

MABS & J Partners
Chartered Accountants

Member firm of Nexia International, UK

**INDEPENDENT AUDITOR'S REPORT
AND
AUDITED FINANCIAL STATEMENTS
OF
Consolidated Financial statement
OF
SDS (Shariatpur Development Society)
For the period from 01 July 2023 to 30 June 2024**



"Consolidated Financial Statement"

SDS (Shariatpur Development Society)

For the year ended 30 June 2024

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Independent Auditor's Report
To the General Body of
SDS (Shariatpur Development Society)
Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the financial statements of SDS (Shariatpur Development Society), which comprise the Consolidated Statement of Financial Position as at 30 June 2024, and Consolidated Statement of Profit/Loss and Others Comprehensive Income, Consolidated Statement of Receipts and Payments, and Consolidated Statements of Changes in Capital Fund for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion the accompanying financial statements give a true and fair view of the financial position of the Organization as at 30 June 2024, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws regulations including MRA guidelines.

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 ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, Rules and Regulation issued by Micro Credit Regulatory Authority (MRA) and other applicable laws and regulations 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.

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 Organization'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 auditors' 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:

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- Identified 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, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 concluded that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions were based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Organization's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

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.

Report on other Legal and Regulatory Requirements

In accordance with the Rules and Regulation issued by Micro Credit Regulatory Authority (MRA), 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 purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rules have been kept by the Organization so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants


S H Talukder FCA
Partner

ICAB Enrollment No: 1244
DVC: 2412261244AS920449

Place: Dhaka, Bangladesh

Dated: 26 DEC 2024

SDS (Shariatpur Development Society)
Consolidated Statement of Financial Position
As at 30 June 2024

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Assets:					
A. Non Current Assets:					
Property, Plant and Equipment	4.00	160,657,358	11,812,405	172,469,763	155,422,111
		<u>160,657,358</u>	<u>11,812,405</u>	<u>172,469,763</u>	<u>155,422,111</u>
B. Current Assets:					
Long term Investments	5.00	355,310,032	417,337	355,727,369	173,134,943
Short term Investments	6.00	3,612,345	4,600,000	8,212,345	6,598,508
Loan to beneficiaries	7.00	4873736477	-	4873736477	4,421,676,286
Other Assets	8.00	44,808,877	688,523	45,497,400	51,685,088
Advance Income Tax	9.00	3,747,349	184,025	3,931,374	3,742,100
Internal Loan	10.00	-	-	-	-
Loan to Enterprise	11.00	-	-	-	-
Cash and Bank Balance	12.00	172,896,702	5,856,529	178,753,231	126,544,627
Total Assets :		<u>5,614,769,140</u>	<u>23,558,819</u>	<u>5,638,327,959</u>	<u>4,938,803,663</u>
Current Liabilities:					
Members Savings Deposit General	13.00	1,311,832,596	-	1,311,832,596	1,161,554,074
Members Savings Deposit: Voluntary	14.00	241,888,432	-	241,888,432	171,607,109
Loan Loss Provision	15.00	265,906,422	-	265,906,422	171,714,754
Un-Earned Premium Micro & Livestock insurance	16.00	109,731,361	-	109,731,361	88,051,251
Provisions for Interest on SMS	17.00	34,138,900	-	34,138,900	27,137,770
Provision for Expenses	18.00	2,837,453	-	2,837,453	601,948
Others Payable	19.00	31,402,003	5,520,523	36,922,526	24,474,126
Non Current Liabilities:		<u>2,329,510,664</u>	<u>-</u>	<u>2,329,510,664</u>	<u>2,267,384,550</u>
Loan from PKSF	20.00	1,700,910,398	-	1,700,910,398	1,466,891,517
Commercial loan	21.00	628,600,266	-	628,600,266	800,493,033
Internal Loan	22.00	-	-	-	-
Capital and reserves:		<u>1,287,521,309</u>	<u>18,038,296</u>	<u>1,305,559,605</u>	<u>1,026,278,081</u>
Retained Surplus	23.00	1,158,684,704	18,038,296	1,176,723,000	925,141,617
Reserve fund	24.00	128,836,605	-	128,836,605	101,136,464
Total Capital & Liabilities		<u>5,614,769,140</u>	<u>23,558,819</u>	<u>5,638,327,959</u>	<u>4,938,803,663</u>

Annexed notes form an integral part of the financial statements.


Chairman
SDS


Executive Director
SDS


Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

Signed for & on behalf of
MABS & J Partners
Chartered Accountants

Place: Dhaka, Bangladesh
Dated: 26 DEC 2024


S H Talukder FCA
Partner
ICAB Enrollment No.: 1244
DVC: 2412261244AS920449

SDS (Shariatpur Development Society)
Consolidated Statement of Profit/Loss and Others Comprehensive Income
For the period from 01 July 2023 to 30 June 2024

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Income:					
Service Charge Received	25.00	1,040,761,693	-	1,040,761,693	880,293,728
Grant Received	26.00	533,412	102,723,392	103,256,804	76,632,707
Bank Interest		3,417,580	77,157	3,494,737	1,839,013
Interest on FDR		16,456,898	26,833	16,483,731	10,316,131
Sale of pass Book & Form		1,169,001	683,250	1,852,251	6,154,287
SDS Academy Inc.		-	3,517,453	3,517,453	2,416,476
Traning Center Income		8,074,861	-	8,074,861	11,483,244
SDS Contribution		204,000	4,381,737	4,585,737	12,698,462
Member Fee		-	18,600	18,600	18,600
Others income		1,135,075	106,900	1,241,975	934,365
Total Income		1,071,752,520	111,535,322	1,183,287,842	1,002,787,013
Expenditure:					
Service charge paid to PKSF	27.00	98065445	-	98,065,445	77,983,504
Service charge paid to Bank	28.00	74834190	-	74,834,190	67,601,997
Interest on Savings	29.00	74080247	-	74,080,247	61,713,066
Salary & Allowances		352,905,690	19,035,263	371,940,953	264,199,806
Traveling & Conveyance		13,190,141	851,316	14,041,457	9,082,515
Printing & Stationary		4,329,778	284,287	4,614,065	4,102,264
Telephone, Internet and Postage		3,024,653	149,418	3,174,071	2,341,878
Entertainment		3,197,638	6,700	3,204,338	2,318,846
Office Rent		11599232	442,217	12,041,449	10,328,262
Electricity and Gas		2,227,413	-	2,227,413	1,627,538
Training Expenses		561,634	138,857	700,491	780,588
Fuel Cost & Maintenance		5749341	-	5,749,341	3,138,032
Repair & Maintenance		5873967	5,220	5,879,187	4,943,376
Lunch Subsidy /Food cost		6925158	-	6,925,158	3,511,228
Newspapers and Periodicals		6,968	-	6,968	9,414
Others Operating Expenses	30.00	1804134	139,352	1,943,486	5,691,749
Legal support		862,428	-	862,428	187,327
Vat Expenses		-	105,493	105,493	-
Income Tax Expenses		-	-	-	116,556
Softwear Maintenance Expenses		1866156	-	1,866,156	1,599,920
Donation		630871	10,000	640,871	328,818
Advertisement & recruitment exp		81,470	102,935	184,405	195,724
Audit Fee		320,000	10,000	330,000	130,000
Registration & MRA Yearly fees		2,116,650	24,950	2,141,600	1,842,884
Loss on Disposal		3386232	337,415	3,723,647	-
COVID-19 Response & Humanitarian Activities		330,563	-	330,563	209,195
Administrative exp		-	208,764	208,764	254,636
Bank Charges and Commission		2,108,834	40,772	2,149,606	2,164,671
Development Project Expenses (MF)	31.00	9,936,828	65,619,707	75,556,535	76,802,256



Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Direct Development Activities Cost	32.00	-	15,490,597	15,490,597	4,017,650
Traning Center Exp		9,249,828		9,249,828	10,283,592
SDS Academy Exp		-	4,386,510	4,386,510	2,321,980
Loan Loss Provision Expenses		94,191,668	-	94,191,668	107,019,296
Depreciation Expenses	33.00	7,455,446	771,050	8,226,496	8,840,817
Total Expenditure		790,912,603	108,160,823	899,073,426	735,689,385
Excess/(Deficit) of Income Over Expenditure before tax		280,839,917	3,374,499	284,214,416	267,097,628
Provisionn for Income Tax		3,838,503	249,642	4,088,145	3,078,256
Excess/(Deficit) of Income Over Expenditure before tax		277,001,414	3,124,857	280,126,271	264,019,372
Total :		1,071,752,520	111,535,322	1,183,287,842	1,002,787,013

Annexed notes from an integral part of these financial statements

Excess of income over expenditure


Chairman
SDS


Executive Director
SDS


Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

Place: Dhaka, Bangladesh

Dated: 26 DEC 2024

Signed for & on behalf of
MABS & J Partners
Chartered Accountants


S H Talukder FCA
Partner
ICAB Enrollment No.: 1244
DVC: 241 2261244 AS920449

SDS (Shariatpur Development Society)
Consolidated Statement of Receipts and Payments
For the period from 01 July 2023 to 30 June 2024

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
A: Receipts:					
Opening Balance:					
Cash in Hand		10,141,822	35,645	10,177,467	12,447,743
Cash at Bank		112,577,183	3,789,976	116,367,159	114,376,357
MCP Loan Received from PKSF	34.00	1,009,000,000	-	1,009,000,000	955,500,000
Loan Realized from Beneficiaries	35.00	6,936,493,577	-	6,936,493,577	6,146,243,070
Service charges received	36.00	1,001,696,786	-	1,001,696,786	861,598,706
Members Savings Deposit (General)	37.00	672,916,849	-	672,916,849	579,934,686
Members' Savings Deposits Collection (Voluntary)	38.00	164,661,549	-	164,661,549	83,289,398
Risk Fund/Appodkalin Fund	39.00	57,548,310	-	57,548,310	50,986,867
Loan Received from Bank	40.00	1,070,000,000	-	1,070,000,000	1,066,385,000
Grant Received	41.00	49,212,900	75,788,381	125,001,281	54,657,566
Advance Grant Recived	42.00	-	-	-	19,450,000
Loan & Others A/c:					
Others Project Income	43.00	14,038,344	-	14,038,344	5,251,719
Other receipts	44.00	75,742,365	10,364,558	86,106,923	101,198,882
Interest on FDR	45.00	12,844,553	-	12,844,553	8,388,758
FDR Encashment	46.00	143,876,446	-	143,876,446	147,322,972
Internal Loan		-	20,451,000	20,451,000	68,788,021
Advance A/C		4,590,330	1,942,251	6,532,581	2,903,079
Others Income		-	106,900	106,900	46,350
Sale Of pass Book & Form		1,169,001	198,500	1,367,501	1,659,412
Bank Interest		3,417,580	78,155	3,495,735	1,820,590
SDS Academy Inc.		-	3,516,455	3,516,455	2,416,476
Member Fee		-	18,600	18,600	18,600
Total		11,339,927,595	116,290,421	11456218016	10284684252
B. Payments					
Loan Disbursement to Beneficiaries	47.00	7,637,546,000	-	7,637,546,000	6,973,275,000
MCP Loan Refunded to PKSF (Principal)	48.00	774,981,119	-	774,981,119	759,112,828
MCP Loan Refunded to Bank & Others (Principal)	49.00	1,246,757,934	-	1,246,757,934	1,172,259,177
Service charge paid to PKSF	50.00	98,065,445	-	98,065,445	77,983,504
Service charge paid to Bank & Others	51.00	69,969,023	-	69,969,023	67,601,997
Purchase of Fixed Assets:	52.00	23,745,111	5,605,726	29,350,837	24,962,235
Members Savings Refund (General)	53.00	354,888,467	-	354,888,467	287,237,700
Members Savings Refund (Voluntary)	54.00	72,200,950	-	72,200,950	49,919,465
Investment:	55.00	326,421,064	25,000	326,446,064	130,765,880
Loan & Others A/C					
Others Assets	56.00	152,964,468	187,024	153,151,492	167,253,333
Internal Loan		-	20,451,000	20,451,000	69,963,021
Advances A/C		20047011	2,169,131	22,216,142	19,650,928
Operating expenses:					
Salary & Allowances		293,481,134	19,035,263	312,516,397	224,642,251
Traveling & Conveyance		12,854,434	832,901	13,687,335	8,771,027
Printing & Stationary		4,329,778	284,287	4,614,065	4,101,398
Telephone & Postage		3,023,453	87,193	3,110,646	2,336,578



Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Entertainment Cost		3,181,397	6,700	3,188,097	2,312,206
Office Rent		10,438,482	712,667	11,151,149	9,129,370
Gas and Electricity		2,227,413	86,290	2,313,703	1,577,538
Training Expenses		500,998	138,857	639,855	379,602
Fuel Cost & Maintenance		5,358,539	-	5,358,539	2,695,383
Repair & Maintenance		5,410,857	5,220	5,416,077	4,088,815
Paper Bill		6,968	-	6,968	9,414
Donation		626371	10,000	636,371	328,818
Tax Expenses		-	102,965	102,965	853,674
Software Maintenance Expenses		1719996	-	1,719,996	1,599,920
Advertisement & Recruitment Exp		81470	57,702	139,172	197,924
Lunch Subsidy/Food cost		6732795	-	6,732,795	3,371,642
Legal Expenses		842,428	-	842,428	184,085
Audit Fee		120,000	10,000	130,000	10,000
Administrative exp		-	-	-	39,890
Bank charge		2,108,834	40,772	2,149,606	2,778,331
Direct Development Activities Cost		-	15,230,779	15,230,779	3,666,857
Development Project Expenses	57.00	26,469,254	36,670,732	63,139,986	67,584,495
Others Operating Expenses	58.00	3,837,130	5,278,374	9,115,504	7,863,588
SDS Academy Exp.		-	3,405,309	3,405,309	2,321,980
Traning Center Exp.		6,092,570	-	6,092,570	7,309,772
Sub Total		11,167,030,893	110,433,892	11277464785	10158139626
Closing Balance:					
Cash in Hand		18,733,170	10,518	18,743,688	10,177,467
Cash at Bank		154,163,532	5,846,011	160,009,543	116,367,159
Total		11,339,927,595	116,290,421	11456218016	10284684252

Annexed notes form an integral part of the financial statements.


Chairman
SDS


Executive Director
SDS


Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

Place: Dhaka, Bangladesh
Dated: 26 DEC 2024



SDS (Shariatpur Development Society)
Consolidated Statements of Changes in Capital Fund
For the year ended 30 June, 2024

Particulars	Notes	2023-2024			2022-2023			Total
		Cumulative Surplus	Reserve Fund	Total	Cumulative Surplus	Reserve Fund	Total	
		Amount in BDT						
Balance As at July 01, 2023		925,141,617	101,136,464	1,026,278,081	686,555,124	74,850,332	761,405,456	
Add; Surplus for the Year ended 30 June, 2024		280,126,271	27,700,141	307,826,412	264,019,372	26,257,358	290,276,730	
Add: Adjustment during the Year	23.00	-	-	-	848,182	31,407	879,589	
Less: Under provision of tax for prior year		844,747	-	844,747	-	-	-	
Sub-Total		1,204,423,141	128,836,606	1,333,259,746	951,422,678	101,139,097	1052561775	
Less: transfer to Statutory Resrve Fund		27,700,141	-	27,700,141	26,257,359	-	26,257,359	
Less: Adjustment during the Year	24.00	-	-	-	23,702	2,633	26,335	
Closing Balance 30 June, 2024		1,176,722,999	128,836,606	1,305,559,605	925,141,617	101,136,464	1026278081	

The accompanying notes form an integral part of the Financial Statements. Signed for and on behalf of SDS (Shariatpur Development Society)


Chairman
SDS


Executive Director
SDS


Deputy Director (F & A)
SDS



SDS (Shariatpur Development Society)
Notes to the Financial Accounts
For the year ended June 30, 2024

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 and Micro Credit Regulatory Authority (MRA) Registration no.03074-04616-00229 Dated 29.04.2008. 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 Project Goals:

- (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 govern



2.01 Corporate Information:

S. N.	Particulars	Fact
1.1	Approving Authority for Formatting the PO	Social Welfare Directorate, NGO Affairs Bureau, 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, 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 Development Projects
1.6	Working Areas (Number of Districts)	12 Districts
1.7	Statutory Audit Conducted up to	June 30, 2024
1.8	Name of the Statutory Auditor Last Year	MABS & J partners
1.9	Name of the Statutory Auditor Current Year	MABS & J Partners chartered accountants
1.10	Number of Executive Committee Meeting Held FY 2023-2024	08
1.11	Date of Last Annual General Meeting (AGM) Held	22.11.2023

2.02 List of the Executive Committee Members:

SL. No.	Name	Profession	Present address	Position	Tenure
01	Gawher Nayeem Wahra	Disaster Management specialist, Writer, Columnist.	House: 03, A-3, Awrangojeb Road,Block A, Post: Mohammadpur-1207,Mohammadpur, Dhaka City Corporation, Dhaka.	Chairman	1 st
02	M M Jahangir	Business/Social service	Vill: Kagdi, Post: Kagdi-8000,Shariatpur Pourashava, Shariatpur Sadar, Shariatpur.	Vice Chairman	2 nd
03	Md.Amir Hossain	Lawyer	Vill:Palong 60 no Palong, Post:Palong-8000, Shariatpur sadar, Shariatpur Prosova, Shariatpur	Treasurer	2 nd
04	Anik Ghatak Chowdhury	Ex banker/Social Service	Vill: South Baluchara, Post: Shariatpur-8000, Shariatpur sadar, Shariatpur	Executive Member	2 nd
05	Rasida Begum	Lawyer	Vill:Dakhin Khasal ,Post: Jajira-8000, Shariatpur Prosova, Sadar, Shariatpur.	Executive Member	2 nd
06	Khaleda Akter	Social Service	House: 236, Vill: East kotapara, Post: Dasatta-8000, Shariatpur Pourashava, Sadar, Shariatpur.	Executive Member	1 st



07	Rasida Begum	Social Service	House : 1033,/1, Vill: Wes Khavog, Post: Angaria-8001, Shariatpur Sadar, Shariatpur.	Executive Member	2 nd
08	Ranu Bibi	Social Service	Vill: South Atong., Post: Burirhat-8000, Shariatpur Pourashava, Shariatpur Sadar, Shariatpur.	Executive Member	1 st
09	Mohammad Amin	Business/Social service	Vill: Uttor Charkumaria Post: Char Vayara -8030, Bhadorgonj, Shariatpur.	Secretary	2 nd

3. Accounting Policies

3.01 Basis of Accounting

SDS (Shariatpur Development Society) is a nongovernmental 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.

SDS (Shariatpur Development Society) generally follows the accrual basis of accounting. 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 Reporting Period

The financial statements cover the financial year from 1st July, 2023 to 30 June, 2024 with comparative figures for the financial year from 1st July, 2023 to 30 June, 2024.

3.03 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 realize the assets and to settle the liabilities simultaneously.

3.04 Materiality and aggregation

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.

3.05 Significant Accounting Policies

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

3.06 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).



Organization's assets, liabilities, capital fund, income and expenditure are also stated in terms of Taka (Local currency).

3.07 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. As per ITA 2023 the annual rates of depreciation charged are as follows:

Name of assets	Rates (%)
Laptop/computer	25%
Furniture and fixtures	10%
Mobile phone	25%
Land	0%
Refrigerator	10%
Boat	20%
Camera	10%
Printer	25%
Head office building	5%
Gus's cylinder	10%
House Construction A/C (CI Sheet)	10%
Television	25%
Bedding & Instrument	20%
Paddrolo Pump	10%
Training Building	10%

3.08 Reporting period

The reporting period of the project covers 12 months period from 1 July 2023 to 30 June 2024.

3.09 General

- Figures in the financial statements have been rounded off to the nearest Taka.
- The auditors have checked approximately seventy five percent (65%) vouchers of Shariatpur Development Society (SDS) of "Overall Loan Program Including PKSF Funded Other Programs and Projects".
- Salary of the employees was disbursed through bank account.

3.10 Components of the Financial Statements:

According to the Bangladesh Accounting Standards (IAS)-1 "Presentation of Financial Statements" the complete set of financial statements includes the following components";

- Statement of Financial Position as at June 30, 2024;
- Statement of Profit or Loss and other Comprehensive Income June 30, 2024;
- Statement of Changes in Equity for the year ended on June 30, 2024;
- Statement of Cash Flows for the year ended on June 30, 2024;
- Accounting Policies and Explanatory Notes.



