

**Private and Confidential**

**DESHA SHECHSASHEBI ARTHO-SAMAJIK  
UNNAYAN O MANOBIK KALLYAN SANGSTHA  
CONSOLIDATED  
DESHA TOWER, UPOZILA MORE, KUSHTIA SADAR,  
KUSTIA-7000  
FOR THE FINANCIAL YEAR ENDED 30 JUNE 2024**

**DESHA SHECHSASHEBI ARTHO-SAMAJIK  
UNNAYAN O MANOBIK KALLYAN SANGSTHA  
CONSOLIDATED  
AUDITOR'S REPORT AND FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 30 JUNE 2024  
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Assignment No: HO/A2024-25/006

**INDEPENDENT AUDITOR'S REPORT**  
**TO THE MEMBERS OF GENERAL BODY OF**  
**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**

**Report on the audit of the consolidated financial statements**

**Opinion**

We have audited the **Consolidated** financial statements of **DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**, which comprise statement of consolidated financial position as at 30 June, 2024 and the statement of consolidated profit or loss and other comprehensive income, statement of consolidated changes in capital fund, statement of consolidated cash flows for the year then ended, and consolidated notes to the financial statements, including a summary of significant accounting policies and other explanatory information for the year ended 30 June, 2024.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects except, the consolidated financial position of the organization as at 30 June, 2024, and its consolidated financial performance and its consolidated cash flows for the year then ended 30 June, 2024 in accordance with the International Financial Reporting Standards (IFRSs).

**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 consolidated 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) together with the ethical requirements that are relevant to our audit of the consolidated financial statements in Bangladesh, and we have fulfilled our ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we obtained is sufficient and appropriate to provide a basis for our opinion.

**Responsibilities of management and those charged with governance for the consolidated financial statements**

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





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

### **Auditor's responsibilities for the audit of the consolidated financial statements**

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

As part of an audit in accordance with International Standards on Auditing (ISAs), we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- I. Identify and assess the risks of material misstatement of the consolidated 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.
- II. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- III. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- IV. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated 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.
- V. Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.





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

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

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

#### **Report on other legal and regulatory requirements**

We also report the following:

- I. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- II. In our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of these books;
- III. The consolidated statement of financial position and consolidated statement of comprehensive income dealt with by the report are in agreement with the books of account and returns; an
- IV. The expenditure incurred was for the purposes of the organization's performance.

**Md. Afsar Uddin, FCA**

Managing Partner

SHAHA & Company Chartered Accountants

ICAB Enrollment number: 1409

DVC: 2409041409AS338114

Dated: 04 September 2024

Place: Head office, Dhaka-1000,



**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**  
**STATEMENT OF CONSOLIDATED FINANCIAL POSITION**  
**AS AT 30 JUNE, 2024**

PARTICULARS	NOTES	AS AT 30 JUNE, 2024			Amounts in BDT
		Micro credit	Non-micro credit	Total	AS AT 30 JUNE, 2023
<b>Properties and assets</b>					<b>Total</b>
<b>A. Non-current assets:</b>					
Property, plant and equipment	7.00	397,424,580	193,526,843	590,951,423	296,802,674
Intangible assets	7.00	2,090,400	140,000	2,230,400	2,230,400
Investments-long term	9.05	8,661,147	30,044,185	38,705,332	9,609,852
<b>Total non-current assets</b>		<b>408,176,127</b>	<b>223,711,028</b>	<b>631,887,155</b>	<b>308,642,926</b>
<b>B. Current assets</b>					
Loan to members	8.00	5,626,502,034	-	5,626,502,034	5,135,713,625
Loan to members	8.00	-	14,053,334	14,053,334	10,235,124
Investments-short term	9.00	291,206,962	-	291,206,962	205,943,952
Grants and Account receivables	10.00	19,153,359	21,400,574	40,553,933	61,505,706
Advance, deposit and prepayments	11.00	10,507,415	25,277,987	35,785,402	34,311,306
Unsettled staff advance	12.00	3,185,739	-	3,185,739	3,565,739
Staff loans and advance	13.00	1,330,516	-	1,330,516	2,085,319
Inventories	14.00	-	1,475,016	1,475,016	1,921,757
Lease assets/ Other assets (to be specified)	15.00	5,002,951	9,740,899	14,743,850	130,457,250
<b>Cash and Bank balance</b>					
Cash in hand	16.00	11,071,718	68,518	11,140,236	3,270,851
Cash at bank	16.00	172,814,632	2,529,733	175,344,365	16,478,882
<b>Total current assets</b>		<b>6,140,775,326</b>	<b>74,546,061</b>	<b>6,215,321,387</b>	<b>5,605,509,511</b>
<b>Total properties and assets (A+B)</b>		<b>6,548,951,453</b>	<b>298,257,089</b>	<b>6,847,208,542</b>	<b>5,914,152,437</b>
<b>Capital fund and liabilities</b>					
<b>A. Capital fund</b>					
Accumulated surplus/(deficit)	17.00	1,064,841,275	221,438,984	1,286,280,259	1,153,892,772
Statutory reserve fund	18.00	118,315,697	-	118,315,697	112,525,744
<b>Total capital fund</b>		<b>1,183,156,972</b>	<b>221,438,984</b>	<b>1,404,595,956</b>	<b>1,266,418,516</b>
<b>B. Non-current liabilities</b>					
Loan from PKSF-long term	19.00	810,756,654	-	810,756,654	662,738,823
Loan from commercial banks and others	20.00	150,276,125	-	150,276,125	263,883,935
Accumulated depreciation	21.00	107,191,505	37,920,140	145,111,645	122,012,214
Risk fund	22.00	309,943,171	89,645	310,032,816	269,987,072
Gratuity fund	23.00	185,316,865	8,529,831	193,846,696	136,873,828
Staff Security Fund	24.00	9,583,717	-	9,583,717	9,353,717
Members Savings Deposits	26.00	496,734,642	-	496,734,642	329,366,368
<b>Total non-current liabilities</b>		<b>2,069,802,679</b>	<b>46,539,616</b>	<b>2,116,342,294</b>	<b>1,794,215,956</b>
<b>C. Current liabilities</b>					
Loan from PKSF-current portion	19.00	730,315,505	-	730,315,505	650,451,917
Loan from commercial banks and others	20.00	730,328,533	24,850,106	755,178,639	726,366,916
Loan loss provision (LLP)	25.00	410,051,675	-	410,051,675	193,551,283
Member savings deposit	26.00	1,158,648,788	-	1,158,648,788	1,051,055,696
Account payables	27.00	150,000	5,218,199	5,368,199	3,964,543
Others current liabilities	28.00	266,497,302	210,184	266,707,486	226,127,650
<b>Total current liabilities</b>		<b>3,295,991,803</b>	<b>30,278,489</b>	<b>3,326,270,292</b>	<b>2,853,517,965</b>
<b>Total capital fund and liabilities (A+B+C)</b>		<b>6,548,951,453</b>	<b>298,257,089</b>	<b>6,847,208,542</b>	<b>5,914,152,437</b>

The accompanying notes from an integral part of these financial statements.


  
Deputy Director  
(Accounts and Finance)

  
John Director  
(Accounts and Finance)

  
Executive Director

DVC: 2409041409AS338114  
Dated: 04 September 2024  
Place: Head office, Dhaka-1000



  
Md. Afsar Uddin, FCA  
Managing Partner  
SHAHA & Company Chartered Accountants  
ICAB Enrollment No. 1409

**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**  
**STATEMENT OF CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024**

Amounts in BDT

PARTICULARS	FY: 2023-2024			FY: 2022-2023
	Micro credit	Non-micro credit	Total	Total
<b>A, Income</b>				
Service charge on Loan to Members 29,00	1,221,299,148	1,351,106	1,222,650,254	994,042,995
Income from Interest on FDR Investment	17,185,714	45,090	17,230,804	10,280,070
Income from bank interest (STD)	3,744,846	207,949	3,952,795	700,525
Sale Pass book, Loan form etc.	1,191,910	-	1,191,910	1,493,695
Service charge (Staff Loan)	6,827	1,644	8,471	9,750
Write of Income	2,073,807	-	2,073,807	2,730,088
Admission Fee	350,680	-	350,680	338,790
Making income	-	26,000	26,000	127,000
Grant from IDCOL	-	37,062,105	37,062,105	159,659,092
Incentive from IDCOL	-	24,015,250	24,015,250	22,679,200
TR/HABIKHA	-	22,744,582	22,744,582	21,314,130
Sales of fixed assets	-	529,653	529,653	-
Sales of goods	-	-	-	173,015
Sales of SHS	-	-	-	697,784
Sales materials	-	-	-	18,290
Guest room fare	-	6,986,750	6,986,750	2,389,996
Other Income	7,466,282	569,917	8,036,199	12,859,716
<b>Total income</b>	<b>1,253,319,214</b>	<b>93,540,046</b>	<b>1,346,859,260</b>	<b>1,229,514,136</b>

**B. Expenditure**

Service charge paid to PKSIF loan	95,722,075	-	95,722,075	67,397,046
Interest on Loan from Bank and Others	95,564,582	94,260	95,658,842	52,566,663
Interest on member savings	112,758,880	-	112,758,880	70,304,450
Interest on Security Deposits	404,686	-	404,686	627,309
Interest on DDS Staff Deposits	-	-	-	1,500
Interest on PF Fund	19,506,322	276,328	19,782,650	16,728,002
<b>Total Financial expenses</b>	<b>323,956,545</b>	<b>370,588</b>	<b>324,327,133</b>	<b>207,624,968</b>

## Salary &amp; Allowances

	462,120,502	4,504,213	466,624,715	408,177,942
	462,120,502	4,504,213	466,624,715	408,177,942

**Administrative Expenses**

Office rent	9,700,587	422,800	10,123,387	7,468,693
Printing & Stationery	5,770,819	171,325	5,942,144	6,428,917
Travelling and transportation expenses	2,850,755	1,559,061	4,409,816	3,806,823
Telephone and Postage	122,305	28,160	150,465	210,207
Repair & Maintenance	3,504,368	547,620	4,051,988	2,904,357
Gas & Electricity	6,031,730	165,024	6,196,754	4,606,958
Entertainment	3,226,464	19,919	3,246,383	1,497,573
Advertisement	815,384	-	815,384	-
Newspaper and Periodical	115,983	-	115,983	128,487
Bank Charges/ DD charges	3,302,748	138,489	3,441,237	2,896,308
Training Expenses	3,829,643	-	3,829,643	1,501,758
Vehicle Maintenance (Fuel)	4,812,372	972,272	5,784,644	4,745,469
Legal Expenses	1,110,112	-	1,110,112	405,854
Annual Fee to Authority	1,615,017	-	1,615,017	1,109,014
Meeting Expenses	1,488,000	-	1,488,000	1,520,140
Audit and Professional Fees	196,000	-	196,000	319,784
Depreciation and amortization	12,173,934	12,918,535	25,092,469	17,574,721
Material purchase	-	65,177	65,177	29,401
Plant honorarium	-	12,000	12,000	90,000



PARTICULARS	FY: 2023-2024			FY: 2022-2023
Grants (customer)	-	-	-	279,602
Carrying cost	-	42,123	42,123	69,903
Cost of sales	-	446,741	446,741	3,612,008
Wages	-	1,500	1,500	7,200
Office management	-	3,300	3,300	17,140
Business promotion	-	2,399,025	2,399,025	2,167,000
Miscellaneous expenses	-	1,426,489	1,426,489	4,741,524
Miscellaneous TARC	-	707,532	707,532	288,790
Purchase of raw material/goods	-	58,116	58,116	128,354
Incentive	-	15,663,003	15,663,003	3,588,454
Tax	-	1,003,394	1,003,394	-
Performance bonus	-	80,000	80,000	-
Making cost	-	28,915,581	28,915,581	59,608,507
<b>Total administrative expenses</b>	<b>60,666,221</b>	<b>67,767,187</b>	<b>128,433,408</b>	<b>131,752,943</b>
<b>Program Expenses</b>				
Rebate Given	51,371,748	-	51,371,748	56,589,677
Program Expenses of PKSF funded project	14,117,632	-	14,117,632	5,220,279
Loan Loss Expenses	216,500,392	-	216,500,392	98,041,042
Others operating expenses	-	-	-	17,493,818
<b>Total program expenses</b>	<b>281,989,772</b>	<b>-</b>	<b>281,989,772</b>	<b>177,344,816</b>
<b>Total operating and Financial Expenses</b>	<b>1,128,733,040</b>	<b>72,641,988</b>	<b>1,201,375,028</b>	<b>924,900,669</b>
<b>Total Surplus before Tax</b>	<b>124,586,174</b>	<b>20,898,058</b>	<b>145,484,232</b>	<b>304,613,467</b>
<b>Income Tax</b>	<b>(7,302,822)</b>	<b>-</b>	<b>(7,302,822)</b>	<b>(6,163,468)</b>
<b>Excess/(deficit) of income over expenditure after tax</b>	<b>117,283,352</b>	<b>20,898,058</b>	<b>138,181,410</b>	<b>298,449,999</b>

The accompanying notes from an integral part of these financial statements.


  
Deputy Director  
(Accounts and Finance)

  
Joint Director  
(Accounts and Finance)

  
Executive Director

DVC: 2409041409AS338114  
Dated: 04 September 2024  
Place: Head office, Dhaka-1000



  
Md. Afsar Uddin, FCA  
Managing Partner  
SHAHA & Company Chartered Accountants  
ICAB Enrollment No. 1409

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA  
STATEMENT OF CONSOLIDATED CASH FLOWS  
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

PARTICULARS	Amounts in BDT	
	2023-2024	2022-2023
<b>A. Cash flows from operating activities</b>		
Excess of income over expenditure/ (excess of expenditure over income)	138,181,410	298,449,999
<b>Add: Amount considered as non-cash transactions:</b>		
Loan loss provision expenses (LLP)	216,500,392	64,185,303
Prior year adjustment	-	-
Depreciation expenses	25,092,469	17,574,721
<b>Subtotal of non-cash items</b>	<b>241,592,861</b>	<b>81,760,024</b>
Loan disbursement to members	(8,984,682,000)	(8,923,939,000)
Loan realization from members	8,490,091,411	7,489,274,527
Decrease/ (increase) in loan to beneficiary	-	(4,699,609)
Decrease/ (increase) in Grants and Account receivables	20,951,773	10,705,234
Decrease/ (increase) in Advance , deposit and prepayments	(1,474,096)	(11,009,230)
Decrease/ (increase) in Unsattled staff advance	380,000	(743,498)
Decrease/ (increase) in other assets	-	5,751,384
Decrease/ (increase) in land development	-	(47,910)
Decrease/ (increase) in pond digging	-	-
Decrease/ (increase) in inter project receivable	-	(2,881,352)
Decrease/ (increase) in construction SHS (work in progress)	-	(14,738,727)
Decrease/ (increase) in other program (work in progress)	-	(1,013,015)
Decrease/ (increase) in inventories	446,741	3,443,008
Decrease/ (increase) in Staff loans and advance	754,803	-
Decrease/ (increase) in receivable from branch closing loss	-	569,226
Decrease/ (increase) in provision for interest on member's savings	-	15,704,970
Decrease/ (increase) in Lease assets/ Other assets (to be specified)	115,713,400	-
(Decrease)/increase in account payable	(596,344)	29,850,115
(Decrease)/increase in other current liabilities	40,579,836	(9,000,982)
<b>Net cash generated from/(used in) operating activities</b>	<b>61,939,796</b>	<b>(1,032,564,837)</b>
<b>B. Cash flows from investing activities</b>		
Acquisition of property, plant and equipment	(296,614,274)	(13,050,720)
Adjustment of property, plant and equipment	472,488	12,720
Insurance premium	-	(1,187,736)
Staff security fund	230,000	-
Investment in FDR long term	(29,095,480)	(64,097,447)
Investment in FDR short term	(85,263,010)	119,198,152
Encashment of FDR to project (DSR)	-	39,278,600
<b>Net cash generated from/(used in) investing activities</b>	<b>(410,270,275)</b>	<b>80,153,569</b>
<b>C. Cash flows from financing activities</b>		
Loan received from PKSF	1,016,500,000	1,033,650,000
Loan repayment to PKSF	(788,618,581)	(684,647,583)



PARTICULARS	2023-2024	2022-2023
Loan from others sources-commercial banks	900,739,100	725,726,430
Loan repayment to others sources-commercial banks	(985,535,186)	(640,245,550)
Members savings deposits	274,961,405	415,010,085
Risk Fund	40,045,744	52,961,571
Gratuity Fund	56,972,868	55,740,328
<b>Net cash generated from/(used in) financing activities</b>	<b>515,065,349</b>	<b>958,195,281</b>
<b>D. Net cash generated/(used) during the FY (A+B+C)</b>	<b>166,734,869</b>	<b>5,784,013</b>
<b>E. Cash and bank balance at the beginning of the FY</b>	<b>19,749,732</b>	<b>13,965,719</b>
<b>F. Cash and bank balance at the end of the FY (D+E)</b>	<b>186,484,601</b>	<b>19,749,733</b>

Signed as per our report on same date.

  
**Deputy Director**  
 (Accounts and Finance)

  
**Joint Director**  
 (Accounts and Finance)

  
**Executive Director**

**DVC: 2409041409AS338114**  
 Dated: 04 September 2024  
 Place: Head office, Dhaka-1000.



  
**Md. Afsar Uddin, FCA**  
 Managing Partner  
 SHAHA & Company  
 Chartered Accountants  
 ICAB Enrollment No. 1409

**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**  
**STATEMENT OF CONSOLIDATED CHANGES IN CAPITAL FUND**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024**

PARTICULARS	2023-2024			2022-2023		
	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	TOTAL	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	TOTAL
Opening balance	1,153,892,772	112,525,744	1,266,418,516	879,334,784	88,633,733	967,968,517
Surplus/ (deficit) during the FY	138,181,410	-	138,181,410	298,449,999	-	298,449,999
Prior year adjustment	(3,970)	-	(3,970)	-	-	-
Sub-total	1,292,070,212	112,525,744	1,404,595,956	1,177,784,783	88,633,733	1,266,418,516
Transfer to funds	(5,789,953)	5,789,953	-	(23,892,011)	23,892,011	-
Closing balance	1,286,280,259	118,315,697	1,404,595,956	1,153,892,772	112,525,744	1,266,418,516

**Micro Credit Program**

PARTICULARS	2023-2024			2022-2023		
	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	TOTAL	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	TOTAL
Opening balance	953,351,846	112,525,744	1,065,877,590	797,640,634	88,633,733	886,274,367
Surplus/ (deficit) during the FY	117,283,352	-	117,283,352	179,603,223	-	179,603,223
Prior year adjustment	(3,970)	-	(3,970)	-	-	-
Sub-total	1,070,631,228	112,525,744	1,183,156,972	977,243,857	88,633,733	1,065,877,590
Transfer to funds	(5,789,953)	5,789,953	-	(23,892,011)	23,892,011	-
Closing balance	1,064,841,275	118,315,697	1,183,156,972	953,351,846	112,525,744	1,065,877,590



Non-micro credit program

PARTICULARS	2023-2024			2022-2023		
	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	TOTAL	CUMULATIVE SURPLUS/(DEFICIT)	STATUTORY RESERVE FUND	TOTAL
Opening balance	200,540,926	-	200,540,926	81,694,150	-	81,694,150
Surplus/(deficit) during the FY	20,898,058	-	20,898,058	118,846,776	-	118,846,776
Prior year adjustment	-	-	-	-	-	-
Sub-total	221,438,984	-	221,438,984	200,540,926	-	200,540,926
Transfer to funds	-	-	-	-	-	-
Closing balance	221,438,984	-	221,438,984	200,540,926	-	200,540,926

  
**Deputy Director**  
 (Accounts and Finance)

  
**Joint Director**  
 (Accounts and Finance)

  
**Executive Director**



  
**Md. Afsar Uddin, FCA**  
 Managing Partner  
 SHAHA & COMPANY Chartered Accountants  
 ICAB Enrollment No. 1409

**DVC: 2409041409AS338114**  
 Dated: 04 September 2024  
 Place: Head office, Dhaka-1000.

**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA  
CONSOLIDATED  
DISCLOSURE OF BACKGROUND AND SIGNIFICANT ACCOUNTING POLICIES AND PRACTICES  
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024**

**A. Background:**

**1 Organizations history**

DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA Is a "not for profit" and non government organization. The voluntary social service organization was established in 1986 by some local development workers with a view to working for the poor and landless people on a sustainable basis to reduce poverty. Since its Inception the organization has been working to build institution building for the poor with the special emphasis on distressed women, girls and disadvantaged children. It is a specialized microfinance institution that provides high quality flexible financing service to low income people. The recipients of microfinance service are poor people, particularly women. Remittance services are provided to the relatives of overseas Bangladeshi. The Other major programs are Solar home system program, Biogas program, and Improved Cook stove program.

The organization is registered under the voluntary Social Agencies ( Registration and control Ordinance, 1961 under the ordinance of (XI, VI of 1961) vide Ani registration No Kushtia-67/89 Dated 27 June 1989 and with NGO Affairs Bureau under foreign donation ( voluntary activities) Regulation Ordinance 1978 vide Registration No 1589 Dated 29 November 2000 Last renewal Dated 8 November 2015 effective from Dated 29 November 2015. And with microcredit regulatory authority issuing license to perform micro credit operation vide Registration No 0059000236-00141 Dated 7 February 2008.

To ensure sustainable growth and prosperity of society, DESHA has widened their welfare program into various sectors namely biogas, solar home system, improved cook stove program and many others in line with the objective of the institution. DESHA Has also signed an agreement with infrastructure development company limited (IDCOL) Dated 13 December 2013 to execute solar home system program, biogas program and improved cook stove program.

**2 Corporate information of the DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA:**

1	<b>Name of Microfinance Organization</b>	DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA	
2	<b>Year of establishment</b>	1986	
3	<b>Legal Entity</b>		
4	<b>Registration Authority</b>	<b>Registration Number</b>	<b>Date of Registration</b>
5	Social Welfare Department	Kushtia-67/89	27-Jun-89
6	Microcredit Regulatory Authority (MRA)	00590-00236-00141	7-Feb-08
7	NGO Affairs Bureau	1589	29 November 2000 Last renewal Dated 8 November 2015 effective from Dated 29 November 2015.
8	<b>Nature of operations</b>	Microfinance program and welfare program into various sectors.	
9	<b>Year of enrolment with PKSF as partner organization</b>	16-Oct-97	
10	<b>Trade License</b>	Kushtia Pourashava 565	



11	Tax Identification Number	597614536504	Dated: 30-09-2013
12	Business Identification Number	002535974-0903	Dated: 16-12-2019
13	Working areas (Number of districts)	10 districts	
14	Statutory audit conducted up to	30-Jun-24	
15	Name of the statutory auditor for last year	SHAHA & Company Chartered Accountants	
16	Name of the statutory auditor for current year	SHAHA & Company Chartered Accountants	
17	Number of executive committee meeting held during FY 2022-2023	12 times	
18	Date of annual general meeting held	09 September, 2023	

**2.01 List of executive committee members:**

SL. NO.	NAME	DESIGNATION	QUALIFICATION	PROFESSION	PRESENT ADDRESS
1	Mohammad Abdus Salam	Chairman	MA	Ex-Banker	Dhanmondi, Dhaka
2	Md. Nazrul Islam	Vice-Chairman	BA (Pass)	Ex-Govt. Officer	Thanapara, Kushtia
3	Md. Sanowar Hossain	Treasurer	BA LLB	Lawyer	Chourhash, Kushtia
4	Ms. Nazma Robiul	Member	Ten	Business	Fakirabad, Kushtia
5	Md. Nazrul Islam	Member	BSC	Ex-Govt. Officer	Gorusthanpara, Kushtia
6	Ms. Salma Parvin	Member	SSC	Activist	Aruapara, Kushtia
7	Mst. Anowara Khatun	Member	HSC	Ex-Govt. Service	Chhatrogacha, Kushtia
8	Md. Robiul Islam	Member secretary	B Com	Privet Service	Fakirabad, Kushtia

**3 Basis of accounting:**

The Financial Statements have been prepared according to MRA Circular Letter No. 18 dated July 16, 2013, issued for Microfinance institutions, financial statements must adhere to International Financial Reporting Standards (IFRSs). These standards mandate the preparation of financial statements on an accrual basis, excluding cash flow information. The enclosed financial statements follow the formats recommended by MRA in the aforementioned circular, with slight adjustments made to align with the organization's specified requirements. These modifications, however, do not result in any significant changes to the organization's assets, liabilities, or profitability when compared to using different formats.

