

**Independent auditor's report on the financial statements  
Of  
Palli Karma-Sahayak Foundation (PKSF)  
As at and for the year ended 30 June 2023**

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**MABS & J Partners**  
Chartered Accountants

## **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 2023, 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 and 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 2023, 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.



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Chartered Accountants

### **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 reasonable 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;
- 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; and
- d) The expenditure incurred was for the purposes of the Company's business.

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



**S H Talukder FCA**

Partner

ICAB Enrollment No: 1244

DVC No: 2312041244AS378891

Dated: 04 DEC 2023  
Dhaka, Bangladesh.

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Financial Position**  
**As at 30 June 2023**

Amount in Taka

Particulars	Notes	As on	
		30 June 2023	30 June 2022
<b>PROPERTIES AND ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	4.00	728,323,864	706,220,396
Investment against provision for earn leave	5.00	286,225,893	264,597,743
Investment against PKSF fund- SF, PSF, DMF	6.00	4,468,000,000	4,556,000,000
Staff house building, computer & car loan	7.00	592,330,404	491,711,655
Loan to POs under core program	8.00	36,302,765,251	41,637,551,596
Loan to POs under project	10.00	12,137,782,616	6,069,719,440
<b>Total non-current assets</b>		<b>54,515,428,028</b>	<b>53,725,800,830</b>
<b>Current assets</b>			
Loan to POs under core program	8.00	47,622,939,762	34,986,395,367
Loan to POs under capacity building	9.00	520,934	560,934
Loan to POs under project	10.00	7,992,174,111	4,046,829,984
Service charges receivable	11.00	1,382,416,626	1,102,360,998
Interest and other receivables	12.00	176,178,476	141,086,028
Grant receivables	23.00	223,928,057	105,181,935
Advances, deposits and prepayments	13.00	2,883,560,810	2,548,772,092
Cash and cash equivalents	14.00	13,330,003,673	11,941,038,554
<b>Total current assets</b>		<b>73,611,722,449</b>	<b>54,872,225,892</b>
<b>Total properties and assets</b>		<b>128,127,150,477</b>	<b>108,598,026,722</b>




Particulars	Notes	As on	
		30 June 2023	30 June 2022
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>Capital fund</b>			
Grants	15.00	23,676,646,271	23,492,523,271
Disaster management fund		5,572,771,650	5,437,081,560
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		138,156,802	127,424,794
Programs- support fund		3,035,153,153	2,970,439,746
Retained surplus		37,550,483,964	34,093,757,313
<b>Total capital fund</b>		<b>70,073,211,840</b>	<b>66,221,226,684</b>
<b>Non-current liabilities</b>			
Microfinance loan under core program	16.00	19,861,339,126	19,289,406,296
Loan for other projects	17.00	26,141,498,750	12,879,005,000
Provision for interest on microfinance loan	18.00	404,067,048	281,220,331
Provision for interest on loan for other projects	19.00	317,606,403	157,448,509
Provision for earn leave	20.00	291,014,181	276,323,919
Deferred income (Grant for assets)	21.00	51,470,856	47,974,772
<b>Total non-current liabilities</b>		<b>47,066,996,364</b>	<b>32,931,378,827</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	23,270,150	25,054,744
Advance received from development partners	22.00	3,513,880,359	2,980,306,817
Other liabilities	24.00	2,914,285,279	2,350,995,233
Loan loss provision - core program	25.00	3,708,271,646	3,479,815,325
Loan loss provision - capacity building	26.00	520,934	560,934
Loan loss provision - project	27.00	420,356,735	202,330,988
<b>Total current liabilities</b>		<b>10,986,942,273</b>	<b>9,445,421,211</b>
<b>Total capital fund and liabilities</b>		<b>128,127,150,477</b>	<b>108,598,026,722</b>

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements

  
Md. Hasan Khaled  
Deputy Managing Director

  
Dr. Nomita Halder ndc  
Managing Director

  
Dr. M. Khairul Hossain  
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: 2312041244AS378891

Dated: **04 DEC 2023**  
Dhaka, Bangladesh.

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Profit or Loss and Other Comprehensive Income**  
**For the year ended 30 June 2023**

Particulars	Notes	Amount in Taka	
		For the year ended	
		30 June 2023	30 June 2022
<b>INCOME</b>			
<b>Operating income</b>			
Service charges	28.00	5,649,475,879	4,620,124,747
Grant income	29.00	3,782,627,666	2,114,696,647
		<u>9,432,103,545</u>	<u>6,734,821,394</u>
<b>Non operating income</b>			
Interest on bank balance and short term deposit	30.00	742,109,388	845,847,571
Other income	31.00	57,434,755	27,372,226
		<u>799,544,143</u>	<u>873,219,797</u>
<b>Total</b>		<u><u>10,231,647,688</u></u>	<u><u>7,608,041,191</u></u>
<b>EXPENDITURE</b>			
<b>General and administrative expenses</b>			
Manpower compensation (salaries, allowances & other facilities)	32.00	926,384,821	837,628,836
Retirement benefit	33.00	147,091,015	170,353,320
Training, workshop and seminar	34.00	292,641,575	80,721,102
Institutional development and capacity building	35.00	44,873,435	5,501,224
Program and project cost	36.00	4,127,346,557	2,722,709,248
Socio-economic & human capability improvement program	37.00	14,169,057	6,085,125
Monitoring and evaluation	38.00	38,043,972	20,186,115
Occupancy expenses	39.00	21,723,501	15,826,837
Research and publication	40.00	19,795,134	32,913,792
Depreciation	41.00	35,713,705	36,886,960
Administrative expenses	42.00	79,297,152	73,761,585
<b>Total</b>		<u>5,747,079,924</u>	<u>4,002,574,144</u>
Loan loss expenses	43.00	446,442,067	270,095,322
<b>Financial cost of operation</b>			
Borrowing cost	44.00	363,393,385	266,283,728
Bank charges and commission	45.00	6,870,156	6,594,956
<b>Total</b>		<u>370,263,541</u>	<u>272,878,684</u>
<b>Total expenditure</b>		<u><u>6,563,785,532</u></u>	<u><u>4,545,548,150</u></u>
<b>Excesses of income over expenditures</b>		<u><u>3,667,862,156</u></u>	<u><u>3,062,493,041</u></u>

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements

  
**Md. Hasan Khaled**  
Deputy Managing Director

  
**Dr. Nomita Halder ndc**  
Managing Director

  
**Dr. M. Khairul Hossain**  
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: 2312041244 AS378891

Dated: **04 DEC 2023**  
Dhaka, Bangladesh.



**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Cash Flows**  
**For the year ended 30 June 2023**

Particulars	Notes	Amount in Taka	
		For the year ended	
		30 June 2023	30 June 2022
<b>A. Cash flow from operating activities</b>			
Excess of income over expenditure (surplus)		3,667,862,156	3,062,493,041
Add: Adjustment for items not involving the movement of cash	46.00	497,013,425	324,349,400
<b>Surplus before changes in operating activities</b>		<b>4,164,875,581</b>	<b>3,386,842,441</b>
<b>Changes in operating activities</b>			
(Increase)/decrease in assets other than loan to POs	47.00	(750,555,544)	(925,859,812)
(Increase)/decrease in loans to POs - current portion	48.00	(16,581,848,521)	150,308,688
(Increase)/decrease in loans to POs - non current portion	49.00	(733,276,831)	(14,778,126,056)
		<b>(18,065,680,896)</b>	<b>(15,553,677,180)</b>
Increase/(decrease) in current liabilities	50.00	561,505,452	324,336,829
Increase/(decrease) in non-current liabilities	51.00	283,004,611	181,912,673
		<b>844,510,063</b>	<b>506,249,502</b>
<b>Net cash flows from operating activities</b>		<b>(13,056,295,252)</b>	<b>(11,660,585,237)</b>
<b>B. Cash flows from investing activities</b>			
Acquisition of property, plant and equipment	4.00	(58,745,288)	(21,370,358)
Sale proceed of property, plant and equipment		760,725	5,500
(Increase)/decrease investment against provision for earn leave		(21,628,150)	(16,330,707)
(Increase)/decrease investment against PKSF fund		88,000,000	(149,500,000)
<b>Net cash used in investing activities</b>		<b>8,387,287</b>	<b>(187,195,565)</b>
<b>C. Cash flows from financing activities</b>			
Grant received		184,123,000	5,565,848,000
Increase/(decrease) advance received from development partners		533,573,542	1,632,607,961
(Increase)/decrease in grant receivable		(118,746,123)	104,771,177
Increase/(decrease) in grant for assets		3,496,084	4,248,099
Microfinance loan repaid	52.00	(406,357,170)	(406,357,172)
Microfinance loan received	52.00	14,240,783,750	4,962,545,000
<b>Net cash flows from financing activities</b>		<b>14,436,873,084</b>	<b>11,863,663,065</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<b>1,388,965,119</b>	<b>15,882,263</b>
Opening cash and cash equivalents		11,941,038,554	11,925,156,291
<b>Closing cash and cash equivalents</b>		<b>13,330,003,673</b>	<b>11,941,038,554</b>

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements

  
**Md. Hasan Khaled**  
Deputy Managing Director

  
**Dr. Nomita Halder ndc**  
Managing Director

  
**Dr. M. Khairul Hossain**  
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: 2312041244A5378891

Dated: **04 DEC 2023**  
Dhaka, Bangladesh.

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Changes in Equity**  
**For the year ended 30 June 2023**

Particulars	GRANTS							KGF
	Establishment Grants		UPP	RNPP0	REDDP	MEL	KGF	
	GOB (Own sources)	GOB (USAID PL-480)						
Balance as at 01 July 2022	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 2022-2023	-	-	-	-	-	-	-	
Surplus for the year 2022-2023	-	-	-	-	-	-	-	
Transfer to disaster management fund	-	-	-	-	-	-	-	
Transfer to special fund	-	-	-	-	-	-	-	
Transfer to programs support fund	-	-	-	-	-	-	-	
Adjustment during the year	-	-	-	-	-	-	-	
<b>Balance as at 30 June 2023</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 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>	




Particulars	GRANTS						Total
	ENRICH	SEP	LRL	LRL(2nd Phase)	LICHSP		
	GOB	IDA	GOB	GOB	IDA		
Balance as at 01 July 2022	1,647,440,171	615,843,000	5,000,000,000	5,000,000,000	54,000,000		23,492,523,271
Fund received during the year 2022-2023	-	184,123,000	-	-	-	-	184,123,000
Surplus for the year 2022-2023	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
<b>Balance as at 30 June 2023</b>	<b>1,647,440,171</b>	<b>799,966,000</b>	<b>5,000,000,000</b>	<b>5,000,000,000</b>	<b>54,000,000</b>		<b>23,676,646,271</b>
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>




Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2022	5,437,081,560	100,000,000	2,970,439,746	127,424,794	34,093,757,313	66,221,226,684
Fund received during the year 2022-2023	-	-	-	-	-	184,123,000
Surplus for the year 2022-2023	99,011,468	-	64,713,407	7,064,146	3,497,073,135	3,667,862,156
Transfer to disaster management fund	36,678,622	-	-	-	(36,678,622)	-
Transfer to special fund	-	-	-	3,667,862	(3,667,862)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
<b>Balance as at 30 June 2023</b>	<b>5,572,771,650</b>	<b>100,000,000</b>	<b>3,035,153,153</b>	<b>138,156,802</b>	<b>37,550,483,964</b>	<b>70,073,211,840</b>
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>

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements


  
Md. Hasan Khaled  
Deputy Managing Director

  
Dr. Nomita Halder ndc  
Managing Director

  
Dr. M. Khairul Hossain  
Chairman

Signed in terms of our separate report annexed.

Signed for & on behalf of  
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Chartered Accountants

  
S H Talukder FCA  
Partner  
ICAB Enrollment No: 1244  
DVC No: 2312041244 AS 378891

Dated: **04 DEC 2023**  
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 2023 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2023.

	Amount in Taka	
	2023	2022
<b>Results for the year</b>		
Total income	10,231,647,688	7,608,041,191
Total expenditure	6,563,785,532	4,545,548,150
<b>Excess of income over expenditure (Surplus)</b>	<b>3,667,862,156</b>	<b>3,062,493,041</b>
<b>At the end of the year</b>		
<b>Total loan to Partner Organizations (POs)</b>	<b>104,056,182,674</b>	<b>86,741,057,323</b>
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	750,160,465	758,550,493
Loan to PO under Category -Large	83,484,987,747	66,144,674,170
Loan to PO under Category-Medium	10,258,948,590	11,496,834,317
Loan to PO under Category-Small	8,809,919,225	7,586,331,696
Loan to non Partner Organizations	-	2,500,000
<b>Project wise details breakdown are as follows:</b>		
Loan to POs under rural microcredit borrowers (RMC)	1,082,516,545	1,091,105,846
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron	26,477,630,000	21,776,980,000
Loan to Ultra Poor Programm UPP (GoB)	146,336,637	147,436,638
Loan to POs under Buniad	4,776,399,614	3,778,066,270
Loan for Microenterprise (GOB)	121,808,168	122,648,395
Loan to POs under Agrosor	23,685,206,722	20,151,201,722
Loan to POs under Capacity Building	520,934	560,934
Loan to POs under Seasonal	12,000,000	12,000,000
Loan to POs under Agricultural	6,000,000	6,000,000
Loan to POs under Sufolon	6,154,500,000	5,210,500,000
Loan to POs under MFTSP	600,000	2,100,000
Loan to POs under MFMSFP	90,800,000	90,900,000
Loan to POs under DMF	36,806,664	41,806,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	523,093,531	660,287,686
Loan to POs under Innovative Agricultural Initiatives	171,118,338	164,433,334
Loan to POs under ENRICH	4,610,570,521	3,986,378,157
Loan to POs under KGF	437,000,000	865,000,000
Loan to POs under Sanitation Development	55,400,000	146,150,000
Loan to POs under Abason	2,366,727,323	1,261,386,385
Loan to POs under Agricultural Mechanization	65,041,666	25,829,100
Loan to POs under SEP	3,028,877,609	4,301,028,998
Loan to POs under LICHSP	968,099,968	1,296,645,426
Loan to POs under Elderly People Income Generation	35,250,000	87,850,000
Loan to POs under MDP	7,669,350,000	7,943,272,800
Loan to POs under ECCCP-FLOOD	165,388,868	101,447,300
Loan to POs under LRL	1,456,893,750	3,836,400,000
Loan to POs under LRL (2nd Phase)	3,500,000,000	5,000,000,000
Loan to POs under RAISE	7,268,500,000	1,750,000,000
Loan to POs under BD Rural WASH	3,694,479,150	2,768,875,000
Loan to POs under SL-ME	96,700,000	-
Loan to POs under PACE: Start Up Capital	67,800,000	-
Loan to POs under MFCE	5,170,000,000	-
	<b>104,056,182,674</b>	<b>86,741,057,323</b>



	Amount in Taka	
	2023	2022
Capital fund	70,073,211,840	66,221,226,684
Total properties and assets	128,127,150,477	108,598,026,722
<b>Returns</b>		
Surplus as % of average capital fund	5.38%	4.95%
Surplus as % of average portfolio	3.84%	3.86%
Surplus as % of average total assets	3.10%	3.04%
<b>Ratios</b>		
Cumulative loan collection ratio on total dues	99.60%	99.69%
Loan collection ratio on current dues	97.54%	96.81%
Current ratio	6.70:1	5.81:1
Debt/equity ratio	0.66:1	0.49:1
Debt service cover ratio	11.09 times	12.50 times
General and administrative expenses as % of average portfolio	6.02%	5.04%
Total loan principal affected by arrears as % of outstanding portfo	1.92%	2.48%
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	
2022-2023	10,231,647,688		6,563,785,532		3,667,862,156		64.15		67,197,201,240		104,056,182,674		9.77		6.31	



**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
2022-2023	9,432,103,545	6,563,785,532	2,868,318,013	143.70





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

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

Description	Financial year 2022-2023		Financial year 2021-2022	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	7	287	2	280
No of borrowers	876,867	14,363,551	1,756,961	13,486,684
<b>Geographical coverage</b>				
District	-	64	-	64
<b>Loan disbursement (Tk.)</b>	1,044,152,946,000	6,448,086,477,000	789,735,266,000	5,403,933,531,000
<b>Loan realization (Tk.)</b>	928,699,325,000	5,806,790,861,000	643,951,078,000	4,878,091,536,000



**Palli Karma-Sahayak Foundation (PKSF)**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2023**

**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 a Company '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, titled 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)" was working to enhance the In the year 2022-2023 PKSf has started the projects named Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU), Microenterprise Financing and Credit Enhancement(MFCE), Climate-resilient Infrastructure for Sustainable Community Life in The Haor Region of Bangladesh (Climate-Resilient Haor Project) and Increasing the Capacity of Bangladesh's NDA and Direct Access Accredited Entities to Access GCF Resources (GCF Readiness project -RS-07-BGD). PKSf is going to implement a project namely Sustainable Microenterprise and Resilient transformation(SMART) from the year 2024.

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 196 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 24 (twenty four) 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), (xxi) Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU), (xxii) Microenterprise Financing and Credit Enhancement(MFCE), (xxiii) Climate-resilient Infrastructure for Sustainable Community Life in The Haor Region of Bangladesh (Climate-Resilient Haor Project), (xxiv) Increasing the Capacity of Bangladesh's NDA and Direct Access Accredited Entities to Access GCF Resources (GCF Readiness project -RS-07-BGD).



#### 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 nominate not more than 15 members. As on 30.06.2023 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 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 2023 was 438.

#### 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 accrual 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 2023.
- ii) Statement of Profit or Loss & Other Comprehensive Income for the year ended 30 June 2023.
- iii) Statement of Cash Flows for the year ended 30 June 2023.
- iv) Statement of Changes in Equity for the year ended 30 June 2023.
- 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	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 minimum 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%
Sanitation Development 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%
ECCCP-Flood	-	-	1.00%	1.00%	1.00%
Agriculture Mechanization	-	-	1.00%	1.00%	1.00%
Program Support Fund	-	-	-	2.00%	-
Innovative Agricultural Initiative	-	-	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%
Agrosor-MFCE	-	-	7.00%	6.00%	5.00%

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.

