

**AUDITOR'S REPORT
&
AUDITED CONSOLIDATED FINANCIAL STATEMENTS
OF
SDS (Shariatpur Development Society)
FOR THE YEAR ENDED JUNE 30, 2025**

**Consolidated Financial Statements
SDS (Shariatpur Development Society)
FOR THE YEAR ENDED JUNE 30, 2025**

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INDEPENDENT AUDITOR'S REPORT

SDS (Shariatpur Development Society)

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of SDS (Shariatpur Development Society), which comprise the statement of Consolidated Statement of Financial Position as at 30 June 2025 and the Consolidated Statement of Profit or Loss and Others Comprehensive Income, Consolidated Statement of Receipts and Payments for the year ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of SDS (Shariatpur Development Society) as at 30 June 2025 and of its Consolidated Statement of Financial Position as at 30 June 2025 and the Consolidated Statement of Profit or Loss and Others Comprehensive Income, Consolidated Statement of Receipts and Payments for the year ended, in accordance with International Financial Reporting Standards (IFRSs), reporting provision of Foreign Donations (Voluntary Activities) Regulation Act 2016 and comply with the other applicable laws and regulations.

Basis for opinion

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

Information Other than the Financial Statements and Auditor's Report Thereon

The management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement therein of this other information; we are required to report the fact. However, we have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the financial statements

The Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the 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 financial reporting process of the project.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high-level assurance, but is not a guarantee that an audit conducted in accordance with ISA 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 the financial statements.

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

- “ identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- “ obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the organization's internal control;
- “ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- “ Conclude on the appropriateness of management's use of the going concern basis of accounting in preparing financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the organization to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- “ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

22 December, 2025
Dhaka

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

A handwritten signature in blue ink, appearing to read "Mosharraf Hossain".

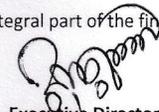
Signed by:
M. Mosharraf Hossain
FCA | PhD | PMP | CPFA | CISA | CISM
Partner
ICAB Enrollment # 769
DVC: 2512220769AS322441

SDS (Shariatpur Development Society)
Consolidated Statement of Financial Position
As at 30 June 2025

Particulars	Notes	30 June 2025			30 June 2024
		MFP	Social Development Program	Total	Total
		Amount	Amount	Amount	Amount
Assets:					
A. Non Current Assets:		159,110,254	11,214,903	170,325,157	172,469,763
Property, Plant and Equipment	4.00	159,110,254	11,214,903	170,325,157	172,469,763
B. Current Assets:		6,588,243,995	23,005,317	6,611,249,312	5,465,858,196
Long term Investments	5.00	351,805,257	447,583	352,252,840	355,727,369
Short term Investments	6.00	2,601,223	4,600,245	7,201,468	8,212,345
Loan to beneficiaries	7.00	5,859,698,256	-	5,859,698,256	4,873,736,477
Other Assets	8.00	46,267,266	957,353	47,224,619	45,497,400
Advance Income Tax	9.00	8,692,035	9,294	8,701,329	3,931,374
Cash and Bank Balance	12.00	319,179,958	16,990,842	336,170,800	178,753,231
Total Assets :		6,747,354,249	34,220,220	6,781,574,469	5,638,327,959
Current Liabilities:					
		2,452,046,791	10,627,832	2,462,674,623	2,003,257,690
Members Savings Deposit General	13.00	1,552,364,560	-	1,552,364,560	1,311,832,596
Members Savings Deposit: Voluntary	14.00	335,779,803	-	335,779,803	241,888,432
Loan Loss Provision	15.00	341,719,044	-	341,719,044	265,906,422
Un-Earned Premium Micro & Livestock insurance	16.00	143,710,358	-	143,710,358	109,731,361
Provisions for Interest on SMS	17.00	43,287,583	-	43,287,583	34,138,900
Provision for Expenses	18.00	4,328,991	-	4,328,991	2,837,453
Others Payable	19.00	30,856,452	10,627,832	41,484,284	36,922,526
Non Current Liabilities:					
		2,630,789,358	-	2,630,789,358	2,329,510,664
Loan from PKSF	20.00	2,179,211,382	-	2,179,211,382	1,700,910,398
Commercial loan	21.00	451,577,976	-	451,577,976	628,600,266
Capital and reserves:					
		1,664,518,100	23,592,388	1,688,110,488	1,305,559,605
Retained Surplus	23.00	1,498,066,291	23,592,388	1,521,658,679	1,176,723,000
Reserve fund	24.00	166,451,810	-	166,451,810	128,836,605
Total Capital & Liabilities		6,747,354,249	34,220,220	6,781,574,469	5,638,327,959


Chairman
SDS

Annexed notes form an integral part of the financial statements.

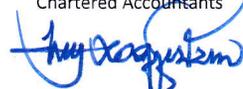

Executive Director
SDS


Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

22 December, 2025
Dhaka

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



Signed by,

M. Mosharraf Hossain
FCA | PhD | PMP | CPFA | CISA | CISM
Partner

ICAB Enrolment No.: 769
DVC: 2512220769AS322441

SDS (Shariatpur Development Society)
Consolidated Statement of Profit or Loss and Others Comprehensive Income
For the period from 01 July 2024 to 30 June 2025

Particulars	Notes	2024-2025			2023-2024
		MFP	Social Development Program	Total	Total
		Amount	Amount	Amount	Amount
Income:					
Service Charge Received	25.00	1,130,002,579	-	1,130,002,579	1,040,761,693
Grant Received	26.00	609,300	119,015,205	119,624,505	103,256,804
Bank Interest		7,130,597	120,954	7,251,551	3,494,737
Interest on FDR		33,600,960	33,017	33,633,977	16,483,731
Sale of pass Book & Form		1,208,241	582,120	1,790,361	1,852,251
SDS Academy Inc.		-	5,158,818	5,158,818	3,517,453
Traning Center Income		8,106,118	-	8,106,118	8,074,861
SDS Contribution		94,047	-	94,047	4,585,737
Member Fee		-	18,600	18,600	18,600
Others income		763,544	555,000	1,318,544	1,241,975
Total Income		1,181,515,386	125,483,714	1,306,999,100	1,183,287,842
Expenditure:					
Service charge paid to PKSF	27.00	119,059,760	-	119,059,760	98,065,445
Service charge paid to Bank	28.00	66,538,647	-	66,538,647	74,834,190
Interest on Savings	29.00	91,035,051	-	91,035,051	74,080,247
Salary & Allowances		341,113,388	16,180,872	357,294,260	371,940,953
Traveling & Conveyance		12,738,576	2,312,204	15,050,780	14,041,457
Printing & Stationary		4,582,448	5,071	4,587,519	4,614,065
Telephone, Internet and Postage		3,053,334	264,548	3,317,882	3,174,071
Entertainment		3,851,033	22,255	3,873,288	3,204,338
Office Rent		13,019,060	677,007	13,696,067	12,041,449
Electricity and Gas		2,563,980	130,948	2,694,928	2,227,413
Training Expenses		817,789	262,421	1,080,210	700,491
Fuel Cost & Maintenance		6,892,482	-	6,892,482	5,749,341
Repair & Maintenance		6,497,911	65,425	6,563,336	5,879,187
Lunch Subsidy /Food cost		7,393,156	-	7,393,156	6,925,158
Newspapers and Periodicals		-	-	-	6,968
Others Operating Expenses	30.00	1,134,347	614,806	1,749,153	1,943,486
Legal support		2,473,396	-	2,473,396	862,428
Vat Expenses		-	-	-	105,493
Income Tax Expenses		-	4,025	4,025	-
Softwear Maintenance Expenses		1,804,929	-	1,804,929	1,866,156
Donation		1,187,334	54,500	1,241,834	640,871
Advertisement & recruitment exp		73,720	57,137	130,857	184,405
Audit Fee		604,500	32,700	637,200	330,000
MRA Yearly fees		1,943,497	-	1,943,497	2,141,600
Registration fees		313,730	-	313,730	-
Loss on Disposal		-	-	-	3,723,647
Humanitarian Activities		2,552,473	-	2,552,473	330,563
Administrative exp		-	1,109,313	1,109,313	208,764
Bank Charges and Commission		2,918,419	65,733	2,984,152	2,149,606
Development Project Expenses (MF)	31.00	5,461,216	66,589,590	72,050,806	75,556,535

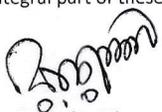


Particulars	Notes	2024-2025			2023-2024
		MFP	Social Development Program	Total	Total
		Amount	Amount	Amount	Amount
Direct Development Activities Cost	32.00	-	28,844,050	28,844,050	15,490,597
Traning Center Exp		8,777,593	-	8,777,593	9,249,828
SDS Academy Exp		-	3,425,684	3,425,684	4,386,510
Loan Loss Provision Expenses		75,812,622	-	75,812,622	94,191,668
Depreciation Expenses		8,831,886	574,750	9,406,636	8,226,496
Total Expenditure		793,046,277	121,293,039	914,339,316	899,073,426
Excess/(Deficit) of Income Over Expenditure before tax		388,469,109	4,190,675	392,659,784	284,214,416
Provisionn for Income Tax		11,230,024	157,529	11,387,553	4,088,145
Excess/(Deficit) of Income Over Expenditure before tax		377,239,085	4,033,146	381,272,231	280,126,271
Total :		1,181,515,386	125,483,714	1,306,999,100	1,183,287,842

Annexed notes form an integral part of these financial statements



Chairman
SDS



Executive Director
SDS



Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

22 December, 2025
Dhaka

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



Signed by,
M. Mosharraf Hossain
FCA | PhD | PMP | CPFA | CISA | CISM
Partner

ICAB Enrolment No.: 769
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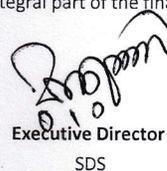
SDS (Shariatpur Development Society)
Consolidated Statement of Receipts and Payments
For the period from 01 July 2024 to 30 June 2025

Particulars	Notes	2024-2025			2023-2024
		MFP	Social Development Program	Total	Total
		Amount	Amount	Amount	Amount
A: Receipts:					
Opening 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
MCP Loan Received from PKSF	33.00	1,482,800,000	-	1,482,800,000	1,009,000,000
Loan Realized from Beneficiaries	34.00	7,435,119,567	-	7,435,119,567	6,936,493,577
Service charges received	35.00	1,088,759,488	-	1,088,759,488	1,001,696,786
Members Savings Deposit (General)	36.00	872,778,608	-	872,778,608	672,916,849
Members' Savings Deposits Collection (Voluntary)	37.00	233,355,650	-	233,355,650	164,661,549
Risk Fund/Appodkalin Fund	38.00	69,316,018	-	69,316,018	57,548,310
Loan Received from Bank	39.00	1,020,590,379	-	1,020,590,379	1,070,000,000
Grant Received	40.00	65,590,057	56,421,691	122,011,748	125,001,281
Loan & Others A/c:					
Others Project Income	41.00	1,474,638	-	1,474,638	14,038,344
Other receipts	42.00	47,384,234	8,607,473	55,991,707	86,106,923
Interest on FDR	43.00	31,040,727	-	31,040,727	12,844,553
FDR Encashment	44.00	444,141,043	-	444,141,043	143,876,446
Internal Loan		-	18,350,000	18,350,000	20,451,000
Advance A/C		2,729,595	4,963,088	7,692,683	6,532,581
Others Income		-	1,055,000	1,055,000	106,900
Sale Of pass Book & Form		1,208,241	82,930	1,291,171	1,367,501
Bank Interest		7,130,597	120,954	7,251,551	3,495,735
SDS Academy Inc.		-	5,156,006	5,156,006	3,516,455
Training Center Income		8,053,103	-	8,053,103	-
Member Fee		-	18,600	18,600	18,600
Total		12,984,368,647	100,632,271	13,085,000,918	11,456,218,016
B. Payments					
Loan Disbursement to Beneficiaries	45.00	8,735,041,000	-	8,735,041,000	7,637,546,000
MCP Loan Refunded to PKSF (Principal)	46.00	1,004,499,016	-	1,004,499,016	774,981,119
MCP Loan Refunded to Bank & Others (Principal)	47.00	1,197,612,669	-	1,197,612,669	1,246,757,934
Service charge paid to PKSF	48.00	119,059,760	-	119,059,760	98,065,445
Service charge paid to Bank & Others	49.00	66,538,647	-	66,538,647	69,969,023
Purchase of Fixed Assets:	50.00	7,217,341	886,788	8,104,129	29,350,837
Members Savings Refund (General)	51.00	410,097,308	-	410,097,308	354,888,467
Members Savings Refund (Voluntary)	52.00	105,984,897	-	105,984,897	72,200,950
Investment:	53.00	440,636,268	-	440,636,268	326,446,064
Loan & Others A/C					
Others Assets	54.00	178,022,341	90,000	178,112,341	153,151,492
Internal Loan		-	19,004,807	19,004,807	20,451,000
Advances A/C		-	5,693,985	5,693,985	22,216,142
Operating expenses:					
Salary & Allowances		258,982,097	16,180,872	275,162,969	312,516,397
Traveling & Conveyance		12,038,743	1,704,439	13,743,182	13,687,335
Printing & Stationary		4,581,668	51,601	4,633,269	4,614,065
Telephone, Internet and Postage		3,046,684	214,456	3,261,140	3,110,646
Entertainment Cost		3,849,183	1,595	3,850,778	3,188,097
Office Rent		11,678,660	677,007	12,355,667	11,151,149
Gas and Electricity		2,481,445	135,898	2,617,343	2,313,703

Particulars	Notes	2024-2025			2023-2024
		MFP	Social Development Program	Total	Total
		Amount	Amount	Amount	Amount
Training Expenses		715,085	248,691	963,776	639,855
Fuel Cost & Maintenance		6,530,267	-	6,530,267	5,358,539
Repair & Maintenance		6,032,948	65,425	6,098,373	5,416,077
News papers and periodicals		-	-	-	6,968
Humanitarian Activities		2,371,270	-	2,371,270	-
Donation		1,207,334	54,500	1,261,834	636,371
Vat Expenses		332,395	3,739	336,134	102,965
Advance income Tax		8,417,193	-	8,417,193	-
Software Maintenance Expenses		-	-	-	1,719,996
Advertisement & Recruitment Exp		73,720	57,137	130,857	139,172
Lunch Subsidy/Food cost		6,944,484	-	6,944,484	6,732,795
Legal Expenses		2,473,396	-	2,473,396	842,428
Audit Fee		354,500	12,700	367,200	130,000
MRA Yearly fees		1,943,497	-	1,943,497	-
Registration fee		313,730	-	313,730	-
Bank Charges and Commission		2,933,814	60,999	2,994,813	2,149,606
Direct Development Activities Cost		-	28,232,352	28,232,352	15,230,779
Development Project Expenses	55.00	55,908,407	-	55,908,407	63,139,986
Others Operating Expenses	56.00	2,612,404	6,988,974	9,601,378	9,115,504
SDS Academy Exp.		-	3,275,464	3,275,464	3,405,309
Traning Center Exp.		4,656,518	-	4,656,518	6,092,570
Sub Total		12,665,188,689	83,641,429	12,748,830,118	11,277,464,785
Closing Balance:					
Cash in Hand		14,130,334	-	14,130,334	18,743,688
Cash at Bank		305,049,624	16,990,842	322,040,466	160,009,543
Total		12,984,368,647	100,632,271	13,085,000,918	11,456,218,016

Annexed notes form an integral part of the financial statements.


Chairman
SDS

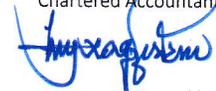

Executive Director
SDS


Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

22 December, 2025
Dhaka

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



Signed by,

M. Mosharraf Hossain

FCA | PhD | PMP | CPFA | CISA | CISM
Partner

ICAB Enrolment No.: 769
DVC: 2512220769AS322441

SDS (Shariatpur Development Society)
Consolidated Statements of Changes in Capital Fund
For the year ended 30 June, 2025

Particulars	Notes	Amount in BDT			
		2024-2025		2023-2024	
		Cumulative Surplus	Reserve Fund	Total	Total
Balance As at July 01, 2024		1,176,722,999	128,836,606	1,305,559,605	1,026,278,081
Add: Surplus for the Year		381,272,231	37,723,909	418,996,140	307,826,412
Add: Adjustment during the Year	23.00	3,150,524	-	3,150,524	-
Less: Under provision of tax for prior year		-	-	-	844,747
Sub-Total		1,561,145,754	166,560,514	1,727,706,269	1,333,259,746
Less: transfer to Statutory Reserve Fund		37,723,909	108,704	37,832,613	27,700,141
Less: Adjustment during the Year	24.00	1,763,168	-	1,763,168	-
Closing Balance		1,521,658,678	166,451,810	1,688,110,488	1,305,559,605

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, 2025

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)	Consolidated Report
1.6	Working Areas (Number of Districts)	13 Districts
1.7	Statutory Audit Conducted up to	June 30, 2025
1.8	Name of the Statutory Auditor Last Year	MABS & J partners
1.9	Name of the Statutory Auditor Current Year	Aziz Halim Khair Choudhury Chartered Accountants
1.10	Number of Executive Committee Meeting Held FY 2024-2025	08
1.11	Date of Last Annual General Meeting (AGM) Held	28.12.2024

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 Cooperation, 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, Viill: 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, 2024 to 30 June, 2025 with comparative figures for the financial year from 1st July, 2024 to 30 June, 2025.

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).

4.00 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%
Gas cylinder	10%
House Construction A/C (CI Sheet)	10%
Television	25%
Bedding & Instrument	20%
Paddrolo Pump	10%
Training Building	10%

4.01 Reporting period

The reporting period of the project covers 12 months' period from 1 July 2024 to 30 June 2025.

5.00 General

- a) Figures in the financial statements have been rounded off to the nearest Taka.
- b) Salary of the employees was disbursed through bank account.

5.01 Components of the Financial Statements:

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

- A. Statement of Financial Position as at June 30, 2025;
- B. Statement of Profit or Loss and other Comprehensive Income June 30, 2025;
- C. Statement of Changes in Equity for the year ended on June 30, 2025;
- D. Statement of Receipts and Payments for the year ended on June 30, 2025;
- E. Notes to the Financial Statement.



