



Mahfel Huq & Co.

CHARTERED ACCOUNTANTS

The first registered accounting firm in independent Bangladesh



An independent member firm of AGN International

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Independent Auditor's Report To the General Body of Palli Karma-Sahayak Foundation (PKSF) Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **Palli Karma-Sahayak Foundation (PKSF)**, which comprise the statement of financial position as at 30 June 2024, 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 2024, 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 Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, 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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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 the audit in accordance with ISAs, we exercise professional judgement 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 entity'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 entity 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 and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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



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Report on Other Legal and Regulatory Requirements

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

- 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;
- In our opinion, proper books of account as required by law have been kept by Palli Karma-Sahayak Foundation (PKSF) so far as it appeared from our examination of those books; and
- The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account;



Md. Abdus Satter Sarkar, FCA

Partner

Mahfel Huq & Co.

Chartered Accountants

ICAB Enrolment No: 1522

Firm Registration No. P-46323

DVC: 2412151522AS120720

Place: Dhaka

Date: 11 December 2024

Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at 30 June 2024

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
PROPERTIES AND ASSETS			
Non-Current Assets			
Property, plant and equipment	4.00	933,263,914	728,323,864
Investment against provision for earned leave	5.00	311,268,891	286,225,893
Investment against PKSF fund- SF, PSF, DMF	6.00	6,471,500,000	4,468,000,000
Staff house building, computer, car & motor cycle loan	7.00	677,648,696	592,330,404
Loan to POs under core program	8.00	38,329,560,010	36,302,765,251
Loan to POs under project	10.00	16,930,332,124	12,137,782,616
Total Non-Current Assets		63,653,573,635	54,515,428,028
Current Assets			
Loan to POs under core program	8.00	48,801,162,131	47,622,939,762
Loan to POs under capacity building	9.00	453,247	520,934
Loan to POs under project	10.00	14,145,142,149	7,992,174,111
Service charges receivable	11.00	1,552,215,180	1,382,416,626
Interest and other receivables	12.00	357,531,701	176,178,476
Grant receivables	23.00	22,278,606	223,928,057
Advances, Deposits and Prepayments	13.00	4,733,263,626	2,883,560,810
Cash and cash equivalents	14.00	18,415,597,843	13,330,003,673
Total Current Assets		88,027,644,483	73,611,722,449
Total Properties and Assets		151,681,218,118	128,127,150,477



Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	15.00	23,827,502,751	23,676,646,271
Disaster management fund		5,882,477,976	5,572,771,650
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		155,504,835	138,156,802
Programs-support fund		3,273,534,045	3,035,153,153
Retained surplus		42,472,573,204	37,550,483,964
Total Capital Fund		75,711,592,811	70,073,211,840
Non-Current Liabilities			
Microfinance loan under core program	16.00	19,641,976,619	19,861,339,126
Loan for projects	17.00	38,930,149,534	26,141,498,750
Provision for interest on microfinance loan	18.00	533,792,136	404,067,048
Provision for interest on loan for projects	19.00	906,262,930	317,606,403
Provision for earned leave	20.00	307,324,545	291,014,181
Deferred income (Grant for assets)	21.00	237,467,975	51,470,856
Total Non-Current Liabilities		60,556,973,739	47,066,996,364
Current Liabilities			
Microfinance loan under core program	16.00	459,690,505	406,357,170
Provision for interest on microfinance loan	18.00	41,247,652	23,270,150
Advance received from development partners	22.00	7,134,671,710	3,513,880,359
Other liabilities	24.00	3,698,762,826	2,914,285,279
Loan loss provision-core program	25.00	3,456,316,142	3,708,271,646
Loan loss provision-capacity building	26.00	453,247	520,934
Loan loss provision-project	27.00	621,509,486	420,356,735
Total Current Liabilities		15,412,651,568	10,986,942,273
Total Capital Fund and Liabilities		151,681,218,118	128,127,150,477

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

Md. Mashiar Rahman
Deputy Managing Director

Md. Fazlul Kader
Managing Director

Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed.

