

**AUDITOR'S REPORT  
&  
THE CONSOLIDATED FINANCIAL STATEMENTS  
of  
SHARIATPUR DEVELOPMENT SOCIETY (SDS)  
FOR THE YEAR ENDED JUNE 30, 2020**



**AZIZ HALIM KHAIR CHOUDHURY  
CHARTERED ACCOUNTANTS**

**Exclusive Correspondent Firm of PKF International**

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**SHARIATPUR DEVELOPMENT SOCIETY (SDS)  
 CONSOLIDATED FINANCIAL STATEMENTS  
 FOR THE YEAR ENDED JUNE 30, 2020**

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

We have audited the accompanying financial statements of Shariatpur Development Society (SDS) which comprise the consolidated statement of financial position as at June 30, 2020, 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, 2020 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 (IFRSs) 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**

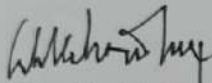
Our Objectives are to obtain reasonable assurance about whether the financial statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high-level assurance, but it does not guarantee that 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.



**Aziz Halim Khair Choudhury**

Chartered Accountants

Signature by,

**Name: Md. Aftab Uddin Ahmed FCA**

Senior Partner

Enrollment No. 804

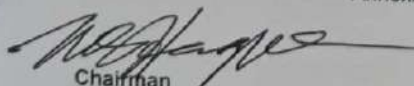
**Dated: October 20, 2020**

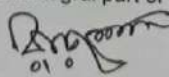
Dhaka, Bangladesh.

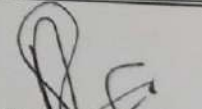
**Shariatpur Development Society (SDS)**  
**Consolidated Balance Sheet**  
**As at 30 June 2020**

Particulars	Notes	30 June 2020			Amount In Taka
		MF	Development Projects	Total	30 June 2019
					Total
<b>Assets:</b>					
<b>Non Current Assets:</b>					
Property, Plant and Equipment	4.00	145,416,135	7,151,449	152,567,584	159,553,413
<b>Current Assets:</b>					
Long term Investments	5.A	80,721,813	315,418	81,037,231	72,337,843
Short term Investments	5.B	52,777,621	-	52,777,621	50,537,450
Loan to beneficiaries	6.00	245,281,410	-	2,452,814,100	2,000,144,746
Other Assets	7.00	36,062,501	1,241,523	37,304,024	45,098,216
Internal Loan	8.00	-	-	-	4,530,000
Cash and Bank Balance	9.00	82,401,106	4,721,335	87,122,441	85,895,064
<b>Total Current Assets</b>		<b>2,704,777,141</b>	<b>6,278,276</b>	<b>2,711,055,417</b>	<b>2,258,543,319</b>
<b>Total Assets :</b>		<b>2,850,193,276</b>	<b>13,429,725</b>	<b>2,863,623,001</b>	<b>2,418,096,732</b>
<b>Current Liabilities:</b>					
Members Savings Deposit General	10.00	707,934,941	-	707,934,941	565,618,196
Members Savings Deposit: Voluntary	11.00	153,336,316	-	153,336,316	141,854,908
Loan Loss Provision	12.00	82,062,533	-	82,062,533	75,059,691
Un-Earned Premium Micro & Livestock insurance	13.00	50,089,444	-	50,089,444	37,210,572
Provisions for Interest on SMS	14.00	15,467,810	-	15,467,810	8,702,825
Provision for Expenses	15.00	7,761,986	12,000	7,773,986	1,579,449
Others Payable	16.00	8,016,375	2,441,479	10,457,854	4,830,093
<b>Non Current Liabilities:</b>					
Loan from PKSF	17.00	1,055,295,840	-	1,055,295,840	806,407,698
Commercial loan	18.00	246,464,655	-	246,464,655	282,058,343
Internal Loan	19.00	-	-	-	4,530,000
<b>Capital and reserves:</b>					
Retained Surplus	20.00	471,385,727	10,776,006	482,161,733	442,365,423
Reserve fund	21.00	52,377,649	200,240	52,577,889	47,879,534
<b>Total Capital &amp; Liabilities</b>		<b>2,850,193,276</b>	<b>13,429,725</b>	<b>2,863,623,001</b>	<b>2,418,096,732</b>

Annexed notes form an integral part of the financial statements.

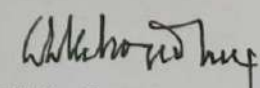
  
 Chairman  
 SDS

  
 Executive Director  
 SDS

  
 Deputy Director (F & A)  
 SDS

Signed in terms of our separate report of even date annexed

Date : 20 October, 2020  
 Place : Dhaka

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants  
 Signature by  
 Md. Aftab Uddin Ahmed FCA  
 Senior Partner  
 Enrollment No. 804



**Shariatpur Development Society (SDS)**  
**Consolidated Statement of Income and Expenditure**  
 For the period from 01 July 2019 to 30 June 2020

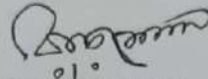
Particulars	Notes	30 June 2020			30 June 2019
		MF	Development Projects	Total	Total
Income:					
Service Charge Received	22.00	397,444,431	-	397,444,431	375,712,727
Grant Received	25.00	1,193,828	70,055,496	71,249,324	89,573,568
Bank Interest		1410078	81,754	1,491,832	1,544,128
Interest on FDR		3780790	-	3,780,790	8,780,401
Sale Of pass Book		509337	-	509,337	402,700
SDS Academy Inc.		-	2,044,924	2,044,924	2,507,871
Traning Center Income		453,311	6,434,791	6,888,102	5,679,588
Member Fee		-	7,440	7,440	7,440
Write off Loan		534,194	-	534,194	202,178
Seed Sales		-	-	-	164,490
Others income		631575	23,850	655,425	166,789
Total Income		405,957,544	78,648,255	484,605,799	484,741,878
Expenditure:					
Service charge paid to PKSf	26.00	53079559	-	53,079,559	51,115,331
Service charge paid to Bank	27.00	21751264	-	21,751,264	22,176,224
Interest on Savings	28.00	30545856	-	30,545,856	35,169,142
Salary & Allowances		180673815	6,876,396	187,550,211	156,778,131
Traveling & Conveyance		6812345	357,733	7,170,078	6,862,426
Printing & Stationary		2803491	29,702	2,833,193	2,931,487
Telephone, Internet and Postage		1556719	3,600	1,560,319	1,369,243
Entertainment		1350955	17,432	1,368,387	2,031,752
Office Rent		6900696	48,000	6,948,696	6,523,800
Electricity and Gas		1112812	25,738	1,138,550	1,079,093
Training Expenses		826467	246,440	1,072,907	443,099
Fuel Cost		2739102	219	2,739,321	2,823,461
Repair & Maintenance		2550479	11,110	2,561,589	3,169,147
Lunch Subsidy /Food cost		2878449	184,820	3,063,269	3,510,930
Newspapers and Periodicals		170379	-	170,379	211,700
Other Operating Expenses	29.00	3640368	314641	3,955,009	2,101,183
Seed Purchases		-	-	-	154,990
Legal support		26497	-	26,497	84,000
Direct VAT & Tax Exp		2574745	2,295,300	4,870,045	2,527,757
Softwear Maintenance Expenses		1209600	-	1,209,600	1,172,168
Donation		310810	-	310,810	715,267
Advertisement & recruitment exp		4140	-	4,140	16,560
Audit Fee		307500	5,000	312,500	320,000
Bank Charges and Commission		898651	18,014	916,665	1,209,466
Loan Loss Provision Expenses		7002842	-	7,002,842	20,282,334
Administrative exp		-	379,793	379,793	312,059
Development Project Expenses (MF)	30.00	8,315,064	39,717,729	48,032,793	56,574,885
Direct Development Activities Cost	31.00	-	21,924,003	21,924,003	32,535,778
SDS Academy Exp		-	2,155,001	2,155,001	2,352,892

Particulars	Notes	30 June 2020			30 June 2019
		MF	Development Projects	Total	Total
Traning Center Exp	32.00	-	6,434,791	6,434,791	6,197,954
Depreciation Expenses	33.00	16664497	1,831,602	18,496,099	6,522,072
<b>Total Expenditure</b>		<b>356,707,102</b>	<b>82,877,064</b>	<b>439,584,166</b>	<b>429,274,331</b>
Excess of income over expenditure		49,250,442	(4,228,809)	45,021,633	55,467,547
<b>Total :</b>		<b>405,957,544</b>	<b>78,648,255</b>	<b>484,605,799</b>	<b>484,741,878</b>

Annexed notes from an integral part of these financial statements



 Chairman  
 SDS



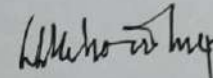
 Executive Director  
 SDS



 Deputy Director (F & A)  
 SDS

Signed in terms of our separate report of even date annexed

 Date : 20 October, 2020  
 Place : Dhaka



 Aziz Halim Khair Choudhury  
 Chartered Accountants  
 Signature by,  
**Md. Aftab Uddin Ahmed FCA**  
 Senior Partner  
 Enrollment No. 804

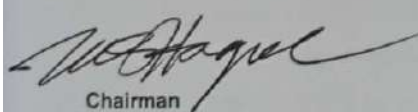
Shariatpur Development Society (SDS)  
 Consolidated Receipts and Payments Statement  
 For the period from 01 July 2019 to 30 June 2020

Particulars	Notes	30 June 2020			Figures In Taka 30 June 2019
		MF	Development Projects	Total	Total
<b>A: Receipts:</b>					
<b>Opening Balance:</b>					
Cash in Hand		2,978,253	20,477	2,998,730	9,826,216
Cash at Bank		78,295,898	4,600,436	82,896,334	96,850,431
MCP Loan Received from PKSF	23.00	657,500,000	-	657,500,000	702,400,000
Loan Realized from Beneficiaries	24.00	3000114830	-	3,000,114,830	2,949,275,871
Internal Loan		-	16,515,901	16,515,901	15,220,000
Service charges received	34.00	394,183,945	-	394,183,945	372,459,597
Members Savings Deposit (General)	35.00	303,974,018	-	303,974,018	264,435,789
Members' Savings Deposits Collection (Voluntary)	36.00	58,600,696	-	58,600,696	71,192,372
Risk Fund/Appodkalin Fund	37.00	24,234,845	-	24,234,845	22,019,444
Loan Received from Bank	38.00	227,575,000	-	227,575,000	341,759,239
Grant Received	39.00	-	53,175,510	53,175,510	56,927,995
<b>Loan &amp; Others A/c:</b>					
Others Project Income	40.00	1,155,100	3,893,751	5,048,851	3,375,007
Advance A/C		2,047,817	675	2,048,492	2,446,781
Other receipts	41.00	41,021,071	-	41,021,071	38,612,714
Write off Loan		534,194	-	534,194	202,178
Others Income		597930	23,850	621,780	166,789
Sale Of pass Book & Form		509,337	-	509,337	402,700
Bank Interest		1,410,078	78,476	1,488,554	1,538,745
Interest on FDR	42.00	3,734,316	-	3,734,316	7,845,165
FDR Encashment	43.00	223,711,668	-	223,711,668	160,696,655
SDS Academy Inc.		-	2,044,924	2,044,924	2,507,871
Member Fee		-	7,440	7,440	7,440
General & Admin		-	-	-	1,478,859
<b>Total</b>		<b>5,022,178,996</b>	<b>80,361,440</b>	<b>5,102,540,436</b>	<b>5,121,647,838</b>
<b>B. Payments</b>					
Loan Disbursement to Beneficiaries	44.00	3,489,001,000	-	3,489,001,000	3,335,311,000
MCP Loan Refunded to PKSF (Principal)	45.00	408,611,858	-	408,611,858	506,267,290
MCP Loan Refunded to Bank (Principal)	46.00	263,168,688	-	263,168,688	358,923,464
Service charge paid to PKSF	47.00	53,079,559	-	53,079,559	51,115,331
Service charge paid to Bank	48.00	21,751,264	-	21,751,264	21,433,348
Purchase of Fixed Assets:	49.00	9,613,184	904,827	10,518,011	19,819,283
Members Savings Refund (General)	50.00	151,021,930	-	151,021,930	151,675,847
Members Savings Refund (Voluntary)	51.00	45,867,609	-	45,867,609	52,394,264
Investment:	52.00	235,286,711	250,000	235,536,711	181,407,478
Risk Fund/Appodkalin Fund	53.00	4,254,099	-	4,254,099	11,850,441
<b>Loan &amp; Others A/C</b>					
Others Asset	54.00	31,896,623	-	31,896,623	-
Staff loan (Vehical)		544478	-	544,478	2,225,160
Gratuity fund		-	-	-	11,006,708
Internal Loan		-	14,305,271	14,305,271	44,706,127
Advances A/C		16764051	1,004,686	17,768,737	26,949,664
Provision for Expenses		1379133	105,000	1,484,133	695,524
Transfer to others		-	296,939	296,939	673,676
<b>Operating expenses:</b>					
Salary & Allowances		147462053	6,864,396	154,326,449	138,297,360

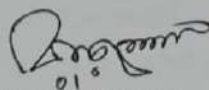


Particulars	Notes	30 June 2020			30 June 2019
		MF	Development Projects	Total	Total
Traveling & Conveyance		6740051	2,978,778	9,718,829	8,017,866
Printing & Stationary		2742002	29,702	2,771,704	2,931,487
Telephone & Postage		1556619	3,600	1,560,219	1,368,344
Honorarium		-	126,512	126,512	-
Entertainment Cost		1350955	17,432	1,368,387	2,031,752
Office Rent		6012460	53,591	6,066,051	5,629,828
Gas and Electricity		1075812	25,738	1,101,550	1,046,093
Training Expenses		556862	246,440	803,302	302,547
Fuel		2712092	219	2,712,311	2,746,523
Repair & Maintenance		1950520	11,110	1,961,630	2,302,995
Paper Bill		170379	-	170,379	211,700
Donation		310810	-	310,810	715,267
VAT & Tax Exp		2484793	265,629	2,750,422	2,477,757
VAT & Tax		-	-	-	3,318,461
Receivable		80,000	205,867	285,867	45,000
AGM Exp		-	-	-	454,207
Soft ware Maintenance Exp		1209600	-	1,209,600	1,172,168
Advertisement & Recruitment Exp		4140	314,641	318,781	45,683
Lunch Subsidy/Food cost		2565021	184,820	2,749,841	3,029,730
Legal Expenses		20997	-	20,997	84,000
Education Scholarship		-	-	-	936,000
Audit Fee		57500	5,000	62,500	120,000
Provision for interest on SMS		-	-	-	1,223,023
Administrative exp		-	374,202	374,202	574,671
Staff Group Insurance		2169237	-	2,169,237	1,819,704
Bank charge		898532	18,014	916,546	1,207,704
Development Project Expenses	55.00	11,068,152	26,731,494	37,799,646	40,452,921
Direct Development Activities Cost		-	17,671,524	17,671,524	31,038,629
SDS Academy Exp.		-	2,155,001	2,155,001	2,290,592
Traning Center Exp.		-	-	-	3,120,404
Others Expenses	56.00	14,339,116	489,672	14,828,788	285,753
<b>Sub Total</b>		<b>4,939,777,890</b>	<b>75,640,105</b>	<b>5,015,417,995</b>	<b>5,035,752,774</b>
<b>Closing Balance:</b>					
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
<b>Total</b>		<b>5,022,178,996</b>	<b>80,361,440</b>	<b>5,102,540,436</b>	<b>5,121,647,838</b>

Annexed notes form an integral part of the financial statements.



 Chairman  
 SDS



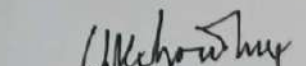
 Executive Director  
 SDS



 Deputy Director (F & A)  
 SDS

Signed in terms of our separate report of even date annexed

 Date : 20 October, 2020  
 Place : Dhaka

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants  
 Signature by,  
 Md. Aftab Uddin Ahmed FCA  
 Senior Partner  
 Enrollment No. 804

**Notes to the Financial Statements  
of  
Shariatpur Development Society (SDS)  
Consolidated Financial Statements  
For the year ended 30 June 2020**

**1.00 Introduction:**

**1.01 Background:**

The Social works involved with the establishment of 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 worker's. SDS started working on 1<sup>st</sup> 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.