The organization also complied with the requirements of following laws and regulations from various Government bodies:

- i The Income Tax Act, 2023
- ii The Value Added Tax and Supplementary Act 2012 ( Effective form 01 July 2019)
- iii The Microcredit Regulatory Authority Act 2006
- iv The Microcredit Regulatory Authority Rules 2010

The Organization's annual financial statements in which IFRS 16 Leases has been applied, Changes to significant accounting policies are described in Note 4 (C).



### **Basis of Preparation of the Financial Statements**

The Financial Statements have been prepared in line with the International Financial Reporting Standards (IFRSs), microcredit regulatory authority act 2006. The financial statement of the organization have been prepared in accordance with the provisions on International Accounting Standard IAS under historical cost convention on accrual basis, except service charge which are computed following cash basis of accounting. All activities included in the financial statements are continuing in nature that is the financial statements have been prepared on going concern basis.

### **Accounting Standards**

The financial statement have been prepared in accordance with International Financial Reporting Standards (IFRS) and others applicable laws and regulations.

### **Accounting Convention**

The financial statements have been prepared under the historical cost convention on accrual basis of accounting.

### **Application of standards**

The following International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as adopted by ICAB are the financial statements for the year under review:

IAS-1	Presentation of financial statements
IAS-7	Statement of cash flows
IAS-2	Inventories
IAS-8	Accounting policies, changes in accounting estimates and errors
IAS-10	Event after the reporting period
IAS-12	Income Taxes
IAS-16	Property, Plant and equipment
IAS-19	Employee benefits
IAS-23	Borrowing costs
IAS-24	Related party disclosure
IAS-32	Financial instruments: presentation
IAS-36	Impairment of assets
IAS-37	Provisions, contingent liabilities and contingent assets
IFRS-7	Financial instruments: Disclosures
IFRS-9	Financial instruments
IFRS-13	Fair value measurement
IFRS-15	Revenue from contract with customers
IFRS-16	Leases

### **Use of Estimates and Judgements**

The preparation of financial statements requires management to make judgements, estimates and assumption that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and assumptions are reviewed on an ongoing basis.

### **Comparative Information**

Comparative information has been disclosed in respect of the year ended 30 June 2023 as per IAS 1, paragraph 38 for all numerical information in the financial statements and also the narrative and descriptive information where it is relevant for comparing of the current financial statements which has prepared for 12 months.

Figures for the year 2023 has been rearranged wherever considered necessary to ensure comparability with the current year. Figures appearing in this accounts are rounded off to the nearest BD Taka.

Statement of Financial Position at 30 June 2024

Statement of Profit or Loss and other Comprehensive Income for the year ended 30 June 2024

Receipts and payments account for the year ended 30 June 2024

Statements of Changes of Capital Fund for the year ended 30 June 2024



Statement of Cash Flows for the year ended 30 June 2024 and notes to the accounting policies and explanatory notes for the year ended 30 June 2024.

#### Reporting Period

The financial period of the organization cover one year from 01 July to 30 June in accordance with the requirement of the Income Tax Act, 2023 for uniform income year from first day of July to thirtieth day of June as amended by the provision of the Finance Act 2024.

#### 4 Functional and Presentation Currency

The financial statements are presented in Bangladeshi Taka (Taka/Tk.), which is the Organization's functional currency. All financial information presented in Taka has been rounded off the nearest Taka.

#### Summary of Significant Accounting and Organization Policies

##### Revenue Recognition

Service charge from beneficiaries/end-user in Micro Credit is recognized in the accounts on actual realization.

Interest on loan is recognized in the accounts on actual payment.

Other expenses is recognized in the accounts on accrual basis.

Interest on savings is recognized in the accounts on accrual basis.

Loan disbursed to the beneficiaries was recovered was as follows:

Name of Component	Installment	Service Charge Rate
Jagoron	10	7.5 %
Agrosor	10	7.5 %
Buniad	06	01 %
LRI	10	5%
LRL-2	10	0.5%
MDP	10	7.5%
MDP-AF	10	7%
ENRICH-IGA	10	7.5 %
ENRICH -AC	12	2 %
ENRICH -LIL	08	2 %
LIFT	08	5%
Agrosor-SEP	10	7.5 %
Common service loan-SEP	10	2 %
Agrosor-RAISE	10	7%
Agrosor-MFC	10	7%
RMTP special ME	10	7%
IAI	6	5%
Sufalon-KGI	01	7.5 %
Sufalon	01	7.5 %

##### Interest Income

###### Service charge on loan:

The PO is collecting service charges from beneficiaries and users at a Declining Method of 24% per annum calculated on the loan provided to them.

###### Interest on fixed deposit

Interest fixed deposit has been accounted for on accrual basis. The Organization made investment in fixed deposit against the various funds Saving and statutory reserve.

##### Property, Plant & Equipment

###### Recognition and measurement

Tangible fixed assets are accounted for according to IAS 16 "Property, plant and equipment" at historical cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items of property, plant & equipment.



### Fixed Assets and Depreciation :

Fixed Assets are stated at cost/ revaluation less accumulated depreciation. Depreciation on fixed assets is calculated on Diminishing balance method. Full year's depreciation is charged on fixed assets acquired during the year, while no depreciation is charged on assets retired during the year.

The annual rates of depreciation on each class of assets are as follows:

Asset category	Rate of depreciation
	As per organization policy
Land	0%
Building	5%
Furniture and fixture	10%
Office equipment	10%
Computer and Equipment	25%
Motor vehicles-car	10%
Photocopy machine	25%
Mobile set	20%
Croceries	30%
Firm shed	10%

### Impairment Of Property, Plant And Equipment

The carrying amount of property, plant & equipment are reviewed at each reporting date to determine whether there is any indication that the assets might be impaired. Any provision of impairment is changed to the statement of profit or loss in the period concerned.

### Intangible fixed assets-software

Software costs are capitalized where it is expected to provide future enduring economic benefits. Capitalization costs including license fees & cost of implementation/ system integration services which are capitalized in the year in which the relevant software is installed for use. Costs of maintenance, upgradation and enhancements are charged as revenue expenditure unless they bring similar significant additional long term benefits. Software are amortized using the Diminishing Balance Method over their useful lives.

Software for Microfinance	20%
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### Statement of cash flows

Statement of cash flows has been prepared under the direct method during the period and it is classified by operating, investing and financial activities.

### Advance, deposit & prepayment

The organization Advance, deposit & prepayment are assets and they are disclosed at their book value in the categories of long term and short term assets.

### Employee Benefits

The company taking initiative to maintain contribution plan for its eligible permanent employees in compliance with the provisions of IAS 19: "Employee Benefits".

As per Section 232 of Bangladesh Labor Act 2006, this states that in sub-section 2 "The Government may, by notification in the official Gazette apply this chapter to such other companies as it may specify therein." And in sub-section 3 "Notwithstanding anything contained in sub-section (1) and (2), in industrial sector which is hundred percent export oriented or which is hundred percent foreign invested, the government may, by rules, for the beneficiaries working in such sectors, from sector-wise a central fund consolidating buyers and owners, fund management board, determine amount of donation and procedure for recovery thereof, adopt rules for using money of that fund and relevant other necessary rules. Provided that, such board, may very prior approval of government adopt regulations for the purpose of this section"

### Loan Classification, Loan Loss Provisioning and Write off Policy:



### Loan classification and Loan Loss Provision

The organization is following MRA guidelines for loan classification and loan loss provisioning rule as

Particulars	Basis of classification	Rate
Regular loan	Loan with no overdue installments	1%
Watchful loan	Loan default during between 1-30 days	5%
Sub-standard loan	Loan default during between 31-180 days	25%
Doubtful loan	Loan default during between 181-365 days	75%
Bad loans	Loan default during above 365 days	100%

Loan loss classifications has calculated as on 30 June 2024 According to MRA circular no 75.

### Write off policy

Loan is written off in the financial statements with due approval from competent authority if it becomes established that the loan will never be recovered. Organization is following the instruction of MRA while writing off loans policy.

### Loan to Beneficiaries

Loan is given to the beneficiaries after 5/6 weeks of his/her membership, having satisfied on his/her performance during the period.

### Savings Collection

Savings Collection is done from all members on weekly basis either they availed loan or not.

### Grant/Donation Accounting

Grants are recognized as income in accordance with International Accounting standard (IAS 20), Accounting for Government Grants and Disclosure. From donor grants is recognized when condonation's on which they depend have met. Grants and donation is recognized in financial statements and cash basis.

### Changes in accounting policy

#### Definition of lease

Previously, the Organization determined at contract inception whether an arrangement was or contained a lease under IFRS 16, the Organization recognizes right-of-use assets and lease liabilities for all of these lease-i.e. these leases are on-balance sheet. At commencement or on modification of a contract that contains a lease component, the Organization allocates the consideration in the contract to each lease component on the basis of its relative stand-alone price.

#### As a lessee

As a lessee the Organization leases office spaces. The Organization previously classified leases as rent expenses. Under IFRS 16, the Organization recognizes right-of-use assets and lease liabilities for all of these leases-i.e. these leases are on-balance sheet. At commencement or on modification of a contract that contains a lease component, the Organization allocated the consideration in the contract to each lease component on the basis of its relative stand-alone price.

Right-of-use assets are measured at their carrying amount as if IFRS 16 had been applied since the commencement data, discounted using the Organization's incremental borrowing rate at the date of initial application: the Organization applied this approach to all of the leases.

The Organization has tested its right-of-use assets for impairment on the date of transition and has concluded that there is no indication that the right-of-use assets are impaired.

The Organization used a number of practical expedients when applying IFRS 16 to leases previously classified as rental expenses. In particular, the Organization:

- did not recognize right-of-use assets and liabilities for leases for which the leases term ends within 12 months of the date of initial application.
- did not recognize right-of-use assets and liabilities for leases of low value assets; and
- excluded initial direct cost from the measurement of the right-of-use asset at the date of initial application.



## 5 Major loan & other components of microfinance

### Rural and urban microcredit/ Jagoron

Agriculture loan/ Sufolon

Ultra pool loan/ Buniad

Housing loan/ Abason

Livelihood improvement loan/ (LI)

Income generating loan (IGA)

Asset creation loan (ACL)

Agrosor- MFCEP

## 6 Member's savings deposits

Mandatory Savings

Voluntary Savings

Term Deposit Scheme

Risk Coverage Fund

### Financial Highlights

Description	Current Balance (End of Previous year)
1. Area Coverage	
District	10
Upazilla	37
Union	297
Village	2345
2. Number of Branch	84
3. Number of Group	4894
4. Number of Member	134969
5. Man power	658
7. Deposit Outstanding	1,380,422,024
8. Loan Outstanding	5,135,713,625
9. Loan Received	1,409,676,834
10. Insurance Fund (Taka)	261,573,495
11. Cumulative Surplus (Taka)	1,065,877,588



DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA  
 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

NOTES	PARTICULARS	SUB-NOTES	AMOUNTS IN BDT	
			As at 30 June, 2024	As at 30 June, 2023
7	Property, plant and equipment (Cost)			
	Micro credit	7.01	397,424,580	237,094,919
	Non-micro credit	7.02	193,526,843	59,707,755
	<b>Closing balance</b>		<b>590,951,423</b>	<b>296,802,674</b>
7	Intangible assets (Cost)			
	Micro credit	7.03	2,090,400	2,090,400
	Non-micro credit	7.04	140,000	140,000
	<b>Closing balance</b>		<b>2,230,400</b>	<b>2,230,400</b>
7.01	Micro credit			
	Opening balance		237,094,919	228,204,881
	Add: Acquisition during the year		160,448,802	8,898,148
			397,543,721	237,103,029
	Less: Adjustment during the year		(119,141)	(8,110)
	<b>Closing balance</b>		<b>397,424,580</b>	<b>237,094,919</b>
	Accumulated Depreciation			
	Opening Balance		92,985,187	77,233,615
	Add: Depreciation Charged during the year		12,235,059	15,751,572
			105,220,246	92,985,187
	Less: Adjustment during the year		(119,141)	-
			105,101,105	92,985,187
	<b>Closing Balance at WDV</b>		<b>292,323,475</b>	<b>144,109,732</b>
7.02	Non-micro credit			
	Opening balance		59,707,755	55,559,793
	Add: Acquisition during the year		136,165,472	4,147,962
			195,873,227	59,707,755
	Less: Adjustment during the year		(2,346,384)	-
	<b>Closing balance</b>		<b>193,526,843</b>	<b>59,707,755</b>
	Accumulated Depreciation			
	Opening Balance		26,860,328	25,068,555
	Add: Depreciation Charged during the year		12,917,397	1,791,773
			39,777,725	26,860,328
	Less: Adjustment during the year		(1,993,037)	-
			37,784,688	26,860,328
	<b>Closing Balance at WDV</b>		<b>155,742,155</b>	<b>32,847,427</b>

The details of Property, Plant and Equipment have been given in Annexure-M



NOTES	PARTICULARS	SUB-NOTES	AMOUNTS IN BDT	
			As at 30 June, 2024	As at 30 June, 2023
7.03	<b>Micro credit</b>			
	Opening Balance		2,090,400	2,090,400
	Add: Addition during the year		-	4,610
			2,090,400	2,095,010
	Less: Adjustment during the year		-	(4,610)
	<b>Intangible Assets at Cost</b>		<b>2,090,400</b>	<b>2,090,400</b>
	<b>Accumulated Depreciation</b>			
	Opening Balance		2,032,384	2,003,809
	Add: Depreciation Charged during the year		58,016	28,575
			2,090,400	2,032,384
	Less: Adjustment during the year		-	-
			<b>2,090,400</b>	<b>2,032,384</b>
	<b>Closing Balance at WDV</b>		<b>-</b>	<b>58,016</b>
7.04	<b>Non-micro credit</b>			
	Opening Balance		140,000	140,000
	Add: Addition during the year		-	-
			140,000	140,000
	Less: Adjustment during the year		-	-
	<b>Intangible Assets at Cost</b>		<b>140,000</b>	<b>140,000</b>
	<b>Accumulated Depreciation</b>			
	Opening Balance		134,315	131,515
	Add: Depreciation Charged during the year		1,137	2,800
			135,452	134,315
	Less: Adjustment during the year		-	-
			<b>135,452</b>	<b>134,315</b>
	<b>Closing Balance at WDV</b>		<b>4,548</b>	<b>5,685</b>
	The details of intangible assets have been given in <b>Annexure-M</b>			
8	<b>Loan to members</b>			
	Micro credit	8.01	5,626,502,034	5,135,713,625
	Loan to benefishiaris	8.02	14,053,334	10,255,124
	<b>Closing balance</b>		<b>5,640,555,368</b>	<b>5,145,968,749</b>



## 8.01 Micro credit

Particulars	Opening Balance (01.07.2023)	Adjustment of opening Balance	Add: Loan Disbursed during the year	Less: Recovered during the year	Less: Written off during the year	Less: Adjustment during the year	Closing balance (30.06.2024)
Jagoron	1,935,697,975	-	3,322,286,000	3,404,137,424	-	3,970	1,853,842,581
Agrosor	1,351,290,008	-	3,756,422,000	2,379,494,785	-	-	2,728,217,223
Buniyad	113,067,857	-	122,432,000	183,822,387	-	-	51,677,470
Sufolon	1,027,538,274	-	1,119,883,000	1,570,115,200	-	-	577,306,074
Enrich IGA	93,481,927	-	60,400,000	83,183,137	-	-	70,698,790
LIFI	19,598,271	-	26,660,000	29,210,311	-	-	17,047,960
Agrosor (SEP)	219,875,252	-	74,730,000	282,680,203	-	-	11,925,049
Agrosor (MDP)	113,130,468	-	40,654,000	108,172,649	-	-	45,611,819
Enrich AC	9,800,681	-	4,265,000	12,335,284	-	-	1,730,397
MDP-AF	94,098,080	-	18,790,000	100,224,028	-	-	12,664,052
IAI	6,381,513	-	5,883,000	8,702,625	-	-	3,361,888
RAISE	61,090,461	-	127,062,000	120,491,121	-	-	67,661,340
MFCE	-	-	195,670,000	70,228,568	-	-	125,441,432
RMTP	-	-	20,800,000	8,859,026	-	-	11,940,974
SDI	70,196	-	-	9,293	-	-	60,903
Sufolon KGF	66,075,537	-	78,805,000	100,004,340	-	-	44,876,197
LRI	614,060	-	-	268,737	-	-	345,323
LRL-2	21,064,486	-	-	19,591,995	-	-	1,472,491
Enrich- IJ	2,838,579	-	1,230,000	3,648,508	-	-	420,071
Total as at June 30, 2024	5,135,713,625	-	8,975,972,000	8,485,179,621	-	3,970	5,626,502,034
Total as at June 30, 2023	3,701,049,152	-	8,923,939,000	7,489,274,527	-	-	5,135,713,625

## 8.02 Loan to beneficiaries

Biogas program- 8.03	3,291,436	3,339,896
Grihayon program- 8.04	10,761,898	6,916,228
Closing balance	14,053,334	10,255,124

## 8.03 Biogas program

Opening balance	3,338,896	3,519,236
Add: disbursement during the year	-	-
Less: Realized during the year	3,338,896	3,519,236
	(47,460)	(180,340)
	3,291,436	3,339,896

## 8.04 Grihayon program

Biogas program	6,916,228	2,036,279
Opening balance	8,710,000	8,580,000
Add: disbursement during the year	15,626,228	10,616,279
Less: Realized during the year	(4,864,330)	(3,700,051)
	10,761,898	6,916,228



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
9	<b>Investments-short term</b>			
	Micro credit	9.01	291,206,962	205,941,285
	Non-micro credit (motor cycle loan)		-	2,667
	<b>Total</b>		<b>291,206,962</b>	<b>205,943,952</b>
9.01	<b>Micro credit</b>			
	<b>Investments-Short term (FDR)</b>			
	Investment against savings fund	9.02	174,125,289	116,226,187
	Investment against reserve fund	9.03	117,081,673	89,715,098
	Investment against Gratuity fund	9.04	-	-
			<b>291,206,962</b>	<b>205,941,285</b>
9.02	<b>Investment against savings fund</b>			
	<b>Opening Balance</b>		<b>116,226,187</b>	102,221,662
	Add: Investment during the year		59,547,494	50,234,148
			<b>175,773,681</b>	<b>152,455,810</b>
	Less: Encashment during the year		(1,648,392)	(36,229,623)
			174,125,289	116,226,187
	<b>Closing Balance</b>		<b>174,125,289</b>	<b>116,226,187</b>
9.03	<b>Investment against reserve fund</b>			
	<b>Opening Balance</b>		<b>89,715,098</b>	91,815,540
	Add: Investment during the year		69,051,171	8,863,299
			<b>158,766,269</b>	<b>100,678,839</b>
	Less: Encashment during the year		(41,684,596)	(10,963,741)
			117,081,673	89,715,098
	<b>Closing Balance</b>		<b>117,081,673</b>	<b>89,715,098</b>
9.04	<b>Investment against Gratuity fund</b>			
	<b>Opening Balance</b>		-	67,004,788
	Add: Investment during the year		-	5,000,000
			-	<b>72,004,788</b>
	Less: Encashment during the year		-	(72,004,788)
			-	-
	<b>Closing Balance</b>		-	-
9.05	<b>Investments-long term (Group insurance &amp; FDR)</b>			
	Micro credit	9.06	8,661,147	7,568,461
	Non-micro credit	9.07	30,044,185	2,041,391
	<b>Closing balance</b>		<b>38,705,332</b>	<b>9,609,852</b>
9.06	<b>Micro credit</b>			
	<b>Opening balance</b>		<b>7,568,461</b>	<b>6,407,829</b>
	Add: Premium paid during the year		1,492,686	1,160,632
			<b>9,061,147</b>	<b>7,568,461</b>
	Less: Adjustment during the year		(400,000)	-
	<b>Closing balance</b>		<b>8,661,147</b>	<b>7,568,461</b>
9.07	<b>Non-micro credit</b>			
	Solar home system program (group insurance)	9.08	1,373,110	1,373,110
	Biogas program (group insurance)	9.09	333,647	333,647
	Improved cook stove program (group insurance)	9.10	334,848	330,976
	Solar home system program (Debt service reserve accou	9.11	5,002,580	3,658
	Improved cook stove program (FDR)	9.12	23,000,000	-
	<b>Closing balance</b>		<b>30,044,185</b>	<b>2,041,391</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
9.08	<b>Solar home system program (group insurance)</b>			
	Opening balance		1,373,110	1,349,878
	Add: Premium paid during the year		-	23,232
			1,373,110	1,373,110
	Less: Adjustment during the year		-	-
	Closing balance		1,373,110	1,373,110
9.09	<b>Biogas program (group insurance)</b>			
	Opening balance		333,647	333,647
	Add: Premium paid during the year		-	-
			333,647	333,647
	Less: Adjustment during the year		-	-
	Closing balance		333,647	333,647
9.10	<b>Improved cook stove program (group insurance)</b>			
	Opening balance		330,976	327,104
	Add: Premium paid during the year		3,872	3,872
			334,848	330,976
	Less: Adjustment during the year		-	-
	Closing balance		334,848	330,976
9.11	<b>Solar home system program (Debt service reserve account)</b>			
	Opening balance		3,658	39,282,259
	Add: Addition during the year		5,000,043	2,219
			5,003,701	39,284,478
	Less: Encashment during the year		(1,121)	(39,280,819)
	Closing balance		5,002,580	3,658
9.12	<b>Improved cook stove program (FDR)</b>			
	Opening balance		-	-
	Add: Addition during the year		23,000,000	-
			23,000,000	-
	Less: Encashment during the year		-	-
	Closing balance		23,000,000	-
10.00	<b>Grants, loan and Account receivables</b>			
	Micro credit	10.01	19,153,359	22,188,089
	Non-micro credit	10.07	21,400,574	39,317,617
	Closing balance		40,553,933	61,505,706
10.01	<b>Micro credit</b>			
	<b>Accounts receivable</b>			
	Opening Balance		22,188,089	23,849,130
	Add: Addition during the year		6,990,343	8,072,430
	Add: Adjustmant during the year Reimbursement		23,466,073	18,992,923
	Add: Adjustmant during the year project		-	126,490
			52,644,505	51,040,973
	Less: Realised during the year		(33,491,146)	(28,852,884)
	Closing Balance		19,153,359	22,188,089
	<b>Accounts receivable</b>			
	Interest receivable on FDR	10.02	3,403,927	1,691,448
	Reimbursement receivable	10.03	15,749,432	20,496,641
	Improved cook stove program	10.04	-	-
	Solar Home System	10.05	-	-
	Welfare fund	10.06	-	-



