

Cash and Cash equivalent

Investment Securities Current Tax Assets

Investment Property

Deferred Tax Assets

Other Assets

Total Assets Liabilities

Borrowing

Provisions

Other Liabilities

Total liabilities

Share premium Retained earnings

Total Liabilities and Equity Contingent Liabilities and Commitment

CASH FLOWS FROM OPERATING ACTIVITIES

Operating cash flows before changes in operating assets and liabilities

Share capital

Reserves

Total equity

Particulars

Interest received

Dividend received

Fees and other income received

Commission and fees paid

Cash payment to employees Other expense paid

Receipts from other operating activities

(Increase)/Decrease in operating assets Due from Nepal Rastra Bank

Loans and advances to customers

Purchase of investment securities Receipts from sale of investment securities

Purchase of property and equipment Receipt from the sale of property and equipment

Purchase of investment properties Receipt from the sale of investment properties

Net cash used in investing activities

Receipt from issue of debt securities

Repayment of subordinated liability

Net cash from financing activities

Repayment of debt securities

Receipts from issue of shares Dividends paid

Other receipt/payment

CASH FLOWS FROM FINANCING ACTIVITIES

Net increase (decrease) in cash and cash equivalents

Effect of exchange rate fluctuations on cash and cash equivalents held

Exchange gains/(losses) (arising from translating financial assets of foreign operation)

Total comprehensive income for the year

Total contributions by and distributions:

Balance as at Asar End, 2080

Transactions with owners, directly recognized in equity

Transfer to reserve during the year Transfer from the reserve during the year

Right share issued Share based payments Dividends to equity holders Bonus shares issued Cash dividend paid

Opening Balance of Cash and cash equivalents

Closing Balance of Cash and cash equivalents

Reciepts from issue of subordinated liabilities

Receipt from the sale of intangible assets

Purchase of intangible assets

Deposit from customers Other liabilities

Income taxes paid

Interest received

Others

Interest paid

Dividend received

Placement with Bank and Financial Institutions Other trading assets Loans and advances to bank and financial institutions

Increase/(Decrease) in operating liabilities Due to bank and financial institutions Due to Nepal Rastra Bank

Net cash flow from operating activities before tax paid

CASH FLOW FROM INVESTING ACTIVITIES

Equity

Statutory Balances & Due from Nepal Rastra Bank

Placement with Bank and Financial Institutions Derivative Financial Instruments Other Trading Assets
Loan and Advances to MFIs & Cooperatives

Loans and Advances to Customers

Property, Plant and Equipment

Goodwill and Intangible assets

Due to Bank and Financial Institutions Due to Nepal Rastra Bank

Derivative Financial Instrument

Deposits from Customers

Current Tax Liabilities

Deferred Tax Liabilities

Debt Securities Issued

Particulars

Assets

मानुषी लघुवित्त वित्तीय संस्था लिमिटेड MANUSHI LAGHUBITTA BITTYA SANSTHA LTD.

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

Ashadh 2080

194,483,434

4.7 1,231,291,545

9,001,138

6,965,337

11,466,574

3,709,405

4,032,690

1,461,419,879

388,084,076

888,565,306

10,170,930

34,894,759

1,322,677,872

109,375,000

(12,980,648)

42,347,656

962,800

Ashadh 2079

7,001,138

1,518,298,280

11,700,90

13,318,420

2,660,894

2,632,336

1,608,098,066

593,066,248

10,034,430

7,237,359

38,417,537

109,375,000

33,544,904

39,643,627

182,563,531

Year ended 31st

Ashadh 2080

223,225,49

24,567,07

(85,751,191

(14,648,951

12,506,192

238,046,633

111,786,34

(491,202

365,183,182

357,945,823

(7,451,304)

(7,490,854

(1,046,304)

(205,891,976

144,562,993

203 484 572

58,921,578

(204,845,672

89,322

1,425,534,535 1,060,719,155

Figures in NPR

Ashadh 2078

122,854,863

1,038,203,946

9,514,506

11,815,089

2,203,193

2,204,560

1,192,192,894

370,903,501

647,767,663

10,751,055

5,322,303

25,974,633

70,000,000

21,607,820

39,865,920

131,473,739

Figures in NPR

203,585,662

26,802,202

1,130,931

(62,744,553)

