



जनउत्थान सामुदायिक लघुवित्त वित्तीय संस्था लि.

Janautthan Samudayic Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था (१९ जिल्ला कार्य क्षेत्र भएको)

केन्द्रीय कार्यालय: बुटवल-१०, कालिकागर, रुपदेही, फोन नं. ०७१-४३८१७१, Email : info@jucbank.com.np; Web : www.jucbank.com.np

नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं.४(१/घ) बमोजिम मिति २०८२/११/२० गते सम्पन्न १५औँ वार्षिक साधारण सभाबाट पारित आ.व.२०८१/८२ को वित्तीय विवरण, नाफानोक्सानको विवरण, विस्तृत आयको विवरण, नगद प्रवाह विवरण, इक्वीटिमा भएको परिवर्तनको विवरण र निर्देशन नं. १ बमोजिमको पुँजीकोष तालिका विवरण सर्वसाधारणको जानकारीका लागि प्रकाशित गरिएको छ।

Particulars	Note	FY 2081/82	FY 2080/81	Restated (Shrawan 1, 2080)
Assets				
Cash and Cash Equivalents	4.1	214,295,293.24	103,559,397.46	144,783,072.28
Statutory Balances & due from Nepal Rastra Bank	4.2	11,266,828.89	10,266,828.89	13,566,828.98
Placement with Bank and Financial Institutions	4.3	-	-	-
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loans and Advances to MFIs & Co-operatives	4.6	-	-	-
Loans and Advances to Customers	4.7	2,113,396,006.03	2,112,049,102.41	2,013,892,302.58
Investment Securities	4.8	-	-	-
Current Tax Assets	4.9	-	371,491.39	5,031,439.00
Investment Property	4.10	-	-	-
Property and Equipment	4.11	27,551,060.37	27,442,439.05	28,754,441.41
Goodwill and Intangible Assets	4.12	203,400.00	791,000.00	158,200.00
Deferred Tax Assets	4.13	18,312,821.45	7,986,849.38	5,752,206.47
Other Assets	4.14	40,951,966.41	42,441,395.65	34,034,178.40
Total Assets		2,426,017,376.38	2,304,196,604.23	2,245,972,669.62
Liabilities				
Due to Bank and Financial Institutions	4.15	-	-	-
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instruments	4.17	-	-	-
Deposits from Customers	4.18	954,783,503.12	870,652,885.00	819,980,131.31
Borrowings	4.19	1,096,814,966.96	1,075,993,079.23	1,110,851,826.94
Current Tax Liabilities	4.20	16,301,969.20	-	-
Provisions	4.21	12,691,542.00	10,859,457.00	-
Deferred Tax Liabilities	4.22	-	-	-
Other Liabilities	4.23	64,982,708.61	63,808,148.39	53,622,635.66
Debt Securities Issued	4.24	-	-	-
Subordinated Liabilities	4.25	-	-	-
Total Liabilities		2,145,574,689.89	2,021,313,569.62	1,984,454,593.91
Equity				
Share Capital	4.26	170,091,900.00	170,091,900.00	170,091,900.00
Share Premium	-	-	-	-
Retained Earnings	-	(10,147,730.20)	(14,235,756.07)	(16,364,444.53)
Reserves	4.27	120,498,516.72	127,028,890.69	107,929,620.27
Total Equity		280,442,686.49	282,883,034.61	261,518,075.71
Total Liabilities and Equity		2,426,017,376.38	2,304,196,604.23	2,245,972,669.62
Contingent Liabilities and Commitments	4.28	-	-	-
Net Assets Value per share	-	164.88	166.31	153.75

The accompanying notes are the integral part of these financial statements. As per our report of even date.