Shariatpur Development Society (SDS) 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 respective 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	Shariatpur Development Society (SDS)
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 respective 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 2020
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 2019-2020	09
Date of last AGM	28.12.2019

**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	Md. Ab Sobhan (Vice Chairman)	28.01.1972	Md. Oajuddin Akon	Vill: Chandrapur, Post: Chandrapur-8002, Shariatpur Sadar, Shariatpur.	Kamil	Head Teacher, Bogadi Women Madrasa, Shariatpu.
03	Md Abul Kalam Azad (Treasurer)	15.10.1965	Late. Mowlovi Abdul Karim	House: 308, Vill: Dhanuka, Post: Dhanuka-8000, Shariatpur Pourashava, Shariatpur Sadar, Shariatpur.	HSC	Business
04	Md. Abul Hossain Sarder (Executive Member)	01.01.1961	Late. Md Abdus Samad	Vill: Patanigon, Post: Bilaskhan-8000, Shariatpur	BA	Journalist



			Sarder	Sadar, Shariatpur.		
05	Anik Ghatak Chowdhury (Executive Member )	01.04.1965	Late Rothindrokan to Ghatak Chowdhury, Rani Ghatak Chowdhury	Vill: South Baluchara, Post: Shariatpur-8000, Shariatpur sadar, Shariatpur	HSC (Busine ss of Diploma )	Business
06	Mahamuda Begum (Executive Member )	11.12.1962	Monir Hossen Soyal, Hajera Begum	Vill: Dhanuka , Post: Dhanuka- 8000, Shariatpur Sadar, Shariatpur.	Class Eight	Social Service
07	Safali Begum (Executive Member )	01.01.1970	Late. Rohom Ali Sarder, Sakina bibi	Vill: South Baluchara, Post: Shariatpur-8000, Shariatpur sadar, Shariatpur	Class Five	Social Service
08	Asimom Begum (Executive Member )	20.11.1967	Nurmohamm ad Kha, Vanu bibi	Vill: Charpalong, Post: Palong- 8000, Shariatpur sadar, Shariatpur	Class Five	Social Service
09	Md. Mozibur Rahman (Member Secretary)	01.01.1959	Late. Md. Ibrahim Madbor	Vill. Tulasar, Post: Shariatpur- 8000, Shariatpur Sadar, Shariatpur Pourashava, Shariatpur	BA, L.L.B	Social worker

### 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 2019 to 30 June 2020.

#### 3.03 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 Shariatpur Development Society (SDS).
03. Salary of the employees was disbursed through bank account.



Notes	Particulars	30 June 2020			Amount in Taka
		MFP	Development Projects	Total	Total
4.00	<b>Fixed Assets:</b>				
	Opening balance	167,654,911	11,893,348	179,548,259	154,971,064
	Add: Addition during the year	10,610,432	963,838	11,574,270	25,155,939
	Add: Adjustment during the year	-	-	-	20,527,725
	Add: Adjustment last year	-	-	-	26,880
		178,265,343	12,857,186	191,122,529	200,681,608
	Less: Disposal Adjustment during the year	425,957	-	425,957	605,624
	Less: Transfer to MF	-	-	-	20,527,725
		177,839,386	12,857,186	190,696,572	179,548,259
	Add: Adjustment during the year	-	-	-	-
	Less: Accumulated depreciation	32,423,251	5,705,737	38,128,988	19,994,846
	<b>Written Down Value</b>	<b>145,416,135</b>	<b>7,151,449</b>	<b>152,567,584</b>	<b>159,553,413</b>
5.A	<b>Long term Investments :</b>				
	FDR A/C: Savings	5.01 80,721,813	-	80,721,813	72,275,703
	FDR A/C: STTI	5.02 -	315,418	315,418	62,140
	<b>Total</b>	<b>80,721,813</b>	<b>315,418</b>	<b>81,037,231</b>	<b>72,337,843</b>
5.01	<b>FDR A/C: Savings</b>				
	Opening balance	72,275,703	-	72,275,703	57,343,359
	Add: Invested during the year	137,746,599	-	137,746,599	134,052,959
	Add: Adjustment During the year	-	-	-	-
		210,022,302	-	210,022,302	191,396,318
	Less: Encashment during the year	129,300,489	-	129,300,489	119,120,615
	Less: Adjustment During the year	-	-	-	-
	<b>Closing Balance</b>	<b>80,721,813</b>	<b>-</b>	<b>80,721,813</b>	<b>72,275,703</b>
5.02	<b>FDR A/C: STTI</b>				
	Opening balance	-	62,140	62,140	56,757
	Add: Invested during the year	-	250,000	250,000	5,383
	Add: Adjustment During the year	-	3,278	3,278	-
		-	315,418	315,418	62,140
	Less: Encashment during the year	-	-	-	-
	Less: Adjustment During the year	-	-	-	-
	<b>Closing Balance</b>	<b>-</b>	<b>315,418</b>	<b>315,418</b>	<b>62,140</b>
5.B	<b>Long term Investments :</b>				
	Loan Loss Provision Inv. (LLPI):	5.01 -	-	-	-
	Reserve Fund Investment (RFI):	5.02 1,956,329	-	1,956,329	43,171
	FDR Account Reserve Fund:	5.03 50,774,818	-	50,774,818	49,559,043
	Interest receivable on FDR:	5.04 46,474	-	46,474	935,236
	<b>Total</b>	<b>52,777,621</b>	<b>-</b>	<b>52,777,621</b>	<b>50,537,450</b>
5.01	<b>Loan Loss Provision Inv. (LLPI):</b>				
	Opening balance	-	-	-	112
	Less: Incashment during the year	-	-	-	112
	Less: Adjustment during the year	-	-	-	-
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.02	<b>Reserve Fund Investment (RFI):</b>				
	Opening balance	43,171	-	43,171	42,950
	Add: Investment during the year	1,913,158	-	1,913,158	221
	Add: Adjustment Bank Int. during the year	-	-	-	-
		1,956,329	-	1,956,329	43,171
	Less: Encashment during the year	-	-	-	-
	<b>Closing Balance</b>	<b>1,956,329</b>	<b>-</b>	<b>1,956,329</b>	<b>43,171</b>
5.03	<b>FDR Account Reserve Fund:</b>				
	Opening balance	49,559,043	-	49,559,043	43,780,785
	Add: Invested during the year	95,626,954	-	95,626,954	47,354,298
		145,185,997	-	145,185,997	91,135,083
	Less: Encashment during the year	94,411,179	-	94,411,179	41,576,040
	Less: Adjustment Bank Charge during the year	-	-	-	-
	<b>Closing Balance</b>	<b>50,774,818</b>	<b>-</b>	<b>50,774,818</b>	<b>49,559,043</b>

Notes	Particulars		30 June 2020			30 June 2019
			MFP	Development Projects	Total	Total
5.04	Interest receivable on FDR:					
	Int. Rec. on FDR A/C: Savings	5.08(a)	8,802	-	8,802	612,468
	Int. Rec. on FDR A/C: Reserve:	5.08(b)	37,672	-	37,672	322,768
	<b>Total</b>		<b>46,474</b>	<b>-</b>	<b>46,474</b>	<b>935,236</b>
5.04(a)	Int. Rec. on FDR A/C: Savings:					
	Opening balance		612,468	-	612,468	209,319
	Add: Investment during the year		-	-	-	612,468
	Add: Adjustment during the year		-	-	-	-
			<b>612,468</b>	<b>-</b>	<b>612,468</b>	<b>821,787</b>
	Add: Interest receivable during the year		8,802	-	8,802	-
			<b>621,270</b>	<b>-</b>	<b>621,270</b>	<b>821,787</b>
	Less: Adjustment Bank Charge during the year		-	-	-	18,653
	Less: Encashment during the year		612,468	-	612,468	190,666
	<b>Closing Balance</b>		<b>8,802</b>	<b>-</b>	<b>8,802</b>	<b>612,468</b>
5.04(b)	Int. Rec. on FDR A/C: Reserve:					
	Opening balance		322,768	-	322,768	176,269
	Add: Adjustment during the year		-	-	-	-
	Add: Interest receivable during the year		37,672	-	37,672	322,768
			<b>360,440</b>	<b>-</b>	<b>360,440</b>	<b>499,037</b>
	Less: Encashment during the year		322,768	-	322,768	154,533
	Less: Adjustment during the year		-	-	-	21,736
	<b>Closing Balance</b>		<b>37,672</b>	<b>-</b>	<b>37,672</b>	<b>322,768</b>
6.00	Loan to beneficiaries:					
	Jagoron	6.01	676,229,954	-	676,229,954	611,685,267
	Agrosor-MDP	6.02	86,288,422	-	86,288,422	-
	Agrosor	6.03	891,809,690	-	891,809,690	521,651,004
	Buniad	6.04	12,608,367	-	12,608,367	16,028,585
	LEpG	6.05	5,837,382	-	5,837,382	-
	Sufalon	6.06	430,647,541	-	430,647,541	564,778,913
	LIFT Project	6.07	52,767,441	-	52,767,441	43,748,314
	ENRICH (IGA)	6.08	93,945,149	-	93,945,149	102,005,903
	ENRICH (LI)	6.09	963,994	-	963,994	1,328,914
	ENRICH (AG)	6.10	5,305,686	-	5,305,686	8,692,644
	KGF (Sufalon)	6.11	31,480,270	-	31,480,270	34,327,200
	Housing Project (HIS)	6.12	44,775,008	-	44,775,008	58,473,773
	LICHSP Abason	6.13	23,618,904	-	23,618,904	2,150,000
	SAHOS	6.14	61,256	-	61,256	64,653
	Start-up	6.15	1,496,411	-	1,496,411	2,862,239
	Probasi Kallan	6.16	25,785,911	-	25,785,911	15,373,659
	LEFT -Goat rearing	6.17	10,460,961	-	10,460,961	4,093,728
	Abason	6.18	19,141,516	-	19,141,516	11,726,224
	BCL	6.19	-	-	-	8,726
	Agrosor SEP	6.20	39,590,237	-	39,590,237	1,145,000
	<b>Total:</b>		<b>2,452,814,100</b>	<b>-</b>	<b>2,452,814,100</b>	<b>2,000,144,746</b>
6.01	Jagoron					
	Opening balance		611,685,267	-	611,685,267	528,065,027
	Add: Disbursement during the year		1,056,235,000	-	1,056,235,000	1,093,094,000
			<b>1,667,920,267</b>	<b>-</b>	<b>1,667,920,267</b>	<b>1,667,920,267</b>
	Less: Realization during the year		970,233,961	-	970,233,961	981,063,700
	Less: Write off during the year		-	-	-	6,834,547
	Less: Adjustment during the year		21,456,352	-	21,456,352	21,575,513
	<b>Closing Balance</b>		<b>676,229,954</b>	<b>-</b>	<b>676,229,954</b>	<b>658,446,507</b>
6.02	Agrosor-MDP:					
	Opening balance		-	-	-	-
	Add: Disbursement during the year		107,759,000	-	107,759,000	-
			<b>107,759,000</b>	<b>-</b>	<b>107,759,000</b>	<b>-</b>
	Less: Realization during the year		21,031,197	-	21,031,197	-
			<b>86,727,803</b>	<b>-</b>	<b>86,727,803</b>	<b>-</b>
	Less: Write off during the year		-	-	-	-
	Less: Adjustment during the year		439,381	-	439,381	-
	<b>Closing Balance</b>		<b>86,288,422</b>	<b>-</b>	<b>86,288,422</b>	<b>-</b>



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
6.03	<b>Agrosor</b>				
	Opening balance	521,651,004	-	521,651,004	398,714,264
	Add: Disbursement during the year	1,160,002,000	-	1,160,002,000	867,929,000
		<b>1,681,653,004</b>	-	<b>1,681,653,004</b>	<b>1,266,643,264</b>
	Less: Realization during the year	781,114,488	-	781,114,488	736,993,055
		<b>900,538,516</b>	-	<b>900,538,516</b>	<b>529,650,209</b>
	Less: Write off during the year	-	-	-	2,040,638
	Less: Adjustment during the year	8,728,826	-	8,728,826	5,958,567
	<b>Closing Balance</b>	<b>891,809,690</b>	-	<b>891,809,690</b>	<b>521,651,004</b>
6.04	<b>Buniad</b>				
	Opening balance	16,028,585	-	16,028,585	22,450,342
	Add: Disbursement during the year	21,900,000	-	21,900,000	30,713,000
		<b>37,928,585</b>	-	<b>37,928,585</b>	<b>53,163,342</b>
	Less: Realization during the year	24,673,970	-	24,673,970	36,277,178
		<b>13,254,615</b>	-	<b>13,254,615</b>	<b>16,886,164</b>
	Less: Write off during the year	-	-	-	115,814
	Less: Adjustment during the year	646,248	-	646,248	741,765
	<b>Closing Balance</b>	<b>12,608,367</b>	-	<b>12,608,367</b>	<b>16,028,585</b>
6.05	<b>LEPlG:</b>				
	Opening balance	-	-	-	-
	Add: Disbursement during the year	6,415,000	-	6,415,000	-
		<b>6,415,000</b>	-	<b>6,415,000</b>	-
	Less: Realization during the year	577,618	-	577,618	-
		<b>5,837,382</b>	-	<b>5,837,382</b>	-
	Less: Write off during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	<b>Closing Balance</b>	<b>5,837,382</b>	-	<b>5,837,382</b>	-
6.06	<b>Sufalon</b>				
	Opening balance	564,778,913	-	564,778,913	471,042,620
	Add: Disbursement during the year	756,096,000	-	756,096,000	1,042,183,000
		<b>1,320,874,913</b>	-	<b>1,320,874,913</b>	<b>1,513,225,620</b>
	Less: Realization during the year	887,542,391	-	887,542,391	946,033,234
		<b>433,332,522</b>	-	<b>433,332,522</b>	<b>567,192,386</b>
	Less: Write off during the year	-	-	-	650,667
	Less: Adjustment during the year	2,684,981	-	2,684,981	1,762,806
	<b>Closing Balance</b>	<b>430,647,541</b>	-	<b>430,647,541</b>	<b>564,778,913</b>
6.07	<b>LIFT Project</b>				
	Opening balance	43,748,314	-	43,748,314	30,219,205
	Add: Disbursement during the year	79,275,000	-	79,275,000	70,267,000
		<b>123,023,314</b>	-	<b>123,023,314</b>	<b>100,486,205</b>
	Less: Realization during the year	70,215,873	-	70,215,873	56,662,891
		<b>52,807,441</b>	-	<b>52,807,441</b>	<b>43,823,314</b>
	Less: Write off during the year	-	-	-	65,326
	Less: Adjustment during the year	40,000	-	40,000	9,674
	<b>Closing Balance</b>	<b>52,767,441</b>	-	<b>52,767,441</b>	<b>43,748,314</b>
6.08	<b>ENRICH (IGA)</b>				
	Opening balance	102,005,903	-	102,005,903	56,648,675
	Add: Disbursement during the year	115,099,000	-	115,099,000	126,774,000
		<b>217,104,903</b>	-	<b>217,104,903</b>	<b>183,422,675</b>
	Add: Adjustment during the year	-	-	-	-
		<b>217,104,903</b>	-	<b>217,104,903</b>	<b>183,422,675</b>
	Less: Realization during the year	121,197,869	-	121,197,869	79,499,925
		<b>95,907,034</b>	-	<b>95,907,034</b>	<b>103,922,750</b>
	Less: Write off during the year	-	-	-	838,107
	Less: Adjustment during the year	1,961,885	-	1,961,885	1,078,740
	<b>Closing Balance</b>	<b>93,945,149</b>	-	<b>93,945,149</b>	<b>102,005,903</b>
6.09	<b>ENRICH (LI)</b>				
	Opening balance	1,328,914	-	1,328,914	2,020,239
	Add: Disbursement during the year	545,000	-	545,000	925,000
		<b>1,873,914</b>	-	<b>1,873,914</b>	<b>2,945,239</b>

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Add: Adjustment during the year	-	-	-	-
	Less: Realization during the year	1,873,914	-	1,873,914	2,945,239
		909,920	-	909,920	1,616,325
	Less: Adjustment during the year	963,994	-	963,994	1,328,914
	Closing Balance	963,994	-	963,994	1,328,914
<b>6.10</b>	<b>ENRICH (AC)</b>				
	Opening balance	8,692,644	-	8,692,644	5,670,158
	Add: Disbursement during the year	2,375,000	-	2,375,000	8,800,000
		11,067,644	-	11,067,644	14,470,158
	Add: Adjustment during the year	-	-	-	-
		11,067,644	-	11,067,644	14,470,158
	Less: Realization during the year	5,761,958	-	5,761,958	5,777,514
		5,305,686	-	5,305,686	8,692,644
	Less: Adjustment during the year	-	-	-	-
	Closing Balance	5,305,686	-	5,305,686	8,692,644
<b>6.11</b>	<b>KGF (Sufalon)</b>				
	Opening balance	34,327,200	-	34,327,200	44,870,945
	Add: Disbursement during the year	68,325,000	-	68,325,000	59,420,000
		102,652,200	-	102,652,200	104,290,945
	Add: Adjustment during the year	-	-	-	-
		102,652,200	-	102,652,200	104,290,945
	Less: Realization during the year	70,971,930	-	70,971,930	69,892,450
		31,680,270	-	31,680,270	34,398,495
	Less: Write off during the year	-	-	-	60,620
	Less: Adjustment during the year	200,000	-	200,000	10,675
	Closing Balance	31,480,270	-	31,480,270	34,327,200
<b>6.12</b>	<b>Housing Project (HIS)</b>				
	Opening balance	58,473,773	-	58,473,773	76,052,606
	Add: Disbursement during the year	-	-	-	600,000
		58,473,773	-	58,473,773	76,652,606
	Add: Adjustment during the year	-	-	-	-
		58,473,773	-	58,473,773	76,652,606
	Less: Realization during the year	13,698,765	-	13,698,765	18,178,833
		44,775,008	-	44,775,008	58,473,773
	Less: Adjustment during the year	-	-	-	-
	Closing Balance	44,775,008	-	44,775,008	58,473,773
<b>6.13</b>	<b>LICHSP Abason:</b>				
	Opening balance	2,150,000	-	2,150,000	-
	Add: Disbursement during the year	22,450,000	-	22,450,000	2,150,000
		24,600,000	-	24,600,000	2,150,000
	Add: Adjustment during the year	-	-	-	-
		24,600,000	-	24,600,000	2,150,000
	Less: Realization during the year	981,096	-	981,096	-
		23,618,904	-	23,618,904	2,150,000
	Less: Write off during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance	23,618,904	-	23,618,904	2,150,000
<b>7.14</b>	<b>SAHOS</b>				
	Opening balance	64,653	-	64,653	106,607
	Add: Disbursement during the year	-	-	-	-
		64,653	-	64,653	106,607
	Less: Realize during the year	3,122	-	3,122	40,402
	Less: Adjustment during the year	275	-	275	1,552
	Closing Balance	61,256	-	61,256	64,653
<b>7.15</b>	<b>Start-up</b>				
	Opening balance	2,862,239	-	2,862,239	4,184,753
	Add: Disbursement during the year	980,000	-	980,000	2,050,000
		3,842,239	-	3,842,239	6,234,753
	Less: Realize during the year	2,333,661	-	2,333,661	3,372,514