43,078,207

(488,806,483)

(2,614,176)

129,011,299

11,689,042

(307,642,110)

(312,964,414)

(9,812,819)

(276,850)

(10,089,669)

221,446,122

39,375,000

(6,701,562)

254,119,560

(68,934,523)

58,921,578

109,375,000

8,204,988

Particulars

Profit for the year

Gains /(Losses) on revaluation

Income tax relating to above items

Gains (Losses) on cash flow hedge

Income tax relating to above items

Total Comprehensive income for the year

Reclassify to Profit or Loss

Other Comprehensive Income, net of income tax

Actuarial Gains / (Losses) on defined benefit plans

a) Items that will not be reclassified to Profit or Loss

b) Items that are or may be reclassified to Profit or Loss

Other Comprehensive income for the year, net of income tax

Gains /(Losses) from investment in equity instruments measured at fair value

Net other Comprehensive Income that will not be reclassified to Profit or Loss

Exchange gains (Losses) arising from translationg financial assets of foreign operation

Net other Comprehensive Income that are or may be reclassified to Profit or Loss

32nd Ashadh 2079

5,001,238

Statement of Financial Position

As on 31st Ashadh 2080 (16 July 2023)

4.2

4.6

4.9

4.10

4.11

4.12

4.14

4.16

4.19

4.9

4.20

4.21

4.22

4.24

Statement of Cash Flows For the year ended 31st Ashadh 2080 (16 July 2023) केन्द्रीय कार्यालय बनेपा-१३, भैंसेपाटी, काभ्रेपलाञ्चोक फोन नं. ०११-६६२७८४, ०११-६६३१२७ इमेल: info@manushilbs.com.np, वेबसाईट https://manushilbs.com

नेपाल राष्ट्र बैकबाट इजाजतपत्र प्राप्त घ वर्गका लघुवित्त वित्तीय संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन, २०७८ को निर्देशन नं. ८(१)(घ) बमोजिम मिति २०८०/१२/३० गते सम्पन्न पाँचौ वार्षिक साधारण सभाबाट पारित आ.व. २०७५/०८० को वासलात, नाफा-नोक्सान हिसाव, नगद प्रवाह विवरण, पूँजिकोष तालिका, जोखिम भारित सम्पत्ति विवरण लगायत सर्वसाधारणको जानकारीको लागि प्रकाशित गरिएको

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

			1 iguico ili IVI IC
Particulars	Note	Year ended 31st Ashadh 2080	Year ended 32nd Ashadh 2079
Interest Income	4.27	224,443,410	205,804,008
Interest Expense	4.28	134,975,551	107,973,097
Net Interest Income		89,467,859	97,830,911
Fee and Commission Income	4.29	24,567,073	26,802,202
Fee and Commission Expense	4.30	-	-
Net Fee and Commission Income		24,567,073	26,802,202
Net Interest, Fee and Commission Income		114,034,932	124,633,113
Net Trading Income	4.31	(136,500)	716,625
Other Operating Income	4.32	225,822	414,306
Total Operating Income		114,124,254	125,764,044
Impairment charge/(reversal) for loans and other losses	4.33	50,178,022	10,930,495
Net Operating Income		63,946,232	114,833,549
Operating Expense			
Personnel Expenses	4.34	84,170,774	66,359,074
Other Operating Expenses	4.35	14,648,951	17,722,938
Depreciation & Amortisation	4.36	9,438,596	8,416,186
Operating Profit		(44,312,090)	22,335,351
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	-	-
Profit before Income Tax		(44,312,090)	22,335,351
Income Tax Expense	4.39		
Current Tax		962,800	7,237,359
Deferred Tax		(1,048,511)	(457,701)
Profit for the year		(44,226,378)	15,555,694
Profit attributable to:			
Equity holders of the Financial Institution		(44,226,378)	15,555,694
Profit for the year		(44,226,378)	15,555,694
Earnings Per Share			
Basic earnings per share		(40.44)	14.74

