

NBC-UK BULLETIN

OUR COMMUNITY, OUR VOICE



Nepalese British Community UK (NBC-UK)
ESTD - 2010

ORGANISED BY

COMMUNICATION
SUPPORT
&
TABLETS DONATION

SUPPORTED BY

NATIONAL LOTTERY FUNDED

VENUE: GOLDEN SIP RESTAURANT, HARBOR, HAZ BHA
DATE: THURSDAY 7th OCTOBER 2021



Nepalese British Community - UK
www.nbc-uk.org
info@nbc-uk.org



NepaleseBritishCommunityUK



DONATE

Bank details

Account Name: NBC-UK
Account No: 81441701
Sort Code: 40-42-28



Rajendra Ojha
Co-ordinator
NBC - UK

CO-ORDINATOR'S CORNER

First and foremost, on the auspicious occasion of upcoming Shubha Dipawali, I would like to extend my warmest greetings to the readers on a personal note as well as from our esteemed charity organisation, Nepalese British Community UK.



We are as ever thrilled to publish our latest 3rd bulletin of the year with various facts, figures, informational news and entertainment. NBC-UK is proud to include as many varieties of articles from as many individuals as possible and will continue to do so in the future. We always welcome new articles and creations from our members and well-wishers to encourage and inspire people including younger generation.

Finally, as a co-ordinator of the organisation, I would like to express my sincere gratitude to NBC-UK family including well-wishers and a very special mention to entire 'NBC-UK Bulletin' Team. You all are worthy of an applause!

Jay NBC-UK !

NBC-UK FAMILY

Patrons		
Mr. Kamal Paudel	Mr. Ganga Bahadur Rana	Mr. Kamal Raj Khanal
Executive Committee		
Mr. Rajendra Ojha – Co-ordinator	Mr. Rabindra Adhikari – Secretary	Mr. Khem Raj Joshi – Treasurer
Mr. Milan Ghimire	Mr. Samir Nath Pyakuryal	Mr. Ram Sundar Shah
Mr. Basanta Nepal	Mr. Lekh Nath Ghimire	Mrs. Bhagabati Ranabhat
Mrs. Tej Maya Regmi Sigdel	Mr. Churamani Regmi	Mr. Rishi Khanal
Mr. Prasun Rana	Mr. Suman Chandra Gurung	Mrs. Muna Paudel
Mr. Kiran Adhikari	Mr. Prabhu Ram Neupane	Mr. Kul Prasad Sigdel
Mr. Damodar Acharya	Mr. Suraj Karki	Dr. Jagan Karki
Mr. Deependra Lamichhane	Mr. Bhan Bahadur Chand	Mr. Hari Bhandari
Advisory team		
Mr. Atmaram Dahal	Mr. Basu Lamichhane	Mr. Hari Bhakta Neupane
Mr. Krishna Timalaena	Mr. Kul Acharya	Mr. Kul Prasad Aryal
Mr. Mahesh Dahal	Mr. Rajkumar Tripathi	Mr. Ram Sharan Simkhada
Mr. Shiva Sainju	Dr. Shyam Chand	

Members & Life Members

NBC-UK appeal to our existing members and life members to introduce and welcome new friends to our organisation as we believe that united, we stand stronger while empowering our community. We are pleased to mention that 50 Life Members and 170 General Members totaling 220 Members comprise of NBC-UK.

Life Members:

1. Anil Lamichhane
2. Arjun Khanal
3. Basanta Nepal
4. Basudev Lamichhane
5. Bhagabati Ranabhat
6. Bhim Bashyal
7. Bhola Nath Paneru
8. Binesh Kharel
9. Churamani Regmi
10. Damodar Acharya
11. Dasharath Bashyal
12. Deepen Lamichhane
13. Dilip Paudel
14. Dr Jagan Karki
15. Dr. Khem Joshi
16. Ganga Bahadur Rana
17. Gopal Ale
18. Govinda Sedai
19. Hari Bhakta Neupane
20. Hari Pokhrel
21. Kamal Paudel
22. Kamal Raj Khanal
23. Keshab Poudel
24. Khem Raj Joshi
25. Kiran Adhikari
26. Krishna Prasad Dahal
27. Krishna Prasad Timalsena
28. Kul Aryal
29. Kul Prasad Sigdel
30. Lekh Nath Ghimire
31. Milan Ghimire
32. Min Darlami
33. Mina Ghimire
34. Muna Paudel
35. Nir Bhagabati Rai Galeja
36. Prabhu Ram Neupane
37. Prasun Rana
38. Prem Bahadur Baniya
39. Raj Kumar Tripathi
40. Rajendra Ojha
41. Ram Prasad Pandey
42. Ram Sharan Simkhada
43. Ram Sundar Shah
44. Rishi Khanal
45. Samir Nath Pyakuryal
46. Shrijana Sharma-Pyakurel
47. Suman Chandra Gurung
48. Suraj Karki
49. Tej Maya Regmi Sigdel
50. Yadu Aryal

Please visit www.nbc-uk.org for full membership details

VOICE OF SECRETARY

By the word 'Secretary', general people's perception is that the secretary must be a female and good looking. She must be pretty and smart. However, time has changed and there are millions of males out there working as secretaries. One of the male secretaries, serving this amazing charity organisation happens to be myself.

Since January 2021, I have been enjoying and always pleased to be a part of this charity origination to service the local community as a secretary of this organisation. It always gives me positive vibes and great pleasure to be a part the charity events and service the needy people. So, let's join our hands together and work together for the betterment of our local community.

NBC-UK has been doing amazing work to the elderly people who do not have proper support or knowledge in their day-to-day life. Getting to understand the current fancy world and live with dignity is the key. So, NBC-UK is working hard for the elderly people as their supportive hand. NBC-UK is always playing big and major part to support elderly helpless people since day one. It has shown in our recent activities. NBC-UK believes in real deal of acts not just in meaningless speech.

Finally, please spread the word "Charity" as it provides pleasure to people involved as well as gives belief and hope to needy and hopeless people. Please see all helpless people as your own family members and come forward to help them without any expectation in return.