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Less: Adjustment during the year	12,167		12,167	
	<b>Closing Balance</b>	<b>1,496,411</b>	<b>-</b>	<b>1,496,411</b>	<b>2,862,239</b>
<b>7.16</b>	<b>Probasi Kallan</b>				
	Opening balance	15,373,659		15,373,659	10,921,437
	Add: Disbursement during the year	21,560,000		21,560,000	13,150,000
		<b>36,933,659</b>	<b>-</b>	<b>36,933,659</b>	<b>24,071,437</b>
	Less: Realize during the year	11,147,748		11,147,748	8,697,778
	<b>Closing Balance</b>	<b>25,785,911</b>	<b>-</b>	<b>25,785,911</b>	<b>15,373,659</b>
<b>7.17</b>	<b>LEFT -Goat rearing</b>				
	Opening balance	4,093,728		4,093,728	4,887,750
	Add: Disbursement during the year	11,905,000		11,905,000	4,212,000
		<b>15,998,728</b>	<b>-</b>	<b>15,998,728</b>	<b>9,099,750</b>
	Less: Realize during the year	5,537,767		5,537,767	5,006,022
	<b>Closing Balance</b>	<b>10,460,961</b>	<b>-</b>	<b>10,460,961</b>	<b>4,093,728</b>
<b>7.18</b>	<b>Abason:</b>				
	Opening balance	11,726,224		11,726,224	-
	Add: Disbursement during the year	9,225,000		9,225,000	11,875,000
		<b>20,951,224</b>	<b>-</b>	<b>20,951,224</b>	<b>11,875,000</b>
	Less: Realize during the year	1,809,708		1,809,708	148,776
	<b>Closing Balance</b>	<b>19,141,516</b>	<b>-</b>	<b>19,141,516</b>	<b>11,726,224</b>
<b>8.19</b>	<b>BCL:</b>				
	Opening balance June	8,726		8,726	-
	Add: Disbursement during the year	-		-	24,000
		<b>8,726</b>	<b>-</b>	<b>8,726</b>	<b>24,000</b>
	Less: Realize during the year	8,726		8,726	15,274
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,726</b>
<b>8.20</b>	<b>Agrosor SEP:</b>				
	Opening balance	1,145,000		1,145,000	-
	Add: Disbursement during the year	48,855,000		48,855,000	1,145,000
		<b>50,000,000</b>	<b>-</b>	<b>50,000,000</b>	<b>1,145,000</b>
	Less: Realize during the year	10,363,062		10,363,062	-
	Less: Adjustment during the year	46,701		46,701	-
	<b>Closing Balance</b>	<b>39,590,237</b>	<b>-</b>	<b>39,590,237</b>	<b>1,145,000</b>
<b>7.00</b>	<b>Other Assets :</b>				
	Advance Account 7.01	1,512,652	454,223	1,966,875	2,163,725
	Suspension A/C 7.02	4,383,189	-	4,383,189	4,319,908
	Staff Loan A/C: Motor cycle 7.03	4,961,697	-	4,961,697	6,358,808
	Staff Loan A/C: Bi-cycle 7.04	251,979	-	251,979	304,879
	Receivable A/C Other Project 7.05	24,952,984	-	24,952,984	30,662,596
	DSRA Account Reserve 7.06	-	-	-	-
	Loan A/C CA 7.07	-	-	-	1,000
	Loan A/C WF 7.08	-	-	-	500,000
	Loan A/C Kheya 7.09	-	300,000	300,000	300,000
	Solar Light Purchases 7.10	-	487,300	487,300	487,300
		<b>36,062,501</b>	<b>1,241,523</b>	<b>37,304,024</b>	<b>45,098,216</b>
<b>7.01</b>	<b>Advance</b>				
	Opening balance	1,709,502	454,223	2,163,725	2,912,464
	Less: prior year adjustment	-	-	-	-
		<b>1,709,502</b>	<b>454,223</b>	<b>2,163,725</b>	<b>2,912,464</b>
	Add: Paid during the year	16,764,051	1,004,686	17,768,737	27,475,192
	Add: Adjustment	-	-	-	488,890
		<b>18,473,553</b>	<b>1,458,909</b>	<b>19,932,462</b>	<b>30,876,546</b>
	Less: Realize during the year	2,047,817	675	2,048,492	2,446,761
	Less: Adjustment with expnses	14,913,084	1,004,011	15,917,095	26,266,060
	<b>Closing Balance</b>	<b>1,512,652</b>	<b>454,223</b>	<b>1,966,875</b>	<b>2,163,725</b>
<b>7.02</b>	<b>Suspenses A/C</b>				
	Opening balance	4,319,908	-	4,319,908	4,386,908
	Add: Paid during the year	70,281	-	70,281	-



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Add: Adjustment	-	-	-	-
	Less: Realize during the year	4,390,189	-	4,390,189	4,386,908
	Less: Adjustment with expenses	7,000	-	7,000	67,000
	<b>Closing Balance</b>	<b>4,383,189</b>	<b>-</b>	<b>4,383,189</b>	<b>4,319,908</b>
<b>7.03</b>	<b>Staff Loan A/C: Motor cycle</b>				
	Opening balance	6,358,808	-	6,358,808	6,287,845
	Add: Paid during the year	388,478	-	388,478	2,015,160
		<b>6,747,286</b>	<b>-</b>	<b>6,747,286</b>	<b>8,302,805</b>
	Less: Realization during the year	310,090	-	310,090	169,655
		<b>6,437,196</b>	<b>-</b>	<b>6,437,196</b>	<b>8,133,150</b>
	Less: Adjustment during the year	1,475,499	-	1,475,499	1,774,342
		<b>4,961,697</b>	<b>-</b>	<b>4,961,697</b>	<b>6,358,808</b>
	Add: Adjustment during the year	-	-	-	-
	<b>Closing Balance</b>	<b>4,961,697</b>	<b>-</b>	<b>4,961,697</b>	<b>6,358,808</b>
<b>7.04</b>	<b>Staff Loan A/C: Bi-cycle</b>				
	Opening balance	304,879	-	304,879	295,279
	Add: Paid during the year	156,000	-	156,000	210,000
		<b>460,879</b>	<b>-</b>	<b>460,879</b>	<b>505,279</b>
	Less: Realization during the year	10,100	-	10,100	35,300
		<b>450,779</b>	<b>-</b>	<b>450,779</b>	<b>469,979</b>
	Less: Adjustment during the year	198,800	-	198,800	165,100
	<b>Closing Balance</b>	<b>251,979</b>	<b>-</b>	<b>251,979</b>	<b>304,879</b>
<b>7.05</b>	<b>Receivable A/C Other Project</b>				
	Opening balance June	30,662,596	-	30,662,596	18,468,955
	Add: Receivable during the year	80,000	-	80,000	45,000
	Add: Receivable Adjustment during the year	34,287,987	-	34,287,987	39,728,271
		<b>65,030,583</b>	<b>-</b>	<b>65,030,583</b>	<b>58,242,226</b>
	Less: Realization during the year	26,353,575	-	26,353,575	16,392,931
	Less: Adjustment during the year	13,724,024	-	13,724,024	11,186,699
	<b>Closing Balance</b>	<b>24,952,984</b>	<b>-</b>	<b>24,952,984</b>	<b>30,662,596</b>
<b>7.06</b>	<b>DSRA Account Reserve</b>				
	Opening balance	-	-	-	1,650
	Add: Reserve during the year	-	-	-	-
	Add: DSRA Bank Interest	-	-	-	-
		-	-	-	1,650
	Less: Realization during the year	-	-	-	-
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7.07</b>	<b>Loan A/C CA :</b>				
	Opening balance	-	1,000	1,000	-
	Add: Received during the year	-	-	-	204,987
	Add: Adjustment during the year	-	-	-	-
		-	<b>1,000</b>	<b>1,000</b>	<b>204,987</b>
	Less: Adjustments during the year	-	1,000	1,000	203,987
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,000</b>
<b>7.08</b>	<b>Loan A/C WF</b>				
	Opening balance	-	500,000	500,000	-
	Add: Paid during the year	-	-	-	500,000
		-	<b>500,000</b>	<b>500,000</b>	<b>500,000</b>
	Less: Realization during the year	-	500,000	500,000	-
		-	-	-	<b>500,000</b>
	Less: Adjustment during the year	-	-	-	500,000
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>500,000</b>
<b>7.09</b>	<b>Loan A/C Khaya</b>				
	Opening balance	-	300,000	300,000	300,000
	Add: Paid during the year	-	-	-	-
		-	<b>300,000</b>	<b>300,000</b>	<b>300,000</b>

Notes	Particulars	30 June 2020			30 June 2019	
		MFP	Development Projects	Total	Total	
	Less: Realization during the year			-	-	
	Less: Adjustment during the year	-	300,000	300,000	300,000	
	<b>Closing Balance</b>	-	-	-	-	
		-	300,000	300,000	300,000	
7.10	<b>Solar Light purchases:</b>					
	Opening balance	-	-	-	-	
	Add: Purchases during the year	-	487,300	487,300	487,300	
	Less: Sales during the year	-	487,300	487,300	487,300	
	<b>Closing Balance</b>	-	-	-	-	
		-	487,300	487,300	487,300	
8.00	<b>Internal Loan</b>					
	Opening balance					
	Add: Paid during the year	(1,710,630)	6,240,630	4,530,000	25,930,875	
	Add: Adjustment during the year	2,885,000	6,962,871	9,847,871	25,470,000	
	Less: Realization during the year	-	-	-	-	
		1,174,370	13,203,501	14,377,871	51,400,875	
		1,174,370	10,008,172	11,182,542	25,035,000	
	Less: Adjustment during the year	-	3,195,329	3,195,329	26,365,875	
	<b>Closing Balance</b>	-	-	-	21,835,875	
		-	3,195,329	3,195,329	4,530,000	
9.00	<b>Cash And Bank Balance</b>					
	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	
	<b>Total</b>	<b>82,401,106</b>	<b>4,721,335</b>	<b>87,122,441</b>	<b>85,895,064</b>	
10.00	<b>Members Savings Deposit: General</b>					
	Jagoron	10.01	260,266,360	-	260,266,360	232,449,182
	Agrosor-MDP (General):	10.02	10,248,584	-	10,248,584	-
	Agrosor	10.03	182,249,171	-	182,249,171	139,887,666
	Buniad	10.04	8,364,988	-	8,364,988	8,697,903
	LIFT Project	10.05	15,086,811	-	15,086,811	11,127,079
	Speical Saving	10.06	100,800	-	100,800	155,000
	ENRICH (IGA)	10.07	32,145,406	-	32,145,406	28,562,743
	Start-up	10.08	462,901	-	462,901	802,263
	Probasi Kallan	10.09	3,669,500	-	3,669,500	2,432,643
	Agrosor (SEP)	10.10	6,054,797	-	6,054,797	125,017
	LEPIG	10.11	140,023	-	140,023	-
	Fixed Deposited Savings (SMS)	10.12	189,145,600	-	189,145,600	141,378,700
	<b>Closing Balance</b>		<b>707,934,941</b>	-	<b>707,934,941</b>	<b>565,618,196</b>
10.01	<b>Jagoron</b>					
	Opening balance		232,449,182	-	232,449,182	205,173,315
	Add: Collection during the year		129,632,531	-	129,632,531	124,653,403
	Add: Interest on Savings		7,898,922	-	7,898,922	11,458,785
	Add: Adjustment during the year		12,895,450	-	12,895,450	8,413,407
			<b>382,876,085</b>	-	<b>382,876,085</b>	<b>349,698,910</b>
	Less: Refund during the year		63,141,939	-	63,141,939	68,664,566
	Lees: Adjustment during the year		59,467,786	-	59,467,786	48,585,162
	<b>Closing Balance</b>		<b>260,266,360</b>	-	<b>260,266,360</b>	<b>232,449,182</b>
10.02	<b>Member Savings Agrosor-MDP (General):</b>					
	Opening balance		-	-	-	-
	Add: Collection during the year		1,463,389	-	1,463,389	-
	Add: Interest on Savings		286,953	-	286,953	-
	Add: Adjustment during the year		8,847,508	-	8,847,508	-
			<b>10,597,850</b>	-	<b>10,597,850</b>	-
	Less: Refund during the year		35,697	-	35,697	-
	Lees: Adjustment during the year		313,569	-	313,569	-
	<b>Closing Balance</b>		<b>10,248,584</b>	-	<b>10,248,584</b>	-
10.03	<b>Agrosor</b>					
	Opening balance		139,887,666	-	139,887,666	126,882,154
	Add: Collection during the year		58,248,994	-	58,248,994	37,207,682
	Add: Interest on Savings		5,408,079	-	5,408,079	7,405,211

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Add: Adjustment during the year	33,810,255	-	33,810,255	20,945,641
	Less: Refund during the year	237,354,994	-	237,354,994	192,440,888
	Lees: Adjustment during the year	34,223,568	-	34,223,568	42,033,564
	Closing Balance	20,882,255	-	20,882,255	10,519,458
		182,249,171	-	182,249,171	139,887,656
10.04	<b>Buniad</b>				
	Opening balance	8,697,903	-	8,697,903	9,863,928
	Add: Collection during the year	5,662,966	-	5,662,966	6,593,447
	Add: Interest on Savings	246,051	-	246,051	460,008
	Add: Adjustment during the year	489,099	-	489,099	195,454
		15,096,019	-	15,096,019	17,112,837
	Less: Refund during the year	2,142,240	-	2,142,240	2,896,520
	Lees: Adjustment during the year	4,588,791	-	4,588,791	5,518,414
	Closing Balance	8,364,988	-	8,364,988	8,697,903
10.05	<b>LIFT Project</b>				
	Opening balance	11,127,079	-	11,127,079	8,168,344
	Add: Collection during the year	4,581,667	-	4,581,667	3,595,677
	Add: Interest on Savings	498,915	-	498,915	540,487
	Add: Adjustment during the year	1,570,793	-	1,570,793	1,609,470
		17,778,454	-	17,778,454	13,913,978
	Less: Refund during the year	2,303,436	-	2,303,436	1,908,093
	Lees: Adjustment during the year	388,207	-	388,207	878,806
	Closing Balance	15,086,811	-	15,086,811	11,127,079
10.06	<b>Speical Saving</b>				
	Opening balance	155,000	-	155,000	68,800
	Add: Collection during the year	56,200	-	56,200	86,200
	Add: Interest on Savings	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		211,200	-	211,200	155,000
	Less: Refund during the year	110,400	-	110,400	-
	Lees: Adjustment during the year	-	-	-	-
	Closing Balance	100,800	-	100,800	155,000
10.07	<b>ENRICH (IGA)</b>				
	Opening balance	28,562,743	-	28,562,743	20,286,272
	Add: Collection during the year	12,015,694	-	12,015,694	8,232,234
	Add: Interest on Savings	893,480	-	893,480	1,318,318
	Add: Adjustment during the year	4,159,799	-	4,159,799	8,674,080
		45,631,716	-	45,631,716	38,510,904
	Less: Refund during the year	6,881,483	-	6,881,483	7,846,366
	Lees: Adjustment during the year	6,604,827	-	6,604,827	2,101,795
	Closing Balance	32,145,406	-	32,145,406	28,562,743
10.08	<b>Member Savings :Start-up</b>				
	Opening balance	802,263	-	802,263	527,159
	Add: Collection during the year	241,767	-	241,767	327,170
	Add: Interest on Savings	19,241	-	19,241	41,853
	Add: Adjusted during the year	13,750	-	13,750	30,958
		1,077,021	-	1,077,021	927,140
	Less: Refund During the year	342,153	-	-	-
	Less: Adjustment During the year	271,967	-	-	-
	Closing Balance	462,901	-	1,077,021	927,140
10.09	<b>Member Savings :Probasi Kallan</b>				
	Opening balance	2,432,643	-	2,432,643	1,117,023
	Add: Collection during the year	1,658,801	-	1,658,801	1,374,986
	Add: Interest on Savings	130,232	-	130,232	104,575
	Add: Adjusted during the year	101,365	-	101,365	2,474
		4,323,041	-	4,323,041	2,599,058
	Less: Refund During the year	564,743	-	-	-
	Less: Adjustment During the year	88,798	-	-	-
	Closing Balance	3,669,500	-	4,323,041	2,599,058



