



এম, জেড, ইসলাম এন্ড কোং
M. Z. ISLAM & CO.
Chartered Accountants



An International Affiliated Member Firm of MGM Accountants Pty Ltd. Australia.

Society For Development Initiatives (SDI)
PKSF Funded Microcredit Program
House # 2/4, Block-C, Shahjahan Road,
Mohammadpur,
Dhaka-1207, Bangladesh
For the Year ended 30th June, 2024.

Audit Report and Audited Financial Statement

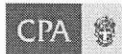
Of

**Society For Development Initiatives (SDI)
PKSF Funded Microcredit Program
House # 2/4, Block-C, Shahjahan Road,
Mohammadpur,
Dhaka-1207, Bangladesh
For the Year ended 30th June, 2024.**

Auditors



MZ Islam & Co.
Chartered Accountants



*An International Affiliated Member Firm of
MGM Accountants Pty Ltd. Australia*

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Society For Development Initiatives (SDI)
MICRO CREDIT PROGRAM

2/4, Block-C, Shahjahan Road, Mohammadpur, Dhaka-1207.

For the year ended on 30th June, 2024

Contents

SL No.	Particulars	Page No.
01.	Auditors Report	1-2
02.	Statement of Financial Position	3-4
03.	Statement of Comprehensive Income	5-6
04.	Receipts & Payments Statements	7-9
05.	Statement of Cash flows	10
06.	Statement of Changes in Equity	11
07.	Notes to the Financial Statements	12-33
08.	Statement of Eligibility Criteria	34
09.	Calculation of Ratios and Analysis	35-36
10.	Portfolio Report	37
11.	Loan Operational Report	38
12.	Fixed Assets Schedule	39
13.	Schedule of FDR (Annexure-A/5)	40-42
14.	Schedule of Bank Loan (Annexure-A/6)	43-45
15.	TOR	46-49
16.	Management Letter	50-52
17.	Budget	53-56



**Independent Auditors' Report of
Society For Development Initiatives (SDI)
Report on the Audit of the Financial Statements**

Opinion

We have audited the accompanying financial statements of **Society For Development Initiatives (SDI)** Which comprise the Statements of financial Position as at 30th June 2024, and the Statement of Comprehensive Income, Receipts and Payment Statement, Statement of Cash Flows and Statement of Changes in Equity for the year then ended 30th June, 2024, and a summary of significant accounting policies and other explanatory information notes.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of **Society For Development Initiatives (SDI)** as at 30th June, 2024 for the year then ended in accordance with International Financial Reporting Standards (IFRS), and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the **Society For Development Initiatives (SDI)** in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis on matter: Without qualifying our opinion as above we draw the attention and emphasis on the matter that the Organization did not comply the following legal matters.

- a) They didn't take registration for VAT and didn't paid VAT as per VAT act 1991.
- b) The Financial Statements of Society For Development Initiatives (SDI) Employee's Gratuity Fund was unaudited till the reporting date.

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

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

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the **Society For Development Initiatives (SDI)**.

Auditors' 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material





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

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal and Regulatory Requirements

We also report that:

- a) We have obtained all the information and explanations 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 have and MRA Act & Rule have been kept by **Society For Development Initiatives (SDI)** so far as it appeared from our examination of these books;
- c) The statements of financial position and the statements of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka
October 09, 2024



Mohammad Fakhru Alam Patwary, FCA
ICAB Enrolment No. 1249
Managing Partner
M. Z. Islam & Co
Chartered Accountants
DVC: 2410091249AS700429

Society For Development Initiatives (SDI)
Microcredit Program
Statement of Financial Position
As at June 30, 2024

Annexure-A1/2

Particulars	Notes	Amount In Taka	
		30.06.2024	30.06.2023
Properties and Assets			
Non-Current Assets			
Property, Plant And Equipment	6.00	242,964,034	199,721,101
Long-term Investment	7.00	414,094,922	413,644,270
Total non-current Assets		657,058,956	613,365,371
Current Assets:		5,423,465,144	5,411,023,671
Loan to Beneficiaries:	8.00	5,351,448,345	5,302,702,767
Motorcycle loan	9.00	9,628,525	10,607,900
Motor vehicle Loan	9.01	2,003,183	2,541,687
Home loan	9.02	19,852,700	20,701,727
Grant receivable	10.00	15,401,476	27,430,837
Interest receivable	11.00	5,555,618	4,349,263
Advance	12.00	7,449,347	31,688,108
Advance Tax	13.00	5,190,276	4,676,844
Unsettle Staff Advance	14.00	6,935,674	6,324,538
Cash & Bank balance		415,096,018	335,708,045
Cash in hand	15.00	25,513,773	14,696,632
Cash at Bank	16.00	389,582,245	321,011,414
Total Current Assets		5,838,561,162	5,746,731,716
Total Properties and Assets		6,495,620,120	6,360,097,089
Capital Fund and Liabilities			
Capital Fund			
Cumulative surplus	17.00	888,415,007	772,849,940
Others Fund:			
Statutory Reserve Fund	18.00	97,785,777	84,945,214
Total Capital Fund		986,200,784	857,795,153
Non Current Liabilities:			
Bank Loan	19.00	163,121,610	784,393,462
Loan from PKSf-Long term	20.00	564,466,654	476,241,658
Total Non Current Liabilities		727,588,264	1,260,635,120



Particulars	Notes	Amount In Taka	
		30.06.2024	30.06.2023
Current Liabilities:			
Bank Loan	19.00	770,406,484	966,110,279
Loan from PKSF	20.00	659,324,999	573,066,662
Term Deposit		905,610,360	575,271,540
Deposit pension scheme		393,865,360	293,816,540
Fixed Deposit		511,745,000	281,455,000
Group Members Savings (Compulsory)	21.00	1,438,292,722	1,354,742,358
Group Members saving (Vountary)	22.00	81,314,012	81,947,991
Risk Fund (Livestock)	23.00	23,042,994	20,602,933
Risk Fund (Member Loan)	24.00	349,171,336	296,657,314
Staff welfare savings scheme	25.00	-	600
Grant Payable (Grant Advance)	26.00	36,685,501	19,053,417
Loan Loss Provision (LLP)	27.00	333,572,763	208,022,411
Provision for expenses	28.00	55,346,250	51,086,250
Provision for Interest on term deposit	29.00	56,375,290	37,382,982
Interest payable for Bank Loan	39.00	9,790,266	6,956,383
Unclaimed Reserve	40.00	104,729	-
Payable to Supplier	41.00	1,565,539	-
Accumulated Depreciation	6.00	61,227,826	50,765,695
Total Current Liabilities		4,781,831,071	4,241,666,815
Total Capital & Fund and Liabilities		6,495,620,120	6,360,097,089

The annexed notes from an integral part of these financial statements.



Director (F&A)

Society For Development Initiatives (SDI)



Executive Director

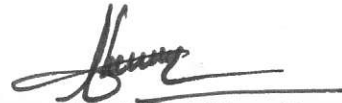
Society For Development Initiatives (SDI)



Chairman

Society For Development Initiatives (SDI)

Signed in terms of separate report of even date annexed.