Thank you everyone for your generosity and unconditional support.

Rabindra Adhikari
Secretary - NBC-UK



EVENTS

CURRENT EVENTS / PROJECTS	
NBC-UK Dashain Celebrations	Saturday 9th October 2021
YOGA & PHYSICAL FITNESS (Your Physical Mental Wellbeing) 1 & Half Hour Session	Every Saturday & Sunday 8:30AM to 10AM (UK Time)
OAP Tablets Donation & Communication Project - Supported by The Big Lottery Fund	August 2021 - February 2022

PATRON'S CORNER

NBC-UK , एक जीवन्त यात्रा

जीवन

मा व्यक्तिगत हुन् वा सामाजिक कामहरू दुई
वा सो भन्दा वढि व्यक्तिहरू संगको
सल्लाहा , परामर्श र सहयोगवाट गरिंदा

त्यसले दिने प्रभाव र परिणाम चिरकालिन र सफल रहन्छन्। सामुहिक प्रयत्न र सहभागितामा गरिएका कामहरू ओजिलो र परिणाममूलक हुन्छन्। सामाजिक प्राणी हामी मानिसका प्रायजसो व्यक्तिगत तथा पारिवारिक कामहरू समाजका साथीभाई र सामाजिक सल्लाहाका आधारमा गरिन्छ त्यसैले सामाजिक सेवा र सहयोग सामाजिक परामर्श अत्यावश्यक कुरा हो। हामी वसेको समाजमा परिआउने हरेक परिस्थितिहरूको समाधान र सामाजिक उपलब्धि कालागि सामाजिक, सोचाई , सामाजिक सरसल्लाह, परामर्श , र सरसहयोग को जरूरत रहन्छ यो विना सामाजिक कामहरू हुने सक्दैनन् । त्यसरी नगरिएका कामहरूले सामाजिक फाईदा , दायित्व र मान्यता प्राप्त गर्न पनि सक्दैनन्।

त्यसैले समाजमा गर्नुपर्ने सामाजिक कामहरूलाई नियम र विधि विधान सम्मत, संस्थागत गर्दै जीवन्त गराउन संघ संस्थाहरूको आवस्यता पर्दछ भने त्यो संस्थालाई स्थापना गरेर त्यसलाई हरेक हिसावले जीवन्तता प्रदान गर्न सक्नु पर्दछ।

सामाजिक सेवा भावले संघ संस्थाहरू खोलिनु र त्यसमा आवद् भै निस्वार्थ ढंगले लागीपुर्नु अति राम्रो पक्ष हो , विदेशी भूमी वेलायतको नर्थ वेस्ट लम्डनमा विभिन्न पेशा तथा व्यवसाय गरेर वस्ने नेपाली मनहरूले एउटा सामाजिक संस्थाको आवश्यकता महशुस गरी सन् २०१० मा नेपालज ब्रिटीस कम्युनिटी यु के (NBC UK) को स्थापना भयो। विभिन्न जात जाति , भाषा , संस्कृति , परम्पराको जगेर्ना गर्न NBC UK ले आफ्नो जन्म पश्चात् आज सम्म आईपुग्दा विभिन्न प्रकारले आफुलाई सामाजिक तथा मानवीय सेवाको अभियन्ताको रुपमा निरन्तरता जीवन्तता दिदै आईरहेको छ। यस संस्थामा आवद् सामाजिक अभियन्ताहरूले आफ्नो देश , आफ्नो मातृभूमिमा दैविक प्रकोपमा सहयोग र राहात प्रदान गरेर होस् वा वेलायतमा रक्तदान अभियानमा जुटेर होस्, वृद्धाहरूलाई अंग्रेजी शिक्षा दिएर होस् वा वालवालिकाहरूलाई नेपाली भाषाको शिक्षा दिएर किन नहोस सामाजिक र मानवीय कर्ममा जीवन्तता थप्ने चेष्टा गरेको छ।

चितवनको कान्दामा सिमान्तकृत चेपांग वच्चाहरूको लागि छात्रावास स्थापना गरेर, अन्धा अपांग हरूकोलागि, उत्पिडीत जातीका वच्चालाई पाठ्य सामाग्री उपलब्ध गराएर, द्रुव पिडीत वच्चाहरूकोलागी छात्रावास निर्माण गरेर, NBC UK ले हरेक क्षण जीवन्त र सफल कार्यक्रमहरू गर्दै आएको छ। नेपाल राष्ट्र र समाजका विभिन्न पक्षलाई आफ्नो कार्यक्रममा समेट्ने जमर्को यो संस्थाले विगतका ११ वर्षदेखि गर्दै आएको छ। त्यसैगरी साहित्य र कलाको क्षेत्रमा, कविता कन्सर्ट र सांस्कृतिक कार्यक्रमहरू गरेर

आफूलाई वेलायतमा स्थापित र परिचित बनाएको छ।

यस्तै दर्जनौ रचनात्मक कार्यक्रमहरू, योगा सेशन , दौड जस्ता स्वस्थ जीवनका कार्यक्रम मार्फत नेपाल र वेलायतमा NBC UK ले आफूलाई अब्बल दर्जामा परिचित र स्थापित गराएको छ।

कुनै पनि संस्थालाई जीवन्त राख्ने विविध कार्यविधि र तरिका हुन्छन्। संस्थाको विकासका लागि यसले सदस्यता विस्तार र वितरण गरेर, समय समयमा अधिवेशन अनि नयां नेतृत्व को चर्चन गरेर, च्यारिटी कमिसनमा संस्थालाई दर्ता गराएर जीवन्त र परिमार्जित गर्दै समय र समाज सापेक्ष योगदानहरू गर्न सफल भईरहेको छ।

