

**FINANCIAL PERFORMANCE AND INSTITUTIONAL
SUSTAINABILITY OF SFCL IN THE FRAMEWORK OF PEARLS
A CASE STUDY OF SFCL
SARANGKOT, KASKI**

By

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ABBREVIATIONS

| | |
|--------|--|
| BOD | Board of Director |
| B.S. | Bickram Sambat |
| CU | Credit Union |
| CAMEL | Capital Adequacy, Asset Quality, Management Quality, Earning, Liquidity and Sensitivity to Market |
| FY | Financial Year |
| ICA | International Co-operative Alliance |
| ILO | International Labor Organization |
| SFCL | Small Farmer Co-operative limited |
| MFIs | Microfinance institutions |
| NRB | Nepal Rastra Bank |
| PEAF | Profitability, Efficiency and Productivity, Asset Quality, Financial Management |
| PEARLS | Protection, Effective Financial Structure, Asset Quality, Rate of Return and Cost, Liquidity and Sign of Growth |
| WOCCU | World Council of Credit Union |