Mohammad Fakhru Alam Patwary, FCA

ICAB Enrolment No. 1249

Managing Partner

M. Z. Islam & Co.

Chartered Accountants

DVC: 2410091249AS700429

Place: Dhaka

Date: October 09, 2024



Society For Development Initiatives (SDI)
Microcredit Program
Statement of Comprehensive Income
For the Year Ended June 30, 2024

Annexure-A1/3

Particulars	Notes	Amount in Taka	
		30.06.2024	30.06.2023
A. INCOME:			
Service Charges Received on Loan	30.00	1,249,571,816	1,075,915,326
Bank Interest		21,548,877	12,312,313
Interest Income from Home loan		603,473	575,344
Interest Accrued on Investment		5,555,618	4,349,263
Interest Income from Motor Vehicle loan		68,888	84,782
Members Admission Fee		449,860	470,800
Sales of Loan Form		618,945	661,770
Sales pass book		1,045,120	822,545
Grant from PKSf		6,460,987	186,071
Grant from PKSf (Provision)		15,401,476	27,430,837
Grant from SEP Project		-	700,000
Paravat Fee		183,620	187,120
Other Income		5,743,500	3,077,269
Total Income		1,307,252,180	1,126,773,440

B. EXPENDITURE:

Financial Expenses:

Service charge paid to PKSf	61,800,604	57,794,441
Interest paid to Bank	151,990,288	106,921,162
Members Savings Interest Paid	745,287	689,493
Compulsory Group Members savings Interest Paid	78,514,107	70,804,814
Interest paid on Term Deposit	68,183,102	39,842,503
Interest paid on other fund	6,755	255,275
Total Financial Expenses	361,240,143	276,307,688

Administrative Expenses:

Salaries & Allowances	418,907,563	396,824,882
Office Rent	8,956,722	9,073,883
Accommodation allowance	10,658,220	9,336,251
Printing & Stationery	9,514,406	5,780,321
Conveyance	8,792,663	6,540,304
Telephone and mobile bill	4,528,857	3,856,789
Repairs & renewal	4,609,325	4,144,508
Motorcycle , By-cycle & calculator allowance	2,471,989	2,281,347
Oil and fuel	12,463,278	11,363,912
Gas, Water & Electricity bill	4,533,131	3,606,439
Bank charge & commission	2,645,159	3,448,499
Entertainment	3,640,950	4,037,128
Food allowance	14,956,766	14,006,126
Advertisement	278,893	330,668
Staff Training & Workshop	(29,847)	1,056,034
Staff meeting & seminar	3,827,972	2,995,080
Audit fee	400,000	260,000
Consultancy fee	1,968,600	-
Legal Expense	582,950	623,796
Newspaper Bill	184,608	215,268
EC Members Honoraum	960,000	-
E C Meeting expenses	172,100	970,000



Particulars	Notes	Amount in Taka	
		30.06.2024	30.06.2023
Microcredit fair		26,328	23,489
Corporate social responsibility		1,692,253	3,277,779
Crockery's		282,030	252,089
Medical Expenses		61,957	-
Abnormal loss (Snatching)		143,887	202,412
Members Insurance claim paid		714,997	818,293
Service charge paid to MRA		1,595,240	1,246,752
Membership Renewal Fee		438,000	216,000
Office management expenses		672,763	971,482
Service charge refund/ Rebate		11,658,757	12,422,180
Income tax		14,437,808	13,279,750
VAT Payment		1,379,460	799,895
Transfer to Gratuity fund		98,000,000	53,700,000
Staff Insurance fee		1,605,372	1,612,671
Software maintenance fee		2,072,500	2,342,530
Day Observation		930,024	-
Programs and Projects Expenses		26,668,154	31,390,592
Other expenses		3,167,680	3,023,308
		680,571,515	606,330,457
Loan Loss Provision		125,550,352	136,755,272
Depreciation expenses		11,484,540	7,314,994
Total expenses		1,178,846,550	1,026,708,411
C .Excess of Income Over Expenditure (A-B)		128,405,630	100,065,029
TOTAL:		1,307,252,180	1,126,773,440

The annexed notes from an integral part of these financial statements.


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

Chairman
Society For Development Initiatives (SDI)


Executive Director
Society For Development Initiatives (SDI)

Signed in terms of separate report of even date annexed.

Place: Dhaka
Date: October 09, 2024


Mohammad Fakhru Alam Patwary, FCA
ICAB Enrolment No. 1249
Managing Partner
M. Z. Islam & Co.
Chartered Accountants
DVC: 2410091249AS700429



Society for Development Initiatives (SDI)
Microcredit Program
Statement of Receipts and Payments
For the period ended June 30, 2024

Annexure-A1/4

Particulars	Notes	Amount in BDT	
		30.06.2024	30.06.2023
Opening Cash Balance			
Cash in hand		14,696,632	5,017,577
Cash at Bank		321,011,414	94,036,420
		335,708,046	99,053,997
RECEIPTS			
Loan received from PKSf	32.00	749,300,000	719,800,000
Loan received from Bank		1,260,000,000	2,135,000,000
Loan received from Members-Principal	33.00	9,110,728,423	7,987,228,277
Loan received from Gratuity Fund		60,500,000	-
Service charges on loan to Members	30.00	1,249,571,816	1,075,915,326
Members savings received:			
Group Members saving (General)		40,294,505	44,843,054
Group Members Savings Collection (Compulsory)	34.00	1,397,191,832	1,376,008,202
Fixed Deposit		336,285,000	230,995,000
Deposit pension scheme		267,443,840	161,412,624
		2,041,215,177	1,813,258,880
Received againsts Rick Management fund:			
Risk Fund (Member Loan)		84,275,006	83,829,561
Risk Fund (Livestock)		4,852,700	4,511,970
		89,127,706	88,341,531
Staff loan realize:			
Home Loan		849,027	756,956
Motor vehicle Loan		538,504	522,610
Staff Loan (Motorcycle)		6,360,725	8,796,197
		7,748,256	10,075,763
FDR Encashment:			
FDR Savings Fund		36,538,156	-
FDR Statutory Reserve Fund		6,032,917	4,391,668
FDR General Fund		57,500,000	-
		100,071,073	4,391,668
Advance realize:			
Advance received		56,725,649	46,327,614
Advance Realise for Flat purchases		-	33,507,750
Advance received against Income Tax		4,676,844	4,122,632
Grant advance from PKSf		43,144,889	28,917,433
Unsettle Staff Advance		100,000	575,472
		104,647,382	113,450,901
Interest Income:			
Bank Interest		21,548,877	12,312,313
Interest Income from Home loan		603,473	575,344
Interest Income from Motor Vehicle loan		68,888	84,782
		22,221,238	12,972,439
Grant Income:			
Grant from PKSf		6,460,987	186,071
Grant from SEP Project		-	700,000
		6,460,987	886,071
Others Received:			
Membership Fee		449,860	470,800
Sales of Loan form		618,945	661,770
Sales of Pass book		1,045,120	822,545
Paravat Fee		183,620	187,120
Other income		5,743,500	3,077,269
		8,041,045	5,219,504
Unclaimed Reserve		105,138	-
Payable to Supplier		1,565,539	-
Accrued Interest (Received)		4,349,263	2,005,040
Accrued Grant (Received)		27,430,837	11,118,080
TOTAL RECEIPTS		15,178,791,926	14,078,717,477



Particulars	Notes	Amount in BDT	
		30.06.2024	30.06.2023
PAYMENTS:			
Laon Refund to PKSf	35.00	574,816,667	536,549,999
Loan Refund to Bank		2,076,975,645	1,485,203,996
Loan Refund to Gratuity Fund		60,500,000	-
Staff Welfare Savings		600	-
Unclaimed Reserve		409	-
Loan Disbursement to Beneficiaries	36.00	9,159,474,000	9,060,639,870
Members savings refund:			
Group Members saving (General)		40,928,485	43,855,924
Group Members Savings Collection (Compulsory)	37.00	1,313,641,468	1,212,139,529
Fixed Deposit		105,995,000	77,085,000
Deposit pension scheme		167,395,020	132,438,510
		1,627,959,973	1,465,518,963
Refund againsts Rick Management fund:			
Risk Fund Paid (Member Loan)		31,760,984	28,913,066
Risk Fund Paid (Live stock)		2,412,639	2,509,594
		34,173,623	31,422,660
Staff loan paid:			
Home Loan		-	-
Motor vehicle Loan		-	-
Staff Loan (Motorcycle)		5,381,350	9,475,651
		5,381,350	9,475,651
FDR Investment:			
FDR Savings Fund		33,789,921	96,737,311
FDR Statutory Reserve Fund		14,131,444	9,580,070
FDR General Fund		52,600,360	45,000,000
		100,521,725	151,317,381
Advance Paid/Adjustment:			
Advance paid		32,486,888	44,891,966
Advance Paid against Income Tax		5,190,276	4,676,844
Grant advance adjusted from PKSf		25,512,805	27,943,874
Unsettle Staff Advance		711,136	-
		63,901,105	77,512,684
Financial Expenses:			
Service charge paid to PKSf	31.00	61,800,604	57,794,441
Interest paid to Bank		142,200,022	110,510,617
Members Savings Interest Paid		745,287	689,493
Compulsory Group Members savings Interest Paid		78,514,107	70,804,814
Interest paid on Term Deposit		15,946,643	17,828,793
Interest paid on other fund		6,755	255,275
		299,213,418	257,883,433
Administrative Expenses:			
Salaries & Allowances		418,907,563	396,824,882
Office rent		8,956,722	9,073,883
Accommodation allowance		10,658,220	9,336,251
Stationery		-	-
Printing		9,514,406	5,780,321
Conveyance		8,792,663	6,540,304
Telephone and mobile bill		4,528,857	3,856,789
Repairs & renewal		4,609,325	4,144,508
Motorcycle , By-cycle & calculator allowance		2,471,989	2,281,347
Oil and fuel		12,463,278	11,363,912
Gas, Water & Electricity bill		4,533,131	3,606,439
Bank charge & commission		2,645,159	3,448,499
Entertainment		3,640,950	4,037,128
Food allowance		14,956,766	14,006,126
Advertisement		278,893	330,668
Staff Training & Workshop		(29,847)	1,056,034
Staff meeting & seminar		3,827,972	2,995,080
Audit fee		200,000	60,000
Consultancy fee		1,968,600	-
Legal Expense		582,950	623,796

