

२२ औं वार्षिक साधारण सभाको प्रतिवेदन



चमेली कल्याणकारी बचत तथा ऋण सहकारी संस्था लि.

सूर्यविनायक न. पा. १, बिरुवा, भक्तपुर फोन: ०१-५१४३०१४

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संस्थाको परिकल्पना र ध्येय :

परिकल्पना (Vision) : “समुदायमा जनविश्वास प्राप्त दिगो वित्तीय संस्था”

ध्येय (Mission) : “सरल र सहज रुपमा एकीकृत सेवा प्रदान गर्ने अग्रणी वित्तीय संस्था”

मङ्गलमय शुभकामना

यही आउँदै गरेको विजया दशमी,
शुभ-दीपावली, छठ पर्व तथा नेपाल सम्बत्
११४५ को पावन अवसरमा सम्पूर्ण शेयर
सदस्य तथा शुभेच्छुक दाजुभाई दिदी
बहिनीहरूमा
सु-स्वास्थ्य एवम् उत्तरोत्तर प्रगतिको लागि
हार्दिक मङ्गलमय शुभकामना व्यक्त गर्दछौं ।



चमेली कल्याणकारी बचत तथा ऋण
सहकारी संस्था लि. परिवार

२२औं वार्षिक साधारण सभाको कार्यक्रम

२०८१।०६।०५

कार्यक्रम संचालक: श्री दिपक कुमार न्यौपाने

पहिलो सत्र

१. आशन ग्रहण

- (क) सभाध्यक्ष : अध्यक्ष श्री प्रमोद घिमिरे
- (ख) प्रमुख अतिथी : नेफ्स्कुनका
- (ग) विशेष अतिथिहरू:
- (घ) अतिथीहरू :

- २. प्रमुख अतिथि र अतिथीहरूलाई व्याच वितरण
(राष्ट्रिय गान)
- ३. स्वागत मन्तव्य : श्री मिठाराम न्यौपाने- उपाध्यक्ष
- ४. कार्यक्रम उद्घाटन : प्रमुख अतिथीबाट
- ५. सचिवबाट आ.व. २०८०।०८१ को वार्षिक प्रगति प्रतिवेदन तथा आ.व. २०८१।०८२ को कार्यक्रमिक प्रतिवेदन प्रस्तुत
- ६. कोषाध्यक्षबाट आ.व. २०८०।०८१ को आर्थिक प्रतिवेदन तथा आ .व. २०८१।०८२ को अनुमानित बजेट प्रस्तुत
- ७. आ. व. ०८०।०८१ को लेखापरीक्षण प्रतिवेदन प्रस्तुत
- ८. लेखा सुपरिवेक्षण समितिको प्रतिवेदन प्रस्तुत
- ९. साधारणसभाको निर्णय पुस्तिका प्रमाणित गर्न १३ जना सदस्यको मनोनयन
- १०. प्रमुख अतिथीज्यूबाट सम्मान तथा पुरस्कार वितरण
- ११. अतिथीज्यूहरूबाट शुभकामना मन्तव्य
- १२. विशेष अतिथीज्यूहरूबाट शुभकामना मन्तव्य
- १३. प्रमुख अतिथीज्यूबाट शुभकामना मन्तव्य
- १४. सभाध्यक्षबाट प्रमुख अतिथी, विशेष अतिथी लगायत अन्य अतिथीहरूलाई मायाको चिनो प्रदान
- १५. सभाध्यक्षबाट मन्तव्य सहित पहिलो-सत्र विसर्जन ।

दोश्रो सत्र

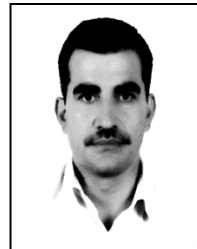
- १. सभाध्यक्षको आशनग्रहण : अध्यक्ष, प्रमोद घिमिरे
- २. साधारणसभाको वैधानिकता सम्बन्धमा ।
- ३. सचिवको कार्यक्रमिक प्रतिवेदनमाथि छलफल तथा अनुमोदन र पारित सम्बन्धमा ।
- ४. आ. व. २०८०।०८१ को लेखापरीक्षण प्रतिवेदन माथि छलफल तथा अनुमोदन पारित सम्बन्धमा ।
- ५. कोषाध्यक्षको आर्थिक प्रतिवेदनमाथि छलफल तथा अनुमोदन र पारित सम्बन्धमा ।
- ६. आ.व.२०८१।०८२ को लेखापरीक्षक नियुक्ति तथा पारिश्रमिक निर्धारण सम्बन्धमा ।
- ७. आन्तरिक कार्यविधिहरूको संशोधन, नयाँ निर्माण तथा पारित सम्बन्धमा ।
- ८. विविध ।

“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

प्रतिबद्धता

२२औं वार्षिक साधारण सभा सफलतापूर्वक सम्पन्न गर्न उपस्थित आदरणीय शेयर सदस्यज्यूहरु, कार्यक्रमका प्रमुख अतिथिज्यू, विशेष अतिथिज्यूहरु, प्रारम्भिक सहकारी संस्थाहरुबाट अतिथिको रुपमा पाल्नु भएका सहकर्मी मित्रहरु, संस्थाका पूर्व अध्यक्षज्यूहरु, लेखा सुपरिवेक्षण समितिका संयोजकज्यू, विभिन्न सरकारी तथा गैरसरकारी संस्थाहरुबाट प्रतिनिधिको रुपमा उपस्थित अतिथिज्यूहरु, संचालक समिति, सल्लाहकारज्यूहरु, उपसमितिका सहकर्मी मित्रहरु, संचारकर्मी मित्रहरु, सुरक्षाकर्मी साथीहरु, एवं कर्मचारी साथीहरुमा संस्थाको र मेरो तर्फबाट हार्दिक सहकारीताको न्यानो अभिवादन व्यक्त गर्दछु।



प्रमोद घिमिरे
अध्यक्ष

शेयर सदस्य महानुभावहरु:

हाल मुलुकमा पछिल्लो तथ्याङ्क अनुसार सक्रिय रुपमा ३१,३७३ सहकारी संस्थाहरु क्रियासिल रहेका छन्। मुलुकको कूल जनसंख्याको २३ प्रतिशत भन्दा बढि हिस्सा सहकारी क्षेत्रमा आवद्ध रहेको देखिन्छ। यस क्षेत्रले रु.९४ अरब १५ करोड शेयर रकम, वचत रु. ४ खर्व ७८ अरब ३ करोड संकलन र ऋण लगानी रु. ४ खर्व २६ अरब ३५ करोड गरी समग्र मुलुकको गार्हस्थ उत्पादनमा लगभग ४ प्रतिशत र कूल वित्तीय क्षेत्रमा ९ प्रतिशत योगदान दिई ९३ हजार भन्दा बढि जनशक्तिलाई प्रत्यक्ष रोजगारी प्रदान गरेको यो क्षेत्र आर्थिक तथा सामाजिक रुपान्तरणको प्रमुख आधारको रुपमा रहेको छ।

हाल मुलुकको अर्थतन्त्रमा देखा परेको मन्दी, वित्तीय क्षेत्रमा तरलता संकुचन, उच्च व्याजदर, न्यून पूँजीगत खर्च, घट्दो राजश्व संकलन, उत्पादनमा आएको ह्रास, पूँजी बजारको गिरावट, घर जग्गा कारोवारमा आएको शिथिलता, बेरोजगारी, उच्च शिक्षा अध्ययनमा भएको पूँजी पलायन, शक्ति राष्ट्रहरु बिचको द्वन्द आदीका कारण सहकारी क्षेत्रमा चुनौतीहरु थपिएको छ। यी चुनौतीहरुको सामना गर्न सहकारी अभियानको नेतृत्व, नियामक निकाय र प्रारम्भिक संस्थाहरुको समन्वयात्मक प्रयासबाट सहकारी सिद्धान्त, यसका मूल्य मान्यता एवं ऐन नियमको परिपालनामा जोड दिई प्रभावकारी कार्य संचालन मार्फत सेवा प्रवाह गर्न जरुरी रहेको छ।

विगतका केही वर्षदेखि सहकारी क्षेत्रले विभिन्न आरोह अवरोहको सामना गर्दै आएको छ। एकातिर नियोजित ढंगबाट यस क्षेत्रलाई बढनाम गर्ने प्रयत्नहरु भएका छन् भने अर्कोतर्फ सुशासनमा नचलेका केही सहकारी संस्थाहरुका कारण सिङ्गो सहकारी अभियान प्रति आम जनमानसमा भ्रम श्रृजना हुन गएको छ। यस्ता गतिविधिहरु प्रति सहकारीकर्मीहरु र सहकारी संस्थाहरुले ठोस रणनीति लिई सहकारी मैत्री कारोवार र सदस्य केन्द्रित गतिविधि गर्दै त्यस प्रति सजग रहनुपर्ने आवश्यकता रहेको छ। साथै यो क्षेत्र मुलुकको अर्थतन्त्रको तीन आधारशिला मध्ये एक आधारशिला भएकोले यसको सवलीकरणमा नियामक निकायको नियमन/सुपरिवेक्षण एवं आन्तरिक नियन्त्रण प्रणालीको प्रभावकारी उपयोग गरी आर्थिक पारदर्शिता, वित्तीय अनुशासन र मितव्ययिताको सिद्धान्तद्वारा सुशासन कायम गर्न नीति, विधी र प्रविधिको उच्चतम प्रयोग अनिवार्य रहेको छ।

शेयर सदस्य महानुभावहरु:

संस्था स्थापनाको २२औं वर्ष पार गर्दैछ। यस अवधिसम्म सदस्यहरुको सहयोग, सद्भाव र सक्रियता प्रति कृतज्ञता व्यक्त गर्न चाहन्छु। संस्थाको वित्तीय सूचकहरु मजबुत रहेका छन्। संस्था नेपाल वित्तीय

प्रतिवेदन मान (NFRS) अनुसार रु. ८७,७१,८२,७८३- (सतासी करोड एकहत्तर लाख बयासी हजार सात सय त्रियासी) को कूल कारोवार गर्न सक्षम भएकोमा यसमा सम्बद्ध सबैमा आभार व्यक्त गर्न चाहन्छु । संस्थाको दिगो स्थायित्वको प्रमुख आधार संस्थागत कोषहरूको अवस्था र मूनाफा आर्जनलाई लिन सकिन्छ । संस्थामा वित्तीय सक्षमता कायम रहेको सूचकाङ्कहरूले स्पष्ट पारेको व्यहोरा अवगत गराउँदछु । आउँदा दिनहरूमा संस्थालाई अझ पारदर्शी र सुशासनमा संचालनका लागि नीति, विधि र प्रविधिको अधिकतम उपयोग गरी सदस्यहरूलाई वित्तीय साक्षरता, सहकारी शिक्षा, वचत तथा ऋणका सेवाहरूको विविधिकरण गर्दै सेवा प्रवाह मार्फत सदस्यको वित्तीय आवश्यकता परिपूर्तिमा जोड दिईनेछ । सदस्यको उत्पादन र उत्पादकत्व बृद्धिमा जोडिने किसिमका तालिम कार्यक्रमहरू संचालन गर्न संस्था प्रतिबद्ध रहेको विश्वास दिलाउन चाहन्छु । यसका लागि समिति/उपसमितिहरूको सक्रियता बढाउने र कर्मचारीहरूको क्षमता अभिवृद्धि गरिनेछ ।

संस्थाले सम्पत्ति शुद्धिकरणसंग सम्बन्धित विवरण नेपाल राष्ट्र बैंकको वित्तीय जानकारी ईकाईमा नियमित रूपमा बुझाउने कार्य, सहकारी विभागको निर्देशन मुताविक मासिक रूपमा वित्तीय विवरणको सार्वजनिक, सूर्यविनायक नगरपालिकाको सहकारी शाखा, जिल्ला वचत संघ, नेफ्स्कुन लगायतका निकायहरूमा संस्थाका गतिविधि तथा वित्तीय विवरणहरू पेश गर्दै आएको व्यहोरा अवगत गराउँदछु ।

शेयर सदस्य महानुभावहरू:

संस्थाको २१औँ साधारण सभा पछि हामीहरू बिच संस्थाका १४ जना शेयर सदस्य र सदस्य परिवारका २६ जना आफन्तजनहरूले मृत्युवरण गर्नु भएको छ । म उहाँहरू प्रति संस्थाको तर्फबाट हार्दिक श्रद्धासुमन अर्पण गर्दछु । साथै दिवंगत आत्माको चीर शान्तिको कामना गर्दै भावपूर्ण श्रद्धाञ्जली अर्पण गर्दछु ।

शेयर सदस्य महानुभावहरू:

संस्थाको दिगो विकास र स्थायित्वको लागि संस्थाले चार वर्षिय रणनीतिक योजना निर्माण गरेको छ । सोही योजनाको लक्ष्य मुताविक आगामी तीन वर्ष त्यसको सफल कार्यान्वयनमा क्रियासिल रहने प्रतिबद्धता व्यक्त गर्दछु । यसैको आधारमा चालु आ. व. २०८१/०८२ को सचिवज्यूको वार्षिक कार्यक्रम र ती कार्यक्रमहरू कार्यान्वयनको लागि आवश्यक श्रोत र बजेट कोषाध्यक्षज्यूको प्रतिवेदनमा समेटिएको व्यहोरा समेत अवगत गराउन चाहन्छु ।

अन्त्यमा,

शेयर सदस्य महानुभावहरू संस्थाको दिगो वित्तीय स्थायित्वको लागि प्रस्तुत प्रतिवेदनहरू उपर यहाँहरूबाट रचनात्मक सुझावहरूको अपेक्षा सहित क्रियासिल समिति/उपसमिति, कार्यरत कर्मचारीहरू, पूर्व पदाधिकारीहरू एवं सल्लाहकारहरूमा हार्दिक आभार व्यक्त गर्दछु । साथै, घर आँगनमा आउँदै गरेको राष्ट्रिय पर्वहरू विजया दशमी, शुभ दिपावली, नेपाल सम्बत् १९४५ र छठ पर्वको हार्दिक मङ्गलमय शुभकामना व्यक्त गर्दै विदा हुन चाहन्छु । जय सहकारी ।

जय चमेली जय सहकारी । २०८१ आश्विन ५ गते

सचिवद्वारा प्रस्तुत कार्यक्रमिक प्रतिवेदन

यस गरिमामय २२औं वार्षिक साधारण सभा सफलता पूर्वक सम्पन्न गर्न उपस्थित शेयर सदस्य महानुभावहरु, यस सभाका सभाध्यक्षज्यू, प्रमुख अतिथीज्यू, विशेष अतिथीज्यूहरु, अतिथीज्यूहरु, विभिन्न संघ संस्थाबाट पाल्नु भएका प्रतिनिधिज्यूहरु, पूर्व अध्यक्षज्यूहरु, लेखा सुपरिवेक्षण समितिका संयोजकज्यू, संचालक समितिका पदाधिकारी तथा सदस्यज्यूहरु, लेखा सुपरिवेक्षण समितिका सदस्यज्यूहरु, सल्लाहकारज्यूहरु, विभिन्न उपसमितिका सदस्यज्यूहरु, पत्रकार मित्रहरु, सुरक्षाकर्मी, व्यवस्थापक एवं कर्मचारी मित्रहरु एवं संस्थालाई धेरै धेरै माया गर्नु हुने शुभचिन्तक महानुभावहरुमा संस्थाको तर्फबाट र म सचिव दिपक कुमार न्यौपानेको तर्फबाट सहकारिताको न्यानो अभिवादन टर्क्याउँदछु ।



दिपक कुमार न्यौपाने
सचिव

आदरणीय शेयर सदस्य महानुभावहरु,

मुलुकभर लगभग ३१ हजार भन्दा बढी सहकारी संस्था दर्ता भै संचालनमा रहेको पाइन्छ । ति संस्थाहरु मध्ये हाम्रो संस्था पनि एक हो । संस्था संचालन गर्ने क्रममा संस्थाको २१औं वार्षिक साधारण सभा सफलतापूर्वक सम्पन्न भई उक्त साधारण सभाद्वारा आर्थिक वर्ष २०८०/८१ को नीति तथा कार्यक्रम पारित भई कार्यान्वयन गर्न संचालक समितिलाई प्राप्त अख्तियारी अनुरूप प्राय जसो कार्यक्रमहरु कार्यान्वयन भएको जानकारी गराउन चाहन्छु । चालु आर्थिक वर्ष सहकारीको लागि ज्यादै चुनौतीपूर्ण रहेको यहाँहरुलाई जानकारी नै छ । तर पनि सदस्यहरुको सद्भाव, सहयोग र विश्वासका कारण समुदायमा छुट्टै पहिचान राख्न सफल भएकोमा यसमा सम्बद्ध सबैप्रति कृतज्ञता व्यक्त गर्न चाहन्छु । यस अवधिमा सदस्य संख्यामा ४ प्रतिशतले बृद्धि हुन गएको छ भने शेयर पूँजीमा ८%, वचतमा १४%, कोषहरुमा १८% र कुल सम्पत्तिमा १५% ले बृद्धि भएको अवगत गराउँदछु ।

आदरणीय शेयर सदस्य महानुभावहरु,

संस्थामा मौजुदा आन्तरिक कार्यविधि, व्यवस्थापन कार्यविधि र निर्देशिकाहरु समेतगरी ३६ वटा रहेको र समय सापेक्ष संशोधन, परिमार्जन र परिस्कृत गरिएको छ भने पेन्सन वचत संचालन आन्तरिक कार्यविधि २०८०, जेष्ठ सदस्य सामाजिक सुरक्षा आन्तरिक कार्यविधि २०८० र सूचना प्रविधि आन्तरिक कार्यविधि २०८१ संचालक समितिले स्वीकृत गरी कार्यान्वयनमा ल्याइएको समेत जानकारी गराउन चाहन्छु । यस विचमा संस्थालाई प्रविधि मैत्री, सदस्य मैत्री, समुदाय केन्द्रित गर्न पहल गरिएको छ । यो संस्था सदस्य मैत्री र सुशासनमा रहेकै कारण २०७० साल चैत्र २० गते तत्कालिन डिभिजन सहकारी कार्यालय, भक्तपुरबाट जिल्ला भरिको **उत्कृष्ट सहकारी संस्थाको** रुपमा सम्मानित भएको, जिल्ला सहकारी संघ, लि. भक्तपुरबाट २०७८ सालमा संस्थाका व्यवस्थापक सूर्यविनायक नगरपालिकाको सहकारी संस्थाहरु मध्येबाट **उत्कृष्ट कर्मचारीको** रुपमा सम्मानित हुनु भएको, जिल्ला वचत तथा ऋण सहकारी संघ, भक्तपुरबाट जिल्लाको **“उत्कृष्ट सहकारी व्यवसाय पुरस्कार २०८०”** बाट संस्था पुरस्कृत भएको र नेफ्स्कूनको ३७औं स्थापना दिवसको अवसरमा बागमती प्रदेशका प्रारम्भिक वचत तथा ऋण सहकारी संस्थाहरु मध्येबाट संस्थाका व्यवस्थापक **उत्कृष्ट व्यवस्थापक** घोषणा हुनु भएको छ । आगामी दिनमा संस्थालाई मुलुककै नमूना सहकारीको रुपमा अगाडी बढाउन सदस्यहरुको साथ र सहयोग रहनेछ भन्ने विश्वास लिएको छु ।

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

संस्थाको वित्तीय अवस्था : NFRS बमोजिम आ. व. २०८०/८१ को वित्तीय विवरण

क्र.सं.	विवरण	गत वर्ष २०७९/८०	चालु वर्ष २०८०/८१	बृद्धि रकम	बृद्धि %
१	सदस्य संख्या	४८४१	५०४४	२०३	४.१९
२	शेयर पूँजी	५,९१,९३,३००	६,३९,६४,०००	४७,७०,७००	८.०६
३	कोषहरू	९,३२,४७,७९३	१०,७०,८६,४७६	१,३८,३८,६८४	१४.८४
४	वचत	६१,१५,७३,३४१	६९,७५,८६,५४२	८,६०,१३,२०१	१४.०६
५	वाह्य ऋण	-	-	-	-
६	अन्य दायित्व	-	८५,४५,७६५	८५,४५,७६५	-
७	ऋण लगानी	५९,९३,०८,७६६	६५,७६,७१,६४३	५,८३,६२,८७७	९.७४
८	तरलता	१३,२१,२९,२५३	१८,७८,९१,१९१	५,५७,६१,९३८	४२.२
९	वित्तीय लगानी	५,२३,३७,५१६	२,००,००,०००	(३,२३,३७,५१६)	(६१.८)
१०	शेयर लगानी	०	११,६५,५००	११,६५,५००	०
११	अन्य सम्पत्ति	०	१,०४,५४,४४९	१,०४,५४,४४९	०
१२	मुनाफा (कर अधिक)	२,७७,७८,४८०	३,३३,४७,८७०	५५,६९,३९०	२०.०५

आदरणीय सदस्य महानुभावहरु:

मुलुकमा वि. सं २०७२ को भूकम्प, कोभिड १९ को महामारी, विश्वव्यापी आर्थिक मन्दी र हाल केही सहकारी संस्थाहरुमा देखा परेका नकारात्मक हल्लाको कारण सहकारी क्षेत्रले सामना गर्नुपरेको विषम परिस्थितिमा पनि संस्थाले आफ्नो सेवालाई निरन्तर संचालन गरी २१औं वार्षिक साधारण सभाले पारित गरेका कार्यक्रमहरु मध्ये देहायका कार्यक्रमहरु सम्पन्न गरेको छ ।

समिति/उपसमितिको बैठक संख्या

क्र.सं.	विवरण	बैठक संख्या	कैफियत
१.	संचालक समिति	१३	
२.	संयुक्त बैठक	३	
३.	ऋण उपसमिति	५१	
४.	शिक्षा तालिम तथा सूचना उपसमिति	३	
५.	महिला तथा लघुवित्त उपसमिति	५	
६.	युवा तथा व्यवसाय प्रवर्द्धन उपसमिति	३	
७.	प्रचार, प्रसार तथा प्रकाशन उपसमिति	३	
८.	व्याजदर समायोजन कार्यदल	५	
९.	गुण्डु सदस्य सेवा केन्द्र व्यवस्थापन उपसमिति	१०	
१०.	वजार व्यवस्थापन उपसमिति	१	
११.	प्रोवेशन कार्यदल	९	

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

१२.	पदपूर्ति उपसमिति	७	
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नियमित कार्यक्रम तर्फः

- २१औं वार्षिक साधारणसभा श्री कुलमाया भगवती मा.वि.मा. ३८६९ जना सदस्यहरुको उपस्थितीमा सम्पन्न गरिएको ।
- मिति २०८०।०६।२७ गते विन्ध्यवासिनी मन्दिर सरसफाई कार्यक्रम गरिएको ।
- मिति २०८०।०७।१३ गते २२औं स्थापना दिवसको अवसरमा शुभकामना आदान प्रदान गरी सम्पन्न गरिएको ।
- मिति २०८०।०८।२२ र २३ गते संस्थामा आवद्ध कर्मचारीहरुको क्षमता अभिवृद्धि गर्ने उद्देश्यले २ दिवसीय सेवा उत्कृष्टता तालिम सम्पन्न गरिएको ।
- मिति २०८०।०९।०७ र ९ गते लघुवित्त समूहका पदाधिकारीहरु र संस्था विच सु.न.पा. ७ वडा कार्यालय गुण्डु र संस्थाको हलमा गरी २ स्थानमा अन्तरक्रिया कार्यक्रम सम्पन्न गरिएको ।
- मिति २०८०।०९।०७ गते अन्तर विद्यालय स्तरिय हाजिरी जवाफ प्रतियोगिता रेन्वो इङ्गलिस सेकेण्डरी स्कूल गाम्चामा सम्पन्न गरिएको । उक्त कार्यक्रममा विभिन्न ९ वटा विद्यालयका २७ जना विद्यार्थीहरु सहभागी रहेको ।
- मिति २०८०।०९।१४ गते सिरुटार क्षेत्रका सदस्यहरुलाई समेटी विस्तारित मञ्च कार्यक्रम सम्पन्न गरिएको । सो कार्यक्रममा ९४ जना सदस्यहरुको सहभागिता रहेको ।
- मिति २०८०।०९।१५ गते संस्थाको हलमा युवा सदस्यहरुलाई समेटी समसामयिक विषयमा अन्तरक्रिया कार्यक्रम सम्पन्न गरिएको । सो कार्यक्रममा ३२ जना सदस्यहरुको सहभागिता रहेको ।
- मिति २०८०।०९।१५ गते दधिकोट क्षेत्रका सदस्यहरुलाई समेटी विस्तारित मञ्च कार्यक्रम सम्पन्न गरिएको । सो कार्यक्रममा १४० जना सदस्यहरुको सहभागिता रहेको ।
- मिति २०८०।०९।२१ गते विरुवा क्षेत्रका सदस्यहरुलाई समेटी विस्तारित मञ्च कार्यक्रम सम्पन्न गरिएको । सो कार्यक्रममा १९५ जना सदस्यहरुको सहभागिता रहेको ।
- मिति २०८०।०९।२७ गते लघुवित्त समूहका पदाधिकारीहरुलाई समेटी १ दिने लघुवित्त समूह व्यवस्थापन तालिम कार्यक्रम सम्पन्न गरिएको । सो तालिम कार्यक्रममा ३६ वटा लघुवित्त केन्द्रका ८९ जनाको सहभागिता रहेको ।
- मिति २०८०।१०।१३ गते कार्यक्षेत्र भित्रका १४ वटा सहकारी संस्थाका ५० जना पदाधिकारीहरु विच वर्तमान समयमा सहकारी संस्थाका चुनौती र समाधान विषयक अन्तर सहकारी अन्तरक्रिया कार्यक्रम सम्पन्न गरिएको ।
- मिति २०८०।१०।१३ गते गुण्डु क्षेत्रका सदस्यहरुलाई समेटी विस्तारित मञ्च कार्यक्रम सम्पन्न गरिएको । सो कार्यक्रममा १३५ जना सदस्यहरुको सहभागिता रहेको ।

- मिति २०८०।१०।२० गते सिद्धि गणेश साकोस भक्तपुरबाट चमेली साकोसले संचालन गरेको लघुवित्त समूह व्यवस्थापन अभिमुखिकरण कार्यक्रम सम्पन्न गरिएको ।
- मिति २०८०।११।२६ गते संस्थाको आयोजनामा वि.एण्ड वि अस्पतालको सहकार्यमा बृहत स्वास्थ्य शिविर सम्पन्न भएको र उक्त शिविरमा २५३ जनाको स्वास्थ्य परीक्षण गरिएको ।
- मिति २०८०।११।२६ गते नेपाल रेडक्रस सोसाइटी सिरुटारको समन्वयमा रक्तदान कार्यक्रम गरिएको र उक्त कार्यक्रममा ४५ जना महानुभावहरुले रक्तदान गर्नु भएको ।
- मिति २०८०।१२।०२ गते सदस्य सेवा केन्द्र गुण्डुको दोश्रो स्थापना दिवस कार्यक्रम सून.पा. ७ का वडा अध्यक्ष श्री रविन्द्र सापकोटाज्यूको प्रमुख आतिथ्यतामा वडा कार्यालयमा सम्पन्न गरिएको ।
- मिति २०८०।११।१९ गते सिन्धुली जिल्लाको दुम्जा स्थित कुशेश्वर मन्दिर परिसरमा सहकारी शिक्षा तथा महिला सदस्य भेटघाट कार्यक्रम सम्पन्न गरिएको ।
- मिति २०८०।१२।२० गते ६७ औं राष्ट्रिय सहकारी दिवसको अवसरमा सूर्यविनायक नगरपालिकाको आयोजनामा प्रभातफेरी कार्यक्रममा सहभागी भएको ।
- मिति २०८०।१२।०३ गते काठमाण्डौ जिल्लाको साँखु स्थित बज्रयोगिनी र पञ्चमहालक्ष्मी मन्दिरमा १८१ जनाको सहभागितामा जेष्ठ सदस्य तिर्थाटन कार्यक्रम सम्पन्न गरिएको ।
- मिति २०८०।१२।२३ गते वार्षिक भित्ते पात्रो विमोचन कार्यक्रम सम्पन्न गरिएको ।