Notes	Particulars	30 June 2025			30 June 2024	
		MFP	Development Projects	Total	Total	
4.00	Fixed Assets:					
	Opening balance June 2024	233,137,691	18,349,182	251,486,873	230,902,734	
	Add: Addition during the year	17,081,507	1,408,362	18,489,869	34,671,523	
	Add: Transfer to GF	-	-	-	-	
	Add: Adjustment last year		1,086,958	1,086,958	-	
		250,219,198	20,844,502	271,063,700	265,574,257	
	Less: Adjustment during the year	9,984,446	2,518,074	12,502,520	-	
	Less: Disposal During the year	-	-	-	14,087,384	
		240,234,752	18,326,428	258,561,180	251,486,873	
	Less: Adjustment during the year	-	-	-	-	
	Less: Accumulated depreciation	81,124,498	7,111,525	88,236,023	79,017,110	
	Written Down Value	159,110,254	11,214,903	170,325,157	172,469,763	
5.00	Long term Investments :					
	FDR A/C: Savings	5.01	146,488,569	-	146,488,569	166,728,447
	FDR Account Reserve Fund	5.02	205,316,688	-	205,316,688	188,581,585
	FDR A/C: STTI	5.03	-	420,401	420,401	392,337
	FDR A/C: SDS Academy	5.04	-	27,182	27,182	25,000
	Total		351,805,257	447,583	352,252,840	355,727,369
5.01	FDR A/C: Savings					
	Opening balance June 2024		166,728,447	-	166,728,447	67,865,454
	Add: Invested during the year		401,566,827	-	401,566,827	224,241,439
	Add: Adjustment During the year		-	-	-	-
			568,295,274	-	568,295,274	292,106,893
	Less: Encashment during the year		421,806,705	-	421,806,705	125,378,446
	Less: Adjustment During the year		-	-	-	-
	Closing Balance 2025		146,488,569	-	146,488,569	166,728,447
5.02	FDR Account Reserve Fund:					
	Opening balance June 2024		188,581,585	-	188,581,585	104,899,960
	Add: Invested during the year		39,069,441	-	39,069,441	102,179,625
	Add: Adjustment during the year		-	-	-	-
			227,651,026	-	227,651,026	207,079,585
	Less: Encashment during the year		22,334,338	-	22,334,338	18,498,000
	Less: Adjustment Bank Charge during the year		-	-	-	-
	Closing Balance 2025		205,316,688	-	205,316,688	188,581,585
5.03	FDR A/C: STTI					
	Opening balance June 2024		-	392,337	392,337	369,529
	Add: Invested during the year		-	-	-	-
	Add: Adjustment During the year		-	28,064	28,064	22,808
			-	420,401	420,401	392,337
	Less: Encashment during the year		-	-	-	-
	Less: Adjustment During the year		-	-	-	-
	Closing Balance 2025		-	420,401	420,401	392,337
5.04	FDR A/C: SDS Academy					
	Opening balance June 2024		-	25,000	25,000	-
	Add: Invested during the year		-	2,182	2,182	25,000
	Add: Adjustment During the year		-	-	-	-
			-	27,182	27,182	25,000
	Less: Encashment during the year		-	-	-	-
	Less: Adjustment During the year		-	-	-	-
	Closing Balance 2025		-	27,182	27,182	25,000
6.00	Short term Investments					
	Reserve Fund Investment (RFI):	6.01	-	-	-	-
	Investment to SDS Enterprise	6.02	-	4,600,000	4,600,000	4,600,000
	Int. Rec. on FDR A/C: Savings	6.03	1,728,584	-	1,728,584	1,836,280

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Int. Rec. on FDR A/C: Reserve: 6.04	872,639	-	872,639	1,776,065
	Int. Rec. on FDR A/C: Academy 6.04	-	245	245	-
	Total	2,601,223	4,600,245	7,201,468	8,212,345
6.01	Reserve Fund Investment (RFI):				
	Opening balance June 2024	-	-	-	71,135
	Add: Investment during the year	-	-	-	-
		-	-	-	71,135
	Less: Encashment during the year	-	-	-	71,135
	Closing Balance 2025	-	-	-	-
6.02	Investment to SDS Enterprise				
	Opening balance June 2024	-	4,600,000	4,600,000	4,600,000
	Add: Paid during the year	-	-	-	-
		-	4,600,000	4,600,000	4,600,000
	Less: Realization during the year	-	-	-	-
	Closing Balance 2025	-	4,600,000	4,600,000	4,600,000
6.03	Int. Rec. on FDR A/C: Savings:				
	Opening balance June 2024	1,836,280	-	1,836,280	1,016,776
	Add: Adjustment during the year	1,728,584	-	1,728,584	1,836,280
		3,564,864	-	3,564,864	2,853,056
	Less: Encashment during the year	1,836,280	-	1,836,280	1,016,776
	Closing Balance 2025	1,728,584	-	1,728,584	1,836,280
6.04	Int. Rec. on FDR A/C: Reserve:				
	Opening balance June 2024	1,776,065	-	1,776,065	910,597
	Add: Interest receivable during the year	872,639	-	872,639	1,776,065
		2,648,704	-	2,648,704	2,686,662
	Less: Encashment during the year	1,776,065	-	1,776,065	910,597
	Closing Balance 2025	872,639	-	872,639	1,776,065
6.04	Int. Rec. on FDR A/C: Academy				
	Opening balance June 2024	-	-	-	-
	Add: Adjustment during the year	-	-	-	-
	Add: Interest receivable during the year	-	245	245	-
		-	245	245	-
	Less: Encashment during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2025	-	245	245	-
7.00	Loan to beneficiaries:				
	Jagoron 7.01	1,601,216,574	-	1,601,216,574	1,449,367,984
	Agrosor-MDP 7.02	1,442,778	-	1,442,778	4,262,057
	Agrosor 7.03	2,783,594,127	-	2,783,594,127	2,072,024,865
	Buniad 7.04	32,146,317	-	32,146,317	5,005,994
	LEpIG 7.05	35,135	-	35,135	1,418,449
	Sufalon 7.06	143,445,413	-	143,445,413	200,003,289
	LIFT Project 7.07	60,000,017	-	60,000,017	83,392,687
	ENRICH (IGA) 7.08	57,276,274	-	57,276,274	100,772,623
	ENRICH (LI) 7.09	688,084	-	688,084	989,898
	ENRICH (AC) 7.10	6,590,179	-	6,590,179	9,073,676
	KGF (Sufalon) 7.11	84,542,855	-	84,542,855	79,583,713
	Housing Project (HIS) 7.12	1,467,370	-	1,467,370	2,229,931
	LICHSP Abason 7.13	4,803,576	-	4,803,576	22,342,638
	Start-up 7.15	174,990	-	174,990	1,622,023
	Probasi Kallan 7.16	499,394	-	499,394	1,843,748
	LEFT -Goat rearing 7.17	4,739,477	-	4,739,477	11,912,681
	Abason 7.18	484,182,015	-	484,182,015	336,273,302

Notes	Particulars	30 June 2025			30 June 2024	
		MFP	Development Projects	Total	Total	
	LICHSP-RMSF	7.19	11,428	-	11,428	11,428
	Agrosor SEP	7.20	13,328,688	-	13,328,688	27,295,959
	Agrosor-MDP-AF	7.21	1,222,812	-	1,222,812	3,968,570
	Agrosor SEP-2	7.22	410,856	-	410,856	6,187,728
	Agrosor SEP-GSL	7.23	91,929	-	91,929	3,495,929
	LRL	7.24	481,786	-	481,786	668,593
	LRL-2	7.25	4,029,773	-	4,029,773	5,015,075
	BB-RSL	7.26	8,419,600	-	8,419,600	11,042,944
	Household Sanitation	7.27	81,224,040	-	81,224,040	51,578,833
	Asset Creation	7.28	13,071,297	-	13,071,297	117,762,644
	Agrosor SEP2-CSL	7.29	-	-	-	332,399
	Household Water	7.30	7,544,753	-	7,544,753	5,371,925
	Agrosor-RAISE	7.31	280,825,683	-	280,825,683	89,146,287
	Special Loan Leasing-ME	7.32	271,289	-	271,289	1,489,253
	Agrosor-MFCE	7.33	129,143,695	-	129,143,695	137,023,409
	RMPF Special Loan- ME	7.34	50,080,338	-	50,080,338	31,225,943
	Total:		5,859,698,256	-	5,859,698,256	4,873,736,477
7.01	Jagoron					
	Opening balance June 2024		1,449,367,984	-	1,449,367,984	1,031,469,732
	Add: Disbursement during the year		2,889,032,000	-	2,889,032,000	2,703,557,000
			4,338,399,984	-	4,338,399,984	3,735,026,732
	Less: Realization during the year		2,603,492,526	-	2,603,492,526	2,190,148,009
	Less: Written-off loan during the year		-	-	-	-
	Less: Adjustment during the year		133,690,884	-	133,690,884	95,510,739
	Closing Balance 2025		1,601,216,574	-	1,601,216,574	1,449,367,984
7.02	Agrosor-MDP:					
	Opening balance June 2024		4,262,057	-	4,262,057	24,884,486
	Add: Disbursement during the year		-	-	-	1,200,000
			4,262,057	-	4,262,057	26,084,486
	Less: Realization during the year		2,797,224	-	2,797,224	21,192,346
			1,464,833	-	1,464,833	4,892,140
	Less: Written-off loan during the year		-	-	-	-
	Less: Adjustment during the year		22,055	-	22,055	630,083
	Closing Balance 2025		1,442,778	-	1,442,778	4,262,057
7.03	Agrosor					
	Opening balance June 2024		2,072,024,865	-	2,072,024,865	1,936,771,072
	Add: Disbursement during the year		3,796,447,000	-	3,796,447,000	2,892,829,000
			5,868,471,865	-	5,868,471,865	4,829,600,072
	Less: Realization during the year		2,954,789,285	-	2,954,789,285	2,653,913,527
			2,913,682,580	-	2,913,682,580	2,175,686,545
	Less: Written-off loan during the year		-	-	-	-
	Less: Adjustment during the year		130,088,453	-	130,088,453	103,661,680
	Closing Balance 2025		2,783,594,127	-	2,783,594,127	2,072,024,865
7.04	Buniad					
	Opening balance June 2024		5,005,994	-	5,005,994	4,529,301
	Add: Disbursement during the year		46,893,000	-	46,893,000	10,494,000
			51,898,994	-	51,898,994	15,023,301
	Less: Realization during the year		19,353,121	-	19,353,121	9,750,791
			32,545,873	-	32,545,873	5,272,510
	Less: Written-off loan during the year		-	-	-	-
	Less: Adjustment during the year		399,556	-	399,556	266,516
	Closing Balance 2025		32,146,317	-	32,146,317	5,005,994
7.05	LEPiG:					
	Opening balance June 2024		1,418,449	-	1,418,449	1,732,400

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Add: Disbursement during the year	60,000	-	60,000	2,885,000
		1,478,449	-	1,478,449	4,617,400
	Less: Realization during the year	1,356,269	-	1,356,269	3,034,347
		122,180	-	122,180	1,583,053
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	87,045	-	87,045	164,604
	Closing Balance 2025	35,135	-	35,135	1,418,449
7.06	Sufalon				
	Opening balance June 2024	200,003,289	-	200,003,289	392,617,317
	Add: Disbursement during the year	363,953,000	-	363,953,000	540,798,000
		563,956,289	-	563,956,289	933,415,317
	Less: Realization during the year	414,775,727	-	414,775,727	725,535,551
		149,180,562	-	149,180,562	207,879,766
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	5,735,149	-	5,735,149	7,876,477
	Closing Balance 2025	143,445,413	-	143,445,413	200,003,289
7.07	LIFT Project				
	Opening balance June 2024	83,392,687	-	83,392,687	97,928,201
	Add: Disbursement during the year	133,479,000	-	133,479,000	148,429,000
		216,871,687	-	216,871,687	246,357,201
	Less: Realization during the year	155,483,335	-	155,483,335	161,133,861
		61,388,352	-	61,388,352	85,223,340
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	138,8335	-	1,388,335	1,830,653
	Closing Balance 2025	60,000,017	-	60,000,017	83,392,687
7.08	ENRICH (IGA)				
	Opening balance June 2024	100,772,623	-	100,772,623	79,174,727
	Add: Disbursement during the year	116,875,000	-	116,875,000	171,663,000
		217,647,623	-	217,647,623	250,837,727
	Less: Realization during the year	151,263,096	-	151,263,096	143,089,129
		66,384,527	-	66,384,527	107,748,598
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	9,108,253	-	9,108,253	6,975,975
	Closing Balance 2025	57,276,274	-	57,276,274	100,772,623
7.09	ENRICH (LI)				
	Opening balance June 2024	989,898	-	989,898	334,030
	Add: Disbursement during the year	652,000	-	652,000	1,386,000
		1,641,898	-	1,641,898	1,720,030
	Add: Adjustment during the year	-	-	-	-
		1,641,898	-	1,641,898	1,720,030
	Less: Realization during the year	886,619	-	886,619	724,445
		755,279	-	755,279	995,585
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	67,195	-	67,195	5,687
	Closing Balance 2025	688,084	-	688,084	989,898
7.10	ENRICH (AC)				
	Opening balance June 2024	9,073,676	-	9,073,676	8,540,311
	Add: Disbursement during the year	4,855,000	-	4,855,000	8,131,000
		13,928,676	-	13,928,676	16,671,311
	Add: Adjustment during the year	-	-	-	-
		13,928,676	-	13,928,676	16,671,311
	Less: Realization during the year	717,4161	-	7,174,161	729,4375
		6,754,515	-	6,754,515	9,376,936
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	164,336	-	164,336	303,260

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Closing Balance 2025	6,590,179	-	6,590,179	9,073,676
7.11	KGF (Sufalon)				
	Opening balance June 2024	79,583,713	-	79,583,713	75,965,085
	Add: Disbursement during the year	161,222,000	-	161,222,000	154,705,000
		240,805,713	-	240,805,713	230,670,085
	Add: Adjustment during the year	-	-	-	-
		240,805,713	-	240,805,713	230,670,085
	Less: Realization during the year	154,443,960	-	154,443,960	149,831,637
		86,361,753	-	86,361,753	80,838,448
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	1,818,898	-	1,818,898	1,254,735
	Closing Balance 2025	84,542,855	-	84,542,855	79,583,713
7.12	Housing Project (HIS)				
	Opening balance June 2024	2,229,931	-	2,229,931	5,722,762
		2,229,931	-	2,229,931	5,722,762
	Less: Realization during the year	742,301	-	742,301	3,137,381
		1,487,630	-	1,487,630	2,585,381
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	20,260	-	20,260	355,450
	Closing Balance 2025	1,467,370	-	1,467,370	2,229,931
7.13	LICHSP Abason:				
	Opening balance June 2024	22,342,638	-	22,342,638	69,470,204
	Add: Disbursement during the year	-	-	-	-
		22,342,638	-	22,342,638	69,470,204
	Less: Realization during the year	17,333,065	-	17,333,065	46,483,285
		5,009,573	-	5,009,573	22,986,919
	Less: Adjustment during the year	205,997	-	205,997	644,281
	Closing Balance 2025	4,803,576	-	4,803,576	22,342,638
7.14	SAHOS				
	Opening balance June 2024	-	-	-	-
	Add: Disbursement during the year	10,040,000	-	10,040,000	-
		10,040,000	-	10,040,000	-
	Less: Realize during the year	7,140,332	-	7,140,332	-
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	203,954	-	203,954	-
	Closing Balance 2025	2,695,714	-	2,695,714	-
7.15	Start-up				
	Opening balance June 2024	1,622,023	-	1,622,023	3,345,551
	Add: Disbursement during the year	-	-	-	1,660,000
		1,622,023	-	1,622,023	5,005,551
	Less: Realize during the year	1,346,658	-	1,346,658	3,332,018
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	100,375	-	100,375	51,510
	Closing Balance 2025	174,990	-	174,990	1,622,023
7.16	Probasi Kallan				
	Opening balance June 2024	1,843,748	-	1,843,748	5,437,463
	Add: Disbursement during the year	300,000	-	300,000	1,400,000
		2,143,748	-	2,143,748	6,837,463
	Less: Realize during the year	1,585,281	-	1,585,281	4,770,295
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	59,073	-	59,073	223,420
	Closing Balance 2025	499,394	-	499,394	1,843,748
7.17	LEFT -Goat rearing				

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Opening balance June 2024	11,912,681		11,912,681	16,126,707
	Add: Disbursement during the year	9,039,000		9,039,000	24,550,000
		20,951,681	-	20,951,681	40,676,707
	Less: Realize during the year	16,074,121		16,074,121	28,690,559
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	138,083		138,083	73,467
	Closing Balance 2025	4,739,477	-	4,739,477	11,912,681
7.18	Abason:				
	Opening balance June 2024	336,273,302		336,273,302	170,089,550
	Add: Disbursement during the year	371,420,000		371,420,000	276,720,000
		707,693,302	-	707,693,302	446,809,550
	Less: Realize during the year	219,029,843		219,029,843	109,487,221
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	4,481,444		4,481,444	1,049,027
	Closing Balance 2025	484,182,015	-	484,182,015	336,273,302
7.19	LICHSP-RMSF				
	Opening balance June 2024	11,428		11,428	426,164
	Add: Disbursement during the year	-		-	-
		11,428	-	11,428	426,164
	Less: Realize during the year	-		-	414,736
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	-		-	-
	Closing Balance 2025	11,428	-	11,428	11,428
7.20	Agrosor SEP:				
	Opening balance June 2024	27,295,959		27,295,959	113,555,179
	Add: Disbursement during the year	-		-	19,440,000
		27,295,959	-	27,295,959	132,995,179
	Less: Realize during the year	12,050,117		12,050,117	97,375,592
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	1,917,154		1,917,154	8,323,628
	Closing Balance 2025	13,328,688	-	13,328,688	27,295,959
7.21	Agrosor-MDP-AF				
	Opening balance June 2024	3,968,570		3,968,570	35,313,164
	Add: Disbursement during the year	-		-	11,630,000
		3,968,570	-	3,968,570	46,943,164
	Less: Realize during the year	2,661,531		2,661,531	40,412,267
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	84,227		84,227	2,562,327
	Closing Balance 2025	1,222,812	-	1,222,812	3,968,570
7.22	Agrosor SEP-2				
	Opening balance	6,187,728		6,187,728	7,013,357
	Add: Disbursement during the year	-		-	7,500,000
		6,187,728	-	6,187,728	14,513,357
	Less: Realize during the year	5,776,872		5,776,872	8,325,629
	Less: Written-off loan during the year	-		-	-
	Less: Adjustment during the year	-		-	-
	Closing Balance 2025	410,856	-	410,856	6,187,728
7.23	Agrosor SEP-GSL				
	Opening balance	3,495,929		3,495,929	156,061
	Add: Disbursement during the year	-		-	6,000,000
		3,495,929	-	3,495,929	6,156,061
	Less: Realize during the year	3,131,112		3,131,112	2,629,528