4% Simple interest on the loan amount received under MFCE 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 difference 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 2021-2022 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 at 30 June 2023

**4.00 Property, plant and equipment:**

Particulars	Cost				Dept. Rate %	Depreciation				Written Down Value as on 30 June 2023
	Balance as on 01 July 2022	Addition	Sale/ Adjustment	As on 30 June 2023		Balance as on 01 July 2022	Charged during the year	Sale/ Adjustment	As on 30 June 2023	
1	2	3	4	5	6	7	8	9	10	11
<b>Assets acquired under : Core Program</b>										
Furniture & Fixture	38,172,410	1,458,320	354,689	39,276,041	10	26,344,155	1,276,020	276,091	27,344,084	11,931,957
Electric Wiring	20,200	-	-	20,200	10	17,054	315	-	17,369	2,831
Telephone and PABX	4,962,935	604,413	227,801	5,395,149	20	3,731,931	288,736	213,994	3,806,673	1,532,874
Computers, Printers etc.	57,113,505	32,508,711	1,649,245	87,972,971	20	37,642,489	4,918,850	1,360,913	41,200,426	46,772,545
Air Conditioner	23,298,381	2,550,000	764,864	25,083,317	20	15,139,916	1,943,912	684,063	16,399,765	8,683,752
Interior Decoration	19,888,927	1,939,905	-	21,828,832	10	7,739,746	1,376,506	-	9,116,252	12,712,580
Fire Fighting System	3,870,931	108,990	223,035	3,756,886	20	2,862,977	210,082	214,560	2,858,499	898,387
Office Equipment	10,685,223	477,509	1,204,800	9,957,932	20	7,867,234	621,001	1,149,755	7,338,480	2,619,452
Deep Tubewell	7,137,471	-	-	7,137,471	20	6,516,382	124,217	-	6,640,599	496,872
Lift	30,235,455	-	-	30,235,455	20	24,601,585	1,126,774	-	25,728,359	4,507,096
Power Sub Station	25,064,313	-	-	25,064,313	20	21,243,766	764,109	-	22,007,875	3,056,438
Vehicles	84,816,249	-	145,150	84,671,099	20	63,853,341	4,191,445	138,447	67,906,339	16,764,760
Training Equipment	7,735,422	1,056,600	-	8,792,022	20	5,883,978	497,605	-	6,381,583	2,410,439
Building	227,653,249	-	-	227,653,249	10	161,388,517	6,626,475	-	168,014,992	59,638,257
Land	13,015,234	-	-	13,015,234	-	-	-	-	-	13,015,234
MIS LAN	2,928,235	-	-	2,928,235	20	2,782,595	29,128	-	2,811,723	116,512
Boundary Wall	1,275,666	-	-	1,275,666	10	921,108	35,456	-	956,564	319,102
System & Software	11,974,286	1,766,455	-	13,740,741	25	7,503,077	1,444,476	-	8,947,553	4,793,188
<b>Sub Total:</b>	<b>569,848,092</b>	<b>42,470,903</b>	<b>4,569,584</b>	<b>607,749,411</b>		<b>396,039,851</b>	<b>25,475,107</b>	<b>4,037,823</b>	<b>417,477,135</b>	<b>190,272,276</b>
<b>Assets acquired under : Core Program : Shyamoli Bhaban :</b>										
Furniture & Fixture	166,985	-	-	166,985	10	96,950	7,003	-	103,953	63,032
Fire Fighting System	9,800	-	-	9,800	20	7,429	474	-	7,903	1,897
Land	482,299,710	-	-	482,299,710	-	-	-	-	-	482,299,710
Boundary Wall	48,000	-	-	48,000	10	27,961	2,004	-	29,965	18,035
<b>Sub Total:</b>	<b>482,524,495</b>	<b>-</b>	<b>-</b>	<b>482,524,495</b>		<b>132,340</b>	<b>9,481</b>	<b>-</b>	<b>141,821</b>	<b>482,382,674</b>
<b>Assets acquired under PKSF- PAMFP :</b>										
Furniture & Fixture	358,640	-	3,900	354,740	10	297,341	6,120	3,789	299,672	55,068
Telephone and PABX	19,500	-	-	19,500	20	19,325	36	-	19,361	139
Computers, Printers etc.	349,448	-	122,924	226,524	20	342,934	775	119,806	223,903	2,621
Air Conditioner	328,000	-	-	328,000	20	326,750	249	-	326,999	1,001
Office Equipment	51,900	-	-	51,900	20	51,438	91	-	51,529	371
Training Equipment	48,900	-	-	48,900	20	48,463	88	-	48,551	349
MIS LAN	4,454,313	-	-	4,454,313	20	4,447,479	1,367	-	4,448,846	5,467
Boundary Wall	987,646	-	-	987,646	10	905,316	8,232	-	913,548	74,098
System & Software	1,580,800	-	-	1,580,800	25	1,577,677	782	-	1,578,459	2,341
<b>Sub Total:</b>	<b>8,179,147</b>	<b>-</b>	<b>126,824</b>	<b>8,052,323</b>		<b>8,016,723</b>	<b>17,740</b>	<b>123,595</b>	<b>7,910,868</b>	<b>141,455</b>
<b>Assets acquired under PKSF-CORE : SPAMFP</b>										
Computers, Printers etc.	272,174	-	59,040	213,134	20	268,560	460	57,482	211,538	1,596
MIS LAN	8,996,876	-	4,242,100	4,754,776	20	8,800,270	24,475	4,154,522	4,670,223	84,553
<b>Sub Total:</b>	<b>9,269,050</b>	<b>-</b>	<b>4,301,140</b>	<b>4,967,910</b>		<b>9,068,830</b>	<b>24,935</b>	<b>4,212,004</b>	<b>4,881,761</b>	<b>86,149</b>



**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**  
Schedule of Fixed Assets as at 30 June 2023

Particulars	Cost			Depn. Rate %	Depreciation			Written Down Value as on 30 June 2023		
	Balance as on 01 July 2022	Addition	Sale/ Adjustment		As on 30 June 2023	Charged during the year	Sale/ Adjustment		As on 30 June 2023	
1	2	3	4	5	6	7	8	9	10	11
<b>Assets acquired under PKSF-CORE : SPAMFP</b>										
Computers, Printers etc.	272,174	-	59,040	213,134	20	268,560	460	57,482	211,538	1,596
MIS LAN	8,996,876	-	4,242,100	4,754,776	20	8,800,270	24,475	4,154,522	4,670,223	84,553
<b>Sub Total:</b>	<b>9,269,050</b>	<b>-</b>	<b>4,301,140</b>	<b>4,967,910</b>		<b>9,068,830</b>	<b>24,935</b>	<b>4,212,004</b>	<b>4,881,761</b>	<b>86,149</b>
<b>Assets acquired under PACE :</b>										
Furniture & Fixture	597,068	-	-	597,068	10	295,107	30,196	-	325,303	271,765
Telephone and PABX	156,082	-	-	156,082	20	115,630	8,091	-	123,721	32,361
Computers, Printers etc.	5,764,380	-	-	5,764,380	20	3,891,011	374,674	-	4,265,685	1,498,695
Office Equipment	35,175	-	-	35,175	20	27,455	1,545	-	29,000	6,175
Vehicles	11,602,500	-	-	11,602,500	20	9,141,505	492,198	-	9,633,703	1,968,797
Training Equipment	239,000	-	-	239,000	20	187,406	10,319	-	197,725	41,275
<b>Sub Total:</b>	<b>18,394,205</b>	<b>-</b>	<b>-</b>	<b>18,394,205</b>		<b>13,658,114</b>	<b>917,023</b>	<b>-</b>	<b>14,575,137</b>	<b>3,819,068</b>
<b>Assets acquired under FSPP :</b>										
Furniture & Fixture	102,795	-	11,000	91,795	10	82,414	1,817	8,333	75,898	15,897
Computers, Printers etc.	92,700	-	23,100	69,600	20	89,051	600	22,340	67,311	2,289
<b>Sub Total:</b>	<b>195,495</b>	<b>-</b>	<b>34,100</b>	<b>161,395</b>		<b>171,465</b>	<b>2,417</b>	<b>30,673</b>	<b>143,209</b>	<b>18,186</b>
<b>Assets acquired under MFTS :</b>										
Furniture & Fixture	46,500	-	-	46,500	10	38,442	805	-	39,247	7,253
Telephone and PABX	15,260	-	3,275	14,985	20	14,987	25	3,100	11,912	73
Computers, Printers etc.	37,500	-	-	37,500	20	32,650	971	-	33,621	3,879
Office Equipment	17,500	-	-	17,500	20	16,916	117	-	17,033	467
Vehicles	1,655,000	-	-	1,655,000	20	1,595,732	11,853	-	1,607,585	47,415
Training Equipment	27,536	-	-	27,536	20	26,617	182	-	26,799	737
<b>Sub Total:</b>	<b>1,799,296</b>	<b>-</b>	<b>3,275</b>	<b>1,796,021</b>		<b>1,725,344</b>	<b>13,953</b>	<b>3,100</b>	<b>1,736,197</b>	<b>59,824</b>
<b>Assets acquired under PLDP-II :</b>										
Furniture & Fixture	426,199	-	25,885	400,314	10	350,711	6,980	19,039	338,652	61,662
Telephone and PABX	92,632	-	42,995	49,637	20	89,555	364	41,516	48,403	1,234
Computers, Printers etc.	215,208	-	53,498	161,710	20	208,017	1,147	51,776	157,388	4,322
Air Conditioner	251,340	-	-	251,340	20	242,943	1,679	-	244,622	6,718
Office Equipment	69,950	-	-	69,950	20	68,227	344	-	68,571	1,379
Vehicles	7,058,000	-	-	7,058,000	20	6,917,356	28,129	-	6,945,485	112,515
System & Software	1,200	-	-	1,200	25	1,181	4	-	1,185	15
<b>Sub Total:</b>	<b>8,114,529</b>	<b>-</b>	<b>122,378</b>	<b>7,992,151</b>		<b>7,877,990</b>	<b>38,647</b>	<b>112,331</b>	<b>7,804,306</b>	<b>187,845</b>
<b>Assets acquired under : MFMSFP</b>										
Furniture & Fixture	146,711	-	8,200	138,511	10	118,730	2,663	6,575	114,818	23,693
Telephone and PABX	35,009	-	10,655	24,354	20	33,294	256	10,138	23,412	942
Computers, Printers etc.	58,215	-	-	58,215	20	55,284	586	-	55,870	2,345
Office Equipment	358,500	-	-	358,500	20	341,803	3,340	-	345,143	13,357



**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**  
Schedule of Fixed Assets as at 30 June 2023

Particulars	Cost				Depr. Rate %	Balance as on 01 July 2022	Charged during the year	Depreciation		As on 30 June 2023	Written Down Value as on 30 June 2023
	Balance as on 01 July 2022	Addition	Sale/ Adjustment	As on 30 June 2023				Sale/ Adjustment	As on 30 June 2023		
1	2	3	4	5	6	7	8	9	10	11	
Vehicles	6,224,400	-	-	6,224,400	20	5,927,670	59,346	-	5,987,016	237,384	
Training Equipment	316,870	-	-	316,870	20	304,906	2,393	-	307,299	9,571	
MIS LAN	327,680	-	-	327,680	20	303,919	4,751	-	308,670	19,010	
<b>Sub Total:</b>	<b>7,467,385</b>	-	<b>18,855</b>	<b>7,448,530</b>	-	<b>7,085,606</b>	<b>73,335</b>	<b>16,713</b>	<b>7,142,228</b>	<b>306,302</b>	
<b>Assets acquired under : FSVGD &amp; UP</b>											
Furniture & Fixture	23,892	-	-	23,892	10	20,313	357	-	20,670	3,222	
Telephone and PABX	22,940	-	10,500	12,440	20	21,947	131	10,097	11,981	459	
Vehicles	3,055,213	-	-	3,055,213	20	2,922,898	26,464	-	2,949,362	105,851	
Training Equipment	5,244	-	-	5,244	20	5,003	47	-	5,050	194	
<b>Sub Total:</b>	<b>3,107,289</b>	-	<b>10,500</b>	<b>3,096,789</b>	-	<b>2,970,161</b>	<b>26,999</b>	<b>10,097</b>	<b>2,987,063</b>	<b>109,726</b>	
<b>Assets acquired under : PROSPER</b>											
Furniture & Fixture	406,999	-	49,091	357,908	10	301,787	9,572	37,667	273,692	84,216	
Computers, Printers etc.	2,955,617	-	736,427	2,219,190	20	2,681,818	46,414	687,195	2,041,037	178,153	
Air Conditioner	328,500	-	-	328,500	20	312,935	3,112	-	316,047	12,453	
Office Equipment	69,250	-	-	69,250	20	65,547	740	-	66,287	2,963	
Vehicles	4,003,374	-	-	4,003,374	20	3,803,831	39,910	-	3,843,741	159,633	
Training Equipment	176,190	-	-	176,190	20	158,298	3,578	-	161,876	14,314	
<b>Sub Total:</b>	<b>7,939,930</b>	-	<b>785,518</b>	<b>7,154,412</b>	-	<b>7,324,216</b>	<b>103,326</b>	<b>724,862</b>	<b>6,702,680</b>	<b>451,732</b>	
<b>Assets acquired under : REDP</b>											
Telephone and PABX	8,588	-	6,988	1,600	20	8,210	26	6,694	1,542	58	
<b>Sub Total:</b>	<b>8,588</b>	-	<b>6,988</b>	<b>1,600</b>	-	<b>8,210</b>	<b>26</b>	<b>6,694</b>	<b>1,542</b>	<b>58</b>	
<b>Assets acquired under : RNPPPO</b>											
Furniture & Fixture	107,881	-	-	107,881	10	78,184	2,969	-	81,153	26,728	
Telephone and PABX	20,546	-	10,273	10,273	20	19,642	112	9,873	9,881	392	
Computers, Printers etc.	275,639	-	110,070	165,569	20	261,657	1,940	105,019	158,578	6,991	
Office Equipment	475,000	-	-	475,000	20	452,370	4,527	-	456,897	18,103	
Vehicles	3,234,000	-	-	3,234,000	20	3,080,076	30,785	-	3,110,861	123,139	
Training Equipment	7,782	-	-	7,782	20	7,412	75	-	7,487	295	
<b>Sub Total:</b>	<b>4,120,848</b>	-	<b>120,343</b>	<b>4,000,505</b>	-	<b>3,899,341</b>	<b>40,408</b>	<b>114,892</b>	<b>3,824,857</b>	<b>175,648</b>	
<b>Assets acquired under : FEDEC (ME)</b>											
Furniture & Fixture	368,827	-	3,050	365,777	10	245,230	12,310	2,456	255,084	110,693	
Telephone and PABX	17,399	-	-	17,399	20	16,412	197	-	16,609	790	
Office Equipment	19,500	-	-	19,500	20	18,307	240	-	18,547	953	
Training Equipment	171,500	-	-	171,500	20	135,675	7,164	-	142,839	28,661	
<b>Sub Total:</b>	<b>577,226</b>	-	<b>3,050</b>	<b>574,176</b>	-	<b>415,624</b>	<b>19,911</b>	<b>2,456</b>	<b>433,079</b>	<b>141,097</b>	
<b>Assets acquired under : DIISP</b>											
Vehicles	3,685,500	-	-	3,685,500	20	3,289,772	79,146	-	3,368,918	316,582	
<b>Sub Total:</b>	<b>3,685,500</b>	-	-	<b>3,685,500</b>	-	<b>3,289,772</b>	<b>79,146</b>	-	<b>3,368,918</b>	<b>316,582</b>	



**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**  
Schedule of Fixed Assets as at 30 June 2023

Particulars	Cost					Depr. Rate %	Depreciation				Written Down Value as on 30 June 2023
	Balance as on 01 July 2022	Addition	Sale/ Adjustment	As on 30 June 2023			Balance as on 01 July 2022	Charged during the year	Sale/ Adjustment	As on 30 June 2023	
1	2	3	4	5	6	7	8	9	10	11	
<b>Assets acquired under : CCCP</b>											
Furniture & Fixture	468,436	-	3,835	464,601	10	282,561	18,474	2,474	298,561	166,040	
Telephone and PABX	51,800	-	6,200	45,600	20	44,497	1,343	5,505	40,335	5,265	
Computers, Printers etc.	2,757,164	-	854,143	1,903,021	20	2,320,440	69,729	750,227	1,639,942	263,079	
Office Equipment	364,500	-	-	364,500	20	299,786	12,943	-	312,729	51,771	
Vehicles	231,396	-	-	231,396	20	197,611	6,757	-	204,368	27,028	
Training Equipment	508,500	-	45,000	463,500	20	426,486	15,438	39,307	402,617	60,983	
<b>Sub Total:</b>	<b>4,381,796</b>	-	<b>909,178</b>	<b>3,472,618</b>	-	<b>3,571,381</b>	<b>124,684</b>	<b>797,513</b>	<b>2,898,552</b>	<b>574,066</b>	
<b>Assets acquired under : UPP-UJJIBITO</b>											
Furniture & Fixture	357,445	-	4,030	353,415	10	159,966	19,555	1,714	177,807	175,608	
Computers, Printers etc.	1,402,281	-	210,994	1,191,287	20	1,127,710	48,898	175,496	1,001,112	190,175	
Office Equipment	353,000	-	-	353,000	20	300,405	10,520	-	310,925	42,075	
Vehicles	8,394,577	-	-	8,394,577	20	6,986,973	281,520	-	7,268,493	1,126,084	
<b>Sub Total:</b>	<b>10,507,303</b>	-	<b>215,024</b>	<b>10,292,279</b>	-	<b>8,575,055</b>	<b>360,493</b>	<b>177,210</b>	<b>8,758,338</b>	<b>1,533,941</b>	
<b>Assets acquired under : SEIP</b>											
Furniture & Fixture	703,534	-	-	703,534	10	340,243	36,329	-	376,572	326,962	
Computers, Printers etc.	1,593,290	-	102,100	1,491,190	20	1,224,241	70,027	79,784	1,214,484	276,706	
Air Conditioner	216,000	-	-	216,000	20	166,678	9,865	-	176,543	39,457	
Office Equipment	210,697	-	-	210,697	20	162,256	9,688	-	171,944	38,753	
Training Equipment	453,278	-	-	453,278	20	325,173	25,621	-	350,794	102,484	
<b>Sub Total:</b>	<b>3,176,799</b>	-	<b>102,100</b>	<b>3,074,699</b>	-	<b>2,218,591</b>	<b>151,530</b>	<b>79,784</b>	<b>2,290,337</b>	<b>784,362</b>	
<b>Assets acquired under : LICHSP</b>											
Furniture & Fixture	375,641	-	-	375,641	10	122,806	25,283	-	148,089	227,552	
Telephone and PABX	1,600	-	-	1,600	20	954	129	-	1,083	517	
Computers, Printers etc.	839,527	-	-	839,527	20	440,489	79,807	-	520,296	319,231	
Office Equipment	441,000	-	-	441,000	20	251,706	37,859	-	289,565	151,435	
Training Equipment	2,922,753	-	-	2,922,753	-	445,219	495,508	-	940,727	1,982,026	
<b>Sub Total:</b>	<b>4,580,521</b>	-	-	<b>4,580,521</b>	<b>70</b>	<b>1,261,174</b>	<b>638,586</b>	-	<b>1,899,760</b>	<b>2,680,761</b>	
<b>Assets acquired under : OBA Sanitation</b>											
Furniture & Fixture	426,123	-	-	426,123	10	175,260	25,086	-	200,346	225,777	
Computers, Printers etc.	10,076,200	-	-	10,076,200	20	5,637,945	887,651	-	6,525,596	3,550,604	
Air Conditioner	314,600	-	-	314,600	20	170,824	28,755	-	199,579	115,021	
Interior Decoration	1,276,017	-	-	1,276,017	10	395,752	88,027	-	483,779	792,238	
Office Equipment	431,000	-	-	431,000	20	243,822	37,435	-	281,257	149,743	
Training Equipment	582,000	-	-	582,000	20	328,754	50,650	-	379,404	202,596	
System & Software	1,869,000	-	-	1,869,000	25	1,189,067	169,983	-	1,359,050	509,950	
<b>Sub Total:</b>	<b>14,974,940</b>	-	-	<b>14,974,940</b>	-	<b>8,141,424</b>	<b>1,287,587</b>	-	<b>9,429,011</b>	<b>5,545,929</b>	



