

# Private & Confidential

**AUDITOR'S REPORT  
AND  
AUDITED FINANCIAL STATEMENTS  
SOCIETY for DEVELOPMENT INITIATIVES (SDI)  
PKSF FUNDED MICROCREDIT PROGRAM  
FOR THE YEAR ENDED 30 JUNE 2022**

 **KAZI ZAHIR KHAN & Co.**  
Chartered Accountants

**Corporate Office:**

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**Society For Development Initiatives (SDI)**  
**MICRO CREDIT PROGRAM**  
**For the year ended June 30, 2022**  
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**Independent Auditor's Report  
To The Members of General Body  
Of  
Society For Development Initiatives (SDI)**

**Report on the Audit of the Financial Statements**

**Opinion**

We have audited the financial statements of Micro Finance Program of Society For Development Initiatives (SDI), which comprise the Statement of Financial Position as at June 30, 2022 and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Cash Flows, Statement of Receipts and Payments, Statement of Changes in Equity for the year then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements present fairly, in all material respects of the financial position of Society For Development Initiatives (SDI) as at 30 June 2022, and of its financial performance, its cash flows and its receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

**Basis for Opinion**

We conducted our audit in accordance with International Standard on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors Responsibilities for the Audit of the Financial Statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Independence and Other Ethical Responsibilities**

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 other ethical responsibilities in accordance with the IESBA Code and ICAB by laws.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements for the year ended as on 30 June 2022. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on this matter.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. We have determined that there are no key audit matters to communicate in our opinion.

**Appropriateness of revenue recognition and disclosures**

At year end SDI reported total revenue of microcredit program for the period is BDT 866,573,299. Revenue is recognized to the extent that it is probable that the economic benefits will flow to SDI and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, considering contractually defined terms of payment.







### Other information

Management is responsible for the other information. The other information comprises all of the information other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards (IFRSs), and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of 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 Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

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

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.







- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- 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 achieves fair presentation.

### Report on Other Legal and Regulatory Requirements

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 accounts as required by law MRA Act & Rules have been kept by the organization's management so far as it appeared from our examination of those books;
- c) the Statement of Financial Position, Statement of Income and Expenditure dealt with by the report are in agreement with the books of accounts;
- d) the organization has followed and maintained adequate recording system and procedures as prescribed by MRA and its internal management policy;
- e) the internal audit team is functioning in accordance with all required standards, policies and procedures;
- f) the organization complied with SDI's internal policies and procedures properly and
- g) the organization complied with MRA's direction to perform the activities properly.

October 27, 2022  
Dhaka

DVC: 2210310910A5152858



*Kazi Zahir Khan & Co.*

KAZI ZAHIR KHAN & Co  
Chartered Accountants  
Signed by:  
Md. Eftekhari Ali FCA  
Partner (Enrollment: 0910)

**Society For Development Initiatives (SDI)**  
**Microcredit Program**  
**Statement of Financial Position**  
**As at June 30, 2022**

Particulars	Notes	Amount In Taka	
		30.06.2022	30.06.2021
<b>Properties and Assets</b>			
<b>Non-Current Assets</b>			
Property, Plant And Equipment	6.00	138,738,654	133,962,232
Long-term Investment	7.00	266,718,557	246,910,790
<b>Total non-current Assets</b>		<b>405,457,211</b>	<b>380,873,022</b>
<b>Current Assets:</b>			
Loan to Beneficiaries:	8.00	4,382,963,708	3,675,864,361
Motorcycle loan	9.00	9,928,446	12,046,040
Motor vehicle Loan	9.01	3,064,297	3,572,000
Home loan	9.02	21,458,683	22,120,000
Grant receivable	10.00	11,118,080	11,950,767
Interest receivable	11.00	2,005,040	2,384,334
Advance	12.00	33,123,756	6,074,524
Advance Tax	13.00	4,122,632	4,605,783
Advance for Flat purchases		33,507,750	33,410,750
Unsettle Staff Advance	14.00	6,900,010	5,605,396
<b>Cash &amp; Bank balance</b>		<b>99,053,997</b>	<b>165,617,119</b>
Cash in hand	15.00	5,017,577	4,778,889
Cash at Bank	16.00	94,036,420	160,838,230
<b>Total Current Assets</b>		<b>4,607,246,399</b>	<b>3,943,251,074</b>
<b>Total Properties and Assets</b>		<b>5,012,703,613</b>	<b>4,324,124,099</b>
<b>Capital Fund and Liabilities</b>			
<b>Capital Fund</b>			
Cumulative surplus	17.00	693,337,253	621,380,492
<b>Others Fund:</b>			
Statutory Reserve Fund	18.00	74,938,711	68,048,126
<b>Total Capital Fund</b>		<b>768,275,965</b>	<b>689,428,618</b>
<b>Non Current Liabilities:</b>			
Bank Loan	19.00	62,923,994	809,455,903
Loan from PKSF-Long term	20.00	360,674,990	348,849,985
<b>Total Non Current Liabilities</b>		<b>423,598,984</b>	<b>1,158,305,888</b>
<b>Current Liabilities:</b>			
Bank Loan	19.00	1,037,783,741	-
Loan from PKSF	20.00	505,383,329	456,616,668
<b>Term Deposit</b>		<b>392,387,426</b>	<b>439,321,916</b>
Deposit pension scheme		264,842,426	226,941,916
Fixed Deposit		127,545,000	212,380,000
Group Members Savings (Compulsory)	21.00	1,190,873,685	1,019,656,615
Group Members saving (General)	22.00	80,960,860	79,816,359



Particulars	Notes	Amount In Taka	
		30.06.2022	30.06.2021
Risk Fund (Livestock )	23.00	18,600,557	16,729,227
Risk Fund (Member Loan)	24.00	241,740,819	202,381,273
Staff welfare savings scheme	25.00	600	600
Grant Payable ( Grant Advance)	26.00	18,079,858	7,202,409
Loan Loss Provision (LLP)	27.00	224,939,675	187,412,977
Provision for expenses	28.00	40,600,000	15,154,500
Provision for Interest on term deposit	29.00	26,027,412	13,038,062
Accumulated Depreciation	6.00	43,450,701	39,058,986
<b>Total Current Liabilities</b>		<b>3,820,828,663</b>	<b>2,476,389,592</b>
<b>Total Capital &amp; Fund and Liabilities</b>		<b>5,012,703,613</b>	<b>4,324,124,099</b>

Attached notes form an integral part of these statements of financial position.



Asst. Director (F & A)  
Society For Development Initiatives (SDI)



Executive Director  
Society For Development Initiatives (SDI)



Chairman  
Society For Development Initiatives (SDI)

Signed as per our annexed report of even date

October 27, 2022  
Dhaka

DVC: 221031091045152858



KAZI ZAHIR KHAN & Co.

Chartered Accountants

Signed by:

Md. Eftekhari Ali FCA

Partner (Enrollment: 0910)



**Society For Development Initiatives (SDI)**  
**Microcredit Program**  
**Statement of Profit & Loss and Other Comprehensive Income**  
For the Year Ended June 30, 2022

Particulars	Notes	Amount in Taka	
		30.06.2022	30.06.2021
<b>A. INCOME:</b>			
Service Charges Received on Loan	30.00	835,619,964	705,493,415
Bank Interest		8,229,619	10,741,797
Interest Income from Home loan		528,620	654,494
Interest Accrued on Investment		2,005,040	2,384,334
Interest Income from Motor Vehicle loan		84,851	
Members Admission Fee		437,380	338,610
Sales of Form		595,725	527,440
Sales pass book		720,479	717,190
Profit on sales of Fixed assets		35,000	-
Seat Rent		-	-
Grant from PKSf		4,695,015	1,728,000
Grant from PKSf (provision)		11,118,080	11,950,767
Paravat Fee		166,720	115,140
DMF expenses		-	-
Other Income		2,336,806	4,242,860
<b>Total Income</b>		<b>866,573,299</b>	<b>738,894,047</b>
<b>B. EXPENDITURE:</b>			
Service charge paid to PKSf	31.00	49,045,735	43,421,567
Interest paid for Bank Loan		85,385,391	62,919,637
Interest on Member's Savings		61,540,134	54,427,466
Interest on Members savings scheme		515,354	474,910
Interest paid on Term Deposit		40,027,206	38,019,576
Bank charge & Commission		2,551,773	1,544,711
Salaries and allowances		321,585,111	298,541,853
Office rent		7,544,492	7,056,680
Accommodation allowance		8,644,780	7,207,293
Printing		5,849,778	1,492,382
Stationery		-	3,482,225
Conveyance		5,203,698	3,833,695
Entertainment		2,848,773	2,484,194
Telephone and mobile bill		3,429,885	3,396,596
Gas & Electricity bill		3,277,683	2,839,304
Oil and fuel		8,054,663	7,317,895
Advertisement		309,959	146,345
Income tax		17,403,634	8,516,287
Microcredit fair		798,975	-
Audit fee		361,058	180,000
EC Meeting expenses		776,000	796,000
Staff Training		458,841	137,470
Service charge paid to MRA		1,058,240	1,128,366
Members Insurance claim paid		786,199	872,554
News Paper bill		199,769	235,187
Staff meeting & seminar		2,079,030	744,572
Office management expenses		1,650,936	412,628




Particulars	Notes	Amount in Taka	
		30.06.2022	30.06.2021
Food allowance		13,128,919	16,670,612
Motorcycle , By-cycle & calculator allowance		1,913,233	1,870,595
Repairs & Renewal		3,639,774	3,390,314
Crockery's		219,132	94,888
Loss on sales of fixed asset		-	127,580
Abnormal loss (Snatching)		55,290	-
Corporate Social Responsibility		4,688,052	3,027,868
Membership Renewal Fee		502,000	120,000
Legal expense		231,150	324,400
Consultancy fee		234,400	-
Transfer to Gratuity fund		62,400,000	34,200,000
Staff insurance fee		1,485,891	930,767
Software maintenance fee		1,445,200	1,621,000
Service Charge Refund		4,469,557	3,408,804
Other project expenses	38.00	16,028,232	14,298,383
Other expenses		2,208,707	3,472,980
LLP expenses		37,376,184	36,804,386
VAT Payment		977,143	1,871,666
Depreciation expenses		5,107,911	5,205,179
<b>Total expenses</b>		<b>787,497,872</b>	<b>679,068,815</b>
C .Excess of Income Over Expenditure (A-B)		<b>79,075,427</b>	<b>59,825,232</b>
<b>TOTAL:</b>		<b>866,573,299</b>	<b>738,894,047</b>

Attached notes form an integral part of these statements of Statement of Profit & Loss and Other Comprehensive Income.


  
**Asst. Director (F & A)**  
**Society For Development Initiatives (SDI)**

  
**Executive Director**  
**Society For Development Initiatives (SDI)**

  
**Chairman**  
**Society For Development Initiatives (SDI)**  
Signed as per our annexed report of even date

**October 27, 2022**  
**Dhaka**

**DVC: 221031091048152858**

  
**KAZI ZAHIR KHAN & Co.**  
**Chartered Accountants**  
**Signed by:**  
**Md. Eftekhari Ali FCA**  
**Partner (Enrolment No. 0910)**



**Society for Development Initiatives (SDI)**  
**Microcredit Program**  
**Statement of Receipts and Payments**

For the period ended June 30, 2022

Particulars	Notes	Amount in BDT	
		30.06.2022	30.06.2021
<b>Receipts:</b>			
<b>Opening Balance:</b>		<b>165,617,119</b>	<b>60,620,021</b>
Cash in hand		4,778,889	2,201,898
Cash at Bank		160,838,230	58,418,123
Service charges received on Loan	30.00	835,619,964	705,493,415
Interest Income from Home loan		528,620	654,494
Interest Income from Motor Vehicle loan		84,851	-
Bank Interest		8,229,619	10,741,797
Interest received from DMF		-	-
Membership Fee		437,380	338,610
Sales of Loan form		595,725	527,440
Sales of Pass book		720,479	717,190
Loan from PKSF	32.00	536,000,000	545,000,000
Bank Loan		1,675,000,000	1,170,000,000
Loan received from Beneficiaries:	33.00	6,356,310,790	5,308,581,561
Deposit pension scheme		155,271,300	146,630,500
Fixed Deposit		14,915,000	113,365,000
Group Members Savings Collection (Compulsor)	34.00	1,105,628,417	869,716,152
Encashment FDR Statutory Reserve Fund		28,416,228	6,069,413
Encashment FDR Savings Fund		123,995,967	82,831,732
Encashment FDR Disaster Management Fund		31,505	-
Advance received		24,578,336	19,127,758
Advance received against Income Tax		4,605,783	3,927,844
Risk Fund (Member Loan)		66,357,370	53,711,261
Risk Fund (Livestock)		2,384,300	1,440,850
Group Members saving (General)		39,833,910	34,786,916
Grant advance from PKSF		18,871,284	7,631,510
Grant from PKSF		4,695,015	1,728,000
Paravat Fee		166,720	115,140
Profit on sales of Fixed assets		35,000	-
Technical Support fee		-	-
Other income		2,336,806	4,242,860
Staff loan realize (Motorcycle)		7,497,694	6,327,380
Motor vehicle Loan realised		507,703	504,000
Home lone realised		661,317	532,000
Unsettle Staff Advance		142,862	214,915
Accrued Interest (Received)		2,384,334	2,866,767
Accrued Grant (Received)		11,950,767	19,789,676
<b>TOTAL RECEIPTS</b>		<b>11,194,412,165</b>	<b>9,178,234,202</b>
<b>Payments :</b>			
Service charge paid to PKSF:	31.00	49,045,735	43,421,567
Service charge paid to MRA		1,058,240	1,128,366
Members Savings Interest Paid		515,354	54,427,466
Interest paid for Bank Loan		85,385,391	62,919,637
Compulsory Group Members savings Interest Paid		61,540,134	474,910
Interest paid on Term Deposit		18,805,447	17,904,698
Salaries & Allowances		321,585,111	298,541,853