M. Z. ISLAM & CO.

Dhaka

Chartered Accountants



Particulars	Notes	Amount in BDT	
		30.06.2024	30.06.2023
Newspaper Bill		184,608	215,268
EC Members Honoraum		960,000	-
E C Meeting expenses		172,100	970,000
Microcredit fair		26,328	23,489
Corporate social responsibility		1,692,253	3,277,779
Crockery's		282,030	252,089
Medical Expenses		61,957	-
Abnormal loss (Snatching)		143,887	202,412
Members Insurance claim paid		714,997	818,293
Service charge paid to MRA		1,595,240	1,246,752
Membership Renewal Fee		438,000	216,000
Office management expenses		672,763	971,482
Service charge refund/ Rebait		11,658,757	12,422,180
Income tax		9,437,808	5,649,750
VAT Payment		1,379,460	799,895
Transfer to Gratuity fund		48,000,000	10,500,000
Staff insurance fee		1,605,372	1,612,671
Software maintenance fee		2,072,500	2,342,530
Day Observation		930,024	-
Programs and Projects Expenses	38.00	26,668,154	31,390,592
Other expenses		3,167,680	3,023,308
		625,371,515	555,300,457
Provision Adjustment/Paid:			
Last year provision paid		50,940,000	40,543,750
Interest paid agt.provision of term deposit		33,244,151	10,658,140
Interest payable for Bank Loan		6,956,385	-
		91,140,536	51,201,890
Capital Expenditure:			
Advance for Flat		-	-
Flat for Head office		-	44,859,849
Purchase of furniture		10,337,252	4,098,586
Purchase of Computer		1,257,588	1,346,625
Purchase of Motor-cycle		-	-
Motor-Car		-	1,529,586
Purchase of Television		189,000	290,159
Purchase of Telephone		160,000	216,600
Electric Equipment		8,990,896	269,415
Agriculture Equipment		-	44,500
Land Purchase		-	-
Land Development		464,460	8,327,127
Building (FTC)		-	-
OS & AHC (Building)		22,866,146	-
		44,265,342	60,982,447
TOTAL PAYMENTS		14,763,695,908	13,743,009,431
Closing Cash Balance			
Cash in hand		25,513,773	14,696,632
Cash at Bank		389,582,245	321,011,414
		415,096,018	335,708,046
TOTAL:		15,178,791,926	14,078,717,477

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

Chairman
Society For Development Initiatives (SDI)

Executive Director, CEO
Society For Development Initiatives (SDI)



Society For Development Initiatives (SDI)
MICRO CREDIT PROGRAM
Statement of Cash Flow
For the Year Ended June 30, 2024

Annexure-A1/5

Particulars	Amount In BDT	
	2023-2024	2022-2023
A. Cash Flows from Operating Activities		
Surplus of income over expenditure	128,405,630	100,065,029
Add: Amount considered as non cash items		
Depreciation	11,484,540	7,314,994
Loan loss Provision	125,550,352	(16,917,264)
Provision	26,086,191	21,841,820
Depreciation Adjust	(1,022,408)	-
	290,504,305	112,304,579
Operating surplus before working capital changes:		
(Increase) /Decrease in Loan to Members	(48,745,578)	(919,739,059)
(Increase) /Decrease in other assets	37,510,460	19,252,013
(Increase) /Decrease in Interest Receivable on FDR	(1,206,355)	(2,344,223)
Increase /(Decrease) in Savings Fund	413,255,205	347,739,918
Increase /(Decrease) in Member Kallyan fund	-	-
Increase /(Decrease) in LLP fund	-	-
Increase /(Decrease) in Others liabilities	74,255,835	57,892,430
	475,069,567	(497,198,921)
Net cash flow used in operating activities :	765,573,872	(384,894,342)
B. Cash flows from investing activities:		
Acquisition of Property, Plant and Equipment	(43,242,934)	(60,982,447)
(Increase) /Decrease in Investment	(450,652)	(146,925,713)
Net cash flow used in investing activities :	(43,693,586)	(207,908,160)
C. Cash flows from financing activities:		
Increase /(Decrease) in Long Term Loan	(533,046,856)	837,036,136
Increase /(Decrease) in Short Term Loan	(109,445,458)	2,966,254
Adjustment for interest on bank loan	-	(10,545,840)
Increase /(Decrease) in Capital Fund	-	-
Net cash provided in investing activities :	(642,492,314)	829,456,550
D. Net increase/decrease (A+B+C)	79,387,973	236,654,048
Add: Cash and Bank Balance at the Beginning of the year	335,708,045	99,053,997
Cash and bank balance at the end of the year	415,096,018	335,708,045


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


Executive Director
Society For Development Initiatives (SDI)


Chairman
Society For Development Initiatives (SDI)



Society For Development Initiatives
Microcredit Program
Statement of Changes in Equity
For the year ended June 30, 2024

Annexure-A1/6

Particulars	Amount in BDT			
	2023-2024		2022-2023	
	Retain surplus	Statutory Reserve Fund	Net surplus after transfer to statutory reserve fund	Statutory Reserve Fund
Balance as on 01.07.2023	857,795,154	84,945,214	772,849,940	74,938,711
Less : Prior Year adjustment for interest on Bank Loan	-	-	-	-
Add: Surplus for the year	128,405,630	12,840,563	115,565,067	10,006,503
Accumulated Depreciation				
	986,200,784	97,785,777	888,415,007	84,945,214
Less : Paid during year				-
Balance as on 30.06.2024	986,200,784	97,785,777	888,415,007	84,945,214
			857,795,154	772,849,940

[Signature]

Director (F&A)

Society For Development Initiatives (SDI)

[Signature]

Executive Director

Society For Development Initiatives (SDI)

[Signature]

Chairman

Society For Development Initiatives (SDI)



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

Microcredit Program

Notes to the Financial Statements

For the year Ended June 30, 2024

Annexure-A1/7

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 Motaleb Tower, 34, North Adabor (2nd Floor), Adabor, 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	SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)		
Year of establishment	1993		
Legal entity	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-	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, 2022 to June 30, 2023		
Name of the Statutory auditor for last year	Ahmed Zaker & Co. Chartered Accountants		
Name of the Statutory auditor for current year	M. Z. Islam & Co. Chartered Accountants		
No. executive committee meeting held FY:2023-2024	5		
Date at last AGM held	31st December, 2023		

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:

Loan Classification	Days in arrear	Provision required (%)
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.

