

**Independent Auditor's Report on the Financial Statements  
Of  
Palli Karma-Sahayak Foundation (PKSF)  
As at and for the year ended 30 June 2022**

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## Independent Auditor's Report

### To the General Body of Palli Karma-Sahayak Foundation (PKSF)

#### Report on the Audit of the Financial Statements

##### Opinion

We have audited the financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at 30 June 2022, and the statement of profit or loss and other comprehensive income, statement of cash flows and statement of changes in equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Palli Karma-Sahayak Foundation (PKSF) as at 30 June 2022, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994 and other applicable laws and regulations.

##### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the International Ethics Standard Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the Institute of Chartered Accountants of Bangladesh (ICAB). We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, the Companies Act 1994 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity'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 entity or to cease operations, or has no realistic alternative but to do so.

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





### **Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirement 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.






**Report on Other Legal and Regulatory Requirements**

In accordance with the Companies Act 1994, we also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by Palli Karma-Sahayak Foundation (PKSF) so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts and returns.

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

Dated: **11 DEC 2022**  
Dhaka, Bangladesh.

  
**S H Talukder FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No:

# Palli Karma-Sahayak Foundation (PKSF)

## Statement of Financial Position

As at 30 June 2022


Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4.00	706,220,396	721,755,503
Investment against provision for earn leave	5.00	264,597,743	248,267,036
Investment against PKSf fund- SF, PSF, DMF	6.00	4,556,000,000	4,406,500,000
Staff house building, computer & car loan	7.00	491,711,655	408,178,725
Loan to POs under core program	8.00	41,637,551,596	29,708,490,372
Loan to POs under project	10.00	6,069,719,440	3,220,654,608
Total non-current assets		53,725,800,830	38,713,846,244
Current assets			
Loan to POs under core program	8.00	34,986,395,367	37,042,873,929
Loan to POs under capacity building	9.00	560,934	560,934
Loan to POs under project	10.00	4,046,829,984	2,140,660,110
Service charges receivable	11.00	1,102,360,998	985,379,100
Interest and other receivables	12.00	141,086,028	158,326,110
Grant receivables	23.00	105,181,935	209,953,112
Advances, deposits and prepayments	13.00	2,548,772,092	1,806,187,027
Cash and cash equivalents	14.00	11,941,038,554	11,925,156,290
Total current assets		54,872,225,892	54,269,096,612
Total properties and assets		108,598,026,722	92,982,942,856



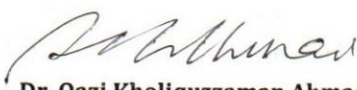


Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>Capital fund</b>			
Grants	15.00	23,492,523,271	17,926,675,271
Disaster management fund		5,437,081,560	5,337,929,880
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		127,424,794	119,936,696
Programs- support fund		2,970,439,746	2,919,180,081
Retained surplus		34,093,757,313	31,191,507,379
<b>Total capital fund</b>		<b>66,221,226,684</b>	<b>57,595,229,307</b>
<b>Non-current liabilities</b>			
Microfinance loan under core program	16.00	19,289,406,296	19,695,763,468
Loan for other projects	17.00	12,879,005,000	7,916,460,000
Provision for interest on microfinance loan	18.00	281,220,331	162,934,875
Provision for interest on loan for other projects	19.00	157,448,509	93,821,292
Provision for earn-leave	20.00	276,323,919	256,626,142
Deferred income (Grant for assets)	21.00	47,974,772	43,726,673
<b>Total non-current liabilities</b>		<b>32,931,378,827</b>	<b>28,169,332,450</b>
<b>Current liabilities</b>			
Microfinance loan under core program	16.00	406,357,170	406,357,170
Provision for interest on microfinance loan	18.00	25,054,744	26,849,100
Advance received from development partners	22.00	2,980,306,817	1,347,698,857
Other liabilities	23.00	2,350,995,233	2,024,864,048
Loan loss provision - core program	24.00	3,479,815,325	3,304,824,696
Loan loss provision - capacity building	25.00	560,934	560,934
Loan loss provision - project	26.00	202,330,988	107,226,294
<b>Total current liabilities</b>		<b>9,445,421,211</b>	<b>7,218,381,099</b>
<b>Total capital fund and liabilities</b>		<b>108,598,026,722</b>	<b>92,982,942,856</b>

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements

  
**Md. Mashiar Rahman**  
Deputy Managing Director


  
**Dr. Nomita Halder ndc**  
Managing Director

  
**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

Signed in terms of our separate report annexed.

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

Dated: **11 DEC 2022**  
Dhaka, Bangladesh.

  
**S H Talukder FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No:


**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Profit or Loss and Other Comprehensive Income**  
**For the year ended 30 June 2022**

Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
<b>INCOME</b>			
<b>Operating income</b>			
Service charges	27.00	4,620,124,747	3,795,226,509
Grant income	28.00	2,114,696,647	1,632,121,501
		<b>6,734,821,394</b>	<b>5,427,348,010</b>
<b>Non operating income</b>			
Interest on bank balance and short term deposit	29.00	845,847,571	887,190,905
Other income	30.00	27,372,226	27,130,735
		<b>873,219,797</b>	<b>914,321,640</b>
<b>Total</b>		<b>7,608,041,191</b>	<b>6,341,669,650</b>
<b>EXPENDITURE</b>			
<b>General and administrative expenses</b>			
Manpower compensation (salaries, allowances & other facilities)	31.00	837,628,836	732,777,836
Retirement benefit	32.00	170,353,320	110,039,004
Training, workshop and seminar	33.00	84,410,435	9,144,044
Institutional development and capacity building	34.00	5,501,224	791,892
Program and project cost	35.00	2,719,019,915	2,276,139,707
Socio-economic & human capability improvement program	36.00	6,085,125	6,195,000
Monitoring and evaluation	37.00	20,186,115	9,455,970
Occupancy expenses	38.00	15,826,837	12,812,260
Research and publication	39.00	32,913,792	49,796,362
Depreciation	40.00	36,886,960	41,513,869
Administrative expenses	41.00	73,761,585	55,664,329
<b>Total</b>		<b>4,002,574,144</b>	<b>3,304,330,273</b>
Loan loss expenses	42.00	270,095,322	148,785,393
<b>Financial cost of operation</b>			
Borrowing cost	43.00	266,283,728	213,867,534
Bank charge & commission	44.00	6,594,956	7,349,133
<b>Total</b>		<b>272,878,684</b>	<b>221,216,667</b>
<b>Total expenditure</b>		<b>4,545,548,150</b>	<b>3,674,332,333</b>
<b>Excesses of income over expenditures</b>	15.00	<b>3,062,493,041</b>	<b>2,667,337,317</b>

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


  
**Md. Mashiar Rahman**  
Deputy Managing Director

  
**Dr. Nomita Halder ndc**  
Managing Director

  
**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

Signed in terms of our separate report annexed

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

  
**S H Talukder FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No:


Dated: **11 DEC 2022**  
Dhaka, Bangladesh.




**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Cash Flows**  
**For the year ended 30 June 2022**

Particulars	Notes	Amount in Taka	
		1 July 2021 to 30 June 2022	1 July 2020 to 30 June 2021
<b>A. Cash flow from operating activities</b>			
Excess of income over expenditure (surplus)		3,062,493,041	2,667,337,317
Add: Adjustment for items not involving the movement of cash	45.00	324,349,400	215,080,743
<b>Surplus before changes in operating activities</b>		<b>3,386,842,441</b>	<b>2,882,418,060</b>
<b>Changes in operating activities</b>			
(Increase)/decrease in assets other than loan to POs	46.00	(925,859,812)	(808,865,974)
(Increase)/decrease in loans to POs - current portion	47.00	150,308,688	(5,146,990,823)
(Increase)/decrease in loans to POs - non current portion	48.00	(14,778,126,056)	(7,092,436,326)
		<b>(15,553,677,180)</b>	<b>(13,048,293,123)</b>
Increase/(decrease) in current liabilities	49.00	324,336,829	649,806,634
Increase/(decrease) in non-current liabilities	50.00	181,912,673	125,514,199
		<b>506,249,502</b>	<b>775,320,833</b>
<b>Net cash flows from operating activities</b>		<b>(11,660,585,237)</b>	<b>(9,390,554,230)</b>
<b>B. Cash flows from investing activities</b>			
Acquisition of property, plant and equipment	4.00	(21,370,358)	(12,005,485)
Sale proceed of property, plant and equipment		5,500	773,639
(Increase)/decrease investment against provision for earn leave		(16,330,707)	(15,986,978)
(Increase)/decrease investment against PKSF fund		(149,500,000)	452,500,000
<b>Net cash used in investing activities</b>		<b>(187,195,565)</b>	<b>425,281,176</b>
<b>C. Cash flows from financing activities</b>			
Grant received		5,565,848,000	5,103,995,000
Increase/(decrease) advance received from development partners		1,632,607,961	(266,536,828)
(Increase)/decrease in grant receivable		104,771,177	37,735,821
Increase/(decrease) in grant for assets		4,248,099	(1,450,987)
Microfinance loan repaid	51.00	(406,357,172)	(812,714,342)
Microfinance loan received	51.00	4,962,545,000	7,708,460,000
<b>Net cash flows from financing activities</b>		<b>11,863,663,065</b>	<b>11,769,488,664</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<b>15,882,263</b>	<b>2,804,215,610</b>
Opening cash and cash equivalents		11,925,156,290	9,120,940,680
Closing cash and cash equivalents		<b>11,941,038,554</b>	<b>11,925,156,290</b>

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements

  
**Md. Mashiar Rahman**  
Deputy Managing Director


  
**Dr. Nomita Halder** ndc  
Managing Director

  
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Chartered Accountants

Dated: **11 DEC 2022**  
Dhaka, Bangladesh.

  
**S H Talukder** FCA  
Partner  
ICAB Enrollment No: 1244  
DVC No:

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Changes in Equity**  
**For the year ended 30 June 2022**

Particulars	GRANTS						
	Establishment Grants		UPP	RNPPPO	REDP	MEL	KGF
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (DFID)	GOB (Own sources)	GOB (KFAED)
Balance as at 01 July 2021	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000	819,900,000
Fund received during the year 2021-2022	-	-	-	-	-	-	-
Surplus for the year 2021-2022	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
<b>Balance as at 30 June 2022</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>44,820,000</b>	<b>3,750,000,000</b>	<b>819,900,000</b>
Balance as at 01 July 2020	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000	819,900,000
Fund received during the year 2020-2021	-	-	-	-	-	-	-
Surplus for the year 2020-2021	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
<b>Balance as at 30 June 2021</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>44,820,000</b>	<b>3,750,000,000</b>	<b>819,900,000</b>






Particulars	GRANTS					Total
	ENRICH	SEP	LRL	LRL(2nd Phase)	LICHSP	
	GOB	IDA	GOB	GOB	IDA	
Balance as at 01 July 2021	1,647,440,171	103,995,000	5,000,000,000	-	-	17,926,675,271
Fund received during the year 2021-2022	-	511,848,000	-	5,000,000,000	54,000,000	5,565,848,000
Surplus for the year 2021-2022	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
<b>Balance as at 30 June 2022</b>	<b>1,647,440,171</b>	<b>615,843,000</b>	<b>5,000,000,000</b>	<b>5,000,000,000</b>	<b>54,000,000</b>	<b>23,492,523,271</b>
Balance as at 01 July 2020	1,647,440,171	-	-	-	-	12,822,680,271
Fund received during the year 2020-2021	-	103,995,000	5,000,000,000	-	-	5,103,995,000
Surplus for the year 2020-2021	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
<b>Balance as at 30 June 2021</b>	<b>1,647,440,171</b>	<b>103,995,000</b>	<b>5,000,000,000</b>	<b>-</b>	<b>-</b>	<b>17,926,675,271</b>



Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2021	5,337,929,880	100,000,000	2,919,180,080	119,936,696	31,191,507,379	57,595,229,306
Fund received during the year 2021-2022	-	-	-	-	-	5,565,848,000
Surplus for the year 2021-2022	68,526,750	-	51,259,666	4,425,605	2,938,281,020	3,062,493,041
Transfer to disaster management fund	30,624,930	-	-	-	(30,624,930)	-
Transfer to special fund	-	-	-	3,062,493	(3,062,493)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	(2,343,663)	(2,343,663)
<b>Balance as at 30 June 2022</b>	<b>5,437,081,560</b>	<b>100,000,000</b>	<b>2,970,439,746</b>	<b>127,424,794</b>	<b>34,093,757,313</b>	<b>66,221,226,684</b>
Balance as at 01 July 2020	5,199,714,945	100,000,000	2,785,099,123	111,950,301	28,802,201,223	49,821,645,863
Fund received during the year 2020-2021	-	-	-	-	-	5,103,995,000
Surplus for the year 2020-2021	111,541,562	-	134,080,958	5,319,058	2,416,395,739	2,667,337,317
Transfer to disaster management fund	26,673,373	-	-	-	(26,673,373)	-
Transfer to special fund	-	-	-	2,667,337	(2,667,337)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	2,251,127	2,251,127
<b>Balance as at 30 June 2021</b>	<b>5,337,929,880</b>	<b>100,000,000</b>	<b>2,919,180,080</b>	<b>119,936,696</b>	<b>31,191,507,379</b>	<b>57,595,229,306</b>

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


  
**Md. Mashiar Rahman**  
Deputy Managing Director

  
**Dr. Nomita Halder ndc**  
Managing Director

Signed in terms of our separate report annexed.

  
**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

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

  
**S H Talukder FCA**  
Partner  
ICAB Enrollment No: 1244  
DVC No:

Dated: **11 DEC 2022**  
Dhaka, Bangladesh.



## Financial Highlights

The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended 30 June 2022 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2022.

	2022 Taka	2021 Taka
<b>Results for the year</b>		
Total income	7,608,041,191	6,341,669,650
Total expenditure	4,545,548,150	3,674,332,333
<b>Excess of income over expenditure (Surplus)</b>	<b>3,062,493,041</b>	<b>2,667,337,317</b>
<b>At the end of the year</b>		
<b>Total loan to Partner Organizations (POs)</b>	<b>86,741,057,323</b>	<b>72,113,239,953</b>
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	758,550,493	774,013,493
Loan to PO under Category -Large	66,144,674,170	51,286,490,965
Loan to PO under Category-Medium	11,496,834,317	11,840,228,081
Loan to PO under Category-Small	7,586,331,696	7,455,340,767
Loan to non Partner Organizations	2,500,000	5,000,000
<b>Project wise details breakdown are as follows:</b>		
Loan to POs under rural microcredit borrowers (RMC)	1,091,105,846	1,104,763,846
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron	21,776,980,000	19,618,445,000
Loan to Ultra Poor Programm UPP (GoB)	147,436,638	147,686,638
Loan to POs under Buniad	3,778,066,270	2,726,549,540
Loan for Microenterprise (GOB)	122,648,395	122,848,395
Loan to POs under Agrosor	20,151,201,722	16,513,912,222
Loan to POs under Capacity Building	560,934	560,934
Loan to POs under Seasonal	12,000,000	14,000,000
Loan to POs under Agricultural	6,000,000	6,000,000
Loan to POs under Sufolon	5,210,500,000	5,630,000,000
Loan to POs under MFTSP	2,100,000	3,300,000
Loan to POs under MFMSFP	90,900,000	91,900,000
Loan to POs under DMF	41,806,664	37,406,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	660,287,686	683,780,513
Loan to POs under Innovative Agricultural Initiatives	164,433,334	160,633,334
Loan to POs under ENRICH	3,986,378,157	3,971,711,942
Loan to POs under KGF	865,000,000	1,079,000,000
Loan to POs under Sanitation Development	146,150,000	230,100,000
Loan to POs under Abason	1,261,386,385	346,022,737
Loan to POs under Agricultural Mechanization	25,829,100	21,645,000
Loan to POs under PSF	-	240,000
Loan to POs under SEP	4,301,028,998	4,086,419,286
Loan to POs under LICHSP	1,296,645,426	1,274,895,432
Loan to POs under Elderly People Income Generation	87,850,000	127,000,000
Loan to POs under MDP	7,943,272,800	8,224,538,405
Loan to POs under ECCCP-FLOOD	101,447,300	38,063,400
Loan to POs under LRL	3,836,400,000	5,737,050,000
Loan to POs under LRL (2nd Phase)	5,000,000,000	-
Loan to POs under RAISE	1,750,000,000	-
Loan to POs under BD Rural WASH	2,768,875,000	-
	<b>86,741,057,323</b>	<b>72,113,239,953</b>
Capital fund	66,221,226,684	57,595,229,307
Total properties and assets	108,598,026,722	92,982,942,856
<b>Returns</b>		
Surplus as % of average capital fund	4.95%	4.97%
Surplus as % of average portfolio	3.86%	4.04%
Surplus as % of average total assets	3.04%	3.13%
<b>Ratios</b>		
Cumulative loan collection ratio on total dues	99.69%	99.45%
Loan collection ratio on current dues	96.81%	96.59%
Current ratio	5.81:1	7.52:1
Debt/equity ratio	0.49:1	0.48:1
Debt service cover ratio	12.50 times	13.47 times
General and administrative expenses as % of average portfolio	5.04%	5.01%
Total loan principal affected by arrears as % of outstanding portfolio	2.48%	2.94%
Adequacy of MIS and internal audit/control systems	Adequate	Adequate
Accuracy of quarterly reports on the funding of POs	Appears to be correctly drawn up	Appears to be correctly drawn up





**Palli Karma-Sahayak Foundation (PKSF)**  
Financial Analysis

**I. Income and expenditure pattern**

Year	Total Income	Total Expenditure	Net Income	Percentage of total expenditure to total income	Disbursement of loan to POs	Balance of loan to POs	Total Expenditure to disbursement of loan to POs	Total Expenditure to loan balance with POs
	Taka	Taka	Taka	%	Taka	Taka	%	%
1992-1993	37,766,839	8,288,607	29,478,232	21.95	112,500,000	131,243,000	7.37	6.32
1993-1994	37,335,792	12,332,319	25,003,473	33.03	185,350,000	267,597,281	6.65	4.61
1994-1995	26,424,482	12,914,977	13,509,505	48.88	301,650,000	458,833,802	4.28	2.81
1995-1996	51,138,760	21,672,331	29,466,429	42.38	470,500,000	732,201,502	4.61	2.96
1996-1997	87,736,284	29,210,130	58,526,154	33.29	791,850,000	1,223,752,502	3.69	2.39
1997-1998	168,123,611	95,496,574	72,627,037	56.80	1,786,100,000	2,611,057,202	5.35	3.66
1998-1999	287,971,601	104,897,955	183,073,646	36.43	2,095,775,000	4,245,023,852	5.01	2.47
1999-2000	410,057,392	137,207,656	272,849,736	33.46	2,474,078,800	6,120,817,452	5.55	2.24
2000-2001	496,137,080	157,799,437	338,337,643	31.81	1,180,598,000	6,530,020,959	13.37	2.42
2001-2002	649,540,780	237,264,438	412,276,342	36.53	2,538,760,000	8,067,202,486	9.35	2.94
2002-2003	784,237,299	442,562,532	341,674,767	56.43	3,030,449,000	9,515,932,837	14.60	4.65
2003-2004	1,265,786,271	436,935,802	828,850,469	34.52	3,393,213,500	10,440,843,645	12.88	4.18
2004-2005	1,496,855,313	1,008,722,946	488,132,367	67.39	3,660,023,267	10,692,794,272	27.56	9.43
2005-2006	2,081,159,719	537,372,914	1,543,786,805	25.82	6,926,147,399	13,243,184,775	7.76	4.06
2006-2007	2,090,026,760	772,026,757	1,318,000,003	36.94	13,507,028,794	20,360,843,557	5.72	3.79
2007-2008	2,526,282,825	1,197,677,325	1,328,605,500	47.41	14,080,831,413	24,342,869,044	8.51	4.92
2008-2009	2,655,935,628	738,282,442	1,917,653,185	27.80	18,195,281,844	29,008,976,033	4.06	2.55
2009-2010	2,836,370,465	1,273,039,582	1,563,330,883	44.88	19,416,973,690	31,643,994,380	6.56	4.02
2010-2011	2,954,702,554	999,945,480	1,954,757,074	33.84	19,312,804,074	32,014,202,695	5.18	3.12
2011-2012	3,446,926,764	1,296,703,726	2,150,223,038	37.62	23,199,953,250	33,836,968,088	5.59	3.83
2012-2013	4,034,705,493	2,093,383,982	1,941,321,511	51.88	24,506,119,800	35,176,464,629	8.54	5.95
2013-2014	5,513,712,673	1,558,421,418	3,955,291,255	28.26	27,045,011,300	37,031,239,700	5.76	4.21
2014-2015	4,734,914,437	1,891,951,288	2,842,963,149	39.96	28,096,976,000	39,480,591,531	6.73	4.79
2015-2016	4,800,769,222	2,541,258,175	2,259,511,047	52.93	29,712,260,000	42,202,238,165	8.55	6.02
2016-2017	4,218,095,800	2,267,268,227	1,950,827,574	53.75	31,136,396,000	44,518,874,298	7.28	5.09
2017-2018	5,218,329,036	2,858,944,941	2,359,384,095	54.79	32,932,104,000	48,038,083,957	8.68	5.95
2018-2019	5,667,747,748	3,433,058,575	2,234,689,173	60.57	36,986,750,000	53,521,667,361	9.28	6.41
2019-2020	5,172,148,594	3,091,363,970	2,080,784,624	59.77	38,665,244,009	59,873,812,804	8.00	5.16
2020-2021	6,341,669,650	3,674,332,333	2,667,337,317	57.94	48,324,243,400	72,113,239,953	7.60	5.10
2021-2022	7,608,041,191	4,545,548,150	3,062,493,041	59.75	56,576,786,960	86,741,057,323	8.03	5.24