**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**  
Schedule of Fixed Assets as at 30 June 2023

Particulars	Cost						Depreciation			Written Down Value as on 30 June 2023		
	Balance as on 01 July 2022	Addition	Sale/Adjustment	As on 30 June 2023	Depr. Rate %	Balance as on 01 July 2022	Charged during the year	Sale/Adjustment	As on 30 June 2023			
											2	3
<b>Assets acquired under : Readiness Support-GCF</b>												
Furniture & Fixture	59,083	-	-	59,083	10	8,414	5,067	-	13,481	45,602		
Computers, Printers etc.	349,750	-	-	349,750	20	117,324	46,485	-	163,809	185,941		
Training Equipment	1,873,202	-	-	1,873,202	20	341,870	306,267	-	648,137	1,225,065		
<b>Sub Total:</b>	<b>2,282,035</b>	<b>-</b>	<b>-</b>	<b>2,282,035</b>		<b>467,608</b>	<b>357,819</b>	<b>-</b>	<b>825,427</b>	<b>1,456,608</b>		
<b>Assets acquired under : SEP</b>												
Furniture & Fixture	1,221,472	-	4,700	1,216,772	10	217,899	100,080	1,368	316,611	900,161		
Telephone and PABX	22,400	-	-	22,400	20	6,477	3,185	-	9,662	12,738		
Computers, Printers etc.	16,042,270	637,164	110,300	16,569,134	20	7,078,882	1,909,288	64,627	8,923,543	7,645,591		
Office Equipment	1,320,000	-	-	1,320,000	20	677,859	128,429	-	806,288	513,712		
Training Equipment	4,144,407	-	-	4,144,407	20	1,190,410	590,799	-	1,781,209	2,363,198		
System & Software	279,100	-	-	279,100	20	132,723	36,594	-	169,317	109,783		
<b>Sub Total:</b>	<b>23,029,649</b>	<b>637,164</b>	<b>115,000</b>	<b>23,551,813</b>		<b>9,304,250</b>	<b>2,768,375</b>	<b>65,995</b>	<b>12,006,630</b>	<b>11,545,183</b>		
<b>Assets acquired under : SEIP- Tranch-2</b>												
Furniture & Fixture	24,522	-	-	24,522	10	6,807	1,771	-	8,578	15,944		
Computers, Printers etc.	291,900	-	-	291,900	20	142,291	29,922	-	172,213	119,687		
<b>Sub Total:</b>	<b>316,422</b>	<b>-</b>	<b>-</b>	<b>316,422</b>		<b>149,098</b>	<b>31,693</b>	<b>-</b>	<b>180,791</b>	<b>135,631</b>		
<b>Assets acquired under : PPEPP</b>												
Furniture & Fixture	593,133	-	-	593,133	10	101,764	49,137	-	150,901	442,232		
Telephone and PABX	73,450	-	-	73,450	20	20,980	10,493	-	31,473	41,977		
Computers, Printers etc.	4,738,737	712,700	-	5,451,437	20	1,457,274	728,066	-	2,185,340	3,266,097		
Air Conditioner	142,000	-	-	142,000	20	36,990	21,002	-	57,992	84,008		
Interior Decoration	167,641	-	-	167,641	10	22,468	14,518	-	36,986	130,655		
Office Equipment	-	270,500	-	270,500	20	-	34,683	-	34,683	235,817		
Training Equipment	2,318,033	-	-	2,318,033	20	387,381	386,131	-	773,512	1,544,521		
<b>Sub Total:</b>	<b>8,032,994</b>	<b>983,200</b>	<b>-</b>	<b>9,016,194</b>		<b>2,026,857</b>	<b>1,244,030</b>	<b>-</b>	<b>3,270,887</b>	<b>5,745,306</b>		
<b>Assets acquired under : MDP</b>												
Computers, Printers etc.	136,384	-	-	136,384	20	41,625	18,952	-	60,577	75,807		
<b>Sub Total:</b>	<b>136,384</b>	<b>-</b>	<b>-</b>	<b>136,384</b>		<b>41,625</b>	<b>18,952</b>	<b>-</b>	<b>60,577</b>	<b>75,807</b>		
<b>Assets acquired under : ECCCC-Flood</b>												
Computers, Printers etc.	922,700	-	-	922,700	20	292,130	126,113	-	418,243	504,457		
Office Equipment	249,000	-	-	249,000	20	52,419	39,317	-	91,736	157,264		
Training Equipment	89,500	-	-	89,500	20	18,057	14,289	-	32,346	57,154		
<b>Sub Total:</b>	<b>1,261,200</b>	<b>-</b>	<b>-</b>	<b>1,261,200</b>		<b>362,606</b>	<b>179,719</b>	<b>-</b>	<b>542,325</b>	<b>718,875</b>		





**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**  
Schedule of Fixed Assets as at 30 June 2023

Particulars	Cost						Depreciation				Written Down Value as on 30 June 2023
	Balance as on 01 July 2022	Addition	Sale/Adjustment	As on 30 June 2023	Depr. Rate %	Balance as on 01 July 2022	Charged during the year	Sale/Adjustment	As on 30 June 2023		
1	2	3	4	5	6	7	8	9	10	11	
<b>Assets acquired under : LRMP</b>											
Computers, Printers etc.	1,284,765	4,537,040	-	5,821,805	20	148,503	283,942	-	432,445	5,389,360	
Air Conditioner	-	940,000	-	940,000	20	-	17,348	-	17,348	922,652	
Office Equipment	-	1,606,025	-	1,606,025	20	-	12,571	-	12,571	1,593,454	
<b>Sub Total:</b>	<b>1,284,765</b>	<b>7,083,065</b>	<b>-</b>	<b>8,367,830</b>	<b>-</b>	<b>148,503</b>	<b>313,861</b>	<b>-</b>	<b>462,364</b>	<b>7,905,466</b>	
<b>Assets acquired under : SEIP-Tranch-3</b>											
Furniture & Fixture	78,000	-	-	78,000	10	2,821	7,518	-	10,339	67,661	
Computers, Printers etc.	1,496,068	-	-	1,496,068	20	23,773	294,459	-	318,232	1,177,836	
Office Equipment	245,500	-	-	245,500	20	9,013	47,297	-	56,310	189,190	
<b>Sub Total:</b>	<b>1,819,568</b>	<b>-</b>	<b>-</b>	<b>1,819,568</b>	<b>-</b>	<b>35,607</b>	<b>349,274</b>	<b>-</b>	<b>384,881</b>	<b>1,434,687</b>	
<b>Assets acquired under : RMTP</b>											
Telephone and PABX	25,320	4,000	-	29,320	20	2,533	4,994	-	7,527	21,793	
Computers, Printers etc.	18,500	2,314,520	-	2,333,020	20	1,237	217,934	-	219,171	2,113,849	
Office Equipment	-	409,444	-	409,444	20	-	42,851	-	42,851	366,593	
<b>Sub Total:</b>	<b>43,820</b>	<b>2,727,964</b>	<b>-</b>	<b>2,771,784</b>	<b>-</b>	<b>3,770</b>	<b>265,779</b>	<b>-</b>	<b>269,549</b>	<b>2,502,235</b>	
<b>Assets acquired under : BD Rural Wash for HCD</b>											
Telephone and PABX	37,072	-	-	37,072	20	792	7,256	-	8,048	29,024	
Computers, Printers etc.	2,279,024	-	-	2,279,024	20	48,702	446,065	-	494,767	1,784,257	
Office Equipment	905,000	-	-	905,000	20	19,340	177,132	-	196,472	708,528	
<b>Sub Total:</b>	<b>3,221,096</b>	<b>-</b>	<b>-</b>	<b>3,221,096</b>	<b>20</b>	<b>68,834</b>	<b>630,453</b>	<b>-</b>	<b>699,287</b>	<b>2,521,809</b>	
<b>Assets acquired under : RAISE</b>											
Computers, Printers etc.	-	249,900	-	249,900	20	-	19,855	-	19,855	230,045	
Air Conditioner	-	99,750	-	99,750	20	-	5,192	-	5,192	94,558	
Office Equipment	-	259,444	-	259,444	20	-	10,520	-	10,520	248,924	
<b>Sub Total:</b>	<b>-</b>	<b>609,094</b>	<b>-</b>	<b>609,094</b>	<b>-</b>	<b>-</b>	<b>35,567</b>	<b>-</b>	<b>35,567</b>	<b>573,527</b>	
<b>Assets acquired under : ME-GoB</b>											
Computers, Printers etc.	-	1,861,300	-	1,861,300	20	-	105,049	-	105,049	1,756,251	
<b>Sub Total:</b>	<b>-</b>	<b>1,861,300</b>	<b>-</b>	<b>1,861,300</b>	<b>-</b>	<b>-</b>	<b>105,049</b>	<b>-</b>	<b>105,049</b>	<b>1,756,251</b>	
<b>Assets acquired under : GCF Readiness Project</b>											
Computers, Printers etc.	-	2,372,598	-	2,372,598	20	-	7,800	-	7,800	2,364,798	
<b>Sub Total:</b>	<b>-</b>	<b>2,372,598</b>	<b>-</b>	<b>2,372,598</b>	<b>-</b>	<b>-</b>	<b>7,800</b>	<b>-</b>	<b>7,800</b>	<b>2,364,798</b>	
<b>As at 30 June 2023</b>	<b>1,204,280,366</b>	<b>58,745,288</b>	<b>11,443,857</b>	<b>1,251,581,797</b>		<b>498,059,970</b>	<b>35,713,705</b>	<b>10,515,742</b>	<b>523,257,933</b>	<b>728,323,864</b>	
<b>As at 30 June 2022</b>	<b>1,182,968,069</b>	<b>21,370,358</b>	<b>58,061</b>	<b>1,204,280,366</b>		<b>461,212,565</b>	<b>36,886,960</b>	<b>39,556</b>	<b>498,059,969</b>	<b>706,220,396</b>	



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>5.00 Investment against provision for earn leave</b>			
	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:		
	<b>Savings bank account</b>		
	Southeast Bank PLC., Agargaon Br. A/C No. SND-13100000247	11,225,893	9,597,743
	<b>Fixed deposit account</b>		
	Rupali Bank Limited., Adabar Branch, Dhaka	30,000,000	30,000,000
	IFIC Bank PLC., Dhanmondi Branch, Dhaka	20,000,000	-
	The premier Bank Limited., Imamgonj Branch, Dhaka	10,000,000	10,000,000
	The premier Bank Limited., Elephant Road Branch, Dhaka	100,000,000	100,000,000
	IFIC Bank PLC., Federation Branch, Dhaka	85,000,000	85,000,000
	Standard Bank Limited., Foregin Exchange Branch, Dhaka	10,000,000	10,000,000
	Mercantile Bank PLC., Ati Bazar Branch, Dhaka	20,000,000	20,000,000
		<b>286,225,893</b>	<b>264,597,743</b>
<b>6.00 Investment against PKSf fund- Special Fund (SF), Programs Support Fund (PSF) and Disaster Management Fund (DMF)</b>			
	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	133,000,000	123,000,000
	Programs- Support Fund-PSF	3,070,000,000	2,970,000,000
	Disaster Management Fund-DMF	1,265,000,000	1,463,000,000
		<b>4,468,000,000</b>	<b>4,556,000,000</b>
	<b>Movement of the fixed deposit is given below:</b>		
	Balance as on 01 July	4,556,000,000	4,406,500,000
	Add: Investments during the year	2,257,000,000	2,625,000,000
		<b>6,813,000,000</b>	<b>7,031,500,000</b>
	Less: Encashment during the year	2,345,000,000	2,475,500,000
	Balance as on 30 June	<b>4,468,000,000</b>	<b>4,556,000,000</b>
<b>7.00 Staff house building, computer &amp; car loan</b>			
	Staff house building loan (Note-7.01)	555,098,203	459,724,700
	Staff computer loan (Note-7.02)	588,345	2,058,561
	Staff car loan(Note-7.03)	36,643,856	29,928,394
		<b>592,330,404</b>	<b>491,711,655</b>
<b>7.01 Staff house building loan movement are as follows:</b>			
	Balance as on 01 July	459,724,700	374,886,601
	Add: Loan payment during the year	136,262,200	128,671,000
		<b>595,986,900</b>	<b>503,557,601</b>
	Less: Installment received during the year	40,888,697	43,832,901
	Balance as on 30 June	<b>555,098,203</b>	<b>459,724,700</b>
<b>7.02 Staff computer loan movement are as follows:</b>			
	Balance as on 01 July	2,058,561	2,410,469
	Add: Loan payment during the year	325,000	1,726,000
		<b>2,383,561</b>	<b>4,136,469</b>
	Less: Installment received during the year	1,795,216	2,077,908
	Balance as on 30 June	<b>588,345</b>	<b>2,058,561</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>7.03 Staff car loan movement are as follows:</b>			
	Balance as on 01 July	29,928,394	30,881,655
	Add: Loan payment during the year	12,500,000	6,000,000
		<b>42,428,394</b>	<b>36,881,655</b>
	Less: Installment received during the year	5,784,538	6,953,261
	Balance as on 30 June	<b>36,643,856</b>	<b>29,928,394</b>

**8.00 Loan to POs under core program**

**Maturity-wise break-up:**

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

i)	Loan to POs under Core Program-OOSA	749,639,531	757,989,559
ii)	Loan to POs under Core Program-BIPOOL	752,166,647	752,166,647
iii)	Loan to POs under Core Program-Category-Large	36,194,718,835	23,556,202,327
iv)	Loan to POs under Core Program-Category-Medium	5,447,659,588	5,746,134,745
v)	Loan to POs under Core Program-Category-Small	4,478,755,161	4,171,402,089
vi)	Loan to Non-PO under LIFT Program	-	2,500,000
		<b>47,622,939,762</b>	<b>34,986,395,367</b>

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

i)	Loan to POs under Core Program-Category-Large	29,428,729,400	33,504,970,821
ii)	Loan to POs under Core Program-Category-Medium	3,560,923,114	4,926,837,168
iii)	Loan to POs under Core Program-Category-Small	3,313,112,737	3,205,743,607
		<b>36,302,765,251</b>	<b>41,637,551,596</b>
	<b>Total</b>	<b>83,925,705,013</b>	<b>76,623,946,963</b>

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

Loan to POs under Core Program-OOSA	749,639,531	757,989,559
Loan to POs under Core Program-BIPOOL	752,166,647	752,166,647
Loan to POs under Core Program-Category-Large	65,623,448,235	57,061,173,148
Loan to POs under Core Program-Category-Medium	9,008,582,702	10,672,971,913
Loan to POs under Core Program-Category-Small	7,791,867,898	7,377,145,696
Loan to Non-PO under LIFT Program	-	2,500,000
	<b>83,925,705,013</b>	<b>76,623,946,963</b>

**Category-wise break-up:**

Name of the components	2023		
	Regular Taka	Overdue Taka	Total Taka
Loan to POs under Core Program-OOSA	-	749,639,531	749,639,531
Loan to POs under Core Program-BIPOOL	-	752,166,647	752,166,647
Loan to POs under Core Program-Category-Large	65,468,948,232	154,500,003	65,623,448,235
Loan to POs under Core Program-Category-Medium	9,007,749,365	833,337	9,008,582,702
Loan to POs under Core Program-Category-Small	7,458,222,074	333,645,824	7,791,867,898
	<b>81,934,919,671</b>	<b>1,990,785,342</b>	<b>83,925,705,013</b>

**Category-wise break-up:**

Name of the components	2022		
	Regular Taka	Overdue Taka	Total Taka
Loan to POs under Core Program-OOSA	5,000,000	752,989,559	757,989,559
Loan to POs under Core Program-BIPOOL	-	752,166,647	752,166,647
Loan to POs under Core Program-Category-Large	56,777,173,150	283,999,998	57,061,173,148
Loan to POs under Core Program-Category-Medium	10,672,971,913	-	10,672,971,913
Loan to POs under Core Program-Category-Small	7,013,390,198	363,755,498	7,377,145,696
Loan to Non-PO under LIFT Program	-	2,500,000	2,500,000
	<b>74,468,535,261</b>	<b>2,155,411,702</b>	<b>76,623,946,963</b>





Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>Component- wise break up:</b>			
	Loan to POs under Rural Microcredit	1,082,516,545	1,091,105,846
	Loan to POs under Urban Microcredit	27,300,000	27,300,000
	Loan to POs under Jagoron	26,477,630,000	21,776,980,000
	Loan to POs under Sufolon	6,154,500,000	5,210,500,000
	Loan to POs under Seasonal	12,000,000	12,000,000
	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	146,336,637	147,436,638
	Loan to POs under Buniad	4,776,399,614	3,778,066,270
	Loan to POs under Microenterprise-ME	121,808,168	122,648,395
	Loan to POs under Agrosor	23,685,206,722	20,151,201,722
	Loan to POs under ENRICH	4,610,570,521	3,986,378,157
	Loan to POs under KGF	437,000,000	865,000,000
	Loan to POs under DMF	36,806,664	41,806,664
	Loan to POs under MFTSP	600,000	2,100,000
	Loan to POs under Sanitation Development	55,400,000	146,150,000
	Loan to POs under Abason	2,366,727,323	1,261,386,385
	Loan to POs under Agricultural Mechanization	65,041,666	25,829,100
	Loan to POs under LJFT	523,093,531	660,287,686
	Loan to POs under Innovative Agricultural Initiatives	171,118,338	164,433,334
	Loan to POs under MFMSFP	90,800,000	90,900,000
	Loan to POs under Elderly People Income Generation	35,250,000	87,850,000
	Loan to POs under MDP	7,669,350,000	7,943,272,800
	Loan to POs under ECCCCP-Flood	165,388,868	101,447,300
	Loan to POs under LRL	1,456,893,750	3,836,400,000
	Loan to POs under LRL (2nd phase)	3,500,000,000	5,000,000,000
	Loan to POs under SL-ME	96,700,000	-
	Loan to POs under PACE: Start Up Capital	67,800,000	-
		<b>83,925,705,013</b>	<b>76,623,946,963</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	520,934	560,934
	<b>520,934</b>	<b>560,934</b>

#### Category-wise break-up:

##### Core program general

Regular	-	-
Overdue	520,934	560,934
	<b>520,934</b>	<b>560,934</b>

#### Component wise break-up

This represents balance outstanding with POs as at 30 June 2023.

