

तपाईंको लगानी, तपाईंको बचत
थप्न भिक्न मिल्छ चाहेको बखत

कुमारी सुनौलो लगानी योजना



जसरी मौरीले आफू र आफ्ना परिवारको जीवन बचाउन मेहेनती भई साना र मिठा मिठा आहाराहरु भोलीका लागि संचित गर्दछन्, त्यसरी नै “कुमारी सुनौलो लगानी योजना”ले पनि तपाईं र तपाईंको परिवारको सुखद भविष्यका आवश्यकता परिपूर्ति गर्न मद्दत गर्नेछ।

इकाईहरुको बित्री खुल्ला

आवेदन खुल्ने मिति: २०७९/१२/०९ गते | बन्द हुने मिति (छिटोमा): २०७९/१२/१३ गते (बैंकिङ्ग समय पश्चात्) | बन्द हुने मिति (ढिलोमा): २०७९/१२/२३ गते (बैंकिङ्ग समय पश्चात्)

कोष प्रबर्द्धक:
कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सबैका लागि

योजना व्यवस्थापक तथा डिपोजिटरी:
कुमारी क्यापिटल लिमिटेड
KUMARI CAPITAL LIMITED
Invest for your Future

(यस निष्काशन सम्बन्धी विस्तृत जानकारीको लागि मिति २०७९/११/३० गतेको “कारोबार” राष्ट्रिय दैनिकमा प्रकाशित आह्वान-पत्र तथा उल्लेखित निष्काशन तथा बित्री प्रबन्धकको वेबसाइट www.kumaricapital.com र www.kumaribank.com मा पनि हेर्न सकिने छ।

इकाईमा गरिने लगानी जोसिम कुन लहने हुँदा लगानी गर्नुपूर्व विवरण-पत्र राम्ररी अध्ययन गर्नुहोस।

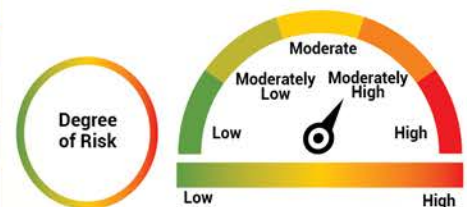


FUND DETAILS

Fund Name	कुमारी सामूहिक लगानी कोष
Scheme Name	Kumari Sunaulo Lagani Yojana
Nature of the Scheme	Open-end
Fund Sponsor	Kumari Bank Limited
Fund Manager	Kumari Capital Limited
Depository	Kumari Capital Limited
Approved Scheme Size	NPR 1 Billion
Seed Capital	15% of the Scheme Size by the Fund Sponsor - Kumari Bank Limited
First Phase Issue through NFO	NPR 500 million
Fund Sponsor Rating	[ICRANP-IR] BBB&
Fund Manager Rating	(ICRANP) AMC Quality 3 (AMC3)
NFO Total Units	5,00,00,000 units
NFO Price Per Unit	NPR 10
Minimum Units to Apply	100 units
Maximum Units to Apply	50,00,000 units
Maturity	The scheme has no maturity.
Allotment of Units	The units shall be allotted as per Securities Issue and Allotment Guideline, 2074.
Listing of Units	The units shall not be listed in Nepal Stock Exchange (NEPSE), and shall be purchased or redeemed through the Fund Manager and other authorized Distribution Agents/ Centers.
Continuous Offering	The units will be open for continuous issue and sale after 3 months from the date of NFO allotment at an applicable NAV determined by the Fund Manager on daily basis.
Entry Load	None
NFO Expenses	Issue Management fee @ 0.25% of scheme size & other relevant expenses on actual basis
Fund Management Fees	1.50% of NAV
Depository Fees	0.20% of NAV
Fund Supervisor Fees	0.10% of NAV
Exit Load (based on applicable NAV)	Within 6 months: 1.5%; within 6-12 months: 1.25%; within 12-18 months: 1%; within 18-24 months: 0.75%; No exit load after 2 years