**Palli Karma-Sahayak Foundation (PKSF)**  
Financial Analysis

**II. Percentage of operating income to operating expenditure**

Year	Operating Income	Operating Expenditure	Net Operating Income	% of Operating Income to Operating Expenditure
	Taka	Taka	Taka	%
1992-1993	1,733,817	8,288,607	(6,554,790)	20.92
1993-1994	5,108,500	12,332,319	(7,223,819)	41.42
1994-1995	9,833,982	12,914,977	(3,080,995)	76.14
1995-1996	19,536,130	21,672,331	(2,136,201)	90.14
1996-1997	34,603,448	29,210,130	5,393,318	118.46
1997-1998	87,798,225	95,496,574	(7,698,349)	91.94
1998-1999	151,093,733	104,897,955	46,195,778	144.04
1999-2000	242,280,217	137,207,656	105,072,561	176.58
2000-2001	300,157,770	157,799,437	142,358,333	190.21
2001-2002	379,601,670	237,264,438	142,337,232	159.99
2002-2003	381,650,376	442,562,532	(60,912,156)	86.24
2003-2004	574,248,957	436,935,802	137,313,155	131.43
2004-2005	503,519,162	1,008,722,946	(505,203,784)	49.92
2005-2006	494,622,260	537,372,914	(42,750,654)	92.04
2006-2007	936,961,140	772,026,757	164,934,383	121.36
2007-2008	1,606,639,655	1,197,677,325	408,962,330	134.15
2008-2009	1,575,926,716	738,282,442	837,644,274	213.46
2009-2010	1,921,568,106	1,273,039,582	648,528,524	150.94
2010-2011	1,744,748,829	999,945,480	744,803,349	174.48
2011-2012	1,862,766,826	1,296,703,726	566,063,100	143.65
2012-2013	2,340,876,581	2,093,383,982	247,492,599	111.82
2013-2014	3,206,179,280	1,558,421,418	1,647,757,862	205.73
2014-2015	3,369,680,109	1,891,951,288	1,477,728,820	178.11
2015-2016	3,879,067,788	2,465,636,043	1,413,431,745	157.33
2016-2017	3,530,219,137	2,267,268,227	1,262,950,910	155.70
2017-2018	4,423,330,410	2,858,944,941	1,564,385,469	154.72
2018-2019	4,672,742,391	3,433,058,575	1,239,683,816	136.11
2019-2020	4,158,445,260	3,091,363,970	1,067,081,290	134.52
2020-2021	5,427,348,010	3,674,332,333	1,753,015,676	147.71
2021-2022	6,734,821,394	4,545,548,150	2,189,273,244	148.16





**Palli Karma-Sahayak Foundation (PKSF)**  
**Financial Analysis**

**III. Operating achievement (Field Level):**

Description	Financial year 2021-2022		Financial year 2020-2021	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	2	280	-	278
No of borrowers	1,756,961	13,486,684	781,190	11,729,723
<b>Geographical coverage</b>				
District	-	64	-	64
<b>Loan disbursement (Tk.)</b>	789,735,266,000	5,403,933,531,000	569,919,010,000	4,614,198,265,000
<b>Loan realization (Tk.)</b>	643,951,078,000	4,878,091,536,000	523,731,912,000	4,234,140,458,000



**Palli Karma-Sahayak Foundation (PKSF)**  
**Notes to the Financial Statements**  
**for the year ended 30 June 2022**

**1.00 Organization**

**1.01 Legal form of PKSF**

Palli Karma-Sahayak Foundation (PKSF) was setup by the Government of Bangladesh (GOB) in May 1990 as an association 'not for profit' and was registered under the Companies Act 1913 (replaced by the Companies Act 1994). PKSF was formed to sponsor, promote and provide assistance to various semi-government, non-governmental and government organizations, voluntary agencies and societies to undertake activities for sustainable poverty reduction through employment generation.

The registered office of PKSF is situated at "PKSF Bhaban" Plot: E-4/B, Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.

**1.02 Nature of operations**

In the beginning of its operations in 1990, PKSF set the goal of creating self-employment opportunities in the rural off-farm sector and adopted the strategy of promoting a credit programme for attaining this goal. This credit programme, launched for the rural moderate poor, has been diversified over time in accordance with the changing needs of heterogeneous poverty-stricken segments of society and has gradually evolved into an "inclusive financing programme". PKSF's present financing programme includes the moderate poor of both urban and rural areas, ultra-poor, micro entrepreneurs, marginal and small farmers; members of these poverty groups are offered customized services. Enabling the poor to come out from the low productivity trap, PKSF has integrated capacity building, technology transfer, value chain development and other technical services in its development programme.

PKSF, over the years, has gained in-depth understanding and valuable experience on the multi-dimensional aspects of poverty. Adding new dimension to its mission 2010, PKSF reshaped its core goal as "establishing human dignity", instead of limiting its efforts towards achieving economic freedom only and started undertaking new programmes for attaining this goal. With this core objective, PKSF undertook a special programme, title Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH), to create productive and sustainable employment opportunities for the poor by ensuring optimum use of their existing resources and enhancing their human capacities. In order to increase productive assets and human capacities, each family is being provided with education, health, technical and financial services in a coordinated manner under this programme.

PKSF is implementing disaster management and Sanitation Loan Programme under the fold of its social protection programmes. PKSF is implementing a project titled as "Low Income Community Housing Support Project (LICHSP)" aiming to improve living conditions in selected low income and informal settlements in designated municipalities in Bangladesh. In addition, mapping of various rural business clusters has been completed to commence programmes for the development of rural industries. "Abason Loan Programme" has been implemented from its own resources in line with "Low Income Community Housing Support Project (LICHSP)". To increase the adoption of environmentally sustainable practices by targeting microenterprises PKSF is implementing a project namely Sustainable Enterprise Project (SEP). Environmentally sustainable practices are defined as business practices that ensure efficient usage of resources, low pollution and/or improved climate resilience. There is another project ongoing from 2019 in the name of "Microenterprise Development Project (MDP)" for promoting development of Microenterprises (MEs) for inclusive economics development and rural poverty reduction. There is another project ongoing from 2020 in the name of "Pathways to Prosperity for Extremely Poor People (PPEPP)" for supporting extremely poor people to connect with mainstream economic growth and jobs.





From the financial year 2020 PKSf is also implementing, "Strengthening Resilience of Livestock Farmers Through Risk Reducing Services (LRMP)" which focuses on piloting and testing different risk mitigation models for livestock sector in Bangladesh. In the same year, "Extended Community Climate Change Project-Flood (ECCCP-Flood)" project has started with the objective to increase resilience of the climate vulnerable community in flood prone areas of Bangladesh. "Rural Microenterprise Transformation Project (RMTP)" has been implementing from 2020 focusing on transforming cluster based micro-enterprises of rural areas into sustainable growth led rural enterprise by scaling up of these micro-enterprises. "Extended Community Climate Change Project-Readiness (ECCCP-Readiness)" project was working to enhance the capacity in the context of institution, policy and strategy formulation including country program, human resources development and other technical requirements of the National Designated Authority (NDA). In the financial year 2020-2021 PKSf has started one new program namely "Livelihood Restoration Loan (LRL) Program" to revive the economic activities of the Covid-19 affected rural poor entrepreneurs including creation of self-employment opportunities. "Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD Project)" has been implementing from 2021 to improve access to 'safely-managed' water supply and sanitation in selected areas of rural Bangladesh and to strengthen sector institutional capacity for water and sanitation. PKSf also started a new project namely "Recovery and Advancement of Informal Sector Employment (RAISE)" to increase employability and productivity of low-income youth, existing entrepreneurs and returnee migrants, especially those affected by the COVID crisis.

PKSf will keep on moving forward to achieve its goal with the continuous support from the Government, Partner Organizations, Development Partners and above all, the spontaneous support of the enterprising people it serves.

The credit and other program of PKSf are not run directly by it but through selected local semi-government, non-governmental organizations, government organizations, voluntary agencies and societies termed as partner organizations (POs). More than 189 POs are presently executing PKSf's microfinance operation under loan and grant agreements with PKSf.

### 1.03 Project scope

Palli Karma-Sahayak Foundation (PKSf) completed Poverty Alleviation Microfinance Project (PAMFP) (MF-I) successfully completed in December 2000 which was followed by the Second Poverty Alleviation Microfinance Project (SPAMFP) (MF-II) started from January 30, 2001 and completed on June 30, 2007. PKSf has completed few other projects named (i) Financial Services for the Poorest Project (FSPP), (ii) Finance for Enterprise Development and Employment Creation Project (FEDEC), (iii) OBA Sanitation Microfinance Program, (iv) Programmed Initiatives for Monga Eradication (PRIME), (v) Community Climate Change Project (CCCP) and (vi) UPP-Ujjibito (v) Extended Community Climate Change Project-Readiness (ECCCP-Readiness). PKSf currently has 20 (twenty) ongoing specialized projects/ programs namely (i) Micro-Enterprise Programme includes Micro Enterprise Loan-GoB, The Promoting Agricultural Commercialization and Enterprises (PACE), (ii) Low Income Community Housing Support Project (LICHSP), (iii) Learning and Innovation Fund To Test New Ideas (LIFT) Project includes Innovative Agricultural Initiatives (IAI), (iv) Microfinance Program for the Ultra Poor (UP-GoB), (v) Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH), (vi) PKSf Special Fund, (vii) PKSf: Programs-Support Fund, (viii) Kuwait Goodwill Fund For the Promotion of Food Security in Islamic Countries, (ix) Disaster Management Fund (DMF) includes EFRRAP, RESCUE and SRF/SRLP, (x) Skills for Employment Investment Program (SEIP), (xi) Sustainable Enterprise Project (SEP), (xii) Pathways to Prosperity for Extremely Poor People (PPEPP), (xiii) Microenterprise Development Project (MDP), (xiv) Strengthening Resilience of Livestock Farmers Through Risk Reducing Services (LRMP), (xv) Extended Community Climate Change Project-Flood (ECCCP-Flood), (xvi) Rural Microenterprise Transformation Project (RMTP), (xvii) Livelihood Restoration Loan (LRL) Program, (xviii) Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD Project), (xix) Livelihood Restoration Loan (LRL)- 2nd Phase Program, (xx) Recovery and Advancement of Informal Sector Employment (RAISE).





#### 1.04 Management

As per Articles of Association, total number of members of the Foundation shall not exceed 25, out of which the Government may nominated not more than 15 members. As on 30.06.2022 there are 7 members in the Governing Body and 25 members in the General Body. Out of 25 members of General body, the Government of Bangladesh (GoB) nominated 15 members, including the Chairman. The Managing Director is supported by two Additional Managing Directors, five Deputy Managing Directors, officers and other staff down the line.

General body gives overall policy guideline and direction for the efficient functioning of PKSf, while governing body is responsible for the management and administration of the affairs of PKSf.

Total number of employees as at 30 June 2022 was 439.

#### 2.00 Basis of accounting

##### 2.01 Accounting policies and explanatory notes

###### a) Basis of accounting

These financial statements have been prepared under the historical cost convention on a going concern basis using the International Financial Reporting Standards (IFRS). Palli Karma-Sahayak Foundation (PKSF) generally follows the accRural basis of accounting or a modified form thereof for key income and expenditure items.

###### b) Integral components of this financial statements

As per IAS 1, The financial statements consist of:

- i) Statement of Financial Position as at 30 June 2022.
- ii) Statement of Profit or Loss & Other Comprehensive Income for the year ended 30 June 2022.
- iii) Statement of Cash Flows for the year ended 30 June 2022.
- iv) Statement of Changes in Equity for the year ended 30 June 2022.
- v) Accounting policies and notes to the financial statements.

#### 2.02 Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation. Depreciation is provided on a reducing balance method at prescribed rates.

#### 2.03 Depreciation

Depreciation rates charged to different categories of property, plant and equipment consistently were as shown below:

<u>Name of assets</u>	<u>Rate of depreciation</u>
Building	10%
Boundary wall	10%
Vehicles	20%
Office and training equipment	20%
Furniture and fixtures	10%
Telephone and PABX	20%
Air conditioners	20%
Electric generators	20%
Computers and LAN	20%
System and software	25%
Fire fighting system	20%
Deep tube-well	20%
Electrical wiring communication	10%
Interior decoration	10%
Power sub-station	20%
Lift	20%

Assets are depreciated only when they are brought to use. Maintenance and repairing expenses are charged to the revenue as and when incurred.



#### **2.04 Retirement benefit**

PKSF operates a gratuity scheme (recognized) for its permanent employees and a severance allowances scheme for contractual/temporary employees, provision in respect of which is made annually covering all its eligible employees. As per PKSf's service rules, employees are entitled for gratuity and severance allowances.

There is also a recognized contributory provident fund for all employees, other than contractual/temporary employees, which is operated by a board of trustee independent of PKSf operation. PKSf contributes @ 10% of the basic salary to the provident fund and the employees also contribute at the same rate.

From January 01, 2012 PKSf has introduced 'Earned Leave Encashment Scheme'. An employee can encash his/her maximum 18 months' earned leave after serving 5 (five) years at the time of leaving PKSf.

#### **2.05 Cash and cash equivalents**

Cash in hand, cash at bank and short-term investments in FDR have been considered as cash and cash equivalent for the preparation of these financial statements, which were held and were readily available for use by PKSf without any restriction.

#### **2.06 Taxation**

All types of income generated by PKSf is exempted from Income Tax as per Bangladesh Gazette dated March 02, 2015 vide SRO No. 42-AIN/2015 dated February 23, 2015.

#### **2.07 Capital fund**

PKSf was incorporated as a company limited by guarantee not having any share capital under the provisions of the Companies Act 1913 (replaced by the Companies Act 1994). The origin of the capital fund is the receipt of grants from the Government of Bangladesh and accumulation of capital fund through transfer of excess of income over expenditure over the years.

Capital fund is restricted to be exclusively used for the purpose of PKSf only and the excess of income over expenditure and/ or the capital fund can not be distributed as dividend.





## 2.08 Revenue recognition

### Service charges

Service charge being the main source of income of PKSf is calculated in accordance with the loan agreement made between PKSf and its partner organizations (POs). Service charge is calculated at the following rates for various loans to different organizations:

COMPONENT	OOSA	BIPOOL	LARGE	MEDIUM	SMALL
RMC	4.50%	7.00%	7.50%	6.00%	5.00%
UMC	4.50%	7.00%	7.50%	6.00%	5.00%
Jagaron	-	-	7.50%	6.00%	5.00%
Seasonal	4.50%	7.00%	8.00%	6.50%	5.50%
Sufolon	-	-	7.50%	6.00%	5.00%
ME(GOB)	4.50%	7.00%	7.50%	6.00%	5.00%
Agrosor	-	-	7.50%	6.00%	5.00%
DMF	0.50%	0.50%	0.50%	0.50%	0.50%
UPP (GOB)	1.00%	3%	1.00%	1.00%	1.00%
Buniad	-	-	1.00%	1.00%	1.00%
MFTSP	4.50%	7.00%	-	-	-
MFMSEP	4.50%	7.00%	-	-	-
KGF	-	-	7.50%	6.00%	5.00%
Enrich-IGA	-	-	7.50%	6.00%	5.00%
Enrich-LI	-	-	2.00%	2.00%	2.00%
Enrich-AC	-	-	2.00%	2.00%	2.00%
PLDP-II	4.50%	7.00%	-	-	-
Capacity Building	1.00%	1.00%	1.00%	1.00%	1.00%
LICHSP	-	-	4.00%	4.00%	4.00%
LIFT	1-5%	1-5%	1-5%	1-5%	1-5%
LRL	-	-	5%	5%	5%
Sanition DEV.Loan	-	-	5.50%	5.50%	5.50%
Abason Loan	-	-	4.00%	4.00%	4.00%
Agrosor_MDP	-	-	7.00%	5.50%	4.50%
LRL 2nd Phase	-	-	0.50%	0.50%	0.50%
HH Water Loan	-	-	6.00%	5.50%	5.00%
HH Sanitation Loan	-	-	6.00%	5.50%	5.00%
Agrosor Raise	-	-	7.00%	6.00%	5.00%
Elderly people	-	-	2.00%	2.00%	2.00%
ECCP-Flood	-	-	1.00%	1.00%	1.00%
Agrilculture Mechanization	-	-	1.00%	1.00%	1.00%
Program Support Fund	-	-	-	2.00%	-
Innovative Agricultural Initatives	-	-	2-5%		
LICHSP (RMSF)	-	-	4.00%	4.00%	4.00%
AGROSOR-SEP	-	-	7.50%	6.00%	5.00%
Common Service Loan -SEP	-	-	2.00%	2.00%	2.00%

Service charges on loans to POs are recognized as income on accrual basis. However service charge has not been charged on any overdue amount of loans to POs (overdue by 60 days). Service charge on regular loans i.e. loans where no amount is overdue as at the end of the reporting period, is recognized as income.

### Interest on bank accounts

Interest is recognized as the interest accrues unless collectability is in doubt.

### Other income

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





## 2.09 Loan classification and loan loss provision

Outstanding amount of loan due from POs under Core Programs and other projects as on statement of financial position date has been classified as per the approved loan loss classification, Provisioning and Write-off policy of PKSf and provisions for losses on loans have been made in the financial statements.

Loan loss provision policy of PKSf states that provision for losses on loans to POs under Core Program, Capacity Building and other projects is required to be made as follows:

<u>Category</u>	<u>Days in arrear (inclusive)</u>	<u>Rate of Provision</u>
Standard (Other than agriculture)	Nil	2%
Standard (agriculture)	Nil	5%
Watch list (Other than agriculture)	01-60 days	10%
Watch list (agriculture)	01-60 days	15%
Substandard (Other than agriculture)	61-180 days	50%
Substandard (agriculture)	61-180 days	60%
Doubtful (All)	181-365 days	80%
Bad (All)	Over 365 days	100%

## 2.10 Government grants

Government grant is recognized in the statement of comprehensive income as per income approach as recommended in IAS 20. Income is recognized when conditions on which they have been met and income is recognized to equate to expenditure incurred on the project (IAS 20, Para 12). For donor grants provided to purchase fixed assets, income is recognized over the estimated useful life of the fixed assets (IAS 20, Para 24).

All grants received from government is initially recorded at fair value as liabilities in "Grants received in advance". Grants utilized to reimburse programme related expenditure as per IAS 20, are recognized as income. Thus if the whole grant is not spent in the year a balance is shown in "Grants received in advance". If however more is spent is shown in "Grants receivable".

## 2.11 Borrowing cost

Borrowing costs are recognized as expenses on accrual basis of accounting at varying rates on different projects as follows:

1% simple interest on the loan amount received under the Poverty Alleviation Microfinance Project (PAMFP) of the Government of Bangladesh.

1% simple interest on the loan amount received under the Second Poverty Alleviation Microfinance Project (SPAMFP) of the Government of Bangladesh.

1% simple interest on the loan amount received under the Microfinance and Technical Support Project (MFTSP).

1.25% simple interest on the loan amount received under Participatory Livestock Development Project (PLDP-I) and Second Participatory Livestock Development Project (PLDP-II).

1.25% simple interest on the loan amount received under Financial Services for the Poorest Project (FSPP).

1% simple interest on the loan amount received under Microfinance for Marginal and Small Farmer Project (MFMSFP).

1% simple interest on the loan amount received under Microenterprise programme (FEDEC, PACE & PACE-AF)

1% simple interest on the loan amount received under Microfinance for LICHSP.

1% simple interest on the loan amount received under Sustainable Enterprise Project (SEP).

1.25% simple interest on the loan amount received under Microenterprise Development Project (MDP & MDP-AF)

1% simple interest on the loan amount received under Microfinance for RMTP.

1% simple interest on the loan amount received under BD Rural Wash for HCD Project.

1.75% simple interest on the loan amount received under RAISE Project.

No interest is applicable on the loans received under IFADep, SRF and ENRICH projects.



## **2.12 General information**

No material events occurred after the Statement of Financial Position date, which would affect the financial position of the organization.

All material liabilities and provisions have been included in the financial statements.

Previous year's figures have been rearranged wherever considered necessary to conform to current year's presentation.