The balance comprises with the following components:

Against purchase of computers	44,626	44,626
Against purchase of motor cycles, bi-cycles etc.	476,308	516,308
	<b>520,934</b>	<b>560,934</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022

**10.00 Loan to POs under projects**

**Maturity-wise break-up:**

**Name of the projects**

SEP  
LICHSP  
BD RWASH  
RAISE  
MFCE

2023		
Current Portion Taka	Non-Current Portion Taka	Total Taka
1,794,461,630	1,234,415,979	3,028,877,609
334,249,985	633,849,983	968,099,968
2,367,812,496	1,326,666,654	3,694,479,150
2,461,650,000	4,806,850,000	7,268,500,000
1,034,000,000	4,136,000,000	5,170,000,000
<b>7,992,174,111</b>	<b>12,137,782,616</b>	<b>20,129,956,727</b>

**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>

**Category-wise break-up:**

**Name of the components**

SEP  
LICHSP  
BD Rural WASH  
RAISE  
MFCE

2023		
Regular Taka	Overdue Taka	Total Taka
3,019,737,609	9,140,000	3,028,877,609
968,099,968	-	968,099,968
3,694,479,150	-	3,694,479,150
7,268,500,000	-	7,268,500,000
5,170,000,000	-	5,170,000,000
<b>20,120,816,727</b>	<b>9,140,000</b>	<b>20,129,956,727</b>

**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>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>10.01</b>	<b>Loan disbursement &amp; realization to PO's during the year</b>		
	<b>A. Disbursement</b>		
	Core program	53,074,278,240	49,651,163,960
	<b>Projects:</b>		
	SEP	952,123,000	2,136,848,000
	LICHSP	-	269,900,000
	BD Rural WASH	2,118,800,000	2,768,875,000
	RAISE	5,882,000,000	1,750,000,000
	MFCE	5,170,000,000	-
	<b>Total disbursement</b>	<b>67,197,201,240</b>	<b>56,576,786,960</b>
	<b>B. Realization</b>		
	Core program	45,772,520,188	39,778,581,297
	<b>Projects:</b>		
	SEP	2,224,274,389	1,922,238,288
	LICHSP	328,545,458	248,150,006
	BD Rural WASH	1,193,195,850	-
	RAISE	363,500,000	-
	<b>Total Realization</b>	<b>49,882,035,885</b>	<b>41,948,969,591</b>
	<b>Net disbursement (A-B)</b>	<b>17,315,165,355</b>	<b>14,627,817,369</b>
<b>11.00</b>	<b>Service charges receivable</b>		
	Core program (Note-11.01)	1,181,984,984	1,006,266,613
	<b>Projects:</b>		
	LICHSP	3,147,064	7,671,299
	SEP	29,162,050	47,092,278
	BD Rural WASH	21,332,555	38,278,616
	RAISE	137,449,562	3,052,192
	MFCE	9,340,411	-
		<b>1,382,416,626</b>	<b>1,102,360,998</b>
<b>11.01</b>	<b>Service charges receivable - core program</b>		
	Service charges receivable on loan to POs under Category- Large	1,010,016,600	809,265,067
	Service charges receivable on loan to POs under Category- Medium	95,070,924	130,035,884
	Service charges receivable on loan to POs under Category- Small	76,897,460	66,965,662
		<b>1,181,984,984</b>	<b>1,006,266,613</b>
<b>12.00</b>	<b>Interest and other receivables</b>		
	Core program (Note-12.01)	176,178,476	140,800,658
	<b>Projects:</b>		
	LICHSP	-	285,370
		<b>176,178,476</b>	<b>141,086,028</b>
<b>12.01</b>	<b>Interest and other receivables - core program</b>		
	Interest accrued on short term investment in FDR	117,876,072	89,583,598
	Interest accrued on staff house building & car loan	58,193,370	50,951,121
	Other receivables	109,034	265,939
		<b>176,178,476</b>	<b>140,800,658</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>13.00</b>	<b>Advances, deposits and prepayments</b>		
	Project-wise break-up of the above amount is as under:		
	<b>Core program (Note-13.01)</b>	1,025,363,755	963,125,527
	LICHSP	-	1,839,200
	SEIP Tranche-2	-	27,594,713
	SEIP Tranche-3	137,312,621	62,458,504
	SEP	9,302,773	225,920,000
	ECCCP-FLOOD	244,553,640	157,400,000
	LRMP	-	17,130,719
	PPEPP	35,745,979	487,453,429
	PPEPP-EU	312,045,297	-
	RMTTP	416,503,750	226,396,000
	BD Rural WASH	640,851,000	379,454,000
	RAISE	61,881,995	-
		<b>2,883,560,810</b>	<b>2,548,772,092</b>

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

**a) Advances**

Advance against seminar, workshop and training expenses	318,231	48,219
Advance against evaluation and monitoring expenses	52,789	32,876
Advance against administrative expenses	2,422,159	1,735,331
Advance against exp. for institutional dev. & capacity building	20,934,000	3,774,000
Advance against construction in progress	324,045,098	295,559,351
Advance against program cost for Agriculture Mechanization	500,000	2,000,000
Advance against program cost for ME-FEDEC & PACE	185,226,347	180,099,156
Advance against program cost for ENRICH	106,100,509	93,630,345
Advance against program cost for KGF	-	720,000
Advance against external training & study tour	238,373	-
	<b>639,837,506</b>	<b>577,599,278</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>1,025,363,755</b>	<b>963,125,527</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 2007-2008 to 2013-2014.

**14.00 Cash and cash equivalents**

Cash in hand	50,378	78,114
<b>Cash at banks:</b>		
Special Notice Deposit (SND) (Note-14.01)	6,899,953,295	5,082,960,440
Short-term investment in FDR (Note-14.02)	6,430,000,000	6,858,000,000
	<b>13,330,003,673</b>	<b>11,941,038,554</b>



Note	Particulars	Amount in Taka			
		As at & for the year ended			
		30 June 2023	30 June 2022		
<b>14.01</b>	<b>Cash at banks</b>				
	<b>Name of the Bank</b>	<b>Branch Name</b>	<b>SND Account no.</b>		
	<b>Core Program:</b>				
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000011	431,543,617	228,751,205
	Sonali Bank PLC.	College Gate Branch, Dhaka	1633703000099	261,737	256,508
	Sonali Bank PLC.	College Gate Branch, Dhaka	240000225	387,923	11,288,688
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000040	930,195,796	558,217,412
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000161	2,576,398	2,451,055
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000057	270,669,569	86,845,898
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000225	99,166,711	81,909,793
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000230	521,226	749,621
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000234	1,806,930	31,540,465
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000233	23,595,660	51,777,486
	Eastern Bank Limited	Gulshan Branch, Dhaka	1331030145305	32,813,601	552,669,974
	Sonali Bank PLC.	Agargaon Branch, Dhaka	4440403000075	8,067,909	7,906,764
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000323	101,960,130	121,315,261
	Sonali Bank PLC.	Agargaon Branch, Dhaka	4440403000082	4,659,492	4,580,331
	Sonali Bank PLC.	College Gate Branch, Dhaka	1633703000102	9,469,919	9,284,874
	Sonali Bank PLC.	College Gate Branch, Dhaka	1633703000098	155,301,010	372,735,937
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000314	250,069,512	43,721,848
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000274	57,990,741	31,330,636
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000331	151,448,184	127,976,106
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000337	151,027,369	15,609,053
	<b>Sub total</b>			<b>2,683,533,434</b>	<b>2,340,918,915</b>
	<b>Projects:</b>				
	<b>SEIP Tranche-2</b>				
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000299	22,570,632	24,568,509
	<b>SEIP Tranche-3</b>				
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000335	1,322,264	23,109,921
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000342	2,111,995	741,155
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000343	3,066,925	50,216
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000344	7,446,592	6,997,046
	<b>LICHSP</b>				
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000287	102,424,386	150,126,411
	Sonali Bank PLC.	Foreign Ex. Corp. Br., Dhaka	1608903000051	12,206	3,454,472
	<b>SEP</b>				
	Sonali Bank PLC.	Agargaon Branch, Dhaka	4440403000071	601,269,394	599,462,791
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000306	270,351,849	191,418,928
	<b>PPEPP</b>				
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000309	53,269,191	315,220,625
	<b>ECCCP - Flood</b>				
	Southeast Bank PLC.	Agargaon Branch, Dhaka	13100000329	7,215,000	89,152,663
	<b>RMTP</b>				
	Sonali Bank PLC.	Agargaon Branch, Dhaka	4440403000079	1,538,776,446	610,230,799
	Sonali Bank PLC.	Agargaon Branch, Dhaka	4440403000084	9,616,981	43,862,666



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>BD Rural WASH</b>			
Janata Bank PLC.	UGC Bhaban Corporate 0100224197904	385,220,064	432,766,736
Southeast Bank PLC.	Agargaon Branch, Dhaka 13100000339	290,376,302	4,748,075
<b>RAISE</b>			
Janata Bank PLC.	UGC Bhaban Corporate 10023186912	418,695,327	187,267,477
Southeast Bank PLC.	Agargaon Branch, Dhaka 13100000341	92,431,977	30,056,180
<b>PPEPP-EU</b>			
Southeast Bank PLC.	Agargaon Branch, Dhaka 13100000350	127,257,668	-
<b>GIZ-Haor</b>			
Southeast Bank PLC.	Agargaon Branch, Dhaka 13100000349	13,483,801	-
<b>MFCE</b>			
Rupali Bank Limited	Adabor Branch, Dhaka 5991024000027	130,152,815	-
<b>GCF-Raidness-BGD</b>			
Southeast Bank PLC.	Agargaon Branch, Dhaka 13100000353	52,485,359	-
<b>LRMP</b>			
Sonali Bank PLC.	Agargaon Branch, Dhaka 4440403000081	86,862,687	28,806,855
<b>Sub total</b>		<b>4,216,419,861</b>	<b>2,742,041,525</b>
<b>Grand total</b>		<b>6,899,953,295</b>	<b>5,082,960,440</b>
<b>14.02 Short-term investment in FDR</b>			
Project wise break-up of the above amount is as follows:			
Core program (Note-14.02.1)		6,430,000,000	6,830,000,000
Project (Note-14.02.2)		-	28,000,000
		<b>6,430,000,000</b>	<b>6,858,000,000</b>
<b>14.02.1 Movement of Short-term investment in FDR - core program</b>			
Balance as on 01 July		6,830,000,000	7,100,000,000
Add: Investments during the year		7,450,000,000	11,130,000,000
		<b>14,280,000,000</b>	<b>18,230,000,000</b>
Less: Encashment during the year		7,850,000,000	11,400,000,000
Balance as on 30 June		<b>6,430,000,000</b>	<b>6,830,000,000</b>
<b>14.02.2 Movement of Short-term investment in FDR - project</b>			
Balance as on 01 July		28,000,000	28,000,000
Add: Investments during the year		-	56,000,000
		<b>28,000,000</b>	<b>84,000,000</b>
Less: Encashment during the year		28,000,000	56,000,000
Balance as on 30 June		<b>-</b>	<b>28,000,000</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>15.00 Capital fund</b>			
<b>Grants</b>			
	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	5,000,000,000
	Grant for SEP	799,966,000	615,843,000
	Grant for LICHSP	54,000,000	54,000,000
	<b>Total Grants</b>	<b>23,676,646,271</b>	<b>23,492,523,271</b>
	<b>Excess of income over expenditure (surplus)</b>		
	Opening balance	34,093,757,313	31,191,507,379
	Prior year adjustment	-	(2,343,663)
		<b>34,093,757,313</b>	<b>31,189,163,716</b>
	<b>Surplus for the year</b>		
	Core program	3,277,626,981	2,817,694,199
	<b>Projects:</b>		
	LICHSP	38,831,004	41,294,858
	SEP	198,962,328	252,554,832
	PPEPP	1,363,455	(976,638)
	PPEPP-EU	(65,550)	-
	BD Rural WASH	126,165,263	(16,110,185)
	RAISE	126,005,357	(31,964,025)
	SEIP	2,112	-
	MFCE	(101,028,794)	-
		<b>3,667,862,156</b>	<b>3,062,493,041</b>
	<b>Total retained surplus</b>	<b>37,761,619,469</b>	<b>34,251,656,757</b>
	Less: *Transfer to disaster management fund	36,678,622	30,624,930
	Less: Transfer to special fund	3,667,862	3,062,493
	Less: Surplus of Special Fund	7,064,146	4,425,605
	Less: Surplus of Program Support Fund	64,713,407	51,259,666
	Less: Surplus of Disaster Management Fund	99,011,468	68,526,750
	<b>Net retained surplus</b>	<b>37,550,483,964</b>	<b>34,093,757,313</b>
	<b>Net retained surplus and grants</b>	<b>61,227,130,235</b>	<b>57,586,280,584</b>
	*Disaster management fund	5,572,771,650	5,437,081,560
	**Capacity building revolving loan fund (RLF)	100,000,000	100,000,000
	***Special fund	138,156,802	127,424,794
	****Programme support fund	3,035,153,153	2,970,439,746
		<b>8,846,081,605</b>	<b>8,634,946,100</b>
	<b>Closing capital fund as on 30 June</b>	<b>70,073,211,840</b>	<b>66,221,226,684</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022

\*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 decided in the AGM held on 30 December 2007 to increase it by 1% of net surplus every year.

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	5,437,081,560	5,337,929,880
Add: Transferred during the year from surplus	36,678,622	30,624,930
Add: Surplus during the year	99,011,468	68,526,750
<b>Balance as on 30 June</b>	<b>5,572,771,650</b>	<b>5,437,081,560</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	127,424,794	119,936,696
Add: Transferred during the year from surplus	3,667,862	3,062,493
Add: Surplus during the year	7,064,146	4,425,605
<b>Balance as on 30 June</b>	<b>138,156,802</b>	<b>127,424,794</b>

\*\*\*\*In the Board Meeting (Meeting No: 169) of PKSf held on 30 June 2011, the Board decided that the Endowment Fund could be increased upto Tk 5,000,000,000. In line with the decision, Tk. 1,000,000,000 was transferred during FY:2011-2012 from net accumulated surplus of PKSf for creating a Program Support Fund (PSF). Later on, Tk. 500,000,000, Tk. 500,000,000, Tk. 100,000,000 and Tk. 250,000,000 have been transferred to PSF during FY:2012-2013, FY:2014-2015, FY:2015-2016 and FY:2016-2017 respectively.

Balance as on 01 July	2,970,439,746	2,919,180,080
Add: Surplus during the year	64,713,407	51,259,666
<b>Balance as on 30 June</b>	<b>3,035,153,153</b>	<b>2,970,439,746</b>





Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022

**16.00 Microfinance loan under core program**

PKSF has received first of its 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. IFAD has been proven to be one of the major financial contributors for PKSF and under its 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. 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)	633,617,215	678,875,587
Loan under SPAMFP (Note-16.02)	3,471,207,398	3,664,052,253
Loan under FSPP (Note-16.03)	73,435,022	77,106,773
Loan under ME-FEDEC (Note -16.04)	1,764,371,514	1,834,946,375
Loan under PACE (Note - 16.05)	2,346,005,549	1,367,715,549
Loan under SRF/SRLP/DMF (Note -16.06)	290,742,905	305,472,933
Loan under PLDP (Note-16.07)	549,962,117	576,597,533
Loan under MFTSP (Note-16.08)	431,264,824	451,801,244
Loan under MFMSFP (Note-16.09)	738,425,743	770,531,210
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
	<u>20,267,696,296</u>	<u>19,695,763,466</u>

**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
	<u>45,258,372</u>	<u>45,258,372</u>

**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
	<u>192,844,855</u>	<u>192,844,855</u>

**Loan under FSPP**

Loan from GoB (IDA)	<u>3,671,751</u>	<u>3,671,751</u>
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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
	<u>14,730,028</u>	<u>14,730,028</u>

**Loan under ME- FEDEC**

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

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

Loan from GoB - IFAD	<u>20,536,420</u>	<u>20,536,420</u>
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Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
	<b>Loan under MFMSFP</b>		
	Loan from GoB - IFAD	32,105,467	32,105,467
	<b>Sub-total (A)</b>	<b>406,357,170</b>	<b>406,357,170</b>
	<b>B) Non-current portion</b>		
	<b>Loan under PAMFP (MF-I)</b>		
	Loan from GoB (Own source)	28,063,493	30,222,223
	Loan from GoB (IDA)	560,295,350	603,394,992
		<b>588,358,843</b>	<b>633,617,215</b>
	<b>Loan under SPAMFP (MF-II)</b>		
	Loan from GoB (Own source)	250,503,160	265,238,640
	Loan from GoB (IDA)	3,027,859,383	3,205,968,758
		<b>3,278,362,543</b>	<b>3,471,207,398</b>
	<b>Loan under FSPP</b>		
	Loan from GoB (IDA)	69,763,271	73,435,022
	<b>Loan under ME- FEDEC</b>		
	Loan from GoB (IFAD)	1,693,796,654	1,764,371,515
	<b>Loan under SRF/DMF</b>		
	Loan from GoB (Own source)	69,437,746	73,295,399
	Loan from GoB (ADB)	206,575,131	217,447,506
		<b>276,012,877</b>	<b>290,742,905</b>
	<b>Loan under PLDP</b>		
	Loan from GoB	523,326,700	549,962,116
	<b>Loan under PACE</b>		
	Loan from GoB	2,346,005,549	1,367,715,548
	<b>Loan under MFTSP</b>		
	Loan from GoB - IFAD	410,728,404	431,264,825
	<b>Loan under MFMSFP</b>		
	Loan from GoB - IFAD	706,320,276	738,425,743
	<b>Loan under MDP</b>		
	Loan from ADB	8,368,664,009	8,368,664,009
	<b>Loan under ENRICH</b>		
	Loan from GoB	1,600,000,000	1,600,000,000
	<b>Sub-total (B)</b>	<b>19,861,339,126</b>	<b>19,289,406,296</b>
	<b>Grand-total (A+B)</b>	<b>20,267,696,296</b>	<b>19,695,763,466</b>
<b>16.01</b>	<b>Movement of loan under poverty alleviation micro-finance project (PAMFP)</b>		
	Balance as on 01 July		
	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>Less: Paid during the year</b>		
	Loan from GoB (own sources)	2,158,730	2,158,730
	Loan from GoB (lent from IDA)	43,099,642	43,099,643
		<b>45,258,372</b>	<b>45,258,373</b>
	<b>Balance as on 30 June</b>		
	Loan from GoB (own sources)	30,222,223	32,380,953
	Loan from GoB (lent from IDA)	603,394,992	646,494,634
		<b>633,617,215</b>	<b>678,875,587</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>16.02</b>	<b>Movement of loan under second poverty alleviation micro-finance project (SPAMFP)</b>		
	Balance as on 01 July		
	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>Less: Paid during the year</b>		
	Loan from GoB (own sources)	14,735,480	14,735,480
	Loan from GoB (lent from IDA)	178,109,375	178,109,375
		<b>192,844,855</b>	<b>192,844,855</b>
	<b>Balance as on 30 June</b>		
	Loan from GoB (own sources)	265,238,640	279,974,120
	Loan from GoB (lent from IDA)	3,205,968,758	3,384,078,133
		<b>3,471,207,398</b>	<b>3,664,052,253</b>
<b>16.03</b>	<b>Movement of loan under FSPP</b>		
	Balance as on 01 July	77,106,773	80,778,524
	Less: Paid during the year	3,671,751	3,671,751
	<b>Balance as on 30 June</b>	<b>73,435,022</b>	<b>77,106,773</b>
<b>16.04</b>	<b>Movement of loan under ME- FEDEC</b>		
	Balance as on 01 July	1,834,946,375	1,905,521,236
	Less: Paid during the year	70,574,861	70,574,861
	<b>Balance as on 30 June</b>	<b>1,764,371,514</b>	<b>1,834,946,375</b>
<b>16.05</b>	<b>Movement of loan under PACE</b>		
	Balance as on 01 July	1,367,715,549	1,367,715,549
	Add: During the year	978,290,000	-
	<b>Balance as on 30 June</b>	<b>2,346,005,549</b>	<b>1,367,715,549</b>
<b>16.06</b>	<b>Movement of loan under SRF/SRLP/DMF</b>		
	Balance as on 01 July	305,472,933	320,202,961
	Less: Paid during the year	14,730,028	14,730,028
	<b>Balance as on 30 June</b>	<b>290,742,905</b>	<b>305,472,933</b>
<b>16.07</b>	<b>Movement of loan under PLDP</b>		
	Balance as on 01 July	576,597,533	603,232,949
	Less: Paid during the year	26,635,416	26,635,416
	<b>Balance as on 30 June</b>	<b>549,962,117</b>	<b>576,597,533</b>
<b>16.08</b>	<b>Movement of loan under MFTSP</b>		
	Balance as on 01 July	451,801,244	472,337,665
	Less: Paid during the year	20,536,420	20,536,421
	<b>Balance as on 30 June</b>	<b>431,264,824</b>	<b>451,801,244</b>
<b>16.09</b>	<b>Movement of loan under MFMSFP</b>		
	Balance as on 01 July	770,531,210	802,636,677
	Less: Paid during the year	32,105,467	32,105,467
	<b>Balance as on 30 June</b>	<b>738,425,743</b>	<b>770,531,210</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022

**16.10 Movement of loan under MDP**

Balance as on 01 July	8,368,664,009	8,368,664,009
<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**

With the financial assistance from development partner IDA, PKSF has received loans under LICHSP project at 1%, SEP project at 1%, BD-RWASH for HCD project at 1% and recently RAISE project at 1.75% of interest rate through Government of Bangladesh. Development partner IFAD has continued its financing through the Microenterprise Project named as RMTP bearing 1% interest rate with government channel. Moreover, development partner ADB is continuing its positive trend of financing through the MFCE project at 4.00% interest rate. As per the agreement with GoB, Loan period for LICHSP, SEP & RMTP is 40 years with 10 years grace period whereas for BD-RWASH for HCD & RAISE Projects it's 35 years with 5 years grace period. According to the SLA of MFCE project, loan period is 25 years with 5 years grace period.