FUND ALLOCATION

Types of Instruments	Targeted Allocation (Projected)	Risk Profile
Listed Securities	45%-95% (57%)	High
Primary Issue	0%-6% (3%)	Moderate
Preference Shares or Debentures	0%-20% (20%)	Low
Fixed Deposits	0%-15% (15%)	Low
Cash	5%-20% (5%)	Low



INVESTMENT PHILOSOPHY

Moat Investing

Investing in companies with sustainable competitive advantages

Margin of Safety

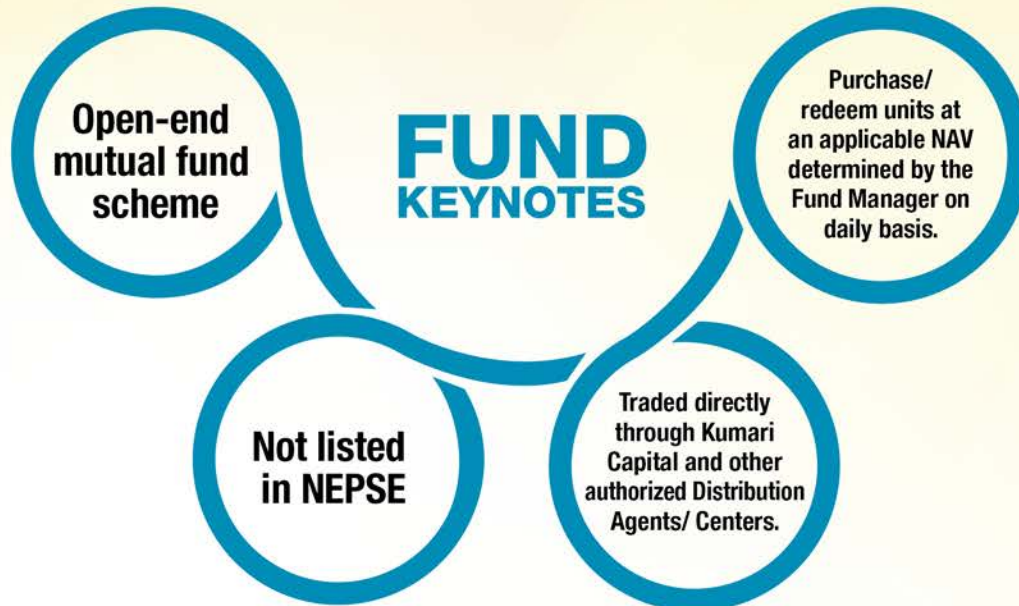
Investing in companies with strong upside potential at an attractive valuation