All of PKSf's assets, liabilities, capital fund, income and expenditure are denominated in terms of Taka, the local currency. PKSf is not subject to foreign currency rate fluctuation risks. However, if there any differences in amount arise between reimbursement claims and amount so received due to exchange rate, the difference is treated as advance against next claims.

There were no amount for which PKSf was contingently liable as on the Statement of Financial Position date.

The financial statements have been prepared in Bangladesh Taka currency and figures have been rounded to the nearest integer.

## **2.13 Comparative information**

Comparative data have been provided in respect of the year 2020-2021 in the financial statements and also the narrative description where it is relevant for understanding the current year's financial statements.

## **3.00 Compliance of IAS/IFRS**

The financial statements have been prepared in compliance with the International Accounting Standards (IAS)/International Financial Reporting Standards (IFRS). No separate IAS/IFRS has so far been introduced on Micro-Finance Institutions. IAS-30 are meant for banks and financial institutions and therefore not applicable to PKSf.





**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**  
Schedule of Fixed Assets as on 30 June 2022

**4. Property, plant and equipment :**

Particulars	Cost				Depr. Rate %	Depreciation				Written Down Value as on 30 June 2022
	Balance as on 01 July 2021	Addition	Sale/ Adjustment	As on 30 June 2022		Balance as on 01 July 2021	Charged during the year	Sale/ Adjustment	As on 30 June 2022	
1	2	3	4	5	6	7	8	9	10	11
<b>Assets acquired under : Core Program</b>										
Furniture & Fixture	37,000,174	1,172,236	-	38,172,410	10	25,100,416	1,243,739	-	26,344,155	11,828,255
Electric Wiring	20,200	-	-	20,200	10	16,705	349	-	17,054	3,146
Telephone and PABX	4,855,822	107,113	-	4,962,935	20	3,439,287	292,644	-	3,731,931	1,231,004
Computers, Printers etc.	53,663,716	3,449,789	-	57,113,505	20	33,426,346	4,216,143	-	37,642,489	19,471,016
Air Conditioner	22,031,381	1,267,000	-	23,298,381	20	13,370,809	1,769,107	-	15,139,916	8,158,465
Interior Decoration	18,988,362	900,565	-	19,888,927	10	6,454,535	1,285,211	-	7,739,746	12,149,181
Fire Fighting System	3,787,425	83,506	-	3,870,931	20	2,621,364	241,613	-	2,862,977	1,007,954
Office Equipment	10,558,940	126,283	-	10,685,223	20	7,182,738	684,496	-	7,867,234	2,817,989
Deep Tubewell	7,137,471	-	-	7,137,471	20	6,361,109	155,273	-	6,516,382	621,089
Lift	30,235,455	-	-	30,235,455	20	23,193,117	1,408,468	-	24,601,585	5,633,870
Power Sub Station	25,064,313	-	-	25,064,313	20	20,288,629	955,137	-	21,243,766	3,820,547
Vehicles	84,816,249	-	-	84,816,249	20	58,612,614	5,240,727	-	63,853,341	20,962,908
Training Equipment	7,577,974	157,448	-	7,735,422	20	5,443,726	440,252	-	5,883,978	1,851,444
Building	227,653,249	-	-	227,653,249	10	154,025,770	7,362,747	-	161,388,517	66,264,732
Land	13,015,234	-	-	13,015,234	-	-	-	-	-	13,015,234
MIS LAN	2,928,235	-	-	2,928,235	20	2,746,185	36,410	-	2,782,595	145,640
Boundary Wall	1,275,666	-	-	1,275,666	10	881,713	39,395	-	921,108	354,558
System & Software	11,974,286	-	-	11,974,286	25	6,012,674	1,490,403	-	7,503,077	4,471,209
<b>Sub Total:</b>	<b>562,584,152</b>	<b>7,263,940</b>	<b>-</b>	<b>569,848,092</b>		<b>369,177,737</b>	<b>26,862,114</b>	<b>-</b>	<b>396,039,851</b>	<b>173,808,240</b>
<b>Assets acquired under : Core Program : Shyamoli Bhaban :</b>										
Furniture & Fixture	166,985	-	-	166,985	10	89,168	7,782	-	96,950	70,035
Fire Fighting System	9,800	-	-	9,800	20	6,836	593	-	7,429	2,371
Land	482,299,710	-	-	482,299,710	-	-	-	-	-	482,299,710
Boundary Wall	48,000	-	-	48,000	10	25,735	2,226	-	27,961	20,039
<b>Sub Total:</b>	<b>482,524,495</b>	<b>-</b>	<b>-</b>	<b>482,524,495</b>		<b>121,739</b>	<b>10,601</b>	<b>-</b>	<b>132,340</b>	<b>482,392,155</b>
<b>Assets acquired under PKSF- PAMFP :</b>										
Furniture & Fixture	358,640	-	-	358,640	10	290,530	6,811	-	297,341	61,299
Telephone and PABX	19,500	-	-	19,500	20	19,281	44	-	19,325	175
Computers, Printers etc.	349,448	-	-	349,448	20	341,306	1,628	-	342,934	6,514
Air Conditioner	328,000	-	-	328,000	20	326,437	313	-	326,750	1,250
Office Equipment	51,900	-	-	51,900	20	51,322	116	-	51,438	462
Training Equipment	48,900	-	-	48,900	20	48,354	109	-	48,463	437
MIS LAN	4,454,313	-	-	4,454,313	20	4,445,771	1,708	-	4,447,479	6,834
Boundary Wall	987,646	-	-	987,646	10	896,168	9,148	-	905,316	82,330
System & Software	1,580,800	-	-	1,580,800	25	1,576,636	1,041	-	1,577,677	3,123
<b>Sub Total:</b>	<b>8,179,147</b>	<b>-</b>	<b>-</b>	<b>8,179,147</b>		<b>7,995,805</b>	<b>20,918</b>	<b>-</b>	<b>8,016,723</b>	<b>162,424</b>





Particulars	Cost				Depr. Rate %	Depreciation				Written Down Value as on 30 June 2022
	Balance as on 01 July 2021	Addition	Sale/ Adjustment	As on 30 June 2022		Balance as on 01 July 2021	Charged during the year	Sale/ Adjustment	As on 30 June 2022	
Assets acquired under PKSF-CORE : SPAMFP										
Computers, Printers etc.	272,174	-	-	272,174	20	267,657	903	-	268,560	3,614
MIS LAN	8,996,876	-	-	8,996,876	20	8,751,118	49,152	-	8,800,270	196,600
Sub Total:	9,269,050	-	-	9,269,050		9,018,775	50,055	-	9,068,830	200,220
Assets acquired under PACE :										
Furniture& Fixture	597,068	-	-	597,068	10	261,556	33,551	-	295,107	301,961
Telephone and PABX	156,082	-	-	156,082	20	105,517	10,113	-	115,630	40,452
Computers, Printers etc.	5,764,380	-	-	5,764,380	20	3,422,669	468,342	-	3,891,011	1,873,369
Office Equipment	35,175	-	-	35,175	20	25,525	1,930	-	27,455	7,720
Vehicles	11,602,500	-	-	11,602,500	20	8,526,256	615,249	-	9,141,505	2,460,995
Training Equipment	239,000	-	-	239,000	20	174,507	12,899	-	187,406	51,594
Sub Total:	18,394,205	-	-	18,394,205	-	12,516,030	1,142,084	-	13,658,114	4,736,091
Assets acquired under FSPP :										
Furniture& Fixture	102,795	-	-	102,795	10	80,150	2,264	-	82,414	20,381
Computers, Printers etc.	92,700	-	-	92,700	20	88,138	913	-	89,051	3,649
Sub Total:	195,495	-	-	195,495	-	168,288	3,177	-	171,465	24,030
Assets acquired under MFTS :										
Furniture& Fixture	46,500	-	-	46,500	10	37,546	896	-	38,442	8,058
Telephone and PABX	15,260	-	-	15,260	20	14,919	68	-	14,987	273
Computers, Printers etc.	37,500	-	-	37,500	20	31,438	1,212	-	32,650	4,850
Office Equipment	17,500	-	-	17,500	20	16,770	146	-	16,916	584
Vehicles	1,655,000	-	-	1,655,000	20	1,580,915	14,817	-	1,595,732	59,268
Training Equipment	27,536	-	-	27,536	20	26,387	230	-	26,617	919
Sub Total:	1,799,296	-	-	1,799,296	-	1,707,975	17,369	-	1,725,344	73,952
Assets acquired under PLDP-II :										
Furniture& Fixture	484,260	-	58,061	426,199	10	380,835	9,432	39,556	350,711	75,488
Telephone and PABX	92,632	-	-	92,632	20	88,785	770	-	89,555	3,077
Computers, Printers etc.	215,208	-	-	215,208	20	206,220	1,797	-	208,017	7,191
Air Conditioner	251,340	-	-	251,340	20	240,844	2,099	-	242,943	8,397
Office Equipment	69,950	-	-	69,950	20	67,796	431	-	68,227	1,723
Vehicles	7,058,000	-	-	7,058,000	20	6,882,195	35,161	-	6,917,356	140,644
System & Software	1,200	-	-	1,200	25	1,174	7	-	1,181	19
Sub Total:	8,172,590	-	58,061	8,114,529	-	7,867,849	49,697	39,556	7,877,990	236,539



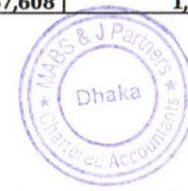


Particulars	Cost				Depr. Rate %	Depreciation				Written Down Value as on 30 June 2022
	Balance as on 01 July 2021	Addition	Sale/ Adjustment	As on 30 June 2022		Balance as on 01 July 2021	Charged during the year	Sale/ Adjustment	As on 30 June 2022	
Assets acquired under : MFMSFP										
Furniture& Fixture	146,711	-	-	146,711	10	115,621	3,109	-	118,730	27,981
Telephone and PABX	35,009	-	-	35,009	20	32,865	429	-	33,294	1,715
Computers, Printers etc.	58,215	-	-	58,215	20	54,551	733	-	55,284	2,931
Office Equipment	358,500	-	-	358,500	20	337,629	4,174	-	341,803	16,697
Vehicles	6,224,400	-	-	6,224,400	20	5,853,487	74,183	-	5,927,670	296,730
Training Equipment	316,870	-	-	316,870	20	301,916	2,990	-	304,906	11,964
MIS LAN	327,680	-	-	327,680	20	297,979	5,940	-	303,919	23,761
Sub Total:	7,467,385	-	-	7,467,385	-	6,994,048	91,558	-	7,085,606	381,779
Assets acquired under : FSVGD & UP										
Furniture& Fixture	23,892	-	-	23,892	10	19,915	398	-	20,313	3,579
Telephone and PABX	22,940	-	-	22,940	20	21,699	248	-	21,947	993
Vehicles	3,055,213	-	-	3,055,213	20	2,889,820	33,078	-	2,922,898	132,315
Training Equipment	5,244	-	-	5,244	20	4,942	61	-	5,003	241
Sub Total:	3,107,289	-	-	3,107,289	-	2,936,376	33,785	-	2,970,161	137,128
Assets acquired under : PROSPER										
Furniture& Fixture	406,999	-	-	406,999	10	290,097	11,690	-	301,787	105,212
Computers, Printers etc.	2,955,617	-	-	2,955,617	20	2,613,368	68,450	-	2,681,818	273,799
Air Conditioner	328,500	-	-	328,500	20	309,043	3,892	-	312,935	15,565
Office Equipment	69,250	-	-	69,250	20	64,621	926	-	65,547	3,703
Vehicles	4,003,374	-	-	4,003,374	20	3,753,946	49,885	-	3,803,831	199,543
Training Equipment	176,190	-	-	176,190	20	153,825	4,473	-	158,298	17,892
Sub Total:	7,939,930	-	-	7,939,930	-	7,184,900	139,316	-	7,324,216	615,714
Assets acquired under : REDP										
Telephone and PABX	8,588	-	-	8,588	20	8,116	94	-	8,210	378
Computers, Printers etc.	-	-	-	-	20	-	-	-	-	-
Sub Total:	8,588	-	-	8,588	-	8,116	94	-	8,210	378
Assets acquired under : RNPPPO										
Furniture& Fixture	107,881	-	-	107,881	10	74,884	3,300	-	78,184	29,697
Telephone and PABX	20,546	-	-	20,546	20	19,416	226	-	19,642	904
Computers, Printers etc.	275,639	-	-	275,639	20	258,161	3,496	-	261,657	13,982
Office Equipment	475,000	-	-	475,000	20	446,713	5,657	-	452,370	22,630
Vehicles	3,234,000	-	-	3,234,000	20	3,041,595	38,481	-	3,080,076	153,924
Training Equipment	7,782	-	-	7,782	20	7,320	92	-	7,412	370
Sub Total:	4,120,848	-	-	4,120,848	-	3,848,089	51,252	-	3,899,341	221,507
Assets acquired under : FEDEC (ME)										
Furniture& Fixture	368,827	-	-	368,827	10	231,497	13,733	-	245,230	123,597
Telephone and PABX	17,399	-	-	17,399	20	16,165	247	-	16,412	987
Office Equipment	19,500	-	-	19,500	20	18,010	297	-	18,307	1,193
Training Equipment	171,500	-	-	171,500	20	126,718	8,957	-	135,675	35,825
Sub Total:	577,226	-	-	577,226	-	392,390	23,234	-	415,624	161,602





Particulars	Cost				Depr. Rate %	Depreciation				Written Down Value as on 30 June 2022
	Balance as on 01 July 2021	Addition	Sale/ Adjustment	As on 30 June 2022		Balance as on 01 July 2021	Charged during the year	Sale/ Adjustment	As on 30 June 2022	
Assets acquired under : DIISP										
Computers, Printers etc.	-	-	-	-	20	-	-	-	-	-
Vehicles	3,685,500	-	-	3,685,500	20	3,190,840	98,932	-	3,289,772	395,728
Sub Total:	3,685,500	-	-	3,685,500	-	3,190,840	98,932	-	3,289,772	395,728
Assets acquired under : CCCP										
Furniture& Fixture	468,436	-	-	468,436	10	261,908	20,653	-	282,561	185,875
Telephone and PABX	51,800	-	-	51,800	20	42,671	1,826	-	44,497	7,303
Computers, Printers etc.	2,757,164	-	-	2,757,164	20	2,211,259	109,181	-	2,320,440	436,724
Office Equipment	364,500	-	-	364,500	20	283,608	16,178	-	299,786	64,714
Vehicles	231,396	-	-	231,396	20	189,165	8,446	-	197,611	33,785
Training Equipment	508,500	-	-	508,500	20	405,982	20,504	-	426,486	82,014
Sub Total:	4,381,796	-	-	4,381,796	-	3,394,593	176,788	-	3,571,381	810,415
Assets acquired under : UPP-UJJIBITO										
Furniture& Fixture	357,445	-	-	357,445	10	138,024	21,942	-	159,966	197,479
Computers, Printers etc.	1,402,281	-	-	1,402,281	20	1,059,068	68,642	-	1,127,710	274,571
Office Equipment	353,000	-	-	353,000	20	287,256	13,149	-	300,405	52,595
Vehicles	8,394,577	-	-	8,394,577	20	6,635,072	351,901	-	6,986,973	1,407,604
Sub Total:	10,507,303	-	-	10,507,303	-	8,119,421	455,634	-	8,575,055	1,932,248
Assets acquired under : SEIP										
Furniture& Fixture	703,534	-	-	703,534	10	299,877	40,366	-	340,243	363,291
Computers, Printers etc.	1,593,290	-	-	1,593,290	20	1,131,979	92,262	-	1,224,241	369,049
Air Conditioner	216,000	-	-	216,000	20	154,348	12,330	-	166,678	49,322
Office Equipment	210,697	-	-	210,697	20	150,145	12,111	-	162,256	48,441
Training Equipment	453,278	-	-	453,278	20	293,147	32,026	-	325,173	128,105
Sub Total:	3,176,799	-	-	3,176,799	-	2,029,496	189,095	-	2,218,591	958,208
Assets acquired under : LICHSP										
Furniture& Fixture	375,641	-	-	375,641	10	94,713	28,093	-	122,806	252,835
Telephone and PABX	1,600	-	-	1,600	20	793	161	-	954	646
Computers, Printers etc.	720,980	118,547	-	839,527	20	347,793	92,696	-	440,489	399,038
Office Equipment	441,000	-	-	441,000	20	204,382	47,324	-	251,706	189,294
Training Equipment	-	2,922,753	-	2,922,753	-	-	445,219	-	445,219	2,477,534
Sub Total:	1,539,221	3,041,300	-	4,580,521	70	647,681	613,493	-	1,261,174	3,319,347
Assets acquired under : OBA Sanitation										
Furniture& Fixture	426,123	-	-	426,123	10	147,386	27,874	-	175,260	250,863
Computers, Printers etc.	10,076,200	-	-	10,076,200	20	4,528,381	1,109,564	-	5,637,945	4,438,255
Air Conditioner	314,600	-	-	314,600	20	134,880	35,944	-	170,824	143,776
Interior Decoration	1,276,017	-	-	1,276,017	10	297,945	97,807	-	395,752	880,265
Office Equipment	431,000	-	-	431,000	20	197,027	46,795	-	243,822	187,178
Training Equipment	582,000	-	-	582,000	20	265,443	63,311	-	328,754	253,246
System & Software	1,869,000	-	-	1,869,000	25	962,423	226,644	-	1,189,067	679,933
Sub Total:	14,974,940	-	-	14,974,940	-	6,533,485	1,607,939	-	8,141,424	6,833,516
Assets acquired under : Readiness Support-GCF										
Furniture& Fixture	59,083	-	-	59,083	10	2,784	5,630	-	8,414	50,669
Computers, Printers etc.	349,750	-	-	349,750	20	59,218	58,106	-	117,324	232,426
Training Equipment	1,331,270	541,932	-	1,873,202	20	28,449	313,421	-	341,870	1,531,332
Sub Total:	1,740,103	541,932	-	2,282,035	-	90,451	377,157	-	467,608	1,814,427





Particulars	Cost				Depr. Rate %	Depreciation				Written Down Value as on 30 June 2022
	Balance as on 01 July 2021	Addition	Sale/ Adjustment	As on 30 June 2022		Balance as on 01 July 2021	Charged during the year	Sale/ Adjustment	As on 30 June 2022	
Assets acquired under : SEP										
Furniture& Fixture	625,455	596,017	-	1,221,472	10	122,176	95,723	-	217,899	1,003,573
Telephone and PABX	11,000	11,400	-	22,400	20	3,721	2,756	-	6,477	15,923
Computers, Printers etc.	16,042,270	-	-	16,042,270	20	4,838,090	2,240,792	-	7,078,882	8,963,388
Office Equipment	1,320,000	-	-	1,320,000	20	517,324	160,535	-	677,859	642,141
Training Equipment	4,144,407	-	-	4,144,407	20	451,911	738,499	-	1,190,410	2,953,997
System & Software	279,100	-	-	279,100	20	83,931	48,792	-	132,723	146,377
Sub Total:	22,422,232	607,417	-	23,029,649	-	6,017,153	3,287,097	-	9,304,250	13,725,399
Assets acquired under : SEIP-Tranch-2										
Furniture& Fixture	24,522	-	-	24,522	10	4,839	1,968	-	6,807	17,715
Computers, Printers etc.	291,900	-	-	291,900	20	104,889	37,402	-	142,291	149,609
Sub Total:	316,422	-	-	316,422	-	109,728	39,370	-	149,098	167,324
Assets acquired under : PPEPP										
Furniture& Fixture	593,133		-	593,133	10	47,167	54,597	-	101,764	491,369
Telephone and PABX	73,450		-	73,450	20	7,862	13,118	-	20,980	52,470
Computers, Printers etc.	2,972,819	1,765,918	-	4,738,737	20	886,345	570,929	-	1,457,274	3,281,463
Air Conditioner	142,000		-	142,000	20	10,738	26,252	-	36,990	105,010
Interior Decoration	167,641		-	167,641	10	6,338	16,130	-	22,468	145,173
Training Equipment	107,800	2,210,233	-	2,318,033	20	18,784	368,597	-	387,381	1,930,652
Sub Total:	4,056,843	3,976,151	-	8,032,994	-	977,234	1,049,623	-	2,026,857	6,006,136
Assets acquired under : MDP										
Computers, Printers etc.	136,384	-	-	136,384	20	17,935	23,690	-	41,625	94,759
Sub Total:	136,384	-	-	136,384	-	17,935	23,690	-	41,625	94,759
Assets acquired under : ECCCP-Flood										
Computers, Printers etc.	922,700	-	-	922,700	20	134,487	157,643	-	292,130	630,570
Office Equipment	249,000	-	-	249,000	20	3,274	49,145	-	52,419	196,581
Training Equipment	89,500	-	-	89,500	20	196	17,861	-	18,057	71,443
Sub Total:	1,261,200	-	-	1,261,200	-	137,957	224,649	-	362,606	898,594





