a member of
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registered in Berlin-Germany
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Consolidated Auditor's Report
"SDS (Shariatpur Development Society)"
For the year ended June 30, 2022

SK
Since-1985
S.K.BARUA & CO.
CHARTERED ACCOUNTANTS

House # 184 (Ground Floor); Road # 02; New DOHS, Mohakhali, Dhaka-1206. Telephone +88 02 22 22 84 390, Cell: +88 01824 567 996, E-mail: skb@skbarua.com, skbarua_123@yahoo.com, Website: skbarua.com

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SDS (Shariatpur Development Society)

Consolidated Financial Statement
For the Year ended June 30, 2022

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S.K.BARUA & CO.
CHARTERED ACCOUNTANTS

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Independent Auditors' Report
To
The Governing Body of
SDS (Shariatpur Development Society)
SDS,Sadar Road,Shariatpur

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of **"SDS (Shariatpur Development Society)"** which comprise the Consolidated Statement of Financial Position as of 30 June 2022 and Consolidated Statement of profit/loss and other comprehensive Income,Consolidated statement of changes in Capital Fund, Consolidated Statement of Receipts and Payments for the year then ended 30 June 2022 and notes to the finanalcial statements including a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects of the financial position of the**"SDS (Shariatpur Development Society)",** as of 30 June 2022 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information:

Management is responsible for the other information. The other information comprises all of the information in the annual report other than the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appeared to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

S.K. BARUA & CO. Dhaka Est. 1985 Chartered Accountants

House # 184 (Ground Floor); Road # 02; New DOHS, Mohakhali, Dhaka-1206. Telephone +88 02 22 22 84 390, Cell: +88 01824 567 996, E-mail: skb@skbarua.com, skbarua_123@yahoo.com. Website: skbarua.com

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

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.

S.K. BARUA & CO. Dhaka Chartered Accountants

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Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the organization to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Organization audit. We remain solely responsible for our audit opinion.

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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

We also report the following:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
c) The Consolidated Statement of Financial Position and Consolidated Statement of Comprehensive Income dealt with by the report are in agreement with the books of accounts and returns.

3 0 NOV 2022
Dated: Dhaka

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S.K. Barua & Co.
Chartered Accountants
DVC: 2211301458AS107260

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SDS (Shariatpur Development Society)

Consolidated Statement of Financial Position

As at 30 June 2022

Particulars	Notes	30 June 2022			30 June 2021
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Assets:					
Non Current Assets:					
Property, Plant and Equipment	4.00	132,248,161	6,037,295	138,285,456	140,414,809
Current Assets:					
Long term Investments	5.00	189,322,972	351,106	189,674,078	183,630,590
Short term Investments	6.00	1,925,757	3,475,000	5,400,757	4,798,001
Loan to beneficiaries	7.00	3,839,517,317	-	3,839,517,317	2,757,996,899
Other Assets	8.00	44,092,782	545,458	44,638,240	32,975,709
Advance Income Tax	9.00	1,521,005	107,837	1,628,842	-
Internal Loan	10.00	1,175,000	-	-	-
Loan to Enterprise	11.00	-	1,125,000	1,125,000	-
Cash and Bank Balance	12.00	121,516,808	5,307,292	126,824,100	92,077,287
Total Current Assets		**4,199,071,641**	**10,911,693**	**4,208,808,334**	**3,071,478,486**
Total Assets :		**4,331,319,802**	**16,948,988**	**4,347,093,790**	**3,211,893,295**
Current Liabilities:					
Members Savings Deposit General	13.00	943,059,850	-	943,059,850	778,665,064
Members Savings Deposit: Voluntary	14.00	148,684,660	-	148,684,660	143,531,653
Loan Loss Provision	15.00	160,528,056	-	160,528,056	110,114,163
Risk Fund/Client Welfare Fund	16.00	72,568,450	-	72,568,450	58,563,354
Provisions for Interest on SMS	17.00	21,925,095	-	21,925,095	22,419,329
Provision for Expenses	18.00	601,299	-	601,299	1,268,624
Others Payable	19.00	46,009,689	2,871,856	48,881,545	58,667,192
Non Current Liabilities:					
Loan from PKSF	20.00	1,270,504,345	-	1,270,504,345	1,113,957,621
Commercial loan	21.00	918,935,035	-	918,935,035	299,631,151
Internal Loan	22.00	-	1,175,000	-	-
Capital and reserves:					
Retained Surplus	23.00	673,652,991	12,902,132	686,555,123	563,707,017
Reserve fund	24.00	74,850,332	-	74,850,332	61,368,127
Total Capital & Liabilities		**4,331,319,802**	**16,948,988**	**4,347,093,790**	**3,211,893,295**

Annexed notes form an integral part of the financial statements.

Chairman
SDS

Executive Director
SDS

Deputy Director (F & A)
SDS

Signed as per our annexed report of even date.

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S. K. Barua & Co.
Chartered Accountants
DVC : 2211301458AS107260

Dated:Dhaka
29 NOV 2022

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SDS (Shariatpur Development Society)

Consolidated Statement of Profit/Loss and Others Comprehensive Income

For the period from 01 July 2021 to 30 June 2022

Particulars	Notes	30 June 2022			30 June 2021
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Income:					
Service Charge Received	25.00	641,070,772	-	641,070,772	526,477,946
Grant Received	26.00	-	66,458,833	66,458,833	75,087,226
Bank Interest		1,151,925	49,095	1,201,020	1,723,563
Interest on FDR		7,480,158	-	7,480,158	2,886,823
Sale of pass Book & Form		1,318,566	282,190	1,600,756	1,299,263
SDS Academy Inc.		-	1,879,587	1,879,587	1,577,401
Traning Center Income		11,807,944	-	11,807,944	6,140,049
Write off Loan		-	-	-	174,310
SDS Contribution		586,780	144,900	731,680	1,224,720
Member Fee		-	18,600	18,600	18,600
Others income		204,570	-	204,570	400,168
Total Income		**663,620,715**	**68,833,205**	**732,453,920**	**617,010,069**
Expenditure:					
Service charge paid to PKSF	27.00	80,078,238	-	80,078,238	66,850,192
Service charge paid to Bank	28.00	40,325,516	-	40,325,516	16,456,450
Interest on Savings	29.00	49,039,616	-	49,039,616	37,574,403
Salary & Allowances		236,609,492	3,751,016	240,360,508	240,299,119
Traveling & Conveyance		8,289,197	324,783	8,613,980	7,129,327
Printing & Stationary		3,704,922	-	3,704,922	2,398,291
Telephone, Internet and Postage		1,940,193	-	1,940,193	1,813,651
Entertainment		1,574,518	-	1,574,518	1,062,747
Office Rent		8,529,285	6,000	8,535,285	7,144,507
Electricity and Gas		1,296,052	43,000	1,339,052	1,235,245
Training Expenses		126,384	26,710	153,094	42,547
Fuel Cost & Maintenance		2,626,839	-	2,626,839	3,022,042
Repair & Maintenance		4,473,179	42,722	4,515,901	2,951,685
Lunch Subsidy /Food cost		2,352,798	-	2,352,798	1,838,130
Newspapers and Periodicals		7,880	-	7,880	33,056
Others Operating Expenses	30.00	1,603,611	3,656,564	5,260,175	3,196,750
Legal support		114,388	-	114,388	22,900
Income Tax Expenses		159,846	113,318	273,164	982,953
Softwear Maintenance Expenses		1,181,460	-	1,181,460	1,229,760
Donation		437,780	20,030	457,810	352,930
Advertisement & recruitment exp		30,899	-	30,899	20,496
Audit Fee		150,000	10,000	160,000	367,500
Registration & MRA Yearly fees		1,364,272	53,135	1,417,407	1,055,820
COVID-19 Response & Humanitarian Activities		513,850	-	513,850	137,638
Administrative exp		35,775	241,179	276,954	527,471
SDS Academy Exp		-	1,583,145	1,583,145	1,664,830
Bank Charges and Commission		1,582,304	20,794	1,603,098	1,116,083
Loan Loss Provision Expenses		50,413,893	-	50,413,893	28,051,630

S.K. BARUA & CO. Dhaka Chartered Accountants

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Particulars	Notes	30 June 2022			30 June 2021
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Development Project Expenses (MF)	31.00	7,099,057	46,322,636	53,421,693	41,112,788
Direct Development Activities Cost	32.00	-	10,186,652	10,186,652	34,024,155
Traning Center Exp	33.00	8,628,550	-	8,628,550	5,767,840
Depreciation Expenses	34.00	12,987,873	748,121	13,735,994	15,881,050
Total Expenditure		**527,277,667**	**67,149,805**	**594,427,472**	**525,163,986**
Excess/(Deficit) of Income Over Expenditure before tax		**136,343,048**	**1,683,400**	**138,026,448**	**91,646,083**
Provisionn for Income Tax		**1,521,005**	**107,837**	**1,628,842**	**1,794,445**
Excess/(Deficit) of Income Over Expenditure after tax		134,822,043	1,575,563	136,397,606	89,851,638
Total :		**663,620,715**	**68,833,205**	**732,453,920**	**617,010,069**

Annexed notes form an integral part of the financial statements.

Chairman
SDS

Executive Director
SDS

Deputy Director (F & A)
SDS

Signed as per our annexed report of even date.

Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S. K. Barua & Co.
Chartered Accountants
DVC: 2211301458AS107260

Dated:Dhaka
29 NOV 2022

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

S.K. BARUA & CO.
CHARTERED ACCOUNTANTS
Since-1985

a member firm of empacta

SDS (Shariatpur Development Society)
Consolidated Statements of Changes in Capital Fund
As at June 30, 2022

Particulars	2021-2022			2020-2021		
	Cumulative surplus	Statutory Reserve Fund	Total	Cumulative surplus	Statutory Reserve Fund	Total
Balance As at July 01, 2021	563,707,017	61,368,127	625,075,144	482,161,733	52,577,889	534,739,622
Add :Surplus for the year	136,397,606	13,482,205	149,879,811	89,851,638	9,020,345	98,871,983
Add :Adjustment during the Year	165,000	-	165,000	1,381,936	13,500	1,395,436
Balance	**700,269,623**	**74,850,332**	**775,119,955**	**573,395,307**	**61,611,734**	**635,007,041**
Less :Transfer to Statutory Reserve Fund	(13,482,204)	-	(13,482,204)	(8,978,290)	(11,312)	(8,989,602)
Less : Adjustment during the Year	(232,295)	-	(232,295)	(710,000)	(232,295)	(942,295)
Balance As at June 30, 2022	**686,555,124**	**74,850,332**	**761,405,456**	**563,707,017**	**61,368,127**	**625,075,144**

Annexed notes from an integral part of the financial statements.

Prof.Md.Sirajul Hoque
Chairman

Rabeya Begum
Executive Director

Md.Eiyasin Khan
Deputy Director

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

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

29 NOV 2022

Dated, Dhaka

Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S. K. Barua & Co.
Chartered Accountants
DVC: 2211301458AS107260

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SDS (Shariatpur Development Society)
Consolidated Statement of Receipts and Payments
For the period from 01 July 2021 to 30 June 2022

Particulars	Notes	30 June 2022			30 June 2021
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
A: Receipts:					
Opening Balance:					
Cash in Hand		2,795,101	16,787	2,811,888	3,104,266
Cash at Bank		86,603,465	2,661,934	89,265,399	84,018,175
MCP Loan Received from PKSF	35.00	815,196,000	-	815,196,000	788,300,000
Loan Realized from Beneficiaries	36.00	4537328288	-	4,537,328,288	3,573,354,930
Service charges received	37.00	629,808,466	-	629,808,466	512,490,928
Members Savings Deposit (General)	38.00	445,601,022	-	445,601,022	326,027,660
Members' Savings Deposits Collection (Voluntary)	39.00	57,171,155	-	57,171,155	50,055,037
Risk Fund/Appodkalin Fund	40.00	41,463,314	-	41,463,314	27,965,377
Loan Received from Bank	41.00	1,174,891,900	-	1,174,891,900	356,070,000
Grant Received	42.00	25,684,481	15,900,141	41,584,622	64,132,081
Loan & Others A/c:					
Others Project Income	43.00	4,520,955	-	4,520,955	956,284
Other rceipts	44.00	98,197,564	4,536,810	102,734,374	40,545,993
Interest on FDR	45.00	5,625,070	-	5,625,070	1,269,820
FDR Encashment	46.00	147,285,709	-	147,285,709	205,901,308
Internal Loan		-	130,844,273	130,844,273	14,584,532
Advance A/C		3082508	425,208	3,507,716	1,945,847
Others Income		-	-	-	102,200
Sale Of pass Book & Form		1,318,566	195,190	1,513,756	997,238
Adational Service charge Income			-	-	4,252,875
SDS Contribution		-	144,900	144,900	719,000
Bank Interest		1,152,080	32,315	1,184,395	2,413,388
SDS Academy Inc.		-	1,879,587	1,879,587	1,577,401
Member Fee		-	18,600	18,600	18,600
Total		**8,077,725,644**	**156,655,745**	**8,234,381,389**	**6,060,802,940**
B. Payments					
Loan Disbursement to Beneficiaries	47.00	5,713,424,000	-	5,713,424,000	3,964,921,000
MCP Loan Refunded to PKSF (Principal)	48.00	658,649,276	-	658,649,276	729,638,219
MCP Loan Refunded to Bank & Others (Principal)	49.00	595,588,016	-	595,588,016	302,903,504
Service charge paid to PKSF	50.00	80,078,238	-	80,078,238	66,850,192
Service charge paid to Bank & Others	51.00	40,325,516	-	40,325,516	16,456,450
Purchase of Fixed Assets:	52.00	10,197,703	44,923	10,242,626	3,418,293
Members Savings Refund (General)	53.00	245,219,820	-	245,219,820	212,679,941
Members Savings Refund (Voluntary)	54.00	46,661,044	-	46,661,044	51,529,544
Investment:	55.00	153,314,128	-	153,314,128	257,373,608
Risk Fund/Appodkalin Fund	56.00	143,939	-	143,939	121,686
Loan & Others A/C				-	-
Others Assets	57.00	127,310,213	107,055	127,417,268	50,210,365
Staff loan (Vehical)			-	-	-
Internal Loan		-	130,794,273	130,794,273	16,784,532
Advances A/C			3,698,443	3,698,443	4,179,083
Provision for Expenses		-	10,000	10,000	12,000
Transport cost		-	575,284	575,284	1,831,154

S.K. BARUA & CO. Dhaka Chartered Accountants

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Particulars	Notes	30 June 2022			30 June 2021
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Operating expenses:		-	-	-	-
Salary & Allowances		170,797,663	3,751,016	174,548,679	168,382,419
Traveling & Conveyance		8,149,332	324,783	8,474,115	6,991,541
Printing & Stationary		3,704,499	-	3,704,499	2,394,291
Telephone & Postage		1,939,993	-	1,939,993	1,808,851
Honorarium		-	-	-	30,000
Entertainment Cost		1,564,227	-	1,564,227	1,035,028
Office Rent		7,626,662	6,000	7,632,662	6,486,407
Gas and Electricity		1,296,052	43,000	1,339,052	1,189,960
Training Expenses		126,384	26,710	153,094	28,037
Fuel		2,250,083	-	2,250,083	2,268,928
Repair & Maintenance		4,160,559	42,722	4,203,281	2,679,833
Paper Bill		7,880	-	7,880	33,056
Donation		437,780	20,030	457,810	352,930
Tax Expenses		1,487,549	56,155	1,543,704	1,181,763
Software Mantenance Expenses		1,181,460	-	1,181,460	1,024,800
Advertisement & Recruitment Exp		30,899	-	30,899	31,532
Lunch Subsidy/Food cost		2,287,577	-	2,287,577	1,793,905
Legal Expenses		98,988	-	98,988	22,900
Audit Fee		-	10,000	10,000	30,000
Administrative exp		-	177,614	177,614	770,829
Bank charge		1582304	20,793	1,603,097	1,203,866
Direct Development Activities Cost		-	9,167,612	9,167,612	30,053,417
Development Project Expenses	58.00	49,913,168	-	49,913,168	35,401,141
Others Operating Expenses	59.00	20,740,106	888,895	21,629,001	18,455,612
SDS Academy Exp.		-	1,583,145	1,583,145	1,664,830
Traning Center Exp.		5913778	-	5,913,778	4,500,208
Sub Total		**7,956,208,836**	**151,348,453**	**8,107,557,289**	**5,968,725,653**
Closing Balance:					
Cash in Hand		12,393,379	54,364	12,447,743	2,811,888
Cash at Bank		109,123,429	5,252,928	114,376,357	89,265,399
Total		**8,077,725,644**	**156,655,745**	**8,234,381,389**	**6,060,802,940**

Annexed notes form an integral part of the financial statements.

Chairman
SDS

Executive Director
SDS

Deputy Director (F & A)
SDS

Signed as per our annexed report of even date.

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S. K. Barua & Co.
Chartered Accountants
DVC: 2211301458AS107260

2 9 NOV 2022

Dated:Dhaka

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Annexure-A1/7

SDS (Shariatpur Development Society)
Consolidated notes to the Financial Statements
For the year ended June 30, 2022

1. Introduction:

1.01 Background:

The Social works involved with the establishment of **SDS (Shariatpur Development Society)** had long experience in extending relief and rehabilitation activities in the event of natural disaster in the starting area of the lower Meghna and the last part of the river Padma.

After the devastation flood of 1987 and 1988 initiative was taken by the founder of the organization to form an organization for development of the disadvantage people in collaboration with the like-minded red-cross worker's, Lawyer's Journalists and women workers. SDS started working on 1st Sep. 1991 and after getting registration from social welfare in 1992.