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
4.00	Fixed Assets:				
	Opening balance June 2023	215998011	14,904,723	230,902,734	205,760,023
	Add: Addition during the year	24,065,797	10,605,726	34,671,523	26,264,105
	Add: Transfer to Gf	-	-	-	698,444
	Add: Adjustment last year	-	-	-	-
		240,063,808	25,510,449	265,574,257	232,722,572
	Less: Adjustment during the year	-	-	-	-
	Less: Disposal During the year	6,926,117	7,161,267	14,087,384	1,819,838
		233,137,691	18,349,182	251,486,873	230,902,734
	Less: Adjustment during the year	-	-	-	-
	Less: Accumulated depreciation	72,480,333	6,536,777	79,017,110	75,480,623
	Written Down Value	160,657,358	11,812,405	172,469,763	155,422,111
5.00	Long term Investments :				
	FDR A/C: Savings	166728447	-	166728447	67,865,454
	FDR Account Reserve Fund	188581585	-	188581585	104,899,960
	FDR A/C: STTI	-	392,337	392,337	369,529
	FDR A/C: SDS Academy	-	25,000	25,000	-
	Total	355,310,032	417,337	355,727,369	173,134,943
5.01	FDR A/C: Savings				
	Opening balance June 2023	67865454	-	67,865,454	110,508,495
	Add: Invested during the year	224241439	-	224,241,439	36,865,454
	Add: Adjustment During the year	-	-	-	-
		292,106,893	-	292,106,893	147,373,949
	Less: Encashment during the year	125,378,446	-	125,378,446	79,508,495
	Less: Adjustment During the year	-	-	-	-
	Closing Balance 2024	166,728,447	-	166,728,447	67,865,454
5.02	FDR Account Reserve Fund:				
	Opening balance June 2023	104899960	-	104,899,960	78,814,477
	Add: Invested during the year	102179625	-	102,179,625	93,899,960
	Add: Adjustment during the year	-	-	-	-
		207,079,585	-	207,079,585	172,714,437
	Less: Encashment during the year	18498000	-	18,498,000	67,814,477
	Less: Adjustment Bank Charge during the year	-	-	-	-
	Closing Balance 2024	188,581,585	-	188,581,585	104,899,960
5.03	FDR A/C: STTI				
	Opening balance June 2023	-	369,529	369,529	351,106
	Add: Invested during the year	-	-	-	-
	Add: Adjustment During the year	-	22,808	22,808	18,423
		-	392,337	392,337	369,529
	Less: Encashment during the year	-	-	-	-
	Less: Adjustment During the year	-	-	-	-
	Closing Balance 2024	-	392,337	392,337	369,529
5.04	FDR A/C: SDS Academy				
	Opening balance June 2023	-	-	-	-
	Add: Invested during the year	-	25,000	25,000	-
	Add: Adjustment During the year	-	-	-	-
		-	25,000	25,000	-
	Less: Encashment during the year	-	-	-	-
	Less: Adjustment During the year	-	-	-	-
	Closing Balance 2024	-	25,000	25,000	-
6.00	Short term Investments				
	Reserve Fund Investment (RFI):	6.01	-	-	71,135
	Investment to SDS Enterprise	6.02	-	4,600,000	4,600,000
	Int. Rec. on FDR A/C: Savings	6.03	1,836,280	-	1,016,776
	Int. Rec. on FDR A/C: Reserve:	6.04	1,776,065	-	910,597
	Total		3,612,345	4,600,000	8,212,345
					6,598,508



Notes	Particulars	30 June 2024			30 June 2023	
		MFP	Development Projects	Total	Total	
6.01	Reserve Fund Investment (RFI):					
	Opening balance June 2023	71,135	-	71,135	70,669	
	Add: Investment during the year	-	-	-	466	
		71,135	-	71,135	71,135	
	Less: Encashment during the year	71,135	-	71,135	-	
	Closing Balance 2024	-	-	-	71,135	
6.02	Investment to SDS Enterprise					
	Opening balance June 2023	-	4,600,000	4,600,000	3,475,000	
	Add: Paid during the year	-	-	-	1,125,000	
		-	4,600,000	4,600,000	4,600,000	
	Less: Realization during the year	-	-	-	-	
	Closing Balance 2024	-	4,600,000	4,600,000	4,600,000	
6.03	Int. Rec. on FDR A/C: Savings:					
	Opening balance June 2023	1,016,776	-	1,016,776	1,668,899	
	Add: Adjustment during the year	1,836,280	-	1,836,280	1,016,776	
		2,853,056	-	2,853,056	2,685,675	
	Less: Encashment during the year	1,016,776	-	1,016,776	1,668,899	
	Closing Balance 2024	1,836,280	-	1,836,280	1,016,776	
6.04	Int. Rec. on FDR A/C: Reserve:					
	Opening balance June 2023	910,597	-	910,597	186,189	
	Add: Interest receivable during the year	1,776,065	-	1,776,065	910,597	
		2,686,662	-	2,686,662	1,096,786	
	Less: Encashment during the year	910,597	-	910,597	186,189	
	Closing Balance 2024	1,776,065	-	1,776,065	910,597	
7.00	Loan to beneficiaries:					
	Jagoron	7.01	1,449,367,984	-	1449367984	1,031,469,732
	Agrosor-MDP	7.02	4,262,057	-	4,262,057	24,884,486
	Agrosor	7.03	2,072,024,865	-	2072024865	1,936,771,072
	Buniad	7.04	5,005,994	-	5,005,994	4,529,301
	LEpIG	7.05	1,418,449	-	1,418,449	1,732,400
	Sufalon	7.06	200,003,289	-	200,003,289	392,617,317
	LIFT Project	7.07	83,392,687	-	83,392,687	97,928,201
	ENRICH (IGA)	7.08	100,772,623	-	100,772,623	79,174,727
	ENRICH (LI)	7.09	989,898	-	989,898	334,030
	ENRICH (AC)	7.10	9,073,676	-	9,073,676	8,540,311
	KGF (Sufalon)	7.11	79,583,713	-	79,583,713	75,965,085
	Housing Project (HIS)	7.12	2,229,931	-	2,229,931	5,722,762
	LICHSP Abason	7.13	22,342,638	-	22,342,638	69,470,204
	Start-up	7.15	1,622,023	-	1,622,023	3,345,551
	Probasi Kallan	7.16	1,843,748	-	1,843,748	5,437,463
	LEFT -Goat rearing	7.17	11,912,681	-	11,912,681	16,126,707
	Abason	7.18	336,273,302	-	336,273,302	170,089,550
	LICHSP-RMSF	7.19	11,428	-	11,428	426,164
	Agrosor SEP	7.20	27295959	-	27,295,959	113,555,179
	Agrosor-MDP-AF	7.21	3968570	-	3,968,570	35,313,164
	Agrosor SEP-2	7.22	6187728	-	6,187,728	7,013,357
	Agrosor SEP-GSL	7.23	3495929	-	3,495,929	156,061
	LRL	7.24	668593	-	668,593	2,908,665
	LRL-2	7.25	5015075	-	5,015,075	39,273,742
	BB-RSL	7.26	11042944	-	11,042,944	101,550,703
	Household Sanitation	7.27	51578833	-	51,578,833	7,302,214
	Asset Creation	7.28	117762644	-	117,762,644	92,590,848
	Agrosor SEP2-CSL	7.29	332399	-	332,399	1,264,792
	Household Water	7.30	5371925	-	5,371,925	1,086,406
	Agrosor-RAISE	7.31	89146287	-	89,146,287	92,102,388
	Special Loan Leasing-ME	7.32	1489253	-	1,489,253	2,993,704
	Agrosor-MFCE	7.33	137023409	-	137,023,409	-
	RMTF Special Loan- ME	7.34	31225943	-	31,225,943	-
	Total:		4,873,736,477	-	4,873,736,477	4,421,676,286

Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
7.01 Jagoron					
	Opening balance June 2023	1,031,469,732	-	1,031,469,732	821,834,231
	Add: Disbursement during the year	2,703,557,000	-	2,703,557,000	1,883,193,000
		3,735,026,732	-	3,735,026,732	2,705,027,231
	Less: Realization during the year	2,190,148,009	-	2,190,148,009	1,590,506,921
	Less: Written-off loan during the year	-	-	-	29,075,771
	Less: Adjustment during the year	95,510,739	-	95,510,739	53,974,807
	Closing Balance 2024	1,449,367,984	-	1,449,367,984	1,031,469,732
7.02 Agrosor-MDP:					
	Opening balance June 2023	24,884,486	-	24,884,486	51,115,597
	Add: Disbursement during the year	1,200,000	-	1,200,000	29,765,000
		26,084,486	-	26,084,486	80,880,597
	Less: Realization during the year	21,192,346	-	21,192,346	52,309,967
		4,892,140	-	4,892,140	28,570,630
	Less: Written-off loan during the year	-	-	-	2,760,144
	Less: Adjustment during the year	630,083	-	630,083	926,000
	Closing Balance 2024	4,262,057	-	4,262,057	24,884,486
7.03 Agrosor					
	Opening balance June 2023	1,936,771,072	-	1,936,771,072	1,609,919,332
	Add: Disbursement during the year	2,892,829,000	-	2,892,829,000	2,852,985,000
		4,829,600,072	-	4,829,600,072	4,462,904,332
	Less: Realization during the year	2,653,913,527	-	2,653,913,527	2,426,160,391
		2,175,686,545	-	2,175,686,545	2,036,743,941
	Less: Written-off loan during the year	-	-	-	37,603,912
	Less: Adjustment during the year	103,661,680	-	103,661,680	62,368,957
	Closing Balance 2024	2,072,024,865	-	2,072,024,865	1,936,771,072
7.04 Buniad					
	Opening balance June 2023	4,529,301	-	4,529,301	5,086,797
	Add: Disbursement during the year	10,494,000	-	10,494,000	9,629,000
		15,023,301	-	15,023,301	14,715,797
	Less: Realization during the year	9,750,791	-	9,750,791	9,475,979
		5,272,510	-	5,272,510	5,239,818
	Less: Written-off loan during the year	-	-	-	473,499
	Less: Adjustment during the year	266,516	-	266,516	237,018
	Closing Balance 2024	5,005,994	-	5,005,994	4,529,301
7.05 LEpIG:					
	Opening balance June 2023	1,732,400	-	1,732,400	2,819,731
	Add: Disbursement during the year	2,885,000	-	2,885,000	2,819,000
		4,617,400	-	4,617,400	5,638,731
	Less: Realization during the year	3,034,347	-	3,034,347	3,630,856
		1,583,053	-	1,583,053	2,007,875
	Less: Written-off loan during the year	-	-	-	124,935
	Less: Adjustment during the year	164,604	-	164,604	150,540
	Closing Balance 2024	1,418,449	-	1,418,449	1,732,400
7.06 Sufalon					
	Opening balance June 2023	392,617,317	-	392,617,317	394,053,159
	Add: Disbursement during the year	540,798,000	-	540,798,000	795,383,000
		933,415,317	-	933,415,317	1,189,436,159
	Less: Realization during the year	725,535,551	-	725,535,551	772,608,572
		207,879,766	-	207,879,766	416,827,587
	Less: Written-off loan during the year	-	-	-	17,291,250
	Less: Adjustment during the year	7,876,477	-	7,876,477	6,919,020
	Closing Balance 2024	200,003,289	-	200,003,289	392,617,317



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
7.07	LIFT Project				
	Opening balance June 2023	97,928,201	-	97,928,201	77,071,086
	Add: Disbursement during the year	148,429,000	-	148,429,000	166,459,000
		246,357,201	-	246,357,201	243,530,086
	Less: Realization during the year	161,133,861	-	161,133,861	144,994,677
		85,223,340	-	85,223,340	98,535,409
	Less: Written-off loan during the year	-	-	-	162,640
	Less: Adjustment during the year	18,306,53	-	1,830,653	444,568
	Closing Balance 2024	83,392,687	-	83,392,687	97,928,201
7.08	ENRICH (IGA)				
	Opening balance June 2023	79,174,727	-	79,174,727	83,942,980
	Add: Disbursement during the year	171,663,000	-	171,663,000	128,665,000
		250,837,727	-	250,837,727	212,607,980
	Less: Realization during the year	143,089,129	-	143,089,129	125,701,182
		107,748,598	-	107,748,598	86,906,798
	Less: Written-off loan during the year	-	-	-	3,106,906
	Less: Adjustment during the year	6,975,975	-	6,975,975	4,625,165
	Closing Balance 2024	100,772,623	-	100,772,623	79,174,727
7.09	ENRICH (LI)				
	Opening balance June 2023	334,030	-	334,030	767,913
	Add: Disbursement during the year	1,386,000	-	1,386,000	278,000
		1,720,030	-	1,720,030	1,045,913
	Add: Adjustment during the year	-	-	-	-
		1,720,030	-	1,720,030	1,045,913
	Less: Realization during the year	724,445	-	724,445	703,881
		995,585	-	995,585	342,032
	Less: Written-off loan during the year	-	-	-	4,379
	Less: Adjustment during the year	5,687	-	5,687	3,623
	Closing Balance 2024	989,898	-	989,898	334,030
7.10	ENRICH (AC)				
	Opening balance June 2023	8,540,311	-	8,540,311	8,730,804
	Add: Disbursement during the year	8,131,000	-	8,131,000	6,020,000
		16,671,311	-	16,671,311	14,750,804
	Add: Adjustment during the year	-	-	-	-
		16,671,311	-	16,671,311	14,750,804
	Less: Realization during the year	7,294,375	-	7,294,375	6,107,000
		9,376,936	-	9,376,936	8,643,804
	Less: Written-off loan during the year	-	-	-	49,145
	Less: Adjustment during the year	303,260	-	303,260	54,348
	Closing Balance 2024	9,073,676	-	9,073,676	8,540,311
7.11	KGF (Sufalon)				
	Opening balance June 2023	75,965,085	-	75,965,085	105,076,920
	Add: Disbursement during the year	154,705,000	-	154,705,000	183,889,000
		230,670,085	-	230,670,085	288,965,920
	Add: Adjustment during the year	-	-	-	-
		230,670,085	-	230,670,085	288,965,920
	Less: Realization during the year	149,831,637	-	149,831,637	211,956,352
		80,838,448	-	80,838,448	77,009,568
	Less: Written-off loan during the year	-	-	-	203,895
	Less: Adjustment during the year	1,254,735	-	1,254,735	840,588
	Closing Balance 2024	79,583,713	-	79,583,713	75,965,085
7.12	Housing Project (HIS)				
	Opening balance June 2023	5,722,762	-	5,722,762	17,667,680
		5,722,762	-	5,722,762	17,667,680
	Less: Realization during the year	3,137,381	-	3,137,381	7,527,376
		2,585,381	-	2,585,381	10,140,304
	Less: Written-off loan during the year	-	-	-	3,178,864
	Less: Adjustment during the year	355,450	-	355,450	1,238,678
	Closing Balance 2024	2,229,931	-	2,229,931	5,722,762



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
7.13	LICHSP Abason				
	Opening balance June 2023	69,470,204	-	69,470,204	133,430,469
	Add: Disbursement during the year				
		<u>69,470,204</u>	-	<u>69,470,204</u>	<u>133,430,469</u>
	Less: Realization during the year	46,483,285	-	46,483,285	63,087,428
		<u>22,986,919</u>	-	<u>22,986,919</u>	<u>70,343,041</u>
	Less: Adjustment during the year	644,281	-	644,281	872,837
	Closing Balance 2024	<u>22,342,638</u>	-	<u>22,342,638</u>	<u>69,470,204</u>
7.14	SAHOS				
	Opening balance June 2023	-	-	-	52,060
	Add: Disbursement during the year				
		-	-	-	<u>52,060</u>
	Less: Realize during the year	-	-	-	3,173
	Less: Written-off loan during the year	-	-	-	43,587
	Less: Adjustment during the year	-	-	-	5,300
	Closing Balance 2024	-	-	-	<u>-</u>
7.15	Start-up				
	Opening balance June 2023	3,345,551	-	3,345,551	208,204
	Add: Disbursement during the year	1,660,000	-	1,660,000	4,340,000
		<u>5,005,551</u>	-	<u>5,005,551</u>	<u>4,548,204</u>
	Less: Realize during the year	3,332,018	-	3,332,018	1,177,524
	Less: Written-off loan during the year	-	-	-	10,248
	Less: Adjustment during the year	51,510	-	51,510	14,881
	Closing Balance 2024	<u>1,622,023</u>	-	<u>1,622,023</u>	<u>3,345,551</u>
7.16	Probasi Kallan				
	Opening balance June 2023	5,437,463	-	5,437,463	9,751,823
	Add: Disbursement during the year	1,400,000	-	1,400,000	2,800,000
		<u>6,837,463</u>	-	<u>6,837,463</u>	<u>12,551,823</u>
	Less: Realize during the year	4,770,295	-	4,770,295	6,365,811
	Less: Written-off loan during the year	-	-	-	487,247
	Less: Adjustment during the year	223,420	-	223,420	261,302
	Closing Balance 2024	<u>1,843,748</u>	-	<u>1,843,748</u>	<u>5,437,463</u>
7.17	LEFT -Goat rearing				
	Opening balance June 2023	16,126,707	-	16,126,707	11,709,812
	Add: Disbursement during the year	24,550,000	-	24,550,000	27,804,000
		<u>40,676,707</u>	-	<u>40,676,707</u>	<u>39,513,812</u>
	Less: Realize during the year	28,690,559	-	28,690,559	23,005,724
	Less: Written-off loan during the year	-	-	-	125,289
	Less: Adjustment during the year	73,467	-	73,467	256,092
	Closing Balance 2024	<u>11,912,681</u>	-	<u>11,912,681</u>	<u>16,126,707</u>
7.18	Abason:				
	Opening balance June 2023	170,089,550	-	170,089,550	66,469,197
	Add: Disbursement during the year	276,720,000	-	276,720,000	145,460,000
		<u>446,809,550</u>	-	<u>446,809,550</u>	<u>211,929,197</u>
	Less: Realize during the year	109,487,221	-	109,487,221	40,980,228
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	1,049,027	-	1,049,027	859,419
	Closing Balance 2024	<u>336,273,302</u>	-	<u>336,273,302</u>	<u>170,089,550</u>
7.19	LICHSP-RMSF				
	Opening balance June 2023	426,164	-	426,164	4,785,381
	Add: Disbursement during the year	-	-	-	3,706,000
		<u>426,164</u>	-	<u>426,164</u>	<u>8,491,381</u>
	Less: Realize during the year	414,736	-	414,736	7,885,979
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	179,238
	Closing Balance 2024	<u>11,428</u>	-	<u>11,428</u>	<u>426,164</u>