संस्थाबाट विभिन्न तालिम तथा कार्यक्रममा सहभागी विवरण:

क्र.स	मिति	विवरण	सहभागीको नाम	आयोजक
१	२०८०।०५।१९	साकोस अभियानको नेतृत्व पुन जागरण कार्यक्रम	नवराज घिमिरे र शरद रिसाल	नेफ्स्कून
२	२०८०।०५।२०	सहकारी गोष्ठी	प्रमोद घिमिरे, सुदर्शन चौलागाई	भक्तपुर जिल्ला बचत संघ
३	२०८०।०५।२५	सम्पत्ती शुद्धिकरण विषयक गोष्ठी	यमुना फुयाँल	भक्तपुर जिल्ला बचत संघ
४	२०८०।०८।२२, २३	सहकारी मूल्यमा आधारित सेवा उत्कृष्टता तालिम	सम्पूर्ण कर्मचारीहरु	चमेली कल्याणकारी साकोस
५	२०८०।०८।२५	सहकारी क्षेत्रमा देखिएका समस्या र निराकरण अन्तरक्रिया	नवराज घिमिरे	भक्तपुर जिल्ला बचत संघ
६	२०८०।०९।०५	सहकारीमा असल अभ्यास	मालती गजुरेल, यमुना फुयाँल	कल्याणकारी साकोस
७	२०८०।०९।१९	विद्युतीय सहकारी शिक्षा विषयक एक दिने अभिमुखिकरण कार्यक्रम	नवराज घिमिरे र सुदर्शन चौलागाई	सूर्यविनायक नगरपालिका
८	२०८०।०९।२५	व्यवस्थापकहरुको क्षमता अभिवृद्धि तालिम	सुदर्शन चौलागाई	राष्ट्रिय सहकारी बैंक

९	२०८०।१।०।९	स्थिरीकरण कोषको दोश्रो परामर्श बैठक	दिपक कुमार न्यौपाने	नेफ्स्कून स्थिरीकरण कोष
१०	२०८०।१।०।१३	अन्तर सहकारी अन्तरक्रिया कार्यक्रम	संचालक, लेखा समिति र कर्मचारी	चमेली कल्याणकारी साकोस
११	२०८०।१।०।२१	नगद परिचालन क्षमता अभिवृद्धि तालिम	संगिता थापा	भक्तपुर जिल्ला बचत संघ
१२	२०८०।१।०।२३,२४	वित्तीय सहकारीहरुको प्रवर्द्धन, विकास, व्यवसायिकरण, गुणस्तर सुनिश्चितता र सञ्जाल व्यवस्थापन विषयक तालिम	मिठाराम न्यौपाने	नेफ्स्कून
१३	२०८०।१।०।२४,२५	लेखा सुपरिवेक्षण समितिको क्षमता अभिवृद्धि तालिम	शरद रिसाल	सूर्यविनायक नगरपालिका
१४	२०८०।१।०।२५	लघुवित्त समुह व्यवस्थापन तालिम	महिला सदस्यहरु ४८ जना	भक्तपुर जिल्ला बचत संघ
१५	२०८०।१।१।०	ऋण व्यवस्थापन तथा सुरक्षित ऋण परिचालन तालिम	मालती गजुरेल	नेफ्स्कून
१६	२०८०।१।१।९	सहकारी शिक्षा / वित्तिय साक्षरता तालिम	महिला सदस्यहरु	कल्याणकारी साकोस
१७	२०८०।१।२।७	महिला नेतृत्व तथा उद्यमशिलता उत्प्रेरणा तालिम	बिना गिरी, यमुना फुयाँल	भक्तपुर जिल्ला बचत संघ
१८	२०८०।१।२।१८	स्थिरीकरण कार्यक्रम सहभागी संस्थाहरु विच अन्तरक्रिया	मिठाराम न्यौपाने	नेफ्स्कून, ठिमी शाखा
१९	२०८०।१।२।२२,२३	अग्रभाग तथा सदस्य सेवा सहायक कर्मचारीहरुको क्षमता विकास तालिम	जयश्वरी देउजा	नेफ्स्कून
२०	२०८०।१।२।२७,२८,२९	बचत तथा ऋण सहकारी संस्थामा सुशासन स्तर उत्कृष्टता कार्यान्वयन तालिम	दिपक कुमार न्यौपाने	नेफ्स्कून
२१	२०८१।१।२५,२६	लेखा सुपरिवेक्षण समितिको राष्ट्रिय गोष्ठि	शालिकराम घिमिरे	नेफ्स्कून
२२	२०८१।२।३०,३१	व्यवस्थापकहरुको क्षमता अभिवृद्धि तालिम	सुदर्शन चौलागाई	सूर्यविनायक नगरपालिका
२३.	२०८१।३।१४,१५	नेपाल वित्तिय प्रतिवेदन मान (NFRS) सम्बन्धी तालिममा सहभागी	यमुना फुयाल घिमिरे	भक्तपुर जिल्ला बचत संघ

संस्थाको परिकल्पना, ध्येय र उद्देश्य यस प्रकार रहेको व्यहोरा अवगत गराउँदछु ।

परिकल्पना (Vision) : “समुदायमा जनविश्वास प्राप्त दिगो वित्तीय संस्था”

ध्येय : (Mission) :- “सरल र सहज रुपमा एकीकृत सेवा प्रदान गर्ने अग्रणी वित्तीय संस्था”

उद्देश्यहरु : (Objectives): -

- सदस्यहरुमा नियमित बचत गर्ने बानीको विकास गराउने,
- आयमूलक र अन्य व्यवसायको लागि सदस्यहरुलाई ऋण सुविधा प्रदान गर्ने
- सदस्यहरुको आर्थिक उन्नति तथा आय आर्जनको लागि परियोजना संचालन गर्न उत्प्रेरित गर्ने
- मानवीय र आर्थिक श्रोतको अधिकतम परिचालन गरी सदस्यको आर्थिक र सामाजिक स्तरमा सुधार गर्ने
- सहकारी शिक्षा र वित्तीय साक्षरता मार्फत सहकारीको महत्वबारे जनचेतना जगाउने,
- संस्थागत सुशासन कायम गर्ने,
- सदस्य मैत्री संस्था बनाउने,
- लघुवित्त कार्यक्रम मार्फत न्यून आय भएका सदस्यहरुको आर्थिक उत्थान गर्ने
- सामाजिक तथा सामुदायिक कृयाकलापमा सकृयता बढाउने,
- PROBATION / ACCESS BRAND प्राप्त गर्ने
- संस्था र सदस्यहरुलाई प्रविधि मैत्री बनाउने,
- Cashless/ Paperless कारोवारको विकास गर्दै जाने,
- संस्थालाई नीति, विधि र प्रविधिमुखि बनाउँदै जाने,
- विप्रेषण सम्बन्धी कार्य गर्ने,
- संस्थागत अभिकर्ताको कार्य गर्ने,
- सम्बन्धित निकायबाट इजाजत लिई अन्य कारोवार गर्दै जाने,
- विद्युतिय सेवा प्रदान गर्ने,
- धर्म, संस्कृति, वन, वातावरण र पर्यटन क्षेत्रको प्रवर्द्धन र विकासमा कार्य गर्ने ।

आदरणीय शेयर सदस्य महानुभावहरु:

समुदायमा जनविश्वास प्राप्त दिगो संस्थाको रुपमा स्थापित गर्नको लागि संस्थाको मौजुदा चार वर्षीय रणनीतिक योजना अनुरूप आ. व. २०८१।८२ को वार्षिक योजना तयार गरी संस्थाको परिकल्पना, ध्येय र उद्देश्य प्राप्तिका लागि देहायका विभिन्न कार्यक्रमहरु पेश गर्ने अनुमति चाहन्छु । चार वर्षीय रणनीतिक योजना र सोही योजना अनुरूप चालु आ. व. को देहाय बमोजिमका कार्यक्रमहरु समेत पारित गरिदिनु हुन अनुरोध गर्दछु ।

१. आ.व. २०८१/८२ का वित्तीय कार्यक्रमहरु:

- १.१ “मेरो संस्था मेरो स्वामित्व” भन्ने नारा लिई संस्थाले शेयरपूँजी वृद्धि गर्न चालु आ.व. मा न्यून आय भएका समुदायमा सदस्यता विस्तार गर्ने नीति अवलम्बन गरी नयाँ सदस्य थप र न्यूनतम शेयर खरिद अभियानमा सरीक गराई रु. ७,००,००,०००/- पुर्‍याउने लक्ष्य लिइएको छ ।
- १.२ बचत वृद्धि योजना अन्तर्गत “गुणस्तरीय जीवन र सुनिश्चित भविष्यको लागि बचत” भन्ने नारा लिई चालु आ.व. २०८१/८२ मा विद्यमान बचत योजनाहरुलाई यथावत राखी थप नयाँ बचत योजनाको साथै “एक सदस्य कम्तीमा तीन खाता संचालन” अभियानलाई तिव्रता दिई बचत रु. ८३,२२,५०,०००/- पुर्‍याउने लक्ष्य लिइएको छ ।
- १.३ चालु आ.व. २०८१/८२ मा “ऋण मार्फत उद्यमशीलता र उद्यमशीलता मार्फत आत्मनिर्भरता” को नारा आत्मसात गर्दै ऋणको विविधीकरण गरी उत्पादनमूलक क्षेत्रमा ऋण लगानीलाई प्राथमिकता दिई रु. ८३,२७,५०,०००/- पुर्‍याउने लक्ष्य लिइएको छ ।
- १.४ लगानीमा वृद्धि योजना अन्तर्गत “अभियान प्रति ऐक्यवद्धता र सहकारी मार्फत गरिबी न्यूनिकरण हाम्रो प्रतिवद्धता” लाई आत्मसात गर्दै अधिक तरलता व्यवस्थापन गर्नका लागि संस्थाले सहकारीको पैसा सहकारीमा नै भन्ने मूल उद्देश्य राखी वित्तीय लगानी अन्तर्गत आ.व. २०८१/८२ मा रु. २,५०,००,०००/- मात्र रहने लक्ष्य राखिएको छ ।
- १.५ कोषवृद्धि योजना अन्तर्गत “दिगो साकोसका लागि अधिकतम संस्थागत पूँजी” लाई आत्मसात गरी आर्थिक अनुशासन कडाइका साथ पालना गरी खर्चमा मितव्ययिता अपनाई मुनाफा वृद्धि र उपयोग नभएका कोषहरुको रकमलाई नियमानुसार जगेडा कोषमा समायोजन गर्ने नीति अवलम्बन गरी चालु आ.व. मा १४,०५,००,०००/- पुर्‍याउने लक्ष्य लिइएको छ ।
- १.६ बाह्य ऋण योजना अन्तर्गत “आवश्यकताको आधारमा ऋण सेवा संकटको बेला संजालको भरोसा” भन्ने कुरालाई ध्यानमा राखी तरलता व्यवस्थापनको लागि संस्थाको छाता संगठनहरुबाट आ.व. २०८१/८२ मा रु. २,००,००,०००/- सम्म ऋण लिने नीतिलाई प्राथमिकतामा राखिने छ ।

२. आ.व. २०८१/८२ का नियमित कार्यक्रमहरु:

- २.१. **संस्थागत विकास कार्यक्रम अन्तर्गत** नवीनतम प्रविधि संस्थाको टेवा हातहात र घरघरबाट वित्तीय सेवालाई मध्यनजर गर्दै संस्थाको सेवा संचालनलाई थप प्रभावकारी, विश्वासिलो, भरपर्दो र समय सापेक्ष बनाउनका लागि संस्थाको नामको क्यूआर कोड सेवा, फेसबुक, मोवाइल एप्स, मिसकल सेवा, ट्याव बैंकिङ्ग, रेमिट्यान्स, युट्युव, एसएमएस सेवा, वार्षिक प्रतिवेदन छपाई, वार्षिक भित्ते पात्रो छपाई, ब्रोसर, ई-बुलेटीन सेवा पनि संचालनमा ल्याइनेछ । यसै गरी सदस्य विस्तार, वित्तीय साक्षरता, सूचना प्रविधि, संस्थाकोलागि पार्किङ्ग स्थल, सभाहल निर्माण, गोदामको लागि जग्गा खरिद, सदस्य मैत्री लाइब्रेरी व्यवस्थापन, संस्था एकीकरण, आवश्यकता अनुसार कर्मचारी पदपूर्ति, स्थापना दिवस कार्यक्रम (संस्था र सेवा केन्द्र), संस्थाको लागि दुई पाङ्ग्रे सवारी साधन खरिद आदि कार्यहरु गरिनेछ ।
- २.२. **सदस्य केन्द्रीत कार्यक्रम अन्तर्गत** सहकारी शिक्षा र वित्तीय शिक्षा तालिमहरु, विस्तारित मञ्च कार्यक्रम, सहकारी प्रति युवा आकर्षक बढाउने उद्देश्यले युवाहरुको सीप विकासका लागि सदस्यहरुको माग अनुसार चाउमिन उद्योग, व्यवसायिक तरकारी खेती, होटल रेष्टुरेण्ट, पशुपन्छी

पालन, मोटरसाइकल मर्मत, मोवाइल मर्मत, साना वेकरी उद्योग, अन्य लघु उद्योग, प्लम्बर, इलेक्ट्रिसियन, हेयर कटिङ्ग, महिला समुह व्यवस्थापन तालिम, महिला सदस्य भेला तथा नयाँ समूह गठन कार्यक्रम, समुह र संस्थाविच अन्तरक्रिया कार्यक्रम, आयमूलक तथा सीपमूलक तालिमहरु, व्यवसायिक सदस्य भेला कार्यक्रम, उमेर समुह अनुसारका सदस्यलाई व्यवसायिक तालिम, जेष्ठ सदस्य सम्मान तथा तिर्थाटन, जेष्ठ सदस्य चौरासी पुजन कार्यक्रम, महिला सदस्य तीज विशेष कार्यक्रम, कृषि तालिम/अन्तरक्रिया कार्यक्रम, मोवाइल बैकिङ्ग र डिजिटल साक्षरता कार्यक्रम, सिप विकास कार्यक्रम (उत्पादन, वजारीकरण र प्रदर्शनी), व्यवसायी सदस्य अन्तरक्रिया, व्यवसायी सदस्यहरुलाई सरल कर्जा व्यवस्थापन, नियमित बचत गर्ने, नियमित ऋण कारोवार गर्ने असल ऋणी र समूह सम्मान जस्ता कार्यक्रमहरु संचालन गरिनेछ ।

२.३. नावालक सदस्य लक्षित कार्यक्रमहरु अन्तर्गत संस्थाको कार्यक्षेत्र भित्र संस्थामा आवद्ध नावालक सदस्यहरुको क्लव गठन गरी नावालक सदस्यहरुविच वक्तृत्वकला, हाजिरीजवाफ, निबन्ध प्रतियोगिता, कविता, कथा, विज्ञान तथा अन्य प्रदर्शनी कार्यक्रमहरु, विद्यालयमा सहकारी शिक्षा कार्यक्रम खेलकुद/शैक्षिक सामाग्री वितरण जस्ता कार्यक्रमहरु संचालन गरिनेछ ।

२.४. कर्मचारी लक्षित कार्यक्रमहरु अन्तर्गत कर्मचारीहरुलाई तनाव व्यवस्थापन तथा उत्प्रेरणा तालिम, कर्मचारीको सेवामा आधारित तालिम (लेखा, ऋण व्यवस्थापन, कर, वजार तथा कार्यालय व्यवस्थापन, पर्स, वित्तीय विश्लेषण तालिम, नगद परिचालन तथा व्यवस्थापन तालिम, क्षमता तथा दक्षता अभिवृद्धि तालिम, अध्ययन तथा अवलोकन भ्रमण कार्यक्रम, Advance पर्स विश्लेषण तालिम, सम्पत्ति शुद्धिकरण र कोपोमिस सम्बन्धी तालिम, मानव संशाधन व्यवस्थापन सम्बन्धी तालिम र उत्कृष्ट कर्मचारी सम्मान जस्ता कार्यक्रमहरु संचालन गरिनेछ ।

२.५. संचालक समिति, लेखा सुपरिवेक्षण समिति र अन्य उपसमिति लक्षित कार्यक्रमहरुमा संचालक क्षमता अभिवृद्धि CUDCC तालिम ३ दिने, अर्धवार्षिक र वार्षिक समिक्षा कार्यक्रमहरु, पूर्व अध्यक्ष, सल्लाहकार पदाधिकारी तथा लेखा समितिबिच छलफल कार्यक्रम, अध्ययन तथा अवलोकन भ्रमण कार्यक्रम, संचालक र उपसमितिहरुको क्षमता अभिवृद्धि तालिम र पर्स तथा वित्तीय विश्लेषण तालिम कार्यक्रमहरु संचालन गरिनेछ ।

२.६. सदस्य सुरक्षा कार्यक्रम अन्तर्गत सदस्यहरुको दुर्घटना विमा, जनस्वास्थ्य र वडाको समन्वयमा स्वास्थ्य विमा, सदस्य राहत कार्यक्रम, जेष्ठ सदस्य सामाजिक सुरक्षा कार्यक्रम, स्वास्थ्य उपचारमा सहुलियत (छुट सुविधा) र ऋणी सदस्य विमा कार्यक्रमलाई संचालनमा निरन्तरता र थप गरिनेछ ।

२.७. सामाजिक तथा सामुदायिक कार्यक्रमहरु समूदायमा जनचेतनामूलक कार्यक्रमहरु संचालन, मठ-मन्दिर र सार्वजनिकस्थल सरसफाई कार्यक्रम, स्वास्थ्य शिविर, सुत्केरी भेटघाट कार्यक्रम, रक्तदान कार्यक्रम, नेपाल रेडक्रससँगको सहकार्यमा विभिन्न सामाजिक तथा जनचेतनामूलक कार्यक्रमहरु संचालन, नगरपालिका र वडासँगको समन्वयमा विभिन्न कार्यक्रमहरु संचालन, वृक्षारोपण कार्यक्रम, सार्वजनिक स्थानमा प्रतिकालय निर्माण, गैर नाफामूलक संघ संस्थाहरुलाई वस्तुगत सहयोग र रासायनिक मलकाई वितरण विस्तार आदि कार्यक्रमहरु संचालन गरिनेछ ।

आदरणीय शेयर सदस्य महानुभावहरु:

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

संघीय सहकारी ऐन, २०७४ संघीय सहकारी नियमावली, २०७५, प्रदेश सहकारी ऐन, २०७६, स्थानीय सहकारी ऐन, २०७४ र स्थानीय सहकारी नियमावली, २०७८ बमोजिम तयार पारिएको “चमेली कल्याणकारी बचत तथा ऋण सहकारी संस्था लि. को विनियम २०७९, नेफ्स्कुनको एकीकृत मार्ग निर्देशन २०८० र प्रोवेसन मार्ग निर्देशन २०७९ बमोजिम संस्थाले नयाँ निर्माण र संशोधन गरी तयार पारिएको देहाय बमोजिमका मौजुदा आन्तरिक कार्यविधि, निर्देशिकाहरु र व्यवस्थापन कार्यविधिहरु रहेका छन् ।

क्र.सं.	आन्तरिक कार्यविधिहरुको विवरण	अवस्था
१	सदस्य आवद्धता तथा हेरचाह आन्तरिक कार्यविधि, २०७९	यथावत
२	शेयर आन्तरिक कार्यविधि, २०७९	यथावत
३	बचत आन्तरिक कार्यविधि, २०७९	यथावत
४	मानव संसाधन व्यवस्थापन आन्तरिक कार्यविधि, २०७९	यथावत
५	आर्थिक प्रशासन आन्तरिक कार्यविधि, २०७९	यथावत
६	बाह्य ऋण सम्बन्धी आन्तरिक कार्यविधि, २०७९	यथावत
७	कोष व्यवस्थापन आन्तरिक कार्यविधि, २०७९	यथावत
८	सुशासन आन्तरिक कार्यविधि, २०७९	यथावत
९	सम्पत्ति तथा दायित्व एवं स्थिर सम्पत्ति (आर्जन) व्यवस्थापन आन्तरिक कार्यविधि, २०७९	यथावत
१०	पुराना कागजपत्र धुल्याइने आन्तरिक कार्यविधि, २०७९	यथावत
११	सदस्य सुरक्षा तथा राहत आन्तरिक कार्यविधि, २०७९	यथावत
१२	सम्पत्ति शुद्धीकरण निवारण कार्यान्वयन आन्तरिक कार्यविधि, २०७९	यथावत
१३	बजार व्यवस्थापन आन्तरिक कार्यविधि, २०७९	यथावत
१४	धितो लिलाम बिक्री आन्तरिक कार्यविधि, २०७९	यथावत
१५	बजार व्यवस्थापन आन्तरिक कार्यविधि, २०७९	यथावत
१६	धितो लिलाम बिक्री आन्तरिक कार्यविधि, २०७९	यथावत
१७	सामाजिक परीक्षण आन्तरिक कार्यविधि, २०८०	यथावत
क्र.सं.	निर्देशिकाहरुको विवरण	अवस्था
१	विपद जोखिम न्यूनिकरण निर्देशिका, २०७९	यथावत
२	निर्वाचन निर्देशिका, २०७९	यथावत
३	अतिरिक्त सेवा संचालन निर्देशिका, २०७६	यथावत

४	सवारी साधन संचालन निर्देशिका, २०७६	यथावत
५	कारोवार खाता संचालन निर्देशिका, २०८०	यथावत
६	सेवाकेन्द्र व्यवस्थापन तथा संचालन निर्देशिका, २०७८	यथावत
क्र.सं.	व्यवस्थापन कार्यविधिहरूको विवरण	अवस्था
१	शिक्षा, तालिम र भ्रमण संचालन कार्यविधि, २०७८	यथावत
२	नगद तथा सानो नगदी कोष परिचालन व्यवस्थापन कार्यविधि, २०७९	यथावत
३	चमेली समुन्तती बचत व्यवस्थापन कार्यविधि, २०७९	यथावत
४	संरक्षित पूँजी फिर्ताकोष व्यवस्थापन कार्यविधि, २०७८	यथावत
५	साधारण सभा संचालन कार्यविधि, २०७६	यथावत

यसै गरी आ.व. २०८०।८१ मा नयाँ निर्माण गरी स्वीकृत भएका र केही नाम र बुदाँहरू संशोधन गरिएका देहाय बमोजिमका आन्तरिक कार्यविधिहरू समेत पारित गरि दिनुहुन हार्दिक अनुरोध गर्दछु ।

क्र.सं.	आन्तरिक कार्यविधिहरूको विवरण	अवस्था
१	पेन्सन बचत कोष सञ्चालन आन्तरिक कार्यविधि, २०८०	नयाँ निर्माण
२	जेष्ठ सदस्य सामाजिक सुरक्षा आन्तरिक कार्यविधि, २०८०	नयाँ निर्माण
३	सूचना प्रविधि आन्तरिक कार्यविधि, २०८१	नयाँ निर्माण
४	गल्ती व्यवस्थापन आन्तरिक कार्यविधि, २०७६	नाम परिवर्तन
५	समूह व्यवस्थापन आन्तरिक कार्यविधि, २०७९	नाम संशोधन
६	संगठन तथा सामान्य आन्तरिक कार्यविधि, २०७९	संशोधन
७	ऋण आन्तरिक कार्यविधि, २०७९	संशोधन
८	लेखा तथा अभिलेख व्यवस्थापन आन्तरिक कार्यविधि, २०७९	संशोधन

संस्थाका आन्तरिक एवं बाह्य चुनौतीहरू:

आन्तरिक चुनौतीहरू:

१. ऋणी सदस्यहरूबाट ऋणको किस्ता तथा व्याज भुक्तानीमा विलम्ब हुनु ।
२. कार्यक्षेत्र भित्र दोहोरो सदस्यताको कारण उल्लेखनीय सदस्य वृद्धि हुन नसक्नु ।
३. सदस्यहरूमा पर्याप्त मात्रामा सहकारी शिक्षा तथा वित्तीय साक्षरता प्रदान गर्न नसक्नु ।
४. कार्यक्षेत्र भित्रका सबै वडाहरूमा सदस्यता विस्तार गर्न नसक्नु ।

बाह्य चुनौती:

१. बैंक तथा अन्य वित्तीय संस्थासंगको प्रतिस्पर्धा बढ्नु ।
२. सहकारी संस्थाहरू बिच अस्वस्थ प्रतिस्पर्धा बढ्नु ।
३. कार्यक्षेत्र भित्र औद्योगिक वातावरण नहुनु ।
४. दोहोरो सदस्यतामा नीतिगत जटिलता रहनु ।
५. ऐन नियममा परिवर्तन भइरहनु ।

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“बचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

६. राजनीतिक स्थिरता कायम नहुनु ।
७. महामारी तथा आर्थिक मन्दीको असर कायमै रहनु ।
८. एकद्वार प्रणालीबाट नियमन नहुनु ।

आवद्धता तथा सहकार्य:

१. नेपाल वचत तथा ऋण केन्द्रीय सहकारी संघ लि (नेफ्स्कुन)
२. राष्ट्रिय सहकारी बैंक लि.
३. बागमती प्रदेश सहकारी संघ लि
४. जिल्ला सहकारी संघ लि. भक्तपुर
५. भक्तपुर जिल्ला वचत तथा ऋण सहकारी संघ लि.
६. सिद्धार्थ बैंक लि.
७. एन्.आई.सी. एशिया बैंक लि.
८. ग्लोबल आई.एम्.ई. बैंक लि.
९. लक्ष्मी सनराईज बैंक लि.
१०. नविल बैंक लि.
११. आई.जि.आई. प्रुडेन्सियल इन्स्योरेन्स लि.
१२. सिटिजन लाईफ इन्स्योरेन्स लि.
१३. बि एण्ड बि अस्पताल, ललितपुर
१४. नेपाल रेडक्रस सोसाईटी, भक्तपुर

अन्त्यमा,

संस्थालाई थप मजबुत बनाउन यहाँहरुबाट रचनात्मक राय सल्लाह सुझावको अपेक्षा गर्दै यस विषयमा परिस्थितिमा पनि संस्थाको लक्ष उद्देश्य प्राप्तिको सहयोग गर्नुहुने संचालक समिति, लेखा सुपरिवेक्षण समिति, पूर्वअध्यक्ष तथा सल्लाहकारज्यूहरु, विभिन्न उपसमितिहरु, कर्मचारीहरु तथा सम्पूर्ण शेयर सदस्यहरुलाई धन्यवाद दिदै नेपालीको महान चहाड बडा दशैं, शुभ दिपावली, नेपाल सम्वत् १९४५ र छठ पर्वको उपलक्ष्यमा सुख, शान्ति एवं उत्तरोत्तर प्रगतीको कामना गर्दै प्रस्तुत प्रतिवेदन पारित गरिदिनु हुन अनुरोध गर्दछु । “महिनामा एक पटक संस्थामा आउनुहोस्, संस्थाका गतिविधि बारेमा जानकारी हुँदै राय, सल्लाह एवं सुझाव दिएर जानुहोस्” भन्दै विदा हुन्छु ।

