

Appendix 1
Purba Nepal-Multi Purpose Co-operative Institute Ltd.
Statement of Source and Use of fund
As at the end of different year (Amount in Rs.)

	S.N.	Particular	2058/059	2059/060	2060/061	2061/062	2062/063	2063/064	2064/065
Sources of Funds	1	Increase in Capital	2,55,250	2,22,750	2,01,600	6,63,300	10,72,300	16,81,560	18,58,430
	2	Increase in Reserve	24,540	38,210	1,86,600	2,18,300	4,87,090	15,46,760	22,01,800
	3	Operating Income	33,330	58,570	31,290	52,040	65,630	82,780	1,10,420
	4	Increase in Borrowings	-	-	1,75,000	16,670	5,03,190	19,49,400	6,76,730
	5	Increase in Deposits	6,09,940	5,04,000	8,42,180	19,31,900	37,51,490	47,48,790	48,14,720
	6	Increase in Liabilities & Provisions	30,950	-	24,390	-	4,41,220	2,04,270	7,80,180
	7	Decrease in Fixed assets	-	-	1570	29,350	1,39,260	-	-
	8	Decrease in Investment	-	-	-	-	-	-	-
	9	Decrease in Interest Receivable	640	-	-	19,200	11,650	9,760	-
	10	Decrease in Account Receivable	-	46,310	-	46,140	-	18,340	-
	11	Decrease in Other Assets	-	-	-	-	-	-	-
	12	Decrease in Cash & Bank Balance	-	-	-	-	-	-	7,90,430
	13	Government Capital Subsidy	4080	-	14,62,630	-	78,970	-	-
		Total Sources of Funds	9,58,730	8,69,840	14,62,630	29,76,900	65,50,820	1,02,41,660	1,12,32,110
Uses of Funds	1	Increase in Cash Balance	1,16,130	41,380	2,10,000	27,700	12,56,460	20,45,890	-
	2	Increase in Investment	-	-	10,000	1,000	30,000	60,000	5,01,100
	3	Increase in Loan Outstanding	7,73,830	7,87,840	11,86,350	20,71,360	48,67,330	75,01,410	1,04,84,180
	4	Increase in Interest receivable	-	17,510	23,100	-	-	-	-
	5	Increase in Account receivable	45,030	-	5,520	-	3,66,020	-	1,31,100
	6	Increase in Other Assets	1,660	10,330	27,660	8,64,410	31,010	82,010	1,06,730
	7	Increase in Fixed Assets	22,080	2,240	-	-	-	5,52,350	9,000
	8	Decrease in other liabilities and Provision	-	10,540	-	12,430	-	-	-
		TOTAL	9,58,730	8,69,840	14,62,630	29,76,900	65,50,820	1,02,41,660	1,12,32,110

Source : Annual Report of PMCIL

Appendix 2
Purba Nepal-Multi Purpose Co-operative Institute Ltd.
Financial Statement analysis
As at the end of different year (Amount in Rs.)

S.N.	Particular	2057/058	2058/059	2059/060	2060/061	2061/062	2062/063	2063/064	2064/065
1.	Current Ratio	29.44:1	7.16:1	6.68:1	5.14:1	5.80:1	5.61:1	7.16:1	2.61:1
	Current assets	80,950	2,41,470	2,71,560	5,50,790	6,74,950	21,62,790	42,20,640	35,76,340
	Current Liabilities	2,750	33,700	40,670	1,07,250	1,16,230	3,85,330	5,89,590	13,69,770
2	Working Capital to Current Ratio	96%	86%	85%	80%	82%	82%	86%	61%
	Working Capital	78,200	2,07,770	2,30,890	4,43,540	5,58,720	17,77,460	36,31,050	22,06,570
3	Cash & Bank Balance to Total Deposit	1115%	31%	21%	23%	12%	22%	30%	17%
	Cash & Bank Balance	80,310	1,96,440	2,37,820	4,47,820	4,75,520	17,31,980	37,77,870	29,87,430
	Total Deposit	7,200	6,17,130	11,21,130	19,63,320	38,95,220	76,46,710	1,23,95,500	1,72,10,220
4	Cash & Bank Balance to Current Assets	99%	81%	87%	81%	70%	80%	89%	83%
5	Debt-Equity Ratio	0.06:1	1.36:1	1.5:1	1.82:1	1.90:1	2.13:1	2.11:1	1.89:1
	Total Debt	9,950	6,50,830	12,02,470	22,45,570	42,03,170	87,26,900	1,56,29,350	21,900,380

