

SHARIATPUR DEVELOPMENT SOCIETY
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2021

STATEMENTS

**AUDITOR'S REPORT
&
THE CONSOLIDATED FINANCIAL STATEMENTS
OF
SDS (SHARIATPUR DEVELOPMENT SOCIETY)
FOR THE YEAR ENDED JUNE 30, 2021**

**SDS (SHARIATPUR DEVELOPMENT SOCIETY)
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2021**

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INDEPENDENT AUDITOR'S REPORT**To the Management of SDS (Shariatpur Development Society)****Opinion**

We have audited the accompanying financial statements of SDS (Shariatpur Development Society) which comprise the consolidated statement of financial position as at June 30, 2021, and the consolidated statement of profit or loss and other comprehensive income, the consolidated statement of receipts and payments for the period then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position as at June 30, 2021 and the result of its operations and its receipts and payments for the period then ended in accordance with the basis of accounting summarized in note # 3.00 and reporting provisions of International Financial Reporting Standards (IFRS) and International Accounting Standards.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the Project in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of this financial statement in accordance with the IFRSs and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Project's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to cease the project or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Project's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

Our Objectives are to obtain reasonable assurance about whether the financial statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high-level assurance, but it does not guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

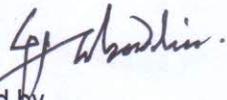
- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the organization's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

22 November, 2021
Dhaka

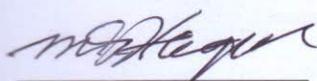
Sign for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants


Signed by,
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrollment No. 804
DVC# 2111230804AS592423

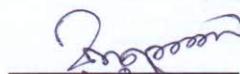
SDS (Shariatpur Development Society)
Consolidated Statement of Financial Position
For the year ended 30 June 2021

Particulars	Notes	As at			Amount in BDT
		30 June 2021			As at
		MF	Development Projects	Total	30 June 2020
				Total	
Assets:					
Non Current Assets:					
Property, Plant and Equipment	4.00	133,674,314	6,740,495	140,414,809	152,567,584
Current Assets:					
Long term Investments	5.00	183,294,811	335,779	183,630,590	81,037,231
Short term Investments	6.00	1,323,001	3,475,000	4,798,001	52,777,621
Loan to beneficiaries	7.00	2,757,996,899	-	2,757,996,899	2,452,814,100
Other Assets	8.00	32,370,361	605,348	32,975,709	37,387,649
Internal Loan	9.00	-	-	-	-
Cash and Bank Balance	10.00	89,398,566	2,678,721	92,077,287	87,122,441
Total Current Assets		3,064,383,638	7,094,848	3,071,478,486	2,711,139,042
Total Assets :		3,198,057,952	13,835,343	3,211,893,295	2,863,706,626
Current Liabilities:					
Members Savings Deposit General	11.00	778,665,064	-	778,665,064	707,934,941
Members Savings Deposit: Voluntary	12.00	143,531,653	-	143,531,653	153,336,316
Loan Loss Provision	13.00	110,114,163	-	110,114,163	82,062,533
Un-Earned Premium Micro & Livestock insurance	14.00	58,563,354	-	58,563,354	50,089,444
Provisions for Interest on SMS	15.00	22,419,329	-	22,419,329	15,467,810
Provision for Expenses	16.00	1,268,624	-	1,268,624	7,773,986
Others Payable	17.00	56,225,713	2,441,479	58,667,192	10,457,854
Non Current Liabilities:					
Loan from PKSF	18.00	1,113,957,621	-	1,113,957,621	1,055,295,840
Commercial loan	19.00	299,631,151	-	299,631,151	246,464,655
Internal Loan	20.00	-	-	-	-
Capital and reserves:					
Retained Surplus	21.00	552,313,153	11,393,864	563,707,017	482,207,064
Reserve fund	22.00	61,368,127	-	61,368,127	52,532,558
Total Capital & Liabilities		3,198,057,952	13,835,343	3,211,893,295	2,863,623,001

The annexed notes form an integral parts of these financial statement.



Prof. Md. Sirajul Hoque
Chairman



Rabeya Begum
Executive Director



Md. Eiyasin Khan
Deputy Director (F & A)

Signed in terms of our separate report of even date annexed.

22 November 2021
Dhaka

Sign for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants



Signed by,
Md Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrollment No# 804
DVC# 2111230804AS592423

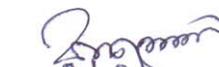
SDS (Shariatpur Development Society)
Consolidated Statement of Profit/Loss and Others Comprehensive Income
For the period from 01 July 2020 to 30 June 2021

Particulars	Notes	As at			Amount in BDT
		30 June 2021			As at
		MF	Development Projects	Total	30 June 2020
				Total	
Income:					
Service Charge Received	23.00	526,477,946	-	526,477,946	397,444,431
Grant Received	24.00	-	75,087,226	75,087,226	71,249,324
Bank Interest		1,651,659	71,904	1,723,563	1,491,832
Interest on FDR		2,886,823	-	2,886,823	3,780,790
Sale of pass Book & Form		884,878	414,385	1,299,263	509,337
SDS Academy Inc.		-	1,577,401	1,577,401	2,044,924
Traning Center Income		6,140,049	-	6,140,049	6,888,102
Write off Loan		174,310	-	174,310	534,194
SDS Contribution		505,720	719,000	1,224,720	-
Member Fee		-	18,600	18,600	7,440
Others income		355,168	45,000	400,168	655,425
Total Income		539,076,553	77,933,516	617,010,069	484,605,799
Expenditure:					
Service charge paid to PKSf	25.00	66,850,192	-	66,850,192	53,079,559
Service charge paid to Bank	26.00	16,456,450	-	16,456,450	21,751,264
Interest on Savings	27.00	37,574,403	-	37,574,403	30,545,856
Salary & Allowances		233,389,200	6,909,919	240,299,119	187,550,211
Traveling & Conveyance		6,862,084	267,243	7,129,327	7,170,078
Printing & Stationary		2,299,673	98,618	2,398,291	2,833,193
Telephone, Internet and Postage		1,805,879	7,772	1,813,651	1,560,319
Entertainment		1,062,747	-	1,062,747	1,368,387
Office Rent		7,144,507	-	7,144,507	6,948,696
Electricity and Gas		1,182,671	52,574	1,235,245	1,138,550
Training Expenses		10,500	32,047	42,547	1,072,907
Fuel Cost & Maintenance		3,020,659	1,383	3,022,042	2,739,321
Repair & Maintenance		2,903,760	47,925	2,951,685	2,561,589
Lunch Subsidy /Food cost		1,803,329	34,801	1,838,130	3,063,269
Newspapers and Periodicals		33,056	-	33,056	170,379
Others Operating Expenses	28.00	2,568,188	628,562	3,196,750	3,955,009
Legal support		22,900	-	22,900	26,497
Income Tax Expenses		1,754,232	1,023,166	2,777,398	4,870,045
Softwear Maintenance Expenses		1,229,760	-	1,229,760	1,209,600
Donation		214,930	138,000	352,930	310,810
Advertisement & recruitment exp		-	20,496	20,496	4,140
Audit Fee		337,500	30,000	367,500	312,500
Registration & MRA Yearly fees		900,720	155,100	1,055,820	-
COVID-19 Response & Humanitarian Activities		137,638	-	137,638	-
Administrative exp		-	527,471	527,471	379,793
SDS Academy Exp		-	1,664,830	1,664,830	2,155,001
Bank Charges and Commission		1,076,022	40,061	1,116,083	916,665
Loan Loss Provision Expenses		28,051,630	-	28,051,630	7,002,842
Development Project Expenses (MF)	29.00	9,650,764	31,462,024	41,112,788	48,032,793
Direct Development Activities Cost	30.00	-	34,024,155	34,024,155	21,924,003
Traning Center Exp	31.00	5,767,840	-	5,767,840	6,434,791
Depreciation Expenses	32.00	15,182,415	698,635	15,881,050	18,496,099
Total Expenditure		449,293,649	77,864,782	527,158,431	439,584,166
Excess of income over expenditure		89,782,904	68,734	89,851,638	45,021,633
Total :		539,076,553	77,933,516	617,010,069	484,605,799

The annexed notes form an integral parts of these financial statement.



Prof. Md. Sirajul Hoque
Chairman



Rabeya Bequm
Executive Director



Md. Eiyasin Khan
Deputy Director (F & A)

Signed in terms of our separate report of even date annexed

22 November 2021
Dhaka

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants



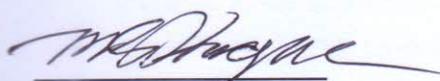
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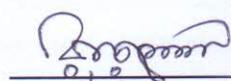
SDS (Shariatpur Development Society)
Consolidated Statement of Receipts and Payments
For the period from 01 July 2020 to 30 June 2021

Particulars	Notes	As at			Amount in BDT
		30 June 2021			As at
		MF	Development Projects	Total	30 June 2020
				Total	
A: Receipts:					
Opening Balance:					
Cash in Hand		3,070,983	33,283	3,104,266	2,998,730
Cash at Bank		79,330,123	4,688,052	84,018,175	82,896,334
MCP Loan Received from PKSf	33.00	788,300,000	-	788,300,000	657,500,000
Loan Realized from Beneficiaries	34.00	3,573,354,930	-	3,573,354,930	3,000,114,830
Service charges received	35.00	512,490,928	-	512,490,928	394,183,945
Members Savings Deposit (General)	36.00	326,027,660	-	326,027,660	303,974,018
Members' Savings Deposits Collection (Voluntary)	37.00	50,055,037	-	50,055,037	58,600,696
Risk Fund/Appodkalin Fund	38.00	27,965,377	-	27,965,377	24,234,845
Loan Received from Bank	39.00	356,070,000	-	356,070,000	227,575,000
Grant Received	40.00	4,778,671	59,353,410	64,132,081	53,175,510
Loan & Others A/c:					
Others Project Income	41.00	956,284	-	956,284	5,048,851
Other receipts	42.00	38,840,243	1,705,750	40,545,993	41,021,071
Interest on FDR	43.00	1,269,820	-	1,269,820	3,734,316
FDR Encashment	44.00	205,901,308	-	205,901,308	223,711,668
Internal Loan		-	14,584,532	14,584,532	16,515,901
Advance A/C		831,266	1,114,581	1,945,847	2,048,492
Write off Loan		-	-	-	534,194
Others Income		-	102,200	102,200	621,780
Sale Of pass Book & Form		871,103	126,135	997,238	509,337
Adational Service charge Income		4,252,875	-	4,252,875	-
SDS Contribution		-	719,000	719,000	-
Bank Interest		2,361,845	51,543	2,413,388	1,488,554
SDS Academy Inc.		-	1,577,401	1,577,401	2,044,924
Member Fee		-	18,600	18,600	7,440
Total		5,976,728,453	84,074,487	6,060,802,940	5,102,540,436
B. Payments					
Loan Disbursement to Beneficiaries	45.00	3,964,921,000	-	3,964,921,000	3,489,001,000
MCP Loan Refunded to PKSf (Principal)	46.00	729,638,219	-	729,638,219	408,611,858
MCP Loan Refunded to Bank (Principal)	47.00	302,903,504	-	302,903,504	263,168,688
Service charge paid to PKSf	48.00	66,850,192	-	66,850,192	53,079,559
Service charge paid to Bank	49.00	16,456,450	-	16,456,450	21,751,264
Purchase of Fixed Assets:	50.00	3,080,398	337,895	3,418,293	10,518,011
Members Savings Refund (General)	51.00	212,679,941	-	212,679,941	151,021,930
Members Savings Refund (Voluntary)	52.00	51,529,544	-	51,529,544	45,867,609
Investment:	53.00	257,373,608	-	257,373,608	235,536,711
Risk Fund/Appodkalin Fund	54.00	121,686	-	121,686	4,254,099
Loan & Others A/C					
Others Assets	55.00	50,210,365	-	50,210,365	31,896,623
Staff loan (Vehical)		-	-	-	544,478
Internal Loan		-	16,784,532	16,784,532	14,305,271
Advances A/C		-	4,179,083	4,179,083	17,768,737
Provision for Expenses		-	12,000	12,000	1,484,133
Transport cost		-	1,831,154	1,831,154	296,939
Operating expenses:					
Salary & Allowances		161,472,500	6,909,919	168,382,419	154,326,449
Traveling & Conveyance		6,729,498	262,043	6,991,541	9,718,829

Particulars	Notes	As at			Amount in BDT
		30 June 2021			As at
		MF	Development Projects	Total	30 June 2020
				Total	
Printing & Stationary		2,295,673	98,618	2,394,291	2,771,704
Telephone & Postage		1,801,079	7,772	1,808,851	1,560,219
Honorarium		-	30,000	30,000	126,512
Entertainment Cost		1,035,028	-	1,035,028	1,368,387
Office Rent		6,486,407	-	6,486,407	6,066,051
Gas and Electricity		1,137,386	52,574	1,189,960	1,101,550
Training Expenses		-	28,037	28,037	803,302
Fuel		2,267,543	1,383	2,268,926	2,712,311
Repair & Maintenance		2,640,517	39,316	2,679,833	1,961,630
Paper Bill		33,056	-	33,056	170,379
Donation		214,930	138,000	352,930	310,810
Tax Expenses		1,175,426	6,337	1,181,763	2,750,422
Receivable		-	-	-	285,867
Software Maintenance Expenses		1,024,800	-	1,024,800	1,209,600
Advertisement & Recruitment Exp		11,036	20,496	31,532	318,781
Lunch Subsidy/Food cost		1,759,104	34,801	1,793,905	2,749,841
Legal Expenses		22,900	-	22,900	20,997
Audit Fee		-	30,000	30,000	62,500
Administrative exp		243,358	527,471	770,829	374,202
Staff Group Insurance		-	-	-	2,169,237
Bank charge		1,163,805	40,061	1,203,866	916,546
Direct Development Activities Cost		-	30,053,417	30,053,417	17,671,524
Development Project Expenses	56.00	19,764,988	15,636,153	35,401,141	37,799,646
Others Operating Expenses	57.00	15,785,738	2,669,874	18,455,612	14,828,788
SDS Academy Exp.		-	1,664,830	1,664,830	2,155,001
Traning Center Exp.		4,500,208	-	4,500,208	-
Sub Total		5,887,329,887	81,395,766	5,968,725,653	5,015,417,995
Closing Balance:					
Cash in Hand		2,795,101	16,787	2,811,888	3,104,266
Cash at Bank		86,603,465	2,661,934	89,265,399	84,018,175
Total		5,976,728,453	84,074,487	6,060,802,940	5,102,540,436

The annexed notes form an intergral parts of these financial statement.


Prof. Md. Sirajul Hoque
Chairman


Rabeya Begum
Executive Director


Md. Eiyasin Khan
Deputy Director (F & A)

Signed in terms of our separate report of even date annexed

22 November 2021
Dhaka

Sign for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants


Signed by,
Md Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrollment No# 804
DVC# 2111230804AS592423

**Notes to the Financial Statements
of
SDS (Shariatpur Development Society)
Consolidated Financial Statements
For the year ended June 30, 2021**

1.00 Introduction:

1.01 Background:

The Social works involved with the establishment of SDS (Shariatpur Development Society) had long experience in extending relief and rehabilitation activities in the event of natural disaster in the starting area of the lower Meghna and the last part of the river Padma. After the devastation flood of 1987 and 1988 initiative was taken by the founder of the organization to form an organization for development of the disadvantage people in collaboration with the like-minded red-cross worker's, Lawyer's Journalists and women workers. SDS started working on 1st Sep. 1991 and after getting registration from social welfare in 1992. It extended its activities on family planning and child health in the village of Shariatpur Sadar Thana.

SDS (Shariatpur Development Society) is a Nonprofit earning, Non Government Voluntary Organization, Registered with Social Welfare vide reg. no Shari-77, Dated-10.08.1992; registered with the NGO Affairs Bureau having vide registration No. 794 dated 29-12-1993 and last renewal date 29.12.2018 with retrospective effect from 29.12.2018, Micro Credit Regulatory Authority (MRA) Registration no.03074-04616-00229 Dated 29.04.2008 And Registered with Joint Stock Companies vide reg. no S-6456(700),Dated 26.02.2007. It is a national NGO involved in the process of improving the social and economic conditions of the poor masses.

1.02 Vision and Mission

Vision: A just society without poverty, equality for everyone, decent place to live.

Mission: The mission of SDS is to facilitate initiatives to work with underprivileged people to uplift their present situation. SDS is also committed to collectively work towards establishing economic, social, cultural, health, political and environmental rights as well as to bring about accountable and transparent governance system at all spheres of the society.