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
10.10	<b>Member Savings :Agrosor (SEP):</b>				
	Opening balance	125,017	-	125,017	-
	Add: Collection during the year	1,189,619	-	1,189,619	340
	Add: Interest on Savings	161,907	-	161,907	2,508
	Add: Adjusted during the year	4,663,918	-	4,663,918	122,169
		<b>6,140,461</b>	-	<b>6,140,461</b>	<b>125,017</b>
	Less: Refund During the year	43,871	-	-	-
	Less: Adjustment During the year	41,793	-	-	-
	<b>Closing Balance</b>	<b>6,054,797</b>	-	<b>6,140,461</b>	<b>125,017</b>
10.11	<b>Member Savings :LEPIG:</b>				
	Opening balance	-	-	-	-
	Add: Collection during the year	137,290	-	137,290	-
	Add: Interest on Savings	1,461	-	1,461	-
	Add: Adjusted during the year	1,272	-	1,272	-
		<b>140,023</b>	-	<b>140,023</b>	-
	Less: Refund During the year	-	-	-	-
	Less: Adjustment During the year	-	-	-	-
	<b>Closing Balance</b>	<b>140,023</b>	-	<b>140,023</b>	-
10.12	<b>Fixed Deposited Savings (SMS)</b>				
	Opening balance	141,378,700	-	141,378,700	87,074,300
	Add: Collection during the year	89,085,100	-	89,085,100	82,364,650
	Add: Interest on Savings	-	-	-	-
	Add: Adjusted during the year	-	-	-	-
		<b>230,463,800</b>	-	<b>230,463,800</b>	<b>169,438,950</b>
	Less: Refund During the year	41,232,400	-	692,000	692,000
	Less: Adjustment During the year	85,800	-	3,500	3,500
	<b>Closing Balance</b>	<b>189,145,600</b>	-	<b>229,768,300</b>	<b>168,743,450</b>
11.00	<b>Members Savings Deposit: Voluntary</b>				
	Jagoron	83,525,540	-	83,525,540	82,752,035
	Agrosor	46,437,180	-	46,437,180	40,986,510
	Buniad	3,241,955	-	3,241,955	3,649,106
	LIFT Project	6,981,537	-	6,981,537	5,491,363
	ENRICH (IGA)	9,910,788	-	9,910,788	8,883,871
	Start-Up	24,544	-	24,544	68,896
	Probasi Kallan	24,077	-	24,077	8,627
	Agrosor SEP	941,371	-	941,371	14,500
	Agrosor MDP	2,235,641	-	2,235,641	-
	LEPIG	13,683	-	13,683	-
	<b>Closing Balance</b>	<b>153,336,316</b>	-	<b>153,336,316</b>	<b>141,854,908</b>
11.01	<b>Jagoron</b>				
	Opening balance June	82,752,035	-	82,752,035	73,925,967
	Add: Collection during the year	36,571,108	-	36,571,108	47,305,538
	Add: Interest on Savings	2,719,590	-	2,719,590	4,140,552
	Add: Adjustment during the year	4,296,271	-	4,296,271	3,154,716
		<b>126,339,004</b>	-	<b>126,339,004</b>	<b>128,526,773</b>
	Less: Refund during the year	27,427,273	-	27,427,273	30,845,424
	Less: Adjustment during the year	15,386,191	-	15,386,191	14,929,314
	<b>Closing Balance</b>	<b>83,525,540</b>	-	<b>83,525,540</b>	<b>82,752,035</b>
11.02	<b>Agrosor</b>				
	Opening balance	40,986,510	-	40,986,510	35,967,321
	Add: Collection during the year	13,337,800	-	13,337,800	15,165,314
	Add: Interest on Savings	1,502,815	-	1,502,815	2,199,175
	Add: Adjustment during the year	8,572,048	-	8,572,048	6,814,405
		<b>64,399,173</b>	-	<b>64,399,173</b>	<b>60,146,215</b>
	Less: Refund during the year	13,201,642	-	13,201,642	16,395,732
	Less: Adjustment during the year	4,760,351	-	4,760,351	2,763,973
	<b>Closing Balance</b>	<b>46,437,180</b>	-	<b>46,437,180</b>	<b>40,986,510</b>
11.03	<b>Buniad</b>				
	Opening balance	3,649,106	-	3,649,106	4,157,369
	Add: Collection during the year	1,709,048	-	1,709,048	1,429,935
	Add: Interest on Savings	102,576	-	102,576	194,673

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Add: Adjustment during the year	180,417	-	180,417	1,373,047
	Less: Refund during the year	5,641,147	-	5,641,147	7,155,024
	Lees: Adjustment during the year	919,096	-	919,096	2,713,988
	<b>Closing Balance</b>	<b>1,480,096</b>	<b>-</b>	<b>1,480,096</b>	<b>791,930</b>
		<b>3,241,955</b>	<b>-</b>	<b>3,241,955</b>	<b>3,649,106</b>
<b>11.04</b>	<b>LIFT Project</b>				
	Opening balance				
	Add: Collection during the year	5,491,363	-	5,491,363	4,046,544
	Add: Interest on Savings	2,353,186	-	2,353,186	2,231,917
	Add: Adjustment during the year	238,401	-	238,401	270,573
		716,103	-	716,103	432,737
	Less: Refund during the year	8,799,053	-	8,799,053	6,981,771
	Lees: Adjustment during the year	1,369,487	-	1,369,487	1,204,721
	<b>Closing Balance</b>	<b>448,029</b>	<b>-</b>	<b>448,029</b>	<b>285,687</b>
		<b>6,981,537</b>	<b>-</b>	<b>6,981,537</b>	<b>5,491,363</b>
<b>11.05</b>	<b>Member Savings :ENRICH (IGA)</b>				
	Opening balance				
	Add: Collection during the year	8,883,871	-	8,883,871	4,496,322
	Add: Interest on Savings	4,182,420	-	4,182,420	3,721,715
	Add: Adjustment during the year	276,019	-	276,019	384,920
		1,471,354	-	1,471,354	3,149,419
	Less: Refund during the year	14,813,664	-	14,813,664	11,752,376
	Lees: Adjustment during the year	2,866,556	-	2,866,556	2,515,974
	<b>Closing Balance</b>	<b>2,036,320</b>	<b>-</b>	<b>2,036,320</b>	<b>352,531</b>
		<b>9,910,788</b>	<b>-</b>	<b>9,910,788</b>	<b>8,883,871</b>
<b>11.06</b>	<b>Member Savings :Start-Up</b>				
	Opening balance	68,896	-	68,896	25,517
	Add: Collection during the year	23,324	-	23,324	47,100
	Add: Interest on Savings	789	-	789	2,942
	Add: Adjustment during the year	166	-	166	-
		93,175	-	93,175	75,559
	Less: Refund during the year	32,411	-	32,411	2,478
	Lees: Adjustment during the year	36,220	-	36,220	4,185
	<b>Closing Balance</b>	<b>24,544</b>	<b>-</b>	<b>24,544</b>	<b>68,896</b>
<b>11.07</b>	<b>Member Savings :Probasi Kallan</b>				
	Opening balance	8,627	-	8,627	1,845
	Add: Collection during the year	14,740	-	14,740	6,490
	Add: Interest on Savings	744	-	744	292
	Add: Adjustment during the year	81	-	81	-
		24,192	-	24,192	8,627
	Less: Refund during the year	-	-	-	-
	Lees: Adjustment during the year	115	-	115	-
	<b>Closing Balance</b>	<b>24,077</b>	<b>-</b>	<b>24,077</b>	<b>8,627</b>
<b>11.08</b>	<b>Member Savings :Agrosor SEP</b>				
	Opening balance	14,500	-	14,500	-
	Add: Collection during the year	171,039	-	171,039	310
	Add: Interest on Savings	33,640	-	33,640	425
	Add: Adjustment during the year	752,799	-	752,799	13,765
		971,978	-	971,978	14,500
	Less: Refund during the year	23,241	-	23,241	-
	Lees: Adjustment during the year	7,366	-	7,366	-
	<b>Closing Balance</b>	<b>941,371</b>	<b>-</b>	<b>941,371</b>	<b>14,500</b>
<b>11.08</b>	<b>Member Savings :Agrosor MDP</b>				
	Opening balance	224,931	-	224,931	-
	Add: Collection during the year	68,509	-	68,509	-
	Add: Interest on Savings		-		-

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Add: Adjustment during the year	2,015,058	-	2,015,058	-
	Less: Refund during the year	2,308,498	-	2,308,498	-
	Less: Adjustment during the year	27,903	-	27,903	-
	Closing Balance	44,954	-	44,954	-
		<b>2,235,641</b>	-	<b>2,235,641</b>	-
<b>11.08</b>	<b>Member Savings :LEPIG</b>				
	Opening balance	-	-	-	-
	Add: Collection during the year	13,100	-	13,100	-
	Add: Interest on Savings	82	-	82	-
	Add: Adjustment during the year	501	-	501	-
		<b>13,683</b>	-	<b>13,683</b>	-
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance	<b>13,683</b>	-	<b>13,683</b>	-
<b>12.00</b>	<b>Loan Loss Provision (LLP):</b>				
	Opening balance	75,059,691	-	75,059,691	65,383,075
	Add: Provision made during the year	7,002,842	-	7,002,842	9,676,616
	Add: Adjustment during the year	-	-	-	-
	Add: Interest received during the year	-	-	-	-
		<b>82,062,533</b>	-	<b>82,062,533</b>	<b>75,059,691</b>
	Less: Adjustment during the year	-	-	-	-
	Less: Write off during the year	-	-	-	-
	Closing Balance	<b>82,062,533</b>	-	<b>82,062,533</b>	<b>75,059,691</b>
<b>13.00</b>	<b>Appodkalin Fund</b>				
	Jagoron	13.01	-	-	20,300,998
	Buniad	13.02	-	-	803,131
	Sufalon	13.03	-	-	6,301,992
	KGF (Sufalon)	13.04	-	-	316,735
	Agrosor	13.05	-	-	9,100,832
	LIFT Goat rearing	13.06	-	-	27,770
	ENRICH IGA	13.07	-	-	350,819
	Agrosor SEP	13.08	-	-	8,295
	Client Welfare fund	13.09	50,089,444	50,089,444	-
	<b>Total</b>		<b>50,089,444</b>	<b>50,089,444</b>	<b>37,210,572</b>
<b>13.01</b>	<b>Jagoron</b>				
	Opening balance	20,300,998	-	20,300,998	15,750,412
	Add: Collection during the year	5,790,493	-	5,790,493	9,135,393
	Add: Adjustment during the year	-	-	-	20,000
		<b>26,091,491</b>	-	<b>26,091,491</b>	<b>24,905,805</b>
	Less: Refund during the year	2,032,035	-	2,032,035	4,601,387
	Less: Adjustment during the year	24,059,456	-	24,059,456	3,420
	Closing Balance	-	-	-	<b>20,300,998</b>
<b>13.02</b>	<b>Buniad</b>				
	Opening balance	803,131	-	803,131	746,533
	Add: Collection during the year	88,640	-	88,640	220,920
	Add: Adjustment during the year	-	-	-	140
		<b>891,771</b>	-	<b>891,771</b>	<b>967,593</b>
	Less: Refund during the year	32,935	-	32,935	164,462
	Less: Adjustment during the year	858,836	-	858,836	-
	Closing Balance	-	-	-	<b>803,131</b>
<b>13.03</b>	<b>Sufalon</b>				
	Opening balance	6,301,992	-	6,301,992	3,768,174
	Add: Collection during the year	3,144,840	-	3,144,840	5,423,482
	Add: Adjustment during the year	-	-	-	-
		<b>9,446,832</b>	-	<b>9,446,832</b>	<b>9,191,656</b>
	Less: Refund during the year	874,600	-	874,600	2,869,524
	Less: Adjustment during the year	8,572,232	-	8,572,232	20,140
	Closing Balance	-	-	-	<b>6,301,992</b>



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
13.04	<b>KGF (Sufalon)</b>				
	Opening balance	316,735	-	316,735	105,875
	Add: Collection during the year	192,560	-	192,560	330,860
	Add: Adjustment during the year	-	-	-	-
		<u>509,295</u>	-	<u>509,295</u>	<u>436,735</u>
	Less: Refund during the year	30,000	-	30,000	120,000
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	479,295	-	479,295	-
	<b>Closing Balance</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>316,735</u>
13.05	<b>Agrosor</b>				
	Opening balance	9,100,832	-	9,100,832	6,652,925
	Add: Collection during the year	6,652,265	-	6,652,265	6,289,591
	Add: Adjustment during the year	-	-	-	3,420
		<u>15,753,097</u>	-	<u>15,753,097</u>	<u>12,945,936</u>
	Less: Refund during the year	1,084,142	-	1,084,142	3,845,104
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	14,668,955	-	14,668,955	-
	<b>Closing Balance</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>9,100,832</u>
13.06	<b>LIFT Goat rearing</b>				
	Opening balance	27,770	-	27,770	17,650
	Add: Collection during the year	105,510	-	105,510	42,120
	Add: Adjustment for last year under counting	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		<u>133,280</u>	-	<u>133,280</u>	<u>59,770</u>
	Less: Refund during the year	-	-	-	32,000
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	133,280	-	133,280	-
	<b>Closing Balance</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>27,770</u>
13.07	<b>ENRICH IGA</b>				
	Opening balance	350,819	-	350,819	-
	Add: Collection during the year	658,528	-	658,528	568,783
	Add: Adjustment for last year under counting	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		<u>1,009,347</u>	-	<u>1,009,347</u>	<u>568,783</u>
	Less: Refund during the year	185,387	-	185,387	217,964
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	823,960	-	823,960	-
	<b>Closing Balance</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>350,819</u>
13.08	<b>Agrosor SEP</b>				
	Opening balance	8,295	-	8,295	-
	Add: Collection during the year	-	-	-	8,295
	Add: Adjustment for last year under counting	-	-	-	-
	Add: Adjustment during the year	214,370	-	214,370	-
		<u>222,665</u>	-	<u>222,665</u>	<u>8,295</u>
	Less: Refund during the year	-	-	-	-
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	222,665	-	222,665	-
	<b>Closing Balance</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,295</u>
13.09	<b>Client Welfare fund</b>				
	Opening balance	-	-	-	-
	Add: Collection during the year	7,387,639	-	7,387,639	-
	Add: Adjustment for last year under counting	47,477,611	-	47,477,611	-
	Add: Adjustment during the year	-	-	-	-
		<u>54,865,250</u>	-	<u>54,865,250</u>	<u>-</u>
	Less: Refund during the year	15,000	-	15,000	-
	Less: Adjustment for last year over counting	-	-	-	-
	Less: Adjustment during the year	4,760,806	-	4,760,806	-
	<b>Closing Balance</b>	<u>50,089,444</u>	<u>-</u>	<u>50,089,444</u>	<u>-</u>
14.00	<b>Provisions for Interest on SMS</b>				
	Opening balance	8,702,825	-	8,702,825	3,283,367

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Add: Interest Savings during the year	10,065,595	-	10,065,595	6,642,481
	Add: Adjustment during the year	-	-	-	-
		<b>18,768,420</b>	-	<b>18,768,420</b>	<b>9,925,848</b>
	Less: Adjustment during the year	3,300,610	-	3,300,610	1,223,023
	<b>Closing Balance</b>	<b>15,467,810</b>	-	<b>15,467,810</b>	<b>8,702,825</b>
<b>15.00</b>	<b>Provision for Expenses:</b>				
	Opening balance	1,474,449	105,000	1,579,449	694,218
	Add: Provision made during the year	-	12,000	12,000	115,000
	Add: Adjustment during the year	7,765,895	-	7,765,895	1,507,363
		<b>9,240,344</b>	<b>117,000</b>	<b>9,357,344</b>	<b>2,316,581</b>
	Less: refund during the year	1,379,133	105,000	1,484,133	695,524
	Less: Adjustment during the year	99,225	-	99,225	41,608
	<b>Closing Balance</b>	<b>7,761,986</b>	<b>12,000</b>	<b>7,773,986</b>	<b>1,579,449</b>
<b>16.00</b>	<b>Others Payable A/C</b>				
	Payable to MF & GF	16.01	-	-	235,372
	Fund from Low cost housing project	16.02	-	83,024	83,024
	Payable -Provident Fund	16.03	-	-	2,570,638
	Payable -Welfare Fund	16.04	-	-	1,745,832
	Insurance SMS:	16.05	-	-	-
	Donation (Payable)	16.06	(83,625)	(83,625)	195,227
	Vat & Tax	16.07	-	-	-
	Gratuity Fund	16.08	-	-	-
	Ecological-PACE Project Fund	16.09	4,300,000	4,300,000	-
	SEP Project Fund	16.10	3,800,000	3,800,000	-
	SDS Contribution	16.11	-	2,358,455	1
	<b>Total</b>	<b>8,016,375</b>	<b>2,441,479</b>	<b>10,457,854</b>	<b>4,830,093</b>
<b>16.01</b>	<b>Payable to MF &amp; GF</b>				
	Opening balance	-	235,372	235,372	-
	Add : Received During the year	-	-	-	235,372
		-	<b>235,372</b>	<b>235,372</b>	<b>235,372</b>
	Less : Refund During the year	-	-	-	-
	Less : Adjustment During the year	-	235,372	235,372	-
	<b>Closing Balance</b>	-	-	-	<b>235,372</b>
<b>16.02</b>	<b>Fund from Low cost housing project</b>				
	Opening Balance	-	83,024	83,024	83,024
	Add : Received During the year	-	-	-	-
		-	<b>83,024</b>	<b>83,024</b>	<b>83,024</b>
	Less : Refund During the year	-	-	-	-
	<b>Closing Balance</b>	-	<b>83,024</b>	<b>83,024</b>	<b>83,024</b>
<b>16.03</b>	<b>Payable -Provident Fund</b>				
	Opening balance	2,570,638	-	2,570,638	48,123
	Add: Collection during the year	-	-	-	-
	Add: Loan recived with uring the year	14,117,860	-	14,117,860	10,134,624
		<b>16,688,498</b>	-	<b>16,688,498</b>	<b>10,182,747</b>
	Less: Refund during the year	16,688,498	-	16,688,498	7,612,109
	<b>Closing Balance</b>	-	-	-	<b>2,570,638</b>
<b>16.04</b>	<b>Payable -Welfare Fund</b>				
	Opening balance	1,745,832	-	1,745,832	855,594
	Add: Collection during the year	12,678,104	-	12,678,104	-
	Add: Loan recived with during the year	-	-	-	11,214,256
		<b>14,423,936</b>	-	<b>14,423,936</b>	<b>12,069,850</b>
	Less: Refund during the year	14,423,936	-	14,423,936	10,324,018
	<b>Closing Balance</b>	-	-	-	<b>1,745,832</b>
<b>16.05</b>	<b>Insurance SMS:</b>				
	Opening balance	-	-	-	-
	Add: Received during the year	12,976	-	12,976	-
		<b>12,976</b>	-	<b>12,976</b>	-
	Less: Adjustment during the year	12,976	-	12,976	-
	<b>Closing Balance</b>	-	-	-	-