धन्यवाद । जय चमेली, जय सहकारी ।

कोषाध्यक्षद्वारा प्रस्तुत आर्थिक प्रतिवेदन

यस गरिमामय २२औं वार्षिक साधारण सभा सफलतापूर्वक सम्पन्न गर्न उपस्थित शेयर सदस्य महानुभावहरू, सभाका सभाध्यक्ष ज्यू, प्रमुख अतिथिज्यू, विशेष अतिथिज्यूहरू, अतिथिज्यूहरू, विभिन्न संघ संस्थाबाट पाल्नु भएका प्रतिनिधिज्यूहरू, लेखा सुपरिवेक्षण समितिका संयोजकज्यू, सल्लाहकारज्यूहरू, पूर्व अध्यक्षज्यूहरू, संचालक समितिका पदाधिकारी एवं सदस्यज्यूहरू, लेखा सुपरिवेक्षण समितिका सदस्यज्यूहरू, विभिन्न उप-समितिका संयोजक तथा सदस्यज्यूहरू, संस्थाका व्यवस्थापक एवं कर्मचारी मित्रहरू, पत्रकार मित्रहरू, सुरक्षाकर्मी मित्रहरू एवं संस्थालाई धेरै धेरै माया गर्नु हुने शुभ चिन्तक महानुभावहरूमा संस्थाको कोषाध्यक्ष नवराज घिमिरेको तर्फबाट सहकारीताको न्यानो अभिवादन टर्क्याउँदछु ।



नवराज घिमिरे
कोषाध्यक्ष

पृष्ठभूमी:

वि.स. २०५९ कार्तिक १३ गते ३४ जना जागरुक व्यक्तिहरूको सहभागीतामा स्थापित संस्थाको रु. ३,४००/- (तीन हजार चार सय) को पूँजीबाट कारोवार शुरुवात भई हाल नेपाल वित्तीय प्रतिवेदन मान (NFRS) अनुसार खुद कारोवार ८७,७९,८२,७३३/- (अक्षरेपी : सतासी करोड एकहत्तर लाख वयासी हजार सात सय तेतीस) रुपैयाको कारोवार गर्न सफल भएको छ ।

आ.व. ०८०१०८९ को समिक्षा

सहकारीलाई राष्ट्र विकासको मूल आधारको रुपमा स्वीकार गरी नेपालको संविधान २०७२ मा आर्थिक विकासको अभिन्न अंगको रुपमा उल्लेख गरेको सन्दर्भमा सम्पूर्ण सहकारी संस्थाहरू र सहकारीकर्मीहरू उत्तरदायी भई सहकारी क्षेत्रलाई अझ बढी वैज्ञानिक, व्यवस्थित, प्रविधि मैत्री तथा सुशासनयुक्त ढंगले संचालन गर्नुपर्ने हुन्छ । यसै सन्दर्भमा संस्थाले सहकारी ऐन, २०७४, सहकारी नियमावली, २०७५, सहकारी विभागबाट जारी एकीकृत निर्देशन, २०७९ विभिन्न नियमनकारी निकायहरूको निर्देशन र संस्थाको विनियम तथा आन्तरिक कार्यविधि र निर्देशिकाहरूको परिपालना गरी पारदर्शी ढंगले सदस्यहरूसँग मात्र वित्तीय कारोवार गर्दै आएको व्यहोरा अवगत गराउन चाहन्छु ।

सदस्य महानुभावहरू,

अब म यस गरिमामय साधारणसभा समक्ष आ.व. २०८०१०८९ को यथार्थ आर्थिक प्रतिवेदन र २०८११०८२ को अनुमानित वार्षिक बजेट पेश गर्ने अनुमति चाहन्छु ।

सर्वप्रथम गत आ.व. २०७९/८० र २०८०/८१ को तुलनात्मक आर्थिक विवरण पेश गर्दछु ।

१. शेयर पूँजी (Share Capital)

गत आ.व. को शेयर पूँजी रकम रु. ५,९९,९३,३००/- रहेकोमा चालु आ. व. मा रु. ४७,७०,७००/- ले वृद्धि भई रु. ६,३९,६४,०००/- रहेको अवगत गराउन चाहन्छु । बचतको आधारमा शेयर पूँजी वृद्धि गर्दै जानुपर्ने भएकोले आगामी आ. व. २०८१/०८२ मा बचतको अनुपातमा शेयर वृद्धि गर्दै लगिने नीति रहेता पनि संस्थागत पूँजी वृद्धि हुँदै गएको अवस्थालाई ध्यानमा राखी सहकारीको मुल्य मान्यताअनुसार सदस्यहरूको शेयर पूँजीको योगदानमा एकरूपता हुने गरी सबै सदस्यको औषत शेयरपूँजी कायम गर्ने नीति बमोजिम

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“बचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

शेयरपूँजी बृद्धि भएको छ र आगामी दिनमा औषत शेयर नपुगेका सदस्यहरूलाई औषत शेयर खरिद गराउने नीति अवलम्बन गरिनेछ ।

सि.न	विवरण	गत वर्षको	यस वर्षको	प्रगति रकम	प्रतिशत
१	शेयर पूँजी	५,९१,९३,३००।-	६,३९,६४,०००।-	४७,७०,७००।-	८

२. जगेडा कोष र अन्य कोषहरू (Reserve Fund and Other Funds)

संस्था प्रत्येक वर्ष मुनाफा आर्जन गर्न सफल हुँदै आइरहेको परिप्रेक्षमा आ. व. २०८०/०८१ मा पनि रु. ३,३३,४७,८७१।- संचालन मुनाफा आर्जन गर्न सफल भएको व्यहोरा सहर्ष अवगत गराउँदछु । आ.व. २०८०/०८१ मा खर्च नभई संचित रहेको रु ३४,६९,८८२।- र मुनाफाबाट रु ७४,७५,७३९।- गरी जगेडा कोषमा रु. १,०९,४५,६२२।- जम्मा भई जगेडा कोषमा कूल जम्मा रु ७९,४,९९,०४३।- अक्षरूपी: सात करोड चौरानब्बे लाख उनान्सय हजार त्रीचालीस रुपैया रहेको अवगत गराउँदछु । यसै गरी जगेडा कोषमा व्यवस्था गरे पश्चात् अन्य कोषहरूमा आ.व. २०८०/०८१ को बाँडफाँड पश्चात रु २,२४,२७,२९७।- र अनिवार्य तथा अन्य कोषहरूमा रु २,७५,८७,३८४।- (अक्षरूपी : दुई करोड पचहत्तर लाख सतासी हजार तीन सय चौरासी) रुपैया भएको अवगत गराउन चाहन्छु । संस्थाको विनियम अनुसार चालु आ.व. ०८१/८२ मा कोष उपयोगबाट संचित रहेको कोष रकमलाई जगेडा कोषमा समायोजन गरिने नीतिलाई निरन्तरता दिइनेछ ।

३. बाह्य ऋण (External Loan)

राष्ट्रिय रुपमा देखिएको आर्थिक मन्दीको असरले ऋण लगानीमा संकुचन आएको कारण तरलता व्यवस्थापनमा थप रकम आवश्यक परी बाह्य ऋण लिनु पर्ने अवस्था श्रृजना नभएकोले यस आ.व.मा बाह्य ऋण लिइएको छैन ।

४. बचत (Savings)

संस्थाद्वारा लागू गरिएका बचत योजनाहरूबाट गत आर्थिक वर्षमा संकलित बचत रकम रु. ६१,१५,७३,३४१।- रहेकोमा आर्थिक वर्ष २०८०।८१ मा रु. ८,६०,१३,२०१।- ले बृद्धि भई रु. ६९,७५,८६,५४२।- रहेको अवगत गराउँदछु । संस्थामा नियमित बचत, नावालक बचत, साधारण बचत, चमेली विशेष बचत, संचयकोष बचत, खुत्रुके बचत, लघुवित्त समूह बचत, जेष्ठ सदस्य बचत, पेन्सन बचत, सदस्य कल्याण बचत, चमेली सुनौलो भविष्य बचत, तीज विशेष बचत, विल भुक्तानी बचत, शैक्षिक बचत र पेवा बचत शिर्षकका बचत योजनाहरू संचालनमा रहेको व्यहोरा अवगत गराउन चाहन्छु ।

सि.न	विवरण	गत वर्षको	यस वर्षको	प्रगती रकम	प्रतिशत
१	बचत/निक्षेप	६१,१५,७३,३४१।-	६९,७५,८६,५४२।-	८,६०,१३,२०१।-	१४

५. ऋण लगानी (Loan Investment)

ऋण लगानी नै संस्थाको मेरुदण्डको रुपमा रहेकोले संकलित निक्षेप रकम र संस्थाको पूँजीकोषको रकमलाई विभिन्न शिर्षकमा सदस्यहरूको माग बमोजिम सुरक्षित रुपमा गत आ. व. मा रु. ५९,९३,०८,७६६।- ऋण लगानी भएकोमा यस वर्ष लगानीमा रु.९,२५,४२,७९२।- ले लगानी बृद्धि भई

रु.६९,१८,५१,५५८।- रहेको छ । यस आ.व. देखि नेपाल वित्तीय प्रतिवेदन मान (NFRS) बमोजिम संस्थाको वित्तीय प्रतिवेदन तयार गरिएकोले ऋण सुरक्षण कोषको रकम रु ३,४४,७९,९१५।- ऋणमा NFRS बमोजिम समायोजन गरी शुद्ध ऋण लगानी रु ६५,७३,७१,६४३।- मात्र कायम गरिएको छ । साथै, धितो जमानीको आधारमा लगानी हुने ऋणमा सदस्यको व्यवसायिक कार्ययोजना, तिर्न सक्ने क्षमता, चरित्र आदिको विश्लेषण गरी धितो दृष्टिबन्धक पास गरी लगानीलाई सुरक्षित गरिएको छ । वचत तथा सदस्य जमानी ऋणमा रु.३,००,०००।- सम्मको ऋण वीमा अनिवार्य गरिने छ । संस्थाबाट लगानी भएका ऋणको किस्ता र मासिक व्याज असुली नीतिलाई अनिवार्य गरिएको छ । आर्थिक मन्दी, वचतमा कमी र तरलतामा उचित व्यवस्थापन गर्नुपरेको कारणले लक्ष्य बमोजिम ऋण लगानी वृद्धि गर्न नसकिएको व्यहोरा अवगत गराउँदछु ।

क्र. स.	विवरण	गत वर्षको	यस वर्षको	प्रगती रकम	प्रतिशत
१.	ऋण लगानी	५९,९३,०८,७६६।-	६९,१८,५१,५५८।-	९,२५,४२,७९२।-	१५
	ऋण सुरक्षण रकम समायोजन		(३,४४,७९,९१५)		
२.	शुद्ध ऋण लगानी		६५,७३,७१,६४३।-		

चालु आ.व. मा सदस्यहरूले नियमित किस्ता समयमा नबुझाएका कारण एक वर्ष भन्दा बढी अवधि भाखा नाघेको ऋण रु. १,१७,०७,३५१।-, एक महिना देखि बाह्र महिना भाखा नाघेको ऋण रु. ४,६९,७३,८८८।-, र असल ऋण रु. ६३,३१,७०,३१९।- गरी कूल ऋण रु. ६९,१८,५१,५५८।- लगानी रहेकोमा भाखा नाघेको ऋण रकममा **PEARLS** मापदण्ड बमोजिम ऋण सुरक्षणको व्यवस्था गरिएको छ ।

६. क. शेयर लगानी :

क्र. स.	शेयर लगानी विवरण	गत वर्षको	यस वर्षको	घटी बढी
१	भक्तपुर जिल्ला वचत संघ	३,२८,०००।-	३,२८,०००।-	०.००
२	नेफस्कून	६,०२,५००।-	६,०२,५००।-	०.००
३	राष्ट्रिय सहकारी बैंक लि.	२,००,०००।-	२,००,०००।-	०.००
४	जिल्ला सहकारी संघ लि.	१०,०००।-	१०,०००।-	०.००
५	हब सहकारी सेवा लि.	२५,०००।-	२५,०००।-	०.००

ख. वित्तीय लगानी विवरण:

सदस्यहरूबाट माग कम भई वार्षिक लक्ष्य बमोजिम ऋण लगानी नभएकोले संस्थामा भएको अधिक तरलता रकमलाई वित्तीय लगानीमा व्यवस्थापन गरेतापनि तीन महिना सम्मको वित्तीय लगानीलाई NFRS बमोजिम तरलता कायम भएकोले अन्य लगानीमा रु. २,००,००,०००।- रहेको छ ।

क्र. स.	विवरण	गत वर्षको	यस वर्षको	NFRS बमोजिम
१.	वित्तीय लगानी	५,२३,३७,५१६।-	६,२५,०७,२०२।-	२,००,००,०००।-

७. तरलता (Liquidity)

“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

पलर्स मापदण्ड अनुसार सहकारी संस्थाले कूल निक्षेपको १०-२०% तरलता कायम राख्नुपर्ने व्यवस्था भए बमोजिम आ. व. २०८०/८१ मा रु १८,७८,९१,१९१।- रहेको छ जुन रकम कूल निक्षेपको २६.९३% भएको स्पष्ट गराउन चाहन्छु । संस्थाले तरलता व्यवस्थापनको लागि बढी व्याज प्रदान गर्ने संघ, सहकारी बैंक, वाणिज्य बैंक तथा वित्तीय संस्थाहरूमा छोटो अवधिको बचत तथा मुद्दती खाताहरूमा लगानी गर्ने नीति अवलम्बन गरिएको छ ।

क्र.स.	विवरण	गत वर्षको	यस वर्षको	थप भएको
१.	तरलता	१३,२१,२९,२५३।-	१८,७८,९१,१९१।-	५,५७,६१,९३८।-

८. ऋण सुरक्षण कोष:

क्र. स.	विवरण	गत वर्षको	यस वर्षको	थप व्यवस्था
१.	ऋण सुरक्षण कोष	२,९२,९८,८३१।-	३,४४,७९,९१५।-	५१,८१,०८४।-

९. ऋण वर्गीकरण:

क्र.स.	विवरण	गत वर्षको	थप/घट	यस वर्षको
१	१२ महिना भन्दा बढी भाखा नाघेको ऋण	३२,१२,३४२।-	८४,९५,००९।-	१,१७,०७,३५१।-
२	१ महिना देखि १२ महिना सम्म भाखा नाघेको ऋण	५,९२,०४,०३९।-	(१,२२,३०,१५१।-)	४,६९,७३,८८८।-
३	असल ऋण	५३,६८,९२,३८५।-	९,६२,७७,९३४।-	६३,३१,७०,३९९।-

१०. पाउनुपर्ने व्याज :

क्र.स.	विवरण	गत वर्षको	यस वर्षको	थप भएको
१	पाउनु पर्ने व्याज	६१,१२,५४९।-	७५,४२,१६०।-	१४,२९,६११।-

आदरणीय सदस्य महानुभावहरु,

यसै गरी आ. व. २०८०/८१ को यथार्थ र आ. व. २०८१/८२ मा सम्पन्न गरिने कार्यक्रमकालागि अनुमानित बजेट प्रस्तुत गर्दछु ।

पूँजीगत श्रोत तर्फ:

क्र.सं.	पूँजी तथा दायित्व	ऋआ.व. २०८०/८१ को अनुमानित	आ. व. २०८०/८१ को यथार्थ	आ. व. २०८१/८२ को अनुमानित
१	शेयर	७,००,००,०००	६,३९,६४,०००	७,००,००,०००
२	कोषहरु	१३,९०,२७,०००	१०,७०,८६,४२६	१४,०५,००,०००
	जगेडा कोष	७८,६००,०००	७९,४९९,०४२	९०,०००,०००
	अन्य कोष	२६,१००,०००	२७,५८७,३८४	४६,०००,०००
	ऋण सुरक्षण कोष NFRS बमोजिम	३,००,००,०००	३,४४,७९,९१५ (३,४४,७९,९१५)	४,२२,५०,००० (४,२२,५०,०००)
३	वचत/ निक्षेप	७३,१३,००,०००	६९,७५,८६,५४२	८३,२२,५०,०००

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

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	नियमित बचत	१९०,०००,०००	१५७,९५४,८६४	२००,०००,०००
	आवधिक बचत	२००,०००,०००	२४२,५०९,५०५	२४०,०००,०००
	नावालक बचत	५०,०००,०००	४८,०६२,९६४	५५,०००,०००
	लघुवित्त बचत	२९,०००,०००	२२,५०९,३४५	३०,०००,०००
	कोपिला बचत	७,५००,०००	७,२९०,४४५	११,०००,०००
	चमेली सुनौलो बचत	२४,४००,०००	२३,१६०,५२०	३५,०००,०००
	पेन्सन बचत	३२,४००,०००	२८,०३६,२५९	२८,०००,०००
	साधारण बचत	८०,०००,०००	७३,६३१,२५३	१००,०००,०००
	चमेली विशेष बचत	२५,०००,०००	१६,४०६,८८४	२५,०००,०००
	खुत्रुके बचत	८,०००,०००	७,१९६,८५७	८,०००,०००
	दैनिक बचत	१०,०००,०००	७,३५४,९११	१०,०००,०००
	जेष्ठ सदस्य बचत	३२,०००,०००	३०,०६७,९१९	३६,०००,०००
	सदस्य कल्याण बचत	३,१००,०००	३,३०२,२४०	४,५००,०००
	जेष्ठ सदस्य सामाजिक सुरक्षा बचत	-	-	२,८५०,०००
	आवधिक व्याज खाता	१०,०००,०००	९,४३८,४०१	११,०००,०००
	तीज विशेष बचत	५००,०००	२१४,५३६	१,०००,०००
	विल भुक्तानी बचत	३००,०००	३३७,२१५	१,०००,०००
	पेवा बचत	१,०००,०००	७७७,६९३	१,०००,०००
	शैक्षिक बचत	४००,०००	१२९,६४५	४००,०००
	शेयर लाभांश बचत	२०,०००,०००	१२,९८२,५७५	२५,०००,०००
	संचयकोष बचत	६,५००,०००	६,२२२,५१३	७,५००,०००
	चमेली समुन्नती बचत	१,२००,०००	-	-
४	बाह्य ऋण	२,००,००,०००	-	२,००,००,०००
५	उपदान कोष	४,३२७,०००	४,२७६,८९१	४,५००,०००
६	भुक्तानी दिनुपर्ने हिसाब	८०,००,०००	४२,६८,८७४	१,२०,००,०००
	पाउनुपर्ने व्याज व्याज मुल्लवी		७५,४२,१६० (७५,४२,१६०)	० ०
	जम्मा	९६,८३,२७,०००	८७,७१,८२,७४६	१,०७,४७,५०,०००

उपयोग तर्फ:

क्र.सं	सम्पत्ति तथा जायजेथा	आ. व. २०८०/८१ को अनुमानित	आ. व. २०८०/८१ को यथार्थ	आ. व. २०८१/८२ को अनुमानित
१.	तरलता हिसाव	१५,००,९८,०००	१८,७८,९१,१९१	१८,१०,००,०००
	नगद	३,०००,०००	१,००३,४०७	२,०००,०००
	बैंक हिसाव	१४७,०९८,०००	१८६,८८७,७८४	१७९,०००,०००
२.	वित्तीय लगानी हिसाव	३,५०,००,०००	२,००,००,०००	२,५०,००,०००
३.	शेयर लगानी	०	११,६५,५००	०
४.	ऋण लगानी हिसाव	७५,३०,००,०००	६९,१८,५१,५५८	८७,५०,००,०००
	NFRS समायोजन	०	(३४४७९९१५)	(४२,२५०,०००)
	शुद्ध ऋण लगानी	७५,३०,००,०००	६५,७३,७१,६४३	८३,२५०,०००
	कृषि ऋण	२०,०००,०००	६,२३९,०७९	२५,०००,०००
	व्यावसायिक ऋण	२६५,०००,०००	२६२,८७९,१७३	३७०,०००,०००
	आयमूलक ऋण	५०,०००,०००	१६,४२५,०४७	४०,०००,०००
	समुह ऋण (लघुवित्त)	१०,०००,०००	४,०४८,४२९	१०,०००,०००
	वचत जमानी ऋण	१०,०००,०००	४५९,७१२	१२,५००,०००
	घर जग्गा ऋण	१५०,०००,०००	१९६,२९१,९५८	१६०,०००,०००
	आवधिक वचत ऋण	२०,०००,०००	६,८०३,७९७	३२,०००,०००
	हायर पचेज ऋण	२०,०००,०००	८,९९३,१३७	२०,०००,०००
	वैदेशिक ऋण	१२,०००,०००	५,६४९,६६३	१५,०००,०००
	कर्मचारी सापटी	१०,०००,०००	४,५४१,५५५	६,५००,०००
	शैक्षिक ऋण	५५,०००,०००	३४,५४५,२३५	५५,०००,०००
	सामाजिक (खर खांचो)	१३०,०००,०००	१४४,८४६,४९२	१२८,०००,०००
	स्वास्थ्य ऋण	१,०००,०००	१२८,२८०	१,०००,०००
५.	सम्पत्ति सामान	२,५२,२९,०००	९५,०५,८७२	२,५०,००,०००
६.	धरौटी, पाउनुपर्ने अग्रिम कर	५०,००,०००	८७,९०,६८७	१,१०,००,०००
	व्याज मुलतवी		(७५४२१६०)	
	जम्मा	९६,८३,२७,०००	८७,७१,८२,७३३	१,०७,४७,५०,०००

आय तर्फ:

क्र सं.	आम्दानी विवरण	आ.व. २०८०/८१ को अनुमानित	आ.व. २०८०/८१ को यथार्थ	आ.व. २०८१/८२ को अनुमानित
१.	ऋणबाट व्याज प्राप्त	९,८९,२६,०००	९,३५,७४,१०७	१०,१८,४५,०००
२.	बैंक तथा वित्तीय संस्थाबाट प्राप्त आय	१०,६००,०००	१,१२,४०,५४२	६६,९५,०००
३.	अन्य आम्दानी	६५,००,०००	७५,०९,८९७	८५,००,०००

४.	कर्जा सुरक्षण आम्दानी	५०,००,०००	५९,८७,८२२	७७,७०,०००
	जम्मा	१२,१०,२६,०००	११,८३,१२,३६८	१२,४८,१०,०००

खर्च तर्फ:

सं. सं.	खर्च विवरण	आ. व. २०८०/८१	आ. व. २०८०/८१	आ. व. २०८१/८२
		को अनुमानित	को यथार्थ	को अनुमानित
१.	व्याज खर्च	५,८६,००,०००	५,७६,३८,४०१	५,१८,०७,०००
	बचतमा व्याज खर्च	५४,४००,०००	५७,६३८,४०१	४७,८०७,०००
	वाह्य ऋण व्याज खर्च	१,१००,०००	-	५००,०००
	व्याज छुट खर्च	३,१००,०००	२,६८६,०३०	३,५००,०००
२.	कर्मचारी खर्च	१,११,५०,०००	९८,३१,३०३	१,२३,३९,०००
३.	संचालक तथा उपसमिति	१०,२०,४००	७,०१,०००	१०,५०,०००
४.	सहकारी कार्यक्रम खर्च	७२,०५,०००	३८,७५,७०६	८१,०५,०००
	साधारण सभा	३,०५०,०००	२,६९६,९५९	३,२००,०००
	तालिम, गोष्ठी, सेमिनार	२,५००,०००	-	१,५००,०००
	सहकारी गतिविधि	१,२००,०००	८४६,७०३	२,८००,०००
	सदस्य र सफ्टवेयर नविकरण	२००,०००	१६२,६८९	३००,०००
	सामाजिक क्रियाकलाप	१५०,०००	८५,३५५	२००,०००
	प्रवेशन कार्यक्रम खर्च	७५,०००	७५,०००	७५,०००
	छात्रवृत्ति	३०,०००	९,०००	३०,०००
५.	कार्यालय संचालन खर्च	२३,४०,०००	१२,१८,७६७	२६,९२,०००
	घर भाडा	१००,०००	८६,६३७	१००,०००
	मसलन्द तथा छपाई	४००,०००	३३८,२२७	४००,०००
	टेलिफोन, ईन्टरनेट तथा एस. एम. एस.	१५०,०००	७७,८२३	१००,०००
	धारा पानी तथा विद्युत	-	७०,९४४	७७,०००
	शुल्क तथा इजाजत	२००,०००	-	२००,०००
	परिवहन तथा ईन्धन	९०,०००	४६,१६३	१३०,०००
	पुस्तक तथा पत्रपत्रिका	३०,०००	२५,२६७	३०,०००
	धितो निरीक्षण तथा अनुगमन	६०,०००	-	६०,०००

	बैंक दस्तुर	-	-	१०,०००
	बिमा खर्च	३००,०००	२७५,९०२	३५०,०००
	मर्मत तथा सम्भार	१००,०००	४७,९२६	१५०,०००
	अतिथि सत्कार	५०,०००	५४,०२०	१००,०००
	लेखापरीक्षण	१३०,०००	१३०,०००	१५०,०००
	एनएफआरएस रिपोर्टिङ्ग खर्च	-	-	५०,०००
	सरसफाई	-	२८,३६२	३०,०००
	सेवा केन्द्र/भण्डार काउण्टर	१००,०००	-	१००,०००
	विविध	३०,०००	३८,२९६	३०,०००
	ह्रास खर्च	६,००,०००	५,३०,४९६	६,२५,०००
६.	कर्जा नोक्सानी खर्च	५८,००,०००	१,११,६८,९०५	७७,७०,०००
	कूल खर्चको जोड	८,६५,१५,४००	८,४९,६४,४९७	८,३७,६३,०००
	संचालन मुनाफा	३,४५,१०,६००	३,३३,४७,८७०	४,१०,४७,०००

११. शेयर लाभांश वितरण: (Dividend Fund Distribution)

संस्थाले नियमित कारोवारबाट आ.व. ०८०/८१ मा रु. ३,३३,४७,८७०/- (अक्षरेपि : तीन करोड तेत्तीस लाख सत्चालीस हजार आठ सय एकहत्तर रुपैया) संचालन मुनाफा आर्जन गर्न सफल भई आयकर व्यवस्था वापत रु. ३४,४४,९१४/- (अक्षरेपि चौत्तीस लाख चौवालीस हजार नौ सय चौध रुपैया) कट्टा गरी हुन आउने रकम रु. २,९९,०२,९५६/- (अक्षरेपि: दुई करोड उनान्सय लाख दुई हजार नौ सय छपन्न रुपैया) मा विनियम अनुसार विभिन्न कोषहरूमा बाँडफाँड पश्चात शेयर लाभांश कोषमा संचित भएको रकम रु. १,०८,६०,३८०/- (अक्षरेपि एक करोड आठ लाख साठी हजार तीन सय असी) रुपैयाबाट सदस्यहरूलाई शेयर लगानीको १५ प्रतिशतका दरले लाभांश वितरण गरिने प्रस्ताव स्वीकृतिको लागि पेश गर्दछु ।

१२. संरक्षित पूँजी फिर्ताकोष वितरण : (Patronage Fund Distribution) :