**Maturity-wise break-up:**

Name of the projects	2023		
	Current portion	Non-current portion	Total
LICHSP	-	1,377,100,000	1,377,100,000
SEP	-	6,150,000,000	6,150,000,000
RMTP	-	4,278,023,750	4,278,023,750
BD Rural WASH	-	3,674,875,000	3,674,875,000
RAISE	-	5,362,000,000	5,362,000,000
MFCE	-	5,299,500,000	5,299,500,000
	-	<b>26,141,498,750</b>	<b>26,141,498,750</b>

**Maturity-wise break-up:**

Name of the projects	2022		
	Current portion	Non-current portion	Total
LICHSP	-	1,377,100,000	1,377,100,000
SEP	-	6,100,000,000	6,100,000,000
RMTP	-	1,731,930,000	1,731,930,000
BD Rural WASH	-	2,159,975,000	2,159,975,000
RAISE	-	1,510,000,000	1,510,000,000
	-	<b>12,879,005,000</b>	<b>12,879,005,000</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>18.00</b>	<b>Provision for interest on microfinance loan</b>		
	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:		
	<b>Interest on loan under PAMFP (MF-I)</b>		
	Interest on loan from GOB (Own sources)	98,656	104,851
	Interest on loan from GOB (IDA)	3,258,775	3,453,720
		<b>3,357,431</b>	<b>3,558,571</b>
	<b>Interest on loan under SPAMFP (MF-II)</b>		
	Interest on loan from GOB (Own sources)	2,132,686	2,218,371
	Interest on loan from GOB (IDA)	98,936	1,081,774
		<b>2,231,622</b>	<b>3,300,145</b>
	<b>Interest on loan under FSPP</b>		
	Interest on loan from GOB (IDA)	415,046	435,388
	<b>Interest on loan under ME FEDEC</b>		
	Interest on loan from GOB (IFAD)	10,226,640	10,380,044
	<b>Interest on loan under MDP</b>		
	Interest on loan from MDP	304,135,346	199,527,046
	<b>Interest on loan under PACE</b>		
	Interest on loan from GOB (IFAD)	99,931,702	81,693,285
	<b>Interest on loan under PLDP</b>		
	Interest on loan from GOB (ADB)	2,897,415	3,036,649
	<b>Interest on loan under MFTSP</b>		
	Interest on loan from GOB (IFAD)	1,528,497	1,609,300
	<b>Interest on loan under MFMSFP</b>		
	Interest on loan from GOB (IFAD)	2,613,499	2,734,647
	<b>Total</b>	<b>427,337,198</b>	<b>306,275,075</b>

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

**A Current portion**

	<b>Interest on loan under PAMFP (MF-I):</b>		
	Interest on loan from GOB (Own sources)	98,656	104,851
	Interest on loan from GOB (IDA)	3,258,775	3,453,720
		<b>3,357,431</b>	<b>3,558,571</b>
	<b>Interest on loan under SPAMFP (MF-II):</b>		
	Interest on loan from GOB (Own sources)	2,132,686	2,218,371
	Interest on loan from GOB (IDA)	98,936	1,081,774
		<b>2,231,622</b>	<b>3,300,145</b>
	<b>Interest on loan under FSPP</b>		
	Interest on loan from GOB (IDA)	415,046	435,388
		<b>415,046</b>	<b>435,388</b>
	<b>Interest on loan under ME FEDEC</b>		
	Interest on loan from GOB (IFAD)	10,226,640	10,380,044
		<b>10,226,640</b>	<b>10,380,044</b>
	<b>Interest on loan under PLDP</b>		
	Interest on loan from GOB	2,897,415	3,036,649
		<b>2,897,415</b>	<b>3,036,649</b>
	<b>Interest on loan under MFTSP</b>		
	Interest on loan from GOB	1,528,497	1,609,300
		<b>1,528,497</b>	<b>1,609,300</b>
	<b>Interest on loan under MFMSFP</b>		
	Interest on loan from GOB	2,613,499	2,734,647
		<b>2,613,499</b>	<b>2,734,647</b>
	<b>Sub total</b>	<b>23,270,150</b>	<b>25,054,744</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>B</b>	<b>Non current portion</b>		
	Interest on loan under PACE	99,931,702	81,693,285
	Interest on loan under MDP	304,135,346	199,527,046
	<b>Sub total</b>	<b>404,067,048</b>	<b>281,220,331</b>
	<b>Grand total (A+B)</b>	<b>427,337,198</b>	<b>306,275,075</b>

**19.0 Provision for interest on loan for other projects maturity-wise break-up:**

**Non-current portion**

LICHSP	51,086,300	37,315,300
SEP	172,113,315	111,070,849
RMTP	39,055,069	8,930,786
BD Rural WASH	21,700,432	59,177
RAISE	26,682,082	72,397
MFCE	6,969,205	-
	<b>317,606,403</b>	<b>157,448,509</b>

**20.00 Provision for earn leave**

Balance as on 01 July	276,323,919	256,626,142
Add: Provision made during the year	31,197,292	27,589,067
	307,521,211	284,215,209
Less: Payment/Adjustment made during the year	16,507,030	7,891,290
Balance as on 30 June	<b>291,014,181</b>	<b>276,323,919</b>

**21.00 Deferred income (Grant for assets)**

Statement of Grant for Assets are shown in Annexure-2. The carrying amount of grant for assets is as below:

**Grant for assets under core program:**

RNPPO	-	145,922
FSPP	-	16,821
REDP	-	378
FSVGD & UP	-	98,145
ME-FEDEC & PACE	5,204,498	4,414,055
PLDP-II	-	169,228
MFTSP	-	37,061
MFMSFP	208,586	259,907
DIISP	212,882	266,103
CCCP	574,066	810,415
UPP UJJIBITO	1,491,816	1,835,635
OBA Sanitation	5,545,930	6,833,517
PRIME (PROSPER)	398,751	544,518
GCF-Readiness	1,456,608	1,814,427
	<b>15,093,137</b>	<b>17,246,132</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>Grant for assets under project:</b>			
	SEIP	784,362	958,209
	SEIP Tranche-2	135,631	167,324
	SEIP Tranche-3	1,434,687	1,783,961
	PPEPP	5,310,600	5,549,625
	LICHSP	2,680,761	3,319,347
	SEP	11,545,183	13,725,399
	ECCCP-FLOOD	718,875	898,594
	RMTP	2,328,730	37,657
	LRMP	5,978,756	1,136,262
	BD Rural WASH	2,521,809	3,152,262
	GCF-Readiness-BGD	2,364,798	-
	RAISE	573,527	-
		<b>36,377,719</b>	<b>30,728,640</b>
		<b>51,470,856</b>	<b>47,974,772</b>
<b>22.00 Advance received from development partners</b>			
<b>Core program:</b>			
	PACE	58,429,646	300,592,414
	PLDP-II	5,149,829	5,149,829
<b>Projects:</b>			
	SEIP Tranche-2	9,555,849	12,888,202
	SEIP Tranche-3	36,919,674	35,505,987
	LICHSP	-	18,989,162
	ECCCP - Flood	-	125,188,537
	GIZ-Haor	12,243,109	-
	GCF-Readiness-BGD	47,079,826	-
	SEP	414,442,593	513,902,923
	LRMP	-	27,570,676
	PPEPP	-	180,286,488
	PPEPP-EU	129,186,003	-
	RMTP	1,630,153,997	776,754,972
	BD Rural WASH	1,025,017,583	799,952,193
	RAISE	145,702,250	183,525,434
		<b>3,513,880,359</b>	<b>2,980,306,817</b>
<b>23.00 Grants receivable:</b>			
<b>Core program:</b>			
	PACE	47,068,449	-
<b>Projects:</b>			
	SEIP Tranche-2	-	71,136,882
	SEIP Tranche-3	99,663,696	34,045,053
	ECCCP - Flood	66,496,078	-
	LRMP	10,699,834	-
		<b>223,928,057</b>	<b>105,181,935</b>





Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>24.00</b>	<b>Other liabilities</b>		
	Core program (Note-24.01)	1,110,543,178	1,008,090,471
	<b>Projects:</b>		
	LICHSP	7,520,872	532,702
	ECCCCP - Flood	290,809,406	106,637,956
	SEIP Tranche-2	12,987,474	110,385,367
	SEIP Tranche-3	209,342,716	88,849,399
	SEP	167,075,849	309,925,708
	PPEPP	65,333,810	603,930,688
	PPEPP-EU	302,021,696	-
	LRMP	73,746,515	10,601,067
	RMTP	327,594,103	100,310,496
	BD Rural WASH	11,364,301	11,235,106
	RAISE	334,537,321	496,272
	GIZ-Haor	196,690	-
	GCF-Readiness-BGD	485,359	-
	MFCE	725,989	-
		<b>2,914,285,279</b>	<b>2,350,995,233</b>
<b>24.01</b>	<b>Core program</b>		
	Liabilities for salaries, allowances and other facilities	375,630	638,730
	Liabilities for evaluation, monitoring expenses	410,819	258,231
	Liabilities for administrative expenses	18,345,201	12,648,157
	Liabilities for capital expenditure	32,244,339	5,331,729
	Liabilities for external training and study tour	238,373	51,025
	Liabilities for external training expenses-PO	365,000	-
	Security deposit from contractors & others	860,946	548,764
	Liabilities for other finance	3,122,621	538,455
	Payable to gratuity fund	120,069,075	144,483,713
	Provision for expense under agriculture unit	39,306,633	32,589,731
	Provision for expense under livestock unit	86,479,235	49,869,286
	Provision for workshop & seminar	211,900	-
	Provision against Social Eco. & Human Efficiency Enhancement	-	685,125
	Provision for expense under adolescent program	29,476,460	33,359,496
	Provision for expenses against social adv. & knowledge dissemination	-	4,858,095
	Salary retention account	81,600	2,317,131
	Liabilities for program cost-ENRICH	405,909,559	374,570,916
	Liabilities for administrative expenses under ENRICH	24,030,864	19,516,808
	Liabilities under -KGF	26,798,381	39,318,142
	Liabilities under- LIFT	17,680,160	40,750,670
	Liabilities under - ME-GoB & PACE	304,234,803	231,191,987
	Liabilities under - MDP	-	12,491,245
	Provision for expenses under institutional dev. & capacity building	81,800	-
	Provision for expenses under ECCCCP Flood	-	487,637
	Liabilities under GCF-Readiness	219,779	1,585,398
		<b>1,110,543,178</b>	<b>1,008,090,471</b>



**25.00**

**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	
		2023	2022	2023	2022
		Taka	Taka	Taka	Taka
Standard (Other than agriculture)	2%	76,763,565,939	65,546,773,619	1,535,271,319	1,310,935,472
Standard (Agriculture)	5%	-	-	-	-
Watch list (Other than agriculture)	10%	20,100,000	79,224,991	2,010,000	7,922,499
Watch list (Agriculture)	15%	-	-	-	-
Substandard (Other than agriculture)	50%	-	-	-	-
Substandard (Agriculture)	60%	-	-	-	-
Doubtful (All)	80%	70,774,990	2,955,000	56,619,992	2,364,000
Bad (All)	100%	2,114,370,335	2,158,593,354	2,114,370,335	2,158,593,354
<b>Total</b>		<b>78,968,811,264</b>	<b>67,787,546,964</b>	<b>3,708,271,646</b>	<b>3,479,815,325</b>

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

Balance as on 01 July	3,479,815,325	3,304,824,696
Add: Provision made during the year	228,456,321	174,990,629
Balance as on 30 June	<u>3,708,271,646</u>	<u>3,479,815,325</u>

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.



**26.00**

**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	
		2023 Taka	2022 Taka	2023 Taka	2022 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%	520,934	560,934	520,934	560,934
<b>Total</b>		<b>520,934</b>	<b>560,934</b>	<b>520,934</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	(40,000)	-
<b>Balance as on 30 June</b>	<b>520,934</b>	<b>560,934</b>



27.00 Loan loss provision - project (LICHSP, SEP, BD Rural WASH, RAISE & MFCE)

Classification of loan	Rate of provision	Loan amount		Provision amount	
		2023		2022	
		Taka	Taka	Taka	Taka
Standard (Other than agriculture)	2%	20,111,836,727	10,116,549,424	402,236,735	202,330,988
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%	18,120,000	-	18,120,000	-
<b>Total</b>		<b>20,129,956,727</b>	<b>10,116,549,424</b>	<b>420,356,735</b>	<b>202,330,988</b>

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

Balance as on 01 July

Add: Provision made during the year

**Balance as on 30 June**

	202,330,988	107,226,294
	218,025,746	95,104,694
	<b>420,356,735</b>	<b>202,330,988</b>

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.



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>28.00</b>	<b>Service charges</b>		
	This represents service charges earned during the year against microfinance loan provided to different POs & Non POs.		
	<b>Core program</b>		
	On loans to POs under OOSA	406,113	95,860
	On loans to POs under Category- Large	4,069,977,946	3,319,223,440
	On loans to POs under Category- Medium	535,514,296	598,567,467
	On loans to POs under Category- Small	333,583,240	322,911,172
	On loans to Non POs under LIFT	62,500	(273,630)
		<b>4,939,544,095</b>	<b>4,240,524,309</b>
	<b>Projects:</b>		
	SEP	243,799,564	286,022,617
	LICHSP	44,558,958	52,247,013
	BD Rural WASH	152,431,731	38,278,616
	RAISE	259,801,120	3,052,192
	MFCE	9,340,411	-
	<b>Sub-total</b>	<b>709,931,784</b>	<b>379,600,438</b>
	<b>Grand Total</b>	<b>5,649,475,879</b>	<b>4,620,124,747</b>
<b>29.00</b>	<b>Grant income</b>		
	Core program (Note-29.01)	308,094,212	184,849,091
	<b>Projects:</b>		
	SEIP	173,846	189,095
	SEIP Tranche-2	7,860,533	165,172,740
	SEIP Tranche-3	246,964,062	101,546,122
	LICHSP	19,627,748	15,175,751
	PPEPP	491,413,041	705,517,600
	PPEPP-EU	315,982,797	-
	LRMP	108,906,139	66,456,890
	RMTP	730,544,767	186,659,677
	ECCCP - Flood	483,872,035	248,242,942
	SEP	617,517,547	417,491,627
	BD Rural WASH	70,665,062	16,920,546
	RAISE	376,979,094	6,474,566
	GIZ-Haor	1,471,407	-
	GCF-Readiness-BGD	2,555,376	-
		<b>3,782,627,666</b>	<b>2,114,696,647</b>
<b>29.01</b>	<b>Grant income - core program</b>		
	Grant under CCCP	236,349	176,788
	Grant under UPP-UJJIBITO	343,819	432,852
	Grant under OBA -Sanitation	1,287,587	1,607,939
	Grant under ME- FEDEC & PACE	305,150,774	165,335,497
	Grant under RNPP0	145,926	33,595
	Grant under FSPP	16,819	2,224
	Grant under FSVGD & UPP	98,141	24,056
	Grant under REDP	378	94
	Grant under PLDP-II	169,227	43,948
	Grant under MFTSP	37,063	8,210
	Grant under MFMSFP	51,322	61,284
	Grant under PRIME (PROSPER)	145,767	121,517
	Grant under DIISP	53,221	66,526
	Grant under GCF Readiness	357,819	16,934,561
		<b>308,094,212</b>	<b>184,849,091</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>30.00</b>	<b>Interest on bank balance and short term deposit</b>		
	This represents interest received and accrued during the year on bank deposits with different banks:		
	<b>Bank interest under core program</b>		
	Interest on special notice deposits	86,230,175	149,466,786
	Interest on short term fixed deposits	626,636,273	680,086,065
	<b>Sub-total :</b>	<b>712,866,448</b>	<b>829,552,851</b>
	<b>Bank interest under projects:</b>		
	LICHSP	1,525,093	3,382,494
	SEP	8,519,071	11,807,971
	BD Rural WASH	13,938,894	1,048,075
	RAISE	3,183,922	56,180
	PPEPP	2,075,960	-
	<b>Sub-total :</b>	<b>29,242,940</b>	<b>16,294,720</b>
	<b>Grand total :</b>	<b>742,109,388</b>	<b>845,847,571</b>
<b>31.00</b>	<b>Other income</b>		
	Interest on staff house building loan	23,566,145	18,699,908
	Interest on staff computer loan	8,718	12,193
	Interest on staff car loan	937,397	866,619
	Surcharge on staff house building loan	24,285	31,437
	Sale of forms, publications, old papers etc.	610,850	221,667
	Income from training cost sharing	5,660,954	2,698,049
	Income from personal use of car, telephone and email	498,396	381,525
	Rent from auditorium, conference room & multimedia	1,274,500	298,500
	Rent from Southeast Bank PLC.	2,089,320	1,816,800
	Rent from Palli Snacks	28,800	28,800
	Group insurance received for lien period	11,145	-
	Profit commission realized from insurance company	1,666,400	780,485
	Rent from PFDA	50,800	37,000
	Other income under LIFT	2,978,623	315,000
	Other income under PPEPP	14,527	-
	Other income under ENRICH	203,000	231,000
	Income from Organic online.com.bd	-	54,600
	Income from training center	1,022,173	484,788
	Income against notice pay	30,013	66,539
	Miscellaneous income	16,758,709	347,316
		<b>57,434,755</b>	<b>27,372,226</b>
<b>32.00</b>	<b>Manpower compensation (salaries, allowances &amp; other facilities)</b>		
	Core program (Note-32.01)	582,773,340	596,097,113
	<b>Projects:</b>		
	LICHSP	3,158,181	10,637,600
	SEP	80,957,907	74,039,377
	SEIP Tranche-2	-	9,559,617
	SEIP Tranche-3	16,737,622	7,262,277
	LRMP	16,825,603	13,697,820
	RMTP	58,066,656	45,398,277
	PPEPP	26,282,261	47,218,574