संस्था जुन उद्देश्यकोलागि स्थापना भएको हो त्यसको मूल मर्मभित्र रही, राजनितिक विवाद मुक्त रही, आर्थिक पारदर्शिता अंगालेर निरन्तर अगाडी वढिरहेको छ। यसले सदैव आफूलाई कुनै जात-जाती , भाषा-संस्कृति र राजनीतिक विवादवाट मुक्त राखी नितान्त सामाजिक , मानवीय र च्यारिटीका कामहरू गर्दै आईरहेको छ जुन विशेषतालाई कायम राख्दै आगामी दिनमा पनि यस संस्थाले हरेक प्रकारका विवाद, विकृति र विसंगतिहरूलाई चिदै समय र समाज सापेक्ष सेवामूलक कार्यक्रमहरू ल्याउंदै जानेछ र संस्थाको यो विशिष्ट मर्मलाई जिवित राख्नेछ। यिनै विशेषताहरूले संस्था हराएर वा विलीन भएर जाने छैन संस्थाका पूर्खाले दिएको विरासत ईतिहासले दिएको गौरवलाई अझै उच्च र दिगो बनाई राख्ने छ। यस संस्थाका आगामी पिढीहरू अझै गौरवशाली र जिवन्त बनाई राख्न सफल होउन् भन्ने विश्वास र अपेक्षा हामी सबैले राखेका छौं। यसले NBC UK लाई आफ्नो लक्षतर्फ लम्किरहन र गन्तव्यतिर पुग्न एउटा जीवन्त यात्रा तय गर्नेछ।

अन्त्यमा संस्थाका विविध पक्षहरू सहित रचना , लेख कार्यक्रम र गतिविधिहरूलाई समेट्दै पाक्षिक प्रकाशन जस्तो अत्यन्त राम्रो रचनात्मक कामको शुरुवात भएको छ। यसकोलागि अध्यक्ष राजेन्द्र ओझा लगायत सिंगो कार्यसमिती तथा प्रकाशन टिमलाई हार्दिक धन्यवाद व्यक्त गर्दै यसको निरन्तर र अविरल यात्रामा वढिरहने प्रणाले सफलताको आकाश चुम्न सकोस् भन्ने शुभकामना व्यक्त गर्दछु।

मिलन घिमिरे
निवर्तमान अध्यक्ष
एन.बि.सी. यूके



EVENTS | JULY - SEPTEMBER

Big Lottery Fund Project**समाज**

सेवा र परोपकारि कामहरूबाट नै बेलायतको नेपाली समाजमा सकृय र अगाडि रहदै आएको हाम्रो संस्था नेप्लिज बृटिस कम्युनिटी युके (NBC-UK) ले कोभिड-19 को महामारी का कारणबाट लामो समयसम्म बेलायतमा भएको लकडाउनको कठिन परिस्थितिमा विशेषगरी वृद्ध आमा बुबा हरूको दैनिक जीवनमा भएका धेरै असजिलो परिस्थिति र मानसिक तनावलाई केहि हदसम्म भएपनि मलमपट्टी लगाउनका लागि जर्मको गरेको छ।



संस्थाका च्यारीटि संयोजक श्री लेखनाथ घिमिरे जी को बिशेष पहलमा Big Lottery मा , सानो फन्ड का लागि proposal बनाई समावेश गरिए अनुसार , करिब ७० जना आमा बुबाहरूलाई निशुल्क "ईलेक्ट्रोनिक - डिभाइस (Tablets)" बितरण र चलाउन सामान्य जानकारी दिन का लागि सहयोग प्राप्त भएको थियो ,जसअनुसार ह्यारो, इलिङ्ग, ब्रेन्ट, हिलिङ्गडन, हन्सलो वरोहरूमा बस्नुहुने आमाबुबाहरूलाई सम्पर्क गरि, फन्डिङ प्रोजेक्ट को नियम र परिधिभित्र रहि, पहिलो चरणमा मिति 07 अक्टोबर 2021, गोल्डेन सीप रेष्टुरेन्ट , साउथ ह्यारोमा संस्था का कोओडिनेटर श्री राजेन्द्र ओझा ज्युको उपस्थितिमा पैतिस (३५) जना आमाबुबाहरू लाई बितरण गरियो ।साथै उहाँहरूलाई प्राविधिक जानकारी का साथै आउने दिनहरूमा कुनै समस्या परेमा सहयोग का लागि संस्था का पुर्ब सचिव तथा आईटी कोओडिनेटर श्री चुरामणी रेग्मी जी को बिशेष सहयोग रहेको छ। साथै उक्त कार्यक्रम लाई भब्य रूपमा सम्पन्न गर्न का लागि संस्था का संस्थापक कोओडिनेटर श्री कमल पौडेल साथै कमिटीका सदस्यहरू श्री समिरनाथ प्याकुरेल , श्री कुलप्रसाद सिग्देल , श्री बसन्त नेपाल र यस प्रोजेक्ट का संयोजक कमल खनालको उपस्थिति र सहयोगमा सफलतापूर्वक सम्पन्न भयो। साथै बितरण कार्यक्रमको संचालन र ब्यवस्थापन, संस्था का जुझारु युवा, सचिव श्री रबिन्द्र अधिकारी ज्युले गर्नु भएको थियो। बितरण कार्यक्रम सम्पन्न पछि नेपाली स्वादको खानाको पनि ब्यवस्था मिलाईएको थियो।

दोस्रो चरणको वितरण का लागि पनि आमाबुबा हरूको नामावली तयारी र Tablets सेटअपको कामहरू करिब सकिईसकेकोले , नोभेम्बरको दोस्रो साता गोल्डेन सीप रेष्टुरेन्टमा हुन गईरहेको ब्यहोरा जानकारी का लागि अनुरोध छ। अन्तमा प्रोजेक्ट को उद्देश्य र परिधिभित्र रहि समयमा नै सम्पन्न गर्न सहयोग पु-याउनु हुने सबै एन,वि,सि, युके कार्य समितिका परिवारहरूलाई धेरै धेरै धन्यवाद दिन चाहान्छु। निस्वार्थ सेवामूलक कामबाट सबैलाई आत्मसन्तुष्टि मिलेको छ, साथै आउने दिनहरूमा यस्तै सेवामूलक काम गर्न सबैलाई उर्जा थपिएको छ । कार्यक्रम को झलकहरू संलग्न तस्बिर बाट पनि खुल्नेछ ।



कमल राज खनाल
संरक्षक, पूर्व संयोजक
एन.बि.सी. यूके,
संयोजक
Big Lottery Project



EVENTS | JULY - SEPTEMBER

NBC-UK Dashain Festival Celebration

On the auspicious occasions of "Vijaya Dashami 2078", NBC-UK organised and celebrated Dashain Festival on Saturday, 9th October 2021.