Notes	Particulars	30 June 2020			30 June 2019	
		MFP	Development Projects	Total	Total	
16.06	Group Insurance					
	Opening balance	195,227	-	195,227	-	
	Add: Received during the year	563,349	-	563,349	697,322	
	Add: Adjustment during the year	1,327,036	-	1,327,036	1,248,609	
		2,085,612	-	2,085,612	1,945,931	
	Less: Refund during the year	2,169,237	-	2,169,237	1,750,704	
	Closing Balance	(83,625)	-	(83,625)	195,227	
16.07	Vat & Tax					
	Opening balance	-	-	-	8,097	
	Add: Received during the year	3,791,760	-	3,791,760	2,477,644	
	Add: Adjustment during the year	94,832	-	94,832	661	
		3,886,592	-	3,886,592	2,486,402	
	Less: Refund during the year	3,886,592	-	3,886,592	2,486,402	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	-	-	-	-	
16.08	Gratuity Fund					
	Opening balance	-	-	-	17,006,708	
	Add: received during the year	-	-	-	-	
	Add: Adjustment during the year	-	-	-	-	
		-	-	-	17,006,708	
	Less: refund during the year	-	-	-	11,006,708	
	Less: Adjustment during the year	-	-	-	6,000,000	
	Closing Balance	-	-	-	-	
16.09	Ecological-PACE Project Fund					
	Opening balance	-	-	-	-	
	Add: Received during the year	4,300,000	-	4,300,000	-	
	Add: Adjustment during the year	-	-	-	-	
		4,300,000	-	4,300,000	-	
	Less: Refund during the year	-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	4,300,000	-	4,300,000	-	
16.10	SEP Project Fund					
	Opening balance	-	-	-	-	
	Add: received during the year	3,800,000	-	3,800,000	-	
	Add: Adjustment during the year	-	-	-	-	
		3,800,000	-	3,800,000	-	
	Less: refund during the year	-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	3,800,000	-	3,800,000	-	
16.11	SDS Contribution					
	Opening balance	-	-	-	-	
	Add: received during the year	-	2,358,455	2,358,455	-	
	Add: Adjustment during the year	-	-	-	-	
		-	2,358,455	2,358,455	-	
	Less: refund during the year	-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance	-	2,358,455	2,358,455	-	
17.00	Loan from PKSf					
	Jagron	17.01	239,000,000	-	239,000,000	251,000,000
	Agrosor-MDP	17.02	80,000,000	-	80,000,000	-
	Agrosar	17.03	228,500,000	-	228,500,000	264,000,000
	LICHSP Abason	17.04	19,090,909	-	19,090,909	10,000,000
	Buniad	17.05	14,166,654	-	14,166,654	14,999,990
	KGF (Sufalon)	17.06	60,000,000	-	60,000,000	25,000,000
	Sufalon	17.07	180,000,000	-	180,000,000	60,000,000
	ENRICH (IGA)	17.08	70,500,000	-	70,500,000	76,100,000
	ENRICH (LI)	17.09	500,000	-	500,000	1,000,000
	ENRICH (AC)	17.10	1,200,000	-	1,200,000	1,800,000



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	LIFT Project 17.11	23,333,334	-	23,333,334	16,666,667
	SAHOS 17.12	-	-	-	-
	Start-Up 17.13	-	-	-	800,000
	Goat Rearing 17.14	17,865,625	-	17,865,625	18,726,041
	Goat Rearing (ID) 17.15	857,499	-	857,499	1,715,000
	LIFT Tarki Rearing 17.16	2,970,000	-	2,970,000	2,970,000
	Agroshor SEP 17.17	90,000,000	-	90,000,000	50,000,000
	Abason 17.18	18,181,819	-	18,181,819	10,000,000
	LIFT -Tarki Rearing (ID) 17.19	1,630,000	-	1,630,000	1,630,000
	LEPIG: 17.20	7,500,000	-	7,500,000	-
	<b>Total</b>	<b>1,055,295,840</b>	<b>-</b>	<b>1,055,295,840</b>	<b>806,407,698</b>
	Less: Transferred to Current Liabilities	448,992,005	-	448,992,005	360,051,262
	<b>Total</b>	<b>606,303,835</b>	<b>-</b>	<b>606,303,835</b>	<b>446,356,436</b>
<b>17.01</b>	<b>Jagoron</b>				
	Opening balance	251,000,000	-	251,000,000	214,200,000
	Add: Received during the year	110,000,000	-	110,000,000	150,000,000
		<b>361,000,000</b>	<b>-</b>	<b>361,000,000</b>	<b>364,200,000</b>
	Less: Refund during the year	122,000,000	-	122,000,000	112,200,000
	Less: Adjustment during the Year	-	-	-	1,000,000
	<b>Closing Balance</b>	<b>239,000,000</b>	<b>-</b>	<b>239,000,000</b>	<b>251,000,000</b>
<b>17.02</b>	<b>Agrosor-MDP</b>				
	Opening balance June	-	-	-	-
	Add: Received during the year	80,000,000	-	80,000,000	-
		<b>80,000,000</b>	<b>-</b>	<b>80,000,000</b>	<b>-</b>
	Less: Refund during the year	-	-	-	-
	<b>Closing Balance</b>	<b>80,000,000</b>	<b>-</b>	<b>80,000,000</b>	<b>-</b>
<b>17.03</b>	<b>Agrosar</b>				
	Opening balance	264,000,000	-	264,000,000	213,400,000
	Add: Received during the year	90,000,000	-	90,000,000	155,000,000
	Add: Adjustment during the year	-	-	-	1,000,000
		<b>354,000,000</b>	<b>-</b>	<b>354,000,000</b>	<b>369,400,000</b>
	Less: Refund during the year	125,500,000	-	125,500,000	105,400,000
	<b>Closing Balance</b>	<b>228,500,000</b>	<b>-</b>	<b>228,500,000</b>	<b>264,000,000</b>
<b>17.04</b>	<b>LICHSP Abason</b>				
	Opening balance	-	-	-	-
	Add: Received during the year	10,000,000	-	10,000,000	10,000,000
	Add: Adjustment with ME	10,000,000	-	10,000,000	-
		<b>20,000,000</b>	<b>-</b>	<b>20,000,000</b>	<b>10,000,000</b>
	Less: Refund during the year	909,091	-	909,091	-
	<b>Closing Balance</b>	<b>19,090,909</b>	<b>-</b>	<b>19,090,909</b>	<b>10,000,000</b>
<b>17.05</b>	<b>Buniad</b>				
	Opening balance	14,999,990	-	14,999,990	16,666,660
	Add: Received during the year	10,000,000	-	10,000,000	10,000,000
	Add: Adjustment with ME	-	-	-	-
		<b>24,999,990</b>	<b>-</b>	<b>24,999,990</b>	<b>26,666,660</b>
	Less: Refund during the year	10,833,336	-	10,833,336	11,666,670
	<b>Closing Balance</b>	<b>14,166,654</b>	<b>-</b>	<b>14,166,654</b>	<b>14,999,990</b>
<b>17.06</b>	<b>KGF (Sufalon)</b>				
	Opening balance	25,000,000	-	25,000,000	20,000,000
	Add: Received during the year	60,000,000	-	60,000,000	55,000,000
		<b>85,000,000</b>	<b>-</b>	<b>85,000,000</b>	<b>75,000,000</b>
	Less: Refund during the year	25,000,000	-	25,000,000	50,000,000
	<b>Closing Balance</b>	<b>60,000,000</b>	<b>-</b>	<b>60,000,000</b>	<b>25,000,000</b>
<b>17.07</b>	<b>Sufalon</b>				
	Opening balance	60,000,000	-	60,000,000	65,000,000
	Add: Received during the year	180,000,000	-	180,000,000	180,000,000
		<b>240,000,000</b>	<b>-</b>	<b>240,000,000</b>	<b>245,000,000</b>
	Less: Refund during the year	60,000,000	-	60,000,000	185,000,000
	<b>Closing Balance</b>	<b>180,000,000</b>	<b>-</b>	<b>180,000,000</b>	<b>60,000,000</b>

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
<b>17.08 ENRICH (IGA)</b>					
	Opening balance	76,100,000	-	76,100,000	59,900,000
	Add: Received during the year	30,000,000	-	30,000,000	40,000,000
		<b>106,100,000</b>	-	<b>106,100,000</b>	<b>99,900,000</b>
	Less: Refund during the year	35,600,000	-	35,600,000	23,800,000
	<b>Closing Balance</b>	<b>70,500,000</b>	-	<b>70,500,000</b>	<b>76,100,000</b>
<b>17.09 ENRICH (LI)</b>					
	Opening balance	1,000,000	-	1,000,000	-
	Add: Received during the year	-	-	-	1,000,000
		<b>1,000,000</b>	-	<b>1,000,000</b>	<b>1,000,000</b>
	Less: Refund during the year	500,000	-	500,000	-
	<b>Closing Balance</b>	<b>500,000</b>	-	<b>500,000</b>	<b>1,000,000</b>
<b>17.10 ENRICH (AC)</b>					
	Opening balance	1,800,000	-	1,800,000	208,328
	Add: Received during the year	-	-	-	1,800,000
		<b>1,800,000</b>	-	<b>1,800,000</b>	<b>2,008,328</b>
	Less: Refund during the year	600,000	-	600,000	208,328
	<b>Closing Balance</b>	<b>1,200,000</b>	-	<b>1,200,000</b>	<b>1,800,000</b>
<b>17.11 LIFT Project</b>					
	Opening balance	16,666,667	-	16,666,667	8,000,000
	Add: Received during the year	20,000,000	-	20,000,000	20,000,000
		<b>36,666,667</b>	-	<b>36,666,667</b>	<b>28,000,000</b>
	Less: Refund during the year	13,333,333	-	13,333,333	11,333,333
	<b>Closing Balance</b>	<b>23,333,334</b>	-	<b>23,333,334</b>	<b>16,666,667</b>
<b>17.12 SAHOS</b>					
	Opening balance June	-	-	-	5,000,000
	Add: Received during the year	-	-	-	-
		-	-	-	<b>5,000,000</b>
	Less: Refund during the year	-	-	-	5,000,000
	<b>Closing Balance</b>	-	-	-	-
<b>17.13 Start-Up</b>					
	Opening balance	800,000	-	800,000	1,600,000
	Add: Received during the year	-	-	-	-
		<b>800,000</b>	-	<b>800,000</b>	<b>1,600,000</b>
	Less: Refund during the year	800,000	-	800,000	800,000
	<b>Closing Balance</b>	-	-	-	<b>800,000</b>
<b>17.14 LIFT -Goat Rearing</b>					
	Opening balance	18,726,041	-	18,726,041	4,585,000
	Add: Received during the year	-	-	-	15,000,000
		<b>18,726,041</b>	-	<b>18,726,041</b>	<b>19,585,000</b>
	Less: Refund during the year	573,125	-	573,125	858,959
	Less: Adjustment during the Year	287,291	-	287,291	-
	<b>Closing Balance</b>	<b>17,865,625</b>	-	<b>17,865,625</b>	<b>18,726,041</b>
<b>17.15 LIFT -Goat Rearing (ID)</b>					
	Opening balance	1,715,000	-	1,715,000	1,715,000
	Add: Received during the year	-	-	-	-
		<b>1,715,000</b>	-	<b>1,715,000</b>	<b>1,715,000</b>
	Less: Refund during the year	285,833	-	285,833	-
	Less: Adjustment during the Year	571,668	-	571,668	-
	<b>Closing Balance</b>	<b>857,499</b>	-	<b>857,499</b>	<b>1,715,000</b>
<b>17.16 LIFT Tarki Rearing</b>					
	Opening balance	2,970,000	-	2,970,000	-
	Add: Received during the year	-	-	-	2,970,000
		<b>2,970,000</b>	-	<b>2,970,000</b>	<b>2,970,000</b>
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the Year	-	-	-	-
	<b>Closing Balance</b>	<b>2,970,000</b>	-	<b>2,970,000</b>	<b>2,970,000</b>

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
17.17	<b>Agroshor SEP</b>				
	Opening balance	50,000,000	-	50,000,000	-
	Add: Received during the year	50,000,000	-	50,000,000	50,000,000
		100,000,000	-	100,000,000	50,000,000
	Less: Refund during the year	10,000,000	-	10,000,000	-
	<b>Closing Balance</b>	<b>90,000,000</b>	<b>-</b>	<b>90,000,000</b>	<b>50,000,000</b>
17.18	<b>Abason</b>				
	Opening balance	10,000,000	-	10,000,000	-
	Add: Received during the year	10,000,000	-	10,000,000	10,000,000
		20,000,000	-	20,000,000	10,000,000
	Less: Refund during the year	1,818,181	-	1,818,181	-
	<b>Closing Balance</b>	<b>18,181,819</b>	<b>-</b>	<b>18,181,819</b>	<b>10,000,000</b>
17.19	<b>LIFT -Tarky Rearing (ID)</b>				
	Opening balance	1,630,000	-	1,630,000	1,630,000
	Add: Received during the year	-	-	-	-
		1,630,000	-	1,630,000	1,630,000
	Less: Refund during the year	-	-	-	-
	<b>Closing Balance</b>	<b>1,630,000</b>	<b>-</b>	<b>1,630,000</b>	<b>1,630,000</b>
17.20	<b>LEPIG:</b>				
	Opening balance	-	-	-	-
	Add: Received during the year	7,500,000	-	7,500,000	-
		7,500,000	-	7,500,000	-
	Less: Refund during the year	-	-	-	-
	<b>Closing Balance</b>	<b>7,500,000</b>	<b>-</b>	<b>7,500,000</b>	<b>-</b>
18.00	<b>Commercial loan</b>				
	Housing (IHS)	18.01 46,389,655	-	46,389,655	60,599,104
	Exim Bank	18.02 50,000,000	-	50,000,000	50,000,000
	Brac Bank	18.03 -	-	-	-
	Mutal Trest Bank	18.04 -	-	-	-
	Prime Bank	18.05 -	-	-	70,000,000
	Gratuty Fund	18.06 82,200,000	-	82,200,000	56,420,055
	Provident Fund	18.07 67,875,000	-	67,875,000	45,039,184
	<b>Sub-total</b>	<b>246,464,655</b>	<b>-</b>	<b>246,464,655</b>	<b>282,058,343</b>
	Less: Transferred to Current Liabilities	82,154,885	-	82,154,885	94,019,448
	<b>Total</b>	<b>164,309,770</b>	<b>-</b>	<b>164,309,770</b>	<b>188,038,895</b>
18.01	<b>Housing Project</b>				
	Opening balance	60,599,104	-	60,599,104	79,222,568
	Add: Received during the year	-	-	-	300,000
		60,599,104	-	60,599,104	79,522,568
	Less: Refund during the year	14,209,449	-	14,209,449	18,923,464
	<b>Closing Balance</b>	<b>46,389,655</b>	<b>-</b>	<b>46,389,655</b>	<b>60,599,104</b>
18.02	<b>Exim Bank</b>				
	Opening balance	50,000,000	-	50,000,000	50,000,000
	Add: Received during the year	100,000,000	-	100,000,000	100,000,000
		150,000,000	-	150,000,000	150,000,000
	Less: Refund during the year	100,000,000	-	100,000,000	100,000,000
	<b>Closing Balance</b>	<b>50,000,000</b>	<b>-</b>	<b>50,000,000</b>	<b>50,000,000</b>
18.03	<b>Brac Bank</b>				
	Opening balance	-	-	-	50,000,000
	Add: Received during the year	-	-	-	-
		-	-	-	50,000,000
	Less: Refund during the year	-	-	-	50,000,000
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
18.04	<b>Mutal Trest Bank</b>				
	Opening balance	-	-	-	50,000,000
	Add: Received during the year	-	-	-	-
		-	-	-	50,000,000



