायक | जनशक्ति व्यवस्थापन विभाग |
| २० | श्री सिर्जना खतिवडा | सहायक | कर्जा विभाग |
| २१ | श्री प्रदिप मगर | चालक | वरिष्ठ सवारी चालक |
| २२ | श्री सोम बहादुर लामा | सुरक्षा गार्ड | सुरक्षा गार्ड |
| २३ | श्री भवानी अधिकारी | सहयोगी | कार्यालय सहयोगी |
| २४ | श्री सरिता गुरुङ | सहयोगी | कार्यालय सहयोगी |

आरम्भ चौतारी लघुवित्त वितीय संस्था लिमिटेड

सम्पूर्ण प्रदेश मातहतमा रहेका अनुगमन अधिकृतहरूको विवरणः

| क्र. स. | नाम | पद | अनुगमन कार्यालय |
|---------|----------------------------|---------------|---------------------------|
| १ | श्री बालकृष्ण कार्की | बरिष्ठ अधिकृत | अनुगमन अधिकृत, सिन्धुली |
| २ | श्री सन्तोष चन्द | बरिष्ठ अधिकृत | अनुगमन अधिकृत, बुटवल |
| ३ | श्री विजय कुमार पासमान | अधिकृत | अनुगमन अधिकृत, वागमती |
| ४ | श्री जय कृष्ण यादव | अधिकृत | अनुगमन अधिकृत, ठुटिपिपल |
| ५ | श्री भगवती खरेल | अधिकृत | अनुगमन अधिकृत, सम्भनाचौक |
| ६ | श्री देवेन्द्र खड्का के.सी | अधिकृत | अनुगमन अधिकृत, बलकोट |
| ७ | श्री गीता राउत | अधिकृत | अनुगमन अधिकृत, हेकुली |
| ८ | श्री दिपा ज्ञवाली | का.मु. अधिकृत | अनुगमन अधिकृत, शिवराज |
| ९ | श्री नितेश कुमार चौधरी | सहायक अधिकृत | अनुगमन अधिकृत, कुश्माहार |
| १० | श्री कल्पना बिष्ट | सहायक अधिकृत | अनुगमन अधिकृत, पाँचखाल |
| ११ | श्री सन्तोष रायमाझी | सहायक अधिकृत | अनुगमन अधिकृत, गल्छी |
| १२ | श्री रमेश वि.क. | सहायक अधिकृत | अनुगमन अधिकृत, जामुने |
| १३ | श्री बेद बहादुर हायु | सहायक अधिकृत | अनुगमन अधिकृत, अर्जुनधारा |
| १४ | श्री चन्द्र प्रसाद आचार्य | सहायक अधिकृत | अनुगमन अधिकृत, दुल्लु |
| १५ | श्री दिपक बहादुर वोहोरा | सहायक अधिकृत | अनुगमन अधिकृत, जोशिपुर |
| १६ | श्री राम प्रवेश यादव | सहायक अधिकृत | अनुगमन अधिकृत, मिथिला |
| १७ | श्री रिषिराम सापकोटा | सहायक अधिकृत | अनुगमन अधिकृत, अर्गली |
| १८ | श्री राजु कुवर | सहायक अधिकृत | अनुगमन अधिकृत, सुलिचौर |
| १९ | श्री नारायण वि.क. | सुपरभाईजर | अनुगमन अधिकृत, राङखोला |
| २० | श्री बसन्त सोडारी | सुपरभाईजर | अनुगमन अधिकृत, देउराली |