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
10.02	<b>Interest receivable on FDR</b>			
	Opening Balance		1,691,448	300,000
	Add: Accrued during the year		3,403,927	1,691,448
			5,095,375	1,991,448
	Less: Realised during the year		1,691,448	300,000
	Closing Balance		3,403,927	1,691,448
10.03	<b>Reimbursement receivable</b>			
	Opening Balance		20,496,641	23,549,130
	Add: Accrued during the year		3,586,416	6,380,982
	Add: Adjustmant during the year Reimbursement		23,466,073	18,992,923
	Add: Adjustmant during the year project		-	126,490
			47,549,130	49,049,525
	Less: Realised during the year		31,799,698	28,552,884
	Closing Balance		15,749,432	20,496,641
10.04	<b>Improved cook stove program</b>			
	Opening Balance		(10,550,880)	4,067,017
	Add: Addition during the year		34,770,349	30,391,971
			24,219,469	34,458,988
	Less: Adjutment during the year		(23,931,969)	(45,009,868)
	Closing Balance		287,500	(10,550,880)
	<b>Note: The balance of Improved cook stove program has been shown in note- 28.01</b>			
10.05	<b>Solar Home System (loan receivable)</b>			
	Opening Balance		8,686,353	4,044,939
	Add: Addition during the year		28,038,582	17,542,698
			36,724,935	21,587,637
	Less: Adjutment during the year		(34,772,641)	(12,901,284)
	Closing Balance		1,952,294	8,686,353
	<b>Note: The balance of Solar Home System has been shown in note- 28.01</b>			
10.06	<b>Welfare fund</b>			
	Opening Balance		(3,275,317)	211,611
	Add: Addition during the year		7,224,784	3,286,722
			3,949,467	3,498,333
	Less: Adjutment during the year		(4,527,391)	(6,773,650)
	Closing Balance		(577,924)	(3,275,317)
	<b>Note: The balance of Welfare fund has been shown in note- 28.01</b>			
10.07	<b>Non-micro credit</b>			
	Improved cook stove program (accounts receivable)	10.08	387,556	16,633,102
	Solar Home System (loan receivable)	10.09	20,678,018	22,014,783
	Grihayon program (loan program)	10.10	108,500	546,732
	Biogas program (accounts receivable)	10.11	226,500	123,000
	<b>Total</b>		<b>21,400,574</b>	<b>39,317,617</b>
10.08	<b>Improved cook stove program (accounts receivable)</b>			
	Grant receivable from IDCOL	i	-	5,390,955
	Other receivable	ii	675,056	607,267
	Inter project receivable	iii	(287,500)	10,634,880
	<b>Total</b>		<b>387,556</b>	<b>16,633,102</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
i	<b>Grant receivable from IDCOI</b>			
	Opening Balance		5,390,955	5,976,630
	Add: Addition during the year		-	5,390,955
			5,390,955	11,367,585
	Less: Adjutment during the year		(5,390,955)	(5,976,630)
	Closing Balance		-	5,390,955
ii	<b>Other receivable</b>			
	Opening Balance		607,267	615,718
	Add: Addition during the year		220,150	173,015
			827,417	788,733
	Less: Adjutment during the year		(152,361)	(181,466)
	Closing Balance		675,056	607,267
iii	<b>Inter project receivable</b>			
	Micro credit program		(287,500)	10,550,880
	Biogas program		-	84,000
	Total		(287,500)	10,634,880
10.09	<b>Solar Home System (loan receivable)</b>			
	Motor cycle loan	i	-	172,135
	Personal loan	ii	16,359,031	17,303,893
	Bicycle loan	iii	-	17,500
	Improved cook system	iv	-	-
	loan to Biogas	v	4,318,987	4,521,255
	Loan to micro finance	vi	-	-
	Total		20,678,018	22,014,783
i	<b>Motor cycle loan</b>			
	Opening Balance		172,135	212,074
	Add: Addition during the year		104,691	167,000
			276,826	379,074
	Less: Adjutment during the year		(276,826)	(206,939)
	Closing Balance		-	172,135
ii	<b>Personal loan</b>			
	Opening Balance		17,303,893	18,202,766
	Add: Addition during the year		-	-
			17,303,893	18,202,766
	Less: Adjutment during the year		(944,862)	(898,873)
	Closing Balance		16,359,031	17,303,893
iii	<b>Bicycle loan</b>			
	Opening Balance		17,500	17,500
	Add: Addition during the year		-	-
			17,500	17,500
	Less: Adjutment during the year		(17,500)	-
	Closing Balance		-	17,500
iv	<b>Improved cook system</b>			
	Opening Balance		(1,557,376)	983,385
	Add: Addition during the year		1,315,672	2,014,562
			(241,704)	2,997,947
	Add/less: Balance transferred during the year		8,842,076	-
	Less: Adjutment during the year		(8,600,372)	(4,555,323)
	Closing Balance		-	(1,557,376)



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
v	loan to Biogas			
	Opening Balance		4,521,255	4,873,910
	Add: Addition during the year		141,946	146,939
			4,663,201	5,020,849
	Less: Adjutment during the year		(344,214)	(499,594)
	Closing Balance		4,318,987	4,521,255
vi	Loan to micro finance			
	Opening Balance		(8,686,353)	-
	Add: Addition during the year		34,522,241	12,611,284
			25,835,888	12,611,284
	Add/less: Balance transferred during the year		1,952,294	(4,044,939)
	Less: Adjutment during the year		(27,788,182)	(17,252,698)
	Closing Balance		-	(8,686,353)
**	Note: Solar home system program loan receivable from improved cook stove taka 8,842,076 transferred to note no- 20 as loan from improved cook stove program.			
**	Note: Solar home system program loan receivable from micro finance taka 1,952,297 transferred to note no- 20 as loan from micro finance.			
10.10	Grihayon program (loan program)			
	Opening Balance		546,732	8,521,596
	Add: Addition during the year		33,486,358	29,526,302
			34,033,090	38,047,898
	Less: Realised during the year		(33,924,590)	(37,501,166)
	Closing Balance		108,500	546,732
10.11	Biogas program (accounts receivable)			
	Opening Balance		123,000	249,500
	Add: Addition during the year		240,000	400,000
			363,000	649,500
	Less: Realised during the year		(136,500)	(526,500)
	Closing Balance		226,500	123,000
11.00	Advance, deposit and prepayments			
	Micro credit	11.01	10,507,415	3,628,951
	Non-micro credit	11.06	25,277,987	30,682,355
	Total		35,785,402	34,311,306
11.01	Micro credit			
	Advance office rent	11.02	133,000	148,000
	Advance office expenses	11.03	3,625,863	149,484
	Advance Income Tax	11.04	5,548,551	3,321,467
	Advance salary	11.05	1,200,000	10,000
	Total		10,507,415	3,628,951
11.02	Advance office rent			
	Opening Balance		148,000	231,500
	Add: Addition during the year		172,000	228,000
			320,000	459,500
	Less: Adjustment during the year		(187,000)	(311,500)
	Closing Balance		133,000	148,000
11.03	Advance office expenses			
	Opening Balance		149,484	1,136,121
	Add: Addition during the year		130,883,734	77,483,171
			131,033,218	78,619,292
	Less: Adjustment during the year		(127,407,355)	(78,469,808)
	Closing Balance		3,625,863	149,484



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
11.04	<b>Advance Income Tax</b>			
	Opening Balance		3,321,467	2,717,502
	Add: Addition during the year		5,550,565	3,906,872
			8,872,032	6,624,374
	Less: Adjustment during the year		(3,323,481)	3,302,907
	Closing Balance		5,548,551	3,321,467
11.05	<b>Advance Salary</b>			
	Opening Balance		10,000	-
	Add: Addition during the year		1,560,000	70,000
			1,570,000	70,000
	Less: Adjustment during the year		(370,000)	(60,000)
	Closing Balance		1,200,000	10,000
11.06	<b>Non-micro credit</b>			
	Biogas program	11.07	172	12,319
	Solar home system program	11.08	23,325,167	28,219,901
	Grihayon program (Advance tax)		-	7
	Improved cook stove program	11.09	1,952,648	2,450,128
	Closing balance		25,277,987	30,682,355
11.07	<b>Biogas program</b>			
	Advance against to operation	i	-	12,299
	Advance tax	ii	172	20
	Total		172	12,319
i	<b>Advance against to operation</b>			
	Opening Balance		12,299	287,137
	Add: Addition during the year		142,530	148,265
			154,829	435,402
	Less: Adjustment during the year		(154,829)	(423,103)
	Closing Balance		-	12,299
ii	<b>Advance tax</b>			
	Opening Balance		20	-
	Add: Addition during the year		152	20
			172	20
	Less: Adjustment during the year		-	-
	Closing Balance		172	20
11.08	<b>Solar home system program</b>			
	Advance office rent	i	182,009	182,009
	Advance cost	ii	114,687	492,211
	Advance (TR/KABITA)	iii	-	(3,466)
	Advance tax	iv	9	673,998
	Advance salary	v	1,458,826	1,458,826
	Advance (Construction progress)	vi	20,920,010	18,036,306
	Advance (Briding firm)	vii	644,626	2,375,017
	Advance (National tubes ltd.)	viii	5,000	5,000
	Advance (Land purshases purpose)	ix	-	5,000,000
	Total		23,325,167	28,219,901
i	<b>Advance office rent</b>			
	Opening Balance		182,009	182,009
	Add: Addition during the year		-	-
			182,009	182,009
	Less: Adjustment during the year		-	-
	Closing Balance		182,009	182,009



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
ii	<b>Advance cost</b>			
	Opening Balance		492,211	452,532
	Add: Addition during the year		2,710,042	4,369,100
			<b>3,202,253</b>	<b>4,821,632</b>
	Less: Adjustment during the year		(3,087,566)	(4,329,421)
	Closing Balance		<b>114,687</b>	<b>492,211</b>
iii	<b>Advance (TR/KABITA)</b>			
	Opening Balance		(3,466)	16,519
	Add: Addition during the year		34,840	308,500
			<b>31,374</b>	<b>325,019</b>
	Less: Adjustment during the year		(31,374)	(328,485)
	Closing Balance		-	<b>(3,466)</b>
iv	<b>Advance tax</b>			
	Opening Balance		673,998	474,038
	Add: Addition during the year		187,544	203,860
			<b>861,542</b>	<b>677,898</b>
	Less: Adjustment during the year		(861,533)	(3,900)
	Closing Balance		<b>9</b>	<b>673,998</b>
v	<b>Advance salary</b>			
	Opening Balance		1,458,826	1,458,826
	Add: Addition during the year		-	-
			<b>1,458,826</b>	<b>1,458,826</b>
	Less: Adjustment during the year		-	-
	Closing Balance		<b>1,458,826</b>	<b>1,458,826</b>
vi	<b>Advance (Construction progress)</b>			
	Opening Balance		18,036,306	7,198,788
	Add: Addition during the year		11,582,768	19,147,916
			<b>29,619,074</b>	<b>26,346,704</b>
	Less: Adjustment during the year		(8,699,064)	(8,310,398)
	Closing Balance		<b>20,920,010</b>	<b>18,036,306</b>
vii	<b>Advance (Briding firm)</b>			
	Opening Balance		2,375,017	1,239,329
	Add: Addition during the year		118,881	1,497,500
			<b>2,493,898</b>	<b>2,736,829</b>
	Less: Adjustment during the year		(1,849,272)	(361,812)
	Closing Balance		<b>644,626</b>	<b>2,375,017</b>
viii	<b>Advance (National tubes Ltd.)</b>			
	Opening Balance		5,000	5,000
	Add: Addition during the year		-	-
			<b>5,000</b>	<b>5,000</b>
	Less: Adjustment during the year		-	-
	Closing Balance		<b>5,000</b>	<b>5,000</b>
ix	<b>Advance (Land purchases purpose)</b>			
	Opening Balance		5,000,000	5,000,000
	Add: Addition during the year		-	-
			<b>5,000,000</b>	<b>5,000,000</b>
	Less: Adjustment during the year		(5,000,000)	-
	Closing Balance		-	<b>5,000,000</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
11.09	<b>Improved cook stove program</b>			
	Advance against ICS macking cost	i	1,952,648	2,350,128
	Advance against salary	ii	-	100,000
	Advance income tax	iii	-	-
	<b>Total</b>		<b>1,952,648</b>	<b>2,450,128</b>
<b>i</b>	<b>Advance against ICS macking cost</b>			
	Opening Balance		2,350,128	2,902,768
	Add: Addition during the year		4,264,688	7,700,380
			<b>6,614,816</b>	<b>10,603,148</b>
	Less: Adjustment during the year		(4,662,168)	(8,253,020)
	<b>Closing Balance</b>		<b>1,952,648</b>	<b>2,350,128</b>
<b>ii</b>	<b>Advance against salary</b>			
	Opening Balance		100,000	-
	Add: Addition during the year		-	150,000
			<b>100,000</b>	<b>150,000</b>
	Less: Adjustment during the year		(100,000)	(50,000)
	<b>Closing Balance</b>		<b>-</b>	<b>100,000</b>
<b>iii</b>	<b>Advance income tax</b>			
	Vat		-	(402)
	Advance tax		-	2,887
	Tax		-	(2,250)
	<b>Total</b>		<b>-</b>	<b>235</b>
12.00	<b>Unsettled staff advance</b>			
	Opening Balance		3,565,739	2,822,241
	Add: Addition during the year		-	2,802,044
			<b>3,565,739</b>	<b>5,624,285</b>
	Less: Adjustment during the year		(380,000)	(2,058,546)
	<b>Closing Balance</b>		<b>3,185,739</b>	<b>3,565,739</b>
	<b>Name of the employees</b>		<b>Taka</b>	<b>Taka</b>
	Md. Alauddin (Doulotpur)		282,421	282,421
	Md. Arifur Rahaman (Natore)		19,917	19,917
	Md. Alauddin (Doulotpur)		91,740	91,740
	Mst. Hanifa Khatun (Veramara)		242,519	242,519
	Md. Mahamudul Hasan (Pabna)		1,084,304	1,084,304
	Md. Abdul Awal (Pabna)		630,388	630,388
	Mst. Shamima Khatun (Poradeho)		-	46,217
	Md. Mohiuddin (Kumarkhali)		233,791	233,791
	Md. Mostafizur Rahman (Veramara)		213,690	213,690
	Md. Rashedul Islam (Kushtia)		23,471	23,471
	Md. Rakibul Islam (Malonchi)		279,390	339,390
	Md. Mokokzel Hossain (Malonchi)		37,891	37,891
	Most. Samima Khatun		46,217	-
	Md. Farida Khatun (Mirpur-02)		-	320,000
	<b>Closing balance</b>		<b>3,185,739</b>	<b>3,565,739</b>
13.00	<b>Staff loans &amp; Advance</b>			
	Loan against Motorcycle			
	Opening balance		2,085,319	3,135,297
	Add: Addition during the year		852,377	1,591,225
			<b>2,937,696</b>	<b>4,726,522</b>
	Less: Realized during the year		(1,607,180)	(2,641,203)
	<b>Closing balance</b>		<b>1,330,516</b>	<b>2,085,319</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
14.00	<b>Inventories</b>			
	<b>Solar home system program</b>			
	Opening balance		1,921,757	5,364,765
	Add: Purchase during the year		-	169,000
			1,921,757	5,533,765
	Less: cost of sales during the year		(446,741)	(3,612,008)
	<b>Closing balance</b>		<b>1,475,016</b>	<b>1,921,757</b>
15.00	<b>Lease assets/ Other assets (to be specified)</b>			
	Micro credit	15.01	5,002,951	5,139,728
	Non-micro credit	15.02	9,740,899	125,317,522
	<b>Total</b>		<b>14,743,850</b>	<b>130,457,250</b>
15.01	<b>Lease assets/ Other assets (to be specified)</b>			
	<b>Livestock</b>			
	Opening balance		5,139,728	8,884,322
	Add: Addition during the year		22,296,820	6,385,296
			27,436,548	15,269,618
	Less: Adjustment during the year		(22,433,597)	(10,129,890)
	<b>Closing balance</b>		<b>5,002,951</b>	<b>5,139,728</b>
	<b>Livestock details</b>		<b>Taka</b>	<b>Taka</b>
	She-goat		51,620	248,112
	Cow		1,051,330	642,700
	Ox		3,900,000	4,248,915
	<b>Closing balance</b>		<b>5,002,951</b>	<b>5,139,728</b>
15.02	<b>Non-micro credit</b>			
	Solar home system program	i	87,530	122,948,853
	Improved cook stove program	ii	9,653,369	2,368,669
	<b>Total</b>		<b>9,740,899</b>	<b>125,317,522</b>
i	<b>Solar home system program</b>			
	Construction		-	99,713,451
	Briding firm		-	16,335,258
	Fakirabad training center		-	5,681,309
	Briding firm SEP		-	1,131,305
	Fitting, fixing glass partition and glass door (new dhaka office)		87,530	87,530
	Receivable from branch closing loss		-	-
			<b>87,530</b>	<b>122,948,853</b>
ii	<b>Improved cook stove program</b>			
	Land development		406,143	406,143
	Pond digging		405,150	405,150
	Inter project solar home system		8,842,076	1,557,376
	<b>Total</b>		<b>9,653,369</b>	<b>2,368,669</b>
16.00	<b>Cash and Bank balance</b>			
	Micro credit	16.01	183,886,350	18,971,223
	Non-micro credit	16.02	2,598,251	778,510
	<b>Total</b>		<b>186,484,601</b>	<b>19,749,733</b>
16.01	<b>Micro credit</b>			
	Cash in Hand	i	11,071,718	3,212,770
	Cash at Bank	ii	172,814,632	15,758,453
	<b>Total</b>		<b>183,886,350</b>	<b>18,971,223</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
i	<b>Cash in hand</b>			
	Head office		704,537	1,463,525
	Moshan		255,471	31,109
	Bheramara-01		45,383	6,724
	Kushtia-01		185,311	4,122
	Mirpur-01		1,091,237	120,774
	Poradah		16,240	459
	Amla		223,333	115
	Juniadah		135,291	3,516
	Taragunia		166,784	628
	Shomoshpur		70,850	12,512
	Kumarkhali		49,989	120,054
	Ishwardi		347,966	20,525
	Pabna		37,250	937
	Pangsha		45,444	536
	Shahapur		60,345	4,744
	Gopalpur		257,092	21,986
	Meherpur		89,433	7,571
	Haripur		40,635	43
	Bamundi		51,219	7,235
	Rajbari		319,851	32,928
	Baliakandi		89,631	7
	Kalukhali		238,214	486
	Machpara		26,381	112
	Awtapara		2,011	1,176
	Tebunia		376,818	13,720
	Natore		318,588	1
	Bonpara		274,399	7,931
	Rajapur		279,248	10,840
	Malonchi		191,828	9,257
	Bagha		38,846	23,277
	Arani		139,163	22,900
	Charghat		16,776	15,762
	Puthia		182,363	2,032
	Kushtia-02		95,532	1,097
	Kushtia-03		7,960	12,502
	Barkhada		168,503	24,981
	Mirpur-02		185,478	13,224
	Bahalbaria		130,922	36,008
	Bheramara-02		27,563	9,798
	Bheramara-03		7,349	15,398
	Golapnagor		176,295	14,677
	Daulotpur		109,128	4,733
	Allardorga		443,178	5,506
	Joduboiria		136,377	259,694
	Khoksha		15,075	2,594
	Alhazz		15,277	12,990
	Panti		91,835	113,987
	Horinarayonpur		119,460	4,227
	Khazanagor		108,580	27,515
	Shastipur		162,708	25
	Dangmorka		108,535	20,821
	Patikabari		163,681	6,882
	Jhaudia		32,397	1,029
	Shekhpara		16,832	19,578
	Gangni		49,798	2,081



Kasbamajail	501	12,703
Mujibnagar	16,501	9,423
Baradi	2,262	26,638
Shailkupa	53,206	12,976
Bhatai Bazar	85,236	76,383
Shilaidah	91,595	4,300
Langolbandh	222,667	43,823
Alamdanga	50,657	3,867
Bashgram	2,105	16,162
Hatboalia	147,006	56,946
Katlagari	209,991	58,182
Gakulkhali	195,670	2,512
Jhenidah	117,931	37,418
Chuadanga	9,435	1,494
Damurhuda	42,262	6,932
Hat Gopalpur	50,938	39,498
Fakirabad	214,787	125,216
Munchigang	49,985	2,921
Karpashdanga	117,014	963
Kaligang	36,537	15,703
Darsona	7,165	9,775
Halidhani	66,428	3,605
Barobazar	37,055	3,431
Dakbangla Bazar	103,999	30,263
Harinakundu	110,704	16,497
Sarogonj	131,465	1,681
Hatfazilpur	13,514	675
Jibonnagar	85,445	1,625
Kotchchandpur	59,181	7,734
Chougasa	83	6,533
<b>Closing balance</b>	<b>11,071,718</b>	<b>3,212,770</b>

<b>ii</b>	<b>Cash at bank</b>			
	Head office	i	131,668,465	10,231,303
	Branch offices	ii	41,146,168	5,527,150
	<b>Closing balance</b>		<b>172,814,632</b>	<b>15,758,453</b>

Bank Name	Name of Branch	Account Number	2023-2024	2022-2023
<b>i</b>				
<b>Head office</b>				
Sonali bank PLC	Kushtia branch	3017133006769	2,960	3,650
Sonali Bank PLC	Kushtia Branch	30171 33005192	4,805	5,495
Janata Bank PLC	Kushtia Corp: Branch	0100000735030	-	211
Rupali Bank PLC	Kushtia Branch	3160020002373	935,535	21,043
Bangladesh				
Krishi Bank PLC	Kushtia Branch	1901-0210007588	-	569
Trust Bank PLC	Kushtia Branch	0075-0320000147	34,336	3,005,227
	Kushtia Corp:			
Rupali Bank PLC	Branch	31060024000036	519,343	133,826
Southeast Bank				
PLC	Kushtia Branch	011013100000016	879,327	1,504,293
Southeast Bank				
PLC	Kushtia Branch	011013100000017	39,947	32,472
Southeast Bank				
PLC	Kushtia Branch	011013100000028	1,472	10,431
One Bank PLC	Kushtia Branch	0703000000249	13,071	163,447



Uttara Bank PLC	Kushtia Branch	302014100041125	10,072,849	64,572
Southeast Bank PLC	Mohammadpur Branch	005413100000042	303,614	58,929
Mutual Trust Bank PLC	Kushtia Branch	350320000547	599,868	227,547
City Bank PLC	Kushtia Branch	1401946159001	161,906	262,634
Social Islami Bank PLC	Kushtia Branch	1101360000351	5,075,198	2,026,670
Southeast Bank PLC	Kushtia Branch	11013100000041	32,598	33,841
NRBC Bank PLC	Kushtia Branch	016336000000027	8,095,557	2,320,294
SBAC Bank PLC	Kushtia Branch	0058130000583	4,826	31,706
NRBC Bank PLC	Kushtia Branch	36000000075	7,376	21,558
Estren Bank PLC	Jashore Branch	1951070001589	250	741
NCC Bank PLC	Dhanmondi Branch	0010-0325001572	508,872	21,659
Southeast Bank PLC	Kushtia Branch	011013100000044	393,160	247,608
Shahjalal Bank PLC	Kushtia Branch	110413100000052	19,737	20,942
AB Bank PLC	Kushtia Branch	4216-773812-000	-	3,058
Meghna Bank PLC	Dhanmondi Branch	111111700000010	2,168	8,880
NRBC Bank PLC	Kushtia Branch	016336000000082	1,537	-
The Premier Bank PLC	Kushtia Branch	021113100000015	8,879	-
BRAC Bank PLC	Kushtia Branch	2058937200001	11,305,169	-
Mercantile Bank PLC	Kushtia Branch	1131000056101	159,591	-
Sonali bank PLC	Kushtia Branch	0108103000036	8,821	-
NRBC Bank PLC	Kushtia Branch	016332000000287	92,475,694	-
<b>Total</b>			<b>131,668,465</b>	<b>10,231,303</b>

