

धितोपत्र दर्ता निष्काशन नियमावली २०६५ को अनुसूची १४

(नियम २२ को उप नियम (२) सँग सम्बन्धित)
आ. ब. २०७८/७८ को तेश्रो त्रैमासिक प्रतिवेदन

1. Financial Statements Highlights

1. Ratios as on Third Quarter ending 2078/79

Particulars	This Quarter Ending	Previous Quarter Ending
Liquidity (CRR)	23%	24.57%
Value of per share on total assets	Rs. 1574.83	Rs. 1594.35
Number of equity shares	9461152	9461152
Earnings per share (Annualized)	Rs. 15.62	Rs. 16.74
Net worth per share (Annualized)	Rs. 202.32	Rs. 202.36
Price earnings ratio	33.42	43.07

2. Management's analysis of performance

a. As per NFRS reporting, during this quarter, company's profitability significantly decreased by 26.15% as compare to 3rd quarter of previous year 2077-2078. Likewise, loans & advances are increased by 15.54% and deposit also increased by 9% respectively as compare to 3rd quarter of previous Yr. 2077-078

3. Legal proceedings

- No law suit has been filed by or against the company in the last quarter.
- No such information has been received of law suit filed by or against the promoters or directors of the company involving violation of statutory regulation or criminal offences.
- No such information has been received of law suit filed against any promoters or directors of the company for economic offences.

4. Analysis of stock performance

a. During the third quarter of FY 2078/79, total volume of 343341 no. of shares were transacted in 3719 transactions. And share price was of NPR 674/- at the highest, Rs. 500 was the lowest and NPR 522/- was the closing price at the end of the third quarter.

5. Problems and challenges

A. Internal Problems:

- Challenges of retaining & maintaining skilled man power.
- Building adequate leadership capabilities.

B. External Problems

- Scarcity of skilled & competent man power.
- Global pandemic of corona virus.
- Very limited investment opportunities.
- Demand for quality loan in decreasing trend

C. Strategy:

- Closely monitoring the internal and external environmental changes and adopting proactive approach.
- Undertaking various initiatives to engage employees for better performance and retention.
- Introducing new products for better serving the market.
- Achieving excellence in service for delighting the customers.
- Emphasizing on quality rather than quantity.

6. Corporate Governance

That we deal with other people's money and we have to be a role model in management of custodial capital is made clear to everyone at Goodwill, from the members of the Board to entry level staff. The decisions at the company are taken after adequate and open deliberation by committees at different level depending on the decisions.

- The Board of Directors meets regularly to formulate and review the strategies and policies, and monitor the performance
- The Audit Committee, headed by a non-executive director, meets minimum every quarter to review the performance of the company and continually suggest measures to enhance compliance and control mechanisms.
- The Management Committee, chaired by the CEO, meets regularly to review performance and make business decisions.

7. Declaration by CEO on the truthfulness of information

To the best of my knowledge and belief, I, the Chief Executive Officer, declare that the information disclosed in this report are true reflection of the company's position and performance and I have not purposefully concealed any relevant data or information that in my assessment would adversely affect the investment decision of any depositor/investor.



गुडविल फाइनेन्स लिमिटेड (वित्तीय संस्था)

GOODWILL FINANCE LIMITED

नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

शाखा कार्यालयहरू

डिल्लीबजार ४४२२२२०	इन्द्रचोक ५३२५५५४	भक्तपुर ६६२००६७	कुमारीपाटी ५४०८६६०	त्रिपुरेश्वर ५३३९५३३	नयाँबजार ५५९०७३८	ईटहरी, सुनसरी ०२५-५८७०५९	वित्तमोड ०२३-५३०५४८	नेपालगंज ०८९-५३२०५६
घोराही, दाङ्ग ०८२-५६३३५०	ईलाम ०२७-५२०६४४	फिदिम ०२४-५२९०६८	बुटवल ०७९-५३७२८२	बर्दिबास ०४४-५५०९०२	घनगढी ०६९-४९७३५७	नवलपुर ०४६-५७००६०	गैडाकोट ०७८-५०९४९९	भैरहवा ०७९-५९०९६३

केन्द्रिय कार्यालय

हात्तीसार, काठमाण्डौं, पो.ब.नं. टट६७,

फोन: ४४४४०३५, फ्याक्स: ४४४४४९४

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