Particulars	Cost				Depr. Rate %	Depreciation				Written Down Value as on 30 June 2022
	Balance as on 01 July 2021	Addition	Sale/ Adjustment	As on 30 June 2022		Balance as on 01 July 2021	Charged during the year	Sale/ Adjustment	As on 30 June 2022	
Assets acquired under : LRMP										
Computers, Printers etc.	429,631	855,134	-	1,284,765	20	8,475	140,028	-	148,503	1,136,262
Sub Total:	429,631	855,134	-	1,284,765	-	8,475	140,028	-	148,503	1,136,262
Assets acquired under : SEIP-Tranch-3										
Furniture& Fixture	-	78,000	-	78,000	10	-	2,821	-	2,821	75,179
Desktop Copmuter	-	1,409,148	-	1,409,148	20	-	22,392	-	22,392	1,386,756
Scanner	-	54,748	-	54,748	20	-	870	-	870	53,878
UPS	-	32,172	-	32,172	20	-	511	-	511	31,661
Photocopier	-	245,500	-	245,500	20	-	9,013	-	9,013	236,487
Sub Total:	-	1,819,568	-	1,819,568		-	35,607	-	35,607	1,783,961
Assets acquired under : RMTP										
Telephone and PABX	-	25,320	-	25,320	20	-	2,533	-	2,533	22,787
Computers,Printers etc.	-	18,500	-	18,500	20	-	1,237	-	1,237	17,263
Sub Total:	-	43,820	-	43,820		-	3,770	-	3,770	40,050
Assets acquired under : BD Rural Wash for HCD										
Telephone and PABX	-	37,072	-	37,072	20	-	792	-	792	36,280
Computers,Printers etc.	-	2,279,024	-	2,279,024	20	-	48,702	-	48,702	2,230,322
Office Equipment	-	905,000	-	905,000	20	-	19,340	-	19,340	885,660
Sub Total:	-	3,221,096	-	3,221,096	20	-	68,834	-	68,834	3,152,262
Grand Total:	1,182,968,069	21,370,358	58,061	1,204,280,366		461,212,565	36,886,960	39,556	498,059,969	706,220,396



**5.00 Investment against provision for earn leave**

This amount represents investment against provision for earn leave scheme in Fixed and Savings Bank Deposits. Interest earned on this investment is taken as income of PKSf. Details are as follows:

**Savings bank account**

Southeast Bank Ltd. Agargaon Br. A/C No. SND-13100000247

**Fixed deposit account**

Rupali Bank Limited, Adabar Branch, Dhaka  
 IFIC Bank Limited, Elephant Road Branch, Dhaka  
 Social Islami Bank Ltd., Kawran Bazar Br. Dhaka  
 Standard Bank Ltd., Gulshan-1 Branch, Dhaka  
 The premier Bank Ltd. Imamgonj Branch, Dhaka  
 The premier Bank Ltd. Elephant Road Branch, Dhaka  
 IFIC Bank Limited, Federation Branch, Dhaka  
 Standard Bank Ltd., Foregin Exchange Branch, Dhaka  
 Mercantile Bank Ltd., Ati Bazar Branch, Dhaka

Amount in Taka	
30 June 2022	30 June 2021

9,597,743 5,540,036

30,000,000 30,000,000  
 - 76,000,000  
 - 6,727,000  
 - 20,000,000  
 10,000,000 10,000,000  
 100,000,000 100,000,000  
 85,000,000 -  
 10,000,000 -  
 20,000,000 -

**264,597,743 248,267,036**

**6.00 Investment against PKSf fund- Special Fund (SF), Programs Support Fund (PSF) and Disaster Management Fund (DMF)**

This amount represents investment in Fixed Deposit Receipts (FDR) against PKSf Fund consisting of Special Fund-SF, Programs Support Fund-PSF and Disaster Management Fund-DMF. Details are as follows:

Special Fund-SF 123,000,000 116,500,000  
 Programs- Support Fund-PSF 2,970,000,000 2,920,000,000  
 Disaster Management Fund-DMF 1,463,000,000 1,370,000,000  
**4,556,000,000 4,406,500,000**

**Movement of the fixed deposit is given below:**

Balance as on 01 July 4,406,500,000 4,859,000,000  
 Add: Investments during the year 2,625,000,000 3,422,000,000  
**7,031,500,000 8,281,000,000**  
 Less: Encashment during the year 2,475,500,000 3,874,500,000  
**4,556,000,000 4,406,500,000**

**7.00 Staff house building, computer & car loan**

Staff house building loan (Note-7.01)

Staff computer loan (Note-7.02)

Staff car loan (Note-7.03)

459,724,700 374,886,601  
 2,058,561 2,410,469  
 29,928,394 30,881,655  
**491,711,655 408,178,725**

**7.01 Staff house building loan movement are as follows:**

Balance as on 01 July 374,886,601 395,069,166  
 Add: Loan payment during the year 128,671,000 17,531,532  
 503,557,601 412,600,698  
 Less: Installment received during the year 43,832,901 37,714,097  
**459,724,700 374,886,601**

**7.02 Staff computer loan movement are as follows:**

Balance as on 01 July 2,410,469 800,924  
 Add: Loan payment during the year 1,726,000 2,916,500  
**4,136,469 3,717,424**  
 Less: Installment received during the year 2,077,908 1,306,955  
**2,058,561 2,410,469**

**7.03 Staff car loan movement are as follows:**

Balance as on 01 July 30,881,655 30,516,141  
 Add: Loan payment during the year 6,000,000 6,000,000  
**36,881,655 36,516,141**  
 Less: Installment received during the year 6,953,261 5,634,486  
**29,928,394 30,881,655**





## 8.00 Loan to POs under core program

### Maturity-wise break-up:

#### Current portion - Due within 1 year:

	30 June 2022	30 June 2021
i) Loan to POs under Core Program-OOSA	757,989,559	768,452,559
ii) Loan to POs under Core Program-BIPOOL	752,166,647	752,166,647
iii) Loan to POs under Core Program-Category-Large	23,556,202,327	25,042,330,826
iv) Loan to POs under Core Program-Category-Medium	5,746,134,745	6,245,552,170
v) Loan to POs under Core Program-Category-Small	4,171,402,089	4,229,371,727
vi) Loan to Non-PO under LIFT Program	2,500,000	5,000,000
	<b>34,986,395,367</b>	<b>37,042,873,929</b>

#### Non-current portion - due beyond 1 year:

i) Loan to POs under Core Program-OOSA	-	5,000,000
ii) Loan to POs under Core Program-Category-Large	33,504,970,821	21,666,127,434
iii) Loan to POs under Core Program-Category-Medium	4,926,837,168	4,893,438,897
iv) Loan to POs under Core Program-Category-Small	3,205,743,607	3,143,924,041
	<b>41,637,551,596</b>	<b>29,708,490,372</b>
	<b>76,623,946,963</b>	<b>66,751,364,301</b>

### Total

#### Program-wise break-up of loan to POs under core program:

Loan to POs under Core Program-OOSA	757,989,559	773,452,559
Loan to POs under Core Program-BIPOOL	752,166,647	752,166,647
Loan to POs under Core Program-Category-Large	57,061,173,148	46,708,458,260
Loan to POs under Core Program-Category-Medium	10,672,971,913	11,138,991,067
Loan to POs under Core Program-Category-Small	7,377,145,696	7,373,295,768
Loan to Non-PO under LIFT Program	2,500,000	5,000,000
	<b>76,623,946,963</b>	<b>66,751,364,301</b>

#### Category-wise break-up:

#### Name of the components

	2022	
Regular Taka	Overdue Taka	Total Taka
Loan to POs under Core Program-OOSA	757,989,559	757,989,559
Loan to POs under Core Program-BIPOOL	752,166,647	752,166,647
Loan to POs under Core Program-Category-Large	283,999,998	57,061,173,148
Loan to POs under Core Program-Category-Medium	-	10,672,971,913
Loan to POs under Core Program-Category-Small	363,755,498	7,377,145,696
Loan to Non-PO under LIFT Program	2,500,000	2,500,000
	<b>2,155,411,702</b>	<b>76,623,946,963</b>

#### Category-wise break-up:

#### Name of the components

	2021	
Regular Taka	Overdue Taka	Total Taka
Loan to POs under Core Program-OOSA	763,452,559	773,452,559
Loan to POs under Core Program-BIPOOL	752,166,647	752,166,647
Loan to POs under Core Program-Category-Large	283,999,998	46,708,458,260
Loan to POs under Core Program-Category-Medium	-	11,138,991,067
Loan to POs under Core Program-Category-Small	316,345,818	7,373,295,768
Loan to Non-PO under LIFT Program	5,000,000	5,000,000
	<b>2,120,965,022</b>	<b>66,751,364,301</b>

#### Component-wise break up:

Loan to POs under Rural Microcredit	1,091,105,846	1,104,763,846
Loan to POs under Urban Microcredit	27,300,000	27,300,000
Loan to POs under Jagoron	21,776,980,000	19,618,445,000
Loan to POs under Sufolon	5,210,500,000	5,630,000,000
Loan to POs under Seasonal	12,000,000	14,000,000
Loan to POs under Agricultural	6,000,000	6,000,000
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs under Ultra Poor Program-GOB	147,436,638	147,686,638
Loan to POs under Buniad	3,778,066,270	2,726,549,540
Loan to POs under Microenterprise-ME	122,648,395	122,848,395
Loan to POs under Agrosor	20,151,201,722	16,513,912,222
Loan to POs under ENRICH	3,986,378,157	3,971,711,942
Loan to POs under KGF	865,000,000	1,079,000,000
Loan to POs under DMF	41,806,664	37,406,664
Loan to POs under MFTSP	2,100,000	3,300,000
Loan to POs under Sanitation Development	146,150,000	230,100,000
Loan to POs under Abason	1,261,386,385	346,022,737



	Amount in Taka	
	30 June 2022	30 June 2021
Loan to POs under Agricultural Mechanization	25,829,100	21,645,000
Loan to POs & Non POs under LIFT	660,287,686	683,780,513
Loan to POs under Innovative Agricultural Initiatives	164,433,334	160,633,334
Loan to POs under PSF	-	240,000
Loan to POs under MFMSFP	90,900,000	91,900,000
Loan to POs under Elderly People Income Generation	87,850,000	127,000,000
Loan to POs under MDP	7,943,272,800	8,224,538,405
Loan to POs under ECCCP-FLOOD	101,447,300	38,063,400
Loan to POs under LRL	3,836,400,000	5,737,050,000
Loan to POs under LRL (2nd phase)	5,000,000,000	-
	<b>76,623,946,963</b>	<b>66,751,364,302</b>

#### 9.00 Loan to POs under capacity building

PKSF provides loan to POs to purchase computers, motor cycles, bi-cycles, photocopiers and to establish training centre cum office complex etc. as part of capacity building support to the POs. PKSF charges service charge @ 1% per annum for loans under this head disburse from 15 May 2001.

##### Maturity-wise break-up:

##### Current portion - Due within one year:

Loan to POs under capacity building

560,934	560,934
<b>560,934</b>	<b>560,934</b>

##### Category-wise break-up:

##### Core program general

Regular

Overdue

-	-
560,934	560,934
<b>560,934</b>	<b>560,934</b>

##### Component wise break-up

This represents balance outstanding with POs as at 30 June 2022. The balance comprises with the following components:

Against purchase of computers

44,626

Against purchase of motor cycles, bi-cycles etc.

516,308

<b>560,934</b>	<b>560,934</b>
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#### 10.00 Loan to POs under projects

##### Maturity-wise break-up:

##### Name of the projects

SEP

LICHSP

BD RWASH

RAISE

2022		
Current Portion Taka	Non-Current Portion Taka	Total Taka
2,215,588,676	2,085,440,322	4,301,028,998
328,545,458	968,099,968	1,296,645,426
1,152,695,850	1,616,179,150	2,768,875,000
350,000,000	1,400,000,000	1,750,000,000
<b>4,046,829,984</b>	<b>6,069,719,440</b>	<b>10,116,549,424</b>

##### Maturity-wise break-up:

##### Name of the projects

SEP

LICHSP

2021		
Current Portion Taka	Non-Current Portion Taka	Total Taka
1,894,328,288	2,192,090,998	4,086,419,286
246,331,822	1,028,563,610	1,274,895,432
<b>2,140,660,110</b>	<b>3,220,654,608</b>	<b>5,361,314,718</b>

##### Category-wise break-up:

##### Name of the components

SEP

LICHSP

BD Rural WASH

RAISE

2022		
Regular Taka	Overdue Taka	Total Taka
4,301,028,998	-	4,301,028,998
1,296,645,426	-	1,296,645,426
2,768,875,000	-	2,768,875,000
1,750,000,000	-	1,750,000,000
<b>10,116,549,424</b>	<b>-</b>	<b>10,116,549,424</b>

##### Name of the components

SEP

LICHSP

2021		
Regular Taka	Overdue Taka	Total Taka
4,086,419,286	-	4,086,419,286
1,274,895,432	-	1,274,895,432
<b>5,361,314,718</b>	<b>-</b>	<b>5,361,314,718</b>





		Amount in Taka	
		30 June 2022	30 June 2021
<b>10.01</b>	<b>Loan disbursement &amp; realization to PO's during the year</b>		
	<b>A. Disbursement</b>		
	Core program	49,651,163,960	45,478,148,400
	<b>Projects:</b>		
	SEP	2,136,848,000	2,131,995,000
	LICHSP	269,900,000	714,100,000
	BD Rural WASH	2,768,875,000	-
	RAISE	1,750,000,000	-
	<b>Total disbursement</b>	<b>56,576,786,960</b>	<b>48,324,243,400</b>
	<b>B. Realization</b>		
	Core program	39,778,581,297	34,993,740,527
	<b>Projects:</b>		
	SEP	1,922,238,288	960,575,714
	LICHSP	248,150,006	130,500,010
	<b>Total Realization</b>	<b>41,948,969,591</b>	<b>36,084,816,251</b>
	<b>Net disbursement (A-B)</b>	<b>14,627,817,369</b>	<b>12,239,427,149</b>
<b>11.00</b>	<b>Service charges receivable</b>		
	Core program (Note-11.01)	1,006,266,613	919,530,759
	<b>Projects:</b>		
	LICHSP	7,671,299	11,038,297
	SEP	47,092,278	54,810,044
	BD Rural WASH	38,278,616	-
	RAISE	3,052,192	-
		<b>1,102,360,998</b>	<b>985,379,100</b>
<b>11.01</b>	<b>Service charges receivable - core program</b>		
	Service charges receivable on loan to POs under Category- Large	809,265,067	721,844,789
	Service charges receivable on loan to POs under Category- Medium	130,035,884	128,769,021
	Service charges receivable on loan to POs under Category- Small	66,965,662	68,518,319
	Service charges receivable on loan to Non-POs under LIFT	-	398,630
		<b>1,006,266,613</b>	<b>919,530,759</b>
<b>12.00</b>	<b>Interest and other receivables</b>		
	Core program (Note-12.01)	140,800,658	158,031,535
	<b>Projects:</b>		
	LICHSP	285,370	294,575
		<b>141,086,028</b>	<b>158,326,110</b>
<b>12.01</b>	<b>Interest and other receivables - core program</b>		
	Interest accrued on short term investment in FDR	89,583,598	109,424,878
	Interest accrued on staff house building & car loan	50,951,121	48,516,380
	Other receivables	265,939	90,277
		<b>140,800,658</b>	<b>158,031,535</b>
<b>13.00</b>	<b>Advances, deposits and prepayments</b>		
	Project-wise break-up of the above amount is as under:		
	Core program (Note-13.01)	963,125,527	756,694,586
	LICHSP	1,839,200	1,789,200
	SEIP Tranche-2	27,594,713	73,569,056
	SEIP Tranche-3	62,458,504	-
	SEP	225,920,000	225,951,280
	ECCCP-FLOOD	157,400,000	80,549,172
	LRMP	17,130,719	53,544,657
	PPEPP	487,453,429	614,089,076
	RMTP	226,396,000	-
	BD Rural WASH	379,454,000	-
		<b>2,548,772,092</b>	<b>1,806,187,027</b>



**13.01 Advances, deposits and prepayments - core program****a) Advances**

Amount in Taka		
	30 June 2022	30 June 2021
Advance against seminar, workshop and training expenses	48,219	-
Advance against evaluation and monitoring expenses	32,876	5,700
Advance against administrative expenses	1,735,331	3,218,663
Advance against exp. for institutional development & capacity building	3,774,000	174,000
Advance against construction in progress	295,559,351	235,585,539
Advance against program cost for Agriculture Mechanization	2,000,000	2,000,000
Advance against program cost for ME-FEDEC & PACE	180,099,156	92,501,883
Advance against program cost for ENRICH	93,630,345	37,682,552
Advance against program cost for KGF	720,000	-
	<b>577,599,278</b>	<b>371,168,337</b>

**b) Security deposit**

	<b>1,289,600</b>	<b>1,289,600</b>
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**c) Advance income tax**

	<b>384,236,649</b>	<b>384,236,649</b>
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	<b>963,125,527</b>	<b>756,694,586</b>
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The above advance income tax for a sum of Taka. 384,236,649 has been deposited to the treasury for appeal against the decision of Deputy Commissioner of Taxes (DCT) for assessment year from 2007-08 to 2013-14.

**14.00 Cash and cash equivalents**

Cash in hand	78,114	9,409
<b>Cash at banks:</b>		
Special Notice Deposit (SND) (Note-14.01)	5,082,960,440	4,797,146,881
Short-term investment in FDR (Note-14.02)	6,858,000,000	7,128,000,000
	<b>11,941,038,554</b>	<b>11,925,156,290</b>

**14.01 Cash at banks**

<u>Name of the Bank</u>	<u>Branch Name</u>	<u>SND Account no.</u>		
<b>Core Program:</b>				
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000011	228,751,205	357,580,669
Sonali Bank Ltd.	College Gate Branch, Dhaka	1633703000099	256,508	252,346
Sonali Bank Ltd.	College Gate Branch, Dhaka	240000225	11,288,688	11,039,995
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000040	558,217,412	228,357,151
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000161	2,451,055	2,369,285
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000057	86,845,898	108,654,598
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000225	81,909,793	29,481,249
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000230	749,621	222,964
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000234	31,540,465	32,860,886
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000233	51,777,486	34,847,789
Eastern Bank Ltd.	Gulshan Branch, Dhaka	1331030145305	552,669,974	613,577,974
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000315	-	2,496,664
Sonali Bank Ltd.	Agargaon Branch, Dhaka	4440403000075	7,906,764	7,778,585
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000323	121,315,261	372,958,541
Sonali Bank Ltd.	Agargaon Branch, Dhaka	4440403000081	28,806,855	8,278,451
Sonali Bank Ltd.	Agargaon Branch, Dhaka	4440403000082	4,580,331	233,797,257
Sonali Bank Ltd.	College Gate Branch, Dhaka	1633703000102	9,284,874	58,774,923
Sonali Bank Ltd.	College Gate Branch, Dhaka	1633703000098	372,735,937	265,638,943
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000314	43,721,848	43,848,307
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000274	31,330,636	165,065,489
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000331	127,976,106	103,517,424
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000337	15,609,053	-
<b>Sub total</b>			<b>2,369,725,770</b>	<b>2,681,399,488</b>

**Projects:****SEIP Tranche-2**

Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000299	24,568,509	48,890,400
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**SEIP Tranche-3**

Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000335	23,109,921	-
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000342	741,155	-
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000343	50,216	-
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000344	6,997,046	-

**LICHSP**

Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000287	150,126,411	20,141,163
Sonali Bank Ltd.	Foreign Ex. Corp. Br., Dhaka	1608903000051	3,454,472	60,088,333

**SEP**

Sonali Bank Ltd.	Agargaon Branch, Dhaka	4440403000071	599,462,791	898,173,757
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Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000306
<b>PPEPP</b>		
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000309
<b>ECCCP - Flood</b>		
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000329
<b>ECCCP - Readiness</b>		
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000326
<b>RMTP</b>		
Sonali Bank Ltd.	Agargaon Branch, Dhaka	4440403000079
Sonali Bank Ltd.	Agargaon Branch, Dhaka	4440403000084
<b>BD Rural WASH</b>		
Janata Bank Ltd.	UGC Bhaban Corporate	100224197904
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000339
<b>RAISE</b>		
Janata Bank Ltd.	UGC Bhaban Corporate	10023186912
Southeast Bank Ltd.	Agargaon Branch, Dhaka	13100000341
<b>Sub total</b>		

**Grand total**

#### 14.02 Short-term investment in FDR

Project wise break-up of the above amount is as follows:

Core program (Note-14.02.1)

Project (Note-14.02.2)