SDS (Shariatpur Development Society) is a Nonprofit earning, Non-Government Voluntary Organization, Registered with Social Welfare vide reg. no Shari-77, Dated-10.08.1992; registered with the NGO Affairs Bureau having vide registration No. 794 dated 29-12-1993 and last renewal date 09.09.2013 with retrospective effect from 29-12-2013,, 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 governa

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2.01 Corporate Information:

S. N.	Particulars	Fact
1.1	Approving Authority for Formatting the PO	Social Welfare Directorate,NGO Affairs Bureau,Registrar of Joint Stock, Micro Credit Regulatory Authority (MRA)
1.2	Year of Establishment	1991
1.3	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 22.11.1918 with retrospective effect from 29-12-2018,, registered with Registrar of Joint Stock Companies vide reg. no S-6456(700)/07, dated 26.02.2007 and Micro Credit Regulatory Authority (MRA) Registration no. 03074-04616-00229 dated 29.04.2008.
1.4	MRA Registration Number	03074-04616-00229 dated: 29.04.2008.
1.5	Nature of the Operations (Programs)	Overall Loan Program Including PKSF Funded Other Programs and Projects
1.6	Year of Enrolment with PKSF as Partner Organization	1996
1.7	Working Areas (Number of Districts)	10 Districts
1.8	Statutory Audit Conducted up to	June 30, 2021
1.9	Name of the Statutory Auditor Last Year	Aziz Halim Khair Chowdhury Chartered Accountants
1.10	Name of the Statutory Auditor Current Year	S.K. Barua & Co. Chartered Accountants
1.11	Number of Executive Committee Meeting Held FY 2021-2022	09
1.12	Date of Last Annual General Meeting (AGM) Held	27.12.2021

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2.02 List of the Executive Committee Members:

SL. No.	Name	Profession	Present address	Position	Tenure
01	Professor Md. Serajul Huq	Retired Principal, Shariatpur Govt. College	Danuka, Sadar,Shariatpur	Chairman	2nd
02	M M Jahangir	Businessman	Vill: Kagdi, Post: Kagdi-8000, S Pourashava, Shariatpur Sadar, Sh	Vice Chairman	1st
03	Md. Amin	Social Service	Vill: Uttor Charkumaria Post: Char Vayara -8030 , Bhado Shariatpur.Shariatpur Sadar, Sha	Secretary	1st
04	Rasida Begum	Social Service	House: 233, Vill: East kota Post: Dasatta-8000, Shariatpur Pourashava, Sadar, Shariatpur.	Treasurer	1st
05	Anik Ghatak Chowdhury	Retired Banker	Vill: South Baluchara, Post: Shar 8000, Shariatpursadar, Shariatpu	Executive Member	2nd
06	Rasida Begum	Lawyer	Vill:Dhanuka Khasal , Post: Ja Shariatpur Prosova, Sadar, Shari	Executive Member	1st
07	Md.Amir Hossain	Lawyer	Vill:Palong 60 noPalong, Post: P 8000, Shariatpur sadar, Shariatpu Prosova,Shariatpur	Executive Member	1st
08	Kalo Rani Baidya	Social Service	Vill: 246 tulasar, Post: Shariatpu Shariatpur sadar, Shariatpur Pou Shariatpur	Executive Member	1st
09	Farida Begum	Social Service	Vill: Sujasar, Post: Upoisi-8020, Shariatpur	Executive Member	1st

3. Accounting Policies

3.01 Basis of Accounting

SDS(Shariatpur Development Society) is a non governmental organization as per definition provided in the Statement of Recommended Practice for Not-for-Profit organizations.

SDS(Shariatpur Development Society) prepares its financial statements on a going concern basis, under the historical cost convention in conformance with generally accepted accounting principles. wherever appropriate, such principles are explained in the succeeding notes.

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SDS(Shariatpur Development Society) generally follows the accrual basis of accounting, except for Service Charge on "Loan to Beneficiaries" which is accounted on a cash basis. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

Figures have been rounded off to the nearest Taka.Figures & Presentation relating to the previous year included in this report have been rearranged, wherever necessary, in order to conform to current year's presentation.

3.02 Basis of Preparation of Financial Statements:

SDS maintains its books of accounts and records project-wise and branch/unit wise. The head office maintains records of all treasury, investment and management functions. All cash balances including those held for programmes are held by the Head Office and transferred to programmes / projects bank as required; balances between projects are eliminated upon combination for the purposes of presentation of the Financial Statements.

3.03 Use of Estimates and Judgments:

In the preparation of the financial statements management required to make judgments, estimates and assumption that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are renewed or an ongoing basis. Revision to accounting estimates are recognized in the period in which the estimate in revised and in any future periods affected.

3.04 Comparative information and rearrangement thereof

Comparative information has been disclosed in respect of the previous year for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding for the current year's financial statement.

Figures for the previous year have been rearranged wherever considered necessary to ensure comparability with the current period.

3.05 Reporting Period

The financial statements cover the financial year from 1st July, 2021 to 30 June, 2022 with comparative figures for the financial year from 1st July, 2020 to 30 June, 202

3.06 Offsetting

Financial assets and liabilities are offset and the net amount is reported in the financial statements only when there is legally enforceable right to set-off the recognized amounts and the organization intends either to settle on a net basis, or to realise the assets and to settle the liabilities simultaneously.

3.07 Materiality and aggregation

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Each material class of similar items is presented separately in the financial statements. Items of dissimilar nature or function are presented separately unless they are immaterial.

3.08 Significant Accounting Policies

The significant accounting policies followed in the preparation and presentation of these financial statements are summarized below.

3.09 Functional and presentation currency

Items included in financial statements are measured using the currency of the primary economic environment in which **SDS** operates 'the functional currency'. All financial statements are therefore presented in Bangladesh Taka (Taka/Tk./BDT), the functional currency of the Organization. The Organization's assets, liabilities, capital fund, income and expenditure are also stated in terms of Taka (Local currency).

3.10 Revenue recognition

As per IFRS -15 ",Revenue is to be recognized when it is probable that the economic benefits associated with the transaction will flow to the organization and the amount of revenue and related cost can be measured reliably.

Accordingly, income from service charge on loan is recognized on cash basis when it is collected and other income is recognized when it is earned in the relevant period.

- **Interest income**

Interest on bank accounts, fixed deposits, revenue is recognized as the interest accrues unless collectability is in doubt

- **Service charge on loan**

Service charges on loans to members are recognized on cash basis as income. Income is recognized when cash is realized.

- **Rebate on service charge**

Special rebate is given to beneficiaries on advance payment of loan installment.

- **Other income**

All other incomes are recognized when SDS right to receive such income has been reasonably determined and all conditions precedent is satisfied.

3.11 Expenditure Recognition:

Expenses in carrying out the projects and other activities of the organization are recognized in the Statement of Profit or Loss and other Comprehensive Income during the period in which they are incurred. Other expenses incurred in administering and running the organization and in restoring and maintaining the property, plant and equipment to perform at expected levels are accounted for on an accrual basis and charged to the Statement of Profit or Loss and other Comprehensive Income.

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3.12 Interest Income

Service charges on loan:

The Organization is collecting Service Charges from beneficiaries/end users at a decline rate of 24% (except UP program on which Service Charge is made @ of 20%, LRL 18% & 4%, LIFT 20%, LEPG 20%, BB-RSL (Pronodona) 9%, SAHOS, RESCUE loan service charge is 0% per annum calculated) on the loan provided to them. The principal loan and proportional service charges are collected in 46 equal weekly installments (except UP which are collected in 45 equal weekly installments). Also, Micro Enterprise loan collected in 12 installment and Seasonal, Agriculture loan collected in one time after 6 months.

Service charges are accounted for on cash basis. The amount of service charges actually collected from the beneficiaries are recognized as income. The service charges due but not collected are not recognized as income.

Interest on Fixed Deposit:

Interest on fixed deposit has been accounted for on accrual basis.
The PO made investment in fixed deposits against the various funds (Savings and Reserve Fund).

Interest Expenses:

Interest expenses have been accounted for on accrual basis.

Other Expenses:

Other expenses have been accounted for on accrual basis.

Interest paid on saving:

Interest paid on saving is recognized on accrual basis

3.13 Interest on Members/Beneficiaries Deposit:

Interest on Members / beneficiaries Short Term Deposit (STD) and Current Deposit (CD) are calculated on the average balance (Opening Plus Closing balance Divided by two) on individual Members / beneficiaries Deposit. Its Calculated in monthly basis which is provision and distribute on Members / beneficiaries pass book of the end of the financial year but if Members / beneficiaries withdraw his/ her Membership/Beneficiaries from SDS) , he/she get interest up to the month of withdraw. Other deposit scheme interest is provision as per prescribed rate of respective scheme

3.14 PRINCIPLES OF VALUATION:

Fixed Assets & Depreciation:

Fixed assets are stated at cost less accumulated depreciation. Depreciation on fixed assets is calculated on Reducing rate Method except land. Half- year's depreciation is charged on fixed assets acquired during the year, while no depreciation is charged on assets retired during the year. The annual rates of depreciation charged are as follows:

Name of assets	Rates (%)
Laptop/computer	30

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Furniture and fixtures	10
Mobile phone	50
Land	-
Refrigerator	20
Boat	20
Camera	30
Printer	30
Head office builing	10
Gus cylinder	20
House Construction A/C (CI Sheet	20
Television	20
Television	20
Bedding & Instrument	20
Paddrolo Pump	30
Training Building	20

3.15 Loan to Beneficiaries:

It has been a long journey of SDS Micro Finance Program towards the comprehensive development of the community people at both rural and urban areas for the financial sustainability of the disadvantaged and underprivileged poor people particularly of the women of our country. It is a very important program of SDS to alleviate the poverty of the poor people and scaling them up to both a minimum stage of economic standard and livelihood security. SDS Micro Finance program holds alternative approach to facilitate economic empowerment of the target people in sustainable way.

3.16 Loan Loss Provision: Loan Classification, Loan loss provisioning and Write off Policy

As per Microcredit Regulatory Act 2006 and MRA/Circular Letter No. 71, Dated: 16 June 2022. SDS provides loan losses based on loan outstanding classification. Management makes provisions for loan losses in order to maintain the loan loss reserve for bad loans at adequate level and calculates the required provision for loan loss based on the classification and provisioning methodology as shown in the portfolio statement in detail. Where required, loan losses are made and accounted for in the financial statements for the year.

3.17 Write off Policy:

Loan loss is written off in the financial statements having approval of competent authority.

3.18 Savings collection:

The Organization has adopted its own savings collection policy embodied in its Credit Operation Manua

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3.19 Provision:

Provision are recognized in the statement of financial position when RIC has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate of the amount can be made in accordance with the IAS 37 "provision Contingent Liability and Contingent Assets.

3.20 Components of the Financial Statements:

Financial statements includes the following components:

Statement of Financial Position as at June 30, 2022;
Statement of Profit or Loss and other Comprehensive Income June 30, 2022;
Statement of Changes in Equity for the year ended on June 30, 2022;
Statement of Receipts & Payments for the year ended on June 30, 2022;
Accounting Policies and Explanatory Notes.

Statement of cash flows has not been prepared but statement of receipts & payments has been Prepared & presented

3.21 General:

a) Figures in the financial statements have been rounded off to the neatest Taka.
b) The auditors have checked approximately seventy five percent (75%) vouchers of Shariatpur Dev Society (SDS) of "Micro Finance Program".
c) Salary of the employees was disbursed through bank account.

3.22 Applicable IAS/IFRS:

IAS-1	Presentation of Financial Statements
IAS-8	Accounting Policies,Changes in Accounting Estimates and Errors
IAS-10	Events After the Reporting Period
IAS-16	Property ,Plant and Equipment
IAS-36	Impairment of Assets
IAS-37	Provisions,Contingent Liabilities and Contingent Assets
IFRS-15	Revenue Recognition

3.23 Going Concern:

At each year end management of the organization makes assessment of going concern as required 1. The organization has adequate resources to continue its operation for the foreseeable future wide coverage of its liabilities. The management continues to adopt going concern assumpti preparing the financial statements.

3.24 Events after reporting period:

Amounts recognized in the financial statements are adjusted for events after the reporting pe provide evidence of conditions that existed at the end of the reporting period. No adjustment is the financial statements for events after the reporting period that are indicative of conditions t after the reporting period.

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Notes	Particulers		30 June 2022			30 June 2021
			MFP	Development Projects	Total	Total
4.00	**Fixed Assets:**					
	Opening balance June 2021		181,099,002	13,144,867	194,243,869	190,696,572
	Add: Addition during the year		11,561,720	44,923	11,606,643	3,728,275
	Add: Transfer to GF		-	34,325	34,325	-
	Add: Adjustment last year		-	-	-	-
			192,660,722	**13,224,115**	**205,884,837**	**194,424,847**
	Less: Accumulated dep Adj during the ye		90,489	20,866	111,355	180,978
	Less: Transfer to GF		-	13,459	13,459	-
			192,570,233	**13,189,790**	**205,760,023**	**194,243,869**
	Add: Adjustment during the year		-		-	-
	Less: Accumulated depreciation		60,322,072	7,152,495	67,474,567	53,829,060
	Written Down Value		**132,248,161**	**6,037,295**	**138,285,456**	**140,414,809**
5.00	**Long term Investments :**					
	FDR A/C: Savings	5.01	110,508,495	-	110,508,495	105,459,917
	FDR Account Reserve Fund	5.02	78,814,477	-	78,814,477	77,834,894
	FDR A/C: STTI	5.03	-	351,106	351,106	335,779
					-	-
	Total		189,322,972	351,106	189,674,078	183,630,590
5.01	**FDR A/C: Savings**					
	Opening balance June 2021		105459917	-	105,459,917	80,721,813
	Add: Invested during the year		77460120	-	77,460,120	122,620,516
	Add: Adjustment During the year		-	-	-	117,588
			182,920,037	-	**182,920,037**	**203,459,917**
	Less: Encashment during the year		72411542	-	72,411,542	98,000,000
	Less: Adjustment During the year		-		-	-
	Closing Balance 2022		**110,508,495**	-	**110,508,495**	**105,459,917**
5.02	**FDR Account Reserve Fund:**					
	Opening balance June 2021		77834894	-	77,834,894	50,774,818
	Add: Invested during the year		75853750	-	75,853,750	134,739,010
	Add: Adjustment during the year		-	-	-	222,374
			153,688,644	-	**153,688,644**	**185,736,202**
	Less: Encashment during the year		74874167	-	74,874,167	107,901,308
	Less: Adjustment Bank Charge during		-	-	-	-
	Closing Balance 2022		**78,814,477**	-	**78,814,477**	**77,834,894**
5.03	**FDR A/C: STTI**					
	Opening balance June 2021		-	335,779	335,779	315,418
	Add: Invested during the year		-	-	-	-
	Add: Adjustment During the year		-	15,327	15,327	20,361
			-	**351,106**	**351,106**	**335,779**
	Less: Encashment during the year		-	-	-	-
	Less: Adjustment During the year		-	-	-	-
	Closing Balance 2022		-	**351,106**	**351,106**	**335,779**
6.00	**Short term Investments**					
	Reserve Fund Investment (RFI):	6.01	70,669	-	70,669	70,411
	Investment to SDS Enterprise	6.02	-	3,475,000	3,475,000	3,475,000
	Int. Rec. on FDR A/C: Savings	6.03	1,668,899	-	1,668,899	972,641
	Int. Rec. on FDR A/C: Reserve:	6.04	186,189	-	186,189	279,949
	Total		**1,925,757**	**3,475,000**	**5,400,757**	**4,798,001**

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Notes	Particulers		30 June 2022 MFP	30 June 2022 Development Projects	30 June 2022 Total	30 June 2021 Total
6.01	**Reserve Fund Investment (RFI):**					
	Opening balance June 2021		70,411	-	70,411	1,956,329
	Add: Investment during the year		258	-	258	14,082
	Add: Adjustment Bank Int. during the		-	-	-	-
			70,669	-	70,669	1,970,411
	Less: Encashment during the year		-	-	-	1,900,000
	Closing Balance 2022		70,669	-	70,669	70,411
6.02	**Investment to SDS Enterprise**					
	Opening balance June 2021		-	3,475,000	3,475,000	-
	Add: Paid during the year		-	-	-	3,475,000
			-	3,475,000	3,475,000	3,475,000
	Less: Realization during the year		-	-	-	-
	Closing Balance 2022		-	3,475,000	3,475,000	3,475,000
6.03	**Int. Rec. on FDR A/C: Savings:**					
	Opening balance June 2021		972,641	-	972,641	8,802
	Add: Investment during the year		-		-	-
	Add: Adjustment during the year		1,668,899	-	1,668,899	-
			2,641,540	-	2,641,540	8,802
	Add: Interest receivable during the year		-	-	-	972,641
			2,641,540	-	2,641,540	981,443
	Less: Adjustment Bank Charge during		-	-	-	-
	Less: Encashment during the year		972,641	-	972,641	8,802
	Closing Balance 2022		1,668,899	-	1,668,899	972,641
6.04	**Int. Rec. on FDR A/C: Reserve:**					
	Opening balance June 2021		279,949	-	279,949	37,672
	Add: Adjustment during the year		-	-	-	-
	Add: Interest receivable during the year		186,189	-	186,189	279,949
			466,138	-	466,138	317,621
	Less: Encashment during the year		279,949	-	279,949	26,348
	Less: Adjustment during the year		-	-	-	11,324
	Closing Balance 2022		186,189	-	186,189	279,949
7.00	**Loan to beneficiaries:**					
	Jagoron	7.01	821,834,231	-	821,834,231	657,543,186
	Agrosor-MDP	7.02	51,115,597	-	51,115,597	70,951,077
	Agrosor	7.03	1,609,919,332	-	1,609,919,332	979,893,610
	Buniad	7.04	5,086,797	-	5,086,797	6,391,456
	LEpIG	7.05	2,819,731	-	2,819,731	1,655,023
	Sufalon	7.06	394,053,159	-	394,053,159	260,513,562
	LIFT Project	7.07	77,071,086	-	77,071,086	62,236,295
	ENRICH (IGA)	7.08	83,942,980	-	83,942,980	78,292,273
	ENRICH (LI)	7.09	767,913	-	767,913	833,631
	ENRICH (AC)	7.10	8,730,804	-	8,730,804	2,214,284
	KGF (Sufalon)	7.11	105,076,920	-	105,076,920	82,874,690
	Housing Project (HIS)	7.12	17,667,680	-	17,667,680	30,999,478
	LICHSP Abason:	7.13	133,430,469	-	133,430,469	129,147,707
	SAHOS	7.14	52,060	-	52,060	56,155
	Start-up	7.15	208,204	-	208,204	754,206
	Probasi Kallan	7.16	9,751,823	-	9,751,823	12,772,538
	LEFT -Goat rearing	7.17	11,709,812	-	11,709,812	14,280,947
	Abason	7.18	66,469,197	-	66,469,197	28,836,560