1.03 Overall Goals of the SDS:

- (a) Enhance easily accessible, cost effective and sustainable financial services to the people living in the SDS project area that would enable increased investment in income generating activities resulting in an increase of their income levels for financial development as well as social development.
- (b) Solidarity and collective action by community members and action by duty bearers towards realizing the rights of women and men and reducing gender discrimination, exploitation and violence against women and girls.
- (c) Increased involvement of women and men to ensure the enrolment and retention of girls in school, and increased access of women and men to life management education required for secure livelihoods and personal development.
- (d) Boost agricultural sustainability, adoptability, food security and good nutrition.
- (e) Reduce risk and build resilience to disasters and climate change with a focus on adaptation.
- (f) Diminish health vulnerability including child mortality, maternal mortality, water, sanitation and hygiene.
- (g) Ensure equal participation and effective representation of marginalized groups, thereby strengthening inclusive democratic governance

2.01 Corporate Information:

Name of Organization	SDS (Shariatpur Development Society)
Year of establishment	1991
Legal Entity	Registered under Social Welfare Directorate vide registration no. Shari-77, dated-10.08.1992; registered with the NGO Affairs Bureau having vide registration No. 794 dated 29-12-1993 and last renewal date 29.12.2018 with retrospective effect from 29-12-2018, registered with Registrar of Joint Stock Companies vide reg. no S-6456(700)/07, dated 26.02.2007 and Micro Credit Regulatory Authority (MRA) Registration no. 03074-04616-00229 dated 29.04.2008.
Name of the Operations (Programs)	Consolidated Report
Statutory Audit conducted up to	30 June 2021
Name of the statutory auditor for last year	Aziz Halim Khair Choudhury, Chartered Accountants
Name of the statutory auditor for current year	Aziz Halim Khair Choudhury, Chartered Accountants
No. of Executive Committee Members Meeting held on 2020-2021	09
Date of last AGM	29.11.2020

2.02 List of Executive Committee Members:

SL. No.	Name & Designation	Date of Birth	Father's Name	Present Address	Educational Qualification	Profession
01	Md. Serajul Huq (Chairman)	01.11.1947	Late. Abdul Jalil Malat	Danuka, Sadar, Shariatpur	M.Com	Social Service
02	M M Jahangir (Vice Chairman)	05.05.1967	Late. Hatam Ali Mirda	Vill: Kagdi, Post: Kagdi-8000, Shariatpur Pourashava, Shariatpur Sadar, Shariatpur.	BA	Business
03	Md. Amin (Seceretary)	13.06.1957	Late. Abdul Khalak	Vill: Uttor Charkumaria Post: Char Vayara -8030, Bhadorgonj, Shariatpur.	HSC	Business
04	Rasida Begum (Treasurer)	13.11.1973	Md. Meser Ali Mollah	House: 233, Vill: East kotapara, Post: Dasatta-8000, Shariatpur Pourashava, Sadar, Shariatpur.	Class Eight	Social Service



05	Anik Ghatak Chowdhury (Executive Member)	01.04.1965	Late Rothindrokanto Ghatak Chowdhury	Vill: South Baluchara, Post: Shariatpur-8000, Shariatpur sadar, Shariatpur	HSC (Banking Diploma)	Business
06	Rasida Begum (Executive Member)	05.08.1974	Md. Shahidullah	Vill: Dhanuka Khasal, Post: Jajira-8000, Shariatpur Prosova, Sadar, Shariatpur.	MA, B.ED, L.L.B.	Lawyer
07	Md. Amir Hossain (Executive Member)	10.01.1964	Md. Hazi Md Momin uddin Mia	Vill: Palong 60 no Palong, Post: Palong-8000, Shariatpur sadar, Shariatpur Prosova, Shariatpur	BA, L.L.B.	Lawyer
08	Kalo Rani Baidya (Executive Member)	08.07.1962	Mr. Jibon Chandro Surodor	Vill: 246 tulasar, Post: Shariatpur-8000, Shariatpur sadar, Shariatpur	Class Five	Social Service
09	Farida Begum (Executive Member)	05.01.1962	Md. Mohiuddin Mollah	Vill: Sujasar, Post: Upoisi-8020, Naria, Shariatpur	Class Five	Social Service

3.00 Accounting Policies

3.01 Basis of Accounting

The Financial Statements are prepared under historical cost convention on accrual basis.

3.02 Currencies:

All of organizations assets, liabilities, capital fund, income and expenditure are denominated in terms of nearest BD Taka.

3.03 Reporting period

The reporting period of the project covers 12 months period from 1 July 2020 to 30 June 2021.

3.04 General

01. Figures in the financial statements have been rounded off to the nearest Taka.
02. The auditors have checked approximately seventy five percent (75%) vouchers of SDS (Shariatpur Development Society).
03. Salary of the employees was disbursed through bank account.



Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
4.00	Fixed Assets:				
	Opening balance	177,839,386	12,857,186.0	190,696,572	179,548,259
	Add: Addition during the year	3,440,594	287,681.0	3,728,275	11,574,270
		181,279,980	13,144,867.0	194,424,847	191,122,529
	Less: Disposal Adjustment during the year	180,978	-	180,978	425,957
		181,099,002	13,144,867.0	194,243,869	190,696,572
	Less: Accumulated depreciation	47,424,688	6,404,372.0	53,829,060	38,128,988
	Written Down Value	133,674,314	6,740,495.0	140,414,809	152,567,584
5.00	Long term Investments :				
	FDR A/C: Savings	5.01 105,459,917	-	105,459,917	80,721,813
	FDR Account Reserve Fund	5.02 77,834,894	-	77,834,894	50,774,818
	FDR A/C: STTI	5.03 -	335,779.0	335,779	315,418
	Total	183,294,811	335,779.0	183,630,590	131,812,049
5.01	FDR A/C: Savings				
	Opening balance	80,721,813	-	80,721,813	72,275,703
	Add: Invested during the year	122,620,516	-	122,620,516	137,746,599
	Add: Adjustment During the year	117,588	-	117,588	-
		203,459,917	-	203,459,917	210,022,302
	Less: Encashment during the year	98,000,000	-	98,000,000	129,300,489
	Closing Balance	105,459,917	-	105,459,917	80,721,813
5.02	FDR Account Reserve Fund:				
	Opening balance	50,774,818	-	50,774,818	49,559,043
	Add: Invested during the year	134,739,010	-	134,739,010	95,626,954
	Add: Adjustment during the year	222,374	-	222,374	-
		185,736,202	-	185,736,202	145,185,997
	Less: Encashment during the year	107,901,308	-	107,901,308	94,411,179
	Closing Balance	77,834,894	-	77,834,894	50,774,818
5.03	FDR A/C: STTI				
	Opening balance	-	315,418.0	315,418	62,140
	Add: Invested during the year	-	-	-	250,000
	Add: Adjustment During the year	-	20,361.0	20,361	3,278
		-	335,779.0	335,779	315,418
	Less: Adjustment During the year	-	-	-	-
	Closing Balance	-	335,779.0	335,779	315,418
6.00	Short term Investments				
	Reserve Fund Investment (RFI):	6.01 70,411	-	70,411	1,956,329
	Investment to SDS Enterprise	6.02 -	3,475,000.0	3,475,000	-
	Int. Rec. on FDR A/C: Savings	6.03 972,641	-	972,641	8,802
	Int. Rec. on FDR A/C: Reserve:	6.04 279,949	-	279,949	37,672
	Total	1,323,001	3,475,000.0	4,798,001	2,002,803
6.01	Reserve Fund Investment (RFI):				
	Opening balance	1,956,329	-	1,956,329	43,171
	Add: Investment during the year	14,082	-	14,082	1,913,158
		1,970,411	-	1,970,411	1,956,329
	Less: Encashment during the year	1,900,000	-	1,900,000	-
	Closing Balance	70,411	-	70,411	1,956,329
6.02	Investment to SDS Enterprise				
	Opening balance	-	-	-	-
	Add: Paid during the year	-	3,475,000.0	3,475,000	-
		-	3,475,000.0	3,475,000	-
	Less: Realization during the year	-	-	-	-
	Closing Balance	-	3,475,000.0	3,475,000	-

Notes	Particulars	30 June 2021			Amount in BDT	
		MFP	Development Projects	Total	30 June 2020	
6.03	Interest Received on FDR A/C: Savings:					
	Opening balance	8,802	-	8,802	612,468	
	Add: Investment during the year	-	-	-	-	
	Add: Adjustment during the year	-	-	-	-	
		8,802	-	8,802	612,468	
	Add: Interest receivable during the year	972,641	-	972,641	8,802	
		981,443	-	981,443	621,270	
	Less: Encashment during the year	8,802	-	8,802	612,468	
	Closing Balance	972,641	-	972,641	8,802	
6.04	Int. Rec. on FDR A/C: Reserve:					
	Opening balance	37,672	-	37,672	322,768	
	Add: Interest receivable during the year	279,949	-	279,949	37,672	
		317,621	-	317,621	360,440	
	Less: Encashment during the year	26,348	-	26,348	322,768	
	Less: Adjustment during the year	11,324	-	11,324	-	
	Closing Balance	279,949	-	279,949	37,672	
7.00	Loan to beneficiaries:					
	Jagoron	7.01	657,543,186	-	657,543,186	676,229,954
	Agrosor-MDP	7.02	70,951,077	-	70,951,077	86,288,422
	Agrosor	7.03	979,893,610	-	979,893,610	891,809,690
	Buniad	7.04	6,391,456	-	6,391,456	12,608,367
	LEPG	7.05	1,655,023	-	1,655,023	5,837,382
	Sufalon	7.06	260,513,562	-	260,513,562	430,647,541
	LIFT Project	7.07	62,236,295	-	62,236,295	52,767,441
	ENRICH (IGA)	7.08	78,292,273	-	78,292,273	93,945,149
	ENRICH (LI)	7.09	833,631	-	833,631	963,994
	ENRICH (AC)	7.10	2,214,284	-	2,214,284	5,305,686
	KGF (Sufalon)	7.11	82,874,690	-	82,874,690	31,480,270
	Housing Project (HIS)	7.12	30,999,478	-	30,999,478	44,775,008
	LICHSP Abason	7.13	129,147,707	-	129,147,707	23,618,904
	SAHOS	7.14	56,155	-	56,155	61,256
	Start-up	7.15	754,206	-	754,206	1,496,411
	Probasi Kallan	7.16	12,772,538	-	12,772,538	25,785,911
	LEFT -Goat rearing	7.17	14,280,947	-	14,280,947	10,460,961
	Abason	7.18	28,836,560	-	28,836,560	19,141,516
	BCL	7.19	-	-	-	-
	Agrosor SEP	7.20	53,664,204	-	53,664,204	39,590,237
	Agrosor-MDP-AF	7.21	540,000	-	540,000	-
	Agrosor SEP-2	7.22	1,211,667	-	1,211,667	-
	Agrosor SEP-GSL	7.23	1,940,517	-	1,940,517	-
	LRL	7.24	86,840,906	-	86,840,906	-
	BB-RSL	7.25	193,552,927	-	193,552,927	-
	Total:		2,757,996,899	-	2,757,996,899	2,452,814,100
7.01	Jagoron					
	Opening balance		676,229,954	-	676,229,954	611,685,267
	Add: Disbursement during the year		1,083,874,000	-	1,083,874,000	1,056,235,000
			1,760,103,954	-	1,760,103,954	1,667,920,267
	Less: Realization during the year		1,060,969,728	-	1,060,969,728	970,233,961
	Less: Adjustment during the year		41,591,040	-	41,591,040	21,456,352
	Closing Balance		657,543,186	-	657,543,186	676,229,954
7.02	Agrosor-MDP:					
	Opening balance		86,288,422	-	86,288,422	-
	Add: Disbursement during the year		64,836,000	-	64,836,000	107,759,000
			151,124,422	-	151,124,422	107,759,000
	Less: Realization during the year		78,946,058	-	78,946,058	21,031,197
			72,178,364	-	72,178,364	86,727,803
	Less: Write off during the year		-	-	-	-
	Less: Adjustment during the year		1,227,287	-	1,227,287	439,381
	Closing Balance		70,951,077	-	70,951,077	86,288,422

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
7.03	Agrosor				
	Opening balance	891,809,690	-	891,809,690	521,651,004
	Add: Disbursement during the year	1,257,935,000	-	1,257,935,000	1,160,002,000
		2,149,744,690	-	2,149,744,690	1,681,653,004
	Less: Realization during the year	1,140,062,151	-	1,140,062,151	781,114,488
		1,009,682,539	-	1,009,682,539	900,538,516
	Less: Adjustment during the year	29,788,929	-	29,788,929	8,728,826
	Closing Balance	979,893,610	-	979,893,610	891,809,690
7.04	Buniad				
	Opening balance	12,608,367	-	12,608,367	16,028,585
	Add: Disbursement during the year	11,736,000	-	11,736,000	21,900,000
		24,344,367	-	24,344,367	37,928,585
	Less: Realization during the year	17,303,784	-	17,303,784	24,673,970
		7,040,583	-	7,040,583	13,254,615
	Less: Write off during the year	-	-	-	-
	Closing Balance	6,391,456	-	6,391,456	12,608,367
7.05	LEpiG:				
	Opening balance	5,837,382	-	5,837,382	-
	Add: Disbursement during the year	1,970,000	-	1,970,000	6,415,000
		7,807,382	-	7,807,382	6,415,000
	Less: Realization during the year	5,973,168	-	5,973,168	577,618
		1,834,214	-	1,834,214	5,837,382
	Less: Adjustment during the year	179,191	-	179,191	-
	Closing Balance	1,655,023	-	1,655,023	5,837,382
7.06	Sufalon				
	Opening balance	430,647,541	-	430,647,541	564,778,913
	Add: Disbursement during the year	505,466,000	-	505,466,000	756,096,000
		936,113,541	-	936,113,541	1,320,874,913
	Less: Realization during the year	670,640,276	-	670,640,276	887,542,391
		265,473,265	-	265,473,265	433,332,522
	Less: Adjustment during the year	4,959,703	-	4,959,703	2,684,981
	Closing Balance	260,513,562	-	260,513,562	430,647,541
7.07	LIFT Project				
	Opening balance	52,767,441	-	52,767,441	43,748,314
	Add: Disbursement during the year	116,575,000	-	116,575,000	79,275,000
		169,342,441	-	169,342,441	123,023,314
	Less: Realization during the year	106,710,646	-	106,710,646	70,215,873
		62,631,795	-	62,631,795	52,807,441
	Less: Adjustment during the year	395,500	-	395,500	40,000
	Closing Balance	62,236,295	-	62,236,295	52,767,441
7.08	ENRICH (IGA)				
	Opening balance	93,945,149	-	93,945,149	102,005,903
	Add: Disbursement during the year	113,919,000	-	113,919,000	115,099,000
		207,864,149	-	207,864,149	217,104,903
	Add: Adjustment during the year	-	-	-	-
		207,864,149	-	207,864,149	217,104,903
	Less: Realization during the year	125,779,313	-	125,779,313	121,197,869
		82,084,836	-	82,084,836	95,907,034
	Less: Adjustment during the year	3,792,563	-	3,792,563	1,961,885
	Closing Balance	78,292,273	-	78,292,273	93,945,149



Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
7.09 ENRICH (LI)					
	Opening balance	963,994	-	963,994	1,328,914
	Add: Disbursement during the year	630,000	-	630,000	545,000
		1,593,994	-	1,593,994	1,873,914
	Add: Adjustment during the year	-	-	-	-
		1,593,994	-	1,593,994	1,873,914
	Less: Realization during the year	760,359	-	760,359	909,920
		833,635	-	833,635	963,994
	Less: Adjustment during the year	4	-	4	-
	Closing Balance	833,631	-	833,631	963,994
7.10 ENRICH (AC)					
	Opening balance	5,305,686	-	5,305,686	8,692,644
	Add: Disbursement during the year	1,550,000	-	1,550,000	2,375,000
		6,855,686	-	6,855,686	11,067,644
	Add: Adjustment during the year	-	-	-	-
		6,855,686	-	6,855,686	11,067,644
	Less: Realization during the year	4,578,547	-	4,578,547	5,761,958
		2,277,139	-	2,277,139	5,305,686
	Less: Adjustment during the year	62,855	-	62,855	-
	Closing Balance	2,214,284	-	2,214,284	5,305,686
7.11 KGF (Sufalon)					
	Opening balance	31,480,270	-	31,480,270	34,327,200
	Add: Disbursement during the year	187,303,000	-	187,303,000	68,325,000
		218,783,270	-	218,783,270	102,652,200
	Add: Adjustment during the year	-	-	-	-
		218,783,270	-	218,783,270	102,652,200
	Less: Realization during the year	135,653,580	-	135,653,580	70,971,930
		83,129,690	-	83,129,690	31,680,270
	Less: Adjustment during the year	255,000	-	255,000	200,000
	Closing Balance	82,874,690	-	82,874,690	31,480,270
7.12 Housing Project (HIS)					
	Opening balance	44,775,008	-	44,775,008	58,473,773
	Add: Disbursement during the year	-	-	-	-
		44,775,008	-	44,775,008	58,473,773
	Add: Adjustment during the year	-	-	-	-
		44,775,008	-	44,775,008	58,473,773
	Less: Realization during the year	13,395,340	-	13,395,340	13,698,765
		31,379,668	-	31,379,668	44,775,008
	Less: Adjustment during the year	380,190	-	380,190	-
	Closing Balance	30,999,478	-	30,999,478	44,775,008
7.13 LICHSP Abason: Tk. 2,150,000/-					
	Opening balance	23,618,904	-	23,618,904	2,150,000
	Add: Disbursement during the year	131,205,000	-	131,205,000	22,450,000
		154,823,904	-	154,823,904	24,600,000
	Add: Adjustment during the year	-	-	-	-
		154,823,904	-	154,823,904	24,600,000
	Less: Realization during the year	25,235,543	-	25,235,543	981,096
		129,588,361	-	129,588,361	23,618,904
	Less: Write off during the year	-	-	-	-
	Less: Adjustment during the year	440,654	-	440,654	-
	Closing Balance	129,147,707	-	129,147,707	23,618,904
7.14 SAHOS					
	Opening balance	61,256	-	61,256	64,653
	Add: Disbursement during the year	-	-	-	-
		61,256	-	61,256	64,653
	Less: Realize during the year	3,908	-	3,908	3,122
	Less: Adjustment during the year	1,193	-	1,193	275
	Closing Balance	56,155	-	56,155	61,256

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
7.15 Start-up					
	Opening balance	1,496,411		1,496,411	2,862,239
	Add: Disbursement during the year	475,000		475,000	980,000
		1,971,411	-	1,971,411	3,842,239
	Less: Realize during the year	1,208,287		1,208,287	2,333,661
	Less: Adjustment during the year	8,918		8,918	12,167
	Closing Balance	754,206	-	754,206	1,496,411
7.16 Probasi Kallan					
	Opening balance	25,785,911		25,785,911	15,373,659
	Add: Disbursement during the year	1,700,000		1,700,000	21,560,000
		27,485,911	-	27,485,911	36,933,659
	Less: Realize during the year	14,553,642		14,553,642	11,147,748
	Less: Adjustment during the year	159,731		159,731	-
	Closing Balance	12,772,538	-	12,772,538	25,785,911
7.17 LEFT -Goat rearing					
	Opening balance	10,460,961		10,460,961	4,093,728
	Add: Disbursement during the year	16,670,000		16,670,000	11,905,000
		27,130,961	-	27,130,961	15,998,728
	Less: Realize during the year	12,838,676		12,838,676	5,537,767
	Less: Adjustment during the year	11,338		11,338	-
	Closing Balance	14,280,947	-	14,280,947	10,460,961
7.18 Abason					
	Opening balance	19,141,516		19,141,516	11,726,224
	Add: Disbursement during the year	14,550,000		14,550,000	9,225,000
		33,691,516	-	33,691,516	20,951,224
	Less: Realize during the year	4,854,956		4,854,956	1,809,708
	Closing Balance	28,836,560	-	28,836,560	19,141,516
7.19 BCL					
	Opening balance	-		-	8,726
	Add: Disbursement during the year	-		-	-
		-	-	-	8,726
	Less: Realize during the year	-		-	8,726
	Closing Balance	-	-	-	-
7.20 Agrosor SEP					
	Opening balance	39,590,237		39,590,237	1,145,000
	Add: Disbursement during the year	60,379,000		60,379,000	48,855,000
		99,969,237	-	99,969,237	50,000,000
	Less: Realize during the year	44,681,754		44,681,754	10,363,062
	Less: Adjustment during the year	1,623,279		1,623,279	46,701
	Closing Balance	53,664,204	-	53,664,204	39,590,237
7.21 Agrosor-MDP-AF					
	Opening balance	-		-	-
	Add: Disbursement during the year	540,000		540,000	-
		540,000	-	540,000	-
	Less: Realize during the year	-		-	-
	Less: Adjustment during the year	-		-	-
	Closing Balance	540,000	-	540,000	-
7.22 Agrosor SEP-2					
	Opening balance	-		-	-
	Add: Disbursement during the year	1,500,000		1,500,000	-
		1,500,000	-	1,500,000	-
	Less: Realize during the year	288,333		288,333	-
	Closing balance	1,211,667	-	1,211,667	-

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
7.23	Agrosor SEP-GSL				
	Opening balance	-	-	-	-
	Add: Disbursement during the year	2,715,000	-	2,715,000	-
		2,715,000	-	2,715,000	-
	Less: Realize during the year	771,150	-	771,150	-
	Less: Adjustment during the year	3,333	-	3,333	-
	Closing balance	1,940,517	-	1,940,517	-
7.24	LRL				
	Opening balance	-	-	-	-
	Add: Disbursement during the year	123,397,000	-	123,397,000	-
		123,397,000	-	123,397,000	-
	Less: Realize during the year	36,221,888	-	36,221,888	-
	Less: Adjustment during the year	334,206	-	334,206	-
	Closing balance	86,840,906	-	86,840,906	-
7.25	BB-RSL				
	Opening balance	-	-	-	-
	Add: Disbursement during the year	265,996,000	-	265,996,000	-
		265,996,000	-	265,996,000	-
	Less: Realize during the year	71,923,843	-	71,923,843	-
	Less: Adjustment during the year	519,230	-	519,230	-
	Closing balance	193,552,927	-	193,552,927	-
8.00	Other Assets :				
	Advance Account	8.01 1,553,789	103,048.0	1,656,837	1,966,875
	Suspension A/C	8.02 2,614,781	-	2,614,781	4,383,189
	Staff Loan A/C: Motor cycle	8.03 3,034,532	-	3,034,532	4,961,697
	Staff Loan A/C: Bi-cycle	8.04 179,000	-	179,000	251,979
	Receivable A/C Other Project	8.05 24,625,791	15,000.0	24,640,791	24,952,984
	Loan A/C CA	8.06 -	-	-	-
	Loan A/C WF	8.07 -	-	-	-
	Loan A/C Kheya	8.08 -	-	-	300,000
	Solar Light Purchases	8.09 -	487,300.0	487,300	487,300
	Group insurance	8.10 362,468	-	362,468	83,625
		32,370,361	605,348.0	32,975,709	37,387,649
8.01	Advance				
	Opening balance	1,512,652	454,223.0	1,966,875	2,163,725
	Less: prior year adjustment	-	-	-	-
		1,512,652	454,223.0	1,966,875	2,163,725
	Add: Paid during the year	9,160,003	4,179,083.0	13,339,086	17,768,737
	Add: Adjustment	500	-	500	-
		10,673,155	4,633,306.0	15,306,461	19,932,462
	Less: Realize during the year	831,266	1,114,581.0	1,945,847	2,048,492
	Less: Adjustment with expenses	8,288,100	3,415,677.0	11,703,777	15,917,095
	Closing Balance	1,553,789	103,048.0	1,656,837	1,966,875
8.02	Suspenses A/C				
	Opening balance	4,383,189	-	4,383,189	4,319,908
	Add: Paid during the year	-	-	-	70,281
		4,383,189	-	4,383,189	4,390,189
	Less: Realize during the year	75,288	-	75,288	7,000
	Less: Adjustment with expenses	1,693,120	-	1,693,120	-
	Closing Balance	2,614,781	-	2,614,781	4,383,189



Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
8.03 Staff Loan A/C: Motor cycle					
	Opening balance	4,961,697	-	4,961,697	6,358,808
	Add: Paid during the year	189,921	-	189,921	388,478
		5,151,618	-	5,151,618	6,747,286
	Less: Realization during the year	584,632	-	584,632	310,090
		4,566,986	-	4,566,986	6,437,196
	Less: Adjustment during the year	1,532,454	-	1,532,454	1,475,499
		3,034,532	-	3,034,532	4,961,697
	Add : Adjustment during the year	-	-	-	-
	Closing Balance	3,034,532	-	3,034,532	4,961,697
8.04 Staff Loan A/C: Bi-cycle					
	Opening balance	251,979	-	251,979	304,879
	Add: Paid during the year	156,000	-	156,000	156,000
		407,979	-	407,979	460,879
	Less: Realization during the year	50,479	-	50,479	10,100
		357,500	-	357,500	450,779
	Less: Adjustment during the year	178,500	-	178,500	198,800
		179,000	-	179,000	251,979
8.05 Receivable A/C Other Project					
	Opening balance	24,952,984	-	24,952,984	30,662,596
	Add: Receivable during the year	92,642	65,000.0	157,642	80,000
	Add: Receivable Adjustment during the year	29,012,774	-	29,012,774	34,287,987
		54,058,400	65,000.0	54,123,400	65,030,583
	Less: Realization during the year	18,267,638	50,000.0	18,317,638	26,353,575
	Less: Adjustment during the year	11,164,971	-	11,164,971	13,724,024
		24,625,791	15,000.0	24,640,791	24,952,984
8.06 Loan A/C CA :					
	Opening balance	-	-	-	1,000
	Add: Received during the year	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		-	-	-	1,000
	Less: Adjustments during the year	-	-	-	1,000
	Closing Balance	-	-	-	-
8.07 Loan A/C WF					
	Opening balance	-	-	-	500,000
	Add: Paid during the year	-	-	-	-
		-	-	-	500,000
	Less: Realization during the year	-	-	-	500,000
		-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance	-	-	-	-
8.08 Loan A/C Khaya					
	Opening balance	-	300,000.0	300,000	300,000
	Add: Paid during the year	-	-	-	-
		-	300,000.0	300,000	300,000
	Less: Realization during the year	-	-	-	-
		-	300,000.0	300,000	300,000
	Less: Adjustment during the year	-	300,000.0	300,000	-
	Closing Balance	-	-	-	300,000
8.09 Solar Light purchases: Tk. 487,300					
	Opening balance	-	487,300.0	487,300	487,300
	Add: Purchases during the year	-	-	-	-
		-	487,300.0	487,300	487,300
	Less: Sales during the year	-	-	-	-
	Closing Balance	-	487,300.0	487,300	487,300

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
8.10	Group insurance				
	Opening balance	83,625	-	83,625	(195,227)
	Add: Received during the year	2,718,577	-	2,718,577	2,169,237
	Add: Adjustment during the year	25,000	-	25,000	-
		2,827,202	-	2,827,202	1,974,010
	Less: Refund during the year	1,080,018	-	1,080,018	563,349
	Less: Adjustment during the year	1,384,716	-	1,384,716	1,327,036
	Closing Balance	362,468	-	362,468	83,625
9.00	Internal Loan				
	Opening balance	-	3,195,329.0	3,195,329	4,530,000
	Add: Paid during the year	5,795,000	14,528,000.0	20,323,000	9,847,871
	Add: Adjustment during the year	-	-	-	-
		5,795,000	17,723,329.0	23,518,329	14,377,871
	Less: Realization during the year	5,795,000	12,401,500.0	18,196,500	11,182,542
		-	5,321,829.0	5,321,829	3,195,329
	Less: Adjustment during the year	-	3,216,829.0	3,216,829	-
	Closing Balance	-	2,105,000.0	2,105,000	3,195,329
10.00	Cash And Bank Balance				
	Cash in hand	2,795,101	16,787.0	2,811,888	3,104,266
	Cash at Bank	86,603,465	2,661,934.0	89,265,399	84,018,175
	Total	89,398,566	2,678,721.0	92,077,287	87,122,441
11.00	Members Savings Deposit: General				
	Jagoron	259,578,559	-	259,578,559	260,266,360
	Agrosor-MDP (General):				
	Agrosor	15,017,491	-	15,017,491	10,248,584
	Buniad	226,208,136	-	226,208,136	182,249,171
	LIFT Project	5,151,069	-	5,151,069	8,364,988
	Speical Saving	18,509,584	-	18,509,584	15,086,811
	ENRICH (IGA)	66,800	-	66,800	100,800
	Start-up	26,395,999	-	26,395,999	32,145,406
	Probasi Kallan	187,956	-	187,956	462,901
	Agrosor (SEP)	2,567,753	-	2,567,753	3,669,500
	Agrosor (SEP -2)	10,751,455	-	10,751,455	6,054,797
	LEPIG	113,879	-	113,879	-
	Member Savings :Agrosor-MDP (AF)	302,121	-	302,121	140,023
	Fixed Deposited Savings (SMS)	44,862	-	44,862	-
		213,769,400	-	213,769,400	189,145,600
	Closing Balance	778,665,064	-	778,665,064	707,934,941
11.01	Jagoron				
	Opening balance	260,266,360	-	260,266,360	232,449,182
	Add: Collection during the year	131,801,129	-	131,801,129	129,632,531
	Add: Interest on Savings	9,127,818	-	9,127,818	7,898,922
	Add: Adjustment during the year	7,084,775	-	7,084,775	12,895,450
		408,280,082	-	408,280,082	382,876,085
	Less: Refund during the year	71,511,722	-	71,511,722	63,141,939
	Lees: Adjustment during the year	77,189,801	-	77,189,801	59,467,786
	Closing Balance	259,578,559	-	259,578,559	260,266,360
11.02	Member Savings Agrosor-MDP (General):				
	Opening balance	10,248,584	-	10,248,584	-
	Add: Collection during the year	3,095,244	-	3,095,244	1,463,389
	Add: Interest on Savings	497,302	-	497,302	286,953
	Add: Adjustment during the year	4,388,855	-	4,388,855	8,847,508
		18,229,985	-	18,229,985	10,597,850
	Less: Refund during the year	1,579,317	-	1,579,317	35,697
	Lees: Adjustment during the year	1,633,177	-	1,633,177	313,569
	Closing Balance	15,017,491	-	15,017,491	10,248,584

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
11.03	Agrosor				
	Opening balance	182,249,171	-	182,249,171	139,887,666
	Add: Collection during the year	65,593,802	-	65,593,802	58,248,994
	Add: Interest on Savings	7,877,382	-	7,877,382	5,408,079
	Add: Adjustment during the year	41,049,443	-	41,049,443	33,810,255
		296,769,798	-	296,769,798	237,354,994
	Less: Refund during the year	42,999,101	-	42,999,101	34,223,568
	Lees: Adjustment during the year	27,562,561	-	27,562,561	20,882,255
	Closing Balance	226,208,136	-	226,208,136	182,249,171
11.04	Buniad				
	Opening balance	8,364,988	-	8,364,988	8,697,903
	Add: Collection during the year	3,540,529	-	3,540,529	5,662,966
	Add: Interest on Savings	207,714	-	207,714	246,051
	Add: Adjustment during the year	106,869	-	106,869	489,099
		12,220,100	-	12,220,100	15,096,019
	Less: Refund during the year	2,704,014	-	2,704,014	2,142,240
	Lees: Adjustment during the year	4,365,017	-	4,365,017	4,588,791
	Closing Balance	5,151,069	-	5,151,069	8,364,988
11.05	LIFT Project				
	Opening balance	15,086,811	-	15,086,811	11,127,079
	Add: Collection during the year	6,524,865	-	6,524,865	4,581,667
	Add: Interest on Savings	777,446	-	777,446	498,915
	Add: Adjustment during the year	2,421,024	-	2,421,024	1,570,793
		24,810,146	-	24,810,146	17,778,454
	Less: Refund during the year	4,838,198	-	4,838,198	2,303,436
	Lees: Adjustment during the year	1,462,364	-	1,462,364	388,207
	Closing Balance	18,509,584	-	18,509,584	15,086,811
11.06	Speical Saving				
	Opening balance	100,800	-	100,800	155,000
	Add: Collection during the year	33,200	-	33,200	56,200
		134,000	-	134,000	211,200
	Less: Refund during the year	67,200	-	67,200	110,400
	Closing Balance	66,800	-	66,800	100,800
11.07	ENRICH (IGA)				
	Opening balance	32,145,406	-	32,145,406	28,562,743
	Add: Collection during the year	10,173,220	-	10,173,220	12,015,694
	Add: Interest on Savings	830,758	-	830,758	893,480
	Add: Adjustment during the year	300,797	-	300,797	4,159,799
		43,450,181	-	43,450,181	45,631,716
	Less: Refund during the year	9,675,482	-	9,675,482	6,881,483
	Lees: Adjustment during the year	7,378,700	-	7,378,700	6,604,827
	Closing Balance	26,395,999	-	26,395,999	32,145,406
11.08	Member Savings :Start-up				
	Opening balance	462,901	-	462,901	802,263
	Add: Collection during the year	76,692	-	76,692	241,767
	Add: Interest on Savings	6,695	-	6,695	19,241
	Add: Adjusted during the year	-	-	-	13,750
		546,288	-	546,288	1,077,021
	Less: Refund During the year	140,383	-	140,383	-
	Less: Adjustment During the year	217,949	-	217,949	-
	Closing Balance	187,956	-	187,956	1,077,021



Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
11.09 Member Savings: Probasi Kallan					
	Opening balance	3,669,500	-	3,669,500	2,432,643
	Add: Collection during the year	389,488	-	389,488	1,658,801
	Add: Interest on Savings	47,019	-	47,019	130,232
	Add: Adjusted during the year	567	-	567	101,365
		4,106,574	-	4,106,574	4,323,041
	Less: Refund During the year	1,255,762	-	1,255,762	-
	Less: Adjustment During the year	283,059	-	283,059	-
	Closing Balance	2,567,753	-	2,567,753	4,323,041
11.10 Member Savings :Agrosor (SEP):					
	Opening balance	6,054,797	-	6,054,797	125,017
	Add: Collection during the year	2,787,722	-	2,787,722	1,189,619
	Add: Interest on Savings	339,026	-	339,026	161,907
	Add: Adjusted during the year	3,830,802	-	3,830,802	4,663,918
		13,012,347	-	13,012,347	6,140,461
	Less: Refund During the year	772,459	-	772,459	-
	Less: Adjustment During the year	1,488,433	-	1,488,433	-
	Closing Balance	10,751,455	-	10,751,455	6,140,461
11.11 Member Savings :Agrosor (SEP-2):					
	Opening balance	-	-	-	-
	Add: Collection during the year	9,760	-	9,760	-
	Add: Interest on Savings	1,628	-	1,628	-
	Add: Adjusted during the year	102,491	-	102,491	-
		113,879	-	113,879	-
	Less: Refund During the year	-	-	-	-
	Closing Balance	113,879	-	113,879	-
11.12 Member Savings :LEPIG:					
	Opening balance	140,023	-	140,023	-
	Add: Collection during the year	255,903	-	255,903	137,290
	Add: Interest on Savings	5,578	-	5,578	1,461
	Add: Adjusted during the year	-	-	-	1,272
		401,504	-	401,504	140,023
	Less: Refund During the year	23,803	-	23,803	-
	Less: Adjustment During the year	75,580	-	75,580	-
	Closing Balance	302,121	-	302,121	140,023
11.13 Member Savings :Agrosor-MDP (AF)					
	Opening balance	-	-	-	-
	Add: Collection during the year	9,806	-	9,806	-
	Add: Interest on Savings	773	-	773	-
	Add: Adjusted during the year	34,283	-	34,283	-
		44,862	-	44,862	-
	Less: Adjustment During the year	-	-	-	-
	Closing Balance	44,862	-	44,862	-
11.14 Fixed Deposited Savings (SMS)					
	Opening balance	189,145,600	-	189,145,600	141,378,700
	Add: Collection during the year	101,736,300	-	101,736,300	89,085,100
	Add: Interest on Savings	-	-	-	-
	Add: Adjusted during the year	-	-	-	-
		290,881,900	-	290,881,900	230,463,800
	Less: Refund During the year	77,112,500	-	77,112,500	692,000
	Closing Balance	213,769,400	-	213,769,400	229,768,300

Notes	Particulars	30 June 2021			Amount in BDT	
		MFP	Development Projects	Total	30 June 2020	
					Total	
12.00	Members Savings Deposit: Voluntary					
	Jagoron	12.01	70,319,116	-	70,319,116	83,525,540
	Agrosor	12.02	51,013,440	-	51,013,440	46,437,180
	Buniad	12.03	2,107,116	-	2,107,116	3,241,955
	LIFT Project	12.04	7,798,084	-	7,798,084	6,981,537
	ENRICH (IGA)	12.05	7,547,408	-	7,547,408	9,910,788
	Start-Up	12.06	9,151	-	9,151	24,544
	Probasi Kallan	12.07	29,432	-	29,432	24,077
	Agrosor SEP	12.08	1,630,053	-	1,630,053	941,371
	Agrosor SEP-2	12.09	5,641	-	5,641	-
	Agrosor MDP	12.10	3,032,992	-	3,032,992	2,235,641
	Agrosor MDP (AF)	12.11	8,586	-	8,586	-
	LEPIG	12.12	30,634	-	30,634	13,683
	Closing Balance		143,531,653	-	143,531,653	153,336,316
12.01	Jagoron					
	Opening balance		83,525,540	-	83,525,540	82,752,035
	Add: Collection during the year		28,598,937	-	28,598,937	36,571,108
	Add: Interest on Savings		2,988,288	-	2,988,288	2,719,590
	Add: Adjustment during the year		2,093,483	-	2,093,483	4,296,271
			117,206,248	-	117,206,248	126,339,004
	Less: Refund during the year		28,289,770	-	28,289,770	27,427,273
	Lees: Adjustment during the year		18,597,362	-	18,597,362	15,386,191
	Closing Balance		70,319,116	-	70,319,116	83,525,540
12.02	Agrosor					
	Opening balance		46,437,180	-	46,437,180	40,986,510
	Add: Collection during the year		13,121,167	-	13,121,167	13,337,800
	Add: Interest on Savings		2,125,431	-	2,125,431	1,502,815
	Add: Adjustment during the year		9,882,748	-	9,882,748	8,572,048
			71,566,526	-	71,566,526	64,399,173
	Less: Refund during the year		14,674,728	-	14,674,728	13,201,642
	Lees: Adjustment during the year		5,878,358	-	5,878,358	4,760,351
	Closing Balance		51,013,440	-	51,013,440	46,437,180
12.03	Buniad					
	Opening balance		3,241,955	-	3,241,955	3,649,106
	Add: Collection during the year		1,085,644	-	1,085,644	1,709,048
	Add: Interest on Savings		82,980	-	82,980	102,576
	Add: Adjustment during the year		84,119	-	84,119	180,417
			4,494,698	-	4,494,698	5,641,147
	Less: Refund during the year		1,091,233	-	1,091,233	919,096
	Lees: Adjustment during the year		1,296,349	-	1,296,349	1,480,096
	Closing Balance		2,107,116	-	2,107,116	3,241,955
12.04	LIFT Project					
	Opening balance		6,981,537	-	6,981,537	5,491,363
	Add: Collection during the year		2,881,528	-	2,881,528	2,353,186
	Add: Interest on Savings		360,745	-	360,745	238,401
	Add: Adjustment during the year		798,441	-	798,441	716,103
			11,022,251	-	11,022,251	8,799,053
	Less: Refund during the year		2,732,886	-	2,732,886	1,369,487
	Lees: Adjustment during the year		491,281	-	491,281	448,029
	Closing Balance		7,798,084	-	7,798,084	6,981,537
12.05	Member Savings :ENRICH (IGA)					
	Opening balance		9,910,788	-	9,910,788	8,883,871
	Add: Collection during the year		3,317,515	-	3,317,515	4,182,420
	Add: Interest on Savings		268,189	-	268,189	276,019
	Add: Adjustment during the year		251,470	-	251,470	1,471,354
			13,747,962	-	13,747,962	14,813,664
	Less: Refund during the year		4,020,344	-	4,020,344	2,866,556
	Lees: Adjustment during the year		2,180,210	-	2,180,210	2,036,320
	Closing Balance		7,547,408	-	7,547,408	9,910,788

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
12.06	Member Savings :Start-Up				
	Opening balance	24,544	-	24,544	68,896
	Add: Collection during the year	5,921	-	5,921	23,324
	Add: Interest on Savings	914	-	914	789
	Add: Adjustment during the year	-	-	-	166
		31,379	-	31,379	93,175
	Less: Refund during the year	16,464	-	16,464	32,411
	Lees: Adjustment during the year	5,764	-	5,764	36,220
	Closing Balance	9,151	-	9,151	24,544
12.07	Member Savings :Probasi Kallan				
	Opening balance	24,077	-	24,077	8,627
	Add: Collection during the year	14,601	-	14,601	14,740
	Add: Interest on Savings	193	-	193	744
	Add: Adjustment during the year	5	-	5	81
		38,876	-	38,876	24,192
	Less: Refund during the year	7,590	-	7,590	-
	Lees: Adjustment during the year	1,854	-	1,854	115
	Closing Balance	29,432	-	29,432	24,077
12.08	Member Savings :Agrosor SEP				
	Opening balance	941,371	-	941,371	14,500
	Add: Collection during the year	446,151	-	446,151	171,039
	Add: Interest on Savings	62,833	-	62,833	33,640
	Add: Adjustment during the year	633,105	-	633,105	752,799
		2,083,460	-	2,083,460	971,978
	Less: Refund during the year	183,288	-	183,288	23,241
	Lees: Adjustment during the year	270,119	-	270,119	7,366
	Closing Balance	1,630,053	-	1,630,053	941,371
12.09	Member Savings :Agrosor SEP-2				
	Opening balance	-	-	-	-
	Add: Collection during the year	40	-	40	-
	Add: Interest on Savings	318	-	318	-
	Add: Adjustment during the year	5,283	-	5,283	-
		5,641	-	5,641	-
	Less: Refund during the year	-	-	-	-
	Closing Balance	5,641	-	5,641	-
12.10	Member Savings :Agrosor MDP				
	Opening balance	2,235,641	-	2,235,641	-
	Add: Collection during the year	550,173	-	550,173	224,931
	Add: Interest on Savings	121,772	-	121,772	68,509
	Add: Adjustment during the year	979,088	-	979,088	2,015,058
		3,886,674	-	3,886,674	2,308,498
	Less: Refund during the year	502,002	-	502,002	27,903
	Lees: Adjustment during the year	351,680	-	351,680	44,954
	Closing Balance	3,032,992	-	3,032,992	2,235,641
12.11	Member Savings :Agrosor MDP (AF)				
	Opening balance	-	-	-	-
	Add: Collection during the year	-	-	-	-
	Add: Interest on Savings	337	-	337	-
	Add: Adjustment during the year	8,249	-	8,249	-
		8,586	-	8,586	-
	Less: Refund during the year	-	-	-	-
	Lees: Adjustment during the year	-	-	-	-
	Closing Balance	8,586	-	8,586	-

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	Total
12.12	Member Savings :LEPIG				
	Opening balance	13,683	-	13,683	-
	Add: Collection during the year	33,360	-	33,360	13,100
	Add: Interest on Savings	503	-	503	82
	Add: Adjustment during the year	-	-	-	501
		47,546	-	47,546	13,683
	Less: Refund during the year	11,239	-	11,239	-
	Less: Adjustment during the year	5,673	-	5,673	-
	Closing Balance	30,634	-	30,634	13,683
13.00	Loan Loss Provision (LLP):				
	Opening balance	82,062,533	-	82,062,533	75,059,691
	Add: Provision made during the year	28,051,630	-	28,051,630	7,002,842
	Add: Adjustment during the year	-	-	-	-
	Add: Interest received during the year	-	-	-	-
		110,114,163	-	110,114,163	82,062,533
	Less: Adjustment during the year	-	-	-	-
	Closing Balance	110,114,163	-	110,114,163	82,062,533
14.00	Appodkalin Fund				
	Jagoron	14.01	-	-	-
	Buniad	14.02	-	-	-
	Sufalon	14.03	-	-	-
	KGF (Sufalon)	14.04	-	-	-
	Agrosor	14.05	-	-	-
	LIFT Goat rearing	14.06	-	-	-
	ENRICH IGA	14.07	-	-	-
	Agrosor SEP	14.08	-	-	-
	Client Welfare fund	14.09	58,563,354	-	58,563,354
	Total		58,563,354	-	58,563,354
14.01	Jagoron				
	Opening balance	-	-	-	20,300,998
	Add: Collection during the year	-	-	-	5,790,493
		-	-	-	26,091,491
	Less: Refund during the year	-	-	-	2,032,035
	Less: Adjustment during the year	-	-	-	24,059,456
	Closing Balance	-	-	-	-
14.02	Buniad				
	Opening balance	-	-	-	803,131
	Add: Collection during the year	-	-	-	88,640
	Add: Adjustment during the year	-	-	-	-
		-	-	-	891,771
	Less: Refund during the year	-	-	-	32,935
	Less: Adjustment during the year	-	-	-	858,836
	Closing Balance	-	-	-	-
14.03	Sufalon				
	Opening balance	-	-	-	6,301,992
	Add: Collection during the year	-	-	-	3,144,840
	Add: Adjustment during the year	-	-	-	-
		-	-	-	9,446,832
	Less: Refund during the year	-	-	-	874,600
	Less: Adjustment during the year	-	-	-	8,572,232
	Closing Balance	-	-	-	-



Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
14.04	KGF (Sufalon)				
	Opening balance	-	-	-	316,735
	Add: Collection during the year	-	-	-	192,560
	Add: Adjustment during the year	-	-	-	-
		-	-	-	509,295
	Less: Refund during the year	-	-	-	30,000
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	-	-	-	479,295
	Closing Balance	-	-	-	-
14.05	Agrosor				
	Opening balance	-	-	-	9,100,832
	Add: Collection during the year	-	-	-	6,652,265
	Add: Adjustment during the year	-	-	-	-
		-	-	-	15,753,097
	Less: Refund during the year	-	-	-	1,084,142
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	-	-	-	14,668,955
	Closing Balance	-	-	-	-
14.06	LIFT Goat rearing				
	Opening balance	-	-	-	27,770
	Add: Collection during the year	-	-	-	105,510
	Add: Adjustment during the year	-	-	-	-
		-	-	-	133,280
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	133,280
	Closing Balance	-	-	-	-
14.07	ENRICH IGA				
	Opening balance	-	-	-	350,819
	Add: Collection during the year	-	-	-	658,528
	Add: Adjustment for last year under counting	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		-	-	-	1,009,347
	Less: Refund during the year	-	-	-	185,387
	Less: Adjustment during the year	-	-	-	823,960
	Closing Balance	-	-	-	-
14.08	Agrosor SEP				
	Opening balance	-	-	-	8,295
	Add: Collection during the year	-	-	-	-
	Add: Adjustment during the year	-	-	-	214,370
		-	-	-	222,665
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	222,665
	Closing Balance	-	-	-	-
14.09	Client Welfare fund				
	Opening balance	50,089,444	-	50,089,444	-
	Add: Collection during the year	27,965,377	-	27,965,377	7,387,639
	Add: Adjustment for last year under counting	-	-	-	47,477,611
		78,054,821	-	78,054,821	54,865,250
	Less: Refund during the year	121,686	-	121,686	15,000
	Less: Adjustment during the year	19,369,781	-	19,369,781	4,760,806
	Closing Balance	58,563,354	-	58,563,354	50,089,444
15.00	Provisions for Interest on SMS				
	Opening balance	15,467,810	-	15,467,810	8,702,825
	Add: Interest Savings during the year	11,842,761	-	11,842,761	10,065,595
		27,310,571	-	27,310,571	18,768,420
	Less: Adjustment during the year	4,891,242	-	4,891,242	3,300,610
	Closing Balance	22,419,329	-	22,419,329	15,467,810