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	272,888	-	272,888	30,604
	Closing balance	91,929	-	91,929	3,495,929
7.24	LRL				
	Opening balance	668,593	-	668,593	2,908,665
	Add: Disbursement during the year	-	-	-	-
		668,593	-	668,593	2,908,665
	Less: Realize during the year	107,436	-	107,436	2,199,385
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	79,371	-	79,371	40,687
	Closing balance	481,786	-	481,786	668,593
7.25	LRL-2				
	Opening balance	5,015,075	-	5,015,075	39,273,742
	Add: Disbursement during the year	-	-	-	-
		5,015,075	-	5,015,075	39,273,742
	Less: Realize during the year	925,300	-	925,300	32,260,395
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	60,002	-	60,002	1,998,272
	Closing balance	4,029,773	-	4,029,773	5,015,075
7.26	BB-RSL				
	Opening balance	11,042,944	-	11,042,944	101,550,703
	Add: Disbursement during the year	-	-	-	-
		11,042,944	-	11,042,944	101,550,703
	Less: Realize during the year	2,342,958	-	2,342,958	86,331,921
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	280,386	-	280,386	4,175,838
	Closing balance	8,419,600	-	8,419,600	11,042,944
7.27	Household Sanitation				
	Opening balance	51,578,833	-	51,578,833	7,302,214
	Add: Disbursement during the year	121,614,000	-	121,614,000	72,853,000
		173,192,833	-	173,192,833	80,155,214
	Less: Realize during the year	88,111,504	-	88,111,504	27,672,299
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	3,857,289	-	3,857,289	904,082
	Closing balance	81,224,040	-	81,224,040	51,578,833
7.28	Asset Creation				
	Opening balance	117,762,644	-	117,762,644	92,590,848
	Add: Disbursement during the year	388,000	-	388,000	154,162,000
		118,150,644	-	118,150,644	246,752,848
	Less: Realize during the year	98,749,104	-	98,749,104	124,250,950
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	6,330,243	-	6,330,243	4,739,254
	Closing balance	13,071,297	-	13,071,297	117,762,644
7.29	Agrosor SEP2-CSL				
	Opening balance	332,399	-	332,399	1,264,792
	Add: Disbursement during the year	-	-	-	700,000
		332,399	-	332,399	1,964,792
	Less: Realize during the year	332,399	-	332,399	1,620,186
	Less: Written-off loan during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	12,207
	Closing balance	-	-	-	332,399

Notes	Particulars	30 June 2025			30 June 2024	
		MFP	Development Projects	Total	Total	
7.30	Household Water					
	Opening balance	5,371,925		5,371,925	1,086,406	
	Add: Disbursement during the year	11,103,000		11,103,000	9,375,000	
		16,474,925	-	16,474,925	10,461,406	
	Less: Realize during the year	8,644,938		8,644,938	4,927,810	
	Less: Written-off loan during the year	-		-	-	
	Less: Adjustment during the year	285,234		285,234	161,671	
	Closing balance	7,544,753	-	7,544,753	5,371,925	
7.31	Agrosor-RAISE					
	Opening balance	89,146,287		89,146,287	92,102,388	
	Add: Disbursement during the year	406,629,000		406,629,000	152,829,000	
		495,775,287	-	495,775,287	244,931,388	
	Less: Realize during the year	208,877,880		208,877,880	152,681,162	
	Less: Written-off loan during the year	-		-	-	
	Less: Adjustment during the year	6,071,724		6,071,724	3,103,939	
	Closing balance	280,825,683	-	280,825,683	89,146,287	
7.32	Special Loan Leasing-ME					
	Opening balance	1,489,253		1,489,253	2,993,704	
	Add: Disbursement during the year	-		-	1,300,000	
		1,489,253	-	1,489,253	4,293,704	
	Less: Realize during the year	1,144,766		1,144,766	2,752,297	
	Less: Written-off loan during the year	-		-	-	
	Less: Adjustment during the year	73,198		73,198	52,154	
	Closing balance	271,289	-	271,289	1,489,253	
7.33	Agrosor-MFCE					
	Opening balance	137,023,409		137,023,409	-	
	Add: Disbursement during the year	219,140,000		219,140,000	209,700,000	
		356,163,409	-	356,163,409	209,700,000	
	Less: Realize during the year	220,296,463		220,296,463	71,703,143	
	Less: Written-off loan during the year	-		-	-	
	Less: Adjustment during the year	6,723,251		6,723,251	973,448	
	Closing balance	129,143,695	-	129,143,695	137,023,409	
7.34	RMTP Special Loan- ME					
	Opening balance	31,225,943		31,225,943	-	
	Add: Disbursement during the year	71,900,000		71,900,000	51,650,000	
		103,125,943	-	103,125,943	51,650,000	
	Less: Realize during the year	52,900,263		52,900,263	19,387,500	
	Less: Written-off loan during the year	-		-	-	
	Less: Adjustment during the year	145,342		145,342	1,036,557	
	Closing balance	50,080,338	-	50,080,338	31,225,943	
8.00	Other Assets :					
	Advance Account	8.01	2,370,495	470,053	2,840,548	2,682,905
	Suspension A/C	8.02	8,226,124	-	8,226,124	3,635,821
	Staff Loan A/C: Motor cycle	8.03	5,729,493	-	5,729,493	4,354,741
	Staff Loan A/C: Bi-cycle	8.04	62,600	-	62,600	167,400
	Receivable A/C Other Project	8.05	29,878,554	-	29,878,554	34,169,233
	Solar Light Purchases	8.06	-	487,300	487,300	487,300
	Group Insurance	8.07	-	-	-	-
			46,267,266	957,353	47,224,619	45,497,400
8.01	Advance					
	Opening balance June 2024		2,491,682	191,223	2,682,905	2,617,206

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Less: prior year adjustment	-	-	-	-
		2491682	191,223	2,682,905	2,617,206
	Add: Paid during the year	25,684,403	5,540,265	31,224,668	21,818,752
	Add: Adjustment	460,400	-	460,400	623,550
		28,636,485	5,731,488	34,367,973	25,059,508
	Less: Realize during the year	2,729,595	4,110,448	6,840,043	6,135,191
	Less: Adjustment with expenses	23,536,395	1,150,987	24,687,382	16,241,412
	Closing Balance 2025	2,370,495	470,053	2,840,548	2,682,905
8.02	Suspenses A/C				
	Opening balance June 2024	3,625,821	-	3,625,821	2,614,781
	Add: Paid during the year	4,600,303	-	4,600,303	956,540
	Add: Adjustment	-	-	-	61,575
		8,226,124	-	8,226,124	3,632,896
	Less: Realize during the year	-	-	-	7,075
	Less: Adjustment with expenses	-	-	-	-
	Closing Balance 2025	8,226,124	-	8,226,124	3,625,821
8.03	Staff Loan A/C: Motor cycle				
	Opening balance June 2024	4,354,741	-	4,354,741	3,465,039
	Add: Paid during the year	2,814,100	-	2,814,100	2,358,469
		7,168,841	-	7,168,841	5,823,508
	Less: Realization during the year	359,448	-	359,448	613,861
		6,809,393	-	6,809,393	5,209,647
	Less: Adjustment during the year	1,079,900	-	1,079,900	854,906
	Closing Balance 2025	5,729,493	-	5,729,493	4,354,741
8.04	Staff Loan A/C: Bi-cycle				
	Opening balance June 2024	167,400	-	167,400	229,900
	Add: Paid during the year	-	-	-	100,000
		167,400	-	167,400	329,900
	Less: Realization during the year	13,200	-	13,200	5,200
		154,200	-	154,200	324,700
	Less: Adjustment during the year	91,600	-	91,600	157,300
	Closing Balance 2025	62,600	-	62,600	167,400
8.05	Receivable A/C Other Project				
	Opening balance June 2024	34,159,233	10,000	34,169,233	42,270,862
	Add: Receivable during the year	266,665	-	266,665	258,918
	Add: Receivable Adjustment during the year	42,738,233	-	42,738,233	55,441,172
		77,164,131	10,000	77,174,131	97,970,952
	Less: Realization during the year	35,115,213	-	35,115,213	45,261,854
	Less: Adjustment during the year	12,170,364	10,000	12,180,364	18,539,865
	Closing Balance 2025	29,878,554	-	29,878,554	34,169,233
8.06	Solar Light purchases: Tk. 487,300				
	Opening balance June 2024	-	487,300	487,300	487,300
	Add: Purchases during the year	-	-	-	-
		-	487,300	487,300	487,300
	Less: Sales during the year	-	-	-	-
	Closing Balance 2025	-	487,300	487,300	487,300
8.07	Group Insurance				
	Opening Balance	-	-	-	-
	Add: Addition during the Year	1,835,337	-	1,835,337	2,296,562
	Add: Adjustment during the year	-	-	-	-
		1,835,337	-	1,835,337	2,296,562
	Less: Realization during the Year	-	-	-	567,677
	Less: Adjustment during the Year	1,835,337	-	1,835,337	1,728,885

Notes	Particulars	30 June 2025			30 June 2024	
		MFP	Development Projects	Total	Total	
	Closing Balance	-	-	-	-	
9.00	Advance Income Tax					
	Opening Balance	3,747,349	184,025	3,931,374	3,742,100	
	Add: Addition during the Year	8,417,193	9,294	8,426,487	3,735,140	
	Add: Adjustment during the year	275,895	-	275,895	513,512	
		12,440,437	193,319	12,633,756	7,990,752	
	Less: Paid during the Year	-	-	-	-	
	Less: Adjustment during the Year	3,748,402	184,025	3,932,427	4,059,378	
	Closing Balance	8,692,035	9,294	8,701,329	3,931,374	
10.00	Internal Loan					
	Opening balance June 2024	-	-	-	-	
	Add: Paid during the year	-	-	-	53,933,837	
	Add: Adjustment during the year	-	-	-	-	
		-	-	-	53,933,837	
	Less: Realization during the year	-	-	-	53,933,837	
		-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance 2025	-	-	-	-	
12.00	Cash And Bank Balance					
	Cash in hand	14,130,334	-	14,130,334	18,743,688	
	Cash at Bank	305,049,624	16,990,842	322,040,466	160,009,543	
	Total	319,179,958	16,990,842	336,170,800	178,753,231	
13.00	Members Savings Deposit: General					
	Jagoron	13.01	504,675,347	-	504,675,347	466,486,454
	Agrosor-MDP (General):	13.02	351,663	-	351,663	2,269,037
	Agrosor	13.03	435,924,153	-	435,924,153	352,485,786
	Buniad	13.04	10,131,663	-	10,131,663	3,751,425
	LIFT Project	13.05	22,336,792	-	22,336,792	26,465,222
	ENRICH (IGA)	13.06	21,721,171	-	21,721,171	30,322,327
	Start-up	13.07	42,938	-	42,938	501,164
	Probasi Kallan	13.08	463,814	-	463,814	767,626
	Agrosor (SEP)	13.09	843,895	-	843,895	5,744,345
	Agrosor (SEP -2)	13.10	360,757	-	360,757	1,116,593
	LEPIG	13.11	81,850	-	81,850	426,538
	Member Savings :Agrosor-MDP (AF)	13.12	563,521	-	563,521	2,071,518
	Member Savings :Agrosor-RAISE	13.13	50,602,692	-	50,602,692	25,693,934
	Member Savings :Agrosor-MFCE	13.14	26,946,779	-	26,946,779	18,987,571
	Member Savings :RMTP Special Loan -	13.15	6,122,825	-	6,122,825	3,909,556
	Fixed Deposited Savings (SMS)	13.16	471,194,700	-	471,194,700	370,833,500
	Closing Balance 2025		1,552,364,560	-	1,552,364,560	1,311,832,596
13.01	Jagoron					
	Opening balance June 2024		466,486,454	-	466,486,454	347,144,950
	Add: Collection during the year		327,580,730	-	327,580,730	253,748,441
	Add: Interest on Savings		23,820,062	-	23,820,062	21,797,804
	Add: Adjustment during the year		38,380,451	-	38,380,451	89,124,120
			856,267,697	-	856,267,697	711,815,315
	Less: Refund during the year		132,488,353	-	132,488,353	105,321,996
	Lees: Adjustment during the year		219,103,997	-	219,103,997	140,006,865
	Closing Balance 2025		504,675,347	-	504,675,347	466,486,454
13.02	Member Savings Agrosor-MDP (General):					

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Opening balance June 2024	2,269,037	-	2,269,037	8,622,885
	Add: Collection during the year	305,383	-	305,383	1,046,832
	Add: Interest on Savings	22,093	-	22,093	130,125
	Add: Adjustment during the year	-	-	-	10,354
		2,596,513	-	2,596,513	9,810,196
	Less: Refund during the year	622,518	-	622,518	265,774
	Lees: Adjustment during the year	1,622,332	-	1,622,332	488,341
	Closing Balance 2025	351,663	-	351,663	2,269,037
13.03	Agrosor				
	Opening balance June 2024	352,485,786	-	352,485,786	395,850,560
	Add: Collection during the year	248,984,434	-	248,984,434	182,525,099
	Add: Interest on Savings	20,222,888	-	20,222,888	16,940,796
	Add: Adjustment during the year	87,498,738	-	87,498,738	54,954,455
		709,191,846	-	709,191,846	650,270,910
	Less: Refund during the year	108,041,668	-	108,041,668	109,291,566
	Lees: Adjustment during the year	165,226,025	-	165,226,025	188,493,558
	Closing Balance 2025	435,924,153	-	435,924,153	352,485,786
13.04	Buniad				
	Opening balance June 2024	3,751,425	-	3,751,425	334,074
	Add: Collection during the year	4,091,220	-	4,091,220	184,676
	Add: Interest on Savings	661,850	-	661,850	18,430
	Add: Adjustment during the year	5,138,874	-	5,138,874	101,987
		13,643,369	-	13,643,369	6,391,685
	Less: Refund during the year	1,286,964	-	1,286,964	99,964
	Lees: Adjustment during the year	2,224,742	-	2,224,742	1,648,296
	Closing Balance 2025	10,131,663	-	10,131,663	3,751,425
13.05	LIFT Project				
	Opening balance June 2024	26,465,222	-	26,465,222	27,657,214
	Add: Collection during the year	8,362,154	-	8,362,154	8,557,485
	Add: Interest on Savings	1,289,224	-	1,289,224	1,446,062
	Add: Adjustment during the year	2,787,091	-	2,787,091	3,277,550
		38,903,691	-	38,903,691	40,938,311
	Less: Refund during the year	9,975,088	-	9,975,088	8,573,884
	Lees: Adjustment during the year	6,591,811	-	6,591,811	5,899,205
	Closing Balance 2025	22,336,792	-	22,336,792	26,465,222
13.06	ENRICH (IGA)				
	Opening balance June 2024	30,322,327	-	30,322,327	26,776,444
	Add: Collection during the year	14,129,208	-	14,129,208	15,934,049
	Add: Interest on Savings	1,290,492	-	1,290,492	1,430,814
	Add: Adjustment during the year	673,000	-	673,000	1,351,217
		46,415,027	-	46,415,027	45,492,524
	Less: Refund during the year	5,819,271	-	5,819,271	5,263,689
	Lees: Adjustment during the year	18,874,585	-	18,874,585	9,906,508
	Closing Balance 2025	21,721,171	-	21,721,171	30,322,327
13.07	Member Savings :Start-up				
	Opening balance June 2024	501,164	-	501,164	446,685
	Add: Collection during the year	114,559	-	114,559	195,548
	Add: Interest on Savings	3,555	-	3,555	23,378
	Add: Adjusted during the year	-	-	-	73,500
		619,278	-	619,278	739,111
	Less: Refund During the year	210,952	-	210,952	75,588
	Less: Adjustment During the year	365,388	-	365,388	162,359
	Closing Balance 2025	42,938	-	42,938	501,164

Notes	Particulars	30 June 2025			30 June 2024	
		MFP	Development Projects	Total	Total	
	Less: Refund During the year	72,221,882	-	72,221,882	45,513,437	
	Less: Adjustment During the year	7,927,125	-	7,927,125	6,089,695	
	Closing Balance 2025	13,692,065	-	13,692,065	13,729,808	
		50,602,692	-	50,602,692	25,693,934	
13.14	Member Savings :Agrosor-MFCE					
	Opening balance June 2024	18,987,571	-	18,987,571	-	
	Add: Collection during the year	12,670,971	-	12,670,971	4,298,534	
	Add: Interest on Savings	1,281,696	-	1,281,696	771,794	
	Add: Adjusted during the year	12,750,533	-	12,750,533	16,087,738	
		45,690,771	-	45,690,771	21,158,066	
	Less: Refund During the year	4,524,009	-	4,524,009	781,577	
	Less: Adjustment During the year	14,219,983	-	14,219,983	1,388,918	
	Closing Balance 2025	26,946,779	-	26,946,779	18,987,571	
13.15	Member Savings :RMTP Special Loan -ME					
	Opening balance June 2024	3,909,556	-	3,909,556	-	
	Add: Collection during the year	2,181,602	-	2,181,602	1,129,106	
	Add: Interest on Savings	303,276	-	303,276	157,294	
	Add: Adjusted during the year	1,417,579	-	1,417,579	2,814,774	
		7,812,013	-	7,812,013	4,101,174	
	Less: Refund During the year	557,000	-	557,000	178,000	
	Less: Adjustment During the year	1,132,188	-	1,132,188	13,618	
	Closing Balance 2025	6,122,825	-	6,122,825	3,909,556	
13.16	Fixed Deposited Savings (SMS)					
	Opening balance June 2024	370,833,500	-	370,833,500	292,273,500	
	Add: Collection during the year	235,904,300	-	235,904,300	185,825,700	
	Add: Interest on Savings	-	-	-	-	
	Add: Adjusted during the year	-	-	-	-	
		606,737,800	-	606,737,800	478,099,200	
	Less: Refund During the year	135,543,100	-	135,543,100	107,265,700	
	Less: Adjustment During the year	-	-	-	-	
	Closing Balance 2025	471,194,700	-	471,194,700	370,833,500	
14.00	Members Savings Deposit: Voluntary					
	Jagoron	14.01	174,614,505	-	174,614,505	136,646,296
	Agrosor	14.02	123,619,931	-	123,619,931	72,903,088
	Buniad	14.03	6,517,610	-	6,517,610	2,718,536
	LIFT Project	14.04	8,567,262	-	8,567,262	9,843,662
	ENRICH (IGA)	14.05	6,813,284	-	6,813,284	6,824,855
	Start-Up	14.06	3,126	-	3,126	81,536
	Probasi Kallan	14.07	1,448	-	1,448	2,924
	Agrosor SEP	14.08	421,336	-	421,336	1,654,798
	Agrosor SEP-2	14.09	5,567	-	5,567	38,035
	Agrosor MDP	14.10	125,234	-	125,234	362,256
	Agrosor MDP (AF)	14.11	292,564	-	292,564	399,719
	LEPIG	14.12	6,993	-	6,993	30,631
	RAISE	14.13	10,135,483	-	10,135,483	7,172,998
	Member Savings :Agrosor- MFCE (Voluntary)	14.14	4,146,897	-	4,146,897	2,863,205
	Member Savings :Agrosor- RMTP (Voluntary)	14.15	508,563	-	508,563	345,893
	Closing Balance 2025		335,779,803	-	335,779,803	241,888,432
14.01	Jagoron					
	Opening balance June 2024		136,646,296	-	136,646,296	74,321,656
	Add: Collection during the year		122,868,615	-	122,868,615	89,533,300
	Add: Interest on Savings		7,568,119	-	7,568,119	5,232,755
	Add: Adjustment during the year		9,182,087	-	9,182,087	22,435,939