आरम्भ चौतारी लघुवित्त वित्तीय संस्था लिमिटेड

प्रदेश अनुसार शाखा प्रबन्धकहरूको वितरण

| १. कोसी प्रदेश- शाखा कार्यालय सङ्ख्या: १९ (उन्नाईस) | | | |
|---|------------------------------------|------------------------------|---|
| क्र.सं. | शाखा कार्यालय | शाखा प्रबन्धकको नाम | शाखा कार्यालयको ठेगाना |
| १ | शाखा कार्यालय धनकुटा, धनकुटा | श्री राकेश ब्लोन | धनकुटा न.पा.-४, धनकुटा |
| २ | शाखा कार्यालय भेडेटार, धनकुटा | श्री सुजता दनुवार | साँगुरीगढी गा.पा.-६, धनकुटा |
| ३ | शाखा कार्यालय ओखलढुंगा, ओखलढुंगा | श्री सुजन राई | सिद्धिचरण न.पा.-५, ओखलढुंगा |
| ४ | शाखा कार्यालय दिक्तेल, खोटाङ | श्री पुष्पाञ्जली पुलामी मगर | दिक्तेल रूपाकोट मभुवागढी न.पा.-१, खोटाङ |
| ५ | शाखा कार्यालय बसन्तपुर, तेह्रथुम | श्री नेत्र प्रसाद दाहाल | लालीगुराँस न.पा.-२, तेह्रथुम |
| ६ | शाखा कार्यालय भोजपुर, भोजपुर | श्री सुरेन्द्र खड्का | भोजपुर न.पा.-७, भोजपुर |
| ७ | शाखा कार्यालय गोठगाउँ, मोरङ | श्री राज नारायण माझी | सुन्दर हरैचा न.पा.-७, मोरङ |
| ८ | शाखा कार्यालय शनिश्चरे, मोरङ | श्री संगिता कार्की | पथरी शनिश्चरे न.पा.-४, मोरङ |
| ९ | शाखा कार्यालय हल्दिबारी, भापा | श्री विमला खड्का | हल्दिबारी गा.पा.-२, भापा |
| १० | शाखा कार्यालय अर्जुनधारा, भापा | श्री हेमन्ता राई | अर्जुनधारा न.पा.-८, भापा |
| ११ | शाखा कार्यालय ईट्टाभट्टा, भापा | श्री तोयानाथ बास्तोला | मेचिनगर न.पा.-८, भापा |
| १२ | शाखा कार्यालय शान्तिचोक, इलाम | श्री कुमार बस्नेत | सूर्योदय न.पा.-८, इलाम |
| १३ | शाखा कार्यालय बबिया, सुनसरी | श्री रविन खतिवडा | इनरुवा न.पा.-९, सुनसरी |
| १४ | शाखा कार्यालय क्याम्पाबजार, भापा | श्री चन्द्र कुमार विश्वकर्मा | कमल गा.पा.-२, भापा |
| १५ | शाखा कार्यालय शुक्रबारे, सुनसरी | श्री नारायण कुमार खड् | बर्जु गा.पा.-१, सुनसरी |
| १६ | शाखा कार्यालय जितपुर, इलाम | श्री दिपक श्रेष्ठ | देउमाई न.पा.-८, इलाम |
| १७ | शाखा कार्यालय निमुवा, मोरङ | श्री रोशन विश्वास | बुढिगंगा न.पा.-३, मोरङ |
| १८ | शाखा कार्यालय नडाहा, सुनसरी | श्री भिम बहादुर खत्री | बराहाक्षेत्र न.पा.-३, सुनसरी |
| १९ | शाखा कार्यालय चुहाडे, उदयपुर | श्री सुरेन्द्र श्रेष्ठ | त्रियुगा न.पा.-७, उदयपुर |
| २. मधेश प्रदेश- शाखा कार्यालय सङ्ख्या: १८ (अठार) | | | |
| १ | शाखा कार्यालय रामजानकीचोक, बारा | श्री अन्जु कुमारी चौधरी | निजगढ न.पा.-६, बारा |
| २ | शाखा कार्यालय सपही, बारा | श्री मनिष हलुवाई | कोल्हवी न.पा.-४, बारा |
| ३ | शाखा कार्यालय देवाही गोनाही, रौतहट | श्री जितु कुमार साह | देवाही गोनाही न.पा.-८, रौतहट |
| ४ | शाखा कार्यालय माधवनारायण, रौतहट | श्री रुपेश कुमार यादव | माधवनारायण न.पा.-६, रौतहट |
| ५ | शाखा कार्यालय लहान, सिराहा | श्री पपु कुमार यादव | लहान न.पा.-११, सिराहा |
| ६ | शाखा कार्यालय कुश्माहर, सप्तरी | श्री रमानन्द मण्डल | बोडेवर्साही न.पा.-३, सप्तरी |
| ७ | शाखा कार्यालय मिथिला, धनुषा | श्री रामदेव महतो | मिथिला न.पा.-२, धनुषा |
| ८ | शाखा कार्यालय कठुधार, महोत्तरी | श्री राधेश्याम यादव | औरही न.पा.-४, महोत्तरी |
| ९ | शाखा कार्यालय परडिया, महोत्तरी | श्री आकाश चौधरी | भँगाहा न.पा.-८, महोत्तरी |
| १० | शाखा कार्यालय भत्तिपुर, सर्लाही | श्री सन्जय कुमार चौधरी | ईश्वरपुर न.पा.-३, सर्लाही |
| ११ | शाखा कार्यालय हिरापुर, सर्लाही | श्री रोशन कुमार राम | वरहथवा न.पा.-११, सर्लाही |
| १२ | शाखा कार्यालय बागमती, सर्लाही | श्री कविता चौधरी | वागमती न.पा.-१२, सर्लाही |
| १३ | शाखा कार्यालय हनुमाननगर, सप्तरी | श्री इन्द्रजित कुमार यादव | हनुमाननगर कंकालिनी न.पा.-५, सप्तरी |
| १४ | शाखा कार्यालय छिन्नमस्ता, सप्तरी | श्री पुरुषोत्तम खाँ | छिन्नमस्ता गा.पा.-४, सप्तरी |
| १५ | शाखा कार्यालय तेनुवापट्टी, सिराहा | श्री राज कुमार मेहेता | बरियारपट्टि गा.पा.-४, सिराहा |

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| १६ | शाखा कार्यालय नरहा, सिराहा | श्री अमरेन्द्र कुमार सिंह | नरहा गा.पा.-५, सिराहा |
| १७ | शाखा कार्यालय किसानपुर, धनुषा | श्री सञ्जय कुमार यादव | धनुषाधाम न.पा.-७, धनुषा |
| १८ | शाखा कार्यालय लक्ष्मीनिया, धनुषा | श्री सुदीप कुमार सिंह | लक्ष्मीनिया गा.पा.-६, धनुषा |

३. वागमती प्रदेश- शाखा कार्यालय सङ्ख्या: १८ (अठार)

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| १ | शाखा कार्यालय खुर्कोट, सिन्धुली | श्री तारा कुमारी थापा | गोलन्जोर गा.पा.-७, सिन्धुली |
| २ | शाखा कार्यालय सुकुटे, सिन्धुपाल्चोक | श्री संगिता गिरी पाठक | चौतारा साँगाचोकगढी न.पा.-१, सिन्धुपाल्चोक |
| ३ | शाखा कार्यालय बनेपा, काभ्रेपलाञ्चोक | श्री भक्तनाथ योगी | बनेपा- न.पा. १०, काभ्रेपलाञ्चोक |
| ४ | शाखा कार्यालय सिन्धुली, सिन्धुली | श्री धन बहादुर धिमिरे | कमलामाई न.पा.-६, सिन्धुली |
| ५ | शाखा कार्यालय बट्टार, नुवाकोट | श्री सुजन राउत | विदुर न.पा.-४, नुवाकोट |
| ६ | शाखा कार्यालय गल्छी, धादिङ | श्री प्रल्हाद धिमिरे | गल्छी गा.पा.-७, धादिङ |
| ७ | शाखा कार्यालय पाँचखाल, काभ्रेपलाञ्चोक | श्री कास्मिरा अधिकारी | पाँचखाल न.पा.-२, काभ्रेपलाञ्चोक |
| ८ | शाखा कार्यालय चरिकोट, दोलखा | श्री शर्मिला बुढाथोकी | भीमेश्वर न.पा.-६, दोलखा |
| ९ | शाखा कार्यालय मन्थली, रामेछाप | श्री दिपेश दर्लामी | मन्थली न.पा.-२ रामेछाप |
| १० | शाखा कार्यालय बाहुनीपाटी, सिन्धुपाल्चोक | श्री रिपेन्द्र दाहाल | मेलम्ची न.पा.-१२, सिन्धुपाल्चोक |
| ११ | शाखा कार्यालय दुधौली, सिन्धुली | श्री विनोद कुमार चौधरी | दुधौली न.पा.-५, सिन्धुली |
| १२ | शाखा कार्यालय खरानीटार, नुवाकोट | श्री अर्जुन भट्टराई | तादी गा.पा.-३, नुवाकोट |
| १३ | शाखा कार्यालय कल्याणपुर, चितवन | श्री शान्ति कुमारी सारु | माडि न.पा. ६, चितवन |
| १४ | शाखा कार्यालय पिप्ले, चितवन | श्री शिव बहादुर कार्की | राप्ती न.पा.-१, चितवन |
| १५ | शाखा कार्यालय पालुङ्ग, मकवानपुर | श्री महेन्द्र प्रसाद शर्मा | थाहा न.पा.-२, मकवानपुर |
| १६ | शाखा कार्यालय जुरेली, मकवानपुर | श्री रसना कुमारी तामाङ | बकैया गा.पा.-४, मकवानपुर |
| १७ | शाखा कार्यालय शक्तिखोर, चितवन | श्री राम कुमार चौधरी | कालिका न.पा.-८, चितवन |
| १८ | शाखा कार्यालय डाँछी, काठमाण्डौ | श्री मन्दिरा आचार्य | कागेश्वरी मनोहरा न.पा.-४, काठमाण्डौ |