Particulars	Note	FY 2081/82	FY 2080/81
Interest Income			
Interest Income	4.27	316,183,137.52	312,569,635.00
Interest Expense	4.28	162,573,866.47	203,191,908.36
Net Interest Income		153,609,271.05	109,377,726.64
Fee and Commission Income	4.29	22,868,961.32	20,431,680.28
Fee and Commission Expense	4.30	1,341,397.96	2,177,663.35
Net Fee and Commission Income		21,527,563.36	18,254,016.93
Net Interest, Fee and Commission Income		175,136,834.41	127,631,743.57
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		175,136,834.41	127,631,743.57
Impairment Charge/ (Reversal) for Loans and Other Losses	4.33	52,238,546.54	(19,559,251.58)
Net Operating Income		122,898,287.87	147,190,995.15
Operating Expense			
Personnel Expenses	4.34	81,769,045.53	80,617,457.52
Other Operating Expenses	4.35	20,429,801.09	20,031,867.71
Depreciation & Amortisation	4.36	7,640,246.56	8,679,465.94
Operating Profit		13,059,194.69	37,862,203.98
Non Operating Income	4.37	-	-
Non Operating Expense	4.38	1,832,085.00	10,859,457.00
Profit Before Income Tax		11,227,109.69	27,002,746.98
Income Tax Expense	4.39	12,613,697.95	2,721,303.87
Current Tax	-	22,939,670.02	4,955,946.58
Deferred Tax	-	(10,325,972.07)	(2,234,642.71)
Profit for the Year		(1,386,588.26)	24,281,443.12
Profit Attributable to:			
Equity-holders of the Financial Institution	-	(1,386,588.26)	24,281,443.12
Non-controlling interest	-	-	-
Profit for the Year		(1,386,588.26)	24,281,443.12

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Particulars	FY 2081/82	FY 2080/81
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	316,183,137.52	312,569,635.00
Fee and Other Income Received	22,868,961.32	20,431,680.28
Dividend Received	-	-
Receipts from Other Operating Activities	-	-
Interest Paid	(162,573,866.47)	(203,191,908.36)
Commissions and Fees Paid	(1,341,397.96)	(2,177,663.35)
Cash Payment to Employees	(81,769,045.53)	(80,617,457.52)
Other Expenses Paid	(22,261,886.09)	(30,891,324.71)
Operating Cash Flows before Changes in Operating Assets and Liabilities	71,105,902.79	16,122,961.35
(Increase) Decrease in Operating Assets		
Due to Nepal Rastra Bank	(1,000,000.00)	3,300,000.00
Placement with Banks and Financial Institutions	-	-
Other Trading Assets	-	-
Loans and Advances to Bank and Financial Institutions	(1,346,903.62)	(98,156,799.83)
Loans and Advances to Customers	(8,505,051.43)	(5,981,912.35)
Other Assets	-	-
Increase (Decrease) in Operating Liabilities		
Due to Banks and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Deposit from Customers	84,130,618.12	50,672,753.69
Borrowings	20,821,887.73	(34,858,747.71)
Other Liabilities	(32,929,934.08)	40,604,223.27
Net Cash Flow from Operating Activities before Tax Paid	132,276,519.51	(28,297,521.50)
Income Tax Paid	(12,613,697.95)	(3,888,982.82)
Net Cash Flow from Operating Activities	119,662,821.56	(32,186,504.32)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	-	-
Receipts from Sale of Investment Securities	-	-
Purchase of Property and Equipment	(1,165,958.87)	(1,079,748.20)
Receipts from Sale of Property and Equipment	-	-
Purchase of Intangible Assets	(6,707,207.05)	(6,208,617.34)
Purchase of Investment Properties	-	-
Receipts from Sale of Investment Properties	-	-
Interest Received	-	-
Dividend Received	-	-
Net Cash Used in Investing Activities	(7,873,165.93)	(7,288,365.54)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from Issue of Debt Securities	-	-
Repayments of Debt Securities	-	-
Receipts from Issue of Subordinated Liabilities	-	-
Repayments of Subordinated Liabilities	-	-
Receipt from Issue of Shares	-	-
Interest Paid	(1,053,759.86)	(1,748,805.27)
Net Cash from Financing Activities	(1,053,759.86)	(1,748,805.27)
Net Increase (Decrease) in Cash and Cash Equivalents	110,735,895.77	(41,223,675.12)
Cash and Cash Equivalents at Shrawan 01, 2081	103,559,397.46	144,783,072.28
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	-	-
Cash and Cash Equivalents at Asar end, 2082	214,295,293.24	103,559,397.46

The accompanying notes are the integral part of these financial statements. As per our report of even date.

