

**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)** (the company), which comprise the statement of financial position as at 30 June 2025, 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 2025, 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 company 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 company'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 company or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of the 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 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.



Mahfel Huq & Co.

CHARTERED ACCOUNTANTS

The first registered accounting firm in independent Bangladesh



An independent member firm of AGN International

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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;
- 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
- The expenditure incurred was for the purposes of the Company's business.

Place: Dhaka
Date: 03 December 2025

Tariq Khan
Tariquzzaman Khan, FCA
Partner
ICAB Enrolment No. 0687
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. CAF-001-133
DVC: 2512030687AS417790

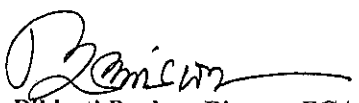
Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
PROPERTIES AND ASSETS			
Non-Current Assets			
Property, plant and equipment	4.00	863,356,313	933,263,914
Investment against provision for earned leave	5.00	140,190,680	-
Investment against PKSF fund-SF, PSF and DMF	6.00	1,728,834,290	-
Staff house building, computer, car & motor cycle loan	7.00	696,444,457	677,648,696
Loan to POs under core program	8.00	47,736,814,621	38,329,560,010
Loan to POs under project	10.00	18,144,572,379	16,930,332,124
Total Non-Current Assets		69,310,212,740	56,870,804,744
Current Assets			
Investment against provision for earned leave	5.00	201,732,214	311,268,891
Investment against PKSF fund-SF, PSF and DMF	6.00	3,730,755,477	6,471,500,000
Loan to POs under core program	8.00	55,045,036,973	48,801,162,131
Loan to POs under capacity building	9.00	453,247	453,247
Loan to POs under project	10.00	20,124,057,032	14,145,142,149
Service charges receivable	11.00	2,068,305,947	1,552,215,180
Interest and other receivables	12.00	424,179,200	357,531,701
Grant receivables	23.00	1,141,625,769	22,278,606
Advances, Deposits and Prepayments	13.00	6,260,605,808	4,733,263,626
Cash and cash equivalents	14.00	19,056,297,048	18,415,597,843
Total Current Assets		108,053,048,715	94,810,413,374
Total Properties and Assets		177,363,261,455	151,681,218,118

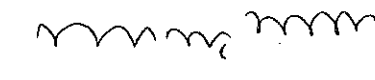


Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	15.00	23,827,502,751	23,827,502,751
Disaster management fund		6,202,393,456	5,882,477,976
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		178,592,694	155,504,835
Programs-support fund		3,509,172,549	3,273,534,045
Retained surplus		50,227,793,289	42,472,573,204
Total Capital fund		84,045,454,739	75,711,592,811
Non-current Liabilities			
Microfinance loan under core program	16.00	25,188,130,914	19,641,976,619
Loan for projects	17.00	49,709,090,461	38,930,149,534
Provision for interest on microfinance loan	18.00	446,603,136	533,792,136
Provision for interest on loan for projects	19.00	1,550,707,674	906,262,930
Provision for earned leave	20.00	320,043,628	307,324,545
Deferred income (Grant for assets)	21.00	194,039,078	237,467,975
Total Non-Current Liabilities		77,408,614,891	60,556,973,739
Current Liabilities			
Microfinance loan under core program	16.00	788,268,105	459,690,505
Provision for interest on microfinance loan	18.00	256,027,178	41,247,652
Advance received from development partners	22.00	6,268,583,462	7,134,671,710
Other liabilities	24.00	4,835,511,481	3,698,762,826
Loan loss provision-core program	25.00	2,994,975,764	3,456,316,142
Loan loss provision-capacity building	26.00	453,247	453,247
Loan loss provision-project	27.00	765,372,588	621,509,486
Total Current Liabilities		15,909,191,825	15,412,651,568
Total Capital Fund and Liabilities		177,363,261,455	151,681,218,118

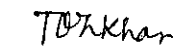
The annexed notes from 1 to 61 and Annexure 1 & 2 form an integral part of these financial statements


Bibhuti Bushan Biswas, FCA
Senior General Manager


Md. Fazlul Kader
Managing Director


Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed.