Md. Abdus Satter Sarkar, FCA
Partner
Mahfel Huq & Co.
Chartered Accountants
ICAB Enrolment No. 1522
Firm Registration No. P-46323
DVC: 2412151522AS120720

Place: Dhaka
Dated: 11 December 2024




Palli Karma-Sahayak Foundation (PKSF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2024

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
INCOME			
Operating Income			
Service charges	28.00	6,755,658,293	5,649,475,879
Grant income	29.00	4,671,817,020	3,782,627,666
		11,427,475,313.	9,432,103,545
Non Operating Income			
Interest on bank balance and short term deposit	30.00	1,432,873,480	742,109,388
Other income	31.00	96,652,384	57,434,755
		1,529,525,864	799,544,143
Total		12,957,001,177	10,231,647,688
EXPENDITURE			
General and Administrative Expenses			
Manpower compensation (salaries, allowances & other facilities)	32.00	1,001,222,412	926,384,821
Retirement benefit	33.00	167,502,479	147,091,015
Training, workshop and seminar	34.00	370,420,514	292,641,575
Institutional development and capacity building	35.00	34,521,245	44,873,435
Program and project cost	36.00	4,742,538,983	4,127,346,557
Socio-economic & human capability improvement program	37.00	23,961,434	14,169,057
Monitoring and evaluation	38.00	51,659,937	38,043,972
Occupancy expenses	39.00	26,351,023	21,723,501
Research and publication	40.00	24,506,324	19,795,134
Depreciation	41.00	63,425,176	35,713,705
Administrative expenses	42.00	137,466,320	79,297,152
Total		6,643,575,847	5,747,079,924
Loan loss expenses	43.00	-	446,442,067
Financial Cost of Operation			
Borrowing cost	44.00	797,558,213	363,393,385
Bank charges and commission	45.00	8,494,483	6,870,156
Total		806,052,696	370,263,541
Total Expenditure		7,449,628,543	6,563,785,532
Excesses of Income over Expenditures		5,507,372,634	3,667,862,156


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


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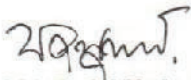


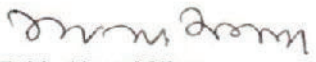
Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended 30 June 2024

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		5,507,372,634	3,667,862,156
Add: Adjustment for items not involving the movement of cash	46.00	7,319,762	497,013,425
Surplus before changes in operating activities		5,514,692,396	4,164,875,581
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	47.00	(2,286,172,888)	(750,555,544)
(Increase)/decrease in loans to POs - current portion	48.00	(7,331,122,720)	(16,581,848,521)
(Increase)/decrease in loans to POs - non current portion	49.00	(6,819,344,267)	(733,276,831)
		(16,436,639,875)	(18,065,680,896)
Increase/(decrease) in current liabilities	50.00	802,455,049	561,505,452
Increase/(decrease) in non-current liabilities	51.00	718,381,615	283,004,611
		1,520,836,664	844,510,063
Net cash flows from operating activities		(9,401,110,814)	(13,056,295,252)
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4.00	(268,577,033)	(58,745,288)
Sale proceed of property, plant and equipment		1,909,001	760,725
(Increase)/decrease investment against provision for earn leave		(25,042,997)	(21,628,150)
(Increase)/decrease investment against PKSF fund		(2,003,500,000)	88,000,000
Net cash used in investing activities		(2,295,211,029)	8,387,287
C. Cash flows from financing activities			
Grant received		150,856,480	184,123,000
Increase/(decrease) advance received from development partners		3,620,791,351	533,573,542
(Increase)/decrease in grant receivable		201,649,451	(118,746,123)
Increase/(decrease) in grant for assets		185,997,119	3,496,084
Microfinance loan repaid	52.00	(459,690,504)	(406,357,170)
Microfinance loan received	52.00	13,082,312,116	14,240,783,750
Net cash flows from financing activities		16,781,916,013	14,436,873,083
Net increase/(decrease) in cash and cash equivalents		5,085,594,170	1,388,965,118
Opening cash and cash equivalents		13,330,003,673	11,941,038,554
Closing cash and cash equivalents		18,415,597,843	13,330,003,673


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


Md. Mashiar Rahman
Deputy Managing Director


Md. Fazlul Kader
Managing Director


Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed


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Partner
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ICAB Enrolment No. 1522
Firm Registration No. P-46323
DVC: 2412151522AS120720

Place: Dhaka
Dated: 11 December 2024



Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2024

Particulars	GRANTS							MEL
	Establishment Grants		UPP GOB (Own sources)	RNPP0 GOB (IDA)	REDP GOB (DFID)	GOB (Own sources)	GOB (Own sources)	
	GOB (Own sources)	GOB (USAID PL-480)						
Balance as at 01 July 2023	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	-	3,750,000,000	
Fund received during the year 2023-2024	-	-	-	-	-	-	-	
Surplus for the year 2023-2024	-	-	-	-	-	-	-	
Transfer to disaster management fund	-	-	-	-	-	-	-	
Transfer to special fund	-	-	-	-	-	-	-	
Transfer to programs support fund	-	-	-	-	-	-	-	
Adjustment during the year	-	-	-	-	-	-	-	
Balance as at 30 June 2024	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	-	3,750,000,000	
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	
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	-	-	-	-	-	-	-	
Balance as at 30 June 2023	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	-	3,750,000,000	



Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2024

Particulars	GRANTS										Total		
	KGF		ENRICH		SEP		LRL		LRL(2nd Phase)			LJCHSP	
	GOB (KFAED)	GOB	GOB	IDA	GOB	GOB	GOB	GOB	GOB	IDA		IDA	
Balance as at 01 July 2023	819,900,000	1,647,440,171	799,966,000	5,000,000,000	5,000,000,000	5,000,000,000	54,000,000	5,000,000,000	5,000,000,000	54,000,000	23,676,646,271		
Fund received during the year 2023-2024	-	-	150,856,480	-	-	-	-	-	-	-	150,856,480		
Surplus for the year 2023-2024	-	-	-	-	-	-	-	-	-	-	-		
Transfer to disaster management fund	-	-	-	-	-	-	-	-	-	-	-		
Transfer to special fund	-	-	-	-	-	-	-	-	-	-	-		
Transfer to programs support fund	-	-	-	-	-	-	-	-	-	-	-		
Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-		
Balance as at 30 June 2024	819,900,000	1,647,440,171	950,822,480	5,000,000,000	5,000,000,000	5,000,000,000	54,000,000	5,000,000,000	5,000,000,000	54,000,000	23,827,502,751		
Balance as at 01 July 2022	819,900,000	1,647,440,171	615,843,000	5,000,000,000	5,000,000,000	5,000,000,000	54,000,000	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	-	-	-	-	-	-	-	-	-	-	-		
Balance as at 30 June 2023	819,900,000	1,647,440,171	799,966,000	5,000,000,000	5,000,000,000	5,000,000,000	54,000,000	5,000,000,000	5,000,000,000	54,000,000	23,676,646,271		



Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2024

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2023	5,572,771,650	100,000,000	3,035,153,153	138,156,802	37,550,483,964	70,073,211,840
Fund received during the year 2023-2024	-	-	-	-	-	150,856,480
Surplus for the year 2023-2024	254,632,600	-	238,380,892	11,840,660	5,002,518,482	5,507,372,634
Transfer to disaster management fund	55,073,726	-	-	-	(55,073,726)	-
Transfer to special fund	-	-	-	5,507,373	(5,507,373)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	(19,848,143)	(19,848,143)
Balance as at 30 June 2024	5,882,477,976	100,000,000	3,273,534,045	155,504,835	42,472,573,204	75,711,592,811
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	-	-	-	-	-	-
Balance as at 30 June 2023	5,572,771,650	100,000,000	3,035,153,153	138,156,802	37,550,483,964	70,073,211,840

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



Md. Mashiar Rahman
Deputy Managing Director

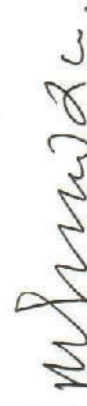


Md. Fazlul Kader
Managing Director



Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed.



Md. Abdus Satter Sarkar, FCA
Partner
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Chartered Accountants
ICAB Enrolment No. 1522
Firm Registration No. P-46323
DVC: 26/2151522AS/20720



Place: Dhaka
Dated: 11 December 2024

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 2024 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2024.