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Less: Refund during the year	-	-	-	50,000,000
	<b>Closing Balance</b>	-	-	-	-
<b>18.05</b>	<b>Prime Bank</b>				
	Opening balance	70,000,000	-	70,000,000	70,000,000
	Add: Received during the year	-	-	-	140,000,000
		<b>70,000,000</b>	-	<b>70,000,000</b>	<b>210,000,000</b>
	Less: Refund during the year	70,000,000	-	70,000,000	140,000,000
	<b>Closing Balance</b>	-	-	-	<b>70,000,000</b>
<b>18.06</b>	<b>Gratuity Fund</b>				
	Opening balance	56,420,055	-	56,420,055	-
	Add: Received during the year	59,700,000	-	59,700,000	56,420,055
		<b>116,120,055</b>	-	<b>116,120,055</b>	<b>56,420,055</b>
	Less: Refund during the year	33,920,055	-	33,920,055	-
	<b>Closing Balance</b>	<b>82,200,000</b>	-	<b>82,200,000</b>	<b>56,420,055</b>
<b>18.07</b>	<b>Provident Fund</b>				
	Opening balance	45,039,184	-	45,039,184	-
	Add: Received during the year	67,875,000	-	67,875,000	45,039,184
		<b>112,914,184</b>	-	<b>112,914,184</b>	<b>45,039,184</b>
	Less: Refund during the year	45,039,184	-	45,039,184	-
	<b>Closing Balance</b>	<b>67,875,000</b>	-	<b>67,875,000</b>	<b>45,039,184</b>
<b>19.00</b>	<b>Internal Loan</b>				
	Opening balance	-	4,530,000	4,530,000	25,930,875
	Add: Received during the year	-	7,087,400	7,087,400	1,435,000
	Add: Adjustment during the year	-	-	-	-
		-	<b>11,617,400</b>	<b>11,617,400</b>	<b>27,365,875</b>
	Less: Paid during the year	-	6,392,400	6,392,400	1,000,000
	Less: Adjustment during the year	-	2,029,671	2,029,671	21,835,875
	<b>Closing Balance</b>	-	<b>3,195,329</b>	<b>3,195,329</b>	<b>4,530,000</b>
<b>20.00</b>	<b>Fund Retained Surplus:</b>				
	Opening balance	427,060,329	15,305,094	442,365,423	392,078,553
	Add: Surplus for the year	49,250,442	(4,228,809)	45,021,633	55,467,547
	Add: Adjustment during the year (others)	-	2,059,176	2,059,176	458,956
		<b>476,310,771</b>	<b>13,135,461</b>	<b>489,446,232</b>	<b>448,005,056</b>
	Less: Adjustment for Current year Reserve	4,925,044	-	4,925,044	5,543,187
	Less: Adjustment with MF	-	-	-	(4,506,227)
	Less: Adjustment during the year (Accumulated)	-	-	-	13,110
	Less: Adjustment during the year	-	2,359,455	2,359,455	4,589,563
	<b>Closing Balance</b>	<b>471,385,727</b>	<b>10,776,006</b>	<b>482,161,733</b>	<b>442,365,423</b>
<b>21.00</b>	<b>Reserve fund</b>				
	Opening balance	47,452,605	426,929	47,879,534	42,649,803
	Add: Adjustment for Current year reserve	4,925,044	-	4,925,044	5,688,687
		<b>52,377,649</b>	<b>426,929</b>	<b>52,804,578</b>	<b>48,338,490</b>
	Less: Revaluation fund 10% Reserve	-	226,689	226,689	458,956
	<b>Closing Balance</b>	<b>52,377,649</b>	<b>200,240</b>	<b>52,577,889</b>	<b>47,879,534</b>
<b>22.00</b>	<b>Service Charge Received:</b>				
	Jagoron	127,661,732	-	127,661,732	128,046,355
	Agrosor	3,728,959	-	3,728,959	96,264,980
	Agrosor-MDP	113,708,214	-	113,708,214	-
	Agrosor-SEP	1,639,808	-	1,639,808	-
	Buniad	2,611,851	-	2,611,851	3,785,657
	Sufalon	95,948,246	-	95,948,246	101,734,210
	KGF(Sufalon)	7,591,224	-	7,591,224	7,307,386
	ENRICH (IGA)	21,535,416	-	21,535,416	17,172,834
	ENRICH (AC)	500,867	-	500,867	496,867
	ENRICH (LI)	79,106	-	79,106	139,005
	LIFT Project	8,646,307	-	8,646,307	7,117,613
	LEPIG	71,622	-	71,622	-

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	SAHOS	205	-	205	2,519
	BCL	874	-	874	1,526
	Abason	1,331,784	-	1,331,784	222,354
	LICHSP-Abason	927,050	-	927,050	10,487
	Start-up	451,708	-	451,708	674,506
	Probasi Kallan	3,062,756	-	3,062,756	2,404,629
	LIFT-Goat rearing	539,989	-	539,989	487,200
	Housing (IHS)	7,406,713	-	7,406,713	9,844,599
	<b>Total</b>	<b>397,444,431</b>	<b>-</b>	<b>397,444,431</b>	<b>375,712,727</b>
<b>23.00</b>	<b>MCP Loan Received from PKSF:</b>				
	Jagoron	110,000,000	-	110,000,000	150,000,000
	Agrosor	90,000,000	-	90,000,000	155,000,000
	Buniad	10,000,000	-	10,000,000	10,000,000
	Sufalon	180,000,000	-	180,000,000	180,000,000
	KGF (Sufalon)	60,000,000	-	60,000,000	55,000,000
	ENRICH (IGA)	30,000,000	-	30,000,000	40,000,000
	ENRICH (AC)	-	-	-	1,800,000
	ENRICH (LI)	-	-	-	1,000,000
	LICHSP-Abason	7,500,000	-	7,500,000	10,000,000
	Agrosor-SEP	50,000,000	-	50,000,000	50,000,000
	Agrosor-MDP	80,000,000	-	80,000,000	-
	Abason	10,000,000	-	10,000,000	10,000,000
	LIFT	20,000,000	-	20,000,000	20,000,000
	LEPIG Loan	10,000,000	-	10,000,000	-
	LIFT-Goat rearing (ID)	-	-	-	1,630,000
	LIFT-Tarki rearing	-	-	-	2,970,000
	LIFT-Goat rearing	-	-	-	15,000,000
	<b>Total</b>	<b>657,500,000</b>	<b>-</b>	<b>657,500,000</b>	<b>702,400,000</b>
<b>24.00</b>	<b>MCP Loan Principal Received:</b>				
	Jagoron	970,233,961	-	970,233,961	981,063,700
	Agrosor	781,114,488	-	781,114,488	736,993,055
	Buniad	24,673,970	-	24,673,970	36,277,178
	Sufalon	887,542,391	-	887,542,391	946,033,234
	Agrosor-SEP	10,363,062	-	10,363,062	-
	Agrosor-MDP	21,031,197	-	21,031,197	-
	KGF (Sufalon)	70,971,930	-	70,971,930	69,892,450
	ENRICH (IGA)	121,197,869	-	121,197,869	79,499,925
	ENRICH (AC)	5,761,958	-	5,761,958	5,777,514
	ENRICH (LI)	909,920	-	909,920	1,616,325
	LIFT Project	70,215,873	-	70,215,873	56,662,891
	Start-up	2,333,661	-	2,333,661	3,372,514
	Probasi Kallan	11,147,748	-	11,147,748	8,697,778
	LIFT-Goat rearing	5,537,767	-	5,537,767	5,006,022
	BCL	8,726	-	8,726	15,274
	Abason	1,809,708	-	1,809,708	148,776
	Abason-LICHSP	981,096	-	981,096	-
	SAHOS	3,122	-	3,122	40,402
	LEPIG Loan	577,618	-	577,618	-
	Housing (IHS)	13,698,765	-	13,698,765	18,178,833
	<b>Total</b>	<b>3,000,114,830</b>	<b>-</b>	<b>3,000,114,830</b>	<b>2,949,275,871</b>
<b>25.00</b>	<b>Grant Received</b>				
	ENRICH Project	-	10,286,129	10,286,129	14,419,327
	KGF Project	-	1,948,268	1,948,268	1,757,218
	Ag. & Livestock Project	-	4,193,826	4,193,826	7,586,112
	SEIP Project	-	11,325,203	11,325,203	11,009,000
	Probin Project	-	2,582,630	2,582,630	3,277,725
	PACE Project	-	3,713,934	3,713,934	5,012,882

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Goat rearing Project	-	402,229	402,229	606,229
	Cultural & Sports	-	807,852	807,852	1,637,762
	DIISP Project income	-	169,500	169,500	444,400
	LICHSP Project	-	1,018,938	1,018,938	396,514
	LIFT Goat rearing income	-	-	-	75,200
	SEP Project	-	1,141,016	1,141,016	-
	LIFT Tarki rearing income	-	47,700	47,700	10,500
	Ecological Project	-	2,080,504	2,080,504	-
	Others Project Income	1,193,828	-	1,193,828	-
	Health Materials income	-	-	-	6,870
	Penalty interest SMS	-	-	-	44,474
	Write of Loan	-	-	-	157,704
	SDS SFP Program	-	11,017,047	11,017,047	4,605,303
	PSAT	-	-	-	3,231,377
	Harvest plus	-	2,004,675	2,004,675	497,835
	EWG	-	116,987	116,987	562,923
	SEIP Project income	-	-	-	332,200
	DRR & CCA	-	296,939	296,939	-
	Emergency	-	7,390,758	7,390,758	27,728,352
	InSAF	-	3,635,856	3,635,856	2,729,200
	SDS Contribution	-	759,000	759,000	1,214,000
	General & Admin (Overhead)	-	3,134,751	3,134,751	1,383,369
	STTI-PKSF	-	1,981,754	1,981,754	847,092
	<b>Total</b>	<b>1,193,828</b>	<b>70,055,496</b>	<b>71,249,324</b>	<b>89,573,568</b>
<b>26.00</b>	<b>Service Charge paid to PKSF</b>				
	Jagoron	19,237,500	-	19,237,500	17,613,750
	Agrosor	19,040,625	-	19,040,625	18,068,750
	Buniad	177,082	-	177,082	152,084
	Sufalon	2,625,000	-	2,625,000	8,093,750
	KGF (Sufalon)	1,093,750	-	1,093,750	2,187,500
	ENRICH (IGA)	5,638,125	-	5,638,125	4,313,125
	ENRICH (AC)	49,500	-	49,500	1,047
	ENRICH (LI)	26,250	-	26,250	-
	LIFT Project	116,667	-	116,667	200,000
	SAHOS	-	-	-	25,000
	Start-up	25,000	-	25,000	65,000
	LIFT Goat rearing	134,815	-	134,815	395,325
	SEP	3,656,250	-	3,656,250	-
	Abason	786,365	-	786,365	-
	Abason-LISHSP	395,455	-	395,455	-
	LIFT ID Goat rearing	77,175	-	77,175	-
	<b>Total</b>	<b>53,079,559</b>	<b>-</b>	<b>53,079,559</b>	<b>51,115,331</b>
<b>27.00</b>	<b>Service Charge paid to Bank</b>				
	Housing (IHS)	4,567,992	-	4,567,992	6,083,238
	Exim Bank	4,500,000	-	4,500,000	4,015,507
	Brac Bank	-	-	-	925,000
	Mutual Trast Bank	-	-	-	4,231,657
	Prime Bank	3,593,051	-	3,593,051	5,840,446
	Gratuty fund	5,299,061	-	5,299,061	834,377
	Provident fund	3,791,160	-	3,791,160	245,999
	<b>Total</b>	<b>21,751,264</b>	<b>-</b>	<b>21,751,264</b>	<b>22,176,224</b>



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
28.00	Interest on Member's Savings				
	Members' Savings Deposits				
	Collection (General) :				
	Jagoron	7,898,922	-	7,898,922	11,458,785
	Agrosor	5,408,079	-	5,408,079	7,405,211
	Buniad	246,051	-	246,051	460,008
	LIFT Project	498,915	-	498,915	540,487
	ENRICH (IGA)	893,480	-	893,480	1,318,318
	Start Up	19,241	-	19,241	41,853
	Probasi Kallan	130,232	-	130,232	104,575
	SEP	161,907	-	161,907	2,508
	MDP	286,953	-	286,953	-
	LEPIG	1,461	-	1,461	-
	SMS	10,057,450	-	10,057,450	6,643,845
	Members' Savings Deposits				
	Collection (Voluntary) :				
	Jagoron	2,719,590	-	2,719,590	4,140,552
	Agrosor	1,502,815	-	1,502,815	2,199,175
	Buniad	102,576	-	102,576	194,673
	LIFT Project	238,401	-	238,401	270,573
	ENRICH (IGA)	276,019	-	276,019	384,920
	Start Up	789	-	789	2,942
	Probasi Kallan	744	-	744	292
	MDP	68,509	-	-	-
	LEPIG	82	-	-	-
	SEP	33,640	-	33,640	425
	<b>Total</b>	<b>30,545,856</b>	<b>-</b>	<b>30,477,265</b>	<b>35,169,142</b>
29.00	Other Operating Expenses:				
	Recruitment Cost A/C	-	-	-	29,123
	Miscellaneous	658,817	-	658,817	99,114
	Registration & yearly fees	693,105	-	693,105	-
	MRA Yearly fees	685,592	-	685,592	-
	AGM Expenses	493,029	-	493,029	835,504
	Seed Purchases	-	-	-	154,990
	Office supplies	-	314,641	314,641	-
	Health Materials Exp.	8,620	-	8,620	10,190
	Administrative Expenses	479,742	-	479,742	281,052
	Humanitarian Activities	396,015	-	396,015	273,200
	Loss for Stolen	15,448	-	15,448	3,000
	SDS Academy Expenses	210,000	-	210,000	570,000
	<b>Total</b>	<b>3,640,368</b>	<b>314,641</b>	<b>3,955,009</b>	<b>2,256,173</b>
30.00	Development Project Expenses (MF)				
	DIISP Project		30,400	30,400	61,200
	ENRICH Project	2,537,601	10,286,129	12,823,730	15,870,905
	KGF Project	-	1,881,091	1,881,091	1,756,846
	Housing Project	27,921	-	27,921	29,893
	Agriculture & Live stock	1,140,824	4,193,826	5,334,650	8,974,021
	SEIP Project	-	10,245,853	10,245,853	11,693,684
	Probin Project	1,543,491	3,848,892	5,392,383	6,550,457
	Ecological	444,168	2,080,504	2,524,672	-
	PACE	583,305	3,713,934	4,297,239	5,741,473
	Cultural & Sports	589,369	807,852	1,397,221	3,006,711
	Sweet Gourd	522,160	-	522,160	934,040
	Goat rearing	852,018	402,229	1,254,247	1,394,574
	SEP	-	1,024,081	1,024,081	-
	GPP Project	-	136,300	136,300	71,375

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	LICHS Project Expenses	24,907	1,018,938	1,043,845	399,706
	LIFT (Tarki rearing) Project	49,300	47,700	97,000	21,000
	Group Insurance Expense	-	-	-	69,000
	Fund transfer to GF	-	-	-	-
	<b>Total</b>	<b>8,315,064</b>	<b>39,717,729</b>	<b>48,032,793</b>	<b>56,574,885</b>
<b>31.00</b>	<b>Direct Development Activities Cost</b>				
	Project Activites cost	-	18,389,835	18,389,835	31,143,629
	Fund transfer to GF	-	296,939	296,939	-
	Transport	-	2,621,045	2,621,045	1,292,300
	Honorarium	-	126,512	126,512	-
	Others Exp	-	186,746	186,746	-
	Overhead Cost	-	302,926	302,926	99,849
	<b>Total</b>	<b>-</b>	<b>21,924,003</b>	<b>21,924,003</b>	<b>32,535,778</b>
<b>32.00</b>	<b>Traning Center Exp</b>				
	General Expenses	-	6,434,791	6,434,791	4,061,332
	Add: Depreciation Expenses	-	-	-	2,136,622
	<b>Total</b>	<b>-</b>	<b>6,434,791</b>	<b>6,434,791</b>	<b>6,197,954</b>
<b>33.00</b>	<b>Depreciation Expenses</b>				
	Depreciation Expenses	16,664,497	1,831,602	18,496,099	8,720,256
	Less: Traning Center Dep Expenses	-	-	-	2,136,622
	Less: SDS Academy Dep Expenses	-	-	-	61,562
	<b>Total</b>	<b>16,664,497</b>	<b>1,831,602</b>	<b>18,496,099</b>	<b>6,522,072</b>
<b>34.00</b>	<b>Service charges received:</b>				
	Jagoron	125,431,237	-	125,431,237	125,707,744
	Agrosor	113,032,727	-	113,032,727	95,626,804
	Agrosor-SEP	1,639,664	-	1,639,664	-
	Agrosor-MDP	3,723,288	-	3,723,288	-
	Buniad	2,558,348	-	2,558,348	3,719,629
	Sufalon	95,930,430	-	95,930,430	101,687,323
	KGF (Sufalon)	7,591,224	-	7,591,224	7,307,386
	ENRICH (IGA)	21,260,495	-	21,260,495	17,009,499
	ENRICH (AC)	500,867	-	500,867	496,867
	ENRICH (LI)	79,106	-	79,106	139,005
	LIFT Project	8,646,307	-	8,646,307	7,117,613
	Probasi Kallan	3,062,756	-	3,062,756	2,404,629
	Abason	1,331,784	-	1,331,784	222,354
	Start-up	449,275	-	449,275	674,506
	LICHSPabason	927,050	-	927,050	10,487
	BCL	874	-	874	1,526
	SAHOS	189	-	189	2,426
	LIFT-Goat rearing	539,989	-	539,989	487,200
	LEPIG Loan	71,622	-	71,622	-
	Housing (IHS)	7,406,713	-	7,406,713	9,844,599
	<b>394,183,945</b>	<b>-</b>	<b>394,183,945</b>	<b>372,459,597</b>	
<b>35.00</b>	<b>Members Savings Deposit (General):</b>				
	Jagoron	129,632,531	-	129,632,531	124,653,403
	Agrosor	58,248,994	-	58,248,994	37,207,682
	Buniad	5,662,966	-	5,662,966	6,593,447
	LIFT Project	4,581,667	-	4,581,667	3,595,677
	ENRICH (IGA)	12,015,694	-	12,015,694	8,232,234
	Special	56,200	-	56,200	86,200
	Start-up	241,767	-	241,767	327,170
	Probasi Kallan	1,658,801	-	1,658,801	1,374,986
	Agrosor-SEP	1,189,619	-	1,189,619	-
	Agrosor-MDP	1,463,389	-	1,463,389	-
	LEPIG	137,290	-	137,290	-
	SMS	89,085,100	-	89,085,100	82,364,650
	<b>Total</b>	<b>303,974,018</b>	<b>-</b>	<b>303,974,018</b>	<b>264,435,449</b>