**ii Branch offices**

Rupali Bank PLC	Moshan Branch	4713024000002	1,237,930	297,070
Rupali Bank PLC	Moshan Branch	4713024000008	3,685	458,180
Rupali Bank PLC	Bheramara Branch	5371020000329	5,740	10,233
Sonali Bank PLC	Bheramara Branch	3003004000613	1,714	3,110
NRBC BANK PLC	Bheramara Sub Branch	510536000000068	14,971	9,453
Janata Bank PLC	Chowrash Bazer Branch	0100025364915	352,688	66,676



Bangladesh Krishi Bank PLC	Mirpur Branch, Kushtia	1905-0320000033	3,724	4,862
IFIC Bank PLC	Mirpur Branch, Kushtia	190134512001	1,977	4,777
NRB Bank PLC	Mirpur Sub Kushtia Branch, Kushtia	'515936000000040	645,827	17,210
IFIC Bank PLC	Poradah Branch, Kushtia	4169-561150-041	136,867	20,029
Sonali Bank PLC	Poradah Branch, Kushtia	'3021336000038	1,014	1,014
Sonali Bank PLC	Poradah Branch, Kushtia	3021333005799	47,516	3,323
Sonali Bank PLC	Amla Branch, Kushtia	'3001536000058	462,814	4,160
Sonali Bank PLC	Amla Branch, Kushtia	'3001536000132	5,364	6,412
Bangladesh Krishi Bank PLC	Juniadaha Branch, Kushtia	'1909-0210300164	905,140	13,907
Bangladesh Krishi Bank, PLC	Daulatpur Branch, Kushtia	1911-0210004025	49,987	7,240
Bangladesh Krishi Bank PLC	Daulatpur Branch, Kushtia	1911-0311042598	412	412
Sonali Bank PLC	Somashpur Branch, Kushtia	3022133001104	738	1,428
Sonali Bank PLC	Somashpur Branch, Kushtia	3022133000378	7,556	8,246
Sonali Bank PLC	Somashpur Branch, Kushtia	3022136000111	8,603	46,724
Rupali Bank PLC	Kumerkhali Branch, Kushtia	5738024000003	46,468	4,754
Sonali Bank PLC	Kumarkhali Upzilla Complex Branch, Kushtia	3016333002109	2,200	2,890
Sonali Bank PLC	Kumarkhali Upzilla Complex Branch, Kushtia	3016303000030	6,720	7,745
Bank Asia PLC	Ishwardi Branch, Pabna	04036000010	1,799,671	32,310
Mutual Trast Bank PLC	Pabna Branch	0021-0210010624	18,853	1,571
Mutual Trast Bank PLC	Pabna Branch	0021-0320000945	21	736
NRBC Bank PLC	Pabna Branch	502233300006027	1,111,067	-



Sonali Bank PLC	Pangsha Branch, Rajbari	001019642	-	647
Sonali Bank PLC	Pangsha Branch, Rajbari	2209004000384	2,395	3,445
Bank Asia PLC	Pangsha Branch, Rajbari	61936000015	429,043	30,314
Agrani Bank PLC	Rooppur Branch, Pabna	0200005842975	787,693	3,276
Agrani Bank PLC	Rooppur Branch, Pabna	0200007484404	-	1,012
Sonali Bank PLC	Lalpur Branch, Natore	490836001353	5,513	6,672
Sonali Bank PLC	Lalpur Branch, Natore	490833008475	53,392	7,608
Rupali Bank PLC	Meherpur Branch, Meherpur	3186020001186	4,176	5,211
Rupali Bank PLC	Meherpur Branch, Meherpur	3186024000010	53,652	47,558
NRBC Bank PLC	Meherpur-Sub Branch	511636000000087	345,917	-
Mutual Trast Bank PLC	Kushtia Branch, Kushtia	0035-0320000565	22,961	12881
NRBC Bank PLC	Kushtia Branch	016336000000069	155,325	117519
Bank Asia PLC	Bamundi Branch, Meherpur	62436000001	88,809	37,816
Sonali Bank PLC	Rajbari Branch, Rajbari	2212004000486	458,071	256,746
Sonali Bank PLC	Rajbari Branch, Rajbari	2212004000475	2,133	3,235
Sonali Bank PLC	Baliakandi Branch, Rajbari	2202036000753	206	1,128
Sonali bank PLC	Baliakandi Branch, Rajbari	220236000453	728,166	186,003
Sonali Bank PLC	Kalukhali Branch, Rajbari	2213110000020	10,047	198,479
Sonali Bank PLC	Machhpara Branch, Rajbari	2208733000896	6,765	7,860
Sonali Bank PLC	Machpara Branch, Rajbari	2208736000068	279,669	37,930
Rupali Bank PLC	Autapara Branch, Pabna	20000287	7,748	2,498



Sonali Bank PLC	Atghoria Branch, Pabna	4102200000844	488,068	12,690
Sonali Bank PLC	Atghoria Branch, Pabna	4102110000049	1,590	6,029
Janata Bank PLC	Natore Station Bajar Branch	0100036751325	1,149,089	304,912
Janata Bank PLC	Banpara Bajar Branch, Natore	0100041193454	700,912	42,351
Janata Bank PLC	Rajapur Branch, Natore	0100041777928	2,236,608	255,024
Sonali Bank PLC	Bagatipara Branch, Natore	4902200000854	208,080	5,053
Sonali Bank PLC	Bagatipara Branch, Natore	4902110000128	-	333
Sonali Bank PLC	Bagha Branch, Rajshahi	4602933001876	169,066	306,164
Janata Bank PLC	Arani Branch, Rajshahi	0100033944271	2,488	4,555
Janota Bank PLC	Arani Branch, Rajshahi	0100037080505	242,900	7,321
Sonali Bank	Charghat Branch, Rajshahi	4604200001112	415,989	2,263
Sonali Bank PLC	Charghat Branch, Rajshahi	4604110000051	1,639	2,863
Sonali Bank PLC	Puthia Branch, Rajshahi	4616001013224	1,203,032	40,791
Sonali Bank PLC	Puthia Branch, Rajshahi	4616004000497	8,799	9,722
Bank Asia PLC	Kushtia Branch, Kushtia	08236000012	235,974	38,542
Mutual Trast Bank PLC	Kushtia Branch, Kushtia	35-0320000083	58,804	4,400
City Bank PLC	kushtia Branch	3103812165001	10,284	40,489
Mutual Trast Bank PLC	kushtia Branch	7060210000388	3,129,198	2,459
Janata Bank PLC	Barkhada Branch, Kushtia	0100027734795	8,375	9,314
Agrani Bank PLC	Mirpur Branch, Kushtia	0200005851035	16,185	1,750
NRBC Bank PLC	Mirpur Sub- Branch,	5159360000000 55	1,131,433	110,313



Bangladesh Kri Bank PLC	Bahalbaria branch, kushtia	1907- 0210001408	590,955	6,984
NRBC Bank PLC	Mirpur Sub- Branch,	515936000000 67	37,580	5,022
Bangladesh Krishi Bank PLC	Bheramara Branch, Kushtia	1908- 0320000049	1,255	2,461
Rupali Bank PLC	Bheramara Branch, Kushtia	5371020000330	7,064	1,777
NRBC Bank PLC	Bheramara Branch, Kushtia	5105360000000 56	34,610	4,645
Bangladesh Krishi Bank PLC	Bheramara Branch, Kushtia	1908- 0210005761	10,471	11,276
Rupali Bank PLC	Bheramara Branch, Kushtia	5371024000008	2,533	3,913
Rupali Bank PLC	Bheramara Branch, Kushtia	5371024000187	6,445	4,126
NRBC BANK PLC	Bheramara Branch, Kushtia	5105360000000 69	139,869	29,078
Agrani Bank PLC	Golapnagar Branch, Kushtia	0200005913168	580,437	1,274
Sonali Bank PLC	Dalatpur Branch, Kushtia	3006001015317	4,240	5,046
Rupali Bank PLC	Hossanabad Branch	3194020003061	186,299	30,167
Janola Bank PLC	Allardarga Branch,	0100056598370	202,219	3,173
Sonali Bank PLC	Kumerkhali Branch, Kushtia	3015001012347	-	1,078
Sonali Bank PLC	Kumerkhali Branch, Kushtia	3013503000008	-	770
NRBC Bank PLC	Kumerkhali Sub Branch, kumarkhali	5129360000000 46	20,915	10,681
NRBC Bank PLC	Kumerkhali Sub Branch, kumarkhali	5129333000015 31	-	4,280
Social Islami Bank PLC	Khoksha Sub Branch, Kushtia	5891360000037	5,267	4,240
Sonali Bank PLC	Khoksha Branch, Kushtia	3014001015396	11,908	4,675
Bank Asia PLC	Ishwardi Branch, Pabna	04036000020	727,752	21,441
Agrani Bank PLC	Panti Bazar Branch, Kushtia	0200005079233	115,888	7,386



Sonali Bank PLC	Horinaraonpur Branch, Kushtia	301033002709	1,514	3,124
Sonali Bank PLC	Horinaraonpur Branch, Kushtia	3010636000131	6,247	13,723
Prime Bank PLC	Khajanagar Branch	2514317000860	2,719	2,719
One Bank PLC	Poradaha Branch, Kushtia	0783000000214	31,787	12,948
Janota Bank PLC	Khajanagar Bazar Branch	0100257492936	107,721	
Rupali Bank PLC	Swastipur Branch, Kushtia	3202020000515	19,746	9,889
Bangladesh Krishi Bank PLC	Dankmorka Branch, Kushtia	1912-0210002820	469,591	7,991
Agrani Bank PLC	Patikabari Branch, Kushtia	0200006655816	21,053	8,439
Bangladesh Krishi Bank PLC	Jhaudia Branch, Kushtia	1903-0210002563	18,501	6,005
Sonali Bank PLC	Sheikhpara Branch, kushtia	2423001006522	8,181	11,273
Sonali Bank PLC	Sheikhpara Branch, kushtia	2423002108573	2,326	2,276
Sonali Bank PLC	Gagni Branch, Meherpur	3204502000610	1,078	9,323
Rupali Bank PLC	Gangni Branch, Meherpur	6106024000012	617,512	
Sonali Bank PLC	Kasba Majail Branch, Rajbari	2206133003307	43,458	3,059
Sonali Bank PLC	Kasba Majail Branch, Rajbari	220636000045	400	1,530
Sonali Bank PLC	Mujibnagar Upzilla Branch, Meherpur	3208602000367	30,575	12,544
Bangladesh Krishi Bank PLC	Baradi Branch, Meherpur	21020210004219	420,725	5,417
Rupali Bank PLC	Shailkupa Bazar Branch, Jhenaidah	5942020000135	19,894	43,004
Rupali Bank PLC	Shailkupa Bazar Branch, Jhenaidah	5942024000003	125	2,540
Janata Bank PLC	Vatoi Bazar Branch, Jhenaidah	0100067367582	38,203	156,168
Agrani Bank PLC	Selaidah Branch, Kushtia	0200009285497	757,891	6,864



Janata Bank PLC	Langaibandha Branch, Magura Alamdanga Branch,	0100066976046	59,922	67,383
Agrani Bank PLC	Chuadanga	0200012459218	195,425	5,981
Janota Bank PLC	Bagulat Branch	0100146778806	18,458	24,504
Sonali Bank PLC	Hatboalia Branch, Chuadanga	3107002000263	405,701	42,383
Janata Bank PLC	Katlagari Branch, Jhenidah	0100154359006	6,874	7,284
Sonali Bank PLC	Gokulkhali Branch, Chuadanga	3106202000374	566,366	5,933
Sonali Bank PLC	Arappur Branch, Jhenidah	2408200001130	70,895	14,533
Sonali Bank PLC	Court Road Branch, Chuadanga	3112002000042	859,298	6,801
Sonali Bank PLC	Damurhuda Branch, Chuadanga	3103902001151	901,539	6,799
Sonali Bank PLC	Hat Gopalpur Branch, Jhenaidah	2406702000477	616	1,539
NRBC BANK PLC	Hatgopalpur Branch	014836000000137	470,384	91,010
Rupali Bank PLC	Moshan Branch, Kushtia	4713024000012	787,100	125,668
Rupali Bank PLC	Moshan Branch, Kushtia	4713024000014	18,679	-
Rupali Bank PLC	Moshan Branch, Kushtia	4713024000007	1,958,224	-
Sonali Bank PLC	Munshigang Branch, Chuadanga	3109602000490	611,531	13,223
Janata Bank PLC	Karpusdanga Branch, Chuadanga	0100229638356	737,565	5,047
Rupali Bank PLC	Kaligang Branch, Jhenaidah	5876024000003	446,151	364,760
Sonali Bank PLC	Darsona Branch, Chuadanga	3104702000757	35,423	15,349
Bangladesh Krishi bank PLC	Halidhani Branch	17020320000056	622,462	236,738



IFIC Bank PLC	Hat Barobazar, Kaligang, Jhenidah	0190046448041	376,667	107,129
First Security Islami Bank PLC	Dakbangla Baza Sub Branch	2096131000002 48	964,869	24,598
NRBC Bank PLC	Harinakunda Sub Branch, Harinakunda	5118360000001 15	306,491	190,388
IFIC Bank PLC	Sarajgang Branch , Chuadanga	0190084049001	2,657,248	968
Sonali Bank PLC	Sarajgang Branch, Chuadanga	3110402000434	70,118	2,041
JANATA BANK PLC	Hatfazilpur Branch, JHENAI DAH	0100236305150	46,083	104,349
South Bangla Agriculture & commarce Bank PLC	Kusthia Branch	0066130000114	12,620	124,352
Rupali Bank PLC	Jhinaidha Branch, Kotchandpur	3095024005102	526,946	137,453
National Bank PLC	Chowgacha Branch	1084005252417	368,098	108,960
<b>Closing balance</b>			<b>41,146,168</b>	<b>5,527,150</b>

**16.02 Non-micro credit**

**Cash and Bank balance**

Cash in Hand

Cash at Bank

**Total**

i

ii

68,518	58,081
2,529,733	720,429
<b>2,598,251</b>	<b>778,510</b>

**i Cash in Hand**

Solar home system program

Biogas program

Improved cook stove program

Grihayon program

**Total**

67,430	54,101
1,088	3,880
-	-
-	100
<b>68,518</b>	<b>58,081</b>

**ii Cash at Bank**

Solar home system program

Biogas program

Improved cook stove program

Grihayon program

**Total**

337,597	292,836
161,758	232,193
227,877	155,535
1,802,501	39,865
<b>2,529,733</b>	<b>720,429</b>

**17.00 Accumulated surplus/(deficit)**

Micro credit

Non-micro credit

**Closing balance**

17.01

17.02

1,064,841,275	953,351,846
221,438,984	200,540,926
<b>1,286,280,259</b>	<b>1,153,892,772</b>



<b>17.01 Micro credit</b>		
<b>Opening balance</b>	953,351,846	797,640,634
Add: Surplus/ (deficit) during the year	117,283,352	179,603,223
	<b>1,070,635,198</b>	<b>977,243,857</b>
Prior year adjustment	(3,970)	-
Less: Transfer to statutory fund	(5,789,953)	(23,892,011)
<b>Closing balance</b>	<b>1,064,841,275</b>	<b>953,351,846</b>
<b>17.02 Non-micro credit</b>		
<b>Opening balance</b>	200,540,926	81,694,150
Add: Surplus/ (deficit) during the year	20,898,058	118,846,776
	<b>221,438,984</b>	<b>200,540,926</b>
Prior year adjustment	-	-
Add: Transfer to statutory fund	-	-
<b>Closing balance</b>	<b>221,438,984</b>	<b>200,540,926</b>
<b>18.00 Statutory reserve fund</b>		
Micro credit	118,315,697	112,525,744
Non-micro credit	-	-
<b>Closing balance</b>	<b>118,315,697</b>	<b>112,525,744</b>
<b>18.01 Micro credit</b>		
<b>Opening balance</b>	112,525,744	88,633,733
Add: Surplus/ (deficit) during the year	-	-
	<b>112,525,744</b>	<b>88,633,733</b>
Prior year adjustment	-	-
Add: Transfer to statutory fund	5,789,953	23,892,011
<b>Closing balance</b>	<b>118,315,697</b>	<b>112,525,744</b>
<b>18.02 Non-micro credit</b>		
<b>Opening balance</b>	-	-
Add: Surplus/ (deficit) during the year	-	-
	-	-
Prior year adjustment	-	-
Less: Transfer to statutory fund	-	-
<b>Closing balance</b>	<b>-</b>	<b>-</b>
<b>19.00 Loan from PKSF (Micro credit)</b>		
<b>Opening balance</b>	1,313,190,740	964,188,323
Add: Received during the year	1,016,500,000	1,033,650,000
	<b>2,329,690,740</b>	<b>1,997,838,323</b>
Less: Refund during the year	(788,618,581)	(684,647,583)
<b>Closing balance</b>	<b>1,541,072,159</b>	<b>1,313,190,740</b>
Non-Current Portion	810,756,654	662,738,823
Current Portion	730,315,505	650,451,917
	<b>1,541,072,159</b>	<b>1,313,190,740</b>



## Details of Loan from PKSF

Particulars	Balance as on 01 July 2023	Add: Received during the year	Less: Refund during the year	Balance as on 30 June 2024
Jagoran (Including RMC and UMC)	359,000,000	270,000,000	186,000,000	443,000,000
Agrosor (Including ME)	269,000,000	200,000,000	134,000,000	335,000,000
Buniad (Including UPP)	39,166,660	40,000,000	30,833,331	48,333,329
Sufalon	80,000,000	170,000,000	170,000,000	80,000,000
Sufalon KGF	-	40,000,000	20,000,000	20,000,000
Enrich (ACL, IGAPL, LIL)	63,233,329	40,000,000	31,633,334	71,599,995
IAI	5,900,001	-	1,866,666	4,033,335
Agrosor MDP	40,200,000	-	25,200,000	15,000,000
Agrosor MDP-AF	94,000,000	-	52,000,000	42,000,000
Agrosor SEP	57,669,500	17,500,000	27,464,000	47,705,500
MFCEP	80,000,000	100,000,000	16,000,000	164,000,000
LRL	22,000,000	-	22,000,000	-
LRL-2	35,000,000	-	20,000,000	15,000,000
LIFT	18,021,250	-	3,021,250	15,000,000
Agrosor- RAISE	150,000,000	119,000,000	47,600,000	221,400,000
RMTP	-	20,000,000	1,000,000	19,000,000
<b>30-Jun-2024</b>	<b>1,313,190,740</b>	<b>1,016,500,000</b>	<b>788,618,581</b>	<b>1,541,072,159</b>
<b>30-Jun-2023</b>	<b>964,188,323</b>	<b>1,033,650,000</b>	<b>684,647,583</b>	<b>1,313,190,740</b>

## 20.00 Loan from Commercial Banks and Others

## Commercial Banks

Micro credit	20.01	880,604,658	975,562,518
Non-micro credit	20.02	24,850,106	14,688,333
<b>Total</b>		<b>905,454,764</b>	<b>990,250,851</b>

## 20.01 Micro credit

Particulars	Balance as on 01 July 2023	Add: Received during the year	Less: Refund during the year	Balance as on 30 June 2024
Uttara Bank PLC	189,011,806	-	127,246,123	61,765,683
Social Islami Bank PLC	94,666,534	-	50,338,566	44,327,968
NRBC Bank PLC	268,965,721	120,000,000	219,007,020	169,958,701
South East Bank PLC	70,299,238	-	40,897,096	29,402,142
The City Bank PLC	150,000,000	150,000,000	150,000,000	150,000,000
SBAC Bank PLC	41,892,794	-	16,185,686	25,707,108
NCC Bank PLC	100,000,000	100,000,000	200,000,000	-
One Bank PLC	50,000,000	-	50,000,000	-
Trust Bank PLC	-	100,000,000	27,548,276	72,451,724
Mercantile Bank PLC	-	200,000,000	23,797,027	176,202,973
BRAC Bank PLC	-	200,000,000	59,938,065	140,061,935
PMUK	10,726,424	10,726,424	10,726,424	10,726,424
<b>30-Jun-2024</b>	<b>975,562,517</b>	<b>880,726,424</b>	<b>975,684,283</b>	<b>880,604,658</b>
<b>30-Jun-2023</b>	<b>756,599,845</b>	<b>725,726,424</b>	<b>506,763,751</b>	<b>975,562,518</b>

Non-Current Portion

Current Portion

Total

150,276,125	263,883,935
730,328,533	711,678,583
<b>880,604,658</b>	<b>975,562,518</b>