It is well known and well received that Dashain is celebrated with great joy by Hindus throughout the Nation. It is the festival that brings happiness and delivers the message of the unity among the Nation. On this festival, people travel to their respected family and exchange blessing and happiness. The festival is known as "Ashatya mathi satya ko Vijaya", means "Good wins over the evil".

The event was celebrated with various award ceremonies, amazing three course meal, live music and dance amongst around hundred members and well-wishers. At the event, as per NBC-UK's yearly programme, we also honoured all the GCSE and A-Level graduates from 2020 and 2021 with recognition and trophies. NBC-UK wished all the best for their bright future to all GCSE and A-level graduates. Also, NBC-UK tendered a token of appreciation to all the Artists who helped NBC-UK to successfully organised a virtual event "Bishesh Manoranjan 2021" to celebrate its 11th establishment day. NBC-UK hope that the honouring programme will contribute to motivate our youngsters to understand our culture, its values as well as encourage them to succeed their life and career in the future.

Long live the tradition of Hindu, culture as the generations have passed by, Hindu culture is getting stronger and stronger, let's keep it up.

We hope that everyone presented at the celebration enjoyed the event, its food and DJ & Dance.

Happy Vijaya Dashami everyone.

Rabindra Adhikari
Secretary
NBC-UK



EXPERT'S CORNER

Capital Gains Tax and HMRC Stance

Many of us from our community now own a second, possibly a number of buy-2-let properties; therefore, I would like to make you aware of this very important reporting requirement.

When this reporting requirement was first introduced for the disposals on or after 6 April 2020, the government allowed a window of 30 days to report and pay the capital gain tax (CGT) liability. However, the Chancellor of Exchequer, Mr Rishi Sunak, recently announced on his autumn budget 2021 that the window is now increased from 30 days to 60 days for all disposals completed on or after 27 October 2021.

Taxpayers now need to report the disposal of UK residential property within 60 days where a CGT charge arises, with payment of the estimated tax liability also due within 60 days. This represents a significant change to the normal reporting and payment deadlines for taxpayers. The property disposal will also need to be reported on their self-assessment tax return for those within the self-assessment regime. The reporting and taxation of disposals of non-residential property, and of property located outside the UK, are unaffected by this rule.

Who is affected by the 60-day rule?

The UK tax resident persons including Individuals, Trustees, and Personal representatives, Partners in partnerships and Limited liability partnerships and Joint owners of the property are within the scope of the 60-day CGT rules.

What disposals fall within the 60-day CGT rule?

The rules apply to disposals of UK residential property where the date of disposal (date of exchange of contracts) falls on or after 27 October 2021, and a CGT liability arises on the disposal.

The 60-day rule applies to direct interests in residential property only, for example the sale or gifting of a house. Disposals of indirect interests, such as shares in a company which holds UK residential property, are not caught. The definition of residential property includes any property suitable for use as a dwelling, or which is in the process of being constructed or adapted for such use. If there has been mixed use throughout the ownership period, only the residential element of the gain and the associated CGT needs to be reported under the 60-day rule.

Typical examples where taxpayers may need to submit a 60-day return include:

- A property they have never lived in, or only lived in for part of the ownership period;
- Holiday homes; and
- Rental properties.

Taxpayers planning on selling or gifting residential property should consider seeking professional tax advice to ascertain whether there is a reporting requirement under the 60-day rule. We offer free consultation in relation to accounting and taxation matters to all NBC-UK Members.



Mr Kiran Adhikari
Executive Member - NBC-UK
FCCA
ADHK Accountants Limited
Chartered Certified Accountants

EXPERT'S CORNER

युवाशक्ति संलग्नता आजको आवश्यकता

NBC-UK

लगायत अधिकांस नेपाली समाजसंग आबद्ध संघ सस्थाकोलागि आजको

मुख्य र जल्दोबल्दो चुनौती तथा समस्याको रूपमा युवा संलग्नता हामी सबैको अगाडी सर्वबिदितै छ। यो समस्यालाई हामीले आपतकालिन विषयको रूपमा सम्बोधन गर्नु अत्यन्त जरुरी र अपरिहार्य देखिन्छ। यदि हामी यो चुनौतीमा चुक्यौं भने भोलिका दिनमा यो हाम्रो ठुलो गल्ती सावित हुनेछ जस्तै हाम्रो संस्कृति, परम्परा, मुल्य र मान्यताहरूको जगेर्ना गर्ने हाम्रो अभियानमा ठुलो चोट लाग्ने र Succession Planning को Crises सिर्जना हुनेछ र एकातिर हाम्रा युवा पिढीमा Identity Crisis देखापर्ने खतरा पुनित बन्दै जानेछ भने अर्कोतिर हामीले बोकी हिड्ने गरेको नयाँ पुस्तामा नेतृत्व हस्तान्तरण गर्नुपर्छ भन्ने बोको क्षिया क्षिया परेर हामीलाई नै तर्साउने भुत बनेर आउनेछ। NBC-UK एक जिवन्त तर भोको व्यक्ति हो र ऊसंग एकमात्र विकल्पको खानेकुराको रूपमा मुखभित्र तातो न तातो आलु छ। त्यो तातो आलु वोक्नु आत्मघाती निर्णय हुनेछ भन्ने निल्नु पनि असमर्थ छ किनकी निलेमा अन्न नलिने जलेर ठुलो आघात परी फेरी आत्मघाती निर्णय बन्न पुग्छ। आज हाम्रो अगाडी रहेको युवा संलग्नताको अभावको समस्या यही तातो आलु जस्तै Dilemma हो भन्ने कुरामा दुईमत नरहला। हामीले गर्नसक्ने उचित जमर्को भनेको त्यो तातो आलुलाई लडीबुडी गराई फुकफाक गरेर निल्न सहज होला भन्ने उपायहरूको अनुसन्धान तथा अध्ययन मनन गरि कार्यान्वित गर्ने हो। यिनै कुराहरूलाई मध्यनजर राख्दा हामीले युवा पिढीलाई हरेक क्षण ownership को भावना जागृत गर्न सक्छौं कि सक्दैनौं भन्ने कुरामा प्रश्न अडकिन पुग्छ भन्ने मेरो मतमा यहाँहरू राजी हुनुहोला भन्ने आशा छ। हामी यही Issue लाई address गर्ने जमर्को दर्शौं कार्यक्रमको Survey मार्फत गरेका थियौं र आज यहाँहरू समक्ष त्यो सर्भेले दिन खोजेका केही मार्गदर्शनको वारेमा चर्चा गर्दछु। मेरा भावनाका पस्काई र वास्तविकताको प्रस्तुतीमा केही कमि कमजोरी महसुस भएमा NBC UKको आगामी नियमित सत्र अथवा Viber Group मा गएर विचार विमर्श, सुझाव र मन्तव्यको रूपमा आउने छ भन्ने पुर्ण आशा पनि राख्दछु।