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
7.20	Agrosor SEP:				
	Opening balance June 2023	113,555,179		113,555,179	114,287,107
	Add: Disbursement during the year	19,440,000		19,440,000	183,155,000
		132,995,179		132,995,179	297,442,107
	Less: Realize during the year	97,375,592		97,375,592	176,203,793
	Less: Written-off loan during the year				816,817
	Less: Adjustment during the year	8,323,628		8,323,628	6,866,318
	Closing Balance 2024	27,295,959		27,295,959	113,555,179
7.21	Agrosor-MDP-AF				
	Opening balance June 2023	35,313,164		35,313,164	12,672,273
	Add: Disbursement during the year	11,630,000		11,630,000	72,217,000
		46,943,164		46,943,164	84,889,273
	Less: Realize during the year	40,412,267		40,412,267	48,902,131
	Less: Written-off loan during the year				
	Less: Adjustment during the year	2,562,327		2,562,327	673,978
	Closing Balance 2024	3,968,570		3,968,570	35,313,164
7.22	Agrosor SEP-2				
	Opening balance	7,013,357		7,013,357	7,514,481
	Add: Disbursement during the year	7,500,000		7,500,000	6,020,000
		14,513,357		14,513,357	13,534,481
	Less: Realize during the year	8,325,629		8,325,629	6,484,402
	Less: Written-off loan during the year				
	Less: Adjustment during the year				36,722
	Closing Balance 2024	6,187,728		6,187,728	7,013,357
7.23	Agrosor SEP-GSL				
	Opening balance	156,061		156,061	6,427,619
	Add: Disbursement during the year	6,000,000		6,000,000	530,000
		6,156,061		6,156,061	6,957,619
	Less: Realize during the year	2,629,528		2,629,528	6,700,680
	Less: Written-off loan during the year				
	Less: Adjustment during the year	30,604		30,604	100,878
	Closing balance	3,495,929		3,495,929	156,061
7.24	LRL				
	Opening balance	2,908,665		2,908,665	15,180,428
	Add: Disbursement during the year				10,544,000
		2,908,665		2,908,665	25,724,428
	Less: Realize during the year	2,199,385		2,199,385	22,321,438
	Less: Written-off loan during the year				
	Less: Adjustment during the year	40,687		40,687	494,325
	Closing balance	668,593		668,593	2,908,665
7.25	LRL-2				
	Opening balance	39,273,742		39,273,742	93,412,591
	Add: Disbursement during the year				3,767,000
		39,273,742		39,273,742	97,179,591
	Less: Realize during the year	32,260,395		32,260,395	56,716,167
	Less: Written-off loan during the year				
	Less: Adjustment during the year	1,998,272		1,998,272	1,189,682
	Closing balance	5,015,075		5,015,075	39,273,742
7.26	BB-RSL				
	Opening balance	101,550,703		101,550,703	139,201,535
	Add: Disbursement during the year				153,473,000
		101,550,703		101,550,703	292,674,535
	Less: Realize during the year	86,331,921		86,331,921	187,245,050
	Less: Written-off loan during the year				
	Less: Adjustment during the year	4,175,838		4,175,838	3,878,782
	Closing balance	11,042,944		11,042,944	101,550,703

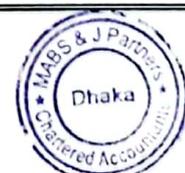
Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
7.27 Household Sanitation					
	Opening balance				20,000
	Add: Disbursement during the year	7,302,214		7,302,214	
		<u>72,853,000</u>		<u>72,853,000</u>	<u>11,672,000</u>
	Less: Realize during the year	80,155,214	-	80,155,214	11,692,000
	Less: Written-off loan during the year	27,672,299		27,672,299	4,341,972
	Less: Adjustment during the year	904,082		904,082	47,814
	Closing balance	<u>51,578,833</u>	-	<u>51,578,833</u>	<u>7,302,214</u>
7.28 Asset Creation					
	Opening balance	92,590,848		92,590,848	46,308,107
	Add: Disbursement during the year	154,162,000		154,162,000	130,717,000
		<u>246,752,848</u>	-	<u>246,752,848</u>	<u>177,025,107</u>
	Less: Realize during the year	124,250,950		124,250,950	83,077,340
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	4,739,254		4,739,254	1,356,919
	Closing balance	<u>117,762,644</u>	-	<u>117,762,644</u>	<u>92,590,848</u>
7.29 Agrosor SEP2-CSL					
	Opening balance	1,264,792		1,264,792	-
	Add: Disbursement during the year	700,000		700,000	1,800,000
		<u>1,964,792</u>	-	<u>1,964,792</u>	<u>1,800,000</u>
	Less: Realize during the year	1,620,186		1,620,186	535,208
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	12,207		12,207	-
	Closing balance	<u>332,399</u>	-	<u>332,399</u>	<u>1,264,792</u>
7.30 Household Water					
	Opening balance	1,086,406		1,086,406	-
	Add: Disbursement during the year	9,375,000		9,375,000	1,830,000
		<u>10,461,406</u>	-	<u>10,461,406</u>	<u>1,830,000</u>
	Less: Realize during the year	4,927,810		4,927,810	743,594
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	161,671		161,671	-
	Closing balance	<u>5,371,925</u>	-	<u>5,371,925</u>	<u>1,086,406</u>
7.31 Agrosor-RAISE					
	Opening balance	92,102,388		92,102,388	-
	Add: Disbursement during the year	152,829,000		152,829,000	150,995,000
		<u>244,931,388</u>	-	<u>244,931,388</u>	<u>150,995,000</u>
	Less: Realize during the year	152,681,162		152,681,162	58,415,978
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	3,103,939		3,103,939	476,634
	Closing balance	<u>89,146,287</u>	-	<u>89,146,287</u>	<u>92,102,388</u>
7.32 Special Loan Leasing-ME					
	Opening balance	2,993,704		2,993,704	-
	Add: Disbursement during the year	1,300,000		1,300,000	3,360,000
		<u>4,293,704</u>	-	<u>4,293,704</u>	<u>3,360,000</u>
	Less: Realize during the year	2,752,297		2,752,297	366,296
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	52,154		52,154	-
	Closing balance	<u>1,489,253</u>	-	<u>1,489,253</u>	<u>2,993,704</u>
7.33 Agrosor-MFCE					
	Opening balance	-		-	-
	Add: Disbursement during the year	209,700,000		209,700,000	-
		<u>209,700,000</u>	-	<u>209,700,000</u>	-
	Less: Realize during the year	71,703,143		71,703,143	-
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	973,448		973,448	-
	Closing balance	<u>137,023,409</u>	-	<u>137,023,409</u>	-



Notes	Particulars	30 June 2024			30 June 2023	
		MFP	Development Projects	Total	Total	
7.34	RMTP Special Loan- ME					
	Opening balance				-	
	Add: Disbursement during the year	51,650,000		51,650,000	-	
		51,650,000	-	51,650,000	-	
	Less: Realize during the year	19,387,500		19,387,500	-	
	Less: Written-off loan during the year				-	
	Less: Adjustment during the year	1,036,557		1,036,557	-	
	Closing balance	31,225,943	-	31,225,943	-	
8.00	Other Assets :					
	Advance Account	8.01	2,491,682	191,223	2,682,905	2,617,206
	Suspension A/C	8.02	3,635,821	-	3,635,821	2,614,781
	Staff Loan A/C: Motor cycle	8.03	4,354,741	-	4,354,741	3,465,039
	Staff Loan A/C: Bi-cycle	8.04	167,400	-	167,400	229,900
	Receivable A/C Other Project	8.05	34,159,233	10,000	34,169,233	42,270,862
	Solar Light Purchases	8.06	-	487,300	487,300	487,300
	Group Insurance	8.07	-	-	-	-
			44,808,877	688,523	45,497,400	51,685,088
8.01	Advance					
	Opening balance June 2023		2,540,183	77,023	2,617,206	2,569,510
	Less: prior year adjustment		-	-	-	-
			2,540,183	77,023	2,617,206	2,569,510
	Add: Paid during the year		20,047,011	1,771,741	21,818,752	19,650,928
	Add: Adjustment		623,550	-	623,550	50,637
			23,210,744	1,848,764	25,059,508	22,271,075
	Less: Realize during the year		4,590,330	1,544,861	6,135,191	2,888,685
	Less: Adjustment with expenses		16,128,732	112,680	16,241,412	16,765,184
	Closing Balance 2024		2,491,682	191,223	2,682,905	2,617,206
8.02	Suspenses A/C					
	Opening balance June 2023		2,614,781	-	2,614,781	2,614,781
	Add: Paid during the year		966,540	-	966,540	-
	Add: Adjustment		61,575	-	61,575	-
			3,642,896	-	3,642,896	2,614,781
	Less: Realize during the year		7,075	-	7,075	-
	Less: Adjustment with expenses		-	-	-	-
	Closing Balance 2024		3,635,821	-	3,635,821	2,614,781
8.03	Staff Loan A/C: Motor cycle					
	Opening balance June 2023		3,465,039	-	3,465,039	3,831,590
	Add: Paid during the year		2,358,469	-	2,358,469	1,074,457
			5,823,508	-	5,823,508	4,906,047
	Less: Realization during the year		613,861	-	613,861	483,993
			5,209,647	-	5,209,647	4,422,054
	Less: Adjustment during the year		854,906	-	854,906	957,015
	Closing Balance 2024		4,354,741	-	4,354,741	3,465,039
8.04	Staff Loan A/C: Bi-cycle					
	Opening balance June 2023		229,900	-	229,900	154,100
	Add: Paid during the year		100,000	-	100,000	230,000
			329,900	-	329,900	384,100
	Less: Realization during the year		5,200	-	5,200	-
			324,700	-	324,700	384,100
	Less: Adjustment during the year		157,300	-	157,300	154,200
	Closing Balance 2024		167,400	-	167,400	229,900
8.05	Receivable A/C Other Project					
	Opening balance June 2023		42,260,862	10,000	42,270,862	34,980,959
	Add: Receivable during the year		188,918	70,000	258,918	45,000
	Add: Receivable Adjustment during the year		55,441,172	-	55,441,172	47,268,593
			97,890,952	80,000	97,970,952	82,294,552
	Less: Realization during the year		45,191,854	70,000	45,261,854	39,580,615
	Less: Adjustment during the year		18,539,865	-	18,539,865	443,075
	Closing Balance 2024		34,159,233	10,000	34,169,233	42,270,862

Notes	Particulars	30 June 2024			30 June 2023	
		MFP	Development Projects	Total	Total	
8.06	Solar Light purchases: Tk. 487,300					
	Opening balance June 2023	-	487,300	487,300	487,300	
	Add: Purchases during the year	-	-	-	-	
		-	487,300	487,300	487,300	
	Less: Sales during the year	-	-	-	-	
	Closing Balance 2024	-	487,300	487,300	487,300	
8.07	Group Insurance					
	Opening Balance	-	-	-	-	
	Add: Addition during the Year	2,296,562	-	2,296,562	2,296,562	
	Add: Adjustment during the year	-	-	-	-	
		2,296,562	-	2,296,562	2,296,562	
	Less: Realization during the Year	567,677	-	567,677	567,677	
	Less: Adjustment during the Year	1,728,885	-	1,728,885	1,728,885	
	Closing Balance	-	-	-	-	
9.00	Advance Income Tax					
	Opening Balance	3,639,135	102,965	3,742,100	1,628,842	
	Add: Addition during the Year	3,735,140	-	3,735,140	2,106,242	
	Add: Adjustment during the year	329,487	184,025	513,512	1,743,695	
		7,703,762	286,990	7,990,752	5,478,779	
	Less: Paid during the Year	-	-	-	107,837	
	Less: Adjustment during the Year	3,956,413	102,965	4,059,378	1,628,842	
	Closing Balance	3,747,349	184,025	3,931,374	3,742,100	
10.00	Internal Loan					
	Opening balance June 2023	-	-	-	1,125,000	
	Add: Paid during the year	33,482,837	20451000	53,933,837	-	
	Add: Adjustment during the year	-	-	-	-	
		33,482,837	20451000	53,933,837	1,125,000	
	Less: Realization during the year	33,482,837	20451000	53,933,837	1,125,000	
		-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance 2024	-	-	-	-	
11.00	Loan to Enterprise					
	Opening balance June 2023	-	-	-	1,125,000	
	Add: Paid during the year	-	-	-	-	
	Add: Adjustment during the year	-	-	-	-	
		-	-	-	1,125,000	
	Less: Realization during the year	-	-	-	1,125,000	
		-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance 2024	-	-	-	-	
12.00	Cash And Bank Balance					
	Cash in hand	18,733,170	10,518	18,743,688	10,177,468	
	Cash at Bank	154,163,532	5,846,011	160,009,543	116,367,159	
	Total	172,896,702	5,856,529	178,753,231	126,544,627	
13.00	Members Savings Deposit: General					
	Jagoron	13.01	466,486,454	-	466,486,454	347,144,950
	Agrosor-MDP (General):	13.02	2,269,037	-	2,269,037	8,622,885
	Agrosor	13.03	352,485,786	-	352,485,786	395,850,560
	Buniad	13.04	3,751,425	-	3,751,425	3,340,741
	LIFT Project	13.05	26,465,222	-	26,465,222	27,657,214
	Speical Saving	13.06	-	-	-	-
	ENRICH (IGA)	13.07	30,322,327	-	30,322,327	26,776,444
	Start-up	13.08	501,164	-	501,164	446,685
	Probasi Kallan	13.09	767,626	-	767,626	1,285,420
	Agrosor (SEP)	13.10	5,744,345	-	5,744,345	24,726,791

Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	Agrosor (SEP -2) 13.11	1,116,593	-	1,116,593	1,244,375
	LEPIG 13.12	426,538	-	426,538	415,647
	Member Savings :Agrosor-MDP (AF) 13.13	2,071,518	-	2,071,518	9,778,856
	Member Savings :Agrosor-RAISE 13.14	25,693,934	-	25,693,934	21,990,006
	Member Savings :Agrosor-MFCE 13.15	18,987,571	-	18,987,571	-
	Member Savings :RMTP Special Loan -ME 13.16	3,909,556	-	3,909,556	-
	Fixed Deposited Savings (SMS) 13.17	370,833,500	-	370,833,500	292,273,500
	Closing Balance 2024	1,311,832,596	-	1,311,832,596	1,161,554,074
13.01	Jagoron				
	Opening balance June 2023	347,144,950	-	347,144,950	289,560,962
	Add: Collection during the year	253,748,441	-	253,748,441	225,933,610
	Add: Interest on Savings	21,797,804	-	21,797,804	14,561,270
	Add: Adjustment during the year	89,124,120	-	89,124,120	19,961,825
		711,815,315	-	711,815,315	550,017,667
	Less: Refund during the year	105,321,996	-	105,321,996	83,764,687
	Lees: Adjustment during the year	140,006,865	-	140,006,865	119,108,030
	Closing Balance 2024	466,486,454	-	466,486,454	347,144,950
13.02	Member Savings Agrosor-MDP (General):				
	Opening balance June 2023	8,622,885	-	8,622,885	12,396,515
	Add: Collection during the year	1,046,832	-	1,046,832	2,436,691
	Add: Interest on Savings	130,125	-	130,125	448,695
	Add: Adjustment during the year	10,354	-	10,354	431,725
		9,810,196	-	9,810,196	15,713,626
	Less: Refund during the year	2,657,740	-	2,657,740	258,7540
	Lees: Adjustment during the year	4,883,419	-	4,883,419	450,3201
	Closing Balance 2024	2,269,037	-	2,269,037	8,622,885
13.03	Agrosor				
	Opening balance June 2023	395,850,560	-	395,850,560	321,825,385
	Add: Collection during the year	182,525,099	-	182,525,099	15,695,1761
	Add: Interest on Savings	16,940,796	-	16,940,796	1,772,7773
	Add: Adjustment during the year	54,954,455	-	54,954,455	6,134,2381
		650,270,910	-	650,270,910	557,847,300
	Less: Refund during the year	109,291,566	-	109,291,566	84,705,794
	Lees: Adjustment during the year	188,493,558	-	188,493,558	77,290,946
	Closing Balance 2024	352,485,786	-	352,485,786	395,850,560
13.04	Buniad				
	Opening balance June 2023	3,340,741	-	3,340,741	3,776,706
	Add: Collection during the year	1,846,763	-	1,846,763	2,414,955
	Add: Interest on Savings	184,306	-	184,306	150,699
	Add: Adjustment during the year	1,019,875	-	1,019,875	2,127,23
		6,391,685	-	6,391,685	6,555,083
	Less: Refund during the year	991,964	-	991,964	1,201,925
	Lees: Adjustment during the year	1,648,296	-	1,648,296	2,012,417
	Closing Balance 2024	3,751,425	-	3,751,425	3,340,741
13.05	LIFT Project				
	Opening balance June 2023	27,657,214	-	27,657,214	22,243,140
	Add: Collection during the year	8,557,485	-	8,557,485	9,593,836
	Add: Interest on Savings	1,446,062	-	1,446,062	1,348,068
	Add: Adjustment during the year	3,277,550	-	3,277,550	1,849,208
		40,938,311	-	40,938,311	35,034,252
	Less: Refund during the year	8,573,884	-	8,573,884	6,696,843
	Lees: Adjustment during the year	5,899,205	-	5,899,205	680,195
	Closing Balance 2024	26,465,222	-	26,465,222	27,657,214
13.06	Speical Saving				
	Opening balance June 2023	-	-	-	2,800
	Add: Collection during the year	-	-	-	600
		-	-	-	3,400
	Less: Refund during the year	-	-	-	3,400
	Lees: Adjustment during the year	-	-	-	-
	Closing Balance 2024	-	-	-	-



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
13.07	ENRICH (IGA)				
	Opening balance June 2023				
	Add: Collection during the year	26776444	-	26,776,444	26008595
	Add: Interest on Savings	15934049	-	15,934,049	11683924
	Add: Adjustment during the year	1430814	-	1,430,814	1242606
		1351217	-	1,351,217	749182
		45,492,524	-	45,492,524	39,684,307
	Less: Refund during the year	5263689	-	5,263,689	5911013
	Lees: Adjustment during the year	9906508	-	9,906,508	6996850
	Closing Balance 2024	30,322,327	-	30,322,327	26,776,444
13.08	Member Savings :Start-up				
	Opening balance June 2023	446,685	-	446,685	124,972
	Add: Collection during the year	195,548	-	195,548	159,120
	Add: Interest on Savings	23,378	-	23,378	15,878
	Add: Adjusted during the year	73,500	-	73,500	230,573
		739,111	-	739,111	530,543
	Less: Refund During the year	75,588	-	75,588	28,746
	Less: Adjustment During the year	162,359	-	162,359	55,112
	Closing Balance 2024	501,164	-	501,164	446,685
13.09	Member Savings :Probasl Kallan				
	Opening balance June 2023	1,285,420	-	1,285,420	1,519,964
	Add: Collection during the year	296,858	-	296,858	508,110
	Add: Interest on Savings	42,335	-	42,335	60,067
	Add: Adjusted during the year	-	-	-	449,110
		1,624,613	-	1,624,613	2,537,251
	Less: Refund During the year	557,250	-	557,250	472,368
	Less: Adjustment During the year	299,737	-	299,737	779,463
	Closing Balance 2024	767,626	-	767,626	1,285,420
13.10	Member Savings :Agrosor (SEP):				
	Opening balance June 2023	24,726,791	-	24,726,791	27,149,359
	Add: Collection during the year	4,968,455	-	4,968,455	11,582,325
	Add: Interest on Savings	372,846	-	372,846	1,145,907
	Add: Adjusted during the year	158	-	158	2,083,971
		30,068,250	-	30,068,250	41,961,562
	Less: Refund During the year	4,824,365	-	4,824,365	8,416,933
	Less: Adjustment During the year	19,499,540	-	19,499,540	8,817,838
	Closing Balance 2024	5,744,345	-	5,744,345	24,726,791
13.11	Member Savings :Agrosor (SEP-2):				
	Opening balance June 2023	1,244,375	-	1,244,375	833,028
	Add: Collection during the year	414,612	-	414,612	500,337
	Add: Interest on Savings	64,064	-	64,064	49,761
	Add: Adjusted during the year	90,760	-	90,760	151,522
		1,813,811	-	1,813,811	1,534,648
	Less: Refund During the year	367973	-	367,973	105982
	Less: Adjustment During the year	329245	-	329,245	184291
	Closing Balance 2024	1,116,593	-	1,116,593	1,244,375
13.12	Member Savings :LEPIG:				
	Opening balance June 2023	415647	-	415,647	419242
	Add: Collection during the year	171561	-	171,561	217299
	Add: Interest on Savings	21204	-	21,204	18534
	Add: Adjusted during the year	-	-	-	10130
		608,412	-	608,412	665,205
	Less: Refund During the year	122724	-	122,724	119749
	Less: Adjustment During the year	59150	-	59,150	129809
	Closing Balance 2024	426,538	-	426,538	415,647