४. गण्डकी प्रदेश- शाखा कार्यालय सङ्ख्या: १४ (चौध)

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| १ | शाखा कार्यालय गोछडा, नवलपुर | श्री बुद्धिराज बस्नेत | कावासोती न.पा. -१७, नवलपुर |
| २ | शाखा कार्यालय सर्दि, नवलपुर | श्री निरज पन्त | बिनयी त्रिवेणी गा.पा.-३, नवलपरासी |
| ३ | शाखा कार्यालय चापाकोट, स्याङ्जा | श्री तुल्सराम पंगेनी | चापाकोट न.पा. -१०, स्याङ्जा |
| ४ | शाखा कार्यालय मिर्मि, स्याङ्जा | श्री अञ्जली श्रेष्ठ | कालीगण्डकी गा.पा. -७, स्याङ्जा |
| ५ | शाखा कार्यालय देउराली, गोरखा | श्री रामकृष्ण श्रेष्ठ | गोरखा न.पा.-१३, गोरखा |
| ६ | शाखा कार्यालय देवघाट, तनहुँ | श्री मधुमाया गुरुङ | देवघाट गा.पा.-५, तनहुँ |
| ७ | शाखा कार्यालय रुपा, कास्की | श्री हेमन्ता बुढामगर | रुपा गा.पा.-५, कास्की |
| ८ | शाखा कार्यालय घाचोक, कास्की | श्री यानुमाया मगर | माछापुच्छ्रे गा.पा.-३, कास्की |
| ९ | शाखा कार्यालय राङखोला, स्याङ्जा | श्री किशोर पौडेल | पुतलीबजार न.पा. -१०, स्याङ्जा |
| १० | शाखा कार्यालय डिहगाउँ, तनहुँ | श्री कृष्ण प्रसाद अर्याल | व्यास न.पा. -१०, तनहुँ |
| ११ | शाखा कार्यालय ढोरफिदी, तनहुँ | श्री ठाकुर प्रसाद सुनार | शुक्लागण्डकी न.पा. -०८, तनहुँ |
| १२ | शाखा कार्यालय कुँडुले, बाग्लुङ | श्री बुद्धिमाया दमाई | बाग्लुङ न.पा. -०८, बाग्लुङ |
| १३ | शाखा कार्यालय बेउलीबास, पर्वत | श्री टिकाराम पोखरेल | पैयुँ, गा.पा. -०८, पर्वत |
| १४ | शाखा कार्यालय टुहुरेपसल, तनहुँ | श्री लक्ष्मी पाण्डे ढकाल | भानु न.पा. -०६, तनहुँ |



५. लुम्बिनी प्रदेश- शाखा कार्यालय सङ्ख्या: ५३ (त्रिपन्न)