Note	Particulars	Amount in BDT	
		30.06.2024	30.06.2023
6.00	Property, Plant And Equipment		
	Cost:		
	Balance as on 01.07.2023	199,721,101	138,738,654
	Add: Addition during the year	44,265,342	60,982,447
	Add: Adjustment	-	-
	Less: Disposal During the year	1,022,409	-
	Balance as on 30.06.2024	242,964,034	199,721,101
	Depreciation:		
	Balance as on 01.07.2023	50,765,695	43,450,701
	Less: Discurse during the year	1,022,409	-
	Add: Depreciation Charge during the year	11,484,540	7,314,994
	Add: Depreciation adjustment	-	-
	Accumulated Balance as on 30.06.2024	61,227,826	50,765,695
	Balance as on Last year	50,765,695	43,450,702
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 Annexure-A/4			
7.00	Long term Investments :		
	SDI Savings Fund (Note: 7.01)	283,119,804	285,868,039
	SDI-Statutory Reserve Fund (Note: 7.02)	90,874,758	82,776,231
	SDI-General Fund Investment (Note: 7.03)	40,100,360	45,000,000
	Balance as on 30.06.2024	414,094,922	413,644,270
7.01	Savings Fund (Fixed Deposit)		
	Opening Balance	285,868,039	189,130,728
	Add: Investment during the year	21,000,000	88,000,000
	Add: Interest Re-Investment during the year	12,789,921	8,737,311
		319,657,960	285,868,039
	Less: Encashment during the year	36,538,156	-
	Balance as on 30.06.2024	283,119,804	285,868,039
7.02	SDI Statutory Reserve Fund		
	Opening Balance	82,776,231	77,587,829
	Add: Investment during the year	10,000,000	6,500,000
	Add: Interest Re-Investment during the year	4,131,444	3,080,070
		96,907,675	87,167,899
	Less: Encashment during the year	6,032,917	4,391,668
	Balance as on 30.06.2024	90,874,758	82,776,231
7.03	SDI General Fund Investment		
	Opening Balance	45,000,000	-
	Add: Investment during the year	50,000,000	45,000,000
	Add: Interest Re-Investment during the year	2,600,360	-
		97,600,360	45,000,000
	Less: Encashment during the year	57,500,000	-
	Balance as on 30.06.2024	40,100,360	45,000,000



8.0 Loan to Beneficiaries

SL. No	Particulars	Balance as on 01.07.2023	Disbursed during the year	Recovered during the year	Less: Writeoff during the year	Balance as on 30.06.2024
		(A)	(B)	(C)	(D)	(A+B)-(C+D)
1	BUNIAD	44,058,449	151,572,000	112,979,406	-	82,651,043
2	JAGORON	1,503,688,649	3,033,212,000	2,815,295,980	-	1,721,604,669
3	AGROSOR	2,905,908,477	4,493,707,000	4,602,178,022	-	2,797,437,455
4	Sanitation Development Loan	76,714	50,000	82,332	-	44,382
5	SUFOLON	266,137,361	457,162,000	527,810,788	-	195,488,573
6	KGF SUFOLON	49,982,749	88,989,000	91,908,846	-	47,062,903
7	Agricultural	12,361,812	10,657,000	16,335,960	-	6,682,852
8	Enrich AC	1,106,479	2,060,000	2,406,571	-	759,908
9	Enrich LI	140,110	320,000	332,770	-	127,340
10	Agricultural Seasonal Loan	142,497,296	360,408,000	354,180,031	-	148,725,265
11	AGROSOR (MDP)	37,894,226	870,000	34,679,437	-	4,084,789
12	AGROSOR (SEP)	53,706,993	60,300,000	92,695,101	-	21,311,892
13	IGA	88,986,200	135,560,000	148,125,334	-	76,420,866
14	UPP Lease	44,583	-	1,667	-	42,916
15	Livelihood Restoration Loan (LRL)	28,826,703	15,690,000	33,695,543	-	10,821,160
16	AGROSOR-MDP-AF	51,796,272	18,150,000	54,935,174	-	15,011,098
17	Loan For Elderly People (LEPIG)	1,330,018	2,940,000	2,444,986	-	1,825,032
18	AGROSOR-SEP-General	1,893,712	2,550,000	3,385,546	-	1,058,166
19	Livelihood Restoration Loan (LRL) Phase-02	16,799,141	1,155,000	15,656,805	-	2,297,336
20	Household Sanitation Loan	25,717,883	70,524,000	45,375,543	-	50,866,340
21	Household Water Loan	3,148,854	21,204,000	9,772,716	-	14,580,138
22	CDRL	980,752	-	150,008	-	830,744
23	AGROSOR-RAISE	54,586,656	63,250,000	79,578,729	-	38,257,927
24	Start-up Capital Loan	2,516,268	800,000	3,040,191	-	276,077
25	Specialize ME loan	6,416,410	550,000	4,730,942	-	2,235,468
26	Cash credit Loan	2,100,000	2,800,000	2,800,000	-	2,100,000
27	AGROSOR-MFCE	-	144,894,000	53,854,180	-	91,039,820
28	RMTP-SLME	-	20,100,000	2,295,814	-	17,804,186
		5,302,702,767	9,159,474,000	9,110,728,422	-	5,351,448,345



Note	Particulars	Amount in BDT	
		30.06.2024	30.06.2023
9.00 Motor Cycle loan			
	Balance as on 01.07.2023	10,607,900	9,928,446
	Add: Addition during the year	5,381,350	9,475,651
		15,989,250	19,404,097
	Less: Recovered during the year	6,360,725	8,796,197
	Less: Prior year adjustment	-	-
	Balance as on 30.06.2024	9,628,525	10,607,900
9.01 Motor Vehicle Loan			
	Balance as on 01.07.2023	2,541,687	3,064,297
	Add: Addition during the year	-	-
		2,541,687	3,064,297
	Less: Recovered during the year	538,504	522,610
	Balance as on 30.06.2024	2,003,183	2,541,687
9.02 Home loan			
	Balance as on 01.07.2023	20,701,727	21,458,683
	Add: Addition during the year	-	-
		20,701,727	21,458,683
	Less: Recovered during the year	849,027	756,956
	Balance as on 30.06.2024	19,852,700	20,701,727
10.00 Grant Receivable			
	Balance as on 01.07.2023	27,430,837	11,118,080
	Add: Provision made during the year	15,401,476	27,430,837
		42,832,313	38,548,917
	Less: Received during the year	27,430,837	11,118,080
	Balance as on 30.06.2024	15,401,476	27,430,837
	This represents in country receivable in against various project as reimbursement.		
11.00 Interest Receivable			
	Balance as on 01.07.2023	4,349,263	2,005,040
	Add: Provision made during the year	5,555,618	4,349,263
		9,904,881	6,354,303
	Less: Adjustment during the year	4,349,263	2,005,040
	Balance as on 30.06.2024	5,555,618	4,349,263
12.00 Advance			
	Balance as on 01.07.2023	31,688,108	33,123,756
	Add: Paid during the year	32,486,888	44,891,966
		64,174,996	78,015,722
	Less: Recovered during the year	56,725,649	46,327,614
	Less: Prior year adjustment	-	-
	Balance as on 30.06.2024	7,449,347	31,688,108
13.00 Advance Tax			
	Balance as on 01.07.2023	4,676,844	4,122,632
	Add: Deducted at source during the year	5,190,276	4,676,844
		9,867,120	8,799,476
	Less: Adjustment during the year	4,676,844	4,122,632
	Balance as on 30.06.2024	5,190,276	4,676,844



Note	Particulars	Amount in BDT	
		30.06.2024	30.06.2023
14.00 Unsettle Staff Advance			
	Balance as on 01.07.2023	6,324,538	6,900,010
	Add: Addition during the year	711,136	-
		7,035,674	6,900,010
	Less: Received during the year	100,000	575,472
	Balance as on 30.06.2024	6,935,674	6,324,538
15.00 Cash in hand			
	Balance as on 01.07.2023	14,696,632	5,017,577
	Add: Withdrawn during the year	291,827,247	291,827,247
		306,523,879	296,844,824
	Less: Expenses during the year	281,010,106	282,148,192
	Balance as on 30.06.2024	25,513,773	14,696,632

Branch-wise Cash In Hand

Name of Branch	30.06.2024	30.06.2023
Dhamrai Sadar	490,857	679,581
Sutipara	496,936	293,595
Suapur	153,639	78,408
Shimulia	309,681	29,138
Kawlipara	302,375	14,122
Baipail ME	1,346,067	913,452
Sutipara ME	265,942	166,345
Zirani	111,055	256,335
Kaliakoir	42,636	240,051
Konabari	70,785	195,881
Chaurasta	314,820	527,867
Mirzapur	223,496	40,880
Tongi	179,843	2,000
Manikgonj	337,802	225,765
Baniajuri	339,926	400,214
Ghior Sadar	273,715	442,679
Jhitka	197,572	140,314
Daragram	131,061	53,338
Baliarteak	115,358	200,839
Bagutia	20,082	-
Bachamara	134,951	1,561
Nagarpur	535,200	218,448
Bhadra	436,120	15,850
Bharra	320,514	48,810
Lauhati	26,193	181,349
Parulia	62,123	79,530
Sandwip Sadar	97,927	13,685
Enamnahar	132,170	82,845
Maiteebagga	290,303	-
Bauria	11,200	-
Akbarhat	33,417	-
Samridhi	61,038	-
Feni Sadar	286,449	376,364
Sonagazi	264,282	171,435
Dagunbuiya	503,856	106,541
Pachgachia	517,600	129,162
Fazilpur	204,514	33,228
Baruiyerhat	534,292	23,472