## 20.02 Non-micro credit

Grihayon program

i

Solar home system program

ii

Closing balance

12,142,090	7,382,090
12,708,016	7,306,243
<b>24,850,106</b>	<b>14,688,333</b>



<b>i Grihayon program</b>			
<b>Opening balance</b>		7,382,090	10,834,090
Add: Received during the year		8,710,000	-
		<b>16,092,090</b>	<b>10,834,090</b>
Less: Refund during the year		(3,950,000)	(3,452,000)
<b>Closing balance</b>		<b>12,142,090</b>	<b>7,382,090</b>
<b>ii Solar home system program</b>			
Loan from provident fund	a	1,913,646	7,306,243
Loan from Improved cook stove program	b	8,842,076	-
Loan from micro finance	c	1,952,294	-
<b>Total</b>		<b>12,708,016</b>	<b>7,306,243</b>
<b>a Loan from provident fund</b>			
<b>Opening balance</b>		7,306,243	30
Add: Received during the year		508,306	10,537,769
		<b>7,814,549</b>	<b>10,537,799</b>
Less: Refund during the year		(5,900,903)	(3,231,556)
<b>Closing balance</b>		<b>1,913,646</b>	<b>7,306,243</b>
<b>b Loan from Improved cook stove program</b>			
<b>Opening balance</b>		-	-
Add: Received during the year	10.09	8,842,076	-
		<b>8,842,076</b>	<b>-</b>
Less: Refund during the year		-	-
<b>Closing balance</b>		<b>8,842,076</b>	<b>-</b>
<b>c Loan from micro finance</b>			
<b>Opening balance</b>		-	4,044,939
Add: Received during the year	10.09	1,952,294	-
		<b>1,952,294</b>	<b>4,044,939</b>
Less: Refund during the year		-	(4,044,939)
<b>Closing balance</b>		<b>1,952,294</b>	<b>-</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
21.00	<b>Accumulated depreciation</b>			
	Micro credit	21.01	107,191,505	95,017,571
	Non-micro credit	21.02	37,920,140	26,994,643
	<b>Total</b>		<b>145,111,645</b>	<b>122,012,214</b>
21.01	<b>Micro credit</b>			
	<b>Opening balance</b>		<b>95,017,571</b>	<b>79,237,424</b>
	Add: Charged during the year		12,293,075	15,780,147
			<b>107,310,646</b>	<b>95,017,571</b>
	Less: Adjustment during the year		(119,141)	-
	<b>Closing balance</b>		<b>107,191,505</b>	<b>95,017,571</b>
21.02	<b>Non-micro credit</b>			
	<b>Opening balance</b>		<b>26,994,643</b>	<b>25,200,070</b>
	Add: Charged during the year		12,918,534	1,794,573
			<b>39,913,177</b>	<b>26,994,643</b>
	Less: Adjustment during the year		(1,993,037)	-
	<b>Closing balance</b>		<b>37,920,140</b>	<b>26,994,643</b>
22.00	<b>Risk fund</b>			
	Micro credit	22.01	309,943,171	269,500,009
	Non-micro credit	22.02	89,645	487,063
	<b>Total</b>		<b>310,032,816</b>	<b>269,987,072</b>
22.01	<b>Micro credit</b>			
	<b>Opening balance</b>		<b>269,500,009</b>	<b>220,459,724</b>
	Add: Addition during the year		89,200,324	96,450,246
			<b>358,700,333</b>	<b>316,909,970</b>
	Less: Paid during the year		(48,757,162)	(47,409,961)
	<b>Closing balance</b>		<b>309,943,171</b>	<b>269,500,009</b>
22.02	<b>Non-micro credit</b>			
	Grihayon program	i	89,645	108,315
	Solar home system program	ii	-	378,748
	<b>Total</b>		<b>89,645</b>	<b>487,063</b>
i	<b>Grihayon program</b>			
	<b>Opening balance</b>		<b>108,315</b>	<b>22,515</b>
	Add: Addition during the year		87,100	85,800
			<b>195,415</b>	<b>108,315</b>
	Less: Paid during the year		(105,770)	-
	<b>Closing balance</b>		<b>89,645</b>	<b>108,315</b>
ii	<b>Solar home system program (disaster management fund)</b>			
	<b>Opening balance</b>		<b>378,748</b>	<b>378,748</b>
	Add: Addition during the year		-	-
			<b>378,748</b>	<b>378,748</b>
	Less: Paid during the year		(378,748)	-
	<b>Closing balance</b>		<b>-</b>	<b>378,748</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
23.00	<b>Gratuity fund</b>			
	Micro credit	23.01	185,316,865	125,590,001
	Non-micro credit	23.02	8,529,831	11,283,827
	<b>Total</b>		<b>193,846,696</b>	<b>136,873,828</b>
23.01	<b>Micro credit</b>			
	<b>Opening balance</b>		125,590,001	70,012,807
	Add: Received during the year		73,455,385	103,971,298
			<b>199,045,386</b>	<b>173,984,105</b>
	Less: Paid during the year		(13,728,521)	(48,394,104)
	<b>Closing balance</b>		<b>185,316,865</b>	<b>125,590,001</b>
23.02	<b>Non-micro credit</b>			
	Solar home system program	i	8,529,831	11,283,827
	<b>Total</b>		<b>8,529,831</b>	<b>11,283,827</b>
i	<b>Solar home system program</b>			
	<b>Opening balance</b>		11,283,827	11,120,693
	Add: Received during the year		72,163	681,288
			<b>11,355,990</b>	<b>11,801,981</b>
	Less: Paid during the year		(2,826,159)	(518,154)
	<b>Closing balance</b>		<b>8,529,831</b>	<b>11,283,827</b>
24.00	<b>Staff Security Fund</b>			
	<b>Opening balance</b>		9,353,717	8,468,537
	Add: Received during the year		1,190,000	2,149,290
			<b>10,543,717</b>	<b>10,617,827</b>
	Less: Paid during the year		(960,000)	(1,264,110)
	<b>Closing balance</b>		<b>9,583,717</b>	<b>9,353,717</b>
25.00	<b>Loan Loss Provision (LLP)</b>			
	<b>Balance at 1st July 2023</b>		-	-
	Adjustment to rectify short provision		-	-
	Balance at 1st July 2023 as restated		-	-
	Provision during the year		-	-
	Written off during the year		-	-
	<b>Balance as 30 June 2024 restated</b>		<b>-</b>	<b>-</b>
	<b>Loan Loss Provision (LLP)</b>			
	<b>Opening Balance</b>		193,551,283	129,365,980
	Add: Provision during the year		216,500,392	98,041,042
			<b>410,051,675</b>	<b>227,407,022</b>
	Less: Adjustment during the year		-	(33,855,739)
	<b>Closing Balance</b>		<b>410,051,675</b>	<b>193,551,283</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
26.00	<b>Member savings deposit</b>			
i	<b>Short Term Savings</b>			
	Jagoron		475,317,163	573,647,316
	Agrosor		503,701,988	236,819,465
	Buniad		28,932,227	48,333,467
	Sufolon		91,368	146,268
	LIFT		425,581	752,963
	Agrosor- SEP		3,433,395	27,169,989
	Agrosor- MDP		13,380,196	37,566,137
	IAI		663,222	1,404,417
	RAISE		16,237,685	15,588,202
	MFCEP		21,612,646	-
	RMTP		2,754,886	-
	Enrich		16,699,134	16,774,909
	Voluntary savings		75,399,297	92,852,523
			<b>1,158,648,788</b>	<b>1,051,055,656</b>
ii	<b>Long Term Savings</b>			
	DMDS		222,781,742	152,733,083
	DFDS		15,910,000	12,660,000
	DMBS		121,815,475	60,203,700
	DDBS		136,227,425	103,769,585
			<b>496,734,642</b>	<b>329,366,368</b>
27.00	<b>Accounts Payable</b>			
	Micro credit	27.01	150,000	131,094
	Non-micro credit	27.02	5,218,199	5,833,449
	<b>Total</b>		<b>5,368,199</b>	<b>5,964,543</b>
27.01	<b>Micro credit</b>			
	Utility Bill		-	1,000
	Office Rent		-	48,000
	Fual Expenses		-	5,640
	Audit Fee		150,000	63,889
	Entertainment		-	11,297
	Travelling Expenses		-	1,268
			<b>150,000</b>	<b>131,094</b>
27.02	<b>Non-micro credit</b>			
	Improved cook stove program	i	5,018	-
	Solar home system prpogram	ii	894,194	1,144,194
	Biogas program	iii	4,318,987	4,689,255
	<b>Total</b>		<b>5,218,199</b>	<b>5,833,449</b>
i	<b>Improved cook stove program</b>			
	Vat payable		2,018	-
	Tax payable		3,000	-
	<b>Closing balance</b>		<b>5,018</b>	<b>-</b>



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
ii	<b>Solar home system program</b>			
	Opening Balance		1,144,194	2,444,194
	Add: Addition during the year		-	-
			<b>1,144,194</b>	<b>2,444,194</b>
	Less: Adjustment during the year		(250,000)	(1,300,000)
	Closing Balance		<b>894,194</b>	<b>1,144,194</b>
iii	<b>Biogas program</b>			
	Solar home system program	i	4,318,987	4,521,255
	Micro credit program	ii	-	84,000
	Improved cook stove program	iii	-	84,000
	Total		<b>4,318,987</b>	<b>4,689,255</b>
i	<b>Solar home system program</b>			
	Opening Balance		4,521,255	4,879,557
	Add: Addition during the year		141,946	141,292
			<b>4,663,201</b>	<b>5,020,849</b>
	Less: Adjustment during the year		(344,214)	(499,594)
	Closing Balance		<b>4,318,987</b>	<b>4,521,255</b>
ii	<b>Micro credit program</b>			
	Opening Balance		84,000	-
	Add: Addition during the year		540	84,000
			<b>84,540</b>	<b>84,000</b>
	Less: Adjustment during the year		(84,540)	-
	Closing Balance		<b>-</b>	<b>84,000</b>
iii	<b>Improved cook stove program</b>			
	Opening Balance		84,000	84,000
	Add: Addition during the year		-	-
			<b>84,000</b>	<b>84,000</b>
	Less: Adjustment during the year		(84,000)	-
	Closing Balance		<b>-</b>	<b>84,000</b>
28.00	<b>Others Current Liabilities</b>			
	Micro credit	28.01	266,497,302	215,707,195
	Non-micro credit	28.02	210,184	10,420,455
	Total		<b>266,707,486</b>	<b>226,127,650</b>
28.01	<b>Micro credit</b>			
	Staff DMDS		29,405	34,405
	VAT payable		141,014	148,162
	Tax Payable		341,123	469,362
	Late Fee		85,394	11,569
	Program advance		40,418	519,000
	Solar project		(1,952,294)	(8,686,353)
	Housing project		108,500	546,732
	Provident fund		214,686,581	184,488,813
	Welfare fund		577,924	3,275,317



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
	Improved cook stove program		(287,500)	10,550,850
	Grant payable Pace		-	2,374,293
	Co-payment Fund		-	313,000
	Inactive Member Savings		2,395,268	-
	Interest on Savings		49,352,428	21,045,267
	Interst on Staff Security		979,041	616,779
			<b>266,497,302</b>	<b>215,707,195</b>
<b>28.02</b>	<b>Non-micro credit</b>			
	Solar home system program	i	178,240	10,356,565
	Improved cook stove program	ii	-	31,945
	Biogas program	iii	31,944	31,945
	<b>Total</b>		<b>210,184</b>	<b>10,420,455</b>
<b>i</b>	<b>Solar home system program</b>			
	Provision for brance closing loss		-	-
	Loan from micro finance		-	8,686,353
	Loan from Improved cook stove		-	1,557,376
	Tax payable		1,200	11,700
	Vat payable		177,040	101,136
	<b>Closing balance</b>		<b>178,240</b>	<b>10,356,565</b>
<b>ii</b>	<b>Improved cook stove program</b>			
	Accrued expenses (audit fee)		-	31,945
	<b>Closing balance</b>		<b>-</b>	<b>31,945</b>
<b>iii</b>	<b>Biogas program</b>			
	Accrued expenses (audit fee)		31,944	31,945
	<b>Closing balance</b>		<b>31,944</b>	<b>31,945</b>
<b>29.00</b>	<b>Service charge on Loan to Members</b>			
	Micro credit	29.01	1,221,299,148	992,831,995
	Non-micro credit	29.02	1,351,106	1,211,000
	<b>Total</b>		<b>1,222,650,254</b>	<b>994,042,995</b>
<b>29.01</b>	<b>Micro credit</b>			
	Buniyad		18,384,839	15,604,593
	Jagoron		433,357,143	447,322,024
	Agrosor		439,554,724	188,498,258
	Sufolon		186,513,150	223,895,826
	Aibordhon mulok		20,248,676	15,422,677
	Jibonjatrar man unnayan		148,899	210,830
	Sompod briddhi		501,945	718,575
	LIFI		3,606,759	5,287,331
	Agrosor (SEP)		53,012,725	41,056,439
	Agrosor (MDP)		20,198,188	27,257,842
	MDP-AF		10,292,666	5,766,284
	SDL		881	17,773
	Sufolon loan (KGF)		12,284,853	14,338,412
	LRL		23,190	1,077,535



S.L	Particulars	Notes	As on 30 June 2024	As on 30 June 2023
	LRL-2		1,014,420	1,370,211
	IAI		1,091,643	1,194,759
	RAISE		11,723,483	3,792,626
	MFCE		8,240,990	-
	RMTP		1,099,974	-
	<b>Total</b>		<b>1,221,299,148</b>	<b>992,831,995</b>

**29.02 Non-micro credit**

Solar home system program	843,738	889,727
Improved cook stove program	-	-
Biogas Program	11,150	41,711
Grihayon tahabil program	496,218	279,562
<b>Total</b>	<b>1,351,106</b>	<b>1,211,000</b>



**DISHA SHECHSASHEBI AKHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA  
DISHA TOWER, UPAZILA MORE, KUSHTIA-JINAIDAH HIGHWAY, KUSHTIA-7000.  
CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024**

PARTICULARS	2023-2024					2022-2023					TOTAL		
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM		GRAHAYON	TOTAL NON-MICRO CREDIT
<b>A. Receipts</b>													
Opening balance	18,973,233	546,937	216,673	155,535	39,945	170,510	19,738,733	701,607	94,537	28,898	179,967	1,094,819	13,963,714
Cash in hand	3,712,270	56,701	3,901	3,901	1,050	56,181	3,270,813	203,237	7,638	-	-	252,835	3,574,133
Cash at bank	35,779,453	292,046	233,193	135,535	89,945	720,439	16,478,682	448,340	93,929	28,698	179,967	747,964	11,050,594
<b>Other receipts</b>													
Loan Received From: PKSF	1,016,500,000	-	-	-	-	-	7,076,500,000	-	-	-	-	-	3,853,650,000
PKSF	270,000,000	-	-	-	-	-	270,000,000	-	-	-	-	-	270,000,000
AgriStar	200,000,000	-	-	-	-	-	200,000,000	-	-	-	-	-	190,150,000
Harit	40,000,000	-	-	-	-	-	40,000,000	-	-	-	-	-	30,000,000
Solution	170,000,000	-	-	-	-	-	170,000,000	-	-	-	-	-	170,000,000
Sulaiman KCF	40,000,000	-	-	-	-	-	40,000,000	-	-	-	-	-	30,000,000
French KGA	30,000,000	-	-	-	-	-	30,000,000	-	-	-	-	-	35,000,000
LI	400,000	-	-	-	-	-	400,000	-	-	-	-	-	400,000
AC	600,000	-	-	-	-	-	600,000	-	-	-	-	-	600,000
LEFT	-	-	-	-	-	-	-	-	-	-	-	-	-
AgriStar ACP	17,500,000	-	-	-	-	-	17,500,000	-	-	-	-	-	10,000,000
AgriStar MIP	-	-	-	-	-	-	-	-	-	-	-	-	46,300,000
AgriStar MIP A/F	-	-	-	-	-	-	-	-	-	-	-	-	70,000,000
EU	-	-	-	-	-	-	-	-	-	-	-	-	70,000,000
AgriStar RAS	110,000,000	-	-	-	-	-	110,000,000	-	-	-	-	-	3,200,000
AgriStar MFC	100,000,000	-	-	-	-	-	100,000,000	-	-	-	-	-	118,000,000
AgriStar RMT	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	80,000,000
<b>Loan Received From: Commercial Bank and Others</b>													
	987,694,122	32,329,378	217,186	35,813,272	47,480,431	115,784,446	1,102,892,818	34,961,390	234,939	32,696,508	41,201,217	189,007,454	1,056,781,270
<b>Commercial Bank</b>													
BRAC PLC Br. Kushtia A/C	870,000,000	-	-	-	-	-	870,000,000	-	-	-	-	-	713,000,000
01655100000000	100,000,000	-	-	-	-	-	100,000,000	-	-	-	-	-	-
NBC PLC Br. Kushtia BCD A/C	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	50,000,000
01655200000000	-	-	-	-	-	-	-	-	-	-	-	-	-
NBC PLC Br. Kushtia A/C	-	-	-	-	-	-	-	-	-	-	-	-	50,000,000
01655300000000	-	-	-	-	-	-	-	-	-	-	-	-	-
NBC PLC Br. Kushtia A/C	-	-	-	-	-	-	-	-	-	-	-	-	50,000,000
01655400000000	-	-	-	-	-	-	-	-	-	-	-	-	-
NBC PLC Br. Kushtia A/C	-	-	-	-	-	-	-	-	-	-	-	-	30,000,000
01655500000000	-	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC Br. Kushtia A/C	50,000,000	-	-	-	-	-	50,000,000	-	-	-	-	-	-
6651945150000	-	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC Br. Kushtia A/C	46,500,000	-	-	-	-	-	46,500,000	-	-	-	-	-	-
6651946150000	-	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC Br. Kushtia A/C	51,500,000	-	-	-	-	-	51,500,000	-	-	-	-	-	3,200,000
6651948150000	-	-	-	-	-	-	-	-	-	-	-	-	-
NCCB PLC Br. Kushtia A/C 0106-201001444	100,000,000	-	-	-	-	-	100,000,000	-	-	-	-	-	-



2023-2024

NON-MICRO CREDIT

2022-2023

NON-MICRO CREDIT

2023-2024

NON-MICRO CREDIT

TOTAL

PARTICULARS	2023-2024					2022-2023					TOTAL	
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM		GRAHAYON
Trust Bank PLC, Kusthia A/C 075-0640000023	50,000,000	-	-	-	-	-	50,000,000	-	-	-	-	-
Frost Bank PLC, Kusthia A/C 075-0640000032	50,000,000	-	-	-	-	-	50,000,000	-	-	-	-	-
Mercantile Bank PLC, Kusthia A/C	200,000,000	-	-	-	-	-	200,000,000	-	-	-	-	-
BRAC Bank PLC, Kusthia A/C	50,000,000	-	-	-	-	-	50,000,000	-	-	-	-	-
6058937200001	-	-	-	-	-	-	-	-	-	-	-	-
BRAC Bank PLC, Kusthia A/C	100,000,000	-	-	-	-	-	100,000,000	-	-	-	-	-
6058937200002	-	-	-	-	-	-	-	-	-	-	-	-
BRAC Bank PLC, Kusthia A/C	50,000,000	-	-	-	-	-	50,000,000	-	-	-	-	-
6058937200003	-	-	-	-	-	-	-	-	-	-	-	-
Utara Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
30206780000006	-	-	-	-	-	-	-	-	-	-	-	-
Utara Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
302064980000003	-	-	-	-	-	-	-	-	-	-	-	-
Utara Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
3020649700000003	-	-	-	-	-	-	-	-	-	-	-	-
One Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
070AGTM230390001	-	-	-	-	-	-	-	-	-	-	-	-
One Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
SIB PLC, Kusthia A/C 11047700000023	-	-	-	-	-	-	-	-	-	-	-	-
SIB PLC, Kusthia A/C 11047700000034	-	-	-	-	-	-	-	-	-	-	-	-
SIB PLC, Kusthia A/C 11047700000045	-	-	-	-	-	-	-	-	-	-	-	-
SIB PLC, Kusthia A/C 11047700000056	-	-	-	-	-	-	-	-	-	-	-	-
Southeast Bank PLC, Mohammadpur, A/C 005670500000014	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
6651946190001	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
6651946190002	-	-	-	-	-	-	-	-	-	-	-	-
SBAC Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
0056882000013	-	-	-	-	-	-	-	-	-	-	-	-
SBAC Bank PLC, Kusthia A/C	-	-	-	-	-	-	-	-	-	-	-	-
0056873000030	-	-	-	-	-	-	-	-	-	-	-	-
NCCB PLC, Br. Dhanmondi A/C 0010-2590020212	-	-	-	-	-	-	-	-	-	-	-	-
<b>Others Loan</b>	<b>117,094,323</b>	<b>32,359,378</b>	<b>217,186</b>	<b>35,013,212</b>	<b>67,498,320</b>	<b>315,788,696</b>	<b>221,882,518</b>	<b>272,778,816</b>	<b>230,939</b>	<b>30,638,406</b>	<b>61,200,217</b>	<b>399,002,654</b>
<b>PFM/F</b>	<b>1,079,642</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,889,642</b>	<b>10,726,424</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Welfare Fund</b>	<b>1,052,800</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,055,400</b>	<b>6,773,650</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from PF Fund</b>	<b>1,303,259</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,333,259</b>	<b>56,995,457</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Biogas</b>	<b>240</b>	<b>344,214</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>346,214</b>	<b>344,214</b>	<b>84,000</b>	<b>146,659</b>	<b>84,000</b>	<b>84,000</b>	<b>315,523</b>
<b>ICZ</b>	<b>23,691,964</b>	<b>7,924,882</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>8,006,682</b>	<b>31,040,850</b>	<b>45,109,866</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Solar</b>	<b>52,025,083</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,446,318</b>	<b>54,277,190</b>	<b>72,901,284</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Humaning Fund</b>	<b>33,486,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,486,308</b>	<b>29,526,302</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from Guaranty Fund</b>	<b>19,210,423</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,210,423</b>	<b>107,971,298</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Others Loan</b>	<b>-</b>	<b>23,040,382</b>	<b>-</b>	<b>34,497,387</b>	<b>-</b>	<b>35,807,822</b>	<b>58,467,822</b>	<b>17,562,696</b>	<b>-</b>	<b>17,562,696</b>	<b>-</b>	<b>-</b>
<b>MF</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>117,094,323</b>	<b>32,359,378</b>	<b>217,186</b>	<b>35,013,212</b>	<b>67,498,320</b>	<b>315,788,696</b>	<b>221,882,518</b>	<b>272,778,816</b>	<b>230,939</b>	<b>30,638,406</b>	<b>61,200,217</b>	<b>399,002,654</b>
<b>Others Loan</b>	<b>117,094,323</b>	<b>32,359,378</b>	<b>217,186</b>	<b>35,013,212</b>	<b>67,498,320</b>	<b>315,788,696</b>	<b>221,882,518</b>	<b>272,778,816</b>	<b>230,939</b>	<b>30,638,406</b>	<b>61,200,217</b>	<b>399,002,654</b>
<b>PFM/F</b>	<b>1,079,642</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,889,642</b>	<b>10,726,424</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Welfare Fund</b>	<b>1,052,800</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,055,400</b>	<b>6,773,650</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from PF Fund</b>	<b>1,303,259</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,333,259</b>	<b>56,995,457</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Biogas</b>	<b>240</b>	<b>344,214</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>346,214</b>	<b>344,214</b>	<b>84,000</b>	<b>146,659</b>	<b>84,000</b>	<b>84,000</b>	<b>315,523</b>
<b>ICZ</b>	<b>23,691,964</b>	<b>7,924,882</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>8,006,682</b>	<b>31,040,850</b>	<b>45,109,866</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Solar</b>	<b>52,025,083</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,446,318</b>	<b>54,277,190</b>	<b>72,901,284</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Humaning Fund</b>	<b>33,486,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,486,308</b>	<b>29,526,302</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from Guaranty Fund</b>	<b>19,210,423</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,210,423</b>	<b>107,971,298</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Others Loan</b>	<b>-</b>	<b>23,040,382</b>	<b>-</b>	<b>34,497,387</b>	<b>-</b>	<b>35,807,822</b>	<b>58,467,822</b>	<b>17,562,696</b>	<b>-</b>	<b>17,562,696</b>	<b>-</b>	<b>-</b>
<b>MF</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>117,094,323</b>	<b>32,359,378</b>	<b>217,186</b>	<b>35,013,212</b>	<b>67,498,320</b>	<b>315,788,696</b>	<b>221,882,518</b>	<b>272,778,816</b>	<b>230,939</b>	<b>30,638,406</b>	<b>61,200,217</b>	<b>399,002,654</b>
<b>Others Loan</b>	<b>117,094,323</b>	<b>32,359,378</b>	<b>217,186</b>	<b>35,013,212</b>	<b>67,498,320</b>	<b>315,788,696</b>	<b>221,882,518</b>	<b>272,778,816</b>	<b>230,939</b>	<b>30,638,406</b>	<b>61,200,217</b>	<b>399,002,654</b>
<b>PFM/F</b>	<b>1,079,642</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,889,642</b>	<b>10,726,424</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Welfare Fund</b>	<b>1,052,800</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,055,400</b>	<b>6,773,650</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from PF Fund</b>	<b>1,303,259</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,333,259</b>	<b>56,995,457</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Biogas</b>	<b>240</b>	<b>344,214</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>346,214</b>	<b>344,214</b>	<b>84,000</b>	<b>146,659</b>	<b>84,000</b>	<b>84,000</b>	<b>315,523</b>
<b>ICZ</b>	<b>23,691,964</b>	<b>7,924,882</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>8,006,682</b>	<b>31,040,850</b>	<b>45,109,866</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Solar</b>	<b>52,025,083</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,446,318</b>	<b>54,277,190</b>	<b>72,901,284</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Humaning Fund</b>	<b>33,486,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,486,308</b>	<b>29,526,302</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from Guaranty Fund</b>	<b>19,210,423</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,210,423</b>	<b>107,971,298</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Others Loan</b>	<b>-</b>	<b>23,040,382</b>	<b>-</b>	<b>34,497,387</b>	<b>-</b>	<b>35,807,822</b>	<b>58,467,822</b>	<b>17,562,696</b>	<b>-</b>	<b>17,562,696</b>	<b>-</b>	<b>-</b>
<b>MF</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>117,094,323</b>	<b>32,359,378</b>	<b>217,186</b>	<b>35,013,212</b>	<b>67,498,320</b>	<b>315,788,696</b>	<b>221,882,518</b>	<b>272,778,816</b>	<b>230,939</b>	<b>30,638,406</b>	<b>61,200,217</b>	<b>399,002,654</b>
<b>Others Loan</b>	<b>117,094,323</b>	<b>32,359,378</b>	<b>217,186</b>	<b>35,013,212</b>	<b>67,498,320</b>	<b>315,788,696</b>	<b>221,882,518</b>	<b>272,778,816</b>	<b>230,939</b>	<b>30,638,406</b>	<b>61,200,217</b>	<b>399,002,654</b>
<b>PFM/F</b>	<b>1,079,642</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,889,642</b>	<b>10,726,424</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Welfare Fund</b>	<b>1,052,800</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,055,400</b>	<b>6,773,650</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from PF Fund</b>	<b>1,303,259</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,333,259</b>	<b>56,995,457</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Biogas</b>	<b>240</b>	<b>344,214</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>346,214</b>	<b>344,214</b>	<b>84,000</b>	<b>146,659</b>	<b>84,000</b>	<b>84,000</b>	<b>315,523</b>
<b>ICZ</b>	<b>23,691,964</b>	<b>7,924,882</b>	<b>84,000</b>	<b>1,315,672</b>	<b>172,666</b>	<b>8,006,682</b>	<b>31,040,850</b>	<b>45,109,866</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Solar</b>	<b>52,025,083</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,446,318</b>	<b>54,277,190</b>	<b>72,901,284</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Humaning Fund</b>	<b>33,486,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,486,308</b>	<b>29,526,302</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loan from Guaranty Fund</b>	<b>19,210,423</b>	<b>-</b>	<b>-</b>									