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
		276,265,117	-	276,265,117	191,523,650
	Less: Refund during the year	54,575,008	-	54,575,008	31,575,831
	Lees: Adjustment during the year	47,075,604	-	47,075,604	23,301,523
	Closing Balance 2025	174,614,505	-	174,614,505	136,646,296
14.02	Agrosor				
	Opening balance June 2024	72,903,088	-	72,903,088	69,265,518
	Add: Collection during the year	90,210,823	-	90,210,823	55,794,962
	Add: Interest on Savings	5,130,908	-	5,130,908	2,946,487
	Add: Adjustment during the year	21,457,362	-	21,457,362	9,741,767
		189,702,181	-	189,702,181	137,748,734
	Less: Refund during the year	36,490,246	-	36,490,246	31,110,106
	Lees: Adjustment during the year	29,592,004	-	29,592,004	33,735,540
	Closing Balance 2025	123,619,931	-	123,619,931	72,903,088
14.03	Buniad				
	Opening balance June 2024	2,718,536	-	2,718,536	1,254,041
	Add: Collection during the year	3,596,731	-	3,596,731	1,985,801
	Add: Interest on Savings	144,580	-	144,580	110,818
	Add: Adjustment during the year	2,621,464	-	2,621,464	336,096
		9,081,311	-	9,081,311	3,686,756
	Less: Refund during the year	2,019,272	-	2,019,272	467,102
	Lees: Adjustment during the year	544,429	-	544,429	501,118
	Closing Balance 2025	6,517,610	-	6,517,610	2,718,536
14.04	LIFT Project				
	Opening balance June 2024	9,843,662	-	9,843,662	9,618,677
	Add: Collection during the year	3,879,363	-	3,879,363	4,456,499
	Add: Interest on Savings	432,244	-	432,244	461,038
	Add: Adjustment during the year	1,411,468	-	1,411,468	1,128,357
		15,566,737	-	15,566,737	15,664,571
	Less: Refund during the year	4,562,156	-	4,562,156	3,581,593
	Lees: Adjustment during the year	2,437,319	-	2,437,319	2,239,316
	Closing Balance 2025	8,567,262	-	8,567,262	9,843,662
14.05	Member Savings :ENRICH (IGA)				
	Opening balance June 2024	6,824,855	-	6,824,855	5,499,659
	Add: Collection during the year	4,578,730	-	4,578,730	3,447,915
	Add: Interest on Savings	279,287	-	279,287	313,802
	Add: Adjustment during the year	274,643	-	274,643	372,225
		11,957,515	-	11,957,515	9,633,601
	Less: Refund during the year	2,664,606	-	2,664,606	1,517,034
	Lees: Adjustment during the year	2,479,625	-	2,479,625	1,291,712
	Closing Balance 2025	6,813,284	-	6,813,284	6,824,855
14.06	Member Savings :Start-Up				
	Opening balance June 2024	81,536	-	81,536	53,146
	Add: Collection during the year	15,230	-	15,230	20,240
	Add: Interest on Savings	254	-	254	3,250
	Add: Adjustment during the year	-	-	-	10,020
		97,020	-	97,020	86,656
	Less: Refund during the year	28,219	-	28,219	1,964
	Lees: Adjustment during the year	65,675	-	65,675	3,156
	Closing Balance 2025	3,126	-	3,126	81,536
14.07	Member Savings :Probasi Kallan				
	Opening balance June 2024	2,924	-	2,924	2,444
	Add: Collection during the year	-	-	-	1,650
	Add: Interest on Savings	76	-	76	126

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
		3,000	-	3,000	4,220
	Less: Refund during the year	1,552	-	1,552	-
	Lees: Adjustment during the year	-	-	-	1,296
	Closing Balance 2025	1,448	-	1,448	2,924
14.08	Member Savings :Agrosor SEP				
	Opening balance June 2024	1,654,798	-	1,654,798	5,115,736
	Add: Collection during the year	573,799	-	573,799	2,092,558
	Add: Interest on Savings	11,973	-	11,973	82,819
	Add: Adjustment during the year	-	-	-	1,611
		2,240,570	-	2,240,570	7,292,724
	Less: Refund during the year	363,566	-	363,566	1,266,335
	Lees: Adjustment during the year	1,455,668	-	1,455,668	4,371,591
	Closing Balance 2025	421,336	-	421,336	1,654,798
14.09	Member Savings :Agrosor SEP-2				
	Opening balance June 2024	38,035	-	38,035	30,822
	Add: Collection during the year	1,980	-	1,980	12,250
	Add: Interest on Savings	508	-	508	2,063
	Add: Adjustment during the year	-	-	-	2,987
		40,523	-	40,523	48,122
	Less: Refund during the year	16,953	-	16,953	8,472
	Lees: Adjustment during the year	18,003	-	18,003	1,615
	Closing Balance 2025	5,567	-	5,567	38,035
14.10	Member Savings :Agrosor MDP				
	Opening balance June 2024	362,256	-	362,256	1,454,329
	Add: Collection during the year	79,888	-	79,888	152,228
	Add: Interest on Savings	5,366	-	5,366	21,288
	Add: Adjustment during the year	-	-	-	5,624
		447,510	-	447,510	1,633,469
	Less: Refund during the year	90,986	-	90,986	451,264
	Lees: Adjustment during the year	231,290	-	231,290	819,949
	Closing Balance 2025	125,234	-	125,234	362,256
14.11	Member Savings :Agrosor MDP (AF)				
	Opening balance June 2024	399,719	-	399,719	1,335,614
	Add: Collection during the year	257,005	-	257,005	819,664
	Add: Interest on Savings	6,772	-	6,772	24,027
	Add: Adjustment during the year	3,358	-	3,358	130,390
		666,854	-	666,854	2,309,695
	Less: Refund during the year	106,436	-	106,436	416,049
	Lees: Adjustment during the year	267,854	-	267,854	1,493,927
	Closing Balance 2025	292,564	-	292,564	399,719
14.12	Member Savings :LEPIG				
	Opening balance June 2024	30,631	-	30,631	35,217
	Add: Collection during the year	9,130	-	9,130	18,330
	Add: Interest on Savings	329	-	329	1,941
	Add: Adjustment during the year	-	-	-	-
		40,090	-	40,090	55,488
	Less: Refund during the year	16,948	-	16,948	22,120
	Lees: Adjustment during the year	16,149	-	16,149	2,737
	Closing Balance 2025	6,993	-	6,993	30,631
14.13	Member Savings :RAISE				
	Opening balance June 2024	7,172,998	-	7,172,998	3,620,250
	Add: Collection during the year	4,504,269	-	4,504,269	5,169,916

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Add: Interest on Savings	519,602	-	519,602	219,763
	Add: Adjustment during the year	3,942,260	-	3,942,260	2,047,832
		16,139,129	-	16,139,129	11,057,761
	Less: Refund during the year	3,587,594	-	3,587,594	1,610,058
	Lees: Adjustment during the year	2,416,052	-	2,416,052	2,274,705
	Closing Balance 2025	10,135,483	-	10,135,483	7,172,998
14.14	Member Savings :Agrosor- MFCE (Voluntary)				
	Opening balance June 2024	2,863,205	-	2,863,205	-
	Add: Collection during the year	2,710,277	-	2,710,277	1,048,636
	Add: Interest on Savings	169,766	-	169,766	123,767
	Add: Adjustment during the year	1,884,322	-	1,884,322	2,078,231
		7,627,570	-	7,627,570	3,250,634
	Less: Refund during the year	1,309,855	-	1,309,855	168,022
	Lees: Adjustment during the year	2,170,818	-	2,170,818	219,407
	Closing Balance 2025	4,146,897	-	4,146,897	2,863,205
14.15	Member Savings :Agrosor- RMTP (Voluntary)				
	Opening balance June 2024	345,893	-	345,893	-
	Add: Collection during the year	69,810	-	69,810	107,600
	Add: Interest on Savings	20,847	-	20,847	7,105
	Add: Adjustment during the year	333,513	-	333,513	245,765
		770,063	-	770,063	360,470
	Less: Refund during the year	151,500	-	151,500	5,000
	Lees: Adjustment during the year	110,000	-	110,000	9,577
	Closing Balance 2025	508,563	-	508,563	345,893
15.00	Loan Loss Provision (LLP):				
	Opening balance June 2024	265,906,422	-	265,906,422	171,714,754
	Add: Provision made during the year	75,812,622	-	75,812,622	94,191,668
	Add: Adjustment during the year	-	-	-	-
	Add: Interest received during the year	-	-	-	-
		341,719,044	-	341,719,044	265,906,422
	Less: Adjustment during the year	-	-	-	-
	Less: Write off during the year	-	-	-	-
	Closing Balance 2025	341,719,044	-	341,719,044	265,906,422
16.00	Un-Earned Premium Micro & Livestock insurance				
	Opening balance June 2024	109,731,361	-	109,731,361	88,051,251
	Add: Collection during the year	69,316,018	-	69,316,018	57,548,310
	Add: Adjustment during the year	-	-	-	-
		179,047,379	-	179,047,379	145,599,561
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the year	35,337,021	-	35,337,021	35,868,200
	Closing Balance 2025	143,710,358	-	143,710,358	109,731,361
17.00	Provisions for Interest on SMS				
	Opening balance June 2024	34,138,900	-	34,138,900	27,137,770
	Add: Interest Savings during the year	25,000,599	-	25,000,599	86,450,420
	Add: Adjustment during the year	-	-	-	-
		59,139,499	-	59,139,499	113,588,190
	Less: Payment during the year	15,851,916	-	15,851,916	13,279,538
	Less: Adjustment during the year	-	-	-	66,169,752
	Closing Balance 2025	43,287,583	-	43,287,583	34,138,900
18.00	Provision for Expenses:				
	Opening balance June 2024	2,837,453	-	2,837,453	601,948
	Add: Provision made during the year	-	-	-	-
	Add: Adjustment during the year	32,445,257	-	32,445,257	3,090,962

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
		35,282,710	-	35,282,710	3,692,910
	Less: refund during the year	22,583,872	-	22,583,872	730,673
	Less: Adjustment during the year	8,369,847	-	8,369,847	124,784
	Closing Balance 2025	4,328,991	-	4,328,991	2,837,453
19.00	Others Payable A/C				
	Recivable Accounts	19.01	-	322,540	322,540
	Fund from Low cost housing project	19.02	-	-	-
	Payable -Provident Fund	19.03	-	-	-
	Payable -Welfare Fund	19.04	-	-	-
	Provision For Expenses	19.05	-	9,407	-
	Vat & Tax	19.06	-	-	-
	Gratuty 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	11,060,500	-	11,060,500
	Cultural & Sports Project	19.15	-	-	-
	E-Commerce Project	19.16	-	-	-
	RMTP Poultry Project	19.17	4,119,514	-	4,119,514
	RMTP Fishery Project	19.18	4,446,414	-	4,446,414
	Au & Lu Project	19.19	-	-	-
	SDS Contribution	19.20	-	1,506,306	1,506,306
	Donar Fund Liabilities	19.21	-	8,632,050	8,632,050
	Provision for Income Tax	19.22	11,230,024	157,529	11,387,553
	Total		30,856,452	10,627,832	41,484,284
19.01	Reserve Accounts				
	Opening balance June 2024		-	322,540	322,540
	Add : Received During the year		-	-	-
	Add: Adjustment During the year		-	-	-
			-	322,540	322,540
	Less : Refund During the year		-	-	34,000
	Less : Adjustment During the year		-	-	-
	Closing Balance 2025		-	322,540	322,540
19.02	Fund from Low cost housing project				
	Opening Balance		-	-	83,024
	Add : Received During the year		-	-	-
			-	-	83,024
	Less : Refund During the year		-	-	83,024
	Closing Balance 2025		-	-	-
19.03	Payable -Provident Fund				
	Opening balance June 2024		-	-	-
	Add: Collection during the year		26,102,739	-	26,102,739
	Add: Loan recived with uring the year		-	-	-
			26,102,739	-	26,102,739
	Less: Refund during the year		26,102,739	-	26,102,739
	Closing Balance 2025		-	-	-
19.04	Payable -Welfare Fund				
	Opening balance June 2024		-	-	-

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Add: Collection during the year	15,815,916	-	15,815,916	17,114,985
	Add: Loan recived with during the year	-	-	-	-
		15,815,916	-	15,815,916	17,114,985
	Less: Refund during the year	15,815,916	-	15,815,916	17,114,985
	Closing Balance 2025	-	-	-	-
19.05	Provision For Expenses				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	-	20,000	20,000	-
		-	20,000	20,000	-
	Less: Adjustment during the year	-	10,593	10,593	-
	Closing Balance 2025	-	9,407	9,407	-
19.06	Vat & Tax				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	6,655,618	-	6,655,618	7,182,284
	Add: Adjustement during the year	680,436	-	680,436	-
		7,336,054	-	7,336,054	7,182,284
	Less: Refund during the year	7,334,183	-	7,334,183	7,182,284
	Less: Adjustement during the year	1,871	-	1,871	-
	Closing Balance 2025	-	-	-	-
19.07	Gratuity Fund				
	Opening balance June 2024	-	-	-	-
	Add: received during the year	14,938,321	-	14,938,321	14,730,601
	Add: Adjustement during the year	-	-	-	-
		14,938,321	-	14,938,321	14,730,601
	Less: refund during the year	14,938,321	-	14,938,321	14,730,601
	Less: Adjustement during the year	-	-	-	-
	Closing Balance 2025	-	-	-	-
19.08	Ecological-PACE Project Fund				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	-	-	-	6,288,230
	Add: Adjustement during the year	-	-	-	-
		-	-	-	6,288,230
	Less: Refund during the year	-	-	-	-
	Less: Adjustement during the year	-	-	-	6,288,230
	Closing Balance 2025	-	-	-	-
19.09	SEP Project Fund				
	Opening balance June 2024	-	-	-	-
	Add: received during the year	-	-	-	6,573,700
	Add: Adjustement during the year	-	-	-	-
		-	-	-	6,573,700
	Less: refund during the year	-	-	-	-
	Less: Adjustement during the year	-	-	-	6,573,700
	Closing Balance 2025	-	-	-	-
19.10	SEP-2 Project Fund				
	Opening balance June 2024	-	-	-	-
	Add: received during the year	-	-	-	5,408,697
	Add: Adjustement during the year	-	-	-	-
		-	-	-	5,408,697
	Less: refund during the year	-	-	-	-
	Less: Adjustement during the year	-	-	-	5,408,697
	Closing Balance 2025	-	-	-	-
19.11	ENRICH-GOB Project Fund				

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Opening balance June 2024	-	-	-	-
	Add: received during the year	12,386,114	-	12,386,114	4,062,082
	Add: Adjustment during the year	-	-	-	-
		12,386,114	-	12,386,114	4,062,082
	Less: refund during the year	269,134	-	269,134	-
	Less: Adjustment during the year	12,116,980	-	12,116,980	4,062,082
	Closing Balance 2025	-	-	-	-
19.12	PACE Project Fund				
	Opening balance June 2024	-	-	-	-
	Add: received during the year	-	-	-	1,955,088
	Add: Adjustment during the year	-	-	-	-
		-	-	-	1,955,088
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	1,955,088
	Closing Balance 2025	-	-	-	-
19.13	RAISE Project				
	Opening balance June 2024	-	-	-	-
	Add: received during the year	14,605,901	-	14,605,901	9,661,430
	Add: Adjustment during the year	-	-	-	-
		14,605,901	-	14,605,901	9,661,430
	Less: refund during the year	-	-	-	-
	Less: Adjustment during the year	14,605,901	-	14,605,901	9,661,430
	Closing Balance 2025	-	-	-	-
19.14	WASH Project Fund				
	Opening balance June 2024	8,063,500	-	8,063,500	5,150,000
	Add: received during the year	21,546,182	-	21,546,182	7,830,203
	Add: Adjustment during the year	-	-	-	-
		29,609,682	-	29,609,682	12,980,203
	Less: refund during the year	10,896,182	-	10,896,182	30,203
	Less: Adjustment during the year	7,653,000	-	7,653,000	4,886,500
	Closing Balance 2025	11,060,500	-	11,060,500	8,063,500
19.15	Cultural & Sports Project				
	Opening balance June 2024	-	-	-	-
	Add: received during the year	779,145	-	779,145	-
	Add: Adjustment during the year	-	-	-	-
		779,145	-	779,145	-
	Less: refund during the year	779,145	-	779,145	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2025	-	-	-	-
19.16	E-Commerce Project				
	Opening balance June 2024	-	-	-	2,500,000
	Add: received during the year	-	-	-	2,493,230
	Add: Adjustment during the year	-	-	-	-
		-	-	-	4,993,230
	Less: refund during the year	-	-	-	3,282,698
	Less: Adjustment during the year	-	-	-	1,710,532
	Closing Balance 2025	-	-	-	-
19.17	RMTP Poultry Project				
	Opening balance June 2024	10,000,000	-	10,000,000	6,800,000
	Add: received during the year	3,357,931	-	3,357,931	6,701,096
	Add: Adjustment during the year	-	-	-	-

Notes	Particulars	30 June 2025			30 June 2024	
		MFP	Development Projects	Total	Total	
		13,357,931	-	13,357,931	13,501,096	
	Less: refund during the year	5,880,486	-	5,880,486	-	
	Less: Adjustment during the year	3,357,931	-	3,357,931	3,501,096	
	Closing Balance 2025	4,119,514	-	4,119,514	10,000,000	
19.18	RMTP Fishery Project					
	Opening balance June 2024	9,500,000	-	9,500,000	5,000,000	
	Add: received during the year	3,656,496	-	3,656,496	8,596,541	
	Add: Adjustment during the year	-	-	-	-	
		13,156,496	-	13,156,496	13,596,541	
	Less: refund during the year	5,053,586	-	5,053,586	-	
	Less: Adjustment during the year	3,656,496	-	3,656,496	4,096,541	
	Closing Balance 2025	4,446,414	-	4,446,414	9,500,000	
19.19	Au & Lu Project					
	Opening balance June 2024	-	-	-	-	
	Add: received during the year	8,628,288	-	8,628,288	5,594,335	
	Add: Adjustment during the year	-	-	-	-	
		8,628,288	-	8,628,288	5,594,335	
	Less: refund during the year	5,728,288	-	5,728,288	-	
	Less: Adjustment during the year	2,900,000	-	2,900,000	5,594,335	
	Closing Balance 2025	-	-	-	-	
19.20	SDS Contribution					
	Opening balance June 2024	-	1,506,306	1,506,306	1,506,306	
	Add: received during the year	-	-	-	-	
	Add: Adjustment during the year	-	-	-	-	
		-	1,506,306	1,506,306	1,506,306	
	Less: refund during the year	-	-	-	-	
	Less: Adjustment during the year	-	-	-	-	
	Closing Balance 2025	-	1,506,306	1,506,306	1,506,306	
19.21	Donar Fund Liabilities					
	Opening balance June 2024	-	3,442,035	3,442,035	-	
	Add: received during the year	-	4,429,455	4,429,455	3,442,035	
	Add: Adjustment during the year	-	1,430,732	1,430,732	-	
		-	9,302,222	9,302,222	3,442,035	
	Less: refund during the year	-	-	-	-	
	Less: Adjustment during the year	-	670,172	670,172	-	
	Closing Balance 2025	-	8,632,050	8,632,050	3,442,035	
19.22	Provision for Income Tax					
	Opening balance	3,838,503	249,642	4,088,145	3,078,256	
	Add: Provision made during the year	11,230,024	157,529	11,387,553	4,088,145	
	Add: Adjustment during the year	-	-	-	-	
		15,068,527	407,171	15,475,698	7,166,401	
	Less: Refund during the year	-	-	-	445,437	
	Less: Adjustment during the year	3,838,503	249,642	4,088,145	2,632,819	
	Closing balance	11,230,024	157,529	11,387,553	4,088,145	
20.00	Loan from PKSF					
	Jagron	20.01	491,500,000	-	491,500,000	257,000,000
	Agrosar	20.02	488,100,000	-	488,100,000	304,700,000
	Agrosor-MDP	20.03	-	-	-	9,000,000
	Agrosar - MDP (AF)	20.04	8,000,000	-	8,000,000	40,000,000
	LICHSP Abason	20.05	52,622,739	-	52,622,739	83,531,826
	Buniad	20.06	28,333,323	-	28,333,323	14,166,657