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| १ | शाखा कार्यालय शिवपुर, रुपन्देही | श्री रसु पौडेल | तिलोत्तमा न.पा.-८, रुपन्देही |
| २ | शाखा कार्यालय दोभान, पाल्पा | श्री रमेश भाँक्री | तिनाउ गा.पा.-२, पाल्पा |
| ३ | शाखा कार्यालय मानपकडी, रुपन्देही | श्री अजय यादव | शुद्धोधन गा.पा.-५, रुपन्देही |
| ४ | शाखा कार्यालय बुङ्ढी, कपिलवस्तु | श्री महेन्द्र यादव | बुद्धभूमि न.पा.-४, कपिलवस्तु |
| ५ | शाखा कार्यालय बतासे, पाल्पा | श्री सिता थापा | रिब्दीकोट गा.पा.-७, पाल्पा |
| ६ | शाखा कार्यालय सुलिचौर, रोल्पा | श्री लाल बहादुर घर्ति | सुनिल स्मृति गा.पा.-४, रोल्पा |
| ७ | शाखा कार्यालय खनदह, अर्घाखाँची | श्री सरस्वती गौतम | मालारानी गा.पा.-३, अर्घाखाँची |
| ८ | शाखा कार्यालय बल्कोट, अर्घाखाँची | श्री सुनिल कुमार परियार | छत्रदेव गा.पा.-२, अर्घाखाँची |
| ९ | शाखा कार्यालय गोम्ली, दाङ | श्री ज्योति पौडेल | घोराही उ.म.न.पा -४, दाङ |
| १० | शाखा कार्यालय सिमलटारी, गुल्मी | श्री कमला घर्तिमगर | मालिका गा.पा.-८, गुल्मी |
| ११ | शाखा कार्यालय लालमटिया, दाङ | श्री तिलन कुमारी पर्छाई | राप्ती गा.पा.-२, दाङ |
| १२ | शाखा कार्यालय ठूलावेशी, प्यूठान | श्री पुर्ण बहादुर रोकाया | गौमुखी गा.पा.-५, प्यूठान |
| १३ | शाखा कार्यालय ठुटिपिपल, रुपन्देही | श्री अन्नत न्यौपाने | ओमसतिथा गा.पा.-१, रुपन्देही |
| १४ | शाखा कार्यालय शंकरपुर, रुपन्देही | श्री मञ्जु देवी बस्याल | देवदह न.पा.-११, रुपन्देही |
| १५ | शाखा कार्यालय कोपवा, कपिलवस्तु | श्री माधव पन्थी | वाणगंगा न.पा. -५, कपिलवस्तु |
| १६ | शाखा कार्यालय रुद्रपुर, रुपन्देही | श्री खुम बहादुर रेश्मी | कन्चन गा.पा.-४, रुपन्देही |
| १७ | शाखा कार्यालय शिवराज, कपिलवस्तु | श्री श्रवण कुमार आर्चाय | शिवराज न.पा -१, कपिलवस्तु |
| १८ | शाखा कार्यालय बेथरी, रुपन्देही | श्री संदिप कुमार यादव | मायादेवी गा.पा.-६, रुपन्देही |
| १९ | शाखा कार्यालय गढवा, दाङ | श्री रमिता कुमारी पुन | गढवा गा.पा.-६, दाङ |
| २० | शाखा कार्यालय अर्गली, पाल्पा | श्री गिता अधिकारी | तानसेन न.पा.-१४, पाल्पा |
| २१ | शाखा कार्यालय बाग्दुला, प्यूठान | श्री प्रतिक्षा महारा | प्यूठान न.पा.-७, प्यूठान |
| २२ | शाखा कार्यालय लामाचौर, प्यूठान | श्री तिलक खत्री | स्वर्गद्वारी न.पा.-९, रोल्पा |
| २३ | शाखा कार्यालय शान्तिनगर, दाङ | श्री दुर्गाराज ओली | शान्तिनगर गा.पा.-३, दाङ |
| २४ | शाखा कार्यालय माडीचौर, रोल्पा | श्री शालिक राम पुन | रोल्पा न.पा.-७, रोल्पा |
| २५ | शाखा कार्यालय घर्तिगाउँ, रोल्पा | श्री प्रेम बुढाथोकी | माडी गा.पा.-२, रोल्पा |
| २६ | शाखा कार्यालय मजुवा, गुल्मी | श्री पशुपती शर्मा | चन्द्रकोट-८, गुल्मी |
| २७ | शाखा कार्यालय रामपुर, पाल्पा | श्री रन्जना पोखरेल | रामपुर न.पा. -६, पाल्पा |
| २८ | शाखा कार्यालय भलवाड, कपिलवस्तु | श्री प्रतिक्षा परियार | वाणगंगा न.पा.-९, कपिलवस्तु |
| २९ | शाखा कार्यालय भूमही, नवलपरासी | श्री केशव सारु | सुनवल न.पा. -१२, नवलपरासी |
| ३० | शाखा कार्यालय लुम्बिनी, रुपन्देही | श्री आकाश गौतम | लुम्बिनी सांस्कृतिक न.पा.-६, रुपन्देही |
| ३१ | शाखा कार्यालय फेनहरा, नवलपरासी | श्री गहेन्द्र धावल | सुस्ता गा.पा.-१, नवलपरासी |
| ३२ | शाखा कार्यालय दुर्गाफाँट, अर्घाखाँची | श्री कल्पना अधिकारी | पाणीनी गा.पा.-३, अर्घाखाँची |
| ३३ | शाखा कार्यालय राजपुर, दाङ | श्री राकेश कुमार चौधरी | राजपुर गा.पा.-५, दाङ |
| ३४ | शाखा कार्यालय हापुरे, दाङ | श्री बाबुराम के.सी. | बबई गा.पा. -४, दाङ |
| ३५ | शाखा कार्यालय हेकुली, दाङ | श्री रमा पाठक | दङ्गीशरण गा.पा.-४, दाङ |
| ३६ | शाखा कार्यालय रुकुमकोट, रुकुम पूर्व | श्री हरिशचन्द्र बुढामगर | सिस्ने गा.पा.-५, रुकुमपूर्व |
| ३७ | शाखा कार्यालय कमिरेचौर, दाङ | श्री गोपाल वि.क. | बंगलाचुली गा.पा.-३, दाङ |

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| ३८ | शाखा कार्यालय मभगावाँ, रुपन्देही | श्री बाबुराम पाल | कोटहीमाई गा.पा.-५, रुपन्देही |
| ३९ | शाखा कार्यालय ठाडा, अर्घाखाँची | श्री अभिशोक पौडेल | सितगंगा न.पा.-४, अर्घाखाँची |
| ४० | शाखा कार्यालय खिल्जी, अर्घाखाँची | श्री सिर्जना खनाल | भूमिकास्थान न.पा.-६, अर्घाखाँची |
| ४१ | शाखा कार्यालय वुटवल, रुपन्देही | श्री पवि पाण्डे | तिलोत्तमा न.पा.-३, रुपन्देही |
| ४२ | शाखा कार्यालय भडेवा, पाल्पा | श्री तुल्सीराम वोहोरा | तानसेन न.पा.-७, पाल्पा |
| ४३ | शाखा कार्यालय सुरपाल, रोल्पा | श्री तिलक पुन | रुन्टीगढी गा.पा.-८, रोल्पा |
| ४४ | शाखा कार्यालय अगैया, बाँके | श्री तारा खनाल पौडेल | राप्ती सुनारी गा.पा.-२, बाँके |
| ४५ | शाखा कार्यालय पशुपतिनगर, बर्दिया | श्री ओम प्रकाश पासी | गेरुवा गा.पा.-५, बर्दिया |
| ४६ | शाखा कार्यालय मिलनचोक, बाँके | श्री सुरत बहादुर भुल | डडुवा गा.पा.-४, बाँके |
| ४७ | शाखा कार्यालय बुडिया, बाँके | श्री आशा भट्टराई | जानकी गा.पा.-५, बाँके |
| ४८ | शाखा कार्यालय भुरीगाउँ, बर्दिया | श्री उमेशराज कपाडी | ठाकुरबाबा गा.पा.-२, बर्दिया |
| ४९ | शाखा कार्यालय छत्रकोट, गुल्मी | श्री कृष्ण प्रसाद बेलवासे | छत्रकोट गा.पा.-२, गुल्मी |
| ५० | शाखा कार्यालय सम्भनाचोक, बाँके | श्री तुल्छी कुमारी पातली वोहरा | बैजनाथ गा.पा.-६, बाँके |
| ५१ | शाखा कार्यालय सानोश्री, बर्दिया | श्री दिपक विष्ट | मधुवन न.पा.-८, बर्दिया |
| ५२ | शाखा कार्यालय नयाँ मिल, रुपन्देही | श्री रविना परियार | तिलोत्तमा न.पा.-५, रुपन्देही |
| ५३ | शाखा कार्यालय सैना मैना, रुपन्देही | श्री कल्पना बन्जाडे सुवेदी | सैनामैना न.पा.-३, रुपन्देही |