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
16.00	Provision for Expenses:				
	Opening balance	7,761,986	12,000.0	7,773,986	1,579,449
	Add: Provision made during the year	226,856	-	226,856	12,000
	Add: Adjustment during the year	1,667,492	-	1,667,492	7,765,895
		9,656,334	12,000.0	9,668,334	9,357,344
	Less: refund during the year	1,599,681	12,000.0	1,611,681	1,484,133
	Less: Adjustment during the year	6,788,029	-	6,788,029	99,225
	Closing Balance	1,268,624	-	1,268,624	7,773,986
17.00	Others Payable A/C				
	Recivable Accounts	17.01	-	-	-
	Fund from Low cost housing project	17.02	-	83,024.0	83,024
	Payable -Provident Fund	17.03	-	-	-
	Payable -Welfare Fund	17.04	-	-	-
	Insurance SMS:	17.05	-	-	-
	Vat & Tax	17.06	-	-	-
	Gratuty Fund	17.07	46,325,713	-	46,325,713
	Ecological-PACE Project Fund	17.08	4,300,000	-	4,300,000
	SEP Project Fund	17.09	3,800,000	-	3,800,000
	SEP -2 Project Fund	17.10	1,800,000	-	1,800,000
	SDS Contribution	17.11	-	2,358,455.0	2,358,455
	Total		56,225,713	2,441,479.0	58,667,192
17.01	Recivable Accounts				
	Opening balance		-	-	235,372
	Add : Received During the year		-	-	-
			-	-	235,372
	Less : Refund During the year		-	-	-
	Less : Adjustment During the year		-	-	235,372
	Closing Balance		-	-	-
17.02	Fund from Low cost housing project				
	Opening Balance		-	83,024.0	83,024
	Add : Received During the year		-	-	-
			-	83,024.0	83,024
	Less : Refund During the year		-	-	-
	Closing Balance		-	83,024.0	83,024
17.03	Payable -Provident Fund				
	Opening balance		15,382,934	-	15,382,934
	Add: Collection during the year		416,170	-	416,170
	Add: Loan recived with uring the year		-	-	14,117,860
			15,799,104	-	15,799,104
	Less: Refund during the year		15,799,104	-	16,688,498
	Closing Balance		-	-	-
17.04	Payable -Welfare Fund				
	Opening balance		-	-	1,745,832
	Add: Collection during the year		13,346,918	-	13,346,918
	Add: Loan recived with during the year		-	-	-
			13,346,918	-	13,346,918
	Less: Refund during the year		13,346,918	-	14,423,936
	Closing Balance		-	-	-
17.05	Insurance SMS:				
	Opening balance		-	-	-
	Add: Received during the year		158,331	-	158,331
			158,331	-	158,331
	Less: Adjustment during the year		158,331	-	12,976
	Closing Balance		-	-	-

Notes	Particulars	30 June 2021			Amount in BDT	
		MFP	Development Projects	Total	Total	
17.06	Vat & Tax					
	Opening balance	-	-	-	-	
	Add: Received during the year	2,824,037	-	2,824,037	3,791,760	
	Add: Adjustment during the year	127,936	-	127,936	94,832	
		2,951,973	-	2,951,973	3,886,592	
	Less: Refund during the year	2,951,973	-	2,951,973	3886592	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	-	-	-	-	
17.07	Gratuity Fund					
	Opening balance	-	-	-	-	
	Add: received during the year	718,840	-	718,840	-	
	Add: Adjustment during the year	46,801,061	-	46,801,061	-	
		47,519,901	-	47,519,901	-	
	Less: refund during the year	1,194,188	-	1,194,188	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	46,325,713	-	46,325,713	-	
17.08	Ecological-PACE Project Fund					
	Opening balance	-	-	-	-	
	Add: Received during the year	4,300,000	-	4,300,000	4,300,000	
	Add: Adjustment during the year	-	-	-	-	
		4,300,000	-	4,300,000	4,300,000	
	Less: Refund during the year	-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	4,300,000	-	4,300,000	4,300,000	
17.09	SEP Project Fund					
	Opening balance	-	-	-	-	
	Add: received during the year	3,800,000	-	3,800,000	3,800,000	
		3,800,000	-	3,800,000	3,800,000	
	Less: refund during the year	-	-	-	-	
	Closing Balance	3,800,000	-	3,800,000	3,800,000	
17.10	SEP-2 Project Fund					
	Opening balance	-	-	-	-	
	Add: received during the year	1,800,000	-	1,800,000	-	
		1,800,000	-	1,800,000	-	
	Less: refund during the year	-	-	-	-	
	Closing Balance	1,800,000	-	1,800,000	-	
17.11	SDS Contribution					
	Opening balance	-	-	-	-	
	Add: received during the year	-	2,358,455.0	2,358,455	2,358,455	
		-	2,358,455.0	2,358,455	2,358,455	
	Less: refund during the year	-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	-	2,358,455.0	2,358,455	2,358,455	
18.00	Loan from PKSF					
	Jagron	18.01	220,000,000	-	220,000,000	239,000,000
	Agrosar	18.02	192,500,000	-	192,500,000	228,500,000
	Agrosor-MDP	18.03	84,000,000	-	84,000,000	80,000,000
	Agrosar - MDP (AF)	18.04	50,000,000	-	50,000,000	-
	LICHSP Abason	18.05	130,463,635	-	130,463,635	19,090,909
	Buniad	18.06	9,166,656	-	9,166,656	14,166,654
	KGF (Sufalon)	18.07	30,000,000	-	30,000,000	60,000,000
	Sufalon	18.08	60,000,000	-	60,000,000	180,000,000
	ENRICH (IGA)	18.09	84,000,000	-	84,000,000	70,500,000
	ENRICH (LI)	18.10	1,000,000	-	1,000,000	500,000
	ENRICH (AC)	18.11	1,899,999	-	1,899,999	1,200,000

Notes	Particulars		30 June 2021			Amount in BDT
			MFP	Development Projects	Total	30 June 2020
						Total
	LIFT Project	18.12	10,000,000	-	10,000,000	23,333,334
	Start-Up	18.13	-	-	-	-
	Goat Rearing	18.14	12,969,375	-	12,969,375	17,865,625
	Goat Rearing (ID)	18.15	285,833	-	285,833	857,499
	LIFT Tarki Rearing	18.16	1,980,000	-	1,980,000	2,970,000
	Agroshor SEP	18.17	80,000,000	-	80,000,000	90,000,000
	Agroshor SEP-2	18.18	10,000,000	-	10,000,000	-
	Agroshor SEP- CSL	18.19	3,060,000	-	3,060,000	-
	Abason	18.20	24,545,457	-	24,545,457	18,181,819
	LIFT -Tarky Rearing (ID)	18.21	1,086,666	-	1,086,666	1,630,000
	LRL	18.23	100,000,000	-	100,000,000	7,500,000
	LEPIG	18.23	7,000,000	-	7,000,000	-
	Total		1,113,957,621	-	1,113,957,621	1,055,295,840
	Less: Transferred to Current Liabilities		518,626,937	-	518,626,937	448,992,005
	Total		595,330,684	-	595,330,684	606,303,835
18.01	Jagoron					
	Opening balance		239,000,000	-	239,000,000	251,000,000
	Add: Received during the year		110,000,000	-	110,000,000	110,000,000
			349,000,000	-	349,000,000	361,000,000
	Less: Refund during the year		129,000,000	-	129,000,000	122,000,000
	Closing Balance		220,000,000	-	220,000,000	239,000,000
18.02	Agrosar					
	Opening balance		228,500,000	-	228,500,000	264,000,000
	Add: Received during the year		90,000,000	-	90,000,000	90,000,000
			318,500,000	-	318,500,000	354,000,000
	Less: Refund during the year		126,000,000	-	126,000,000	125,500,000
	Closing Balance		192,500,000	-	192,500,000	228,500,000
18.03	Agrosor-MDP					
	Opening balance		80,000,000	-	80,000,000	-
	Add: Received during the year		36,000,000	-	36,000,000	80,000,000
			116,000,000	-	116,000,000	80,000,000
	Less: Refund during the year		32,000,000	-	32,000,000	-
	Closing Balance		84,000,000	-	84,000,000	80,000,000
18.04	Agrosar - MDP (AF)					
	Opening balance		-	-	-	-
	Add: Received during the year		50,000,000	-	50,000,000	-
	Add : Adjustment during the year		-	-	-	-
			50,000,000	-	50,000,000	-
	Less: Refund during the year		-	-	-	-
	Closing Balance		50,000,000	-	50,000,000	-
18.05	LICHSP Abason					
	Opening balance		19,090,909	-	19,090,909	-
	Add: Received during the year		114,100,000	-	114,100,000	10,000,000
	Add: Adjustment with ME		-	-	-	10,000,000
			133,190,909	-	133,190,909	20,000,000
	Less: Refund during the year		2,727,274	-	2,727,274	909,091
	Closing Balance		130,463,635	-	130,463,635	19,090,909
18.06	Buniad					
	Opening balance		14,166,654	-	14,166,654	14,999,990
	Add: Received during the year		5,000,000	-	5,000,000	10,000,000
	Add: Adjustment with ME		-	-	-	-
			19,166,654	-	19,166,654	24,999,990
	Less: Refund during the year		9,999,998	-	9,999,998	10,833,336
	Closing Balance		9,166,656	-	9,166,656	14,166,654

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	Total
18.07	KGF (Sufalon)				
	Opening balance	60,000,000	-	60,000,000	25,000,000
	Add: Received during the year	60,000,000	-	60,000,000	60,000,000
		120,000,000	-	120,000,000	85,000,000
	Less: Refund during the year	90,000,000	-	90,000,000	25,000,000
	Closing Balance	30,000,000	-	30,000,000	60,000,000
18.08	Sufalon				
	Opening balance	180,000,000	-	180,000,000	60,000,000
	Add: Received during the year	120,000,000	-	120,000,000	180,000,000
		300,000,000	-	300,000,000	240,000,000
	Less: Refund during the year	240,000,000	-	240,000,000	60,000,000
	Closing Balance	60,000,000	-	60,000,000	180,000,000
18.09	ENRICH (IGA)				
	Opening balance	70,500,000	-	70,500,000	76,100,000
	Add: Received during the year	55,000,000	-	55,000,000	30,000,000
		125,500,000	-	125,500,000	106,100,000
	Less: Refund during the year	41,500,000	-	41,500,000	35,600,000
	Closing Balance	84,000,000	-	84,000,000	70,500,000
18.10	ENRICH (LI)				
	Opening balance	500,000	-	500,000	1,000,000
	Add: Received during the year	1,000,000	-	1,000,000	-
		1,500,000	-	1,500,000	1,000,000
	Less: Refund during the year	500,000	-	500,000	500,000
	Closing Balance	1,000,000	-	1,000,000	500,000
18.11	ENRICH (AC)				
	Opening balance	1,200,000	-	1,200,000	1,800,000
	Add: Received during the year	1,300,000	-	1,300,000	-
		2,500,000	-	2,500,000	1,800,000
	Less: Refund during the year	600,001	-	600,001	600,000
	Closing Balance	1,899,999	-	1,899,999	1,200,000
18.12	LIFT Project				
	Opening balance	23,333,334	-	23,333,334	16,666,667
	Add: Received during the year	-	-	-	20,000,000
		23,333,334	-	23,333,334	36,666,667
	Less: Refund during the year	13,333,334	-	13,333,334	13,333,333
	Closing Balance	10,000,000	-	10,000,000	23,333,334
18.13	Start-Up				
	Opening balance	-	-	-	800,000
	Add: Received during the year	-	-	-	-
		-	-	-	800,000
	Less: Refund during the year	-	-	-	800,000
	Closing Balance	-	-	-	-
18.14	LIFT -Goat Rearing				
	Opening balance	17,865,625	-	17,865,625	18,726,041
	Add: Received during the year	-	-	-	-
		17,865,625	-	17,865,625	18,726,041
	Less: Refund during the year	4,896,250	-	4,896,250	573,125
	Less: Adjustment during the Year	-	-	-	287,291
	Closing Balance	12,969,375	-	12,969,375	17,865,625
18.15	LIFT -Goat Rearing (ID)				
	Opening balance	857,499	-	857,499	1,715,000
	Add: Received during the year	-	-	-	-
		857,499	-	857,499	1,715,000
	Less: Refund during the year	571,666	-	571,666	285,833
	Less: Adjustment during the Year	-	-	-	571,668
	Closing Balance	285,833	-	285,833	857,499

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
18.16	LIFT Tarki Rearing				
	Opening balance	2,970,000	-	2,970,000	2,970,000
	Add: Received during the year	-	-	-	-
		<u>2,970,000</u>	<u>-</u>	<u>2,970,000</u>	<u>2,970,000</u>
	Less: Refund during the year	990,000	-	990,000	-
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance	<u>1,980,000</u>	<u>-</u>	<u>1,980,000</u>	<u>2,970,000</u>
18.17	Agroshor SEP				
	Opening balance	90,000,000	-	90,000,000	50,000,000
	Add: Received during the year	20,000,000	-	20,000,000	50,000,000
		<u>110,000,000</u>	<u>-</u>	<u>110,000,000</u>	<u>100,000,000</u>
	Less: Refund during the year	30,000,000	-	30,000,000	10,000,000
	Closing Balance	<u>80,000,000</u>	<u>-</u>	<u>80,000,000</u>	<u>90,000,000</u>
18.18	Agroshor SEP-2				
	Opening balance	-	-	-	-
	Add: Received during the year	10,000,000	-	10,000,000	-
		<u>10,000,000</u>	<u>-</u>	<u>10,000,000</u>	<u>-</u>
	Less: Refund during the year	-	-	-	-
	Closing Balance	<u>10,000,000</u>	<u>-</u>	<u>10,000,000</u>	<u>-</u>
18.19	Agroshor SEP- CSL				
	Opening balance	-	-	-	-
	Add: Received during the year	3,400,000	-	3,400,000	-
		<u>3,400,000</u>	<u>-</u>	<u>3,400,000</u>	<u>-</u>
	Less: Refund during the year	340,000	-	340,000	-
	Closing Balance	<u>3,060,000</u>	<u>-</u>	<u>3,060,000</u>	<u>-</u>
18.20	Abason				
	Opening balance	18,181,819	-	18,181,819	10,000,000
	Add: Received during the year	10,000,000	-	10,000,000	10,000,000
		<u>28,181,819</u>	<u>-</u>	<u>28,181,819</u>	<u>20,000,000</u>
	Less: Refund during the year	3,636,362	-	3,636,362	1,818,181
	Closing Balance	<u>24,545,457</u>	<u>-</u>	<u>24,545,457</u>	<u>18,181,819</u>
18.21	LIFT -Tarky Rearing (ID)				
	Opening balance	1,630,000	-	1,630,000	1,630,000
	Add: Received during the year	-	-	-	-
		<u>1,630,000</u>	<u>-</u>	<u>1,630,000</u>	<u>1,630,000</u>
	Less: Refund during the year	543,334	-	543,334	-
	Closing Balance	<u>1,086,666</u>	<u>-</u>	<u>1,086,666</u>	<u>1,630,000</u>
18.22	LRL				
	Opening balance	-	-	-	-
	Add: Received during the year	100,000,000	-	100,000,000	7,500,000
		<u>100,000,000</u>	<u>-</u>	<u>100,000,000</u>	<u>7,500,000</u>
	Less: Refund during the year	-	-	-	-
	Closing Balance	<u>100,000,000</u>	<u>-</u>	<u>100,000,000</u>	<u>7,500,000</u>
18.23	LEPIG				
	Opening balance	7,500,000	-	7,500,000	-
	Add: Received during the year	2,500,000	-	2,500,000	7,500,000
		<u>10,000,000</u>	<u>-</u>	<u>10,000,000</u>	<u>7,500,000</u>
	Less: Refund during the year	3,000,000	-	3,000,000	-
	Closing Balance	<u>7,000,000</u>	<u>-</u>	<u>7,000,000</u>	<u>7,500,000</u>



Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
19.00	Commercial loan				
	Housing (IHS)	34,401,290	-	34,401,290	46,389,655
	Exim Bank	-	-	-	50,000,000
	Exim Bank -BB-RSL (Prodonga loan)	253,729,861	-	253,729,861	-
	Prime Bank	-	-	-	-
	Gratuty Fund	6,000,000	-	6,000,000	82,200,000
	Provident Fund	5,500,000	-	5,500,000	67,875,000
	Total	299,631,151	-	299,631,151	246,464,655
	Less: Transferred to Current Liabilities	107,543,717	-	107,543,717	82,154,885
	Total	192,087,434	-	192,087,434	164,309,770
19.01	Housing Project				
	Opening balance	46,389,655	-	46,389,655	60,599,104
	Add: Received during the year	-	-	-	-
		46,389,655	-	46,389,655	60,599,104
	Less: Refund during the year	11,988,365	-	11,988,365	14,209,449
	Closing Balance	34,401,290	-	34,401,290	46,389,655
19.02	Exim Bank				
	Opening balance	50,000,000	-	50,000,000	50,000,000
	Add: Received during the year	-	-	-	100,000,000
		50,000,000	-	50,000,000	150,000,000
	Less: Refund during the year	50,000,000	-	50,000,000	100,000,000
	Closing Balance	-	-	-	50,000,000
19.03	Exim Bank -BB-RSL (Prodonga loan)				
	Opening balance	-	-	-	-
	Add: Received during the year	270,000,000	-	270,000,000	-
		270,000,000	-	270,000,000	-
	Less: Refund during the year	16,270,139	-	16,270,139	-
	Closing Balance	253,729,861	-	253,729,861	-
19.04	Prime Bank				
	Opening balance	-	-	-	70,000,000
	Add: Received during the year	-	-	-	-
		-	-	-	70,000,000
	Less: Refund during the year	-	-	-	70,000,000
	Closing Balance	-	-	-	-
19.05	Gratuty Fund				
	Opening balance	82,200,000	-	82,200,000	56,420,055
	Add: Received during the year	21,400,000	-	21,400,000	59,700,000
		103,600,000	-	103,600,000	116,120,055
	Less: Refund during the year	97,600,000	-	97,600,000	33,920,055
	Closing Balance	6,000,000	-	6,000,000	82,200,000
19.06	Provident Fund				
	Opening balance	67,875,000	-	67,875,000	45,039,184
	Add: Received during the year	59,670,000	-	59,670,000	67,875,000
		127,545,000	-	127,545,000	112,914,184
	Less: Refund during the year	122,045,000	-	122,045,000	45,039,184
	Closing Balance	5,500,000	-	5,500,000	67,875,000
20.00	Internal Loan				
	Opening balance	-	3,195,329.0	3,195,329	4,530,000
	Add: Received during the year	-	2,181,000.0	2,181,000	7,087,400
	Add: Adjustment during the year	-	210,000.0	210,000	-
		-	5,586,329.0	5,586,329	11,617,400
	Less: Paid during the year	-	2,254,500.0	2,254,500	6,392,400
	Less: Adjustment during the year	-	1,226,829.0	1,226,829	2,029,671
	Closing Balance	-	2,105,000.0	2,105,000	3,195,329