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	KGF (Sufalon) 20.07	-	-	-	-
	Sufalon 20.08	140,000,000	-	140,000,000	-
	ENRICH (IGA) 20.09	47,000,000	-	47,000,000	89,500,000
	ENRICH (LI) 20.10	375,000	-	375,000	812,500
	ENRICH (AC) 20.11	1,166,669	-	1,166,669	1,816,666
	LIFT Project 20.12	-	-	-	-
	Goat Rearing 20.13	7,500,000	-	7,500,000	11,250,000
	RMTF Special Loan -ME 20.14	20,000,000	-	20,000,000	36,000,000
	SAHOS 20.15	10,000,000	-	10,000,000	-
	Jagoron - GOB 20.16	30,000,000	-	30,000,000	-
	Agroshor SEP 20.17	-	-	-	-
	Agroshor SEP- CSL 20.18	4,200,000	-	4,200,000	7,888,800
	Agroshor SEP-2 20.19	-	-	-	4,000,000
	Agroshor SEP 2- CSL 20.20	-	-	-	1,000,000
	Agrosor-RMSF 20.21	-	-	-	-
	Agrosor-RAISE 20.22	219,550,000	-	219,550,000	255,850,000
	Abason 20.23	371,363,649	-	371,363,649	322,727,283
	LRL 20.24	-	-	-	-
	LRL-2 20.25	-	-	-	30,000,000
	LEPIG 20.26	-	-	-	-
	Household Water 20.27	6,000,001	-	6,000,001	2,999,999
	Household Sanitaitaion 20.28	117,500,001	-	117,500,001	86,666,667
	Agroshor MFCE 20.29	134,000,000	-	134,000,000	136,000,000
	Start-up 20.30	1,000,000	-	1,000,000	3,000,000
	Special Loan Leasing-ME 20.31	1,000,000	-	1,000,000	3,000,000
	Total	2,179,211,382	-	2,179,211,382	1,700,910,398
	Less: Transferred to Current Liabilities	926,005,345	-	926,005,345	663,871,655
	Total	1,253,206,037	-	1,253,206,037	1,037,038,743
20.01	Jagoron				
	Opening balance June 2024	257,000,000	-	257,000,000	189,500,000
	Add: Received during the year	365,000,000	-	365,000,000	180,000,000
		622,000,000	-	622,000,000	369,500,000
	Less: Refund during the year	130,500,000	-	130,500,000	112,500,000
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2025	491,500,000	-	491,500,000	257,000,000
20.02	Agrosar				
	Opening balance June 2024	304,700,000	-	304,700,000	213,500,000
	Add: Received during the year	340,000,000	-	340,000,000	210,000,000
	Add : Adjustment during the year	-	-	-	-
		644,700,000	-	644,700,000	423,500,000
	Less: Refund during the year	156,600,000	-	156,600,000	118,800,000
	Closing Balance 2025	488,100,000	-	488,100,000	304,700,000
20.03	Agrosor-MDP				
	Opening balance June 2024	9,000,000	-	9,000,000	29,800,000
	Add: Received during the year	-	-	-	-
		9,000,000	-	9,000,000	29,800,000
	Less: Refund during the year	9,000,000	-	9,000,000	20,800,000
	Closing Balance 2025	-	-	-	9,000,000
20.04	Agrosar - MDP (AF)				
	Opening balance June 2024	40,000,000	-	40,000,000	92,000,000
	Add: Received during the year	-	-	-	-
	Add : Adjustment during the year	-	-	-	-
		40,000,000	-	40,000,000	92,000,000
	Less: Refund during the year	32,000,000	-	32,000,000	52,000,000
	Closing Balance 2025	8,000,000	-	8,000,000	40,000,000
20.05	LICHSP Abason				

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Opening balance June 2024	83,531,826	-	83,531,826	114,440,914
	Add: Received during the year	-	-	-	-
	Add: Adjustment with ME	-	-	-	-
		83,531,826	-	83,531,826	114,440,914
	Less: Refund during the year	30,909,087	-	30,909,087	30,909,088
	Closing Balance 2025	52,622,739	-	52,622,739	83,531,826
20.06	Buniad				
	Opening balance June 2024	14,166,657	-	14,166,657	14,166,657
	Add: Received during the year	25,000,000	-	25,000,000	10,000,000
	Add: Adjustment with ME	-	-	-	-
		39,166,657	-	39,166,657	24,166,657
	Less: Refund during the year	10,833,334	-	10,833,334	10,000,000
	Closing Balance 2025	28,333,323	-	28,333,323	14,166,657
20.07	KGF (Sufalon)				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	90,000,000	-	90,000,000	80,000,000
		90,000,000	-	90,000,000	80,000,000
	Less: Refund during the year	90,000,000	-	90,000,000	80,000,000
	Closing Balance 2025	-	-	-	-
20.08	Sufalon				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	290,000,000	-	290,000,000	40,000,000
		290,000,000	-	290,000,000	40,000,000
	Less: Refund during the year	150,000,000	-	150,000,000	40,000,000
	Closing Balance 2025	140,000,000	-	140,000,000	-
20.09	ENRICH (IGA)				
	Opening balance June 2024	89,500,000	-	89,500,000	80,000,000
	Add: Received during the year	-	-	-	50,000,000
		89,500,000	-	89,500,000	130,000,000
	Less: Refund during the year	42,500,000	-	42,500,000	40,500,000
	Closing Balance 2025	47,000,000	-	47,000,000	89,500,000
20.10	ENRICH (LI)				
	Opening balance June 2024	812,500	-	812,500	562,500
	Add: Received during the year	-	-	-	500,000
		812,500	-	812,500	1,062,500
	Less: Refund during the year	437,500	-	437,500	250,000
	Closing Balance 2025	375,000	-	375,000	812,500
20.11	ENRICH (AC)				
	Opening balance June 2024	1,816,666	-	1,816,666	1,499,994
	Add: Received during the year	-	-	-	1,000,000
		1,816,666	-	1,816,666	2,499,994
	Less: Refund during the year	649,997	-	649,997	683,328
	Closing Balance 2025	1,166,669	-	1,166,669	1,816,666
20.12	LIFT Project				
	Opening balance June 2024	-	-	-	13,333,333
	Add: Received during the year	-	-	-	-
		-	-	-	13,333,333
	Less: Refund during the year	-	-	-	13,333,333
	Closing Balance 2025	-	-	-	-
20.13	LIFT -Goat Rearing				
	Opening balance June 2024	11,250,000	-	11,250,000	18,750,000

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Add: Received during the year	-	-	-	-
		11,250,000	-	11,250,000	18,750,000
	Less: Refund during the year	3,750,000	-	3,750,000	7,500,000
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2025	7,500,000	-	7,500,000	11,250,000
20.14	RMTP Special Loan -ME				
	Opening balance June 2024	36,000,000	-	36,000,000	-
	Add: Received during the year	-	-	-	40,000,000
		36,000,000	-	36,000,000	40,000,000
	Less: Refund during the year	16,000,000	-	16,000,000	4,000,000
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2025	20,000,000	-	20,000,000	36,000,000
20.15	SAHOS				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	10,000,000	-	10,000,000	-
		10,000,000	-	10,000,000	-
	Less: Refund during the year	-	-	-	-
	Less: Adjustment during the Year	-	-	-	-
	Closing Balance 2025	10,000,000	-	10,000,000	-
20.16	Jagoron - GOB				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	30,000,000	-	30,000,000	-
		30,000,000	-	30,000,000	-
	Less: Refund during the year	-	-	-	-
	Closing Balance 2025	30,000,000	-	30,000,000	-
20.17	Agroshor SEP				
	Opening balance June 2024	-	-	-	8,000,000
	Add: Received during the year	-	-	-	-
		-	-	-	8,000,000
	Less: Refund during the year	-	-	-	8,000,000
	Closing Balance 2025	-	-	-	-
20.18	Agroshor SEP- CSL				
	Opening balance June 2024	7,888,800	-	7,888,800	4,747,200
	Add: Received during the year	-	-	-	6,000,000
		7,888,800	-	7,888,800	10,747,200
	Less: Refund during the year	3,688,800	-	3,688,800	2,858,400
	Closing Balance 2025	4,200,000	-	4,200,000	7,888,800
20.19	Agroshor SEP-2				
	Opening balance June 2024	4,000,000	-	4,000,000	10,000,000
	Add: Received during the year	-	-	-	-
		4,000,000	-	4,000,000	10,000,000
	Less: Refund during the year	4,000,000	-	4,000,000	6,000,000
	Closing Balance 2025	-	-	-	4,000,000
20.20	Agroshor SEP 2- CSL				
	Opening balance June 2024	1,000,000	-	1,000,000	2,000,000
	Add: Received during the year	-	-	-	-
		1,000,000	-	1,000,000	2,000,000
	Less: Refund during the year	1,000,000	-	1,000,000	1,000,000
	Closing Balance 2025	-	-	-	1,000,000
20.21	Agrosor-RMSF				

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Opening balance June 2024	-	-	-	5,000,000
	Add: Received during the year	-	-	-	-
		-	-	-	5,000,000
	Less: Refund during the year	-	-	-	5,000,000
	Closing Balance 2025	-	-	-	-
20.22	Agrosor-RAISE				
	Opening balance June 2024	255,850,000	-	255,850,000	202,500,000
	Add: Received during the year	77,800,000	-	77,800,000	124,500,000
		333,650,000	-	333,650,000	327,000,000
	Less: Refund during the year	114,100,000	-	114,100,000	71,150,000
	Closing Balance 2025	219,550,000	-	219,550,000	255,850,000
20.23	Abason				
	Opening balance June 2024	322,727,283	-	322,727,283	249,090,919
	Add: Received during the year	120,000,000	-	120,000,000	120,000,000
		442,727,283	-	442,727,283	369,090,919
	Less: Refund during the year	71,363,634	-	71,363,634	46,363,636
	Closing Balance 2025	371,363,649	-	371,363,649	322,727,283
20.24	LRL				
	Opening balance June 2024	-	-	-	28,000,000
	Add: Received during the year	-	-	-	-
		-	-	-	28,000,000
	Less: Refund during the year	-	-	-	28,000,000
	Closing Balance 2025	-	-	-	-
20.25	LRL-2				
	Opening balance June 2024	30,000,000	-	30,000,000	70,000,000
	Add: Received during the year	-	-	-	-
		30,000,000	-	30,000,000	70,000,000
	Less: Refund during the year	30,000,000	-	30,000,000	40,000,000
	Closing Balance 2025	-	-	-	30,000,000
20.26	LEPIG				
	Opening balance June 2024	-	-	-	750,000
	Add: Received during the year	-	-	-	-
		-	-	-	750,000
	Less: Refund during the year	-	-	-	750,000
	Closing Balance 2025	-	-	-	-
20.27	Household Water				
	Opening balance June 2024	2,999,999	-	2,999,999	1,750,001
	Add: Received during the year	5,000,000	-	5,000,000	2,000,000
		7,999,999	-	7,999,999	3,750,001
	Less: Refund during the year	1,999,998	-	1,999,998	750,002
	Closing Balance 2025	6,000,001	-	6,000,001	2,999,999
20.28	Household Sanitaitaion				
	Opening balance June 2024	86,666,667	-	86,666,667	37,499,999
	Add: Received during the year	80,000,000	-	80,000,000	65,000,000
		166,666,667	-	166,666,667	102,499,999
	Less: Refund during the year	49,166,666	-	49,166,666	15,833,332
	Closing Balance 2025	117,500,001	-	117,500,001	86,666,667
20.29	Agroshor MFCE				

Notes	Particulars	30 June 2025			30 June 2024	
		MFP	Development Projects	Total	Total	
	Opening balance June 2024	136,000,000	-	136,000,000	70,000,000	
	Add: Received during the year	50,000,000	-	50,000,000	80,000,000	
		186,000,000	-	186,000,000	150,000,000	
	Less: Refund during the year	52,000,000	-	52,000,000	14,000,000	
	Closing Balance 2025	134,000,000	-	134,000,000	136,000,000	
20.30	Start-up					
	Opening balance June 2024	3,000,000	-	3,000,000	5,000,000	
	Add: Received during the year	-	-	-	-	
		3,000,000	-	3,000,000	5,000,000	
	Less: Refund during the year	2,000,000	-	2,000,000	2,000,000	
	Closing Balance 2025	1,000,000	-	1,000,000	3,000,000	
20.31	Special Loan Leasing-ME					
	Opening balance June 2024	3,000,000	-	3,000,000	5,000,000	
	Add: Received during the year	-	-	-	-	
		3,000,000	-	3,000,000	5,000,000	
	Less: Refund during the year	2,000,000	-	2,000,000	2,000,000	
	Closing Balance 2025	1,000,000	-	1,000,000	3,000,000	
21.00	Commercial loan					
	Exim Bank	20.01	122,708,257	-	122,708,257	255,128,400
	Exim Bank -BB-RSL (Prodona loan)	21.02	-	-	-	-
	Brac Bank	21.03	198,559,404	-	198,559,404	187,443,647
	Southeast Bank	21.04	40,000,000	-	40,000,000	-
	Mutual Trast Bank	21.05	60,546,932	-	60,546,932	103,857,781
	IPDC Bank	21.06	24,890,077	-	24,890,077	60,000,000
	South Bangla Bank.	21.07	4,873,306	-	4,873,306	22,170,438
	Gratuty Fund	21.08	-	-	-	-
	Provident Fund	21.09	-	-	-	-
	Welfare Fund- Loan	21.10	-	-	-	-
	Total		451,577,976	-	451,577,976	628,600,266
	Less: Transferred to Current Liabilities		257,192,659	-	257,192,659	289,533,422
	Total		194,385,317	-	194,385,317	339,066,844
20.01	Exim Bank					
	Opening balance June 2024		255,128,400	-	255,128,400	269,863,938
	Add: Received during the year		215,000,000	-	215,000,000	605,000,000
			470,128,400	-	470,128,400	874,863,938
	Less: Refund during the year		347,420,143	-	347,420,143	599,804,880
	Less : Adjustment during the year		-	-	-	19,930,658
	Closing Balance 2025		122,708,257	-	122,708,257	255,128,400
21.02	Exim Bank -BB-RSL (Prodona loan)					
	Opening balance June 2024		-	-	-	120,952,729
	Add: Received during the year		-	-	-	-
	Add : Adjustment during the year		-	-	-	24,290,180
			-	-	-	145,242,909
	Less: Refund during the year		-	-	-	145,242,909
	Closing Balance 2025		-	-	-	-
21.03	Brac Bank					
	Opening balance June 2024		187,443,647	-	187,443,647	107,010,400
	Add: Received during the year		310,000,000	-	310,000,000	150,000,000
			497,443,647	-	497,443,647	257,010,400
	Less: Refund during the year		298,884,243	-	298,884,243	69,393,216
	Less: Adjustment during the year		-	-	-	173,537
	Closing Balance 2025		198,559,404	-	198,559,404	187,443,647

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
21.04	Southeast Bank				
	Opening balance June 2024	-	-	-	40,000,000
	Add: Received during the year	40,000,000	-	40,000,000	-
		40,000,000	-	40,000,000	40,000,000
	Less: Refund during the year	-	-	-	40,000,000
	Closing Balance 2025	40,000,000	-	40,000,000	-
21.05	Mutual Trast Bank				
	Opening balance June 2024	103,857,781	-	103,857,781	53,922,968
	Add: Received during the year	20,000,000	-	20,000,000	120,000,000
	Add: Adjustment during the year	-	-	-	595,312
		123,857,781	-	123,857,781	174,518,280
	Less: Refund during the year	63,310,849	-	63,310,849	70,660,499
	Closing Balance 2025	60,546,932	-	60,546,932	103,857,781
21.06	IPDC				
	Opening balance June 2024	60,000,000	-	60,000,000	18,820,590
	Add: Received during the year	-	-	-	60,000,000
	Add: Adjustment during the year	-	-	-	250,272
		60,000,000	-	60,000,000	79,070,862
	Less: Refund during the year	35,109,923	-	35,109,923	19,070,862
	Closing Balance 2025	24,890,077	-	24,890,077	60,000,000
21.07	South Bangla Bank.				
	Opening balance June 2024	22,170,438	-	22,170,438	38,722,408
	Add: Received during the year	-	-	-	-
		22,170,438	-	22,170,438	38,722,408
	Less: Refund during the year	17,297,132	-	17,297,132	16,385,568
	Less: Adjustment during the year	-	-	-	166,402
	Closing Balance 2025	4,873,306	-	4,873,306	22,170,438
21.08	Gratuty Fund				
	Opening balance June 2024	-	-	-	66,000,000
	Add: Received during the year	306,000,000	-	306,000,000	95,000,000
		306,000,000	-	306,000,000	161,000,000
	Less: Refund during the year	306,000,000	-	306,000,000	161,000,000
	Closing Balance 2025	-	-	-	-
21.09	Provident Fund				
	Opening balance June 2024	-	-	-	85,200,000
	Add: Received during the year	120,590,379	-	120,590,379	35,000,000
		120,590,379	-	120,590,379	120,200,000
	Less: Refund during the year	120,590,379	-	120,590,379	120,200,000
	Closing Balance 2025	-	-	-	-
21.10	Welfare Fund- Loan				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	9,000,000	-	9,000,000	5,000,000
		9,000,000	-	9,000,000	5,000,000
	Less: Refund during the year	9,000,000	-	9,000,000	5,000,000
	Closing Balance 2025	-	-	-	-
22.00	Internal Loan				
	Opening balance June 2024	-	-	-	-
	Add: Received during the year	-	18,350,000	18,350,000	-
	Add: Adjustment during the year	-	654,807	654,807	-
		-	19,004,807	19,004,807	-
	Less: Paid during the year	-	19,004,807	19,004,807	-
	Less: Adjustment during the year	-	-	-	-
	Closing Balance 2025	-	-	-	-