Note	Particulars	Amount in BDT	
		30.06.2024	30.06.2023
	Paduar Bazar	216,000	6,399
	Chauddagram	59,696	-
	Laksham	-	-
	Maizdi Sadar	1,226,804	222,693
	Khaliferhat	1,306,212	772,761
	Shahaberhat	311,303	264,584
	Begumgonj	146,529	111,603
	Zamiderhat	543,107	3,161
	Chandraganj	226,568	3,800
	Cox's Bazar-1	28,458	163
	Cox's Bazar-2	385,095	119,640
	Ramu	22,673	179,705
	Eidgah	282,770	27,482
	Sonarpara	53,054	277,112
	Teknaf	120,999	73,217
	Ukhia	1,071,880	449,165
	Chakaria	109,470	6,890
	Moheshkhali	102,552	4,872
	Kalarmarchara	-	-
	Mirpur-1	150,044	46,629
	Adabor	37,014	89,255
	Ansercamp	125,904	446,803
	Rayerbazar	159,848	40,476
	Ati Bazar	183,968	217,130
	Hemayetpur	349,615	182,967
	Shiddirganj	31,994	8,435
	Madanpur	424,410	-
	Sonargaon	3,875	-
	Zamsha	1,244	285,302
	Baira	54,661	31,829
	Savar	83	1,313,037
	Joy Mondap	8,211	-
	Ashulia	41,919	198,260
	Sholla	231,589	10,435
	Bandura	61,126	88,889
	Joypara	11,048	54,983
	Savar ME	178,326	710,540
	Sreenagar	102,934	38,515
	Basurhat	265,762	61,750
	Chaprasirhat	232,934	45,350
	Urirchor	1,601,057	157,362
	Soliaman Bazar	215,659	54,456
	Subarnochar	563,071	200
	Baro Kumia	1,127,359	181,472
	Sitakunda	39,596	88,564
	Mirsarai	719,010	216,244
	Fouzderhat	580,784	498,048
	Baizet Bostami	1,052,734	251,805
	Hali Sahar	292,650	70,781
	Bandartila	212,067	206,771
	Head Office	64,310	194,013
TOTAL		25,513,773	14,696,632



Note	Particulars	Amount in BDT	
		30.06.2024	30.06.2023
16.00	Cash at bank		
	Balance as on 01.07.2023	321,011,414	94,036,420
	Add: Deposit during the year	2,214,574,722	2,293,776,804
		2,535,586,136	2,387,813,224
	Less: Withdrawn during the year	2,146,003,891	2,066,801,810
	Balance as on 30.06.2024	389,582,245	321,011,414

Branch-Wise Bank Balance are given below:

SL No	Name of Branch	Name of the Bank & Branch A/c No.	Amount in BDT 30.06.2024
1	Head Office	Sonali Bank Ltd, College Gate Br. CD-200004192	4,060,424
		Southeast Bank Ltd, M.pur Br. CD-11100000200	251,236,343
		Southeast Bank Ltd, M.pur Br. CD-005411100000453	2,355
		Southeast Bank Ltd, M.pur Br. CD-005411100000476	4,547,181
		Southeast Bank Ltd, M.pur Br. CD-005411100000527	14,103,761
		BRAC Bank Ltd, Asad Gate Br. CD-1506203838814001	123,103
		Trust Bank Ltd, Mohakhali Br. CD-0074-0210000856	1,355,968
		AB Bank Ltd, Kalampur Br. CD-4041499510000	184,086
		Basic Bank Ltd, Kantolment Br. CD-6410-01-0001761	5,527
		Mutual Trust Bank Ltd, Dhanmondi Br. CD-0211000034	1,174,182
		Mutual Trust Bank Ltd, Dhanmondi Br. CD-0210009877	550
		One Bank Ltd, Gulshan North Br. CD-1011-020000921	147,878
		Pubali Bank Ltd, Singair Br. CD-1162901028475	321,817
		NCC Bank Ltd, Dhakhinkhan Br. CD-0095-0210004606	1,608,569
		NRB Bank PLC, Dhanmondi Br., A/C-1152010041354	24,957
2	Dhamrai Sadar	Agrani Bank Ltd, Dhamrai Br. CD-0200003941694	5,600,888
		Pubali Bank PLC, Dhamrai Sub-Br. CD-2420901036751	588
3	Sutipara	Jamuna Bank Ltd, Kalampur Br. CD-1001001030121	8,620,704
4	Suapur	AB Bank Ltd, Kalampur Br. CD-4041-751202-000	5,055,040
5	Shimulia	Agrani Bank Ltd, Shimulia Br. CD-0200005844513	872,788
6	Kawlipara	National Bank Ltd, Saturia Br. CD-1169000866348	1,977,237
7	Baipail-ME	NCC Bank Ltd, Baipail Br. CD-0117-0210001942	6,184,457

SL No	Name of Branch	Name of the Bank & Branch A/c No.	Amount in BDT 30.06.2024
8	Sutipara-ME	Jamuna Bank Ltd, Kalampur Br. CD-1001001351351	3,683,258
9	Zirani	Uttara Bank Ltd, BKSP Br. CD-1636-12200021725	2,420,289
10	Kaliakoir	National Bank Ltd, Kaliakoir Br. CD-1093003575316	935,436
11	Konabari	Southeast Bank Ltd, Konabari Br. CD-0046-11100000755	1,143,601
12	Chaurasta	UCB Ltd, Gazipur Br. CD-0862101000009219	1,486,929
13	Mirzapur	National Bank Ltd, Mirzapur Br. CD-1141002279268	299,983
14	Tongi	NCC Bank Ltd. AC/No-00800210014147	64,674
15	Manikgonj	National Bank Ltd. A/C No-1183002907112	20,655
16	Baniajuri	Bangladesh Krishi Bank, Baniajuri Br. CD-4308-0210001649	1,470
		Dutch Bangla Bank Ltd, Manikgonj Br. CD-1491100014336	375
		Mercantile Bank Ltd, Manikgonj Br. CD-133111129214731	39,807
17	Ghior Sadar	Southeast Bank Ltd, Ghior Br. CD-11100000111	55,471
18	Jhitka	Mercantile Bank Ltd, Jhitka Br. CD-1111000488812	2,732
19		Mercantile Bank Ltd, Jhitka Br. CD-1111001224743	1,476,609
20	Daragram	Sonali Bank Ltd, Dargram Br. CD-4502102000461	194,889
21	Baliarteak	EXIM Bank Ltd, Balirtek Bazar Br. CD-08911100074848	785,384
22		EXIM Bank Ltd, Balirtek Bazar Br. CD-0111000869567	275,783
23	Bagutia	Southeast Bank Ltd, Ghior Br. CD-11100000131	1,104,582
24	Bachamara	Pubali Bank Ltd, Daulatpur Br. CD-1170901011371	5,569,564
25	Nagarpur	Shahjalal Islami Bank, Nagarpur Br. CD-11100000443	23,599
26	Bhadra	Pubali Bank Ltd, Daulatpur Br. CD-1170901015992	1,200,334
27	Bharra	Shahjalal Islami Bank, Nagarpur Br. CD-11100000435	901,161
28	Lauhati	Sonali Bank Ltd, Lowhati Br. CD-6016033001716	2,284,812
29	Parulia	Uttara Bank Ltd. A/C No-194112200022345	4,956,331
30	Sandwip Sadar	National Bank Ltd, Sandwip Br. CD-1045001046428	2,384,662
		National Bank Ltd, Sandwip Br. CD-1045004761789	80,272