PARTICULARS	2023-2024					2022-2023					TOTAL			
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS		IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT
Motor cycle loan	1,190,000					540	1,190,000	2,641,203	206,939		18,000		24,939	2,866,142
Personal loan					4,864,330		4,864,330	4,864,330	898,573			3,700,051	898,573	898,873
Housing loan					8,710,000		8,710,000	8,710,000						3,700,051
Housing loan (work)					33,924,590		33,924,590	33,924,590				27,301,166		37,501,166
Credit program														84,000
Loan from member														84,000
Staff security								2,140,216						2,140,290
<b>Loan Realized from Members-</b>	<b>8,442,914,631</b>						<b>8,444,914,631</b>	<b>7,489,274,527</b>						<b>7,489,274,527</b>

Principal	3,388,071,368						3,388,071,368	3,326,170,699						3,326,170,699
Agrostar	2,345,067,271						2,345,067,271	1,121,051,070						1,121,051,070
Banana	193,287,023						193,287,023	156,073,453						156,073,453
Sulfur	1,584,053,150						1,584,053,150	1,809,853,055						1,809,853,055
EPK'S IGA	82,696,203						82,696,203	68,000,150						68,000,150
LIFT	20,340,911						20,340,911	43,324,541						43,324,541
Almasa (SEI)	381,905,493						381,905,493	291,143,000						291,143,000
Agrostar (SDP)	107,604,081						107,604,081	169,284,310						169,284,310
Exoch RE	12,333,294						12,333,294	17,596,000						17,596,000
MHP-AP	99,469,157						99,469,157	98,204,114						98,204,114
SA	6,702,625						6,702,625	9,533,503						9,533,503
RAISE	120,211,917						120,211,917	99,517,590						99,517,590
MPCU	60,991,696						60,991,696							
ROBTP	8,099,020						8,099,020							
SEM	9,293						9,293	187,468						187,468
Sulphur KGP	99,289,570						99,289,570	117,428,117						117,428,117
LIFE	207,666						207,666	11,724,243						11,724,243
LIFE-2	19,528,050						19,528,050	26,460,714						26,460,714
Enrich (I)	3,648,508						3,648,508	5,100,504						5,100,504
<b>Fixed assets</b>	<b>267,341</b>						<b>267,341</b>							
Office equipment	80,300						80,300							
Computer accessories	207,041						207,041							
<b>Receipt (Suspended)</b>	<b>54,078,969</b>						<b>54,078,969</b>							
Non-Suspension	380,000						380,000							
Stock and Store	72,833,597						72,833,597							
Others	30,425,372						30,425,372							
<b>Service charges on loans to Members</b>	<b>1,153,886,289</b>						<b>1,153,886,289</b>	<b>992,811,495</b>						<b>992,811,495</b>
Agrostar	471,088,958						471,088,958	447,212,024						447,212,024
Banana	25,985,518						25,985,518	188,490,258						188,490,258
Pompadour	18,214,459						18,214,459	13,619,593						13,619,593
Sulfur	161,902,017						161,902,017	203,855,826						203,855,826
Banana IGA	35,467,540						35,467,540	15,422,677						15,422,677
Enrich II	147,654						147,654	210,830						210,830
Enrich ACT	499,295						499,295	718,575						718,575
LIFT	3,004,093						3,004,093	5,287,333						5,287,333
Agrostar (SDP)	44,127,443						44,127,443	41,056,439						41,056,439
Agrostar (EMD)	19,270,295						19,270,295	27,257,842						27,257,842
MHP-AP	10,165,479						10,165,479	5,796,284						5,796,284
SA	1,001,296						1,001,296	1,194,759						1,194,759
RAISE	11,908,846						11,908,846	1,392,426						1,392,426
MPCU	8,077,296						8,077,296							
EMDTP	1,099,974						1,099,974							



PARTICULARS	2023-2024					2022-2023								
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL
SID	881	-	-	-	-	-	881	17,773	-	-	-	-	-	17,773
Sufolon loan (KCP)	10,767,783	-	-	-	-	-	10,767,783	14,338,412	-	-	-	-	-	14,338,412
LRL	22,142	-	-	-	-	-	22,142	1,077,535	-	-	-	-	-	1,077,535
LRL-2	1,010,768	-	-	-	-	-	1,010,768	1,370,211	-	-	-	-	-	1,370,211
<b>Members' saving received</b>	<b>1,138,980,954</b>	-	-	-	-	-	<b>1,138,980,954</b>	<b>1,169,831,699</b>	-	-	-	-	-	<b>1,169,831,699</b>
Ingrom	-	-	-	429,370,146	-	-	429,370,146	429,370,146	-	-	-	-	-	429,370,146
Agrosor	-	-	-	250,442,830	-	-	250,442,830	250,442,830	-	-	-	-	-	250,442,830
Banjirad	-	-	-	10,693,027	-	-	10,693,027	10,693,027	-	-	-	-	-	10,693,027
Sufalon	-	-	-	62,107	-	-	62,107	62,107	-	-	-	-	-	62,107
Lintch BOA	321,045,500	-	-	-	-	-	321,045,500	11,643,125	-	-	-	-	-	11,643,125
LEFF	-	-	-	429,321	-	-	429,321	429,321	-	-	-	-	-	429,321
Agrosor (KCP)	-	-	-	19,033,271	-	-	19,033,271	19,033,271	-	-	-	-	-	19,033,271
Agrosor (MDF)	-	-	-	39,467,603	-	-	39,467,603	39,467,603	-	-	-	-	-	39,467,603
LAI	-	-	-	1,211,888	-	-	1,211,888	1,211,888	-	-	-	-	-	1,211,888
PAISE	-	-	-	16,462,173	-	-	16,462,173	16,462,173	-	-	-	-	-	16,462,173
Religatory Savings	126,594,181	-	-	130,745,170	-	-	257,339,351	130,745,170	-	-	-	-	-	130,745,170
Temp. Savings	314,381,183	-	-	-	-	-	314,381,183	225,460,342	-	-	-	-	-	225,460,342
<b>Other loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,162,710</b>	<b>18,162,710</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Staff security fund received</b>	<b>6,714</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,714</b>	<b>6,714</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>168</b>
Provision for savings interest	6,714	-	-	-	-	-	6,714	168	-	-	-	-	-	168
<b>Miscellaneous collection from members</b>	<b>1,542,590</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,542,590</b>	<b>1,077,290</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,077,290</b>
Sales of Pass Book, Loan form etc.	1,181,912	-	-	-	-	-	1,181,912	738,500	-	-	-	-	-	738,500
Admission fee	360,678	-	-	-	-	-	360,678	338,790	-	-	-	-	-	338,790
<b>Received against Risk Management Fund</b>	<b>89,200,324</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>89,200,324</b>	<b>106,580,136</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>106,580,136</b>
Risk Fund	89,200,324	-	-	-	-	-	89,200,324	96,450,246	-	-	-	-	-	96,450,246
Cattle Resilience Service fund- Member	-	-	-	-	-	-	-	4,471,405	-	-	-	-	-	4,471,405
Cattle Resilience Service fund- Cattle	-	-	-	-	-	-	-	5,658,485	-	-	-	-	-	5,658,485
<b>Bank interest on fixed deposit receipts</b>	<b>374,570</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>374,570</b>	<b>8,249,098</b>	<b>339,524</b>	<b>-</b>	<b>17,999</b>	<b>-</b>	<b>357,523</b>	<b>8,606,621</b>
Bank interest	374,570	-	-	-	-	-	374,570	8,249,098	339,524	-	17,999	-	357,523	8,606,621
<b>Advance and deposit</b>	<b>3,244,846</b>	<b>148</b>	<b>696</b>	<b>148,223</b>	<b>59,623</b>	<b>287,584</b>	<b>3,952,795</b>	<b>663,444</b>	<b>545</b>	<b>2,970</b>	<b>11,606</b>	<b>17,987</b>	<b>33,688</b>	<b>466,132</b>
Office rent	2,000	-	-	200,140	-	-	202,140	82,444,715	13,334,016	423,083	4,303,270	17,987	22,001,689	104,205,204
Advance Society	15,000	-	-	-	-	-	15,000	311,500	-	-	-	-	311,500	311,500
Advance against Expenses	9,260,180	-	-	-	-	-	9,260,180	60,000	50,000	-	-	-	50,000	110,000
Advance (Construction)	-	-	-	-	-	-	-	78,449,048	-	-	-	-	-	78,449,048
Advance (Trading Firm)	-	-	-	-	-	-	-	-	8,510,398	-	-	-	-	8,510,398
Advance (DQ & ABTA)	-	-	-	-	-	-	-	-	361,812	-	-	-	-	361,812
Advance	-	3,177	-	-	-	2,177	3,177	328,485	328,485	-	-	-	-	328,485
Advance (Fund purchase purpose)	-	362,272	-	102,000	-	578,574	942,846	4,329,421	4,329,421	623,109	-	-	13,005,544	13,005,544
Advance Tax	-	5,000,000	-	163,000	-	5,163,000	5,163,000	-	-	-	-	-	-	-
Others advance & deposits	4,250	-	-	1,166	-	1,340	5,616	3,262,507	3,920	-	750	-	4,670	3,267,527



PARTICULARES	2023-2024					2023-2023					TOTAL			
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRABAYON	TOTAL NON-MICRO CREDIT	TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS		IMPROVED COOK SYSTEM	GRABAYON	TOTAL NON-MICRO CREDIT
Microfinance Income	11,511,295	134,074	-	-	332	134,411	32,646,196	-	224,467	-	-	330	224,797	224,797
Accounts payable	2,073,807	-	-	-	-	-	2,073,807	-	-	-	-	-	-	-
Received from write-off	10,437,970	134,074	-	-	335	134,411	10,572,380	-	224,467	-	-	330	224,797	224,797
Others Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Income</b>	<b>41,049,061</b>	-	-	-	-	-	<b>41,049,061</b>	-	<b>447,934</b>	-	<b>5,647</b>	-	<b>453,581</b>	<b>36,331,697</b>
Income from CEREJA YABC	41,049,061	-	-	-	-	-	41,049,061	-	-	-	-	-	-	30,331,097
Abolishment	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Grant Received from PKST funded

Project	RAISE	60	753,644	2,135,698	2,719,803	560,109	35	40	753,644	2,135,698	2,719,803	560,109	35	40
Unstaffed wall adjacent Staff Group brochures	167,400	-	-	-	-	-	-	-	167,400	-	-	-	-	-
Source: Tax Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rowland receipt	23,225,813	-	-	-	-	-	-	-	23,225,813	-	-	-	-	-
Rowlands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accounts receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>FDR encashment</b>	<b>40,409,436</b>	-	-	-	-	-	-	-	<b>40,409,436</b>	-	-	-	-	-
Statutory borrow fund	40,409,436	-	-	-	-	-	-	-	40,409,436	-	-	-	-	-
<b>Received from Others</b>	<b>23,393,156</b>	<b>517,499</b>	<b>145,786</b>	<b>11,425</b>	<b>152,361</b>	<b>181,245</b>	<b>167,563</b>	<b>34,678,443</b>	<b>84,533,434</b>	<b>966,659</b>	<b>366,659</b>	<b>366,659</b>	<b>34,600,613</b>	<b>34,600,613</b>
Unstaffed wall adjacent	167,400	-	-	-	-	-	-	167,400	2,038,546	-	-	-	-	2,038,546
Staff Group brochures	167,400	-	-	-	-	-	-	167,400	3,633,534	591,094	-	-	-	3,971,935
TAX Payable	-	-	-	-	-	-	-	-	16,402	-	-	-	-	16,402
Source: Tax Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rowland receipt	23,225,813	-	-	-	-	-	-	23,225,813	28,852,894	-	-	-	-	28,852,894
Rowlands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accounts receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Other Receipt (Program)</b>	<b>26,460,000</b>	<b>66,224,310</b>	<b>583,378</b>	<b>44,659,108</b>	<b>94,437,168</b>	<b>123,497,809</b>	<b>1,353,641</b>	<b>31,672,400</b>	<b>563,362</b>	<b>101,463</b>	<b>101,463</b>	<b>101,463</b>	<b>101,463</b>	<b>215,228,612</b>
ESR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DOCD reference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost from fair	3,443,276	-	-	-	-	-	-	-	3,380,996	-	-	-	-	3,380,996
Sale of SES	65,400	-	-	-	-	-	-	-	697,294	-	-	-	-	697,294
Service charge (P/L)	-	-	-	-	-	-	-	-	889,727	-	-	-	-	889,727
Interest on FDR	22,734,902	-	-	-	-	-	-	-	21,314,136	-	-	-	-	21,314,136
TR/AR/GR/HA	300,000	-	-	-	-	-	-	-	96,400,000	-	-	-	-	96,400,000
Pick up (Good value)	300,000	-	-	-	-	-	-	-	5,372	-	-	-	-	5,372
Warranty of BOCC	-	-	-	-	-	-	-	-	400,000	-	-	-	-	400,000
Services charge (Motor cycle loan)	-	-	-	-	-	-	-	-	180,340	-	-	-	-	180,340
Loan from customer loan	-	-	-	-	-	-	-	-	526,500	-	-	-	-	526,500
Subsidy/Grant receivable	-	-	-	-	-	-	-	-	41,211	-	-	-	-	41,211
Service charge	-	-	-	-	-	-	-	-	18,290	-	-	-	-	18,290
Salua-Material	-	-	-	-	-	-	-	-	127,000	-	-	-	-	127,000
Making cost	-	-	-	-	-	-	-	-	3,000	-	-	-	-	3,000
Income tax payable	-	-	-	-	-	-	-	-	22,629,200	-	-	-	-	22,629,200
Insurance from DOCAI	-	-	-	-	-	-	-	-	173,015	-	-	-	-	173,015
Subsidy of goods	-	-	-	-	-	-	-	-	62,859,092	-	-	-	-	62,859,092
Grant from BOCC	-	-	-	-	-	-	-	-	85,000	-	-	-	-	85,000
Emergency Fund	-	-	-	-	-	-	-	-	279,543	-	-	-	-	279,543
Service charge	-	-	-	-	-	-	-	-	85,000	-	-	-	-	85,000



2022-2023

NON-MICRO CREDIT

2023-2024

NON-MICRO CREDIT

2022-2023

NON-MICRO CREDIT

2023-2024

NON-MICRO CREDIT

PARTICULARS	2022-2023					2023-2024					TOTAL	TOTAL NON-MICRO CREDIT	TOTAL
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM			
Total cash receipt during the year	15,026,293,878	65,236,331	994,581	102,639,743	89,341,201	214,014,337	12,074,304,437	216,294,829	1,885,854	132,873,436	41,576,476	346,561,088	17,447,496,816
Total Cash available (A)	13,065,303,109	65,583,169	637,954	102,235,278	89,341,267	217,285,467	12,067,261,317	216,966,236	1,870,810	132,610,748	41,758,479	347,545,907	17,474,272,246
<b>Payments</b>													
Loan payment to PWSF- Principal	268,416,581	-	-	-	-	-	684,627,553	-	-	-	-	-	684,627,553
Interest	106,000,000	-	-	-	-	-	106,000,000	-	-	-	-	-	135,000,000
Agrostar	134,000,000	-	-	-	-	-	134,000,000	-	-	-	-	-	90,750,000
Plustwood	30,833,333	-	-	-	-	-	30,833,333	-	-	-	-	-	29,000,000
Sudiro	170,000,000	-	-	-	-	-	170,000,000	-	-	-	-	-	1,010,000,000
Emrah Gra	31,000,000	-	-	-	-	-	31,000,000	-	-	-	-	-	23,000,000
LIFT	3,027,250	-	-	-	-	-	3,027,250	-	-	-	-	-	3,333,750
Agrostar (SEPT)	27,464,930	-	-	-	-	-	27,464,930	-	-	-	-	-	36,156,940
Agrostar (MAY)	25,200,000	-	-	-	-	-	25,200,000	-	-	-	-	-	135,400,000
Emrah A/C	433,334	-	-	-	-	-	433,334	-	-	-	-	-	501,668
SUPNAS	52,000,000	-	-	-	-	-	52,000,000	-	-	-	-	-	24,000,000
LAJ	1,664,844	-	-	-	-	-	1,664,844	-	-	-	-	-	2,000,000
BLASB	47,000,000	-	-	-	-	-	47,000,000	-	-	-	-	-	8,000,000
MFCUP	16,000,000	-	-	-	-	-	16,000,000	-	-	-	-	-	1,000,000
INDUP	1,000,000	-	-	-	-	-	1,000,000	-	-	-	-	-	1,000,000
SUK	-	-	-	-	-	-	-	-	-	-	-	-	30,000,000
Sudiro K/H	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	37,000,000
LRE	22,000,000	-	-	-	-	-	22,000,000	-	-	-	-	-	15,000,000
LRE 2	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	350,000
Emrah-11	200,000	-	-	-	-	-	200,000	-	-	-	-	-	496,027,327
<b>Loan Paid to Commercial Bank and Outlets-Principal</b>													
Commercial Bank													
NBRC PLC BR. Kumbha A/C	31,355,547	-	-	-	-	-	31,355,547	-	-	-	-	-	77,319,746
05050310000006	-	-	-	-	-	-	-	-	-	-	-	-	-
NBRC PLC BR. Kumbha BCD A/C	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	-
NBRC PLC BR. Kumbha A/C	33,402,796	-	-	-	-	-	33,402,796	-	-	-	-	-	-
0505031000000002	-	-	-	-	-	-	-	-	-	-	-	-	-
NBRC PLC BR. Kumbha A/C	48,653,888	-	-	-	-	-	48,653,888	-	-	-	-	-	-
0505031000000003	-	-	-	-	-	-	-	-	-	-	-	-	-
NBRC PLC BR. Kumbha A/C	13,734,767	-	-	-	-	-	13,734,767	-	-	-	-	-	-
0505031000000005	-	-	-	-	-	-	-	-	-	-	-	-	-
NBRC PLC BR. Kumbha A/C	20,000,000	-	-	-	-	-	20,000,000	-	-	-	-	-	-
0505031000000008	-	-	-	-	-	-	-	-	-	-	-	-	-
NBRC PLC BR. Kumbha A/C	90,000,000	-	-	-	-	-	90,000,000	-	-	-	-	-	-
0505031000000002	-	-	-	-	-	-	-	-	-	-	-	-	-
NBRC PLC BR. Kumbha AGST SOO A/C 0163-242-20	-	-	-	-	-	-	-	-	-	-	-	-	-
NCOB PLC BR. Kumbha A/C 0010-	100,000,000	-	-	-	-	-	100,000,000	-	-	-	-	-	180,000,000
2090211444	-	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC BR. Kumbha A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
6651942159029	-	-	-	-	-	-	-	-	-	-	-	-	-
City Bank PLC BR. Kumbha A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
6651942159031	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust Bank PLC, Kumbha A/C 0175-	16,272,861	-	-	-	-	-	16,272,861	-	-	-	-	-	-
0849002323	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust Bank PLC, Kumbha A/C 0175-	11,275,395	-	-	-	-	-	11,275,395	-	-	-	-	-	-
0849003503	-	-	-	-	-	-	-	-	-	-	-	-	-