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
23.00	Fund Retained Surplus:				
	Opening balance June 2024	1,158,684,704	18,038,296	1,176,723,000	925,141,617
	Add: Surplus for the year	377,239,085	4,033,146	381,272,231	280,126,271
	Add : Last year land Profit Adjustment during	-	846,878	846,878	-
	Add : Adjustment during the year	84,474	2,219,172	2,303,646	-
		1,536,008,263	25,137,492	1,561,145,755	1,205,267,888
	Less: Adjustment for Current year Reserve	37,723,909	-	37,723,909	27,700,141
	Less: Recivable Adjustment for Current year	-	10,000	10,000	-
	Less : Donor Fund Liability Adjustment during the year	-	1,415,534	1,415,534	-
	Less: Others Project Assets Adjustment for Curr	-	119,570	119,570	-
	Less: Under provision of tax for prior year	218,064	-	218,064	844,747
	Closing Balance 2025	1,498,066,291	23,592,388	1,521,658,679	1,176,723,000
24.00	Reserve fund				
	Opening balance June 2024	128,836,605	-	128,836,605	101,136,464
	Add: Adjustment for Current year reserve	37,723,909	-	37,723,909	27,700,141
	Add : Adjustment during the year	-	-	-	-
		166,560,514	-	166,560,514	128,836,605
	Less: Adjustment during the year	84,474	-	84,474	-
	Less: Under provision of tax for prior year	24,230	-	24,230	-
	Closing Balance 2025	166,451,810	-	166,451,810	128,836,605
25.00	Service Charge Received:				
	Jagoron	358,059,634	-	358,059,634	300,136,950
	Agrosor-MDP	644,699	-	644,699	4,314,549
	Agrosor	520,112,897	-	520,112,897	464,686,568
	Buniad	2,085,115	-	2,085,115	1,060,119
	Agrosor-SEP	2,304,009	-	2,304,009	16,619,953
	Agrosor-SEP-2	1,317,101	-	1,317,101	1,919,654
	Agrosor-SEP-GSL	147,626	-	147,626	103,901
	Agrosor-SEP2-GSL	21,606	-	21,606	100,856
	Sufalon	46,764,770	-	46,764,770	83,745,459
	ENRICH (IGA)	23,981,365	-	23,981,365	22,570,591
	ENRICH (AC)	715,421	-	715,421	741,015
	ENRICH (LI)	89,955	-	89,955	71,533
	KGF(Sufalon)	17,326,619	-	17,326,619	16,809,979
	LIFT	21,882,444	-	21,882,444	20,024,756
	SAHOS	161,169	-	161,169	-
	Start-up	283,708	-	283,708	641,948
	LIFT-Goat rearing	2,001,234	-	2,001,234	3,495,656
	Agrosor-MDP-AF	136,673	-	136,673	3,427,272
	LRL-2	50,657	-	50,657	1,774,595
	LICHSP-RMSF	-	-	-	20,737
	Abason	45,307,204	-	45,307,204	27,507,251
	LICHSP-Abason	1,588,028	-	1,588,028	5,476,402
	LEPIG Loan	166,649	-	166,649	352,322
	LRL	10,836	-	10,836	224,260
	Agrosor -RAISE	23,770,881	-	23,770,881	15,748,177
	Household Watar	872,604	-	872,604	524,852
	Household Sanitation	9,190,069	-	9,190,069	3,014,521
	Special Loan-Leasing-ME	235,347	-	235,347	525,804
	Agrosor -MFCE	25,366,873	-	25,366,873	7,845,226
	RMTP Special loan-ME	6,100,325	-	6,100,325	2,279,000
	Probasi Kallan	472,833	-	472,833	1,513,669
	BB-RSL	173,784	-	173,784	6,645,238

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Asset Creation	13,811,465	-	13,811,465	16,439,689
	Housing (IHS)	433,780	-	433,780	1,938,967
	Additional Service charge Income	4,415,199	-	4,415,199	8,460,224
	Total	1,130,002,579	-	1,130,002,579	1,040,761,693
26.00	Grant Received				
	ENRICH Project	-	3,161,266	3,161,266	9,497,236
	Wash Project	366,284	9,480,875	9,847,159	4,942,027
	Agriculture & Live stock Peoject	-	6,009,585	6,009,585	5,603,072
	SEIP	-	-	-	6,597,652
	Probin Project	(26,984)	-	(26,984)	1,572,996
	Cultural & Sports Project	-	448,034	448,034	802,277
	SEP Project	-	-	-	193,837
	Ecological Project	-	-	-	648,899
	SEP-2 Project	-	-	-	4,993,518
	RAISE Project	-	21,808,662	21,808,662	15,449,631
	RMTP (Poultry) Project	-	13,595,647	13,595,647	5,788,569
	RMTP (Fishery) Project	-	12,085,521	12,085,521	5,857,393
	E-Commerce Project	-	-	-	4,206,012
	SAHOS Project	270,000	-	270,000	-
	Others Project GF	-	3,576,417	3,576,417	-
	Ashahash Phase-2	-	18,626,811	18,626,811	4,561,014
	Bangladesh PEMS Climate Change Project	-	3,482,839	3,482,839	1,939,958
	EMPOWER Project	-	2,862,306	2,862,306	3,998,572
	YES4ECO Project	-	4,468,832	4,468,832	4,582,722
	Feed the Future Project	-	295,827	295,827	10,297,773
	Emergency (WFP) Project	-	15,956,978	15,956,978	4,008,052
	Watercredit,CPRD,HIS,YES4ECO,EMPOWER, RAISE,WFP & Others Project (GF)	-	-	-	6,467,523
	Overhead & Local donation	-	534,741	534,741	1,248,071
	Loss & damage Project	-	2,620,864	2,620,864	-
	Total	609,300	119,015,205	119,624,505	103,256,804
27.00	Service Charge paid to PKSF				
	Jagoron	21,942,188	-	21,942,188	16,387,500
	Buniad	143,750	-	143,750	141,666
	Agrosor	25,134,376	-	25,134,376	18,811,876
	Sufalon	6,562,500	-	6,562,500	1,750,000
	KGF-Sufalon	3,937,500	-	3,937,500	3,500,000
	SEP	-	-	-	393,750
	SEP-GSL	159,888	-	159,888	70,956
	ENRICH (IGA)	6,525,000	-	6,525,000	5,550,666
	ENRICH (AC)	36,584	-	36,584	29,833
	ENRICH (LI)	15,939	-	15,939	11,876
	LIFT Project	-	-	-	83,334
	LEPIG	-	-	-	7,500
	Agrosor SEP-2	187,500	-	187,500	525,000
	SEP2-GSL	12,500	-	12,500	32,500
	LRL	-	-	-	700,000
	LRL-2	81,250	-	81,250	275,000
	Abason	15,113,647	-	15,113,647	11,336,363
	Abason-LISHSP	2,877,638	-	2,877,638	4,114,000
	Abason-RMSF	-	-	-	31,250
	LIFT Goat rearing	515,625	-	515,625	1,593,750
	Household Watar	172,500	-	172,500	93,750
	Household Sanitation	4,900,000	-	4,900,000	2,018,750
	Start Up	112,500	-	112,500	337,500
	Special Loan-Leasing-ME	157,500	-	157,500	472,500
	RMTP Special Loan-ME	2,250,000	-	2,250,000	2,250,000

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Agrosor-MFCE	9,765,000	-	9,765,000	4,777,500
	Agrosor-RAISE	16,181,375	-	16,181,375	16,246,125
	Agrosor-MDP-AF	1,960,000	-	1,960,000	5,075,000
	Agrosor-MDP	315,000	-	315,000	1,447,500
	Total	119,059,760	-	119,059,760	98,065,445
28.00	Service Charge paid to Bank				
	Non PKSf-Exim Bank	23,932,703	-	23,932,703	41,664,839
	Non PKSf-BB-RSL	-	-	-	3,829,639
	Non PKSf-Brac Bank	19,402,032	-	19,402,032	8,290,913
	Non PKSf-Southeast Bank	-	-	-	3,869,910
	Non PKSf-Mutual Trast Bank	11,043,787	-	11,043,787	8,238,289
	Non PKSf-South Banga	2,607,157	-	2,607,157	3,224,655
	Non PKSf-IPDC	8,607,767	-	8,607,767	1,925,276
	Non PKSf-Welfare Fund	55,479	-	55,479	196,747
	Non PKSf- Gratuity fund	-	-	-	2,702,459
	Non PKSf- Provident fund	889,722	-	889,722	891,463
	Total	66,538,647	-	66,538,647	74,834,190
29.00	Interest on Member's Savings				
	Members' Savings Deposits				
	Collection (General) :				
	Jagoron	23,820,062	-	23,820,062	21,797,804
	Agrosor	20,222,888	-	20,222,888	16,940,796
	Buniad	661,850	-	661,850	184,306
	LIFT Project	1,289,224	-	1,289,224	1,446,062
	ENRICH (IGA)	1,290,492	-	1,290,492	1,430,814
	Start Up	3,555	-	3,555	23,378
	Probasi Kallan	28,119	-	28,119	42,335
	SEP	48,763	-	48,763	372,846
	SEP-2 Project	19,524	-	19,524	64,064
	MDP	22,093	-	22,093	130,125
	MDP-AF	33,778	-	33,778	138,059
	LEPIG	4,301	-	4,301	21,204
	RAISE	2,714,200	-	2,714,200	1,283,101
	Agrosor-MFCE	1,281,696	-	1,281,696	771,794
	RMTP Special loan-ME	303,276	-	303,276	157,294
	SMS	25,000,599	-	25,000,599	19,725,216
	Members' Savings Deposits Collection (Voluntary):				
	Jagoron	7,568,119	-	7,568,119	5,232,755
	Agrosor	5,130,908	-	5,130,908	2,946,487
	Buniad	144,580	-	144,580	110,818
	LIFT Project	432,244	-	432,244	461,038
	ENRICH (IGA)	279,287	-	279,287	313,802
	Start Up	254	-	254	3,250
	Probasi Kallan	76	-	76	126
	MDP	5,366	-	5,366	21,288
	MDP-AF	6,772	-	6,772	24,027
	LEPIG	329	-	329	1,941
	RAISE	519,602	-	519,602	219,763
	Agrosor-MFCE	169,766	-	169,766	123,767
	RMTP Special loan-ME	20,847	-	20,847	7,105
	SEP	11,973	-	11,973	82,819
	SEP-2 Project	508	-	508	2,063
	Total	91,035,051	-	91,035,051	74,080,247
30.00	Other Operating Expenses:				
	Miscellaneous	386,549	-	386,549	658,338

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Day Observation	55,582	-	55,582	223,351
	AGM Expenses	437,738	-	437,738	647,316
	Office supplies	-	502,996	502,996	139,352
	Health Materials Exp.	2,478	-	2,478	9,240
	Education Scholarship	252,000	-	252,000	265,889
	Others Project Fund transfer to GF	-	39,810	39,810	-
	Non Judicial Stamp Purchase	-	72,000	72,000	-
	Total	1,134,347	614,806	1,749,153	1,943,486
31.00	Development Project Expenses (MF)				
	ENRICH Project	2,487,318	3,161,266	5,648,584	11,725,387
	RAISE Project	-	21,808,662	21,808,662	15,447,814
	Agriculture & Live stock Project	2,008,402	6,009,585	8,017,987	7,810,500
	SEIP Project	-	-	-	6,948,143
	Probin Project	238,982	-	238,982	1,930,123
	Wash Project	-	9,480,875	9,480,875	4,966,027
	Cultural & Sports Project	391,573	448,034	839,607	1,445,627
	E-Commerce Project	-	-	-	4,503,614
	RMTP-Poultry Project	234,539	13,595,647	13,830,186	5,794,954
	RMTP-Fishery Project	94,252	12,085,521	12,179,773	5,931,265
	SEP Project	6,150	-	6,150	2,164,317
	Ecological Project	-	-	-	663,142
	SEP-2 Project	-	-	-	4,461,923
	Goat rearing Project	-	-	-	1,763,699
	Total	5,461,216	66,589,590	72,050,806	75,556,535
32.00	Direct Development Activities Cost				
	Direct Activities cost	-	28,493,258	28,493,258	15,262,819
	Others Exp	-	-	-	3,000
	Overhead Cost	-	350,792	350,792	224,778
	Total	-	28,844,050	28,844,050	15,490,597
33.00	MCP Loan Received from PKSF:				
	Jagoron	365,000,000	-	365,000,000	180,000,000
	Agrosor	340,000,000	-	340,000,000	210,000,000
	Buniad	25,000,000	-	25,000,000	10,000,000
	Sufalon	290,000,000	-	290,000,000	40,000,000
	KGF (Sufalon)	90,000,000	-	90,000,000	80,000,000
	ENRICH (IGA)	-	-	-	50,000,000
	ENRICH (AC)	-	-	-	1,000,000
	ENRICH (LI)	-	-	-	500,000
	Agrosor-MFCE	50,000,000	-	50,000,000	80,000,000
	RMPT Special Loan -ME	-	-	-	40,000,000
	SAHOS	10,000,000	-	10,000,000	-
	Agrosor-SEP-GSL	-	-	-	6,000,000
	Agrosor-RAISE	77,800,000	-	77,800,000	124,500,000
	Household Water	5,000,000	-	5,000,000	2,000,000
	Household Sanitation	80,000,000	-	80,000,000	65,000,000
	Jagoron-GOB	30,000,000	-	30,000,000	-
	Abason	120,000,000	-	120,000,000	120,000,000
	Total	1,482,800,000	-	1,482,800,000	1,009,000,000
34.00	MCP Loan Principal Received:				
	Jagoron	2,603,492,526	-	2,603,492,526	2,190,148,009
	Agrosor	2,954,789,285	-	2,954,789,285	2,653,913,527
	Buniad	19,353,117	-	19,353,117	9,750,791
	Agrosor-SEP	12,050,121	-	12,050,121	97,375,592
	Agrosor-SEP-2	5,776,872	-	5,776,872	8,325,629

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Agrosor-SEP-GSL	3,131,112	-	3,131,112	2,629,528
	Agrosor-SEP2-GSL	332,399	-	332,399	1,620,186
	Agrosor-MDP	2,797,224	-	2,797,224	21,192,346
	Agrosor-MDP-AF	2,661,531	-	2,661,531	40,412,267
	Agrosor-RAISE	208,877,880	-	208,877,880	152,681,162
	Special Loan Leasing-ME	1,144,766	-	1,144,766	2,752,297
	Sufalon	414,775,727	-	414,775,727	725,535,551
	LIFT	155,483,335	-	155,483,335	161,133,861
	ENRICH (IGA)	151,263,096	-	151,263,096	143,089,129
	ENRICH (AC)	7,174,161	-	7,174,161	7,294,375
	ENRICH (LI)	886,619	-	886,619	724,445
	KGF (Sufalon)	154,443,960	-	154,443,960	149,831,637
	SAHOS	7,140,332	-	7,140,332	-
	Start-up	1,346,658	-	1,346,658	3,332,018
	Probasi Kallan	1,585,281	-	1,585,281	4,770,295
	Asset Creation	98,749,104	-	98,749,104	124,250,950
	LIFT-Goat rearing	16,074,121	-	16,074,121	28,690,559
	Housing (IHS)	742,301	-	742,301	3,137,381
	BB-RSL	2,342,958	-	2,342,958	86,331,921
	LRL	107,436	-	107,436	2,199,385
	LRL-2	925,300	-	925,300	32,260,395
	LEPIG Loan	1,356,269	-	1,356,269	3,034,347
	Household Water	8,644,938	-	8,644,938	4,927,810
	Household Sanitation	88,111,504	-	88,111,504	27,672,299
	Agrosor-MFCE	220,296,463	-	220,296,463	71,703,143
	RMPT Special Loan -ME	52,900,263	-	52,900,263	19,387,500
	Abason-RMSF	-	-	-	414,736
	Abason-LICHSP	17,333,065	-	17,333,065	46,483,285
	Abason	219,029,843	-	219,029,843	109,487,221
	Total	7,435,119,567	-	7,435,119,567	6,936,493,577

35.00 Service charges received:

Jagoron	342,014,916	-	342,014,916	288,830,075
Agrosor	500,471,001	-	500,471,001	450,065,702
Sufalon	46,305,668	-	46,305,668	83,367,361
Agrosor-SEP	2,080,460	-	2,080,460	15,460,652
Agrosor-SEP-2	1,317,101	-	1,317,101	1,919,655
Agrosor-SEP-GSL	136,848	-	136,848	102,556
Agrosor-SEP2-GSL	21,606	-	21,606	100,064
Agrosor-MDP	639,872	-	639,872	4,217,739
Agrosor-MDP-AF	132,737	-	132,737	3,356,584
Agrosor-RAISE	23,192,263	-	23,192,263	15,479,133
Special Loan Leasing-ME	221,146	-	221,146	516,507
Household Water	844,545	-	844,545	506,831
Household Sanitation	8,811,490	-	8,811,490	2,916,150
Buniad	2,048,147	-	2,048,147	1,033,585
LIFT	21,713,739	-	21,713,739	19,772,853
ENRICH (IGA)	22,816,821	-	22,816,821	21,593,302
ENRICH (AC)	699,316	-	699,316	714,581
ENRICH (LI)	86,889	-	86,889	71,019
KGF (Sufalon)	17,133,968	-	17,133,968	16,786,286
SAHOS	156,863	-	156,863	-
Start-up	264,135	-	264,135	631,215
Probasi Kallan	454,048	-	454,048	1,446,256
LIFT-Goat rearing	1,981,352	-	1,981,352	3,487,178
Abason	45,090,120	-	45,090,120	27,487,007
LICHSPAbason	1,586,875	-	1,586,875	5,471,275

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	LICHSP-RMSF	-	-	-	20,737
	LEPIG Loan	156,585	-	156,585	346,935
	LRL	10,512	-	10,512	221,282
	LRL-2	48,115	-	48,115	1,676,569
	Asset Creation	13,043,116	-	13,043,116	15,937,062
	BB-RSL	162,343	-	162,343	6,361,237
	Agrosor-MFCE	24,690,501	-	24,690,501	7,738,377
	RMPT Special Loan -ME	6,086,667	-	6,086,667	2,279,000
	Housing (IHS)	422,642	-	422,642	1,782,021
	Adational Service charge Income	3,917,081	-	3,917,081	-
	Total	1,088,759,488	-	1,088,759,488	1,001,696,786
36.00	Members Savings Deposit (General):				
	Jagoron	327,580,730	-	327,580,730	253,748,441
	Agrosor	248,984,434	-	248,984,434	182,525,099
	Buniad	4,091,220	-	4,091,220	1,846,763
	LIFT Project	8,362,154	-	8,362,154	8,557,485
	ENRICH (IGA)	14,129,208	-	14,129,208	15,934,049
	Start-up	114,559	-	114,559	195,548
	Probasu Kallan	84,164	-	84,164	296,858
	Agrosor-SEP	1,019,052	-	1,019,052	4,968,455
	Agrosor-SEP-2	240,200	-	240,200	414,612
	Agrosor-MDP	305,383	-	305,383	1,046,832
	Agrosor-MDP-AF	300,718	-	300,718	2,659,737
	Agrosor-RAISE	16,757,880	-	16,757,880	9,298,069
	LEPIG	52,033	-	52,033	171,561
	Agrosor-MFCE	12,670,971	-	12,670,971	4,298,534
	RMPT Special Loan -ME	2,181,602	-	2,181,602	1,129,106
	SMS	235,904,300	-	235,904,300	185,825,700
	Total	872,778,608	-	872,778,608	672,916,849
37.00	Members' Savings Deposits Collection (Voluntary)				
	Jagoron	122,868,615	-	122,868,615	89,533,300
	Agrosor	90,210,823	-	90,210,823	55,794,962
	Buniad	3,596,731	-	3,596,731	1,985,801
	LIFT Project	3,879,363	-	3,879,363	4,456,499
	ENRICH (IGA)	4,578,730	-	4,578,730	3,447,915
	Start-up	15,230	-	15,230	20,240
	Probasu Kallan	-	-	-	1,650
	LEPIG	9,130	-	9,130	18,330
	Agrosor-MDP	79,888	-	79,888	152,228
	Agrosor-MDP-AF	257,005	-	257,005	819,664
	Agrosor-RAISE	4,504,269	-	4,504,269	5,169,916
	Agrosor-MFCE	2,710,277	-	2,710,277	1,048,636
	RMPT Special Loan -ME	69,810	-	69,810	107,600
	Agrosor-SEP	573,799	-	573,799	2,092,558
	Agrosor-SEP-2	1,980	-	1,980	12,250
	Total	233,355,650	-	233,355,650	164,661,549
38.00	Risk Fund/Appodkalin Fund				
	Client Welfare fund	69,316,018	-	69,316,018	57,548,310
	Total	69,316,018	-	69,316,018	57,548,310
39.00	Loan Received from Bank				
	Exim Bank Ltd.	215,000,000	-	215,000,000	605,000,000
	Brac Bank	310,000,000	-	310,000,000	150,000,000
	Mutual Trast Bank	20,000,000	-	20,000,000	120,000,000
	Southeast Bank	40,000,000	-	40,000,000	-
	IPDC	9,000,000	-	9,000,000	60,000,000
	Welfare Fund	306,000,000	-	306,000,000	5,000,000