Long-term Investing

Buying and holding high-quality stocks with continual due diligence

Compounding Returns

Investing in companies that can compound in value over time



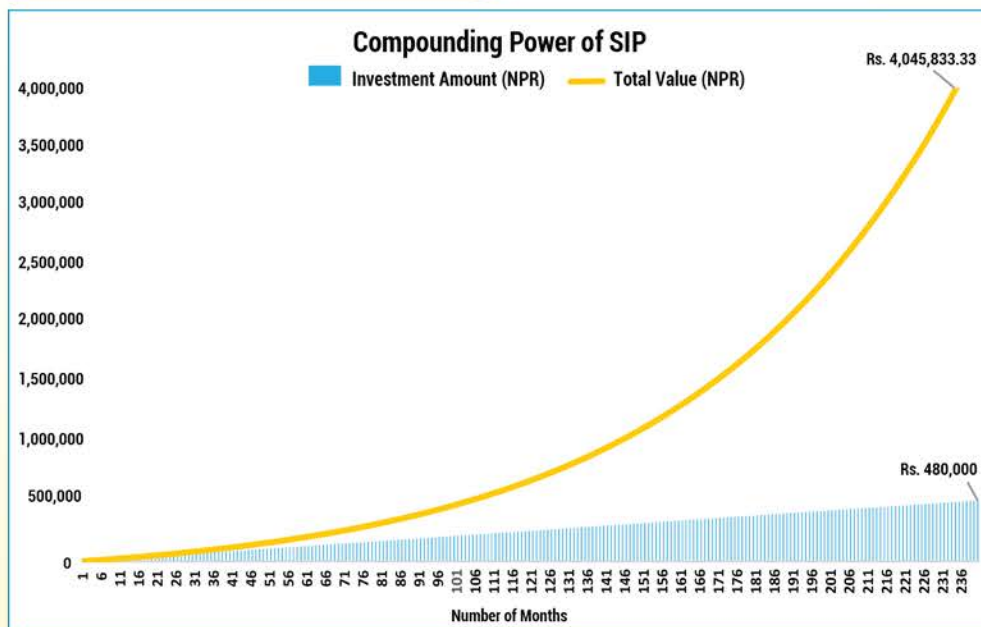
INVESTMENT PLANNING OPTIONS

(after 3 months from the date of NFO allotment)

A. Systematic Investment Plan (SIP)

It offers the investors with the facility to invest a fixed amount of money by buying additional units of Kumari Sunaulo Lagani Yojana on monthly, quarterly, semi-annual, or annual basis.

HOW DOES AN SIP WORK?



Investment (SIP) per month (NPR)	2,000
Time Period (years)	20
Expected Annual Return (p.a.)	17%
Total Investment (NPR)	480,000
Estimated Return (NPR)	3,565,833
Total Value (NPR)	4,045,833

If you invest Rs. 2,000 every month for 20 years at an expected return of 17% per annum, your total value of investment will be Rs. 4,045,833.

B. Systematic Withdrawal Plan (SWP)

Under this plan, the unit holders will get the facility of withdrawing a certain amount from the investment on a monthly, quarterly, semi-annual, or annual basis.

DIVIDEND OPTIONS

A. Dividend Payout Plan

As declared by the fund manager, dividends will be paid out of the realized profits in proportion to the investments made. Under this plan, unit holders can choose to receive the dividend amount in cash.

B. Dividend Reinvestment Plan (DRIP)

Under this plan, the dividend amount will be used to purchase additional units. The additional units will be added to the existing holding of the unit holders on the first working day following the declaration of the dividend.

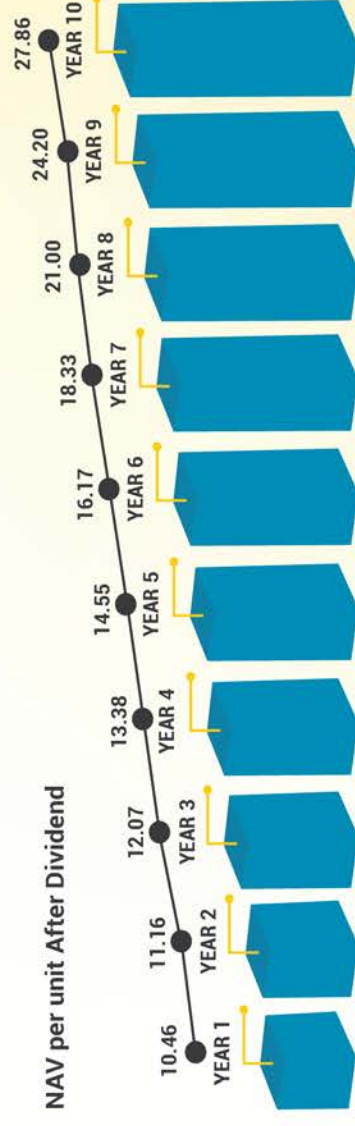


KUMARI SUNAULO LAGANI YOJANA

PROJECTED NET ASSET VALUE (NAV)