PARTICULARS	2023-2024					2022-2023					TOTAL			
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS		IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT
SBAC Bank P/C, Kuthia A/C 0058892000013	7,887,193	-	-	-	-	-	7,887,193	8,107,206	-	-	-	-	-	8,107,206
SBAC Bank PLC, Kuthia A/C 9458973000030	8,304,492	-	-	-	-	-	8,304,492	-	-	-	-	-	-	-
NCCB PLC, Br Dhanumendi A/C 0010- 2390020212	100,000,000	-	-	-	-	-	100,000,000	-	-	-	-	-	-	-
<b>Others Loan</b>	<b>161,044,186</b>	-	-	<b>8,679,623</b>	-	<b>6,639,623</b>	<b>169,885,811</b>	<b>10,726,824</b>	-	-	<b>4,571,319</b>	-	<b>1,371,319</b>	<b>12,298,143</b>
TRC/CR	-	-	-	-	-	-	-	10,726,824	-	-	4,571,319	-	-	10,726,824
Loan from IFI Fund	34,213,760	-	-	-	-	-	34,213,760	-	-	-	-	-	-	-
Loan from Guaranty Fund	13,254,265	-	-	30,251	-	30,251	13,284,516	-	-	-	13,298	-	-	13,296
Loan from WF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Bio Gas Programme	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Solar Home System Program	-	-	-	6,609,372	-	6,609,372	6,609,372	-	-	-	4,555,323	-	-	4,555,323
Other payable payment	8,755,298	-	-	-	-	-	8,755,298	-	-	-	-	-	-	-
Loan from Financing Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from other sources	104,272,257	-	-	-	-	-	104,272,257	-	-	-	-	-	-	-
Loan from Reacting Members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Loan disbursed to Microfinance Members</b>	<b>8,975,972,000</b>	-	-	-	-	-	<b>8,975,972,000</b>	<b>8,923,939,900</b>	-	-	-	-	-	<b>8,923,939,900</b>
Triglycerin	3,322,286,000	-	-	-	-	-	3,322,286,000	3,646,020,000	-	-	-	-	-	3,646,020,000
Agroover	3,759,422,000	-	-	-	-	-	3,759,422,000	5,905,285,000	-	-	-	-	-	5,905,285,000
Bunipad	122,432,000	-	-	-	-	-	122,432,000	296,902,000	-	-	-	-	-	296,902,000
Supelom	3,119,883,000	-	-	-	-	-	3,119,883,000	2,159,351,000	-	-	-	-	-	2,159,351,000
Enrich KCA	60,400,000	-	-	-	-	-	60,400,000	115,468,000	-	-	-	-	-	115,468,000
LIFT	26,466,000	-	-	-	-	-	26,466,000	42,213,000	-	-	-	-	-	42,213,000
Agroover (NLP)	74,283,000	-	-	-	-	-	74,283,000	307,545,000	-	-	-	-	-	307,545,000
Agroover (MTP)	60,054,000	-	-	-	-	-	60,054,000	179,900,000	-	-	-	-	-	179,900,000
Verdes AC	4,343,000	-	-	-	-	-	4,343,000	18,450,000	-	-	-	-	-	18,450,000
MDF-AF	18,500,000	-	-	-	-	-	18,500,000	18,450,000	-	-	-	-	-	18,450,000
IAI	5,083,000	-	-	-	-	-	5,083,000	12,096,000	-	-	-	-	-	12,096,000
FA/SH	127,062,000	-	-	-	-	-	127,062,000	100,408,000	-	-	-	-	-	100,408,000
M/CE	195,670,000	-	-	-	-	-	195,670,000	-	-	-	-	-	-	-
BMATP	20,800,000	-	-	-	-	-	20,800,000	-	-	-	-	-	-	-
SOB	-	-	-	-	-	-	-	44,000	-	-	-	-	-	44,000
Subtotal KCF	78,400,000	-	-	-	-	-	78,400,000	132,229,000	-	-	-	-	-	132,229,000
LRI	-	-	-	-	-	-	-	2,375,000	-	-	-	-	-	2,375,000
LRI-2	-	-	-	-	-	-	-	70,770,000	-	-	-	-	-	70,770,000
Enrich- I	1,350,000	-	-	-	-	-	1,350,000	5,450,000	-	-	-	-	-	5,450,000
<b>Savings refund and Withdrawal on Members</b>	<b>914,035,499</b>	-	-	-	-	-	<b>914,035,499</b>	<b>754,821,405</b>	-	-	-	-	-	<b>754,821,405</b>
Agroover	-	-	-	-	-	-	-	300,413,470	-	-	-	-	-	300,413,470
Agroover	-	-	-	-	-	-	-	109,389,801	-	-	-	-	-	109,389,801
Bunipad	-	-	-	-	-	-	-	58,407,515	-	-	-	-	-	58,407,515
Subtotal	-	-	-	-	-	-	-	308,691	-	-	-	-	-	308,691
Enrich (KCA)	-	-	-	-	-	-	-	6,867,827	-	-	-	-	-	6,867,827
LIFT	-	-	-	-	-	-	-	409,293	-	-	-	-	-	409,293
Agroover (NLP)	-	-	-	-	-	-	-	7,566,630	-	-	-	-	-	7,566,630
Agroover (MDF)	-	-	-	-	-	-	-	33,559,922	-	-	-	-	-	33,559,922
IAI	-	-	-	-	-	-	-	623,988	-	-	-	-	-	623,988
FA/SH	-	-	-	-	-	-	-	673,971	-	-	-	-	-	673,971
Compulsory deposit	640,256,401	-	-	-	-	-	640,256,401	-	-	-	-	-	-	-



PARTICULARS	2023-2024					2022-2023					TOTAL	
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	NON-MICRO CREDIT		MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	NON-MICRO CREDIT			TOTAL NON-MICRO CREDIT
				IMPROVED COOK SYSTEM	GRAHAYON				IMPROVED COOK SYSTEM	GRAHAYON		
Voluntary Savings	147,834,415	-	-	-	-	134,768,994	-	-	-	-	-	134,768,994
Term Savings	116,914,684	-	-	-	-	81,354,304	-	-	-	-	-	81,354,304
<b>Service charges on PKSF loan</b>	<b>98,722,078</b>	-	-	-	-	<b>67,397,048</b>	-	-	-	-	-	<b>67,397,048</b>
Salvaram	29,730,000	-	-	-	-	23,025,000	-	-	-	-	-	23,025,000
Agriplus	21,085,750	-	-	-	-	17,100,000	-	-	-	-	-	17,100,000
Sudhaid	431,631	-	-	-	-	576,667	-	-	-	-	-	576,667
Sudhaid	6,875,000	-	-	-	-	4,013,500	-	-	-	-	-	4,013,500
Tropch InA	4,696,855	-	-	-	-	3,834,375	-	-	-	-	-	3,834,375
LEFT	363,297	-	-	-	-	1,024,173	-	-	-	-	-	1,024,173
Agriplus (SLP)	4,441,486	-	-	-	-	2,660,748	-	-	-	-	-	2,660,748
Agriplus (MIP)	2,092,900	-	-	-	-	5,027,500	-	-	-	-	-	5,027,500
Enrich AC	19,417	-	-	-	-	11,312	-	-	-	-	-	11,312
MIP/CAF	7,660,000	-	-	-	-	2,730,000	-	-	-	-	-	2,730,000
DAL	106,167	-	-	-	-	197,500	-	-	-	-	-	197,500
KAIST	10,929,500	-	-	-	-	3,730,000	-	-	-	-	-	3,730,000
SUP/EP	5,600,000	-	-	-	-	-	-	-	-	-	-	-
BNMT	662,500	-	-	-	-	-	-	-	-	-	-	-
SK	290,000	-	-	-	-	44,500	-	-	-	-	-	44,500
Sudhaid KGF	501,750	-	-	-	-	1,312,500	-	-	-	-	-	1,312,500
LE 2	17,900	-	-	-	-	196,875	-	-	-	-	-	196,875
Enrich-11	10,500	-	-	-	-	1,876	-	-	-	-	-	1,876
<b>Interest on Bank loan and Others</b>	<b>94,706,460</b>	-	-	-	-	<b>65,657,654</b>	-	-	-	-	-	<b>65,657,654</b>
Commercial Bank	-	-	-	-	-	-	-	-	-	-	-	-
SORBC PLC	19,794,216	-	-	-	-	19,794,216	-	-	-	-	-	19,794,216
City Bank PLC	14,045,336	-	-	-	-	14,045,336	-	-	-	-	-	14,045,336
SCB PLC	11,479,241	-	-	-	-	11,479,241	-	-	-	-	-	11,479,241
Trust Bank PLC	8,284,702	-	-	-	-	8,284,702	-	-	-	-	-	8,284,702
Advantage Bank PLC	8,602,973	-	-	-	-	8,602,973	-	-	-	-	-	8,602,973
BPAC Bank PLC	7,211,463	-	-	-	-	7,211,463	-	-	-	-	-	7,211,463
Urban Bank PLC	8,194,513	-	-	-	-	8,194,513	-	-	-	-	-	8,194,513
One Bank PLC	3,551,431	-	-	-	-	3,551,431	-	-	-	-	-	3,551,431
QIB PLC	7,809,876	-	-	-	-	7,809,876	-	-	-	-	-	7,809,876
Stafford Bank PLC	5,791,292	-	-	-	-	5,791,292	-	-	-	-	-	5,791,292
SOAC Bank PLC	3,720,260	-	-	-	-	3,720,260	-	-	-	-	-	3,720,260
<b>Others loan</b>	<b>488,117</b>	<b>36,429,155</b>	<b>344,214</b>	<b>21,583,444</b>	<b>44,240,618</b>	<b>104,997,031</b>	<b>104,997,031</b>	<b>458,994</b>	<b>45,043,647</b>	<b>104,408,729</b>	<b>350,366,868</b>	
PKSUK	488,117	-	-	-	-	488,117	-	-	-	-	-	488,117
PF Fund	3,930,503	-	-	116,828	6,017,726	32,162,197	3,231,556	-	76,778	3,008,335	35,430,532	
Gratuity Fund	2,826,159	-	-	2,826,159	2,826,159	48,304,104	318,154	-	-	518,154	48,912,298	
MIF	26,637,471	-	-	21,371,119	48,008,584	48,008,584	13,961,284	-	65,079,648	37,911,132	57,911,132	
WT	16,500	-	-	31,005	28,300	3,286,722	42,901	3,400	7,200	32,700	32,700	
Biogas Program	152,698	-	-	84,909	215,616	84,000	146,929	-	-	146,929	299,929	
Solar Home System Program	-	-	344,214	-	344,214	17,542,696	-	699,294	-	148,232	18,042,292	
Subsidy cycle loan	-	-	-	-	94,260	-	-	-	-	167,000	167,000	
Service charge (Bank)	-	-	-	-	1,315,672	36,291,971	2,014,562	-	-	8,580,000	32,490,533	
Empowerment System Program	-	-	-	-	6,710,000	8,710,000	-	84,200	-	8,340,000	16,860,000	
Heating loan	-	-	-	-	3,950,000	37,201,166	-	-	-	3,452,000	40,653,166	
Heating loan (Bank)	-	-	-	-	33,406,376	34,615,267	-	-	-	29,576,302	54,141,559	
Credit program	-	-	-	-	-	-	-	-	-	-	-	-
<b>Staff Security fund payment</b>	<b>39,633,358</b>	-	-	-	-	<b>1,264,118</b>	-	-	-	-	-	<b>1,264,118</b>



PARTICULARS	2023-2024					2022-2023					TOTAL		
	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM		GRAHAYON	TOTAL NON-MICRO CREDIT
						368,536							368,536
Provision against other expenses payment													
Other loan (suspense)													
Salary and allowances													
Administrative Expenses	63,816,490	3,125,163	93,026	407,297	32,378	3,291,264	67,665,218	19,673,911	84,809	1,524,380	11,473	31,292,943	
Salaries	9,189,642	77,300	-	-	-	72,300	9,311,962	8,754,268	-	-	-	549,150	
Succession fees	3,341,678	60	-	144,000	-	144,000	3,767,718	3,627	-	284,640	-	291,267	
Printing and stationery	2,486,213	-	-	540	-	460	2,493,213	2,505,720	-	6,750	-	8,750	
Traveling and transportation expenses	119,770	-	-	-	-	43,200	174,970	149,867	-	-	-	119,867	
Telephone & Postage	1,702,236	42,700	-	-	-	42,700	1,744,936	1,556,222	-	180	-	1,557,402	
Repair and maintenance	6,083,287	-	-	-	-	6,083,287	4,408,596	4,408,596	-	-	-	4,408,596	
Gas and electricity	2,974,970	6,329	-	17,390	-	14,519	3,004,689	2,455,772	-	9,190	-	32,716	
Entertainment	114,363	-	-	-	-	114,363	108,187	300	-	-	-	100	
Newspapers and periodical	813,394	-	-	-	-	813,394	813,394	-	-	-	-	-	
Advertisements	3,175,341	73,967	-	19,640	31,278	65,545	3,291,145	2,291,308	23,443	15,453	11,945	304,440	
Bank Charges	1,693,437	-	-	-	-	1,693,437	1,901,258	1,901,258	-	-	-	-	
Printing Expenses	3,607,608	-	-	-	-	3,607,608	3,324,537	-	-	-	-	-	
Vehicle maintenance (Fuel)	1,010,237	-	-	-	-	1,010,237	405,854	-	-	-	-	-	
Legal Expenses	4,403,752	-	-	-	-	4,403,752	1,109,014	-	-	-	-	-	
Sal and job	2,287,831	-	-	-	-	2,287,831	-	-	-	-	-	-	
Subsidiary and supplies (microcredit)	11,191,495	-	-	-	-	11,191,495	-	-	-	-	-	-	
Small equipment expenses	1,015,017	-	-	-	-	1,015,017	-	-	-	-	-	-	
Annual Fee for Antibiotic	1,428,000	-	-	-	-	1,428,000	1,520,140	-	-	-	-	-	
Meeting Expenses	46,000	-	-	-	-	46,000	63,489	-	-	-	-	-	
Audit and Professional Fee	-	-	-	-	-	-	629,000	-	-	-	-	629,000	
Subsidiary (Construction)	-	40,471	-	-	-	40,471	2,164,000	-	-	-	-	2,164,000	
IELTV (Construction)	-	-	-	-	-	-	29,130	-	-	-	-	29,130	
Cookeries (Construction)	-	-	-	-	-	-	209,015	-	-	-	-	209,015	
Equipment (Construction)	-	-	-	-	-	-	1,000,320	347,429	-	-	-	1,347,749	
Traveling cost	-	-	-	-	-	-	1,413,009	1,999	-	-	-	1,415,008	
Fuel cost	-	138,994	-	181,136	-	340,130	340,130	-	-	-	-	340,130	
Audit fee	-	30,826	-	-	-	30,826	30,362	-	-	-	-	30,362	
Insurance	-	7,181	-	-	-	7,181	105,889	31,945	-	-	-	137,834	
Income Tax Expenses	-	-	-	-	-	-	8,163,468	790	-	-	-	8,164,258	
AC (Construction)	-	631,000	-	-	-	631,000	286,144	-	-	-	-	286,144	
Construction	-	2,072,742	-	-	-	2,072,742	10,236,762	-	-	-	-	10,236,762	
Prepaid and telephone	-	2,460	-	800	-	3,260	402,656	-	-	-	-	402,656	
Food glass and glass door	-	-	-	-	-	-	29,600	-	-	-	-	29,600	
Material purchase	-	29,643	-	-	-	29,643	77,103	-	-	-	-	77,103	
Caring cost	-	-	-	-	-	-	167,571	-	-	-	-	167,571	
Purchase of goods	-	-	-	-	-	-	208,010	-	-	-	-	208,010	
Other Administrative expenses	4,216,160	-	-	-	-	4,216,160	85,000,859	-	-	-	-	85,000,859	
Program and operating expenses							18,068,940	-	-	-	-	18,068,940	
Program and project expenses							24,213,207	-	-	-	-	24,213,207	
Belewa Gawan							33,666,739	-	-	-	-	33,666,739	
Loss, Loss Expenses							-	-	-	-	-	-	
Monthly meeting and workshop							-	-	-	-	-	-	
Other Operating Expenses							-	-	-	-	-	-	
Contribution to-SSP Project							-	-	-	-	-	-	



2022-2023

2023-2024

NON-MICRO CREDIT

MICRO CREDIT

SOLAR HOME SYSTEM

BIOGAS

IMPROVED COOK SYSTEM

GRAHAYON

TOTAL NON-MICRO CREDIT

PARTICULARES	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL	MICRO CREDIT	SOLAR HOME SYSTEM	BIOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	TOTAL
Advanza Payment	135,486,643	13,093,333	142,528	4,203,321	-	17,439,702	152,925,428	90,871,049	25,526,476	184,205	8,027,432	-	35,702,794	134,373,643
Advance office rent	172,000	-	-	-	-	-	172,000	-	-	-	-	-	-	-
Advance office expenses	130,873,734	-	-	-	-	-	130,873,734	-	-	-	-	-	-	-
Advanza income tax (FCOB)	2,940,900	-	-	-	-	-	2,940,900	-	-	-	-	-	-	-
Advancer Salary	1,560,000	-	-	-	-	-	1,560,000	-	-	-	-	-	-	-
Small Unsettles Accounts	-	-	-	-	-	-	-	2,012,044	-	-	173,075	-	173,075	2,185,119
Accounts receivable	-	-	-	-	-	-	-	6,383,182	-	-	-	-	6,383,182	6,383,182
Advanza (Construction)	10,597,278	-	-	10,907,278	-	10,907,278	30,504,278	19,147,916	1,497,500	-	-	-	19,147,916	
Advancer (Building firm)	131,126	-	-	131,126	-	131,126	131,126	1,497,500	308,500	-	-	-	1,497,500	
Advancer TV/SMARTA	-	-	-	-	-	-	-	81,683,043	4,109,100	148,285	7,200,380	-	12,211,745	93,993,708
Advancer tax	3,452,705	-	142,174	4,092,687	-	6,662,566	6,662,566	130,000	203,860	-	4,327	-	393,861	353,061
Advancer income tax	-	-	141	-	-	141	141	-	-	20	-	-	20	4,297
Internal Lending	151,267	-	-	-	-	-	151,267	2,976,321	-	-	-	-	-	2,976,321
Staff loan-matruvaca	171,767	-	-	-	-	-	171,767	1,591,225	-	-	-	-	-	1,591,225
Travel/stock	-	-	-	-	-	-	-	6,305,196	-	-	-	-	-	6,305,196
<b>Adv fund refund</b>	<b>2,679,000</b>	-	-	-	-	-	<b>2,679,000</b>	<b>47,409,961</b>	-	-	-	-	-	<b>47,409,961</b>

Project expenses	29,307,266	-	-	-	-	-	29,307,266	-	-	3,647	-	-	-	3,647
Emph	643,578	-	-	-	-	-	643,578	-	-	-	-	-	-	-
LIFT	5,201,881	-	-	-	-	-	5,201,881	-	-	-	-	-	-	-
Agriculture	27,337	-	-	-	-	-	27,337	-	-	-	-	-	-	-
Livestock and others	1,796,039	-	-	-	-	-	1,796,039	-	-	-	-	-	-	-
Culture and sports	410,327	-	-	-	-	-	410,327	-	-	-	-	-	-	-
TRSP- others	37,011,141	-	-	-	-	-	37,011,141	-	-	-	-	-	-	-
Others	3,218,042	-	-	-	-	-	3,218,042	-	-	5,662	-	-	-	5,662
Investment in FCB	113,500,000	-	-	23,000,000	-	23,000,000	136,500,000	-	-	-	-	-	-	-
Statutory reserve fund	61,500,000	-	-	25,000,000	-	25,000,000	86,500,000	-	-	-	-	-	-	-
Savings	90,000,000	-	-	-	-	-	90,000,000	-	-	-	-	-	-	-
<b>Investment in short term insurance</b>	<b>6,971,700</b>	-	-	-	-	-	<b>6,971,700</b>	<b>31,431,752</b>	-	-	-	-	<b>31,431,752</b>	
<b>Investment in Long term (group insurance)</b>	<b>-</b>	-	-	-	-	-	<b>-</b>	<b>64,097,447</b>	-	-	-	-	<b>64,097,447</b>	
<b>Interest paid on Member Savings</b>	<b>-</b>	-	-	-	-	-	<b>-</b>	<b>1,169,432</b>	-	-	-	-	<b>1,169,432</b>	

Capital expenditures	117,645,632	-	-	25,560	-	25,560	117,671,192	8,896,896	-	-	239,211	-	299,211	9,139,347
Office Equipment	2,064,100	-	-	22,560	-	22,560	2,086,725	4,445,405	-	-	191,301	-	191,301	4,637,596
Computers	296,400	-	-	-	-	-	296,400	-	-	-	-	-	-	-
Furniture	407,871	-	-	-	-	-	407,871	1,075,360	-	-	-	-	-	1,075,360
Mobile	77,910	-	-	-	-	-	77,910	20,560	-	-	-	-	-	20,560
Machinery/equipment	13,608,643	-	-	-	-	-	13,608,643	350,000	-	-	-	-	-	150,000
Vehicle	4,361,843	-	-	-	-	-	4,361,843	2,795,103	-	-	-	-	-	2,795,103
Farm shed	6,361,883	-	-	-	-	-	6,361,883	-	-	-	-	-	-	-
Land	90,200,940	-	-	-	-	-	90,200,940	-	-	-	47,910	-	47,910	47,910
Building	557,620	-	-	-	-	-	557,620	300,642	-	-	-	-	-	380,642
<b>Other Payments (Program)</b>	<b>8,508,179</b>	-	181,540	41,343,754	-	41,525,294	50,033,862	3,753,625	140,584,122	889,402	72,227,152	-	213,582,606	217,346,908
Group insurance	-	-	3,672	-	-	3,672	3,672	-	23,232	-	3,672	-	27,104	27,104
FDICL refund	-	-	-	-	-	-	-	-	130,025,790	-	-	-	130,025,790	130,025,790
FSR	5,000,000	-	-	-	-	-	5,000,000	-	2,219	-	-	-	2,219	2,219
Divide	290,000	-	-	-	-	-	290,000	1,300,000	-	-	-	-	1,300,000	1,300,000
Building fund	67,484	-	-	67,484	-	67,484	67,484	1,013,015	-	-	-	-	1,013,015	1,013,015



PARTICULARS	2023-2124					2022-2023					TOTAL	
	MICRO CREDIT	SOLAR HOME SYSTEM	BIDOGAS	IMPROVED COOK SYSTEM	GRAHAYON	TOTAL NON-MICRO CREDIT	MICRO CREDIT	SOLAR HOME SYSTEM	BIDOGAS	IMPROVED COOK SYSTEM		GRAHAYON
Equipment	-	-	-	-	-	-	-	153,446	-	-	-	153,446
Val payable	-	1,129,681	-	9,809	-	1,139,490	3,753,628	-	18,149	-	-	4,929,465
Purchase of SHS (Cash)	-	-	-	-	-	-	-	169,000	-	-	-	169,000
Service charge paid to PF	-	-	-	-	-	-	-	66,279	-	-	-	66,279
Wages	-	1,400	-	-	-	1,400	-	-	-	-	-	1,400
Office management	-	2,280	-	-	-	2,280	-	17,140	-	-	-	19,420
Business promotion	-	3,399,025	-	-	-	3,399,025	-	2,167,710	-	-	-	5,566,735
Miscellaneous	-	314,860	-	348,619	-	663,479	663,479	4,443,514	-	-	-	5,106,993
Home office	-	-	12,000	-	-	12,000	-	50,000	40,000	-	-	90,000
Miscellaneous (TARC)	-	290,725	-	-	-	290,725	-	288,790	-	-	-	579,515
Commission (TARC)	-	26,522	-	-	-	26,522	-	-	-	-	-	26,522
Miscellaneous (Education Village)	-	26,000	-	-	-	26,000	-	-	-	-	-	26,000
Loan refund to micro credit	-	-	540	-	-	540	-	-	-	-	-	540
Subsidy / Grant receivable	-	-	158,100	-	-	158,100	-	-	-	-	-	158,100
Making cost	-	-	-	27,336,493	-	27,336,493	-	-	-	-	-	27,336,493
Grants (Customer)	-	-	-	-	-	-	-	-	-	-	-	-
Grant receivable (DOCS)	-	-	-	-	-	-	-	-	-	-	-	-
Land	-	-	-	-	-	-	-	-	-	-	-	-
Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Emergency Fund	-	-	-	-	105,770	105,770	-	-	-	-	-	105,770
<b>Total Cash Payment (B)</b>	<b>12,681,378,750</b>	<b>60,178,842</b>	<b>671,108</b>	<b>302,267,891</b>	<b>48,379,888</b>	<b>13,073,173,367</b>	<b>17,488,194,114</b>	<b>210,529,299</b>	<b>1,814,307</b>	<b>41,718,508</b>	<b>13,446,253</b>	<b>14,655,072,511</b>
<b>Surplus/(deficit) (A-4)</b>	<b>183,886,350</b>	<b>813,027</b>	<b>162,888</b>	<b>227,827</b>	<b>1,811,301</b>	<b>186,884,400</b>	<b>18,971,223</b>	<b>346,937</b>	<b>236,073</b>	<b>155,535</b>	<b>39,965</b>	<b>19,749,733</b>
Opening balance	183,886,350	813,027	162,888	227,827	1,811,301	186,884,400	18,971,223	346,937	236,073	155,535	39,965	19,749,733
Cash at hand	11,671,710	67,430	1,088	-	-	11,740,228	3,312,770	34,001	3,893	100	100	3,770,993
Cash at bank	172,214,632	307,797	161,791	227,827	3,802,501	175,344,164	15,398,003	292,836	232,180	39,863	39,863	16,678,893

The enclosed attests for an integral part of these financial statements.  
Signed as per our report on same date.