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Gratuity Fund	120,590,379	-	120,590,379	95,000,000
	Provident Fund	-	-	-	35,000,000
	Total	1,020,590,379	-	1,020,590,379	1,070,000,000
40.00	Grant Fund Received				
	RMTP (Poultry) Project	3,357,931	-	3,357,931	9,901,096
	RMTP (Fishery) Project	3,656,496	-	3,656,496	13,096,541
	ENRICH- GOB	12,386,114	-	12,386,114	4,062,082
	RAISE	14,605,901	-	14,605,901	9,661,430
	Agriculture & Live stock	8,628,288	-	8,628,288	8,563,335
	E-Commerce	-	-	-	2,493,230
	Wash Project	21,546,182	-	21,546,182	13,080,203
	SEP-2 Project	-	-	-	7,208,697
	Cultural & Sports Project	779,145	-	779,145	-
	SAHOS	630,000	-	630,000	-
	SEP	-	-	-	9,573,700
	PACE Project	-	-	-	1,955,088
	Ecological	-	-	-	6,288,230
	Ashahash Phase-2	-	20,057,542	20,057,542	4,916,795
	Bangladesh PEMS Climate Change	-	3,386,217	3,386,217	2,291,355
	EMPOWER	-	3,031,021	3,031,021	4,902,498
	YES4ECO	-	3,053,298	3,053,298	6,117,826
	Emergency (WFP)	-	15,956,978	15,956,978	4,008,052
	Loss & damage	-	8,393,760	8,393,760	10,593,600
	Others Project (GF)	-	2,542,875	2,542,875	6,287,523
	Total	65,590,057	56,421,691	122,011,748	125,001,281
41.00	Others Project Income				
	ENRICH Project	8,970	-	8,970	437,570
	SEIP Project	-	-	-	370,100
	Health Materials	10,780	-	10,780	5,000
	Sales of Old Assets	100,000	-	100,000	-
	Penalty Interest SMS	498,118	-	498,118	425,418
	Grant-SEIP Project	-	-	-	4,003,658
	LIFT Goat rearing income	647,764	-	647,764	759,975
	Donation income	94,047	-	94,047	-
	Grant-RAISE Project	-	-	-	1,817
	Au & Lu Project income	114,959	-	114,959	-
	Adational Service charge Income	-	-	-	421,736
	Write off Loan	-	-	-	7,613,070
	Total	1,474,638	-	1,474,638	14,038,344
42.00	Others Receipts				
	Land Purchase	-	2,000,000	2,000,000	-
	Staff Loan A/C: Vehicle	372,648	-	372,648	619,061
	Receivable Int.on FDR A/C: Savings (Encash)	1,795,290	-	1,795,290	1,016,776
	Receivable Int.on FDR A/C: Reserve fund (Encas)	1,776,065	-	1,776,065	910,597
	Receivable A/C: Others Project	35,115,213	-	35,115,213	45,261,854
	Loan A/C GF	1,465,400	-	1,465,400	12,498,402
	Education Scholarship	204,000	-	204,000	-
	Training Center	-	-	-	7,901,024
	Tax (Payable)	3,606,811	-	3,606,811	3,647,373
	VAT (Payable)	3,048,807	-	3,048,807	3,783,649
	Group Insurance	-	-	-	95,419
	Unsettled Staff Advance	-	-	-	7,075
	General & Admin	-	1,158,283	1,158,283	1,248,071
	Non Judicial Stamp Purchase	-	5,449,190	5,449,190	4,664,750
	RFI	-	-	-	71,135

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	SDS Contribution	-	-	-	4,381,737
	Total	47,384,234	8,607,473	55,991,707	86,106,923
43.00	Intrest on FDR				
	Savings	14,423,115	-	14,423,115	6,538,177
	Reserve fund	16,617,612	-	16,617,612	6,306,376
	Total	31,040,727	-	31,040,727	12,844,553
44.00	Encash on FDR				
	FDR A/C: Savings	421,806,705	-	421,806,705	125,378,446
	FDR A/C: Reserve fund	22,334,338	-	22,334,338	18,498,000
	Total	444,141,043	-	444,141,043	143,876,446
45.00	Loan Disbursement to Beneficiaries:				
	Jagoron	2,889,032,000	-	2,889,032,000	2,703,557,000
	Agrosor	3,796,447,000	-	3,796,447,000	2,892,829,000
	Buniad	46,893,000	-	46,893,000	10,494,000
	Sufalon	363,953,000	-	363,953,000	540,798,000
	KGF (Sufalon)	161,222,000	-	161,222,000	154,705,000
	LIFT Project	133,479,000	-	133,479,000	148,429,000
	ENRICH (IGA)	116,875,000	-	116,875,000	171,663,000
	ENRICH (AC)	4,855,000	-	4,855,000	8,131,000
	ENRICH (LI)	652,000	-	652,000	1,386,000
	Start-up	-	-	-	1,660,000
	Probasi Kallan	300,000	-	300,000	1,400,000
	LIFT-Goat rearing	9,039,000	-	9,039,000	24,550,000
	Abason	371,420,000	-	371,420,000	276,720,000
	SAHOS	10,040,000	-	10,040,000	-
	Agrosor-SEP	-	-	-	19,440,000
	Agrosor-SEP-2	-	-	-	7,500,000
	Agrosor-SEP-GSL	-	-	-	6,000,000
	Agrosor-SEP2-GSL	-	-	-	700,000
	Agrosor-MDP	-	-	-	1,200,000
	Agrosor-MDP-AF	-	-	-	11,630,000
	Agrosor-RAISE	406,629,000	-	406,629,000	152,829,000
	Special Loan Leasing -ME	-	-	-	1,300,000
	LEPIG Loan	60,000	-	60,000	2,885,000
	Household Water	11,103,000	-	11,103,000	9,375,000
	Household Saniation	121,614,000	-	121,614,000	72,853,000
	Agrosor-MFCE	219,140,000	-	219,140,000	209,700,000
	RMPT Special Loan -ME	71,900,000	-	71,900,000	51,650,000
	Asset Creation	388,000	-	388,000	154,162,000
	BB-RSL	-	-	-	-
	Total	8,735,041,000	-	8,735,041,000	7,637,546,000
46.00	MCP Loan Refunded to PKSF (Principal):				
	KGF (Sufalon)	90,000,000	-	90,000,000	80,000,000
	Jagoron	130,500,000	-	130,500,000	112,500,000
	Agrosor	156,600,000	-	156,600,000	118,800,000
	Sufalon	150,000,000	-	150,000,000	40,000,000
	Buniad	10,833,334	-	10,833,334	10,000,000
	ENRICH (IGA)	42,500,000	-	42,500,000	40,500,000
	ENRICH (AC)	649,997	-	649,997	683,328
	ENRICH (LI)	437,500	-	437,500	250,000
	LIFT	-	-	-	13,333,333
	Agrosor-MDP	9,000,000	-	9,000,000	20,800,000

Notes	Particulers	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Agrosor-MDP-AF	32,000,000	-	32,000,000	52,000,000
	LIFT-Goat rearing	3,750,000	-	3,750,000	7,500,000
	Start-up	2,000,000	-	2,000,000	2,000,000
	Special Loan -ME	2,000,000	-	2,000,000	2,000,000
	Abason	71,363,634	-	71,363,634	46,363,636
	LICHSPAbason	30,909,087	-	30,909,087	30,909,088
	LICHSP-RMSF	-	-	-	5,000,000
	LEPIG	-	-	-	750,000
	LRL	-	-	-	28,000,000
	LRL-2	30,000,000	-	30,000,000	40,000,000
	Agrosor-SEP	-	-	-	8,000,000
	Agrosor-SEP-2	4,000,000	-	4,000,000	6,000,000
	Agrosor-SEP-GSL	3,688,800	-	3,688,800	2,858,400
	Agrosor-SEP2-GSL	1,000,000	-	1,000,000	1,000,000
	Agrosor-MFCE	52,000,000	-	52,000,000	14,000,000
	RMPT Special Loan -ME	16,000,000	-	16,000,000	4,000,000
	Household water	1,999,998	-	1,999,998	750,002
	Household Sanitation	49,166,666	-	49,166,666	15,833,332
	Agrosor-RAISE	114,100,000	-	114,100,000	71,150,000
	Total	1,004,499,016	-	1,004,499,016	774,981,119

47.00 MCP Loan Refunded to Bank & Others (Principal):

	Exim Bank	347,420,143	-	347,420,143	599,804,880
	BB-RSL	-	-	-	145,242,909
	Mutual Trast	63,310,849	-	63,310,849	70,660,499
	South Bangla	17,297,132	-	17,297,132	16,385,568
	Southeast Bank	-	-	-	40,000,000
	IPDC Loan	35,109,923	-	35,109,923	19,070,862
	Brac Bank	298,884,243	-	298,884,243	69,393,216
	Welfare fund	9,000,000	-	9,000,000	5,000,000
	Provident fund	120,590,379	-	120,590,379	120,200,000
	Gratuty fund	306,000,000	-	306,000,000	161,000,000
	Total	1,197,612,669	-	1,197,612,669	1,246,757,934

48.00 Service Charge Refunded to PKSF

	Jagoron	21,942,188	-	21,942,188	16,387,500
	Agrosor	25,134,376	-	25,134,376	18,811,876
	Buniad	143,750	-	143,750	141,666
	Sufalon	6,562,500	-	6,562,500	1,750,000
	KGF (Sufalon)	3,937,500	-	3,937,500	3,500,000
	ENRICH (IGA)	6,525,000	-	6,525,000	5,550,666
	ENRICH (AC)	36,584	-	36,584	29,833
	ENRICH (LI)	15,939	-	15,939	11,876
	LIFT	-	-	-	83,334
	LRL	-	-	-	700,000
	Abason	15,113,647	-	15,113,647	11,336,363
	Abason-LICHSP	2,877,638	-	2,877,638	4,114,000
	Abason-RMSF	-	-	-	31,250
	Agrosor-SEP	-	-	-	393,750
	Agrosor-SEP-2	187,500	-	187,500	525,000
	Agrosor-SEP-GSL	159,888	-	159,888	70,956
	Agrosor-SEP2-GSL	12,500	-	12,500	32,500
	Agrosor-MDP	315,000	-	315,000	1,447,500
	Agrosor-MDP-AF	1,960,000	-	1,960,000	5,075,000
	Agrosor-RAISE	16,181,375	-	16,181,375	16,246,125
	Household water	172,500	-	172,500	93,750
	Household Sanitation	4,900,000	-	4,900,000	2,018,750

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	LRL-2	81,250	-	81,250	275,000
	LEPIG	-	-	-	7,500
	LIFT-Goat rearing	515,625	-	515,625	1,593,750
	Start-up	112,500	-	112,500	337,500
	Special Loan ME	157,500	-	157,500	472,500
	Agrosor-MFCE	9,765,000	-	9,765,000	4,777,500
	RMPT Special Loan -ME	2,250,000	-	2,250,000	2,250,000
	Total	119,059,760	-	119,059,760	98,065,445
49.00	Service Charge Refunded to Bank & Others				
	Exim Bank	23,932,703	-	23,932,703	37,305,317
	BB-RSL	-	-	-	3,829,639
	Mutual Trast	11,043,787	-	11,043,787	7,642,977
	South Bangla	2,607,157	-	2,607,157	3,391,057
	IPDC Loan	8,607,767	-	8,607,767	1,675,004
	Brac Bank	19,402,032	-	19,402,032	8,464,450
	Southeast Bank	-	-	-	3,869,910
	Welfare fund	55,479	-	55,479	196,747
	Gratuity fund	-	-	-	2,702,459
	Provident fund	889,722	-	889,722	891,463
	Total	66,538,647	-	66,538,647	69,969,023
50.00	Project Support Cost: Purchase of Fixed				
	Computer	965,756	428,506	1,394,262	2,080,948
	Land	-	-	-	4,580,000
	Mobile Phone	-	-	-	3,315
	Head office Building	786,128	-	786,128	2,953,176
	SDS Academy Building	1,583,771	-	1,583,771	15,945,151
	Regrigerator	39,129	-	39,129	49,355
	Printer	171,452	75,128	246,580	436,198
	Livestock (Goat)	(51,000)	-	(51,000)	(43,600)
	Furniture & Fixture	1,816,075	290,886	2,106,961	2,688,333
	IPS	-	-	-	17,000
	Software Installation	-	-	-	360,000
	Gas-Cylinder	63,302	-	63,302	69,731
	Camera	-	43,633	43,633	67,011
	Air Condition	1,001,813	-	1,001,813	-
	Television	334,800	-	334,800	45,305
	Training Building	-	-	-	17,570
	Bedding & Instrument	125,195	-	125,195	24,286
	Scanner	9,587	-	9,587	16,045
	Gizar	136,297	-	136,297	-
	Motor Pump	7,735	-	7,735	-
	Tube-well	-	48,635	48,635	-
	Telephone Set	19,058	-	19,058	2,818
	Speaker	208,243	-	208,243	38,195
	Total	7,217,341	886,788	8,104,129	29,350,837
51.00	Members Savings Refund (General)				
	Jagoron	132,488,353	-	132,488,353	105,321,996
	Agrosor	108,041,668	-	108,041,668	109,291,566
	Buniad	1,286,964	-	1,286,964	991,964
	ENRICH (IGA)	5,819,271	-	5,819,271	5,263,689
	LIFT Project	9,975,088	-	9,975,088	8,573,884
	Probas Kallan	334,435	-	334,435	557,250
	Start-up	210,952	-	210,952	75,588
	Agrosor-MDP	622,518	-	622,518	2,657,740
	Agrosor-MDP-AF	535,768	-	535,768	2,524,756

Notes	Particulers	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	Agrosor-SEP	1,387,414	-	1,387,414	4,824,365
	Agrosor-SEP-2	582,251	-	582,251	367,973
	Agrosor-RAISE	7,927,125	-	7,927,125	6,089,695
	Agrosor-MFCE	4,524,009	-	4,524,009	781,577
	RMPT Special Loan -ME	557,000	-	557,000	178,000
	LEPIG	261,392	-	261,392	122,724
	SMS	135,543,100	-	135,543,100	107,265,700
	Total	410,097,308	-	410,097,308	354,888,467
52.00	Members Savings Refund (Voluntary)				
	Jağoron	54,575,008	-	54,575,008	31,575,831
	Agrosor	36,490,246	-	36,490,246	31,110,106
	Buniad	2,019,272	-	2,019,272	467,102
	ENRICH (IGA)	2,664,606	-	2,664,606	1,517,034
	LIFT Project	4,562,156	-	4,562,156	3,581,593
	Agrosor-MDP	90,986	-	90,986	451,264
	Agrosor-MDP-AF	106,436	-	106,436	416,049
	Agrosor-SEP	363,566	-	363,566	1,266,335
	Agrosor-SEP-2	16,953	-	16,953	8,472
	Agrosor-RAISE	3,587,594	-	3,587,594	1,610,058
	LEPIG	16,948	-	16,948	22,120
	Agrosor-MFCE	1,309,855	-	1,309,855	168,022
	RMPT Special Loan -ME	151,500	-	151,500	5,000
	Probasi Kallan	1,552	-	1,552	-
	Start-up	28,219	-	28,219	1,964
	Total	105,984,897	-	105,984,897	72,200,950
53.00	Investment				
	FDR A/C: Savings	401,566,827	-	401,566,827	224,266,439
	FDR A/C: Reserve	39,069,441	-	39,069,441	102,179,625
	RFI	-	-	-	-
	Total	440,636,268	-	440,636,268	326,446,064
54.00	Others Assets:				
	Loan A/C GF	800,000	-	800,000	12,498,402
	Loan A/C WF	15,815,916	-	15,815,916	17,114,985
	Loan A/C PF	26,102,739	-	26,102,739	23,946,978
	Advance	25,684,403	-	25,684,403	-
	Gratuity fund	14,938,321	-	14,938,321	14,730,601
	Provision for Expense	22,583,872	-	22,583,872	730,673
	Staff Loan (Vehicle)	2,814,100	-	2,814,100	2,458,469
	Group insurance	1,835,337	-	1,835,337	2,940,000
	Receivable	266,665	90,000	356,665	258,918
	Unsettled Staff Advance	4,600,303	-	4,600,303	956,540
	Education Scholarship	204,000	-	204,000	-
	Tax (Payable)	3,846,149	-	3,846,149	3,647,373
	VAT (Payable)	3,488,034	-	3,488,034	3,783,649
	Advance Income tax	-	-	-	3,735,140
	PKSF Grant Ecological Farming Project	-	-	-	6,288,230
	PKSF Grant SEP	-	-	-	6,573,700
	PKSF Grant SEP-2	-	-	-	5,408,697
	PKSF Grant Wash	10,896,182	-	10,896,182	5,280,203
	PKSF Grant Au & Lu	5,728,288	-	5,728,288	5,594,335
	ENRICH-GOB	12,116,980	-	12,116,980	4,062,082
	PKSF Grant Culture & Sports	779,145	-	779,145	-
	PKSF Grant RMTP -Poultry	3,357,931	-	3,357,931	6,701,096
	PKSF Grant RMTP -Fishery	3,656,496	-	3,656,496	8,596,541