Particulars	Inv. Prop.	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A. Units Sold on NFO/Opening Units		50,000,000	52,500,000	56,700,000	65,772,000	82,215,000	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000
B. Subsequent Sale of Units		7,500,000	10,500,000	17,010,000	26,308,800	30,117,250	18,000,000	20,000,000	20,000,000	20,000,000	22,000,000
C. Repurchase of Units		5,000,000	6,300,000	7,938,000	9,865,800	12,332,250	18,000,000	20,000,000	20,000,000	20,000,000	22,000,000
D. Total Units at Year End (A+B-C)		52,500,000	56,700,000	65,772,000	82,215,000	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000
i. Listed Stocks	57%	224,128,394	341,839,245	506,307,300	747,124,293	1,093,199,487	1,341,126,443	1,512,252,557	1,751,540,475	1,921,982,688	2,120,944,347
Trading	7%	26,243,903	37,831,506	54,453,562	78,000,912	112,296,714	131,454,101	139,792,566	153,948,944	171,266,218	194,419,646
Long-term capital gain	20%	78,706,880	120,107,382	177,868,747	262,426,863	383,828,821	470,679,381	530,259,612	613,447,097	669,061,933	733,336,431
Dividend Yielding	30%	119,177,610	183,900,357	273,984,992	406,696,518	597,073,952	738,992,961	842,200,379	984,144,434	1,081,654,537	1,193,188,270
ii. IPO/Rights investment	3%	2,265,000	3,961,050	5,736,101	7,637,657	9,630,767	11,762,932	14,000,685	16,391,626	18,903,850	20,809,669
iii. Fixed Income Instruments	35%	122,500,000	157,500,000	175,000,000	175,000,000	175,000,000	175,000,000	175,000,000	175,000,000	175,000,000	175,000,000
iv. Operating Accounts	5%	183,820,699	151,593,142	140,610,627	208,581,446	266,666,303	164,740,385	198,860,625	211,692,237	350,805,126	506,707,740
v. Other Current Assets		18,299,386	26,764,283	36,759,680	49,949,412	68,838,767	82,846,113	92,702,310	105,947,893	115,779,665	126,797,158
vi. Current Liabilities		416,667	586,000	748,960	973,492	1,098,990	720,000	800,000	800,000	800,000	880,000
E. Gross Net Asset Value		550,596,812	681,071,720	863,664,747	1,187,319,316	1,612,236,334	1,774,755,873	1,992,016,178	2,259,772,231	2,581,671,329	2,949,378,913
F. Fund Management Fee Payable		1,372,375	2,542,577	3,224,234	4,432,501	6,018,802	6,625,520	7,436,596	8,436,183	9,637,897	11,010,623
G. Depository Fee Payable		182,983	339,010	429,898	591,000	802,507	883,403	991,546	1,124,824	1,285,053	1,468,083
H. Fund Supervisor Fee Payable		91,492	169,505	214,949	295,500	401,253	441,701	495,773	562,412	642,526	734,042
I. Net Asset Value (E-F-G-H)		548,949,963	678,020,627	859,795,667	1,182,000,315	1,605,013,772	1,766,805,250	1,983,092,262	2,249,648,812	2,570,105,853	2,936,166,165
J. NAV per unit Before Dividend(I/D)		10.46	11.96	13.07	14.38	16.05	17.67	19.83	22.50	25.70	29.36
K. NAV per unit After Dividend		10.46	11.16	12.07	13.38	14.55	16.17	18.33	21.00	24.20	27.86
L. Proposed Dividend		-	45,360,000	65,772,000	82,215,000	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000	150,000,000
M. Dividend per unit (Rs.)		-	0.80	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50

NAV per unit After Dividend



Total return % 296.62%

Annual return % (Simple) 29.66%

CAGR 14.77%

IRR 17.59%



PERFORMANCE HISTORY

Kumari Equity Fund (KEF)

Scheme Type: Closed-end
Fund Size: Rs. 1 Billion
Allotment Date: 2077/12/05
Maturity Period: 10 Years
Maturity Date: 2087/12/04

Kumari Dhanabridhi Yojana (KDBY)

Scheme Type: Closed-end
Fund Size: Rs. 1.23 Billion
Allotment Date: 2079/03/03
Maturity Period: 10 Years
Maturity Date: 2089/03/02