संस्थाको विनियममा व्यवस्था भए अनुसार संरक्षित पूँजी फिर्ता कोषमा बाँडफाँड भई आएको रकम रु.५६,०६,८०४/- (अक्षरेपि : छपन्न लाख छ हजार आठ सय चार रुपैया) मध्ये २५ प्रतिशत हिस्सा सबै सदस्यहरूबाट संस्थागत पूँजी बृद्धिमा योगदान रहोस् भन्ने अभिप्रायले जगेडा कोषमा सार्ने प्रस्ताव स्वीकृतिका लागि पेश गर्दछु । बाँकी रहन आउने रु. ४२,०५,१०३/- रकमलाई सदस्यहरूले ऋणमा तिरेको व्याजको योगदानको आधारमा ६० प्रतिशत तथा नियमित वचतमा प्राप्त गरेको व्याजको योगदानको आधारमा ४० प्रतिशतका दरले सदस्यहरूलाई संरक्षित पूँजी फिर्ता कोष व्यवस्थापन कार्यविधि बमोजिम वितरण गर्ने प्रस्ताव स्वीकृतिका लागि पेश गर्दछु ।

१३. पेन्सन बचत : (Pension Savings):

संस्थाको पेन्सन बचत योजनामा सहभागी भई नियमित बचत गर्दै आउनु भएका सदस्यहरुको माग, बढ्दो मुद्रास्फिति र आर्थिक मन्दीलाई मध्यनजर गरी उक्त बचत योजनामा सहभागी सदस्यहरुले आफुले जम्मा गरेको रकम र आर्जित व्याज सहितको रकम फिर्ता लान चाहेमा फिर्ता लान सक्ने गरी पेन्सन बचत कोष संचालन कार्यविधि, २०८० बमोजिम संचित बचतको आर्जित व्याजमा संस्थाले १२ प्रतिशत रकम थप गरि पेन्सन बचत फिर्ता गर्ने कार्य भइरहेको व्यहोरा जानकारी गराउँदछु। यो व्यवस्थालाई चालु आ. व. २०८१।८२ मा पनि निरन्तरता दिईएको छ।

१४. पूँजीगत सम्पत्ती खरिद तथा निर्माण सम्बन्धमा:

संस्थाको बढ्दो कारोवार र चापलाई मध्यनजर गरी संस्थाको भवन परिसर आसपास पार्किङ्ग, तथा गोदाम व्यवस्थाको लागि जग्गा खरिद र हल निर्माणको लागि चालु आ. व. मा रु १,५४,९४,१२८।- (अक्षरेपी एक करोड चौवन्न लाख चौरानब्बे हजार एक सय अठ्ठाइस) रुपैया विनियोजन गरिएको छ।

१५. लेखा नीति:

संस्थाको विद्यमान लेखा तथा अभिलेख व्यवस्थापन आन्तरिक कार्यविधि, २०७९ बमोजिम लेखा तथा अभिलेख व्यवस्थापन हुँदै आएकोमा संस्थाको आर्थिक कारोवारको आकार बढ्दै गएको र ICAN द्वारा जारी भएको NFRS (नेपाल वित्तीय प्रतिवेदन मान) अनुरूप संस्थाको मौजुदा लेखा नीतिलाई समयानुकूल परिमार्जन गरी आ. व. २०८०।८१ को वित्तीय विवरण NFRS बमोजिम तयार गरिएको छ।

अन्त्यमा,

बैंक तथा वित्तीय संस्थाहरूसंगको प्रतिस्पर्धाका साथै मुलुकमा देखिएको आर्थिक मन्दी र सहकारीका विषयमा फैलिएको नकरात्मक अफवाहका बावजुद पनि सदस्य महानुभावहरुले संस्था प्रति दर्शाउनु भएको स्नेह र सद्भावप्रति कृतज्ञता व्यक्त गर्दछु। संस्थालाई यस अवस्थासम्म ल्याउन महत्वपूर्ण भूमिका निर्वाह गर्नुहुने पूर्व पदाधिकारी, समिति/उप-समितिका सहकर्मी तथा संस्थामा कार्यरत कर्मचारी मित्रहरुमा हार्दिक धन्यवाद व्यक्त गर्दछु। साथै, नेपालीको महान चहाड विजया दशमी, शुभ दिपावली, नेपाल सम्वत १९४५ र छठ पर्वको उपलक्ष्यमा हार्दिक मंगलमय शुभकामना व्यक्त गर्दै ओभेल पछु। धन्यवाद।

जय चमेली । जय सहकारी ॥ २०८१ असोज ०५ गते शनिवार ।

G. Paudyal & Associates

Chartered Accountants

ICAN Regd. No.: 307

PAN : 602785567

5th Floor, Tewa Tower

Teku, Kathmandu

Tel: 01-5333709

Website: www.gpa.com.np

Email: info.gpac@gmail.com

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF CHAMELI KALYANKARI SAVING AND CREDIT CO-OPERATIVE LTD.

Reports on the Audit of the Financial Statements

Qualified Opinion

We have audited the accompanying financial statements of Chameli Kalyankari Saving and Credit Co-operative Ltd. ('the Co-operative'), which comprise the Statement of Financial Position as at 31st Ashadh 2081, (15 July 2024), and Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes of Equity, Statement of Cash flow for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effect on the matter described in the basis for qualified opinion section of our report, the accompanying financial statements present fairly, in all material respect, the financial position of the Co-operative as at Ashadh 31, 2081 and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Qualified Opinion

The co-operative has recognized the interest income and impairment of financial assets as per the cave out issued by the ICAN and Co-operative Act 2074 instead of Provision of NFRS 9, since profit of the Co-operative may be understated or overstated.

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 Financial Statements section of our report. We are independent of the Co-operative in accordance with the ethical requirement that is relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgment, were of most significance in our audit of the Financial Statements of the current period. These matters were addressed in the context of our 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 nothing to report in this regard.

Information Other Than the Financial Statements and Auditor's report thereon.

The management of the Co-operative is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained during the course of audit or otherwise appears to be materially misstated.

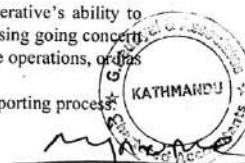
If, based on the work we have performed, we concluded that there is a material misstatement therein, we are required to report that fact. We have nothing to report in this regard.

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

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

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

Those charged with governance are responsible for overseeing the Co-operative's financial reporting process.



“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

Auditors' Responsibilities for the Audit of 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 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 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 evidence 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 entity's 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 evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Co-operative'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 disclosure in the financial statement or, if such disclosure are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Co-operative to cease as a going concern.
- Evaluate the overall presentation of the Financial Statements including disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Report on Other Legal and Regulatory Requirements ;

On the basis of our examination and explanations given to us, we would like to report that:

- i. We have obtained all the information and explanations, which were considered necessary for the purpose of our audit.
- ii. The Co-operative has kept proper books of accounts as required by law, in so far as it appears from our examination of those books of accounts.
- iii. The Statement of Financial Position, Statement of Profit/Loss and Other Comprehensive Income, Statement of Cash Flow, Statement of Changes in Equity dealt with by this report are in agreement with the books of account maintained by the Co-operative.
- iv. The Co-operative has not complied the provision of Bonus Act ,2030 and Contribution based Social Security Act, 2074.
- v. The Co-operative has disbursed more than one loan to single member, practiced renewal of expired loans and the Co-operative has artificial person as member against the provision of Co- operative Act and Co-operative Regulation.
- vi. During our examination of the books of account of the Co-operative, we have not come across the cases where the Board of Directors or any member thereof or any representative or any office holder or any employee of the Co-operative has acted contrary to the provisions of law or caused loss or damage to the Co-operative except matter described in Para (iv) and (v)

Place: Kathmandu

Date: 2081/05/23

For: G. Paudyal & Associates
Chartered Accountants

UDIN Number:240908CA016183

Partner

Anoj Kumar Neupane

Chameli Kalyankari Saving & Credit Co-operative Ltd
Statement of Financial Position as at Ashad 31, 2081
All amounts are in Rs unless otherwise stated

	Notes	As at Ashad 31, 2081	Restated As at Ashad 31, 2080	Restated As at Shrawan 1, 2079
ASSETS				
Non-Current Assets				
(a) Property, Plant and Equipment (Gross)	5	13,471,453.11	13,430,654.11	13,357,620.22
Less : Accumulated Depreciation		(3,965,580.84)	(3,435,165.10)	(2,839,619.79)
Property, Plant and Equipment (Net)		9,505,872.27	9,995,489.01	10,518,000.43
Total Non-Current Assets		9,505,872.27	9,995,489.01	10,518,000.43
Current Assets				
(a) Financial Assets				
(i) Cash and Cash Equivalents	6	187,891,190.94	153,301,269.63	115,779,925.07
(ii) Placements with Financial Institutions	7	20,000,000.00	30,000,000.00	20,000,000.00
(iii) Loans and Advances to Member	8	657,371,643.42	570,009,934.88	555,665,985.00
(iv) Investment Securities	9	1,165,500.00	1,165,500.00	1,165,500.00
(v) Other Financial Assets	10	-	-	-
(b) Inventory	11	168,959.37	226,467.60	105,245.81
(c) Current Tax Assets (Net)	12	104,834.83	1,884,301.90	1,464,213.15
(d) Other Current Assets	13	974,732.44	1,105,576.98	559,972.62
Total Current Assets		867,676,861.00	757,693,050.99	694,740,841.65
Total Assets		877,182,733.27	767,688,540.00	705,258,842.08
EQUITY AND LIABILITIES				
Equity				
(a) Equity Share Capital	14	63,964,000.00	59,193,300.00	52,421,600.00
(b) General Reserve	15	79,499,042.32	68,553,420.51	57,554,304.86
(c) Other Statutory Reserve	16	27,587,383.64	21,367,481.30	18,345,658.88
Total Equity		171,050,425.96	149,114,201.81	128,321,563.74
Liabilities				
Non-Current Liabilities				
Financial Liabilities		-	-	-
Total Non-Current Liabilities		-	-	-
Current Liabilities				
(a) Financial Liabilities				
(i) Deposits from Members	17	697,586,542.42	611,573,341.44	557,350,549.81
(ii) Other Financial Liabilities	18	718,670.90	684,505.71	519,854.11
(b) Current Borrowings	19	-	-	14,000,000.00
(c) Other Current Liabilities	20	7,827,093.99	6,316,491.04	5,066,874.42
Total Current Liabilities		706,132,307.31	618,574,338.19	576,937,278.34
Total Liabilities		706,132,307.31	618,574,338.19	576,937,278.34
Total Equity and Liabilities		877,182,733.27	767,688,540.00	705,258,842.08

The accompanying notes are integral parts of the financial statements
Date: 2081/10/23
Kathmandu, Nepal

As per Our Report of Even Date
For: G. Paudyal & Associates
Chartered Accountants

On Behalf of the Board of Directors
Pramod Ghimire
Chairperson

Mitha Ram Neupane
Vice-chairperson

Deepak Kumar Neupane
Secretary

CA Anoj Kumar Neupane
Partner

Nava Raj Ghimire
Treasurer

Shree Ram Neupane
Member

Ambika Chaulagain
Member

Tirtha Raj Chaulagain
Member

Santosh Karki
Member

Prakash Neupane
Member

Ramila Khatri Khadka
Member

Sudarshan Chaulagain
Manager

Salik Ram Ghimire
Account Supervisor Head



“सहकारीमा सुशासन, प्रविधि र एकिकरण”
“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

Chameli Kalyankari Saving & Credit Co-operative Ltd
Statement of Profit or Loss and Other Comprehensive Income for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

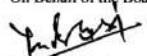
Particulars	Notes	Year ended Ashad 31, 2081	Year ended Ashad 31, 2080
Interest Income	21	93,574,106.84	84,864,896.51
Interest Expenses	22	57,638,400.65	54,232,251.62
Net Interest Income		35,935,706.19	30,632,644.89
Other Operating Income	23	7,509,897.34	6,360,485.68
Net Interest and Other Operating Income		43,445,603.53	36,993,130.57
(Impairment)/ Reversal for loans and Others Losses		(5,181,083.76)	(6,298,831.18)
Net Operating Income		38,264,519.77	30,694,299.39
Operating Expenses			
Administrative Expenses	24	5,795,472.69	5,173,194.27
Employee Benefits Expense	25	8,390,403.22	6,703,827.12
Depreciation and Amortisation Expense	26	530,415.74	595,545.31
Total Expenses		14,716,291.65	12,472,566.70
Operating Profit		23,548,228.13	18,221,732.69
Non-Operating Income	27	11,240,542.33	10,749,369.34
Financial Expenses	28	-	107,431.51
Profit Before Income Tax and Bonus		34,788,770.46	28,863,670.52
Provision For Staff Bonus		1,440,900.00	1,085,191.00
Profit Before Tax		33,347,870.46	27,778,479.52
Less: Tax Expense			
(1) Current Tax		3,444,914.17	1,413,550.00
(2) Deferred Tax expenses/(Income)	29	-	-
Profit/(Loss) for the period		29,902,956.29	26,364,929.52
Other Comprehensive Income			
a) Items That will Not be Reclassified to Profit or Loss:			
Gains/(losses) on equity instruments measured at FVTOCI		-	-
Gains/(losses) on revaluation of Property, plant and Equipment		-	-
Actuarial gains/ (losses) on defined benefit plans		-	-
Income tax relating to above items		-	-
b) Items That will be Reclassified to Profit or Loss:			
Gains/ (losses) on cash flow hedge		-	-
Income tax relating to above items		-	-
Total Other Comprehensive Income		-	-
Total Comprehensive Income For The Period		29,902,956.29	26,364,929.52
Profit from disposal of Non Current Assets held for sale (Net of Tax)			
Total Profit		29,902,956.29	26,364,929.52
Earnings Per Equity Share (For Continuing Operation):	30		
(1) Basic (in Rs.)		46.75	44.54
(2) Diluted (in Rs.)		46.75	44.54

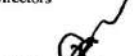
The accompanying notes are integral parts of the financial statements

Date: 2081/10/23
Kathmandu, Nepal

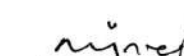
As per Our Report of Even Date
For: G. Paudyal & Associates
Chartered Accountants

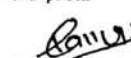
On Behalf of the Board of Directors

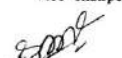

Pramod Ghimire
Chairperson

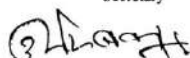

Mitha Ram Neupane
Vice-chairperson


Deepak Kumar Neupane
Secretary


CA Anoj Kumar Neupane
Partner

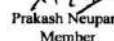

Nava Raj Ghimire
Treasurer

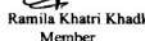

Shree Ram Neupane
Member


Ambika Chaulagain
Member

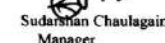

Tirtha Raj Chaulagain
Member

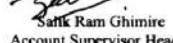

Santosh Karki
Member


Prakash Neupane
Member


Ramila Khatri Khadka
Member


Bina Giri
Member


Sudarshan Chaulagain
Manager


Sanku Ram Ghimire
Account Supervisor Head



“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

Chameli Kalyankari Saving & Credit Co-operative Ltd
Statement of Cash Flow for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

Particulars	Year ended Ashad 31, 2081	Year ended Ashad 31, 2080
A. Cash Flow From Operating Activities		
Net Profit after Tax	29,902,956.29	26,364,929.52
Add: Depreciation and Amortization Expenses	530,415.74	595,545.31
Less: Non-Operating Income	(11,240,542.33)	(10,749,369.34)
Add: Non-Operating Expenses	-	107,431.51
Add: Impairment loss /(reversal)	5,181,083.76	6,298,831.18
Less: Expenses made out of Reserves	(4,369,985.65)	(989,585.13)
Net Cash Flow Before Changes in Working Capital	20,003,927.80	21,627,783.05
(Increase)/ Decrease in Inventory	57,508.23	(121,221.79)
(Increase)/ Decrease in Current Tax Assets	1,779,467.07	(420,088.75)
(Increase)/ Decrease in Other Current Assets	130,844.54	(545,604.25)
(Increase)/Decrease in Deposit from Members	86,013,200.98	54,222,791.63
(Increase)/Decrease in Loans to Members	(92,542,792.29)	(20,642,781.06)
Increase/ (Decrease) in Current Financial Liabilities	34,165.19	164,651.60
Increase/ (Decrease) in Current Borrowings	-	(14,000,000.00)
Increase/ (Decrease) in Other Liabilities	1,510,602.95	1,249,616.62
Net Cash Flow From Operating Activities	16,986,924.47	41,535,147.05
B. Cash Flow From Investing Activities		
(Increase)/Decrease in Investment	10,000,000.00	(10,000,000.00)
(Increase)/Decrease in Investment Securities	-	-
Add: Non-Operating Income	11,240,542.33	10,749,369.34
Less: Non-Operating Expenses	-	(107,431.51)
Acquisition of Property Plant and Equipment	(40,799.00)	(73,034.00)
Net Cash Flow From Investing Activities	21,199,743.33	568,903.83
C. Cash Flow From Financing Activities		
Payment made to Equity holders	(8,367,446.49)	(11,354,406.32)
Increase/(Decrease) in Share Capital	4,770,700.00	6,771,700.00
Net Cash Flow From Financing Activities	(3,596,746.49)	(4,582,706.32)
Net Cash Flow	34,589,921.31	37,521,344.56
Add: Opening Cash & Bank Balance	153,301,269.63	115,779,925.07
Closing Cash & Bank Balance	187,891,190.94	153,301,269.63

Date: 2081/05/23

Kathmandu, Nepal

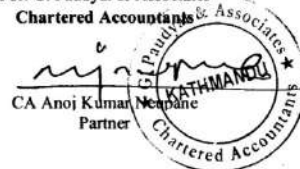
On Behalf of the Board of Directors


Pramod Ghimire
Chairperson


Mitha Ram Neupane
Vice-chairperson


Deepak Kumar Neupane
Secretary

As per Our Report of Even Date
For: G. Paudyal & Associates

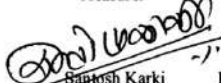
Chartered Accountants & Associates

CA Anoj Kumar Neupane
Partner

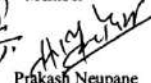

Nava Raj Ghimire
Treasurer


Shree Ram Neupane
Member


Ambika Chaulagain Ghimire
Member


Tirtha Raj Chaulagain
Member


Santosh Karki
Member


Prakash Neupane
Member


Ramila Khatri Khadka
Member


Bina Giri
Member


Sudarshan Chaulagain
Manager


Salik Ram Ghimire
Account Supervisor Head



Chameli Kalyankari Saving & Credit Co-operative Ltd
Statement of Changes in Equity
For the year ended Ashad 31, 2081

Particulars	Share Capital	General Reserve	Patronage Reserve	Share Dividend Fund	Amount in NPR	
					Other Statutory Reserves*	Total
Balance as at Ashad 31, 2080	59,193,300.00	68,553,420.51	4,943,424.40	10,311,983.04	6,112,073.87	149,114,201.81
Comprehensive Income for the year						
Profit for the year	-	7,475,739.07	5,606,804.30	10,860,379.94	5,960,032.98	29,902,956.29
Other Comprehensive Income, Net of Tax						
Gain/(losses) on equity instruments measured at FVTOCI	-	-	-	-	-	-
Gain/(losses) on revaluation	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-
Total Comprehensive Income for the year	-	7,475,739.07	5,606,804.30	10,860,379.94	5,960,032.98	29,902,956.29
Transfer to Reserves during the year	-	3,469,882.74	(1,157,060.95)	(1,944,536.57)	(368,285.22)	-
Transfer from reserves during the year	-	-	-	-	-	-
Deposits from the Fund	-	-	-	-	-	-
Expenses from the Fund	-	-	(3,786,363.32)	(8,367,446.49)	(583,622.33)	(12,737,432.14)
Transactions with Owners, directly recognized to Equity						
Share Issued	5,740,700.00	-	-	-	-	5,740,700.00
Share redemption	(970,000.00)	-	-	-	-	(970,000.00)
Dividend to Equity Holders	-	-	-	-	-	-
- Patronage Fund	-	-	-	-	-	-
- Cash Dividend Paid	-	-	-	-	-	-
Other	-	-	-	-	-	-
Balance as at Ashad 31, 2081	63,964,000.00	79,499,042.32	5,606,804.43	10,860,379.92	11,120,199.29	171,050,425.96

On Behalf of the Board of Directors

For G. Paudyal & Associates
Chartered Accountants
CA Anoj Kumar Neupane
Partner
KATHMANDU

Mitha Ram Neupane
Vice-chairperson

Deepak Kumar Neupane
Secretary

Shree Ram Neupane
Member

Ambika Chaulagain Ghimire
Member

Tirtha Raj Chaulagain
Member

Prakash Neupane
Member

Ramila Khatri Khadka
Member

Bina
Member

Sudhshan Chaulagain
Manager

Salik Ram Ghimire
Account Supervisor Head

Chameli Kalyankari Saving & Credit Co-operative Ltd
Statement of Changes in Equity
For the year ended Ashad 31, 2081

* Other Statutory Reserves

Particulars	Co-operative Promotion Fund	Employee Bonus Fund	Losses Recovery Fund	Co-operative Education Fund	Co-operative Development Fund	Community Development Fund	Stabilization Fund	Other Risk Management	Total
Opening balance as on Shrawan 1, 2079	87,000.13	-	1,593,784.07	648,150.96	648,150.96	648,150.96	648,150.96	648,150.96	4,921,539.00
Appropriation From Profit	98,868.49	-	736,570.22	736,570.22	736,570.22	736,570.22	736,570.22	736,570.22	4,518,289.80
Transfers to General Fund	-	-	-	(648,150.96)	(74,485.96)	(643,305.96)	(324,075.96)	(648,150.96)	(2,338,169.80)
Transfer to Funds Deposits	(87,000.13)	-	-	-	-	-	(324,075.96)	-	(411,075.13)
Expenses	-	-	-	-	(573,665.00)	(4,845.00)	-	-	(578,510.00)
Closing Balance as on Ashad 31, 2080	98,868.49	-	2,330,354.29	736,570.22	736,570.22	736,570.22	736,570.22	736,570.22	6,112,073.87
Opening Balance as on Shrawan 1, 2080	98,868.49	-	2,330,354.29	736,570.22	736,570.22	736,570.22	736,570.22	736,570.22	6,112,073.87
Appropriation	112,136.09	835,413.84	835,413.84	835,413.84	835,413.84	835,413.84	835,413.84	835,413.84	5,960,032.98
Transfer to General Reserve	-	-	-	-	-	-	(368,285.22)	-	(368,285.22)
Transfer from General Reserve	-	-	-	(113,238.84)	-	(3,230.00)	(368,285.00)	-	(583,622.33)
Expenses	(98,868.49)	-	-	-	-	-	-	-	-
Closing Balance as on Ashad 31, 2081	112,136.08	835,413.84	3,165,768.13	1,458,745.22	1,571,984.06	1,568,754.06	835,413.84	1,571,984.06	11,120,199.29

On Behalf of the Board of Directors

For G. Paudyal & Associates
Chartered Accountants
CA Anoj Kumar Neupane
Partner

Deepak Kumar Neupane
Secretary

Pranod Ghimire
Chairperson

Mitha Ram Neupane
Vice-chairperson

Shree Ram Neupane
Member

Ambika Chaulagain Ghimire
Member

Tirtha Raj Chaulagain
Member

Nava Raj Ghimire
Treasurer

Prakash Neupane
Member

Ramila Khatri Khadka
Member

Bina Giri
Member

Sanku Ram Ghimire
Account Supervisor Head

Subodhan Chaulagain
Manager



Chameli Kalyankari Saving & Credit Co-operative Ltd
Statement of Changes in Equity
For the year ended Ashad 31, 2080

Particulars	Share Capital	General Reserve	Patronage Reserve	Share Dividend Fund	Other Statutory Reserves*	Total
Balance as at Shrawan 1, 2079	52,421,600.00	57,554,304.86	4,350,006.45	9,074,113.43	4,921,539.00	128,321,563.74
Adjustment/ Restatement on transition to NFRS						
Restated Balance as at Shrawan 1, 2079	52,421,600.00	57,554,304.86	4,350,006.45	9,074,113.43	4,921,539.00	128,321,563.74
Comprehensive Income for the year						
Profit/(Loss) for the year	-	6,591,232.38	4,943,424.29	10,311,983.06	4,518,289.80	26,364,929.52
Adjustments on transition to NFRS	-	-	-	-	-	-
Gain on sale of Fixed Assets	-	-	-	-	-	-
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-
Gain/(losses) on equity instruments measured at FVTOCI	-	-	-	-	-	-
Gain/(losses) on revaluation	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-
Total Comprehensive Income for the year	-	6,591,232.38	4,943,424.29	10,311,983.06	4,518,289.80	26,364,929.52
Transfer to Reserves during the year	-	4,407,883.27	(303,205.23)	(1,766,508.24)	(2,338,169.80)	-
Transfer from reserves during the year	-	-	-	-	-	-
Deposits from the Fund	-	-	-	-	(411,075.13)	-
Expenses from the Fund	-	-	(4,046,801.11)	(7,307,605.21)	(578,510.00)	(11,932,916.32)
Transaction with owners, directly recognized to						
Equity						
Share Issued	7,736,400.00	-	-	-	-	7,736,400.00
Share redemption	(964,700.00)	-	-	-	-	(964,700.00)
Payment to Equityholders	-	-	-	-	-	-
Other	-	-	-	-	-	-
Balance as at Ashad 31, 2080	59,193,300.00	68,553,420.51	4,943,424.40	10,311,983.04	6,112,073.87	149,114,201.81

On Behalf of the Board of Directors

[Signature]
 Pramod Ghimire
 Chairperson

[Signature]
 Nava Raj Ghimire
 Treasurer

[Signature]
 Sudashan Chaulagain
 Manager

[Signature]
 Mithu Ram Neupane
 Vice-chairperson

[Signature]
 Shree Ram Neupane
 Member

[Signature]
 Prakash Neupane
 Member

[Signature]
 Ambika Chaulagain
 Member

[Signature]
 Ramula Khatri Khadka
 Member

[Signature]
 Tirtha Raj Chaulagain
 Member

[Signature]
 Binod Giri
 Member

[Signature]
 Deepak Kumar Neupane
 Secretary



[Signature]
 For: G. Paudyal & Associates
 Chartered Accountants
 CA Anoj Kunlar Neupane
 Partner

Chameli Kalyankari Saving & Credit Co-operative Ltd
NFRS 1 Reconciliations

Effect of NFRS adoption on the balance sheet as at Ashad 31,2080 and Shrawan 1,2079
and profit or loss & Other compressive income for the year ended Ashad, 31, 2080

All amounts are in Rs unless otherwise stated

Particulars	As at Ashad,2080		
	Previous GAAP	Effect of transition to NFRS	As per NFRS
ASSETS			
Non-Current Assets			
(a) Property, Plant and Equipment (Net)	9,995,489.01	-	9,995,489.01
(b) Other Long Term Assets	793,627.61	(793,627.61)	-
Total Non-Current Assets	10,789,116.62	(793,627.61)	9,995,489.01
Current Assets			
(a) Financial Assets			
(i) Cash and Cash Equivalents	132,129,253.48	21,172,016.15	153,301,269.63
(ii) Placements with Financial Institutions	-	30,000,000.00	30,000,000.00
(iii) Loans and Advances to Member	599,308,766.06	(29,298,831.18)	570,009,934.88
(iv) Investment Securities	52,337,516.15	(51,172,016.15)	1,165,500.00
(v) Other Financial Assets	-	-	-
(b) Current Assets	3,836,268.87	(3,836,268.87)	-
(c) Inventory	-	226,467.60	226,467.60
(d) Current Tax Assets	-	1,884,301.90	1,884,301.90
(e) Other Current Assets	-	1,105,576.98	1,105,576.98
Total Current Assets	787,611,804.56	(29,918,753.57)	757,693,050.99
Total Assets	798,400,921.18	(30,712,381.18)	767,688,540.00
EQUITY AND LIABILITIES			
Equity			
(a) Equity Share Capital	59,193,300.00	-	59,193,300.00
(b) Total Reserve	122,546,623.99	(122,546,623.99)	-
(c) General Reserve	-	68,553,420.51	68,553,420.51
(d) Other Statutory Reserve	-	21,367,481.30	21,367,481.30
Total Equity	181,739,923.99	(32,625,722.18)	149,114,201.81
Liabilities			
Non-Current Liabilities			
Financial Liabilities	-	-	-
Total Non-Current Liabilities	-	-	-
Current Liabilities			
(a) Financial Liabilities			
(i) Deposits from Members	611,573,341.44	-	611,573,341.44
(ii) Other Financial Liabilities	-	684,505.71	684,505.71
(b) Current Liabilities	2,556,277.71	(2,556,277.71)	-
(c) Current Borrowings	-	-	-
(d) Current Tax Liabilities	2,531,378.04	(2,531,378.04)	-
(e) Other Current Liabilities	-	6,316,491.04	6,316,491.04
Total Current Liabilities	616,660,997.19	1,913,341.00	618,574,338.19
Total Liabilities	616,660,997.19	1,913,341.00	618,574,338.19
Total Equity And Liabilities	798,400,921.18	(30,712,381.18)	767,688,540.00

[Handwritten signatures and initials]



“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

Chameli Kalyankari Saving and Credit Cooperative Limited.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st Ashadh 2081

a) REPORTING ENTITY

Chameli Kalyankari Saving and Credit Co-operative Ltd (hereafter "the co-operative") is a member-based co-operative. The co-operative is operated under the Co-operative Act, 2074. It received registration no: 76/059/60 (dated: 2059/07/13) from Department of Cooperative, Bhaktapur and has been registered with the Inland Revenue Department with Permanent Account Number (PAN) 302551442. Its registered office is at Biruwa, Bhaktapur. The jurisdiction of operation is limited within the director, shareholders, advisors, employee, of Chameli Kalyankari Saving and Credit Cooperative Limited including all the persons of Suryabinayak Municipality having the transactions with Chameli Kalyankari Saving and Credit Cooperative Limited. Chameli Kalyankari Savings and Credit Co-operative Ltd has its Central Office at Biruwa, Bhaktapur and one Service Centers at Gundu, Bhaktapur.

b) BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES

2.1. BASIS OF PREPARATION

a) Statement of Compliance

The financial statements have been prepared in accordance with the applicable Nepal Financial Reporting Standards (NFRS) as issued by the Accounting Standard Board(ASB), Nepal. The financial statements have also been prepared in accordance with the relevant presentational requirements of the Co-operative Act, 2074 of Nepal.