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
	PPEPP-EU	17,421,241	-
	ECCCP - Flood	7,161,281	7,098,888
	BD Rural WASH	44,651,303	22,271,853
	RAISE	70,624,986	4,347,440
	GIZ-Haor	1,246,933	-
	GCF-Readiness BGD 007	477,507	-
		<b>926,384,821</b>	<b>837,628,836</b>
<b>32.01</b>	<b>Core program</b>		
	Managing Directors remuneration	7,104,440	6,181,106
	Salaries and allowances	426,686,626	400,362,020
	Festival bonus	35,610,082	41,420,860
	Salaries and allowance of Security Services	4,320,024	3,387,785
	Festival bonus-Security Services	247,000	396,513
	Bangla noboborsho allowances	3,860,583	4,240,918
	Liveries and uniforms	685,122	148,000
	Overtime allowances	2,174,860	1,652,840
	Contribution to staff provident fund	30,024,076	29,080,237
	Contribution to staff group insurance	2,562,647	3,852,482
	Lunch coupon	5,260,739	3,601,453
	Leave fare assistance	7,015,933	17,963,730
	Integrity award	318,093	259,970
	Salaries and allowances under ENRICH	5,782,584	6,414,365
	Salaries and allowances under ME-FEDEC & PACE	44,011,987	35,435,888
	Salaries and allowances under KGF	2,540,434	2,364,194
	Salaries and allowances under MDP	4,568,110	4,060,258
	Special Incentive for Covid-19	-	35,274,494
		<b>582,773,340</b>	<b>596,097,113</b>
<b>33.00</b>	<b>Retirement benefit</b>		
	Gratuity expenses	120,021,428	144,032,342
	Severance allowance	-	1,051,971
	Earn leave allowance	27,069,587	25,269,007
		<b>147,091,015</b>	<b>170,353,320</b>
<b>34.00</b>	<b>Training, workshop and seminar</b>		
	<b>Core program</b>		
	Training expenses - officers and staff	431,964	455,306
	Training expenses - POs	7,286,696	3,480,853
	Training expenses- ENRICH	28,113,771	21,591,686
	Training, workshop & seminar expenses under KGF	-	5,395
	Training expenses under GCF Readiness	-	4,484,835
	Workshop and seminar	1,192,424	501,362
	<b>Sub total</b>	<b>37,024,855</b>	<b>30,519,437</b>
	<b>Projects:</b>		
	Training expenses- PPEPP	12,002,683	7,225,368
	Training expenses- PPEPP-EU	11,231,611	-
	Training expenses- LRMP	1,360,484	177,311
	Training expenses- RMTP	231,021,942	42,798,986
	<b>Sub total</b>	<b>255,616,720</b>	<b>50,201,665</b>
	<b>Grand total</b>	<b>292,641,575</b>	<b>80,721,102</b>





Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>35.00</b>	<b>Institutional development and capacity building</b>		
	<b>Core program</b>		
	Expenses for social adv. and knowledge disseminations	123,262	4,928,532
	External training and study tour	711,581	572,692
		<b>834,843</b>	<b>5,501,224</b>
	<b>Projects:</b>		
	External training and study tour under LRMP	9,165,937	-
	External training and study tour under SEP	22,269,921	-
	External training and study tour under RMTP	4,006,006	-
	External training and study tour under PPEPP	8,596,728	-
		<b>44,038,592</b>	<b>-</b>
	<b>Grand total</b>	<b>44,873,435</b>	<b>5,501,224</b>
<b>36.00</b>	<b>Program and project cost:</b>		
	<b>Core program</b>		
	Program expansion and skill dev. Exp-agriculture cell	21,701,881	18,178,881
	Program expansion and skill dev. Exp-livestock cell	49,933,869	24,720,394
	Salaries and Benefits for PO staff under Agriculture cell	17,449,444	10,583,565
	Salaries and Benefits for PO staff under Livestock cell	29,443,533	17,380,441
	Training expenses - Live-stock cell	11,792,185	7,693,408
	Training expenses - Agricultural cell	5,496,285	4,168,412
	Expense for adolescent program	40,564,245	52,905,968
	Expenses for environment & climate change	32,600	-
	Expenses for agricultural mechanization	2,850,202	-
	Expenses for ECCCP-Flood	4,490,261	711,908
	Expenses under PACE	276,556,821	144,642,373
	Expenses under ENRICH	743,521,463	683,366,154
	Expenses under Special Fund	1,096,000	2,750,050
	Expenses under Program Support Fund	58,319,000	27,974,800
	Expenses under Disaster Management Fund	-	19,800,000
	Expenses under KGF	30,487,490	39,533,214
	Expenses under LIFT	17,745,132	38,192,857
	Expenses for GCF Readiness	-	913,200
		<b>1,311,480,411</b>	<b>1,093,515,625</b>
	<b>Projects:</b>		
	SEIP Tranch-2	7,813,640	153,810,483
	SEIP Tranch-3	223,186,905	91,927,020
	LICHSP	3,561,230	375,426
	SEP	510,710,678	341,789,367
	PPEPP	439,692,369	651,597,987
	PPEPP-EU	283,482,299	-
	LRMP	91,120,388	62,375,622
	ECCCP-Flood	458,867,005	227,562,280
	RMTP	429,074,617	96,066,105
	BD Rural WASH	33,258,848	3,689,333
	RAISE	333,597,815	-
	GCF-Readiness RS-007 BGD	1,500,352	-
	<b>Sub total</b>	<b>2,815,866,146</b>	<b>1,629,193,623</b>
	<b>Grand total</b>	<b>4,127,346,557</b>	<b>2,722,709,248</b>
<b>37.00</b>	<b>Socio-economic &amp; human capability improvement program:</b>		
	Paid for socio-economic activities	14,169,057	6,085,125
		<b>14,169,057</b>	<b>6,085,125</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>38.00</b>	<b>Monitoring and evaluation</b>		
	<b>Break-up is as follows:</b>		
	<b>Core program</b>		
	Inspection expenses -PO	4,165,611	2,623,432
	Audit expenses - PO	1,211,135	1,245,475
	Expenses under MDP	22,341	22,864
	Expenses under ME-FEDEC & PACE	1,133,383	1,132,215
	Expenses under KGF	32,193	22,185
	Expenses under ENRICH	895,966	1,065,319
	Expenses under LIFT	144,452	329,645
	Travelling Expenses	16,367	50,293
	<b>Sub-total :</b>	<b>7,621,448</b>	<b>6,491,428</b>
	<b>Projects:</b>		
	SEIP Tranche-2	-	365,030
	SEIP Tranche-3	759,254	289,759
	PPEPP	1,789,492	2,596,487
	PPEPP-EU	285,052	-
	LICHSP	10,207,011	275,690
	SEP	10,344,086	8,049,977
	LRMP	367,414	308,194
	RMTP	1,840,741	837,718
	ECCCP-Flood	626,830	524,981
	BD Rural WASH	2,726,168	429,151
	RAISE	1,428,051	17,700
	GIZ-Haor	48,425	-
	<b>Sub-total :</b>	<b>30,422,524</b>	<b>13,694,687</b>
	<b>Grand Total :</b>	<b>38,043,972</b>	<b>20,186,115</b>
<b>39.00</b>	<b>Occupancy expenses</b>		
	<b>Core program</b>		
	Gas bill	859,693	534,911
	Electricity and fuel for generator	6,139,799	5,589,520
	Water and sewerage	431,195	356,738
	Office upkeepment	13,801,312	8,854,166
	<b>Sub-total :</b>	<b>21,231,999</b>	<b>15,335,335</b>
	<b>Projects:</b>		
	SEIP Tranche-2	-	245,751
	SEIP Tranche-3	491,502	245,751
	<b>Sub-total :</b>	<b>491,502</b>	<b>491,502</b>
	<b>Grand Total :</b>	<b>21,723,501</b>	<b>15,826,837</b>
<b>40.00</b>	<b>Research and publication</b>		
	<b>Core program</b>		
	Research expenses	890,139	563,695
	Publication expenses	3,051,450	150,945
	Research and publication ENRICH	136,053	1,183,315
	Research and publication ME-FEDEC & PACE	1,082,350	2,324,150
	Expenses under GCF-Readiness	-	9,173,526
	<b>Sub-total :</b>	<b>5,159,992</b>	<b>13,395,631</b>
	<b>Projects:</b>		
	Expenses under PPEPP	5,924,149	16,495,725
	Expenses under LRMP	980,000	430,000
	Expenses under RMTP	7,730,993	2,592,436
	<b>Sub-total :</b>	<b>14,635,142</b>	<b>19,518,161</b>
	<b>Grand Total :</b>	<b>19,795,134</b>	<b>32,913,792</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022

#### 41.00 Depreciation

##### Core Program:

On assets acquired under PKSFC-Core Program	25,475,107	26,862,114
On assets acquired under PKSFC-Shyamoli	9,481	10,601
On assets acquired under microfinance-I (PAMFP)	17,740	20,918
On assets acquired under microfinance-II (SPAMFP)	24,935	50,055
On assets acquired under RNPPPO	40,408	51,252
On assets acquired under PACE	1,022,072	1,142,084
On assets acquired under FSPP	2,417	3,177
On assets acquired under MFTSP	13,953	17,369
On assets acquired under PLDP-II	38,647	49,697
On assets acquired under MFMSFP	73,335	91,558
On assets acquired under FSVG & UP	26,999	33,785
On assets acquired under DIISP	79,146	98,932
On assets acquired under PRIME (PROSPER)	103,326	139,316
On assets acquired under REDP	26	94
On assets acquired under CCCP	124,684	176,788
On assets acquired under UPP-UJJIBITO	360,493	455,634
On assets acquired under OBA-SANITATION	1,287,587	1,607,939
On assets acquired under MDP	18,952	23,690
On assets acquired under ME-FEDEC	19,911	23,234
On assets acquired under Readiness Support-GCF	357,819	377,157

##### Projects:

On assets acquired under ECCCC-Flood	179,719	224,649
On assets acquired under LRMP	313,861	140,028
On assets acquired under SEIP	2,768,375	3,287,097
On assets acquired under SEIP	151,530	189,095
On assets acquired under SEIP Tranche-2	31,693	39,370
On assets acquired under SEIP Tranche-3	349,274	35,607
On assets acquired under RMTP	265,779	3,770
On assets acquired under BD Rural Wash for HCD	630,453	68,834
On assets acquired under LICHSP	638,586	613,493
On assets acquired under PPEPP	1,244,030	1,049,623
On assets acquired under GCF Readiness-BGD	7,800	-
On assets acquired under RAISE	35,567	-

<b>35,713,705</b>	<b>36,886,960</b>
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Details of depreciation on different assets have been provided in the attached schedule of property, plant and equipment in **Note 4**.



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>42.00</b>	<b>Administrative expenses</b>		
	Core program (Note-42.01)	54,415,477	56,619,267
	<b>Projects:</b>		
	SEP	7,775,848	7,635,809
	SEIP	20,204	-
	SEIP Tranche-2	15,200	397,989
	SEIP Tranche-3	3,930,505	1,031,207
	LICHSP	802,235	751,143
	PPEPP	2,150,293	2,345,726
	PPEPP-EU	3,628,144	-
	RMTP	2,078,032	1,600,659
	ECCCP-Flood	594,660	119,625
	LRMP	50,246	62,835
	BD Rural WASH	1,966,732	2,673,989
	RAISE	1,772,139	523,336
	GIZ-Haor	5,982	-
	GCF-Readiness BGD 007	91,455	-
		<b>79,297,152</b>	<b>73,761,585</b>
<b>42.01</b>	<b>Administrative expenses - core program</b>		
	Printing and stationeries	1,997,768	8,109,497
	Paper and periodicals	197,743	125,972
	Postage and telegram	133,382	223,603
	Telephone, fax and internet bill	3,261,978	2,987,309
	Entertainment	1,900,214	1,527,844
	Conveyance	65,200	65,500
	Fuel & lubricant	5,720,655	3,905,120
	Car maintenance	4,294,884	2,926,036
	Legal expenses and consultancy fee	1,430,923	3,919,867
	Insurance premium - vehicles	237,842	485,754
	Insurance premium - fire	587,068	596,935
	Insurance premium- miscellaneous	31,542	29,026
	Repairs and maintenance-office equ. lift & generator	5,912,347	5,333,515
	Repairs and maintenance -furniture and fixture	181,170	194,133
	Board expenses	1,975,440	2,016,052
	Recruitment expenses	1,221,149	-
	Audit fees	5,665,484	4,398,950
	National & International day celebration	230,734	371,541
	Advertisement and publicity	837,673	781,009
	Loss on sale/ obsolescence of fixed assets	144,473	13,005
	Expenses under ME-FEDEC	2,686,723	2,043,817
	Expenses under ENRICH	210,815	161,369
	Expenses under KGF	118,230	123,535
	Expenses under LIFT	1,630	7,609
	Expenses under MDP	15,000	39,073
	Expenses for PKSf day celebration	1,030,612	-
	Expenses for SDG implementation	108,352	-
	Holding Tax	3,718,877	1,939,885
	Others	707,280	3,312,430
	Medical expenses & benefits	9,480,395	10,718,030
	Allowance for mobile set	265,000	249,000
	Innovation expenses	44,894	13,851
		<b>54,415,477</b>	<b>56,619,267</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>43.00</b>	<b>Loan loss expenses</b>		
	Loan loss expenses on RMC & UMC	(8,589,300)	(13,658,000)
	Loan loss expenses on Seasonal	-	(2,000,000)
	Loan loss expenses on ECCCCP-Flood	1,278,831	1,267,678
	Loan loss expenses on JAGORON	156,744,500	106,936,600
	Loan loss expenses on SUFOLON	(34,300,000)	(8,390,000)
	Loan loss expenses under Sanitation Development Loan	(1,875,000)	(1,619,000)
	Loan loss expenses under Abason Loan	22,106,819	18,307,273
	Loan loss expenses under Agricultural Mechanization Loan	784,251	83,682
	Loan loss expenses under Elderly People Loan	(1,052,000)	(783,000)
	Loan loss expenses under ENRICH	16,588,477	1,436,364
	Loan loss expenses under LICHSP	(6,570,909)	435,000
	Loan loss expenses under LIFT	(5,060,182)	(2,843,857)
	Loan loss expenses under DMF	(5,000,000)	88,000
	Loan loss expenses under UPP GoB	(1,100,000)	(250,000)
	Loan loss expenses under SEP	(7,685,428)	4,292,194
	Loan loss expenses under SL-ME	1,934,000	(4,800)
	Loan loss expenses under ME- GoB.& PACE	87,124,373	69,297,990
	Loan loss expenses under KGF	(8,560,000)	(4,280,000)
	Loan loss expenses under MDP	(4,238,456)	(5,305,312)
	Loan loss expenses under Buniad	13,270,008	18,907,010
	Loan loss expenses under MFTSP	(1,500,000)	(1,200,000)
	Loan loss expenses under MFMSFP	(100,000)	(1,000,000)
	Loan loss expenses under RAISE	110,370,000	35,000,000
	Loan loss expenses under BD Rural WASH	18,512,083	55,377,500
	Loan loss expenses under MFCE	103,400,000	-
	Loan loss expenses under Capacity building	(40,000)	-
		<b>446,442,067</b>	<b>270,095,322</b>
<b>44.00</b>	<b>Borrowing cost</b>		
	Interest on loan under PAMFP	6,587,616	7,040,200
	Interest on loan under SPAMFP	35,571,999	37,490,689
	Interest on loan under FSPP	943,493	989,389
	Interest on loan under ME-FEDEC	18,196,059	18,901,808
	Interest on loan under PLDP	7,068,235	7,401,178
	Interest on loan under PACE	18,238,417	13,677,155
	Interest on loan under RMTP	30,124,283	8,741,081
	Interest on loan under MFTSP	4,437,209	4,642,573
	Interest on loan under MFMSFP	7,584,164	7,905,219
	Interest on loan under MDP	104,608,300	104,608,300
	Interest on loan under SEP	61,042,466	40,983,562
	Interest on loan under LICHSP	13,771,000	13,771,000
	Interest on loan under RAISE	26,609,685	72,397
	Interest on loan under BD Rural WASH	21,641,254	59,177
	Interest on loan under MFCE	6,969,205	-
		<b>363,393,385</b>	<b>266,283,728</b>
<b>45.00</b>	<b>Bank charges and commission</b>		
	Core program	6,765,871	6,464,756
	<b>Projects:</b>		
	LICHSP	52,260	128,650
	RMTP	-	1,350
	BD Rural WASH	52,025	200
		<b>6,870,156</b>	<b>6,594,956</b>



Note	Particulars	Amount in Taka	
		As at & for the year ended	
		30 June 2023	30 June 2022
<b>46.00</b>	<b>Adjustment for items not involving the movement of cash</b>		
	Depreciation (Note # 41)	35,713,705	36,886,960
	Loan loss provision (Note # 43)	446,442,067	270,095,322
	(Profit)/loss on sale of fixed assets	167,391	13,005
	Prior year adjustment	-	(2,343,664)
	Provision for earn leave	14,690,262	19,697,777
		<b>497,013,425</b>	<b>324,349,400</b>
<b>47.00</b>	<b>(Increase)/decrease in assets other than loan to POs</b>		
	(Increase)/decrease in staffs house build, com. & car loan	(100,618,749)	(83,532,930)
	(Increase)/decrease in advance, deposits and prepayments	(334,788,719)	(742,585,065)
	(Increase)/decrease in interest and other receivables	(35,092,448)	17,240,082
	(Increase)/decrease in service charges receivables	(280,055,628)	(116,981,898)
		<b>(750,555,544)</b>	<b>(925,859,812)</b>
<b>48.00</b>	<b>(Increase)/decrease in loan to POs - current portion</b>		
	(Increase)/decrease in loan to POs - core program	(12,636,504,395)	2,056,478,562
	(Increase)/decrease in loan to POs - projects	(3,945,344,126)	(1,906,169,874)
		<b>(16,581,848,521)</b>	<b>150,308,688</b>
<b>49.00</b>	<b>(Increase)/decrease in loan to POs - non-current portion</b>		
	(Increase)/decrease in loan to POs under core program	5,334,786,345	(11,929,061,224)
	(Increase)/decrease in loan to POs under projects	(6,068,063,176)	(2,849,064,832)
		<b>(733,276,831)</b>	<b>(14,778,126,056)</b>
<b>50.00</b>	<b>Increase/(decrease) in current liabilities</b>		
	Increase/(decrease) in other liabilities	563,290,046	326,131,185
	Increase/(decrease) in current portion of interest on microfinance loan under core program	(1,784,594)	(1,794,356)
		<b>561,505,452</b>	<b>324,336,829</b>
<b>51.00</b>	<b>Increase/(decrease) in non-current liabilities</b>		
	Increase/(decrease) in interest on microfinance loan under core	122,846,717	118,285,456
	Increase/(decrease) in prov. for interest on loan for other projects	160,157,894	63,627,217
		<b>283,004,611</b>	<b>181,912,673</b>
<b>52.00</b>	<b>Microfinance loan</b>		
	<b>Loan received during the year</b>		
	SEP	50,000,000	330,000,000
	RMTP	2,546,093,750	962,570,000
	BD Rural WASH	1,514,900,000	2,159,975,000
	RAISE	3,852,000,000	1,510,000,000
	MFCE	5,299,500,000	-
	PACE	978,290,000	-
		<b>14,240,783,750</b>	<b>4,962,545,000</b>
	<b>Loan repaid during the year</b>		
	PAMFP	(45,258,372)	(45,258,373)
	SPAMFP	(192,844,855)	(192,844,855)
	FSPP	(3,671,751)	(3,671,751)
	FEDEC	(70,574,861)	(70,574,861)
	SRF	(14,730,028)	(14,730,028)
	PLDP-II	(26,635,416)	(26,635,416)
	MFMSFP	(32,105,467)	(32,105,467)
	MFTSP	(20,536,420)	(20,536,421)
		<b>(406,357,170)</b>	<b>(406,357,172)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Related Party Transaction**  
**For the year 2022-2023**

