



सुनपकुवा स्वावलम्बी
बचत तथा ऋण सहकारी संस्था लि.
Sunpakuwa Self-Help Saving & Credit Co-operative Society Limited



PEARLS Monitoring System 2076/2/32 SUNPAKUWA SACCOS					This month,
	Indicators	Goal	Numerator	Denominator	Result
P=Protection					
P1	Reserve for loan loss >12 months	100%	1761485.00	1761485.00	100.00
P2	Reserve for loan loss <12 months	35%	2976149.05	8503283.00	35.00
P2X	Good loan	1%	1926965.84	170,797,437.00	1.00
E=Effective financial structure					
E1	Net Loan to total assets	70-80%	170797437.00	216621755.33	78.85
E5	Saving to total assets	70-80%	130,722,840.22	216621755.33	60.35
E6	External loan to total assets	0%	27153357.49	216621755.33	12.53
E7	Share capital to total assets	10-20%	25,012,700.00	216621755.33	11.55
E9	Institutional capital to total assets	10-20%	9,762,401.30	216621755.33	4.51
A= Assets quality					
A1	Delinquent loan to loan outstanding	<5%	10,264,768.00	181062205.00	5.67
A2	Non earning assets to total assets	<5%	9504015.17	216,621,755.33	4.39
R=Rate of return					
R1	Total interest income to average loan	Interest rate	21,338,209.21	156,063,880.50	13.67
R5	Interest exp. To average saving and ext. loan	Market rate	6,566,443.51	118,208,970.56	5.55
R7	Dividend paid on average share capital	Market rate		23,484,950.00	10.00
R9	Operating expenses/ Average total assets	5%	5,506,050.50	195,494,877.67	2.82
R12	Net income/ Average total assets	Min 10%	11,790,404.77	195,494,877.67	6.03
L=Liquidity					
L1	Liquid assets/ total saving	15%	22775285.93	130,722,840.22	17.42
L3	Non earning Liquid assets/ total assets	<1%	307,653.96	216,621,755.33	0.14
S= Sign of growth					
S10	Growth in Membership	12%	471	3081	15.29
S11	Growth in assets	Inflation rate	42,253,755.33	174,368,000.00	24.23