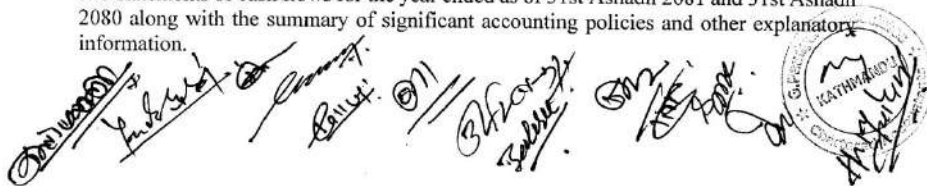
These financial statements for the year ended Ashadh 31, 2081 are the first financial statements of the co-operative prepared in accordance with NFRS. For all periods up to and including the year ended Ashadh 31, 2080, the Co-operative prepared its financial statements in accordance with the Nepal Accounting Standards (hereinafter referred to as 'Previous GAAP') for its statutory reporting requirement in Nepal. The financial statements for the year ended 31 Ashadh, 2080 and the opening Balance Sheet as at Shrawan 1, 2079 have been restated in accordance with NFRS for comparative information.

Reconciliations and explanations of the effect of the transition from Previous GAAP to NFRS on the Co-operative's Statement of Financial Position, Statement of Profit or Loss and Other Comprehensive Income are provided in **Note 4**. The transition date of NFRS is Shrawan 1, 2079.

b) Reporting Period and Approval of Financial Statements

The co-operative follows Nepalese financial year based on Nepali calendar starting from 1st Shrawan and ending on last day of Ashadh (from 17th July 2023 to 15th July 2024) .

These financial statements consist three statements of financial position as at 31st Ashadh 2081, 31st Ashadh 2080 and 1st Shrawan 2079 as required by NFRS 1: First time Adoption of NFRS. The co-operative has also presented two statements of profit or loss and statements of other comprehensive income, two statements of changes in equity and two statements of cash flows for the year ended as of 31st Ashadh 2081 and 31st Ashadh 2080 along with the summary of significant accounting policies and other explanatory information.



“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

The Board of Directors acknowledges the responsibility for the preparation and presentation of financial statements.

These financial statements were authorized for issue by the Board of Directors as on Recommended for the approval by shareholders in the 22nd Annual General Meeting of the co-operative.

c) Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (Rs.) which is the currency of the primary economic environment in which the Co-operative operates.

d) Use of Estimates, Assumptions and Judgments

In application of the Co-operative's accounting policies, the directors of the Co-operative are required to make judgments, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

e) Going Concern

The financial statements are prepared on a going concern basis, as the board of the co-operative is satisfied that the co-operative has the resources to continue in business for the foreseeable future. In making this assessment, the Board of Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

f) Changes in Accounting Policies

The accounting policies are applied consistently to all the periods except where deviations have been explicitly mandated by the applicable accounting standards presented in the financial statements, including the preparation of the opening NFRS compliant Statement of Financial Position as at 1st Shrawan, 2079 being the date of transition to NFRS.

g) Basis of measurement

The financial statements of the co-operative have been prepared in historical cost basis except explicitly mentioned otherwise.

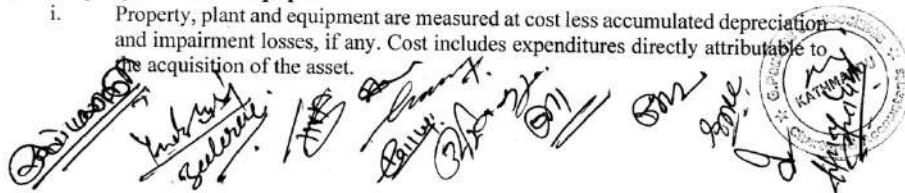
h) Discounting

The non-current assets and liabilities are discounted whenever the discounting is material and if required by the NFRS.

2.2. SIGNIFICANT ACCOUNTING POLICIES

a) Property, Plant and Equipment

- i. Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Cost includes expenditures directly attributable to the acquisition of the asset.



Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

- ii. Subsequent costs are included in the asset's carrying amount or recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Co-operative and the cost of the item can be measured reliably.
- iii. The residual values, useful lives and methods of depreciation of property, plant and equipment are reviewed at each financial year end and adjusted prospectively, if appropriate.
- iv. An item of property, plant and equipment and any significant part initially recognized is derecognized upon disposal or when no future economic benefits are expected from its use or disposal, any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss when the asset is derecognized.
- v. The Co-operative adopts cost model for all classes of Property, Plant and Equipment.

Depreciation of Property Plant and Equipment

- i. Depreciation is recognized so as to write off the cost of assets less their residual values over their useful lives, using the diminishing balance method.
- ii. The estimated useful life and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate being applied prospectively. For fixed assets acquired during the fiscal year, full value is used for depreciation calculations for those assets added upto the end of Poush, two-third of value is applied to assets added from beginning of Magh through end of Chaitra, and one-third of the value is considered for the assets acquired from beginning of Baisakh through end of Ashad due to the practical difficulty of calculating depreciation on a day-to-day basis.
- iii. The depreciation rates at which the assets are depreciated are as follows:-

Category of Assets	Depreciation Rate
Plant & Machinery	15%
Office Equipment	25%
Furniture & Fixtures	25%
Computer & Accessories	25%
Automobiles	20%

b) Non-Current assets classified as held for sale

The co-operative does not classify any assets as held for sale in current fiscal year.

c) Intangible Assets

Intangible assets are stated at their cost of acquisition, less accumulated amortization and impairment losses. An intangible asset is recognized, where it is probable that the future economic benefits attributable to the asset will flow to the enterprise and where its cost can be reliably measured. The amortizable amount of intangible assets is allocated over the best estimate of its useful life on a straight-line basis.

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Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gains or losses arising from de-recognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset, are recognized in profit or loss when the asset is derecognized.

The cooperative does not have any Intangible Assets as at 31st Ashad 2081.

d) 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 Co-operative as non-banking assets but not sold as on the reporting date.

Investment properties are initially recognized at cost and subsequently measured using fair value model. The Co-operative does not have any investment property as at 31st Ashadh 2081.

e) Impairment of Tangible and Intangible Assets

An asset is considered as impaired in accordance with NAS 36 on impairment of assets when at the balance sheet date there are indications of impairment and the carrying amount of the asset, or where applicable the cash generating unit to which the asset belongs, exceeds its recoverable amount (i.e. the higher of the asset's net selling price and value in use). The carrying amount is reduced to the recoverable amount and the reduction is recognized as an impairment loss in profit or loss.

When an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognized for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognized immediately in profit or loss.

f) Classification of Current and Non-current Assets and Liabilities.

All assets and liabilities have been classified as current and non-current assets as per the Co-operatives' normal operating cycle and other criteria set out in NAS 1 – Presentation of Financial Statements based on the nature and the time between the acquisition of assets for processing and their realization in cash and cash equivalents.

The company has classified the assets as current when :

- Expected to be realized or intended to be sold or consumed in normal operating cycle.
- Expected to be realized within twelve months.
- Cash and cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period;
- Held primarily for the purpose of the trading.

All other assets are classified as non-current.

The company has classified the liability as current when :

It expects to be settled in normal operating cycle;

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Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

- It is due to be settled within twelve months after the reporting period;
- There is no unconditional right to defer the settlement of the liability for at least twelve months after reporting period;
- Held primarily for the purpose of the trading.

The company has classified all other liabilities as non-current.

g) Inventory

Inventories are assets; held for sale in the ordinary course of business; in the process of production for such sale; or in the form of materials or supplies to be consumed in the production process or in the rendering of services. Inventories are initially recognised at cost, and subsequently at the lower of cost and net realisable value. Net realisable value is the estimated selling price in the ordinary course of business, less the variable selling expenses.

The Co-operative has Fertilizer as a trading asset which closing balance is recognized as "inventory" and net income from its sales is recognized as "other operating income".

h) Financial Instruments

Financial assets and financial liabilities are recognized when the Co-operative becomes a party to the contractual provisions of the instruments.

All Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities, other than those carried at fair value through profit or loss (FVTPL) are added to or deducted from the fair value as appropriate, on initial recognition. Transaction costs in relation to financial assets or financial liabilities which are carried at fair value through profit or loss (FVTPL) are charged to the statement of profit and loss as and when incurred.

1. Financial Assets

All regular way purchases or sales of financial assets are recognized and derecognized on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

All recognized financial assets are subsequently measured in their entirety at either amortized cost or fair value, depending on the classification of the financial assets.

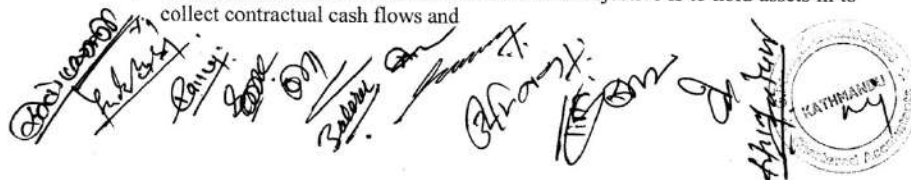
Classification of Financial Assets

Financial assets are classified under three categories as required by NFRS 9, namely:

i. Measured at amortized cost

The Financial assets that meet following conditions are recognized are measured at amortized cost:

- the assets held within a business model whose objective is to hold assets in to collect contractual cash flows and



Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

- The Contractual term of the instrument gives rise to interest specified dates to cash flows that are solely payments of principal and interest on the principle outstanding,

Which are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit or Loss.

ii. Measured at fair value through OCI

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).

Equity Instrument which are held as long-term strategic investments and not for trading for which the co-operative makes an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through Other Comprehensive Income (OCI).

Financial assets at Fair Value Through Profit or Loss (FVTPL)

The co-operative classifies the financial assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss.

Any other financial asset not classified as either financial assets at amortised cost or financial assets at FVTOCI, is classified as financial assets at FVTPL.

2. Financial Liabilities and Equity Instruments

Financial Liabilities

Financial Liabilities are classified under two categories as follows:

i. Financial Liabilities at Fair value through profit or loss (FVTPL)

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition at fair value through profit or loss. Upon initial recognition, transaction cost incurred is directly attributable to the acquisition are recognized in Statement of Profit or Loss. Subsequent changes in fair value are recognized at profit or loss.

ii. Financial Liabilities measured at amortised cost

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

[Handwritten signatures and a circular stamp of Chameli Kalyankari Saving and Credit Cooperative Limited, Kathmandu, Nepal, dated 31st Ashadh 2081.]

Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

Equity Instruments

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the co-operative are recognized at the proceeds received, net of direct issue costs.

Derecognition of Financial Instruments

The Co-operative derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the contractual right to receive the cash flows from the asset.

A financial liability (or a part of a financial liability) is derecognized when the obligation specified in the contract is discharged or cancelled or expires.

3. Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short-term profit making. They are recognized on trade date, when the Co-operative enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss in 'Net trading income.'

4. Impairment and uncollectability of financial assets measured at amortized costs

According to the carve out issued by ICAN date 2079/04/02, the co-operative has access at the end of reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply paragraph 5 (If there is objective evidence that an impairment loss on financial assets measured at amortized cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present values of estimated future cash flows excluding future credit losses that have not been incurred discounted at the financial assets original effective interest rate i.e. the effective interest rate computed at the initial recognition.) to determine the amount of any impairment loss unless the entity is a financial institution. Such entities shall measure impairment loss on loan and advances as the higher or amount derived as per the norms prescribed by Co-operative Act, 2074 for loan loss provision and amount determined as per paragraph 5.

i) Determination of Fair Value

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The co-operative follows three levels of the fair value hierarchy as described below:

Level 1: Quoted (unadjusted) prices for identical assets or liabilities in active markets.

Level 2: Significant inputs to the fair value measurement are directly or indirectly observable or valuations of quoted for similar instrument in active markets or quoted prices for identical or similar instrument in inactive markets; and

Level 3: Significant inputs to the fair value measurement are unobservable

Chameli Kalyankari Saving and Credit Cooperative Limited.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st Ashadh 2081

j) Income Tax

Tax expenses comprise of current tax and deferred tax.

Current tax

The tax currently payable is based on 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.

Deferred tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilized.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Deferred tax liabilities and assets are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

The measurement of deferred tax liabilities and assets reflects the tax consequences that would follow from the manner in which the Co-operative expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

Current and Deferred Tax for the Year

Current and deferred tax are recognized in profit or loss, except when they relate to items that are recognized in other comprehensive income or directly in equity, in which case, the current and deferred tax are also recognized in other comprehensive income or directly in equity respectively.

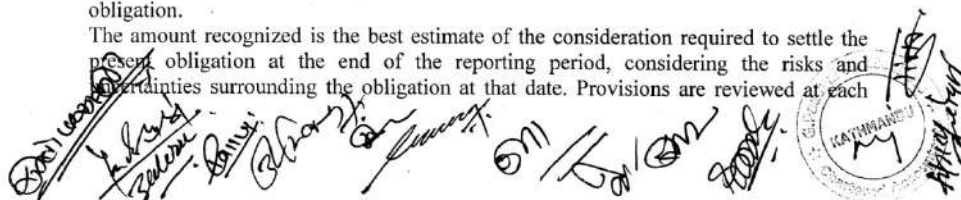
k) Deposits

Deposits by members are initially recognized at fair value, net of transaction costs for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits.

l) Provisions and Contingencies

Provisions are recognized when the Co-operative has a present obligation (legal or constructive) as a result of a past event, it is probable that the Co-operative will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, considering the risks and uncertainties surrounding the obligation at that date. Provisions are reviewed at each



Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

reporting date and adjusted to reflect the current best estimate and are reversed if there is no probability of outflow of resources.

A contingent liability is a possible obligation that arises from past event whose existence will be confirmed by the occurrence of one or more uncertain future events beyond the control of the Co-operative or present obligation that arises from past events but is not recognized because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligations or a reliable estimate of the amount of obligation cannot be made.

A contingent asset is neither recognized nor disclosed in the financial statements.

m) Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to Co-operative and the consideration can be reliably measured. The following specific recognition criteria shall also be met for revenue recognition:

1. Interest Income

For all financial instruments measured at amortised cost, interest bearing financial assets classified as available for sale and financial instruments designated at fair value through profit or loss, interest income or expenses is recorded using the Effective Interest Rate (EIR). EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation of effective interest rate includes all charges and fee paid or received that are integral part of the effective interest only if considered necessary. Such charges are not amortised over the life of the loan and advances as the income so recognized closely approximates the income that would have derived under effective interest method and are recognized directly in statement of profit and loss.

The interest income recognized in the statement of profit and loss includes the following:

- Interest Income on financial assets measured at amortised cost shall be recognized using the co-operative's normal interest rate which is very close to effective interest rate using effective interest rate method.
- As per carve out on NFRS 9: Financial Instruments, the co-operative has not included the fees paid or received in loans and advances that are immaterial or impracticable to determine reliably the effective interest rate and recognized it directly as revenue in the Statement of Profit or loss.
- Interest income accrued but not received has not been recognized in the books because the cooperative recognized the interest on cash basis.

2. Fees and Commission Income

Fees and Commissions are generally recognized on an accrual basis when the service has been provided.

3. Dividend Income

Dividend Income received from equity shares is recognized in the books when the right to receive the dividend is established.

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Chameli Kalyankari Saving and Credit Cooperative Limited.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st Ashadh 2081

n) Interest Expenses

Interest Expense on all financial liabilities measured at amortised cost including deposits are recognized in the Statement of Profit or Loss using EIR method. The co-operative uses ASB carve-outs as mentioned above and treats coupon rate as effective interest rate as the management believes coupon rate is closely approximated the effective interest rate.

o) Employee Benefits

Compensation to employees for services rendered is measured and accounted for in accordance with NAS 19 on Employee Benefits.

Short Term-Employee Benefits

Employee Benefits such as salaries, allowances, and non-monetary benefits which fall due for payment within a period of twelve months after rendering service, are charged as expense to profit or loss in the period in which the service is rendered.

Short Term paid leaves

Co-operative provides 12 days of home leave every year. These leaves are non-accumulating and non-vesting. In addition, the Co-operative provides 12 days of sick leave, 60 days of maternal leave, 13 days of mourning leave as per its bye laws.

Post-Employment employee benefits

Defined Contribution Plans

Post-Employment benefits plan under which the Co-operative pays a fixed contribution to a separate entity and retains no legal or constructive obligation to pay future amounts are categorized under defined contribution plans. The contributions to defined contribution plans are recognized in profit or loss as and when the services are rendered by employees.

Defined Benefit Plan

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan.

Other Long Term Employee Benefits

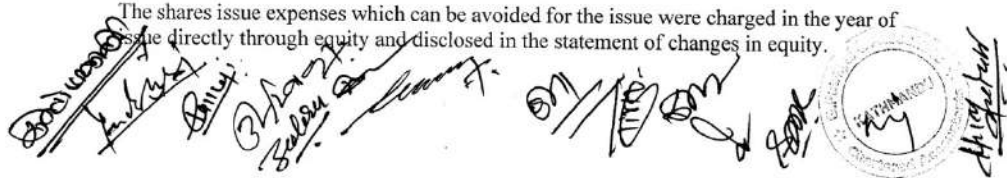
Other Long term Employee Benefits are those employee benefits other than those classified as either short-term, post-retirement or termination benefits.

p) Share Capital

The Co-operative has a puttable instrument which meets the criteria as specified by para 16A and 16B of NAS 32: Financial instruments- Presentation that are also classified as equity.

Dividends on ordinary shares classified as equity are recognized in equity in the period in which they are declared.

The shares issue expenses which can be avoided for the issue were charged in the year of issue directly through equity and disclosed in the statement of changes in equity.



Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

q) Statutory Reserves

The Co-operative maintained following reserves as per the requirement of Co-operative Act, 2074:

General Reserve Fund

As per Section 68 of the Co-operative Act, 2074; the co-operative has maintain the General Reserve Fund.

The co-operative has transferred following amounts to the fund till the previous year.

- 25% of net profit,
- Profits on sale of fixed assets,
- Grant income related to assets,
- Other sources of the fund.

The Co-operative has transferred 25% of net profit of current year to the general reserve as on 2081/03/31.

Patronage Fund

As per Section 69 of the Co-operative Act, 2074; the co-operative has transferred 25% of net profit for the year remaining after allocation to the general reserve fund to the patronage fund.

Co-operative Promotion Fund

As per Section 70 of the Co-operative Act, 2074; the co-operative has transferred 0.5% of net profit for the year remaining after allocation to the general reserve fund to Co-operative Promotion Fund. The amount later has been transferred to the Ministry of Land and Management, Co-operatives and Poverty Alleviation. The fund is managed by Ministry of Land Management, Co-operatives and Poverty Alleviation.

Other Funds

As per Section 71 of the Co-operative Act, 2074 and Rule 27 of Co-operative Rules 2075; balance of net profits for the year remaining after allocation to the General Reserve Fund as per Section 68, Patronage Fund as per Section 69, Co-operative Promotion Fund as per Section 70 has to be allocated as follows pursuant to the decision by the Board of Directors in accordance with laws, regulations and bylaws of the organization.

Particulars	Allocation (%) as per Act	Allocation (%) by decision of board
Loss Recovery Fund	5%	5%
Co-operative Education Fund	5%	5%
Co-operative Development Fund	5%	5%
Community Development Fund	5%	5%
Stabilization Fund	5%	5%
Other Risks Management Fund	5%	5%
Share Dividend Fund	65%	65%
Employee Bonus Fund	5%	5%
Total	100%	100%

Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

r) Earnings Per Share

The Co-operative presents basic and diluted Earnings per Share (EPS) in accordance with NAS 33 Earnings Per Share. Basic EPS is computed by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. Diluted EPS is computed by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year as adjusted for the effects of all dilutive potential equity shares, except where the results are anti-dilutive.

s) Cash Flow Statement

The Cash Flow Statement is prepared by the indirect method set out in NAS 7 on Cash Flow Statements and presents the cash flows by operating, investing and financing activities of the Co-operative.

t) Cash and Cash Equivalents

The cash and cash equivalents for the purpose of cash flow statement include cash in hand, balances with banks and financial institutions and highly liquid financial assets with original maturity of three months or less from the acquisition date that are subject to and insignificant risk of changes in their fair values and are used by the Co-operative in the management of its short-term commitments. Cash and Cash equivalents includes cash in hands, deposits with BFIs and other short-term investments with original maturities of three months or less.

**3. FIRST-TIME ADOPTION – MANDATORY EXCEPTIONS AND
 OPTIONAL EXEMPTIONS**

First Time Adoption of NFRS (NFRS 1)

Overall Principle

The Co-operative has prepared the opening financial statements as per NFRS as of Shrawan 1, 2079 (the transition date) by recognizing all assets and liabilities whose recognition is required by NFRS, not recognizing items of assets or liabilities which are not permitted by NFRS, by reclassifying items from previous GAAP to NFRS as required under NFRS, and applying NFRS in measurement of recognized assets and liabilities. However, this principle is subject to the certain exception and certain optional exemptions availed by the Co-operative as detailed below:

Derecognition of Financial Assets and Financial Liabilities

The Co-operative has applied the de recognition requirements of financial assets and financial liabilities prospectively for transactions occurring on or after Shrawan 1, 2079 (the transition date).

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Chameli Kalyankari Saving & Credit Co-operative Ltd
NFRS 1 Reconciliations

Effect of NFRS adoption on the balance sheet as at Ashad 31,2080 and Shrawan 1,2079
and profit or loss & Other compressive income for the year ended Ashad, 31, 2080

All amounts are in Rs unless otherwise stated

Note 4

Particulars	As at Shrawan 1,2079		
	Previous GAAP	Effect of transition to NFRS	As per NFRS Balance Sheet
ASSETS			
Non-Current Assets			
(a) Property, Plant and Equipment (Net)	10,518,000.43	-	10,518,000.43
(b) Other Long Term Assets	388,219.61	(388,219.61)	-
Total Non-current Assets	10,906,220.04	(388,219.61)	10,518,000.43
Current Assets			
(a) Financial Assets			
(i) Cash and Cash Equivalents	114,716,724.43	1,063,200.64	115,779,925.07
(ii) Placements with Financial Institutions	-	20,000,000.00	20,000,000.00
(iii) Loans and Advances to Member	578,665,985.00	(23,000,000.00)	555,665,985.00
(iv) Investment Securities	22,228,700.64	(21,063,200.64)	1,165,500.00
(v) Other Financial Assets	-	-	-
(b) Current Assets	3,198,743.97	(3,198,743.97)	-
(c) Inventory	-	105,245.81	105,245.81
(d) Current Tax Assets	-	1,464,213.15	1,464,213.15
(e) Other Current Assets	-	559,972.62	559,972.62
Total Current Assets	718,810,154.04	(24,069,312.39)	694,740,841.65
Total Assets	729,716,374.08	(24,457,532.00)	705,258,842.08
EQUITY AND LIABILITIES			
Equity			
(a) Equity Share Capital	52,421,600.00	-	52,421,600.00
(b) Total Reserves	101,873,457.74	(101,873,457.74)	-
(c) General Reserve	-	57,554,304.86	57,554,304.86
(d) Other Statutory Reserve	-	18,345,658.88	18,345,658.88
Total Equity	154,295,057.74	(25,973,494.00)	128,321,563.74
Liabilities			
Non-Current Liabilities			
Financial Liabilities	-	-	-
Total Non-Current Liabilities	-	-	-
Current Liabilities			
(a) Financial Liabilities			
(i) Deposits from Members	557,350,549.81	-	557,350,549.81
(ii) Other Financial Liabilities	-	519,854.11	519,854.11
(b) Current Liabilities	1,912,294.83	(1,912,294.83)	-
(c) Loan and Advance	14,000,000.00	(14,000,000.00)	-
(d) Current Borrowings	-	14,000,000.00	14,000,000.00
(e) Current Tax Liabilities	2,158,471.70	(2,158,471.70)	-
(f) Other Current Liabilities	-	5,066,874.42	5,066,874.42
Total Liabilities	575,421,316.34	1,515,962.00	576,937,278.34
Total Equity and Liabilities	729,716,374.08	(24,457,532.00)	705,258,842.08

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Chameli Kalyankari Saving & Credit Co-operative Ltd

NFRS 1 Reconciliations

Effect of NFRS adoption on the balance sheet as at Ashad 31,2080 and Shrawan 1,2079

and profit or loss & Other compressive income for the year ended Ashad, 31, 2080

All amounts are in Rs unless otherwise stated

Particulars	(Latest period presented under previous GAAP)	Effect of transition to NFRS	NFRS
Interest Income	84,864,896.51	-	84,864,896.51
Interest Expenses	54,232,251.62	-	54,232,251.62
Net Interest Income	30,632,644.89	-	30,632,644.89
Other Operating Income	8,422,088.92	(2,061,603.24)	6,360,485.68
Net Interest and Other Operating Income	39,054,733.81	(2,061,603.24)	36,993,130.57
(Impairment)/ Reversal for loans and Others Losses	(8,360,434.42)	2,061,603.24	(6,298,831.18)
Net Operating Income	30,694,299.39	-	30,694,299.39
Operating Expenses	-	-	-
Administrative Expenses	11,877,021.39	(6,703,827.12)	5,173,194.27
Employee Benefits Expense	-	6,703,827.12	6,703,827.12
Depreciation and Amortisation Expense	595,545.31	-	595,545.31
Total Expenses	12,472,566.70	-	12,472,566.70
Operating Profit	18,221,732.69	-	18,221,732.69
Non-operating Income	10,749,369.34	-	10,749,369.34
Financial Expenses	107,431.51	-	107,431.51
Profit Before Income Tax and Bonus	28,863,670.52	-	28,863,670.52
Provision For Staff Bonus	1,085,191.00	-	1,085,191.00
Profit Before Tax	27,778,479.52	-	27,778,479.52
Less: Tax Expense	1,413,550.00	-	1,413,550.00
Profit Before Income Tax and Bonus	26,364,929.52	-	26,364,929.52
Other Comprehensive Income	-	-	-
a) Items That will Not be Reclassified to Profit or Loss;	-	-	-
Gains/(losses) on equity instruments measured at FVTOCI	-	-	-
Gains/(losses) on revaluation of property, plant and equipment	-	-	-
Acturial gains/ (losses) on defined benefit plans	-	-	-
Income tax relating to above items	-	-	-
b) Items that will be reclassified to Profit or Loss;	-	-	-
Gains/ (losses) on cash flow hedge	-	-	-
Income tax relating to above items	-	-	-
Total Other Comprehensive Income	-	-	-
Total Comprehensive Income For The Period	-	-	-
Profit from disposal of Non Current Assets held for sale (Net of Tax)	-	-	-
Total Profit	26,364,929.52	-	26,364,929.52

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Chameli Kalyankari Saving & Credit Co-operative Ltd
NFRS 1 Reconciliations : Other Explanatory Notes
All amounts are in Rs unless otherwise stated

4.01 Property, Plant and Equipment

Under GAAP, intangible assets and property, plant and equipment had been grouped under "Fixed Assets". They have now been presented as separate line items in the statement of financial position.