Tariquzzaman Khan, FCA
Partner
ICAB Enrolment No. 0687
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. CAF-001-133
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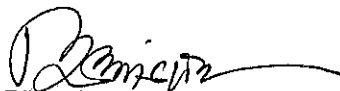
Place: Dhaka
Date: 03 December 2025




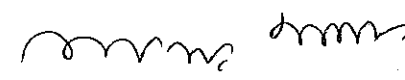
Palli Karma-Sahayak Foundation (PKSF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
INCOME			
Operating Income			
Service charges	28.00	8,305,178,779	6,755,658,293
Grant income	29.00	6,320,909,784	4,671,817,020
Total		14,626,088,563	11,427,475,313
Non Operating Income			
Interest on bank balance and short term deposit	30.00	2,213,842,870	1,432,873,480
Other income	31.00	527,525,941	96,652,384
Total		2,741,368,811	1,529,525,864
Total Income		17,367,457,374	12,957,001,177
EXPENDITURE			
General and Administrative Expenses			
Manpower compensation (salaries, allowances & other facilities)	32.00	1,013,319,251	1,001,222,412
Retirement benefit	33.00	125,263,876	167,502,479
Training, workshop and seminar	34.00	1,301,300,125	370,420,514
Institutional development and capacity building	35.00	-	34,521,245
Program and project cost	36.00	5,062,002,975	4,742,538,983
Socio-economic & human capability improvement program	37.00	-	23,961,434
Monitoring and evaluation	38.00	34,414,100	51,659,937
Occupancy expenses	39.00	30,579,832	26,351,023
Research and publication	40.00	18,865,343	24,506,324
Depreciation	41.00	83,380,290	63,425,176
Administrative expenses	42.00	206,811,243	137,466,320
Total		7,875,937,035	6,643,575,847
Financial Cost of Operation			
Borrowing cost	43.00	1,143,363,154	797,558,213
Bank charges and commission	44.00	14,331,257	8,494,483
Total		1,157,694,411	806,052,696
Total Expenditure		9,033,631,446	7,449,628,543
Excesses of Income over Expenditures		8,333,825,928	5,507,372,634

The annexed notes from 1 to 61 and Annexure 1 & 2 form an integral part of these financial statements


Bibhuti Bushan Biswas, FCA
Senior General Manager

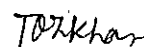

Md. Fazlul Kader
Managing Director


Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed

Place: Dhaka
Date: 03 December 2025




Tariquzzaman Khan, FCA
Partner
ICAB Enrolment No. 0687
Mahfel Huq & Co.
Chartered Accountants
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DVC: 2512030687AS417790

Palli Karma-Sahayak Foundation (PKSF)

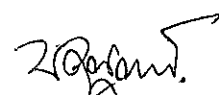
Statement of Cash Flows


For the year ended 30 June 2025

SL No	Particulars	Notes	Amount in Taka	
			30 June 2025	30 June 2024
A.	Cash flows from Operating Activities:			
	Cash Inflows:			
1	Cash receipt from Service Charge	45.00	7,789,088,012	6,585,859,739
2	Cash receipt from Revenue Grant	60.00	4,292,045,476	8,680,254,941
3	Cash receipt for PO Loan Realisation	46.00	70,733,115,411	61,380,734,415
4	Cash receipt for Staff Loan Realisation	47.00	92,940,983	72,860,708
5	Cash receipt for Other Income	48.00	210,048,665	47,483,875
	Total Cash Inflows		83,117,238,547	76,767,193,677
	Cash Out Flows:			
6	Cash Payment for Operating and Administrative Expenses	49.00	8,171,402,511	7,652,343,485
7	Cash payment for Loan to POs	50.00	93,577,400,000	75,531,201,400
8	Cash payment for Loan to Staff	51.00	111,736,744	158,179,000
9	Cash payment for Financial Expenses	52.00	385,659,141	69,693,579
	Total Cash Outflows		102,246,198,396	83,411,417,464
	Net Cash inflow/(outflow) from Operating Activities		(19,128,959,849)	(6,644,223,786)
B.	Cash flows from Investing Activities:			
	Cash Inflows:			
10	Cash receipt for Interest on Investment	53.00	2,149,072,256	1,251,550,893
11	Cash receipt for sale of Property, Plant & Equipment	54.00	1,525,101	1,909,001
12	Cash receipt from Financial Assets	56.00	1,011,910,233	-
	Total Cash Inflows		3,162,507,590	1,253,459,894
	Cash Out Flows:			
13	Cash payment to Acquire Property, Plant & Equipment	55.00	15,867,354	268,577,033
14	Cash payment to acquire Financial Assets	57.00	30,654,003	2,028,542,997
	Total Cash Outflows		46,521,357	2,297,120,030
	Net cash inflow/(outflow) from Investing Activities		3,115,986,233	(1,043,660,136)
C.	Cash flows from Financing Activities:			
15	Cash receipt for borrowing from GoB	58.00	17,441,940,927	13,082,312,116
16	Receipt of Capital Grants	59.00	-	150,856,480
	Total Cash Inflows		17,441,940,927	13,233,168,596
	Cash Out Flows:			
17	Repayment of borrowing from GoB	61.00	788,268,105	459,690,504
	Total Cash Outflows		788,268,105	459,690,504
	Net cash inflow/(outflow) from financing activities		16,653,672,822	12,773,478,092
	Net increase/(decrease) in Cash & Cash equivalent (A+B+C)		640,699,205	5,085,594,170
	Add: Opening Cash & Cash equivalent		18,415,597,843	13,330,003,673
	Closing Cash & Cash equivalent		19,056,297,048	18,415,597,843