Particulars	Note	FY 2081/82	FY 2080/81
Profit for the year		(1,386,588.26)	24,281,443.12
Other Comprehensive Income, Net of Income Tax			
a) Items that will not be reclassified to profit or loss			
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-
Income tax relating to above items	-	-	-
Net other comprehensive income that will not be reclassified to profit or loss		-	-
b) Items that are or may be reclassified to profit or loss			
Gains/(losses) on cash flow hedge	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-
Income tax relating to above items	-	-	-
Reclassify to profit or loss	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss		-	-
Other Comprehensive Income for the year, Net of Income Tax		-	-
Total Comprehensive Income for the year		(1,386,588.26)	24,281,443.12
Total Comprehensive Income attributable to:			
Equity-holders of the Financial Institution	-	(1,386,588.26)	24,281,443.12
Non-controlling interest	-	-	-
Total Comprehensive Income for the Period		(1,386,588.26)	24,281,443.12

The accompanying notes are the integral part of these financial statements. As per our report of even date.

Statement of Changes in Equity For the year ended 32nd Ashadh, 2082

Particulars	Attributable to Equity-Holders of the Institution											Total	Total Equity
	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Corporate social responsibility reserve	Client Protection Fund	Fair Value Reserve	Revaluation Reserve	Retained Earning	Restructure Reserve		
Balance at Shrawan 01, 2080	170,091,900	-	41,436,132	-	5,792,055	4,700,544	26,430,555	-	(15,974,217)	-	18,057,991	250,534,961	250,534,961
Adjustment/Restatement	-	-	-	-	11,375,343	-	-	-	(392,228)	-	-	10,983,115	10,983,115
Adjusted/Restated Balance as at Shrawan 01, 2080	170,091,900	-	41,436,132	-	17,167,398	4,700,544	26,430,555	-	(16,366,445)	-	18,057,991	261,518,076	261,518,076
Comprehensive Income for the year													
Profit for the year									24,281,443			24,281,443	24,281,443
Other Comprehensive Income, Net of Tax													
Gains/(losses) from investment in equity instruments measured at fair value													
Gains/(losses) on revaluation													
Actuarial gains/(losses) on defined benefit plans													
Gains/(losses) on cash flow hedge													
Exchange gains/(losses) arising from translating financial assets of foreign operation													
Total Comprehensive Income for the year												24,281,443	24,281,443
Transfer to Reserves during the year													
Transfer from Reserves during the year			1,563,799		18,052,472	78,190	78,190		(20,983,076)		1,210,425		
Contribution to the Fund													
Expense from the Fund						(330,261)	(860,017)				(558,527)	(1,748,805)	(1,748,805)
Transactions with Owners, directly recognized in Equity													
Share Issued													
Share Based Payments													
Dividend to Equity-Holders													
Bonus Shares Issued													
Cash Dividend Paid									(1,167,679)			(1,167,679)	(1,167,679)
Other													
Total Contributions by and Distributions													
Balance at Ashadh 31, 2081	170,091,900	-	42,999,931	-	35,219,870	4,448,473	25,648,728	-	(14,235,756)	-	18,709,889	282,883,035	282,883,035
Balance at Shrawan 01, 2081	170,091,900	-	42,999,931	-	35,219,870	4,448,473	25,648,728	-	(14,235,756)	-	18,709,889	282,883,035	282,883,035
Comprehensive Income for the year													
Profit for the year									(1,386,588)			(1,386,588)	(1,386,588)
Transfer to Reserves during the year													