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Notes	Particulers		30 June 2022			30 June 2021
			MFP	Development Projects	Total	Total
	LICHSP-RMSF	7.19	4,785,381	-	4,785,381	-
	Agrosor SEP	7.20	114,287,107	-	114,287,107	53,664,204
	Agrosor-MDP-AF	7.21	12672273	-	12,672,273	540,000
	Agrosor SEP-2	7.22	7514481	-	7,514,481	1,211,667
	Agrosor SEP-GSL	7.23	6427619	-	6,427,619	1,940,517
	LRL	7.24	15180428	-	15,180,428	86,840,906
	LRL-2	7.25	93412591	-	93,412,591	193,552,927
	BB-RSL	7.26	139201535	-	139,201,535	-
	Household Sanitation	7.27	20000	-	20,000	-
	Asset Creation	7.28	46308107	-	46,308,107	-
	Total:		**3,839,517,317**	-	**3,839,517,317**	**2,757,996,899**
7.01	**Jagoron**					
	Opening balance June 2021		657,543,186	-	657,543,186	676,229,954
	Add: Disbursement during the year		1357314000	-	1,357,314,000	1,083,874,000
			2,014,857,186	-	**2,014,857,186**	**1,760,103,954**
	Less: Realization during the year		1156926706	-	1,156,926,706	1,060,969,728
	Less: Adjustment during the year		36096249	-	36,096,249	41,591,040
	Closing Balance 2022		**821,834,231**	-	**821,834,231**	**657,543,186**
7.02	**Agrosor-MDP:**					
	Opening balance June 2021		70,951,077	-	70,951,077	86,288,422
	Add: Disbursement during the year		61433000	-	61,433,000	64,836,000
			132,384,077	-	**132,384,077**	**151,124,422**
	Less: Realization during the year		79,205,600	-	79,205,600	78,946,058
			53,178,477	-	**53,178,477**	**72,178,364**
	Less: Adjustment during the year		2,062,880	-	2,062,880	1,227,287
	Closing Balance 2022		**51,115,597**	-	**51,115,597**	**70,951,077**
7.03	**Agrosor**					
	Opening balance June 2021		979,893,610	-	979,893,610	891,809,690
	Add: Disbursement during the year		2,246,187,000	-	2,246,187,000	1,257,935,000
			3,226,080,610	-	**3,226,080,610**	**2,149,744,690**
	Less: Realization during the year		1,580,133,549	-	1,580,133,549	1,140,062,151
			1,645,947,061	-	**1,645,947,061**	**1,009,682,539**
	Less: Adjustment during the year		36,027,729	-	36,027,729	29,788,929
	Closing Balance 2022		**1,609,919,332**	-	**1,609,919,332**	**979,893,610**
7.04	**Buniad**					
	Opening balance June 2021		6,391,456	-	6,391,456	12,608,367
	Add: Disbursement during the year		7,674,000	-	7,674,000	11,736,000
			14,065,456	-	**14,065,456**	**24,344,367**
	Less: Realization during the year		8,713,650	-	8,713,650	17,303,784
			5,351,806	-	**5,351,806**	**7,040,583**
	Less: Adjustment during the year		265,009	-	265,009	649,127
	Closing Balance 2022		**5,086,797**	-	**5,086,797**	**6,391,456**
7.05	**LEpIG:**					
	Opening balance June 2021		1,655,023	-	1,655,023	5,837,382
	Add: Disbursement during the year		4,616,000	-	4,616,000	1,970,000
			6,271,023	-	**6,271,023**	**7,807,382**
	Less: Realization during the year		3,285,592	-	3,285,592	5,973,168
			2,985,431	-	**2,985,431**	**1,834,214**
	Less: Adjustment during the year		165,700	-	165,700	179,191
	Closing Balance 2022		**2,819,731**	-	**2,819,731**	**1,655,023**

Notes	Particulars	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
7.06	**Sufalon**				
	Opening balance June 2021	260,513,562	-	260,513,562	430,647,541
	Add: Disbursement during the year	679,652,000	-	679,652,000	505,466,000
		940,165,562	-	**940,165,562**	**936,113,541**
	Less: Realization during the year	541,904,964	-	541,904,964	670,640,276
		398,260,598	-	**398,260,598**	**265,473,265**
	Less: Adjustment during the year	4,207,439	-	4,207,439	4,959,703
	Closing Balance 2022	**394,053,159**	-	**394,053,159**	**260,513,562**
7.07	**LIFT Project**				
	Opening balance June 2021	62,236,295	-	62,236,295	52,767,441
	Add: Disbursement during the year	131,865,000	-	131,865,000	116,575,000
		194,101,295	-	**194,101,295**	**169,342,441**
	Less: Realization during the year	116,585,209	-	116,585,209	106,710,646
		77,516,086	-	**77,516,086**	**62,631,795**
	Less: Adjustment during the year	445000	-	445,000	395,500
	Closing Balance 2022	**77,071,086**	-	**77,071,086**	**62,236,295**
7.08	**ENRICH (IGA)**				
	Opening balance June 2021	78,292,273	-	78,292,273	93,945,149
	Add: Disbursement during the year	128,243,000	-	128,243,000	113,919,000
		206,535,273	-	**206,535,273**	**207,864,149**
	Add: Adjustment during the year	-	-	-	-
		206,535,273	-	**206,535,273**	**207,864,149**
	Less: Realization during the year	118,053,090	-	118,053,090	125,779,313
		88,482,183	-	**88,482,183**	**82,084,836**
	Less: Adjustment during the year	4,539,203	-	4,539,203	3,792,563
	Closing Balance 2022	**83,942,980**	-	**83,942,980**	**78,292,273**
7.09	**ENRICH (LI)**				
	Opening balance June 2021	833,631	-	833,631	963,994
	Add: Disbursement during the year	805,000	-	805,000	630,000
		1,638,631	-	**1,638,631**	**1,593,994**
	Add: Adjustment during the year	-	-	-	-
		1,638,631	-	**1,638,631**	**1,593,994**
	Less: Realization during the year	840,585	-	840,585	760,359
		798,046	-	**798,046**	**833,635**
	Less: Adjustment during the year	30,133	-	30,133	4
	Closing Balance 2022	**767,913**	-	**767,913**	**833,631**
7.10	**ENRICH (AC)**				
	Opening balance June 2021	2,214,284	-	2,214,284	5,305,686
	Add: Disbursement during the year	9,294,000	-	9,294,000	1,550,000
		11,508,284	-	**11,508,284**	**6,855,686**
	Add: Adjustment during the year	-	-	-	-
		11,508,284	-	**11,508,284**	**6,855,686**
	Less: Realization during the year	2708851	-	2,708,851	4,578,547
		8,799,433	-	**8,799,433**	**2,277,139**
	Less: Adjustment during the year	68,629	-	68,629	62,855
	Closing Balance 2022	**8,730,804**	-	**8,730,804**	**2,214,284**
7.11	**KGF (Sufalon)**				
	Opening balance June 2021	82,874,690	-	82,874,690	31,480,270
	Add: Disbursement during the year	221822000	-	221,822,000	187,303,000
		304,696,690	-	**304,696,690**	**218,783,270**

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Add: Adjustment during the year	-	-	-	-
		304,696,690	-	304,696,690	218,783,270
	Less: Realization during the year	198,692,770	-	198,692,770	135,653,580
		106,003,920	-	106,003,920	83,129,690
	Less: Adjustment during the year	927000	-	927,000	255,000
	Closing Balance 2022	105,076,920	-	105,076,920	82,874,690
7.12	**Housing Project (HIS)**				
	Opening balance June 2021	30,999,478	-	30,999,478	44,775,008
	Add: Disbursement during the year	-	-	-	-
		30,999,478	-	30,999,478	44,775,008
	Add: Adjustment during the year	-	-	-	-
		30,999,478	-	30,999,478	44,775,008
	Less: Realization during the year	13,237,455	-	13,237,455	13,395,340
		17,762,023	-	17,762,023	31,379,668
	Less: Adjustment during the year	94,343	-	94,343	380,190
	Closing Balance 2022	17,667,680	-	17,667,680	30,999,478
7.13	**LICHSP Abason:**				
	Opening balance June 2021	129,147,707	-	129,147,707	23,618,904
	Add: Disbursement during the year	66,941,000	-	66,941,000	131,205,000
		196,088,707	-	196,088,707	154,823,904
	Add: Adjustment during the year	-	-	-	-
		196,088,707	-	196,088,707	154,823,904
	Less: Realization during the year	61,556,579	-	61,556,579	25,235,543
		134,532,128	-	134,532,128	129,588,361
	Less: Adjustment during the year	1,101,659	-	1,101,659	440,654
	Closing Balance 2022	133,430,469	-	133,430,469	129,147,707
7.14	**SAHOS**				
	Opening balance June 2021	56,155	-	56,155	61,256
	Add: Disbursement during the year	-	-	-	-
		56,155	-	56,155	61,256
	Less: Realize during the year	4,095	-	4,095	3,908
	Less: Adjustment during the year	-	-	-	1,193
	Closing Balance 2022	52,060	-	52,060	56,155
7.15	**Start-up**				
	Opening balance June 2021	754,206	-	754,206	1,496,411
	Add: Disbursement during the year	30,000	-	30,000	475,000
		784,206	-	784,206	1,971,411
	Less: Realize during the year	554,355	-	554,355	1,208,287
	Less: Adjustment during the year	21,647	-	21,647	8,918
	Closing Balance 2022	208,204	-	208,204	754,206
				-	-
7.16	**Probasi Kallan**			-	-
	Opening balance June 2021	12,772,538	-	12,772,538	25,785,911
	Add: Disbursement during the year	9,080,000	-	9,080,000	1,700,000
		21,852,538	-	21,852,538	27,485,911
	Less: Realize during the year	11,806,505	-	11,806,505	14,553,642
	Less: Adjustment during the year	294,210	-	294,210	159,731
	Closing Balance 2022	9,751,823	-	9,751,823	12,772,538
7.17	**LEFT -Goat rearing**			-	-
	Opening balance June 2021	14,280,947	-	14,280,947	10,460,961
	Add: Disbursement during the year	23,209,000	-	23,209,000	16,670,000

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
		37,489,947	-	37,489,947	27,130,961
	Less: Realize during the year	25,630,539	-	25,630,539	12,838,676
	Less: Adjustment during the year	149,596	-	149,596	11,338
	Closing Balance 2022	**11,709,812**	-	**11,709,812**	**14,280,947**
7.18	**Abason:**			-	-
	Opening balance June 2021	28,836,560	-	28,836,560	19,141,516
	Add: Disbursement during the year	50,075,000	-	50,075,000	14,550,000
		78,911,560	-	**78,911,560**	**33,691,516**
	Less: Realize during the year	12,330,793	-	12,330,793	4,854,956
	Less: Adjustment during the year	111,570	-	111,570	-
	Closing Balance 2022	**66,469,197**	-	**66,469,197**	**28,836,560**
7.19	**LICHSP-RMSF**				
	Opening balance June 2021	-	-	-	-
	Add: Disbursement during the year	5,023,000	-	5,023,000	-
		5,023,000	-	**5,023,000**	-
	Less: Realize during the year	237,619	-	237,619	-
	Closing Balance 2022	**4,785,381**	-	**4,785,381**	-
7.20	**Agrosor SEP:**				
	Opening balance June 2021	53,664,204	-	53,664,204	39,590,237
	Add: Disbursement during the year	191,442,000	-	191,442,000	60,379,000
		245,106,204	-	**245,106,204**	**99,969,237**
	Less: Realize during the year	128,490,617	-	128,490,617	44,681,754
	Less: Adjustment during the year	2,328,480	-	2,328,480	1,623,279
	Closing Balance 2022	**114,287,107**	-	**114,287,107**	**53,664,204**
7.21	**Agrosor-MDP-AF**				
	Opening balance June 2021	540,000	-	540,000	-
	Add: Disbursement during the year	52,121,000	-	52,121,000	540,000
		52,661,000	-	**52,661,000**	**540,000**
	Less: Realize during the year	39,637,877	-	39,637,877	-
	Less: Adjustment during the year	350,850	-	350,850	-
	Closing Balance 2022	**12,672,273**	-	**12,672,273**	**540,000**
7.22	**Agrosor SEP-2**				
	Opening balance	1,211,667	-	1,211,667	-
	Add: Disbursement during the year	10,230,000	-	10,230,000	1,500,000
		11,441,667	-	**11,441,667**	**1,500,000**
	Less: Realize during the year	3,927,186	-	3,927,186	288,333
	Less: Adjustment during the year	-	-	-	-
	Closing balance	**7,514,481**	-	**7,514,481**	**1,211,667**
7.23	**Agrosor SEP-GSL**				
	Opening balance	1,940,517	-	1,940,517	-
	Add: Disbursement during the year	7,710,000	-	7,710,000	2,715,000
		9,650,517	-	**9,650,517**	**2,715,000**
	Less: Realize during the year	3,213,545	-	3,213,545	771,150
	Less: Adjustment during the year	9,353	-	9,353	3,333
	Closing balance	**6,427,619**	-	**6,427,619**	**1,940,517**

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Notes	Particulers		30 June 2022 MFP	30 June 2022 Development Projects	30 June 2022 Total	30 June 2021 Total
7.24	LRL					
	Opening balance		86,840,906	-	86,840,906	-
	Add: Disbursement during the year		53,754,000	-	53,754,000	123,397,000
			140,594,906	-	140,594,906	123,397,000
	Less: Realize during the year		124,366,440	-	124,366,440	36,221,888
	Less: Adjustment during the year		1,048,038	-	1,048,038	334,206
	Closing balance		15,180,428	-	15,180,428	86,840,906
7.25	LRL-2					
	Opening balance		-	-	-	-
	Add: Disbursement during the year		100,242,000	-	100,242,000	-
			100,242,000	-	100,242,000	-
	Less: Realize during the year		6,592,791	-	6,592,791	-
	Less: Adjustment during the year		236,618	-	236,618	-
	Closing balance		93,412,591	-	93,412,591	-
7.26	BB-RSL					
	Opening balance		193,552,927	-	193,552,927	-
	Add: Disbursement during the year		233,704,000	-	233,704,000	265,996,000
			427,256,927	-	427,256,927	265,996,000
	Less: Realize during the year		284,131,153	-	284,131,153	71,923,843
	Less: Adjustment during the year		3,924,239	-	3,924,239	519,230
	Closing balance		139,201,535	-	139,201,535	193,552,927
7.27	Household Sanitation					
	Opening balance		-	-	-	-
	Add: Disbursement during the year		20,000	-	20,000	-
			20,000	-	20,000	-
	Less: Realize during the year		-		-	-
	Less: Adjustment during the year		-	-	-	-
	Closing balance		20,000	-	20,000	-
7.28	Asset Creation					
	Opening balance		-	-	-	-
	Add: Disbursement during the year		60,938,000	-	60,938,000	-
			60,938,000	-	60,938,000	-
	Less: Realize during the year		14,560,173	-	14,560,173	-
	Less: Adjustment during the year		69,720	-	69,720	-
	Closing balance		46,308,107	-	46,308,107	-
8.00	Other Assets :					
	Advance Account	8.01	2,511,352	58,158	2,569,510	1,656,837
	Suspension A/C	8.02	2,614,781	-	2,614,781	2,614,781
	Staff Loan A/C: Motor cycle	8.03	3,831,590	-	3,831,590	3,034,532
	Staff Loan A/C: Bi-cycle	8.04	154,100	-	154,100	179,000
	Receivable A/C Other Project	8.05	34,980,959	-	34,980,959	24,640,791
	Loan A/C Kheya	8.06	-	-	-	-
	Solar Light Purchases	8.07	-	487,300	487,300	487,300
	Group Insurance	8.08	-	-	-	362,468
			44,092,782	545,458	44,638,240	32,975,709

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
8.01	**Advance**				
	Opening balance June 2021	1,553,789	103,048	1,656,837	1,966,875
	Less: privor year adjustment	-	-	-	-
		1,553,789	**103,048**	**1,656,837**	**1,966,875**
	Add: Paid during the year	16,550,858	3,698,443	20,249,301	13,339,086
	Add: Adjustment	-	-	-	500
		18,104,647	**3,801,491**	**21,906,138**	**15,306,461**
	Less: Realize during the year	3,082,508	425,208	3,507,716	1,945,847
	Less: Adjustment with expnses	12,510,787	3,318,125	15,828,912	11,703,777
	Closing Balance 2022	**2,511,352**	**58,158**	**2,569,510**	**1,656,837**
8.02	**Suspanses A/C**				
	Opening balance June 2021	2,614,781	-	2,614,781	4,383,189
	Add: Paid during the year	-	-	-	-
	Add: Adjustment	-	-	-	-
		2,614,781	-	**2,614,781**	**4,383,189**
	Less: Realize during the year	-	-	-	75,288
	Less: Adjustment with expnses	-	-	-	1,693,120
	Closing Balance 2022	**2,614,781**	-	**2,614,781**	**2,614,781**
8.03	**Staff Loan A/C: Motor cycle**				
	Opening balance June 2021	3,034,532	-	3,034,532	4,961,697
	Add: Paid during the year	2,331,904	-	2,331,904	189,921
		5,366,436	-	**5,366,436**	**5,151,618**
	Less: Realization during the year	219,087	-	219,087	584,632
		5,147,349	-	**5,147,349**	**4,566,986**
	Less: Adjustment during the year	1,315,759	-	1,315,759	1,532,454
	Closing Balance 2022	**3,831,590**	-	**3,831,590**	**3,034,532**
8.04	**Staff Loan A/C: Bi-cycle**				
	Opening balance June 2021	179,000	-	179,000	251,979
	Add: Paid during the year	130,000	-	130,000	156,000
		309,000	-	**309,000**	**407,979**
	Less: Realization during the year	8,800	-	8,800	50,479
		300,200	-	**300,200**	**357,500**
	Less: Adjustment during the year	146,100	-	146,100	178,500
	Closing Balance 2022	**154,100**	-	**154,100**	**179,000**
8.05	**Receivable A/C Other Project**				
	Opening balance June 2021	24,625,791	15,000	24,640,791	24,952,984
	Add: Receivable during the year	-	65,000	65,000	157,642
	Add: Receivable Adjustment during the	32,083,693	-	32,083,693	29,012,774
		56,709,484	**80,000**	**56,789,484**	**54,123,400**
	Less: Realization during the year	16,254,265	80,000	16,334,265	18,317,638
	Less: Adjustment during the year	5,474,260	-	5,474,260	11,164,971
	Closing Balance 2022	**34,980,959**	-	**34,980,959**	**24,640,791**
8.06	**Loan A/C Khaya**				
	Opening balance June 2021	-	-	-	300,000
	Add: Paid during the year	-	-	-	-
		-	-	-	300,000
	Less: Realization during the year	-	-	-	-
		-	-	-	300,000
	Less: Adjustment during the year	-	-	-	300,000
	Closing Balance 2022	-	-	-	-