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Bibhuti Bushan Biswas, FCA
Senior General Manager


Md. Fazlul Kader
Managing Director


Zakir Ahmed Khan
Chairman

Place: Dhaka
Date: 03 December 2025



Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2025

Particulars	GRANTS					
	Establishment Grants		UPP	RNPPO	REDP	MEL
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (DFID)	GOB (Own sources)
Balance as at 01 July 2024	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 2024-2025	-	-	-	-	-	-
Surplus for the year 2024-2025	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2025	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 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



Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2025


Particulars	GRANTS						Total
	KGF	ENRICH	SEP	LRL	LRL(2nd Phase)	LICHSP	
	GOB (KFAED)	GOB	IDA	GOB	GOB	IDA	
Balance as at 01 July 2024	819,900,000	1,647,440,171	950,822,480	5,000,000,000	5,000,000,000	54,000,000	23,827,502,751
Fund received during the year 2024-2025	-	-	-	-	-	-	-
Surplus for the year 2024-2025	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
Balance as at 30 June 2025	819,900,000	1,647,440,171	950,822,480	5,000,000,000	5,000,000,000	54,000,000	23,827,502,751
Balance as at 01 July 2023	819,900,000	1,647,440,171	799,966,000	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	54,000,000	23,827,502,751



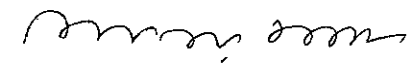
Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2025

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2024	5,882,477,976	100,000,000	3,273,534,045	155,504,835	42,472,573,204	75,711,592,811
Fund received during the year 2024-2025	-	-	-	-	-	-
Surplus for the year 2024-2025	236,577,221	-	235,602,504	14,754,033	7,846,892,170	8,333,825,928
Transfer to disaster management fund	83,338,259	-	-	-	(83,338,259)	-
Transfer to special fund	-	-	-	8,333,826	(8,333,826)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	36,000	-	-	36,000
Balance as at 30 June 2025	6,202,393,456	100,000,000	3,509,172,549	178,592,694	50,227,793,289	84,045,454,739
Balance as at 01 July 2023	5,572,771,650	100,000,000	3,035,153,153	138,156,802	37,550,483,964	70,224,068,320
Fund received during the year 2023-2024	-	-	-	-	-	-
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

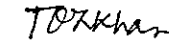
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Signed in terms of our separate report annexed.


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Chartered Accountants
Firm Registration No. CAF-001-133
DVC: 2512030687AS417790

Place: Dhaka
Date: 03 December 2025



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 2025 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2025.