Notes	Particulars	30 June 2024			30 June 2023	
		MFP	Development Projects	Total	Total	
13.13	Member Savings :Agrosor-MDP (AF)					
	Opening balance June 2023	9,778,856	-	9,778,856	5,780,882	
	Add: Collection during the year	2,659,737	-	2,659,737	2,543,849	
	Add: Interest on Savings	138,059	-	138,059	457,903	
	Add: Adjusted during the year	995,800	-	995,800	6,697,032	
		13,572,452	-	13,572,452	15,479,666	
	Less: Refund During the year	2524756	-	2,524,756	1493645	
	Less: Adjustment During the year	8976178	-	8,976,178	4207165	
	Closing Balance 2024	2,071,518	-	2,071,518	9,778,856	
13.14	Member Savings :Agrosor-RAISE					
	Opening balance June 2023	21,990,006	-	21,990,006	-	
	Add: Collection during the year	9,298,069	-	9,298,069	3,235,769	
	Add: Interest on Savings	1,283,101	-	1,283,101	1,026,482	
	Add: Adjusted during the year	12,942,261	-	12,942,261	19,349,776	
		45,513,437	-	45,513,437	23,612,027	
	Less: Refund During the year	6089695	-	6,089,695	411,775	
	Less: Adjustment During the year	13729808	-	13,729,808	1,210,246	
	Closing Balance 2024	25,693,934	-	25,693,934	21,990,006	
13.15	Member Savings :Agrosor-MFCE					
	Opening balance June 2023	-	-	-	-	
	Add: Collection during the year	4,298,534	-	4,298,534	-	
	Add: Interest on Savings	771,794	-	771,794	-	
	Add: Adjusted during the year	16,087,738	-	16,087,738	-	
		21,158,066	-	21,158,066	-	
	Less: Refund During the year	781577	-	781,577	-	
	Less: Adjustment During the year	1388918	-	1,388,918	-	
	Closing Balance 2024	18,987,571	-	18,987,571	-	
13.16	Member Savings :RMTP Special Loan -ME					
	Opening balance June 2023	-	-	-	-	
	Add: Collection during the year	1,129,106	-	1,129,106	-	
	Add: Interest on Savings	157,294	-	157,294	-	
	Add: Adjusted during the year	2,814,774	-	2,814,774	-	
		4,101,174	-	4,101,174	-	
	Less: Refund During the year	178000	-	178,000	-	
	Less: Adjustment During the year	13618	-	13,618	-	
	Closing Balance 2024	3,909,556	-	3,909,556	-	
13.17	Fixed Deposited Savings (SMS)					
	Opening balance June 2023	292273500	-	292,273,500	231418300	
	Add: Collection during the year	185825700	-	185,825,700	152172500	
	Add: Adjusted during the year	-	-	-	-	
		478,099,200	-	478,099,200	383,590,800	
	Less: Refund During the year	107265700	-	107,265,700	91317300	
	Less: Adjustment During the year	-	-	-	-	
	Closing Balance 2024	370,833,500	-	370,833,500	292,273,500	
14.00	Members Savings Deposit: Voluntary					
	Jagoron	14.01	136,646,296	-	136,646,296	74,321,656
	Agrosor	14.02	72,903,088	-	72,903,088	69,265,518
	Buniad	14.03	2,718,536	-	2,718,536	1,254,041
	LIFT Project	14.04	9,843,662	-	9,843,662	9,618,677
	ENRICH (IGA)	14.05	6,824,855	-	6,824,855	5,499,659
	Start-Up	14.06	81,536	-	81,536	53,146
	Probasi Kallan	14.07	2,924	-	2,924	2,444
	Agrosor SEP	14.08	1,654,798	-	1,654,798	5,115,736
	Agrosor SEP-2	14.09	38,035	-	38,035	30,822
	Agrosor MDP	14.10	362,256	-	362,256	1,454,329
	Agrosor MDP (AF)	14.11	399,719	-	399,719	1,335,614
	LEPIG	14.12	30,631	-	30,631	35,217
	RAISE	14.13	7,172,998	-	7,172,998	3,620,250
	Member Savings :Agrosor- MFCE (Volunt)	14.14	2,863,205	-	2,863,205	-
	Member Savings :Agrosor- RMTP (Volunt)	14.15	345,893	-	345,893	-
	Closing Balance 2024		241,888,432	-	241,888,432	171,607,109



Notes	Particulars	30 June 2024			30 June 2023
		MRF	Development Projects	Total	Total
14.01	Jagron				
	Opening balance June 2023	74321656	-	74321656	64334543
	Add: Collection during the year	89533800	-	89533800	42498583
	Add: Interest on Savings	5232755	-	5232755	3269269
	Add: Adjustment during the year	22435939	-	22435939	4358321
		191,523,650	-	191,523,650	114,460,716
	Less: Refund during the year	31575831	-	31575831	22161709
	Less: Adjustment during the year	23301523	-	23301523	17977351
	Closing Balance 2024	136,646,296	-	136,646,296	74,321,656
14.02	Agrosor				
	Opening balance June 2023	69265518	-	69,265,518	60816299
	Add: Collection during the year	55794962	-	55,794,962	29815750
	Add: Interest on Savings	2946487	-	2,946,487	3205085
	Add: Adjustment during the year	9741767	-	9,741,767	9125057
		137,748,734	-	137,748,734	102,962,191
	Less: Refund during the year	31110106	-	31,110,106	19774295
	Less: Adjustment during the year	33735540	-	33,735,540	13922378
	Closing Balance 2024	72,903,088	-	72,903,088	69,265,518
14.03	Buniad				
	Opening balance June 2023	1254041	-	1,254,041	1428997
	Add: Collection during the year	1985801	-	1,985,801	729600
	Add: Interest on Savings	110818	-	110,818	58218
	Add: Adjustment during the year	336096	-	336,096	23942
		3,686,756	-	3,686,756	2,240,757
	Less: Refund during the year	467102	-	467,102	446214
	Less: Adjustment during the year	501118	-	501,118	540502
	Closing Balance 2024	2,718,536	-	2,718,536	1,254,041
14.04	LIFT Project				
	Opening balance June 2023	9618677	-	9,618,677	8393756
	Add: Collection during the year	4456499	-	4,456,499	3408627
	Add: Interest on Savings	461038	-	461,038	493511
	Add: Adjustment during the year	1128357	-	1,128,357	1363389
		15,664,571	-	15,664,571	13,659,283
	Less: Refund during the year	3581593	-	3,581,593	3196388
	Less: Adjustment during the year	2239316	-	2,239,316	844218
	Closing Balance 2024	9,843,662	-	9,843,662	9,618,677
14.05	Member Savings :ENRICH (IGA)				
	Opening balance June 2023	5499659	-	5,499,659	6056730
	Add: Collection during the year	3447915	-	3,447,915	2082344
	Add: Interest on Savings	313802	-	313,802	280155
	Add: Adjustment during the year	372225	-	372,225	234065
		9,633,601	-	9,633,601	8,653,294
	Less: Refund during the year	1517034	-	1,517,034	1899370
	Less: Adjustment during the year	1291712	-	1,291,712	1254265
	Closing Balance 2024	6,824,855	-	6,824,855	5,499,659
14.06	Member Savings :Start-Up				
	Opening balance June 2023	53146	-	53,146	2,353
	Add: Collection during the year	20240	-	20,240	28,720
	Add: Interest on Savings	3250	-	3,250	1,916
	Add: Adjustment during the year	10020	-	10,020	20,157
		86,656	-	86,656	53,146
	Less: Refund during the year	1,964.00	-	1,964	-
	Less: Adjustment during the year	3,156.00	-	3,156	-
	Closing Balance 2024	81,536	-	81,536	53,146



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
14.07	Member Savings :Probasi Kallan				
	Opening balance June 2023	2444	-	2,444	8991
	Add: Collection during the year	1650	-	1,650	1210
	Add: Interest on Savings	126	-	126	97
		4,220	-	4,220	10,298
	Less: Refund during the year	-	-	-	6,911
	Lees: Adjustment during the year	1,296	-	1,296	943
	Closing Balance 2024	2,924	-	2,924	2,444
14.08	Member Savings :Agrosor SEP				
	Opening balance June 2023	5,115,736	-	5,115,736	4,003,672
	Add: Collection during the year	2,092,558	-	2,092,558	3,488,884
	Add: Interest on Savings	82,819	-	82,819	192,977
	Add: Adjustment during the year	1,611	-	1,611	240,053
		7,292,724	-	7,292,724	7,925,586
	Less: Refund during the year	1266335	-	1,266,335	1337353
	Lees: Adjustment during the year	4371591	-	4,371,591	1472497
	Closing Balance 2024	1,654,798	-	1,654,798	5,115,736
14.09	Member Savings :Agrosor SEP-2				
	Opening balance June 2023	30822	-	30,822	29709
	Add: Collection during the year	12250	-	12,250	11289
	Add: Interest on Savings	2063	-	2,063	1402
	Add: Adjustment during the year	2987	-	2,987	1948
		48,122	-	48,122	44,348
	Less: Refund during the year	8,472	-	8,472	80
	Lees: Adjustment during the year	1,615	-	1,615	13,446
	Closing Balance 2024	38,035	-	38,035	30,822
14.10	Member Savings :Agrosor MDP				
	Opening balance June 2023	1,454,329	-	1,454,329	2,342,248
	Add: Collection during the year	152,228	-	152,228	321,650
	Add: Interest on Savings	21,288	-	21,288	77,405
	Add: Adjustment during the year	5,624	-	5,624	77,071
		1,633,469	-	1,633,469	2,818,374
	Less: Refund during the year	451,264	-	451,264	515,185
	Lees: Adjustment during the year	819,949	-	819,949	848,860
	Closing Balance 2024	362,256	-	362,256	1,454,329
14.11	Member Savings :Agrosor MDP (AF)				
	Opening balance June 2023	1,335,614	-	1,335,614	1,234,033
	Add: Collection during the year	819,664	-	819,664	372,560
	Add: Interest on Savings	24,027	-	24,027	64,400
	Add: Adjustment during the year	130,390	-	130,390	851,052
		2,309,695	-	2,309,695	2,522,045
	Less: Refund during the year	416,049	-	416,049	459,544
	Lees: Adjustment during the year	1,493,927	-	1,493,927	726,887
	Closing Balance 2024	399,719	-	399,719	1,335,614
14.12	Member Savings :LEPIG				
	Opening balance June 2023	35217	-	35,217	33329
	Add: Collection during the year	18330	-	18,330	20260
	Add: Interest on Savings	1941	-	1,941	1416
	Add: Adjustment during the year	-	-	-	50
		55,488	-	55,488	55,055
	Less: Refund during the year	22120	-	22,120	17819
	Lees: Adjustment during the year	2737	-	2,737	2019
	Closing Balance 2024	30,631	-	30,631	35,217
14.13	Member Savings :RAISE				
	Opening balance June 2023	3,620,250.00	-	3,620,250	-
	Add: Collection during the year	5169916	-	5,169,916	509,921
	Add: Interest on Savings	219763	-	219,763	185,041
	Add: Adjustment during the year	2047832	-	2,047,832	3,175,284
		11,057,761	-	11,057,761	3,870,246



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	Less: Refund during the year	1610058	-	1,610,058	104,597
	Lees: Adjustment during the year	2274705	-	2,274,705	145,399
	Closing Balance 2024	7,172,998	-	7,172,998	3,620,250
14.14	Member Savings :Agrosor- MFCE (Voluntary)				
	Opening balance June 2023	-	-	-	-
	Add: Collection during the year	1048636	-	1,048,636	-
	Add: Interest on Savings	123767	-	123,767	-
	Add: Adjustment during the year	2078231	-	2,078,231	-
		3,250,634	-	3,250,634	-
	Less: Refund during the year	168022	-	168,022	-
	Lees: Adjustment during the year	219407	-	219,407	-
	Closing Balance 2024	2,863,205	-	2,863,205	-
14.15	Member Savings :Agrosor- RMTP (Voluntary)				
	Opening balance June 2023	-	-	-	-
	Add: Collection during the year	107600	-	107,600	-
	Add: Interest on Savings	7105	-	7,105	-
	Add: Adjustment during the year	245765	-	245,765	-
		360,470	-	360,470	-
	Less: Refund during the year	5000	-	5,000	-
	Lees: Adjustment during the year	9577	-	9,577	-
	Closing Balance 2024	345,893	-	345,893	-
15.00	Loan Loss Provision (LLP):				
	Opening balance June 2023	171,714,754	-	171,714,754	160,528,056
	Add: Provision made during the year	94,191,668	-	94,191,668	106,705,226
	Add: Adjustment during the year	-	-	-	-
	Add: Interest received during the year	-	-	-	-
		265,906,422	-	265,906,422	267,233,282
	Less: Adjustment during the year	-	-	-	-
	Less: Write off during the year	-	-	-	95,518,528
	Closing Balance 2024	265,906,422	-	265,906,422	171,714,754
16.00	Un-Earned Premium Micro & Livestock insurance				
	Opening balance June 2023	88051251	-	88,051,251	72,568,450
	Add: Collection during the year	57548310	-	57,548,310	50986867
	Add: Adjustment during the year	-	-	-	-
		145,599,561	-	145,599,561	123,555,317
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the year	35,868,200	-	35,868,200	35,504,066
	Closing Balance 2024	109,731,361	-	109,731,361	88,051,251
17.00	Provisions for Interest on SMS				
	Opening balance June 2023	27,137,770	-	27,137,770	21,925,095
	Add: Interest Savings during the year	86,450,420	-	86,450,420	66,107,522
	Add: Adjustment during the year	-	-	-	-
		113,588,190	-	113,588,190	88,032,617
	Less: Payment during the year	13,279,538	-	13,279,538	-
	Less: Adjustment during the year	66,169,752	-	66,169,752	60,894,847
	Closing Balance 2024	34,138,900	-	34,138,900	27,137,770
18.00	Provision for Expenses:				
	Opening balance June 2023	601,948	-	601,948	601,299
	Add: Provision made during the year	-	-	-	-
	Add: Adjustment during the year	3,090,962	-	3,090,962	1,127,620
		3,692,910	-	3,692,910	1,728,919
	Less: refund during the year	730,673	-	730,673	963,927
	Less: Adjustment during the year	124,784	-	124,784	163,044
	Closing Balance 2024	2,837,453	-	2,837,453	601,948



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
19.00	Others Payable A/C				
	Receivable Accounts 19.01	-	-	-	-
	Fund from Low cost housing project 19.02	-	322,540	322,540	356,540
	Payable -Provident Fund 19.03	-	-	-	83,024
	Payable -Welfare Fund 19.04	-	-	-	-
	Insurance SMS: 19.05	-	-	-	-
	Vat & Tax 19.06	-	-	-	-
	Gratuity Fund 19.07	-	-	-	-
	Ecological-PACE Project Fund 19.08	-	-	-	-
	SEP Project Fund 19.09	-	-	-	-
	SEP -2 Project Fund 19.10	-	-	-	-
	SENRICH-GOB Project Fund 19.11	-	-	-	-
	PACE Project Fund 19.12	-	-	-	-
	RAISE Project 19.13	-	-	-	-
	WASH Project Fund 19.14	8,063,500	-	8,063,500	5,150,000
	Cultural & Sports Project 19.15	-	-	-	-
	E-Commerce Project 19.16	-	-	-	2,500,000
	RMTP Poultry Project 19.17	10,000,000	-	10,000,000	6,800,000
	RMTP Fishery Project 19.18	9,500,000	-	9,500,000	5,000,000
	Au & Lu Project 19.19	-	-	-	-
	SDS Contribution 19.20	-	1,506,306	1,506,306	1,506,306
	Donar Fund Liabilities 19.21	-	3,442,035	3,442,035	-
	Provision for Income Tax 19.22	3,838,503	249,642	4,088,145	3,078,256
	Total	31,402,003	5,520,523	36,922,526	24,474,126
19.01	Reserve Accounts				
	Opening balance June 2023	-	356,540	356,540	322,540
	Add : Received During the year	-	-	-	34,000
		-	356,540	356,540	356,540
	Less : Refund During the year	-	34,000	34,000	-
	Less : Adjustment During the year	-	-	-	-
	Closing Balance 2024	-	322,540	322,540	356,540
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	-	83,024	83,024	-
	Closing Balance 2024	-	-	-	83,024
19.03	Payable -Provident Fund				
	Opening balance June 2023	-	-	-	-
	Add: Collection during the year	23,946,978	-	23,946,978	17,458,546
	Add: Loan recived with uring the year	-	-	-	-
		23,946,978	-	23,946,978	17,458,546
	Less: Refund during the year	23,946,978	-	23,946,978	17,458,546
	Closing Balance 2024	-	-	-	-
19.04	Payable -Welfare Fund				
	Opening balance June 2023	-	-	-	-
	Add: Collection during the year	17,114,985	-	17,114,985	19,281,900
	Add: Loan recived with during the year	-	-	-	-
		17,114,985	-	17,114,985	19,281,900
	Less: Refund during the year	17,114,985	-	17,114,985	19,281,900
	Closing Balance 2024	-	-	-	-
19.05	Insurance SMS:				
	Opening balance June 2023	-	-	-	-
	Add: Received during the year	-	-	-	37,408
		-	-	-	37,408
	Less: Adjustment during the year	-	-	-	37,408
	Closing Balance 2024	-	-	-	-



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
19.06	Vat & Tax				
	Opening balance June 2023	-	-	-	-
	Add: Received during the year	7,182,284	-	7,182,284	6,774,170
	Add: Adjustment during the year	-	-	-	118,802
		7,182,284	-	7,182,284	6,892,972
	Less: Refund during the year	7,182,284	-	7,182,284	6,892,972
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2024	-	-	-	-
19.07	Gratuity Fund				
	Opening balance June 2023	-	-	-	30,588,684
	Add: received during the year	14,730,601	-	14,730,601	-
	Add: Adjustment during the year	-	-	-	-
		14,730,601	-	14,730,601	30,588,684
	Less: refund during the year	14,730,601	-	14,730,601	30,588,684
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2024	-	-	-	-
19.08	Ecological-PACE Project Fund				
	Opening balance June 2023	-	-	-	3,600,000
	Add: Received during the year	6,288,230	-	6,288,230	5,525,867
	Add: Adjustment during the year	-	-	-	-
		6,288,230	-	6,288,230	9,125,867
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the year	6,288,230	-	6,288,230	9,125,867
	Closing Balance 2024	-	-	-	-
19.09	SEP Project Fund				
	Opening balance June 2023	-	-	-	3,800,000
	Add: received during the year	6,573,700	-	6,573,700	4,652,421
	Add: Adjustment during the year	-	-	-	-
		6,573,700	-	6,573,700	8,452,421
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	6,573,700	-	6,573,700	8,452,421
	Closing Balance 2024	-	-	-	-
19.10	SEP-2 Project Fund				
	Opening balance June 2023	-	-	-	1,800,000
	Add: received during the year	5,408,697	-	5,408,697	-
	Add: Adjustment during the year	-	-	-	-
		5,408,697	-	5,408,697	1,800,000
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	5,408,697	-	5,408,697	1,800,000
	Closing Balance 2024	-	-	-	-
19.11	ENRICH-GOB Project Fund				
	Opening balance June 2023	-	-	-	-
	Add: received during the year	4,062,082	-	4,062,082	11,162,865
	Add: Adjustment during the year	-	-	-	-
		4,062,082	-	4,062,082	11,162,865
	Less: refund during the year	-	-	-	11,162,865
	Less: Adjustment during the year	4,062,082	-	4,062,082	-
	Closing Balance 2024	-	-	-	-
19.12	PACE Project Fund				
	Opening balance June 2023	-	-	-	3,200,000
	Add: received during the year	1,955,088	-	1,955,088	-
	Add: Adjustment during the year	-	-	-	-
		1,955,088	-	1,955,088	3,200,000
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	1,955,088	-	1,955,088	3,200,000
	Closing Balance 2024	-	-	-	-