Particulars	Notes	Amount in BDT	
		30.06.2022	30.06.2021
Stationery		-	3,482,225
Printing		5,849,778	1,492,382
Conveyance		5,203,698	3,833,695
Telephone and mobile bill		3,429,885	3,396,596
Repairs & renewal		3,639,774	3,390,314
Motorecycle , By-cycle & calculator allowance		1,913,233	1,870,595
Oil and fuel		8,054,663	7,317,895
Gas , water & Electricity bill		3,277,683	2,839,304
Bank charge & commission		2,551,773	1,544,711
Office rent		7,544,492	7,056,680
Accommodation allowance		8,644,780	7,207,293
Entertainment		2,848,773	2,484,194
Advertisement		309,959	146,345
Income tax		10,403,634	8,516,287
VAT Payment		977,143	1,871,666
Audit fee		161,058	100,000
E C Meeting expenses		776,000	796,000
Staff Training		458,841	137,470
Members Insurance claim paid		786,199	872,554
Office management expenses		1,650,936	412,628
Legal Expense		231,150	324,400
Consultancy fee		234,400	-
Staff meeting & seminar		2,079,030	744,572
Newspaper Bill		199,769	235,187
Food allowance		13,128,919	16,670,612
Microcredit fair		798,975	-
Corporate social responsibility		4,688,052	3,027,868
Service charge refund/ Rebait		4,469,557	3,408,804
Abnormal loss (Snatching)		55,290	-
Membership Renewal Fee		502,000	120,000
Crockery's		219,132	94,888
Cost Shearing		-	-
Losss on sales of Fixed assets		-	44,160
Transfer to Gratuity fund		29,000,000	19,200,000
Staff insurance fee		1,485,891	930,767
Software maintenance fee		1,445,200	1,621,000
Programs and Projects Expenses	38.00	16,028,232	14,298,383
Other expenses		2,208,707	3,472,980
Repayment of Principal to PKSF	35.00	475,408,334	420,726,667
Loan Disbursement to Beneficiaries	36.00	7,063,410,128	5,589,835,740
Savings Refunded to Beneficiaries (Compulsory)	37.00	934,411,436	838,820,360
Group Members saving refund (General)		38,689,410	36,220,106
Deposit pension scheme Refund		117,370,700	125,166,214
Fixed Deposit Refund		99,750,000	59,320,000
Statutory Reserve Fund Investment (FDR)		33,093,495	15,834,582
Savings Fund Investment (FDR)		139,157,472	96,446,113
DMFI Investment (FDR)		500	934
Bank Loan Paid		1,383,748,168	1,093,491,510
Death Insurance Paid		-	-
Advance paid		51,838,353	19,948,050
Advance Income tax paid		4,122,632	4,605,783

Particulars	Notes	Amount in BDT	
		30.06.2022	30.06.2021
Grant advance		7,993,835	9,051,269
Staff Loan Paid (Motor cycle)		5,391,650	3,193,800
Motor vehicle Loan		-	-
Home lone		-	-
Staff Welfare Saving Fund		-	-
Unsettle Staff Advance		1,437,476	-
Risk Fund Paid (Member Loan)		26,998,624	20,915,860
Risk Fund Paid (Live stock)		512,970	313,610
Last year provision paid		15,154,500	40,580,000
Interest paid agt.provision of term deposit		8,185,670	13,027,867
Advance for Flat		97,000	-
Purchase of furniture		2,294,007	1,001,074
Purchase of Computer		1,388,720	512,210
Purchase of Motor-cycle		156,000	(10,000)
Motor-Car		-	-
Purchase of Television		121,630	35,000
Purchase of Telephone		153,500	65,800
Electric Equipment -FTC		159,300	-
Land Purchase		-	15,759,725
Land Development		1,120,640	4,627,084
Building (FTC)		-	1,346,773
<b>Closing Balance</b>		<b>99,053,997</b>	<b>165,617,119</b>
Cash in hand		5,017,577	4,778,889
Cash at bank		94,036,420	160,838,230
<b>TOTAL PAYMENTS</b>		<b>11,194,412,165</b>	<b>9,178,234,202</b>

Attached notes form an integral part of these statements of Receipts & Payments Statements.

Asst. Director (F & A)  
Society For Development Initiatives (SDI)

Executive Director  
Society For Development Initiatives (SDI)

Chairman  
Society For Development Initiatives (SDI)

Signed as per our annexed report of even date.

October 27, 2022  
Dhaka

DVC: 2210310910A5152858

KAZI ZAHIR KHAN & Co.  
Chartered Accountants  
Signed by:

Md. Eftekhari Ali FCA  
Partner (Enrolment No. 0910)





**Society For Development Initiatives (SDI)**  
**MICRO CREDIT PROGRAM**  
**Statement of Cash Flow**  
**For the Year Ended June 30, 2022**

KAZI ZAHIR KHAN Co.  
Chartered Accountants


Annexure-A1/5

Particulars	Amount In BDT	
	2021-2022	2020-2021
<b>A. Cash Flows from Operating Activities</b>		
Surplus of income over expenditure	79,075,427	59,825,232
<b>Add: Amount considered as non cash items</b>		
Depreciation	5,107,911	5,194,801
Loan loss Provision	37,526,698	36,804,386
Provision	38,434,850	(18,412,989)
Depreciation Adjust		-
	<b>160,144,886</b>	<b>83,411,430</b>
<b>Operating surplus before working capital changes:</b>		
(Increase) /Decrease in Loan to Members	(707,099,347)	(281,254,179)
(Increase) /Decrease in other assets	(23,838,394)	10,725,173
(Increase) /Decrease in Interest Receivable on FDR	379,294	482,433
Increase /(Decrease) in Savings Fund	125,427,081	104,971,888
Increase /(Decrease) in Member Kallyan fund	-	-
Increase /(Decrease) in LLP fund	-	-
Increase /(Decrease) in Others liabilities	52,108,325	32,502,882
	<b>(553,023,041)</b>	<b>(132,571,803)</b>
<b>Net cash flow used in operating activities :</b>	<b>(392,878,155)</b>	<b>(49,160,373)</b>
<b>B. Cash flows from investing activities:</b>		
Acquisition of Property, Plant and Equipment	(5,393,797)	(23,243,866)
(Increase) /Decrease in Investment	(19,807,767)	(23,380,484)
<b>Net cash flow used in investing activities :</b>	<b>(25,201,564)</b>	<b>(46,624,350)</b>
<b>C. Cash flows from financing activities:</b>		
Increase /(Decrease) in Long Term Loan	(734,706,904)	142,065,155
Increase /(Decrease) in Short Term Loan	1,086,550,402	58,716,668
Increase /(Decrease) in Capital Fund	(326,901)	-
<b>Net cash provided in investing activities :</b>	<b>351,516,597</b>	<b>200,781,823</b>
<b>D. Net increase/decrease (A+B+C)</b>	<b>(66,563,122)</b>	<b>104,997,100</b>
<b>Add: Cash and Bank Balance at the Beginning of the year</b>	<b>165,617,119</b>	<b>60,620,021</b>
<b>Cash and bank balance at the end of the year</b>	<b>99,053,997</b>	<b>165,617,122</b>

Attached notes form an integral part of these Statement of cash flows

  
 Asst. Director (F & A)  
 SDI


  
 Executive Director  
 SDI

  
 Chairman  
 SDI

October 27, 2022  
 Dhaka

DVC: 2210310910AS152858



  
**KAZI ZAHIR KHAN & Co.**  
 Chartered Accountants  
 Signed by:  
 Md. Eftekar Ali FCA  
 Partner (Enrolment No. 0910)





**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)****Microcredit Program****Notes to the Financial Statements**

For the year Ended June 30, 2022

**1.00 BACKGROUND OF THE ORGANIZATION:**

**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)** was established in 1993 by a group of likeminded self-motivated development workers. SDI is a platform which has drawn NGO professionals who have adopted social development as a life time mission.

SDI is a platform which has drawn NGO professionals who have adopted social development as a life time mission. The rich and diverse experience of the initiators is its unique asset. SDI envisions a society where all the people will have equal opportunity and access to resources to realize their human potentials and quality of life aspirations. The initiative or the agenda was to trigger a self-empowerment process whereby the poor and powerless can take charge of their own self actualization agenda and empowering people for their participation in the decision making process effecting their lives.

SDI located at House 2/4, Block-C, Shahjahan Road, Mohammadpur, Dhaka-1207. SDI is registered with the joint Stock Companies & Firm under societies Registration Act XXI-1860 vide registration No.S-3235(24) dated 21.07.2003 and updated to 05.12.2019, NGO Affairs Bureau vide Registration No. 937 dated 25.05.1995 and updated to 30.05.2020 and Micro Credit Regulatory Authority vide registration No. 01239-03336-00154 dated 16.03.2008.

**2.00 CORPORATE INFORMATION OF THE MFI:**

Name of the MFI	<b>SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)</b>		
Year of establishment	1993		
<b>Legal entity</b>	Registration Authority	Registration No.	Date
	Joint Stock Company & Firm	S-3235(24)	21.07.2003
	Dept. of social welfare	Dha-02967	22.07.1993
	MRA	01239-03336-00154	16.03.2008
	NGO Affairs Bureau	937	Renewal date 30.05.2020
Nature of Operations (Programs)	Microcredit Program		
Statutory audit conducted up to	July 01, 2020 to June 30, 2021.		
Name of the Statutory auditor for last year	Habib Sarwar Bhuiyan & Co. Chartered Accountants		
Name of the Statutory auditor for current year	Kazi Zahir Khan & Co. Chartered Accountants		
No. executive committee meeting held FY:2021-2022	9		
Date at last AGM held	31st December, 2021		

**List of Executive Committee:**

Name	Designation	Profession	Present Address
Professor Dr. Md. Abul Hossain	Chairman	Service	V-38, Jahangirnagar University Savar, Dhaka, Bangladesh
S. M. Gulam Mustafa	Vice-Chairman	Business	41, New Palton Line, Azimpur, Dhaka
Mr. Shushil Kumar Sarkear	General Secretary	Service	Vill: Sutiara, Post: Kalampur, Upozila: Dhamrai
Mrs. Aleda Sultana	Asstt. Secretary	Service	19/3, Shahali Bag, Mirpur-1, Dhaka
Md. Shah Alam Bhuiyan	Treasurer	Business	1/D, 4/24, Mirpur, Dhaka
Mr. Anjan Kumar Deb	Executive Member	Service	House No. 08 (1st Floor), Road No. 08, Dhanmondi, Dhaka
Mrs. Nargis Sultana	Executive Member	Housewife	House No. 261/1, South Sultangonj, Zibatola, Dhaka

**3.00 BASIS OF ACCOUNTING:**

The financial statements are prepared in accordance with International Accounting Standards (IAS) except on cash basis under historical cost convention. Provisions and accruals are not taken into account except depreciation on fixed assets and Loan Loss Provision (LLP).

**4.00 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:****4.01 Currencies:**

The financial statements have been prepared and presented in Bangladeshi Taka.

**4.02 Revenue Recognition:**

Revenues have been recognized on cash basis.

**4.03 a. Interest Income and Expenses:****Service Charges on Loan:**

Service Charges on Loan have been recognized on cash basis.

**Interest Expenses:**

Interest Expenses have been recognized on cash basis.

**Other Expenses:**

Other Expenses have been recognized on cash basis.

**b. Interest paid on Savings:**

6% interest have been paid to the members on accrual basis at the six monthly on their savings and accounted for accordingly.

**4.04 Fixed Assets and Depreciation:**

Fixed Assets are presented at cost less accumulated depreciation. Depreciation has been charged on Fixed Assets except land using Decline method at rates varying from 4% to 50% depending upon the useful life of asset. Depreciation on addition to fixed assets is charged for the full year in the year of purchase irrespective of date of acquisition or put into use while no depreciation is charged in the year of disposal.

**5.00 SIGNIFICANT ORGANIZATIONAL POLICIES:****5.01 Loan Loss Provision:**

SDI is following MRA guidelines for loan classification, loan loss provisioning and write off policy. SDI records a provision for credit loss based on a percentage of outstanding loans with percentages increasing as loans are outstanding for a longer period. At the end of every month, SDI calculates required provision for loan loss based on the loan classification and provisioning methodology which is shown below and any adjustment, if required, are made and accounted for in the financial statements:

<b>MRA Circular No-71, Dated; 16.06.2022</b>	<b>Loan Classification</b>	<b>Days in arrear</b>	<b>Balance After March 2020</b>
	Doubtful Loan	181-365	@25% Provision
	Bad loan up to 30 March 2020.	Above 365	100%
	Increase of Bad Loan	Above 365	@35% Provision

<b>Loan Classification</b>	<b>Days in arrear</b>	<b>Provision required (%)</b>
Regular	Current	1
Watchful	1-30	5
Sub-standard	31-180	25
Doubtful	181-365	75
Bad	Over 365	100



**Write Off Policy:**

Loan loss is written off in the financial statements having approval of competent authority if it becomes established that the loan will never be recovered.

**5.02 Policy on Loan to Beneficiaries:**

Loan from beneficiaries realized in 46 installments at interest rate of decline method 24% (with effect from fund received from various sources)

**5.03 Policy on Savings Collection:**

Savings are collected from beneficiaries minimum TK.20 for micro finance on weekly basis from each installment along with collection of loan.

**5.04 Grant/Donation Accounting:**

Since the organization, we receive grant/donation during the year under audit accounting of grant/donation from PKSF.



**Society For Development Initiatives**  
**Microcredit Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2022

		Amount in BDT	
		30.06.2022	30.06.2021
<b>6.00 Property, Plant And Equipment</b>			
<b>Cost:</b>			
<b>Balance as on 01.07.2021</b>		133,962,232	110,718,366
Add: Addition during the year		5,393,797	23,347,666
Add: Adjustment		231,149	-
Less: Disposal During the year		848,524	103,800
<b>Balance as on 30.06.2022</b>		<b>138,738,654</b>	<b>133,962,232</b>
<b>Depreciation:</b>			
<b>Balance as on 01.07.2021</b>		39,058,986	33,864,187
Less: Discurse during the year		848,524	-
Add: Depreciation Charge during the year		5,107,911	5,205,179
Add: Depreciation adjustment		132,328	(10,380)
<b>Accumulated Balance as on 30.06.2022</b>		<b>43,450,702</b>	<b>39,058,986</b>
<b>Balance as on Last year</b>		<b>39,058,986</b>	<b>94,903,246</b>
We noted that in previous financial years SDI followed straight line method to depreciate their assets. From this financial period they start to follow reducing balance method to depreciate fixed assets. Details of Fixed Assets are shown in <b>Annexure-A</b>			
<b>7.00 Long term Investments :</b>			
Term Deposit		-	-
Disaster Management Fund (Note: 7.01)		-	31,005
SDI Savings Fund (Note: 7.02)		189,130,728	173,969,223
Statutory Reserve Fund (Note: 7.03)		77,587,829	72,910,562
<b>Balance as on 30.06.2022</b>		<b>266,718,557</b>	<b>246,910,790</b>
<b>7.01 Disaster Management Fund Investment</b>			
<b>Opening Balance</b>		31,005	30,071
Add: Investment during the year		500	-
Add: Interest Re-Investment during the year		-	934
		<b>31,505</b>	<b>31,005</b>
Less: Encashment during the year		31,505	-
<b>Balance as on 30.06.2022</b>		<b>-</b>	<b>31,005</b>
<b>7.02 Savings Fund (Fixed Deposit)</b>			
<b>Opening Balance</b>		173,969,223	160,354,842
Add: Investment during the year		133,650,000	96,446,113
Add: Interest Re-Investment during the year		5,507,472	-
		<b>313,126,695</b>	<b>256,800,955</b>
Less: Encashment during the year		123,995,967	82,831,732
<b>Balance as on 30.06.2022</b>		<b>189,130,728</b>	<b>173,969,223</b>
<b>7.03 Other Fund (Statutory Reserve Fund)</b>			
<b>Opening Balance</b>		72,910,562	63,145,393
Add: Investment during the year		30,775,000	15,834,582
Add: Interest Re-Investment during the year		2,318,495	-
		<b>106,004,057</b>	<b>78,979,975</b>
Less: Encashment during the year		28,416,228	6,069,413
<b>Balance as on 30.06.2022</b>		<b>77,587,829</b>	<b>72,910,562</b>