६. कर्णाली प्रदेश- शाखा कार्यालय सङ्ख्या: १२ (बाह्र)

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| १ | शाखा कार्यालय श्रीनगर, सल्यान | श्री डण्ड बहादुर खड्का | शारदा न.पा.-१, सल्यान |
| २ | शाखा कार्यालय थारामारे, सल्यान | श्री ललित गुरुङ | बागचौर न.पा.-२, सल्यान |
| ३ | शाखा कार्यालय चौरजहारी, रुकुम पश्चिम | श्री टेकराज डाँगी | चौरजहारी न.पा.-१, रुकुम पश्चिम |
| ४ | शाखा कार्यालय खलंगा, जाजरकोट | श्री किशोर कुमार सिंह | भेरी न.पा.-४, जाजरकोट |
| ५ | शाखा कार्यालय जामुने, सुर्खेत | श्री रमेश के.सी. | सिमता गा.पा.-६, सुर्खेत |
| ६ | शाखा कार्यालय मेहलकुना, सुर्खेत | श्री निर्मला खड्का के.सी. | गुर्भाकोट न.पा.-८, सुर्खेत |
| ७ | शाखा कार्यालय बाबियाचौर, सुर्खेत | श्री शान्ति कुमारी धामी | पन्चपुरी न.पा.-६, सुर्खेत |
| ८ | शाखा कार्यालय देउती, सुर्खेत | श्री समिक्षा परियार | बिरेन्द्रनगर न.पा.-११, सुर्खेत |
| ९ | शाखा कार्यालय बाङ्गेसिमल, सुर्खेत | श्री सन्देश बोहरा | बिरेन्द्रनगर न.पा.-२, सुर्खेत |
| १० | शाखा कार्यालय मटेला, सुर्खेत | श्री नवराज स्वर्णकार | चिङ्गाड न.पा.-३, सुर्खेत |
| ११ | शाखा कार्यालय मेहलमुडी, कालीकोट | श्री हिक्मत दर्जी | सन्नि त्रिवेणी गा.पा.-६, कालीकोट |
| १२ | शाखा कार्यालय दुल्लु, दैलेख | श्री नरेन्द्र शाही | दुल्लु न.पा.-५, दैलेख |

७. सुदूर पश्चिम प्रदेश- शाखा कार्यालय सङ्ख्या: ६ (छ)

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| १ | शाखा कार्यालय बिनायक बजार, अछाम | श्री मनोज दर्जी | पन्चदेवल बिनायक न.पा.-३, अछाम |
| २ | शाखा कार्यालय बेलापुर, डडेल्धुरा | श्री खग्रेन्द्र प्रकाश ओली | नवदुर्गा गा.पा.-४, डडेल्धुरा |
| ३ | शाखा कार्यालय मौवा, डोटी | श्री नरेन्द्र बहादुर बम | आदर्श गा.पा.-१, डोटी |
| ४ | शाखा कार्यालय लालभाडी, कञ्चनपुर | श्री यसोदा सिंह थापा | लालभाडी.पा.-१, कञ्चनपुर |
| ५ | शाखा कार्यालय जोशिपुर, कैलाली | श्री संगिता कुमारी थापा | जोशिपुर गा.पा.-४, कैलाली |
| ६ | शाखा कार्यालय जानकी, कैलाली | श्री दिपा सुवेदी | जानकी गा.पा.-३, कैलाली |

सदस्यको जीवन परिवर्तनमा आरम्भ चौतारीको साथ

समय परिवर्तनशील छ, यसरी नै समय सँगै मानिसको जिवनका विभिन्न मोड, भोगाइमा कति सफल त कति असफल भइन्छ, ति भोगाइहरू सम्भना योग्य र अध्ययन, योग्य वन्न सक्छ । यसरी नै सम्भना योग्य सफलताको कथा वनेको छ । लुम्बिनी प्रदेश रोल्पा जिल्ला रोल्पा न.पा, गा.पा वडा न. ७ वस्ने विपन्न परिवारमा जन्म लिएर कक्षा १० सम्म मात्र अध्ययन गरेकी मिना कुमारी ओली ले हाल आरम्भ चौतारी लघुवित्त वित्तीय संस्था शाखा कार्यालय माडिचौर द्वारा गठीत केन्द्र नं ००२ की लघुउद्यमी महिला सदस्यको रूपमा आभनो परिचय वनाउनु भएको छ ।



उहाँको जिवनमा धेरै परिवर्तन आएका छन, मानिस भएपछि भनिन्छ दुखमा नआत्तिने सुखमा नमात्तिने हुनु पर्दछ । यस्तै २३ वर्षको उमेरमा उहाँले लिल वहादुर डाँगी संग विवाह गनुभयो । उनका श्रीमान वैदेशिक रोजगारीमा हुनुहुन्थ्यो । ७ वर्षको अन्तराल पछि उहाँले २०६७ सालवाट गदै आएको कुखुरा पालनमा सहयोगी भुमिकामा श्रीमानले थप किराना पसल समेत सुरु गरी विस्तारै २ वटा व्यवसाय चलाउन सफल हुनु भयो ।