Name of the PO's	Name of the Related Party	Position		Name of the credit component	Transaction				
		In PKSF General Body	In PKSF Governing body		Balance as on 01 July 2022	Disbursement During the Year	Recovery During the Year	Balance as on 30 June 2023	
									In PO's
Ghashful	Parveen Mahmud	Member	Member	Board Member	ENRICH	54,500,006	33,500,000	32,058,344	55,941,662
					Buniad	25,833,333	20,000,000	18,166,669	27,666,664
					Iagoron	116,000,000	130,000,000	67,500,000	178,500,000
					Agrosor	190,000,000	150,000,000	90,500,000	249,500,000
					Sufolon	40,000,000	60,000,000	70,000,000	30,000,000
					ABASON	38,909,091	10,000,000	9,000,000	39,909,091
					Agrosor-SEP	95,000,000	-	50,000,000	45,000,000
					Agrosor-MDP	91,750,000	40,000,000	48,400,000	83,350,000
					Loan for Elderly People Income Generating	1,000,000	-	1,000,000	-
					Common Service Loan -SEP	14,820,000	-	4,750,000	10,070,000
					Livelihood Restoration Loan (LRL)	24,000,000	-	16,000,000	8,000,000
					Livelihood Restoration Loan (LRL)-2	40,000,000	-	10,000,000	30,000,000
					HH Water Loan	2,000,000	-	1,000,000	999,998
					HH Sanitation Loan	20,000,000	-	10,000,002	9,999,998
<b>Sub Total</b>					<b>753,812,430</b>	<b>443,500,000</b>	<b>428,375,017</b>	<b>768,937,413</b>	
Eco-Social Development Organization (ESDO)	Dr. Md. Shahid Uz Zaman	Member	Executive Director	ENRICH	86,520,828	46,500,000	39,041,665	93,979,163	
				LIFT	5,000,000	-	5,000,000	-	
				Buniad	204,583,315	190,000,000	144,999,999	249,583,316	
				Iagoron	325,700,000	210,000,000	175,600,000	360,100,000	
				Agrosor	306,050,000	180,000,000	171,000,000	315,050,000	
				Sufolon	-	40,000,000	40,000,000	-	
				Sanitation Development Loan	28,000,000	10,000,000	17,000,000	21,000,000	
				LICHSP	269,181,814	-	66,545,458	202,636,356	
				PACE Start-up Capital	-	10,000,000	-	10,000,000	
				SI-ME	-	10,000,000	-	10,000,000	
				Abason	108,636,366	140,000,000	20,454,543	228,181,823	
				Agrosor-SEP	219,000,000	60,000,000	114,000,000	165,000,000	
				Common Service Loan -SEP	32,370,000	13,500,000	10,100,000	35,770,000	
				Agrosor-MDP	154,000,000	112,000,000	84,400,000	181,600,000	
Innovative Agricultural Initiatives	10,000,000	-	3,333,334	6,666,666					
Loan for Elderly Peoples Income Generating	5,000,000	-	3,000,000	2,000,000					
Livelihood Restoration Loan (LRL)	63,250,000	-	41,000,000	22,250,000					





**Related Party Transaction  
For the year 2022-2023**

Name of the PO's	Name of the Related Party	Position		Name of the credit component	Transaction				
		In PKSF General Body	Governing body		In PO's body	Balance as on 01 July 2022	Disbursement During the Year	Recovery During the Year	Balance as on 30 June 2023
				Livelihood Restoration Loan (LRL)-2	95,000,000	-	28,500,000	66,500,000	
				HH Water Loan	3,000,000	12,000,000	1,500,000	13,500,000	
				HH Sanitation Loan	30,000,000	60,000,000	15,000,000	75,000,000	
				LICHSP (RMSF)	7,500,000	-	2,500,000	5,000,000	
				AGRASOR-RAISE	70,000,000	180,500,000	14,000,000	236,500,000	
				ECCCP-Flood	29,915,200	38,248,200	16,607,200	51,556,200	
				AGROSOR-MFCE	-	70,000,000	-	70,000,000	
				<b>Sub Total</b>	<b>2,052,707,523</b>	<b>1,382,748,200</b>	<b>1,013,582,199</b>	<b>2,421,873,524</b>	
				ENRICH	41,266,666	21,000,000	22,641,668	39,624,998	
				LIFT	3,000,001	-	2,333,334	666,667	
				BUNIAD	15,499,997	10,000,000	8,833,336	16,666,661	
				Jagoron	218,000,000	125,000,000	91,500,000	251,500,000	
				Agrosor	332,000,000	205,000,000	136,500,000	400,500,000	
				Sufolon	80,000,000	80,000,000	110,000,000	50,000,000	
				KGF Sufolon	8,000,000	30,000,000	16,000,000	22,000,000	
				PACE Start-up Capital	-	5,000,000	-	5,000,000	
				SL-ME	-	5,000,000	-	5,000,000	
				Agrosor-MDP	98,000,000	100,000,000	46,000,000	152,000,000	
				Agrosor-SEP	36,000,000	-	28,000,000	8,000,000	
				Common Service Loan -SEP	2,000,000	2,000,000	600,000	3,400,000	
				Livelihood Restoration Loan (LRL)	48,250,000	-	33,000,000	15,250,000	
				Livelihood Restoration Loan (LRL)-2	55,000,000	-	17,500,000	37,500,000	
				AGROSOR-MFCE	-	100,000,000	-	100,000,000	
				AGROSOR-RAISE	50,000,000	80,000,000	10,000,000	120,000,000	
				<b>Sub Total</b>	<b>987,016,664</b>	<b>763,000,000</b>	<b>522,908,338</b>	<b>1,227,108,326</b>	
				<b>Grand Total</b>	<b>3,793,536,617</b>	<b>2,589,248,200</b>	<b>1,964,865,554</b>	<b>4,417,919,263</b>	



**Palli Karma-Sahayak Foundation (PKSF)**  
**Calculation of Loan Loss Provision (as per age classification)**  
**As at 30 June 2023**

Category	Days in arrear	Rate	Core			Capacity building			Project			Grand Total	
			Loan amount Taka	Provision Taka	Provision Taka	Loan amount Taka	Provision Taka	Provision Taka	Loan amount Taka	Provision Taka	Provision Taka	Loan amount Taka	Provision Taka
Standard (Other than agriculture)	Nil	2%	76,763,565,939	1,535,271,319	-	-	20,111,836,727	402,236,735	-	-	96,875,402,666	1,937,508,054	
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-	-	-	-	-	
Watch list (Other than agriculture)	01-60 days	10%	20,100,000	2,010,000	-	-	-	-	-	-	20,100,000	2,010,000	
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%	70,774,990	56,619,992	-	-	-	-	-	-	70,774,990	56,619,992	
Bad (All)	Over 365 days	100%	2,114,370,335	2,114,370,335	520,934	520,934	18,120,000	18,120,000	18,120,000	18,120,000	2,133,011,269	2,133,011,269	
<b>Total as at 30 June 2023</b>			<b>78,968,811,264</b>	<b>3,708,271,646</b>	<b>520,934</b>	<b>520,934</b>	<b>20,129,956,727</b>	<b>420,356,735</b>	<b>420,356,735</b>	<b>420,356,735</b>	<b>99,099,288,924</b>	<b>4,129,149,315</b>	
<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>202,330,988</b>	<b>202,330,988</b>	<b>77,904,657,322</b>	<b>3,682,707,248</b>	
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>228,456,320</b>	<b>-</b>	<b>(40,000)</b>	<b>-</b>	<b>218,025,746</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>446,442,067</b>	



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

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%	-	-	-	-	6,057,500,000	121,150,000
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-	9,000,000	900,000
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%	1,109,816,546	1,109,816,546	12,000,000	12,000,000	88,000,000	88,000,000
<b>Total as at 30 June 2023</b>			<b>1,109,816,546</b>	<b>1,109,816,546</b>	<b>12,000,000</b>	<b>12,000,000</b>	<b>6,154,500,000</b>	<b>210,050,000</b>
<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>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>(8,589,300)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(34,300,000)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

Category	Days in arrear	Rate	Agriculture loan		Jagoron loan		PLDP loan		ME-GoB	
			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%	-	-	26,194,720,000	523,894,400	-	-	-	-
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	11,100,000	1,110,000	-	-	-	-
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%	-	-	38,500,000	30,800,000	-	-	-	-
Bad (All)	Over 365 days	100%	6,000,000	6,000,000	233,310,000	233,310,000	87,466,666	87,466,666	121,808,168	121,808,168
<b>Total as at 30 June 2023</b>			<b>6,000,000</b>	<b>6,000,000</b>	<b>26,477,630,000</b>	<b>789,114,400</b>	<b>87,466,666</b>	<b>87,466,666</b>	<b>121,808,168</b>	<b>121,808,168</b>
<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>122,648,395</b>	<b>122,648,395</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>-</b>	<b>-</b>	<b>156,744,500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(840,227)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

Category	Days in arrear	Rate	Agrosor Loan		UPP-GoB		Buniad	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	23,525,101,722	470,502,034	-	-	4,772,232,948	95,444,659
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%	18,500,000	14,800,000	-	-	-	-
Bad (All)	Over 365 days	100%	141,605,000	141,605,000	146,336,638	146,336,638	4,166,666	4,166,666
<b>Total as at 30 June 2023</b>			23,685,206,722	626,907,034	146,336,638	146,336,638	4,776,399,615	99,611,325
<b>Total as at 30 June 2022</b>			20,151,201,722	540,298,434	147,436,638	147,436,638	3,778,066,270	86,341,317
<b>Charge as Expenses/(Income) for the year</b>			-	86,608,600	-	(1,100,000)	-	13,270,008



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

Category	Days in arrear	Rate	KGF		ENRICH		DMF	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	437,000,000	8,740,000	4,562,881,544	91,257,631	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%	-	-	11,774,990	9,419,992	-	-
Bad (All)	Over 365 days	100%	-	-	35,913,987	35,913,987	32,406,664	32,406,664
<b>Total as at 30 June 2023</b>			<b>437,000,000</b>	<b>8,740,000</b>	<b>4,610,570,521</b>	<b>136,591,610</b>	<b>36,806,664</b>	<b>32,494,664</b>
<b>Total as at 30 June 2022</b>			<b>865,000,000</b>	<b>17,300,000</b>	<b>3,986,378,157</b>	<b>120,003,133</b>	<b>41,806,664</b>	<b>37,494,664</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>(8,560,000)</b>	<b>-</b>	<b>16,588,477</b>	<b>-</b>	<b>(5,000,000)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

Category	Days in arrear	Rate	MFMSFP		MFTSP		LIFT	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	-	-	-	690,071,869	13,801,438	-
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%	90,800,000	90,800,000	600,000	4,140,000	600,000	4,140,000
<b>Total as at 30 June 2023</b>			<b>90,800,000</b>	<b>90,800,000</b>	<b>600,000</b>	<b>694,211,869</b>	<b>17,941,438</b>	<b>4,140,000</b>
<b>Total as at 30 June 2022</b>			<b>90,900,000</b>	<b>90,900,000</b>	<b>2,100,000</b>	<b>824,721,021</b>	<b>23,001,620</b>	<b>23,001,620</b>
<b>Charge as Expenses/(Income) for the year</b>			<b>-</b>	<b>{100,000}</b>	<b>-</b>	<b>-</b>	<b>{1,500,000}</b>	<b>{5,060,182}</b>





**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

Category	Days in arrear	Rate	SDL		SL (ME)		ABASON			
			Loan amount		Provision		Loan amount		Provision	
			Taka		Taka		Taka		Taka	
Standard (Other than agriculture)	Nil	2%	55,400,000	1,108,000	96,700,000	1,934,000	2,366,727,321	47,334,546		
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 2023</b>			<b>55,400,000</b>	<b>1,108,000</b>	<b>96,700,000</b>	<b>1,934,000</b>	<b>2,366,727,321</b>	<b>47,334,546</b>		
<b>Total as at 30 June 2022</b>			<b>146,150,000</b>	<b>2,983,000</b>			<b>1,261,386,386</b>	<b>25,227,728</b>		
<b>Charge as Expenses/(Income) for the year</b>				<b>(1,875,000)</b>		<b>1,934,000</b>		<b>22,106,819</b>		



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

Category	Days in arrear	Rate	Agricultural Mechanization		Elderly People Program		Agrosor-MDP	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	65,041,666	1,300,833	35,250,000	705,000	7,667,350,000	153,347,000
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%	-	-	-	-	2,000,000	1,600,000
Bad (All)	Over 365 days	100%	-	-	-	-	-	-
<b>Total as at 30 June 2023</b>			<b>65,041,666</b>	<b>1,300,833</b>	<b>35,250,000</b>	<b>705,000</b>	<b>7,669,350,000</b>	<b>154,947,000</b>
<b>Total as at 30 June 2022</b>			<b>25,829,100</b>	<b>516,582</b>	<b>87,850,000</b>	<b>1,757,000</b>	<b>7,943,272,801</b>	<b>159,185,456</b>
<b>Charge as Expenses/(Income) for the year</b>				<b>784,251</b>		<b>(1,052,000)</b>		<b>(4,238,456)</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Core Program**  
**As at 30 June 2023**

Category	Days in arrear	Rate	ECCCP-Flood		PACE (Start Up Capital)		Total Core	
			Loan amount	Provision	Loan amount	Provision	Loan amount	Provision
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	165,388,868	3,307,777	67,800,000	1,356,000	76,763,565,939	1,535,271,319
Standard (Agriculture)	Nil	5%	-	-	-	-	-	-
Watch list (Other than agriculture)	01-60 days	10%	-	-	-	-	20,100,000	2,010,000
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%	-	-	-	-	70,774,990	56,619,992
Bad (All)	Over 365 days	100%	-	-	-	-	2,114,370,335	2,114,370,335
<b>Total as at 30 June 2023</b>			<b>165,388,868</b>	<b>3,307,777</b>	<b>67,800,000</b>	<b>1,356,000</b>	<b>78,968,811,264</b>	<b>3,708,271,646</b>
<b>Total as at 30 June 2022</b>			<b>101,447,300</b>	<b>2,028,946</b>	-	-	<b>67,787,546,964</b>	<b>3,479,815,324</b>
<b>Charge as Expenses/(Income) for the year</b>				<b>1,278,831</b>		<b>1,356,000</b>	-	<b>228,456,322</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Projects**  
**As at 30 June 2023**

Annexure-1B

Category	Days in arrear	Rate	LICHSP		SEP		RAISE	
			Loan amount		Loan amount		Loan amount	
			Taka	Taka	Taka	Taka	Taka	Taka
Standard (Other than agriculture)	Nil	2%	968,099,968	19,361,999	3,010,757,609	60,215,152	7,268,500,000	145,370,000
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%	-	-	18,120,000	18,120,000	-	-
<b>Total as at 30 June 2023</b>			<b>968,099,968</b>	<b>19,361,999</b>	<b>3,028,877,609</b>	<b>78,335,152</b>	<b>7,268,500,000</b>	<b>145,370,000</b>
<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>Change as Expenses/(Income) for the year</b>				<b>(6,570,909)</b>		<b>(7,685,428)</b>		<b>110,370,000</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Loan Loss Provision of Projects**  
**As at 30 June 2023**

Annexure-1B

Category	Days in arrear	Rate	BD-Rural WASH		MFCE		Total - Project	
			Loan amount Taka	Provision Taka	Loan amount Taka	Provision Taka	Loan amount Taka	Provision Taka
Standard (Other than agriculture)	Nil	2%	3,694,479,150	73,889,583	5,170,000,000	103,400,000	20,111,836,727	402,236,735
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%	-	-	-	-	18,120,000	18,120,000
<b>Total as at 30 June 2023</b>			<b>3,694,479,150</b>	<b>73,889,583</b>	<b>5,170,000,000</b>	<b>103,400,000</b>	<b>20,129,956,727</b>	<b>420,356,735</b>
<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>Charge as Expenses/(Income) for the year</b>				<b>18,512,083</b>		<b>103,400,000</b>		<b>218,025,747</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
Statement of Assets acquired from Grant for Assets  
As at 30 June 2023

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2023
	Balance as at 01 July 2022	Addition during the year	Adjustment during the year	Balance as at 30 June 2023	Balance as at 01 July 2022	Charged during the year	Adjustment during the year	Balance as at 30 June 2023	
<b>RNPP0</b>									
Vehicle	2,263,800	-	107,746	2,156,054	2,156,054	-	-	2,156,054	-
Office Equipment	10,891	-	488	10,405	10,405	-	-	10,405	-
Furniture & Fixture	75,516	-	20,788	54,728	54,728	-	-	54,728	-
Telephone & PABX	14,384	-	636	13,748	13,748	-	-	13,748	-
Photocopier	332,500	-	16,268	316,232	316,232	-	-	316,232	-
<b>Sub-Total</b>	<b>2,697,091</b>	-	<b>145,926</b>	<b>2,551,167</b>	<b>2,551,167</b>	-	-	<b>2,551,167</b>	-
<b>FSPP</b>									
Furniture & Fixture	71,955	-	14,265	57,690	57,690	-	-	57,690	-
Computer for PKSF	64,890	-	2,554	62,336	62,336	-	-	62,336	-
<b>Sub-Total</b>	<b>136,845</b>	-	<b>16,819</b>	<b>120,026</b>	<b>120,026</b>	-	-	<b>120,026</b>	-
<b>FSVGD &amp; UP</b>									
Vehicle	1,619,642	-	70,138	1,549,504	1,549,504	-	-	1,549,504	-
Furniture & Fixture	23,172	-	3,461	19,711	19,711	-	-	19,711	-
Training Equipment	373,385	-	15,895	357,490	357,490	-	-	357,490	-
Telephone & PABX	22,940	-	994	21,946	21,946	-	-	21,946	-
Photocopier	182,409	-	7,653	174,756	174,756	-	-	174,756	-
<b>Sub-Total</b>	<b>2,221,548</b>	-	<b>98,141</b>	<b>2,123,407</b>	<b>2,123,407</b>	-	-	<b>2,123,407</b>	-
<b>REDP</b>									
Telephone & PABX	8,588	-	378	8,210	8,210	-	-	8,210	-
<b>Sub-Total</b>	<b>8,588</b>	-	<b>378</b>	<b>8,210</b>	<b>8,210</b>	-	-	<b>8,210</b>	-



