



मानुषी लघुवित्त वित्तीय संस्था लिमिटेड

MANUSHI LAGHUBITTA BITTYA SANSTHA LTD.

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजत प्राप्त राष्ट्रियस्तरको कार्यक्षेत्र भएको संस्था

केन्द्रीय कार्यालय बनेपा-१३, बैसेपाटी, काभ्रेपलाञ्चोक
फोन नं. ०११-६६२७५५, ०११-६६३९२७
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नेपाल राष्ट्र बैकबाट इजाजतपत्र प्राप्त घ वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन, २०७८ को निर्देशन नं. ४(१)। धा) बमोजिम मिति २०८०/१२/३० गते सम्पन्न पाँचौं वार्षिक साधारण सभाबाट पारित आ.व. २०७८/०८० को वासलात, नाफा-नोक्सान हिसाब, नगद प्रवाह विवरण, पूँजीकोष तालिका, जोखिम मारित सम्पति विवरण लगायत सर्वसाधारणको जानकारीको लागि प्रकाशित गरिएको

Statement of Financial Position As on 31st Ashadh 2080 (16 July 2023)

Figures in NPR

Particulars	Note	As at 31st Ashadh 2080	As at 32nd Ashadh 2079	As at 31st Ashadh 2078
Assets				
Cash and Cash equivalent	4.1	194,483,434	51,920,440	122,854,863
Statutory Balances & Due from Nepal Rastra Bank	4.2	9,001,138	7,001,138	5,001,238
Placement with Bank and Financial Institutions	4.3	-	-	-
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	1,231,291,545	1,518,298,280	1,038,203,946
Investment Securities	4.8	-	-	-
Current Tax Assets	4.9	6,965,337	11,700,906	9,514,506
Investment Property	4.10	-	-	-
Property, Plant and Equipment	4.11	11,466,574	13,318,420	11,815,089
Goodwill and Intangible assets	4.12	469,756	565,651	395,500
Deferred Tax Assets	4.13	3,709,405	2,660,894	2,203,193
Other Assets	4.14	4,032,690	2,632,336	2,204,560
Total Assets		1,461,419,879	1,608,098,066	1,192,192,894
Liabilities				
Due to Bank and Financial Institutions	4.15	388,084,076	593,066,248	370,903,501
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from Customers	4.18	888,565,306	776,778,962	647,767,663
Borrowing	4.19	10,170,930	10,034,430	10,751,055
Current Tax Liabilities	4.9	962,800	7,237,359	5,322,303
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	-
Other Liabilities	4.21	34,894,759	38,417,537	25,974,633
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
Total liabilities		1,322,677,872	1,425,534,535	1,060,719,155
Equity				
Share capital	4.24	109,375,000	109,375,000	70,000,000
Share premium	-	-	-	-
Retained earnings	-	(12,980,648)	33,544,904	21,607,820
Reserves	4.25	42,347,656	39,643,627	39,865,920
Total equity		138,742,008	182,563,531	131,473,739
Total Liabilities and Equity		1,461,419,879	1,608,098,066	1,192,192,894
Contingent Liabilities and Commitment	4.26	-	-	-
Net assets value per share		126.85	166.92	187.82

Statement of Cash Flows For the year ended 31st Ashadh 2080 (16 July 2023)

Figures in NPR

Particulars	Year ended 31st Ashadh 2080	Year ended 32nd Ashadh 2079
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	223,225,491	203,585,662
Fees and other income received	24,567,073	26,802,202
Dividend received	-	-
Receipts from other operating activities	89,322	1,130,931
Interest paid	(134,975,551)	(107,973,097)
Commission and fees paid	-	-
Cash payment to employees	(85,751,191)	(62,744,553)
Other expense paid	(14,648,951)	(17,722,938)
Operating cash flows before changes in operating assets and liabilities	12,506,192	43,078,207
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	-	-
Placement with Bank and Financial Institutions	-	-
Other trading assets	-	-
Loans and advances to bank and financial institutions	-	-
Loans and advances to customers	238,046,633	(488,806,483)
Other assets	3,335,214	(2,614,176)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from customers	111,786,345	129,011,299
Borrowings	-	-
Other liabilities	(491,202)	11,689,042
Net cash flow from operating activities before tax paid	365,183,182	(307,642,110)
Income taxes paid	(7,237,359)	(5,322,303)
Net cash flow from operating activities	357,945,823	(312,964,414)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	-	-
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(7,451,304)	(9,812,819)
Receipt from the sale of property and equipment	-	-
Purchase of intangible assets	(39,550)	(276,850)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	-	-
Dividend received	-	-
Others	-	-
Net cash used in investing activities	(7,490,854)	(10,089,669)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	(204,845,672)	221,446,122
Repayment of debt securities	-	-
Receipts from issue of subordinated liabilities	-	-
Repayment of subordinated liability	-	-
Receipts from issue of shares	-	39,375,000
Dividends paid	-	-
Interest paid	-	-
Other receipt/payment	(1,046,304)	(6,701,562)
Net cash from financing activities	(205,891,976)	254,119,560
Net increase (decrease) in cash and cash equivalents	144,562,993	(68,934,523)
Opening Balance of Cash and cash equivalents	58,921,578	127,856,101
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Closing Balance of Cash and cash equivalents	203,484,572	58,921,578