Survey का तथ्यहरू:

सहभागी ६५% पुरुष, ३५% महिला

Age Group:

१२-१८ = ७८%

१२ वर्ष मुनी = १५%

१८ वर्ष माथि = ७%

६५% पहिलेका कार्यक्रममा सहभागी

३५% पहिले सहभागी नभएका

७०% ले NBC-UK ले आफुलाई उत्साहित गर्ने कार्यक्रम नगरेको २५% ले NBC-UK ले आफुलाई उत्साहित गरेको ५८% ले community program मा समावेश हुन चाहेको ३५% ले पढाईको कारण आफु लागिपर्न नसक्ने भाव व्यक्त गरेको। Sports Events ले ५७% Charitable Events ले ४५% Entrepreneur Events ले ३५% Interactive Program ले ३५% Cultural Events ले ३०% Educational Events ले ३०% को मत प्राप्त गरेको। खुला प्रश्नमा : ४५% ले Football events, ३८% ले Sports Competition

३०% ले Life Skills events

३०% ले Charity events

30% ले Debate/Mentoring/Quiz/Food Fairs मा आफ्नो मत हालेको पाईयो। माथिका तथ्यहरूलाई सर्सर्ती केलाउँदा Sports and Football मा अधिकांशको रुची रहेको देखियो। ७०% युवाहरू भन्छन् NBC UK ले आफुलाई उत्प्रेरित गर्ने कार्यक्रम दिन नसकेको र आफु involve हुन चाहेको विचार व्यक्त गरेको पाईयो। लगभग ६५% ले आफ्नो मालिक आफै बन्न सक्ने कुरामा आफु उत्सुक रहेको विचार प्रस्तुत गरे भने समाजसेवा, खेलकुद, परम्परागत र सुचनामुलक भलाकुसारीको कार्यक्रममा सहभागी बन्ने ईक्षा जाहेर गरेको पाईयो।

युवाशक्ति उर्जाको शक्ति र स्रोत हो भन्ने कुरालाई मूलमन्त्रको रूपमा अवधारण गर्दै यो उर्जालाई सकारात्मक रूपले channelling गर्ने तर्फ हामी लाग्न सके र यसमा सफलता हासिल गर्न सके Diaspora Nepalese Society को लागि उज्ज्वल भविष्यको विकाश सम्भव छ। हाम्रा युवाहरूलाई कुलतमा फस्नबाट बचाउन, व्यक्तिकेन्द्रित, एकलकाटे आदतबाट टाढै राख्न र समाजकेन्द्रित दिशातर्फ उन्मुख गर्न यस्ता युवासम्प्रेक्षित कार्यक्रमले सहयोग गर्नेछ। भोलिका दिनहरूमा नयाँ पुस्तामा शक्ति र नेतृत्व हस्तान्तरण गर्ने कुरामा NBC-UK एक ज्वलन्त उदाहरण बन्न सकोस् भन्ने शुभेच्छा पनि म व्यक्त गर्न चाहन्छु। हामी यो Succession Planning मा चुक्यौं भने हामी पनि मात्रिभुमीका पार्टीहरूका बुढो गोरुले गाई ओगट्ने परिपाटीका नेताका अनुयायी शिवाय केही पुष्टी गर्न सक्दैनौं भन्ने मेरो व्यक्तिगत ठम्याई छ। सेवाकेन्द्रित, निष्पक्ष, स्वाभिमानी र आत्मबलले भरिएका नेतृत्व गर्ने खुवी र साहशिला भावी पिढी तयार गर्न सक्नु आफैमा एउटा गौरवान्वित विषय हो। हामी यो Legacy बनाउने घडीमा उभिएका छौं हामी सबैले व्यक्तिगत, पारिवारिक, सामाजिक स्तरमा पहुँच गर्नुपर्ने जरुरी छ। नयाँ पुस्तालाई आगामी दिनहरूमा सामिप्यमा ल्याउन उनीहरूको माग र चाखलाई ध्यानदिन सक्नुपर्छ। त्यसैले हाम्रा पारखी उद्भमकर्ताहरूले आफ्ना अनुभवहरू Channelling गरेर, खेलकुदका कार्यक्रम आयोजना गरेर, हामीविक रहेका कम्पनीहरूमा युवाहरूलाई अनुभव गर्ने अवसरहरू प्रदान गरेर सहयोग गर्नु भई यो एउटा पूण्यकाममा आ-आफ्नो ठाँउबाट सक्दो योगदान गर्नुहुन म सबै NBC UK का गुठीदाताहरू, सदस्यहरू, शुभचिन्तकहरू र नेपाल तथा नेपालीलाई मनभरी माया गर्नुहुने सबैमा यो विनम्र अनुरोध तथा अपिल गर्दछु।