8.0 Loan to Beneficiaries

Particulars	BUNIAD	JAGORON	AGROSOR	SDL	SUFOLON	KGF SUFOLON	Agricultural	Enrich AC	Enrich LI	Agricultural Seasonal Loan	AGROSOR (NIDP)	AGROSOR (SEEP)	IGA	UPP Lease	Livelihood Restoration Loan (LRL)	AGROSOR- MDP-AF	Loan For Elderly People (LEPIG)	AGROSOR R-SEEP- General	Livelihood Restoration Loan (LRL) Phase-02	Household Sanitation Loan	Household Water Loan	CDRL	Total
Balance as on 30.06.2021	63,917,275	1,326,763,834	1,546,128,033	650,329	189,837,075	40,324,991	38,759,254	2,364,954	371,168	139,330,010	35,657,586	63,265,310	63,083,502	314,501	47,796,300	24,305,209	1,560,000	-	-	-	-	91,435,030	3,675,864,361
Add: Disbursed during the year	80,376,000	2,548,849,000	3,154,295,000	360,000	299,260,128	48,350,000	39,954,000	5,910,000	790,000	408,000,000	48,367,000	118,310,000	121,675,000	-	96,084,000	56,493,000	1,230,000	2,700,000	31,700,000	142,000	565,000	-	7,063,410,128
	144,293,275	3,875,612,834	4,700,423,033	1,010,329	489,097,203	88,674,991	78,713,254	8,274,954	1,161,168	547,330,010	84,024,586	181,575,310	184,758,502	314,501	143,880,300	80,798,209	2,790,000	2,700,000	31,700,000	142,000	565,000	91,435,030	10,739,274,489
Less: Recovered during the year	96,771,363	2,363,027,125	2,605,651,506	641,030	247,666,732	46,192,701	48,770,733	5,871,095	861,627	419,309,134	51,054,463	107,244,966	112,609,326	66,397	103,150,988	51,716,107	2,116,137	1,501,378	2,425,988	-	14,653	90,047,341	6,356,310,790
	47,521,912	1,512,585,709	2,094,771,527	369,299	241,430,471	42,482,290	30,342,521	2,403,859	299,541	128,020,876	32,970,123	74,330,344	72,149,176	248,104	40,729,312	29,082,102	673,863	1,198,622	29,274,012	142,000	550,347	1,387,689	4,382,963,708
Less: Writeoff during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on 30.06.2022	47,521,912	1,512,585,709	2,094,771,527	369,299	241,430,471	42,482,290	30,342,521	2,403,859	299,541	128,020,876	32,970,123	74,330,344	72,149,176	248,104	40,729,312	29,082,102	673,863	1,198,622	29,274,012	142,000	550,347	1,387,689	4,382,963,708



		Amount in BDT	
		30.06.2022	30.06.2021
<b>9.00 Motor Cycle loan</b>			
Balance as on 01.07.21		12,046,040	15,179,620
Add: Addition during the year		5,391,650	3,193,800
		<b>17,437,690</b>	<b>18,373,420</b>
Less: Recovered during the year		7,497,694	6,327,380
Less: Prior year adjustment		11,550	-
<b>Balance as on 30.06.2022</b>		<b>9,928,446</b>	<b>12,046,040</b>
<b>9.01 Motor vehicle Loan</b>			
Balance as on 01.07.21		3,572,000	4,076,000
Add: Addition during the year		-	-
		<b>3,572,000</b>	<b>4,076,000</b>
Less: Recovered during the year		507,703	504,000
<b>Balance as on 30.06.2022</b>		<b>3,064,297</b>	<b>3,572,000</b>
<b>9.02 Home loan</b>			
Balance as on 01.07.21		22,120,000	22,652,000
Add: Addition during the year		-	-
		<b>22,120,000</b>	<b>22,652,000</b>
Less: Recovered during the year		661,317	532,000
<b>Balance as on 30.06.2022</b>		<b>21,458,683</b>	<b>22,120,000</b>
<b>10.00 Grant Receivable</b>			
Balance as on 01.07.21		11,950,767	19,789,676
Add: Provision made during the year		11,118,080	11,950,767
		<b>23,068,847</b>	<b>31,740,443</b>
Less: Received during the year		11,950,767	19,789,676
<b>Balance as on 30.06.2022</b>		<b>11,118,080</b>	<b>11,950,767</b>
This represents in country receivable in against various project as reimbursement.			
<b>11.00 Interest Receivable</b>			
<b>Balance as on 01.07.2021</b>		2,384,334	2,866,767
Add: Provision made during the year		2,005,040	2,384,334
		<b>4,389,374</b>	<b>5,251,101</b>
Less: Adjustment during the year		2,384,334	2,866,767
<b>Balance as on 30.06.2022</b>		<b>2,005,040</b>	<b>2,384,334</b>
<b>12.00 Advance</b>			
<b>Balance as on 01.07.2021</b>		6,074,524	5,254,232
Add: Paid during the year		51,838,353	19,948,050
		<b>57,912,877</b>	<b>25,202,282</b>
Less: Recovered during the year		24,578,336	19,127,758
Less: Prior year adjustment		210,785	-
<b>Balance as on 30.06.2022</b>		<b>33,123,756</b>	<b>6,074,524</b>
<b>13.00 Advance Tax</b>			
<b>Balance as on 01.07.2021</b>		4,605,783	3,927,844
Add: Deducted at source during the year		4,122,632	4,605,783
		<b>8,728,415</b>	<b>8,533,627</b>
Less: Adjustment during the year		4,605,783	3,927,844
<b>Balance as on 30.06.2022</b>		<b>4,122,632</b>	<b>4,605,783</b>



**14.00 Unsettle Staff Advance**

**Balance as on 01.07.2021**

Add: Addition during the year

Less: Received during the year

**Balance as on 30.06.2022**

Amount in BDT	
30.06.2022	30.06.2021

5,605,396	5,820,311
1,437,476	-
<b>7,042,872</b>	<b>5,820,311</b>
142,862	214,915
<b>6,900,010</b>	<b>5,605,396</b>

**15.00 Cash in hand**

**Balance as on 01.07.2021**

Add: Withdrawn during the year

Less: Expenses during the year

**Balance as on 30.06.2022**

4,778,889	2,201,898
232,386,880	1,806,960,780
<b>237,165,769</b>	<b>1,809,162,678</b>
232,148,192	1,804,383,789
<b>5,017,577</b>	<b>4,778,889</b>

**Branch-wise Cash In Hand**

**Name of Branch**

Dhamrai Sadar

Sutipara

Suapur

Shimulia

Kawlipara

Baipail ME

Sutipara ME

Zirani

Kaliakoir

Konabari

Chaurasta

Mirzapur

Manikgonj

Baniajuri

Ghior Sadar

Jhitka

Daragram

Baliarteak

Bagutia

Bachamara

Nagarpur

Bhadra

Bharra

Lauhati

Parulia

Sandwip Sadar

Enamnahar

Maiteebagga

Bauria

Akbarhat

Samridhi

Feni Sadar

150,823	148,408
212,020	112,967
57,371	32,795
25,538	96,039
12,366	25,854
247,750	
15,210	
107,226	79,859
8,618	113,359
26,038	56,828
16,300	10,863
29,651	19,579
217,361	39,124
23,352	53,570
249,163	23,603
43,235	24,822
41,539	36,998
92,104	27,997
42,272	26,735
18,393	161,391
0	56,102
18,329	50,326
33,244	54,649
76,548	60,734
25,241	50,396
2,861	48,500
4,540	58,024
17,649	158,933
34,720	64,126
5,816	39,383
147,316	23
26,810	199,441

Sonagazi	277,903	141,524
Dagunbuiya	51,388	286,973
Pachgachia	109,621	167,495
Fazilpur	67,776	64,329
Baruiyerhat	29,780	50,139
Maizdi Sadar	67,770	12,125
Khaliferhat	115,580	253,283
Shahaberhat	41,344	9,594
Begumgonj	357	96,424
Zamiderhat	258,201	52,128
Cox's Bazar-1	2,307	61
Cox's Bazar-2	118,233	50,170
Ramu	1,952	850
Eidgah	36,060	23,197
Sonarpara	41,675	43,922
Teknaf	1	290
Ukhia	92,896	14
Chakaria	14,255	
Mirpur-1	5,248	5,592
Adabor	5,385	62,256
Ansercamp	42,720	64,970
Rayerbazar	7,670	130,704
Ati Bazar	55,733	16,981
Hemayetpur	11,600	63,281
Zamsha	115,237	961
Baira	14,392	21,709
Savar	23,218	85,588
Joy Mondap	25,206	51,176
Ashulia	116,658	19,315
Sholla	60,528	33,553
Bandura	15,558	
Joypara	2,008	
Savar ME	131,000	
Basurhat	780	42,285
Chaprasirhat	15,592	131,080
Urirchor	114,197	328,792
Soliaman Bazar	19,264	4,108
Subarnochar	20,440	60,147
Baro Kumia	180,494	132,257
Sitakunda	4,276	24,141
Mirsarai	36,400	73,799
Fouzderhat	229,539	50,032
Baizet Bostami	113,530	75,533
Hali Sahar	94,700	31,765
Bandartila	19,607	
Head Office	180,094	84,918
<b>TOTAL</b>	<b>5,017,577</b>	<b>4,778,889</b>





**16.00 Cash at bank**

**Balance as on 01.07.2021**

Add: Deposit during the year

Less: Withdrawn during the year

**Balance as on 30.06.2022**

160,838,230	68,447,993
-	3,061,713,980
<b>160,838,230</b>	<b>3,130,161,973</b>
66,801,810	2,969,323,743
<b>94,036,420</b>	<b>160,838,230</b>

**Branch-Wise Bank Balance are given below:**

SL No	Name of Branch	Name of the Bank & Branch A/c No.	Cash at Bank
1	Head Office	Sonali Bank Ltd, College Gate Br. CD-200004192	21,100,883
		Southeast Bank Ltd, M.pur Br. CD-11100000200	53,980,577
		Prime Bank Ltd, Asad Gate Br. CD-2138117003245	784
		BRAC Bank Ltd, Asad Gate Br. CD-1506203838814001	100,484
		Trust Bank Ltd, Mohakhali Br. CD-0074-0210000856	31,785
		AB Bank Ltd, Kalampur Br. CD-4041499510000	37,470
		Mercantile Bank Ltd, Hemayetpur Br. CD-11119029765	-
		Mercantile Bank Ltd, Asad Gate Br. CD-131411129364877	-
		Basic Bank Ltd, Kantolment Br. CD-6410-01-0001761	3,843
		Mutual Trust Bank Ltd, Dhanmondi Br. CD-0211000034	95,151
		Mutual Trust Bank Ltd, Dhanmondi Br. CD-0210009877	1,930
		One Bank Ltd, Gulshan North Br. CD-1011-020000921	360,133
		Pubali Bank Ltd, Singair Br. CD-1162901028475	174,407
		NCC Bank Ltd, Dhakhinkhan Br. CD-0095-0210004606	202,773
2	Dhamrai Sadar	Agrani Bank Ltd, Dhamrai Br. CD-0200003941694	63,691
3	Sutipara	Jamuna Bank Ltd, Kalampur Br. CD-1001001030121	22,512
4	Suapur	AB Bank Ltd, Kalampur Br. CD-4041-751202-000	21,846
5	Shimulia	Agrani Bank Ltd, Shimulia Br. CD-0200005844513	85,392
6	Kawlipara	National Bank Ltd, Saturia Br. CD-1169000866348	30,960
7	Baipail-ME	NCC Bank Ltd, Baipail Br. CD-0117-0210001942	593,093
8	Sutipara-ME	Jamuna Bank Ltd, Kalampur Br. CD-1001001351351	20,758
9	Zirani	Uttara Bank Ltd, BKSP Br. CD-1636-12200021725	42,841
10	Kaliakoir	National Bank Ltd, Kaliakoir Br. CD-1093003575316	18,906
11	Konabari	Southeast Bank Ltd, Konabari Br. CD-0046-11100000755	19,509
12	Chaurasta	UCB Ltd, Gazipur Br. CD-0862101000009219	5,080
13	Mirzapur	National Bank Ltd, Mirzapur Br. CD-1141002279268	9,397
14	Manikgonj	National Bank Ltd, A/C No-1183002907112	11,000
15	Baniajuri	Bangladesh Krishi Bank, Baniajuri Br. CD-4308-0210001649	2,655
		Dutch Bangla Bank Ltd, Manikgonj Br. CD-1491100014336	1,755
		Mercantile Bank Ltd, Manikgonj Br. CD-133111129214731	14,665
16	Ghior Sadar	Southeast Bank Ltd, Ghior Br. CD-11100000111	21,313
17	Jhitka	Mercantile Bank Ltd, Jhitka Br. CD-11120301221	268,189
18	Daragram	Sonali Bank Ltd, Dargram Br. CD-4502102000461	390,861
19	Baliarteak	EXIM Bank Ltd, Balirtek Bazar Br. CD-	13,910
20	Bagutia	Southeast Bank Ltd, Ghior Br. CD-11100000131	49,066
21	Bachamara	Pubali Bank Ltd, Daulatpur Br. CD-1170901011371	246,372
22	Nagarpur	Shahjalal Islami Bank, Nagarpur Br. CD-11100000443	6,061
23	Bhadra	Pubali Bank Ltd, Daulatpur Br. CD-1170901015992	12,628