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
19.13 RAISE Project					
	Opening balance June 2023	-	-	-	-
	Add: received during the year	9,661,430	-	9,661,430	-
	Add: Adjustment during the year	-	-	-	-
		9,661,430	-	9,661,430	-
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2024	9,661,430	-	9,661,430	-
19.14 WASH Project Fund					
	Opening balance June 2023	5,150,000	-	5,150,000	1,500,000
	Add: received during the year	7,830,203	-	7,830,203	4,925,000
	Add: Adjustment during the year	-	-	-	-
		12,980,203	-	12,980,203	6,425,000
	Less: refund during the year	30,203	-	30,203	-
	Less: Adjustment during the year	4,886,500	-	4,886,500	1,275,000
	Closing Balance 2024	8,063,500	-	8,063,500	5,150,000
19.15 Cultural & Sports Project					
	Opening balance June 2023	-	-	-	-
	Add: received during the year	-	-	-	119,818
	Add: Adjustment during the year	-	-	-	-
		-	-	-	119,818
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2024	-	-	-	119,818
19.16 E-Commerce Project					
	Opening balance June 2023	2,500,000	-	2,500,000	-
	Add: received during the year	2,493,230	-	2,493,230	2,500,000
	Add: Adjustment during the year	-	-	-	-
		4,993,230	-	4,993,230	2,500,000
	Less: refund during the year	3,282,698	-	3,282,698	-
	Less: Adjustment during the year	1,710,532	-	1,710,532	-
	Closing Balance 2024	-	-	-	2,500,000
19.17 RMTP Poultry Project					
	Opening balance June 2023	6,800,000	-	6,800,000	-
	Add: received during the year	6,701,096	-	6,701,096	8,567,863
	Add: Adjustment during the year	-	-	-	-
		13,501,096	-	13,501,096	8,567,863
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	3,501,096	-	3,501,096	1,767,863
	Closing Balance 2024	10,000,000	-	10,000,000	6,800,000
19.18 RMTP Fishery Project					
	Opening balance June 2023	5,000,000	-	5,000,000	-
	Add: received during the year	8,596,541	-	8,596,541	5,000,000
	Add: Adjustment during the year	-	-	-	-
		13,596,541	-	13,596,541	5,000,000
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	4,096,541	-	4,096,541	-
	Closing Balance 2024	9,500,000	-	9,500,000	5,000,000
19.19 Au & Lu Project					
	Opening balance June 2023	-	-	-	-
	Add: received during the year	5,594,335	-	5,594,335	1,457,610
	Add: Adjustment during the year	-	-	-	-
		5,594,335	-	5,594,335	1,457,610
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	5,594,335	-	5,594,335	1,457,610
	Closing Balance 2024	-	-	-	-



Notes	Particulars	30 June 2024			30 June 2023	
		MFP	Development Projects	Total	Total	
19.20	SDS Contribution					
	Opening balance June 2023	-	1,506,306	1,506,306	2,358,455	
	Add: received during the year	-	-	-	-	
	Add: Adjustment during the year	-	-	-	-	
	Less: refund during the year	-	1,506,306	1,506,306	2,358,455	
	Less: Adjustment during the year	-	-	-	852,149	
	Closing Balance 2024	-	1,506,306	1,506,306	1,506,306	
19.21	Donor Fund Liabilities					
	Opening balance June 2023	-	-	-	2,358,455	
	Add: received during the year	-	3,442,035	3,442,035	-	
	Add: Adjustment during the year	-	-	-	-	
	Less: refund during the year	-	3,442,035	3,442,035	2,358,455	
	Less: Adjustment during the year	-	-	-	852,149	
	Closing Balance 2024	-	3,442,035	3,442,035	1,506,306	
19.22	Provision for Income Tax					
	Opening balance	2,529,854	548,402	3,078,256	1,696,466	
	Add: Provision made during the year	3,838,503	249,642	4,088,145	3,078,256	
	Add: Adjustment during the year	-	-	-	-	
	Less: Refund during the year	6,368,357	798,044	7,166,401	4,774,722	
	Less: Adjustment during the year	-	445,437	445,437	-	
	Less: Adjustment during the year	2,529,854	102,965	2,632,819	1,696,466	
	Closing balance	3,838,503	249,642	4,088,145	3,078,256	
20.00	Loan from PKSF					
	Jagron	20.01	257,000,000	-	257,000,000	189,500,000
	Agrosar	20.02	304,700,000	-	304,700,000	213,500,000
	Agrosor-MDP	20.03	9,000,000	-	9,000,000	29,800,000
	Agrosar - MDP (AF)	20.04	40,000,000	-	40,000,000	92,000,000
	LICHSP Abason	20.05	83,531,826	-	83,531,826	114,440,914
	Buniad	20.06	14,166,657	-	14,166,657	14,166,657
	KGF (Sufalon)	20.07	-	-	-	-
	Sufalon	20.08	-	-	-	-
	ENRICH (IGA)	20.09	89500000	-	89,500,000	80,000,000
	ENRICH (LI)	20.10	812,500	-	812,500	562,500
	ENRICH (AC)	20.11	1,816,666	-	1,816,666	1,499,994
	LIFT Project	20.12	-	-	-	13,333,333
	Goat Rearing	20.13	11,250,000	-	11,250,000	18,750,000
	RMTP Special Loan -ME	20.14	36,000,000	-	36,000,000	-
	LIFT Tarki Rearing	20.15	-	-	-	-
	LIFT -Tarky Rearing (ID)	20.16	-	-	-	-
	Agroshor SEP	20.17	-	-	-	8,000,000
	Agroshor SEP- CSL	20.18	7,888,800	-	7,888,800	4,747,200
	Agroshor SEP-2	20.19	4,000,000	-	4,000,000	10,000,000
	Agroshor SEP 2- CSL	20.20	1,000,000	-	1,000,000	2,000,000
	Agrosor-RMSF	20.21	-	-	-	5,000,000
	Agrosor-RAISE	20.22	255,850,000	-	255,850,000	202,500,000
	Abason	20.23	322,727,283	-	322,727,283	249,090,919
	LRL	20.24	-	-	-	28,000,000
	LRL-2	20.25	30,000,000	-	30,000,000	70,000,000
	LEPIG	20.26	-	-	-	750,000
	Household Water	20.27	2,999,999	-	2,999,999	1,750,001
	Household Sanitaitaion	20.28	86,666,667	-	86,666,667	37,499,999
	Agroshor MFCE	20.29	136000000	-	136,000,000	70,000,000
	Start-up	20.30	3,000,000	-	3,000,000	5,000,000
	Special Loan Leasing-ME	20.31	3,000,000	-	3,000,000	5,000,000
	Total		1,700,910,398	-	1,700,910,398	1,466,891,517
	Less: Transferred to Current Liabilities		663,871,655	-	663,871,655	597,754,581
	Total		1,037,038,743	-	1,037,038,743	869,136,936



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
20.01	Jagoron				
	Opening balance June 2023	189,500,000	-	189,500,000	183,500,000
	Add: Received during the year	180,000,000	-	180,000,000	110,000,000
		369,500,000	-	369,500,000	293,500,000
	Less: Refund during the year	112,500,000	-	112,500,000	104,000,000
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2024	257,000,000	-	257,000,000	189,500,000
20.02	Agrosar				
	Opening balance June 2023	213,500,000	-	213,500,000	199,000,000
	Add: Received during the year	210,000,000	-	210,000,000	119,500,000
	Add : Adjustment during the year	-	-	-	-
		423,500,000	-	423,500,000	318,500,000
	Less: Refund during the year	118,800,000	-	118,800,000	105,000,000
	Closing Balance 2024	304,700,000	-	304,700,000	213,500,000
20.03	Agrosor-MDP				
	Opening balance June 2023	29,800,000	-	29,800,000	69,200,000
	Add: Received during the year	-	-	-	-
		29,800,000	-	29,800,000	69,200,000
	Less: Refund during the year	20,800,000	-	20,800,000	39,400,000
	Closing Balance 2024	9,000,000	-	9,000,000	29,800,000
20.04	Agrosar - MDP (AF)				
	Opening balance June 2023	92,000,000	-	92,000,000	40,000,000
	Add: Received during the year	-	-	-	80,000,000
	Add : Adjustment during the year	-	-	-	-
		92,000,000	-	92,000,000	120,000,000
	Less: Refund during the year	52,000,000	-	52,000,000	28,000,000
	Closing Balance 2024	40,000,000	-	40,000,000	92,000,000
20.05	LICHSP Abason				
	Opening balance June 2023	114,440,914	-	114,440,914	145,350,001
	Add: Received during the year	-	-	-	-
	Add: Adjustment with ME	-	-	-	-
		114,440,914	-	114,440,914	145,350,001
	Less: Refund during the year	30,909,088	-	30,909,088	30,909,087
	Closing Balance 2024	83,531,826	-	83,531,826	114,440,914
20.06	Buniad				
	Opening balance June 2023	14,166,657	-	14,166,657	10,833,323
	Add: Received during the year	10,000,000	-	10,000,000	10,000,000
		24,166,657	-	24,166,657	20,833,323
	Less: Refund during the year	10,000,000	-	10,000,000	6,666,666
	Closing Balance 2024	14,166,657	-	14,166,657	14,166,657
20.07	KGF (Sufalon)				
	Opening balance June 2023	-	-	-	30,000,000
	Add: Received during the year	80,000,000	-	80,000,000	70,000,000
		80,000,000	-	80,000,000	100,000,000
	Less: Refund during the year	80,000,000	-	80,000,000	100,000,000
	Closing Balance 2024	-	-	-	-
20.08	Sufalon				
	Opening balance June 2023	-	-	-	60,000,000
	Add: Received during the year	40,000,000	-	40,000,000	90,000,000
		40,000,000	-	40,000,000	150,000,000
	Less: Refund during the year	40,000,000	-	40,000,000	150,000,000
	Closing Balance 2024	-	-	-	-
20.09	ENRICH (IGA)				
	Opening balance June 2023	80,000,000	-	80,000,000	77,500,000
	Add: Received during the year	50,000,000	-	50,000,000	40,000,000
		130,000,000	-	130,000,000	117,500,000
	Less: Refund during the year	40,500,000	-	40,500,000	37,500,000
	Closing Balance 2024	89,500,000	-	89,500,000	80,000,000

Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
20.10	ENRICH (LI)				
	Opening balance June 2023	562,500	-	562,500	562,500
	Add: Received during the year	500,000	-	500,000	500,000
		1,062,500	-	1,062,500	1,062,500
	Less: Refund during the year	250,000	-	250,000	500,000
	Closing Balance 2024	812,500	-	812,500	562,500
20.11	ENRICH (AC)				
	Opening balance June 2023	1,499,994	-	1,499,994	933,330
	Add: Received during the year	1,000,000	-	1,000,000	1,000,000
		2,499,994	-	2,499,994	1,933,330
	Less: Refund during the year	683,328	-	683,328	433,336
	Closing Balance 2024	1,816,666	-	1,816,666	1,499,994
20.12	LIFT Project				
	Opening balance June 2023	13,333,333	-	13,333,333	20,000,000
	Less: Refund during the year	13,333,333	-	13,333,333	666,667
	Closing Balance 2024	-	-	-	13,333,333
20.13	LIFT -Goat Rearing				
	Opening balance June 2023	18,750,000	-	18,750,000	23,073,125
	Add: Received during the year	-	-	-	-
		18,750,000	-	18,750,000	23,073,125
	Less: Refund during the year	7,500,000	-	7,500,000	4,323,125
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2024	11,250,000	-	11,250,000	18,750,000
20.14	RMTP Special Loan -ME				
	Opening balance June 2023	-	-	-	-
	Add: Received during the year	40,000,000	-	40,000,000	-
		40,000,000	-	40,000,000	-
	Less: Refund during the year	4,000,000	-	4,000,000	-
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2024	36,000,000	-	36,000,000	-
20.15	LIFT Tarki Rearing				
	Opening balance June 2023	-	-	-	990,000
	Add: Received during the year	-	-	-	-
		-	-	-	990,000
	Less: Refund during the year	-	-	-	990,000
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2024	-	-	-	-
20.16	LIFT -Tarky Rearing (ID)				
	Opening balance June 2023	-	-	-	543,333
	Add: Received during the year	-	-	-	-
		-	-	-	543,333
	Less: Refund during the year	-	-	-	543,333
	Closing Balance 2024	-	-	-	-
20.17	Agroshor SEP				
	Opening balance June 2023	8,000,000	-	8,000,000	36,000,000
	Add: Received during the year	-	-	-	-
		8,000,000	-	8,000,000	36,000,000
	Less: Refund during the year	8,000,000	-	8,000,000	28,000,000
	Closing Balance 2024	-	-	-	8,000,000
20.18	Agroshor SEP- CSL				
	Opening balance June 2023	4,747,200	-	4,747,200	7,996,000
	Add: Received during the year	6,000,000	-	6,000,000	-
		10,747,200	-	10,747,200	7,996,000
	Less: Refund during the year	2,858,400	-	2,858,400	3,248,800
	Closing Balance 2024	7,888,800	-	7,888,800	4,747,200

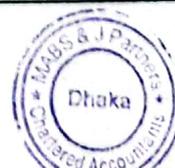


Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
20.19	Agroshor SEP-2				
	Opening balance June 2023				
	Add: Received during the year	10,000,000	-	10,000,000	16,000,000
		-	-	-	-
	Less: Refund during the year	10,000,000	-	10,000,000	16,000,000
	Closing Balance 2024	6,000,000	-	6,000,000	6,000,000
		4,000,000	-	4,000,000	10,000,000
20.20	Agroshor SEP 2- CSL				
	Opening balance June 2023				
	Add: Received during the year	2,000,000	-	2,000,000	2,500,000
		-	-	-	-
	Less: Refund during the year	2,000,000	-	2,000,000	2,500,000
	Closing Balance 2024	1,000,000	-	1,000,000	500,000
		1,000,000	-	1,000,000	2,000,000
20.21	Agrosor-RMSF				
	Opening balance June 2023				
	Add: Received during the year	5,000,000	-	5,000,000	7,500,000
		-	-	-	-
	Less: Refund during the year	5,000,000	-	5,000,000	7,500,000
	Closing Balance 2024	5,000,000	-	5,000,000	2,500,000
		-	-	-	5,000,000
20.22	Agrosor-RAISE				
	Opening balance June 2023				
	Add: Received during the year	202,500,000	-	202,500,000	40,000,000
		124,500,000	-	124,500,000	170,500,000
		327,000,000	-	327,000,000	210,500,000
	Less: Refund during the year	71,150,000	-	71,150,000	8,000,000
	Closing Balance 2024	255,850,000	-	255,850,000	202,500,000
20.23	Abason				
	Opening balance June 2023				
	Add: Received during the year	249,090,919	-	249,090,919	117,272,733
		120,000,000	-	120,000,000	150,000,000
		369,090,919	-	369,090,919	267,272,733
	Less: Refund during the year	46,363,636	-	46,363,636	18,181,814
	Closing Balance 2024	322,727,283	-	322,727,283	249,090,919
20.24	LRL				
	Opening balance June 2023				
	Add: Received during the year	28,000,000	-	28,000,000	68,000,000
		-	-	-	-
	Less: Refund during the year	28,000,000	-	28,000,000	68,000,000
	Closing Balance 2024	28,000,000	-	28,000,000	40,000,000
		-	-	-	28,000,000
20.25	LRL-2				
	Opening balance June 2023				
	Add: Received during the year	70,000,000	-	70,000,000	-
		-	-	-	100,000,000
		70,000,000	-	70,000,000	100,000,000
	Less: Refund during the year	40,000,000	-	40,000,000	30,000,000
	Closing Balance 2024	30,000,000	-	30,000,000	70,000,000
20.26	LEPIG				
	Opening balance June 2023				
	Add: Received during the year	750,000	-	750,000	3,250,000
		-	-	-	-
	Less: Refund during the year	750,000	-	750,000	3,250,000
	Closing Balance 2024	750,000	-	750,000	2,500,000
		-	-	-	750,000
20.27	Household Water				
	Opening balance June 2023				
	Add: Received during the year	1,750,001	-	1,750,001	500,000
		2,000,000	-	2,000,000	1,500,000
		3,750,001	-	3,750,001	2,000,000
	Less: Refund during the year	750,002	-	750,002	249,999
	Closing Balance 2024	2,999,999	-	2,999,999	1,750,001

Notes	Particulars	30 June 2024			30 June 2023	
		MFP	Development Projects	Total	Total	
20.28	Household Sanitaitaion					
	Opening balance June 2023	37,499,999	-	37,499,999	10,000,000	
	Add: Received during the year	65,000,000	-	65,000,000	32,500,000	
		102,499,999	-	102,499,999	42,500,000	
	Less: Refund during the year	15,833,332	-	15,833,332	5,000,001	
	Closing Balance 2024	86,666,667	-	86,666,667	37,499,999	
20.29	Agroshor MFCE					
	Opening balance June 2023	70,000,000	-	70,000,000	70,000,000	
	Add: Received during the year	80,000,000	-	80,000,000	-	
		150,000,000	-	150,000,000	70,000,000	
	Less: Refund during the year	14,000,000	-	14,000,000	-	
	Closing Balance 2024	136,000,000	-	136,000,000	70,000,000	
20.30	Start-up					
	Opening balance June 2023	5,000,000	-	5,000,000	5,000,000	
	Add: Received during the year	-	-	-	-	
		5,000,000	-	5,000,000	5,000,000	
	Less: Refund during the year	2,000,000	-	2,000,000	-	
	Closing Balance 2024	3,000,000	-	3,000,000	5,000,000	
20.31	Special Loan Leasing-ME					
	Opening balance June 2023	5,000,000	-	5,000,000	5,000,000	
	Add: Received during the year	-	-	-	-	
		5,000,000	-	5,000,000	5,000,000	
	Less: Refund during the year	2,000,000	-	2,000,000	-	
	Closing Balance 2024	3,000,000	-	3,000,000	5,000,000	
21.00	Commercial loan					
	Exim Bank	20.01	255,128,400	-	255,128,400	269,863,938
	Exim Bank -BB-RSL (Prodona loan)	21.02	-	-	-	120,952,729
	Brac Bank	21.03	187,443,647	-	187,443,647	107,010,400
	Southeast Bank	21.04	-	-	-	40,000,000
	Mutual Trast Bank	21.05	103,857,781	-	103,857,781	53,922,968
	IPDC Bank	21.06	60,000,000	-	60,000,000	18,820,590
	South Bangla Bank.	21.07	22,170,438	-	22,170,438	38,722,408
	NRBC Bank.	21.08	-	-	-	-
	Housing (IHS)	21.07	-	-	-	-
	Gratuty Fund	21.08	-	-	-	66,000,000
	Provident Fund	21.09	-	-	-	85,200,000
	Welfare Fund- Loan	21.10	-	-	-	-
	Total		628,600,266	-	628,600,266	800,493,033
	Less: Transferred to Current Liabilities		289,533,422	-	289,533,422	668,376,435
	Total		339,066,844	-	339,066,844	132,116,598
20.01	Exim Bank					
	Opening balance June 2023		269,863,938	-	269,863,938	180,000,000
	Add: Received during the year		605,000,000	-	605,000,000	403,100,000
			874,863,938	-	874,863,938	583,100,000
	Less: Refund during the year		599,804,880	-	599,804,880	313,236,062
	Less : Adjustment during the year		19,930,658	-	19,930,658	-
	Closing Balance 2024		255,128,400	-	255,128,400	269,863,938
21.02	Exim Bank -BB-RSL (Prodona loan)					
	Opening balance June 2023		120,952,729	-	120,952,729	146,502,667
	Add: Received during the year		-	-	-	170,000,000
	Add : Adjustment during the year		24,290,180	-	24,290,180	-
			145,242,909	-	145,242,909	316,502,667
	Less: Refund during the year		145,242,909	-	145,242,909	195,549,938
	Closing Balance 2024		-	-	-	120,952,729