Particulars	Amount in Taka	
	2024	2023
Results for the year		
Total income	12,957,001,177	10,231,647,688
Total expenditure	7,449,628,543	6,563,785,532
Excess of income over expenditure (Surplus)	5,507,372,634	3,667,862,156
At the end of the year		
Total loan to Partner Organizations (POs)	118,206,649,661	104,056,182,674
Loan to POs (OOSA)	743,953,746	750,160,465
Loan to POs (BIPOOL)	639,666,647	752,166,647
Loan to PO under Category -Large	99,164,958,663	83,484,987,747
Loan to PO under Category-Medium	8,523,908,691	10,258,948,590
Loan to PO under Category-Small	9,134,161,914	8,809,919,225
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	963,239,513	1,082,516,545
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron	31,007,873,750	26,477,630,000
Loan to Ultra Poor Programm UPP (GoB)	144,836,638	146,336,637
Loan to POs under Buniad	5,361,516,287	4,776,399,614
Loan for RMTP Special ME	949,100,000	-
Loan to POs under ME-GoB	119,666,500	121,808,168
Loan to POs under Agrosor	27,614,624,722	23,685,206,722
Loan to POs under Capacity Building	453,247	520,934
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	6,129,500,000	6,154,500,000
Loan to POs under MFTSP	-	600,000
Loan to POs under MFMSFP	90,600,000	90,800,000
Loan to POs under DMF	46,986,332	36,806,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	290,551,038	523,093,531
Loan to POs under Innovative Agricultural Initiatives	113,795,008	171,118,338
Loan to POs under ENRICH	5,223,386,350	4,610,570,521
Loan to POs under KGF	820,000,000	437,000,000
Loan to POs under Sanitation Development	15,750,000	55,400,000
Loan to POs under Abason	3,209,090,977	2,366,727,323
Loan to POs under Agricultural Mechanization	40,000,000	65,041,666
Loan to POs under SEP	1,471,415,979	3,028,877,609
Loan to POs under LICHSP	633,849,976	968,099,968
Loan to POs under Elderly People Income Generation	2,400,000	35,250,000
Loan to POs under MDP	3,108,050,000	7,669,350,000
Loan to POs under ECCCP-FLOOD	139,888,362	165,388,868
Loan to POs under LRL	8,500,000	1,456,893,750
Loan to POs under LRL (2nd Phase)	1,500,000,000	3,500,000,000
Loan to POs under RAISE	10,840,050,000	7,268,500,000
Loan to POs under BD Rural WASH	7,242,608,318	3,694,479,150
Loan to POs under SL-ME	57,900,000	96,700,000
Loan to POs under PACE: Start Up Capital	40,700,000	67,800,000
Loan to POs under MFCE	10,887,550,000	5,170,000,000
	118,206,649,661	104,056,182,674



Particulars	Amount in Taka	
	2024	2023
Capital fund	75,711,592,811	70,073,211,840
Total properties and assets	151,681,218,118	128,127,150,477
Returns		
Surplus as % of average capital fund	7.56%	5.38%
Surplus as % of average portfolio	4.96%	3.84%
Surplus as % of average total assets	3.94%	3.10%
Ratios		
Cumulative loan collection ratio on total dues	99.70%	99.60%
Loan collection ratio on current dues	98.61%	97.54%
Current ratio	5.71:1	6.70:1
Debt/equity ratio	0.77:1	0.66:1
Debt service cover ratio	7.91 times	11.09 times
General and administrative expenses as % of average portfolio	5.98%	6.02%
Total loan principal affected by arrears as % of outstanding portfolio	1.38%	1.92%
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	%	Taka	%	Taka	%	Taka	%
1992-1993	37,766,839		8,288,607		29,478,232	21.95	112,500,000		131,243,000		7.37			131,243,000	6.32	
1993-1994	37,335,792		12,332,319		25,003,473	33.03	185,350,000		267,597,281		6.65			267,597,281	4.61	
1994-1995	26,424,482		12,914,977		13,509,505	48.88	301,650,000		458,833,802		4.28			458,833,802	2.81	
1995-1996	51,138,760		21,672,331		29,466,429	42.38	470,500,000		732,201,502		4.61			732,201,502	2.96	
1996-1997	87,736,284		29,210,130		58,526,154	33.29	791,850,000		1,223,752,502		3.69			1,223,752,502	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			2,611,057,202	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			4,245,023,852	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			6,120,817,452	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			6,530,020,959	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			8,067,202,486	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			9,515,932,837	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			10,440,843,645	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			10,692,794,272	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			13,243,184,775	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			20,360,843,557	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			24,342,869,044	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			29,008,976,033	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			31,643,994,380	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			32,014,202,695	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			33,836,968,088	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			35,176,464,629	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			37,031,239,700	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			39,480,591,531	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			42,202,238,165	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			44,518,874,298	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			48,038,083,957	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			53,521,667,361	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			59,873,812,804	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			72,113,239,953	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			86,741,057,323	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			104,056,182,674	6.31	
2023-2024	12,957,001,177		7,449,628,543		5,507,372,634	57.50	75,531,201,400		118,206,649,661		9.86			118,206,649,661	6.30	



Palli Karma-Sahayak Foundation (PKSF)
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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	1,477,728,821	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	1,753,015,677	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
2023-2024	11,427,475,313	7,449,628,543	3,977,846,770	153.40



Palli Karma-Sahayak Foundation (PKSF)
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III. Operating achievement (Field Level):

Description	Financial year 2023-2024		Financial year 2022-2023	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	(3)	284	7	287
No of borrowers	827,861	15,191,412	876,867	14,363,551
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	1,148,129,223,000	7,596,215,700,000	1,044,152,946,000	6,448,086,477,000
Loan realization (Tk.)	1,075,844,039,000	6,882,634,900,000	928,699,325,000	5,806,790,861,000