24	Bharra	Shahjalal Islami Bank, Nagarpur Br. CD-11100000435	3,572
25	Lauhati	Sonali Bank Ltd, Lowhati Br. CD-33001716	186,030
26	Parulia	Uttara Bank Ltd. A/C No-194112200022345	316,363
27	Sandwip Sadar	National Bank Ltd, Sandwip Br. CD-1045001046428	5,542
		National Bank Ltd, Sandwip Br. CD-1045004761789	734,139
28	Enamnahar	National Bank Ltd, Sandwip Br. CD-1045001046580	4,016
		National Bank Ltd, Sandwip Br. CD-1045004761755	569,880
29	Maitecbagga	Pubali Bank Ltd, Siberhat Br. CD-3165901004049	9,956
		Pubali Bank Ltd, Siberhat Br. CD-3165901009134	560,413
30	Bauria	Bangladesh Krishi Bank, Bauria Br. CD-2912-	12,973
		Sonali Bank Ltd, Sandwip Br. CD-0826-802000916	16,838
		Sonali Bank Ltd, Sandwip Br. CD-0826-802001033	795,094
31	Akbarhat	Pubali Bank Ltd, Akbarhat Br. CD-1361901017008	40,095
		National Bank Ltd, Sandwip Br. CD-1045004763533	480,880
32	Samridhi	National Bank Ltd, Sandwip Br. CD-1045001046579	33,664
		National Bank Ltd, Sandwip Br. CD-1045004761776	330,880
		National Bank Ltd, Sandwip Br. CD-1045002475342	16,925
33	Feni Sadar	Sonali Bank Ltd, Feni Sadar Br. CD-4004200036471	8,825
		Sonali Bank Ltd, Feni Sadar Br. CD-4004802001543	266,297
34	Sonagazi	Islami Bank Bangladesh Ltd, Sonagazi Br. CD-20502490100030106	4,925
35	Dagunbuiya	National Bank Ltd, Dagunbuiyan Br. CD-	59,938
		National Bank Ltd, Dagunbuiyan Br. CD-	211,880
36	Pachgachia	Sonali Bank Ltd, Panchgachia Br. CD-4013933001508	18,966
37	Fazilpur	Rupali Bank Ltd, Fazilpur Br. CD-2568020000440	22,650
38	Baruiyerhat	NCC Bank Ltd, Baraiyarhat Br. CD-0038-0210016638	28,665
39	Maizdi Sadar	Sonali Bank Ltd, Sonapur Old Town Br. CD-3825-200014794	920,813
40	Khaliferhat	Sonali Bank Ltd, Khaliferhat Br. CD-3816-633001409	9,589
41	Shahaberhat	Sonali Bank Ltd, Pora Bipani Bitan Br. CD-3819-033001059	5,492
42	Begumgonj	Sonali Bank Ltd, Chaumuhani Br. CD-3809-200047455	138,308
43	Zaminderhat	Sonali Bank Ltd, Zamindarhat Br. CD-3827-200000505	901,257
44	Cox's Bazar-1	National Bank Ltd, Cox's Bazar Br. CD-1064000523183	3,602
45	Cox's Bazar-2	National Bank Ltd, Cox's Bazar Br. CD-1064000524020	2,864
46	Ramu	Janata Bank Ltd, Ramu Br. CD-0100057858545	2,040
47	Eidgah	Islami Bank Bangladesh Ltd, Eidgah Br. CD-	58,135
48	Sonarpara	Rupali Bank Ltd, Court Bazar Br. CD-1388020000867	81,243
49	Teknaf	Southeast Bank Ltd, Teknaf Br. CD-0095-11100000599	6,563
50	Ukhia	Sonali Bank Ltd, Ukhia Br. CD-0909233006015	32,507
51	Chakaria	Southeast Bank Ltd, Chakaria Br. CD-0073-	94,143
52	Mirpur-1	Pubali Bank Ltd, Mirpur Br. CD-2844901019773	2,583
53	Adabor	National Bank Ltd, Mohammadpur Br. CD-1018000635741	6,388
54	Ansercamp	The City Bank Ltd, Mirpur Br. CD-1101040652001	10,741
55	Rayerbazar	National Bank Ltd, Dhanmondi Br. CD-1063000832560	191,985
56	Ati Bazar	Pubali Bank Ltd, Ati Bazar Br. CD-3929901003176	3,009
57	Hemayetpur	Mercantile Bank Ltd, Hemayetpur Br. CD-11101101485	28,807
58	Zamsha	EXIM Bank Ltd, Balirtek Bazar Br. CD-	1,676,027
59	Baira	Rupali Bank Ltd, Baira Bazar Br. CD-0307020000586	564,355
60	Savar	National Bank Ltd, Savar Bazar Br. CD-1052000530538	82,375



61	Joy Mondap	National Bank Ltd, Singair SME Br. CD-	409,006
		Bangladesh Krishi Bank, Jaimandop Br. CD-112	594
62	Ashulia	Southeast Bank Ltd, Ashulia Br. CD-11100000437	432,494
63	Sholla	Rupali Bank Ltd, Sholla Bazar Br. CD-5156920000063	334,574
64	Bandura	Southeast Bank Ltd, Bandura Br. CD-0084-	6,450
65	Joypara	Southeast Bank Ltd, Bandura Br. CD-0033-	775,687
66	Savar-ME	National Bank Ltd, Savar Bazar Br. CD-1052000505755	477,779
67	Basurhat	Sonali Bank Ltd, Basurhat Br. CD-3802200013913	4,366
		Sonali Bank Ltd, Basurhat Br. CD-3802602000505	586,078
68	Chaprasirhat	Sonali Bank Ltd, Chaprasirhat Br. CD-3803433000563	26,994
		Sonali Bank Ltd, Chaprasirhat Br. CD-3803402000298	506,978
69	Urirchor	Sonali Bank Ltd, Sandwip Br. CD-3803402000301	1,591
		Sonali Bank Ltd, Sandwip Br. CD-3803402000297	433,978
70	Soliaman Bazar	Sonali Bank Ltd, Cahrkata Br. CD-200000694	4,461
71	Subarnochar	Exim Bank, Charbata Khasherhat, CD-09411100059970	1,124,121
		Exim Bank, Charbata Khasherhat, CD-09411100172253	610,735
72	Baro Kumia	Janata Bank Ltd, Kumira Br. CD-0100079643186	11,097
73	Sitakunda	Janata Bank Ltd, Sitakunda Br. CD-0100054800058	2,246
		Janata Bank Ltd, Sitakunda Br. CD-0100226994437	276,524
74	Mirsarai	National Bank Ltd, Mirsarai Br. CD-1091001008222	5,501
		National Bank Ltd, Mirsarai Br. CD-1091004758729	320,880
75	Fouzderhat	Sonali Bank Ltd, Banur Bazar Br. CD-0803-733003118	15,567
76	Baizet Bostami	Janata Bank Ltd, Baizid Bostami Br. CD-	14,687
77	Hali Sahar	Al-Arafah Islami Bank Ltd, Halishahar Br. CD-0951-020002538	15,017
78	Bandartila	Al-Arafah Islami Bank Ltd, Halishahar Br. CD-1501-	14,103
<b>Total</b>			<b>94,036,420</b>

**17.00 Cumulative Surplus**

**Balance as on 01.07.2021**

Add: Surplus/(Deficit) during the year

Less: Transfer to Statutory Reserve Fund

Less : Prior year adjustment

**Balance as on 30.06.2022**

622,374,641	567,537,783
79,075,427	59,825,232
<b>701,450,068</b>	<b>627,363,015</b>
7,907,543	5,982,523
205,272	-
<b>693,337,253</b>	<b>621,380,492</b>

**18.00 Statutory Reserve Fund**

**Balance as on 01.07.2021**

Add: Addition during the year

Less : Expences Paid

Less : Prior year adjustment

**Balance as on 30.06.2022**

68,048,127	62,065,603
7,907,543	5,982,523
<b>75,955,669</b>	<b>68,048,126</b>
994,150	-
22,808	-
<b>74,938,711</b>	<b>68,048,126</b>



19.00 Bank Loan :

The break up of the above balance below :

Particulars	Notes	Amount in Taka			
		30.06.2022	30.06.2021	30.06.2021	Total
		PKSF	Non PKSF	PKSF	Non PKSF
Balance as on 01.07.2021		809,455,903	-	732,947,413	-
Add: Addition during the year		1,675,000,000	-	1,170,000,000	-
Less: Payment during the year		2,484,455,903	-	1,902,947,413	-
Balance as on 30.06.2022		1,383,748,168	-	1,993,491,510	-
		1,100,707,735	-	809,455,903	-
Long Term Liabilities		62,923,994	-	-	-
Current Liabilities		1,037,783,741	-	-	-
		1,100,707,735	-	-	-

20.00 Loan from PKSF:

Particulars	BUNAD	JAGORON	AGROSOR	SUFOLON	NGE SUFOLON	SDL	Enrich AC	Enrich LI	IGA	AGROSOR (NDP)	AGROSOR (SEF)	UPP Lease	Livelihood Restoration Loan (LRL)	AGROSOR- RAISE	Household Stratification Loan	Household Water Loan	Loan For Elderly People (LEPG)	Livelihood Restoration Loan (LRL Phase-2)	Agrosor SIP General services loan	TOTAL
Balance as on 01.07.2021	47,439,992	188,000,000	153,000,000	80,000,000	50,000,000	9,800,000	891,661	275,000	29,500,000	52,500,000	75,000,000	-	56,500,000	-	-	-	2,500,000	-	-	805,466,653
Add: Received during the year	25,000,000	90,000,000	95,000,000	90,000,000	40,000,000	5,000,000	-	-	12,000,000	40,000,000	10,000,000	-	-	-	45,000,000	5,000,000	-	-	9,000,000	536,900,000
Less: Refinanced during the year	72,499,992	278,000,000	248,000,000	170,000,000	90,000,000	14,800,000	891,661	275,000	41,500,000	92,500,000	85,000,000	-	56,500,000	-	45,000,000	5,000,000	2,500,000	-	9,000,000	1,341,466,653
Balance as on 30.06.2022	30,833,333	111,000,000	86,000,000	80,000,000	50,000,000	4,200,000	450,001	175,000	13,400,000	35,000,000	36,000,000	-	21,500,000	-	45,000,000	5,000,000	500,000	-	350,000	475,418,334
Long Term Liabilities	14,999,995	83,000,000	78,000,000	-	-	5,400,000	174,995	50,000	16,300,000	4,500,000	13,000,000	-	11,000,000	-	36,000,000	4,000,000	1,000,000	-	7,250,000	366,974,900
Current Liabilities	26,866,664	84,000,000	84,000,000	80,000,000	40,000,000	5,000,000	266,665	50,000	11,800,000	30,500,000	23,000,000	-	10,500,000	-	9,000,000	1,000,000	1,000,000	-	1,400,000	502,883,332
Balance as on 30.06.2022	41,666,659	167,000,000	162,000,000	90,000,000	40,000,000	10,600,000	441,666	100,000	28,100,000	57,500,000	49,000,000	-	35,000,000	-	45,000,000	5,000,000	2,000,000	-	8,650,000	866,658,319

21.00 Group Members Saving:

Particulars	Notes	Amount in Taka			
		30.06.2022	30.06.2021	30.06.2021	Total
		PKSF Fund	Non PKSF	PKSF Fund	Non PKSF
IGA		19,320,183	-	15,177,512	-
Agricultural		7,206,404	-	10,089,746	-
BUNAD		42,558,835	-	45,049,969	-
JAGORON		540,899,264	-	478,588,260	-
AGROSOR		552,617,532	-	443,466,158	-
AGROSOR (NDP)		7,008,755	-	10,917,031	-
AGROSOR (SEF)		2,205,035	-	2,985,219	-
SUFOLON		8,877,088	-	10,089,843	-
AGROSOR-MDP-AF		8,931,917	-	3,162,838	-
Loan For Elderly People (LEPG)		348,672	-	130,039	-
Balance as on 30.06.2021		1,190,873,685	-	1,019,656,615	-

21.01 Group Members saving (Compulsory)

Particulars	BUNAD	JAGORON	AGROSOR	AGROSOR (NDP)	AGROSOR (SEF)	IGA	SUFOLON	AGROSOR-MDP-AF	Loan For Elderly People (LEPG)	Total
Balance as on 01.07.2021	45,049,969	478,588,260	443,466,158	10,917,031	2,985,219	15,177,512	10,089,843	3,162,838	130,039	1,019,656,615
Add: Received during the year	31,565,578	594,417,640	431,665,757	8,012,362	2,037,710	14,748,659	9,260,683	3,455,342	418,015	1,015,628,417
Less: Refinanced during the year	76,615,547	1,073,005,900	875,131,915	18,929,393	5,022,929	29,926,171	19,350,429	13,545,185	548,054	2,125,385,032
Transfer to one component to another component	34,536,712	532,106,636	322,514,383	11,020,727	2,817,894	10,605,988	12,144,025	4,668,097	190,382	931,411,236
Balance as on 30.06.2022	42,558,835	540,899,264	552,617,532	7,908,755	2,205,035	19,320,183	8,877,088	8,931,917	348,672	1,190,873,685
	42,558,835	540,899,264	552,617,532	7,908,755	2,205,035	19,320,183	8,877,088	8,931,917	348,672	1,190,873,685





**22.00 Group Members saving (General)**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		<b>79,816,359</b>	<b>81,249,549</b>
Add: Received during the year		39,833,910	34,786,916
		<b>119,650,269</b>	<b>116,036,465</b>
Less: Refunded during the year		38,689,410	36,220,106
<b>Balance as on 30.06.2022</b>		<b>80,960,860</b>	<b>79,816,359</b>

**23.00 Risk fund (Livestock):**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		<b>16,729,227</b>	<b>15,601,987</b>
Add: Received during the year		2,384,300	1,440,850
		<b>19,113,527</b>	<b>17,042,837</b>
Less: Refunded during the year		512,970	313,610
<b>Balance as on 30.06.2022</b>		<b>18,600,557</b>	<b>16,729,227</b>

**24.00 Risk fund (Loan):**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		<b>202,381,273</b>	<b>169,585,872</b>
Add: Received during the year		66,357,370	53,711,261
Add : Prior year adjustment		800	
		<b>268,739,443</b>	<b>223,297,133</b>
Less: Refunded during the year		26,998,624	20,915,860
<b>Balance as on 30.06.2022</b>		<b>241,740,819</b>	<b>202,381,273</b>

**25.00 Staff Welfare saving Scheme:**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		<b>600</b>	<b>600</b>
Add: Received during the year		-	-
		<b>600</b>	<b>600</b>
Less: Refunded during the year		-	
<b>Balance as on 30.06.2022</b>		<b>600</b>	<b>600</b>

**26.00 Grant Payable (Grant Advance) :**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		<b>7,202,409</b>	<b>8,622,168</b>
Add: Received during the year		18,871,284	7,631,510
		<b>26,073,693</b>	<b>16,253,678</b>
Less: Adjustment During the year		7,993,835	9,051,269
<b>Balance as on 30.06.2022</b>		<b>18,079,858</b>	<b>7,202,409</b>



## 27.00 Loan Loss Provision (LLP)

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		187,412,977	150,608,591
Add: Current Year Provision		37,376,184	36,804,386
Add: Interest During the year		-	-
		<b>224,789,161</b>	<b>187,412,977</b>
Add: Prior year adjustment		150,511	
<b>Balance as on 30.06.2022</b>		<b>224,939,672</b>	<b>187,412,977</b>