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
8.07	**Solar Light purchases: Tk. 487,300**				
	Opening balance June 2021	-	487,300	487,300	487,300
	Add:Purchases during the year	-	-	-	-
		-	487,300	487,300	487,300
	Less: Sales during the year	-	-	-	-
	Closing Balance 2022	-	**487,300**	**487,300**	**487,300**
8.08	**Group Insurance**				
	Opening Balance	362,468	-	362,468	83,625
	Add: Addition during the Year	2,822,481	-	2,822,481	2,718,577
	Add: Adjustment during the year	50,000	-	50,000	25,000
		3,234,949	-	**3,234,949**	2,827,202
	Less: Realization during the Year	1,080,010	-	1,080,010	1,080,018
	Less: Adjustment during the Year	**2,154,939**	-	**2,154,939**	**1,384,716**
	Closing Balance	-	-	-	**362,468**
9.00	**Advance Income Tax**				
	Opening Balance	-	-	-	-
	Add: Addition during the Year	-	-	-	-
	Add: Adjustment during the year	1,521,005	107,837	1,628,842	-
		1,521,005	**107,837**	**1,628,842**	-
	Less: Realization during the Year	-	-	-	-
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance	**1,521,005**	**107,837**	**1,628,842**	-
10.00	**Internal Loan**				
	Opening balance June 2021	-	2105000	2,105,000	3,195,329
	Add: Paid during the year	64,206,250	-	64,206,250	20,323,000
	Add: Adjustment during the year	-	-	-	-
		64,206,250	**2105000**	**66,311,250**	**23,518,329**
	Less: Realization during the year	63,031,250	2105000	65,136,250	18,196,500
		1,175,000	**0**	**1,175,000**	**5,321,829**
	Less: Adjustment during the year	-	699954	699,954	3,216,829
	Closing Balance 2022	**1,175,000**	**-699954**	**475,046**	**2,105,000**
11.00	**Loan to Enterprise**				
	Opening balance June 2021	-	-	-	-
	Add: Paid during the year	-	64,200,000	64,200,000	-
	Add: Adjustment during the year	-	-	-	-
		-	**64,200,000**	**64,200,000**	-
	Less: Realization during the year	-	63,075,000	63,075,000	-
		-	**1,125,000**	**1,125,000**	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2022	-	**1,125,000**	**1,125,000**	-
12.00	**Cash And Bank Balance**				
	Cash in hand	12,393,379	54,364	12,447,743	2,811,888
	Cash at Bank	109,123,429	5,252,928	114,376,357	89,265,399
	Total	**121,516,808**	**5,307,292**	**126,824,100**	**92,077,287**

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Notes	Particulers		30 June 2022			30 June 2021
			MFP	Development Projects	Total	Total
13.00	**Members Savings Deposit: General**					
	Jagoron	13.01	289,560,962	-	289,560,962	259,578,559
	Agrosor-MDP (General):	13.02	12,396,515	-	12,396,515	15,017,491
	Agrosor	13.03	321,825,385	-	321,825,385	226,208,136
	Buniad	13.04	3,776,706	-	3,776,706	5,151,069
	LIFT Project	13.05	22,243,140	-	22,243,140	18,509,584
	Speical Saving	13.06	2,800	-	2,800	66,800
	ENRICH (IGA)	13.07	26,008,595	-	26,008,595	26,395,999
	Start-up	13.08	124,972	-	124,972	187,956
	Probasi Kallan	13.09	1,519,964	-	1,519,964	2,567,753
	Agrosor (SEP)	13.10	27,149,359	-	27,149,359	10,751,455
	Agrosor (SEP -2)	13.11	833,028	-	833,028	113,879
	LEPIG	13.12	419,242	-	419,242	302,121
	Member Savings :Agrosor-MDP (	13.13	5,780,882	-	5,780,882	44,862
	Fixed Deposited Savings (SMS)	13.14	231,418,300	-	231,418,300	213,769,400
	Closing Balance 2022		**943,059,850**	-	**943,059,850**	**778,665,064**
13.01	**Jagoron**					
	Opening balance June 2021		259,578,559	-	259,578,559	260,266,360
	Add: Collection during the year		184,779,991	-	184,779,991	131,801,129
	Add: Interest on Savings		10,971,954	-	10,971,954	9,127,818
	Add: Adjustment during the year		6,401,288	-	6,401,288	7,084,775
			461,731,792	-	**461,731,792**	**408,280,082**
	Less: Refund during the year		66,209,988	-	66,209,988	71,511,722
	Lees: Adjustment during the year		105,960,842	-	105,960,842	77,189,801
	Closing Balance 2022		**289,560,962**	-	**289,560,962**	**259,578,559**
13.02	**Member Savings Agrosor-MDP (General):**					
	Opening balance June 2021		15,017,491	-	15,017,491	10,248,584
	Add: Collection during the year		2,833,592	-	2,833,592	3,095,244
	Add: Interest on Savings		611,571	-	611,571	497,302
	Add: Adjustment during the year		591,380	-	591,380	4,388,855
			19,054,034	-	**19,054,034**	**18,229,985**
	Less: Refund during the year		3484149	-	3,484,149	1,579,317
	Lees: Adjustment during the year		3173370	-	3,173,370	1,633,177
	Closing Balance 2022		**12,396,515**	-	**12,396,515**	**15,017,491**
13.03	**Agrosor**					
	Opening balance June 2021		226208136	-	226,208,136	182,249,171
	Add: Collection during the year		104432497	-	104,432,497	65,593,802
	Add: Interest on Savings		13552718	-	13,552,718	7,877,382
	Add: Adjustment during the year		70880628	-	70,880,628	41,049,443
			415,073,979	-	**415,073,979**	**296,769,798**
	Less: Refund during the year		57518194	-	57,518,194	42,999,101
	Lees: Adjustment during the year		35730400	-	35,730,400	27,562,561
	Closing Balance 2022		**321,825,385**	-	**321,825,385**	**226,208,136**
13.04	**Buniad**					
	Opening balance June 2021		5151069	-	5,151,069	8,364,988
	Add: Collection during the year		2547107	-	2,547,107	3,540,529
	Add: Interest on Savings		158705	-	158,705	207,714
	Add: Adjustment during the year		102476	-	102,476	106,869
			7,959,357	-	**7,959,357**	**12,220,100**
	Less: Refund during the year		1253238	-	1,253,238	2,704,014
	Lees: Adjustment during the year		2929413	-	2,929,413	4,365,017
	Closing Balance 2022		**3,776,706**	-	**3,776,706**	**5,151,069**

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
13.05	**LIFT Project**				
	Opening balance June 2021	18509584	-	18,509,584	15,086,811
	Add: Collection during the year	7949502	-	7,949,502	6,524,865
	Add: Interest on Savings	1046277	-	1,046,277	777,446
	Add: Adjustment during the year	2055683	-	2,055,683	2,421,024
		29,561,046	-	29,561,046	24,810,146
	Less: Refund during the year	5294338	-	5,294,338	4,838,198
	Lees: Adjustment during the year	2023568	-	2,023,568	1,462,364
	Closing Balance 2022	22,243,140	-	22,243,140	18,509,584
13.06	**Speical Saving**				
	Opening balance June 2021	66800	-	66,800	100,800
	Add: Collection during the year	24800	-	24,800	33,200
	Add: Interest on Savings	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		91,600	-	91,600	134,000
	Less: Refund during the year	88800	-	88,800	67,200
	Lees: Adjustment during the year	-	-	-	-
	Closing Balance 2022	2,800	-	2,800	66,800
13.07	**ENRICH (IGA)**				
	Opening balance June 2021	26395999	-	26,395,999	32,145,406
	Add: Collection during the year	11690620	-	11,690,620	10,173,220
	Add: Interest on Savings	1050425	-	1,050,425	830,758
	Add: Adjustment during the year	630927	-	630,927	300,797
		39,767,971	-	39,767,971	43,450,181
	Less: Refund during the year	6959537	-	6,959,537	9,675,482
	Lees: Adjustment during the year	6799839	-	6,799,839	7,378,700
	Closing Balance 2022	26,008,595	-	26,008,595	26,395,999
13.08	**Member Savings :Start-up**				
	Opening balance June 2021	187,956	-	187,956	462,901
	Add: Collection during the year	20,621	-	20,621	76,692
	Add: Interest on Savings	4,517	-	4,517	6,695
	Add: Adjusted during the year	-	-	-	-
		213,094	-	213,094	546,288
	Less: Refund During the year	57,279	-	57,279	140,383
	Less: Adjustment During the year	30,843	-	30,843	217,949
	Closing Balance 2022	124,972	-	124,972	187,956
13.09	**Member Savings :Probasi Kallan**				
	Opening balance June 2021	2,567,753	-	2,567,753	3,669,500
	Add: Collection during the year	673,012	-	673,012	389,488
	Add: Interest on Savings	53,898	-	53,898	47,019
	Add: Adjusted during the year	35,100	-	35,100	567
		3,329,763	-	3,329,763	4,106,574
	Less: Refund During the year	1,349,928	-	1,349,928	1,255,762
	Less: Adjustment During the year	459,871	-	459,871	283,059
	Closing Balance 2022	1,519,964	-	1,519,964	2,567,753
13.10	**Member Savings :Agrosor (SEP):**				
	Opening balance June 2021	10,751,455	-	10,751,455	6,054,797
	Add: Collection during the year	11,597,653	-	11,597,653	2,787,722
	Add: Interest on Savings	1,066,413	-	1,066,413	339,026
	Add: Adjusted during the year	9,974,348	-	9,974,348	3,830,802

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
		33,389,869	-	33,389,869	13,012,347
	Less: Refund During the year	3,739,577	-	3,739,577	772,459
	Less: Adjustment During the year	2,500,933		2,500,933	1,488,433
	Closing Balance 2022	**27,149,359**	-	**27,149,359**	**10,751,455**
13.11	**Member Savings :Agrosor (SEP-2):**				
	Opening balance June 2021	113,879	-	113,879	-
	Add: Collection during the year	390,082	-	390,082	9,760
	Add: Interest on Savings	26,908	-	26,908	1,628
	Add: Adjusted during the year	401,159	-	401,159	102,491
		932,028	-	**932,028**	**113,879**
	Less: Refund During the year	26000	-	26,000	-
	Less: Adjustment During the year	73000		73,000	-
	Closing Balance 2022	**833,028**	-	**833,028**	**113,879**
13.12	**Member Savings :LEPIG:**				
	Opening balance June 2021	302121	-	302,121	140,023
	Add: Collection during the year	264911	-	264,911	255,903
	Add: Interest on Savings	14014	-	14,014	5,578
	Add: Adjusted during the year	16827	-	16,827	-
		597,873	-	**597,873**	**401,504**
	Less: Refund During the year	73242	-	73,242	23,803
	Less: Adjustment During the year	105389		105,389	75,580
	Closing Balance 2022	**419,242**	-	**419,242**	**302,121**
13.13	**Member Savings :Agrosor-MDP (AF)**				
	Opening balance June 2021	44,862	-	44,862	-
	Add: Collection during the year	1,933,094	-	1,933,094	9,806
	Add: Interest on Savings	276,238	-	276,238	773
	Add: Adjusted during the year	5,184,684	-	5,184,684	34,283
		7,438,878	-	**7,438,878**	**44,862**
	Less: Refund During the year	350950	-	-	-
	Less: Adjustment During the year	1307046		-	-
	Closing Balance 2022	**5,780,882**	-	**7,438,878**	**44,862**
13.14	**Fixed Deposited Savings (SMS)**				
	Opening balance June 2021	213769400	-	213,769,400	189,145,600
	Add: Collection during the year	116463500	-	116,463,500	101,736,300
	Add: Interest on Savings	-	-	-	-
	Add: Adjusted during the year	-	-	-	-
		330,232,900	-	**330,232,900**	**290,881,900**
	Less: Refund During the year	98814600	-	98,814,600	77,112,500
	Less: Adjustment During the year	-	-	-	-
	Closing Balance 2022	**231,418,300**	-	**231,418,300**	**213,769,400**
14.00	**Members Savings Deposit: Volentary**				
	Jagoron 14.01	64,334,543	-	64,334,543	70,319,116
	Agrosor 14.02	60,816,299	-	60,816,299	51,013,440
	Buniad 14.03	1,428,997	-	1,428,997	2,107,116
	LIFT Project 14.04	8,393,756	-	8,393,756	7,798,084
	ENRICH (IGA) 14.05	6,056,730	-	6,056,730	7,547,408
	Start-Up 14.06	2,353	-	2,353	9,151

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Notes	Particulers		30 June 2022			30 June 2021
			MFP	Development Projects	Total	Total
	Probasi Kallan	14.07	8,991	-	8,991	29,432
	Agrosor SEP	14.08	4,003,672	-	4,003,672	1,630,053
	Agrosor SEP-2	14.09	29,709	-	29,709	5,641
	Agrosor MDP	14.10	2,342,248	-	2,342,248	3,032,992
	Agrosor MDP (AF)	14.11	1,234,033	-	1,234,033	8,586
	LEPIG	14.12	33,329	-	33,329	30,634
					-	-
	Closing Balance 2022		**148,684,660**	-	**148,684,660**	**143,531,653**
14.01	**Jagoron**					
	Opening balance June 2021		70319116	-	70,319,116	83,525,540
	Add: Collection during the year		31173050	-	31,173,050	28,598,937
	Add: Interest on Savings		2860509	-	2,860,509	2,988,288
	Add: Adjustment during the year		1581155	-	1,581,155	2,093,483
			105,933,830	-	**105,933,830**	**117,206,248**
	Less: Refund during the year		22140333	-	22,140,333	28,289,770
	Lees: Adjustment during the year		19458954	-	19,458,954	18,597,362
	Closing Balance 2022		**64,334,543**	-	**64,334,543**	**70,319,116**
14.02	**Agrosor**					
	Opening balance June 2021		51013440	-	51,013,440	46,437,180
	Add: Collection during the year		17050569	-	17,050,569	13,121,167
	Add: Interest on Savings		2992333	-	2,992,333	2,125,431
	Add: Adjustment during the year		13023653	-	13,023,653	9,882,748
			84,079,995	-	**84,079,995**	**71,566,526**
	Less: Refund during the year		16480608	-	16,480,608	14,674,728
	Lees: Adjustment during the year		6783088	-	6,783,088	5,878,358
	Closing Balance 2022		**60,816,299**	-	**60,816,299**	**51,013,440**
14.03	**Buniad**					
	Opening balance June 2021		2107116	-	2,107,116	3,241,955
	Add: Collection during the year		673182	-	673,182	1,085,644
	Add: Interest on Savings		68039	-	68,039	82,980
	Add: Adjustment during the year		275303	-	275,303	84,119
			3,123,640	-	**3,123,640**	**4,494,698**
	Less: Refund during the year		569812	-	569,812	1,091,233
	Lees: Adjustment during the year		1124831	-	1,124,831	1,296,349
	Closing Balance 2022		**1,428,997**	-	**1,428,997**	**2,107,116**
14.04	**LIFT Project**					
	Opening balance June 2021		7798084	-	7,798,084	6,981,537
	Add: Collection during the year		3092642	-	3,092,642	2,881,528
	Add: Interest on Savings		425411	-	425,411	360,745
	Add: Adjustment during the year		687811	-	687,811	798,441
			12,003,948	-	**12,003,948**	**11,022,251**
	Less: Refund during the year		2936586	-	2,936,586	2,732,886
	Lees: Adjustment during the year		673606	-	673,606	491,281
	Closing Balance 2022		**8,393,756**	-	**8,393,756**	**7,798,084**
14.05	**Member Savings :ENRICH (IGA)**					
	Opening balance June 2021		7547408	-	7,547,408	9,910,788
	Add: Collection during the year		2394184	-	2,394,184	3,317,515
	Add: Interest on Savings		**291999**	-	291,999	268,189
	Add: Adjustment during the year		191044	-	191,044	251,470
			10,424,635	-	**10,424,635**	**13,747,962**
	Less: Refund during the year		2729205	-	2,729,205	4,020,344

S.K. BARUA & CO. Dhaka Chartered Accountants

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Lees: Adjustment during the year	1638700	-	1,638,700	2,180,210
	Closing Balance 2022	6,056,730	-	6,056,730	7,547,408
14.06	**Member Savings :Start-Up**				
	Opening balance June 2021	9151	-	9,151	24,544
	Add: Collection during the year	870	-	870	5,921
	Add: Interest on Savings	132	-	132	914
	Add: Adjustment during the year	-	-	-	-
		10,153	-	10,153	31,379
	Less: Refund during the year	6894	-	6,894	16,464
	Lees: Adjustment during the year	906	-	906	5,764
	Closing Balance 2022	2,353	-	2,353	9,151
14.07	**Member Savings :Probasi Kallan**				
	Opening balance June 2021	29432	-	29,432	24,077
	Add: Collection during the year	6994	-	6,994	14,601
	Add: Interest on Savings	426	-	426	193
	Add: Adjustment during the year	50	-	50	5
		36,902	-	36,902	38,876
	Less: Refund during the year	17,204	-	17,204	7,590
	Lees: Adjustment during the year	10,707	-	10,707	1,854
	Closing Balance 2022	8,991	-	8,991	29,432
14.08	**Member Savings :Agrosor SEP**				
	Opening balance June 2021	1,630,053	-	1,630,053	941,371
	Add: Collection during the year	1,891,538	-	1,891,538	446,151
	Add: Interest on Savings	170,954	-	170,954	62,833
	Add: Adjustment during the year	1,583,465	-	1,583,465	633,105
		5,276,010	-	5,276,010	2,083,460
	Less: Refund during the year	863896	-	863,896	183,288
	Lees: Adjustment during the year	408442	-	408,442	270,119
	Closing Balance 2022	4,003,672	-	4,003,672	1,630,053
14.09	**Member Savings :Agrosor SEP-2**				
	Opening balance June 2021	5641	-	5,641	-
	Add: Collection during the year	3860	-	3,860	40
	Add: Interest on Savings	1427	-	1,427	318
	Add: Adjustment during the year	18781	-	18,781	5,283
		29,709	-	29,709	5,641
	Less: Refund during the year	-	-	-	-
	Lees: Adjustment during the year	-	-	-	-
	Closing Balance 2022	29,709	-	29,709	5,641
14.10	**Member Savings :Agrosor MDP**				
	Opening balance June 2021	3,032,992	-	3,032,992	2,235,641
	Add: Collection during the year	493,794	-	493,794	550,173
	Add: Interest on Savings	122,717	-	122,717	121,772
	Add: Adjustment during the year	100,315	-	100,315	979,088
		3,749,818	-	3,749,818	3,886,674
	Less: Refund during the year	755,366	-	755,366	502,002
	Lees: Adjustment during the year	652,204	-	652,204	351,680
	Closing Balance 2022	2,342,248	-	2,342,248	3,032,992