SL No	Name of Branch	Name of the Bank & Branch A/c No.	Amount in BDT 30.06.2024
31	Enamnahar	National Bank Ltd, Sandwip Br. CD-1045001046580	3,303,036
	Enamnahar	National Bank Ltd, Sandwip Br. CD-1045004761755	1,497
32	Maiteebagga	Pubali Bank Ltd, Siberhat Br. CD-3165901004049	1,026,425
		Pubali Bank Ltd, Siberhat Br. CD-3165901009134	11,177
33	Bauria	Bangladesh Krishi Bank, Bauria Br. CD-2912-0210006708	3,217,728
		Sonali Bank Ltd, Sandwip Br. CD-0826-802000916	7,745
		Sonali Bank Ltd, Sandwip Br. CD-0826-802001033	5,904
34	Akbarhat	Pubali Bank Ltd, Akbarhat Br. CD-1361901017008	4,438,255
		National Bank Ltd, Sandwip Br. CD-1045004763533	11,758
35	Samridhi	National Bank Ltd, Sandwip Br. CD-1045001046579	2,578,097
		National Bank Ltd, Sandwip Br. CD-1045004761776	3,680
		National Bank Ltd, Sandwip Br. CD-1045002475342	15,545
36	Feni Sadar	Sonali Bank Ltd, Feni Sadar Br. CD-4004200036471	6,706
		Sonali Bank Ltd, Feni Sadar Br. CD-4004802001543	1,792
37	Sonagazi	Islami Bank Bangladesh Ltd, Sonagazi Br. CD-20502490100030106	1,694,007
		SDI-BD RURAL WASH PROJECT A/C NO 20502490100167502	231,678
38	Dagunbuiya	National Bank Ltd, Dagunbuiyan Br. CD-1029000755441	8,378
		National Bank Ltd, Dagunbuiyan Br. CD-1029004761492	60,413
39	Pachgachia	Sonali Bank Ltd, Panchgachia Br. CD-4013933001508	463,096
		SDI-BD RURAL WASH PROJECT A/C NO 4013902000227	2,076
40	Fazilpur	Rupali Bank Ltd, Fazilpur Br. CD-2568020000440	5,571
		SDI-BD RURAL WASH PROJECT A/C NO 2568020000521	3,442
41	Baruiyerhat	NCC Bank Ltd, Baraiyarhat Br. CD-0038-0210016638	355,142
42	Paduar Bazar	Social Islami Bank Ltd. AC/No-105133000605	249,013
		Social Islami Bank Ltd. AC/No-105133000458	14,673
43	Chauddagram	Pubali Bank Ltd. AC/No-3850901013461	4,592
		Pubali Bank Ltd. AC/No-CD-3850901014503	2,979

SL No	Name of Branch	Name of the Bank & Branch A/c No.	Amount in BDT 30.06.2024
44	Laksham	EXIM Bank PLC, Laksham Br. CD-011100089	466,404
45	Maizdi Sadar	Sonali Bank Ltd, Sonapur Old Town Br. CD-3825200014794	1,206,173
46		Sonali Bank Ltd, Sonapur Old Town Br. CD-3825702000441	785,169
47	Khaliferhat	Sonali Bank Ltd, Khaliferhat Br. CD-3816633001409	874,510
48		Sonali Bank Ltd, Khaliferhat Br. CD-3816602000435	1,611,580
49	Shahaberhat	Sonali Bank Ltd, Pora Bipani Bitan Br. CD-3819033001059	1,761,342
50		Sonali Bank Ltd, Pora Bipani Bitan Br. CD-3819002000582	593,790
51	Begumgonj	Sonali Bank Ltd, Chaumuhani Br. CD-3809200047455	1,809,747
52		Sonali Bank Ltd, Chaumuhani Br. CD-3809102001265	638,422
53	Zamiderhat	Sonali Bank Ltd, Zamindarhat Br. CD-3827200000505	5,080,936
54		Sonali Bank Ltd, Zamindarhat Br. CD-3827302000332	1,075,244
55	Chandraganj	Sonali Bank Ltd. AC/No-3902402000477	470,097
56	Cox's Bazar-1	National Bank Ltd, Cox's Bazar Br. CD-1064000523183	5,969
57	Cox's Bazar-2	National Bank Ltd, Cox's Bazar Br. CD-1064000524020	77,155
58	Ramu	Janata Bank Ltd, Ramu Br. CD-0100057858545	4,165
59	Eidgah	Islami Bank Bangladesh Ltd, Eidgah Br. CD-70100130810	12,222
60	Sonarpara	Rupali Bank Ltd, Court Bazar Br. CD-1388020000867	6,760
61	Teknaf	Southeast Bank Ltd, Teknaf Br. CD-0095-11100000599	833,015
62	Ukhia	Sonali Bank Ltd, Ukhia Br. CD-0909233006015	86,506
63	Chakaria	Southeast Bank Ltd, Chakaria Br. CD-0073-11100000776	4,969
64	Moheshkhali	Islami Bank Limited ,AC-No-20503300100159412	203,202
65	Kalarmarchara	Bangladesh Krishi Bank PLC, CD-3109-0210005639	34,244
66	Mirpur-1	Pubali Bank Ltd, Mirpur Br. CD-2844901019773	146,778
67	Adabor	National Bank Ltd, Mohammadpur Br. CD-1018000635741	10,790
68	Ansercamp	The City Bank Ltd, Mirpur Br. CD-1101040652001	9,395
69	Rayerbazar	National Bank Ltd, Dhanmondi Br. CD-1063000832560	98,275
70	Ati Bazar	Pubali Bank Ltd, Ati Bazar Br. CD-3929901003176	49,322

SL No	Name of Branch	Name of the Bank & Branch A/c No.	Amount in BDT 30.06.2024
71	Hemayetpur	Mercantile Bank Ltd, Hemayetpur Br. CD-11101101485	713,612
72	Shiddirganj	Mercantile Bank Ltd. A/C No-1111001186339	9,085
73	Madanpur	SouthEast Bank Ltd AC/No-20141110000075	20,996
74	Sonargaon	Sonali Bank PLC, CD-3618602001233	14,437
75	Zamsha	EXIM Bank Ltd, Balirtek Bazar Br. CD-08911100222000	706,787
76	Baira	Rupali Bank Ltd, Baira Bazar Br. CD-0307020000586	213,410
77	Savar	National Bank Ltd, Savar Bazar Br. CD-1052000530538	6,767
78	Joy Mondap	National Bank Ltd, Singair SME Br. CD-1130001820744	333,092
79	Ashulia	Southeast Bank Ltd, Ashulia Br. CD-11100000437	13,220
80	Sholla	Rupali Bank Ltd, Sholla Bazar Br. CD-5156920000063	55,897
81	Bandura	Southeast Bank Ltd, Bandura Br. CD-0084-11100000232	15,264
82	Joypara	Southeast Bank Ltd, Bandura Br. CD-0033-11100002565	14,281
83	Savar-ME	National Bank Ltd, Savar Bazar Br. CD-1052000505755	687,324
84	Sreenagar	Prime Bank Ltd-AC No-2216178006550	8,346
85	Basurhat	Sonali Bank Ltd, Basurhat Br. CD-3802200013913	1,876,694
		Sonali Bank Ltd, Basurhat Br. CD-3802602000505	4,479
86	Chaprasirhat	Sonali Bank Ltd, Chaprasirhat Br. CD-3803433000563	984,121
		Sonali Bank Ltd, Chaprasirhat Br. CD-3803402000298	1,661
87	Urirchor	Sonali Bank Ltd, Sandwip Br. CD-3803402000301	1,466,071
		Sonali Bank Ltd, Sandwip Br. CD-3803402000297	12,334
88	Soliaman Bazar	Sonali Bank PLC, Cahrbata Br. CD-3804200000694	1,605,016
89		Sonali Bank PLC, Cahrbata Br. CD-3804202000893	4,056
90	Subarnochar	Exim Bank, Charbata Khasherhat, CD-09411100059970	2,483,129
		Exim Bank, Charbata Khasherhat, CD-09411100172253	8,670
91	Baro Kumia	Janata Bank Ltd, Kumira Br. CD-0100079643186	1,674,030
		SDI-BD RURAL WASH PROJECT A/C NO 0100239404353	5,611