## 28.00 Provision For Expenses:

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		15,154,500	40,654,500
Add: Addition during the year		40,600,000	15,080,000
		<b>55,754,500</b>	<b>55,734,500</b>
Less: Adjustment during the year		15,154,500	40,580,000
<b>Balance as on 30.06.2022</b>		<b>40,600,000</b>	<b>15,154,500</b>

Details are shown below:

Particulars	Amount of Tk.	Amount of Tk.
Electricity, Gas & Water bill	-	-
Telephone bill	-	-
Audit fee	200,000	80,000
Income Tax	7,000,000	-
Gratuity Fund	33,400,000	15,000,000
<b>Balance as on 30.06.2022</b>	<b>40,600,000</b>	<b>15,080,000</b>

## 29.00 Provision for Interest on term deposit

Particulars	Notes	30.06.2022	30.06.2021
<b>Balance as on 01.07.2021</b>		13,038,062	5,951,051
Add: Received during the year		21,221,759	20,114,878
		<b>34,259,821</b>	<b>26,065,929</b>
Less: Refunded during the year		8,185,670	13,027,867
Less: Prior year adjustment		46,739	
<b>Balance as on 30.06.2022</b>		<b>26,027,412</b>	<b>13,038,062</b>

## 30.00 Service Charges Received on Loan:

The break up of the above balance below (Actual Receipt):

Particulars	Notes	30.06.2022	30.06.2021
AGROSOR (MDP)		7,524,781	7,967,311
AGROSOR (SEEP)		13,005,933	4,237,675
CDRL		4,317,786	7,562,840
Livelihood Restoration Loan (LRL)		9,435,506	2,897,948
AGROSOR-MDP-AF		5,884,912	2,629
Loan for Elderly People (LEPIG)		184,104	-
AGROSOR-SEP-General		65,202	-
LRL Phase-02		126,152	-
Household Water loan		1,407	-
SDL		58,792	63,119



Agricultural		6,193,294	7,852,497
Enrich AC		293,555	121,294
Enrich LI		38,773	57,139
I G A Loan		15,941,329	14,401,303
Agricultural Segional loan		49,147,806	32,621,764
LIFT (UPP Lease)		12,226	735,869
BUNIAD		10,034,438	10,634,268
JAGORON		302,437,897	268,129,366
AGROSOR		376,090,231	307,611,382
SUFOLON		29,294,271	34,272,958
KGF SUFOLON		5,531,569	6,324,053
<b>Total</b>		<b>835,619,964</b>	<b>705,493,415</b>

**31.00 Service Charge Paid to PKSF:**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
AGROSOR (MDP)		4,910,626	5,062,500
AGROSOR (SEEP)		6,112,500	4,406,250
Sanitation Development Loan		466,125	594,000
I G A		1,861,878	2,079,565
Livelihood Restoration Loan (LRL)		2,781,250	1,312,500
Enrich AC		15,042	18,812
Enrich LI		3,314	10,438
UPP-Lease		-	12,502
BUNIAD		500,000	356,250
JAGORON		12,543,750	14,381,250
AGROSOR		10,912,500	10,500,000
SUFOLON		3,500,000	3,375,000
KGF SUFOLON		2,187,500	1,312,500
Loan for Elderly People (LEPIG)		48,750	-
AGROSOR-MDP-AF		3,150,000	-
AGROSOR-SEP-General		52,500	-
<b>Total</b>		<b>49,045,735</b>	<b>43,421,567</b>

**32.00 Loan from PKSF :**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
Sanitation Development Loan		5,000,000	5,000,000
Household water Loan		5,000,000	-
Household Sanitation Loan		45,000,000	-
Agrosor Raise		30,000,000	-
Agrosor SEP General services loan		9,000,000	-
Livelihood Restoration Loan (LRL Phase-2)		40,000,000	-
Livelihood Restoration Loan (LRL)		-	60,000,000
AGROSOR-MDP-AF		-	60,000,000
Loan For Elderly People (LEPIG)		-	2,500,000
Agricultural		-	-
Enrich AC		-	400,000
Enrich LI		-	100,000
I G A Loan		12,000,000	14,500,000
UPP Lease		-	-

AGROSOR (MDP)		40,000,000	22,500,000
AGROSOR (SEEP)		10,000,000	40,000,000
BUNIAD		25,000,000	40,000,000
JAGORON		90,000,000	90,000,000
AGROSOR		95,000,000	80,000,000
SUFOLON		90,000,000	80,000,000
KGF SUFOLON		40,000,000	50,000,000
<b>Total</b>		<b>536,000,000</b>	<b>545,000,000</b>

### 33.00 Loan received from Beneficiaries (Principal):

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
Sanitation Development Loan		641,030	669,806
Agricultural		48,370,733	61,731,790
Enrich AC		5,871,095	2,425,856

Enrich LI		861,627	1,269,761
I G A Loan		112,609,326	92,331,631
Agricultural Segmental loan		419,309,134	278,679,342
UPP Lease		66,397	4,425,333
BUNIAD		96,771,363	101,016,737
JAGORON		2,363,027,125	2,048,106,664
AGROSOR		2,605,651,506	2,090,809,693
AGROSOR (MDP)		51,054,463	55,209,469
AGROSOR (SEEP)		107,244,966	34,336,689
SUFOLON		247,666,732	292,310,277
KGF SUFOLON		46,192,701	54,558,052
Livelihood Restoration Loan (LRL)		103,150,988	32,043,700
CDRL		90,047,341	158,631,970
AGROSOR-MDP-AF		51,716,107	24,791
Loan for Elderly People (LEPIG)		2,116,137	-
AGROSOR-SEP-General		1,501,378	-
Livelihood Restoration Loan (LRL) Phase-02		2,425,988	-
Household Water Loan		14,653	-
<b>Total</b>		<b>6,356,310,790</b>	<b>5,117,881,100</b>

### 34.00 Group Members Savings Collection: (Compulsary)

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
Agricultural		9,260,683	12,194,999
I G A		14,748,659	11,918,869
BUNIAD		31,565,578	30,745,583
JAGORON		594,417,640	480,836,579
AGROSOR		431,665,757	312,463,787
AGROSOR (MDP)		8,012,362	10,838,030
AGROSOR (SEEP)		2,037,710	2,984,631
SUFOLON		3,455,342	4,440,797
AGROSOR-MDP-AF		10,046,671	3,162,838
Loan For Elderly People (LEPIG)		418,015	130,039
<b>Total</b>		<b>1,105,628,417</b>	<b>866,423,275</b>



### 35.00 Repayment of Principal to PKSF:

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
AGROSOR (MDP)		35,000,000	20,000,000
UPP Lease		-	3,333,332
Sanitation Development Loan		4,200,000	4,700,000
AGROSOR (SEEP)		36,000,000	15,000,000
Agricultural		-	-
I G A Loan		13,400,000	14,260,000
Livelihood Restoration Loan (LRL)		21,500,000	3,500,000
AGROSOR-MDP-AF		6,000,000	-
Loan For Elderly People (LEPIG)		500,000	-
Agrosor SEP General services loan		350,000	-
Enrich AC		450,001	608,335
Enrich LI		175,000	325,000
BUNIAD		30,833,333	35,000,000
JAGORON		111,000,000	125,500,000
AGROSOR		86,000,000	78,500,000
SUFOLON		80,000,000	90,000,000
KGF SUFOLON		50,000,000	30,000,000
Total		475,408,334	420,726,667

### 36.00 Loan Disbursement to Beneficiaries:

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
BUNIAD		80,376,000	98,550,000
JAGORON		2,548,849,000	2,103,407,000
AGROSOR		3,154,295,000	2,171,653,000
AGROSOR (MDP)		48,367,000	55,007,000
AGROSOR (SEEP)		118,310,000	84,340,000
SUFOLON		299,260,128	202,723,740
KGF SUFOLON		48,350,000	76,990,000
Sanitation Development Loan		360,000	780,000
I G A Loan		121,675,000	94,780,000
Agricultural		39,954,000	53,064,000
Enrich AC		5,910,000	3,070,000
Enrich LI		790,000	450,000
Agricultural Seasonal Loan		408,000,000	289,224,000
UPP Lease		-	-
Livelihood Restoration Loan (LRL)		96,084,000	79,840,000
CDRL		-	250,067,000
AGROSOR-MDP-AF		56,493,000	24,330,000
Loan For Elderly People (LEPIG)		1,230,000	1,560,000
AGROSOR-SEP-General		2,700,000	-
Livelihood Restoration Loan (LRL) Phase-02		31,700,000	-
Household Sanitation Loan		142,000	-
Household Water Loan		565,000	-
Total		7,063,410,128	5,589,835,740

**37.00 Savings Refunded to Beneficiaries: (Compulsory)**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
I G A		10,605,988	10,885,114
Agricultural		12,144,025	15,446,554
BUNYAD		34,056,712	31,329,419
JAGORON		532,106,636	468,380,469
AGROSOR		322,514,383	295,704,331
AGROSOR-MDP		11,020,727	7,819,141
AGROSOR (SEEP)		2,817,894	356,382
SUFOLON		4,668,097	8,898,950
AGROSOR-MDP-AF		4,277,592	-
LEPIG		199,382	-
<b>Total</b>		<b>934,411,436</b>	<b>838,820,360</b>

**38.00 Programs and Projects Expenses-PKSF Part and Own Part:**

The break up of the above balance below :

Particulars	Notes	30.06.2022	30.06.2021
Technology & product Adaptation project		-	-
Sustainable Enterprise Project (SEP)		4,732,312	1,129,170
SDI Adolescent project		1,242,101	984,407
PACE Project		966,696	3,528,700
EPP Project		3,165,665	3,642,506
Cultural & sports Program			37,000
Sanitation Program			-
Enrich Project Exp.		5,921,458	4,976,600
<b>Total</b>		<b>16,028,232</b>	<b>14,298,383</b>

**38.01 Programs and Projects Expenses-PKSF Part**

The break up of the above balance below :

Particulars	Amount in Taka	Amount in Taka
Technology & product Adaptation project		
SDI Adolescent project	714,156	841,789
PACE Project	832,740	3,021,666
EPP Project	1,801,924	3,596,331
Cultural & sports Program		
Sustainable Enterprise Project (SEP)	4,732,312	1,129,170
Enrich Project Exp.	3,036,948	4,490,982
<b>Total</b>	<b>11,118,080</b>	<b>13,079,938</b>

**38.02 Programs and Projects Expenses-Own Part**

The break up of the above balance below :

Particulars	Amount in taka	Amount in taka
Technology & product Adaptation project		
SDI Adolescent project	527,945	142,618
PACE Project	133,956	507,034
EPP Project	1,363,741	46,175
Cultural & sports Program		37,000
Sustainable Enterprise Project (SEP)	-	-
Enrich Project Exp.	2,884,510	485,619
<b>Total</b>	<b>4,910,152</b>	<b>1,218,446</b>



Annexure- A/2

**Society For Development Initiatives (SDI)**  
**Micro Credit Program**  
**Eligibility Criteria Compliance Certification for the year ended June 30, 2022**

We have audited the financial statements of SDI for the year ended 30 June 2021. On the basis of our audit, we certify below the compliance of SDI with the eligibility criteria set by Micro-credit Regularity Authority (MRA).

Eligibility Criteria		Audited Figures of Compliance 2021-2022	Audited Figures of Compliance 2020-2021	Standard
01	Cumulative Recovery Rate (CRR)	99.51%	98.88%	Min: 95%
02	On Time Recovery (OTR)	98.26%	98.00%	92%-100%
03	Liquidity to Savings Deposit Ratio	17.31%	16.05%	Min: 15%
04	Rate of Return on Capital Ratio	10.85%	9.23%	Min: 1%
05	Capital Adequacy Ratio	17.39%	18.45%	Min: 15%
06	Current Ratio	2.02:1	1.78:1	2.0:1
07	Debt Service Cover Ratio	1.04:1	1.03:1	1.25:1
08	Debt to Capital Ratio	4.49 : 1	4.67:1	Max: 9:1

October 27, 2022  
Dhaka

DVC: 2210310910AS152858

*Kazi Zahir Khan & Co.*

KAZI ZAHIR KHAN & Co.  
Chartered Accountants

Signed by:  
Md. Eftekhari Ali FCA  
Partner (Enrolment No. 0910)



**Society For Development Initiatives**  
**Micro Credit program**  
**Calculation of Ratio**  
**For the Year Ended June 30, 2022**

Performance Parameters	Aspects	Formula	Audited Figures		PKSF Standard
			21-22	20-21	
Long-term Solvency Indicators	Debt : Capital	$\frac{\text{Debt}}{\text{Adjusted Capital fund}}$ $\frac{\text{PKSF Fund(excluding DMF) + Saving + Other Loan}}{\text{Adjusted Capital fund}}$ $\text{Adjusted Capital fund} = \text{Total Capital} - \text{Revaluation Surplus} + 1\% \text{ of Good loan}$ $\text{Adjusted Capital} = (76,82,75,965 - 0 + 3,99,40,013) = 80,82,15,978$ $\text{Debt} = (86,60,58,318 + 110,07,07,737 + 166,42,21,971) = 363,09,88,026/-$ $\text{Debt : Capital} = 363,09,88,026 / 80,82,15,978$	4.49 : 1	4.67 : 1	9:01
	Capital Adequacy Ratio (CAR)	$\frac{\text{Adjusted Capital fund}}{\text{Total RBA}} \times 100$ $\text{Total RBA} = \text{Total Assets} - (\text{Cash} + \text{Bank} + \text{STD} + \text{Govt. Securities})$ $\text{Adjusted Capital} = (76,82,75,965 - 0 + 3,99,40,013) = 80,82,15,978$ $\text{Total RBA} = 501,27,03,610 - (50,17,577 + 940,36,420 + 26,67,18,557) = 464,69,31,056/-$ $\text{CAR} = (80,82,15,978 / 464,69,31,056) \times 100$	17.39%	18.44%	10%-15%
	Debt Service Cover Ratio	$\frac{\text{Surplus for the year} + \text{Total interest \& Principal payable for the year}}{\text{Total Interest \& Principal Payable for the year}}$ $\text{Principal Payable for the year PKSF \& Bank} = 185,91,56,502/-$ $\text{Interest payable for the year PKSF \& Bank} = 13,44,31,126/-$ $\text{Surplus during the year} = 790,75,427/-$ $(790,75,427/- + 185,91,56,502 + 13,44,31,126/-) = 207,26,63,055/-$ $(13,44,31,126 + 185,91,56,502) = 199,35,87,628/-$	1.04:1	1.03 : 1	1.25:1
Short-term Solvency Indicators	Current Ratio	$\frac{\text{Total Current Assets}}{\text{Total Current Liability}}$ $(\text{Loan outstanding} - \text{More than one year passed overdue}) + \text{Cash} + \text{Bank} + \text{STD} + \text{Advanced}$ $\text{PKSF fund refundable in the next year (as per schedule)} + \text{Saving} + \text{other short loan}$ $(410,66,34,446 + 50,17,577 + 9,40,36,420 + 26,67,18,557 + 6,66,31,506 = 453,90,38,506/-$ $(29,76,91,664 + 75,24,67,636 + 119,08,73,685) = 224,10,32,985/-$	2.02:1	1.78 : 1	2.0:1
	Liquidity to Savings Ratio	$\frac{\text{STD} + \text{Govt. Securities}}{\text{Members Savings Fund}} \times 100$ $\frac{28,81,84,725/-}{166,42,21,971/-}$	17.31%	16.05%	15%
Profitability Indicators	Return on capital (ROC)	$\frac{\text{Net Surplus}}{\text{Average Capital Fund}} \times 100$ $\frac{79,075,427}{72,87,38,252} \times 100$	10.85%	9.06%	15%
	Return on Total Assets (ROTA)	$\frac{\text{Net Surplus}}{\text{Average total assets}} \times 100$ $\frac{79,075,427}{466,84,18,264} \times 100$	1.69%	1.45%	Min. 3%
	Member Per Branch	$\frac{\text{No. of total Members}}{\text{No. of Total Branch}}$ $140967/77$	1830	1871	1500-2000
	Credit Officer : Members	No of total Credit officer/ No of Total Members = 394/140967	1:357	1:344	1:300-400