Particulars	1st Shrawan 2079	31st Ashad ,2080
Fixed assets as per GAAP	10,518,000.43	9,995,489.01
Property, plant and equipment as per NFRS	10,518,000.43	9,995,489.01

4.02 Other Long term Assets

Under GAAP, deposits to vendors had been classified as "Other Long term assets". Under NFRS, those assets that have contractual right to receive cash have been classified as "Other financial assets" and prepaid expenses have now been classified as "Other current assets".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Other Long term sssets as per GAAP	388,219.61	793,627.61
Less : Deposit in Salt Trading Corporation	(50,000.00)	(50,000.00)
Less : Deposit in Krisi Samagri Kendra	(12,000.00)	(50,000.00)
Less : Deposit for Worldlink Router	(1,500.00)	(1,500.00)
Less : Deposit for Meera Software	(324,719.61)	(8,000.00)
Less : Deposit on Prabhu Management		(684,127.61)
Current Long term Assets as per NFRS	-	-

4.03 Cash and Cash Equivalents

Under GAAP, fixed term deposits with banks had been classified as "investments". Under NFRS, fixed term depoits with original maturity upto 3 months have been reclassified under "cash and cash equivalents".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Cash and Cash Equivalents as per GAAP	114,716,724.43	132,129,253.48
Add: Fixed term deposits with original maturity upto 3 months	-	20,000,000.00
Add: Balance in Saving Accounts with other Financial Institutions	1,063,200.64	1,172,016.15
Cash and Cash Equivalents as per NFRS	115,779,925.07	153,301,269.63

4.04 Placement with Financial Institutions

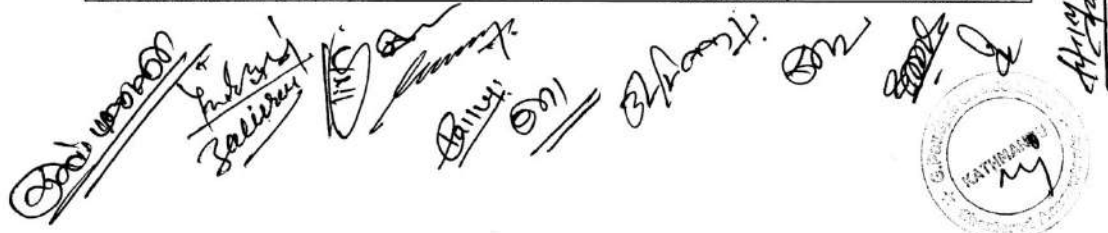
Under GAAP, fixed term deposits with banks had been classified as "investments". Under NFRS, fixed term depoits with original maturity upto 3 months have been reclassified under "cash and cash equivalents" and those of longer maturity have been classified under "Placement with banks and financial institutions"

Particulars	1st Shrawan 2079	31st Ashad ,2080
Placement with Financial Institutions as per GAAP	-	-
Add : Fixed term Deposit with original maturity more than 3 months	20,000,000.00	30,000,000.00
Placement with Financial Institutions as per NFRS	20,000,000.00	30,000,000.00

4.05 Loans and Advances to member Co-operatives

Under GAAP, allowances for impairment (referred to as loan loss provision under GAAP) had been classified as "Total reserve". Under NFRS, allowances for impairment have now been netted-off against the gross carrying amount of loans and advances.

Particulars	1st Shrawan 2079	31st Ashad ,2080
Loans and advances as per GAAP	578,665,985.00	599,308,766.06
Less: Allowances for Impairment	(23,000,000.00)	(29,298,831.18)
Loans and advances as per NFRS	555,665,985.00	570,009,934.88



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4.06 Investment Securities

Under GAAP, fixed term deposits with banks, investment in equities had been classified as "investments". Under NFRS, fixed term deposits with original maturity upto 3 months have been reclassified under "cash and cash equivalents" and those of longer maturity have been classified under "Placement with banks and financial institutions".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Investment securities as per GAAP	22,228,700.64	52,337,516.15
Less : Balance in Saving Accounts with other Financial Institutions	(1,063,200.64)	(1,172,016.15)
Less : Fixed deposit with banks (original maturity upto 3 months)	-	(20,000,000.00)
Less : Fixed term Deposit with original maturity more than 3 months (Classified as placements with banks and financial Institutions)	(20,000,000.00)	(30,000,000.00)
Investment securities as per NFRS	1,165,500.00	1,165,500.00

4.07 Current Assets

Under GAAP, all the current financial assets and other assets had been classified as "current assets". Under NFRS, those assets that have contractual right to receive cash are classified as other financial assets. Prepaid Expenses, Advance to Staff are now classified as "Other Current Assets" and Stocks are now classified as "Inventory".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Current Asset as per GAAP	3,198,743.97	3,836,268.87
Less: Current Tax Asset	(2,921,745.15)	(3,297,851.90)
Less : Prepaid Internet expenses	(11,181.00)	(10,678.00)
Less : Fertilizer Stock	(105,245.81)	(68,631.60)
Less : Stationery Stock	-	(157,836.00)
Less : Other Deposit	(6,960.00)	(6,960.00)
Less : Other Advance	(124,559.56)	(140,562.61)
Less : Advance to Exclusive Minds Pvt. Ltd	(10,432.45)	(46,539.28)
Less : Advance to Salt Trading Corporation Ltd	(18,620.00)	-
Less : Advance to Members	-	(80,906.00)
Less : Staff Advance	-	(26,303.48)
Current Asset as per NFRS	0.00	(0.00)

4.08 Inventory

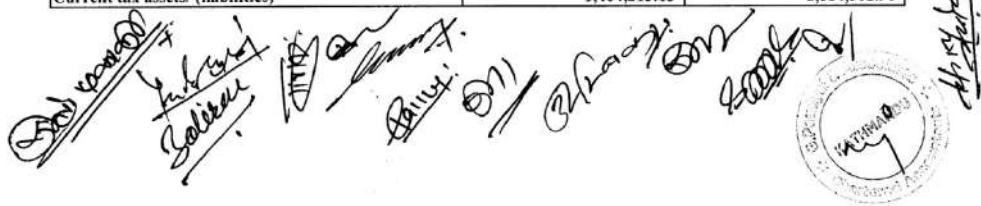
Various remeasurements and reclassifications upon transition to NFRS have resulted in differences in "Inventory" as per NFRS as compared to GAAP. The details are as follows:

Particulars	1st Shrawan 2079	31st Ashad ,2080
Inventory as per GAAP	-	-
Add : Fertilizer stock	105,245.81	68,631.60
Add : Stationery Stock	-	157,836.00
Inventory as per NFRS	105,245.81	226,467.60

4.09 Current tax assets/Liabilities

Under GAAP, current tax assets (referred as advance payment of tax under GAAP) was included in "current asset" and current tax liabilities was included in "Tax Liabilities". Under NFRS, current tax assets and current tax liabilities have been netted-off and presented as "Current tax asset /(liabilities)".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Current tax liabilities	(1,457,532.00)	(1,413,550.00)
Current tax assets	2,921,745.15	3,297,851.90
Current tax assets/ (liabilities)	1,464,213.15	1,884,301.90



Chameli Kalyankari Saving & Credit Co-operative Ltd
NFRS 1 Reconciliations : Other Explanatory Notes
All amounts are in Rs unless otherwise stated

4.10 Other Current Assets

Under GAAP, all the current financial assets and other assets had been classified as "current assets". Under NFRS, Prepaid Expenses, Advance to Staff are now classified as "Other Current Assets".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Other Current Assets as per GAAP	-	-
Add : Advance Payment for Internet	11,181.00	10,678.00
Add : Advance Payment to Members	-	80,906.00
Add : Other Advances	124,559.56	140,562.61
Add : Other Deposit	6,960.00	6,960.00
Add : Deposit in Salt Trading Corporation	50,000.00	50,000.00
Add : Deposit in Kisi Samagri Kendra	12,000.00	50,000.00
Add : Deposit for Worldlink Router	1,500.00	1,500.00
Add : Deposit for Meera Software	-	8,000.00
Add : Deposit on Prabhu Management	324,719.61	684,127.61
Add : Staff Advance	-	26,303.48
Add : Receivable from Exclusive Minds Pvt. Ltd	10,432.45	46,539.28
Add : Receivable from Salt Trading Corporation Ltd	18,620.00	-
Other Current Assets as per NFRS	559,972.62	1,105,576.98

4.11 Total Reserves

Under GAAP, general reserve, other statutory reserve, other reserve and funds and allowances for impairment had been classified under "total reserves". Under NFRS , they have been classified as separate line of item and allowance for impairment has been netted off against the gross carrying amount of loan and advances.

Particulars	1st Shrawan 2079	31st Ashad ,2080
Total Reserve as per GAAP	101,873,457.74	122,546,623.99
Less : General reserve	(57,554,304.86)	(68,553,420.51)
Less : Other Statutory Reserves	(18,345,658.88)	(21,367,481.30)
Less : Employee Gratuity Fund	(2,973,494.00)	(3,326,891.00)
Less: Allowances for Impairment	(23,000,000.00)	(29,298,831.18)
Total Reserve as per NFRS	-	-

4.12 General Reserve

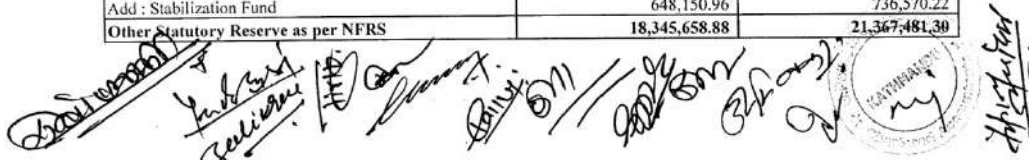
Under GAAP, General Reserve was classified under "total reserve". Under NFRS, General Reserve have been presented as separate line of item.

Particulars	1st Shrawan 2079	31st Ashad ,2080
General Reserve as per GAAP	-	-
Add : Reserve from Profit of the co-operative including other sources	57,554,304.86	68,553,420.51
General Reserve as per NFRS	57,554,304.86	68,553,420.51

4.13 Other Statutory Reserve

Under GAAP, all the other statutory reserves had been classified under "total reserve". Under NFRS, the reserves that are maintained requirement per the requirement of co-operative laws except general reserve have been classified under "other statutory reserve".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Other Statutory Reserve as per GAAP	-	-
Add : Cooperative Patronage Fund	4,350,006.45	4,943,424.40
Add : Share Dividend Fund	9,074,113.43	10,311,983.04
Add : Community Development Fund	648,150.96	736,570.22
Add : Co-operative Development Fund	648,150.96	736,570.22
Add : Co-operative Education Fund	648,150.96	736,570.22
Add : Cooperative Promotion Fund	87,000.13	98,868.49
Add : Losses Recovery Fund	1,593,784.07	2,330,354.29
Add : Other Risk Management	648,150.96	736,570.22
Add : Stabilization Fund	648,150.96	736,570.22
Other Statutory Reserve as per NFRS	18,345,658.88	21,367,481.30



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NFRS 1 Reconciliations : Other Explanatory Notes
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4.14 Other Financial Liabilities

Under GAAP, all the Financial Liabilities and Other current Liabilities had been classified as "Current Liabilities". Under NFRS, those liabilities which have Contractual obligation to pay cash are now classified as "Other Financial Liabilities".

Particulars	1st Shrawan 2079	31st Ashad ,2080
Other Financial Liabilities as per GAAP	-	-
Add : Audit Fee Payable	89,200.00	108,540.00
Add : Pension Interest Saving	222,812.15	222,812.15
Add : Staff Beema Payable	146,435.00	135,837.00
Add : Legal Consultancy Fee	10,200.00	-
Add : Payable to Lubhu Printing	-	81,316.00
Add : Electricity Fees Payable	13,042.05	10,199.05
Add : Salary Payable	-	3,633.72
Add : Other Payables	38,164.91	122,167.79
Other Financial Liabilities as per NFRS	519,854.11	684,505.71

4.15 Current Liabilities

Various remeasurements and reclassifications upon transition to NFRS have resulted in differences in "Current liabilities" as per NFRS as compared to GAAP. The details are as follows:

Particulars	1st Shrawan 2079	31st Ashad ,2080
Current Liabilities as per GAAP	1,912,294.83	2,556,277.71
Less : Gartuity Payable	(469,307.72)	(769,706.00)
Less : Employee Bonus Payable	(923,133.00)	(1,102,066.00)
Less : Audit Fee Payable	(89,200.00)	(108,540.00)
Less : Pension Interest Saving	(222,812.15)	(222,812.15)
Less : Staff Beema Payable	(146,435.00)	(135,837.00)
Less : Legal Consultancy Fee	(10,200.00)	-
Less : Payable to Lubhu Printing	-	(81,316.00)
Less : Electricity Fees Payable	(13,042.05)	(10,199.05)
Less : Salary Payable	-	(3,633.72)
Less : Other Payables	(38,164.91)	(122,167.79)
Current Liabilities as per NFRS	-	-

4.16 Other Current Liabilities

Various remeasurements and reclassifications upon transition to NFRS have resulted in differences in "Other liabilities" as per NFRS as compared to GAAP. The details are as follows:

Particulars	1st Shrawan 2079	31st Ashad ,2080
Other Current Liabilities as per GAAP	-	-
Add : TDS Payable	698,839.70	1,108,692.04
Add : House rent Tax	2,100.00	9,136.00
Add : Bonus Payable	923,133.00	1,102,066.00
Add : Gartuity Payable	469,307.72	769,706.00
Add : Employee Gratuity Fund	2,973,494.00	3,326,891.00
Other Current Liabilities as per NFRS	5,066,874.42	6,316,491.04

4.17 Other Operating Income

Under GAAP, other operating income included reversal for loans and other losses. Under NFRS, reversal for loans and other losses have been netted off against impairment for loans and others losses.

Particulars	31st Ashad ,2080
Other Operating Income as per GAAP	8,422,088.92
Less: Reversal for Loans and Other Losses	(2,061,603.24)
Other Operating Income as per NFRS	6,360,485.68

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4.18 (Impairment) / Reversal for loans and Others Losses

Under GAAP, the (impairment)/reversal of loans and other losses included only the impairments of loans and other losses whereas reversal for loans and other losses were included on other income. Under NFRS, impairment and reversal for loans and other losses have been netted off and presented as (Impairment)/ Reversal for loans and other losses.

Particulars	31st Ashad ,2080
(Impairment)/ Reversal for loans and Others Losses as per GAAP	(8,360,434.42)
Add: Reversal for Loans and Other Losses	2,061,603.24
(Impairment)/ Reversal for loans and Others Losses as per NFRS	(6,298,831.18)

4.19 Administrative Expenses

Under GAAP, employment benefit expenses had been classified under "administrative expenses". Under NFRS, employment benefit expenses have been classified under separate line of item.

Particulars	31st Ashad ,2080
Administrative Expenses as per GAAP	11,877,021.39
Administrative Expenses as per NFRS	5,173,194.27
Employee Benefit expenses as per NFRS	6,703,827.12

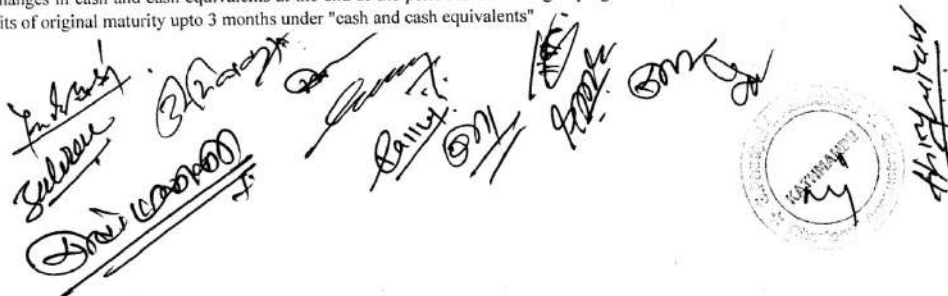
4.20 Income Tax Expenses

Income Tax expenses related to continuing and discontinuing operation were presented on a single line item under GAAP. Under NFRS, tax expenses related to gain on sale of non-current assets are netted off against the profit from sale of non-current assets.

Particulars	31st Ashad ,2080
Tax expenses as per GAAP	1,413,550.00
Less: tax expenses of discounting operation	-
Tax expenses as per NFRS	1,413,550.00

4.21 The changes in net cash flows from operating activities, investing activities and financing activities is due to regrouping and recalssification of items required under NFRS which are different as compared to the regulatory requirements as per GAAP.

4.22 The changes in cash and cash equivalents at the end of the period is due to regrouping and recalssification of fixed term deposits of original maturity upto 3 months under "cash and cash equivalents"



Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

5 Property, Plant and Equipment

Particulars	Land	Building	Office Equipments, Computers and Furnitures	Vehicles	Total
Cost					
As on Shrawan 1, 2079	2,350,000.00	8,932,530.35	1,878,189.87	196,900.00	13,357,620.22
<i>Adjustments on transition to NFRS</i>					
Restated balance as on 01 Shrawan 2079	2,350,000.00	8,932,530.35	1,878,189.87	196,900.00	13,357,620.22
Addition during the year	-	-	73,034.00	-	73,034.00
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad 31, 2080	2,350,000.00	8,932,530.35	1,951,223.76	196,900.00	13,430,654.11
Addition during the year	-	-	40,799.00	-	40,799.00
Acquisition	-	-	-	-	-
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad 31, 2081	2,350,000.00	8,932,530.35	1,992,022.76	196,900.00	13,471,453.11
Depreciation and Impairment					
As on Shrawan 1, 2079	-	1,656,928.56	1,046,010.07	136,681.16	2,839,619.79
Depreciation charge for the year	-	363,780.09	219,721.45	12,043.77	595,545.31
Disposals	-	-	-	-	-
Impairment for the year	-	-	-	-	-
Balance as on Ashad 31, 2080	-	2,020,708.65	1,265,731.52	148,724.93	3,435,165.10
Depreciation charge for the year	-	345,591.09	175,189.64	9,635.01	530,415.74
Disposal	-	-	-	-	-
Impairment for the year	-	-	-	-	-
Balance as on Ashad 31, 2081	-	2,366,299.74	1,440,921.16	158,359.94	3,965,580.84
Net Book Value					
Balance as on 1 Shrawan 2079	2,350,000.00	7,275,601.79	832,179.80	60,218.84	10,518,000.43
Balance as on Ashadh end 2080	2,350,000.00	6,911,821.70	685,492.24	48,175.07	9,995,489.01
Balance as on Ashadh end 2081	2,350,000.00	6,566,230.62	551,101.60	38,540.06	9,505,872.27



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Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

6 Cash and Cash Equivalents

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Cash in hand	1,003,407.00	2,970,571.00	855,511.00
Balances with Banks	145,546,081.85	129,158,682.48	113,861,213.43
Agriculture Development Bank Ltd	71,331.52	68,672.37	64,668.43
Bhaktapur District Saving and Credit Cooperative Union Ltd (1200008)	30,045,594.43	15,198,410.75	-
Bhaktapur District Saving and Credit Cooperative Union Ltd (2000022)	21,316,991.04	4,007,421.13	9,887,573.85
Global Ime Bank Ltd, Bhaktapur	520,630.23	2,130,303.95	3,605,668.07
NMB Bank Ltd	263,461.71	261,234.12	258,459.61
Nabil Bank Ltd	1,456,950.21	10,441,109.39	1,576,321.66
NEFSCUN Ltd	55,264,084.84	66,031,477.98	52,089,174.81
NEFSCUN Ltd (Share dividend Account)	429,162.04	421,943.14	261,264.86
National Co-Operative Bank Ltd	21,963,203.26	16,538,045.56	22,687,525.26
NIC ASIA Bank Ltd	739,666.39	4,822,094.54	9,644,765.71
Siddhartha Bank Ltd	11,035,826.71	8,065,686.73	12,198,536.54
Laxmi Sunrise Bank Ltd	2,439,179.47	1,172,282.82	1,587,254.63
Balance in Saving Accounts with other Financial Institutions	1,341,702.09	1,172,016.15	1,063,200.64
NEFSCUN Ltd	156,479.01	131,142.99	119,128.83
Bhaktapur District Saving and Credit Cooperative union Ltd (Regular saving)	369,229.31	335,206.45	307,057.73
Jilla Sahakari Sang Bhaktapur	697,461.38	595,530.02	530,746.81
National Co-operative Bank Ltd (Regular saving)	118,532.39	110,136.69	106,267.27
Fixed deposit with banks (original maturity upto 3 months)	40,000,000.00	20,000,000.00	-
Bhaktapur District Saving & Credit union Ltd.	20,000,000.00	-	-
National Co-Operative Bank Ltd FD	10,000,000.00	20,000,000.00	-
NEFSCUN FD	10,000,000.00	-	-
Total	187,891,190.94	153,301,269.63	115,779,925.07

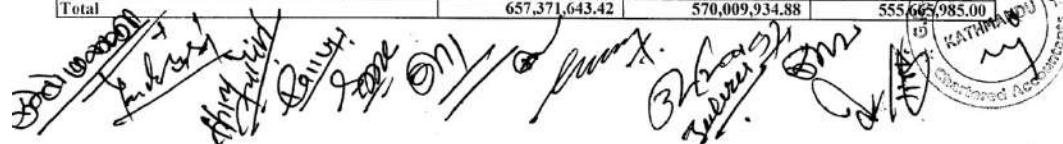
Cash and Cash Equivalents as Per Statement of Cash Flows	187,891,190.94	153,301,269.63	115,779,925.07
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7 Placements with Financial Institutions

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Fixed Deposit Placements with Banks and Financial Institutions	20,000,000.00	30,000,000.00	20,000,000.00
Laxmi Sunrise Bank Ltd Fd	-	-	10,000,000.00
National Co-operative Bank Ltd Fd	-	-	10,000,000.00
NEFSCUN FD	20,000,000.00	20,000,000.00	-
Bhaktapur District Saving & Credit union	-	10,000,000.00	-
Total	20,000,000.00	30,000,000.00	20,000,000.00

8 Loans and Advances to Member

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Land & Housing Loan	196,291,958.46	176,996,858.00	183,702,627.00
Saving loan	459,711.88	1,527,356.37	2,022,670.00
Social loan	144,846,491.83	144,829,647.00	118,538,735.00
Agriculture Loan	34,545,235.39	33,347,602.00	25,459,131.00
Ayamulak loan	16,425,047.23	3,909,155.00	7,774,388.00
Group Loan	2,461,328.01	1,454,103.69	1,588,271.00
Business Loan	264,466,275.00	192,117,150.00	193,390,602.00
Education Loan	5,649,663.11	6,666,594.00	6,557,123.00
Agriculture Loan	6,239,079.32	7,380,673.00	8,868,941.00
Hire Purchase Loan	8,993,136.77	12,334,262.00	11,747,751.00
Loan Against FD	6,803,796.58	11,455,000.00	11,605,746.00
Employee Facility Loan	1,996,558.73	5,625,365.00	6,800,000.00
PF Loan	2,544,996.06	1,640,000.00	610,000.00
Health Loan	128,279.98	25,000.00	-
Total	691,851,558.35	599,308,766.06	578,665,985.00
Interest Receivable	-	-	-
	691,851,558.35	599,308,766.06	578,665,985.00
Less: Allowances for Impairment	34,479,914.93	29,298,831.18	23,000,000.00
Total	657,371,643.42	570,009,934.88	555,665,985.00



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Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

8.1 Allowances for Impairment

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Balance at Shrawan 01	29,298,831.18	23,000,000.00	13,106,834.79
Impairment loss for the year	5,181,083.76	6,298,831.18	9,893,165.21
Charge for the year	-	-	-
Recoveries/ Reversal	-	-	-
Balance at Ashadh End	34,479,914.93	29,298,831.18	23,000,000.00

8.2 Allowances for Impairment by Loan Ageing

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Loan Category by Ageing			
Good loans (not delinquent)	633,170,319.19	536,892,385.37	550,638,128.00
Doubtful Loans (delinquent for not more than 12 months)	46,973,888.34	59,204,038.69	16,206,092.00
Bad Loans (delinquent for more than 12 months)	11,707,350.82	3,212,342.00	11,821,765.00
Total	691,851,558.35	599,308,766.06	578,665,985.00
Impairment Allowance			
Good loans (not delinquent) @ 1%	6,331,703.19	5,365,075.63	5,506,103.00
Doubtful Loans (delinquent for not more than 12 months) @ 35%	16,440,860.92	20,721,413.54	5,672,132.00
Bad Loans (delinquent for more than 12 months) @ 100%	11,707,350.82	3,212,342.00	11,821,765.00
Total	34,479,914.93	29,298,831.18	23,000,000.00

8.3 Interest Receivables and Interest Suspense

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Interest Receivables	7,542,160.45	6,112,549.06	1,828,660.03
Less: Interest Suspendes	(7,542,160.45)	(6,112,549.06)	(1,828,660.03)
Total	-	-	-

10 Other Financial Assets - Current

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Gross Financial Assets	-	-	-
Total	-	-	-

11 Inventory

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Stationery Stock	116,981.40	68,631.60	105,245.81
Fertilizer Stock	51,977.97	157,836.00	-
Total	168,959.37	226,467.60	105,245.81

12 Current Tax Assets/ (Liabilities)

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Current tax assets			
Current year Income Tax Assets	3,549,749.00	3,297,851.90	2,921,745.15
Less:			
Current Tax Liabilities			
Current year Income Tax Liabilities	(3,444,914.17)	(1,413,550.00)	(1,457,532.00)
Tax Liabilities of Prior Periods	-	-	-
Net Current Tax Assets/ (Liabilities)	104,834.83	1,884,301.90	1,464,213.15



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Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

9 Investment Securities

The Co-operative has made investment in equity instruments of certain entities which are held as long-term strategic investments and not for trading. The Co-operative has made an irrevocable election to carry the changes in fair value of the instrument through OCI are measured at Fair Value through other Comprehensive Income (FVTOCI).