basic earnings per snare		(40.44)	14./4
Diluted earnings per share		(40.44)	14.74
Capital F	Fund		
At the month end o	of As	nadh, 2080	
Particulars			Amount
Tier 1 Capital (Core Capital) (CET1 +AT1)			
Common Equity Tier 1 (CET 1)			
Paid up Equity Share Capital			109,375,000
Equity Share Premium			-
Statutory General Reserves			8,204,988
Retained Earnings			(12,980,648.13)
Other Free Reserve- Capital Adjustment Reserve			-
Less: Goodwill			-
Less: Intangible Assets			(469,756.24)
Less: Deferred Tax Assets			(3,709,405.22)
Less: Fictitious Assets			-
Less: Defined Benefit Pension Assets			-
Less: Other Deductions			-
Adjustments under Pillar II			
Less: Shortfall in Provision (6.4 a 1)			-
Less: Loans and Facilities extended to Related Parties and	Restrict	ed lending (6.4 a 2)	-
Common Equity Tier 1 (CET 1)			100,420,179
Perpetual Non Cumulative Preference Share Capital			-
Perpetual Debt Instruments			-
Stock Premium			-
Additional Tier 1 (AT1)			-
Tier 1 Capital (Core Capital) (CET1 +AT1)			100,420,179
Tier II			
Particulars			Amount
General Loan Loss Provision			15,164,075.21
Additioanl Loan Loss Provision			335,620.80
Exchange Equalization Reserve			
Investment Adjustment Reserve			
Other Reserves			
Supplementary (Tier-2) Capital			15,499,696.01
Qualifying Capital			Amount
Core Capital (Tier 1 Capital)			100,420,179
Supplementary Capital (Tier II)			15,499,696
Total Capital Fund (Tier I and Tier II)			115,919,875
Statement of Compre	ohon	sivo Income	
For the year ended 31st Ash	nadh	2080 (16 July 2	2023)
		(<u> </u>
			Figures in NPR

Year ended

31st Ashadh 32nd Ashadh

(44,226,378) 15,555,694

(2,913,148)

(46,525,552)

(12,980,648)

184,027

8,876,365

1,097,347

(185,415)

911,932

1,934,532

6,959,646

(135,127)

(72,605)

(135,127) (72,605)

145,120 3,843,536

(393,147)

(43,821,524)

138,742,007

Year ended

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

Particulars	Year ended 31st Ashadh 2080	Year ended 32nd Ashadh 2079
Net profit or (loss) as per statement of profit or loss	(44,226,378)	16,935,138
Appropriations:		
a. General reserve	-	(3,447,421)
b. Foreign exchange fluctuation fund	-	(179,156)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	_	(172,371)
e. Employees' training fund	(1,097,347)	(1,022,601)
f. Client Protection Fund	-	(172,371)
g. Other	_	-
Profit or (loss) before regulatory adjustment	(45,323,725)	11,941,218
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(767,289)	(1,397,558)
b. Short loan loss provision in accounts (-)/reversal (+)	_	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	_	
e. Deferred tax assets recognised (-)/ reversal (+)	(1,048,511)	(457,701)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	_	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	_	-
i. Other (+/-)	_	-
Distributable profit or (loss)	(47,139,526)	10,085,959

Statement of Risk Weighted Assets (RWA) At the month end of Ashadh, 2080

S.	B 1.0	Weight	Current period				
N.	Description	(%)	Amount	RWA			
1	Cash Balance	0	185,062.00	-			
2	Gold (Tradable)	0		-			
3	NRB Balance	0	-	-			
4	Investment to Govt. Bond	0		-			
5	Investment to NRB Bond	0		-			
6	Loan against Own FD	0	-	-			
7	Loan against Govt. Securities	0	-	-			
8	Accrued interests on Govt. bond	0	-	-			
9	Investment to Youth Self-employment Fund	0	-	-			
10	Balance on domestic banks and financial institutions	20	194,298,371.99	38,859,674.40			
11	Loan against other banks' and financial institutions' FD	20	-	-			
12	Foreign bank balance	20	-	-			
13	Money at call	20	-	-			
14	Loan against internationally rated bank guarantee	20	-	-			
15	Investment to internationally rated Banks	20	-	-			
16	Inter-bank lending	20	-	-			
17	Investment on shares/debentures/bonds	100	-	-			
18	Other investments	100	-	-			
19	Loans & advances, bills purchase/discount	100	1,343,757,272.14	1,343,757,272.14			
20	Fixed assets	100	11,936,329.86	11,936,329.86			
21	Net interest receivables (Toral IR -8- Interest supsense)	100	-	-			
22	Net Non-Banking Asset	100	-	-			
23	Other assets (Except advance tax payment)	100	4,032,690.45	4,032,690.45			
24	Real estate/residential housing loans exceeding the limits	150	-	-			
	Total On-Balance-Sheet Items (A)		1,554,209,726.44	1,398,585,966.84			
В. 0	Off-Balance-Sheet Items						
S		Minimbe	Current	period			