Productivity Indicators	Borrower Coverage	No of total Borrowers / No of Total Members = 108333/140967	76.00%	73.00%	Min. 70%
	Credit Officer : Borrower	No of total Creditofficers/ No of total Borrowers = 394/108333	1:274	1:252	Min. 1 :240-250
	Credit Officer : Staff	No of total Creditofficers/ No of total Staff = 394/650	1:1.60	1:1.64	1 : 1.50-1.70
	Loan outstanding per credit officer	Total loan outstanding/No of total Credit officers = 4382963709/394	111.24 Lac	96.73 Lac	25-30 Lac
Portfolio Quality Indicators	Total overdue Loan (BDT)	Absolute figure of overdue loan(in BDT Crore) should be disclosed	36.41 Crore	17.59 Core	
	Total Bad loan	Absolute figure of Bad loan(in BDT Crore) should be disclosed	27.63 Crore	13.80 Core	
	OTR (%) (On time realization )	Summation of regular recovery in the last 12 months	98.26%	98%	Min.92%
		Summation of regular recoverable in the last 12 months			
		3,526,524,106			
	CRR (Cumulative Recovery Rate)	Summation of regular recovery in the last 12 months	99.51%	98.88%	Min.95%
		3,588,962,242 x100			
		42484409100-92936013 = 42391473087			
	PAR (%) Portfolio at Risk	Cumulative Recovery- Advance Recovery(at the end of this year) (Cumulative Recovery- Advance Recovery)+Overdue(principal) x 100	4.74%	5.21%	Max. 10%
		42484409100-92936013+206791328 = 42598264415			
		Outstanding of overdue Loanee( Principal) X100			
	Good loan as % of total outstanding	Total outstanding loan (Principal) 207,551,207 X100	91.12%	94.79%	
		4,382,963,709 X100			
		Good Loan outstanding/ Total Loan outstanding 3994001307/4382963709 X100			



Annexure-A/3

**Micro Credit Program**  
**A project of**  
**Society For Development Initiatives (SDI)**  
**Funded by PKSf**  
**Review of Loan Classifications and Provisions**  
**For the year ended June 30, 2022**

**(i) Classification of Loan Loss Provision**

Sl	Particulars	NO. of days Outstanding	Outstanding Loan	Required Provision	
			Taka	Rate	Taka
1	Total Loan Outstanding as on June 30, 2022		4,382,963,709		
1	Good Loan	No Overdue	4,164,520,425	1%	41,645,204
2	Watchful	1-30 Days	10,892,077	5%	544,604
3	Sub standard Loan	31-180 Days	26,802,246	25%	6,700,562
5	Doubtful (Increased amount after March 2020 to Jun 2022)	181-365 Days	27,216,773	75%	20,412,580
6	Doubtful	181-365 Days	34,573,151	75%	25,929,863
	Bad Loan (Increased amount after March 2020 to Jun 2022)	365+ Days	23,199,353	35%	8,119,774
	Bad Loan	365+ Days	95,759,684	100%	95,759,684
	<b>Total</b>		<b>4,382,963,709</b>		<b>199,112,270</b>

**(ii) Loan loss Provision (LLP) and written off loan Status of the PO.**

Particulars	Amount (TK)
Required reserve fund as per MRA policy shown above in	199,112,270
Actual reserve-made by MFI	224,939,672
Excess/(Shortfall) of Provision	25,827,402
<b>Comment on LLP for PKSf funded MCP:</b>	<b>MRA Policy was not followed properly</b>
<b>Disclosure of written off loan:</b>	
Loan Written off	-
Loan Written off balance 01.07.2020	-
Loan written off during the year 2019-2021	N/A
Written off loan recovered during the year 2020-2021	-
Loan Written off balance 30.06.2021	-





**SOCIETY FOR DEVELOPMENT INITIATIVES**  
**PKSF Funded Micro Credit Program**  
**For the year 30 June, 2022**

## (iii) Loan Operational Report

SL. No	Particulars	CFY 2021-2022		CFY 2020-2021	
		Amount	% of Individual with Sub total and Sub total with total	Amount	% of Individual with Sub total and Sub total with total
1. Loan Components (Balance)					
JAGORON	JAGORON	1,512,585,709	100.00	1,326,763,834	100.00
	Sub Total :	1,512,585,709	34.51	1,326,763,834	36.09
AGROSOR	AGROSOR	2,094,771,527	93.89	1,546,128,033	92.62
	AGROSOR (MDP)	32,970,123	1.48	35,657,586	2
	AGROSOR-MDP-AF	29,082,102	1.30	24,305,209	1
	AGROSOR (SEP)	74,330,344	3.33	63,265,310	4
	Sub Total :	2,231,154,096	50.91	1,669,356,138	45.41
SUFOLON	SUFOLON	241,430,471	85.04	189,837,075	82.48
	Seasonal	-			
	KGF	42,482,290	14.96	40,324,991	17.52
	Sub Total :	283,912,761	6.48	230,162,066	6.26
BUNIAD	BUNIAD	47,521,912	100	63,917,275	100.00
	Sub Total :	47,521,912	1.08	63,917,275	1.74
ENRICH	I G A	72,149,176	96.39	63,083,502	95.84
	Enrich AC	2,403,859	3.21	2,364,954	3.59
	Enrich LI	299,541	0.40	371,168	0.56
	Sub Total :	74,852,576	1.71	65,819,624	1.79
Others	(LRL)	40,729,312	17.49	47,796,300	15
	Loan For Elderly People (LEPIG)	673,863	0.29	1,560,000	0
	(SDL)	369,299	0.16	650,329	0.20
	Agricultural Loan	30,342,521	13.03	38,759,254	12.12
	Agricultural Seasonal Loan	128,020,876	54.96	139,330,010	43.56
	LIFT	248,104	0.11	314,501	0.10
	CDRL	1,387,689	0.60	91,435,030	28.59
	AGROSOR-SEP-General	1,198,622	0.51		
	Livelihood Restoration Loan (LRL) Phase-02	29,274,012	12.57		
	Household Sanitation Loan	142,000	0.06		
	Household Water Loan	550,347	0.24		
	Sub Total :	232,936,645	5.31	319,845,424	8.70
	Grand Total of Loan :	4,382,963,712	100	3,675,864,361	100
	2. Savings Components ( Balance)	Voluntary Savings	80,960,860	4.86	1,019,656,615
Compulsory Savings		1,190,873,685	71.56	79,816,359	6.08
Term Savings		392,387,426	23.58	212,380,000	16.19
Grand Total of Savings :		1,664,221,971	100.00	1,311,852,974	100.00
3. Risk Fund Components (Balance)	Credit Risk Fund	241,740,819	92.86	202,381,273	92.36
	Livestock Risk Fund	18,600,557	7.14	16,729,227	7.64
	Other Risk Fund			-	
	Grand Total of Risk Fund :	260,341,376	100.00	219,110,500	100.00
4. Other Vital Information.					
4.1	Number of Branches	77		71	
4.2	Number of Samities	7,255		6,905	
4.3	Number of Members	140,967		131,009	
4.4	Number of Borrower	108,333		95,817	
4.5	Number of Staff	650		624	
4.6	Borrower : Member	76%		73%	
4.7	Average Loan Size per Member	40,458		38,363	



Annexure-A/4

**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)**  
**PKSF Funded Micro Credit Program**  
**Fixed Assets Schedule**  
**As at June 30, 2022**

SL. No.	Particulars	COST					Rate	DEPRECIATION				Disposal during the year	Total as on June 30, 2022	Net Book Value as on June 30, 2022
		Balance as on July 01, 2021 Taka	Addition during the year Taka	Adjustment During the year	Disposal during the year	Total as on June 30, 2021		Balance as on July 01, 2021						
								Balance as on July 01, 2021	Prior year adjustment	Total				
1	Branch Automation cost	1,949,000	-	-	-	1,949,000	25%	1,583,563	-	1,583,563	91,359	0	1,674,922	274,078
2	Land	35,692,564	-	-	-	35,692,564	-	-	-	-	-	-	-	35,692,564
3	Land Development	14,113,696	1,120,640	209,085	-	15,443,421	-	-	-	-	-	-	-	15,443,421
4	Furniture and Fixture	10,589,424	2,294,007	35,991	-	12,919,422	10%	7,040,716	35,991	7,076,707	584,272	-	7,660,978	5,258,444
5	Flat	-	-	-	-	-	0%	-	-	-	-	-	-	-
6	Computer	8,673,220	1,388,720	-	-	10,061,940	30%	5,880,995	-	5,880,995	1,254,284	-	7,135,278	2,926,662
7	Motorcycle	584,822	156,000	-	125,224	615,598	15%	678,242	-	678,242	(53,401)	125,224	499,617	115,981
8	Bicycle	-	-	-	-	-	15%	-	-	-	-	-	-	-
9	Mobile phone/Camera	963,240	153,500	(71,980)	-	1,044,760	50%	796,233	38,284	834,517	105,122	-	939,638	105,122
	Camera	723,300	-	-	723,300	-	-	723,300	-	723,300	-	723,300	-	-
10	Television	1,018,013	121,630	58,053	-	1,197,696	20%	938,612	58,053	996,665	40,206	-	1,036,871	160,825
11	Office equipments	1,965,980	-	(943,440)	-	1,022,540	15%	1,478,222	(455,682)	1,022,540	0	-	1,022,540	0
12	Building for FTC	28,786,327	-	-	-	28,786,327	4%	4,312,489	-	4,312,489	978,954	-	5,291,443	23,494,884
13	Furniture for FTC	4,701,607	-	-	-	4,701,607	10%	1,739,595	-	1,739,595	296,201	-	2,035,797	2,665,810
14	Electric Equipment - FTC	5,328,439	159,300	943,440	-	6,431,179	20%	2,706,574	455,682	3,162,256	653,785	-	3,816,041	2,615,138
15	Agriculture Equipment -FTC	172,100	-	-	-	172,100	20%	105,946	-	105,946	13,231	-	119,176	52,924
16	Motor Car	18,700,500	-	-	-	18,700,500	15%	11,074,500	-	11,074,500	1,143,900	-	12,218,400	6,482,100
Grand Total as at June 30, 2022		133,962,232	5,393,797	231,149	848,524	138,738,654		39,058,986	132,328	39,191,314	5,107,911	848,524	43,450,701	95,287,952
Grand Total as at June 30, 2021		110,718,366	23,347,666	-	103,800	133,962,232		33,864,187	-	33,864,187	5,205,179	10,380	39,058,986	94,903,246





**Society For Development Initiatives (SDI)**  
**Schedule of FDR**  
**For the year ended June 30, 2022**

**1. FDR of SDI Savings Fund: TK. 18,91,30,728 (Eighteen crore ninety one lac thirty thousand seven hundred twenty eight only.)**  
**Break up (Up to 30 June 2022)**

Annexure-A/5

S.L No.	FDR Issue Date	Name of the Bank / Institution	FDR No.	Opening Balance as on 01.07.2021	Investment made during the year			Total Investment (Principal + Interest)	FDR Encashment during the year	Closing Balance as on 30.06.2022
					Principal	Interest Re-Invest				
1	03.01.17	Southeast Bank Ltd, Mohammadpur	24300002268	6,247,560	-	232,133		6,479,693	-	6,479,693
2	03.01.17	Southeast Bank Ltd, Mohammadpur	24300002269	3,117,964	-	114,321		3,232,285	-	3,232,285
3	24.07.17	Trust Bank Ltd, Mohakhali	0074-0330003519	18,458,726	-	592,076		19,050,802	-	19,050,802
4	24.07.17	Trust Bank Ltd, Mohakhali	0074-0330003528	1,839,964	-	57,513		1,897,477	-	1,897,477
5	07.12.17	Prime Bank Ltd, Asad Gate	2138-411014143	12,048,131	-	-		12,048,131	12,048,131	-
6	14.12.17	Prime Bank Ltd, Asad Gate	2138-414014207	12,100,922	-	-		12,100,922	12,100,922	-
7	26.12.17	BRAC Bank Ltd	1506303838814004	6,076,653	-	65,020		6,141,673	-	6,141,673
8	06.05.18	BRAC Bank Ltd	1506303838814007	6,007,164	-	185,816		6,192,980	-	6,192,980
9	15.05.18	IDLC Finance Limited	10252434686001	6,097,563	-	442,884		6,540,447	6,540,447	-
10	27.06.18	Basic Bank Ltd	6418-01-0004671	5,826,221	-	302,408		6,128,629	-	6,128,629
11	27.06.18	Basic Bank Ltd	6418-01-0004665	5,826,221	-	302,408		6,128,629	-	6,128,629
12	07.01.19	Mutual Trast Bank Ltd, Dhanmondi	0014-0330059748	7,961,740	-	277,062		8,238,802	-	8,238,802
13	07.02.19	Mutual Trast Bank Ltd, Dhanmondi	0014-0330060021	6,764,236	-	219,471		6,983,707	-	6,983,707
14	25.02.19	Mutual Trast Bank Ltd, Dhanmondi	0014-0330060110	2,246,061	-	63,162		2,309,223	-	2,309,223
15	06.03.19	Basic Bank Ltd	6418-01-0005176	2,763,336	-	-		2,763,336	2,763,336	-
16	07.03.19	Basic Bank Ltd	6418-01-0005181	2,763,336	-	-		2,763,336	2,763,336	-
17	19.03.19	Basic Bank Ltd	6418-01-0005204	2,763,336	-	-		2,763,336	2,763,336	-
18	19.03.19	Basic Bank Ltd	6418-01-0005210	2,763,336	-	-		2,763,336	2,763,336	-
19	23.07.19	Mutual Trast Bank Ltd, Dhanmondi	0014-0330061477	5,499,454	-	177,876		5,677,330	-	5,677,330
20	17.08.20	Mutual Trast Bank Ltd, Dhanmondi	0014-0330063555	4,095,981	-	122,347		4,218,328	-	4,218,328