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Investment in Equity measured at FVTOCI	1,165,500.00	1,165,500.00	1,165,500.00
Total	1,165,500.00	1,165,500.00	1,165,500.00

9.1 Investment in Equity measured at FVTOCI

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Equity Instruments			
Quoted Equity Securities			
Unquoted Equity Securities	1,165,500.00	1,165,500.00	1,165,500.00

9.2 Information relating to Investment in Equities

Particulars	As at Ashad 31, 2081		As at Ashad 31, 2080		As at Shrawan 1, 2079	
	Cost	Fair value	Cost	Fair value	Cost	Fair value
Bhaktapur Department of Cooperative	328,000.00	328,000.00	328,000.00	328,000.00	328,000.00	328,000.00
National Federation of Savings and Credit	602,500.00	602,500.00	602,500.00	602,500.00	602,500.00	602,500.00
Copeerative Union Ltd	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
National Cooperative Bank Limited						
Bhaktapur District Saving and Credit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Cooperative Union Ltd	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Hub Co-operative Service Limited						



Representative
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 १९७००२२८

Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

13 Other Assets - Current

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Advance Payment for Internet	10,678.00	10,678.00	11,181.00
Advance Payment to Members	-	80,906.00	-
Other Advances	36,199.00	140,562.61	124,559.56
Others	-	6,960.00	6,960.00
Salt Trading Corporation	50,000.00	50,000.00	50,000.00
Krisi Samagri Kendra	50,000.00	50,000.00	12,000.00
Worldlink Router	1,500.00	1,500.00	1,500.00
Meera Software	-	8,000.00	-
Prabhu Management	684,127.61	684,127.61	324,719.61
Staff Advance	-	26,303.48	-
Exclusive Minds Pvt. Ltd	72,341.68	46,539.28	10,432.45
Salt Trading Corporation Ltd	69,186.15	-	18,620.00
Krisi Samagri Company Ltd.	700.00	-	-
Total	974,732.44	1,105,576.98	559,972.62

14 Equity Share Capital

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Opening Share Capital	59,193,300.00	52,421,600.00	45,000,600.00
Addition During the year	5,740,700.00	7,736,400.00	7,952,300.00
Redemption/(transfer) during the year	(970,000.00)	(964,700.00)	(531,300.00)
Total	63,964,000.00	59,193,300.00	52,421,600.00

Reconciliation of number of share outstanding

Particular	As at Ashad 31, 2081	As at Ashad 31, 2080
Balance at the beginning of the year	591,933.00	524,216.00
Share addition during the year	57,407	77,364
Redemption/(transfer) during the year	(9,700)	(9,647)
Balance at the end of the year	639,640.00	591,933.00

15 General Reserve

15.1 Reserve from Gain on sale of PPE

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Opening Balance	-	-	-
Transfer from gain on sale	-	-	-
Transfer to Other Reserves and Funds	-	-	-
Closing Balance	-	-	-

15.1 Reserve from Other Sources

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Opening Balance	68,553,420.51	57,554,304.86	44,493,577.67
Appropriation from net profits for the year	7,475,739.07	6,591,232.38	5,800,008.30
Transfer from Patronage Refund Fund	4,943,424.27	4,350,006.34	-
Transfer from Other Reserves and Funds	(1,473,541.53)	57,876.93	7,260,718.89
Total	79,499,042.32	68,553,420.51	57,554,304.86

15.2 Total General Reserve

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Reserve from Gain on sale of Fixed assets	-	-	-
Reserve from Profit of the co-operative including other sources	79,499,042.32	68,553,420.51	57,554,304.86
Total	79,499,042.32	68,553,420.51	57,554,304.86



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Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

16 Other Statutory Reserve

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Cooperative Patronage Fund	5,606,804.43	4,943,424.40	4,350,006.45
Share Dividend Fund	10,860,379.92	10,311,983.04	9,074,113.43
Community Development Fund	1,568,754.06	736,570.22	648,150.96
Employee Bonus Fund	835,413.84	-	-
Co-operative Development Fund	1,571,984.06	736,570.22	648,150.96
Co-operative Education Fund	1,458,745.22	736,570.22	648,150.96
Cooperative Promotion Fund	112,136.08	98,868.49	87,000.13
Losses Recovery Fund	3,165,768.13	2,330,354.29	1,593,784.07
Other Risk Management	1,571,984.06	736,570.22	648,150.96
Stabilization Fund	835,413.84	736,570.22	648,150.96
Total	27,587,383.64	21,367,481.30	18,345,658.88

17 Deposits from Member

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Monthly Saving	157,954,864.44	142,724,353.44	128,861,692.42
Child Saving	48,062,963.57	42,670,378.03	38,168,666.10
General Savings	73,631,252.89	69,866,456.59	61,491,370.95
Fixed Saving Types	242,509,505.20	205,325,216.20	204,700,548.20
Daily Saving	7,354,910.67	6,191,800.14	6,569,491.86
Children savings	7,196,856.92	6,801,553.73	7,598,270.78
Pension Saving	28,036,258.68	26,104,391.63	22,637,308.82
Chameli Special Saving	16,406,883.52	17,558,993.54	15,756,342.49
Sancheya Kosh Saving	6,222,512.58	4,889,192.41	3,822,654.25
Jestha Member Saving	30,067,918.63	23,436,364.88	19,506,578.27
Group Saving	21,795,907.37	18,805,435.37	16,212,542.03
FD Zero Intrest Saving	9,438,400.70	9,024,032.32	6,347,135.62
Member kalayan Saving	3,302,239.83	2,502,555.33	2,495,247.92
Chameli Golden Saving	23,160,520.32	17,627,686.24	12,404,746.86
Kopila saving	7,290,444.82	5,065,207.65	2,795,625.04
Teej Special Saving	214,536.19	176,799.35	196,551.15
Pawa Saving	777,692.53	835,039.78	555,576.69
Micro kendra saving	713,438.08	579,669.41	482,498.44
Share Dividend Account	12,982,575.47	11,030,117.29	6,513,779.28
Bill payment Saving	337,215.43	246,481.03	133,952.00
Education Saving	129,644.58	111,617.08	99,970.64
Total	697,586,542.42	611,573,341.44	557,350,549.81

18 Other Financial liabilities - Current

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Audit Fee Payable	128,274.00	108,540.00	89,200.00
Pension Interest Saving	312,197.15	222,812.15	222,812.15
Staff Beema Payable	119,498.00	135,837.00	146,435.00
Legal Consultancy Fee	-	-	10,200.00
Payable to Lubhu Printing	74.20	81,316.00	-
Electricity Fees Payable	10,614.05	10,199.05	13,042.05
Salary Payable	3,633.72	3,633.72	-
Other Payables	144,379.78	122,167.79	38,164.91
Total	718,670.90	684,505.71	519,854.11

19 Current Borrowings

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
Nepal Federation of Savings and Credit Cooperative Unions Ltd.	-	-	5,000,000.00
National Cooperative Bank Ltd	-	-	9,000,000.00
Total	-	-	14,000,000.00

20 Other Current Liabilities

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080	As at Shrawan 1, 2079
TDS Payable	1,098,837.99	1,108,692.04	698,839.70
House rent Tax	9,403.00	9,136.00	2,100.00
Bonus Payable	1,482,775.00	1,102,066.00	923,133.00
Employee Gratuity Fund	4,276,891.00	3,326,891.00	2,973,494.00
Gratuity Payable	959,187.00	769,706.00	469,307.72
Total	7,827,093.99	6,316,491.04	5,066,874.42

[Handwritten signatures and stamps are present over the bottom of the tables and the footer area.]

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Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081
All amounts are in Rs unless otherwise stated

21 Interest Income

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Interest from Loan investment to Members	93,574,106.84	84,864,896.51
Total	93,574,106.84	84,864,896.51

22 Interest Expenses

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Deposit From members	57,638,400.65	54,232,251.62
Total	57,638,400.65	54,232,251.62

23 Other Operating Income

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Account Closing Charge	91,968.97	169,360.52
Commissions	1,335.26	25,974.07
Entry Fee	29,700.00	68,900.00
Income from Electricity bill payment	11,590.35	17,705.83
Income from Loan Application form	160,492.24	171,701.00
Late fee on Mandatory savings	82,844.99	85,735.00
Membership Fee	74,920.00	173,500.00
Other Income	6,948,131.26	5,542,634.26
Penalty on Delinquent Loan	40,705.81	16,537.00
Gain on sale of Fertilizers	68,208.46	88,438.00
Total	7,509,897.34	6,360,485.68

24 Administrative Expenses

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Audit Fee	130,000.00	110,000.00
Board Meeting Allowances	701,000.00	629,900.00
Cash Counter, Vault, Transit Insurance	119,043.30	122,865.30
General Meeting Expenses	2,696,959.08	2,538,450.52
House Rent	86,637.00	84,350.00
Member Accident insurance	156,858.50	125,795.00
Membership & Software (Annual Mem fee) Renew	162,689.00	44,085.00
Miscellaneous Expenses	38,296.40	2,380.00
Newspaper Expenses	25,267.00	28,500.00
Probation fee	75,000.00	75,000.00
Repairs & Maintenance	47,126.00	85,009.00
Social Activities	94,355.00	74,880.00
Stationery Expenses	338,226.82	397,056.85
Tea & Refreshments	54,020.00	93,155.00
Cooperative Program Expenses	846,703.00	529,611.60
Transportation & fuel	46,163.00	82,195.00
Water and Electricity Expenses	177,128.59	149,961.00
Total	5,795,472.69	5,173,194.27

25 Employment Benefit expenses

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Salary and Allowance	6,300,527.27	5,037,554.89
Dashain Allowances	415,492.00	351,443.00
Employee Insurance Expenses	66,000.00	57,000.00
Home Leave Allowances	219,696.92	182,850.00
Employee Uniform Expenses	130,000.00	112,000.00
Staff Overtime Salary	119,205.95	162,079.23
Employee Accident Insurance expenses	-	35,790.00
Provision for Payment to Employees	1,139,481.08	765,110.00
Sub total	8,390,403.22	6,703,827.12
Employee bonus Expenses	1,440,900.00	1,085,191.00
Total	9,831,303.22	7,789,018.12

[Handwritten signatures and stamps are present below the tables, including a circular stamp with the text "KATHMANDU" and "2081".]

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Chameli Kalyankari Saving & Credit Co-operative Ltd
Notes to the financial statements for the year ended Ashad 31, 2081

All amounts are in Rs unless otherwise stated

26 Depreciation and Amortization

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Depreciation of Property Plant and Equipment	530,415.74	595,545.31
Total Depreciation And Amortisation Pertaining To Continuing Operations	530,415.74	595,545.31

27 Non-Operating Income

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Interest Income	11,176,032.46	10,445,617.77
Dividend Income	47,690.00	144,322.16
Patronage Income	15,519.87	159,429.41
Other Income	1,300.00	-
Total	11,240,542.33	10,749,369.34

28 Financial Expenses

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Interest Expense	-	107,431.51
Total	-	107,431.51

29 Income Taxes Relating to Continuing Operations

29.1 Income Tax Recognised in Profit or Loss

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Current tax		
In respect of the current year	3,444,914.17	1,413,550.00
Income tax In respect of prior years	3,444,914.17	1,413,550.00
Deferred tax		
Deferred tax (Income)/Expenses for the year	-	-
Total income tax	3,444,914.17	1,413,550.00

30 Earnings Per Share

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Basic Earnings Per Share	46.75	44.54
Diluted Earnings Per Share	46.75	44.54

30.1 Basic Earnings per share

Particulars	As at Ashad 31, 2081	As at Ashad 31, 2080
Profit for the year attributable to owners of the Co-operative (A)	29,902,956.29	26,364,929.52
Weighted average number of equity shares for the purposes of basic earnings per share (B)	639,640	591,933
Basic Earnings per share (A/B)	46.75	44.54

The Co-operative has received and redeemed the share capital on daily basis. Due to such practical difficulty in the calculation of weighted average number of shares, the co-operative has taken the Ashad end shareholders number for the calculation of weighted average number of shares.

31 Capital Commitment and Contingent Liabilities

The co-operative do not have any capital commitments that warrant disclosures.

The co-operative do not have any material contingent liabilities that warrant disclosures.

(Handwritten signatures and stamps)

(Circular stamp: KATHMANDU)

Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

32. Related Party Disclosures

Name of Related Party and description of relationship

i. Key Management Personnel

S.N.	Name	Relationship	Date of Appointment	Date of Retirement
1	Pramod Ghimire	Chairman	2079.06.01	2083.05.31
2	Mitha Ram Neupane	Vice- Chairman	2079.06.01	2083.05.31
3	Deepak Kumar Neupane	Secretary	2079.06.01	2083.05.31
4	Nava Raj Ghimire	Treasurer	2079.06.01	2083.05.31
5	Shree Ram Neupane	Board Member	2079.06.01	2083.05.31
6	Ambika Chaulagain Ghimire	Board Member	2079.06.01	2083.05.31
7	Tirtha Raj Chaulagain	Board Member	2079.06.01	2083.05.31
8	Santosh Karki	Board Member	2079.06.01	2083.05.31
9	Prakash Neupane	Board Member	2079.06.01	2083.05.31
10	Ramila Khatri Khadka	Board Member	2079.06.01	2083.05.31
11	Bina Giri	Board Member	2079.06.01	2083.05.31
12	Salik Ram Ghimire	Account Supervisor Head	2079.06.01	2083.05.31
13	Sharad Risal	Account Supervisor Member	2079.06.01	2083.05.31
14	Sanjay Mishra	Account Supervisor Member	2079.06.01	2083.05.31
15	Sudarshan Chaulagain	Manager	2064.01.08	

Summary of transaction with related party

S.N.	Name	Meeting Allowances		Other facilities/ Monthly Allowance	
		For the Year 2079/80	For the Year 2080/081	For the Year 2079/80	For the Year 2080/081
1	Pramod Ghimire	17,100.00	27,000	29,000.00	36,000.00
2	Mitha Ram Neupane	22,400.00	23,600	15,000.00	24,000.00
3	Deepak Kumar Neupane	21,800.00	22,100	13,500.00	24,000.00
4	Nava Raj Ghimire	29,000.00	22,100	13,500.00	24,000.00
5	Shree Ram Neupane	14,100.00	19,400	-	-
6	Ambika Chaulagain Ghimire	10,700.00	22,500	-	-
7	Tirtha Raj Chaulagain	10,700.00	22,500	-	-

[Handwritten signatures and stamps are present below the table, including a circular stamp for "KATHMANDU" and several handwritten notes in Nepali.]

“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

8	Santosh Karki	14,800.00	21,000	-	-
9	Prakash Neupane	15,500.00	24,200	-	-
10	Ramila Khatri Khadka	9,700.00	19,800	-	-
11	Bina Giri	14,100.00	21,800	-	-
12	Salik Ram Ghimire	21,600.00	800	23,000.00	30,000.00
13	Sharad Risal	7,000.00	1,200	8,000.00	12,000.00
14	Sanjay Mishra	5,000.00	2,000	8,000.00	12,000.00



 The image shows several handwritten signatures and a circular stamp. The signatures are in Nepali and appear to be of the board members and the auditor. The circular stamp is from 'KATHMANDU Chartered Accountants & Associates' and contains the name 'KATHMANDU' in the center.

Chameli Kalyankari Saving and Credit Cooperative Limited.
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st Ashadh 2081

S.N.	Name	Relationship	Loans disbursed			Loans outstanding			Interest Received		
			2080/081	2079/080	2078/079	As on 2081/03/31	As on 2080/3/31	As on 2079/03/32	As on 2081/3/31	As on 2080/3/31	As on 2079/03/32
1	Mitha Ram Neupane	Vice-Chairman	-	-	-	1,199,995	1,250,755	2,100,000	180,267	303,150	375,008
2	Nava Raj Ghimire	Treasurer	-	2,200,000	-	1,539,994	1,980,000	1,800,000	284,236	303,510	265,832
3	Shree Ram Neupane	Board Member	200,000	200,000	-	200,000	200,000	-	16,133	4,602	-
	Ambika Ghimire	Board Member	870,000	765,000	-	870,000	765,000	-	118,017	3,670	-
4	Chaulagain Prakash	Board Member	-	2,000,000	-	1,399,902	-	-	253,273	266,893	-
5	Neupane	Account Supervisor	-	-	-	-	-	-	-	-	-
6	Salik Ram Ghimire	Head	1,000,000	-	-	899,904	-	-	63,024	-	-
7	Sudarshan Chaulagain	Manager	1,030,000	-	4,100,000	1,030,000	-	-	71,678	426,246	99,726
8	Prahlad Ghimire	Senior Assistant	920,000	-	-	1,996,559	2,610,365	2,800,000	285,776	315,538	256,921

(Signature)
(Signature)



(Signature)
(Signature)
(Signature)

Chameli Kalyankari Saving and Credit Cooperative Limited
For the FY 2080/81
Calculation of Taxable Income

Particulars	Details	Amount
Net Profit or (Loss) As per books of account		33,347,870.46
Add: Non Deductable Expenses	-	
Add : PY Bonus Expenses	25,000.00	
Add : Gratuity Expense	1,139,481.08	
Less: Dividend Income	(47,690.00)	
Less: Patronage Income	(15,519.87)	1,101,271.21
Total		34,449,141.67
Carry Forward loss from Previous Year		-
Taxable Profit or (Loss)		34,449,141.67

Tax Calculation	
Particulars	Amount(Rs.)
Taxable Profit	34,449,141.67
Rate of Tax	10%
Tax Liability	3,444,914.17

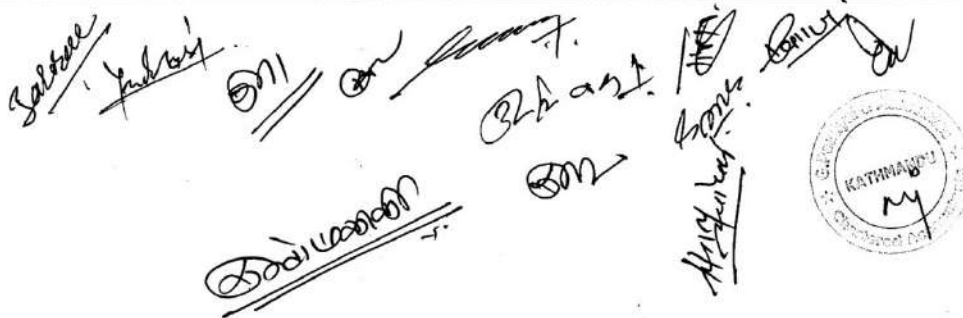


**Auditor's Notes on Certification of Income Tax Return of
Chameli Kalyankari Saving and Credit Cooperative Limited
For the FY 2080/81**

We have examined the books of accounts maintained by the company as per Section 81 of Income Tax Act 2058. We certify that the transactions of the company is true and fair on the basis of books of accounts and other related documents provided to us. Our notes regarding the certification is as follows:

Details of Expenses Deductible as per Income Tax Act 2058

Account Head	Total Expenses	Expenses Deductible	Expenses not Deductible	Expenses Deductible under separate Section	Annex	Remarks
Interest Expenses	57,638,400.65	57,638,400.65				
Total	57,638,400.65	57,638,400.65	-	-		
Administrative Expenses						
Audit Fee	130,000.00	130,000.00				
Board Meeting Allowances	701,000.00	701,000.00				
Cash Counter, Vault, Transit Insurance	119,043.30	119,043.30				
General Meeting Expenses	2,696,959.08	2,696,959.08				
House Rant	86,637.00	86,637.00				
Member Accident insurance	156,858.50	156,858.50				
Membership & Software (Annual Mem fee) Renew	162,689.00	162,689.00				
Miscellaneous Expenses	38,296.40	38,296.40				
Newspaper Expenses	25,267.00	25,267.00				
Probation fee	75,000.00	75,000.00				
Repairs & Maintenance	47,126.00	47,126.00				
Social Activities	94,355.00	94,355.00				
Stationery Expenses	338,226.82	338,226.82				
Tea & Refreshments	54,020.00	54,020.00				
Cooperative Program Expenses	846,703.00	846,703.00				
Transportation & fuel	46,163.00	46,163.00				
Water and Electricity Expenses	177,128.59	177,128.59				
Total	5,795,472.69	5,795,472.69				
Employment Benefit expenses						
Salary and Allowance	6,300,527.27	6,300,527.27				
Dashain Allowances	415,492.00	415,492.00				
Employee Insurance Expenses	66,000.00	66,000.00				
Home Leave Allowances	219,696.92	219,696.92				
Employee Uniform Expenses	130,000.00	130,000.00				
Staff Overtime Salary	119,205.95	119,205.95				
Provision for Payment to Employees	1,139,481.08	1,139,481.08				
Employee Bonus Expenses	1,440,900.00	1,440,900.00				
Total	9,831,303.22	9,831,303.22	-	-	-	-
Grand Total	73,265,176.56	73,265,176.56	-	-	-	-



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नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्था
THE INSTITUTE OF CHARTERED ACCOUNTANTS OF NEPAL
(Established under the Nepal Chartered Accountants Act, 1997)

UDIN Document

Fiscal Year: 2080/81

Generated Date / Time: 2024-09-08 13:08:34	UDIN Number: 240908CA016183jaV
Member Name: ANOJ KUMAR NEUPANE	Date of Signing Document: 2024-09-08
Document Type: Audit	Audit Type: Statutory Audit
Office Type: Cooperatives	Office Name: chameli welfre saving and credit co operative sastha ltd.
Type of Audit Opinion: Qualified Opinion	Period (AD):
Office PAN: 302551442	

Financial figures

S.N.	Heading	Amount
1	Total Asset/Liabilities	NRs. 877182733.27
2	Gross Revenue/Turnover	NRs. 93574106.84
3	Gross Expenses	NRs. 57638400.65
4	Net Profit Or Loss	NRs. 29902956.29

Status: Active Document

Document Description:

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“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

६७

चमेली कल्याणकारी बचत तथा ऋण सहकारी संस्था लि.

सूर्यविनायक नगरपालिका वडा नं. १, विरेन्द्रा, भक्तपुर

आ.व. २०८०/८१ को वार्षिक वित्तीय विवरण

सूचक	विवरण	लेख	Numerator	Denominator	पर्स
P = Protection -सुरक्षण)					
P1	१२ महिना भन्दा बढी भाखा नाघेको ऋणको लागि कोषको व्यवस्था	१००%	११,७०७,३५१	११,७०७,३५१	१००.००
P2	१२ महिना सम्म भाखा नाघेको ऋणको लागि कोषको व्यवस्था	३५%	१६,४४०,८६१	४६,९७३,८८८	३५.००
P2x	भाखा ननाघेको असल ऋण रकमको लागि गरिएको ऋण सुरक्षण कोषको अवस्था	१%	६,३३१,७०३	६३३,१७०,३१९	१.००
P6	तिर्न सक्ने सक्षमता	११०% भन्दा बढी	९१४,४९०,३३६	७६१,४४०,४४२	१२०.०८
E = Effective financial structure (प्रभावकारी बित्तिय संरचना)					
E1	कुल सम्पत्तिमा खुद ऋणको अनुपात	७०%-८०%	६४७,३७१,६४३	९१४,१०७,४६२	७१.८४
E2	कुल सम्पत्तिको अनुपातमा तरल लगानी	बढीमा १६%	२०६,४४९,४८९	९१४,१०७,४६२	२२.५७
E3	कुल सम्पत्तिको अनुपातमा वित्तीय लगानी	बढीमा २%	२,४०७,२०२	९१४,१०७,४६२	०.२७
E4	कुल सम्पत्तिको अनुपातमा गैर वित्तीय लगानी	०%	-	९१४,१०७,४६२	०.००
E5	कुल सम्पत्तिमा बचतको अनुपात	७०%-८०%	६९७,४८६,४४२	९१४,१०७,४६२	७६.२३
E6	कुल सम्पत्तिमा बाह्य ऋणको अनुपात	५% भन्दा कम	-	९१४,१०७,४६२	०.००
E7	कुल सम्पत्तिमा शेयरपुँजीको अनुपात	बढीमा २०%	६३,९६४,०००	९१४,१०७,४६२	६.९९
E9	कुल सम्पत्तिमा खुद संस्थागत पुँजीको अनुपात	कम्तीमा १०%	८२,६६४,८१०	९१४,१०७,४६२	९.०३
A = Assets quality (सम्पत्तिको गुणस्तर)					
A1	कुल ऋणको अनुपातमा भाखा नाघेको ऋण	५% भन्दा कम	३६,०३७,७७७	६९१,८४१,४५८	५.२१
A2	कुल सम्पत्तिमा नकमाउने सम्पत्तिको अनुपात	५% भन्दा कम	३०,२८७,७०२	९१४,१०७,४६२	३.३१
A3	शुद्ध लागतरहित कोषमा आय आर्जन नगर्ने सम्पत्तीको अनुपात	२००% भन्दा बढी	९८,१३७,६९४	२२,७४४,४४१	४३१.४६
R = Rate of return (आम्दानी र खर्चको प्रतिफल दर)					
R1	औषत कुल शुद्ध ऋण लगानीको अनुपातमा ऋण लगानीबाट प्राप्त आम्दानी	औषत व्याजदर	९६,२६०,१३७	६४४,४८०,१६२	१४.९१
R2	औषत तरल सम्पत्तीको अनुपातमा तरल लगानीबाट प्राप्त आम्दानी	बजार दर	६,११७,९१२	१८९,३८३,११५	३.२३
R3	औषत वित्तिय लगानीको अनुपातमा वित्तिय लगानीबाट प्राप्त आम्दानी	बजार दर	५,१२४,६५७	३७,४२२,३५९	१३.६९
R5	औषत बचतको अनुपातमा बचतमा तिरेको व्याज खर्च	बजार दर	५७,६३८,४०१	६४४,४७९,९४२	८.८१
R6	औषत बाह्य ऋणको अनुपातमा बाह्य ऋणमा तिरेको व्याज खर्च	बजार दर	-	-	०.००
R7	औषत शेयर पुँजीको अनुपातमा लाभांश वितरण	बजार दर >= R5	९,९०९,५८२	६१,४७८,६५०	१६.०९
R9	औषत सम्पत्तिमा संचालन खर्चको अनुपात	५% भन्दा कम	१८,८४३,२२२	८६३,६५४,३६०	२.१८
L = Liquidity (तरलता)					
L1	कुल निक्षेपमा तल्लता	१६%	२०६,४४९,४८९	६९७,४८६,४४२	२९.६१
L3	कुल सम्पत्तिमा आय आर्जन नगर्ने तरल सम्पत्तिको अनुपात	१% भन्दा कम	१,००३,४०७	९२२,६५०,३८४	०.११
S = Sign of growth (वृद्धिका संकेतहरु)					
S10	सदस्य वृद्धिदर	१५% भन्दा बढी	२०३	४,८४१	४.१९
S11	कुल सम्पत्ति वृद्धिदर	मुद्रा स्थिति भन्दा बढी	११७,९९२,०४७	८०४,६५८,३३७	१४.६६