आउनुहोस् NBC-UK संगै हातेमालो गरेर हाम्रो समाजलाई अझ परिमार्जित र विकसित गर्ने दिशामा लागौं। यस्तो कार्यले हामीलाई एउटा साच्चै सामाजिक परिवर्तनको वाहकको रूपमा ईतिहासका पानाहरू कोर्न सफल बनाउने छ। भोलिका दिनहरूमा हामीबाट एउटा सच्चा देशभक्त, सक्षम, व्यक्तिगत स्वार्थ, गुट तथा दलको स्वार्थबाट माथि उठेर कामगर्न सक्ने उत्तरदायी उत्तराधिकारीको निर्माण गरौं।

K. P. Sigdel
Youth Co-ordinator
NBC-UK



EXPERT'S CORNER

Property purchase, Mortgage and Insurance:

Finding and negotiating a dream property is already a challenging task while planning and executing to materialise a purchase is a monumental deed. However, should you plan it well in advance whether be purchasing a first property or thinking to Let to Buy or Buy to Let, adverse effect(s) leading to frustration can be minimal.

Buyers need to be well aware of their budget based on their income and deposits, possible Loan to Value and mortgage amount available to them, their credit reports, source of income streams, length of employment/self-employment period, type of visa or nationality status they hold etc.

1. Why do I need mortgage?

Most of the buyers can not fund a purchase from their own pockets. Therefore, they require mortgage loan from a lender such as bank, building society or a finance house.

2. What do lenders require to grant a mortgage loan?

Lenders prefer to provide loans to ideal customers who have good credit score based on customers' track record on financial matters, UK residency status, source of incomes as well as length of those incomes.

3. Is it a good idea to keep reducing mortgage loan amount with extra bit of surplus cash?

Some of the borrowers like to keep injecting bit of surplus cash into their current property to reduce the overall size of loans. It is some extent a good idea which reduces interest payments as capital loan is decreasing. However, borrowers also need to be wary of may be missing out purchasing a rental property (Buy to Let) when they can enjoy a stream of incomes plus possible increase in property price.

4. How to secure a competitive interest rate from a bank?

Various factors determine securing a competitive interest rate from a bank. Credit reports, Loan to Value percentage, meeting a bank's own criteria needs as well as UK residency status and employment/self-employment history. Moreover, knowing which bank is providing the best competitive rate is an essence. Therefore, setting up an appointment with a mortgage adviser is absolutely vital and probably a wise decision.

5. Is it okay if I can show deposit money accumulated especially by borrowing from friends, families or from loans?

To some aspect, it is acceptable to receive some deposit aids from your close family members for which you need to provide gift aid declaration. However, borrowing from friends can land you into trouble while borrowing loans from banks or credit cards to fund a purchase is a big No No.

6. I get annoyed with different kinds of personal insurances. What are they?

There are various types of personal insurances available in the UK market. They aim at providing covers for different aspects of life: from accident to health cover, critical to life cover, individual to family cover, private medical cover to funeral benefit cover, home insurance cover to mortgage insurance cover.



Mr Rajendra Ojha
Co-ordinator, NBC-UK

Mortgage and Insurance Adviser
Supreme Mortgages and Insurance services

CELEBRATIONS | NBC-UK BIRTHDAY WISHES

NBC-UK Wishes Miss Medita Acharya and Miss Sumita Acharya very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of Happy Birthday!

NBC-UK is thankful to Acharya family for their support & donation of £50 on her special day (4th August).



NBC-UK Wishes Mr Manit Ghimire very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of his Happy Birthday!

NBC-UK is thankful to Ghimire family for their support & donation of £25 on his special day (6th July).



NBC-UK Wishes Mr Samyak Ghimire very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of his Happy Birthday!

NBC-UK is thankful to Ghimire family for their support & donation of £25 on his special day (25th August).



NBC-UK Wishes Miss Nivisha Regmi very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of Happy Birthday!

NBC-UK is thankful to Regmi family for their support & donation of £25 on her special day (27th August).



NBC-UK Wishes Mrs Roselin Karki very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of Happy Birthday!

NBC-UK is thankful to Karki family for their support & donation of £25 on her special day (.....).



NBC-UK Wishes Mr Pranil Neupane very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of Happy Birthday!

NBC-UK is thankful to Neupane family for their support & donation of £25 on her special day (14th September).



NBC-UK Wishes Mrs Anju Sigdel very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of Happy Birthday!

NBC-UK is thankful to Sigdel family for their support & donation of £25 on her special day (20th September).



NBC-UK Wishes Mr Nibodh Regmi very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of Happy Birthday!

NBC-UK is thankful to Regmi family for their support & donation of £25 on her special day (20th September).



NBC-UK Wishes Miss Kusum Joshi very Good Health, Immense Success, Prosperity and a very Long Life on the Auspicious Occasion of Happy Birthday!

NBC-UK is thankful to Joshi family for their support & donation of £25 on her special day (30th September).



CONDOLENCES | NBC-UK CONDOLENCE MESSAGE

हार्दिक श्रदान्जली तथा समवेदना !



स्व. गंगा देवी घिमिरे

हाम्रो संस्था नेपालीज ब्रिटीश कम्युनिटी-युके (NBC-UK) का कार्यसमिति सदस्य तथा तयारिटी बिभाग प्रमुख श्री लेखनाथ घिमिरे ज्यू की ममतामयी आमा गंगा देवी घिमिरे को ७१ वर्षको उमेरमा असामयिक निधन भएको खबरले NBC-UK परिवारलाई स्तब्ध र शोकाकुल बनाएको छ। यस दुःखद र शोकाकुल घडिमा NBC-UK परिवार मृत आत्माको चीर शान्तिको कामना गर्दै हार्दिक श्रदान्जली अर्पण गर्दछ। साथै सम्पूर्ण शोक सन्तप्त परिवार प्रति हार्दिक समवेदना प्रकट गर्दछौं।

धन्यवाद
राजेन्द्र ओझा (कोओर्डिनेटर)
तथा NBC-UK परिवार

GAMES & QUIZES

See the answers at the end of this bulletin.