S.L No.	FDR Issue Date	Name of the Bank / Institution	FDR No.	Opening Balance as on 01.07.2021	Investment made during the year		Total Investment (Principal + Interest)	FDR Encashment during the year	Closing Balance as on 30.06.2022
					Principal	Interest Re-Invest			
21	17.08.20	Mutual Trast Bank Ltd, Dhanmondi	0014-0330063564	4,095,981	-	122,347	4,218,328	-	4,218,328
22	17.08.20	Mutual Trast Bank Ltd, Dhanmondi	0014-0330063573	2,558,856	-	75,304	2,634,160	-	2,634,160
23	17.08.20	Mutual Trast Bank Ltd, Dhanmondi	0014-0330063582	2,046,481	-	57,284	2,103,765	-	2,103,765
24	25.01.21	IDLC Finance Ltd	10252234686002	7,000,000	-	-	7,000,000	7,000,000	-
25	04.04.21	NCC Bank Ltd, Dhakhinkhan	0095-0330006888	7,500,000	-	263,840	7,763,840	-	7,763,840
26	04.04.21	NCC Bank Ltd, Dhakhinkhan	0095-0330006897	7,500,000	-	263,840	7,763,840	-	7,763,840
27	24.05.21	Pubali Bank Ltd, Singair	1072547/796991	5,000,000	-	187,019	5,187,019	-	5,187,019
28	24.05.21	Pubali Bank Ltd, Singair	1072548/797004	5,000,000	-	187,019	5,187,019	-	5,187,019
29	07.06.21	One Bank Ltd, Gulshan North	1014130000153	5,000,000	-	201,489	5,201,489	-	5,201,489
30	07.06.21	One Bank Ltd, Gulshan North	1014130000142	5,000,000	-	201,489	5,201,489	-	5,201,489
31	07.06.21	One Bank Ltd, Gulshan North	1014130000164	2,000,000	-	78,759	2,078,759	-	2,078,759
32	10.08.21	Premier Bank Ltd, Mohammadpur	0504-24100000096	-	7,500,000	-	7,500,000	7,500,000	-
33	10.08.21	Premier Bank Ltd, Mohammadpur	0504-24100000097	-	7,500,000	-	7,500,000	7,500,000	-
34	10.08.21	Premier Bank Ltd, Mohammadpur	0504-24100000098	-	7,500,000	-	7,500,000	7,500,000	-
35	10.08.21	Premier Bank Ltd, Mohammadpur	0504-24100000099	-	7,500,000	-	7,500,000	7,500,000	-
36	12.08.21	Dhaka Bank Ltd, Dhanmondi	2263110021626	-	7,500,000	75,937	7,575,937	7,575,937	-
37	12.08.21	Dhaka Bank Ltd, Dhanmondi	2263110021615	-	7,500,000	75,937	7,575,937	7,575,937	-
38	12.08.21	Dhaka Bank Ltd, Dhanmondi	2263110021637	-	7,500,000	75,937	7,575,937	7,575,937	-
39	12.08.21	Dhaka Bank Ltd, Dhanmondi	2263110021648	-	2,500,000	25,312	2,525,312	2,525,312	-
40	16.08.21	One Bank Ltd, Gulshan North	1014110000040	-	7,500,000	-	7,500,000	7,500,000	-
41	16.08.21	One Bank Ltd, Gulshan North	1014110000052	-	7,500,000	-	7,500,000	7,500,000	-
42	17.08.21	One Bank Ltd, Gulshan North	1014110000073	-	5,000,000	-	5,000,000	5,000,000	-
43	24.08.21	Mutual Trast Bank Ltd, Dhanmondi	1306000082625	-	2,250,000	27,362	2,277,362	-	2,277,362
44	02.09.21	Trust Bank Ltd, Mohakhali	0074-0330007248	-	7,000,000	80,625	7,080,625	-	7,080,625
45	26.09.21	AB Bank Ltd, Kalampur Br.	3721704	-	3,000,000	64,500	3,064,500	-	3,064,500



S.L No.	FDR Issue Date	Name of the Bank / Institution	FDR No.	Opening Balance as on 01.07.2021	Investment made during the year		Total Investment (Principal + Interest)	FDR Encashment during the year	Closing Balance as on 30.06.2022
					Principal	Interest Re-Invest			
46	17.11.21	Basic Bank Ltd, Cantonment	6418-01-0007123	-	5,000,000	126,375	5,126,375	-	5,126,375
47	17.11.21	Basic Bank Ltd, Cantonment	6418-01-0007139	-	6,400,000	162,600	6,562,600	-	6,562,600
48	09.02.22	IDLC Finance Ltd	10252234686003	-	10,000,000	-	10,000,000	-	10,000,000
49	09.03.22	Pubali Bank Ltd, Singair	11622104798799	-	5,000,000	-	5,000,000	-	5,000,000
50	09.03.22	Pubali Bank Ltd, Singair	1162104798803	-	5,000,000	-	5,000,000	-	5,000,000
51	05.06.22	NCC Bank Ltd, Dhakhinkhan	0095-0330008242	-	5,000,000	-	5,000,000	-	5,000,000
52	07.06.22	NRB Bank Ltd, Dhanmondi	1153390041948	-	5,000,000	-	5,000,000	-	5,000,000
53	07.06.22	NRB Bank Ltd, Dhanmondi	1153390041950	-	5,000,000	-	5,000,000	-	5,000,000
Total upto June 2021 :				173,969,223	133,650,000	5,507,472	313,126,695	123,995,967	189,130,728

2. FDR of SDI Statutory Reserve Fund : Tk 7,75,87,829 (Seven crore seventy five lac eighty seven thousand eight hundred and twenty nine only)  
Break up (Up to 30 June 2022)

S.L No.	FDR Issue Date	Name of the Bank / Institution	FDR No.	Opening Balance as on 01.07.2021	Investment made during the year		Total Investment (Principal + Interest)	FDR Encashment during the year	Closing Balance as on 30.06.2022
					Principal	Interest Re-Invest			
1	20.06.13	Sonali Bank Ltd, College Gate	1633350012723	3,959,149	-	168,948	4,128,097	-	4,128,097
2	28.12.14	NRB Global Bank Ltd, Gulshan Br.	012-4200028311	6,922,940	-	188,181	7,111,121	7,111,121	-
3	01.06.17	Prime Bank Ltd, Asad Gate	2138416000485	4,294,498	-	97,170	4,391,668	-	4,391,668
4	30.10.17	Brac Bank Ltd	1506303838814002	6,107,557	-	245,703	6,353,260	-	6,353,260
5	01.11.17	Brac Bank Ltd	1506303838814003	6,107,203	-	81,684	6,188,887	-	6,188,887
6	06.05.18	Brac Bank Ltd	1506303838814005	6,007,164	-	185,816	6,192,980	-	6,192,980
7	18.06.19	Southeast Bank Ltd, Mohammadpur	24400000222	2,231,245	-	77,994	2,309,239	-	2,309,239
8	25.06.19	Southeast Bank Ltd, Mohammadpur	24400000224	5,623,202	-	201,203	5,824,405	-	5,824,405
9	23.07.19	Mutual Trast Bank Ltd, Dhanmondi	0014-0330061459	6,600,476	-	214,089	6,814,565	-	6,814,565
10	23.07.19	Mutual Trast Bank Ltd, Dhanmondi	0014-0330061468	6,600,476	-	214,089	6,814,565	-	6,814,565
11	12.12.19	Basic Bank Ltd	6418-02-0000586	5,415,404	-	189,539	5,604,943	5,604,943	-
12	11.06.20	AB Bank Ltd, Kalampur Br.	3675676	7,393,133	-	370,898	7,764,031	-	7,764,031



S.L No.	FDR Issue Date	Name of the Bank / Institution	FDR No.	Opening Balance as on 01.07.2021	Investment made during the year		Total Investment (Principal + Interest)	FDR Encashment during the year	Closing Balance as on 30.06.2022
					Principal	Interest Re-Invest			
13	27.09.20	Mutual Trust Bank Ltd, Dhanmondi	0014-0330063957	2,553,218	-	37,213	2,590,431	2,590,431	-
14	27.09.20	Mutual Trust Bank Ltd, Dhanmondi	0014-0330063948	3,064,468	-	45,265	3,109,733	3,109,733	-
15	21.11.21	AB Bank Ltd, Kalampur Br.	3721714	-	2,500,000	-	2,500,000	2,500,000	-
16	21.11.21	AB Bank Ltd, Kalampur Br.	3721715	-	2,500,000	-	2,500,000	2,500,000	-
17	21.11.21	AB Bank Ltd, Kalampur Br.	3721713	-	5,000,000	-	5,000,000	5,000,000	-
18	30.03.22	Basic Bank Ltd	6418-01-0007464	-	5,775,000	-	5,775,000	-	5,775,000
19	23.05.22	Bank Asia Ltd, Shyamoli Br.	05555002832	-	5,000,000	-	5,000,000	-	5,000,000
20	28.06.22	One Bank Ltd, Gulshan North	1014130000255	-	5,000,000	-	5,000,000	-	5,000,000
21	28.06.22	Brac Bank Ltd	3038388140009	-	5,000,000	-	5,000,000	-	5,000,000
<b>Total upto June 2022 :</b>				<b>72,880,133</b>	<b>30,775,000</b>	<b>2,317,792</b>	<b>105,972,925</b>	<b>28,416,228</b>	<b>77,556,697</b>
Add : Statutory reserve fund A/C (Sonali Bank, A/C No. 100256779)				30,429	-	703	31,132	-	31,132
<b>Balance as per Cash book/Report:</b>				<b>72,910,562</b>	<b>30,775,000</b>	<b>2,318,495</b>	<b>106,004,057</b>	<b>28,416,228</b>	<b>77,587,829</b>

### 3. FDR of SDI DMF Fund : Tk Nil

Break up (Up to 30 June 2022)

S.L No.	FDR Issue Date	Name of the Bank / Institution	FDR No.	Opening Balance as on 01.07.2021	Investment made during the year		Total Investment (Principal + Interest)	FDR Encashment during the year	Closing Balance as on 30.06.2022
					Principal	Interest Re-Invest			
				-	-	-	-	-	-
<b>Total upto June 2022 :</b>				-	-	-	-	-	-
Add : DMF Fund A/C. balance. (Sonali Bank, A/C No.100094452)				31,005	500	-	31,505	31,505	-
<b>Balance as per Cash book/Report:</b>				<b>31,005</b>	<b>500</b>	<b>-</b>	<b>31,505</b>	<b>31,505</b>	<b>-</b>





**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)**  
**SCHEDULE OF BANK LOAN**  
For the year ended June 30, 2022

Annexure-A/6

SL. No.	Name of the Bank	Loan Account No.	Date of loan received	Opening Balance as on 01.07.2021	Received during the year	Paid during the year		Closing Balance as on 30.06.2022
						Principal	Interest	
1	Southeast Bank Ltd	0054-70600000008	18.03.21	150,000,000	-	150,000,000	13,375,030	-
2	Southeast Bank Ltd	0054-70600000010	18.04.22	-	150,000,000	-	750,000	150,000,000
3	Mutual Trust Bank Ltd	140153000421		21,419,344	-	21,419,344	398,016	-
4	Mutual Trust Bank Ltd	140153000449		28,134,309	-	28,134,309	1,230,977	-
5	Mutual Trust Bank Ltd	2405000002521	02.09.21	-	50,000,000	37,477,157	1,938,352	12,522,843
6	Mutual Trust Bank Ltd	2404000003889	02.09.21	-	50,000,000	24,688,672	2,340,671	25,311,328
7	Mutual Trust Bank Ltd	2405000002807	25.11.21	-	50,000,000	24,966,505	1,312,115	25,033,495
8	Mutual Trust Bank Ltd	2405000005458	25.11.21	-	50,000,000	16,508,461	1,512,705	33,491,539
9	Mutual Trust Bank Ltd	2404000005752	08.12.21	-	50,000,000	16,647,572	1,372,740	33,352,428
10	Mutual Trust Bank Ltd	2405000003084	11.01.22	-	50,000,000	12,248,731	888,889	37,751,269
11	Trust Bank Ltd	0074-0670000763	03.06.21	100,000,000	-	100,000,000	3,944,081	-
12	Trust Bank Ltd	0074-0640000159	14.09.21	-	150,000,000	111,239,276	7,659,241	38,760,724
13	Trust Bank Ltd	0074-0670000996	06.12.21	-	100,000,000	100,000,000	4,158,753	-
14	Trust Bank Ltd	0074-0640000168	23.03.22	-	50,000,000	12,131,188	1,000,000	37,868,812
15	Trust Bank Ltd	0074-0670001280	21.06.22	-	100,000,000	-	-	100,000,000
16	UAE-Bangladesh Ltd			53,267,941	-	29,363,517	4,034,839	23,904,424
17	UAE-Bangladesh Ltd			13,286,708	-	7,338,188	952,732	5,948,520
18	IDLC Finance Ltd			47,398,639	-	47,398,639	1,704,161	-
19	IDLC Finance Ltd		14.02.22	-	100,000,000	32,342,183	2,638,417	67,657,817
20	BRAC Bank Ltd.	1506603838814004	13.09.20	18,914,914	-	18,914,914	248,641	-
21	BRAC Bank Ltd.	1506603838814013	07.03.21	6,168,783	-	6,168,783	81,090	-
22	BRAC Bank Ltd.	1506603838814012	07.03.21	204,269	-	204,269	5,382	-
23	BRAC Bank Ltd.	1506603838814006	20.10.20	28,248,937	-	28,248,937	494,915	-
24	BRAC Bank Ltd.	1506603838814007	20.10.20	9,416,312	-	9,416,312	165,454	-
25	BRAC Bank Ltd.	1506603838814008	18.11.20	28,248,937	-	28,248,937	494,961	-
26	BRAC Bank Ltd.	1506603838814009	18.11.20	9,416,312	-	9,416,312	165,020	-
27	BRAC Bank Ltd.	1506603838814010	09.12.20	56,497,875	-	56,497,875	991,710	-
28	BRAC Bank Ltd.	1506603838814011	09.12.20	18,832,625	-	18,832,625	330,570	-
29	AB Bank Ltd	1211005000033	10.10.21	-	30,000,000	30,000,000	1,364,915	-
30	AB Bank Ltd	1211108000022	09.11.21	-	41,000,000	41,000,000	1,648,586	-