#### 14.02.1 Movement of Short-term investment in FDR - core program

Balance as on 01 July

Add: Investments during the year

Less: Encashment during the year

Balance as on 30 June

#### 14.02.2 Movement of Short-term investment in FDR - project

Balance as on 01 July

Add: Investments during the year

Less: Encashment during the year

Balance as on 30 June

Amount in Taka	
30 June 2022	30 June 2021
191,418,928	271,703,461
315,220,625	565,689,024
89,152,663	101,236,053
-	16,794,169
610,230,799	133,031,033
43,862,666	-
432,766,736	-
4,748,075	-
187,267,477	-
30,056,180	-
<b>2,713,234,670</b>	<b>2,115,747,393</b>
<b>5,082,960,440</b>	<b>4,797,146,881</b>

6,830,000,000	7,100,000,000
28,000,000	28,000,000
<b>6,858,000,000</b>	<b>7,128,000,000</b>

7,100,000,000	3,300,000,000
11,130,000,000	11,450,000,000
<b>18,230,000,000</b>	<b>14,750,000,000</b>
11,400,000,000	7,650,000,000
<b>6,830,000,000</b>	<b>7,100,000,000</b>

28,000,000	28,000,000
56,000,000	-
<b>84,000,000</b>	<b>28,000,000</b>
56,000,000	-
<b>28,000,000</b>	<b>28,000,000</b>



# 15.00 Capital fund

## Grants

Amount in Taka		
	30 June 2022	30 June 2021
Establishment grant (GoB-own source)	1,100,000,000	1,100,000,000
Establishment grant (GoB-USAID PL-480)	650,000,000	650,000,000
Grant from IDA under RNPP0	642,320,100	642,320,100
Grant for UPP	4,168,200,000	4,168,200,000
Grant for ME	3,750,000,000	3,750,000,000
Grant for REDP	44,820,000	44,820,000
Grant under Trust Fund (KGF)	819,900,000	819,900,000
Grant under ENRICH-GOB	1,647,440,171	1,647,440,171
Grant for LRL (GOB)	5,000,000,000	5,000,000,000
Grant for LRL 2nd Phase (GOB)	5,000,000,000	-
Grant for SEP	615,843,000	103,995,000
Grant for LICHP	54,000,000	-
<b>Total Grants</b>	<b>23,492,523,271</b>	<b>17,926,675,271</b>
<b>Excess of income over expenditure (surplus)</b>		
Opening balance	31,191,507,379	28,802,201,223
Prior year adjustment	(2,343,663)	2,251,127
	<b>31,189,163,716</b>	<b>28,804,452,350</b>
<b>Surplus for the year</b>		
Core program	2,817,694,199	2,483,189,454
<b>Projects:</b>		
LICHSP	41,294,858	13,773,543
SEP	252,554,832	170,590,342
PPEPP	(976,638)	(467,064)
GCF-Readiness	-	251,042
BD Rural WASH	(16,110,185)	-
RAISE	(31,964,025)	-
	<b>3,062,493,041</b>	<b>2,667,337,317</b>
<b>Total retained surplus</b>	<b>34,251,656,757</b>	<b>31,471,789,667</b>
Less: *Transfer to disaster management fund	30,624,930	26,673,373
Less: Transfer to special fund	3,062,493	2,667,337
Less: Surplus of Special Fund	4,425,605	5,319,058
Less: Surplus of Program Support Fund	51,259,666	134,080,958
Less: Surplus of Disaster Management Fund	68,526,750	111,541,562
<b>Net retained surplus</b>	<b>34,093,757,313</b>	<b>31,191,507,379</b>
<b>Net retained surplus and grants</b>	<b>57,586,280,584</b>	<b>49,118,182,650</b>
*Disaster management fund	5,437,081,560	5,337,929,880
**Capacity building revolving loan fund (RLF)	100,000,000	100,000,000
***Special fund	127,424,794	119,936,696
****Programme support fund	2,970,439,746	2,919,180,080
	<b>8,634,946,100</b>	<b>8,477,046,656</b>
<b>Closing capital fund as on 30 June</b>	<b>66,221,226,684</b>	<b>57,595,229,307</b>

\*The Governing Body (GB) in their meeting held on 26 November 2000 decided to build up a Disaster Management Fund (DMF) by transferring 1% of net surplus every year till it reaches Tk 50 million. The accumulated amount of Disaster Management Fund as on 30 June 2007 was Tk 50,000,000 and the governing body is decided in the AGM held on 30 December 2007 to increase it by 1% of net surplus every year.





Amount in Taka	
30 June 2022	30 June 2021

Further the governing body in their 188th meeting held on 21 April 2014 decided to amalgamate four projects/ components with PKSf Core Program, Disaster Management Fund under the same umbrella due to their same nature of objectives. Disaster Management Fund (DMF) consist of PKSf core program -DMF, Livelihood Restoration Program (LRP) by IDA, Rehabilitation of SIDR affected coastal fishery, small business and livestock enterprise (RESCUE) grant provided by the Government of the Peoples Republic of Bangladesh, Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP) grant provided by IDA, Credit Fund of Southwest Flood Damage Rehabilitation Project [Socio-Economic Rehabilitation Fund (SRF)] a interest free loan given by the Asian Development Bank and the Government of the Peoples Republic of Bangladesh. Movement of the Disaster Management Fund is given below:

Balance as on 01 July	5,337,929,880	5,199,714,945
Add: Transferred during the year from surplus	30,624,930	26,673,373
Add: Surplus during the year	68,526,750	111,541,562
<b>Balance as on 30 June</b>	<b>5,437,081,560</b>	<b>5,337,929,880</b>

\*\*An amount of Tk 100,000,000 has been transferred during the year (2004-05) from net accumulated surplus of PKSf for creating a Capacity Building Revolving Loan Fund (RLF), which will be used for the capacity building of partner organizations (POs).

\*\*\*An amount of Tk 50,000,000 has been transferred during the year (2010-11) from net accumulated surplus of PKSf for creating a special fund . PKSf board has decided in the board meeting held on 24.10.2010, meeting no: 165 to increase it by 0.10% of net surplus every year.

Balance as on 01 July	119,936,696	111,950,301
Add: Transferred during the year from surplus	3,062,493	2,667,337
Add: Surplus during the year	4,425,605	5,319,058
<b>Balance as on 30 June</b>	<b>127,424,794</b>	<b>119,936,696</b>

\*\*\*\*An amount of Tk 500,000,000 has been transferred during the year (2012-13) from net accumulated surplus of PKSf for creating a programs support fund . PKSf board has decided in the board meeting held on 30.06.2011, meeting no: 169 the Endowment fund may further increase upto Tk. 5000,000,000. An amount of Tk. 250,000,000 has been transferred during the year (2016-17).

Balance as on 01 July	2,919,180,080	2,785,099,123
Add: Surplus during the year	51,259,666	134,080,958
<b>Balance as on 30 June</b>	<b>2,970,439,746</b>	<b>2,919,180,080</b>

#### 16.00 Microfinance loan under core program

PKSf has received first of it's many microfinance loans under the project name PAMFP and subsequently SPAMFP with an interest rate of @ 1% for each of them from IDA through the Government of Bangladesh (GoB). Moreover with the same financier IDA, PKSf has received a loan under the FSPP project @1.25% interest rate and recently another one as SEP @1% interest rate. IFAD has been proven to be one of the major financial contributors for PKSf and under it's financing PKSf has received substantial loan financing under MFTSP, MFMSFP, FEDEC and PACE projects with an interest rate of 1% for each of them through Government of Bangladesh. Under ADB's financing, PKSf has received loans under PLDP-1 and PLDP-2 projects @ 1.25% per annum, SRF project (interest free) and recently MDP project @1.25% interest rate. Previously repayment period for PKSf's 10 credit lines were set to 20 years with a 5 years grace period which were rescheduled to 40 years at 22nd day of August 2017 with a government approval. As per SLGA, repayment period is 20 years with a 5 years grace period for MDP project and 40 years with grace period of 10 years for SEP project. In FY 2018-2019 Government of Bangladesh (GoB) has provided a interest free loan under the ENRICH program for 20 years with a grace period of 5 years.

**Program-wise break-up of this amount is as follows:**

Loan under PAMFP (Note-16.01)	678,875,587	724,133,960
Loan under SPAMFP (Note-16.02)	3,664,052,253	3,856,897,109
Loan under FSPP (Note-16.03)	77,106,773	80,778,524
Loan under ME-FEDEC (Note -16.04)	1,834,946,375	1,905,521,236
Loan under PACE (Note - 16.05)	1,367,715,549	1,367,715,549
Loan under SRF/SRLP/DMF (Note -16.06)	305,472,933	320,202,961
Loan under PLDP (Note-16.07)	576,597,533	603,232,949
Loan under MFTSP (Note-16.08)	451,801,244	472,337,665
Loan under MFMSFP (Note-16.09)	770,531,210	802,636,677
Loan under MDP (Note-16.10)	8,368,664,009	8,368,664,009
Loan under ENRICH (Note-16.11)	1,600,000,000	1,600,000,000
	<b>19,695,763,466</b>	<b>20,102,120,638</b>



Amount in Taka	
30 June 2022	30 June 2021

Maturity-wise break-up of micro-finance loan under core program is given below:

**A) Current portion**

**Loan under PAMFP (MF-I)**

Loan from GoB (Own source)	2,158,730	2,158,730
Loan from GoB (IDA)	43,099,642	43,099,642
	<b>45,258,372</b>	<b>45,258,372</b>

**Loan under SPAMFP (MF-II)**

Loan from GoB (Own source)	14,735,480	14,735,480
Loan from GoB (IDA)	178,109,375	178,109,375
	<b>192,844,855</b>	<b>192,844,855</b>

**Loan under FSPP**

Loan from GoB (IDA)	<b>3,671,751</b>	<b>3,671,751</b>
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**Loan under SRF/DMF**

Loan from GoB (Own source)	3,857,653	3,857,653
Loan from GoB (ADB)	10,872,375	10,872,375
	<b>14,730,028</b>	<b>14,730,028</b>

**Loan under ME- FEDEC**

Loan from GoB	<b>70,574,861</b>	<b>70,574,861</b>
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**Loan under PLDP**

Loan from GoB (ADB)	<b>26,635,416</b>	<b>26,635,416</b>
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**Loan under MFTSP**

Loan from GoB - IFAD	<b>20,536,420</b>	<b>20,536,420</b>
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**Loan under MFMSFP**

Loan from GoB - IFAD	<b>32,105,467</b>	<b>32,105,467</b>
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**Sub-total (A)**

	<b>406,357,170</b>	<b>406,357,170</b>
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**B) Non-current portion**

**Loan under PAMFP (MF-I)**

Loan from GoB (Own source)	30,222,223	32,380,953
Loan from GoB (IDA)	603,394,992	646,494,635
	<b>633,617,215</b>	<b>678,875,588</b>

**Loan under SPAMFP (MF-II)**

Loan from GoB (Own source)	265,238,640	279,974,120
Loan from GoB (IDA)	3,205,968,758	3,384,078,134
	<b>3,471,207,398</b>	<b>3,664,052,254</b>

**Loan under FSPP**

Loan from GoB (IDA)	<b>73,435,022</b>	<b>77,106,773</b>
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**Loan under ME- FEDEC**

Loan from GoB (IFAD)	<b>1,764,371,515</b>	<b>1,834,946,375</b>
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**Loan under SRF/DMF**

Loan from GoB (Own source)	73,295,399	77,153,052
Loan from GoB (ADB)	217,447,506	228,319,881
	<b>290,742,905</b>	<b>305,472,933</b>

**Loan under PLDP**

Loan from GoB	<b>549,962,116</b>	<b>576,597,533</b>
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**Loan under PACE**

Loan from GoB	<b>1,367,715,548</b>	<b>1,367,715,548</b>
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**Loan under MFTSP**

Loan from GoB - IFAD	<b>431,264,825</b>	<b>451,801,245</b>
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**Loan under MFMSFP**

Loan from GoB - IFAD	<b>738,425,743</b>	<b>770,531,210</b>
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**Loan under MDP**

Loan from ADB	<b>8,368,664,009</b>	<b>8,368,664,009</b>
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**Loan under ENRICH**

Loan from GoB	<b>1,600,000,000</b>	<b>1,600,000,000</b>
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**Sub-total (B)**

	<b>19,289,406,296</b>	<b>19,695,763,468</b>
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**Grand-total (A+B)**

	<b>19,695,763,466</b>	<b>20,102,120,638</b>
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		Amount in Taka	
		30 June 2022	30 June 2021
<b>16.01 Movement of loan under poverty alleviation micro-finance project (PAMFP)</b>			
Balance as on 01 July			
Loan from GoB (own sources)	34,539,683	38,857,143	
Loan from GoB (lent from IDA)	689,594,277	775,793,561	
	<b>724,133,960</b>	<b>814,650,704</b>	
<b>Less: Paid during the year</b>			
Loan from GoB (own sources)	2,158,730	4,317,460	
Loan from GoB (lent from IDA)	43,099,643	86,199,284	
	<b>45,258,373</b>	<b>90,516,744</b>	
<b>Balance as on 30 June</b>			
Loan from GoB (own sources)	32,380,953	34,539,683	
Loan from GoB (lent from IDA)	646,494,634	689,594,277	
	<b>678,875,587</b>	<b>724,133,960</b>	
<b>16.02 Movement of loan under second poverty alleviation micro-finance project (SPAMFP)</b>			
Balance as on 01 July			
Loan from GoB (own sources)	294,709,600	324,180,560	
Loan from GoB (lent from IDA)	3,562,187,509	3,918,406,260	
	<b>3,856,897,109</b>	<b>4,242,586,820</b>	
<b>Less: Paid during the year</b>			
Loan from GoB (own sources)	14,735,480	29,470,960	
Loan from GoB (lent from IDA)	178,109,375	356,218,751	
	<b>192,844,855</b>	<b>385,689,711</b>	
<b>Balance as on 30 June</b>			
Loan from GoB (own sources)	279,974,120	294,709,600	
Loan from GoB (lent from IDA)	3,384,078,133	3,562,187,509	
	<b>3,664,052,253</b>	<b>3,856,897,109</b>	
<b>16.03 Movement of loan under FSPP</b>			
Balance as on 01 July	80,778,524	88,122,027	
Less: Paid during the year	3,671,751	7,343,502	
<b>Balance as on 30 June</b>	<b>77,106,773</b>	<b>80,778,524</b>	
<b>16.04 Movement of loan under ME- FEDEC</b>			
Balance as on 01 July	1,905,521,236	2,046,670,957	
Less: Paid during the year	70,574,861	141,149,721	
<b>Balance as on 30 June</b>	<b>1,834,946,375</b>	<b>1,905,521,236</b>	
<b>16.05 Movement of loan under PACE</b>			
Balance as on 01 July	1,367,715,549	1,367,715,549	
<b>Balance as on 30 June</b>	<b>1,367,715,549</b>	<b>1,367,715,549</b>	
<b>16.06 Movement of loan under SRF/SRLP/DMF</b>			
Balance as on 01 July	320,202,961	349,663,016	
Less: Paid during the year	14,730,028	29,460,056	
<b>Balance as on 30 June</b>	<b>305,472,933</b>	<b>320,202,961</b>	
<b>16.07 Movement of loan under PLDP</b>			
Balance as on 01 July	603,232,949	656,503,781	
Less: Paid during the year	26,635,416	53,270,833	
<b>Balance as on 30 June</b>	<b>576,597,533</b>	<b>603,232,949</b>	
<b>16.08 Movement of loan under MFTSP</b>			
Balance as on 01 July	472,337,665	513,410,505	
Less: Paid during the year	20,536,421	41,072,840	
<b>Balance as on 30 June</b>	<b>451,801,244</b>	<b>472,337,665</b>	



**16.09 Movement of loan under MFMSFP**

Amount in Taka		
	30 June 2022	30 June 2021
Balance as on 01 July	802,636,677	866,847,611
Less: Paid during the year	32,105,467	64,210,934
<b>Balance as on 30 June</b>	<b>770,531,210</b>	<b>802,636,677</b>

**16.10 Movement of loan under MDP**

Balance as on 01 July	8,368,664,009	4,128,664,009
Add: Received during the year	-	4,240,000,000
<b>Balance as on 30 June</b>	<b>8,368,664,009</b>	<b>8,368,664,009</b>

**16.11 Movement of loan under ENRICH**

Balance as on 01 July	1,600,000,000	1,600,000,000
<b>Balance as on 30 June</b>	<b>1,600,000,000</b>	<b>1,600,000,000</b>

**17.00 Loan for other projects****Maturity-wise break-up:****Name of the projects**

2022		
Current portion Taka	Non-current portion Taka	Total Taka
-	1,377,100,000	1,377,100,000
-	6,100,000,000	6,100,000,000
-	1,731,930,000	1,731,930,000
-	2,159,975,000	2,159,975,000
-	1,510,000,000	1,510,000,000
-	<b>12,879,005,000</b>	<b>12,879,005,000</b>

**Maturity-wise break-up:****Name of the projects**

2021		
Current portion Taka	Non-current portion Taka	Total Taka
-	1,377,100,000	1,377,100,000
-	5,770,000,000	5,770,000,000
-	769,360,000	769,360,000
-	<b>7,916,460,000</b>	<b>7,916,460,000</b>





**18.00 Provision for interest on microfinance loan**

This represents provision for outstanding interest on loans payable to government under different credit fund. Project-wise break-up of this amount is as follows:

**Interest on loan under PAMFP (MF-I)**

Interest on loan from GOB (Own sources)

Interest on loan from GOB (IDA)

**Interest on loan under SPAMFP (MF-II)**

Interest on loan from GOB (Own sources)

Interest on loan from GOB (IDA)

**Interest on loan under FSPP**

Interest on loan from GOB (IDA)

**Interest on loan under ME FEDEC**

Interest on loan from GOB (IFAD)

**Interest on loan under MDP**

Interest on loan from MDP

**Interest on loan under PACE**

Interest on loan from GOB (IFAD)

**Interest on loan under PLDP**

Interest on loan from GOB (ADB)

**Interest on loan under MFTSP**

Interest on loan from GOB (IFAD)

**Interest on loan under MFMSFP**

Interest on loan from GOB (IFAD)

**Total**

Maturity-wise break-up of this amount is given below:

**A Current portion****Interest on loan under PAMFP (MF-I):**

Interest on loan from GOB (Own sources)

Interest on loan from GOB (IDA)

**Interest on loan under SPAMFP (MF-II):**

Interest on loan from GOB (Own sources)

Interest on loan from GOB (IDA)

**Interest on loan under FSPP**

Interest on loan from GOB (IDA)

**Interest on loan under ME FEDEC**

Interest on loan from GOB (IFAD)

**Interest on loan under PLDP**

Interest on loan from GOB

**Interest on loan under MFTSP**

Interest on loan from GOB

**Interest on loan under MFMSFP**

Interest on loan from GOB

**Sub total**

**B Non current portion**

Interest on loan under PACE

Interest on loan under MDP

**Sub total**

**Grand total (A+B)**

Amount in Taka	
30 June 2022	30 June 2021

104,851	111,045
3,453,720	3,648,666
3,558,571	3,759,711
2,218,371	2,304,056
1,081,774	2,074,371
3,300,145	4,378,427
435,388	455,730
10,380,044	10,533,449
199,527,046	94,918,746
81,693,285	68,016,129
3,036,649	3,175,884
1,609,300	1,690,104
2,734,647	2,855,795
306,275,075	189,783,975

104,851	111,045
3,453,720	3,648,666
3,558,571	3,759,711
2,218,371	2,304,056
1,081,774	2,074,371
3,300,145	4,378,427
435,388	455,730
435,388	455,730
10,380,044	10,533,449
10,380,044	10,533,449
3,036,649	3,175,884
3,036,649	3,175,884
1,609,300	1,690,104
1,609,300	1,690,104
2,734,647	2,855,795
2,734,647	2,855,795
25,054,744	26,849,100
81,693,285	68,016,129
199,527,046	94,918,746
281,220,331	162,934,875
306,275,075	189,783,975