उहाले गदै आएको व्यवसाय वाट मनग्य आम्दानी भएपछि व्यवसायलाई थप विस्तार गर्ने हेतुले निजले २०७४/०५/०३ गते गाँउमै आरम्भ चौतारीको समुहमा आवद्ध भइ सदस्यता लिई वचत गदै पहिलो पटक रु १,००,०००/- कर्जा लिएर व्यवसाय वढाउनु भयो । जसवाट व्यवसायमा दिन प्रतिदिन ग्रहको विश्वास मायाले गर्दा निजले हाल सम्म आरम्भ चौतारी लघुवित्त वाट दोश्रो, तेश्रो, पटक क्रमशः १,३०,०००/- , ६,००,०००/- धितोमा कर्जा चलाई विचमा आएको कोभिड माहामारी को समयमा कुनै विचलित नभइ हाल आरम्भ चौतारी वाट विना धितो रु ५,००,०००/- कर्जा चलाई रहनु भएको छ । जस वाट मासिक आम्दानी समग्रमा १,००,०००/- सम्म गदै आइरहनु भएको समेत छ । जुन प्रगती मा ओली दम्पति दङ्ग हुनुहुन्छ । हाल व्यवसाय संचालन मा सहयोगार्थ १ जना महिला लाई रोजगारी समेत दिन सफल रहनु भएको छ । व्यवसायमा वृद्धि सँगै अहिले साना ठुला गरी ३००० वटा कुखुरा खोरमा रहेका छन । साथै १ वटा वोलेरो गाडी समेत रहेको छ, जसवाट दाना ,कुखुरा खरीद विक्री गदै आउनु भएको छ । ओली मिति २०८२/०८/१२ गते शाखामा आयोजित वित्तीय साक्षरता तालिमको दिन उत्कृष्ट सदस्यको रूपमा सम्मानित समेत हुनु भएको थियो ।

यसरी पैसा नभएर गाउमै केहि गर्छु भन्ने महिला दिदि वहिनिहरूलाई आरम्भ चौतारी लघुवित्तले विना धितो कर्जा दिई हौसाला दिएको कारणले सानो किराना पसल व्यवसाय तथा कुखुरा पालन वाट राम्रो आम्दानी गदै लघुवित्तको किस्ता समयमै तिरी इमान्दारपूर्वक आज यहाँ सम्म आइपुगेको र उहाँ अन्य सदस्य दिदिवहिनीहरूलाई आफु जस्तै व्यवसायी वन्न समेत उत्प्रेरित गर्नुहुन्छ ।

सपनादेखि सफलता सम्म...

म शिला बि.क ३३ बर्षकी भए मेरो घर लुम्बिनी प्रदेश बर्दिया जिल्ला बासगाढी नगरपालिका २ चमकपुरमा पर्छ । पाच बर्ष पहिले (ला म आरम्भ चौतारी लघुबित्त बित्तीय संस्थाको समझनाचोक शाखाको केन्द्र नं ०२७ को मिति २०७७।०६।२२ गतेका दिन सदस्य बनेकी हुं । त्यति बेला सम्म मेरो घरको आर्थिक अबस्था कमजोर रहेको थियो । सानो तिनी आईसश्रीम ठेलामा खोलेका थियौ । श्रीमान, श्रीमति छोरा छोरी गरि जम्मा ४ जनाको परिवार भएपनि आईस श्रीम पसलको आम्दानी ले घर परिवार पालन पोषण गर्नका लागि निकै कठिन थियो ।

समुहमा बसे पछि कर्जा पाईन्छ, भन्ने गाउँ घरमा सुनेकी थिए, आवश्यकताले भनौ या भाग्नेले डोर्याउँदै लगेर आरम्भ चौतारीको ढोका सम्म पुर्‍याएको थियो । परिवारको सरसल्लाहले मै ले पहिलो पटकमा रु १०,०००। कर्जा लिएको थिए ,उक्त कर्जा लिए चल्दै आएको आईसश्रीमको व्यवसायमा लगानी गरेकी थिए । ग्राहक हरूको आवश्यकता पुरा गर्दै जादा दैनिक ग्राहक पनि बढ्दै गए , सोमाबिक रुपमा मासिक आम्दानी पनि बढ्दै गयो ।

आम्दानी बढ्दै गएपछि हिम्मत पनि बढ्दो रहेछ , त्यस पछि रु १५,०००। कर्जा लिएर व्यवसायमा लगानी गरेर थप व्यवसाय बढाए र नियमित कर्जा भुक्तान गरि सकेपछि यसै संस्था बाट रु १,००,०००। कर्जा लिएर समय अनुसार मैले पनि पसल परिवर्तन गरे ग्राहकको आवश्यकता पुरा गर्नका लागि तरकारी पसल सुरु गरेकी थिइन् व्यापार संगै संगै संस्थाको कारोबार पनि बढाउँदै लगिन । अहिले शिलाले यसै संस्था बाट रु.३००,०००।कर्जा लिएर आफु संगै श्रीम(नलाई समेत स्वरोजगार बनाउन आईसश्रीम पसल दर्त गरी श्रीमानले आईसश्रीम बनाउने गरेका छन भने शिला बि.क अहिले तरकारी फलफुल तथा आईस श्रीम पसल चलाउँदै आएकी छीन्



हामी जस्ता गरिव बिपन्न वर्गका लागि साथी भनेकै आरम्भ चौतारी लघुबित्त नै रहेको छ ।आफुलाई आवश्यकता परेको बेलामा बिना धितो कर्जा दिएकै कारण यति प्रगति गर्ने अबसर मिल्यो । कर्जा कारोबार गर्दा सल्लाह नगरी गर्ने, छुटा व्यबसाय गर्नु भन्ने तर अन्यत्र खर्च गर्ने, उद्ग्रम नगर्ने अनि अनावश्यक कुरामा खर्च गर्ने हो भने मात्र मान्छे बिग्रने हो नत्र सहि सोच लगन र परिश्रम गर्ने हो भने लघुबित्त संस्थाको सानो सहयोगले जिवननै परिवर्तन हुन सक्छ ,हागो मिहेनत र लगनसिल प्रगति देखेर सामाजले पनि प्रसंसा मानेका छन ।