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
<b>36.00</b>	<b>Members' Savings Deposits Collection (Voluntary)</b>				
	Jagoron	36,571,108	-	36,571,108	47,305,538
	Agrosor	13,337,800	-	13,337,800	15,165,314
	Buniad	1,709,048	-	1,709,048	2,713,988
	LIFT Project	2,353,186	-	2,353,186	2,231,917
	ENRICH (IGA)	4,182,420	-	4,182,420	3,721,715
	Start-up	23,324	-	23,324	47,100
	Probasi Kallan	14,740	-	14,740	6,490
	LEPIG	13,100	-	13,100	-
	Agrosor-MDP	224,931	-	224,931	-
	Agrosor-SEP	171,039	-	171,039	-
	<b>Total</b>	<b>58,600,696</b>	<b>-</b>	<b>58,600,696</b>	<b>71,192,062</b>
<b>37.00</b>	<b>Risk Fund/Appodkalin Fund</b>				
	Client Welfare fund	24,234,845	-	24,234,845	-
	Jagoron	-	-	-	9,135,393
	Agrosor	-	-	-	6,289,591
	Buniad	-	-	-	220,920
	Sufalon	-	-	-	5,423,482
	KGF (Sufalon)	-	-	-	330,860
	LIFT-Goat rearing	-	-	-	42,120
	ENRICH (IGA)	-	-	-	568,783
	Agrosor-SEP	-	-	-	8,295
	<b>Total</b>	<b>24,234,845</b>	<b>-</b>	<b>24,234,845</b>	<b>22,019,444</b>
<b>38.00</b>	<b>Loan Received from Bank</b>				
	Exim Bank	100,000,000	-	100,000,000	100,000,000
	Prime Bank	-	-	-	140,000,000
	Gratuty Fund	59,700,000	-	59,700,000	56,420,055
	Provident Fund	67,875,000	-	67,875,000	45,039,184
	Housing (IHS)	-	-	-	300,000
	<b>Total</b>	<b>227,575,000</b>	<b>-</b>	<b>227,575,000</b>	<b>341,759,239</b>
<b>39.00</b>	<b>Grant Fund Recived From PKSF</b>				
	ENRICH Project	-	13,663,524	13,663,524	13,831,094
	SEP	-	3,800,000	3,800,000	-
	Fund A/C SEIP	-	-	-	1,273,800
	Fund A/C PACE	-	-	-	1,542,919
	Cultural & Sports	-	-	-	78,100
	Ecological	-	4,300,000	4,300,000	-
	SEIP Project	-	4,967,970	4,967,970	-
	SFP (Goshairhat)	-	3,295,056	3,295,056	-
	SFP (Kalukhali)	-	7,721,991	7,721,991	-
	TTI	-	1,981,754	1,981,754	-
	Harvest plus	-	2,004,675	2,004,675	-
	EWG	-	116,987	116,987	-
	DRR/CCA	-	296,939	296,939	-
	Emergency	-	7,390,758	7,390,758	-
	INSAF	-	3,635,856	3,635,856	-
	<b>Total</b>	<b>-</b>	<b>53,175,510</b>	<b>53,175,510</b>	<b>16,725,913</b>
<b>40.00</b>	<b>Others Project Income</b>				
	ENRICH Projct	285,120	-	285,120	402,837
	SEIP Project	426,200	-	426,200	332,200
	Health Materials	9,180	-	9,180	6,870
	Group Insurance	-	-	-	697,322
	Penalty Intrest SMS	54,198	-	54,198	44,474
	LIFT Goat rearing income	40,600	-	40,600	75,200
	DIISP Project	169,500	-	169,500	444,400
	Write off Loan	-	-	-	157,704
	LICHSP Project income	28,037	-	28,037	-
	KGF Project income	123,955	-	123,955	-
	Au & Lu Project income	18,310	-	18,310	-
	SDS Contribution	-	759,000	759,000	1,214,000
	General & Admin	-	3,134,751	3,134,751	-
	<b>Total</b>	<b>1,155,100</b>	<b>3,893,751</b>	<b>5,048,851</b>	<b>3,375,007</b>



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
<b>41.00 Others Receipts</b>					
	Staff Loan A/C: Vehicle	320,190	-	320,190	204,955
	Receivable Int.on FDR A/C: Saving (Encash)	612,468	-	612,468	190,666
	Receivable Int.on FDR A/C: Reserve fund (Encash)	322,768	-	322,768	154,533
	Receivable A/C: Others Project	26,353,575	-	26,353,575	16,591,988
	Loan A/C GF	1,174,370	-	1,174,370	11,050,000
	Loan A/C CA	-	-	-	203,987
	Training Center	6,886,702	-	6,886,702	5,679,586
	Education Scholarship	960,000	-	960,000	936,000
	Unsettled Staff Advance	7,000	-	7,000	67,000
	Provision for Expenses A/C	-	-	-	10,000
	Tax (Payable)	2,021,487	-	2,021,487	831,855
	VAT (Payable)	1,770,273	-	1,770,273	2,477,644
	Insurance SMS	12,976	-	12,976	-
	Group Insurance	563,349	-	563,349	69,000
	Donation (Payable)	15,913	-	15,913	-
	Others Project fund	-	-	-	145,500
	<b>Total</b>	<b>41,021,071</b>	<b>-</b>	<b>41,021,071</b>	<b>38,612,714</b>
<b>42.00 Intrest on FDR</b>					
	Savings	2,387,244	-	2,387,244	4,955,251
	RFI	1,347,072	-	1,347,072	2,889,914
	<b>Total</b>	<b>3,734,316</b>	<b>-</b>	<b>3,734,316</b>	<b>7,845,165</b>
<b>43.00 Encash on FDR</b>					
	FDR A/C: Savings	129,300,489	-	129,300,489	119,120,615
	FDR A/C: Reserve fund (Encash)	94,411,179	-	94,411,179	41,576,040
	<b>Total</b>	<b>223,711,668</b>	<b>-</b>	<b>223,711,668</b>	<b>160,696,655</b>
<b>44.00 Loan Disbursement to Beneficiaries:</b>					
	Jagoron	1,056,235,000	-	1,056,235,000	1,093,094,000
	Agrosor	1,160,002,000	-	1,160,002,000	867,929,000
	Buniad	21,900,000	-	21,900,000	30,713,000
	Sufalon	756,096,000	-	756,096,000	1,042,183,000
	KGF (Sufalon)	68,325,000	-	68,325,000	59,420,000
	ENRICH (IGA)	115,099,000	-	115,099,000	126,774,000
	ENRICH (AC)	2,375,000	-	2,375,000	8,800,000
	ENRICH (LI)	545,000	-	545,000	925,000
	LIFT Project	79,275,000	-	79,275,000	70,267,000
	Start-up	980,000	-	980,000	2,050,000
	Probasl Kallan	21,560,000	-	21,560,000	13,150,000
	LIFT-Goat rearing	11,905,000	-	11,905,000	4,212,000
	Abason	9,225,000	-	9,225,000	11,875,000
	BCL	-	-	-	24,000
	LICHSPAbason	22,450,000	-	22,450,000	2,150,000
	Agrosor-SEP	48,855,000	-	48,855,000	1,145,000
	Agrosor-MDP	107,759,000	-	107,759,000	-
	LEPIG Loan	6,415,000	-	6,415,000	-
	Housing (ISS)	-	-	-	600,000
	<b>Total</b>	<b>3,489,001,000</b>	<b>-</b>	<b>3,489,001,000</b>	<b>3,335,311,000</b>
<b>45.00 MCP Loan Refunded to PKSf (Principal):</b>					
	Jagoron	122,000,000	-	122,000,000	112,200,000
	Agrosor	125,500,000	-	125,500,000	105,400,000
	Buniad	10,833,336	-	10,833,336	11,666,670
	Sufalon	60,000,000	-	60,000,000	185,000,000
	KGF (Sufalon)	25,000,000	-	25,000,000	50,000,000
	Agrosor-SEP	10,000,000	-	10,000,000	-
	ENRICH (IGA)	35,600,000	-	35,600,000	23,800,000
	ENRICH (AC)	500,000	-	500,000	208,328
	ENRICH (LI)	600,000	-	600,000	-
	LIFT Project	14,192,292	-	14,192,292	11,333,333

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	SAHOS		-	-	5,000,000
	Start-up	800,000	-	800,000	800,000
	LIFT-Goat rearing	573,125	-	573,125	858,959
	LIFT-Id Goat rearing	285,833	-	285,833	-
	Agrosor-MDP	1,818,181	-	1,818,181	-
	LICHSPAbason	909,091	-	909,091	-
	<b>Total</b>	<b>408,611,858</b>	<b>-</b>	<b>408,611,858</b>	<b>506,267,290</b>
<b>56.00</b>	<b>MCP Loan Refunded to Bank (Principal):</b>				
	Exim Bank	100,000,000	-	100,000,000	100,000,000
	Brac Bank	-	-	-	50,000,000
	Housing (IHS)	14,209,449	-	14,209,449	18,923,464
	Mutual Trast Bank	-	-	-	50,000,000
	Prime Bank	70,000,000	-	70,000,000	140,000,000
	Provident fund	45,039,184	-	45,039,184	-
	Gratuty fund	33,920,055	-	33,920,055	-
	<b>Total</b>	<b>263,168,688</b>	<b>-</b>	<b>263,168,688</b>	<b>358,923,464</b>
<b>47.00</b>	<b>Service Charge Refunded to PKSF</b>				
	Jagoron	19,237,500	-	19,237,500	17,613,750
	Agrosor	19,040,625	-	19,040,625	18,068,750
	Buniad	177,082	-	177,082	152,084
	Sufalon	2,625,000	-	2,625,000	8,093,750
	KGF (Sufalon)	1,093,750	-	1,093,750	2,187,500
	LIFT Project	231,255	-	231,255	200,000
	ENRICH (IGA)	5,638,125	-	5,638,125	4,313,125
	ENRICH (AC)	49,500	-	49,500	1,047
	ENRICH (LI)	26,250	-	26,250	-
	LIFT-Goat rearing	85,969	-	85,969	395,325
	LIFT-Id Goat rearing	11,433	-	11,433	-
	Abason	786,365	-	786,365	-
	Abason-LICHSP	395,455	-	395,455	-
	Agrosor-SEP	3,656,250	-	3,656,250	-
	SAHOS	-	-	-	25,000
	Start-up	25,000	-	25,000	65,000
	<b>Total</b>	<b>53,079,559</b>	<b>-</b>	<b>53,079,559</b>	<b>51,115,331</b>
<b>48.00</b>	<b>Service Charge Refunded to Bank</b>				
	Exim Bank	4,500,000	-	4,500,000	4,015,507
	Brac Bank	-	-	-	925,000
	Mutual Trast	-	-	-	4,231,657
	Prime Bank	3,593,051	-	3,593,051	5,840,446
	Gratuty fund	5,299,061	-	5,299,061	337,500
	Provident fund	3,791,160	-	3,791,160	-
	Housing (ISS)	4,567,992	-	4,567,992	6,083,238
	<b>Total</b>	<b>21,751,264</b>	<b>-</b>	<b>21,751,264</b>	<b>21,433,348</b>
<b>49.00</b>	<b>Project Support Cost: Purchase of Fixed</b>				
	Land	139,500	-	139,500	146,000
	Furniture & Fixture	740,734	485,577	1,226,311	2,057,575
	Shed Construction- Goat Rearing	-	-	-	249,667
	Television	34,401	-	34,401	50,919
	Computer	223,547	49,006	272,553	502,765
	Air Condition	-	-	-	179,316
	Refrigerator	17,976	-	17,976	-
	Mobile Phone	1,712	-	1,712	-
	Sub-Station	170,000	-	170,000	-
	Motor Cycle	125,840	-	125,840	-
	Bed Materials	-	-	-	720,000
	Head office Building	5,175,383	-	5,175,383	8,727,233
	Training Building	943,598	-	943,598	2,408,856
	Printer	69,922	-	69,922	25,500
	Gas-Cylinder	4,601	-	4,601	11,362
	Electrical Generator	979,050	-	979,050	24,000
	House Construction A/C (CI Sheet)	-	-	-	31,940

Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Bedding & Instrument	70,593	-	70,593	294,197
	Crocodile	47,145	-	47,145	71,803
	Sewing Machine	-	-	-	182,649
	Tanki Parentstock	906,750	-	906,750	581,961
	Chopper Machine	-	-	-	18,410
	Livestock (Goat)	(64,000)	-	(64,000)	42,720
	Locker	12,841	-	12,841	-
	Potor Pump	8,776	-	8,776	-
	Room Hitter	4,815	-	4,815	-
	Engin Boat	-	128,170	128,170	-
	LIFT	-	-	-	2,054,400
	Tube-well	-	35,835	35,835	51,135
	STTI Building	-	144,779	144,779	348,127
	Academy Building	-	61,460	61,460	1,038,748
	<b>Total</b>	<b>9,613,184</b>	<b>904,827</b>	<b>10,518,011</b>	<b>19,819,283</b>
<b>50.00</b>	<b>Members Savings Refund (General)</b>				
	Jagoron	63,141,939	-	63,141,939	68,664,566
	Agrosor	34,223,568	-	34,223,568	42,033,564
	ENRICH (IGA)	6,881,483	-	6,881,483	7,846,366
	LIFT Project	2,303,436	-	2,303,436	1,908,093
	Buniad	2,142,240	-	2,142,240	2,896,520
	Probasi Kallan	564,743	-	564,743	156,315
	Start-up	342,153	-	342,153	112,773
	Special Savings	110,400	-	110,400	-
	Agrosor-MDP	35,697	-	35,697	-
	Agrosor-SEP	43,871	-	43,871	-
	SMS	41,232,400	-	41,232,400	28,057,650
	MFTS	-	-	-	-
	<b>Total</b>	<b>151,021,930</b>	<b>-</b>	<b>151,021,930</b>	<b>151,675,847</b>
<b>51.00</b>	<b>Members Savings Refund (Voluntary)</b>				
	Jagoron	27,427,273	-	27,427,273	30,845,424
	Agrosor	13,201,642	-	13,201,642	16,395,732
	Buniad	919,096	-	919,096	1,429,935
	ENRICH (IGA)	2,866,556	-	2,866,556	2,515,974
	LIFT Project	1,369,487	-	1,369,487	1,204,721
	Agrosor-MDP	27,903	-	27,903	-
	Agrosor-SEP	23,241	-	23,241	-
	Start-up	32,411	-	32,411	2,478
	<b>Total</b>	<b>45,867,609</b>	<b>-</b>	<b>45,867,609</b>	<b>52,394,264</b>
<b>52.00</b>	<b>Investment</b>				
	FDR A/C: Savings	137,746,599	-	137,746,599	134,052,959
	FDR A/C: Reserve	95,626,954	250,000	95,876,954	47,354,298
	RFI	1,913,158	-	1,913,158	221
	<b>Total</b>	<b>235,286,711</b>	<b>250,000</b>	<b>235,536,711</b>	<b>181,407,478</b>
<b>53.00</b>	<b>Risk Fund/Appodkalin Fund</b>				
	Client Welfare fund	4,254,099	-	4,254,099	-
	Jagoron	-	-	-	4,601,387
	Agrosor	-	-	-	3,845,104
	Buniad	-	-	-	164,462
	Sufalon	-	-	-	2,869,524
	KGF (Sufalon)	-	-	-	120,000
	ENRICH (IGA)	-	-	-	217,964
	KGF	-	-	-	-
	LIFT-Goat rearing	-	-	-	32,000
	<b>Total</b>	<b>4,254,099</b>	<b>-</b>	<b>4,254,099</b>	<b>11,850,441</b>
<b>54.00</b>	<b>Others Asset:</b>				
	Loan A/C GF	2,885,000	-	2,885,000	-
	Loan A/C WF	13,654,157	-	13,654,157	-
	Loan A/C PF	15,048,824	-	15,048,824	-
	Donation (Payable)	225,385	-	225,385	-