s.	5	Weight	Current period			
N.	Description	(%)	Amount	RWA		
1	Bills collection	0	-	-		
2	Forward foreign exchange contract	10	-	-		
3	L/C with maturity less than six months (Outstanding value)	20	-	-		
4	Guarantee against International rated bank's counter guarantee	20	-	-		
5	L/C with maturity more than six months (Outstanding value)	50	-	-		
6	Bid bond, performance bond and underwriting		-	-		
7	Loan sale with repurchase agreement	50	-	-		
8	Advance payment guarantee	100	-	-		
9	Financial and other guarantee	100	-	-		
10	Irrevocable loan commitment		-	-		
11	Possible liabilities for income tax		-	-		
12	All types of possible liabilities including acceptance		-	-		
13	Rediscounted bills	100	-	-		
14	Unpaid portion of partly paid share investment	100	-	-		
15	Unpaid guarantee claims	200	-	-		
16	Claimed possible liabilities but not accepted	200	-	-		
17	Amount to be maintained for operational risk (5% of Total Assets)	100	31,084,194.53	31,084,194.53		
Tot	al Off-Balance-Sheet Items (B)	31,084,194.53	31,084,194.53			
Tot	al Risk Weighted Assets (A) + (B)		1,585,293,920.97	1,429,670,161.37		

Figures in NPR

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

Statement of Changes in Equity

														Figures in NPR
Particulars	Share	Share	General	Exchange Equalisation	Regulatory	Fair Value	Revaluation	Retained	Client Protection			Other Assets Management	Other	Total
ratticulais	Capital	Premium	Reserve	Reserve"	Reserve	Reserve	Reserve	Earning	Reserve	Training Reserve	Building Fund	Expenss Fund	Reserve	
Balance at Shrawan 1, 2078	70,000,000	-	5,093,849	-	-	-	-	16,611,736	10,092,288	-	6,959,646	5,383,032	3,803,853	117,944,404
Adjustment/Restatement	-	-	-	-	8,533,252	-	-	4,996,084	-	-	-	-	-	13,529,336
Adjusted/Restated Balance at Shrawan 1, 2078	70,000,000	-	5,093,849	-	8,533,252	-	-	21,607,820	10,092,288	-	6,959,646	5,383,032	3,803,853	131,473,740
Comprehensive Income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Profit for the year	-	-	-	-	-	-	-	15,555,694	-	-	-	-	-	15,555,694
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	2,860,660	-	-	-	-	-	2,860,660
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year														
Transfer to reserve during the year	-	-	3,111,139	179,156	1,855,259	-	-	(6,479,269)	155,557	1,022,601	-	-	155,557	-
Transfer from the reserve during the year	-	-	-	-	-	-	-	-	(1,555,507)	-	-	(5,102,785)	(43,270)	(6,701,562)
Transactions with owners, directly recognized in equity														-
Right share issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	39,375,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions:	39,375,000	-	3,111,139	179,156	1,855,259	-	-	11,937,084	(1,399,950)	1,022,601	-	(5,102,785)	112,287	51,089,790
Balance at Ashadh End, 2079	109,375,000	-	8,204,988	179,156	10,388,511	-	-	33,544,904	8,692,337	1,022,601	6,959,646	280,247	3,916,140	182,563,530
Adjustment/Restatement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated Balance at Ashadh End, 2079	109,375,000	-	8,204,988	179,156	10,388,511	-	-	33,544,904	8,692,337	1,022,601	6,959,646	280,247	3,916,140	182,563,531
Comprehensive Income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Profit for the year	-	-	-	-	-	-	-	(44,226,378)	-	-	-	-	-	(44,226,378)
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-1	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	613,974	-	-	-	-	-	613,974
Gains/(losses) on cash flow hedge	-		-	-	-	-	-	-	-	-	-	_	-	-

1,815,801

1,815,801

179,156 12,204,312