*[Signature]*  
Deputy Director  
(Accounts and Finance)

*[Signature]*  
Joint Director  
(Accounts and Finance)



Md. Afzar Liddin, FCA  
Managing Partner  
SANKHA & COMPANY Chartered Accountants  
ICAB Enrollment No. 1409

**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**  
**MICRO CREDIT PROGRAM**  
**BUDGET VARIANCE**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024**

SL. NO.	PARTICULARS	2023-2024			Amount in BDT
		PROJECTED	ACTUAL	VERIANCE (%)	2024-2025 PROJECTED
1	Area coverage				
	District	12	10	83.33	12
	Upazila	45	37	82.22	45
	Union	350	300	85.71	350
	Village	2,750	2,438	88.65	2,750
2	Branch opening	100	84	84.00	100
3	Group/Samity formation	8,834	7,493	84.82	7,604
4	Add new member	182,838	136,759	74.80	160,065
5	Add new borrower	153,811	103,850	67.52	128,619
6	Recruitment	750	659	87.87	755
7	Deposits collection	1,247,582,574	1,542,280,879	123.62	1,041,590,997
8	Refund deposit	332,787,034	1,267,319,474	380.82	404,405,824
9	Loan recovery	10,361,862,816	8,485,179,622	81.89	10,512,010,723
10	Loan disbursement	12,734,427,000	8,975,972,000	70.49	11,753,500,000
11	Loan received	2,500,000,000	1,899,700,000	75.99	1,800,000,000
12	Loan returns	1,500,000,000	1,766,776,440	117.79	1,652,901,799
13	Received against insurance service	127,344,270	89,200,324	70.05	117,535,000
14	Insurance benefit given	63,672,135	48,757,162	76.58	70,000,000
15	Total income	1,389,885,004	1,347,270,721	96.93	1,501,808,077
16	Total expenditure	921,026,278	1,177,218,152	127.82	1,191,901,233

SL. NO.	PARTICULARS	CURRENT BALANCE 2023-2024
1	Area Coverage	
	District	10
	Upazila	37
	Union	300
	Village	2,438
2	Number of branch	84
3	Number of group	7,493
4	Number of member	136,759
5	Number of borrower	103,850
6	Manpower	659
7	Deposit outstanding	869,878,235
8	Loan outstanding	5,626,502,034
9	Loan received	2,410,950,394
10	Insurance fund	302,016,657
11	Cumulative surplus	1,064,841,275



SL. NO.	PARTICULARS	2023-2024			2024-2025
		PROJECTED	ACTUAL	VERIANCE (%)	PROJECTED
1	<b>Loan recovery</b>				
	Jagoran	4,446,357,569	3,404,137,424	76.56%	4,206,557,625
	Agrosar	4,237,118,739	3,042,162,923	71.80%	4,737,115,264
	Buniad	375,209,230	183,822,387	48.99%	295,209,230
	Shufalon	1,015,177,331	1,670,119,540	164.52%	1,226,451,242
	Others	287,999,947	184,937,348	64.21%	46,677,362
	<b>Total</b>	<b>10,361,862,816</b>	<b>8,485,179,622</b>	<b>81.89%</b>	<b>10,512,010,723</b>
2	<b>Fund Collection</b>				
	i. Savings Collection:				
	General Savings	558,301,586	1,049,699,221	188.02%	616,737,563
	Voluntary savings	200,000,000	147,334,482	73.67%	190,000,000
	Fixed of Deposit	489,280,988	345,247,176	70.56%	234,853,434
	<b>Total:</b>	<b>1,247,582,574</b>	<b>1,542,280,879</b>	<b>123.62%</b>	<b>1,041,590,997</b>
	<b>MFI Borrower</b>				
	ii. PKSF Loan	920,000,000	1,029,700,000	111.92%	1,000,000,000
	iii. Bank Loan	1,500,000,000	870,000,000	58.00%	800,000,000
	iv. Loan from Financial Institution	-	-	-	-
v. Loan from other Institution	-	-	-	-	
vi. Donation (conditional)	-	-	-	-	
vii. General/EC Member loan	-	-	-	-	
viii. Other loan	80,000,000	199,514,163	249.39%	100,000,000	
3	<b>Insurance Fund Collection</b>	<b>2,627,344,270</b>	<b>2,158,260,928</b>		<b>2,017,535,000</b>
4	<b>Utilization of Fund</b>				
	i. Loan Disbursement				
	Jagoran	5,321,549,000	3,322,286,000	62.43%	5,123,286,000
	Agrosar	4,947,712,000	4,219,328,000	85.28%	4,719,328,000
	Buniad	526,418,000	206,902,000	39.30%	306,902,000
	Shufalon	1,609,008,000	1,198,688,000	74.50%	1,418,769,000
	Others	329,740,000	28,768,000	8.72%	185,215,000
	<b>Total:</b>	<b>12,734,427,000</b>	<b>8,975,972,000</b>		<b>11,753,500,000</b>
	<b>Specify according to loan type</b>				
	<b>ii. Saving Returns</b>				
	General Savings	156,340,180	924,652,864	591.44%	988,049,782
	Voluntary savings	100,000,000	164,787,708	164.79%	204,787,708
	Fixed of Deposit	76,446,854	177,878,902	232.68%	74,481,984
	<b>Total:</b>	<b>332,787,034</b>	<b>1,267,319,474</b>		<b>1,267,319,474</b>
<b>iii. Loan Repayment</b>					
PKSF Loan	750,000,000	801,818,581	106.91%	768,482,171	
Bank Loan	750,000,000	964,957,859	128.66%	884,419,628	
Loan from Financial Institution	-	-	-	-	
Loan from other Institution	-	-	-	-	
General/EC Member loan	-	-	-	-	
Other loan	1,500,000,000	1,766,776,440		1,652,901,799	
<b>Total:</b>					
5	<b>Insurance Service:</b>	63,672,135	48,757,162	76.58%	70,000,000
6	<b>Fixed asset acquisition</b>				
	Land Purchase	150,000,000	96,200,940	64.13%	-
	Land Development	-	-	-	-
	Building Construction	17,000,000	557,820	3.28%	100,000,000
	Motor Vehicles/Bv-cycle	15,000,000	13,698,643	91.32%	-
	Furniture & Fixtures	2,500,000	407,871	16.31%	500,000
	Office Equipment	1,200,000	1,432,194	119.35%	1,500,000
	Electric Equipment	400,000	928,371	232.09%	200,000
	Computer & Accessories	4,800,000	296,400	6.18%	5,000,000
	Croceries	200,000	77,910	38.96%	300,000
	Firm Shed	3,500,000	4,361,883	124.63%	-
	Computer Software: MIS & AIS	-	-	-	-
	<b>Total:</b>	<b>194,600,000</b>	<b>117,962,032</b>	<b>60.62%</b>	<b>107,500,000</b>



SL. NO.	PARTICULARS	2023-2024			2024-2025
		PROJECTED	ACTUAL	VERIANCE (%)	PROJECTED
	<b>Income</b>				
	i. Service charge	1,358,128,000	1,221,299,147	89.93%	1,471,681,501
	ii. Interest on Investment	13,025,000	17,185,714	131.94%	15,025,000
	iii. Other Interest	500,000	3,744,846	748.97%	6,000,000
	iv. Entry Fees	277,825	350,680	126.22%	500,000
	v. Sale of passbook	1,542,701	609,310	39.50%	1,000,000
7	vi. Sale of Forms	875,039	582,600	66.58%	1,000,000
	vii. Donation	-	-	0.00%	-
	viii. Others Income	-	-	0.00%	-
	ix. Recovery of written off Loan	2,536,439	2,073,807	81.76%	2,500,000
	x. Overhead cost from others program	-	-	-	-
	xi. DESHA TARC	43,924,800	40,086,784	91.26%	57,690,480
	<b>Total Income</b>	<b>1,420,809,804</b>	<b>1,285,932,888</b>		<b>1,555,396,981</b>
8	<b>Financial Expenses:</b>				
	i. Savings Interest	106,796,946	112,758,880	105.58%	125,902,059
	ii. Interest of PKSF Loan	86,190,555	95,722,075	111.06%	100,000,000
	iii. Interest of Bank Loan	77,107,696	95,564,582	123.94%	105,224,231
	iv. Interest of Committee Loan	-	-	0.00%	-
	v. Interest on Others institutional Loan	858,114	858,114	100.00%	858,114
	vi. Others	20,000,000	19,911,008	99.56%	22,000,000
	<b>Total Financial Expenses:</b>	<b>290,953,311</b>	<b>324,814,659</b>		<b>353,984,404</b>
	<b>General and administrative Expenses:</b>				
	<b>7. Salary &amp; Allowances</b>				
	Basic Pay	235,032,557	225,033,252	95.75%	265,032,557
	Special Allowance	9,476,388	8,975,398	94.71%	7,831,062
	House Rent Allowance	141,019,534	135,019,951	95.75%	159,019,534
	Medical Allowance	19,505,750	27,003,990	138.44%	29,153,581
	Festival Allowance	37,322,635	37,505,542	100.49%	37,322,635
	Luncheon Allowance	20,544,937	20,544,937	100.00%	20,544,937
	Conveyance Allowance	8,544,500	5,328,816	62.37%	37,104,558
	Telephone Allowance	273,616	273,616	100.00%	273,616
	Others Allowance (If any)	8,130,083	2,435,000	29.95%	3,007,520
	<b>Total</b>	<b>479,850,000</b>	<b>462,120,502</b>		<b>559,290,000</b>
	viii. Office Rent	12,876,012	9,700,587	75%	14,163,613
	ix. Printing & Stationaries:				
	Printing & Binding	6,300,000	5,062,294	80%	7,080,000
	Stationary, Seals & Stamps/cartige	1,500,000	708,525	47%	1,500,000
	<b>Total</b>	<b>7,800,000</b>	<b>6,138,650</b>		<b>8,580,000</b>
	x. Travel Expenses				
	Domestic/Field Visit	2,000,000	1,900,255	95%	3,300,000
	Foreign	1,000,000	950,500	95%	1,500,000
	xi. Telephone and mail				
	Telephone/ Telex/Fax/Internet	120,000	86,305	72%	150,000
	Postal & Courier service	75,000	36,000	48%	100,000
	xii. Repairs & Maintenance				
	Office Building	1,000,000	2,551,366	255%	3,500,000
	Motor Vech	800,000	758,000	95%	1,000,000
	Others	200,000	195,000	98%	200,000
	<b>Total</b>	<b>5,195,000</b>	<b>6,477,426</b>		<b>9,750,000</b>
	xiii. Fuel Expense	4,800,000	4,812,372	100%	5,000,000
	xiv. Gas, Electric & Water bill	4,800,000	6,031,730	126%	7,500,000
	xv. Entertainment	3,600,000	3,226,464	90%	4,000,000
	xvi. Advertisement	500,000	815,384	163%	1,000,000
	xvii. Paper & Publication:				
	Newspaper & Magazine	213,292	115,983	54%	250,000
	Book & Publication	-	-	0%	-
	<b>Total</b>	<b>13,913,292</b>	<b>15,001,933</b>		<b>17,750,000</b>



SL. NO.	PARTICULARS	2023-2024			2024-2025
		PROJECTED	ACTUAL	VERIANCE (%)	PROJECTED
	xviii. Bank Charge	6,000,000	3,302,748	55%	5,000,000
	xix. Training Expense				
	Local Training/Skill Development	2,000,000	1,329,643	66%	2,000,000
	Foreig Training	2,800,000	2,500,000	89%	4,000,000
	<b>Total</b>	<b>10,800,000</b>	<b>7,132,391</b>		<b>11,000,000</b>

	xx. Seminer, Conference & Workshop		-	-	
	xxi. Legal Expense	600,000	1,110,112	185%	1,500,000
	xxii. Meeting Expense	-	-	0%	-
	xxiii. Registration Fees/Renewal Fees	1,404,363	1,615,017	115%	2,207,522
	xxiv. Others Operational Expanse	-	-		-
	xxv. Audit Fees	200,000	196,000	98%	200,000
	xxvi. Honorarium for EC Members/C	1,800,000	1,488,000	83%	2,000,000
	xxvii. Other Honorarium	-	-		-
	xxviii. Tax:				
	Land Tax	150,000	-	0%	200,000
	Income Tax	7,562,500	7,302,822	97%	8,000,000
	Other Tax	-	-		-
	Cusstoms Duty/VAT	500,000	420,141	84%	500,000
	<b>Total</b>	<b>12,216,863</b>	<b>12,132,092</b>		<b>14,607,522</b>
	xxix. Subscriptos & Donation		-		
	xxx. Depreciation	-	-		-
	xxxi. Cost sharing Expenses	18,000,000	1,464,625	8%	7,500,000
	xxxii. Consultancy Service	-	-		-
	xxxiii. Total Operational Expanses	-	-	0%	-
	xxxiv. Loan Loss Provision	70,000,000	216,500,392	309%	120,000,000
	<b>xxxv. Net Surplus</b>	<b>421,972,854</b>	<b>117,283,352</b>	<b>28%</b>	<b>309,906,845</b>
	xxxvi. Transfer to Various fund				
	Reserve fund	42,197,285	11,728,335		30,990,685
	DMF	-	-		-
	Others : Revolving fund			0%	
	<b>Total</b>	<b>42,197,285</b>	<b>11,728,335</b>		<b>30,990,685</b>



**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**  
**ELIGIBILITY CRITERIA COMPLIANCE CERTIFICATION**  
**For the year ended 30 June, 2024**

Sl.No.	Different Aspects	PKSF Standard	FY 2023-2024	FY 2022-2023
1	Cumulative loan collection ratio on total dues	Minimum 95%	99.08%	99.50%
2	Loan collection ratio on current dues (on running 12 month basis)	Minimum 92%	94.38%	98.23%
3	Liquidity to Savings Ratio	Minimum 10%	10.52%	8.42%
4	Current Ratio	2:1	1.70:1	1.73:1
5	Capital adequacy ratio	Minimum 10%	19.26%	20.17%
6	Debt service cover ratio	2:25:1	5.05:1	6.67:1
7	Rate of return on capital	Minimum 15%	10.43%	18.39%
8	Debt to Capital Ratio	Minimum 9:1	3.90:1	3.98:1
9	Portfolio at Risk	0% - 10%	10.21%	4.65%
10	Return on Assets	Minimum 3%	1.72%	3.63%
11	Member to Branch	1500-2000	1628	1606
12	Credit Officer to Member	1:300-400	344	332
13	Borrowing Coverage	Minimum 70%	75.94%	76.12%
14	Credit Officer to Borrower	1: 240-250	261	252
15	Credit Officer to Staff	1: 1.50 -1.70	1.66	1.63
16	Credit Officer to Loan Outstanding	1: 25 to 30 crore	141.37	126.18
17	Rate on Good Loan		89.79%	95.35%
18	Financial Cost Ratio	12%	24.05%	18.90%
19	Operating Cost Ratio	7%	67.25%	64.71%
20	Operating Self Sufficiency Ratio (OSS)	More then 100%	109.54%	119.60%
21	Financial Self Sufficiency Ratio (FSS)	Minimum 100%	111.04%	108.42%
22	Yield (Average Profit)		21.71%	19.33%
23	Yield (Average Assets)		22.70%	22.47%
24	Cost Per Unit Money Lent		21.86%	17.83%
25	Loan Outstanding of Total Assets		85.91%	90.99%
26	Rate on Overdue/ Delinquency		7.98%	3.90%
27	Rate on Bad Loan		2.96%	2.57%
28	Total Overdue (Taka)		44,88,03,954	20,01,06,418
29	Bad Loan (Taka)		16,63,64,638	13,18,89,219



**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA**  
**PORTFOLIO REPORT**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024**  
**REVIEW OF LOAN CLASSIFICATION AND PROVISION**

*Amounting in BDT*

**(i) Classification of loan loss provision:**

SL. NO.	PARTICULARS	BASIS OF CLASSIFICATION	OUTSTANDING LOAN	REQUIRED RATE	REQUIRED PROVISION
1	Total loan outstanding (TLO)		5,626,502,037	..	..
2	Total overdue		448,803,954	..	..
3	Regular		5,052,005,219	1%	50,520,052
4	Watchful	1-30 days	28,953,263	5%	1,447,663
5	Sub-standard	31-180 days	185,329,767	25%	46,332,442
6	Doubtful loan	181-365 days	193,849,150	75%	145,386,863
7	Bad loan	365+ days	166,364,638	100%	166,364,638.0
	<b>Total</b>		<b>5,626,502,037</b>		<b>410,051,658</b>

PARTICULARS	AMOUNT IN TAKA
Required reserve fund as per MRA policy shown above in	410,051,658
Actual reserve made by DESHA	410,051,675
Excess Provision	17
<b>Comment on LLP for MCP: Its appeared from the above computation that the DESHA has made adequate provision on its outstanding loan balance.</b>	
Loan written off Balance as on 01.07.2023	111,114,938
Loan written off during the year 2023-2024	-
Written off Loan recovered during the year 2023-2024	2,073,807
Loan Written off balance as at 30.06.23	109,041,131



DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSTHA  
 LOAN OPERATION REPORT  
 FOR THE FINANCIAL YEAR ENDED 30 JUNE, 2024

Amount in BDT

(iii) Loan operational report

SL. NO.	PARTICULARS	2023-2024			2022-2023		
1	<b>Financial service product</b>						
	<b>Loan product:</b>						
	PKSF funded loan	1,541,072,159			1,313,190,740		
	Other loan	869,878,235			964,836,094		
	<b>Savings product:</b>						
	General savings	1,083,249,490			958,203,133		
	Voluntary savings	75,399,297			92,852,523		
	Others savings (DDBS, DMDS, DMBS, DFDS)	496,734,642			329,366,368		
2	Number of branches	84			80		
		Male	Female	Total	Male	Female	Total
3	Number of shamities	91	7,402	7,493	91	7,179	7,270
4	Number of members	5,900	130,859	136,759	4,894	130,042	134,936
5	Number of borrowers	4,386	99,464	103,850	3,452	99,265	102,717
6	Number of staffs	659			658		
7	Amount of loan outstanding with samity	5,626,502,037			5,135,713,627		
8	Members : Borrowers	1.32:1			1.31:1		
9	Average loan size	54179			49999		



**DESHA SHECHSASHEBI ARTHO-SAMAJIK UNNAYAN O MANOBIK KALLYAN SANGSIHA**  
**SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT**  
**AS AT 30 JUNE, 2024**

Amounts in BDT

SL. NO	NAME OF ASSETS	COST				RATE	ACCUMULATED DEPRECIATION			WDV
		OPENING	ACQUISITION	DISPOSAL	CLOSING		OPENING	CHARGED	ADJUSTMENT	
1	Land	11,902,892	136,200,940	-	148,103,832	0%	-	-	-	148,103,832
2	Building	135,830,362	814,584	-	136,644,946	5%	38,233,225	4,879,857	-	93,531,864
3	Furniture and fixture	21,822,172	533,701	-	22,355,873	10%	12,817,162	933,713	-	8,604,998
4	Office equipment	35,405,154	1,615,679	60,300	36,960,533	10%	32,870,647	313,958	60,300	3,836,228
5	Computer and Equipment	13,543,672	1,958,000	58,841	15,442,831	25%	2,708,734	2,939,047	58,841	9,853,891
6	Motor vehicles-car	1,044,070	13,822,378	-	14,866,448	10%	822,264	1,255,567	-	12,788,617
7	Photocopy machine	87,500	-	-	87,500	25%	52,500	8,750	-	26,250
8	Mobile set	2,385,388	561,206	-	2,946,594	20%	477,078	493,903	-	1,975,613
9	Crokettes	1,672,474	77,910	-	1,750,384	30%	1,362,176	112,814	-	275,394
10	Firm shed	13,401,235	4,864,404	-	18,265,639	10%	3,641,401	1,297,450	-	13,326,788
	<b>Balance as at 30 June, 2024</b>	<b>237,094,919</b>	<b>160,448,802</b>	<b>119,141</b>	<b>397,424,580</b>		<b>92,985,187</b>	<b>12,235,059</b>	<b>119,141</b>	<b>292,323,475</b>

## Intangible assets

11	Software for Microfinance	2,090,400	-	-	2,090,400	20%	2,032,394	58,016	-	2,090,400
	<b>Balance as at 30 June, 2024</b>	<b>239,185,319</b>	<b>160,448,802</b>	<b>119,141</b>	<b>399,514,980</b>		<b>95,017,571</b>	<b>12,293,075</b>	<b>119,141</b>	<b>292,323,475</b>
	<b>Balance as at 30 June, 2023</b>	<b>230,295,281</b>	<b>8,902,758</b>	<b>12,720</b>	<b>239,185,319</b>		<b>79,237,424</b>	<b>15,780,147</b>	<b>-</b>	<b>144,167,748</b>



Non Micro Credit

SL. NO	NAME OF ASSETS	COST				RATE	ACCUMULATED DEPRECIATION			WDV	
		OPENING	ACQUISITION	DISPOSAL	CLOSING		OPENING	CHARGED	ADJUSTMENT		CLOSING
1	Land	24,034,900	-	183,000	23,851,900	0%	-	-	-	23,851,900	
2	Construction	-	81,328,603	-	81,328,603	5%	-	-	4,066,430	77,262,173	
3	Office equipment	4,716,907	261,575	-	4,978,482	10%	3,488,755	-	3,637,727	1,340,755	
4	Furniture and fixture	7,221,456	5,221,685	-	12,443,141	10%	4,552,132	-	5,341,233	7,101,908	
5	Motor vehicles	22,993,900	-	2,163,384	20,830,516	25%	18,186,972	1,993,037	16,722,644	4,107,872	
6	Computer and Equipment	583,700	-	-	583,700	20%	497,615	-	514,832	68,868	
7	Ac/TV	138,890	12,594,555	-	12,733,445	25%	131,254	-	2,651,692	10,081,753	
8	Glass door	-	4,641,698	-	4,641,698	20%	-	-	928,340	3,713,358	
9	Fire protection system	-	2,710,000	-	2,710,000	20%	-	-	542,000	2,168,000	
10	Fakirabad training centre	-	5,681,309	-	5,681,309	10%	-	-	568,131	5,113,178	
11	Briding firm/sep	-	1,131,305	-	1,131,305	10%	-	-	113,130	1,018,175	
12	Briding firm	-	18,268,992	-	18,268,992	10%	-	-	1,826,899	16,442,093	
13	Croceries	-	729,150	-	729,150	20%	-	-	145,830	583,320	
14	Refrigerator	-	675,000	-	675,000	20%	-	-	135,000	540,000	
15	Lift	-	2,921,600	-	2,921,600	20%	-	-	584,320	2,337,280	
16	IPS	18,000	-	-	18,000	-	3,600	-	6,480	11,520	
Balance as at 30 June, 2024		59,707,753	136,165,472	2,346,384	193,526,841	-	26,860,328	12,917,397	1,993,037	37,784,688	155,742,153
11	Software	140,000	-	-	140,000	20%	134,315	1,137	-	135,452	4,548
Balance as at 30 June, 2024		59,847,753	136,165,472	2,346,384	193,666,841	-	26,994,643	12,918,534	1,993,037	37,920,140	155,746,701
Balance as at 30 June, 2023		55,699,793	4,147,962	-	59,847,755	-	25,200,070	1,794,573	-	26,994,643	32,853,114

Grand Total

Balance as at 30 June, 2024		299,033,074	296,614,274	2,465,525	593,181,822	-	122,012,214	25,211,608	2,112,178	145,111,645	448,070,176
Balance as at 30 June, 2023		285,995,074	13,050,720	12,720	299,033,074	-	104,437,494	17,574,720	-	122,012,214	177,020,859