		Amount in Taka	
		30 June 2022	30 June 2021
<b>19.0 Provision for interest on loan for other projects maturity-wise break-up:</b>			
<b>A Current portion</b>			
LICHSP	-	-	
SEP	-	-	
RMTP	-	-	
	-	-	
<b>B Non-current portion</b>			
LICHSP	37,315,300	23,544,300	
SEP	111,070,849	70,087,288	
RMTP	8,930,786	189,705	
BD Rural WASH	59,177	-	
RAISE	72,397	-	
	<b>157,448,509</b>	<b>93,821,292</b>	
<b>20.00 Provision for earn leave</b>			
Balance as on 01 July	256,626,142	234,562,034	
Add: Provision made during the year	27,589,067	25,207,607	
	284,215,209	259,769,641	
Less: Payment/Adjustment made during the year	7,891,290	3,143,499	
Balance as on 30 June	<b>276,323,919</b>	<b>256,626,142</b>	
<b>21.00 Deferred income (Grant for assets)</b>			
Statement of Grant for Assets are shown in Annexure-2. The carrying amount of grant for assets is as below:			
<b>Grant for assets under core program:</b>			
RNPPO	145,922	179,519	
FSPP	16,821	19,045	
REDP	378	472	
FSVGD & UP	98,145	122,201	
ME-FEDEC & PACE	4,414,055	5,462,015	
PLDP-II	169,228	213,176	
MFTSP	37,061	45,271	
MFMSFP	259,907	321,192	
DIISP	266,103	332,629	
CCCP	810,415	987,203	
UPP UJJIBITO	1,835,635	2,268,487	
OBA Sanitation	6,833,517	8,441,456	
PRIME (PROSPER)	544,518	666,035	
GCF-Readiness	1,814,427	1,649,652	
	<b>17,246,132</b>	<b>20,708,353</b>	
<b>Grant for assets under project:</b>			
SEIP	958,209	1,147,303	
SEIP Tranche-2	167,324	206,694	
SEIP Tranche-3	1,783,961	-	
PPEPP	5,549,625	2,823,305	
LICHSP	3,319,347	891,540	
SEP	13,725,399	16,405,079	
ECCCP-FLOOD	898,594	1,123,243	
RMTP	37,657	-	
LRMP	1,136,262	421,156	
BD Rural WASH	3,152,262	-	
	<b>30,728,640</b>	<b>23,018,320</b>	
	<b>47,974,772</b>	<b>43,726,673</b>	





**22.00 Grants received in advance/(Grants receivable) account****A Grants received in advance****Core program:**

PACE

PLDP-II

**Projects:**

SEIP Tranche-2

SEIP Tranche-3

LICHSP

ECCCP - Flood

ECCCP - Readiness

SEP

LRMP

PPEPP

RMTP

BD Rural WASH

RAISE

Amount in Taka	
30 June 2022	30 June 2021
300,592,414	298,290,210
5,149,829	5,149,829
12,888,202	19,617,697
35,505,987	-
18,989,162	60,592,719
125,188,537	119,923,763
-	14,799,880
513,902,923	370,562,870
27,570,676	40,602,954
180,286,488	304,907,426
776,754,972	113,251,509
799,952,193	-
183,525,434	-
<b>2,980,306,817</b>	<b>1,347,698,857</b>

**B Grants receivable:****Core program:**

PACE

**Projects:**

SEIP Tranche-2

SEIP Tranche-3

-	183,410,258
71,136,882	26,542,854
34,045,053	-
<b>105,181,935</b>	<b>209,953,112</b>

**23.00 Other liabilities**

Core program (Note-23.01)

**Projects:**

LICHSP

ECCCP - Flood

SEIP Tranche-2

SEIP Tranche-3

SEP

PPEPP

LRMP

RMTP

BD Rural WASH

RAISE

1,008,090,471	867,625,567
532,702	1,252,187
106,637,956	60,847,264
110,385,367	127,312,214
88,849,399	-
309,925,708	128,767,528
603,930,688	807,169,765
10,601,067	18,037,511
100,310,496	13,852,012
11,235,106	-
496,272	-
<b>2,350,995,233</b>	<b>2,024,864,048</b>

**23.01 Core program**

Liabilities for salaries, allowances and other facilities

Liabilities for evaluation, monitoring expenses

Liabilities for administrative expenses

Liabilities for capital expenditure

Liabilities for external training and study tour

Security deposit from contractors &amp; others

Liabilities for other finance

Payable to gratuity fund

Provision for expense under agriculture unit

Provision for expense under livestock unit

Liabilities against climate change trust fund for distribution to Pos

Provision against Social Economic &amp; Human Efficiency Enhancement Program

Provision for expense under adolescent program

Provision for expenses against social advocacy &amp; knowledge dissemination

Salary retention account

Liabilities for program cost-ENRICH

Liabilities for administrative expenses under ENRICH

Liabilities under -KGF

Liabilities under- LIFT

Liabilities under - ME-GoB &amp; PACE

Liabilities under - MDP

Liabilities under - Innovative Agricultural Initiatives

Liabilities for Advance Service Charge LRL

Provision for expenses under ECCCP Flood

Liabilities under GCF-Readiness

638,730	644,520
258,231	63,533
12,648,157	14,181,932
5,331,729	2,369,500
51,025	-
548,764	368,480
538,455	1,497,154
144,483,713	73,623,378
32,589,731	23,462,822
49,869,286	38,842,029
-	136,012
685,125	1,000,000
33,359,496	26,693,827
4,858,095	793,586
2,317,131	-
374,570,916	342,586,802
19,516,808	19,677,256
39,318,142	30,075,901
40,750,670	39,940,500
231,191,987	221,804,253
12,491,245	11,579,992
-	16,048,660
-	750,000
487,637	-
1,585,398	1,485,430
<b>1,008,090,471</b>	<b>867,625,567</b>



Amount in Taka	
30 June 2022	30 June 2021

#### 24.00 Loan loss provision - core program

Loan loss provision has been made on the outstanding loan amount, based on age classification, as per Loan Classification, Provisioning and Write off Policy of PKSf at the following rates:

Classification of Loan	Rate of Provision %	Loan amount		Provision amount	
		2022	2021	2022	2021
		Taka	Taka	Taka	Taka
Standard (Other than agriculture)	2%	65,546,773,619	58,887,234,291	1,310,935,472	1,177,744,686
Standard (Agriculture)	5%	-	-	-	-
Watch list (Other than agriculture)	10%	79,224,991	-	7,922,499	-
Watch list (Agriculture)	15%	-	-	-	-
Substandard (Other than agriculture)	50%	-	-	-	-
Substandard (Agriculture)	60%	-	-	-	-
Doubtful (All)	80%	2,955,000	-	2,364,000	-
Bad (All)	100%	2,158,593,354	2,127,080,011	2,158,593,354	2,127,080,011
<b>Total</b>		<b>67,787,546,964</b>	<b>61,014,314,302</b>	<b>3,479,815,325</b>	<b>3,304,824,696</b>

Movement of loan loss provision under core program is given below:

Balance as on 01 July	3,304,824,696	3,191,139,690
Add: Provision made during the year	174,990,629	113,685,007
Balance as on 30 June	<b>3,479,815,325</b>	<b>3,304,824,696</b>

Summary of calculation of the loan loss provision is shown in **Annexure-1** and detailed calculation of the above amount is shown in **Annexure-1A** followed by a detailed statement of loan outstanding, non-performing loans, classification of loans, aging of arrears and provision required thereon.

#### 25.00 Loan loss provision on capacity building

Loan loss provision on capacity building loan has been made as follows:

Classification of loan	Rate of Provision %	Loan amount		Provision amount	
		2022	2021	2022	2021
		Taka	Taka	Taka	Taka
Standard (Other than agriculture)	2%	-	-	-	-
Standard (Agriculture)	5%	-	-	-	-
Watch list (Other than agriculture)	10%	-	-	-	-
Watch list (Agriculture)	15%	-	-	-	-
Substandard (Other than agriculture)	50%	-	-	-	-
Substandard (Agriculture)	60%	-	-	-	-
Doubtful (All)	80%	-	-	-	-
Bad (All)	100%	560,934	560,934	560,934	560,934
<b>Total</b>		<b>560,934</b>	<b>560,934</b>	<b>560,934</b>	<b>560,934</b>

Movement of the loan loss provision under Capacity Building -Core is given below:

Balance as on 01 July	560,934	560,934
Add: Provision made during the year	-	-
Balance as on 30 June	<b>560,934</b>	<b>560,934</b>





**26.0 Loan loss provision - project (LICHSP, SEP, BD RWASH & RAISE)**

Classification of loan	Rate of provision	Loan Amount		Provision amount	
		2022	2021	2022	2021
	%	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	2%	10,116,549,424	5,361,314,718	202,330,988	107,226,294
Standard (Agriculture)	5%	-	-	-	-
Watch list (Other than agriculture)	10%	-	-	-	-
Watch list (Agriculture)	15%	-	-	-	-
Substandard (Other than agriculture)	50%	-	-	-	-
Substandard (Agriculture)	60%	-	-	-	-
Doubtful (All)	80%	-	-	-	-
Bad (All)	100%	-	-	-	-
<b>Total</b>		<b>10,116,549,424</b>	<b>5,361,314,718</b>	<b>202,330,988</b>	<b>107,226,294</b>

Movement of the loan loss provision under LICHSP, SEP, BD RWASH & RAISE are given below:

Balance as on 01 July

107,226,294 72,125,909

Add: Provision made during the year

95,104,694 35,100,386

**Balance as on 30 June**

**202,330,988 107,226,294**

Detailed calculation of the above amount is shown in **Annexure-1B** followed by a project-wise detailed statement of loan outstanding, non-performing loans, classification of loans, aging of arrears and provision required thereon.



Amount in Taka	
30 June 2022	30 June 2021

## 27.0 Service charges

This represents service charges earned during the year against Micro-finance loans provided to different POs & Non POs.

### Core program

On loans to POs under OOSA	95,860	68,644
On loans to POs under Category- Large	3,319,223,440	2,645,909,409
On loans to POs under Category- Medium	598,567,467	564,238,948
On loans to POs under Category- Small	322,911,172	318,062,167
On loans to Non POs under LIFT	(273,630)	249,315
	<b>4,240,524,309</b>	<b>3,528,528,483</b>

### Projects:

SEP	286,022,617	230,089,603
LICHSP	52,247,013	36,608,423
BD Rural WASH	38,278,616	-
RAISE	3,052,192	-
<b>Sub-total</b>	<b>379,600,438</b>	<b>266,698,026</b>

### Grand Total

<b>4,620,124,747</b>	<b>3,795,226,509</b>
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## 28.00 Grant income

Core program (Note-28.01)	184,849,091	276,847,801
<b>Projects:</b>		
SEIP	189,095	233,162
SEIP Additional Tranche-1	-	13,074,286
SEIP Tranche-2	165,172,740	168,498,315
SEIP Tranche-3	101,546,122	-
LICHSP	15,175,751	22,485,071
PPEPP	705,517,600	872,984,714
LRMP	66,456,890	14,321,095
RMTP	186,659,677	22,682,191
ECCCP - Flood	248,242,942	73,381,380
GCF-Readiness	-	4,537,968
SEP	417,491,627	163,075,518
BD Rural WASH	16,920,546	-
RAISE	6,474,566	-
	<b>2,114,696,647</b>	<b>1,632,121,501</b>

## 28.01 Grant income - core program

Grant under CCCP	176,788	418,803
Grant under UPP-UJJIBITO	432,852	622,511
Grant under OBA -Sanitation	1,607,939	2,011,355
Grant under ME- FEDEC & PACE	165,335,497	271,370,157
Grant under RNPP0	33,595	48,655
Grant under FSPP	2,224	4,658
Grant under FSVGD & UPP	24,056	32,059
Grant under REDP	94	7,156
Grant under PLDP-II	43,948	187,871
Grant under MFTSP	8,210	10,146
Grant under MFMSFP	61,284	124,498
Grant under PRIME (PROSPER)	121,517	239,860
Grant under DIISP	66,526	116,472
Grant under GCF Readiness	16,934,561	1,653,600
	<b>184,849,091</b>	<b>276,847,801</b>





Amount in Taka	
30 June 2022	30 June 2021

## 29.00 Interest on bank balance and short term deposit

This represents interest received and accrued during the year on bank deposits with different banks:

### Bank interest under core program

Interest on special notice deposits	149,466,786	128,046,569
Interest on short term fixed deposits	680,086,065	750,627,392
<b>Sub-total :</b>	<b>829,552,851</b>	<b>878,673,961</b>

### Bank interest - under projects

LICHSP	3,382,494	546,194
SEP	11,807,971	7,716,124
GCF-Readiness	-	254,626
BD Rural WASH	1,048,075	-
RAISE	56,180	-
<b>Sub-total :</b>	<b>16,294,720</b>	<b>8,516,944</b>
<b>Grand total :</b>	<b>845,847,571</b>	<b>887,190,905</b>

## 30.00 Other income

Interest on staff house building loan	18,699,908	20,195,073
Interest on staff computer loan	12,193	10,135
Interest on staff car loan	866,619	957,951
Surcharge On staff house building loan	31,437	7,574
Sale of forms, publications, old papers etc.	221,667	126,352
Income from training cost sharing	2,698,049	-
Income from personal use of car, telephone and email	381,525	256,234
Rent from auditorium, conference room & multimedia	298,500	52,000
Rent from Southeast Bank Limited	1,816,800	1,817,413
Rent from Palli Snacks	28,800	26,400
Compensation realization from insurance company	-	1,225,224
Profit Commission realized from insurance company	780,485	1,486,466
Rent from PFDA	37,000	40,900
Other income under LIFT	315,000	647,452
Other income under ENRICH	231,000	-
Income from Organic online.com.bd	54,600	31,200
Income from training center	484,788	-
Income against notice pay	66,539	-
Miscellaneous income	347,316	250,361
	<b>27,372,226</b>	<b>27,130,735</b>

## 31.00 Manpower compensation (salaries, allowances & other facilities)

Core program (Note-31.01)	596,097,113	543,393,361
<b>Projects:</b>		
LICHSP	10,637,600	14,553,091
SEP	74,039,377	62,333,940
SEIP Tranche-2	9,559,617	19,030,469
SEIP Tranche-3	7,262,277	-
LRMP	13,697,820	13,074,237
RMTP	45,398,277	23,551,686
PPEPP	47,218,574	49,549,419
ECCCP - Flood	7,098,888	5,799,438
GCF-Readiness	-	1,492,195
BD Rural WASH	22,271,853	-
RAISE	4,347,440	-
	<b>837,628,836</b>	<b>732,777,836</b>



		Amount in Taka	
		30 June 2022	30 June 2021
<b>31.01 Core program</b>			
Managing Directors remuneration	6,181,106	3,886,779	
Salaries and allowances	400,362,020	391,418,604	
Festival bonus	41,420,860	40,712,757	
Salaries and allowance of Security Services	3,387,785	2,940,280	
Festival bonus-Security Services	396,513	284,836	
Bangla-noboborsho allowances	4,240,918	4,157,578	
Liveries and uniforms	148,000	447,660	
Overtime allowances	1,652,840	1,368,090	
Contribution to staff provident fund	29,080,237	28,624,047	
Contribution to staff group insurance	3,852,482	2,350,177	
Lunch coupon	3,601,453	981,663	
Leave fare assistance	17,963,730	11,825,935	
Integrity award	259,970	178,992	
Salaries and allowances under ENRICH	6,414,365	5,978,768	
Salaries and allowances under ME-FEDEC & PACE	35,435,888	41,047,949	
Salaries and allowances under KGF	2,364,194	2,952,387	
Salaries and allowances under MDP	4,060,258	4,236,859	
Special Incentive for Covid-19	35,274,494	-	
	<b>596,097,113</b>	<b>543,393,361</b>	
<b>32.00 Retirement benefit</b>			
Gratuity expenses	144,032,342	87,974,896	
Severance allowance	1,051,971	-	
Earn leave allowance	25,269,007	22,064,108	
	<b>170,353,320</b>	<b>110,039,004</b>	
<b>33.00 Training, workshop and seminar expenses</b>			
<b>Core program</b>			
Training expenses - officers and staff	455,306	-	
Training expenses - POs	3,480,853	302,742	
Training expenses- ENRICH	21,591,686	3,148,194	
Training expenses- MDP	-	28,371	
Training, workshop & seminar expenses under KGF	5,395	-	
Training expenses under GCF Readiness	4,484,835	-	
Workshop and seminar	501,362	23,652	
<b>Sub total</b>	<b>30,519,437</b>	<b>3,502,959</b>	
<b>Projects:</b>			
Training expenses- PPEPP	7,225,368	3,829,186	
Training expenses- LRMP	177,311	10,050	
Training expenses- GCF Readiness	-	1,801,849	
Training expenses- RMTP	42,798,986	-	
Training expenses- BD Rural WASH	3,689,333	-	
<b>Sub total</b>	<b>53,890,998</b>	<b>5,641,085</b>	
<b>Grand total</b>	<b>84,410,435</b>	<b>9,144,044</b>	
<b>34.00 Institutional development and capacity building</b>			
<b>Core program</b>			
Expenses for social advocacy and knowledge disseminations	4,928,532	791,892	
External training and study tour	572,692	-	
<b>Grand total</b>	<b>5,501,224</b>	<b>791,892</b>	
<b>35.00 Program and project Cost:</b>			
<b>Core program</b>			
Program expansion and skill dev. Exp-agriculture cell	18,178,881	12,598,526	
Program expansion and skill dev. Exp-livestock cell	24,720,394	19,988,484	
Salaries and Benefits for PO staff under Agriculture cell	10,583,565	9,721,362	





	Amount in Taka	
	30 June 2022	30 June 2021
Salaries and Benefits for PO staff under Livestock cell	17,380,441	16,271,347
Training expenses - Live-stock cell	7,693,408	3,513,778
Training expenses - Agricultural cell	4,168,412	2,239,177
Expense for adolescent program	52,905,968	43,286,677
Sports & Cultural Program	-	153,599
Expenses for ECCCP-Flood	711,908	519,838
Expenses under PACE	144,642,373	241,233,805
Expenses under ENRICH	683,366,154	670,876,021
Expenses under Special Fund	2,750,050	3,188,500
Expenses under Program Support Fund	27,974,800	57,876,000
Expenses under Disaster Management Fund	19,800,000	-
Expenses under KGF	39,533,214	30,450,401
Expenses under LIFT	38,192,857	38,914,135
Expenses for GCF-readiness	913,200	-
	<b>1,093,515,625</b>	<b>1,150,831,650</b>
<b>Projects:</b>		
SEIP Tranch-2	153,810,483	146,305,743
SEIP Tranch-3	91,927,020	-
LICHSP	375,426	4,237,548
SEP	341,789,367	105,391,495
PPEPP	651,597,987	774,640,322
SEIP	-	2,400
SEIP Additional Tranche-1	-	13,074,286
LRMP	62,375,622	11,352,633
ECCCP-Flood	227,562,280	55,410,662
RMTP	96,066,105	-
Innovative Agricultural Initiative	-	14,892,968
<b>Sub total</b>	<b>1,625,504,290</b>	<b>1,125,308,057</b>
<b>Grand total</b>	<b>2,719,019,915</b>	<b>2,276,139,707</b>
<b>36.00 Socio-economic &amp; human capability improvement program:</b>		
Paid for socio-economic activities	6,085,125	6,195,000
	<b>6,085,125</b>	<b>6,195,000</b>
<b>37.00 Monitoring and evaluation</b>		
<b>Break-up is as follows:</b>		
<b>Core program</b>		
Inspection expenses -PO	2,623,432	1,773,644
Audit expenses - PO	1,245,475	518,588
Expenses Under MDP	22,864	46,856
Expenses Under ME-FEDEC & PACE	1,132,215	650,479
Expenses Under KGF	22,185	-
Expenses Under ENRICH	1,065,319	829,040
Expenses Under LIFT	329,645	66,227
Travelling Expenses	50,293	-
<b>Sub-total :</b>	<b>6,491,428</b>	<b>3,884,834</b>
<b>Projects:</b>		
SEIP Tranche-2	365,030	202,297
SEIP Tranche-3	289,759	-
PPEPP	2,596,487	869,610
LICHSP	275,690	62,463
SEP	8,049,977	4,019,375
LRMP	308,194	54,461
RMTP	837,718	149,689
ECCCP-Flood	524,981	213,241
BD Rural WASH	429,151	-
RAISE	17,700	-
<b>Sub-total :</b>	<b>13,694,687</b>	<b>5,571,136</b>
<b>Grand Total :</b>	<b>20,186,115</b>	<b>9,455,970</b>



		Amount in Taka	
		30 June 2022	30 June 2021
<b>38.00 Occupancy expenses</b>			
<b>Core program</b>			
Gas bill	534,911	93,911	
Electricity and fuel for generator	5,589,520	3,970,072	
Water and sewerage	356,738	188,843	
Office upkeepment	8,854,166	7,701,932	
Expenses for day care center	-	366,000	
<b>Sub-total :</b>	<b>15,335,335</b>	<b>12,320,758</b>	
<b>Projects:</b>			
SEIP Tranche-2	245,751	491,502	
SEIP Tranche-3	245,751	-	
<b>Sub-total :</b>	<b>491,502</b>	<b>491,502</b>	
<b>Grand Total :</b>	<b>15,826,837</b>	<b>12,812,260</b>	
<b>39.00 Research and publication</b>			
<b>Core program</b>			
Research expenses	563,695	1,596,907	
Publication expenses	150,945	259,440	
Research and publication ENRICH	1,183,315	998,776	
Research and publication ME-FEDEC & PACE	2,324,150	269,533	
Expenses for INM	-	8,413,914	
Expenses Under GCF-Readiness	9,173,526	-	
<b>Sub-total :</b>	<b>13,395,631</b>	<b>11,538,570</b>	
<b>Projects:</b>			
Expenses Under PPEPP	16,495,725	38,106,592	
Expenses Under LRMP	430,000	-	
Expenses Under RMTP	2,592,436	-	
Expenses Under GCF-Readiness	-	151,200	
<b>Sub-total :</b>	<b>19,518,161</b>	<b>38,257,792</b>	
<b>Grand Total :</b>	<b>32,913,792</b>	<b>49,796,362</b>	
<b>40.00 Depreciation</b>			
<b>Core Program:</b>			
On assets acquired under PKSf-Core Program	26,862,114	31,548,643	
On assets acquired under PKSf-Shyamoli	10,601	11,861	
On assets acquired under microfinance-I (PAMFP)	20,918	24,377	
On assets acquired under microfinance-II (SPAMFP)	50,055	62,969	
On assets acquired under RNPP0	51,252	65,012	
On assets acquired under PACE	1,142,084	1,422,944	
On assets acquired under FSPP	3,177	3,871	
On assets acquired under MFTSP	17,369	31,802	
On assets acquired under PLDP-II	49,697	93,735	
On assets acquired under MFMSFP	91,558	115,198	
On assets acquired under FSVGD & UP	33,785	42,347	
On assets acquired under DIISP	98,932	128,848	
On assets acquired under PRIME (PROSPER)	139,316	185,628	
On assets acquired under REDP	94	1,124	
On assets acquired under CCCP	176,788	246,679	
On assets acquired under UPP-UJJIBITO	455,634	579,192	
On assets acquired under OBA-SANITATION	1,607,939	2,011,355	
On assets acquired under MDP	23,690	17,935	
On assets acquired under ME-FEDEC	23,234	31,300	
On assets acquired under Readiness Support-GCF	377,157	90,451	
<b>Projects:</b>			
On assets acquired under ECCCCP-Flood	224,649	137,957	
On assets acquired under LRMP	140,028	8,475	





	Amount in Taka	
	30 June 2022	30 June 2021
On assets acquired under SEP	3,287,097	3,581,327
On assets acquired under SEIP	189,095	230,762
On assets acquired under SEIP Tranche-2	39,370	48,940
On assets acquired under SEIP Tranche-3	35,607	-
On assets acquired under RMTP	3,770	-
On assets acquired under BD Rural Wash for HCD	68,834	-
On assets acquired under LICHSP	613,493	183,867
On assets acquired under PPEPP	1,049,623	607,270
	<b>36,886,960</b>	<b>41,513,869</b>

Details of depreciation on different assets have been provided in the attached schedule of property, plant and equipment in **Note 4**.