MONTHLY

NAV Asset Value (NAV)
as on Magh 2079



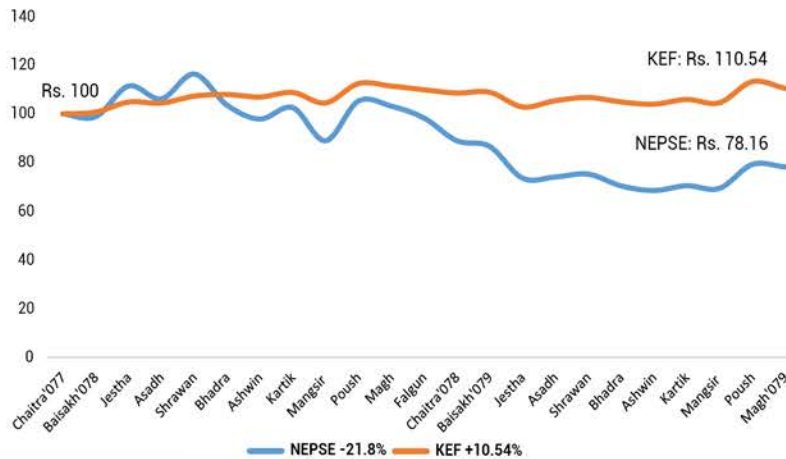
Kumari Equity Fund (KEF)



Kumari Dhanabridhi Yojana (KDBY)

KEF NAV VS. BENCHMARK- NEPSE

KEF NAV Vs. NEPSE



NEPSE index has generated a **return of -21.8%** during the period from Chaitra, 2077 to Magh, 2079.

Whereas, KEF-NAV has generated a **return of +10.54%** during the same period.

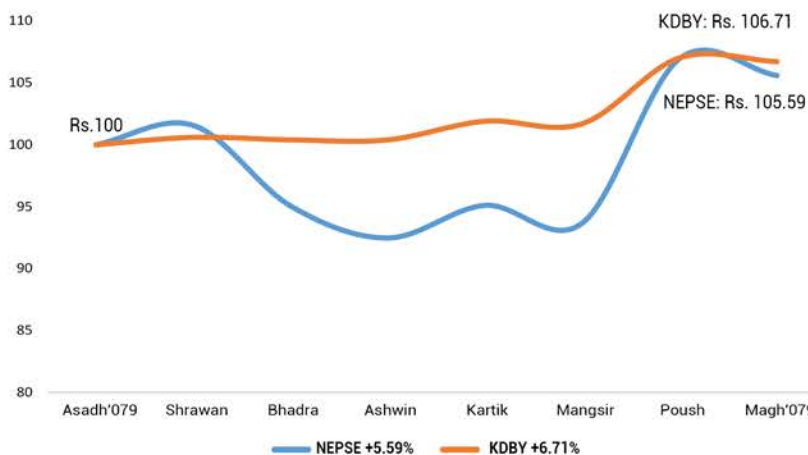
	Return
KEF	10.54%
NEPSE	-21.8%

How much would Rs. 100 invested in NEPSE and KEF during Chaitra, 2077 be worth today:

Investment	Chaitra 2077	Magh 2079
KEF	Rs. 100	Rs. 110.54
NEPSE	Rs. 100	Rs. 78.16

KDBY NAV VS. BENCHMARK- NEPSE

KDBY NAV Vs. NEPSE



NEPSE index has generated a **return of +5.59%** during the period from Asadh to Magh 2079.

Whereas, KDBY-NAV has generated a **return of +6.71%** during the same period.