SUDOKU: 3

Level : Easy

8	3			2	9			
	9		7				6	
4				1		2		
	4	8			2		1	9
		9				4		
1	2		9			3	5	
		4		6				7
	5				1		2	
			3	5			4	1

QUIZ QUESTIONS

- Which Turkish city shares Asia and Europe?
- Which Italian city is known as the City of Water?
- Since which year Gurkhas started serving Great Britain ?
- Out of top 10 mountains in the world, how many are in Nepal ?
- Ottawa is the capital of which country?
- What is the length of London Orbital Motorway, M25?

गाउँखाने कथा

- काठकी बाच्छी दुगांकी गाई, जती दुह्यो उति आई के हो?
- कालीगंगा गौरीघाट, बत्तीस हाँगा एउटै पात के हो?
- कालो ओडीरमा रहै जन्ती के हो?
- आमा बोक्सी छोरी सुकुमारी के हो?
- आफ्नो घरमा भात पकाई, छीमेकीकोमा तीहुन चखाई के हो?

CREATIVE CORNER

गीत

रिसाउनु थोरै, थोरै घुर्की लगाउनु
केही दिन नबोलेर झनै सताउनु
रिसभित्र पनि थोरै माया लुकाउनु
दुख्नु आफै अनि उस्लाई पनि दुखाउनु

यस्तै रैछ पिरती यो, रुनु रुवाउनु !

संझिएर हरेक साँझ आँखा भिजाउनु
आफूलाई पागल भनी आफै गिज्याउनु
सानो सानो निउँमा ठूलै चित्त दुखाउनु
यस्तै रैछ पिरती यो रुनु रुवाउनु !!!!!!!

निउँ खोज्नु आफू उसलाई दोषी बनाउनु
रिसाउनु आफैसित कपाल समाउनु
उसको चिट्ठी पढी सींगो रातै कटाउनु
परदेशीमा माया बस्यो कस्लाई बताउनु ?

यस्तै रैछ पिरती यो रुनु रुवाउनु !

- नारायण गाउँले



मेरी आमा र हामी

न पढे, न लेखेकी, मेरी आमा महान हुनुहुन्छ ।

मेरी आमालाई अंग्रेजी आउँदैन,
तर, संसारभरीका मान्छेहरुका आँखाका भाषाहरु स्पष्ट बुझ्नुहुन्छ ।
पर्खाललाई अंग्रेजीमा के भनिन्छ, जान्नुहुन्न,
अर्थ बुझ्नेहरुले बाउन्डी नाघेको पटककै रुचाउनुहुन्न ।

मेरी आमालाई गणीत आउँदैन,
तर, माया र कर्तव्यको हिसाब किताब हुँदैन भन्ने राम्रो हेक्का छ ।
गणितमा एक देखि सयसम्म जान्नेहरु, तीन-चारवटा रिलेसनशिप राखेर
टाउको समाई आफैलाई धिक्कारीरहेको देखेर अचम्म मान्नुहुन्छ ।

मेरी आमालाई विज्ञान आउँदैन,
तर, हरेक बिहान सूर्यलाई नमस्ते गर्दै पिपलको फेदमा पानी हाल्नुहुन्छ ।
ए विज्ञानका बिद्यार्थीहरु, सूर्य र रुख चिन्ह टाँसेको झोला भिरेर धूर्तहरुलाई
नमस्ते नगर भन्नुहुन्छ ।

मेरी आमालाई हाम्रो शरीरमा पाँच ज्ञानेन्द्रिय छन भन्ने कुरो थाह छैन,
तर, स्वाद जीब्रोमा हैन मनमा हुन्छ, बिबाद नगर भन्नुहुन्छ ।
विदेशमा बस्ने छोराछोरीले कर गरेर खानुपरेको, मोजोरेल्ला चिजको टपिङ
भएको पिज्जाको स्वाद; खरबारीमा टिपेको अमलाको अचार र डामेको
कोदोको रोटी बराबर छैन भन्नुहुन्छ ।

मेरी आमाले क्यालोरी र अर्गानिक फुडको बारेमा, केही पनि पढ्नुभएन,
तर हात काम्दै गर्दा पनि करेसाबारीमा आफै तरकारी रोप्दै हुनुहुन्थ्यो हिजो ।
पढेलेखेका नातीले तराजुमा जोखेर खाएको, अनि घरमा ढलेको सिनको
नउठाई झोला बोकेर जिम गएको देखेर अचम्म लाग्छ उहाँलाई ।

ए, अंग्रेजी, गणित र विज्ञानका पारखीहरु,
ए, शिक्षा, स्वास्थ्य र न्युट्रीसनका पारखीहरु,
हेर त,
न पढे, न लेखेकी, मेरी आमा कति महान हुनुहुन्छ ?
न पढे, न लेखेकी, मेरी आमा महान हुनुहुन्छ ।

- सि. रेग्मी



CREATIVE CORNER

Protecting yourself online

The internet is a vast network which connects electronic devices together all over the world. In this day and age, we can use the internet to do arguably everything from entertainment use, to shop, to communicate with others, et cetera. This can all be summed up by one main use- sharing information. This information can be personal or just general. For example, sharing videos and pictures on social media, your preferences shared to stores when shopping online and sharing your personal details to companies. But what if an anonymous individual got a hold of this information? What will they be able to do with this information? This is why it is vital that we all stay safe online while using the internet. In this article, you will be able to discover some of the ways people are able to intercept personal data and ways you can protect yourself.