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
21.03	Brac Bank				
	Opening balance June 2023	107,010,400	-	107,010,400	170,484,884
	Add: Received during the year	150,000,000	-	150,000,000	38,000,000
		257,010,400	-	257,010,400	208,484,884
	Less: Refund during the year	69,393,216	-	69,393,216	101,474,484
	Less: Adjustment during the year	173,537	-	173,537	-
	Closing Balance 2024	187,443,647	-	187,443,647	107,010,400
21.04	Southeast Bank				
	Opening balance June 2023	40,000,000	-	40,000,000	30,000,000
	Add: Received during the year	-	-	-	40,000,000
		40,000,000	-	40,000,000	70,000,000
	Less: Refund during the year	40,000,000	-	40,000,000	30,000,000
	Closing Balance 2024	-	-	-	40,000,000
21.05	Mutual Trast Bank				
	Opening balance June 2023	53,922,968	-	53,922,968	150,000,000
	Add: Received during the year	120,000,000	-	120,000,000	32,385,000
	Add: Adjustment during the year	595,312	-	595,312	-
		174,518,280	-	174,518,280	182,385,000
	Less: Refund during the year	70,660,499	-	70,660,499	128,462,032
	Closing Balance 2024	103,857,781	-	103,857,781	53,922,968
21.06	IPDC Bank				
	Opening balance June 2023	18,820,590	-	18,820,590	50,000,000
	Add: Received during the year	60,000,000	-	60,000,000	-
	Add: Adjustment during the year	250,272	-	250,272	-
		79,070,862	-	79,070,862	50,000,000
	Less: Refund during the year	19,070,862	-	19,070,862	31,179,410
	Closing Balance 2024	60,000,000	-	60,000,000	18,820,590
21.07	South Bangla Bank.				
	Opening balance June 2023	38,722,408	-	38,722,408	-
	Add: Received during the year	-	-	-	50,000,000
		38,722,408	-	38,722,408	50,000,000
	Less: Refund during the year	16,385,568	-	16,385,568	11,277,592
	Less: Adjustment during the year	166,402	-	166,402	-
	Closing Balance 2024	22,170,438	-	22,170,438	38,722,408
21.08	NRBC Bank.				
	Opening balance June 2023	-	-	-	-
	Add: Received during the year	-	-	-	16,200,000
		-	-	-	16,200,000
	Less: Refund during the year	-	-	-	16,200,000
	Closing Balance 2024	-	-	-	-
21.07	Housing Project				
	Opening balance June 2023	-	-	-	19,847,484
	Add: Received during the year	-	-	-	-
		-	-	-	19,847,484
	Less: Refund during the year	-	-	-	7,279,659
	Less: Adjustment during the year	-	-	-	12,567,825
	Closing Balance 2024	-	-	-	-
21.08	Gratuty Fund				
	Opening balance June 2023	66,000,000	-	66,000,000	66,000,000
	Add: Received during the year	95,000,000	-	95,000,000	95,000,000
		161,000,000	-	161,000,000	161,000,000
	Less: Refund during the year	161,000,000	-	161,000,000	273,800,000
	Closing Balance 2024	-	-	-	(112,800,000)
21.09	Provident Fund				
	Opening balance June 2023	85,200,000	-	85,200,000	80,200,000
	Add: Received during the year	35,000,000	-	35,000,000	52,600,000
		120,200,000	-	120,200,000	132,800,000
	Less: Refund during the year	120,200,000	-	120,200,000	47,600,000
	Closing Balance 2024	-	-	-	85,200,000



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
21.10 Welfare Fund- Loan					
	Opening balance June 2023	-	-	-	-
	Add: Received during the year	5,000,000	-	5,000,000	16,200,000
		<u>5,000,000</u>	<u>-</u>	<u>5,000,000</u>	<u>16,200,000</u>
	Less: Refund during the year	5,000,000	-	5,000,000	16,200,000
	Closing Balance 2024	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
22.00 Internal Loan					
	Opening balance June 2023	-	-	-	1,705,000
	Add: Received during the year	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>1,705,000</u>
	Less: Paid during the year	-	-	-	1,705,000
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2024	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
23.00 Fund Retained Surplus:					
	Opening balance June 2023	910,228,178	14,913,439	925,141,617	686,555,123
	Add: Surplus for the year	277,001,414	3,124,857	280,126,271	264,019,372
	Add : Adjustment during the year	-	-	-	848,182
		<u>1,187,229,592</u>	<u>18,038,296</u>	<u>1,205,267,888</u>	<u>951,422,677</u>
	Less: Adjustment for Current year Reserve	27,700,141	-	27,700,141	26,257,358
	Less: Adjustment Recivabel on FDR	-	-	-	23,702
	Less: Under provision of tax for prior year	844,747	-	844,747	-
	Closing Balance 2024	<u>1,158,684,704</u>	<u>18,038,296</u>	<u>1,176,723,000</u>	<u>925,141,617</u>
24.00 Reserve fund					
	Opening balance June 2023	101,136,464	-	101,136,464	74,850,332
	Add: Adjustment for Current year reserve	27,700,141	-	27,700,141	26,257,358
	Add : Adjustment during the year	-	-	-	31,407
		<u>128,836,605</u>	<u>-</u>	<u>128,836,605</u>	<u>101,139,097</u>
	Less: Adjustment during the year	-	-	-	2,633
	Closing Balance 2024	<u>128,836,605</u>	<u>-</u>	<u>128,836,605</u>	<u>101,136,464</u>
25.00 Service Charge Received:					
	Jagoron	300,136,950	-	300,136,950	216017886
	Agrosor-MDP	4,314,549	-	4,314,549	10122708
	Agrosor	464,686,568	-	464,686,568	404567689
	Buniad	1,060,119	-	1,060,119	1024798
	Agrosor-SEP	16,619,953	-	16,619,953	26648943
	Agrosor-SEP-2	1,919,654	-	1,919,654	1557210
	Agrosor-SEP-GSL	103,901	-	103,901	281765
	Agrosor-SEP2-GSL	100,856	-	100,856	34792
	Sufalon	83,745,459	-	83,745,459	86385820
	ENRICH (IGA)	22,570,591	-	22,570,591	19558696
	ENRICH (AC)	741,015	-	741,015	603666
	ENRICH (LJ)	71,533	-	71,533	69410
	KGF(Sufalon)	16,809,979	-	16,809,979	23267449
	LIFT	20,024,756	-	20,024,756	15950553
	SAHOS	-	-	-	508
	Start-up	641,948	-	641,948	248508
	LIFT-Goat rearing	3,495,656	-	3,495,656	2797909
	Agrosor-MDP-AF	3,427,272	-	3,427,272	6760689
	LRL-2	1,774,595	-	1,774,595	2977011
	LICHSP-RMSF	20,737	-	20,737	334088
	Abason	27,507,251	-	27,507,251	12151687
	LICHSP-Abason	5,476,402	-	5,476,402	11206314
	LEPIG Loan	352,322	-	352,322	430502
	LRL	224,260	-	224,260	2201476
	Agrosor -RAISE	15,748,177	-	15,748,177	5682230
	Household Watar	524,852	-	524,852	92284

Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	Household Sanitation	3,014,521	-	3,014,521	538972
	Special Loan-Leasing-ME	525,804	-	525,804	71554
	Agrosor -MFCE	7,845,226	-	7,845,226	-
	RMTP Special loan-ME	2,279,000	-	2,279,000	-
	Probasi Kallan	1,513,669	-	1,513,669	1,984,627.00
	BB-RSL	6,645,238	-	6,645,238	11,592,798.00
	Asset Creation	16439689	-	16,439,689	8635929
	Housing (IHS)	1,938,967	-	1,938,967	4684645
	Additional Service charge Income	8,460,224	-	8,460,224	1810612
		1,040,761,693	-	1,040,761,693	880,293,728
26.00	Grant Received				
	ENRICH	-	9,497,236	9,497,236	9,915,505
	Wash Project	-	4,942,027	4,942,027	1,305,208
	Agriculture & Live stock	-	5,603,072	5,603,072	4,578,069
	SEIP	-	6,597,652	6,597,652	13,369,878
	Probin Project	-	1,572,996	1,572,996	1,371,047
	Cultural & Sports	-	802,277	802,277	314,211
	SEP Project	-	193,837	193,837	8,610,982
	Ecological	-	648,899	648,899	8,846,575
	SEP-2 Project	531,595	4,461,923	4,993,518	3,705,160
	RAISE Project	1,817	15,447,814	15,449,631	7,532,767
	RMTP (Poultry)	-	5,788,569	5,788,569	2,841,548
	RMTP (Fishery)	-	5,857,393	5,857,393	1,930,150
	E-Commerce Project	-	4,206,012	4,206,012	789,468
	Pace Project	-	-	-	2,949,055
	LICHSP Project	-	-	-	152,642
	Others Project GF	-	-	-	3,494,717
	Ashahash Phase-2	-	4561014	4,561,014	-
	Bangladesh PEMS Climate Change	-	1939958	1,939,958	-
	EMPOWER	-	3998572	3,998,572	-
	YES4ECO	-	4582722	4,582,722	-
	Feed the Future	-	10297773	10,297,773	-
	Emergency (WFP)	-	4008052	4,008,052	-
	Watercredit,CPRD,HIS,YES4ECO,EMPOWER, RAISE,WFP & Others Project (GF)	-	6,467,523	6,467,523	-
	Overhead & Local donation	-	1,248,071	1,248,071	1,607,975
	Harvest plus	-	-	-	529,262
	G2P (EDUCO)	-	-	-	559,336
	STAY	-	-	-	1,521,936
	DSSI	-	-	-	536,243
	InSAF	-	-	-	170,973
	Total	533,412	102,723,392	103,256,804	76,632,707
27.00	Service Charge paid to PKSF				
	Jagoron	16,387,500	-	16,387,500	14,053,125
	Buniad	141,666	-	141,666	83,334
	Agrosor	18,811,876	-	18,811,876	15,834,381
	Sufalon	1,750,000	-	1,750,000	6,562,500
	KGf-Sufalon	3,500,000	-	3,500,000	4,375,000
	SEP	393,750	-	393,750	1,912,500
	SEP-GSL	70,956	-	70,956	171,756
	ENRICH (IGA)	5,550,666	-	5,550,666	5,221,875
	ENRICH (AC)	29,833	-	29,833	15,417
	ENRICH (LJ)	11,876	-	11,876	7,502
	LIFT Project	83,334	-	83,334	191,667
	LEPIG	7,500	-	7,500	38,750
	Agrosor SEP-2	525,000	-	525,000	1,068,750
	SEP2-GSL	32,500	-	32,500	48,750
	LRL	700,000	-	700,000	2,650,000
	LRL-2	275,000	-	275,000	581,250
	Abason	11,336,363	-	11,336,363	4,472,729
	Abason-LISHSP	4,114,000	-	4,114,000	6,068,365



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	Abason-RMSF	31,250	-	31,250	71,875
	LIFT Goat rearing	1,593,750	-	1,593,750	342,453
	LIFT Tarki rearing	-	-	-	37,125
	LIFT ID Tarki rearing	-	-	-	8,150
	Household Water	93,750	-	93,750	33,750
	Household Sanitation	2018750	-	2,018,750	675,000
	Start Up	337500	-	337,500	-
	Special Loan-Leasing-ME	472500	-	472,500	-
	RMTP Special Loan-ME	2,250,000	-	2,250,000	-
	Agrosor-MFCE	4,777,500	-	4,777,500	-
	Agrosor-RAISE	16,246,125	-	16,246,125	2,730,000
	Agrosor-MDP-AF	5,075,000	-	5,075,000	6,475,000
	Agrosor-MDP	1,447,500	-	1,447,500	4,252,500
	Total	98,065,445	-	98,065,445	64,526,004

28.00 Service Charge paid to Bank

	Non PKSF-Housing (IHS)	-	-	-	2412223
	Non PKSF-Exim Bank	41,664,839	-	41,664,839	13890770
	Non PKSF-BB-RSL	3,829,639	-	3,829,639	5353623
	Non PKSF-Brac Bank	8,290,913	-	8,290,913	13369593
	Non PKSF-Southeast Bank	3869910	-	3,869,910	2994765
	Non PKSF-Mutual Trast Bank	8238289	-	8,238,289	9239168
	Non PKSF-South Banga	3224655	-	3,224,655	3125018
	Non PKSF-NRBC Bank	-	-	-	67738
	Non PKSF-IPDC	1925276	-	1,925,276	3341765
	Non PKSF-Welfare Fund	196,747	-	196,747	67738
	Non PKSF- Gratuity fund	2,702,459	-	2,702,459	5954251
	Non PKSF- Provident fund	891,463	-	891,463	7785345
	Total	74,834,190	-	74,834,190	67,601,997

29.00 Interest on Member's Savings

Members' Savings Deposits Collection

(General) :

	Jagoron	21,797,804	-	21,797,804	14561270
	Agrosor	16,940,796	-	16,940,796	17727773
	Buniad	184,306	-	184,306	150699
	LIFT Project	1,446,062	-	1,446,062	1348068
	ENRICH (IGA)	1,430,814	-	1,430,814	1242606
	Start Up	23,378	-	23,378	15878
	Probasi Kallan	42,335	-	42,335	60067
	SEP	372,846	-	372,846	1145907
	SEP-2 Project	64,064	-	64,064	49761
	MDP	130,125	-	130,125	448695
	MDP-AF	138,059	-	138,059	457903
	LEPIG	21,204	-	21,204	18534
	RAISE	1,283,101	-	1,283,101	1,026,482.00
	Agrosor-MFCE	771,794	-	771,794	-
	RMTP Special loan-ME	157,294	-	157,294	-
	SMS	19,725,216	-	19,725,216	15628531
	Members' Savings Deposits Collection (Voluntary):				
	Jagoron	5,232,755	-	5,232,755	3269269
	Agrosor	2,946,487	-	2,946,487	3205085
	Buniad	110,818	-	110,818	58218
	LIFT Project	461,038	-	461,038	493511
	ENRICH (IGA)	313,802	-	313,802	280155
	Start Up	3,250	-	3,250	1916
	Probasi Kallan	126	-	126	97
	MDP	21,288	-	21,288	77405
	MDP-AF	24,027	-	24,027	64400
	LEPIG	1,941	-	1,941	1416
	RAISE	219,763	-	219,763	185,041.00
	Agrosor-MFCE	123,767	-	123,767	-



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	RMTP Special loan-ME	7,105	-	7,105	-
	SEP	82,819	-	82,819	192,977.00
	SEP-2 Project	2,063	-	2,063	1,402.00
	Total	74,080,247	-	74,080,247	61,713,066
30.00	Other Operating Expenses:				
	Recruitment Cost A/C	-	-	-	2,200
	Miscellaneous	658,338	-	658,338	217,602
	Day Observation	223,351	-	223,351	60,083
	AGM Expenses	647,316	-	647,316	685,183
	Office supplies	-	139,352	139,352	331,701
	Health Materials Exp.	9,240	-	9,240	9,980
	Education Scholarship	265,889	-	265,889	216,000
	Non Judicial Stamp Purchase	-	-	-	4,169,000
	Total	1,804,134	139,352	1,943,486	5,691,749
31.00	Development Project Expenses (MF)				
	ENRICH Project	2,228,151	9497236	11,725,387	11,673,742
	RAISE Project	-	15447814	15,447,814	7,533,963
	Agriculture & Live stock	2,207,428	5603072	7,810,500	6,399,065
	SEIP Project	350,491	6597652	6,948,143	15,137,127
	Probin Project	357,127	1572996	1,930,123	1,736,902
	Wash Project	24,000	4942027	4,966,027	1,302,208
	Cultural & Sports	643350	802277	1,445,627	588,693
	E-Commerce Project	297,602	4206012	4,503,614	791,540
	RMTP-Poultry Project	6,385	5,788,569	5,794,954	2,841,548
	RMTP-Fishery Project	73,872	5857393	5,931,265	1,942,463
	SEP Project	1,970,480	193,837	2,164,317	9,761,996
	Ecological Project	14,243	648,899	663,142	9,347,515
	SEP-2 Project	-	4,461,923	4,461,923	3,917,459
	Goat rearing	1,763,699	-	1,763,699	559,549
	LICHS Project Expenses	-	-	-	179,750
	Pace Project	-	-	-	3,088,736
	Total	9,936,828	65,619,707	75,556,535	76,802,256
32.00	Direct Development Activities Cost				
	Direct Activites cost	-	15,262,819	15,262,819	3,721,817
	Honorarium	-	-	-	75,000
	Others Exp	-	3,000	3,000	3,295
	Overhead Cost	-	224,778	224,778	217,538
	Total	-	15,490,597	15,490,597	4,017,650
33.00	Depreciation Expenses				
	Depreciation Expenses	-	-	-	8,840,817
	Total	-	-	-	8,840,817
34.00	MCP Loan Received from PKSF:				
	Jagoron	180000000	-	180,000,000	110,000,000
	Agrosor	210000000	-	210,000,000	119,500,000
	Buniad	10000000	-	10,000,000	10,000,000
	Sufalon	40000000	-	40,000,000	90,000,000
	KGF (Sufalon)	80000000	-	80,000,000	70,000,000
	ENRICH (IGA)	50000000	-	50,000,000	40,000,000
	ENRICH (AC)	1000000	-	1,000,000	1,000,000
	ENRICH (LI)	500000	-	500,000	500,000
	Agrosor-MFCE	80000000	-	80,000,000	70,000,000
	RMPT Special Loan -ME	40000000	-	40,000,000	-
	Start-up	-	-	-	5,000,000
	Agrosor-SEP-GSL	6000000	-	6,000,000	-
	Agrosor-MDP-AF	-	-	-	80,000,000
	Agrosor-RAISE	124500000	-	124,500,000	170,500,000
	Household Water	2000000	-	2,000,000	1,500,000
	Household Sanitation	65000000	-	65,000,000	32,500,000
	Special Loan Leasing-ME	-	-	-	5,000,000
	Abason	120000000	-	120,000,000	150,000,000
	Total	1,009,000,000	-	1,009,000,000	955,500,000



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
35.00	MCP Loan Principal Received:				
	Jagoron	2,190,148,009	-	2,190,148,009	1,590,506,921
	Agrosor	2,653,913,527	-	2,653,913,527	2,426,160,391
	Buniad	9,750,791	-	9,750,791	9,475,979
	Agrosor-SEP	97,375,592	-	97,375,592	176,203,793
	Agrosor-SEP-2	8,325,629	-	8,325,629	6,484,402
	Agrosor-SEP-GSL	2,629,528	-	2,629,528	6,700,680
	Agrosor-SEP2-GSL	1,620,186	-	1,620,186	535,208
	Agrosor-MDP	21,192,346	-	21,192,346	52,309,967
	Agrosor-MDP-AF	40,412,267	-	40,412,267	48,902,131
	Agrosor-RAISE	152,681,162	-	152,681,162	58,415,978
	Special Loan Leasing-ME	2,752,297	-	2,752,297	366,296
	Sufalon	725,535,551	-	725,535,551	772,608,572
	LIFT	161,133,861	-	161,133,861	144,994,677
	ENRICH (IGA)	143,089,129	-	143,089,129	125,701,182
	ENRICH (AC)	7,294,375	-	7,294,375	6,107,000
	ENRICH (LI)	724,445	-	724,445	703,881
	KGF (Sufalon)	149,831,637	-	149,831,637	211,956,352
	SAHOS	-	-	-	3,173
	Start-up	3,332,018	-	3,332,018	1,177,524
	Probasi Kallan	4,770,295	-	4,770,295	6,365,811
	Asset Creation	124,250,950	-	124,250,950	83,077,340
	LIFT-Goat rearing	28,690,559	-	28,690,559	23,005,724
	Housing (IHS)	3,137,381	-	3,137,381	7,527,376
	BB-RSL	86,331,921	-	86,331,921	187,245,050
	LRL	2,199,385	-	2,199,385	22,321,438
	LRL-2	32,260,395	-	32,260,395	56,716,167
	LEPIG Loan	3,034,347	-	3,034,347	3,630,856
	Household Water	4,927,810	-	4,927,810	743,594
	Household Sanitation	27,672,299	-	27,672,299	4,341,972
	Agrosor-MFCE	71,703,143	-	71,703,143	-
	RMPT Special Loan -ME	19,387,500	-	19,387,500	-
	Abason-RMSF	414,736	-	414,736	7,885,979
	Abason-LICHSP	46,483,285	-	46,483,285	63,087,428
	Abason	109,487,221	-	109,487,221	40,980,228
	Total	6,936,493,577	-	6,936,493,577	6,146,243,070

36.00	Service charges received:				
	Jagoron	288,830,075	-	288,830,075	209,773,558
	Agrosor	450,065,702	-	450,065,702	396,880,757
	Sufalon	83,367,361	-	83,367,361	86,039,958
	Agrosor-SEP	15,460,652	-	15,460,652	25,840,459
	Agrosor-SEP-2	1,919,655	-	1,919,655	1,547,332
	Agrosor-SEP-GSL	102,556	-	102,556	277,548
	Agrosor-SEP2-GSL	100,064	-	100,064	34,792
	Agrosor-MDP	4,217,739	-	4,217,739	9,976,416
	Agrosor-MDP-AF	3,356,584	-	3,356,584	6,728,024
	Agrosor-RAISE	15,479,133	-	15,479,133	5,659,694
	Special Loan Leasing-ME	516,507	-	516,507	71,554
	Household Water	506,831	-	506,831	92,284
	Household Sanitation	2,916,150	-	2,916,150	538,783
	Buniad	1,033,585	-	1,033,585	1,004,265
	LIFT	19,772,853	-	19,772,853	15,946,583
	ENRICH (IGA)	21,593,302	-	21,593,302	18,988,146
	ENRICH (AC)	714,581	-	714,581	598,599
	ENRICH (LI)	71,019	-	71,019	69,194
	KGF (Sufalon)	16,786,286	-	16,786,286	23,267,449
	SAHOS	-	-	-	191
	Start-up	631,215	-	631,215	245,386
	Probasi Kallan	1,446,256	-	1,446,256	1,913,990