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
14.11	**Member Savings :Agrosor MDP (AF)**				
	Opening balance June 2021	8,586	-	8,586	-
	Add: Collection during the year	372,617	-	372,617	-
	Add: Interest on Savings	62,463	-	62,463	337
	Add: Adjustment during the year	1,199,510	-	1,199,510	8,249
		1,643,176	-	**1,643,176**	**8,586**
	Less: Refund during the year	135,394	-	135,394	-
	Lees: Adjustment during the year	273,749	-	273,749	-
	Closing Balance 2022	**1,234,033**	-	**1,234,033**	**8,586**
14.12	**Member Savings :LEPIG**				
	Opening balance June 2021	30634	-	30,634	13,683
	Add: Collection during the year	17850	-	17,850	33,360
	Add: Interest on Savings	2241	-	2,241	503
	Add: Adjustment during the year	8554	-	8,554	-
		59,279	-	**59,279**	**47,546**
	Less: Refund during the year	25746	-	25,746	11,239
	Lees: Adjustment during the year	204	-	204	5,673
	Closing Balance 2022	**33,329**	-	**33,329**	**30,634**
15.00	**Loan Loss Provision (LLP):**				
	Opening balance June 2021	110,114,163	-	110,114,163	82,062,533
	Add: Provision made during the year	50,413,893	-	50,413,893	28,051,630
	Add: Adjustment during the year	-	-	-	-
	Add: Interest received during the year	-	-	-	-
		160,528,056	-	**160,528,056**	**110,114,163**
	Less: Adjustement during the year	-	-	-	-
	Less: Write off during the year	-	-	-	-
	Closing Balance 2022	**160,528,056**	-	**160,528,056**	**110,114,163**
16.00	**Welfare Fund-Loan**				
	Opening balance June 2021	58,563,354	-	58,563,354	50,089,444
	Add: Collection during the year	41463319	-	41,463,319	27,965,377
	Add: Adjustment for last year under	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		100,026,673	-	**100,026,673**	**78,054,821**
	Less: Refund during the year	143,939	-	143,939	121,686
	Less: Adjustment for last year over counti	-	-	-	-
	Less: Adjustment during the year	27,314,284	-	27,314,284	19,369,781
	Closing Balance 2022	**72,568,450**	-	**72,568,450**	**58,563,354**
17.00	**Provisions for Interest on SMS**				
	Opening balance June 2021	22,419,329	-	22,419,329	15,467,810
	Add: Interest Savings during the year	13,207,327	-	13,207,327	11,842,761
	Add: Adjustment during the year	-	-	-	-
		35,626,656	-	**35,626,656**	**27,310,571**
	Less: Adjustment during the year	13,701,561	-	13,701,561	4,891,242
	Closing Balance 2022	**21,925,095**	-	**21,925,095**	**22,419,329**
18.00	**Provision for Expenses:**				
	Opening balance June 2021	1,268,624	-	1,268,624	7,773,986
	Add: Provision made during the year	-		-	226,856

Notes	Particulers		30 June 2022			30 June 2021
			MFP	Development Projects	Total	Total
	Add: Adjustment during the year		719,942	-	719,942	1,667,492
			1,988,566	-	1,988,566	9,668,334
	Less: refund during the year		929,134	-	929,134	1,611,681
	Less: Adjustment during the year		458,133	-	458,133	6,788,029
	Closing Balance 2022		601,299	-	601,299	1,268,624
19.00	**Others Payable A/C**					
	Recivable Accounts	19.01	-	322,540	322,540	-
	Fund from Low cost housing proje	19.02	-	83,024	83,024	83,024
	Payable -Provident Fund	19.03	-	-	-	-
	Payable -Welfare Fund	19.04	-	-	-	-
	Insurance SMS:	19.05	-	-	-	-
	Vat & Tax	19.06	-	-	-	-
	Gratuty Fund	19.07	30,588,684	-	30,588,684	46,325,713
	Ecological-PACE Project Fund	19.08	3,600,000	-	3,600,000	4,300,000
	SEP Project Fund	19.09	3,800,000	-	3,800,000	3,800,000
	SEP -2 Project Fund	19.10	1,800,000	-	1,800,000	1,800,000
	SENRICH-GOB Project Fund	19.11	-	-	-	-
	PACE Project Fund	19.12	3,200,000	-	3,200,000	-
	SEIP Project Fund	19.13	-	-	-	-
	WASH Project Fund	19.14	1,500,000	-	1,500,000	-
	SDS Contribution	19.15	-	2,358,455	2,358,455	2,358,455
	Provision for Income Tax	19.16	1,521,005	107,837	1,628,842	-
	Total		46,009,689	2,871,856	48,881,545	58,667,192
19.01	**Reserve Accounts**					
	Opening balance June 2021		-	-	-	-
	Add : Received During the year			132,300	132,300	
	Add: Adjustment During the year		-	232,295	232,295	-
			-	364,595	364,595	-
	Less : Refund During the year		-	42,055	42,055	-
	Less : Adjustment During the year		-	-	-	-
	Closing Balance 2022		-	322,540	322,540	-
19.02	**Fund from Low cost housing project**					
	Opening Balance		-	83,024	83,024	83,024
	Add : Received During the year		-	-	-	-
			-	83,024	83,024	83,024
	Less : Refund During the year		-	-	-	-
	Closing Balance 2022		-	83,024	83,024	83,024
19.03	**Payable -Provident Fund**					
	Opening balance June 2021		-	-	-	15,382,934
	Add: Collection during the year		16,824,007	-	16,824,007	416,170
	Add: Loan recived with uring the year		-	-	-	-
			16,824,007	-	16,824,007	15,799,104
	Less: Refund during the year		16,824,007	-	16,824,007	15,799,104
	Closing Balance 2022		-	-	-	-
19.04	**Payable -Welfare Fund**					
	Opening balance June 2021		-	-	-	-
	Add: Collection during the year		16,572,170	-	16,572,170	13,346,918
	Add: Loan recived with during the year		-	-	-	-
			16,572,170	-	16,572,170	13,346,918
	Less: Refund during the year		16,572,170	-	16,572,170	13,346,918
	Closing Balance 2022		-	-	-	-

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
19.05	**Insurance SMS:**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	385,257	-	385,257	158,331
		385,257	-	**385,257**	**158,331**
	Less: Adjustment during the year	385,257	-	385,257	158,331
	Closing Balance 2022	-	-	-	-
19.06	**Vat & Tax**				
	Opening balance June 2021	-		-	-
	Add: Received during the year	4,320,461	-	4,320,461	2,824,037
	Add: Adjustement during the year	179,080	-	179,080	127,936
		4,499,541	-	**4,499,541**	**2,951,973**
	Less: Refund during the year	4,499,541	-	4,499,541	2951973
	Less: Adjustement during the year	-	-	-	-
	Closing Balance 2022	-	-	-	-
19.07	**Gratuity Fund**				
	Opening balance June 2021	46,325,713	-	46,325,713	-
	Add: received during the year	-	-	-	718,840
	Add: Adjustement during the year	30,588,684		30,588,684	46,801,061
		76,914,397	-	**76,914,397**	**47,519,901**
	Less: refund during the year	6,325,713	-	6,325,713	1,194,188
	Less: Adjustement during the year	40,000,000	-	40,000,000	-
	Closing Balance 2022	**30,588,684**	-	**30,588,684**	**46,325,713**
19.08	**Ecological-PACE Project Fund**				
	Opening balance June 2021	4,300,000		4,300,000	-
	Add: Received during the year	3,600,000	-	3,600,000	4,300,000
	Add: Adjustement during the year	-	-	-	-
		7,900,000	-	**7,900,000**	**4,300,000**
	Less: Refund during the year	-	-	-	-
	Less: Adjustement during the year	4,300,000	-	4,300,000	-
	Closing Balance 2022	**3,600,000**	-	**3,600,000**	**4,300,000**
19.09	**SEP Project Fund**				
	Opening balance June 2021	3,800,000	-	3,800,000	-
	Add: received during the year	1,802,328	-	1,802,328	3,800,000
	Add: Adjustement during the year	-		-	-
		5,602,328	-	**5,602,328**	**3,800,000**
	Less: refund during the year	-	-	-	-
	Less: Adjustement during the year	1,802,328	-	1,802,328	-
	Closing Balance 2022	**3,800,000**	-	**3,800,000**	**3,800,000**
19.10	**SEP-2 Project Fund**				
	Opening balance June 2021	1,800,000	-	1,800,000	1,800,000
	Add: received during the year	-	-	-	592,244
	Add: Adjustement during the year	-		-	-
		1,800,000	-	**1,800,000**	**2,392,244**
	Less: refund during the year	-	-	-	-
	Less: Adjustement during the year		-	-	592,244
	Closing Balance 2022	**1,800,000**	-	**1,800,000**	**1,800,000**

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
19.11	**ENRICH-GOB Project Fund**				
	Opening balance June 2021	-	-	-	-
	Add: received during the year	9,443,974	-	9,443,974	-
	Add: Adjustement during the year	-		-	-
		9,443,974	-	9,443,974	-
	Less: refund during the year	9,443,974	-	9,443,974	-
	Less: Adjustement during the year	-	-	-	-
	Closing Balance 2022	-	-	-	-
19.12	**PACE Project Fund**				
	Opening balance June 2021	-	-	-	-
	Add: received during the year	3,200,000	-	3,200,000	-
	Add: Adjustement during the year	-		-	-
		3,200,000	-	3,200,000	-
	Less: refund during the year		-	-	-
	Less: Adjustement during the year	-	-	-	-
	Closing Balance 2022	3,200,000	-	3,200,000	-
19.13	**SEIP Project Fund**				
	Opening balance June 2021	-	-	-	-
	Add: received during the year	1,939,761	-	1,939,761	-
	Add: Adjustement during the year	-		-	-
		1,939,761	-	1,939,761	-
	Less: refund during the year	1,939,761	-	1,939,761	-
	Less: Adjustement during the year	-	-	-	-
	Closing Balance 2022	-	-	-	-
19.14	**WASH Project Fund**				
	Opening balance June 2021	-	-	-	-
	Add: received during the year	1,500,000	-	1,500,000	-
	Add: Adjustement during the year	-		-	-
		1,500,000	-	1,500,000	-
	Less: refund during the year	-	-	-	-
	Less: Adjustement during the year	-	-	-	-
	Closing Balance 2022	1,500,000	-	1,500,000	-
19.15	**SDS Contribution**				
	Opening balance June 2021	-	-	-	-
	Add: received during the year	-	2,358,455	2,358,455	2,358,455
	Add: Adjustement during the year	-		-	-
		-	2,358,455	2,358,455	2,358,455
	Less: refund during the year	-	-	-	-
	Less: Adjustement during the year	-	-	-	-
	Closing Balance 2022	-	2,358,455	2,358,455	2,358,455
19.16	**Provision for Income Tax**				
	Opening balance	-	-	-	-
	Add: Provision made during the year	-	-	-	-
	Add: Adjustment during the year	1,521,005	107,837	1,628,842	-
		1,521,005	107,837	1,628,842	-

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Closing balance	**1,521,005**	**107,837**	**1,628,842**	-
20.00	**Loan from PKSF**				
	Jagron	20.01	183,500,000	-	183,500,000	220,000,000
	Agrosar	20	199,000,000	-	199,000,000	192,500,000
	Agrosor-MDP	20.03	69,200,000	-	69,200,000	84,000,000
	Agrosar - MDP (AF)	20	40,000,000	-	40,000,000	50,000,000
	LICHSP Abason	20.1	145,350,001	-	145,350,001	130,463,635
	Buniad	20.06	10,833,323	-	10,833,323	9,166,656
	KGF (Sufalon)	20.1	30,000,000	-	30,000,000	30,000,000
	Sufalon	20.08	60,000,000	-	60,000,000	60,000,000
	ENRICH (IGA)	20.09	77,500,000	-	77,500,000	84,000,000
	ENRICH (LI)	20.10	562,500	-	562,500	1,000,000
	ENRICH (AC)	20.11	933,330	-	933,330	1,899,999
	LIFT Project	20.12	20,000,000	-	20,000,000	10,000,000
	Goat Rearing	20.13	23,073,125	-	23,073,125	12,969,375
	Goat Rearing (ID)	20.14	-	-	-	285,833
	LIFT Tarki Rearing	20.15	990,000	-	990,000	1,980,000
	LIFT -Tarky Rearing (ID)	20.16	543,333	-	543,333	1,086,666
	Agroshor SEP	20.17	36,000,000	-	36,000,000	80,000,000
	Agroshor SEP- CSL	20.18	7,996,000	-	7,996,000	3,060,000
	Agroshor SEP-2	20.19	16,000,000	-	16,000,000	10,000,000
	Agroshor SEP 2- CSL	20.20	2,500,000	-	2,500,000	-
	Agrosor-RMSF	20.21	7,500,000	-	7,500,000	-
	Agrosor-RAISE	20.22	40,000,000	-	40,000,000	-
	Abason	20.23	117,272,733	-	117,272,733	24,545,457
	LRL	20.24	68,000,000	-	68,000,000	100,000,000
	LRL-2	20.25	100,000,000		100,000,000	-
	LEPIG	20.26	3,250,000	-	3,250,000	7,000,000
	Household Water	20.27	500,000	-	500,000	-
	Household Sanitataion	20.28	10,000,000	-	10,000,000	-
	Total		**1,270,504,345**	-	**1,270,504,345**	**1,113,957,621**
	Less: Transferred to Current Liabilities		555,966,462		555,966,462	518,626,937
	Total		**714,537,883**	-	**714,537,883**	**595,330,684**
20.01	**Jagoron**					
	Opening balance June 2021		220,000,000	-	220,000,000	239,000,000
	Add: Received during the year		87,500,000	-	87,500,000	110,000,000
			307,500,000	-	**307,500,000**	**349,000,000**
	Less: Refund during the year		124,000,000	-	124,000,000	129,000,000
	Less: Adjustment during the Year		-	-	-	-
	Closing Balance 2022		**183,500,000**	-	**183,500,000**	**220,000,000**
20.02	**Agrosar**					
	Opening balance June 2021		192,500,000	-	192,500,000	228,500,000
	Add: Received during the year		125,000,000	-	125,000,000	90,000,000
	Add : Adjustment during the year		-	-	-	-
			317,500,000	-	**317,500,000**	**318,500,000**
	Less: Refund during the year		118,500,000	-	118,500,000	126,000,000
	Closing Balance 2022		**199,000,000**	-	**199,000,000**	**192,500,000**

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
20.03	**Agrosor-MDP**				
	Opening balance June 2021	84,000,000	-	84,000,000	80,000,000
	Add: Received during the year	30,000,000	-	30,000,000	36,000,000
		114,000,000	-	**114,000,000**	**116,000,000**
	Less: Refund during the year	44,800,000	-	44,800,000	32,000,000
	Closing Balance 2022	**69,200,000**	-	**69,200,000**	**84,000,000**
20.04	**Agrosar - MDP (AF)**				
	Opening balance June 2021	50,000,000	-	50,000,000	-
	Add: Received during the year	-	-	-	50,000,000
	Add : Adjustment during the year	-	-	-	-
		50,000,000	-	**50,000,000**	**50,000,000**
	Less: Refund during the year	10,000,000	-	10,000,000	-
	Closing Balance 2022	**40,000,000**	-	**40,000,000**	**50,000,000**
20.05	**LICHSP Abason**				
	Opening balance June 2021	130,463,635	-	130,463,635	19,090,909
	Add: Received during the year	35,900,000	-	35,900,000	114,100,000
	Add: Adjustment with ME	-	-	-	-
		166,363,635	-	**166,363,635**	**133,190,909**
	Less: Refund during the year	21,013,634	-	21,013,634	2,727,274
	Closing Balance 2022	**145,350,001**	-	**145,350,001**	**130,463,635**
20.06	**Buniad**				
	Opening balance June 2021	9,166,656	-	9,166,656	14,166,654
	Add: Received during the year	10,000,000	-	10,000,000	5,000,000
	Add: Adjustment with ME	-	-	-	-
		19,166,656	-	**19,166,656**	**19,166,654**
	Less: Refund during the year	8,333,333	-	8,333,333	9,999,998
	Closing Balance 2022	**10,833,323**	-	**10,833,323**	**9,166,656**
20.07	**KGF (Sufalon)**				
	Opening balance June 2021	30,000,000	-	30,000,000	60,000,000
	Add: Received during the year	60,000,000	-	60,000,000	60,000,000
		90,000,000	-	**90,000,000**	**120,000,000**
	Less: Refund during the year	60,000,000	-	60,000,000	90,000,000
	Closing Balance 2022	**30,000,000**	-	**30,000,000**	**30,000,000**
20.08	**Sufalon**				
	Opening balance June 2021	60,000,000	-	60,000,000	180,000,000
	Add: Received during the year	120,000,000	-	120,000,000	120,000,000
		180,000,000	-	**180,000,000**	**300,000,000**
	Less: Refund during the year	120,000,000	-	120,000,000	240,000,000
	Closing Balance 2022	**60,000,000**	-	**60,000,000**	**60,000,000**
20.09	**ENRICH (IGA)**				
	Opening balance June 2021	84,000,000	-	84,000,000	70,500,000
	Add: Received during the year	35,000,000	-	35,000,000	55,000,000
		119,000,000	-	**119,000,000**	**125,500,000**
	Less: Refund during the year	41,500,000	-	41,500,000	41,500,000
	Closing Balance 2022	**77,500,000**	-	**77,500,000**	**84,000,000**

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
20.10	**ENRICH (LI)**				
	Opening balance June 2021	1,000,000	-	1,000,000	500,000
	Add: Received during the year	-	-	-	1,000,000
		1,000,000	-	**1,000,000**	**1,500,000**
	Less: Refund during the year	437500	-	437,500	500,000
	Closing Balance 2022	**562,500**	-	**562,500**	**1,000,000**
20.11	**ENRICH (AC)**				
	Opening balance June 2021	1,899,999	-	1,899,999	1,200,000
	Add: Received during the year	-	-	-	1,300,000
		1,899,999	-	**1,899,999**	**2,500,000**
	Less: Refund during the year	966,669	-	966,669	600,001
	Closing Balance 2022	**933,330**	-	**933,330**	**1,899,999**
20.12	**LIFT Project**				
	Opening balance June 2021	10,000,000	-	10,000,000	23,333,334
	Add: Received during the year	20,000,000	-	20,000,000	-
		30,000,000	-	**30,000,000**	**23,333,334**
	Less: Refund during the year	10000000	-	10,000,000	13,333,334
	Closing Balance 2022	**20,000,000**	-	**20,000,000**	**10,000,000**
20.13	**LIFT -Goat Rearing**				
	Opening balance June 2021	12,969,375	-	12,969,375	17,865,625
	Add: Received during the year	15,000,000	-	15,000,000	-
		27,969,375	-	**27,969,375**	**17,865,625**
	Less: Refund during the year	4,896,250	-	4,896,250	4,896,250
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2022	**23,073,125**	-	**23,073,125**	**12,969,375**
20.14	**LIFT -Goat Rearing (ID)**				
	Opening balance June 2021	285,833	-	285,833	857,499
	Add: Received during the year	-	-	-	-
		285,833	-	**285,833**	**857,499**
	Less: Refund during the year	285,833	-	285,833	571,666
	Less: Adjustment during the Year			-	-
	Closing Balance 2022	-	-	-	**285,833**
20.15	**LIFT Tarki Rearing**				
	Opening balance June 2021	1,980,000	-	1,980,000	2,970,000
	Add: Received during the year	-	-	-	-
		1,980,000	-	**1,980,000**	**2,970,000**
	Less: Refund during the year	990000	-	990,000	990,000
	Less: Adjustment during the Year	-		-	-
	Closing Balance 2022	**990,000**	-	**990,000**	**1,980,000**
20.16	**LIFT -Tarky Rearing (ID)**				
	Opening balance June 2021	1,086,666	-	1,086,666	1,630,000
	Add: Received during the year	-	-	-	-
		1,086,666	-	**1,086,666**	**1,630,000**
	Less: Refund during the year	543,333	-	543,333	543,333
	Closing Balance 2022	**543,333**		**543,333**	**1,086,667**