Not all online content can be trusted. When using the internet, it is important to understand the threats that may occur. Technology is rapidly evolving and as a result, the way that criminals are using the internet is also changing. There are several different threats to computer systems that include:

- Social engineering- tricking people into giving sensitive data such as PINs or passwords
- Malicious code- software written to harm or cause issues with a computer
- Human error

Phishing

Phishing is one of the most common methods of social engineering but despite how much we think we know about scam emails, people still frequently fall victim. Phishing is where a target is contacted via email, telephone or text message by someone posing as a legitimate institution to lure individuals to provide sensitive data such as passwords, personal data and banking/credit card details. According to **Action Fraud**, they receive more than 400,000 reports of phishing emails every year and **Mimecast's State of Email Security** have stated that 58% of organisations saw phishing attacks increase in the past 12 months in June 2020.

Identifying Phishing emails

Unusual sender- Although the name of the sender is the name of the organisation, when you click on the sender's email address, the domain name (the bit after the @ symbol) will not match the apparent sender of the email. For example, in a legitimate email from google, the email address of the sender will end in '@google.com'. Here is another example of a legitimate email address and fake email address of an organisation:

The email is poorly written- phishing emails usually contain poor spelling and grammar

Includes suspicious attachments or links- Phishing emails contain a payload- this will either be an infected document that you're asked to download or a link to bogus websites.

Creates sense of urgency- Scammers know that most of us procrastinate; we decide to deal with emails later. This is why many phishing emails request that you act now or it will be too late.

Malicious code

Virus- A virus is a piece of malware which infects a computer and then replicates itself to be passed onto another computer

Trojans- These appear to be a piece of harmless software, often given away for free, for example, a software to watch online exclusive movies and tv series for free. However, they contain malicious code like viruses, inside. This appears once the gifted software is installed

Ransomware-this hijacks the data on computer systems by encrypting it and then demands the owners to pay money in order to decrypt it. They usually encrypt your personal data and passwords so you cannot access certain websites that hold sensitive data like credit card details.

CREATIVE CORNER

Protecting yourself online

Protecting yourself from Malicious code

By downloading an **anti-virus software**, you are able to protect yourself from these malicious codes and attacks. The software holds a large database of known viruses and if a program that is installing or a file being opened, appears to be one of these viruses, it will warn the user about it. It is **vital** that you update your anti-virus software so that the software can identify new viruses too. Some anti-virus software include: **Bitdefender, Kaspersky, Avast, McAfee, Norton.**

Human Error

Weak/default passwords

Hackers are able to crack a password using their own software which guesses possible combinations of a targeted password until the correct password is discovered. To make it harder for hackers to crack a password, you must follow these simple rules:

- have a password that is six or more characters long
- include upper and lower letter case letters
- include numbers
- include symbols
- avoid information that may be easy to guess such as relatives' names or birthdays

Shouldering

Shouldering is looking at someone's information over their shoulder, for example, looking at someone enter their PIN in a shop or at a cashpoint.

A person can avoid this by using their hand to cover the keypad as they type their PIN.

Summary

From this article, I hope you understand that even though you think that you are safe online, this is not guaranteed. There are some measures in place to protect you such as legislations, however, hackers usually do not leave a trace when posing cyber-attacks so they don't care about these legislations because frankly, they assume of not getting caught. This is the fundamental reason why you must ensure that you are safe online. The internet is an extraordinary place to do many things but it can also be dangerous at the same time.

Stay safe and stay secure. Thank you.

REFERENCES:

<https://www.kaspersky.co.uk/resource-center/definitions/what-is-internet-security>

<https://www.itgovernance.co.uk/blog/5-ways-to-detect-a-phishing-email>

<https://www.phishing.org/what-is-phishing>



By Taaj Ojha, Year-12
Sir William Borlase's Grammar
School, Marlow

CREATIVE CORNER

Dystopia

Destruction. Ghost-like smog's surfaced towering figures like a veil, as the abundance stared down into the abyss, gleaming at its subordinate world. Rain pattered onto my window as I could hear the sound of gunshots present in the distance, the incessant cry of humans reverberating my eardrum. This was what our world had come to.

Suddenly, there was an emphatic knock on the door as I stood up sharply from my bed, aware that an intruder may break in. I was petrified as I leaned towards the kitchen knife, patiently opening the top bolt of my door. And then WHOOSH. A gust of icy air swept into my room, goosebumps prickling the edge of my skin. It was no-one. Just my imagination...

I proceeded to stare out of my window, the endless reality of life right before my eye shone. Fire, death and bereavement shone everywhere, realising that this is the period I live in.

I recollected about my family, my friends, all the people close to me. But now they were gone, snatched away from me in an instance, not able to bid my farewells.

The year of 2092

Oscar Ojha
Year- 9
Upton Court Grammar School
Slough, England



ANSWERS TO GAMES & QUIZES

8	3	6	5	2	9	1	7	4
2	9	1	7	4	3	8	6	5
4	7	5	8	1	6	2	9	3
5	4	8	6	3	2	7	1	9
3	6	9	1	7	5	4	8	2
1	2	7	9	8	4	3	5	6
9	1	4	2	6	8	5	3	7
7	5	3	4	9	1	6	2	8
6	8	2	3	5	7	9	4	1

1	Istanbul
2	Venice
3	1815 AD
4	8
5	Canada
6	117 miles (188.3 km)

QUIZ ANSWERS

१	चन्दन घाँसेको
२	बिर्ता
३	कमीलाको ताँती
४	गिलावको फूल
५	आमली

पाँचौँ खाली कथा को उत्तरहरू

SOLVED

SUDOKU : 3

PLEASE COMMENT

DO YOU HAVE ANY COMMENTS, SUGGESTIONS OR RECOMMENDATIONS FOR OUR BULLETINS?

WOULD YOU LIKE TO CONTRIBUTE TO OUR FUTURE PUBLISHERMENTS?

PLEASE LET US KNOW BY EMAILING US AT:

INFO@NBC-UK.ORG OR VISIT OUR [WEBSITE - WWW.NBC-UK.ORG](http://WWW.NBC-UK.ORG)

NBC-UK BULLETIN TEAM



Rajendra Ojha



Rabindra Adhikari



Khem Raj Joshi



Dr. Jagan Karki



K P Sigdel



Churamani Regmi



Suman C Gurung



Rajan Adhikari