Statement of Profit or Loss For the year ended 31st Ashadh 2080 (16 July 2023)

Figures in NPR

Particulars	Note	Year ended 31st Ashadh 2080	Year ended 32nd Ashadh 2079
Interest Income	4.27	224,443,410	205,804,008
Interest Expense	4.28	134,975,551	107,973,097
Net Interest Income		89,467,859	97,830,911
Fee and Commission Income	4.29	24,567,073	26,802,202
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		24,567,073	26,802,202
Net Interest, Fee and Commission Income		114,034,932	124,633,113
Net Trading Income	4.31	(136,500)	716,625
Other Operating Income	4.32	225,822	414,306
Total Operating Income		114,124,254	125,764,044
Impairment charge/(reversal) for loans and other losses	4.33	50,178,022	10,930,495
Net Operating Income		63,946,232	114,833,549
Operating Expense			
Personnel Expenses	4.34	84,170,774	66,359,074
Other Operating Expenses	4.35	14,648,951	17,722,938
Depreciation & Amortisation	4.36	9,438,596	8,416,186
Operating Profit		(44,312,090)	22,335,351
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit before Income Tax		(44,312,090)	22,335,351
Income Tax Expense	4.39	-	-
Profit for the year		(44,226,378)	15,555,694
Profit attributable to:			
Equity holders of the Financial Institution		(44,226,378)	15,555,694
Profit for the year		(44,226,378)	15,555,694
Earnings Per Share			
Basic earnings per share		(40.44)	14.74
Diluted earnings per share		(40.44)	14.74

Capital Fund At the month end of Ashadh, 2080

Particulars	Amount
Tier 1 Capital (Core Capital) (CET1 + AT1)	
Common Equity Tier 1 (CET 1)	
Paid up Equity Share Capital	109,375,000
Equity Share Premium	-
Statutory General Reserves	8,204,988
Retained Earnings	(12,980,648.13)
Other Free Reserve- Capital Adjustment Reserve	-
Less: Goodwill	-
Less: Intangible Assets	(469,756.24)
Less: Deferred Tax Assets	(3,709,405.22)
Less: Fictitious Assets	-
Less: Defined Benefit Pension Assets	-
Less: Other Deductions	-
Adjustments under Pillar II	-
Less: Shortfall in Provision (6.4 a 1)	-
Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)	-
Common Equity Tier 1 (CET 1)	100,420,179
Perpetual Non Cumulative Preference Share Capital	-
Perpetual Debt Instruments	-
Stock Premium	-
Additional Tier 1 (AT1)	-
Tier 1 Capital (Core Capital) (CET1 + AT1)	100,420,179
Tier II	
Particulars	Amount
General Loan Loss Provision	15,164,075.21
Additional Loan Loss Provision	335,620.80
Exchange Equalization Reserve	-
Investment Adjustment Reserve	-
Other Reserves	-
Supplementary (Tier-2) Capital	15,499,696.01
Qualifying Capital	-
Core Capital (Tier 1 Capital)	100,420,179
Supplementary Capital (Tier II)	15,499,696
Total Capital Fund (Tier I and Tier II)	115,919,875

Statement of Comprehensive Income For the year ended 31st Ashadh 2080 (16 July 2023)

Figures in NPR

Particulars	Year ended 31st Ashadh 2080	Year ended 32nd Ashadh 2079
Profit for the year	(44,226,378)	15,555,694
Other Comprehensive Income, net of income tax		
a) Items that will not be reclassified to Profit or Loss		
Gains/(Losses) from investment in equity instruments measured at fair value	-	-
Gains/(Losses) on revaluation	-	-
Actuarial Gains/(Losses) on defined benefit plans	-	-
Income tax relating to above items	-	-
Net other Comprehensive Income that will not be reclassified to Profit or Loss	-	-
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	-	-
Total Comprehensive income for the year	(44,226,378)	15,555,694

Statement of Changes in Equity Attributable to equity holders of the Institution for the year ended 31st Ashadh 2080 (16 July 2023)

Figures in NPR

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Client Protection Reserve	Employee Training Reserve	Institution Building Fund	Other Assets Management Expens Fund	Other Reserve	Total
Balance at Shrawan 1, 2078	70,000,000	-	5,093,849	-	-	-	-	16,611,736	10,092,288	-	6,959,646	5,383,032	3,803,853	117,944,404
Adjustment/Restatement	-	-	-	-	8,533,252	-	-	4,996,084	-	-	-	-	-	13,529,336
Adjusted/Restated Balance at Shrawan 1, 2078	70,000,000	-	5,093,849	-	8,533,252	-	-	21,607,820	10,092,288	-	6,959,646	5,383,032	3,803,853	131,473,740
Comprehensive Income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	15,555,694	-	-	-	-	-	15,555,694
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	-	-	-	-	-	-	-	2,860,660	-	-	-	-	-	2,860,660
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	3,111,139	179,156	1,855,259	-	-	(6,479,269)	155,557	1,022,601	-	-	155,557	-
Transfer from the reserve during the year	-	-	-	-	-	-	-	-	(1,555,507)	-	-	(5,102,785)	(43,270)	(6,701,562)
Transactions with owners, directly recognized in equity														
Right share issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	39,375,000	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions:		39,375,000												
Balance at Ashadh End, 2079	1													