Particulars	Amount in Taka	
	2025	2024
Results for the year		
Total income	17,367,457,374	12,957,001,177
Total expenditure	9,033,631,446	7,449,628,543
Excess of income over expenditure (Surplus)	8,333,825,928	5,507,372,634
At the end of the year		
Total loan to Partner Organizations (POs)	141,050,934,251	118,206,649,661
Loan to POs (OOSA)	728,409,656	743,953,746
Loan to POs (BIPOOL)	-	639,666,647
Loan to PO under Category -Large	123,221,276,192	99,164,958,663
Loan to PO under Category-Medium	9,484,302,658	8,523,908,691
Loan to PO under Category-Small	7,616,945,744	9,134,161,914
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	308,947,109	963,239,513
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron	39,695,170,000	31,007,873,750
Loan to Ultra Poor Programm UPP (GoB)	143,503,302	144,836,638
Loan to POs under Buniad	6,331,566,322	5,361,516,287
Loan for RMTP Special ME	587,200,000	949,100,000
Loan to POs under ME-GoB	117,916,500	119,666,500
Loan to POs under Agrosor	35,730,394,722	27,614,624,722
Loan to POs under Capacity Building	453,247	453,247
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	8,354,000,000	6,129,500,000
Loan to POs under Jagoron-GoB	500,000,000	-
Loan to POs under MFMSFP	90,600,000	90,600,000
Loan to POs under DMF	1,301,646,332	46,986,332
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	147,319,580	290,551,038
Loan to POs under Innovative Agricultural Initiatives	59,896,668	113,795,008
Loan to POs under ENRICH	2,709,515,973	5,223,386,350
Loan to POs under KGF	1,145,000,000	820,000,000
Loan to POs under Sanitation Development	1,450,000	15,750,000
Loan to POs under Abason	3,792,454,634	3,209,090,977
Loan to POs under Agricultural Mechanization	20,000,000	40,000,000
Loan to POs under SEP	418,862,718	1,471,415,979
Loan to POs under LICHSP	363,213,627	633,849,976
Loan to POs under Elderly People Income Generation	-	2,400,000
Loan to POs under MDP	787,250,000	3,108,050,000
Loan to POs under ECCCCP-FLOOD	28,791,066	139,888,362
Loan to POs under ECCCCP- Drought	116,000,002	-
Loan to POs under RHL	231,000,000	-
Loan to POs under LRL	-	8,500,000
Loan to POs under LRL (2nd Phase)	-	1,500,000,000
Loan to POs under RAISE	11,258,780,000	10,840,050,000
Loan to POs under BD Rural WASH	8,986,645,784	7,242,608,318
Loan to POs under SL-ME	17,900,000	57,900,000
Loan to POs under PACE: Start Up Capital	12,700,000	40,700,000
Loan to POs under SMART	6,558,740,000	-
Loan to POs under MFCE	11,101,250,000	10,887,550,000
	141,050,934,251	118,206,649,661



Particulars	Amount in Taka	
	2025	2024
Capital fund	84,045,454,739	75,711,592,811
Total properties and assets	177,363,261,455	151,681,218,118
Returns		
Surplus as % of average capital fund	10.43%	7.56%
Surplus as % of average portfolio	6.43%	4.96%
Surplus as % of average total assets	5.07%	3.94%
Ratios		
Cumulative loan collection ratio on total dues	99.86%	99.70%
Loan collection ratio on current dues	98.78%	98.61%
Current ratio	6.79:1	6.15:1
Debt/equity ratio	0.90:1	0.77:1
Debt service cover ratio	8.29 times	7.91 times
General and administrative expenses as % of average portfolio	6.08%	5.98%
Total loan principal affected by arrears as % of outstanding portfolio	0.68%	1.38%
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
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	6.30
2024-2025	17,367,457,374	9,033,631,446	8,333,825,928	52.01	93,577,400,000	141,050,934,251	9.65	6.40



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	1,477,728,821	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	9,432,041,045	6,563,785,532	2,868,255,513	143.70
2023-2024	11,427,475,313	7,449,628,543	3,977,846,770	153.40
2024-2025	14,626,088,563	9,033,631,446	5,592,457,117	161.91



Palli Karma-Sahayak Foundation (PKSF)
Financial Analysis

III. Operating achievement (Field Level):

Description	Financial year 2024-2025		Financial year 2023-2024	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	5	289	(3)	284
No of borrowers	637,119	15,828,531	827,861	15,191,412
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	1,554,003,500,000	9,150,219,200,000	1,148,129,223,000	7,596,215,700,000
Loan realization (Tk.)	1,409,297,600,000	8,291,932,500,000	1,075,844,039,000	6,882,634,900,000