**Palli Karma-Sahayak Foundation (PKSF)**  
Statement of Assets acquired from Grant for Assets  
As at 30 June 2023

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2023
	Balance as at 01 July 2022	Addition during the year	Adjustment during the year	Balance as at 30 June 2023	Balance as at 01 July 2022	Charged during the year	Adjustment during the year	Balance as at 30 June 2023	
<b>PLDP-II</b>									
Vehicle	4,901,603	-	98,449	4,803,154	4,803,154			4,803,154	-
Furniture & Fixture	230,563	-	51,227	179,336	179,336			179,336	-
Telephone & PABX	57,148	-	1,994	55,154	55,154			55,154	-
Computer for PKSF	89,547	-	5,404	84,143	84,143			84,143	-
Office Equipment	170,247	-	12,144	158,103	158,103			158,103	-
System and Software	563	-	9	554	554			554	-
<b>Sub-Total</b>	<b>5,449,671</b>	<b>-</b>	<b>169,227</b>	<b>5,280,444</b>	<b>5,280,444</b>	<b>-</b>	<b>-</b>	<b>5,280,444</b>	<b>-</b>
<b>MFTSP</b>									
Vehicle	1,103,738	-	29,472	1,074,266	1,074,266			1,074,266	-
Furniture & Fixture	43,815	-	7,591	36,224	36,224			36,224	-
<b>Sub-Total</b>	<b>1,147,553</b>	<b>-</b>	<b>37,063</b>	<b>1,110,490</b>	<b>1,110,490</b>	<b>-</b>	<b>-</b>	<b>1,110,490</b>	<b>-</b>
<b>MFMSFP</b>									
Vehicle	4,084,451	-	-	4,084,451	3,886,062	39,678	-	3,925,740	158,711
Furniture & Fixture	143,067	-	7,996	135,071	116,462	2,612	6,449	112,625	22,446
Telephone & PABX	34,347	-	10,454	23,893	31,849	245	9,698	22,396	1,497
Computer for PKSF	55,887	-	-	55,887	52,150	747	-	52,897	2,990
Training Equipment	316,870	-	-	316,870	304,907	2,393	-	307,300	9,570
Office Equipment	358,500	-	-	358,500	341,803	3,339	-	345,142	13,358
System and Software	2,500	-	-	2,500	2,481	5	-	2,486	14
<b>Sub-Total</b>	<b>4,995,622</b>	<b>-</b>	<b>18,450</b>	<b>4,977,172</b>	<b>4,735,714</b>	<b>49,019</b>	<b>16,147</b>	<b>4,768,586</b>	<b>208,586</b>
<b>DIISP</b>									
Vehicle	2,478,277	-	-	2,478,277	2,212,174	53,221	-	2,265,395	212,882
<b>Sub-Total</b>	<b>2,478,277</b>	<b>-</b>	<b>-</b>	<b>2,478,277</b>	<b>2,212,174</b>	<b>53,221</b>	<b>-</b>	<b>2,265,395</b>	<b>212,882</b>



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

**Statement of Assets acquired from Grant for Assets**

**As at 30 June 2023**

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2023
	Balance as at 01 July 2022	Addition during the year	Adjustment during the year	Balance as at 30 June 2023	Balance as at 01 July 2022	Charged during the year	Adjustment during the year	Balance as at 30 June 2023	
<b>PROSPER</b>									
Furniture & Fixture	405,737	-	48,939	356,798	300,534	9,532	37,511	272,555	84,243
Computer for PKSF	2,820,791	-	702,834	2,117,957	2,612,837	45,220	669,519	1,988,538	129,419
Air Conditioner	321,848	-	-	321,848	307,384	2,893	-	310,277	11,571
Office Equipment	66,372	-	-	66,372	64,232	428	-	64,660	1,712
Vehicle	4,003,374	-	-	4,003,374	3,803,832	39,908	-	3,843,740	159,634
Training Equipment	170,064	-	-	170,064	154,849	3,043	-	157,892	12,172
<b>Sub-Total</b>	<b>7,788,186</b>	<b>-</b>	<b>751,773</b>	<b>7,036,413</b>	<b>7,243,668</b>	<b>101,024</b>	<b>707,030</b>	<b>6,637,662</b>	<b>398,751</b>
<b>CCCCP</b>									
Telephone and PABX	51,800	-	6,200	45,600	44,498	1,343	5,505	40,336	5,264
Computer	2,757,164	-	854,143	1,903,021	2,320,440	69,729	750,227	1,639,942	263,079
Training equipment	508,500	-	45,000	463,500	426,483	15,438	39,307	402,614	60,886
Furniture and fixtures	468,436	-	3,835	464,601	282,561	18,474	2,474	298,561	166,040
Vehicle	231,396	-	-	231,396	197,611	6,757	-	204,368	27,028
Office Equipment	364,500	-	-	364,500	299,788	12,943	-	312,731	51,769
<b>Sub-Total</b>	<b>4,381,796</b>	<b>-</b>	<b>909,178</b>	<b>3,472,618</b>	<b>3,571,381</b>	<b>124,684</b>	<b>797,513</b>	<b>2,898,552</b>	<b>574,066</b>
<b>UPP-UJJIBITO</b>									
Vehicle	7,974,848	-	-	7,974,848	6,637,624	267,445	-	6,905,069	1,069,779
Office equipment	335,350	-	-	335,350	285,385	9,993	-	295,378	39,972
Computer	1,332,167	-	200,444	1,131,723	1,071,326	12,079	166,721	916,684	215,039
Furniture and fixtures	339,573	-	3,829	335,744	151,968	18,378	1,628	168,718	167,026
<b>Sub-Total</b>	<b>9,981,938</b>	<b>-</b>	<b>204,273</b>	<b>9,777,665</b>	<b>8,146,303</b>	<b>307,895</b>	<b>168,349</b>	<b>8,285,849</b>	<b>1,491,816</b>
<b>OBA SANITATION</b>									
Furniture & Fixture	426,123	-	-	426,123	175,260	25,086	-	200,346	225,777
Computer, printer & UPS	10,076,200	-	-	10,076,200	5,637,944	887,651	-	6,525,595	3,550,605
Air Conditioner	314,600	-	-	314,600	170,824	28,755	-	199,579	115,021





**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Assets acquired from Grant for Assets**  
**As at 30 June 2023**

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2023
	Balance as at 01 July 2022	Addition during the year	Adjustment during the year	Balance as at 30 June 2023	Balance as at 01 July 2022	Charged during the year	Adjustment during the year	Balance as at 30 June 2023	
Interior decoration	1,276,017	-	-	1,276,017	395,752	88,027	-	483,779	792,238
Office equipment	431,000	-	-	431,000	243,822	37,436	-	281,258	149,742
Training equipment	582,000	-	-	582,000	328,754	50,649	-	379,403	202,597
Software & server	1,869,000	-	-	1,869,000	1,189,067	169,983	-	1,359,050	509,950
<b>Sub-Total</b>	<b>14,974,940</b>	-	-	<b>14,974,940</b>	<b>8,141,423</b>	<b>1,287,587</b>	-	<b>9,429,010</b>	<b>5,545,930</b>
<b>GCF-Readiness</b>									
Furniture & Fixture	59,083	-	-	59,083	8,414	5,067	-	13,481	45,602
Computer, printer etc.	349,750	-	-	349,750	117,324	46,485	-	163,809	185,941
Training equipment	1,873,202	-	-	1,873,202	341,870	306,267	-	648,137	1,225,065
<b>Sub-Total</b>	<b>2,282,035</b>	-	-	<b>2,282,035</b>	<b>467,608</b>	<b>357,819</b>	-	<b>825,427</b>	<b>1,456,608</b>
<b>ME-FEDEC</b>									
Office equipment	18,594	-	-	18,594	18,289	229	-	18,518	76
Mobile Telephone	17,137	-	-	17,137	16,179	194	-	16,373	764
Training Equipment	163,528	-	-	163,528	129,407	6,831	-	136,238	27,290
Office furniture	361,445	-	2,989	358,456	239,797	11,963	2,407	249,353	109,103
<b>Sub-Total</b>	<b>560,704</b>	-	<b>2,989</b>	<b>557,715</b>	<b>403,672</b>	<b>19,217</b>	<b>2,407</b>	<b>420,482</b>	<b>137,233</b>
<b>PACE</b>									
Furniture and fixtures	557,677	-	-	557,677	276,050	28,204	-	304,254	253,423
Computer	1,983,743	1,731,442	-	3,715,185	1,568,064	180,855	-	1,748,919	1,966,266
Vehicle	9,936,957	-	-	9,936,957	7,829,239	421,543	-	8,250,782	1,686,175
Training Equipment	227,619	-	-	227,619	178,481	9,828	-	188,309	39,310
Office equipment	3,511,985	-	-	3,511,985	2,148,615	272,978	-	2,421,593	1,090,392
Telephone and PABX	150,322	-	-	150,322	110,831	7,792	-	118,623	31,699
<b>Sub-Total</b>	<b>16,368,303</b>	<b>1,731,442</b>	-	<b>18,099,745</b>	<b>12,111,280</b>	<b>921,200</b>	-	<b>13,032,480</b>	<b>5,067,265</b>
<b>SEIP</b>									
Furniture & Fixture	703,534	-	-	703,534	340,243	36,329	-	376,572	326,962
Desktop Computer	1,119,300	-	102,100	1,017,200	865,326	47,012	79,784.00	832,554	184,646
Laptop Computer	367,800	-	-	367,800	283,817	16,797	-	300,614	67,186
Printer	103,700	-	-	103,700	73,176	6,105	-	79,281	24,419

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Assets acquired from Grant for Assets**  
**As at 30 June 2023**

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2023
	Balance as at 01 July 2022	Addition during the year	Adjustment during the year	Balance as at 30 June 2023	Balance as at 01 July 2022	Charged during the year	Adjustment during the year	Balance as at 30 June 2023	
Scanner	2,490	-	-	2,490	1,922	114	-	2,036	454
Air Conditioner	216,000	-	-	216,000	166,678	9,864	-	176,542	39,458
Photocopier	210,697	-	-	210,697	162,255	9,689	-	171,944	38,753
Digital Camera	309,678	-	-	309,678	214,404	19,054	-	233,458	76,220
Multimedia Projector	143,600	-	-	143,600	110,769	6,566	-	117,335	26,265
<b>Sub-Total</b>	<b>3,176,799</b>	<b>-</b>	<b>102,100</b>	<b>3,074,699</b>	<b>2,218,591</b>	<b>151,530</b>	<b>79,784</b>	<b>2,290,337</b>	<b>784,362</b>
<b>LICHSP</b>									
Telephone & PABX	1,600	-	-	1,600	954	129	-	1,083	517
Furniture and fixtures	375,641	-	-	375,641	122,806	25,283	-	148,089	227,552
Computer & printer	839,527	-	-	839,527	440,489	79,807	-	520,296	319,231
Office equipment	441,000	-	-	441,000	251,706	37,859	-	289,565	151,435
Training Equipment	2,922,753	-	-	2,922,753	445,219	495,508	-	940,727	1,982,026
<b>Sub-Total</b>	<b>4,580,521</b>	<b>-</b>	<b>-</b>	<b>4,580,521</b>	<b>1,261,174</b>	<b>638,586</b>	<b>-</b>	<b>1,899,760</b>	<b>2,680,761</b>
<b>SEP</b>									
Furniture & Fixture	1,221,472	-	4,700	1,216,772	217,899	100,080	1,368	316,611	900,161
Telephone and PABX	22,400	-	-	22,400	6,477	3,185	-	9,662	12,738
Computers, Printers etc.	16,042,270	637,164	110,300	16,569,134	7,078,882	1,909,288	64,627	8,923,543	7,645,591
Office Equipment	1,320,000	-	-	1,320,000	677,859	128,429	-	806,288	513,712
Training Equipment	4,144,407	-	-	4,144,407	1,190,410	590,799	-	1,781,209	2,363,198
System & Software	279,100	-	-	279,100	132,723	36,594	-	169,317	109,783
<b>Sub-Total</b>	<b>23,029,649</b>	<b>637,164</b>	<b>115,000</b>	<b>23,551,813</b>	<b>9,304,250</b>	<b>2,768,375</b>	<b>65,995</b>	<b>12,006,630</b>	<b>11,545,183</b>
<b>SEIP-Tranch-2</b>									
Furniture & Fixture	24,522	-	-	24,522	6,807	1,771	-	8,578	15,944
Computers, Printers etc.	261,000	-	-	261,000	127,277	26,745	-	154,022	106,978
UPS	30,900	-	-	30,900	15,014	3,177	-	18,191	12,709
<b>Sub-Total</b>	<b>316,422</b>	<b>-</b>	<b>-</b>	<b>316,422</b>	<b>149,098</b>	<b>31,693</b>	<b>-</b>	<b>180,791</b>	<b>135,631</b>



**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Assets acquired from Grant for Assets**  
**As at 30 June 2023**

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2023
	Balance as at 01 July 2022	Addition during the year	Adjustment during the year	Balance as at 30 June 2023	Balance as at 01 July 2022	Charged during the year	Adjustment during the year	Balance as at 30 June 2023	
<b>SEIP-Tranch-3</b>									
Furniture & Fixture	78,000	-	-	78,000	2,821	7,518	-	10,339	67,661
Desktop Copmputer	1,409,148	-	-	1,409,148	22,392	277,351	-	299,743	1,109,405
Scanner	54,748	-	-	54,748	870	10,776	-	11,646	43,102
UPS	32,172	-	-	32,172	511	6,332	-	6,843	25,329
Photocopier	245,500	-	-	245,500	9,013	47,297	-	56,310	189,190
<b>Sub Total:</b>	<b>1,819,568</b>	-	-	<b>1,819,568</b>	<b>35,607</b>	<b>349,274</b>	-	<b>384,881</b>	<b>1,434,687</b>
<b>PPEPP</b>									
Computer with UPS	2,972,319	401,582	-	3,373,901	1,165,718	395,573	-	1,561,291	1,812,610
Laptop	1,354,413	-	-	1,354,413	189,843	232,914	-	422,757	931,656
Printer	81,395	261,395	-	342,790	45	48,783	-	48,828	293,962
Photocopier	-	251,628	-	251,628	-	32,264	-	32,264	219,364
Multimedia	61,302	-	-	61,302	5,610	11,138	-	16,748	44,554
Digital Multimedia	996,403	-	-	996,403	170,539	165,173	-	335,712	660,691
Telephone set	69,414	-	-	69,414	19,924	9,898	-	29,822	39,592
Camera	1,098,605	-	-	1,098,605	184,204	182,880	-	367,084	731,521
Furniture	539,238	-	-	539,238	122,055	41,718	-	163,773	375,465
Air Conditioner	133,084	-	-	133,084	34,667	19,683	-	54,350	78,734
Interior Decoration	157,114	-	-	157,114	21,057	13,606	-	34,663	122,451
<b>Sub Total:</b>	<b>7,463,287</b>	<b>914,605</b>	-	<b>8,377,892</b>	<b>1,913,662</b>	<b>1,153,630</b>	-	<b>3,067,292</b>	<b>5,310,600</b>
<b>ECCCP-Flood</b>									
Computer, Printers ect.	922,700	-	-	922,700	292,130	126,113	-	418,243	504,457
Office Equipment	249,000	-	-	249,000	52,419	39,317	-	91,736	157,264
Training Equipment	89,500	-	-	89,500	18,057	14,289	-	32,346	57,154
<b>Sub Total:</b>	<b>1,261,200</b>	-	-	<b>1,261,200</b>	<b>362,606</b>	<b>179,719</b>	-	<b>542,325</b>	<b>718,875</b>
<b>LRMP</b>									
Computers, Printers etc.	1,284,765	785,000	-	2,069,765	148,503	243,044	-	391,547	1,678,218
Air Conditioner	-	940,000	-	940,000	-	17,348	-	17,348	922,652
Printer	-	281,000	-	281,000	-	29,486	-	29,486	251,514



**Palli Karma-Sahayak Foundation (PKSF)**  
Statement of Assets acquired from Grant for Assets  
As at 30 June 2023

Particulars	COST				AMORTIZATION				Written down value as on 30 June 2023
	Balance as at 01 July 2022	Addition during the year	Adjustment during the year	Balance as at 30 June 2023	Balance as at 01 July 2022	Charged during the year	Adjustment during the year	Balance as at 30 June 2023	
Photocopier	-	353,675	-	353,675	-	6,395	-	6,395	347,280
Sound System and acces	-	1,252,350	-	1,252,350	-	6,176	-	6,176	1,246,174
Server	-	1,537,975	-	1,537,975	-	5,057	-	5,057	1,532,918
<b>Sub-Total</b>	<b>1,284,765</b>	<b>5,150,000</b>	<b>-</b>	<b>6,434,765</b>	<b>148,503</b>	<b>307,506</b>	<b>-</b>	<b>456,009</b>	<b>5,978,756</b>
<b>RMTP</b>									
Computer, Printer & UPS	17,209	2,153,553	-	2,170,762	1,151	202,745	-	203,896	1,966,866
Office equipment	-	380,878	-	380,878	-	39,862	-	39,862	341,016
Telephone & PABX	24,000	4,000	-	28,000	2,401	4,751	-	7,152	20,848
<b>Sub Total:</b>	<b>41,209</b>	<b>2,538,431</b>	<b>-</b>	<b>2,579,640</b>	<b>3,552</b>	<b>247,358</b>	<b>-</b>	<b>250,910</b>	<b>2,328,730</b>
<b>Assets acquired under : BD Rural Wash for HCD</b>									
Telephone and PABX	37,072	-	-	37,072	792	7,256	-	8,048	29,024
Computers, Printers etc.	2,279,024	-	-	2,279,024	48,702	446,065	-	494,767	1,784,257
Office Equipment	905,000	-	-	905,000	19,340	177,132	-	196,472	708,528
<b>Sub Total:</b>	<b>3,221,096</b>	<b>-</b>	<b>-</b>	<b>3,221,096</b>	<b>68,834</b>	<b>630,453</b>	<b>-</b>	<b>699,287</b>	<b>2,521,809</b>
<b>Assets acquired under : RAISE</b>									
Office Equipment	-	259,444	-	259,444	-	10,520	-	10,520	248,924
Telephone and PABX	-	99,750	-	99,750	-	5,192	-	5,192	94,558
Furniture & Fixture	-	249,900	-	249,900	-	19,855	-	19,855	230,045
<b>Sub Total:</b>	<b>-</b>	<b>609,094</b>	<b>-</b>	<b>609,094</b>	<b>-</b>	<b>35,567</b>	<b>-</b>	<b>35,567</b>	<b>573,527</b>
<b>GCF Readiness project -RS-07-BGD</b>									
Computers, Printers & UPS	-	2,372,598	-	2,372,598	-	7,800	-	7,800	2,364,798
<b>Sub Total:</b>	<b>-</b>	<b>2,372,598</b>	<b>-</b>	<b>2,372,598</b>	<b>-</b>	<b>7,800</b>	<b>-</b>	<b>7,800</b>	<b>2,364,798</b>
<b>Grand Total</b>	<b>121,667,616</b>	<b>13,953,334</b>	<b>2,571,317</b>	<b>133,049,633</b>	<b>73,692,845</b>	<b>9,723,157</b>	<b>1,837,225</b>	<b>81,578,777</b>	<b>51,470,856</b>