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
21.00	Fund Retained Surplus:				
	Opening balance	471,385,727	10,776,006.0	482,161,733	442,365,423
	Add: Surplus for the year	89,782,904	68,734.0	89,851,638	45,021,633
	Add : Adjustment during the year	122,812	1,259,124.0	1,381,936	2,059,176
		561,291,443	12,103,864.0	573,395,307	489,446,232
	Less: Adjustment for Current year Reserve	8,978,290	-	8,978,290	4,925,044
	Less: Adjustment with MF	-	-	-	-
	Less : Adjustment during the year	-	710,000.0	710,000	2,359,455
	Closing Balance	552,313,153	11,393,864.0	563,707,017	482,161,733
22.00	Reserve fund				
	Opening balance	52,377,649	200,240.0	52,577,889	47,879,534
	Add: Adjustment for Current year reserve	8,978,290	42,055.0	9,020,345	4,925,044
	Add : Adjustment during the year	13,500	-	13,500	-
		61,369,439	242,295.0	61,611,734	52,804,578
	Less: Adjustment during the year	1,312	10,000.0	11,312	226,689
	Less: Adjustment during the year Retained Surplus	-	232,295.0	232,295	-
	Closing Balance	61,368,127	-	61,368,127	52,577,889
23.00	Service Charge Received:				
	Jagoron	144,284,429	-	144,284,429	127,661,732
	Agrosor	189,002,666	-	189,002,666	3,728,959
	Agrosor-MDP	14,403,046	-	14,403,046	113,708,214
	Agrosor-SEP	7,080,686	-	7,080,686	1,639,808
	Agrosor-SEP-2	67,467	-	67,467	-
	Agrosor-SEP-GSL	34,708	-	34,708	-
	Buniad	1,894,468	-	1,894,468	2,611,851
	Sufalon	79,636,727	-	79,636,727	95,948,246
	KGF(Sufalon)	15,562,218	-	15,562,218	7,591,224
	ENRICH (IGA)	21,258,511	-	21,258,511	21,535,416
	ENRICH (AC)	421,150	-	421,150	500,867
	ENRICH (LI)	73,370	-	73,370	79,106
	LIFT Project	13,910,323	-	13,910,323	8,646,307
	LEPIG	723,404	-	723,404	71,622
	SAHOS	304	-	304	205
	BCL	-	-	-	874
	Abason	2,698,168	-	2,698,168	1,331,784
	LICHSP-Abason	8,579,061	-	8,579,061	927,050
	Start-up	257,400	-	257,400	451,708
	Probasi Kallan	4,226,141	-	4,226,141	3,062,756
	LIFT-Goat rearing	1,717,099	-	1,717,099	539,989
	Housing (IHS)	7,637,150	-	7,637,150	7,406,713
	LRL	3,092,155	-	3,092,155	-
	BB-RSL	5,596,181	-	5,596,181	-
	Additional Service charge Income	4,321,114	-	4,321,114	-
		526,477,946	-	526,477,946	397,444,431
24.00	Grant Received				
	ENRICH Project		8,077,639.0	8,077,639	10,286,129
	KGF Project		187,982.0	187,982	1,948,268
	Ag. & Livestock Project		3,392,514.0	3,392,514	4,193,826
	SEIP Project		4,727,925.0	4,727,925	11,325,203
	Probin Project		1,256,243.0	1,256,243	2,582,630
	PACE Project		3,570,265.0	3,570,265	3,713,934
	Goat rearing Project		-	-	402,229
	Cultural & Sports		468,519.0	468,519	807,852
	DIISP Project income		-	-	169,500
	LICHSP Project		524,200.0	524,200	1,018,938
	SEP Project		3,346,578.0	3,346,578	1,141,016
	SEP- 2 Project		7,081.0	7,081	-
	LIFT Tarki rearing income		-	-	47,700
	Ecological Project		5,903,078.0	5,903,078	2,080,504

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
	Others Project Income		1,994,213.0	1,994,213	1,193,828
	SDS SFP Program	-	4,973,376.0	4,973,376	11,017,047
	Harvest plus	-	1,671,424.0	1,671,424	2,004,675
	EWG	-	-	-	116,987
	STAY		930,844.0	930,844	-
	DSSI		769,300.0	769,300	-
	Flood (EDUCO)		3,844,673.0	3,844,673	-
	SDS GF	-	2,110,470.0	2,110,470	-
	DRR & CCA	-	-	-	296,939
	Emergency	-	23,432,757.0	23,432,757	7,390,758
	InSAF	-	3,748,145.0	3,748,145	3,635,856
	SDS Contribution	-	-	-	759,000
	General & Admin (Overhead)	-	-	-	3,134,751
	STTI-PKSF	-	150,000.0	150,000	1,981,754
	Total	-	75,087,226.0	75,087,226	71,249,324
25.00	Service Charge paid to PKSF				
	Jagoron	14,981,250	-	14,981,250	19,237,500
	Agrosor	14,100,000	-	14,100,000	19,040,625
	Buniad	102,085	-	102,085	177,082
	Sufalon	10,500,000	-	10,500,000	2,625,000
	KGF (Sufalon)	3,937,500	-	3,937,500	1,093,750
	ENRICH (IGA)	5,175,000	-	5,175,000	5,638,125
	ENRICH (AC)	19,500	-	19,500	49,500
	ENRICH (LI)	6,251	-	6,251	26,250
	LIFT Project	233,332	-	233,332	116,667
	Start-up	-	-	-	25,000
	LIFT Goat rearing	1,582,079	-	1,582,079	134,815
	LIFT Tarki- rearing	284,625	-	284,625	-
	SEP	6,093,750	-	6,093,750	3,656,250
	Agrosor-SEP-GSL	51,000	-	51,000	-
	Agrosor-MDP	8,100,000	-	8,100,000	-
	Abason	672,727	-	672,727	786,365
	LEPIG	202,500	-	202,500	-
	Abason-LISHSP	731,818	-	731,818	395,455
	LIFT Goat rearing ID	14,292	-	14,292	77,175
	LIFT Tarki rearing ID	62,483	-	62,483	-
	Total	66,850,192	-	66,850,192	53,079,559
26.00	Service Charge paid to Bank				
	Housing (IHS)	3,895,107	-	3,895,107	4,567,992
	Exim Bank	2,565,278	-	2,565,278	4,500,000
	BB-RSL	879,861	-	879,861	-
	Welfare fund	261,473	-	261,473	-
	Prime Bank	-	-	-	3,593,051
	Gratuty fund	4,111,277	-	4,111,277	5,299,061
	Provident fund	4,743,454	-	4,743,454	3,791,160
	Total	16,456,450	-	16,456,450	21,751,264
27.00	Interest on Member's Savings				
	Members' Savings Deposits Collection (General) :				
	Jagoron	9,127,818	-	9,127,818	7,898,922
	Agrosor	7,877,382	-	7,877,382	5,408,079
	Buniad	207,714	-	207,714	246,051
	LIFT Project	777,446	-	777,446	498,915
	ENRICH (IGA)	830,758	-	830,758	893,480
	Start Up	6,695	-	6,695	19,241
	Probasi Kallan	47,019	-	47,019	130,232
	SEP	339,026	-	339,026	161,907
	SEP-2 Project	1,628	-	1,628	-
	MDP	497,302	-	497,302	286,953
	MDP-AF	773	-	773	-
	LEPIG	5,578	-	5,578	1,461
	SMS	11,842,761	-	11,842,761	10,057,450

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
	Members' Savings Deposits Collection (Voluntary) :				
	Jagoron	2,988,288	-	2,988,288	2,719,590
	Agrosor	2,125,431	-	2,125,431	1,502,815
	Buniad	82,980	-	82,980	102,576
	LIFT Project	360,745	-	360,745	238,401
	ENRICH (IGA)	268,189	-	268,189	276,019
	Start Up	914	-	914	789
	Probasi Kallan	193	-	193	744
	MDP	121,772	-	121,772	-
	MDP-AF	337	-	337	-
	LEPIG	503	-	503	-
	SEP	62,833	-	62,833	33,640
	SEP-2 Project	318	-	318	-
	Total	37,574,403	-	37,574,403	30,477,265
28.00	Other Operating Expenses:				
	Recruitment Cost A/C	11,036	-	11,036	-
	Miscellaneous	192,927	-	192,927	658,817
	Registration & yearly fees	-	-	-	693,105
	MRA Yearly fees	-	-	-	685,592
	AGM Expenses	336,013	-	336,013	493,029
	Office supplies	-	628,562.0	628,562	314,641
	Health Materials Exp.	11,400	-	11,400	8,620
	Administrative Expenses	135,858	-	135,858	479,742
	Humanitarian Activities	-	-	-	396,015
	Loss for Stolen	1,795,954	-	1,795,954	15,448
	SDS Academy Expenses	85,000	-	85,000	210,000
	Total	2,568,188	628,562.0	3,196,750	3,955,009
29.00	Development Project Expenses (MF)				
	DIISP Project	-	-	-	30,400
	ENRICH Project	2,082,652	8,132,621.0	10,215,273	12,823,730
	KGF Project	-	133,000.0	133,000	1,881,091
	Housing Project	25,054	-	25,054	27,921
	Agriculture & Live stock	1,697,949	3,392,514.0	5,090,463	5,334,650
	SEIP Project	1,981,911	4,727,925.0	6,709,836	10,245,853
	Probin Project	679,333	1,256,243.0	1,935,576	5,392,383
	Ecological	783,140	5,903,078.0	6,686,218	2,524,672
	PACE	303,070	3,570,265.0	3,873,335	4,297,239
	Cultural & Sports	387,435	468,519.0	855,954	1,397,221
	Sweet Gourd	393,293	-	393,293	522,160
	Goat rearing	830,112	-	830,112	1,254,247
	SEP Project	397,061	3,346,578.0	3,743,639	1,024,081
	SEP-2 Project	-	7,081.0	7,081	-
	GPP Project	25,555	-	25,555	136,300
	LICHS Project Expenses	35,699	524,200.0	559,899	1,043,845
	LIFT (Tarki rearing) Project	28,500	-	28,500	97,000
	Total	9,650,764	31,462,024.0	41,112,788	48,032,793
30.00	Direct Development Activities Cost				
	Direct Activities cost	-	30,341,789.0	30,341,789	18,389,835
	Fund transfer to GF	-	-	-	296,939
	Transport	-	1,831,154.0	1,831,154	2,621,045
	Honorarium	-	30,000.0	30,000	126,512
	Others Exp	-	6,658.0	6,658	186,746
	Overhead Cost	-	1,814,554.0	1,814,554	302,926
	Total	-	34,024,155.0	34,024,155	21,924,003
31.00	Traning Center Exp				
	General Expenses	5,767,840	-	5,767,840	6,434,791
	Add: Depreciation Expenses	-	-	-	-
	Total	5,767,840	-	5,767,840	6,434,791

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
32.00	Depreciation Expenses				
	Depreciation Expenses	15,182,415	698,635.0	15,881,050	18,496,099
	Less: Training Center Dep Expenses	-	-	-	-
	Less: SDS Academy Dep Expenses	-	-	-	-
	Total	15,182,415	698,635.0	15,881,050	18,496,099
33.00	MCP Loan Received from PKSF:				
	Jagoron	110,000,000	-	110,000,000	110,000,000
	Agrosor	90,000,000	-	90,000,000	90,000,000
	Buniad	5,000,000	-	5,000,000	10,000,000
	Sufalon	120,000,000	-	120,000,000	180,000,000
	KGF (Sufalon)	60,000,000	-	60,000,000	60,000,000
	ENRICH (IGA)	55,000,000	-	55,000,000	30,000,000
	ENRICH (AC)	1,300,000	-	1,300,000	-
	ENRICH (LI)	1,000,000	-	1,000,000	-
	LICHSP-Abason	114,100,000	-	114,100,000	7,500,000
	Agrosor-SEP	20,000,000	-	20,000,000	50,000,000
	Agrosor-SEP-2	10,000,000	-	10,000,000	-
	Agrosor-SEP-GSL	3,400,000	-	3,400,000	-
	Agrosor-MDP	36,000,000	-	36,000,000	80,000,000
	Agrosor-MDP-AF	50,000,000	-	50,000,000	-
	Abason	10,000,000	-	10,000,000	10,000,000
	LIFT	-	-	-	20,000,000
	LEPIG Loan	2,500,000	-	2,500,000	10,000,000
	LRL	100,000,000	-	100,000,000	-
	Total	788,300,000	-	788,300,000	657,500,000
34.00	MCP Loan Principal Received:				
	Jagoron	1,060,969,728	-	1,060,969,728	970,233,961
	Agrosor	1,140,062,151	-	1,140,062,151	781,114,488
	Buniad	17,303,784	-	17,303,784	24,673,970
	Sufalon	670,640,276	-	670,640,276	887,542,391
	Agrosor-SEP	44,681,754	-	44,681,754	10,363,062
	Agrosor-SEP-2	288,333	-	288,333	-
	Agrosor-SEP-GSL	771,150	-	771,150	-
	Agrosor-MDP	78,946,058	-	78,946,058	21,031,197
	KGF (Sufalon)	135,653,580	-	135,653,580	70,971,930
	ENRICH (IGA)	125,779,313	-	125,779,313	121,197,869
	ENRICH (AC)	4,578,547	-	4,578,547	5,761,958
	ENRICH (LI)	760,359	-	760,359	909,920
	LIFT Project	106,710,646	-	106,710,646	70,215,873
	Start-up	1,208,287	-	1,208,287	2,333,661
	Probasi Kallan	14,553,642	-	14,553,642	11,147,748
	LIFT-Goat rearing	12,838,676	-	12,838,676	5,537,767
	BCL	-	-	-	8,726
	Abason	4,854,956	-	4,854,956	1,809,708
	Abason-LICHSP	25,235,543	-	25,235,543	981,096
	SAHOS	3,908	-	3,908	3,122
	LEPIG Loan	5,973,168	-	5,973,168	577,618
	Housing (IHS)	13,395,340	-	13,395,340	13,698,765
	BB-RSL	71,923,843	-	71,923,843	-
	LRL	36,221,888	-	36,221,888	-
	Total	3,573,354,930	-	3,573,354,930	3,000,114,830
35.00	Service charges received:				
	Jagoron	139,329,902	-	139,329,902	125,431,237
	Agrosor	185,717,376	-	185,717,376	113,032,727
	Agrosor-SEP	6,882,329	-	6,882,329	1,639,664
	Agrosor-SEP-2	67,467	-	67,467	-
	Agrosor-SEP-GSL	34,561	-	34,561	-
	Agrosor-MDP	14,252,685	-	14,252,685	3,723,288
	Buniad	1,829,831	-	1,829,831	2,558,348