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लेखा सुपरिवेक्षण समितिको प्रतिवेदन

सभाका सभाध्यक्षज्यू, प्रमुख अतिथिज्यू, विशेष अतिथिज्यूहरु, विभिन्न संघ संस्थाहरुबाट पाल्नु भएका अतिथिज्यूहरु, पूर्व अध्यक्षज्यूहरु, सल्लाहकारज्यूहरु, संचालक समितिका पदाधिकारी तथा सदस्यज्यूहरु, लेखा सुपरिवेक्षण समितिका सदस्यज्यूहरु, उपसमितिका संयोजक तथा सदस्यज्यूहरु, संचारकर्मी मित्रहरु, सुरक्षाकर्मी मित्रहरु एवं वार्षिक साधारण सभामा आफ्नो अमूल्य राय सहित वार्षिक प्रतिवेदनहरु र अन्य प्रस्तावहरु पारित गर्न उपस्थित आदरणीय शेयर सदस्यहरु र कर्मचारी मित्रहरु लगायत संस्थाको गरिमामय यस २२औं, वार्षिक साधारण सभामा उपस्थित सम्पूर्णमा लेखा सुपरिवेक्षण समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागतका साथै सहकारिताको न्यानो अभिवादन व्यक्त गर्दछु ।



शालिकराम घिमिरे
संयोजक

आदरणीय शेयर सदस्यहरु,

नेपालको संविधान २०७२ ले मुलुकको आर्थिक विकासमा सार्वजनिक, निजी र सहकारी क्षेत्रको संलग्नताले मात्र अर्थतन्त्रको समुचित विकास गर्न सकिने परिकल्पना गरेको र मुलुक त्यस दिशामा अगाडि बढिरहेको सन्दर्भमा यी तीन क्षेत्रको प्रभावकारी भूमिका रहेको अवस्थामा मुलुकको आर्थिक विकास सम्भव हुने देखिन्छ । यस्तो स्थितिमा हामी क्रियाशील रहेको सहकारी क्षेत्रले सहकारी सिद्धान्त र यसका मूल्य मान्यता आत्मसात गरी संस्थागत सुशासन, ऐन नियमको परिपालना र आर्थिक पारदर्शिता कायम राखी सदस्यको आर्थिक तथा सामाजिक स्तर सुधार गर्न र मुलुकको आयात प्रतिस्थापन गर्न सहकारी मार्फत उत्पादकत्व वृद्धिमा क्रियाशील भई योगदान गर्न आवश्यक देखिन्छ ।

आदरणीय शेयर सदस्यहरु,

कार्यक्रम तथा बजेट कार्यान्वयन:

संस्थाको २१औं वार्षिक साधारण सभाद्वारा पारित भएको आ. व. ०८०/०८१ को वार्षिक कार्यक्रम तथा बजेट कार्यान्वयनका सम्बन्धमा विगतमा निरन्तरता दिई समावेश भएका प्रायजसो कार्यक्रमहरु कार्यान्वयन भएका छन् । यस बिचमा सरसफाई, स्वास्थ्य शिविर, रक्तदान, राहत वितरण जस्ता सामुदायिक सरोकारका कार्यक्रमहरु र महिला सदस्य भेटघाट, ज्येष्ठ सदस्य तिर्थाटन, सुत्केरी भेटघाट, चौरासी पूजन, विस्तारित मञ्च, लघुवित्त समूह व्यवस्थापन जस्ता नियमित कार्यक्रमहरु सम्पन्न भएका छन् । जसबाट समुदाय एवं सदस्यमा संस्थाको विश्वसनियता बढ्न गएको छ । यस्ता कार्यक्रमहरुमा आम समुदाय तथा सदस्यको उल्लेख्य सहभागिता गराउन अभै प्रयत्नशील हुनुपर्ने देखिन्छ । बजेट कार्यान्वयनका सम्बन्धमा लक्ष्य अनुरूपको श्रोतको संकलन त्यसको समुचित उपयोग पर्स (PEARLS) मापदण्ड अनुरूप देखिन्छ । खर्च बजेटको सीमा भित्र भएको देखिन्छ तर केहि खर्चमा आन्तरिक नियन्त्रण प्रणालीको पालना गर्नुपर्ने देखिन्छ । कोभिड-१९ महामारी पछि विश्व अर्थतन्त्र शिथिल बन्नु, शक्तिशाली राष्ट्रहरु विच द्वन्द्व हुनु, केही सहकारी संस्थाहरुका कारण सहकारी क्षेत्र प्रति आम जनमानसमा भ्रम सिर्जना हुनु जस्ता विविध कारणहरुले श्रृजित आर्थिक मन्दी बढ्दै गएको विषम परिस्थितिमा पनि संस्थाको आर्थिक कारोवारको वृद्धिदर लक्ष्य अनुरूप नै रहेको व्यहोरा तलको तालिकाबाट जानकारी गराउँदछु ।

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

क्र.सं.	विवरण	आ.व. २०८०/८१	आ.व. २०७९/८०	वृद्धिको अवस्था	वृद्धि प्रतिशत २०८०/८१	वृद्धि प्रतिशत २०७९/८०
१	सदस्यता	५,०४४	४,८४१	२०३	४.१९%	१३.१९%
२	शेयर पूँजी	६३,९६४,०००	५९,१९३,३००	४,७७०,७००	८.०६%	१२.९२%
३	बचत	६९७,५८६,५४२	६११,५७३,३४१	८६,०१३,२०१	१४.०६%	९.७३%
४	जगेडा कोष	७९,४९९,०५५	६८,५५३,४२१	१०,९४५,६३४	१५.९७%	१९.११%
५	विभिन्न कोष	२७,५८७,४२१	२१,३६७,४८१	६,२१९,९४०	२९.११%	१४.८८%
६	ऐच्छिक कोष	०	३२,६२५,७२२	(३२,६२५,७२२)	(१००.००%)	२५.६१%
७	बाह्य ऋण सापटी	०	०	०	०.००%	०.००%
८	अन्य दायित्व	८५४५७६५	५०८७६५६	३,४५८,१०९	६७.९७%	०
९	वित्तिय लगानी	२०,०००,०००	५२,३३७,५१६	(३२,३३७,५१६)	(६१.७९%)	१३५.४५%
१०	शेयर लगानी	११६५५००	०	१,१६५,५००	०.००%	०
११	ऋण लगानी	६५७,३७१,६४३	५९९,३०८,७६६	५८,०६२,८७७	९.६९%	३.५७%
१२	तरलता	१८७,८९१,१९१	१३२,१२९,२५३	५५,७६१,९३८	४२.२०%	१५.१८%
१३	अन्य सम्पत्ति	१,२४८,५७७	४,६२९,८९७	(३,३८१,३२०)	(७३.०३%)	०
१४	स्थिर सम्पत्ति	९,५०५,८७२	९,९९५,४८९	(४८९,६१७)	(४.९०%)	(४.९७%)
१५	कूल आम्दानी	११८,३१२,३६८	१०४,०३६,३५५	१४,२७६,०१३	१३.७२%	२४.५०%
१६	कूल खर्च	८४,९६४,४९७	७६,२५७,८७६	८,७०६,६२१	११.४२%	२८.९०%
१७	मुनाफा(कर अधिको)	३३,३४७,८७०	२७,७७८,४८०	५,५६९,३९०	२०.०५%	१२.१९%

संस्थागत सुशासन:

संस्थालाई अविच्छिन्न रुपमा संचालन गर्न नीतिगत व्यवस्था र त्यसको कार्यान्वयन उत्तिकै महत्वपूर्ण हुन्छ । मुलुकका तीन तहका सरकारद्वारा जारी सहकारी ऐन, सहकारी नियमावली अनुरूप संस्थाको विनियम, आन्तरिक कार्यविधि एवं निर्देशिकाहरुको समयानुकूल निर्माण, परिमार्जन र आवश्यक संशोधन गरी व्यवस्थित गर्दै सुशासनयुक्त संस्थाको रुपमा विकास गर्नु अपरिहार्य हुन्छ । यसै सिलसिलामा संस्थाको आन्तरिक कार्यविधिहरुका अलावा केहि आन्तरिक कार्यविधिहरु थप गरिएको पाईयो । अर्कोतिर आन्तरिक नियन्त्रण प्रणालीलाई व्यवस्थित गर्दै संस्थाबाट प्रवाह हुने सेवाहरुको गुणस्तर बृद्धिमा जोड दिनुपर्ने देखिन्छ ।

जनशक्ति व्यवस्थापन र नेतृत्व विकास:

संस्थामा विद्यमान जनशक्तिबाट संस्थाको परिकल्पना, ध्येय र उद्देश्य परिपूर्तिका लागि क्रियाशिल भई कार्य गरेको देखिन्छ । संस्थाको कारोवार र सदस्य संख्यालाई आधार मानी कर्मचारी पदपूर्ति गर्नुपर्ने आवश्यकता रहेकोले सो पदपूर्ति गरी संस्थाको दीगो विकास, सदस्य केन्द्रीत कारोवारहरु गर्नको लागि

उनीहरूको क्षमता विकास निरन्तर गर्नु अनिवार्य हुन्छ । संस्थाले यस अवधिमा ३ जना कर्मचारीलाई नियुक्ति दिइएको छ । संस्थामा कर्मचारीहरूले गर्ने कार्य अनुसारको सेवाकालिन तालिम मार्फत पूनर्ताजगी गर्नुपर्ने हुन्छ । संस्थाले पर्याप्त रूपमा कर्मचारीको कार्य अनुसारको तालिम संचालन गर्नुपर्ने देखिन्छ । साथै समिति, उपसमितिको क्षमता अभिवृद्धि गरी सक्षम र योग्य नेतृत्व विकास गर्नु पनि संस्थाको लक्ष्य रहेकोमा संस्थागत तथा नेतृत्व विकासका तालिमहरू आवश्यकता बमोजिम नभएको र शेयर सदस्यहरूलाई पनि लक्ष्य अनुरूप सहकारी शिक्षा, वित्तीय साक्षरता एवं उद्यमशिलता जस्ता विषयहरूमा प्रशिक्षणका कार्यक्रमहरू संचालन गर्नुपर्ने देखिन्छ ।

सामुदायिक क्रियाकलापमा सहभागिता:

संस्थाले सदस्य केन्द्रीत कारोवारको साथ साथै कार्यक्षेत्र भित्र सामाजिक सरोकारका कार्यहरूमा सहभागिता र ऐक्यबद्धता जनाउनु पर्दछ । जसबाट सदस्यता वृद्धी र संस्थाप्रति समुदायको सकारात्मक धारणाको विकास भई सहकारिताको भावनाको विकास गराउन सकिन्छ । संस्थाबाट रासायनिक मलको विक्री वितरण, विप्रेषण सेवा, राहत वितरण, रक्तदान, स्वास्थ्य शिविर, सदस्य स्वास्थ्य परिक्षण तथा अस्पताल भर्नामा छुट सुविधा, महिला सदस्य भेटघाट, जेष्ठ सदस्य तिर्थाटन, सरसफाई जस्ता कार्यहरू हुँदै आएको देखिन्छ ।

नविनतम् प्रविधिको उपयोग:

संस्थाबाट सदस्यहरूलाई प्रदानहुने सेवाहरूलाई प्रविधि मैत्री बनाई कारोवार गर्न अभिप्रेरित गर्न आवश्यक देखिन्छ । संस्थाले नेकोस् प्लस (CBS) सफ्टवेयर मार्फत वचत तथा ऋणको कारोवार गर्दै आएको देखिन्छ । रेमिट्यान्स सेवा, मोबाईल बैंकिङ जस्ता सेवाहरू प्रदान गर्दै आएको छ । संस्थाले आगामी दिनमा नविनतम् प्रविधिको प्रयोग गरी **Cashless, Paperless** कारोवार गर्नको लागि कार्यविधि तयार गरी यथाशिघ्र कार्यान्वयनमा जानुपर्ने देखिन्छ । यसलाई आम सदस्यको पहुँचमा पुऱ्याउन प्रचार प्रसार, सदस्य भेला जस्ता कार्यक्रम गर्नुपर्ने देखिन्छ । यसबाट सेवाहरूको गुणस्तर अभिवृद्धि, साधन श्रोतको सदुपयोग, लागत खर्चमा कमी हुन गई संस्थाको विश्वसनियता कायम हुन जाने देखिन्छ ।

समिति/उपसमितिको सक्रियता:

संस्थाको परिकल्पना, ध्येय र उद्देश्य प्राप्तिको लागि चार वर्षे रणनीतिक योजना मुताबिक आवधिक वार्षिक कार्यक्रम तथा बजेट निर्माण गरी कार्यान्वयन गर्न समिति/उपसमितिको सक्रियता हुनुपर्दछ । आगामी दिनमा संस्थाको स्थायित्व र दिगो विकासमा नेतृत्वको अहं भूमिका हुने भएकोले समयानुकूल नेतृत्व तथा क्षमता विकास हुने गतिविधिमा सरिक गराई संस्थागत सक्रियता बढाउन अभिप्रेरित गर्नु पर्ने देखिन्छ ।

सदस्य सन्तुष्टी र प्रतिफल वितरण:

संस्थाको दिगो स्थायित्वको लागि सदस्यहरू सन्तुष्ट भएको हुनुपर्दछ । संस्था सदैव उनीहरूको वित्तीय आवश्यकता र अपेक्षा पुरा गर्न चनाखो रहनुपर्छ । विगतका वर्षहरू देखि सदस्यको लगानीमा उच्चतम प्रतिफल र योगदानको आधारमा संरक्षित पूँजीफिर्ता कोषको रकम वितरण गर्दै आएको देखिन्छ । यसबाट सदस्यहरूमा संस्था प्रति अपनत्व हुने र सहकारिताको भावनाको समेत विकास हुने देखिन्छ ।

आदरणीय शेयर सदस्यहरू,

संस्थालाई सवल, सक्षम र समुदायमा केन्द्रित गर्नका लागि तपसिलका सुझावहरू प्रस्तुत गर्न चाहन्छु ।

१. सदस्यता वृद्धिका लागि सहकारी शिक्षा शिविर, वित्तीय साक्षरता जस्ता कार्यक्रमहरू अनिवार्य रूपमा संचालन गर्नुपर्ने ।
२. लघुवित्त कार्यक्रमलाई प्रभावकारी बनाउन समूहको व्यवस्थापन, आवश्यक तालिम, अनुगमन विधि लगायतका कार्यहरू गर्न छुट्टै संयन्त्र निर्माण गर्नुपर्ने ।
३. दोहोरो सदस्यता व्यवस्थापन गर्न संस्था एकीकरण गर्ने नीतिलाई प्राथमिकता दिनुपर्ने ।
४. मौजुदा आन्तरिक कार्यविधि तथा निर्देशिकाहरूको समयानुकूल संशोधन र परिमार्जन गरी अद्यावधिक गर्नुपर्ने ।
५. संस्थामा नयाँ-नयाँ प्रविधिको प्रयोग गरी कार्य संचालन प्रभावकारी एवं चुस्त बनाउनु पर्ने ।
६. संस्थाका पदाधिकारी तथा कर्मचारीहरूको कामलाई प्रभावकारी बनाउन क्षमता अभिवृद्धि तथा सेवाकालिन तालिमहरू प्रदान गर्नुपर्ने ।
७. संस्थामा कार्यरत कर्मचारीहरूलाई मौजुदा आन्तरिक कार्यविधि तथा निर्देशिकाहरूका बारेमा जानकारी गराई प्रभावकारी कार्यान्वयन गर्न अभिप्रेरित गर्नुपर्ने ।
८. ऋण लगानीलाई थप व्यवस्थित गर्न ऋण उपसमिति र ऋणमा कार्यरत कर्मचारीको निरन्तर पुनर्ताजगी गरी दक्षता अभिवृद्धि गर्नुपर्ने ।
९. संस्थाको वित्तीय अवस्थालाई आधार मानी उचित तरलता व्यवस्थापन गर्नुपर्ने ।
१०. नियमित बचत/अनिवार्य बचत जस्ता योजनाहरूमा समयानुकूल व्याजदर परिमार्जन गरी सदस्यलाई बचत गर्न प्रोत्साहन गर्नुपर्ने ।
११. नियमितता, मितव्ययीता, प्रभावकारिता र आर्थिक अनुशासन कायम गर्न सदैव चनाखो हुनुपर्ने ।
१२. संस्थाका महत्वपूर्ण दस्तावेजहरू, सम्पत्ति सामानहरू, जिन्सी सामानको सुरक्षण गर्न उचित भण्डारण, अभिलेखिकरणका साथै सालवसाली भौतिक परीक्षण गर्नुपर्ने ।
१३. संस्थालाई एक आर्थिक वर्ष भित्र आवश्यक पर्ने सेवा, सामानहरूको लगत तयार गरी सूचना मार्फत सेवाप्रदायक फर्महरूको सूचिकरणको व्यवस्था गर्नुपर्ने ।
१४. कार्यरत कर्मचारीहरूको कार्यसम्पादन मूल्यांकनलाई व्यवस्थित गर्नुपर्ने ।
१५. संस्थाको वित्तीय विवरणहरू पर्स मापदण्ड अनुरूप सधैं भरी कायम राख्नुपर्ने ।
१६. सम्पूर्ण सदस्यहरूको KYM (सदस्यपहिचान) विवरण अद्यावधिक गर्नुपर्ने ।
१७. नियमनकारी निकायमा पेश गर्नुपर्ने विवरण तथा कागजात तोकिएको समय भित्र अद्यावधिक गरी पेश गर्नुपर्ने ।
१८. सम्पत्ति शुद्धीकरण ऐन, निर्देशिका बमोजिम कार्यहरूको समिक्षा गरी अद्यावधिक गर्नुपर्ने ।

१९. सहकारी ऐन २०७४, सहकारी नियमावली २०७५, संस्थाको विनियमको परिपालनाका साथै लेखा सुपरिवेक्षण समिति र बाह्य लेखापरीक्षण प्रतिवेदनमा लेखापरीक्षकबाट दिइएको सुभावहरू कार्यान्वयन गर्नुपर्ने ।
२०. संस्थाको ४ वर्षे रणनीतिक योजना बनिस्केकोले सोहि आधारमा वार्षिक कार्य योजना बनाई सोही अनुरूप समिक्षा गर्नुपर्ने ।
२१. हाल मुलुकमा देखा परेको आर्थिक मन्दी, तरलता अभावलाई ध्यानमा राखी सावधानीपूर्वक आर्थिक गतिविधिहरू गर्नुपर्ने ।

अन्त्यमा,

संस्थाप्रति माया गर्नुहुने शेयर सदस्य, शुभचिन्तक, र आन्तरिक लेखा सुपरिवेक्षण कार्यमा सहयोग गर्नु हुने सञ्चालक समिति, व्यवस्थापनमा संलग्न कर्मचारीहरू तथा सुपरिवेक्षण कार्यमा संलग्न लेखा समितिका सदस्यद्वय श्री संजय मिश्र र शरद रिसाललाई विशेष धन्यवाद ज्ञापन गर्दै संघारमा आइरहेको बडा दशैं, तिहार, नेपाल संवत् तथा छठ पर्वको हार्दिक मंगलमय शुभकामना व्यक्त गर्दै विदा हुन चाहन्छु । धन्यवाद ।

जय चमेली । जय सहकारी ॥

२०८१ आश्विन ०५

हार्दिक श्रद्धाञ्जली

संस्थामा आवद्ध देहाय अनुसारका सदस्य महानुभावहरू उल्लिखित मितिमा स्वर्गारोहण हुनु भएकोले दिवंगत आत्माहरूको चीर शान्तिको कामना सहित भावपूर्ण श्रद्धाञ्जली अर्पण गर्दै शोक सन्तप्त परिवारहरूप्रति हार्दिक समवेदना प्रकट गर्न चाहन्छौं ।

मृत्यु हुनु भएको सदस्यहरूको नामावली:

क्र. स.	सदस्य न.	जन्म मिति	दिवंगत सदस्यको नामथर	दिवंगत मिति	उमेर
१	२६९७	 २०२२।०३।०१	 जशोदा राउत	 २०८०।०६।३०	५९
२	२१५	 २०१२।११।०६	 सुभद्रादेवी घिमिरे	 २०८०।०७।०४	६८
३	२२४७	 २००१।०४।०५	 गोमादेवी घिमिरे	 २०८०।०८।१४	८०
४	७४५	 २०२२।०३।१२	 निर्मला न्योपाने अधिकारी	 २०८०।०९।१२	५८
५	९४३	 १९९६।०८।२०	 अमर बहादुर थापा	 २०८०।०९।२६	८४
६	३६३८	 २०१२।०४।०८	 राधिका मानन्धर	 २०८०।११।०८	६८

“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

७	६२८	 २०२५।०१।१०	 बसुन्धरा चौलागाई	 २०८०।११।२९	५६
८	१४९	 २०३७।०१।०३	 सरस्वती न्यौपाने	 २०८१।०१।०३	४४
९	१२९६	 २००७।०१।०१	 मैया थापामगर	 २०८१।०२।०४	७४
१०	२४८	 २००८।०६।०२	 रामभक्त राउत	 २०८१।०२।०५	७३
११	५२१	 २००८।०८।२०	 नारायणहरी घिमिरे	 २०८१।०३।२९	७३
१२	२५४०	 २००३।१२।०७	 बलराम घिमिरे	 २०८१।०३।२९	७८
१३	१५३४	 २००१।०१।०१	 द्रोपदी घिमिरे	 २०८१।०४।०३	८१
१४	३४९९	 २०४१।०६।१२	 विकास भण्डारी	 २०८१।०४।२१	४०

मिति २०८० आश्विन महिना देखि २०८१ भाद्र १५ गते सम्म शेयर सदस्यहरूका एकाघर परिवारमा दिवंगत हुने आफन्तजनहरूको नामावली

संस्थामा आवद्ध देहाय अनुसारका सदस्य महानुभावहरूका आफन्तजनहरूको उल्लिखित मितिमा स्वर्गारोहण भएकोले दिवंगत आत्माहरूको चीर शान्तिको कामना सहित भावपूर्ण श्रद्धाञ्जली अर्पण गर्दै शोक सन्तप्त परिवारहरूप्रति हार्दिक समवेदना प्रकट गर्न चाहन्छौं ।

परिवारमा मृत्यु सदस्य हुनेको नामावली

क्र. स.	सदस्य न.	सदस्यको नाम	नाता	दिवंगत व्यक्तिको नाम	दिवंगत मिति	उमेर
१	२७९६	कमला कार्की	सासु	शिव कुमारी कार्की	२०८०।०६।१७	९२
२	४९८	महेश्वर गौतम	पिता	मुकुन्द प्रसाद गौतम	२०८०।०६।२१	८१
३	५३१२	श्यामकृष्ण न्यौपाने	माता	शिव कुमारी न्यौपाने	२०८०।०७।२५	८१
४	५३१२	राजाराम न्यौपाने	पिता	केदारनाथ न्यौपाने	२०८०।०९।०३	९०
५	२४९	राजेन्द्र प्रताप थापा	माता	तेज कुमारी थापा	२०८०।०९।११	८०
६	२२०६	लक्ष्मी कपाली	सासु	राममाया कपाली	२०८०।१०।०१	८२
७	२१२५	सरला पन्त	सासु	कान्छी पन्त	२०८०।११।०१	८०
८	२९६१	देव कुमारी नेपाल	पति	माधव प्रसाद नेपाल	२०८०।११।११	८१
९	५०३३	रविजंग थापा	पिता	कल्याणध्वोज थापा	२०८०।११।२९	९२
१०	३०९८	विना नेपाली	सासु	मैया नेपाली	२०८०।१२।०४	७२
११	१८०१	रमेश बाँनिया	पिता	शेर बहादुर बाँनिया	२०८१।०१।०२	८६
१२	१३२४	शुष्मा मानन्धर	ससुरा	रत्नकाजी मानन्धर	२०८१।०२।३२	६१
१३	४९१२	महेन्द्र तुइख्वा	पिता	लाल बहादुर तुइख्वा	२०८०।१०।१३	८७
१४	४६८२	अनिता कुमारी कार्की	माता	रत्न कार्की	२०८०।०८।०४	७७
१५	४४२१	लक्ष्मी थापा	ससुरा	हेम बहादुर थापा	२०८१।०१।२७	८०
१६	४६६२	मनोज गिरी	पिता	गणेश बहादुर गिरी	२०८०।११।१७	७६
१७	५०४६	कृष्णदेवी श्रेष्ठ केरुङ्ग	माता	मसिनु केरुङ्ग	२०८१।०१।०२	९५
१८	४९०३	शसीकला थापा	सासु	मन्जु थापा	२०७१।०१।०७	६६
१९	२१४४	अनिता थापा कार्की	ससुरा	बलराम कार्की	२०८१।०१।२५	८०
२०	२५०४	इश्वरी शर्मा	पति	राजकुमार कर्णवेली	२०८१।०२।२७	५१
२१	५३७१	दुर्गा खत्री	पति	राम बहादुर खत्री	२०८१।०३।१६	६५
२२	४२६१	भानु वस्नेत	सासु	माइली वस्नेत	२०८१।०४।१३	८४
२३	२६०६	विश्वराम लुबञ्जार	माता	पुतली लुबञ्जार	२०८१।०४।१९	८४
२४	१२००	लक्ष्मण कार्की	माता	सरस्वती कार्की	२०८१।०४।३०	७५
२५	२९३८	शर्मिला खड्का	पति	निर्मल खड्का	२०८१।०५।०८	५०
२६	४१४६	अमृता कुमारी चौधरी	ससुरा	जयकिशुन चौधरी	२०८१।०४।३०	६८

“सहकारीमा सुशासन, प्रविधि र एकीकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

चमेली सुनौलो भविष्य बचत योजना

क. स.	विवरण	१५ वर्षमा जम्मा रकम	२० वर्षमा जम्मा रकम	१५ वर्ष पछि एकमुष्ट भुक्तानी रकम	२० वर्ष पछि एकमुष्ट भुक्तानी रकम
१	मासिक रु ५००।	९०,०००.००	१,२०,०००.००	१,९२,६००.००	३,०२,४००.००
२	मासिक रु १०००।	१,८०,०००.००	२,४०,०००.००	३,८५,२००.००	६,०४,८००.००
३	मासिक रु १५००।	२,७०,०००.००	३,६०,०००.००	५,७७,८००.००	९,०७,२००.००
४	मासिक रु २०००।	३,६०,०००.००	४,८०,०००.००	७,७०,४००.००	१२,०९,६००.००

अतिरिक्त सेवाहरू:

सहुलियत मल विक्री, विजुली टेलिफोन बिल भुक्तानी, मोबाईल रिचार्ज, विप्रेषण (रेमिट्यान्स) सेवा उपलब्ध छ ।

सहकारीका सिद्धान्तहरू

१. स्वेच्छिक तथा खुल्ला सदस्यता ।
(Voluntary and open membership)
२. सदस्यहरूद्वारा प्रजातान्त्रिक नियन्त्रण ।
(Member's democratic control)
३. सदस्यहरूद्वारा आर्थिक सहभागीता ।
(Member's economic participation)
४. स्वायत्तता र स्वतन्त्रता ।
(Autonomy and independence)
५. शिक्षा, तालिम र सूचना ।
(Education, training and information)
६. सहकारीहरू बिच सहयोग ।
(Co-operation among co-operatives)
७. समुदायप्रति चासो ।
(Concern for community)

“सहकारीमा सुशासन, प्रविधि र एकिकरण”

“वचत नै हो सदस्यको सम्पत्ति, सहकारी हाम्रो जीवन पद्धति”

[illegible]