	Total Equity	1,60,860	4,78,050	7,97,580	12,36,220	22,16,160	40,88,750	73,99,850	1,15,70,510
6	Debt –Assets Ratio	6%	57%	61%	64%	65%	68%	67%	65%
	Total Assets	1,70,810	11,28,880	19,59,380	34,81,790	64,19,270	1,28,15,650	2,30,29,200	3,34,70,890
7	Debt to Capital Ratio	6.49%	159%	190%	222%	249%	267%	226%	232%
	Total Capital	1,53,300	4,08,550	6,31,300	10,07,900	16,87,870	32,63,380	68,94,340	94,28,910
8	Net Fixed Assets to Equity Ratio	56%	186%	212%	237%	259%	260%	254%	258%
	Net Fixed Assets	89,860	8,87,410	16,87,820	29,31,000	57,44,320	1,06,52,860	1,88,08,560	29,89,450
9	Current Assets to Equity	56%	186%	212%	237%	259%	260%	254%	258%
10	Net Profit to total Assets Ratio	-	2.95%	2.90%	0.90%	0.81%	0.52%	0.36%	0.33%
	Net Profit	-	33,330	58,570	31,290	52,040	66,630	82,780	1,10,420
11	Net Profit to Total Deposit Ratio	-	5.35%	5.17%	15.79%	1.39%	0.86%	0.67%	0.64%
12	Interest earned to Total Assets Ratio		0.78%	10.5%	8.1%	10.4%	9.7%	9.9%	10.4%
	Interest earned		8,840	2,06,080	2,82,410	6,65,470	12,43,090	2,82,370	34,83,170
13	Return on Equity		6.90%	7.27%	2.5%	2.3%	1.6%	1.12%	0.95%
14	Loans Outstanding to Collection Ratio		234%	109%	119%	124%	149%	144%	134%
	Loans Outstanding		8,56,830	16,44,660	28,31,020	49,02,380	37,69,710	1,72,71,120	2,77,55,300

	Loans Collection		3,65,800	15,13,470	23,79,130	39,48,800	65,34,670	1,19,86,750	2,06,92,710
15	Loans Collection to disbursement		32%	66%	65%	65%	57%	61%	66%
16	Loans Outstanding to Loans disbursement		75%	71%	77%	81%	86%	89%	89%
17	Loans Outstanding to Equity Ratio		1.70:1	2.06:1	2.29:1	2.21:1	2.39:1	2.33:1	2.40:1
18	Investment to Total Deposit Ratio	-	-	-	0.05%	0.28%	0.53%	0.81%	3.5%
	Investment		-	-	1,000	11,000	41,000	1,01,000	6,02,100
19	Loans outstanding to Total Deposit Ratio		1.4:1	1.5:1	1.4:1	1.3:1	1.3:1	1.4:1	1.6:1
20	Loans Collection rate ratio		100%	100%	98%	99%	99%	100%	100%
	Total collection loan over-due loan+ Int-receivable		3,65,80	1,51,347	35,28,610	24,00,540	65,44,430	1,19,917	2,06,92,710
21	Interest receivable		-	-	40610	21410	9760	-	-

Source : Annual Report of PMCIL

Appendix 3

Purba Nepal Multi-purpose Co-operative Institute, Ltd.

Trend percentage analysis of Balance sheet from 2058/059 to 2064/065 (in %)

Particular	2058/059	2059/060	2060/061	2061/062	2062/063	2063/064	2064/065
Current Assets							
Cash in hand	100	150	149	614	455	3416	4228
Cash at bank	100	114	246	157	979	1583	904
A/c Receivable	100	75	229	131	537	475	766
Closing Stock	-	-	-	100	134	163	174
(A)Total Current Assets	100	112	228	250	896	1748	1481
Fixed Assets							
Investment	-	-	100	110	410	1010	6021
Loan to member	100	192	330	572	1140	2015	3239
Furniture	100	108	102	133	165	213	247
Ambulance	-	-	-	100	100	100	100
Safe	-	-	-	-	-	100	-
Land	-	-	-	-	-	100	100
(B)Other Assets	100	343	1482	2049	2113	2417	5557
Total fixed Assets	100	190	330	647	1200	219	3369
Total Assets(A+B)	100	173	308	569	1135	2040	2965
Capital & Liabilities Equities							
Share Capital	100	154	204	366	629	1040	1495
Reserve fund	100	272	851	1555	3407	7223	12637
Other fund	100	190	169	246	333	442	596
A. Total Equities	100	167	258	463	855	1548	2420
Liabilities							
A/c Payable	100	65	196	281	1138	1432	3246
Sundry	-	100	232	-	-	-	-

Creditors							
Other liabilities	100	200	250	2441	1326	12115	30829
B. Total Current Liabilities	100	121	318	345	1143	1749	4064
Long term liabilities							
Deposit	100	182	318	631	1239	2008	2789
Loans	-	-	100	109	397	1511	1897
c. Total long term liabilities	100	188	346	662	1352	2437	3327
Capital and Liabilities							
Total (A+B+C)	100	173	308	569	1135	2040	2965