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
	Sufalon	79,404,655	-	79,404,655	95,930,430
	KGF (Sufalon)	15,562,218	-	15,562,218	7,591,224
	ENRICH (IGA)	20,780,376	-	20,780,376	21,260,495
	ENRICH (AC)	419,360	-	419,360	500,867
	ENRICH (LI)	73,374	-	73,374	79,106
	LIFT Project	13,907,586	-	13,907,586	8,646,307
	Probasi Kallan	4,173,434	-	4,173,434	3,062,756
	Abason	2,698,168	-	2,698,168	1,331,784
	Start-up	255,619	-	255,619	449,275
	LICHSPAbason	8,579,061	-	8,579,061	927,050
	BCL	-	-	-	874
	SAHOS	235	-	235	189
	LIFT-Goat rearing	1,715,457	-	1,715,457	539,989
	LEPIG Loan	714,512	-	714,512	71,622
	LRL	3,082,846	-	3,082,846	-
	BB-RSL	5,586,706	-	5,586,706	-
	Housing (IHS)	7,423,170	-	7,423,170	7,406,713
	Total	512,490,928	-	512,490,928	394,183,945
36.00	Members Savings Deposit (General):				
	Jagoron	131,801,129	-	131,801,129	129,632,531
	Agrosor	65,593,802	-	65,593,802	58,248,994
	Buniad	3,540,529	-	3,540,529	5,662,966
	LIFT Project	6,524,865	-	6,524,865	4,581,667
	ENRICH (IGA)	10,173,220	-	10,173,220	12,015,694
	Special	33,200	-	33,200	56,200
	Start-up	76,692	-	76,692	241,767
	Probasi Kallan	389,488	-	389,488	1,658,801
	Agrosor-SEP	2,787,722	-	2,787,722	1,189,619
	Agrosor-SEP-2	9,760	-	9,760	-
	Agrosor-MDP	3,095,244	-	3,095,244	1,463,389
	LEPIG	255,903	-	255,903	137,290
	Agrosor-MDP-AF	9,806	-	9,806	-
	SMS	101,736,300	-	101,736,300	89,085,100
	Total	326,027,660	-	326,027,660	303,974,018
37.00	Members' Savings Deposits Collection (Voluntary)				
	Jagoron	28,598,937	-	28,598,937	36,571,108
	Agrosor	13,121,167	-	13,121,167	13,337,800
	Buniad	1,085,644	-	1,085,644	1,709,048
	LIFT Project	2,881,528	-	2,881,528	2,353,186
	ENRICH (IGA)	3,317,515	-	3,317,515	4,182,420
	Start-up	5,921	-	5,921	23,324.00
	Probasi Kallan	14,601	-	14,601	14,740.00
	LEPIG	33,360	-	33,360	13,100.00
	Agrosor-MDP	550,173	-	550,173	224,931.00
	Agrosor-SEP	446,151	-	446,151	171,039.00
	Agrosor-SEP-2	40	-	40	-
	Total	50,055,037	-	50,055,037	58,600,696
38.00	Risk Fund/Appodkalin Fund				
	Client Welfare fund	27,965,377	-	27,965,377	24,234,845
	Total	27,965,377	-	27,965,377	24,234,845
39.00	Loan Received from Bank				
	Exim Bank	-	-	-	100000000
	BB-RSL	270,000,000	-	270,000,000	-
	Gratuty Fund	21,400,000	-	21400000	59700000
	Provident Fund	59,670,000	-	59670000	67875000
	Welfare Fund	5,000,000	-	5000000	-
	Housing (IHS)	-	-	-	-
	Total	356,070,000	-	356070000	227575000

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
40.00	Grant Fund Recived				
	ENRICH Project	2,850,613	9,240,758.0	12,091,371	13,663,524
	SEP Project		1,068,589.0	1,068,589	3,800,000
	SEP-2 Project	1,800,000	-	1,800,000	-
	Ag & Livestock	-	2,255,458.0	2,255,458	-
	Fund A/C PACE	-	1,040,000.0	1,040,000	-
	Ecological		2,031,348.0	2,031,348	4,300,000
	SEIP Project	-	-	-	4,967,970
	SFP (Goshairhat)	-	2,611,529.0	2,611,529	3,295,056
	SFP (Kalukhali)	-	2,361,847.0	2,361,847	7,721,991
	STTI	-	150,000.0	150,000	1,981,754
	Harvest plus	-	1,671,424.0	1,671,424	2,004,675
	DSSI	-	769,300.0	769,300	-
	STAY	-	930,844.0	930,844	-
	Flood (EDUCO)	-	3,844,673.0	3,844,673	-
	SDS GF	-	2,160,470.0	2,160,470	-
	Mother AC	-	42,055.0	42,055	-
	EWG	-	-	-	116,987
	DRR/CCA	-	-	-	296,939
	Emergency	-	23,432,757.0	23,432,757	7,390,758
	INSAF	-	3,748,145.0	3,748,145	3,635,856
	General & Admin (GF)	128,058	1,994,213.0	2,122,271	3,134,751
	Total	4,778,671	59,353,410.0	64,132,081	56,310,261
41.00	Others Project Income				
	ENRICH Project	318,650	-	318,650	285,120
	SEIP Project	130,200	-	130,200	426,200
	Health Materials	9,810	-	9,810	9,180
	Penalty Interest SMS	62,014	-	62,014	54,198
	LIFT Goat rearing income	97,100	-	97,100	40,600
	DIISP Project	-	-	-	169,500
	Write off Loan	174,310	-	174,310	-
	LICHSP Project income	164,200	-	164,200	28,037
	KGF Project income	-	-	-	123,955
	SDS Contribution	-	-	-	759,000
	Total	956,284	-	956,284	1,895,790
42.00	Others Receipts				
	Staff Loan A/C: Vehicle	635,111	-	635,111	320,190
	Receivable Int.on FDR A/C: Savings (Encash)	-	-	-	612,468
	Receivable Int.on FDR A/C: Reserve fund (Encast)	26,348	-	26,348	322,768
	Receivable A/C: Others Project	18,267,638	-	18,267,638	26,353,575
	Loan A/C GF	5,795,000	-	5,795,000	1,174,370
	RFI	1,900,000	-	1,900,000	-
	Loan A/C Gratuty fund	718,840	-	718,840	-
	Loan A/C PF	416,170	-	416,170	-
	Training Center	6,032,606	-	6,032,606	6886702
	Education Scholarship	684,000	-	684,000	960,000
	Unsettled Staff Advance	75,288	-	75,288	7,000
	Provision for Expenses A/C	226,856	-	226,856	-
	Tax (Payable)	1,313,602	-	1,313,602	2,021,487
	VAT (Payable)	1,510,435	-	1,510,435	1,770,273
	Insurance SMS	158,331	-	158,331	12,976.00
	Group Insurance	1,080,018	-	1,080,018	563,349
	Donation (Payable)	-	-	-	15,913
	Non Judicial Stamp Sale	-	1,705,750.0	1,705,750	-
	Total	38,840,243	1,705,750.0	40,545,993	41,021,071
43.00	Intrest on FDR				
	Savings	202,322	-	202,322	2,387,244
	RFI	1,067,498	-	1,067,498	1,347,072
	Total	1,269,820	-	1,269,820	3,734,316

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
44.00	Encash on FDR				
	FDR A/C: Savings	98,000,000	-	98,000,000	129,300,489
	FDR A/C: Reserve fund (Encash)	107,901,308	-	107,901,308	94,411,179
	Total	205,901,308	-	205,901,308	223,711,668
45.00	Loan Disbursement to Beneficiaries:				
	Jagoron	1,083,874,000	-	1,083,874,000	1,056,235,000
	Agrosor	1,257,935,000	-	1,257,935,000	1,160,002,000
	Buniad	11,736,000	-	11,736,000	21,900,000
	Sufalon	505,466,000	-	505,466,000	756,096,000
	KGF (Sufalon)	187,303,000	-	187,303,000	68,325,000
	ENRICH (IGA)	113,919,000	-	113,919,000	115,099,000
	ENRICH (AC)	1,550,000	-	1,550,000	2,375,000
	ENRICH (LI)	630,000	-	630,000	545,000
	LIFT Project	116,575,000	-	116,575,000	79,275,000
	Start-up	475,000	-	475,000	980,000
	Probasi Kallan	1,700,000	-	1,700,000	21,560,000
	LIFT-Goat rearing	16,670,000	-	16,670,000	11,905,000
	Abason	14,550,000	-	14,550,000	9,225,000
	LICHSPAbason	131,205,000	-	131,205,000	22,450,000
	LRL	123,397,000	-	123,397,000	-
	BB-RSL	265,996,000	-	265,996,000	-
	Agrosor-SEP	60,379,000	-	60,379,000	48,855,000
	Agrosor-SEP-2	1,500,000	-	1,500,000	-
	Agrosor-SEP-GSL	2,715,000	-	2,715,000	-
	Agrosor-MDP	64,836,000	-	64,836,000	107,759,000
	Agrosor-MDP-AF	540,000	-	540,000	-
	LEPIG Loan	1,970,000	-	1,970,000	6,415,000
	Total	3,964,921,000	-	3,964,921,000	3,489,001,000
46.00	MCP Loan Refunded to PKSf (Principal):				
	Jagoron	129,000,000	-	129,000,000	122,000,000
	Agrosor	126,000,000	-	126,000,000	125,500,000
	Buniad	240,000,000	-	240,000,000	10,833,336
	Sufalon	9,999,998	-	9,999,998	60,000,000
	KGF (Sufalon)	90,000,000	-	90,000,000	25,000,000
	Agrosor-SEP	30,000,000	-	30,000,000	10,000,000
	Agrosor-SEP-GSL	340,000	-	340,000	-
	ENRICH (IGA)	41,500,000	-	41,500,000	35,600,000
	ENRICH (AC)	600,001	-	600,001	500,000
	ENRICH (LI)	500,000	-	500,000	600,000
	LIFT Project	13,333,334	-	13,333,334	14,192,292
	LEPIG	3,000,000	-	3,000,000	-
	Start-up	-	-	-	800,000
	LIFT-Goat rearing	4,896,250	-	4,896,250	573,125
	LIFT-ID Goat rearing	571,666	-	571,666	285,833
	LIFT-Tarki rearing	990,000	-	990,000	-
	LIFT-ID Tarki rearing	543,334	-	543,334	-
	Abason	3,636,362	-	3,636,362	-
	Agrosor-MDP	32,000,000	-	32,000,000	1,818,181
	LICHSPAbason	2,727,274	-	2,727,274	909,091
	Total	729,638,219	-	729,638,219	408,611,858
47.00	MCP Loan Refunded to Bank (Principal):				
	Exim Bank	50,000,000	-	50,000,000	100,000,000
	BB-RSL	16,270,139	-	16,270,139	-
	Housing (IHS)	11,988,365	-	11,988,365	14,209,449
	Welfare fund	5,000,000	-	5,000,000	-
	Prime Bank	-	-	-	70,000,000
	Provident fund	122,045,000	-	122,045,000	45,039,184
	Gratuity fund	97,600,000	-	97,600,000	33,920,055
	Total	302,903,504	-	302,903,504	263,168,688

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
48.00	Service Charge Refunded to PKSF				
	Jagoron	14,981,250	-	14,981,250	19,237,500
	Agrosor	14,100,000	-	14,100,000	19,040,625
	Buniad	102,085	-	102,085	177,082
	Sufalon	10,500,000	-	10,500,000	2,625,000
	KGF (Sufalon)	3,937,500	-	3,937,500	1,093,750
	LIFT Project	233,332	-	233,332	231,255
	ENRICH (IGA)	5,175,000	-	5,175,000	5,638,125
	ENRICH (AC)	19,500	-	19,500	49,500
	ENRICH (LI)	6,251	-	6,251	26,250
	LIFT-Goat rearing	1,582,079	-	1,582,079	85,969
	LIFT-Id Goat rearing	14,292	-	14,292	11,433
	Abason	672,727	-	672,727	786,365
	Abason-LICHSP	731,818	-	731,818	395,455
	Agrosor-SEP-GSL	51,000	-	51,000	-
	Agrosor-SEP	6,093,750	-	6,093,750	3,656,250
	Agrosor-MDP	8,100,000	-	8,100,000	-
	LEPIG	202,500	-	202,500	-
	Tarki- rearing	284,625	-	284,625	-
	Tarki-Id rearing	62,483	-	62,483	-
	Start-up	-	-	-	25,000
	Total	66,850,192	-	66,850,192	53,079,559
49.00	Service Charge Refunded to Bank				
	Exim Bank	2,565,278	-	2,565,278	4,500,000
	BB-RSL	879,861	-	879,861	-
	Welfare fund	261,473	-	261,473	-
	Prime Bank	-	-	-	3,593,051
	Gratuty fund	4,111,277	-	4,111,277	5,299,061
	Provident fund	4,743,454	-	4,743,454	3,791,160
	Housing (ISS)	3,895,107	-	3,895,107	4,567,992
	Total	16,456,450	-	16,456,450	21,751,264
50.00	Project Suppot Cost: Purchase of Fixed				
	Land	-	-	-	139,500
	Furniture & Fixture	330,836	30,824.0	361,660	1,226,311
	Television	-	-	-	34,401
	Computer	435,099	98,980.0	534,079	272,553
	Air Condition	358,556	-	358,556	-
	Regrigerator	-	-	-	17,976
	Mobile Phone	-	-	-	1,712
	Sub-Station	-	-	-	170,000
	Motor Cycle	-	-	-	125,840
	Bedding & Instrument	2,050	-	2,050	-
	Head office Building	1,559,264	-	1,559,264	5,175,383
	Training Building	193,690	-	193,690	943,598
	Printer	9,307	-	9,307	69,922
	Gas-Cylender	11,957	-	11,957	4,601
	Electrical Generator	-	-	-	979,050
	House Construction A/C (CI Sheet)	80,967	-	80,967	-
	Beding & Instrument	-	-	-	70,593
	Crocarise	-	-	-	47,145
	Camera	98,672	208,091.0	306,763	-
	Tarki Parentstock	-	-	-	906,750
	Livestock (Goat)	-	-	-	(64,000)
	Locker	-	-	-	12,841
	Potor Pump	-	-	-	8,776
	Room Hitter	-	-	-	4,815
	Engin Boat	-	-	-	128,170
	Tube-well	-	-	-	35,835
	STTI Building	-	-	-	144,779
	Academy Building	-	-	-	61,460
	Total	3,080,398	337,895.0	3,418,293	10,518,011

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
51.00	Members Savings Refund (General)				
	Jagoron	71,511,722	-	71,511,722	63,141,939
	Agrosor	42,999,101	-	42,999,101	34,223,568
	ENRICH (IGA)	9,675,482	-	9,675,482	6,881,483
	LIFT Project	4,838,198	-	4,838,198	2,303,436
	Buniad	2,704,014	-	2,704,014	2,142,240
	Probasi Kallan	1,255,762	-	1,255,762	564,743
	Start-up	140,383	-	140,383	342,153
	Special Savings	67,200	-	67,200	110,400
	Agrosor-MDP	1,579,317	-	1,579,317	35,697
	Agrosor-SEP	772,459	-	772,459	43,871
	LEPIG	23,803	-	23,803	-
	SMS	77,112,500	-	77,112,500	41232400
	Total	212,679,941	-	212,679,941	151,021,930
52.00	Members Savings Refund (Voluntary)				
	Jagoron	28,289,770	-	28,289,770	27,427,273
	Agrosor	14,674,728	-	14,674,728	13,201,642
	Buniad	1,091,233	-	1,091,233	919,096
	ENRICH (IGA)	4,020,344	-	4,020,344	2,866,556
	LIFT Project	2,732,886	-	2,732,886	1,369,487
	Agrosor-MDP	502,002	-	502,002	27,903
	Agrosor-SEP	183,288	-	183,288	23,241
	LEPIG	11,239	-	11,239	-
	Probasi Kallan	7,590	-	7,590	-
	Start-up	16,464	-	16,464	32,411
	Total	51,529,544	-	51,529,544	45,867,609
53.00	Investment				
	FDR A/C:Savings	122,620,516	-	122,620,516	137,746,599
	FDR A/C: Reserve	134,739,010	-	134,739,010	95,876,954
	RFI	14,082	-	14,082	1,913,158
	SDS Enterprise				
	Total	257,373,608	-	257,373,608	235,536,711
54.00	Risk Fund/Appodkalin Fund				
	Client Welfare fund	121,686	-	121,686	4,254,099
	Total	121,686	-	121,686	4,254,099
55.00	Others Assets:				
	Loan A/C GF	5,795,000	-	5,795,000	2,885,000
	Loan A/C WF	15,799,104	-	15,799,104	13,654,157
	Loan A/C PF	13,346,918	-	13,346,918	15,048,824
	Donation (Payable)	-	-	-	225,385
	Gratuity fund	1,194,188	-	1,194,188	-
	Provision for Expense	1,599,681	-	1,599,681	-
	Staff Loan (Vehicle)	345,921	-	345,921	-
	Group insurance	2,718,577	-	2,718,577	-
	Receivable	92,642	-	92,642	-
	Insurance SMS	158,331	-	158,331	12,976
	Unsettled Staff Advance	9,160,003	-	9,160,003	70,281
	Total	50,210,365	-	50,210,365	31,896,623
56.00	Development Project Expenses				
	ENRICH		9,240,758.0	9,240,758	11082885
	KGF	133,000		133,000	1104066
	Agriculture & Live stock	820,230	2,255,458.0	3,075,688	3255088
	SEIP	6,508,816		6,508,816	9924853
	Probin	1,694,068		1,694,068	3197091
	DIISP	-		-	30400
	PACE	2,075,439	1,040,000.0	3,115,439	3750550
	Goat rearing	857,112		857,112	1,227,247