SL. No.	Name of the Bank	Loan Account No.	Date of loan received	Opening Balance as on 01.07.2021	Received during the year	Paid during the year		Closing Balance as on 30.06.2022
						Principal	Interest	
31	AB Bank Ltd	1211124000031	25.11.21	-	10,000,000	10,000,000	391,280	-
32	AB Bank Ltd	1211125000047	25.11.21	-	5,000,000	5,000,000	194,496	-
33	AB Bank Ltd	1211129000020	25.11.21	-	10,000,000	10,000,000	379,831	-
34	AB Bank Ltd	1211201000022	05.12.21	-	4,000,000	4,000,000	158,317	-
35	NCC Bank Ltd	0095-2330000051	08.04.22	150,000,000	-	150,000,000	8,836,788	-
36	NCC Bank Ltd	0095-2330000097	12.01.22	-	100,000,000	24,171,893	2,250,107	75,828,107
37	NCC Bank Ltd	0095-2330000104	05.04.22	-	50,000,000	-	-	50,000,000
38	NCC Bank Ltd	0095-2330000113	16.06.22	-	50,000,000	-	-	50,000,000
39	Pubali Bank Ltd	1162319000027	03.06.21	50,000,000	-	24,017,549	3,132,523	25,982,451
40	Pubali Bank Ltd	1162319000031	09.09.21	-	50,000,000	17,832,556	2,529,998	32,167,444
41	Pubali Bank Ltd	1162319000044	13.03.22	-	100,000,000	11,645,479	1,929,512	88,354,521
42	One Bank Ltd	211610001		20,000,000	-	8,227,985	994,162	11,772,015
43	One Bank Ltd	211810002	15.07.21	-	50,000,000	50,000,000	2,839,134	-
44	One Bank Ltd	212700001	27.09.21	-	50,000,000	50,000,000	2,345,581	-
45	One Bank Ltd	220380001	08.02.22	-	50,000,000	-	1,600,654	50,000,000
46	One Bank Ltd	221280001	08.05.22	-	50,000,000	-	600,000	50,000,000
47	NRB Bank Ltd.	1152010041354	22.06.22	-	75,000,000	-	-	75,000,000
TOTAL :				809,455,905	1,675,000,000	1,383,748,168	85,385,346	1,100,707,737





**Society For Development Initiatives (SDI)**  
**Microcredit Programme**  
**Budget Variance**  
**For the year 2021-2022**

অর্থবছর : 2021-2022

ক্রঃ নং	বিবরণ	30.06.2022		
		বাজেট	অর্জন	অর্জনের হার
১	<b>* ক্ষুদ্রঋণ আদায় (Loan Recovery)</b>			
	গ্রামীণ ক্ষুদ্রঋণ/জাগরন	2,279,649,842	2,459,798,492	107.90
	নগর ক্ষুদ্রঋণ			
	ক্ষুদ্র উদ্যোগ/অগ্রসর ঋণ	2,524,030,604	2,605,651,506	103.23
	মৌসুমী/সুফলন ঋণ	862,080,228	663,742,770	76.99
	পশুপালন ঋণ	119,885,311	158,299,429	132.04
	কৃষি ঋণ	116,293,000	48,370,733	41.59
	অন্যান্য ঋণ	662,743,640	420,447,864	63.44
	<b>মোট</b>	<b>6,564,682,625</b>	<b>6,356,310,794</b>	<b>96.83</b>
	<b>* ঋণের ধরণ অনুযায়ী বিভাজন দিতে হবে</b>			
২	<b>তহবিল সংগ্রহ (Fund Collection)</b>			
	১. আমানত গ্রহণঃ			
	বাধ্যতামূলক আমানত	1,130,630,998	1,105,628,417	97.79
	স্বেচ্ছা আমানত	46,962,337	39,833,910	84.82
	মেয়াদী আমানত	311,994,600	170,186,300	54.55
	<b>মোটঃ</b>	<b>1,489,587,934</b>	<b>1,315,648,627</b>	<b>88.32</b>
	<b>ঋণ গ্রহণ</b>			
	২. পিকেএসএফ ঋণ	720,000,000	536,000,000	74.44
	৩. ব্যাংক ঋণ	1,420,000,000	1,675,000,000	117.96
	৪. নন-ব্যাংক আর্থিক প্রতিষ্ঠান হতে গৃহীত ঋণ			
	৫. অন্যান্য প্রতিষ্ঠানের ঋণঃ			
	৬. অনুদান(শর্তাধীন):			
	৭. পরিশোধ ঋণঃ			
	৮. অন্যান্য ঋণঃ			
৩	<b>বীমা তহবিল আদায়</b>	74,366,978	68,741,670	92.44
	<b>মোটঃ</b>	<b>2,214,366,978</b>	<b>2,279,741,670</b>	<b>102.95</b>
৪	<b>তহবিল ব্যবহার</b>			
	১. * ঋণ বিতরণ			
	গ্রামীণ ক্ষুদ্রঋণ/জাগরন বিতরণ	2,734,429,000	2,629,225,000	96.15
	নগর ক্ষুদ্রঋণ			
	ক্ষুদ্র উদ্যোগ / অগ্রসর ঋণ	3,133,944,000	3,154,295,000	100.65
	মৌসুমী/সুফলন ঋণ	614,934,000	292,780,000	47.61
	পশুপালন ঋণ	70,775,000	166,677,000	235.50
	কৃষি ঋণ	105,942,400	447,954,000	422.83
	অন্যান্য ঋণ	776,673,400	372,479,128	47.96
	<b>মোটঃ</b>	<b>7,436,697,800</b>	<b>7,063,410,128</b>	<b>94.98</b>
	<b>* ঋণের ধরণ অনুযায়ী বিভাজন দিতে হবে</b>			
	২. আমানত ফেরৎ (Savings Returns)			
	বাধ্যতামূলক আমানত (Force Savings)	1,090,466,468	934,411,436	86
	স্বেচ্ছা আমানত (Voluntary Savings)	43,464,127	38,689,410	89
	মেয়াদী আমানত (Fixed Deposit)	239,832,078	217,120,700	91

ক্রঃ নং	বিবরণ	30.06.2022		
		বাজেট	অর্জন	অর্জনের হার
	<b>মোট:</b>	<b>1,373,762,673</b>	<b>1,190,221,546</b>	<b>87</b>
	<b>৩. ঋণ পরিশোধ:</b>			
	পিকেএসএফ ঋণ	550,000,000	475,408,334	86
	ব্যাংক ঋণ	950,000,000	1,383,748,168	146
	নন-ব্যাংক আর্থিক প্রতিষ্ঠানের ঋণ			
	অন্যান্য প্রতিষ্ঠানের ঋণ			
	পর্যদ ঋণ			
	অন্যান্য ঋণ			
	<b>মোট:</b>	<b>1,500,000,000</b>	<b>1,859,156,502</b>	<b>124</b>
5	<b>বীমা দাবী পরিশোধ:</b>	<b>29,721,258</b>	<b>27,511,594</b>	<b>93</b>
6	<b>স্থায়ী সম্পদ অর্জন:</b>			
	ভূমি ক্রয়	3,000,000		-
	ভূমি উন্নয়ন	5,000,000	1,120,640	22.4
	ভবন নির্মাণ	7,500,000	97,000	1.3
	মোটর যান	3,000,000	156,000	
	আসবাবপত্র ও সরঞ্জাম	1,500,000	2,999,712	200.0
	অফিস সরঞ্জাম	30,000,000	434,430	1.4
	বৈদ্যুতিক সরঞ্জাম			
	কম্পিউটার এন্ড এক্সেসরিজ	2,500,000	1,558,220	62.3
	কম্পিউটার সফটওয়্যার			
	<b>মোট:</b>	<b>52,500,000</b>	<b>6,366,002</b>	<b>12.1</b>

ক্রঃ নং	বিবরণ	2021-2022		
		বাজেট	অর্জন	অর্জনের হার (%)
৭	<b>আয় সমূহ:</b>			
	1. সার্ভিস চার্জ	876,385,130	835,619,964	95.3
	2. বিনিয়োগের সুদ	14,438,744	10,234,659	70.9
	3. অন্যান্য সুদ			
	4. সদস্য ভর্তি ফি	423,263	437,380	103.3
	5. পাশ বহি বিক্রয়	896,488	720,479	80.4
	6. ফরম বিক্রয়	606,556	595,725	98.2
	7. অনুদান	13,815,555	15,813,095	114.5
	8. অন্যান্য আয়	4,455,003	3,040,254	68.2
	9. অবলোপনকৃত ঋণ আদায় (Recovery of			
	10. অন্যান্য প্রকল্প হতে ওভারহেড কস্ট আয়	828,560	592,971	71.6
	<b>মোট আয়:</b>	<b>911,849,298</b>	<b>867,054,527</b>	<b>95.1</b>
৮	<b>ব্যয় সমূহ:</b>			
	<b>আর্থিক ব্যয়:</b>			
	11. আমানতের সুদ	102,214,147	102,082,694	99.9
	12. পিকেএসএফ এর ঋণের সুদ	47,763,724	49,045,735	102.7
	13. ব্যাংক ঋণের সুদ	69,211,601	85,385,391	123.4
	14. পর্যদ ঋণের সুদ			
	15. অন্যান্য প্রাতিষ্ঠানিক ঋণের সুদ			
	16. অন্যান্য	-	-	
	<b>মোট আর্থিক ব্যয়:</b>	<b>219,189,472</b>	<b>236,513,820</b>	<b>107.9</b>



ক্রঃ নং	বিবরণ	30.06.2022		
		বাজেট	অর্জন	অর্জনের হার
	<b>সাধারণ ও প্রশাসনিক ব্যয়ঃ</b>			
	18. বেতন-ভাতাদি*[1](Salary & Allowances)			
	মূল বেতন	222,586,881	212,151,572	95.3
	বিশেষ ভাতা			
	মহার্ঘ ভাতা			
	বাড়িভাড়া ভাতা	89,167,105	82,294,383	92.3
	চিকিৎসা ভাতা	22,284,346	20,577,133	92.3
	উৎসব ভাতা	28,073,196	28,636,209	102.0
	শ্রাস্তি বিনোদন ভাতা			
	লাঞ্চ ভাতা	13,200,000	13,038,919	98.8
	যাতায়াত ভাতা	25,831,515	23,746,694	91.9
	টেলিফোন ভাতা			
	শিক্ষা ভাতা			
	ভ্রমণ ভাতা			
	ওভার টাইম			
	অন্যান্য ভাতা (যদি থাকে)	15,886,207	16,579,120	104.4
	<b>মোট</b>	<b>417,029,250</b>	<b>397,024,030</b>	<b>95.2</b>
	19. অফিস ভাড়া (House Rent)	17,710,560	8,025,720	45.3
	20. প্রিন্টিং এন্ড স্টেশনারীজঃ			
	মুদ্রণ ও বাঁধাই (Printing & Binding)	4,178,670	3,949,543	94.5
	স্টেশনারীজ, সীল ও স্ট্যাম্প (Stationary, Seals & Stamps)	1,790,859	2,104,229	117.5
	<b>মোট</b>	<b>23,680,088</b>	<b>14,079,492</b>	<b>257</b>
	21. ভ্রমণ খরচ (Travel Expense)			
	ক) দেশে (Domestic)	4,408,749	5,116,204	116.0
	খ) বিদেশে (Foreign)	-		#DIV/0!
	22. টেলিফোন ও ডাকঃ			
	টেলিফোন/টেলেক্স/ফ্যাক্স/ইন্টারনেট	2,989,004	2,754,285	92.1
	ডাক ও কুরিয়ার	883,115	675,600	76.5
	23. মেরামত ও রক্ষণাবেক্ষণ			
	অফিস ভবন			
	মোটর যানবাহন	5,075,330	3,294,534	64.9
	অন্যান্য	974,715	345,240	35.4
	<b>মোট</b>	<b>14,330,914</b>	<b>12,185,863</b>	<b>85.0</b>
	24. জ্বালানী ব্যয়	8,781,474	8,054,663	91.7
	25. গ্যাস, বিদ্যুৎ ও পানি	3,549,130	3,268,933	92.1
	26. আপ্যায়ন	2,981,033	2,848,773	95.6
	27. বিজ্ঞাপন	182,931	309,959	169.4
	28. পত্রিকা ও প্রকাশনাঃ			
	পত্রিকা ও ম্যাগাজিন	293,984	199,769	68.0
	বইপত্র ও প্রকাশনা			
	<b>মোট</b>	<b>15,788,552</b>	<b>14,682,097</b>	<b>93.0</b>
	29. ব্যাংক চার্জ	1,853,653	2,551,773	137.7
	30. প্রশিক্ষণ ব্যয়ঃ			
	স্থানীয় প্রশিক্ষণ	171,838	458,841	267.0
	বৈদেশিক প্রশিক্ষণ			#DIV/0!
	<b>মোটঃ</b>	<b>2,025,491</b>	<b>3,010,614</b>	<b>148.6</b>

ক্রঃ নং	বিবরণ	30.06.2022		
		বাজেট	অর্জন	অর্জনের হার
	31. সেমিনার, কনফারেন্স ও ওয়ার্কশপ ব্যয়	819,029	2,079,030	253.8
	32. আইন খরচ	373,060	231,150	62.0
	33. সভার খরচ	995,000	776,000	78.0
	34. নিবন্ধন ফি/নবায়ন ফি ইত্যাদি	180,000	502,000	278.9
	35. অন্যান্য পরিচালনা ব্যয়	31,612,217	23,919,412	75.7
	36. অডিট ফি	234,000	361,058	154.3
	37. পর্ষদ সদস্যদের সম্মানী			
	38. অন্যান্য সম্মানী			
	39. করঃ			
	ভূমি কর			
	আয়কর	11,071,173	17,403,634	157.2
	অন্যান্য কর			
	কাস্টম শুল্ক/ভ্যাট	2,620,332	977,143	37.3
	<b>মোটঃ</b>	<b>47,904,812</b>	<b>46,249,427</b>	<b>96.5</b>
	40. চাঁদা ও অনুদান			
	41. অবচয়	5,725,697	5,107,911	89.2
	42. কস্ট শেয়ারিং বাবদ ব্যয়	13,432,597	16,028,232	119.3
	৪৩. পরামর্শক সেবা/ প্রাতিষ্ঠানিক ও সামাজিক দায়বদ্ধতা	4,087,622	5,721,430	140.0
	<b>44. মোট পরিচালনগত ব্যয়</b>	<b>763,194,494</b>	<b>750,602,916</b>	<b>98.4</b>
	45. ঋণক্ষতি সঞ্চিতি	74,366,978	37,376,184	50.3
	46. নীট উদ্বৃত্ত	74,287,826	79,075,427	106.4
	47. বিভিন্ন তহবিলে স্থানান্ত			
	সংরক্ষিত তহবিল	7,428,783	7,907,543	106.4
	ডিএমএফ	-		
	অন্যান্য			
	<b>মোটঃ</b>	<b>7,428,783</b>	<b>7,907,543</b>	