	Return
KDBY	+6.71%
NEPSE	+5.59%

How much would Rs. 100 invested in NEPSE and KDBY during Asadh, 2079 be worth today:

Investment	Ashad 2079	Magh 2079
KDBY	Rs. 100	Rs. 106.71
NEPSE	Rs. 100	Rs. 105.59



FUND MANAGER



Kumari Capital Limited, a wholly-owned subsidiary of Kumari Bank Limited, is an investment banking firm that provides a gamut of merchant and investment banking services to a substantial and diversified client base that includes corporations, financial institutions and individuals. Licensed in 2018 as a merchant banker, the company is headquartered in Naxal, Kathmandu and offers innovative and integrated financial services ranging from corporate advisory and asset management services to depository participant functions with a purpose to bridge the gap between savings and investments and help generate long-term wealth for the investors through simple and relevant solutions backed by extensive market research, professional management and strategic support from the board and its parent company, Kumari Bank Limited.

BOARD OF DIRECTORS



Mr. Bikas Khanal
Chairman



Mr. Rohit Singh
Director



Mr. Chandan Karki
Director

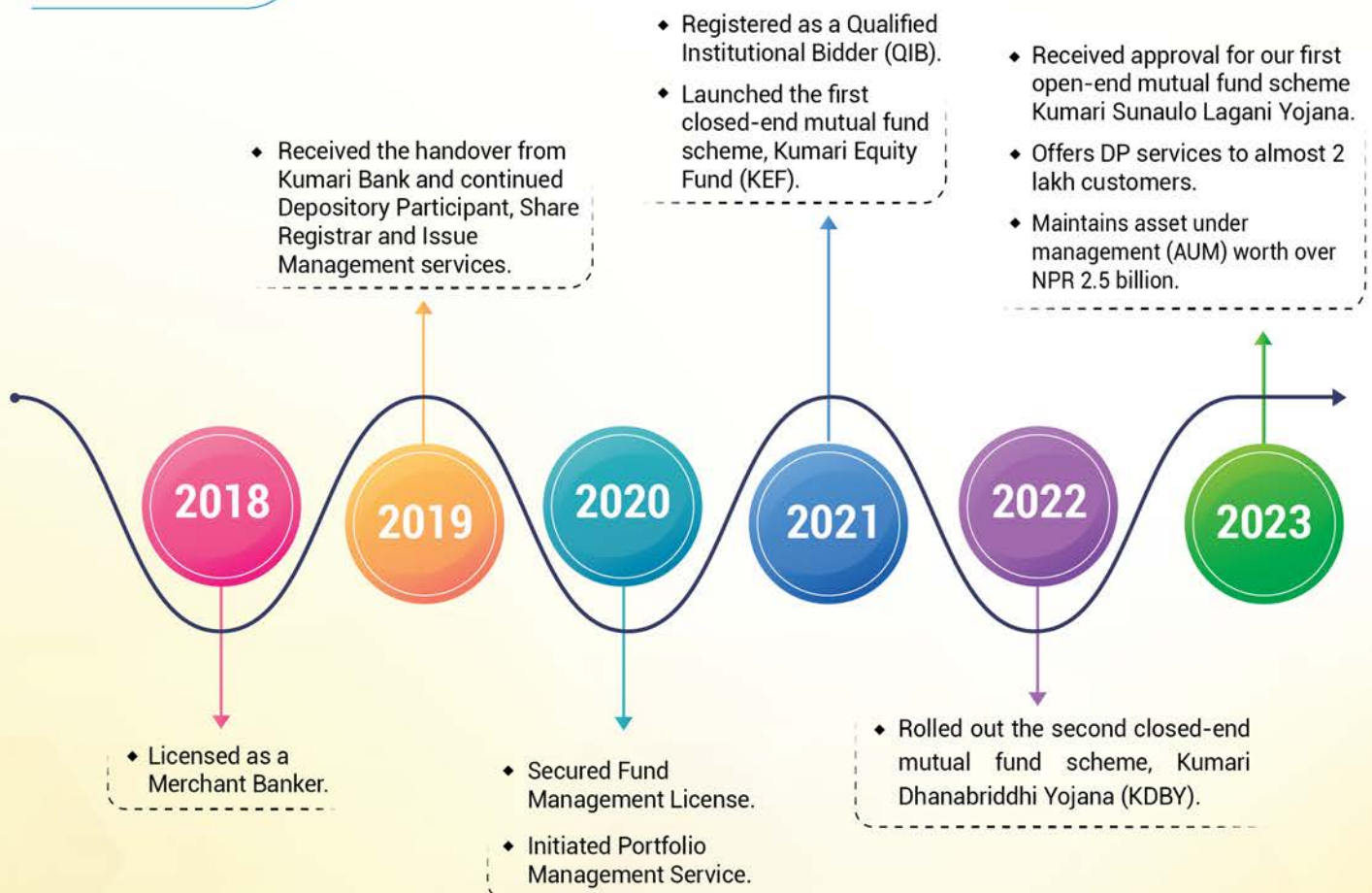


Mr. Anil Joshi
Independent Director



Mrs. Namita Shakya
Independent Director

MILESTONES



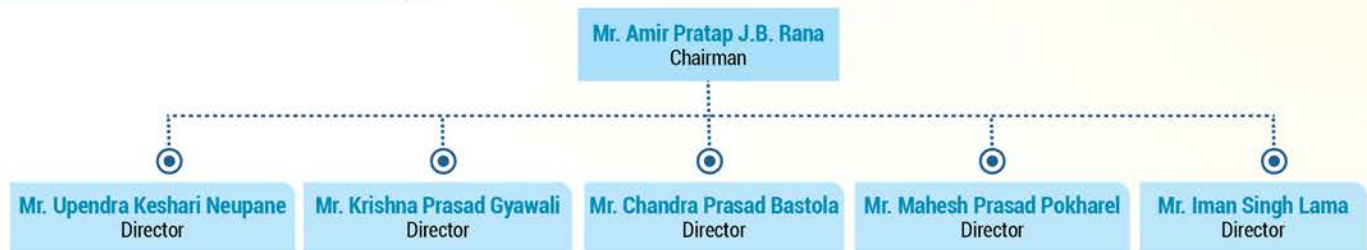


FUND SPONSOR



Kumari Bank Limited came into existence as the fifteenth commercial bank of Nepal, starting its banking operations from Chaitra 21, 2057 B.S (April 03, 2001) with an objective of providing competitive modern banking services in the Nepalese financial market. Recently, the bank successfully merged with Nepal Credit and Commerce Bank Limited (NCC Bank) and started the