Notes	Particulars	30 June 2021			Amount in BDT
		MFP	Development Projects	Total	30 June 2020
					Total
		657,303	-	657,303	759,436
	Cultural & Sports	265,100	-	265,100	243,263
	Sweet Gourd	570,699	-	570,699	1,043,845
	LICHS Project Expenses	32,100	-	32,100	93,400
	LIFT (Tarki rearing) Project	3,754,390	2,031,348.0	5,785,738	1,164,380
	Ecological Farming project	2,258,865	1,068,589.0	3,327,454	923,142
	SEP Project	7,187	-	7,187	-
	SEP-2 Project	25,054	-	25,054	-
	Housing (IHS) Project	85,000	-	85,000	-
	SDS Academy	20,625	-	20,625	-
	GPP Project Expenses	19,764,988	15,636,153.0	35,401,141	37,799,646
	Total				
57.00	Others Operating Expenses:				
	AGM Expenses	57,218	-	57,218	164,129
	Health Materials	11,400	-	11,400	8,620
	Housing (IHS) Project Expenses	-	-	-	27,921
	Miscellaneous	120,560	-	120,560	626,343
	Administrative expenses	-	-	-	226,742
	SDS Academy Expenses	-	-	-	210,000
	PKSF Grant Ag. & Livestock	2,255,458	-	2,255,458	-
	PKSF Grant Ecological Farming Project	2,031,348	-	2,031,348	-
	PKSF Grant SEP	1,068,589	-	1,068,589	-
	Humanitarian Activities	-	-	-	268,763
	Loss for Stolen	-	-	-	15,448
	Provision for interest on SMS	4,891,242	-	4,891,242	3,300,610
	GPP Project Expenses	-	-	-	119,946
	Training Center Expenses	-	-	-	3,830,897
	Office Supplies	-	628,562.0	628,562	-
	Education Scholarship	684,000	-	684,000	960,000
	Tax (Payable)	1,344,960	-	1,344,960	2,044,119
	VAT (Payable)	1,607,013	-	1,607,013	1,842,473
	VAT (Payable)	1,576,312	155,100.0	1,731,412	693,105
	Registration & MRA Yearly fees	137,638	-	137,638	-
	Covid-19 Response & Humanitarian Activities	-	-	-	-
	Overhead	-	1,886,212.0	1,886,212	-
	Total	15,785,738	2,669,874.0	18,455,612	14,339,116



SDS (Shariatpur Development Society)
Consolidated Fixed Assets Schedule
For the year ended 30 June 2021

Sl. No.	Particulars	COST					DEPRECIATION					Written Down Value 30.06.2021
		Balance as on 01.07.20	Adjustment during the year (June 2020)	Addition during the year	Disposal/ Adjustment during the year	Balance as on 30.06.21	Rate of Dep.	Opening Balance 01.07.20	Adjustment Balance as on 01.07.20 (Adjust)	Charge during the year	Adjustment during the year (June 2021)	
1		3	5	6	7	8=4+5+6-7	9	10	11	12	13=11	14=8-13
2	Furniture	9,154,320	-	387,886	-	9,542,206	10%	2,198,446	-	743,429	-	6,600,331
1	Motorcycle	381,920	-	-	-	381,920	10%	77,557	-	72,713	-	231,650
3	BI cycle	85,995	-	-	-	85,995	10%	37,837	-	12,383	-	35,775
4	Computer	5,118,969	-	435,099	-	5,554,068	20%	2,587,010	-	766,283	-	2,200,775
5	Mobile Phone	139,477	-	-	-	139,477	50%	156,618	-	1,430	-	(18,571)
6	Car/ Vehicle	9,022,417	-	-	-	9,022,417	10%	3,760,543	-	1,052,375	-	4,209,499
7	Land	38,060,415	-	-	-	38,060,415	-	-	-	-	-	38,060,415
8	Air Condition	1,089,627	-	358,556	-	1,448,183	15%	388,310	-	140,263	-	919,610
9	Photocopier Machine	1,200	-	-	-	1,200	20%	924	-	129	-	1,053
10	House Construction A/C (CI Sheet)	2,063,511	-	80,967	-	2,144,478	20%	1,103,990	-	235,365	-	1,339,355
11	Refrigerator	51,328	-	-	-	51,328	15%	21,062	-	9,701	-	20,565
12	Electrical Generator	1,224,383	-	-	-	1,224,383	15%	331,074	-	377,295	-	516,014
13	Pick Up Van	300,000	-	-	-	300,000	10%	125,040	-	34,992	-	139,968
14	Boat	524,660	-	-	-	524,660	10%	201,625	-	32,304	-	290,731
15	Camara	275,909	-	98,672	-	374,581	20%	159,038	-	35,998	-	179,545
16	Solar Pannel	339,466	-	-	-	339,466	15%	150,392	-	30,451	-	158,623
17	Printer	431,255	-	9,307	-	440,562	20%	216,538	-	71,117	-	152,907
18	Head Office Building	78,185,406	-	1,841,714	-	80,027,120	15%	10,360,953	-	7,321,941	-	62,344,226
19	Gas-Silender	40,803	-	32,653	-	73,456	10%	13,721	-	7,598	-	52,137
20	Tube-well	100,135	-	-	-	100,135	10%	21,662	-	13,896	-	64,577
21	Television	353,550	-	-	-	353,550	20%	140,634	-	49,826	-	163,090
22	Bedding & Instrument	597,230	-	2,050	-	599,280	20%	165,816	-	84,855	-	348,609
23	Shed Construction Goat rearing	2,931,593	-	-	-	2,931,593	10%	527,739	-	422,191	-	1,981,663
24	Software Installation	361,956	-	-	180,978	180,978	20%	-	-	180,978	180,978	-
25	Projector Screen	40,240	-	-	-	40,240	20%	16,317	-	7,177	-	16,746
26	Paddrol Pump	33,800	-	-	-	33,800	20%	17,849	-	4,172	-	11,779
27	Crocarise	162,089	-	-	-	162,089	20%	34,386	-	22,095	-	105,608
28	Training Building	21,739,540	-	193,690	-	21,933,230	10%	8,541,966	-	2,639,515	-	10,751,749
29	LIFT	2,054,400	-	-	-	2,054,400	10%	540,480	-	302,784	-	1,211,136
30	Room Hitter	6,815	-	-	-	6,815	20%	936	-	3124	-	2,755
31	Sub-Station	890,000	-	-	-	890,000	10%	229,600	-	166,080	-	494,320



Sl. No.	Particulars	COST					Rate of Dep.	DEPRECIATION				Written Down Value 30.06.2021
		Balance as on 01.07.20	Adjustment during the year (June 2020)	Addition during the year	Disposal/ Adjustment during the year	Balance as on 30.06.21		Opening Balance 01.07.20	Adjustment Opening Balance as on 01.07.20 (Adjust)	Charge during the year	Adjustment during the year (June 2021)	
1	2	3	5	6	7	8=4+5+6-7	9	10	11	12	13=11	14=8-13
32	Sewing Machine	182,649	-	-	-	182,649	20%	46,605	27,209	-	73,814	108,835
33	Choppar machine	18,410	-	-	-	18,410	20%	3,682	2,946	-	6,628	11,782
34	Tarki Parentstock	1,584,776	-	-	-	1,584,776	10%	202,540	277,229	-	479,769	1,105,007
35	Livestock (Goat)	102,120	-	-	-	102,120	10%	-	-	-	-	102,120
36	IPS	17,680	-	-	-	17,680	20%	10,749	2,079	-	12,828	4,852
37	Gizer	28,501	-	-	-	28,501	20%	17,328	3,352	-	20,680	7,821
38	Locker	142,841	-	-	-	142,841		14,284	27,140	-	41,424	101,417
	Sub-Total	177,839,386	-	3,440,594	180,978	181,099,002		32,423,251	15,182,415	180,978	47,424,688	133,674,314

SDS Academy

1	Building	1,350,208	-	-	-	1,350,208	15%	303,781	45,567	-	349,348	1,000,860
2	Van Purchase	5,500	-	-	-	5,500	15%	3,053	458	-	3,511	1,989
3	Furniture	544,658	-	-	-	544,658	10%	156,446	15,645	-	172,091	372,567
	Sub-Total	1,900,366	-	-	-	1,900,366		463,280	61,670	-	524,950	1,375,416

DRR & CCA Project

1	Office furniture	25,325	-	-	-	25,325	10%	10,132	1,519	-	11,651	13,674
2	Desktop with Printer and modem	8,500	-	-	-	8,500	20%	6,800	340	-	7,140	1,360
3	Digital Camera	500	-	-	-	500	20%	400	20	-	420	80
	Sub-Total	34,325	-	-	-	34,325		17,332	1,879	-	19,211	15,114

School Feeding Programme (SFP) Goshairhat Upazila

1	Computer	43,912	-	-	-	43,912	30%	19,761	5,928	-	25,689	18,223
2	Motor cycle	330,000	-	-	-	330,000	20%	148,500	29,700	-	178,200	151,800
3	Furniture & fixture	34,325	-	-	-	34,325	10%	10,297	1,030	-	11,327	22,998
	Sub-Total:	408,237	-	-	-	408,237		178,558	36,658	-	215,216	193,021

School Feeding Programme (SFP) Kalukhali Upazila

1	Computer	43,912	-	-	-	43,912	30%	19,760	7,245	-	27,005	16,907
2	Motor cycle	330,000	-	-	-	330,000	20%	148,500	36,300	-	184,800	145,200
3	Furniture & fixture	70,000	-	-	-	70,000	10%	21,000	4,900	-	25,900	44,100
	Sub-Total:	443,912	-	-	-	443,912		189,260	48,445	-	237,705	206,207



Sl. No.	Particulars	COST					Rate of Dep.	DEPRECIATION					Written Down Value 30.06.2021
		Balance as on 01.07.20	Adjustment during the year (June 2020)	Addition during the year	Disposal/ Adjustment during the year	Balance as on 30.06.21		Adjustment Opening Balance as on 01.07.20 (Adjust)	Charge during the year	Adjustment during the year (June 2021)	Balance as on 30.06.21		
1	2	3	5	6	7	8=4+5+6-7	9	10	11	12	13=11	14=8-13	
General Fund													
1	Land	212,000	-	-	-	212,000		-	-	-	-	212,000	
2	Office Plot	2,000,000	-	-	-	2,000,000		-	-	-	-	2,000,000	
3	Furniture & Fixtures	212,284	-	-	-	212,284	10%	75,572	13,671	-	89,243	123,041	
4	Office Equipment	400	-	-	-	400	20%	320	16	-	336	64	
5	Others Assets	15,500	-	-	-	15,500	15%	9,300	930	-	10,230	5,270	
6	Computer	71,500	-	-	-	71,500	30%	61,350	3,045	-	64,395	7,105	
7	Car	3,600,000	-	-	-	3,600,000	20%	2,880,000	144,000	-	3,024,000	576,000	
8	Electrical Fan	3,585	-	-	-	3,585	10%	1,436	215	-	1,651	1,934	
9	Motor-cycle	547,500	-	-	-	547,500	20%	448,700	19,760	-	468,460	79,040	
10	DeepFreeze	7,000	-	-	-	7,000	20%	5,600	280	-	5,880	1,120	
11	Laptop	54,331	-	-	-	54,331	20%	43,464	3,260	-	46,724	7,607	
12	Television	1,500	-	-	-	1,500	20%	1,200	90	-	1,290	210	
13	Printer	11,000	-	-	-	11,000	30%	8,800	660	-	9,460	1,540	
14	Engine Boat	187,181	-	6,986	-	194,167	20%	-	38,833	-	38,833	155,334	
15	Tab	35,835	-	-	-	35,835	30%	-	10,751	-	10,751	25,084	
16	Camera	150,891	-	150,891	-	150,891	20%	-	-	-	-	150,891	
	Sub-Total	6,959,616	-	157,877	-	7,117,493		3,535,742	235,511	-	3,771,253	3,346,240	

Shariatpur Technical Training Centre (STTI)

1	Furniture A/C	269,353	-	-	-	269,353	10%	72,427	19,693	-	92,120	177,233
2	STTI Building	1,636,628	-	-	-	1,636,628	15%	842,274	158,871	-	1,001,145	635,483
3	Tools & Equipments- Tailoring tread	94,998	-	-	-	94,998	20%	70,516	4,897	-	75,413	19,585
4	Tools & Equipments-Mobile Servicing tread	39,045	-	-	-	39,045	20%	31,236	1,562	-	32,798	6,247
5	Tools & EquipmentsHouse waring Tread	26,945	-	-	-	26,945	20%	21,556	1,078	-	22,634	4,311
6	Tools & Equipments Plumbing pipe fittingj Tread	19,820	-	-	-	19,820	20%	15,856	793	-	16,649	3,171
7	Beding Instrument	191,750	-	-	-	191,750	20%	103,495	17,650	-	121,145	70,605
8	Fan	67,308	-	-	-	67,308	10%	26,924	4,038	-	30,962	36,346
9	Desktop Computer	76,924	-	-	-	76,924	20%	32,137	8,958	-	41,095	35,829
10	Sewing Machain	88,275	-	-	-	88,275	20%	17,655	14,124	-	31,779	56,496
11	CC Camera	38,467	-	-	-	38,467	20%	7,693	6,155	-	13,848	24,619
	Sub-Total	2,549,513	-	-	-	2,549,513		1,241,769	237,819	-	1,479,588	1,069,925



Sl. No.	Particulars	COST					Rate of Dep.	DEPRECIATION					Written Down Value 30.06.2021
		Balance as on 01.07.20	Adjustment during the year (June 2020)	Addition during the year	Disposal/ Adjustment during the year	Balance as on 30.06.21		10	11	12	13=11	14=8-13	
1	2	3	5	6	7	8=4+5+6-7	9	10	11	12	13=11	14=8-13	
InSAF Project													
1	Computer & Accessories	40,125				40,125	30%	12,038	8,426		20,464	19,661	
2	Printer	8,239				8,239	30%	2,472	1,730		4,202	4,037	
3	UPS	5,243				5,243	30%	1,573	1,101		2,674	2,569	
4	Laptop	36,380				36,380	30%	10,914	7,640		18,554	17,826	
5	Almirah	14,980				14,980	10%	1,498	1,348		2,846	12,134	
6	File Cabinet (3 drawer)	8,988				8,988	10%	899	809		1,708	7,280	
7	Table (7 tables+1 big table for volunteer)	54,754				54,754	10%	5,475	4,928		10,403	44,351	
8	Chair	43,503				43,503	10%	4,350	3,915		8,265	35,238	
9	Rack	4,494				4,494	10%	449	404		853	3,641	
10	Motor-cycle	119,265				119,265	20%	23,853	19,082		42,935	76,330	
11	Bi-cycle	23,433				23,433	30%	7,030	4,921		11,951	11,482	
12	Fan	13,536				13,536	10%	1,354	1,218		2,572	10,964	
13	Camera	9,630				9,630	30%	2,889	2,022		4,911	4,719	
14	Modem	6,420				6,420	10%	642	578		1,220	5,200	
16	Generator for office	21,800				21,800	20%	4,360	3,488		7,848	13,952	
17	Engine Boat	150,427				150,427	10%	-	15,043		15,043	135,384	
	Sub-Total	561,217	-	-	-	561,217		79,796	76,653	-	156,449	404,768	

DSSI Project												
1	Manager Table			5,146		5,146	10%	-	-		-	5,146
2	Executive Table			11,005		11,005	10%	-	-		-	11,005
3	File Cabinet			4,927		4,927	10%	-	-		-	4,927
4	Revolving Chair			4,161		4,161	10%	-	-		-	4,161
5	Handle Chair			5,585		5,585	10%	-	-		-	5,585
	Total	-	-	30,824	-	30,824		-	-	-	-	30,824

STAY Project												
1	Laptop			98,980		98,980	20%	-	-		-	98,980
	Total	-	-	98,980	-	98,980		-	-	-	-	98,980
	Grant total: As at 30 June 2021	190,696,572	-	3,728,275	180,978	194,243,869		38,128,988	15,881,050	180,978	53,829,060	140,414,809