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
20.17	**Agroshor SEP**				
	Opening balance June 2021	80,000,000	-	80,000,000	90,000,000
	Add: Received during the year	-	-	-	20,000,000
		80,000,000	-	**80,000,000**	**110,000,000**
	Less: Refund during the year	44,000,000	-	44,000,000	30,000,000
	Closing Balance 2022	**36,000,000**	-	**36,000,000**	**80,000,000**
20.18	**Agroshor SEP- CSL**				
	Opening balance June 2021	3,060,000	-	3,060,000	-
	Add: Received during the year	6,296,000	-	6,296,000	3,400,000
		9,356,000	-	**9,356,000**	**3,400,000**
	Less: Refund during the year	1,360,000	-	1,360,000	340,000
	Closing Balance 2022	**7,996,000**	-	**7,996,000**	**3,060,000**
20.19	**Agroshor SEP-2**				
	Opening balance June 2021	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	4,000,000	-	4,000,000	-
	Closing Balance 2022	**16,000,000**	-	**16,000,000**	**10,000,000**
20.20	**Agroshor SEP 2- CSL**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	2,500,000	-	2,500,000	-
		2,500,000	-	**2,500,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**2,500,000**	-	**2,500,000**	-
20.21	**Agrosor-RMSF**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	7,500,000	-	7,500,000	-
		7,500,000	-	**7,500,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**7,500,000**	-	**7,500,000**	-
20.22	**Agrosor-RAISE**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	40,000,000	-	40,000,000	-
		40,000,000	-	**40,000,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**40,000,000**	-	**40,000,000**	-
20.23	**Abason**				
	Opening balance June 2021	24,545,457	-	24,545,457	18,181,819
	Add: Received during the year	100,000,000	-	100,000,000	10,000,000
		124,545,457	-	**124,545,457**	**28,181,819**
	Less: Refund during the year	7,272,724	-	7,272,724	3,636,362
	Closing Balance 2022	**117,272,733**	-	**117,272,733**	**24,545,457**

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
20.24	**LRL**				
	Opening balance June 2021	100,000,000	-	100,000,000	10,000,000
	Add: Received during the year		-	-	-
		100,000,000	-	**100,000,000**	**10,000,000**
	Less: Refund during the year	32,000,000	-	32,000,000	-
	Closing Balance 2022	**68,000,000**	-	**68,000,000**	**10,000,000**
20.25	**LRL-2**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	100,000,000	-	100,000,000	-
		100,000,000	-	**100,000,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**100,000,000**	-	**100,000,000**	-
20.26	**LEPIG**				
	Opening balance June 2021	7,000,000	-	7,000,000	7,500,000
	Add: Received during the year	-	-	-	2,500,000
		7,000,000	-	**7,000,000**	**10,000,000**
	Less: Refund during the year	3,750,000	-	3,750,000	3,000,000
	Closing Balance 2022	**3,250,000**	-	**3,250,000**	**7,000,000**
20.27	**Household Water**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	500,000	-	500,000	-
		500,000	-	**500,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**500,000**	-	**500,000**	-
20.28	**Household Sanitataion**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	10,000,000	-	10,000,000	-
		10,000,000	-	**10,000,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**10,000,000**	-	**10,000,000**	-
21.00	**Commercial loan**				
	Exim Bank 20.01	180,000,000	-	180,000,000	-
	Exim Bank -BB-RSL (Prodona lo 21.02	146,502,667	-	146,502,667	253,729,861
	Brac Bank 21.03	170,484,884	-	170,484,884	-
	Southeast Bank 21.04	30,000,000	-	30,000,000	-
	Mutual Trast Bank 21.05	150,000,000	-	150,000,000	-
	IPDC Bank 21.06	50,000,000	-	50,000,000	-
	Housing (IHS) 21.07	19,847,484	-	19,847,484	34,401,290
	Gratuty Fund 21.08	91,900,000	-	91,900,000	6,000,000
	Provident Fund 21.09	80,200,000	-	80,200,000	5,500,000
	Total	**918,935,035**	-	**918,935,035**	**299,631,151**
	Less: Transferred to Current Liabilities	178,715,828		178,715,828	107,543,717
	Total	**740,219,207**	-	**740,219,207**	**192,087,434**

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Notes	Particulars	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
20.01	**Exim Bank**				
	Opening balance June 2021	-	-	-	50,000,000
	Add: Received during the year	440,000,000	-	440,000,000	-
		440,000,000	-	**440,000,000**	**50,000,000**
	Less: Refund during the year	260,000,000	-	260,000,000	50,000,000
	Closing Balance 2022	**180,000,000**	-	**180,000,000**	-
21.02	**Exim Bank -BB-RSL (Prodona loan)**				
	Opening balance June 2021	253,729,861	-	253,729,861	-
	Add: Received during the year	230,000,000	-	230,000,000	270,000,000
		483,729,861	-	**483,729,861**	**270,000,000**
	Less: Refund during the year	337,227,194	-	337,227,194	16,270,139
	Closing Balance 2022	**146,502,667**	-	**146,502,667**	**253,729,861**
21.03	**Brac Bank**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	200,000,000	-	200,000,000	-
		200,000,000	-	**200,000,000**	-
	Less: Refund during the year	29,515,116	-	29,515,116	-
	Closing Balance 2022	**170,484,884**	-	**170,484,884**	-
21.04	**Southeast Bank**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	30,000,000	-	30,000,000	-
		30,000,000	-	**30,000,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**30,000,000**	-	**30,000,000**	-
21.05	**Mutual Trast Bank**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	150,000,000	-	150,000,000	-
		150,000,000	-	**150,000,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**150,000,000**	-	**150,000,000**	-
21.06	**IPDC Bank**				
	Opening balance June 2021	-	-	-	-
	Add: Received during the year	50,000,000	-	50,000,000	-
		50,000,000	-	**50,000,000**	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2022	**50,000,000**	-	**50,000,000**	-
21.07	**Housing Project**				
	Opening balance June 2021	34,401,290	-	34,401,290	46,389,655
	Add: Received during the year	-	-	-	-
		34,401,290	-	**34,401,290**	**46,389,655**
	Less: Refund during the year	14,553,806	-	14,553,806	11,988,365
	Closing Balance 2022	**19,847,484**	-	**19,847,484**	**34,401,290**

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Notes	Particulars	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
21.08	**Gratuty Fund**				
	Opening balance June 2021	6,000,000	-	6,000,000	82,200,000
	Add: Received during the year	127,891,900	-	127,891,900	21,400,000
		133,891,900	-	133,891,900	103,600,000
	Less: Refund during the year	41,991,900	-	41,991,900	97,600,000
	Closing Balance 2022	91,900,000	-	91,900,000	6,000,000
21.09	**Provident Fund**				
	Opening balance June 2021	5,500,000	-	5,500,000	67,875,000
	Add: Received during the year	79,000,000	-	79,000,000	59,670,000
		84,500,000	-	84,500,000	127,545,000
	Less: Refund during the year	4,300,000	-	4,300,000	122,045,000
	Closing Balance 2022	80,200,000	-	80,200,000	5,500,000
22.00	**Internal Loan**				
	Opening balance June 2021	-	2105000	2,105,000	3,195,329
	Add: Received during the year	-	1,175,000	1,175,000	2,181,000
	Add: Adjustment during the year	-	-	-	210,000
		-	3,280,000	3,280,000	5,586,329
	Less: Paid during the year	-	2,105,000	2,105,000	2,254,500
	Less: Adjustment during the year	-	-	-	1,226,829
	Closing Balance 2022	-	1,175,000	1,175,000	2,105,000
23.00	**Fund Retained Surplus:**				
	Opening balance June 2021	552,313,153	11,393,864	563,707,017	482,161,733
	Add: Surplus for the year	134,822,043	1,575,563	136,397,606	89,851,638
	Add : Adjustment during the year	-	165,000	165,000	1,381,936
		687,135,196	13,134,427	700,269,623	573,395,307
	Less: Adjustment for Current year Reserve	13,482,204	-	13,482,204	8,978,290
	Less: Adjustment with MF	-		-	-
	Less : Adjustment during the year	-	232,295	232,295	710,000
	Closing Balance 2022	673,652,991	12,902,132	686,555,123	563,707,017
24.00	**Reserve fund**				
	Opening balance June 2021	61,368,127	-	61,368,127	52,577,889
	Add: Adjustment for Current year reserve	13,482,204	-	13,482,204	9,020,345
	Add : Adjustment during the year	-	-	-	13,500
		74,850,332	-	74,850,332	61,611,734
	Less: Adjustment during the year	-	-	-	11,312
	Less: Adjustment during the year Retained Surplus		-	-	232,295
	Closing Balance 2022	74,850,332	-	74,850,332	61,368,127
25.00	**Service Charge Received:**				
	Jagoron	156082579	-	156,082,579	144,284,429
	Agrosor	264015693	-	264,015,693	189,002,666
	Agrosor-MDP	15400699	-	15,400,699	14,403,046
	Agrosor-MDP-AF	5117328	-	5,117,328	-
	Agrosor-SEP	18571443	-	18,571,443	7,080,686
	Agrosor-SEP-2	902825	-	902,825	67,467
	Agrosor-SEP-GSL	152444	-	152,444	34,708
	Buniad	949204	-	949,204	1,894,468
	Sufalon	61373993	-	61,373,993	79,636,727
	KGF(Sufalon)	22461408	-	22,461,408	15,562,218
	ENRICH (IGA)	18569711	-	18,569,711	21,258,511
	ENRICH (AC)	272921	-	272,921	421,150

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	ENRICH (LI)	85285	-	85,285	73,370
	LIFT Project	13775402	-	13,775,402	13,910,323
	LEPIG	392997	-	392,997	723,404
	LICHSP-RMSF	11881		11,881	-
	SAHOS	246	-	246	304
	Asset Creation	1683286	-	1,683,286	-
	Abason	4384385	-	4,384,385	2,698,168
	LICHSP-Abason	16259369	-	16,259,369	8,579,061
	Start-up	131723	-	131,723	257,400
	Probasi Kallan	3741502	-	3,741,502	4,226,141
	LIFT-Goat rearing	3051916	-	3,051,916	1,717,099
	Housing (IHS)	7426273	-	7,426,273	7,637,150
	LRL	10940382	-	10,940,382	3,092,155
	LRL-2	343025		343,025	-
	BB-RSL	13625340	-	13,625,340	5,596,181
	Additional Service charge Income	1347512	-	1,347,512	4,321,114
		641,070,772	-	**641,070,772**	**526,477,946**
26.00	**Grant Received**				
	ENRICH Project	-	10,132,621	10,132,621	8,077,639
	KGF Project	-		-	187,982
	Ag. & Livestock Project	-	3,192,470	3,192,470	3,392,514
	SEIP Project	-	15,027,974	15,027,974	4,727,925
	Probin Project	-	1,116,651	1,116,651	1,256,243
	PACE Project	-	4,124,767	4,124,767	3,570,265
	Goat rearing Project	-		-	-
	Cultural & Sports	-	780,862	780,862	468,519
	DIISP Project income	-		-	-
	LICHSP Project	-	112,500	112,500	524,200
	SEP Project	-	4,652,403	4,652,403	3,346,578
	SEP- 2 Project	-	1,652,225	1,652,225	7,081
	LIFT Tarki rearing income	-		-	-
	Ecological Project	-	5,530,163	5,530,163	5,903,078
	Others Project Income	-	4,368,356	4,368,356	1,994,213
	SDS SFP Program	-	1,560,957	1,560,957	4,973,376
	Harvest plus	-	1,337,811	1,337,811	1,671,424
	G2P (EDUCO)	-	899,363	899,363	-
	STAY	-	3,689,267	3,689,267	930,844
	DSSI	-	3,216,938	3,216,938	769,300
	Flood (EDUCO)	-		-	3,844,673
	SDS GF	-		-	2,110,470
	Emergency	-		-	23,432,757
	InSAF	-	4,089,351	4,089,351	3,748,145
	SDS Contribution	-		-	-
	General & Admin (Overhead)	-	674,154	674,154	-
	STTI-PKSF	-	300,000	300,000	150,000
	Total	-	**66,458,833**	**66,458,833**	**75,087,226**
27.00	**Service Charge paid to PKSF**				
	Jagoron	17756250	-	17,756,250	14,981,250
	Agrosor	16575000	-	16,575,000	14,100,000
	Buniad	122916	-	122,916	102,085
	Sufalon	5250000	-	5,250,000	10,500,000
	KGF (Sufalon)	2625000	-	2,625,000	3,937,500

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	ENRICH (IGA)	6543750	-	6,543,750	5,175,000
	ENRICH (AC)	40250	-	40,250	19,500
	ENRICH (LI)	24689	-	24,689	6,251
	LIFT Project	50001	-	50,001	233,332
	LRL	6025000	-	6,025,000	-
	LIFT Goat rearing	587265	-	587,265	1,582,079
	LIFT ID Goat rearing	2859		2,859	
	LIFT Tarki- rearing	86625	-	86,625	284,625
	LIFT ID Tarki rearing	19017		19,017	-
	SEP	4837500	-	4,837,500	6,093,750
	SEP-GSL	51000	-	51,000	51,000
	SEP_2	1012500		1,012,500	-
	Agrosor-MDP	6135000	-	6,135,000	8,100,000
	Agrosor-MDP-AF	3412500		3,412,500	-
	Abason	2300001	-	2,300,001	672,727
	LEPIG	126250	-	126,250	202,500
	Abason-LISHSP	6494865	-	6,494,865	731,818
	LIFT Goat rearing ID		-	-	14,292
	LIFT Tarki rearing ID		-	-	62,483
	Total	**80,078,238**	**-**	**80,078,238**	**66,850,192**
28.00	**Service Charge paid to Bank**				
	Housing (IHS)	4802758	-	4,802,758	3,895,107
	Exim Bank	2631111	-	2,631,111	2,565,278
	BB-RSL	13895228	-	13,895,228	879,861
	Southeast Bank	517500		517,500	-
	Brac Bank	8835228	-	8,835,228	-
	Gratuty fund	5626896	-	5,626,896	4,111,277
	Provident fund	3566589	-	3,566,589	4,743,454
	Welfare fund	450206	-	450,206	261,473
	Total	40,325,516	-	**40,325,516**	**16,456,450**
29.00	**Interest on Member's Savings**				
	Members' Savings Deposits Collection (General) :				
	Jagoron	10971954	-	10,971,954	9,127,818
	Agrosor	13552718	-	13,552,718	7,877,382
	Buniad	158705	-	158,705	207,714
	LIFT Project	1046277	-	1,046,277	777,446
	ENRICH (IGA)	1050425	-	1,050,425	830,758
	Start Up	4517	-	4,517	6,695
	Probasi Kallan	53898	-	53,898	47,019
	SEP	1066413	-	1,066,413	339,026
	SEP-2 Project	26908	-	26,908	1,628
	MDP	611571	-	611,571	497,302
	MDP-AF	276238		276,238	773
	LEPIG	14014	-	14,014	5,578
	SMS	13207327	-	13,207,327	11,842,761
	Members' Savings Deposits Collection (Volentary) :		-	-	-
	Jagoron	2860509	-	2,860,509	2,988,288
	Agrosor	2992333	-	2,992,333	2,125,431
	Buniad	68039	-	68,039	82,980
	LIFT Project	425411	-	425,411	360,745
	ENRICH (IGA)	291999	-	291,999	268,189

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Start Up	132	-	132	914
	Probasi Kallan	426	-	426	193
	MDP	122717	-	122,717	121,772
	MDP-AF	62463	-	62,463	337
	LEPIG	2241	-	2,241	503
	SEP	170954	-	170,954	62,833
	SEP-2 Project	1427	-	1,427	318
	Total	**49,039,616**	-	**49,039,616**	**37,574,403**
30.00	**Other Operating Expenses:**				
	Recruitment Cost A/C	-	-	-	11,036
	Miscellaneous	129962		129,962	192,927
	Day Observation	319499	-	319,499	-
	AGM Expenses	376131	-	376,131	336,013
	Office supplies	-	481,064	481,064	628,562
	Health Materials Exp.	778019	-	778,019	11,400
	Adminstrative Expenses	-	-	-	135,858
	Loss for Stolen	-	-	-	1,795,954
	SDS Academy Expenses	-	-	-	85,000
	Non Judicial Stamp sale		3,175,500	3,175,500	-
	Total	**1,603,611**	**3,656,564**	**5,260,175**	**3,196,750**
31.00	**Development Project Expenses (MF)**				
	DIISP Project	-	-	-	-
	ENRICH Project	2233989	10132621	12,366,610	10,215,273
	Agriculture & Live stock	1655843	3192470	4,848,313	5,090,463
	SEIP Project	349814	15027974	15,377,788	6,709,836
	Probin Project	360756	1116651	1,477,407	1,935,576
	PACE	73084	4124767	4,197,851	3,873,335
	Ecological	283873	5530163	5,814,036	6,686,218
	Cultural & Sports	414884	780862	1,195,746	855,954
	LICHS Project Expenses	42900	112500	155,400	559,899
	SEP Project	498910	4652403	5,151,313	3,743,639
	SEP-2 Project	550272	1652225	2,202,497	7,081
	Housing Project	29577	-	29,577	25,054
	GPP Project	-	-	-	25,555
	KGF Project	-	-	-	133,000
	LIFT (Tarki rearing) Project	-	-	-	28,500
	Sweet Gourd	-	-	-	393,293
	Goat rearing	602155	-	602,155	830,112
	Wash Project	3000	-	3,000	-
	Total	**7,099,057**	**46,322,636**	**53,421,693**	**41,112,788**
32.00	**Direct Development Activities Cost**				
	Direct Activites cost	-	9,274,672	9,274,672	30,341,789
	Fund transfer to GF	-	-	-	-
	Transport	-	575,284	575,284	1,831,154
	Honorarium	-	-	-	30,000
	Others Exp	-	3,980	3,980	6,658
	Overhead Cost	-	332,716	332,716	1,814,554
	Total	-	**10,186,652**	**10,186,652**	**34,024,155**
33.00	**Traning Center Exp**				
	General Expenses	-	-	-	5,767,840
	Add: Depreciation Expenses	-	-	-	-
	Total	-	-	-	**5,767,840**