जहाँ मेहनत र विश्वास त्यहाँ सफलता

दाङको गोउली, घोराही उपमहानगरपालिका-४ मा रहेको आरम्भ चौतारी लघुबित्त वित्तीय संस्था लिमिटेडको शाखा कार्यालयले २०७३ साल आश्विन २८ गतेदेखि वित्तीय सेवा प्रदान गर्दै आएको छ। एक हजार चार सय सदस्यहरूमध्ये ३५० जनाले कर्जा सुविधा प्राप्त गरेका छन्। तीमध्ये एक प्रेरणादायी नाम हो – तुलसा पी.एम. गुरुङ।

२०७३ सालमा तुलसा गुरुङले पहिलोपटक संस्थाबाट २०,००० रुपैयाँ कर्जा लिएर सानो बङ्गुर पालन व्यवसाय सुरु गरिन। सुरुवाती दिनहरू सजिला थिएनन्। बङ्गुर पालनमा श्रम, समय र धैर्य चाहिन्थ्यो। तर तुलसाले हार मानिनन। उनको दृढता र मेहनतले व्यवसाय विस्तार हुँदै गयो।

कर्जाको सदुपयोग गर्दै तुलसाले व्यवसायलाई निरन्तरता दिदै गरिन। सातौँ पटकसम्म संस्थाबाट कर्जा लिँदा रकम ७ लाख रुपैयाँ पुगेको छ। तर यो रकम केवल ऋण होइन, उनको परिश्रम र विश्वासको प्रतीक रहेको छ।

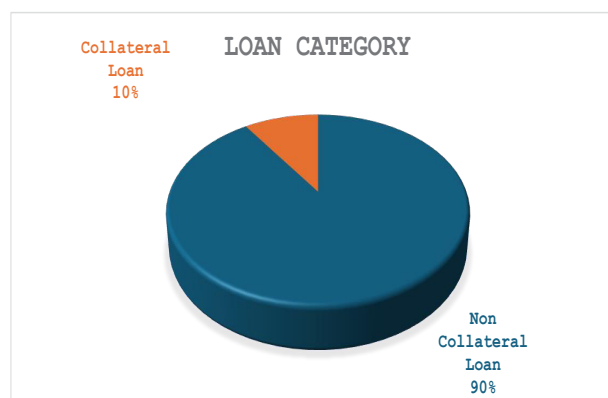
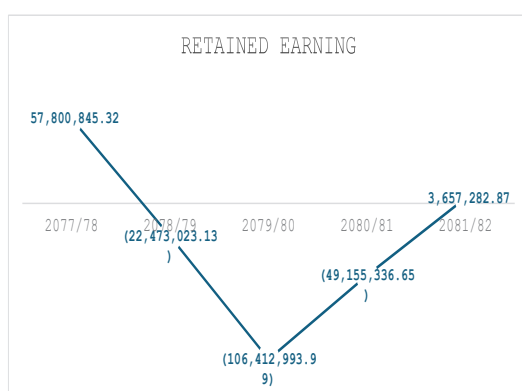
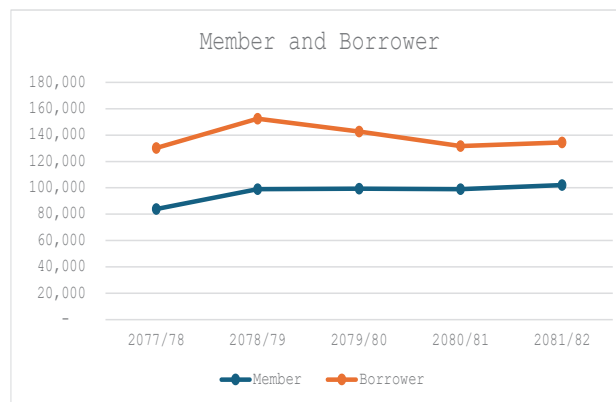
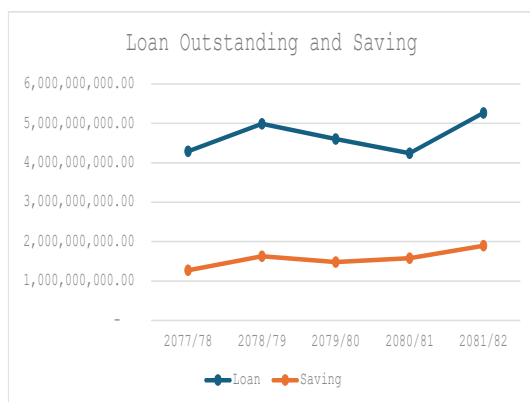
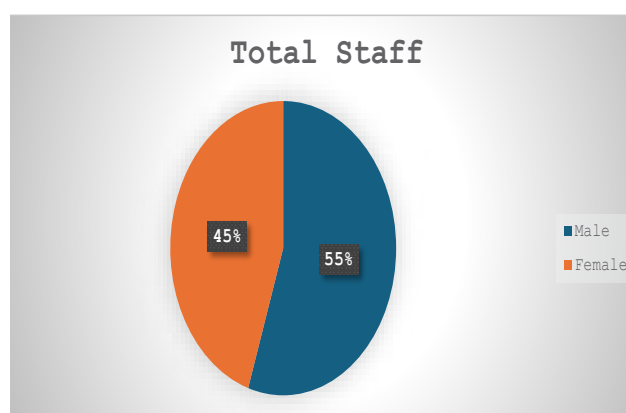
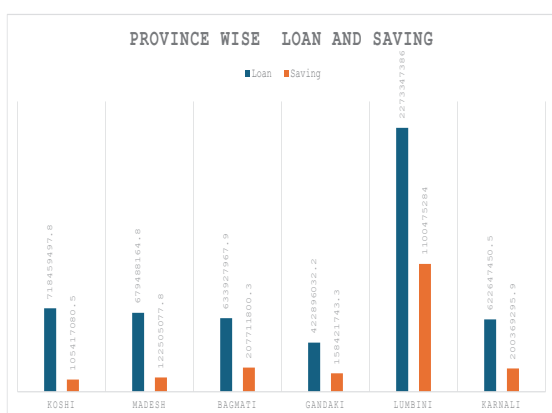
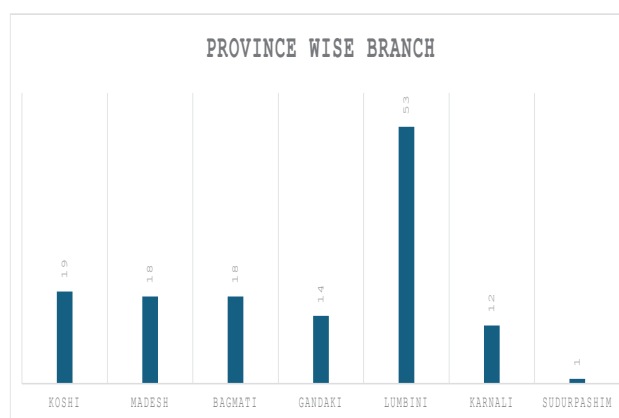
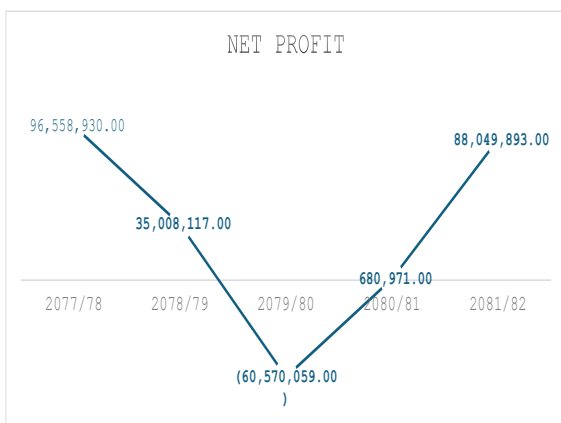
आज तुलसाको बङ्गुर पालन व्यवसायले परिवारलाई आर्थिक रूपमा सबल बनाएको छ। एउटा बङ्गुर बाट सुरु गरेको उक्त ब्यबसाय हाल ठूलो बङ्गुर फर्मबाट परिचित छ। जसले गर्दा तुलसाको घरमा खुशी छ, परिवार सुखी छ।