SL No	Name of Branch	Name of the Bank & Branch A/c No.	Amount in BDT
			30.06.2024
92	Sitakunda	Janata Bank Ltd, Sitakunda Br. CD-0100054800058	646,954
	Sitakunda	Janata Bank Ltd, Sitakunda Br. CD-0100226994437	5,854
93	Mirsarai	National Bank Ltd, Mirsarai Br. CD-1091001008222	76,571
		National Bank Ltd, Mirsarai Br. CD-1091004758729	355,030
94	Fouzderhat	Sonali Bank Ltd, Banur Bazar Br. CD-0803-733003118	162,610
		SDI-BD RURAL WASH PROJECT A/C NO 0803702000579	30,407
95	Baizet Bostami	Janata Bank Ltd, Baizid Bostami Br. CD-0100021305841	12,197
96	Hali Sahar	Al-Arafah Islami Bank Ltd, Haliashahar Br. CD-0951-020002538	1,069,464
97	Bandartila	Al-Arafah Islami Bank Ltd, Haliashahar Br. CD-1501-020002901	3,117
Total			389,582,245

Note	Particulars	Amount in BDT	
		30.06.2024	30.06.2023
17.00 Cumulative Surplus			
	Balance as on 01.07.2023	772,849,940	693,337,254
	Add: Surplus/(Deficit) during the year	128,405,630	100,065,029
		901,255,570	793,402,283
	Less: Transfer to Statutory Reserve Fund	12,840,563	10,006,503
	Less : Prior year adjustment	-	10,545,840
	Balance as on 30.06.2024	888,415,007	772,849,940
18.00 Statutory Reserve Fund			
	Balance as on 01.07.2023	84,945,214	74,938,711
	Add: Addition during the year	12,840,563	10,006,503
		97,785,777	84,945,214
	Less : Expences Paid	-	-
	Less : Prior year adjustment	-	-
	Balance as on 30.06.2024	97,785,777	84,945,214



19.00 Bank Loan :

The break up of the above balance below :

Particulars	Notes	Amount in Taka			
		30.06.2024	30.06.2023	PKSF	Total
		PKSF	Non PKSF	Non PKSF	Total
Balance as on 01.07.2023		1,750,503,739	-	1,100,707,735	1,100,707,735
Add: Addition during the year		1,260,000,000	-	2,135,000,000	2,135,000,000
Less: Payment during the year		3,010,503,739	-	3,235,707,735	3,235,707,735
Balance as on 30.06.2024		2,076,975,645	-	1,485,203,996	1,485,203,996
		933,528,094	-	1,750,503,739	1,750,503,739
Long Term Liabilities		163,121,610			
Current Liabilities		770,406,484			
		933,528,094			

20.00 Loan from PKSF:

Particulars	BUNAD	JACOBON	AGROSOR	SUFOLON	KGF SUFOLON	SDL	Enrich AC	Enrich LI	IGA	AGROSOR (MDP)	AGROSOR (SEP)	Livelihood Restoration Loan (LRL)	AGROSOR-RAISE	Household Sanitation Loan	Household Water Loan	Loan For Elderly People (LEPG)	Livelihood Restoration Loan (LRL Phase-2)	Agrosor SEP General services loan	TOTAL
Balance as on July 01, 2023	45,833,326	253,000,000	193,000,000	95,000,000	-	-	6,000,000	350,000	29,800,000	62,000,000	16,000,000	11,000,000	128,000,000	58,500,000	11,499,999	1,000,000	28,000,000	6,150,000	985,808,320
Add: Received during the year	40,000,000	160,000,000	100,000,000	100,000,000	40,000,000	-	-	300,000	15,000,000	-	-	-	95,500,000	70,000,000	18,000,000	-	-	-	639,300,000
Less: Refunded during the year	85,833,326	413,000,000	293,000,000	195,000,000	40,000,000	6,000,000	1,174,995	650,000	4,500,000	62,000,000	16,000,000	11,000,000	233,500,000	128,500,000	29,499,999	1,000,000	28,000,000	6,150,000	1,625,109,320
Balance as on 30.06.2024	50,833,326	294,000,000	195,000,000	100,000,000	-	-	4,000,000	100,000	13,600,000	35,500,000	12,000,000	11,000,000	48,800,000	34,500,000	5,499,999	-	16,000,000	3,600,000	558,816,667
Long Term Liabilities	23,333,327	154,000,000	96,000,000	100,000,000	40,000,000	2,000,000	958,327	550,000	31,200,000	26,500,000	4,000,000	-	174,700,000	94,000,000	24,000,000	-	12,000,000	2,500,000	1,066,291,653
Current Liabilities	27,499,999	140,000,000	99,000,000	100,000,000	-	-	641,660	325,000	18,000,000	26,500,000	4,000,000	-	98,000,000	41,666,667	18,000,000	-	-	-	459,964,654
Balance as on 30.06.2024	50,833,326	294,000,000	195,000,000	100,000,000	40,000,000	2,000,000	958,327	225,000	31,200,000	26,500,000	4,000,000	-	174,700,000	94,000,000	24,000,000	-	12,000,000	2,500,000	1,066,291,653

Particulars	Specialize ME Loan	Start up Capital loan	Agrosor - MFCE	RMTP-SLME	Grand total
Balance as on July 01, 2023	9,000,000	4,500,000	50,000,000	-	1,049,308,320
Add: Received during the year	-	-	90,000,000	20,000,000	740,300,000
Less: Refunded during the year	9,000,000	4,500,000	140,000,000	20,000,000	1,798,608,320
Balance as on 30.06.2024	5,000,000	2,500,000	130,000,000	20,000,000	1,233,791,653
Long Term Liabilities	1,000,000	500,000	83,000,000	20,000,000	564,466,654
Current Liabilities	4,000,000	2,000,000	47,000,000	-	650,324,999
Balance as on 30.06.2024	5,000,000	2,500,000	130,000,000	20,000,000	1,233,791,653

21.00 Group Members Saving:

The break up of the above balance below :

Particulars	Notes	Amount in Taka			
		30.06.2024	30.06.2023	PKSF Fund	Total
		PKSF Fund	Non PKSF	Non PKSF	Total
IGA		21,226,691	-	21,706,764	21,706,764
Agricultural		(148,051)	-	1,954,494	1,954,494
BUNAD		58,510,203	-	43,929,089	43,929,089
JACOBON		576,235,295	-	525,852,384	525,852,384
AGROSOR		738,520,115	-	709,273,717	709,273,717
AGROSOR (MDP)		1,178,470	-	12,728,065	12,728,065
AGROSOR (SEP)		383,212	-	1,224,493	1,224,493
SUFOLON		7,363,664	-	7,446,216	7,446,216
AGROSOR-MDP-AF		4,591,862	-	12,068,016	12,068,016
Loan For Elderly People (LEPG)		569,528	-	448,565	448,565
AGROSOR (RAISE)		9,678,349	-	17,690,602	17,690,602
Specialized loan		225,724	-	419,953	419,953
KGF SUFOLON		-	-	-	-
AGROSOR-MFCE		18,538,569	-	-	-
RMTP-SLME		1,419,091	-	-	-
Balance as on 30.06.2024		1,438,292,722	-	1,354,742,358	1,354,742,358



21.01 Group Members saving (Compulsory)

Particulars	Amount in Taka										Total
	BUNYAD	JAGORON	AGROSOR	AGROSOR (MDF)	AGROSOR (SEP)	IGA	Agricultural	SUFOLON	AGROSOR-MDP-AF	Loan For Elderly People (LEPIG)	
Balance as on 01.07.2023	43,929,089	525,852,384	709,273,717	12,728,065	1,234,493	21,706,764	1,954,494	7,446,216	12,068,016	448,565	1,354,742,358
Add: Received during the year	44,166,993	671,524,093	611,760,100	3,280,458	356,255	16,347,585	2,848,276	1,970,481	5,586,415	555,595	1,397,191,832
Less: Refunded during the year	88,096,082	1,197,376,477	1,321,033,817	16,008,523	1,580,748	38,054,349	4,802,770	9,416,697	17,654,431	1,004,160	2,751,934,190
	29,585,879	621,141,182	582,513,702	14,830,053	1,197,536	16,827,658	4,950,821	2,053,033	13,062,869	434,632	1,333,641,468
Transfer to one component to another component	58,510,203	576,235,295	738,520,115	1,178,470	383,212	21,226,691	(148,051)	7,363,664	4,591,862	569,528	1,438,292,722
Balance as on 30.06.2024	58,510,203	576,235,295	738,520,115	1,178,470	383,212	21,226,691	(148,051)	7,363,664	4,591,862	569,528	1,438,292,722