Notes	Particulars	30 June 2025			30 June 2024
		MFP	Development Projects	Total	Total
	PKSF Grant -E-Commerce			-	2,493,230
	PKSF Grant -PACE			-	1,955,088
	PKSF Grant SAHOS	360,000	-	360,000	-
	Provision for Savings	2,295,564	-	2,295,564	555,452
	Provision for interest on SMS	15,851,916	-	15,851,916	12,724,086
	Low cost Housing project	-	-	-	83,024
	Reserve Fund	-	-	-	34,000
	Total	178,022,341	90,000	178,112,341	153,151,492
55.00	Development Project Expenses				
	ENRICH	4,413,385	-	4,413,385	9,123,955
	Agriculture & Live stock	4,728,888	-	4,728,888	4,605,279
	WASH	8,136,875	-	8,136,875	3,041,132
	RAISE Project	20,269,430	-	20,269,430	14,237,620
	Ecological Farming project	-	-	-	663,142
	RMTB-Poultry Project Expenses	9,571,149	-	9,571,149	5,195,324
	RMTB-Fishrery Project Expenses	8,006,403	-	8,006,403	5,237,743
	SEP-2 Project	-	-	-	4,204,600
	SEIP	-	-	-	6,835,643
	Probin	169,159	-	169,159	1,308,899
	Cultural & Sports	606,968	-	606,968	-
	Goat rearing	-	-	-	1,763,699
	Cultural & Sports	-	-	-	908,964
	SEP Project	6,150	-	6,150	2,164,317
	E-Commerce Project Expenses	-	-	-	3,849,669
	Total	55,908,407	-	55,908,407	63,139,986
56.00	Others Operating Expenses:				
	AGM Expenses	271,538	-	271,538	458,944
	Health Materials	2,478	-	2,478	9,240
	Day Observation	22,910	-	22,910	124,947
	Miscellaneous	258,549	-	258,549	533,897
	Administrative expenses	-	1,109,313	1,109,313	544,694
	Provision for Income Tax	-	-	-	445,437
	Office Supplies	-	456,466	456,466	139,352
	Education Scholarship	252,000	-	252,000	265,889
	Software Maintenance Expenses	1,804,929	-	1,804,929	-
	Vat & tax Exp	-	-	-	52,093
	Registration & MRA Yearly fees	-	-	-	1,805,670
	Others Project Fund transfer to GF	-	39,810	39,810	-
	Covid-19 Response & Humanitarian Activities	-	-	-	330,563
	Provision for Exp	-	10,593	10,593	-
	Overhead	-	350,792	350,792	224,778
	Non Judicial Stamp Sales	-	5,022,000	5,022,000	4,180,000
	Total	2,612,404	6,988,974	9,601,378	9,115,504



SDS (Shariatpur development Society)
Consolidated Fixed Assets Schedule
For the year ended 30 June 2025

Sl No.	Particulars	COST						Depr. Rate	DEPRECIATION					Written Down Value 30.06.2025
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25	7=3+4+5-6		8	9	10	11	12	
1	Furniture	16,266,578	-	1,827,975	-	18,094,553	10%	4,930,823	-	1,390,701	-	6,321,524	11,773,029	
2	Motorcycle	346,920	-	-	-	346,920	10%	222,189	-	12,473	-	234,662	112,258	
3	Bi cycle	85,995	-	-	-	85,995	10%	69,339	-	1,666	-	71,005	14,990	
4	Computer	7,597,216	-	965,756	-	8,562,972	20%	4,615,268	-	862,413	10,000	5,467,681	3,095,291	
5	Mobile Phone	1,165,329	-	19,058	-	1,184,387	50%	567,666	-	150,225	-	717,891	466,496	
6	Car/Vehicle	9,022,417	-	-	-	9,022,417	10%	6,294,662	-	272,776	-	6,567,438	2,454,979	
7	Land	39,697,615	-	35,000	-	39,732,615	0%	-	-	-	-	-	39,732,615	
8	Air Condition	2,854,871	-	1,001,813	-	3,856,684	15%	1,048,752	-	203,942	-	1,252,694	2,603,990	
9	Photocopier Machine	80,775	-	-	-	80,775	20%	15,505	-	6,527	-	22,032	58,743	
10	House Construction A/C (Ci Sheet)	2,227,876	-	-	-	2,227,876	20%	1,741,261	-	48,661	-	1,789,922	437,954	
11	Refrigerator	144,328	-	39,129	-	183,457	15%	44,822	-	10,337	-	55,159	128,298	
12	Electrical Generator	836,033	-	-	-	836,033	15%	611,868	-	22,416	-	634,284	201,749	
13	Pick Up Van	300,000	-	-	-	300,000	10%	209,301	-	9,070	-	218,371	81,629	
14	Boat	524,660	-	-	-	524,660	10%	432,937	-	18,345	-	451,282	73,378	
15	Camara	547,575	-	-	-	547,575	20%	263,533	-	28,404	-	291,937	255,638	
16	Solar Pannel	467,700	-	-	-	467,700	15%	314,537	-	38,291	-	352,828	114,872	
17	Printer	1,139,327	-	171,452	-	1,310,779	20%	639,919	-	145,187	-	785,106	525,673	
18	Head Office Building	86,676,857	-	10,541,853	9,755,725	87,462,985	15%	29,438,706	-	251,9947	-	31,958,653	55,504,332	
19	Gas-Silender	225,439	-	71,185	-	296,624	10%	50,017	-	32,808	-	82,825	213,799	
20	Tube-well	100,135	-	-	-	100,135	10%	53,856	-	4,628	-	58,484	41,651	
21	Television	790,653	-	334,800	-	1,125,453	20%	458,425	-	129,149	-	587,574	537,879	
22	Bedding & Instrument	635,287	-	127,853	-	763,140	20%	385,235	-	56,464	-	441,699	321,441	
23	Projector Screen	40,240	-	-	-	40,240	20%	31,859	-	2,095	-	33,954	6,286	
24	IPS	17,000	-	-	-	17,000	20%	305	-	1,670	-	1,975	15,025	
25	Gizer	7,125	-	-	-	7,125	20%	5,927	-	6,953	-	12,880	(5,755)	
26	Paddrolo Pump	45,142	-	136,297	-	181,439	20%	22,609	-	2,253	-	24,862	156,577	
27	Crocarise	91,526	-	-	-	91,526	20%	69,580	-	2,195	-	71,775	19,751	
28	Training Building	22,630,274	-	-	-	22,630,274	10%	15050457	-	757,982	-	15808439	6,821,835	



	21,351	7,735	29,086	10%	18,494	820	19,314	9,772
29 Motor Pump	21,351		29,086	10%	18,494	820	19,314	9,772
30 Room Hitter	6,815		6,815	20%	5,126	169	5,295	1,520
31 LIFT	2,054,400		2,054,400	10%	1,269,584	78,482	1,348,066	706,334
32 Sub-Station	1,483,687		1,483,687	10%	677,012	80,668	757,680	726,007
33 Sewing Machine	182,649		182,649	20%	112,124	7,052	119,176	63,473
34 Chopper machine	18,410		18,410	20%	10,775	764	11,539	6,871
35 Tarki Parentstock	1,584,776		1,584,776	10%	869,561	71,521	941,082	643,694
36 Livestock (Goat)	58,520	51,000	7,520	0%	-	-	-	7,520
37 Locker	142,841		142,841	10%	68,909	7,393	76,302	66,539
38 Washing Machine	46,144		46,144	10%	4,614	4,153	8,767	37,377
39 Telephone Set	8,343		8,343	25%	1,381	1,740	3,121	5,222
40 SDS Academy Building	29,430,817	1,583,771	31,014,588	5%	195,394	1,471,848	1,667,242	29,347,346
41 Multimedia	192,770		192,770	25%	84,336	27,108	111,444	81,326
42 Scanner	16,045	9,587	25,632	25%	-	4,694	4,694	20,938
43 Speaker	38,195	208,243	246,438	25%	-	24,382	24,382	222,056
45 Shed Construction Goat rearing	2,931,593		2,931,593	10%	1,573,665	135,793	1,709,458	1,222,135
46 Software Installation	355,442		355,442	20%	177,721	177,721	177,721	177,721
Sub-Total	233,137,691	17,081,507	240,234,752		72,480,333	8,831,886	81,124,498	159,110,254

SDS Academy

Sl No.	Particulars	COST			Depr. Rate	DEPRECIATION			Written Down Value 30.06.2025	
		Balance as on 01.07.24	Addition during the year	Adjustment during the year (June 2024)		Balance as on 30.06.25	Charge during the year	Adjustment during the year (June 2025)		Balance as on 30.06.25
1	Rack	17,700	-	-	17,700	10%	897	8,733	9,630	8,070
2	Bench	127,909	-	-	127,909	10%	5,910	68,810	74,720	53,189
3	Fan	109,631	-	-	109,631	10%	5,819	51,442	57,261	52,370
4	Table Normal	26,640	3,500	-	30,140	10%	1,576	13,145	14,721	15,419
5	Almirah	16,650	-	-	16,650	10%	843	8,215	9,058	7,592
6	File Cabinet	700	-	-	700	10%	35	345	380	320
7	Chair Plastic	9,055	-	-	9,055	10%	434	4,714	5,148	3,907
8	Chair Secretary	16,450	-	-	16,450	10%	833	8,116	8,949	7,501
9	White Board	6,291	30,000	-	36,291	10%	2,837	3,317	6,154	30,137
10	Chair Kushon	15,445	-	-	15,445	10%	782	7,620	8,402	7,043
11	Speaker	23,800	-	-	23,800	25%	3,014	11,743	14,757	9,043
12	Musical Equipment	81,981	-	-	81,981	25%	10,054	41,765	51,819	30,162



13	CC camera					35,248	10%			3,032	-	3,032	32,216
14	Tube-well					48,635	10%			1,253	-	1,253	47,382
15	Telephone Seat					2,210	25%			437	-	437	1,773
	Sub-Total					119,593				37,756		265,721	306,124

YES4ECO (Youth Environmental Stewardship for Eco-Friendly Communities)

Sl No.	Particulars	COST				DEPRECIATION				Written Down Value 30.06.2025		
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25	Depr. Rate	Adjustment during the year	Charge during the year		Adjustment during the year (June 2025)	Balance as on 30.06.25
1	Laptop	86,743	-		86,743	-	25%	17,064	35,550	-	-	-
2	Half Secretary Table	13,600	-		13,600	-	10%	1,229	2,541	-	-	-
3	Secretary Table	4,800	-		4,800	-	10%	434	897	-	-	-
4	Executive Chair	5,000	-		5,000	-	10%	452	934	-	-	-
5	Handle Chair	9,000	-		9,000	-	10%	813	1,681	-	-	-
6	Ceiling Fan	6,630	-		6,630	-	10%	600	1,234	-	-	-
7	Camera	43,600	-		43,600	-	10%	4,071	6,966	-	-	-
	Sub-Total:	169,373	-	-	169,373	-		24,663	49,803	-	-	-

General Fund

Sl No.	Particulars	COST				DEPRECIATION				Written Down Value 30.06.2025		
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25	Depr. Rate	Adjustment during the year	Charge during the year		Adjustment during the year (June 2025)	Balance as on 30.06.25
1	Land	9125329	1,086,958		2000000	8,212,287		-	-	-	-	8,212,287
2	Almirah	82490	-			82,490	10%	1,000	-	-	-	73,492
3	Secretary Table	155369	-	48030		203,399	10%	7,502	12,353	-	-	151,708
4	Chair	61249	-	53520		114,769	10%	8,035	4,057	-	-	82,000
5	Rack	4494	-			4,494	10%	265	-	-	-	2,389



6	File Cabinet	51424	-	13,970		65,394	10%	19,089	1,915	3,234	-	24,238	41,156
7	Multimedia	96331	-			96,331	25%	24,083		18,062	-	42,145	54,186
8	Computer/ Laptop	379933	-	326,124		706,057	25%	258,497	113,913	30,359	-	402,769	303,288
9	UPS	5243	-			5,243	10%	4,029		121	-	4,150	1,093
10	Car	3600000	-			3,600,000	10%	3,226,752		37,325	-	3,264,077	335,923
11	Electrical Fan	21618	-	13330		34,948	10%	2,511	2,150	1,911	-	6,572	28,376
12	Motor-cycle	666765	-			666,765	10%	566,085		10,068	-	576,153	90,612
13	Bi-Motor-cycle	23433	-			23,433	10%	16,922		651	-	17,573	5,860
14	DeepFreeze	7000	-			7,000	10%	6,275		73	-	6,348	652
15	Television	1500	-			1,500	25%	1,406		24	-	1,430	70
16	Printer	36158	-	19500		55,658	25%	15,430	3,246	5,181	-	23,857	31,802
17	Tab	35835	-			35,835	10%	21,613		1,422	-	23,035	12,800
18	Generator	21800	-			21,800	10%	12,760		904	-	13,664	8,136
19	Camera	40130	-	43,600		83,730	10%	25,424	6,966	1,471	-	33,861	49,869
	Sub-Total	14,416,101	1,086,958	518,074	2,000,000	14,021,133		4,327,721	143,727	128,481	-	4,599,929	9,421,204

Shariatpur Technical Training Centre (STTI)

Sl No.	Particulars	COST					DEPRECIATION				Written Down Value 30.06.2025		
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25	Depr. Rate	Opening Balance 01.07.24	Adjustment during the year	Charge during the year		Adjustment during the year (June 2025)	Balance as on 30.06.25
1	Furniture A/C	269,353	-		-	269,353	10%	140,150	-	12,920	-	153,070	116,283
2	STTI Building	1,636,628	-		-	1,636,628	10%	1,224,835	-	41,179	-	1,266,014	370,614
3	Tools & Equipments-Tailoring tread	94,998	-		-	94,998	10%	82,306	-	1,269	-	83,575	11,423
4	Tools & Equipments-Mobile Servicing tread	39,045	-		-	39,045	10%	34,997	-	405	-	35,402	3,643
5	Tools & Equipments-House waring Tread	26,945	-		-	26,945	10%	24,151	-	279	-	24,430	2,515



6	Tools & Equipments Plumbing pipe fitting Tread	19,820	-	-	-	19,820	10%	17,765	-	205	-	17,970	1,850					
7	Bedding Instrument	191,750	-	-	-	191,750	20%	155,602	-	7,230	-	162,832	28,918					
8	Fan	67,308	-	-	-	67,308	10%	40,811	-	2,650	-	43,461	23,847					
9	Desktop Computer	76,924	-	-	-	76,924	25%	60,801	-	4,031	-	64,832	12,092					
10	Sewing Machine	88,275	-	-	-	88,275	10%	51,666	-	3,661	-	55,327	32,948					
11	CC Camera	38,467	-	-	-	38,467	10%	22,513	-	1,595	-	24,108	14,359					
	Sub-Total	2,549,513	-	-	-	2,549,513		1,855,597	-	75,425	-	1,931,022	618,491					

Bangladesh PEMS Climate Change

Sl No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2025	
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)		Balance as on 30.06.25	Adjustment during the year	Charge during the year	Adjustment during the year (June 2025)		Balance as on 30.06.25
1	Laptop	239,381	-	-	239,381	25%	24,690	-	53,673	78,363	-	-
2	Printer	-	-	19500	19,500	25%	-	-	3,246	3,246	-	-
3	Steel Cabinet	13,970	-	-	13,970	10%	576	-	1,339	1,915	-	-
4	Ceiling Fan	6,700	-	-	6,700	10%	276	-	642	918	-	-
5	Secretary Table	5,030	-	-	5,030	10%	208	-	482	690	-	-
6	Half Secretary Table	18,450	-	-	18,450	10%	761	-	1,769	2,530	-	-
7	Meeting Table	6,150	-	-	6,150	10%	254	-	590	844	-	-
8	Revolbing Chair	11,170	-	-	11,170	10%	461	-	1,071	1,532	-	-
9	Handle Chair	13,950	-	-	13,950	10%	576	-	1,337	1,913	-	-
10	Without Handle Chair	14,400	-	-	14,400	10%	594	-	1,381	1,975	-	-
	Sub-Total	329,201	-	19,500	348,701		28,396	-	65,530	93,976	-	-



Ashshash For Men and Women Who Have Escaped Trafficking Phase II Project

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION				Written Down Value 30.06.2025	
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25		Adjustment during the year	Charge during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25		
1	Laptop	58,700	-	147,576	-	206,276	25.0%	41,255	-	7,338	-	48,593	157,683
2	Desktop Computer	91,800	-	70,993	-	162,793	25.0%	32,559	-	11,475	-	44,034	118,759
3	Printer (Fardipur 1)	-	-	36,224	-	36,224	25.0%	7,245	-	-	-	7,245	28,979
4	UPS for Desktop	-	-	7,234	-	7,234	25.0%	1,447	-	-	-	1,447	5,787
5	Scanner Cannon	-	-	8,385	-	8,385	25.0%	1,677	-	-	-	1,677	6,708
6	Projector	-	-	25,447	-	25,447	25.0%	5,089	-	-	-	5,089	20,358
7	Executive Table	-	-	49,725	-	49,725	10%	9,945	-	-	-	9,945	39,780
8	Chair for Staff	-	-	73,320	-	73,320	10%	14,664	-	-	-	14,664	58,656
9	Chair for Guest	-	-	33,795	-	33,795	10%	6,759	-	-	-	6,759	27,036
10	File Cabinet	-	-	34,850	-	34,850	10%	6,970	-	-	-	6,970	27,880
11	Celling Fan	-	-	41,539	-	41,539	10%	8,308	-	-	-	8,308	33,231
	Total	150,500	-	529,088	-	679,588		135,918	-	18,813	-	154,731	524,857

Loss & damage Project

Sl No.	Particulars	COST					Depr. Rate	DEPRECIATION				Written Down Value 30.06.2025	
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25		Adjustment during the year	Charge during the year	Adjustment during the year (June 2025)	Balance as on 30.06.25		
1	Computer	-	-	202,703	-	202,703	25%	50,676	-	-	-	50,676	152,027
2	Table	-	-	19,404	-	19,404	10%	1,940	-	-	-	1,940	17,464
	Total	-	-	222,107	-	222,107		52,616	-	-	-	52,616	169,491



Emergency (WFP)

Sl No.	Particulars	COST				Depr. Rate	DEPRECIATION				Written Down Value 30.06.2025	
		Balance as on 01.07.24	Adjustment during the year (June 2024)	Addition during the year	Adjustment during the year (June 2025)		Balance as on 30.06.25	Adjustment during the year	Charge during the year	Adjustment during the year (June 2025)		Balance as on 30.06.25
1	Computer	144,459	-	-	-	144,459	25%	20,079	-	31,095	-	93,285
2	Table	16,350	-	-	-	16,350	10%	420	-	1,593	-	14,337
3	Chair (Revolving)	26,700	-	-	-	26,700	10%	686	-	2,601	-	23,413
4	Chair (Kushon)	19,080	-	-	-	19,080	10%	490	-	1,859	-	16,731
5	Drawer	12,540	-	-	-	12,540	10%	346	-	1,219	-	10,975
6	TAB	63,113	-	-	-	63,113	50%	31,125	-	15,994	-	15,994
	Total	282,242	-	-	-	282,242		53,146	-	54,361	-	174,735
	Grant total: As at 30 June 2025	251,486,873	1,086,958	18,489,869	12,502,520	258,561,180	-	79,017,111	143,727	9,406,635	331,450	170,325,157