#### 41.00 Administrative expenses

Core program (Note-41.01)	56,619,267	43,176,059
<b>Projects:</b>		
SEP	7,635,809	4,975,695
SEIP Tranche-2	397,989	910,364
SEIP Tranche-3	1,031,207	-
LICHSP	751,143	925,702
PPEPP	2,345,726	3,569,379
RMTP	1,600,659	516,941
GCF-Readiness	-	1,002,282
ECCCP-Flood	119,625	115,059
LRMP	62,835	472,848
BD Rural WASH	2,673,989	-
RAISE	523,336	-
	<b>73,761,585</b>	<b>55,664,329</b>

#### 41.01 Administrative expenses - core program

Printing and stationeries	8,109,497	5,234,747
Paper and periodicals	125,972	110,755
Postage and telegram	223,603	250,499
Telephone, fax and internet bill	2,987,309	2,510,054
Entertainment	1,527,844	736,108
Conveyance	65,500	23,350
Fuel & lubricant	3,905,120	2,800,259
Car maintenance	2,926,036	2,905,145
Legal expenses and consultancy fee	3,919,867	3,612,222
Insurance premium - vehicles	485,754	995,788
Insurance premium - fire	596,935	574,372
Insurance premium- miscellaneous	29,026	27,680
Repairs and maintenance-office equipment, lift & generator	5,333,515	3,771,043
Repairs and maintenance -furniture and fixture	194,133	163,750
Board expenses	2,016,052	1,555,943
Recruitment expenses	-	842,726
Audit fees	4,398,950	5,426,400
National & International day celebration	371,541	17,250
Advertisement and publicity	781,009	361,606
Loss on sale/ obsolescence of fixed assets	13,005	466,246
Expenses under ME-FEDEC	2,043,817	2,116,690
Expenses under ENRICH	161,369	689,464
Expenses under KGF	123,535	117,575
Expenses under LIFT	7,609	-
Expenses under MDP	39,073	-
Expenses for SDG implementation	-	247,730
Holding Tax	1,939,885	1,941,073
Others	3,312,430	1,294,058
Medical Expenses & Benefits	10,718,030	4,196,526
Allowance for mobile set	249,000	187,000
Innovation expenses	13,851	-
	<b>56,619,267</b>	<b>43,176,059</b>



		Amount in Taka	
		30 June 2022	30 June 2021
<b>42.00</b>	<b>Loan loss expenses</b>		
	<b>Core program</b>		
	Loan loss expenses on RMC & UMC	(13,658,000)	(5,139,268)
	Loan loss expenses on Seasonal	(2,000,000)	(3,200,000)
	Loan loss expenses on ECCCP-Flood	1,267,678	761,268
	Loan loss expenses on JAGORON	106,936,600	(29,649,700)
	Loan loss expenses on SUFOLON	(8,390,000)	(370,000)
	Loan loss expenses under Sanitation Development Loan	(1,619,000)	(1,398,000)
	Loan loss expenses under Abason Loan	18,307,273	2,315,909
	Loan loss expenses under Agricultural Mechanization Loan	83,682	(169,100)
	Loan loss expenses Under Elderly People Loan	(783,000)	1,040,000
	Loan loss expenses under ENRICH	1,436,364	31,549,214
	Loan loss expenses under LICHSP	435,000	11,672,000
	Loan loss expenses under LIFT	(2,843,857)	3,078,574
	Loan loss expenses under DMF	88,000	1,320,000
	Loan loss expenses under UPP GoB	(250,000)	(50,000)
	Loan loss expenses under SEP	4,292,194	23,428,386
	Loan loss expenses under PSF	(4,800)	(4,800)
	Loan loss expenses under ME- FEDEC & PACE	69,297,990	33,495,895
	Loan loss expenses under KGF	(4,280,000)	2,040,000
	Loan loss expenses under MDP	(5,305,312)	82,182,688
	Loan loss expenses under Buniad	18,907,010	(3,817,673)
	Loan loss expenses under MFTSP	(1,200,000)	(300,000)
	Loan loss expenses under MFMSFP	(1,000,000)	-
	Loan loss expenses under RAISE	35,000,000	-
	Loan loss expenses under BD Rural WASH	55,377,500	-
		<b>270,095,321</b>	<b>148,785,393</b>
<b>43.00</b>	<b>Borrowing cost</b>		
	Interest on loan under PAMFP	7,040,200	7,492,783
	Interest on loan under SPAMFP	37,490,689	39,409,378
	Interest on loan under FSPP	989,389	1,035,286
	Interest on loan under ME-FEDEC	18,901,808	19,607,556
	Interest on loan under PLDP	7,401,178	7,734,120
	Interest on loan under PACE	13,677,155	13,677,156
	Interest on loan under RMTP	8,741,081	189,705
	Interest on loan under MFTSP	4,642,573	4,847,937
	Interest on loan under MFMSFP	7,905,219	8,226,273
	Interest on loan under MDP	104,608,300	56,109,670
	Interest on loan under SEP	40,983,562	43,870,685
	Interest on loan under LICHSP	13,771,000	11,666,985
	Interest on loan under RAISE	72,397	-
	Interest on loan under BD Rural WASH	59,177	-
		<b>266,283,728</b>	<b>213,867,534</b>
<b>44.00</b>	<b>Bank charges and commission</b>		
	Core program	6,464,756	7,303,218
	<b>Projects:</b>		
	LICHSP	128,650	42,090
	GCF - Readiness	-	3,575
	RMTP	1,350	250
	BD Rural WASH	200	-
		<b>6,594,956</b>	<b>7,349,133</b>
<b>45.00</b>	<b>Adjustment for items not involving the movement of cash</b>		
	Depreciation (Note # 40)	36,886,960	41,513,869
	Loan loss provision (Note # 42)	270,095,322	148,785,393
	(Profit)/loss on sale of fixed assets	13,005	466,246
	Prior year adjustment	(2,343,664)	2,251,127
	Provision for Earn Leave	19,697,777	22,064,108
		<b>324,349,400</b>	<b>215,080,743</b>





		Amount in Taka	
		30 June 2022	30 June 2021
<b>46.00</b>	<b>(Increase)/decrease in assets other than loan to POs</b>		
	(Increase)/decrease in staffs house build, comp & Car loan	(83,532,930)	18,207,506
	(Increase)/decrease in advance, deposits and prepayments	(742,585,065)	(875,008,820)
	(Increase)/decrease in interest and other receivables	17,240,082	(8,731,176)
	(Increase)/decrease in service charges receivables	(116,981,898)	56,666,515
	(Increase)/decrease in overdue service charges	-	-
		<b>(925,859,812)</b>	<b>(808,865,974)</b>
<b>47.00</b>	<b>(Increase)/decrease in loans to POs - current portion</b>		
	(Increase)/decrease in loans to POs - core program	2,056,478,562	(4,090,970,982)
	(Increase)/decrease in loans to POs - projects	(1,906,169,874)	(1,056,019,841)
		<b>150,308,688</b>	<b>(5,146,990,823)</b>
<b>48.00</b>	<b>(Increase)/decrease in loans to POs - non current portion</b>		
	(Increase)/decrease in loans to POs under core program	(11,929,061,224)	(6,393,436,891)
	(Increase)/decrease in loans to POs under projects	(2,849,064,832)	(698,999,435)
		<b>(14,778,126,056)</b>	<b>(7,092,436,326)</b>
<b>49.00</b>	<b>Increase/(decrease) in current liabilities</b>		
	Increase/(decrease) in other liabilities	326,131,185	745,760,236
	Increase/(decrease) in current portion of interest on	(1,794,356)	(95,953,602)
		<b>324,336,829</b>	<b>649,806,634</b>
<b>50.00</b>	<b>Increase/(decrease) in non-current liabilities</b>		
	Increase/(decrease) in interest on micro-finance loan under	118,285,456	69,786,825
	Increase/(decrease) in provision for interest on loan for	63,627,217	55,727,374
		<b>181,912,673</b>	<b>125,514,199</b>
<b>51.00</b>	<b>Microfinance loan</b>		
	<b>Loan received during the year</b>		
	MDP	-	4,240,000,000
	SEP	330,000,000	2,300,000,000
	LICHSP	-	399,100,000
	RMTP	962,570,000	769,360,000
	BD Rural WASH	2,159,975,000	-
	RAISE	1,510,000,000	-
		<b>4,962,545,000</b>	<b>7,708,460,000</b>
	<b>Loan repaid during the year</b>		
	PAMFP	(45,258,373)	(90,516,744)
	SPAMFP	(192,844,855)	(385,689,711)
	FSPP	(3,671,751)	(7,343,502)
	FEDEC	(70,574,861)	(141,149,721)
	SRF	(14,730,028)	(29,460,056)
	PLDP-II	(26,635,416)	(53,270,833)
	MFMSFP	(32,105,467)	(64,210,934)
	MFTSP	(20,536,421)	(41,072,840)
		<b>(406,357,172)</b>	<b>(812,714,342)</b>



**Palli Karma-Sahayak Foundation (PKSF)  
Related Party Transaction  
For the year 2021-2022**

Name of the PO's	Name of the Related Party	Position			Name of the credit component	Transaction			
		In PKSF		In PO's		Balance as on 01-07-2021	Disbursement During this Year	Recovery During this Year	Balance as on 30-06-2022
		General Body	Governing Body						
Ghashful	Parveen Mahmud	Member	Member	Board Member	ENRICH	56,716,675	25,000,000	27,216,669	54,500,006
					Buniad	15,666,662	20,000,000	9,833,329	25,833,333
					Jagoron	138,000,000	65,000,000	87,000,000	116,000,000
					Agrosor	145,500,000	115,000,000	70,500,000	190,000,000
					Sufolon	70,000,000	70,000,000	100,000,000	40,000,000
					ABASON	35,272,727	10,000,000	6,363,636	38,909,091
					Agrosor-SEP	80,000,000	50,000,000	35,000,000	95,000,000
					Agrosor-MDP	101,150,000	30,000,000	39,400,000	91,750,000
					Loan for Elder People Income Generating	3,000,000	-	2,000,000	1,000,000
					Common Service Loan -SEP	1,600,000	13,700,000	480,000	14,820,000
					Livelihood Restoration Loan (LRL)	38,000,000	-	14,000,000	24,000,000
					Livelihood Restoration Loan (LRL)-2	-	40,000,000	-	40,000,000
					HH Water Loan	-	2,000,000	-	2,000,000
					HH Saniation Loan	-	20,000,000	-	20,000,000
Sub Total					684,906,064	460,700,000	391,793,634	753,812,430	
Eco-Social Development Organization (ESDO)	Dr. Md. Shahid Uz Zaman	Member	-	Executive Director	ENRICH	81,374,993	45,000,000	39,854,165	86,520,828
					LIFT	10,000,000	-	5,000,000	5,000,000
					Buniad	61,666,650	182,500,000	39,583,335	204,583,315
					Jagoron	325,750,000	160,000,000	160,050,000	325,700,000
					Agrosor	340,600,000	127,500,000	162,050,000	306,050,000
					Sufolon	30,000,000	40,000,000	70,000,000	-
					SANITATION DEVELOPMENT LOAN	32,500,000	10,000,000	14,500,000	28,000,000
					LICHSP	238,454,543	80,000,000	49,272,729	269,181,814
					Abason	24,090,910	90,000,000	5,454,544	108,636,366
					Agrosor-SEP	160,000,000	120,000,000	61,000,000	219,000,000
					Common Service Loan -SEP	8,100,000	26,700,000	2,430,000	32,370,000
					Agrosor-MDP	155,400,000	60,000,000	61,400,000	154,000,000
					Innovative Agricultural Initiatives	10,000,000	-	-	10,000,000
					Loan for Elderly Peoples Income Generating	8,000,000	-	3,000,000	5,000,000
					Livelihood Restoration Loan (LRL)	98,250,000	-	35,000,000	63,250,000
					Livelihood Restoration Loan (LRL)-2	-	95,000,000	-	95,000,000
					HH Water Loan	-	3,000,000	-	3,000,000
					HH Saniation Loan	-	30,000,000	-	30,000,000
LICHP (RMSF)	-	7,500,000	-	7,500,000					





**Related Party Transaction  
For the year 2021-2022**

For the year 2021-2022									
Name of the PO's	Name of the Related Party	Position			Name of the credit component	Transaction			
		In PKSf		In PO's		Balance as on 01-07-2021	Disbursement During this Year	Recovery During this Year	Balance as on 30-06-2022
General Body	Governing Body								
					AGRASOR-RAISE	-	70,000,000	-	70,000,000
					ECCCP-Flood	14,929,800	19,962,000	4,976,600	29,915,200
					ID-CORE	-	-	-	-
					SC-FREE	-	-	-	-
					ID-MFMSFP	-	-	-	-
Sub Total					1,599,116,896	1,167,162,000	713,571,373	2,052,707,523	
Shakti Foundation for Disadvantage Women	Ms. Humaira Islam PhD	Member		Founder Executive Director	ENRICH	26,700,000	15,000,000	12,425,000	29,275,000
					Jagoron	275,500,000	160,000,000	136,000,000	299,500,000
					Agrosor	238,500,000	180,000,000	125,000,000	293,500,000
					Sufolon	-	90,000,000	50,000,000	40,000,000
					Agrosor-MDP	100,000,000	20,000,000	20,000,000	100,000,000
					Loan for Elderly Peoples Income Generating	2,500,000	-	500,000	2,000,000
					Livelihood Restoration Loan (LRL)	134,000,000	-	46,000,000	88,000,000
					Livelihood Restoration Loan (LRL)-2	-	100,000,000	-	100,000,000
					HH Water Loan	-	8,000,000	-	8,000,000
					HH Sanitation Loan	-	80,000,000	-	80,000,000
					AGROSOR-RAISE	-	50,000,000	-	50,000,000
Sub Total					777,200,000	703,000,000	389,925,000	1,090,275,000	
Grand Total					3,061,222,960	2,330,862,000	1,495,290,007	3,896,794,953	



**Palli Karma-Sahayak Foundation (PKSF)**  
**Calculation of Loan Loss Provision (as per age classification)**  
**As at 30 June 2022**

Category	Days in arrear	Rate	Core		Capacity building		Project		Grand Total	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	65,546,773,619	1,310,935,473	-	-	10,116,549,424	202,330,988	75,663,323,043	1,513,266,462
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	79,224,991	7,922,499	-	-	-	-	79,224,991	7,922,499
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	2,955,000	2,364,000	-	-	-	-	2,955,000	2,364,000
Bad (All)	Over 365 days	100%	2,158,593,354	2,158,593,354	560,934	560,934	-	-	2,159,154,287	2,159,154,287
<b>Total as at 30 June 2022</b>			<b>67,787,546,964</b>	<b>3,479,815,326</b>	<b>560,934</b>	<b>560,934</b>	<b>10,116,549,424</b>	<b>202,330,988</b>	<b>77,904,657,322</b>	<b>3,682,707,248</b>
<b>Total as at 01 July 2021</b>			<b>61,014,314,302</b>	<b>3,304,824,696</b>	<b>560,934</b>	<b>560,934</b>	<b>5,361,314,718</b>	<b>107,226,294</b>	<b>66,376,189,954</b>	<b>3,412,611,925</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>174,990,630</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>95,104,694</b>	<b>-</b>	<b>270,095,323</b>





**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	RMC & UMC		Seasonal loan		Sufolon	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	-	-	-	-	5,067,500,000	101,350,000
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	-	-
Bad (All)	Over 365 days	100%	1,118,405,846	1,118,405,846	12,000,000	12,000,000	143,000,000	143,000,000
<b>Total as at 30 June 2022</b>			<b>1,118,405,846</b>	<b>1,118,405,846</b>	<b>12,000,000</b>	<b>12,000,000</b>	<b>5,210,500,000</b>	<b>244,350,000</b>
<b>Total as at 30 June 2021</b>			<b>1,132,063,846</b>	<b>1,132,063,846</b>	<b>14,000,000</b>	<b>14,000,000</b>	<b>5,630,000,000</b>	<b>252,740,000</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>(13,658,000)</b>	<b>-</b>	<b>(2,000,000)</b>	<b>-</b>	<b>(8,390,000)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	Agriculture loan		Jagoron loan		PLDP loan	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	-	-	21,538,795,000	430,775,900	-	-
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	40,000,000	4,000,000	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	2,955,000	2,364,000	-	-
Bad (All)	Over 365 days	100%	6,000,000	6,000,000	195,230,000	195,230,000	87,466,666	87,466,666
<b>Total as at 30 June 2022</b>			<b>6,000,000</b>	<b>6,000,000</b>	<b>21,776,980,000</b>	<b>632,369,900</b>	<b>87,466,666</b>	<b>87,466,666</b>
<b>Total as at 30 June 2021</b>			<b>6,000,000</b>	<b>6,000,000</b>	<b>19,618,445,000</b>	<b>525,433,300</b>	<b>87,466,666</b>	<b>87,466,666</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>-</b>	<b>-</b>	<b>106,936,600</b>	<b>-</b>	<b>-</b>





**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	ME-GoB		Agrosor Loan		UPP-GoB	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	-	-	19,990,921,722	399,818,434	-	-
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	22,000,000	2,200,000	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	-	-
Bad (All)	Over 365 days	100%	122,648,395	122,648,395	138,280,000	138,280,000	147,436,638	147,436,638
<b>Total as at 30 June 2022</b>			<b>122,648,395</b>	<b>122,648,395</b>	<b>20,151,201,722</b>	<b>540,298,434</b>	<b>147,436,638</b>	<b>147,436,638</b>
<b>Total as at 30 June 2021</b>			<b>122,848,395</b>	<b>122,848,395</b>	<b>16,513,912,222</b>	<b>470,800,444</b>	<b>147,686,638</b>	<b>147,686,638</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>(200,000)</b>	<b>-</b>	<b>69,497,990</b>	<b>-</b>	<b>(250,000)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	Buniad		KGF		ENRICH	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	3,767,066,278	75,341,325	865,000,000	17,300,000	3,933,824,012	78,676,480
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-	12,474,991	1,247,499
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	-	-
Bad (All)	Over 365 days	100%	10,999,992	10,999,992	-	-	40,079,154	40,079,154
<b>Total as at 30 June 2022</b>			<b>3,778,066,270</b>	<b>86,341,317</b>	<b>865,000,000</b>	<b>17,300,000</b>	<b>3,986,378,157</b>	<b>120,003,133</b>
<b>Total as at 30 June 2021</b>			<b>2,726,549,540</b>	<b>67,434,307</b>	<b>1,079,000,000</b>	<b>21,580,000</b>	<b>3,971,711,942</b>	<b>118,566,769</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>18,907,010</b>	<b>-</b>	<b>(4,280,000)</b>	<b>-</b>	<b>1,436,364</b>