Source: Annual Report of PMCIL

Appendix 4
Purba Nepal Multi-purpose Co-operative Institute, Ltd.
Trend percentage Analysis of Income Statement from 2058/059 to 2064/065 (in %)

Particular	2058-059	2059-060	2060-061	2061-062	2062-063	2063-064	2064-065
Interest on Loans and deposit	100	453	811	1625	3376	5479	9805
staff expenses	100	288	514	575	962	1370	1875
Provisional Fund	100	62	118	355	1370	1580	2160
Office Expenses	100	100	100	1044	1697	54831	7102
Net Profit	100	176	94	156	197	248	331
Other expenses	100	789	1149	9192	17768	38595	51944
Total	100	207	321	786	1620	2266	4146
Interest Received from loan to Member and the Investment	100	327	449	1059	1978	3632	5543
Other Income	100	66	137	410	1159	2163	2479
Saving From Trading Account	100	100	100	170	129	81	124
Total	100	207	321	786	1620	2266	4146

Source: Annual Report of PMCIL

Appendix 5
Purba Nepal-Multi Purpose Co-operative Institute Ltd.
Trend Percentage analysis of Activities Statement
as at the end of different year (in %)

Particular	2058/059	2059/060	2060/061	2061/062	2062/063	2063/064	2064/065
Loans disbursement	100	202	948	1646	3117	5327	8523
Loans Collection	100	414	650	1079	1786	3277	5657
Loans Outstanding	100	192	330	572	1140	2016	3239
Over-due loans	100	328	449	1059	1978	3632	5543
Interest Collection on loan	100	100	100	53	24	-	-
Interest receivable	100	391	811	1625	3376	5479	9805

Source : Annual Report of PMCIL

Appendix -6

Purba Nepal-Multi Purpose Co-operative Institute Ltd.

Trend least square method of balance sheet analysis from 2058/059 to 2064/065 in (Rs '0000)

	Particular	2058/059	2059/060	2060/061	2061/062	2062/063	2063/064	2064/065	Value of 'a'	Value of 'b'
Liabilities	Share Capital	-4.66	4.67	13.97	23.27	32.58	41.89	51.2	23.27	9.3
	Reserve fund	-9.11	-1.02	7.07	15.16	23.25	31.34	39.43	15.16	8.09
	Other Fund	0.18	0.39	0.6	0.81	1.02	1.23	1.44	0.81	0.21
	Deposits	-19.79	8.08	35.93	63.78	91.62	119.48	147.33	63.78	27.85
	Borrowings	-6.78	-1.21	4.41	10.03	15.65	21.25	26.89	10.03	5.62
	Current Liabilities	-1.99	-0.07	1.85	3.77	5.69	7.61	9.53	3.77	1.92
	Total	42.15	10.84	63.83	116.82	169.81	222.81	275.79	116.82	52.99
Assets	Cash & Bank Balance	-4.01	2	8.01	14.02	20.03	26.04	32.05	14.02	6.01
	A/C Receivable	-0.02	0.48	0.98	1.48	1.98	2.48	2.98	1.48	0.5
	Closing Stock	-0.33	0.16	0.65	1.14	1.63	2.12	2.61	1.14	0.49
	Investment	-0.44	0.07	0.58	1.09	1.6	2.11	2.62	1.09	0.51
	Loan to member	-35.8	6.89	49.58	92.27	134.96	177.65	220.37	92.27	42.69
	Other fixed Assets	-1.72	0.85	3.42	5.99	8.56	11.13	13.7	5.99	2.57
	Other Asset	0.17	0.39	0.61	0.83	1.05	1.27	1.49	0.83	0.22
	Total	42.15	10.84	63.83	116.82	169.81	222.80	275.79	116.82	52.99

Source : Annual Report of PMCIL

Appendix 7

Purba Nepal-Multi Purpose Co-operative Institute Ltd.

Trend least square method of Income Statement from 2058/059 to 2064/065 (in Rs. '000)

	Particular	Value of 'a'	Value of 'b'	2058/059	2059/060	2060/061	2061/062	2062/063	2063/064	2064/065
Income	Int. rec. from loan to member & Investment	1175.06	549.08	-472.18	76.9	625.98	1175.06	1724.14	273.22	2822.30
	Saving/ Profit from Trading A/C	15.93	3.70	4.83	8.53	12.23	15.93	19.630	23.330	27.030
	Other Income	503.20	238.53	-212.30	26.14	264.67	503.20	741.73	980.26	1218.79
	Total	1694.19	791.32	-679.74	111.57	902.88	1694.19	2985.50	3276.81	4068.12
Expenses	Interest on Borrowing (Loans) & Deposit	268.78	129.52	-119.78	9.74	139.26	268.78	398.30	527.82	657.34
	Staff Expenses	296.58	103.52	-13.98	89.54	193.06	296.58	400.10	503.62	607.14
	Office Expenses	298.12	135.79	-109.25	26.54	162.33	298.12	433.91	569.70	705.49
	Provision Fund	422.02	231.64	-272.9	-41.26	190.38	422.02	653.66	885.30	1116.94
	Net Profit	62.00	11.21	28.37	39.58	50.79	62	73.21	84.42	95.63
	Other Expenses	346.69	179.63	-192.2	-12.57	167.06	346.69	526.32	705.95	885.58
	Total	1694.19	791.31	111.57	111.57	902.88	1694.19	2485.50	3276.81	4068.12