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
34.00	**Depreciation Expenses**				
	Depreciation Expenses	12987873	748,121	13,735,994	15,881,050
	Less: Traning Center Dep Expenses	-	-	-	-
	Less: SDS Academy Dep Expenses	-	-	-	-
	Total	**12,987,873**	**748,121**	**13,735,994**	**15,881,050**
35.00	**MCP Loan Received from PKSF:**				
	Jagoron	87500000	-	87,500,000	110,000,000
	Agrosor	125000000	-	125,000,000	90,000,000
	Buniad	10000000	-	10,000,000	5,000,000
	Sufalon	120000000	-	120,000,000	120,000,000
	KGF (Sufalon)	60000000	-	60,000,000	60,000,000
	ENRICH (IGA)	35000000	-	35,000,000	55,000,000
	ENRICH (AC)	-	-	-	1,300,000
	ENRICH (LI)	-	-	-	1,000,000
	LIFT	20000000	-	20,000,000	-
	LIFT-Goat Rearing	15000000	-	15,000,000	-
	LRL	-	-	-	100,000,000
	LRL-2	100000000	-	100,000,000	-
	LICHSP-Abason	35900000	-	35,900,000	114,100,000
	LICHSP-RMSF	7500000	-	7,500,000	-
	Agrosor-SEP	-	-	-	20,000,000
	Agrosor-SEP-2	10000000		10,000,000	10,000,000
	Agrosor-SEP-GSL	6296000	-	6,296,000	3,400,000
	Agrosor-SEP2 -GSL	2500000	-	2,500,000	-
	Agrosor-MDP	30000000	-	30,000,000	36,000,000
	Agrosor-MDP-AF	-		-	50,000,000
	Agrosor-RAISE	40000000		40,000,000	-
	Household Water	500000		500,000	-
	Household Sanitation	10000000		10,000,000	-
	LEPIG Loan	-		-	2,500,000
	Abason	100000000		100,000,000	10,000,000
	Total	**815,196,000**	**-**	**815,196,000**	**788,300,000**
36.00	**MCP Loan Principal Received:**				
	Jagoron	1156926706	-	1,156,926,706	1,060,969,728
	Agrosor	1580133549	-	1,580,133,549	1,140,062,151
	Buniad	8713650	-	8,713,650	17,303,784
	Agrosor-SEP	128490617	-	128,490,617	44,681,754
	Agrosor-SEP-2	3927186	-	3,927,186	288,333
	Agrosor-SEP-GSL	3213545	-	3,213,545	771,150
	Agrosor-MDP	79205600	-	79,205,600	78,946,058
	Agrosor-MDP-AF	39637877	-	39,637,877	-
	Sufalon	541904964	-	541,904,964	670,640,276
	LIFT	116585209	-	116,585,209	106,710,646
	ENRICH (IGA)	118053090	-	118,053,090	125,779,313
	ENRICH (AC)	2708851	-	2,708,851	4,578,547
	ENRICH (LI)	840585	-	840,585	760,359
	KGF (Sufalon)	198692770	-	198,692,770	135,653,580
	SAHOS	4095	-	4,095	3,908
	Start-up	554355	-	554,355	1,208,287
	Probasi Kallan	11,806,505	-	11,806,505	14,553,642
	Asset Creation	14560173		14,560,173	-
	LIFT-Goat rearing	25630539		25,630,539	12,838,676

Notes	Particulars	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Housing (IHS)	13237455	-	13,237,455	13,395,340
	BB-RSL	284131153	-	284,131,153	71,923,843
	LRL	124366440	-	124,366,440	36,221,888
	LRL-2	6592791	-	6,592,791	-
	LEPIG Loan	3285592	-	3,285,592	5,973,168
	Abason-RMSF	237619		237,619	-
	Abason-LICHSP	61556579		61,556,579	25,235,543
	Abason	12330793		12,330,793	4,854,956
	Total	**4,537,328,288**	-	**4,537,328,288**	**3,573,354,930**
37.00	**Service charges received:**				
	Jagoron	151897652	-	151,897,652	139,329,902
	Agrosor	259769522	-	259,769,522	185,717,376
	Sufalon	61269331	-	61,269,331	79,404,655
	Agrosor-SEP	18295630	-	18,295,630	6,882,329
	Agrosor-SEP-2	902825	-	902,825	67,467
	Agrosor-SEP-GSL	152037	-	152,037	34,561
	Agrosor-MDP	15173635	-	15,173,635	14,252,685
	Agrosor-MDP-AF	5103660	-	5,103,660	
	Buniad	923543	-	923,543	1,829,831
	LIFT	13775402	-	13,775,402	13,907,586
	ENRICH (IGA)	18073103	-	18,073,103	20,780,376
	ENRICH (AC)	267130	-	267,130	419,360
	ENRICH (LI)	83537	-	83,537	73,374
	KGF (Sufalon)	22461408	-	22,461,408	15,562,218
	SAHOS	245	-	245	235
	Start-up	126618	-	126,618	255,619
	Probasi Kallan	3630467	-	3,630,467	4,173,434
	LIFT-Goat rearing	3047102	-	3,047,102	1,715,457
	Abason	4384185	-	4,384,185	2,698,168
	LICHSP Abason	16250094	-	16,250,094	8,579,061
	LICHSP-RMSF	11881	-	11,881	-
	LEPIG Loan	382534	-	382,534	714,512
	LRL	10877616	-	10,877,616	3,082,846
	LRL-2	337169	-	337,169	-
	Asset Creation	1674329	-	1,674,329	-
	BB-RSL	13564450	-	13,564,450	5,586,706
	Housing (IHS)	7373361	-	7,373,361	7,423,170
		629,808,466	-	**629,808,466**	**512,490,928**
38.00	**Members Savings Deposit (General):**				
	Jagoron	184,780,031	-	184,780,031	131,801,129
	Agrosor	104,432,497	-	104,432,497	65,593,802
	Buniad	2,547,107	-	2,547,107	3,540,529
	LIFT Project	7,949,502	-	7,949,502	6,524,865
	ENRICH (IGA)	11,690,620	-	11,690,620	10,173,220
	Special	24,800	-	24,800	33,200
	Start-up	20,621	-	20,621	76,692
	Probasi Kallan	673,012	-	673,012	389,488
	Agrosor-SEP	11,597,653	-	11,597,653	2,787,722
	Agrosor-SEP-2	390,082	-	390,082	9,760
	Agrosor-MDP	2,833,592	-	2,833,592	3,095,244
	Agrosor-MDP-AF	1,933,094	-	1,933,094	9,806
	LEPIG	264,911	-	264,911	255,903

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	SMS	116,463,500	-	116,463,500	101,736,300
	Total	**445,601,022**	-	**445,601,022**	**326,027,660**
39.00	**Members' Savings Deposits Collection (Volentary)**				
	Jagoron	31,173,050	-	31,173,050	28,598,937
	Agrosor	17,050,569	-	17,050,569	13,121,167
	Buniad	673,182	-	673,182	1,085,644
	LIFT Project	3,092,647	-	3,092,647	2,881,528
	ENRICH (IGA)	2,394,184	-	2,394,184	3,317,515
	Start-up	870	-	870	5,921
	Probasi Kallan	6,994	-	6,994	14,601
	LEPIG	17,850	-	17,850	33,360
	Agrosor-MDP	493,794	-	493,794	550,173
	Agrosor-MDP-AF	372,617	-	372,617	-
	Agrosor-SEP	1,891,538		1,891,538	446,151
	Agrosor-SEP-2	3,860	-	3,860	40
	Total	**57,171,155**	-	**57,171,155**	**50,055,037**
40.00	**Risk Fund/Appodkalin Fund**				
	Client Welfare fund	41,463,314		41,463,314	27,965,377
	Total	**41,463,314**	-	**41,463,314**	**27,965,377**
41.00	**Loan Received from Bank**				
	Exim Bank Ltd.	340,000,000	-	340000000	-
	Brac Bank	200,000,000	-	200000000	-
	Mutual Trast Bank	150,000,000	-	150000000	-
	Southeast Bank	30,000,000	-	30000000	-
	IPDC	50,000,000	-	50000000	-
	BB-RSL	230,000,000	-	230000000	270000000
	Welfare Fund	8,000,000	-	8000000	5000000
	Gratuity Fund	87,891,900	-	87891900	21400000
	Provident Fund	79,000,000	-	79000000	59670000
	Total	**1,174,891,900**	-	**1,174,891,900**	**356,070,000**
42.00	**Grant Fund Recived**				
	ENRICH Project	9443974		9,443,974	12,091,371
	SEP Project	1802328		1,802,328	1,068,589
	SEP-2 Project	592244		592,244	1,800,000
	Wash Project	1500000		1,500,000	-
	Ag & Livestock	-		-	2,255,458
	Fund A/C PACE	3200000		3,200,000	1,040,000
	Ecological	3600000		3,600,000	2,031,348
	SEIP Project	5545935	-	5,545,935	-
	SFP (Goshairhat)	-	821536	821,536	2,611,529
	SFP (Kalukhali)	-	739421	739,421	2,361,847
	STTI	-	300000	300,000	150,000
	Harvest plus	-	1337811	1,337,811	1,671,424
	DSSI	-	3216938	3,216,938	769,300
	STAY	-	3689267	3,689,267	930,844
	Flood (EDUCO)	-	-	-	3,844,673
	SDS GF	-	-	-	2,160,470
	Mother AC	-	132300	132,300	42,055
	G2P (EDUCO)	-	899363	899,363	23,432,757
	INSAF	-	4089351	4,089,351	3,748,145
	General & Admin (GF)	-	674154	674,154	2,122,271

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
		25,684,481	15,900,141	41,584,622	64,132,081
43.00	**Others Project Income**				
	ENRICH Project	388,855	-	388,855	318650
	SEIP Project	586,780	-	586,780	130,200
	Health Materials	7,260	-	7,260	9,810
	Penalty Interest SMS	209464	-	209,464	62,014
	LIFT Goat rearing income	400600	-	400,600	97,100
	Wash Project	1500000	-	1,500,000	-
	Write off Loan	195769	-	195,769	174,310
	LICHSP Project income	112500	-	112,500	164,200
	Adational Service charge Income	1119727	-	1,119,727	-
	SDS Contribution	-		-	-
	Total	**4,520,955**	-	**4,520,955**	**956,284**
44.00	**Others Receipts**				
	Staff Loan A/C: Vehicle	227887	-	227,887	635,111
	Receivable Int.on FDR A/C: Savings (Encash)	972641	-	972,641	-
	Receivable Int.on FDR A/C: Reserve fund (Encash)	279949	-	279,949	26,348
	Receivable A/C: Others Project	16254265	-	16,254,265	18,267,638
	Loan A/C GF	63031250	-	63,031,250	5,795,000
	RFI	0		-	1,900,000
	Loan A/C Gratuty fund	0		-	718,840
	Loan A/C PF	0	-	-	416,170
	Training Center	11626949	-	11,626,949	6032606
	Education Scholarship	0	-	-	684,000
	Unsettled Staff Advance	0	-	-	75,288
	Provission for Expenses A/C	0	-	-	226,856
	Tax (Payable)	2000030	-	2,000,030	1,313,602
	VAT (Payable)	2320431	-	2,320,431	1,510,435
	Insurance SMS	385257		385,257	158,331.00
	Group Insurance	1080010	-	1,080,010	1,080,018
	Donation (Payable)	18895	-	18,895	-
	General & Admin	-	1,418,435	1,418,435	-
	Non Judicial Stamp Sale	-	3,118,375	3,118,375	1,705,750
	Total	**98,197,564**	**4,536,810**	**102,734,374**	**40,545,993**
45.00	**Intrest on FDR**				
	Savings	3,212,389	-	3,212,389	202,322
	RFI	2,412,681	-	2,412,681	1,067,498
	Total	**5,625,070**	-	**5,625,070**	**1,269,820**
46.00	**Encash on FDR**				
	FDR A/C: Savings	72,411,542	-	72,411,542	98,000,000
	FDR A/C: Reserve fund (Encash)	74,874,167	-	74,874,167	107,901,308
	Total	**147,285,709**	-	**147,285,709**	**205,901,308**
47.00	**Loan Disbursement to Beneficiaries:**				
	Jagoron	1357314000	-	1,357,314,000	1,083,874,000
	Agrosor	2246187000	-	2,246,187,000	1,257,935,000
	Buniad	7674000	-	7,674,000	11,736,000
	Sufalon	679652000	-	679,652,000	505,466,000
	KGF (Sufalon)	221822000	-	221,822,000	187,303,000

Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	ENRICH (IGA)	128243000	-	128,243,000	113,919,000
	ENRICH (AC)	9294000	-	9,294,000	1,550,000
	ENRICH (LI)	805000	-	805,000	630,000
	LIFT Project	131865000	-	131,865,000	116,575,000
	Start-up	30000	-	30,000	475,000
	Probasi Kallan	9080000	-	9,080,000	1,700,000
	LIFT-Goat rearing	23209000	-	23,209,000	16,670,000
	Abason	50075000	-	50,075,000	14,550,000
	LICHSPAbason	66941000	-	66,941,000	131,205,000
	LICHSPA-RMSF	5023000		5,023,000	-
	LRL	53754000	-	53,754,000	123,397,000
	LRL-2	100242000		100,242,000	-
	BB-RSL	191442000	-	191,442,000	265,996,000
	Agrosor-SEP	10230000	-	10,230,000	60,379,000
	Agrosor-SEP-2	7710000	-	7,710,000	1,500,000
	Agrosor-SEP-GSL	61433000	-	61,433,000	2,715,000
	Agrosor-MDP	52121000	-	52,121,000	64,836,000
	Agrosor-MDP-AF	4616000	-	4,616,000	540,000
	LEPIG Loan	20000	-	20,000	1,970,000
	Household Saniation	60938000	-	60,938,000	-
	Asset Creation	233704000	-	233,704,000	-
			-		
	Total	**5,713,424,000**	**-**	**5,713,424,000**	**3,964,921,000**
48.00	**MCP Loan Refunded to PKSF**				
	Jagoron	124000000	-	124,000,000	129,000,000
	Agrosor	118500000	-	118,500,000	126,000,000
	Buniad	120000000	-	120,000,000	240,000,000
	Sufalon	8333333	-	8,333,333	9,999,998
	KGF (Sufalon)	60000000	-	60,000,000	90,000,000
	Agrosor-SEP	44000000	-	44,000,000	30,000,000
	Agrosor-SEP-GSL	1360000	-	1,360,000	340,000
	Agrosor-SEP-2	4000000	-	4,000,000	-
	ENRICH (IGA)	41500000	-	41,500,000	41,500,000
	ENRICH (AC)	966669	-	966,669	600,001
	ENRICH (LI)	437500	-	437,500	500,000
	LIFT Project	10000000	-	10,000,000	13,333,334
	LEPIG	3750000	-	3,750,000	3,000,000
	LIFT-Goat rearing	4896250	-	4,896,250	4,896,250
	LIFT-ID Goat rearing	285833	-	285,833	571,666
	LIFT-Tarki rearing	990000	-	990,000	990,000
	LIFT-ID Tarki rearing	543333	-	543,333	543,334
	Abason	7272724	-	7,272,724	3,636,362
	Agrosor-MDP	44800000	-	44,800,000	32,000,000
	Agrosor-MDP-AF	10000000	-	10,000,000	-
	LICHSPAbason	21013634	-	21,013,634	2,727,274
	LRL	32000000		32,000,000	-
	Total	**658,649,276**	**-**	**658,649,276**	**729,638,219**
49.00	**MCP Loan Refunded to Bank & Others (Principal):**				
	Exim Bank	169769167	-	169,769,167	50,000,000
	BB-RSL	327458027	-	327,458,027	16,270,139
	Brac Bank	29515116	-	29,515,116	-
	Housing (IHS)	14553806	-	14,553,806	11,988,365
	Provident fund	4300000	-	4,300,000	122,045,000
	Gratuty fund	41991900	-	41,991,900	97,600,000

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Welfare fund	8000000	-	8,000,000	5,000,000
		595,588,016	-	595,588,016	297,903,504
50.00	**Service Charge Refunded to PKSF**				
	Jagoron	17756250	-	17,756,250	14,981,250
	Agrosor	16575000	-	16,575,000	14,100,000
	Buniad	122916	-	122,916	102,085
	Sufalon	5250000	-	5,250,000	10,500,000
	KGF (Sufalon)	2625000	-	2,625,000	3,937,500
	LIFT Project	6025000	-	6,025,000	233,332
	ENRICH (IGA)	6543750	-	6,543,750	5,175,000
	ENRICH (AC)	40250	-	40,250	19,500
	ENRICH (LI)	24689	-	24,689	6,251
	Abason	2300001	-	2,300,001	672,727
	Abason-LICHSP	6494865	-	6,494,865	731,818
	Agrosor-SEP	4837500	-	4,837,500	6,093,750
	Agrosor-SEP-GSL	51000	-	51,000	51,000
	Agrosor-SEP-2	1012500	-	1,012,500	-
	Agrosor-MDP	6135000	-	6,135,000	8,100,000
	Agrosor-MDP-AF	3412500	-	3,412,500	-
	LEPIG	126250	-	126,250	202,500
	LIFT Project	50,001		50,001	-
	LIFT-Goat rearing	587265	-	587,265	1,582,079
	LIFT-Id Goat rearing	2859	-	2,859	14,292
	Tarki- rearing	86625	-	86,625	284,625
	Tarki-Id rearing	19017	-	19,017	62,483
	Start-up		-	-	-
	Total	80,078,238	-	80,078,238	66,850,192
51.00	**Service Charge Refunded to Bank & Others**				
	Exim Bank	2631111	-	2,631,111	2,565,278
	BB-RSL	13895228	-	13,895,228	879,861
	Southeast Bank	517500	-	517,500	-
	Brac Bank	8835228	-	8,835,228	-
	Gratuty fund	5626896	-	5,626,896	4,111,277
	Provident fund	3566589	-	3,566,589	4,743,454
	Welfare fund	450206	-	450,206	261,473
	Housing (IHS)	4802758	-	4,802,758	3,895,107
		40,325,516	-	40,325,516	16,456,450
52.00	**Project Suppot Cost: Purchase of**				
	Land	1637200	-	1,637,200	-
	Furniture & Fixture	1311834	-	1,311,834	361,660
	Television	497310	-	497,310	-
	Computer	2832352	7,423	2,839,775	534,079
	Air Condition	-	-	-	358,556
	Regrigerator	41590	-	41,590	-
	Mobile Phone	909393	-	909,393	-
	Bedding & Instrument	57902	-	57,902	2,050
	Head office Building	1765168	-	1,765,168	1,559,264
	Training Building	91178	-	91,178	193,690
	Printer	589108	-	589,108	9,307
	Gas-Cylender	44945	-	44,945	11,957
	House Construction A/C (CI Sheet)	83398	-	83,398	80,967
	Boat	148341	-	148,341	-
	Camera	155291	-	155,291	306,763