**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	DMF		MFMSFP		MFTSP	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	4,400,000	88,000	-	-	-	-
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	-	-
Bad (All)	Over 365 days	100%	37,406,664	37,406,664	90,900,000	90,900,000	2,100,000	2,100,000
<b>Total as at 30 June 2022</b>			<b>41,806,664</b>	<b>37,494,664</b>	<b>90,900,000</b>	<b>90,900,000</b>	<b>2,100,000</b>	<b>2,100,000</b>
<b>Total as at 30 June 2021</b>			<b>37,406,664</b>	<b>37,406,664</b>	<b>91,900,000</b>	<b>91,900,000</b>	<b>3,300,000</b>	<b>3,300,000</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>88,000</b>	<b>-</b>	<b>(1,000,000)</b>	<b>-</b>	<b>(1,200,000)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	LIFT		SDL		Program Support	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	818,081,021	16,361,620	145,400,000	2,908,000	-	-
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	750,000	75,000	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	-	-
Bad (All)	Over 365 days	100%	6,640,000	6,640,000	-	-	-	-
<b>Total as at 30 June 2022</b>			<b>824,721,021</b>	<b>23,001,620</b>	<b>146,150,000</b>	<b>2,983,000</b>	<b>-</b>	<b>-</b>
<b>Total as at 30 June 2021</b>			<b>844,413,847</b>	<b>25,845,477</b>	<b>230,100,000</b>	<b>4,602,000</b>	<b>240,000</b>	<b>4,800</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>(2,843,857)</b>	<b>-</b>	<b>(1,619,000)</b>		<b>(4,800)</b>





**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	ABASON		Agricultural Mechanization		Elderly People Program	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	1,261,386,386	25,227,728	25,829,100	516,582	87,850,000	1,757,000
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	-	-
Bad (All)	Over 365 days	100%	-	-	-	-	-	-
<b>Total as at 30 June 2022</b>			<b>1,261,386,386</b>	<b>25,227,728</b>	<b>25,829,100</b>	<b>516,582</b>	<b>87,850,000</b>	<b>1,757,000</b>
<b>Total as at 30 June 2021</b>			<b>346,022,737</b>	<b>6,920,455</b>	<b>21,645,000</b>	<b>432,900</b>	<b>127,000,000</b>	<b>2,540,000</b>
<b>Charge as Expenses/(Income) for the year</b>				<b>18,307,273</b>		<b>83,682</b>		<b>(783,000)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**as at 30 June 2022**

Category	Days in arrear	Rate	MDP		ECCCP-Flood		Total Core	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	7,939,272,801	158,785,456	101,447,300	2,028,946	65,546,773,619	1,310,935,473
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	4,000,000	400,000	-	-	79,224,991	7,922,499
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	2,955,000	2,364,000
Bad (All)	Over 365 days	100%	-	-	-	-	2,158,593,354	2,158,593,354
<b>Total as at 30 June 2022</b>			<b>7,943,272,801</b>	<b>159,185,456</b>	<b>101,447,300</b>	<b>2,028,946</b>	<b>67,787,546,964</b>	<b>3,479,815,326</b>
<b>Total as at 30 June 2021</b>			<b>8,224,538,405</b>	<b>164,490,768</b>	<b>38,063,400</b>	<b>761,268</b>	<b>61,014,314,302</b>	<b>3,304,824,697</b>
<b>Charge as Expenses/(Income) for the year</b>				<b>(5,305,312)</b>		<b>1,267,678</b>	<b>-</b>	<b>174,990,630</b>





**Palli Karma-Sahayak Foundation (PKSF)****Loan Loss Provision of Projects****As at 30 June 2022**

Category	Days in arrear	Rate	LICHSP		SEP		RAISE	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	1,296,645,426	25,932,909	4,301,028,998	86,020,580	1,750,000,000	35,000,000
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-	-	-
Bad (All)	Over 365 days	100%	-	-	-	-	-	-
<b>Total as at 30 June 2022</b>			<b>1,296,645,426</b>	<b>25,932,909</b>	<b>4,301,028,998</b>	<b>86,020,580</b>	<b>1,750,000,000</b>	<b>35,000,000</b>
<b>Total as at 30 June 2021</b>			<b>1,274,895,432</b>	<b>25,497,909</b>	<b>4,086,419,286</b>	<b>81,728,386</b>	-	-
<b>Charge as Expenses/(Income) for the year</b>				<b>435,000</b>		<b>4,292,194</b>		<b>35,000,000</b>



**Palli Karma-Sahayak Foundation (PKSF)****Loan Loss Provision of Projects****As at 30 June 2022**

Annexure-1B

Category	Days in arrear	Rate	BD-Rural WASH		Total - Project	
			Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	2,768,875,000	55,377,500	10,116,549,424	202,330,988
Standard (Agriculture)	Nil	5%	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-
Watch list (Agriculture)	01-60 days	15%	-	-	-	-
Substandard (Other than agriculture)	61-180 days	50%	-	-	-	-
Substandard (Agriculture)	61-180 days	60%	-	-	-	-
Doubtful (All)	181-365 days	80%	-	-	-	-
Bad (All)	Over 365 days	100%	-	-	-	-
<b>Total as at 30 June 2022</b>			<b>2,768,875,000</b>	<b>55,377,500</b>	<b>10,116,549,424</b>	<b>202,330,988</b>
<b>Total as at 30 June 2021</b>			-	-	<b>5,361,314,718</b>	<b>107,226,294</b>
<b>Charge as Expenses/(Income) for the year</b>				<b>55,377,500</b>		<b>95,104,694</b>





**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Assets acquired from Grant for Assets**  
**As at 30 June 2022**

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2022
	Balance as at 01 July 2021	Addition during the year	Adjustment during the year	Balance as at 30 June 2022	Balance as at 01 July 2021	Charged during the year	Adjustment during the year	Balance as at 30 June 2022	
RNPPPO									
Vehicle	2,263,800	-	-	2,263,800	2,129,117	26,937	-	2,156,054	107,746
Office Equipment	10,891	-	-	10,891	10,283	122	-	10,405	486
Furniture & Fixture	75,516	-	-	75,516	52,418	2,310	-	54,728	20,788
Telephone & PABX	14,382	-	-	14,382	13,589	159	-	13,748	634
Photocopier	332,500	-	-	332,500	312,165	4,067	-	316,232	16,268
Sub-Total	2,697,089	-	-	2,697,089	2,517,572	33,595	-	2,551,167	145,922
FSPP									
Furniture & Fixture	71,957	-	-	71,957	56,105	1,585	-	57,690	14,267
Computer for PKSF	64,890	-	-	64,890	61,697	639	-	62,336	2,554
Sub-Total	136,847	-	-	136,847	117,802	2,224	-	120,026	16,821
FSVGD & UP									
Vehicle	1,619,646	-	-	1,619,646	1,531,968	17,536	-	1,549,504	70,142
Furniture & Fixture	23,172	-	-	23,172	19,326	385	-	19,711	3,461
Training Equipment	373,385	-	-	373,385	353,516	3,974	-	357,490	15,895
Telephone & PABX	22,940	-	-	22,940	21,698	248	-	21,946	994
Photocopier	182,409	-	-	182,409	172,843	1,913	-	174,756	7,653
Sub-Total	2,221,552	-	-	2,221,552	2,099,351	24,056	-	2,123,407	98,145
REDP									
Telephone & PABX	8,588	-	-	8,588	8,116	94	-	8,210	378
Sub-Total	8,588	-	-	8,588	8,116	94	-	8,210	378



Particulars	COST				AMORTIZATION				Written down value as on 30 June 2022
	Balance as at 01 July 2021	Addition during the year	Adjustment during the year	Balance as at 30 June 2022	Balance as at 01 July 2021	Charged during the year	Adjustment during the year	Balance as at 30 June 2022	
PLDP-II									
Vehicle	4,901,604	-	-	4,901,604	4,778,541	24,613	-	4,803,154	98,450
Furniture & Fixture	261,973	-	31,410	230,563	196,299	3,426	20,389	179,336	51,227
Telephone & PABX	57,148	-	-	57,148	54,656	498	-	55,154	1,994
Computer for PKSF	89,547	-	-	89,547	82,792	1,351	-	84,143	5,404
Office Equipment	170,247	-	-	170,247	155,067	3,036	-	158,103	12,144
System and Software	563	-	-	563	551	3	-	554	9
Sub-Total	5,481,082	-	31,410	5,449,672	5,267,906	32,927	20,389	5,280,444	169,228
MFTSP									
Vehicle	1,103,736	-	-	1,103,736	1,066,899	7,367	-	1,074,266	29,470
Furniture & Fixture	43,815	-	-	43,815	35,381	843	-	36,224	7,591
Sub-Total	1,147,551	-	-	1,147,551	1,102,280	8,210	-	1,110,490	37,061
MFMSFP									
Vehicle	4,084,451	-	-	4,084,451	3,836,465	49,597	-	3,886,062	198,389
Furniture & Fixture	143,067	-	-	143,067	113,506	2,956	-	116,462	26,605
Telephone & PABX	34,347	-	-	34,347	31,224	625	-	31,849	2,498
Computer for PKSF	55,887	-	-	55,887	51,216	934	-	52,150	3,737
Training Equipment	316,870	-	-	316,870	301,916	2,991	-	304,907	11,963
Office Equipment	358,500	-	-	358,500	337,629	4,174	-	341,803	16,697
System and Software	2,500	-	-	2,500	2,475	7	-	2,482	18
Sub-Total	4,995,622	-	-	4,995,622	4,674,431	61,284	-	4,735,715	259,907
DIISP									
Vehicle	2,478,277	-	-	2,478,277	2,145,648	66,526	-	2,212,174	266,103
Sub-Total	2,478,277	-	-	2,478,277	2,145,648	66,526	-	2,212,174	266,103
PROSPER									
Furniture & Fixture	405,737	-	-	405,737	288,845	11,689	-	300,534	105,203
Computer for PKSF	2,820,791	-	-	2,820,791	2,560,849	51,988	-	2,612,837	207,954
Air Conditioner	321,848	-	-	321,848	303,768	3,616	-	307,384	14,464
Office Equipment	66,372	-	-	66,372	63,697	535	-	64,232	2,140
Vehicle	4,003,374	-	-	4,003,374	3,753,947	49,885	-	3,803,832	199,542
Training Equipment	170,064	-	-	170,064	151,045	3,804	-	154,849	15,215
Sub-Total	7,788,186	-	-	7,788,186	7,122,151	121,517	-	7,243,668	544,518





Particulars	COST				AMORTIZATION				Written down value as on 30 June 2022
	Balance as at 01 July 2021	Addition during the year	Adjustment during the year	Balance as at 30 June 2022	Balance as at 01 July 2021	Charged during the year	Adjustment during the year	Balance as at 30 June 2022	
CCCCP									
Telephone and PABX	51,800	-	-	51,800	42,672	1,826	-	44,498	7,302
Computer	2,757,164	-	-	2,757,164	2,211,259	109,181	-	2,320,440	436,724
Training equipment	508,500	-	-	508,500	405,979	20,504	-	426,483	82,017
Furniture and fixtures	468,436	-	-	468,436	261,908	20,653	-	282,561	185,875
Vehicle	231,396	-	-	231,396	189,165	8,446	-	197,611	33,785
Office Equipment	364,500	-	-	364,500	283,610	16,178	-	299,788	64,712
Sub-Total	4,381,796		-	4,381,796	3,394,593	176,788	-	3,571,381	810,415
UPP-UJJIBITO									
Vehicle	7,974,848	-	-	7,974,848	6,303,318	334,306	-	6,637,624	1,337,224
Office equipment	335,350	-	-	335,350	272,894	12,491	-	285,385	49,965
Computer	1,332,167	-	-	1,332,167	1,006,116	65,210	-	1,071,326	260,841
Furniture and fixtures	339,573	-	-	339,573	131,123	20,845	-	151,968	187,605
Sub-Total	9,981,938	-	-	9,981,938	7,713,451	432,852	-	8,146,303	1,835,635
OBA SANITATION									
Furniture & Fixture	426,123	-	-	426,123	147,386	27,874	-	175,260	250,863
Computer, printer & UPS	10,076,200	-	-	10,076,200	4,528,380	1,109,564	-	5,637,944	4,438,256
Air Conditioner	314,600	-	-	314,600	134,880	35,944	-	170,824	143,776
Interior decoration	1,276,017	-	-	1,276,017	297,945	97,807	-	395,752	880,265
Office equipment	431,000	-	-	431,000	197,027	46,795	-	243,822	187,178
Training equipment	582,000	-	-	582,000	265,443	63,311	-	328,754	253,246
Software & server	1,869,000	-	-	1,869,000	962,423	226,644	-	1,189,067	679,933
Sub-Total	14,974,940	-	-	14,974,940	6,533,484	1,607,939	-	8,141,423	6,833,517
GCF-Readiness									
Furniture & Fixture	59,083	-	-	59,083	2,784	5,630		8,414	50,669
Computer, printer etc.	349,750	-	-	349,750	59,218	58,106		117,324	232,426
Training equipment	1,331,270	541,932	-	1,873,202	28,449	313,421		341,870	1,531,332
Sub-Total	1,740,103	541,932	-	2,282,035	90,451	377,157		467,608	1,814,427
ME-FEDEC									
Office equipment	18,594			18,594	18,006	283		18,289	305
Mobile Telephone	17,137			17,137	15,936	243		16,179	958
Training Equipment	163,528			163,528	120,866	8,541		129,407	34,121
Computer	-			-	-	-		-	-
Office furniture	361,445	-		361,445	226,339	13,458		239,797	121,648
Sub-Total	560,704	-	-	560,704	381,147	22,526	-	403,672	157,032





Particulars	COST				AMORTIZATION				Written down value as on 30 June 2022
	Balance as at 01 July 2021	Addition during the year	Adjustment during the year	Balance as at 30 June 2022	Balance as at 01 July 2021	Charged during the year	Adjustment during the year	Balance as at 30 June 2022	
PACE									
Furniture and fixtures	557,677	-	-	557,677	244,712	31,338		276,050	281,627
Computer	1,983,743	-	-	1,983,743	1,464,144	103,920		1,568,064	415,679
Vehicle	9,936,957	-	-	9,936,957	7,302,309	526,930		7,829,239	2,107,718
Training Equipment	227,619	-	-	227,619	166,196	12,285		178,481	49,138
Office equipment	3,511,985	-	-	3,511,985	1,807,394	341,221		2,148,615	1,363,370
Telephone and PABX	150,322	-	-	150,322	101,091	9,740		110,831	39,491
Sub-Total	16,368,303	-	-	16,368,303	11,085,846	1,025,434	-	12,111,280	4,257,023
SEIP									
Furniture & Fixture	703,534	-	-	703,534	299,877	40,366	-	340,243	363,291
Desktop Computer	1,119,300	-	-	1,119,300	801,832	63,494	-	865,326	253,974
Laptop Computer	367,800	-	-	367,800	262,821	20,996	-	283,817	83,983
Printer	103,700	-	-	103,700	65,546	7,631	-	73,176	30,524
Scanner	2,490	-	-	2,490	1,780	142	-	1,922	568
Air Conditioner	216,000	-	-	216,000	154,348	12,330	-	166,678	49,322
Photocopier	210,697	-	-	210,697	150,145	12,110	-	162,255	48,442
Digital Camera	309,678	-	-	309,678	190,585	23,819	-	214,404	95,274
Multimedia Projector	143,600	-	-	143,600	102,562	8,208	-	110,769	32,831
Sub-Total	3,176,799	-	-	3,176,799	2,029,496	189,095	-	2,218,590	958,209
LICHSP									
Telephone & PABX	1,600	-	-	1,600	793	161	-	954	646
Furniture and fixtures	375,641	-	-	375,641	94,713	28,093	-	122,806	252,835
Computer & printer	720,980	118,547	-	839,527	347,793	92,696	-	440,489	399,038
Office equipment	441,000	-	-	441,000	204,382	47,324	-	251,706	189,294
Training Equipment	-	2,922,753		2,922,753	-	445,219		445,219	2,477,534
Sub-Total	1,539,221	3,041,300	-	4,580,521	647,681	613,493	-	1,261,174	3,319,347
SEP									
Furniture& Fixture	625,455	596,017	-	1,221,472	122,176	95,723	-	217,899	1,003,573
Telephone and PABX	11,000	11,400	-	22,400	3,721	2,756	-	6,477	15,923
Computers, Printers etc.	16,042,270	-	-	16,042,270	4,838,090	2,240,792	-	7,078,882	8,963,388
Office Equipment	1,320,000	-	-	1,320,000	517,324	160,535	-	677,859	642,141
Training Equipment	4,144,407	-	-	4,144,407	451,911	738,499	-	1,190,410	2,953,997
System & Software	279,100	-	-	279,100	83,931	48,792	-	132,723	146,377
Sub-Total	22,422,232	607,417	-	23,029,649	6,017,153	3,287,097	-	9,304,250	13,725,399





Particulars	COST				AMORTIZATION				Written down value as on 30 June 2022
	Balance as at 01 July 2021	Addition during the year	Adjustment during the year	Balance as at 30 June 2022	Balance as at 01 July 2021	Charged during the year	Adjustment during the year	Balance as at 30 June 2022	
SEIP-Tranch-2									
Furniture& Fixture	24,522	-	-	24,522	4,839	1,968		6,807	17,715
Computers, Printers etc.	261,000	-	-	261,000	93,846	33,431		127,277	133,723
UPS	30,900	-	-	30,900	11,043	3,971		15,014	15,886
Sub-Total	316,422	-	-	316,422	109,728	39,370	-	149,098	167,324
SEIP-Tranch-3									
Furniture& Fixture	-	78,000	-	78,000	-	2,821	-	2,821	75,179
Desktop Copmputer	-	1,409,148	-	1,409,148	-	22,392	-	22,392	1,386,756
Scanner	-	54,748	-	54,748	-	870	-	870	53,878
UPS	-	32,172	-	32,172	-	511	-	511	31,661
Photocopier	-	245,500	-	245,500	-	9,013	-	9,013	236,487
Sub Total:	-	1,819,568	-	1,819,568	-	35,607	-	35,607	1,783,961
PPEPP									
Computer with UPS	2,547,273	425,046	-	2,972,319	771,711	394,007	-	1,165,718	1,806,601
Laptop	218,140	1,136,273	-	1,354,413	52,798	137,045	-	189,843	1,164,570
Printer	-	81,395	-	81,395	-	45	-	45	81,350
Multimedia	-	61,302	-	61,302	-	5,610	-	5,610	55,692
Digital Multimedia Board a	100,279	896,124	-	996,403	17,473	153,066	-	170,539	825,864
Telephone set	69,414	-	-	69,414	7,551	12,373	-	19,924	49,490
Camera	-	1,098,605	-	1,098,605	-	184,204	-	184,204	914,401
Furniture	539,238	-	-	539,238	75,701	46,354	-	122,055	417,183
Air Conditioner	133,084	-	-	133,084	10,063	24,604	-	34,667	98,417
Interior Decoration	157,114	-	-	157,114	5,940	15,117	-	21,057	136,057
Sub Total:	3,764,542	3,698,745	-	7,463,287	941,237	972,425	-	1,913,662	5,549,625
ECCCP-Flood									
Computer, Printers ect.	922,700	-	-	922,700	134,487	157,643	-	292,130	630,570
Office Equipment	249,000	-	-	249,000	3,274	49,145	-	52,419	196,581
Training Equipment	89,500	-	-	89,500	196	17,861		18,057	71,443
Sub Total:	1,261,200	-	-	1,261,200	137,957	224,649	-	362,606	898,594
LRMP									
Computers, Printers etc.	429,631	855,134	-	1,284,765	8,475	140,028	-	148,503	1,136,262
Sub-Total	429,631	855,134	-	1,284,765	8,475	140,028	-	148,503	1,136,262



Particulars	COST				AMORTIZATION				Written down value as on 30 June 2022
	Balance as at 01 July 2021	Addition during the year	Adjustment during the year	Balance as at 30 June 2022	Balance as at 01 July 2021	Charged during the year	Adjustment during the year	Balance as at 30 June 2022	
RMTP									
Computer, Printer & UPS	-	17,209	-	17,209	-	1,151		1,151	16,058
Telephone & PABX	-	24,000	-	24,000	-	2,401		2,401	21,599
Sub Total:	-	41,209	-	41,209	-	3,552	-	3,552	37,657
Assets acquired under : BD Rural Wash for HCD									
Telephone and PABX	-	37,072	-	37,072	-	792	-	792	36,280
Computers,Printers etc.	-	2,279,024	-	2,279,024	-	48,702	-	48,702	2,230,322
Office Equipment	-	905,000	-	905,000	-	19,340	-	19,340	885,660
Sub Total:	-	3,221,096	-	3,221,096	-	68,834	-	68,834	3,152,262
Grand Total	107,872,625.16	10,605,305	31,410	117,185,321	64,007,999	9,273,796	20,389	73,261,405	47,974,772