उत्कृष्ट उद्यमी तुलसा गुरुङ अब केवल एक सदस्य मात्र होइनन संस्थाको उत्कृष्ट सफल व्यवसायी हुन। उनले कर्जाको सही सदुपयोग गरेर देखाएको उदाहरणले अन्य सदस्यलाई पनि प्रेरणा दिएको छ।

संस्थाले उनलाई सम्मान गर्दै वित्तीय कार्यक्रम आयो जना गन्यो। यो सम्मान केवल तुलसाको लागि मात्र थिएन, सम्पूर्ण सदस्यहरूको लागि प्रेरणादायी सन्देश थियो। “सही सदुपयोगले कर्जा बोझ होइन, अवसर हुन्छ।” भन्ने उदाहरण बनेकी छन तुलसा। आरम्भ चौतारी लघुबित्त वित्तीय संस्था लिमिटेडले देखाएको मार्ग स्पष्ट छ। सानो रकमले पनि ठूलो सपना पूरा गर्न सकिन्छ। संस्थाले दिएको सहयोगलाई मेहनत र इमानदारीले प्रयोग गर्दा जीवनमा परिवर्तन सम्भव छ। सदस्यहरूको सफलता नै संस्थाको सफलता हो। तुलसा गुरुङको कथा केवल व्यक्तिगत उपलब्धि मात्र होइन, सामूहिक प्रेरणा हो। यसले देखाउँछ कि लघुबित्त संस्था केवल ऋण दिने निकाय होइन, जीवन परिवर्तन गर्ने साथी पनि हो।



वित्तीय संस्थाका केही सूचकांकहरू



वित्तीय संस्थाका गतिविधिहरू



शिवराज स्टेसन अन्तर्गत शाखा कार्यालय गढवा र राजपुरका सदस्यहरूलाई कुसन तथा डल बनाउने ३ दिने सीपमूलक तालिम



शाखा कार्यालय हेकुलीद्वारा एक दिने व्यावसायिक तरकारी खेती तालिम तथा वित्तीय साक्षरता तालिम सम्पन्न



जोशीपुर स्टेसन अन्तर्गत शाखा कार्यालय जोशीपुरका सदस्य लाई व्यावसायिक च्याउ खेती तालिम



शाखा कार्यालय बुटवलद्वारा वित्तीय साक्षरता तालिम सम्पन्न



शाखा कार्यालय ठूटीपिपलद्वारा एक दिने बटारेको धुप बत्ति बनाउने तालिम सम्पन्न



शाखा कार्यालय हेकुलीद्वारा सञ्चालित केन्द्र प्रमुख गोष्ठी

वित्तीय संस्थाका गतिविधिहरू



संस्थाका सञ्चालकहरू सञ्चालक शिक्षा तालीममा सहभागी हुदै



संस्थाका सहायक महाप्रबन्धकद्वारा व्यवसाय प्रवर्द्धनमा शाखा प्रबन्धकहरूलाई उत्प्रेरणा जगाउँदै



शाखामा कार्यरत सम्पूर्ण कर्मचारीहरूलाई मार्गदर्शन गर्दै संस्थाका प्रमुख कार्यकारी अधिकृत



जोखिम पहिचान र न्यूनीकरण तालीममा सहभागी शाखा प्रबन्धकहरू



शाखा प्रबन्धकहरूलाई ग्राहक पहिचान सम्बन्धी तालीम प्रदान गर्दै



नोट

व्यवस्थापन समूह



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