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Notes	Particulers	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Potor Pump	32693	-	32,693	-
	Academy Building	-	37,500	37,500	-
	Total	**10,197,703**	**44,923**	**10,242,626**	**3,418,293**
53.00	**Members Savings Refund (General)**				
	Jagoron	66209988	-	66,209,988	71,511,722
	Agrosor	57518194	-	57,518,194	42,999,101
	Buniad	1253238	-	1,253,238	2,704,014
	ENRICH (IGA)	6959537	-	6,959,537	9,675,482
	LIFT Project	5294338	-	5,294,338	4,838,198
	Probasi Kallan	1349928	-	1,349,928	1,255,762
	Start-up	57279	-	57,279	140,383
	Special Savings	88800	-	88,800	67,200
	Agrosor-MDP	3484149	-	3,484,149	1,579,317
	Agrosor-MDP-AF	350950		350,950	-
	Agrosor-SEP	3739577	-	3,739,577	772,459
	Agrosor-SEP-2	26000		26,000	-
	LEPIG	73242	-	73,242	23,803
	SMS	98814600	-	98,814,600	77112500
	Total	**245,219,820**	**-**	**245,219,820**	**212,679,941**
54.00	**Members Savings Refund (Volentary)**				
	Jagoron	22140333	-	22,140,333	28,289,770
	Agrosor	16480608	-	16,480,608	14,674,728
	Buniad	569812	-	569,812	1,091,233
	ENRICH (IGA)	2729205	-	2,729,205	4,020,344
	LIFT Project	2936586	-	2,936,586	2,732,886
	Agrosor-MDP	755366	-	755,366	502,002
	Agrosor-MDP-AF	135394	-	135,394	-
	Agrosor-SEP	863896	-	863,896	183,288
	LEPIG	25746	-	25,746	11,239
	Probasi Kallan	17204	-	17,204	7,590
	Start-up	6894	-	6,894	16,464
	Total	**46,661,044**	**-**	**46,661,044**	**51,529,544**
55.00	**Investment**				
	FDR A/C:Savings	77460120	-	77,460,120	122,620,516
	FDR A/C: Reserve	75853750		75,853,750	134,739,010
	RFI	258	-	258	14,082
	Total	**153,314,128**	**-**	**153,314,128**	**257,373,608**
56.00	**Risk Fund/Appodkalin Fund**				
	Client Welfare fund	143939	-	143,939	121,686
	Total	**143,939**	**-**	**143,939**	**121,686**
57.00	**Others Assets:**				
	Loan A/C GF	64206250	-	64,206,250	5,795,000
	Loan A/C WF	16572170	-	16,572,170	15,799,104
	Loan A/C PF	16824007	-	16,824,007	13,346,918
	Donation (Payable)	233517	-	233,517	-
	Gratuity fund	6,325,713	-	6,325,713	1,194,188
	Provision for Expense	929134	-	929,134	1,599,681
	Staff Loan (Vehicle)	2461904	-	2,461,904	345,921
	Group insurance	2822481	-	2,822,481	2,718,577
	Receivable	-	107,055	107,055	92,642

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Notes	Particulars	30 June 2022			30 June 2021
		MFP	Development Projects	Total	Total
	Insurance SMS	384179	-	384,179	158,331
	Unsettled Staff Advance	16,550,858	-	16,550,858	9,160,003
	Total	127,310,213	107,055	127,417,268	50,210,365
58.00	**Development Project Expenses**				
	ENRICH	10276169	-	10,276,169	9240758
	KGF	-	-	-	133000
	Agriculture & Live stock	3083044	-	3,083,044	3075688
	SEIP	15010852	-	15,010,852	6508816
	Probin	846775	-	846,775	1694068
	WASH	3000	-	3,000	-
	PACE	3280859	-	3,280,859	3115439
	Goat rearing	1002755	-	1,002,755	857,112
	Cultural & Sports	942260	-	942,260	657,303
	Sweet Gourd	-	-	-	265,100
	LICHS Project Expenses	155400	-	155,400	570,699
	LIFT (Tarki rearing) Project	-	-	-	32,100
	Ecological Farming project	4721272	-	4,721,272	5,785,738
	SEP Project	4623617	-	4,623,617	3,327,454
	SEP-2 Project	2635260	-	2,635,260	7,187.00
	PKSF Grant Wash	1500000	-	1,500,000	-
	PKSF Grant SEP Exp	1802328	-	1,802,328	1,068,589
	Housing (IHS) Project	29577	-	29,577	25,054
	SDS Academy	-	-	-	85,000
	GPP Project Expenses	-	-	-	20,625
	Total	49,913,168	-	49,913,168	36,469,730
59.00	**Others Operating Expenses:**				
	AGM Expenses	198376	-	198,376	57,218
	Health Materials	5075	-	5,075	11,400
	Day Observation	312815	-	312,815	-
	Miscellaneous	108841	3,980	112,821	120,560
	Administrative expenses	35775	-	35,775	-
	PKSF Grant Ag. & Livestock Exp	-	-	-	2,255,458
	PKSF Grant Ecological Farming Project	-	-	-	2,031,348
	Provision for interest on SMS	13701561	-	13,701,561	4,891,242
	Office Supplies	-	499,064	499,064	628,562
	Education Scholarship	-	-	-	684,000
	Tax (Payable)	2044831	-	2,044,831	1,344,960
	VAT (Payable)	2454710	-	2,454,710	1,607,013
	Registration & MRA Yearly fees	1364272	53,135	1,417,407	1,731,412
	Covid-19 Response & Humanitarian Acti	513850	-	513,850	137,638
	Overhead	-	332,716	332,716	1,886,212
	Total	20,740,106	888,895	21,629,001	17,387,023

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S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

a member firm of empacta

SDS (Shariatpur development Society)
Concolidated Fixed Assets Schedule
For the year ended 30 June 2022

Micro Finance Program

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	2	3	4	5	6	7=3+4+5-6	8	9	10	11	12	13=11	14=9-13
1	Furniture	9,542,206	-	1,881,841		11,424,047	10%	2,941,875	-	685,126	-	3,627,001	7,797,046
2	Motorcycle	381,920	-		-	381,920	10%	150,270	-	59,754	-	210,024	171,896
3	Bi cycle	85,995	-		-	85,995	10%	50,220	-	12,383	-	62,603	23,392
4	Computer	5,554,068	-	2,832,352	-	8,386,420	20%	3,353,293	-	882,856	-	4,236,149	4,150,271
5	Mobile Phone	139,477	-	909,393	-	1,048,870	50%	158,048	-	8,357	-	166,405	882,465
6	Car/ Vahicle	9,022,417	-		-	9,022,417	10%	4,812,918	-	841,900	-	5,654,818	3,367,599
7	Land	38,060,415	-	1,637,200	-	39,697,615		-	-		-	-	39,697,615
8	Air Condition	1,448,183	-	-	-	1,448,183	15%	528,573	-	183,923	-	712,496	735,687
9	Photocopier Machine	1,200	-		-	1,200	20%	1,053	-	90	-	1,143	57
10	House Construction A/C (CI Sheet)	2,144,478	-	83,398	-	2,227,876	20%	1,339,355	-	234,984	-	1,574,339	653,537
11	Refrigerator	51,328	-	41,590	-	92,918	15%	30,763	-	4,176	-	34,939	57,979
12	Electrical Generator	1,224,383	-		-	1,224,383	15%	708,369	-	103,768	-	812,137	412,246
13	Pick Up Van	300,000	-		-	300,000	10%	160,032	-	27,994	-	188,026	111,974
14	Boat	524,660	-	248,341	-	773,001	10%	233,929	-	56,531	-	290,460	482,541
15	Camara	374,581	-	155,291	-	529,872	20%	195,036	-	58,261	-	253,297	276,575
16	Solar Pannel	339,466	-		-	339,466	15%	180,843	-	28,209	-	209,052	130,414
17	Printer	440,562	-	589,108	-	1,029,670	20%	287,655	-	113,040	-	400,695	628,975
18	Head Office Building	80,027,120	-	2,091,067	-	82,118,187	15%	17,682,894	-	6,324,176	-	24,007,070	58,111,117
19	Gas-Silender	73,456	-	44,945	-	118,401	10%	21,319	-	11,838	-	33,157	85,244
20	Tube-well	100,135	-		-	100,135	10%	35,558	-	10,855	-	46,413	53,722
21	Television	353,550	-	497,310	-	850,860	20%	190,460	-	37,646	-	228,106	622,754
22	Beding & Instrument	599,280	-	426,013	-	1,025,293	20%	250,671	-	68,101	-	318,772	706,521
23	Shed Construction Goat rearing	2,931,593	-		-	2,931,593	10%	949,930	-	337753	-	1,287,683	1,643,910
24	Softwere Installation	180,978	-		90,489	90,489	20%	-		90,489	90,489	-	90,489
25	Projector Screen	40,240	-		-	40,240	20%	23,494	-	5024	-	28,518	11,722
26	Paddrolo Pump	33,800	-	32,693	-	66,493	20%	22,021	-	13184	-	35,205	31,288
27	Crocarise	162,089	-		-	162,089	20%	56,481	-	17108	-	73,589	88,500
28	Training Building	21,933,230	-	91,178	-	22,024,408	10%	11,181,481	-	2168586	-	13,350,067	8,674,341
29	LIFT	2,054,400	-	-	-	2,054,400	10%	843,264	-	242227	-	1,085,491	968,909
30	Room Hitter	6,815	-	-	-	6,815	20%	4,060	-	743	-	4,803	2,012
31	Sub-Station	890,000	-	-	-	890,000	10%	395,680	-	98864	-	494,544	395,456

CamScanner

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	2	3	4	5	6	7=3+4+5-6	8	9	10	11	12	13=11	14=9-13
32	Sewing Machine	182,649	-	-	-	182,649	20%	73,814	-	21767	-	95,581	87,068
33	Choppar machine	18,410	-	-	-	18,410	20%	6,628	-	2356	-	8,984	9,426
34	Tarki Parentstock	1,584,776	-	-	-	1,584,776	10%	479,769	-	221861	-	701,630	883,146
35	Livestock (Goat)	102,120	-	-	-	102,120	10%	-	-		-	-	102,120
36	IPS	17,680	-	-	-	17,680	20%	12,828	-	1455	-	14,283	3,397
37	Gizer	28,501	-	-	-	28,501	20%	20,680	-	2346	-	23,026	5,475
38	Locker	142,841		-		142,841		41,424	-	10,142		51,566	91,275
	Sub-Total	**181,099,002**	**-**	**11,561,720**	**90,489**	**192,570,233**		**47,424,688**	**-**	**12,987,873**	**90,489**	**60,322,072**	**132,248,161**

SDS Academy

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Building	1,350,208		37,500	-	1,387,708	15%	349,348		126,584		475,932	911,776
2	Van Purchase	5,500		-	-	5,500	15%	3,511		243		3,754	1,746
3	Furniture	544,658		-	-	544,658	10%	172,091		33,375		205,466	339,192
	Sub-Total	**1,900,366**	**-**	**37,500**	**-**	**1,937,866**		**524,950**		**160,202**	**-**	**685,152**	**1,252,714**

DRR & CCA Project

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Office furniture	25,325		-	25,325	-	10%	11,651		1,367	13,018	-	-
2	Desktop with Printer and modem	8,500		-	8,500	-	20%	7,140		272	7,412	-	-
3	Digital Camera	500		-	500	-	20%	420		16	436	-	-
	Sub-Total	**34,325**		-	**34,325**	**-**		**19,211**		**1,655**	**20,866**	-	-

CamScanner

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	2	3	4	5	6	7=3+4+5-6	8	9	10	11	12	13=11	14=9-13

School Feeding Programme (SFP) Goshairhat Upazila

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Computer	43,912				43,912	30%	25,689		5,467		31,156	12,756
2	Motor cycle	330,000				330,000	20%	178,200		30,360		208,560	121,440
3	Furniture& fixture	34,325				34,325	10%	11,327		2,300		13,627	20,698
	Sub-Total:	408,237	-	-	-	408,237		215,216		38,127	-	253,343	154,894

School Feeding Programme (SFP) Kalukhali Upazila

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Computer	43,912				43,912	30%	27,005		5,072		32,077	11,835
2	Motor cycle	330,000				330,000	20%	184,800		29,040		213,840	116,160
3	Furniture& fixture	70,000				70,000	10%	25,900		4,410		30,310	39,690
	Sub-Total:	443,912	-	-	-	443,912		237,705		38,522	-	276,227	167,685

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Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	2	3	4	5	6	7=3+4+5-6	8	9	10	11	12	13=11	14=9-13

General Fund

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Land	212000				212,000		-				-	212,000
2	Office Plot	2000000	-	-	-	2,000,000		-		-		-	2,000,000
3	Furniture & Fixtures	212284	34,325	-		246,609	10%	89,245	20,866	12,304	-	122,415	124,194
4	Office Equipment	400	-	-	-	400	20%	336	-	13	-	349	51
5	Others Assets	15500	-	-	-	15,500	15%	10,230	-	791	-	11,021	4,479
6	Computer	71500	-	-		71,500	30%	64,395	-	2,132	-	66,527	4,973
7	Car	3600000	-	-	-	3,600,000	20%	3,024,000	-	115,200	-	3,139,200	460,800
8	Electrical Fan	3585	-	-	-	3,585	10%	1,651	-	194	-	1,845	1,740
9	Motor-cycle	547500	-	-	-	547,500	20%	468,460	-	15,808	-	484,268	63,232
10	DeepFreeze	7000	-	-	-	7,000	20%	5,880	-	224	-	6,104	896
11	Laptop	54331	-	-	-	54,331	20%	46,724	-	1,521	-	48,245	6,086
12	Telivision	1500	-	-		1,500	20%	1,290		42	-	1,332	168
13	Printer	11000	-			11,000	30%	9,460	-	462	-	9,922	1,078
14	Engine Boat	194167		-		194,167	20%	38,831		31,065		69,896	124,271
15	Tab	35835		-		35,835	30%	10,751		7,526		18,277	17,558
16	Camera	150891		-		150,891	20%			45,267		45,267	105,624
	Sub-Total	7,117,493	34,325	-	-	7,151,818		3,771,253	20,866	232,549	-	4,024,668	3,127,150

Shariatpur Technical Training Centre (STTI)

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Furniture A/C	269,353	-		-	269,353	10%	92,120		17,723	-	109,843	159,510
2	STTI Building	1,636,628	-		-	1,636,628	15%	1,001,145		127,097	-	1,128,242	508,386

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Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	2	3	4	5	6	7=3+4+5-6	8	9	10	11	12	13=11	14=9-13
3	Tools & Equipments-Tailoring tread	94,998		-	-	94,998	20%	75,413		3,917	-	79,330	15,668
4	Tools & Equipments-Mobile Servicing tread	39,045		-	-	39,045	20%	32,798		1,249	-	34,047	4,998
5	Tools & EquipmentsHouse waring Tread	26,945		-	-	26,945	20%	22,634		862	-	23,496	3,449
6	Tools & Equipments Plumbing pipe fittinig Tread	19,820		-	-	19,820	20%	16,649		634	-	17,283	2,537
7	Beding Instrument	191,750			-	191,750	20%	121,145		14,120	-	135,265	56,485
8	Fan	67,308	-		-	67,308	10%	30,962		3,635	-	34,597	32,711
9	Desktop Computer	76,924	-		-	76,924	20%	41,095		7,166	-	48,261	28,663
10	Sewing Machain	88,275				88,275	20%	31,779		11,299	-	43,078	45,197
11	CC Camera	38,467				38,467	20%	13,848		4,924		18,772	19,695
	Sub-Total	2,549,513	-	-	-	2,549,513		1,479,588	-	192,626	-	1,672,214	877,299

INSAF Project

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Computer & Accessories	40,125				40,125	30%	20,464		5,898		26,362	13,763
2	Printer	8,239				8,239	30%	4,202		1,211		5,413	2,826
3	UPS	5,243				5,243	30%	2,674		771		3,445	1,798
4	Laptop	36,380				36,380	30%	18,554		5,348		23,902	12,478
5	Almirah	14,980				14,980	10%	2,846		1,213		4,059	10,921
6	File Cabinet (3 drawer)	8,988				8,988	10%	1,708		728		2,436	6,552
7	Table (7 table+1 big table for volunteer)	54,754				54,754	10%	10,403		4,435		14,838	39,916
8	Chair	43,503				43,503	10%	8,265		3,524		11,789	31,714
9	Rack	4,494				4,494	10%	853		364		1,217	3,277
10	Motor-cycle	119,265				119,265	20%	42,935		15,266		58,201	61,064
11	Bi-cycle	23,433				23,433	30%	11,951		3,445		15,396	8,037
12	Fan	13,536				13,536	10%	2,572		1,096		3,668	9,868
13	Camera	9,630				9,630	30%	4,911		1,416		6,327	3,303

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S.K. BARUA & CO.
CHARTERED ACCOUNTANTS
Since-1985

a member firm of empacta

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	2	3	4	5	6	7=3+4+5-6	8	9	10	11	12	13=11	14=9-13
14	Modem	6,420				6,420	10%	1,220		520		1,740	4,680
16	Generator for office	21,800				21,800	20%	7,848		2,790		10,638	11,162
17	Engine Boat	150,427				150,427	10%	15,043		13,539		28,582	121,845
	Sub-Total	**561,217**	-	-	-	**561,217**		**156,449**	-	**61,564**	-	**218,013**	**343,204**

DSSI Project

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Manager Table	5,146				5,146	10%	-	-	515		515	4,631
2	Executive Table	11,005				11005	10%	-	-	1,101		1,101	9,904
3	File Cabinet	4,927				4,927	10%	-		493		493	4,434
4	Revolbing Chair	4,161				4,161	10%	-		416		416	3,745
5	Handle Chair	5,585				5,585	10%	-		557		557	5,028
	Total	**30,824**	-	-	-	**30,824**		-	-	**3,082**	-	**3,082**	**27,742**

STAY Project

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION					Written Down Value 30.06.2022
		Balnce as on 01.07.21	Adjustment during the year (June 2021)	Addition during the year	Adjustment during the year	Balance as on 30.06.22		Opening Balance 01.07.21	Adjustment Opening Balance as on 01.07.21 (Adjust)	Charge during the year	Adjustment during the year (June 2022)	Balance as on 30.06.22	
1	Laptop	98,980		7,423		106,403	20%	-		19,796		19,796	86,607
	Total	**98,980**	-	**7,423**	-	**106,403**		-	-	**19,796**	-	**19,796**	**86,607**
Grant total: As at 30 June 2022		**194,243,869**	**34,325**	**11,606,643**	**124,814**	**205,760,023**		**53,829,060**	**20,866**	**13,735,996**	**111,353**	**67,474,567**	**138,285,456**

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