Notes	Particulars	30 June 2020			30 June 2019
		MFP	Development Projects	Total	Total
	Insurance SMS	12,976	-	12,976	-
	Unsettled Staff Advance	70,281	-	70,281	-
	<b>Total</b>	<b>31,896,623</b>	<b>-</b>	<b>31,896,623</b>	<b>-</b>
<b>55.00</b>	<b>Development Project Expenses</b>				
	ENRICH	-	11,082,885	11,082,885	14,206,147
	KGF	1,104,066	-	1,104,066	856,081
	Agriculture & Live stock	3,255,088	-	3,255,088	5,385,435
	SEIP	-	9,924,853	9,924,853	7,773,085
	Probin	3,197,091	-	3,197,091	3,850,496
	DIISP	30,400	-	30,400	61,200
	Pace	114,316	3,636,234	3,750,550	4,246,353
	Goat rearing	1,227,247	-	1,227,247	1,241,048
	Cultural & Sports	759,436	-	759,436	931,866
	Sweet Gourd	243,263	-	243,263	537,201
	LICHS Project Expenses	1,043,845	-	1,043,845	399,706
	LIFT (Tarki rearing) Project	93,400	-	93,400	21,000
	Ecological Farming project	-	1,164,380	1,164,380	-
	SEP Project	-	923,142	923,142	-
	Health Materials	-	-	-	10,190
	Housing (IHS) Project	-	-	-	29,893
	SDS Academy	-	-	-	570,000
	Humanitarian Activities	-	-	-	268,200
	<b>Total</b>	<b>11,068,152</b>	<b>26,731,494</b>	<b>37,799,646</b>	<b>40,387,901</b>
<b>56.00</b>	<b>Other Operating Expenses:</b>				
	AGM Expenses	164,129	-	164,129	-
	Health Materials	8,620	-	8,620	-
	Housing (IHS) Project Expenses	27,921	-	27,921	-
	Miscellaneous	626,343	-	626,343	-
	Administrative expenses	226,742	-	226,742	-
	SDS Academy Expenses	210,000	-	210,000	-
	Humanitarian Activities	268,763	-	268,763	-
	Registration & yearly fees	693,105	-	693,105	-
	Loss for Stolen	15,448	-	15,448	-
	Provision for interest on SMS	3,300,610	-	3,300,610	-
	GPP Project Expenses	119,946	-	119,946	-
	Training Center Expenses	3,830,897	-	3,830,897	-
	Education Scholarship	960,000	-	960,000	-
	Tax (Payable)	2,044,119	-	2,044,119	-
	VAT (Payable)	1,842,473	-	1,842,473	-
	<b>Total</b>	<b>14,339,116</b>	<b>-</b>	<b>14,339,116</b>	<b>-</b>



**Shariatpur development Society(SDS)**  
**Consolidated Fixed Assets Schedule**  
**For the year ended 30 June 2020**

**Micro Finance Program**

Sl. No.	Particulars	Costs					Rate of Dep.	Depreciation				Written Down Value 30.06.2020
		Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year	Disposal/Adjustment during the year	Balance as on 30.06.20		Opening Balance 01.07.19	Adjustment Opening Balance as on 01.07.19 (Adjust)	Charge during the year	Adjustment during the year (June 2019)	
1	2	3	5	6	7	8=4+5+6-7	10	(Adjust)	11	12	13=11	14=13-12
1	Furniture	8,263,882	-	890,438	-	9,154,320	1,420,157	-	778,289	-	2,198,446	6,955,874
2	Motorcycle	256,080	-	125,840	-	381,920	67,351	-	10,208	-	77,557	304,363
3	Bi cycle	85,995	-	-	-	85,995	22,358	-	15,479	-	37,837	48,158
4	Computer	4,895,422	-	223,547	-	5,118,969	1,584,725	-	1,002,285	-	2,587,010	2,531,959
5	Mobile Phone	137,765	-	1,712	-	139,477	108,483	-	48,135	-	156,618	(17,141)
6	Car/ Vehicle	9,022,417	-	-	-	9,022,417	2,445,075	-	1,315,468	-	3,760,543	5,261,874
7	Land	37,920,915	-	139,500	-	38,060,415	-	-	-	-	-	38,060,415
8	Air Condition	1,089,627	-	-	-	1,089,627	212,980	-	175,330	-	388,310	701,317
9	Photocopier Machine	1,200	-	-	-	1,200	740	-	184	-	924	276
10	House Construction A/C (CI Sheet)	2,063,511	-	-	-	2,063,511	807,129	-	296,861	-	1,103,960	959,521
11	Refrigerator	33,352	-	17,976	-	51,328	13,638	-	7,424	-	21,062	30,266
12	Electrical Generator	245,333	-	979,050	-	1,224,383	105,399	-	225,675	-	331,074	893,309
13	Pick Up Van	300,000	-	-	-	300,000	81,300	-	43,740	-	125,040	174,960
14	Boat	524,660	-	-	-	524,660	120,866	-	80,759	-	201,825	323,035
15	Camara	275,909	-	-	-	275,909	106,025	-	53,013	-	159,038	118,871
16	Solar Pannel	339,466	-	-	-	339,466	116,715	-	33,677	-	150,392	189,074
17	Printer	361,333	-	69,922	-	431,255	139,055	-	77,483	-	216,538	214,717
18	Head Office Building	72,452,544	-	5,732,882	-	78,185,406	2,954,484	-	7,406,469	-	10,360,953	67,824,453
19	Gas-Silender	36,202	-	4,601	-	40,803	8,259	-	5,462	-	13,721	27,082
20	Tube-well	100,135	-	-	-	100,135	13,279	-	8,383	-	21,662	78,473
21	Television	319,149	-	34,401	-	353,550	86,951	-	53,683	-	140,634	212,916
22	Bedding & Instrument	526,637	-	70,593	-	597,230	62,011	-	103,805	-	185,816	431,414
23	Shed Construction Goat rearing	2,931,593	-	-	-	2,931,593	-	-	527,739	-	527,739	2,403,854
24	Software Installation	723,913	-	-	-	723,913	-	-	361,957	-	361,957	361,956
25	Projector Screen	40,240	-	-	-	40,240	6,064	-	10,253	-	16,317	23,923
26	Paddrola Pump	25,024	-	8,776	-	33,800	11,012	-	6,837	-	17,849	15,951
27	Crocarise	114,944	-	47,145	-	162,089	8,847	-	25,539	-	34,366	127,703
28	Training Building	20,795,942	-	943,598	-	21,739,540	5,357,795	-	3,184,171	-	8,541,966	13,197,574
29	LIFT	2,054,400	-	-	-	2,054,400	162,000	-	378,480	-	540,480	1,513,920
30	Room Hitter	2,000	-	4,815	-	6,815	600	-	336	-	936	5,879
31	Sub-Station	720,000	-	170,000	-	890,000	64,500	-	165,100	-	229,600	660,400
32	Sewing Machine	182,649	-	-	-	182,649	12,594	-	34,011	-	46,805	136,044
33	Choppar machine	18,410	-	-	-	18,410	-	-	3,682	-	3,682	14,728
34	Tarki Parentstock	581,961	-	1,002,815	-	1,584,776	-	-	202,540	-	202,540	1,382,236
35	Livestock (Goat)	166,120	-	-	-	166,120	-	-	-	-	-	166,120
36	IPS	17,680	-	-	-	17,680	7,779	-	2,970	-	10,749	6,931
37	Gizer	28,501	-	-	-	28,501	12,540	-	4,788	-	17,328	11,173
38	Locker	-	-	142,841	-	142,841	-	-	14,284	-	14,284	128,557
	Sub-Total	167,654,911	-	10,610,432	425,957	177,839,386	16,120,711	-	16,664,497	351,957	32,423,251	145,416,135

## SDS Academy

Sl No.	Particulars	COST			Depr. Rate	DEPRECIATION				Written Down Value 30.06.2020
		Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year		Opening Balance 01.07.19	Adjustment during the year (June 2019)	Charge during the year	Balance as on 30.06.20	
1	Building	1,288,748	-	81,460	15%	101,250	-	202,531	303,781	1,046,427
2	Van Purchase	5,500	-	-	15%	2,228	-	825	3,053	2,447
3	Furniture	448,858	-	95,800	10%	101,960	-	54,468	156,448	388,212
	<b>Sub-Total</b>	<b>1,743,106</b>	<b>-</b>	<b>157,260</b>		<b>205,438</b>	<b>-</b>	<b>257,822</b>	<b>463,260</b>	<b>1,437,086</b>

## DRR &amp; CCA Project

Sl No.	Particulars	COST			Depr. Rate	DEPRECIATION				Written Down Value 30.06.2020
		Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year		Opening Balance 01.07.17	Adjustment during the year (June 2019)	Charge during the year	Balance as on 30.06.20	
1	Office furniture	25,325	-	-	10%	7,599	-	2,533	10,132	15,193
2	Desktop with Printer and modem	8,500	-	-	20%	5,100	-	1,700	6,800	1,700
3	Digital Camera	500	-	-	20%	300	-	100	400	100
	<b>Sub-Total</b>	<b>34,325</b>	<b>-</b>	<b>-</b>		<b>12,999</b>	<b>-</b>	<b>4,333</b>	<b>17,332</b>	<b>15,993</b>

## School Feeding Programme (SFP) Goshairhat Upazila

Sl No.	Particulars	COST			Depr. Rate	DEPRECIATION				Written Down Value 30.06.2020
		Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year		Opening Balance 01.07.17	Adjustment during the year (June 2019)	Charge during the year	Balance as on 30.06.20	
1	Computer	43,912	-	-	15%	13,174	-	8,587	19,761	24,151
2	Motor cycle	330,000	-	-	15%	99,000	-	49,500	148,500	181,500
3	Furniture & fixture	34,325	-	-	10%	6,865	-	3,433	10,297	24,028
	<b>Sub-Total:</b>	<b>408,237</b>	<b>-</b>	<b>-</b>		<b>119,038</b>	<b>-</b>	<b>59,519</b>	<b>178,558</b>	<b>229,679</b>

## School Feeding Programme (SFP) Kalukhali Upazila

Sl No.	Particulars	COST			Depr. Rate	DEPRECIATION				Written Down Value 30.06.2020
		Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year		Opening Balance 01.07.17	Adjustment during the year (June 2019)	Charge during the year	Balance as on 30.06.20	
1	Computer	43,912	-	-	15%	13,174	-	8,587	19,760	24,152
2	Motor cycle	330,000	-	-	15%	99,000	-	49,500	148,500	181,500
3	Furniture & fixture	70,000	-	-	10%	14,000	-	7,000	21,000	49,000
	<b>Sub-Total:</b>	<b>443,912</b>	<b>-</b>	<b>-</b>		<b>126,174</b>	<b>-</b>	<b>63,087</b>	<b>189,260</b>	<b>254,652</b>





**General Fund**

Sl No.	Particulars	Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year	Adjustment during the year	Balance as on 30.06.19	Depr. Rate	Opening Balance 01.07.19	Adjustment Opening Balance as on 01.07.19 (Adjust)	Charge during the year	Adjustment during the year (June 2019)	Balance as on 30.06.20	Written Down Value 30.06.2020
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%	54,344	-	21,228	-	75,572	136,712
4	Office Equipment	400	-	-	-	400	20%	240	-	80	-	320	80
5	Others Assets	15,500	-	-	-	15,500	15%	6,975	-	2,325	-	9,300	8,200
6	Computer	71,500	-	-	-	71,500	30%	39,900	-	21,450	-	81,350	10,150
7	Car	3,600,000	-	-	-	3,600,000	20%	2,160,000	-	720,000	-	2,880,000	720,000
8	Electrical Fan	3,585	-	-	-	3,585	10%	1,077	-	359	-	1,438	2,149
9	Motor-cycle	547,500	-	-	-	547,500	20%	339,200	-	109,500	-	448,700	98,800
10	DeepFreeze	7,000	-	-	-	7,000	20%	4,200	-	1,400	-	5,600	1,400
11	Laptop	54,331	-	-	-	54,331	20%	32,598	-	10,868	-	43,464	10,867
12	Television	1,500	-	-	-	1,500	20%	900	-	300	-	1,200	300
13	Printer	11,000	-	-	-	11,000	30%	5,500	-	3,300	-	8,800	2,200
14	Engine Boat	-	-	187,181	-	187,181	20%	-	-	-	-	-	187,181
15	Tab	-	-	35,835	-	35,835	30%	-	-	-	-	-	35,835
	<b>Sub-Total</b>	<b>6,736,600</b>	<b>-</b>	<b>223,016</b>	<b>-</b>	<b>6,959,616</b>		<b>2,644,934</b>	<b>-</b>	<b>890,808</b>	<b>-</b>	<b>3,535,742</b>	<b>3,423,874</b>

**Shariatpur Technical Training Centre (STTI)**

Sl No.	Particulars	Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year	Adjustment during the year	Balance as on 30.06.19	Depr. Rate	Opening Balance 01.07.19	Adjustment Opening Balance as on 01.07.19 (Adjust)	Charge during the year	Adjustment during the year (June 2019)	Balance as on 30.06.20	Written Down Value 30.06.2020
1	Furniture A/C	151,640	-	117,713	-	269,353	10%	45,492	-	26,935	-	72,427	198,928
2	STTI Building	1,491,849	-	144,779	-	1,636,628	15%	514,948	-	327,328	-	842,274	794,354
3	Tools & Equipments-Tailoring tread	94,998	-	-	-	94,998	20%	51,516	-	19,000	-	70,516	24,482
4	Tools & Equipments-Mobile	39,045	-	-	-	39,045	20%	23,427	-	7,809	-	31,236	7,809
5	Tools & Equipments-House waring Tread	26,945	-	-	-	26,945	20%	16,167	-	5,389	-	21,556	5,389
6	Tools & Equipments Plumbing pipe fitting Tread	19,820	-	-	-	19,820	20%	11,892	-	3,964	-	15,856	3,964
7	Bedding Instrument	108,690	-	83,170	-	191,750	20%	85,145	-	38,350	-	103,495	88,255
8	Fan	67,308	-	-	-	67,308	10%	20,193	-	6,731	-	29,924	40,384
9	Desktop Computer	27,918	-	49,006	-	76,924	20%	16,752	-	15,365	-	32,137	44,787
10	Sewing Machain	88,275	-	-	-	88,275	20%	-	-	17,655	-	17,655	70,620
11	CC Camera	-	-	38,467	-	38,467	20%	-	-	7,693	-	7,693	30,774
	<b>Sub-Total</b>	<b>2,116,378</b>	<b>-</b>	<b>433,135</b>	<b>-</b>	<b>2,549,513</b>		<b>765,532</b>	<b>-</b>	<b>476,237</b>	<b>-</b>	<b>1,241,769</b>	<b>1,307,744</b>





In SAF Project

Sl No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2020
		Balance as on 01.07.19	Adjustment during the year (June 2019)	Addition during the year	Adjustment during the year		Opening Balance as on 01.07.19 (Adjust)	Charge during the year	Adjustment during the year (June 2019)	Balance as on 30.06.20	
1	Computer & Accessories	40,125	-	-	-	30%	-	12,038	-	12,038	28,086
2	Printer	8,239	-	-	-	30%	-	2,472	-	2,472	5,767
3	UPS	5,243	-	-	-	30%	-	1,573	-	1,573	3,670
4	Laptop	36,380	-	-	-	30%	-	10,914	-	10,914	25,466
5	Almirah	14,980	-	-	-	10%	-	1,498	-	1,498	13,482
6	File Cabinet (3 drawer)	8,988	-	-	-	10%	-	899	-	899	8,089
7	Table (7 table+1 big table for volunteer)	54,754	-	-	-	10%	-	5,475	-	5,475	49,279
8	Chair	43,503	-	-	-	10%	-	4,350	-	4,350	39,153
9	Rack	4,494	-	-	-	10%	-	449	-	449	4,045
10	Motor-cycle	119,265	-	-	-	20%	-	23,853	-	23,853	95,412
11	Bi-cycle	23,433	-	-	-	30%	-	7,030	-	7,030	16,403
12	Fan	13,536	-	-	-	10%	-	1,354	-	1,354	12,182
13	Camera	9,630	-	-	-	30%	-	2,889	-	2,889	6,741
14	Modem	6,420	-	-	-	10%	-	642	-	642	5,778
16	Generator for office	21,800	-	-	-	20%	-	4,360	-	4,360	17,440
17	Engine Boat	-	-	150,427	-	10%	-	-	-	-	150,427
	Sub-Total	410,790	-	150,427	-		-	79,796	-	79,796	481,422
	Grant total: As at 30 June 2020	179,548,259	-	11,574,270	425,957		19,994,846	18,496,099	361,957	38,128,388	152,567,584