Notes	Particulars	31 June 2024		31 June 2023
		MYR	Penyelesaian Berjangka	Total
	LIFT Cost bearing	3,897,178	-	3,897,178
	Abacen	27,887,997	-	27,887,997
	LICHSF Abacen	5,871,275	-	5,871,275
	LICHSF BBAST	20,737	-	20,737
	LEPIC Loan	386,935	-	386,935
	LR1	221,282	-	221,282
	LR1-2	1,676,569	-	1,676,569
	Asset Creation	15,937,062	-	15,937,062
	BB-RS1	6,361,237	-	6,361,237
	Agrosor-MFCE	7,738,377	-	7,738,377
	RMPT Special Loan -ME	2,279,000	-	2,279,000
	Housing (HHS)	1,782,021	-	1,782,021
	Total	1,001,696,786	-	1,001,696,786

37.00 Members Savings Deposit (General):

Jagoron	253,748,441	-	253,748,441	225,933,610
Agrosor	182,525,099	-	182,525,099	156,951,761
Buniad	1,846,763	-	1,846,763	2,414,355
LIFT Project	8,557,485	-	8,557,485	9,593,836
ENRICH (IGA)	15,934,049	-	15,934,049	11,683,924
Special	-	-	-	600
Start-up	195,548	-	195,548	159,120
Probas Kallian	296,858	-	296,858	508,110
Agrosor-SEP	4,968,455	-	4,968,455	11,582,325
Agrosor-SEP-2	414,612	-	414,612	500,337
Agrosor-MDP	1,046,832	-	1,046,832	2,438,691
Agrosor-MDP-AF	2,659,737	-	2,659,737	2,543,849
Agrosor-RAISE	9,298,069	-	9,298,069	3,235,769
LEPIC	171,561	-	171,561	217,299
Agrosor-MFCE	4,298,534	-	4,298,534	-
RMPT Special Loan -ME	1,129,106	-	1,129,106	-
SMS	185,825,700	-	185,825,700	152,172,500
Total	672,916,849	-	672,916,849	579,934,686

38.00 Members' Savings Deposits Collection (Voluntary)

Jagoron	89,533,300	-	89,533,300	42,498,583
Agrosor	55,794,962	-	55,794,962	29,815,750
Buniad	1,985,801	-	1,985,801	729,600
LIFT Project	4,456,499	-	4,456,499	3,408,627
ENRICH (IGA)	3,447,915	-	3,447,915	2,082,344
Start-up	20,240	-	20,240	28,720
Probas Kallian	1,650	-	1,650	1,210
LEPIC	18,330	-	18,330	20,260
Agrosor-MDP	152,228	-	152,228	321,650
Agrosor-MDP-AF	819,664	-	819,664	172,560
Agrosor-RAISE	5,169,916	-	5,169,916	508,321
Agrosor-MFCE	1,048,636	-	1,048,636	-
RMPT Special Loan -ME	107,600	-	107,600	-
Agrosor-SEP	2,092,558	-	2,092,558	3,488,884
Agrosor-SEP-2	12,250	-	12,250	11,289
Total	164,661,549	-	164,661,549	83,389,398

39.00 Risk Fund/Appotkain Fund

Client Welfare fund	-	-	-	50,988,887
Total	-	-	-	50,988,887

40.00 Loan Received from Bank

Exim Bank Ltd	600,000,000	-	600,000,000	403,100,000
Brac Bank	150,000,000	-	150,000,000	38,000,000
Mutual Trust Bank	120,000,000	-	120,000,000	32,385,000
Southeast Bank	-	-	-	40,000,000
South Bangla Bank	-	-	-	50,000,000
NRBC Bank	-	-	-	16,200,000
IPDC	60,000,000	-	60,000,000	-



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	BB-RSL				
	Welfare Fund				170,000,000
	Gratuity Fund	5,000,000	-	5,000,000	16,200,000
	Provident Fund	95,000,000	-	95,000,000	247,900,000
	Total	35,000,000	-	35,000,000	52,600,000
41.00	Grant Fund Received	1,070,000,000	-	1,070,000,000	1,066,385,000
	RMTP (Poultry) Project	4,705,772	5,195,324	9,901,096	15,367,863
	RMTP (Fishery) Project	7,858,798	5,237,743	13,096,541	10,000,000
	ENRICH- GOB	-	4,062,082	4,062,082	11,162,865
	RAISE	-	9,661,430	9,661,430	1,278,808
	Agriculture & Live stock	3,958,056	4,605,279	8,563,335	1,457,610
	E-Commerce	1,830,088	663,142	2,493,230	2,500,000
	Wash Project	10,039,071	3,041,132	13,080,203	11,350,000
	SEP-2 Project	3,004,097	4,204,600	7,208,697	-
	Cultural & Sports Project	-	-	-	119,818
	SEP	9,573,700	-	9,573,700	4,652,421
	PACE Project	1,955,088	-	1,955,088	-
	Ecological	6,288,230	-	6,288,230	5,525,867
	Ashahash Phase-2	-	4,916,795	4,916,795	-
	Bangladesh PEMS Climate Change	-	2,291,355	2,291,355	-
	EMPOWER	-	4,902,498	4,902,498	-
	YES4ECO	-	6,117,826	6,117,826	-
	Emergency (WFP)	-	4,008,052	4,008,052	-
	Feed the Future	-	10,593,600	10,593,600	-
	Others Project (GF)	-	6,287,523	6,287,523	-
	Harvest plus	-	-	-	529,262
	DSSI	-	-	-	536,243
	STAY	-	-	-	1,521,936
	G-2 (EDUCO)	-	-	-	559,336
	INSAF	-	-	-	170,973
	General & Admin (GF)	-	-	-	3,494,717
	Total	49,212,900	75,788,381	125,001,281	70,227,719
42.00	Advance Grant Received				
	WASH Project Fund	-	-	-	5,150,000
	E-Commerce Project	-	-	-	2,500,000
	RMTP Poultry Project	-	-	-	6,800,000
	RMTP Fishery Project	-	-	-	5,000,000
	Total	-	-	-	19,450,000
43.00	Others Project Income				
	ENRICH Project	437570	-	437,570	2,239,989
	SEIP Project	370100	-	370,100	497,180
	Health Materials	5000	-	5,000	8,790
	Probin Project	-	-	-	423360
	Penalty Interest SMS	425418	-	425,418	382045
	Grant-SEIP Project	4003658	-	4,003,658	160,461.00
	LIFT Goat rearing income	759975	-	759,975	-
	LICHSP Project income	-	-	-	246280
	Grant-RAISE Project	1817	-	1,817	152642
	Au & Lu Project income	-	-	-	1140972
	Adational Service charge Income	421736	-	421,736	-
	Write off Loan	7613070	-	7,613,070	-
	Total	14,038,344	-	14,038,344	5,251,719
44.00	Others Receipts				
	Staff Loan A/C: Vehicle	619061	-	619,061	483,993
	Receivable Int.On FDR A/C: Savings (Encash)	1016776	-	1,016,776	1,668,899
	Receivable Int.on FDR A/C: Reserve fund (Encash)	910597	-	910,597	186,189
	Receivable A/C: Others Project	45191854	70,000	45,261,854	39,614,615
	Loan A/C GF	12498402	-	12,498,402	33,482,837
	Education Scholarship	-	-	-	816,000
	Training Center	7901024	-	7,901,024	11,464,244
	Tax (Payable)	3647373	-	3,647,373	2,981,807



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	VAT (Payable)	378,364	-	3,783,649	3,792,363
	Insurance SMS	-	-	-	37,408
	Group Insurance	95,419	-	95,419	567,677
	Unsettled Staff Advance	7,075	-	7,075	-
	General & Admin	-	1,248,071	1,248,071	1,607,975
	Non Judicial Stamp Purchase	-	4,664,750	4,664,750	4,494,875
	RFI	71,135	-	71,135	-
	SDS Contribution	-	4,381,737	4,381,737	-
	Total	75,742,365	10,364,558	86,106,923	101,198,882
45.00	Intrest on FDR				
	Savings	6,538,177	-	6,538,177	5,029,495
	Reserve fund	6,306,376	-	6,306,376	3,359,263
	Total	12,844,553	-	12,844,553	8,388,758
46.00	Encash on FDR				
	FDR A/C: Savings	125,378,446	-	125,378,446	79,508,495
	FDR A/C: Reserve fund	18,498,000	-	18,498,000	67,814,477
	Total	143,876,446	-	143,876,446	147,322,972
47.00	Loan Disbursement to Beneficiaries:				
	Jagoron	2,703,557,000	-	2,703,557,000	1883193000
	Agrosor	2,892,829,000	-	2,892,829,000	2852985000
	Buniad	10,494,000	-	10,494,000	9629000
	Sufalon	540,798,000	-	540,798,000	795383000
	KGF (Sufalon)	154,705,000	-	154,705,000	183889000
	LIFT Project	148,429,000	-	148,429,000	166459000
	ENRICH (IGA)	171,663,000	-	171,663,000	128665000
	ENRICH (AC)	8,131,000	-	8,131,000	6020000
	ENRICH (LI)	1,386,000	-	1,386,000	278000
	Start-up	1,660,000	-	1,660,000	4340000
	Probasi Kallan	1,400,000	-	1,400,000	2800000
	LIFT-Goat rearing	24,550,000	-	24,550,000	27804000
	Abason	276,720,000	-	276,720,000	145460000
	LICHSPA-RMSF	-	-	-	3706000
	Agrosor-SEP	19,440,000	-	19,440,000	183155000
	Agrosor-SEP-2	7,500,000	-	7,500,000	6020000
	Agrosor-SEP-GSL	6,000,000	-	6,000,000	530000
	Agrosor-SEP2-GSL	700,000	-	700,000	1800000
	Agrosor-MDP	1,200,000	-	1,200,000	29765000
	Agrosor-MDP-AF	11,630,000	-	11,630,000	72217000
	Agrosor-RAISE	152,829,000	-	152,829,000	150995000
	Special Loan Leasing -ME	1,300,000	-	1,300,000	3360000
	LEPIG Loan	2,885,000	-	2,885,000	2819000
	LRL	-	-	-	10544000
	LRL-2	-	-	-	3767000
	Household Water	9,375,000	-	9,375,000	1830000
	Household Saniation	72,853,000	-	72,853,000	11,672,000
	Agrosor-MFCE	209,700,000	-	209,700,000	-
	RMPT Special Loan -ME	51,650,000	-	51,650,000	-
	Asset Creation	154,162,000	-	154,162,000	130,717,000
	BB-RSL	-	-	-	153,473,000
	Total	7,637,546,000	-	7,637,546,000	6,973,275,000
48.00	MCP Loan Refunded to PKSF (Principal):				
	KGF (Sufalon)	80,000,000	-	80,000,000	100000000
	Jagoron	112,500,000	-	112,500,000	104000000
	Agrosor	118,800,000	-	118,800,000	105000000
	Sufalon	40,000,000	-	40,000,000	150000000
	Buniad	10,000,000	-	10,000,000	6666666
	ENRICH (IGA)	40,500,000	-	40,500,000	37500000
	ENRICH (AC)	683,328	-	683,328	429169
	ENRICH (LI)	250,000	-	250,000	504167



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	LIFT	13,333,333	-	13,333,333	6,666,667
	Agrosor-MDP	20,800,000	-	20,800,000	39400000
	Agrosor-MDP-AF	52,000,000	-	52,000,000	28000000
	LIFT-Goat rearing	7,500,000	-	7,500,000	4323125
	LIFT-Id Goat rearing	-	-	-	543333
	LIFT-Tarki rearing	-	-	-	990000
	Start-up	2,000,000	-	2,000,000	
	Special Loan -ME	2,000,000	-	2,000,000	0
	Abason	46,363,636	-	46,363,636	18181814
	LICHSPAbason	30,909,088.00	-	30,909,088	30909087
	LICHSP-RMSF	5,000,000	-	5,000,000	2500000
	LEPIG	750,000	-	750,000	2500000
	LRL	28,000,000	-	28,000,000	40000000
	LRL-2	40,000,000	-	40,000,000	30,000,000
	Agrosor-SEP	8,000,000	-	8,000,000	28000000
	Agrosor-SEP-2	6,000,000	-	6,000,000	6,000,000
	Agrosor-SEP-GSL	2,858,400	-	2,858,400	3248800
	Agrosor-SEP2-GSL	1,000,000	-	1,000,000	500,000
	Agrosor-MFCE	14,000,000	-	14,000,000	
	RMPT Special Loan -ME	4,000,000	-	4,000,000	
	Household water	750,002	-	750,002	249,999
	Household Sanitation	15,833,332	-	15,833,332	5,000,001
	Agrosor-RAISE	71,150,000	-	71,150,000	8,000,000
	Total	774,981,119	-	774,981,119	759,112,828
49.00	MCP Loan Refunded to Bank & Others (Principal):				
	Exim Bank	599804880	-	599,804,880	313236062
	BB-RSL	145242909	-	145,242,909	195549938
	Mutual Trast	70,660,499	-	70,660,499	128462032
	South Bangla	16,385,568	-	16,385,568	11,277,592
	NRBC Bank	-	-	-	16,200,000
	Southeast Bank	40,000,000	-	40,000,000	30,000,000
	IPDC Loan	19,070,862	-	19,070,862	31,179,410
	Brac Bank	69,393,216	-	69,393,216	101,474,484
	Welfare fund	5,000,000	-	5,000,000	16200000
	Provident fund	120,200,000	-	120,200,000	47600000
	Gratuty fund	161,000,000	-	161,000,000	273800000
	Housing (ISS)	-	-	-	7279659
	Total	1,246,757,934	-	1,246,757,934	1,172,259,177
50.00	Service Charge Refunded to PKSF				
	Jagoron	16,387,500	-	16,387,500	14,053,125
	Agrosor	18811876	-	18,811,876	15,834,381
	Buniad	141666	-	141,666	83,334
	Sufalon	1750000	-	1,750,000	6,562,500
	KGF (Sufalon)	3500000	-	3,500,000	4,375,000
	ENRICH (IGA)	5,550,666	-	5,550,666	5,221,875
	ENRICH (AC)	29,833	-	29,833	15,417
	ENRICH (LI)	11,876	-	11,876	7,502
	LIFT	83,334	-	83,334	191,667
	LRL	700,000	-	700,000	2,650,000
	Abason	11,336,363	-	11,336,363	4,472,729
	Abason-LICHSP	4,114,000	-	4,114,000	6,068,365
	Abason-RMSF	31250	-	31,250	71,875
	Agrosor-SEP	393,750	-	393,750	1,912,500
	Agrosor-SEP-2	525,000	-	525,000	1,068,750
	Agrosor-SEP-GSL	70,956	-	70,956	171,756
	Agrosor-SEP2-GSL	32,500	-	32,500	48,750
	Agrosor-MDP	1,447,500	-	1,447,500	4,252,500
	Agrosor-MDP-AF	5,075,000	-	5,075,000	6,475,000
	Agrosor-RAISE	16,246,125	-	16,246,125	2,730,000
	Household water	93,750	-	93,750	33,750
	Household Sanitation	2,018,750	-	2,018,750	675,000



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	LRL-2	275,000	-	275,000	581,250
	LEPIG	7,500.00	-	7,500	38,750
	LIFT-Goat rearing	1,593,750	-	1,593,750	342,453
	Start-up	337,500	-	337,500	-
	Special Loan ME	472,500	-	472,500	-
	Agrosor-MFCE	4,777,500	-	4,777,500	-
	RMPT Special Loan -ME	2,250,000	-	2,250,000	-
	Tarki-rearing	-	-	-	37,125
	Tarki-Id rearing	-	-	-	8,150
	Total	98,065,445	-	98,065,445	77,983,504
51.00	Service Charge Refunded to Bank & Others				
	Exim Bank	37305317	-	37,305,317	13,890,770
	BB-RSL	3829639	-	3,829,639	5,353,623
	Mutual Trast	7,642,977	-	7,642,977	9,239,168
	South Bangla	3,391,057	-	3,391,057	3,125,018
	NRBC Bank	-	-	-	67,738
	IPDC Loan	1,675,004	-	1,675,004	3,341,765
	Brac Bank	8,464,450	-	8,464,450	13,369,593
	Southeast Bank	3,869,910	-	3,869,910	2,994,765
	Welfare fund	196,747	-	196,747	67,738
	Gratuity fund	2,702,459	-	2,702,459	5,954,251
	Provident fund	891,463	-	891,463	7,785,345
	Housing (ISS)	-	-	-	2,412,223
	Total	69,969,023	-	69,969,023	67,601,997
52.00	Project Suppot Cost: Purchase of Fixed Assets:				
	Computer	1459865	621,083	2,080,948	986198
	Land	-	4,580,000	4,580,000	2333329
	Mobile Phone	3,315	-	3,315	170670
	Head office Building	2,953,176	-	2,953,176	1605494
	SDS Academy Building	15,945,151	-	15,945,151	13657526
	Regrigerator	49,355	-	49,355	78676
	Printer	298,415	137,783	436,198	64071
	Livestock (Goat)	(43,600)	-	(43,600)	-
	Furniture & Fixture	2,465,073	223,260	2,688,333	2261450
	IPS	17,000	-	17,000	-
	Softwre Installation	360,000	-	360,000	448000
	Gas-Cylinder	69,731	-	69,731	8953
	Camera	23,411	43,600	67,011	65157
	Air Condition	-	-	-	1406688
	Television	45,305	-	45,305	-
	Training Building	17,570	-	17,570	669071
	Bedding & Instrument	24,286	-	24,286	75567
	Scanner	16,045	-	16,045	-
	Fire Extinguisher	-	-	-	97883
	Multimedia	-	-	-	289101
	Sub-Station	-	-	-	462258
	Telephone Set	2,818	-	2,818	5525
	Solar Panel	-	-	-	230474
	Washing Machine	-	-	-	46144
	Speaker	38,195	-	38,195	-
	Total	23,745,111	5,605,726	29,350,837	24,962,235
53.00	Members Savings Refund (General)				
	Jagoron	105,321,996	-	105,321,996	83,764,687
	Agrosor	109,291,566	-	109,291,566	84,705,794
	Buniad	991,964	-	991,964	1,201,925
	ENRICH (IGA)	5,263,689	-	5,263,689	5,911,013
	LIFT Project	8,573,884	-	8,573,884	6,696,843
	Special Savings	-	-	-	3,400
	Probasi Kallan	557,250	-	557,250	472,368
	Start-up	75,588	-	75,588	28,746