Source : Annual Report of PMCIL

Appendix 8

Purba Nepal Multi-purpose Co-operative Institute, Ltd.

Trend least square method of Activities analysis from FY 2058/059 to 2064/065 BS in Rs. '000'

Particular	Value of 'a'	Value of 'b'	2058/05 9	2059/06 0	2060/06 1	2061/06 2	2062/06 3	2063/06 4	2064/06 5
Loan Collection	6774.47	3060.1	- 2405.83	654.27	3714.37	6774.37	6774.47	9834.57	12894.6 7
Loan disbursement	10727.94	4726.00	- 3450.06	1275.94	6001.94	10727.9 4	15453.9 4	20179.9 4	24905.9 4
Loan outstanding	9290.14	4245.96	- 3447.74	798.22	5044.18	9290.14	13536.1	17782.0 6	22028.0 2
Interest Collection (received)	175.06	549.08	-472.18	76.9	625.98	1175.06	1724.14	2273.22	2822.3
Interest receivable	12.75	-147.09	-428.52	-281.43	-134.34	12.75	134.34	781.43	428.52
Interest expenses	268.78	129.52	-119.78	9.74	139.26	268.78	398.3	527.82	657.34

Appendix 9

Purba Nepal-Multi Purpose Co-operative Institute Ltd. Correlation between Deposit & Investment

Year	Dep ⁿ (X)	Inv(Y)	x (X-38.95)	x ²	y(Y-0.41)	y ²	xy
2058/059	6.17	-	-32.78	1074	-0.41	0.1681	13.44
2059/060	11.21	-	-27.74	769	-0.41	0.1681	11.37
2060/061	19.63	0.1	-19.32	373	-0.40	0.16	7.73
2061/062	38.95	0.11	0	0	-0.30	0.09	0
2062/063	76.47	0.41	37.52	1408	0	0	0
2063/064	123.95	1.01	85	7225	0.6	0.36	51
2064/065	172.10	6.02	133.15	17729	5.61	31.47	747
			x=175.83	x ² =28578	y=4.69	y ² =32.69	xy=830.54

Source : Annual Report of PMCIL

Appendix 10

Purba Nepal-Multi Purpose Co-operative Institute Ltd. Correlation between Disbursement and Collection (in '00000')

Year	LD (X)	Coll(Y))	x (X-60.2)	x ²	y(Y-65.35)	y ²	xy
2058/059	11.40	3.66	-48.8	2381.44	-61.69	3805.65	3010.47
2059/060	23.01	15.13	-37.13	1378.63	-50.22	2522.04	1864.67
2060/061	35.65	23.79	-24.55	602.7	-41.56	1727.23	2267.09
2061/062	60.70	39.49	0	0	-25.86	668.73	0
2062/063	14.02	65.35	53.82	2896.54	0	0	0
2063/064	194.88	119.87	134.68	18138.7	54.52	2972.43	7342.75
2064/065	311.79	206.93	251.59	63297.52	141.58	20045	35620.11
			x=293.61	x ² =88695	y=16.77	y ² =31741	xy=50105

Source : Annual Report of PMCIL

Appendix 11

Purba Nepal-Multi Purpose Co-operative Institute Ltd. Correlation between borrowing & loan outstanding (in '00000')

Year	Borrow(X)	Loan(Y)	x (X-6.95)	y(Y-97.7)	x ²	y ²	xy
2058/059	0	8.57	-6.95	-89.13	48.3	7944.16	619.45
2059/060	0	16.45	-6.95	-81.25	48.3	60.56	564.69
2060/061	1.75	28.31	-5.20	-69.39	27.04	4814.97	360.83
2061/062	1.92	49.02	-5.03	-48.68	25.03	2389.74	244.86
2062/063	6.95	97.7	0	0	0	0	0
2063/064	26.4	172.71	19.49	75.01	379.86	5626.5	1461.94
2064/065	33.20	277.55	26.25	179.85	689.06	23346.02	4721.06
			x=21.61	y=-33.59	x ² =1218	y ² =59723	xy=7973

Source : Annual Report of PMCIL