joint operation on 1st January, 2023 in the name of "Kumari Bank Limited". Post-merger, the bank's paid up capital stands at NPR 26.23 billion, with a total deposit base of NPR 299.69 billion and loan & advances of NPR 285.23 billion as of Q2 FY 2079/80, and provides its services through 304 branches, 49 extension counters and 62 branchless banking units across the country.

BOARD OF DIRECTORS



FUND SUPERVISORS



Mr. Surya Prasad Koirala
LLM, MPA, MA

Experience:
Joined as Section Officer and served more than 30 years for Government of Nepal.



Mr. Bharat Raj Pokharel
MBA

Experience:
Associated with Teaching & Curriculum Development Centre for more than 27 years.



Mr. Krishna Prasad Gyawali
MBA

Experience:
Held 25 years of work experience as the Head of Advance Money Transfer Pvt. Ltd.



Mr. Nawaraj Burlakoti
CA

Experience:
Carries over 25 years of experience in accounting, auditing, teaching and consulting pursuits.



Mr. Prajit Kumar Timilsina
MBS

Experience:
Carries over 12 years of experience in education industry.



What our Unitholder Says:

"I have invested in both KEF and KDBY mutual funds, and I must say that I am quite satisfied with their performance. Despite the ongoing bear market, the NAV of both funds remained above Rs. 10, and the NAV updates were timely. Moreover, there is still a remarkable amount available to invest further in the market downfall.

I am optimistic that both funds may be able to distribute a double-digit cash dividend this year. Overall, I have had a positive experience with their mutual funds, and would like to send the team my best wishes."

-Mr. Dilip Kaphle
Retail Investor





Contact Us:

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