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	Agrosor-MDP	2,657,740	-	2,657,740	2,587,540
	Agrosor-MDP-AF	2,524,756	-	2,524,756	1,493,645
	Agrosor-SEP	4,824,365	-	4,824,365	8,416,933
	Agrosor-SEP-2	367,973	-	367,973	105,982
	Agrosor-RAISE	6,089,695	-	6,089,695	411,775
	Agrosor-MFCE	781,577	-	781,577	-
	RMPT Special Loan -ME	178,000	-	178,000	-
	LEPIG	122,724	-	122,724	119,749
	SMS	107,265,700	-	107,265,700	913,173,000
	Total	354,888,467	-	354,888,467	287,237,700
54.00	Members Savings Refund (Voluntary)				
	Jagoron	31,575,831	-	31,575,831	22,161,709
	Agrosor	31,110,106	-	31,110,106	19,774,295
	Buniad	467,102	-	467,102	446,214
	ENRICH (IGA)	1,517,034	-	1,517,034	1,899,370
	LIFT Project	3,581,593	-	3,581,593	3,196,388
	Agrosor-MDP	451,264	-	451,264	515,185
	Agrosor-MDP-AF	416,049	-	416,049	459,544
	Agrosor-SEP	1,266,335	-	1,266,335	1,337,353
	Agrosor-SEP-2	8,472	-	8,472	80
	Agrosor-RAISE	1,610,058	-	1,610,058	104,597
	LEPIG	22,120	-	22,120	17,819
	Agrosor-MFCE	168,022	-	168,022	-
	RMPT Special Loan -ME	5,000	-	5,000	-
	Probasi Kallan	-	-	-	6,911
	Start-up	1,964	-	1,964	-
	Total	72,200,950	-	72,200,950	49,919,465
55.00	Investment				
	FDR A/C: Savings	224,241,439	25,000	224,266,439	36,865,454
	FDR A/C: Reserve	102,179,625	-	102,179,625	93,899,960
	RFI	-	-	-	466
	Total	326,421,064	25,000	326,446,064	130,765,880
56.00	Others Assets:				
	Loan A/C GF	124,984,402	-	124,984,402	32,307,837
	Loan A/C WF	171,149,855	-	17,114,985	17,458,546
	Loan A/C PF	23,946,978	-	23,946,978	19,281,900
	Donation (Payable)	-	-	-	37,408
	Gratuity fund	14,730,601	-	14,730,601	30,588,684
	Provision for Expense	730,673	-	730,673	963,927
	Staff Loan (Vehicle)	245,846,9	-	2,458,469	1,304,457
	Group insurance	2,940,000	-	2,940,000	2,296,562
	Receivable	188,918	70,000	258,918	45,000
	Insurance SMS	-	-	-	10,415,856
	Unsettled Staff Advance	956,540	-	956,540	-
	Education Scholarship	-	-	-	816,000
	Tax (Payable)	3,647,373	-	3,647,373	3,880,098
	VAT (Payable)	3,783,649	-	3,783,649	3,012,874
	Advance Income tax	3,735,140	-	3,735,140	1,906,405
	PKSF Grant Ecological Farming Project	6,288,230	-	6,288,230	5,525,867
	PKSF Grant SEP	6,573,700	-	6,573,700	4,652,421
	PKSF Grant SEP-2	5,408,697	-	5,408,697	-
	PKSF Grant Wash	5,280,203	-	5,280,203	6,425,000
	PKSF Grant Au & Lu	5,594,335	-	5,594,335	1,457,610
	ENRICH-GOB	4,062,082	-	4,062,082	11,162,865
	PKSF Grant Culture & Sports	-	-	-	119,818
	PKSF Grant RMTP -Poultry	6,701,096	-	6,701,096	8,567,863
	PKSF Grant RMTP -Fishery	8,596,541	-	8,596,541	5,000,000
	PKSF Grant -E-Commerce	2,493,230	-	2,493,230	-



Notes	Particulars	30 June 2024			30 June 2023
		MFP	Development Projects	Total	Total
	PKSF Grant -PACE	1955088		1,955,088	
	Previous Year Adjustment	-	-	-	26,335
	Provision for Savings	555452	-	555,452	-
	Provision for interest on SMS	12724086	-	12,724,086	-
	Low cost Housing project	-	83,024	83,024	-
	Reserve Fund		34,000	34,000	
	Total	152,964,468	187,024	153,151,492	167,253,333

57.00 Development Project Expenses

ENRICH	5,061,873	4,062,082	9,123,955	9488282
Agriculture & Live stock	-	4,605,279	4,605,279	4060709
WASH	-	3,041,132	3,041,132	1,272,000
RAISE Project	4,576,190	9,661,430	14,237,620	6,543,686
Ecological Farming project	-	663,142	663,142	8389041
RMTB-Poultry Project Expenses	-	5,195,324	5,195,324	2,746,943
RMTB-Fishery Project Expenses	-	5,237,743	5,237,743	1,847,936
SEP-2 Project		4,204,600	4,204,600	3,597,854
SEIP	6,835,643	-	6,835,643	14,974,627
Probin	1,308,899	-	1,308,899	1,042,754
Pace	-	-	-	2,897,119
Goat rearing	1,763,699	-	1,763,699	559,549
Cultural & Sports	908,964	-	908,964	390,050
LICHS Project Expenses	-	-	-	179750
SEP Project	2,164,317	-	2,164,317	9187287
E-Commerce Project Expenses	3,849,669	-	3,849,669	406,908
Total	26,469,254	36,670,732	63,139,986	67,584,495

58.00 Others Operating Expenses:

AGM Expenses	458944	-	458,944	442,336
Health Materials	9240	-	9,240	9,980
Day Observation	124947	-	124,947	55,083
Miscellaneous	530897	3,000	533,897	199,231
Administrative expenses	335,930	208,764	544,694	95,640
Provision for Income Tax		445,437	445,437	-
Office Supplies		139,352	139,352	331,701
Education Scholarship	265889	-	265,889	216,000
Honorarium	-	-	-	75,000
Vat & tax Exp		52,093	52,093	-
Registration & MRA Yearly fees	1780720	24,950	1,805,670	1,842,884
Covid-19 Response & Humanitarian Activities	330563	-	330,563	209,195
Overhead	-	224,778	224,778	217,538
Non Judicial Stamp Sales		4,180,000	4,180,000	4,169,000
Total	3,837,130	5,278,374	9,115,504	7,863,588



SDS (Shariatpur development Society)
Conciliated Fixed Assets Schedule
For the year ended 30 June 2024

SI No.	Particulars	COST				DEPRECIATION				Balance as on 30.06.24	Written Down Value 30.06.2024	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24	Depr. Rate	Opening Balance 01.07.23	Adjustment during the year	Charge during the year			
		3	5	6	7=3+4+5-6	8	9	10	11	12	13=11	14=9-13
1	Furniture	14,329,676	3,233,805	1,296,903	16,266,578	10%	4,504,501	42,487	1,055,489	556,194	5,046,283	11,220,295
2	Motorcycle	381,920	-	35,000	346,920	10%	230,267	-	15,165	23,243	222,189	124,731
3	Bi Cycle	85,995	-	-	85,995	10%	67,488	-	1,851	-	69,339	16,656
4	Computer	9,307,844	1,459,865	3,170,493	7,597,216	20%	5,466,430	-	650,873	1,740,699	4,376,604	3,220,612
5	Mobile Phone	1,219,540	3,315	57,526	1,165,329	50%	393,494	-	212,031	17,340	588,185	577,144
6	Car/Vehicle	9,022,417	-	-	9,022,417	10%	5,991,578	-	303,084	-	6,294,662	2,727,755
7	Land	39,697,615	-	-	39,697,615	0%	-	-	-	-	-	39,697,615
8	Air Condition	2,854,871	-	-	2,854,871	15%	848,072	-	200,680	1,010	1,048,752	1,806,119
9	Photocopier Machine	81,975	-	1,200	80,775	20%	1,667,193	-	54,068	7,273	1,721,261	65,270
10	House Construction A/C (CI Sheet)	2,227,876	-	-	2,227,876	20%	40,813	-	15,020	9,069	46,764	97,564
11	Refrigerator	171,594	49,355	76,621	144,328	15%	856,340	-	36,804	281,276	611,868	224,165
12	Electrical Generator	1,274,383	-	388,350	836,033	15%	199,223	-	10,078	-	209,301	90,699
13	Pick Up Van	300,000	-	-	300,000	10%	410,006	-	97,251	74,321	432,936	91,724
14	Boat	896,263	-	371,603	524,660	10%	273,730	-	34,622	42,327	266,025	281,550
15	Camera	595,029	23,411	70,865	547,575	20%	303,189	-	66,688	55,340	314,537	153,163
16	Solar Pannel	569,940	-	102,240	467,700	15%	673,031	-	135,831	133,842	675,020	464,307
17	Printer	1,075,953	298,415	235,041	1,139,327	20%	26,945,526	-	249,3180	-	29,438,706	57,238,151
18	Head Office Building	83,723,681	2,953,176	-	86,676,857	15%	41,424	-	11,138	-	52,562	172,877
19	Gas-Silender	127,354	98,085	-	225,439	10%	48,714	-	5,142	-	53,856	46,279
20	Tube-well	100,135	-	-	100,135	10%	388,721	-	119,960	45,831	462,850	327,803
21	Television	850,860	45,305	105,512	790,653	20%	460,983	-	130,268	203,723	387,528	247,759
22	Beding & Instrument	1,100,860	24,286	489,859	635,287	20%	1,422,784	-	150,881	-	1,573,665	1,357,928
23	Shed Construction Goat rearing	2,931,593	-	-	2,931,593	10%	-	-	373,802	373,802	-	355,442
24	Software Installation	269,244	360,000	273,802	355,442	20%	29,065	-	2,794	-	31,859	8,381
25	Projector Screen	40,240	-	-	40,240	20%	38,282	-	2,821	-	41,103	25,390
26	Paddrolo Pump	66,493	-	-	66,493	20%	85,946	-	7,614	48,451	45,109	46,417
27	Crocanise	162,089	-	70,563	91,526	20%	14,210,207	-	840,250	-	15,050,457	7,579,817
28	Training Building	22,612,704	17,570	-	22,630,274	10%	1,182,382	-	87,202	-	1,269,584	784,816
29	LIFT	2,054,400	-	-	2,054,400	10%	4,938	-	188	-	5,126	1,689
30	Room Hitter	6,815	-	-	6,815	20%	587,381	-	89,631	-	677,012	306,675
31	Sub-Station	1,483,687	-	-	1,483,687	10%	104,288	-	7,836	-	112,124	70,525
32	Sewing Machine	182,649	-	-	182,649	20%	9,927	-	848	-	10,775	7,635
33	Choppar machine	18,410	-	-	18,410	20%	790,093	-	79,468	-	869,561	715,215
34	Tarki Parenstock	1,584,776	-	-	1,584,776	10%	-	-	-	-	-	58,520
35	Livestock (Goat)	102,120	-	43,600	58,520	0%	-	-	320	14,624	319	16,681
36	IPS	17,680	17,000	17,680	17,000	20%	23,064	-	544	17,681	5,927	1,198
37	Gizer	28,501	-	21,376	7,125	20%	60,694	-	8,215	-	68,909	73,932
38	Locker	142,841	-	-	142,841	10%	-	-	4,614	-	4,614	41,530
39	Washing Machine	46,144	-	-	46,144	10%	-	-	-	-	-	-



SI No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2024	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24		Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24		
1	2	3	5	6	7=3+4-5-6	8	9	10	11	12	13=11	14=9-13
40	Fire Extinguisher	97,883	-	97,883	-	25%	-	-	24,471	-	24,471	(24,471)
41	Telephone Set	5,525	2,818	-	8,343	25%	-	-	1,569	-	1,569	5,774
42	SDS Academy Building	14,005,666	15,425,151	-	29,430,817	5%	79,341	-	181,438	-	260,779	29,170,038
43	Multimedia	192,770	-	-	192,770	25%	48,193	-	36,144	-	84,337	108,433
44	Scanner	-	16,045	-	16,045	25%	-	-	2,455	-	2,455	13,590
45	Speaker	-	38,195	-	38,195	25%	-	-	5,845	-	5,845	32,350
	Sub-Total	215,998,011	24,065,797	6,926,117	233,137,691		68,511,173	42,487	7,565,446	3,638,773	72,480,333	160,657,358

SDS Academy												
SI No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2024	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24		Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24		
1	SDS Academy Building	1,439,568	-	1,439,568	-	5%	521,521	-	996	-	8,733	8,967
2	Rack	17,700	-	-	17,700	10%	7,737	-	12,900	44,262	68,810	59,099
3	Bench	229,170	-	101,261	127,909	10%	100,172	-	6,363	-	51,442	58,189
4	Fan	103,131	6,500	-	109,631	10%	45,079	-	1,500	-	13,145	13,495
5	Table Normal	26,640	-	-	26,640	10%	11,645	-	937	-	8,215	8,435
6	Almirah	16,650	-	-	16,650	10%	7,278	-	39	-	345	355
7	File Cabinet	700	-	-	700	10%	306	-	756	1,911	4,714	4,341
8	Chair Plastic	13,426	-	4,371	9,055	10%	5,869	-	926	-	8,116	8,334
9	Chair Secretary	16,450	-	-	16,450	10%	7,190	-	567	1,650	3,316	2,975
10	White Board	10,065	-	3,774	6,291	10%	4,399	-	869	-	7,620	7,825
11	Chair Kushon	15,445	-	-	15,445	10%	6,751	-	-	3,929	-	-
12	Van Purchase	23,800	-	5,500	23,800	10%	10,403	-	1,340	-	11,743	12,057
13	Speaker	74,481	7,500	-	81,981	20%	32,556	-	9,209	-	41,765	40,216
14	Musical Equipment	1,992,726	14,000	1,554,474	452,252		764,835	-	36,402	573,273	227,964	224,288
	Sub-Total	1,992,726	14,000	1,554,474	452,252		764,835	-	36,402	573,273	227,964	224,288

YES4ECO (Youth Environmental Stewardship for Eco-Friendly Communities)												
SI No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2024	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24		Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24		
1	Laptop	-	86,743	-	86,743	25%	-	-	18,486	-	18,486	68,257
2	Half Secretary Table	-	13,600	-	13,600	10%	-	-	1,312	-	1,312	12,288
3	Secretary Table	-	4,800	-	4,800	10%	-	-	463	-	463	4,337
4	Executive Chair	-	5,000	-	5,000	10%	-	-	482	-	482	4,518
5	Handle Chair	-	9,000	-	9,000	10%	-	-	868	-	868	8,132
6	Ceiling Fan	-	6,630	-	6,630	10%	-	-	634	-	634	5,996
7	Camera	-	43,600	-	43,600	10%	-	-	2,895	-	2,895	40,705
	Sub-Total:	-	169,373	-	169,373		-	-	25,140	-	25,140	144,233



SI No.	Particulars	COST			Depr. Rate	DEPRECIATION				Written Down Value 30.06.2024		
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)		Balance as on 30.06.24	Opening Balance 01.07.23	Adjustment during the year	Charge during the year		Balance as on 30.06.24	
1	2	3	5	6	7=3+4+5-6	8	9	10	11	12	13-11	14-9-13
General Fund												
SI No.	Particulars	Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24	Depr. Rate	Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24	Written Down Value 30.06.2024	
1	Land	4,545,329	9,580,000	5,000,000	9,125,329		-	-	-	-	9,125,329	
2	Almirah	164,980	-	82,490	82,490	10%	139,985	-	2,500	69,993	72,492	
3	Secretary Table	145,905	38,645	29,181	155,369	10%	22,254	-	14,033	4,451	31,836	
4	Chair	53,249	8,000	-	61,249	10%	16,810	-	3,867	-	20,677	
5	Rack	4,494	-	-	4,494	10%	1,545	-	295	-	1,840	
6	File Cabinet	51,424	-	-	51,424	10%	15,496	-	3,593	-	19,089	
7	Multimedia	96,331	-	-	96,331	25%	-	-	24,083	-	72,248	
8	Computer/ Laptop	379,933	-	-	379,933	25%	218,018	-	40,479	-	258,497	
9	UPS	5,243	-	-	5,243	10%	3,894	-	135	-	4,029	
10	Car	3,600,000	-	-	3,600,000	10%	3,185,280	-	41,472	-	3,226,752	
11	Electrical Fan	17,121	18,765	14,268	21,618	10%	6,672	-	1,399	5,560	2,511	
12	Motor-cycle	666,765	-	-	666,765	10%	554,898	-	11,187	-	566,085	
13	Bi-Motor-cycle	23,433	-	-	23,433	10%	16,199	-	723	-	16,922	
14	DeepFreeze	7,000	-	-	7,000	10%	6,194	-	81	-	6,275	
15	Television	1,500	-	-	1,500	25%	1,374	-	32	-	1,406	
16	Printer	37,027	15,000	15,869	36,158	25%	16,311	-	6,109	6,990	15,430	
17	Engine Boat	344,594	-	344,594	-	20%	135,519	-	-	135,519	(0)	
18	Tab	35,835	-	-	35,835	10%	20,033	-	1,580	-	21,613	
19	Generator	21,800	-	-	21,800	10%	11,755	-	1,005	-	12,760	
20	Camera	160,521	-	120,391	40,130	10%	62,486	-	9,803	46,865	25,424	
	Sub-Total	10,362,484	9,660,410	5,606,793	14,416,101		4,434,723	-	162,376	269,378	4,327,721	10,088,380
Shariatpur Technical Training Centre (STTI)												
SI No.	Particulars	Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24	Depr. Rate	Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24	Written Down Value 30.06.2024	
1	Furniture A/C	269,353	-	-	269,353	10%	125,794	-	14,356	-	140,150	
2	STTI Building	1,636,628	-	-	1,636,628	10%	1,179,080	-	45,755	-	1,224,835	
3	Tools & Equipments-Tailoring tread	94,998	-	-	94,998	10%	80,896	-	1,410	-	82,306	
4	Tools & Equipments-Mobile Servicing tread	39,045	-	-	39,045	10%	34,547	-	450	-	34,997	
5	Tools & Equipments-House wearing Tread	26,945	-	-	26,945	10%	23,841	-	310	-	24,151	
6	Tools & Equipments Plumbing pipe fitting Tread	19,820	-	-	19,820	10%	17,537	-	228	-	17,765	
7	Bedding Instrument	191,750	-	-	191,750	20%	146,565	-	9,037	-	155,602	
8	Fan	67,308	-	-	67,308	10%	37,867	-	2,944	-	40,811	
9	Desktop Computer	76,924	-	-	76,924	25%	55,426	-	5,375	-	60,801	
10	Sewing Machine	88,275	-	-	88,275	10%	47,598	-	4,068	-	51,666	
11	CC Camera	38,467	-	-	38,467	10%	20,741	-	1,772	-	22,513	
	Sub-Total	2,549,513	-	-	2,549,513		1,769,892	-	85,705	-	1,855,597	693,916



SI No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2024	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24		Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24		
1	2	3	5	6	7=3+4+5-6	8	9	10	11	12	13-11	14=9-13

Bangladesh PEMS Climate Change

SI No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2024	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24		Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24		
1	Laptop	-	239,381	-	239,381	25%	-	-	24,690	-	24,690	214,691
2	Steel Cabinet	-	13,970	-	13,970	10%	-	-	576	-	576	13,394
3	Ceiling Fan	-	6,700	-	6,700	10%	-	-	276	-	276	6,424
4	Secretary Table	-	5,030	-	5,030	10%	-	-	208	-	208	4,822
5	Half Secretary Table	-	18,450	-	18,450	10%	-	-	761	-	761	17,689
6	Meeting Table	-	6,150	-	6,150	10%	-	-	254	-	254	5,896
7	Revolving Chair	-	11,170	-	11,170	10%	-	-	461	-	461	10,709
8	Handle Chair	-	13,950	-	13,950	10%	-	-	576	-	576	13,374
9	Without Handle Chair	-	14,400	-	14,400	10%	-	-	594	-	594	13,806
	Sub-Total	-	329,201	-	329,201	-	-	-	28,396	-	28,396	300,805

For Men and Women Who Have Escaped Trafficking Phase II Project

SI No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2024	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24		Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24		
1	Laptop	-	58,700	-	58,700	25%	-	-	7,338	-	7,338	51,362
2	Desktop Computer	-	91,800	-	91,800	25%	-	-	11,475	-	11,475	80,325
	Total	-	150,500	-	150,500	-	-	-	18,813	-	18,813	131,687

Emergency (WFP)

SI No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2023	
		Balance as on 01.07.23	Addition during the year	Adjustment during the year (June 2024)	Balance as on 30.06.24		Opening Balance 01.07.23	Adjustment during the year	Charge during the year	Balance as on 30.06.24		
1	Computer	-	144,459	-	144,459	25%	-	-	20,079	-	20,079	124,380
2	Table	-	16,350	-	16,350	10%	-	-	420	-	420	15,930
3	Chair (Revolving)	-	26,700	-	26,700	10%	-	-	686	-	686	26,014
4	Chair (Kushon)	-	19,080	-	19,080	10%	-	-	490	-	490	18,590
5	Drawer	-	63,113	-	63,113	50%	-	-	346	-	346	12,194
6	TAB	-	282,242	-	282,242	-	-	-	31,125	-	31,125	31,988
	Total	-	34,671,523	-	34,671,523	-	-	-	7,975,424	-	7,975,424	229,096
	Grand total: As at 30 June 2023	230,902,734		14,087,384	251,486,873		75,480,623	42,487	4,481,424		79,017,110	172,469,763