22.00 Group Members saving (General)

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		81,947,991	80,960,860
Add: Received during the year		40,294,505	44,843,054
		122,242,496	125,803,914
Less: Refunded during the year		40,928,485	43,855,924
Balance as on 30.06.2024		81,314,012	81,947,991

23.00 Risk fund (Livestock):

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		20,602,933	18,600,557
Add: Received during the year		4,852,700	4,511,970
		25,455,633	23,112,527
Less: Refunded during the year		2,412,639	2,509,594
Balance as on 30.06.2024		23,042,994	20,602,933

24.00 Risk fund (Loan):

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		296,657,314	241,740,819
Add: Received during the year		84,275,006	83,829,561
Add : Prior year adjustment			-
		380,932,320	325,570,380
Less: Refunded during the year		31,760,984	28,913,066
Balance as on 30.06.2024		349,171,336	296,657,314

25.00 Staff Welfare saving Scheme:

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		600	600
Add: Received during the year		-	-
		600	600
Less: Refunded during the year		600	-
Balance as on 30.06.2024		-	600

26.00 Grant Payable (Grant Advance) :

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		19,053,417	18,079,858
Add: Received during the year		43,144,889	28,917,433
		62,198,306	46,997,291
Less: Adjustment During the year		25,512,805	27,943,874
Balance as on 30.06.2024		36,685,501	19,053,417

27.00 Loan Loss Provision (LLP)

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		208,022,411	224,939,672
Add: Current Year Provision		125,550,352	136,755,272
Add: Interest During the year		-	-
		333,572,763	361,694,944
Add: Prior year adjustment		-	-
Less: Adjustment during the year		-	153,672,533
Balance as on 30.06.2024		333,572,763	208,022,411

28.00 Provision For Expenses:

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		51,086,250	40,600,000
Add: Addition during the year		55,200,000	51,030,000
		106,286,250	91,630,000
Less: Adjustment during the year		50,940,000	40,543,750
Balance as on 30.06.2024		55,346,250	51,086,250

Details are shown below:

Particulars		Amount of Tk.	Amount of Tk.
Electricity, Gas & Water bill		-	-
Telephone bill		-	-
Audit fee		200,000	200,000
Income Tax		5,000,000	10,000,000
Gratuity Fund		50,000,000	43,200,000
Balance as on 30.06.2024		55,200,000	53,400,000

29.00 Provision for Interest on term deposit

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		37,382,982	26,027,412
Add: Received during the year		52,236,459	22,013,710
		89,619,441	48,041,122
Less: Refunded during the year		33,244,151	10,658,140
Less: Prior year adjustment		-	-
Balance as on 30.06.2024		56,375,290	37,382,982

30.00 Service Charges Received on Loan:

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

Particulars	Notes	30.06.2024	30.06.2023
AGROSOR (MDP)		5,547,195	12,381,551
AGROSOR (SEEP)		11,556,839	16,727,827
CDRL		8,052	23,399
Livelihood Restoration Loan (LRL)		3,152,298	7,418,774
AGROSOR-MDP-AF		7,134,118	9,021,687
Loan for Elderly People (LEPIG)		212,714	163,894
AGROSOR-SEP-General		153,704	249,690
LRL Phase-02		814,147	1,158,458
Household Water loan		1,000,373	298,175
SDL		7,822	13,301
Agricultural		2,081,988	4,189,057
Enrich AC		120,329	237,679
Enrich LI		14,975	23,825
I G A Loan		20,891,174	18,908,608
Agricultural Segenial loan		42,486,401	39,064,362
LIFT (UPP Lease)		333	2,501
BUNIAD		12,152,885	8,779,031
JAGORON		363,494,577	349,471,765
AGROSOR		682,914,019	544,622,668
SUFOLON		63,777,855	45,210,943
KGF SUFOLON		11,063,895	10,642,552
Start-UP Capital Loan		379,189	201,738
Specialize ME Loan		731,158	398,910
Agrosor Raise		8,089,289	5,678,992
Household Sanitation loan		4,839,521	1,025,939
Cash Credit Loan		520,852	-
AGROSOR-MFCE		6,182,428	-
RMTP-SLME		243,686	-
Total		1,249,571,816	1,075,915,326

31.00 Service Charge Paid to PKSF:

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
BUNIAD		393,750	460,417
JAGORON		18,075,000	14,306,250
AGROSOR		12,750,000	14,653,125
SUFOLON		3,562,500	3,937,500
KGF SUFOLON		-	3,250,000
I G A		1,908,749	1,857,188
Enrich AC		12,792	7,335
Enrich LI		6,000	1,125
Sanitation Development Loan		247,500	479,875
AGROSOR (MDP)		3,924,063	5,608,126
AGROSOR (SEEP)		712,500	2,643,750
Livelihood Restoration Loan (LRL)		231,250	1,300,000
Loan for Elderly People (LEPIG)		12,500	32,500
AGROSOR-MDP-AF		1,732,500	2,730,000
AGROSOR-SEP-General		96,000	159,750
LRL phase 2		110,000	232,500
Household Sanitation Loan		2,745,000	3,037,500
Household Water Loan		592,500	337,500
Agrosor Raise		10,563,000	2,047,500
Specialize ME Loan		525,000	525,000
Start-UP Capital Loan		187,500	187,500
AGROSOR-MFCE		3,412,500	-
Total		61,800,604	57,794,441

32.00 Loan from PKSF :

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Sanitation Development Loan		-	-
Household water Loan		18,000,000	9,000,000
Household Sanitation Loan		70,000,000	36,000,000
Agrosor Raise		95,500,000	104,000,000
Agrosor SEP General services loan		-	-
Livelihood Restoration Loan (LRL Phase-2)		-	-
Livelihood Restoration Loan (LRL)		-	-
AGROSOR-MDP-AF		-	10,000,000
Loan For Elderly People (LEPIG)		-	-
Agricultural		-	-
Enrich AC		500,000	500,000
Enrich LI		300,000	300,000
I G A Loan		15,000,000	15,000,000
UPP Lease		-	-
AGROSOR (MDP)		-	35,000,000
AGROSOR (SEEP)		-	-
BUNIAD		40,000,000	35,000,000
JAGORON		160,000,000	165,000,000
AGROSOR		100,000,000	110,000,000
SUFOLON		100,000,000	95,000,000
KGF SUFOLON		40,000,000	40,000,000
Specialize ME Loan		-	10,000,000
Start up Capital loan		-	5,000,000
Agrosore -MFCE		90,000,000	50,000,000
RMTP-SLME		20,000,000	-
Total		749,300,000	719,800,000

33.00 Loan received from Beneficiaries (Principal):

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Sanitation Development Loan		82,332	165,365
Agricultural		16,335,960	32,546,284
Enrich AC		2,406,571	4,753,571
Enrich LI		332,770	529,455
		-	-
I G A Loan		148,125,334	134,686,909
Agricultural Segmental loan		354,180,031	324,176,711
UPP Lease		1,667	12,501
BUNIAD		112,979,406	81,901,284
JAGORON		2,815,295,979	2,721,692,610
AGROSOR		4,602,178,022	3,748,235,892
AGROSOR (MDP)		34,679,437	84,116,688
AGROSOR (SEEP)		92,695,101	134,568,351
SUFOLON		527,810,788	373,724,971
KGF SUFOLON		91,908,846	88,339,407
Livelihood Restoration Loan (LRL)		33,695,543	79,686,609
CDRL		150,008	406,937
AGROSOR-MDP-AF		54,935,174	74,619,830
Loan for Elderly People (LEPIG)		2,444,986	1,883,845
AGROSOR-SEP-General		3,385,546	5,724,910
Livelihood Restoration Loan (LRL) Phas		15,656,805	22,277,871
Household Sanitation Loan		45,375,543	9,609,117
Household Water Loan		9,772,716	2,973,493
AGROSOR-RAISE		79,578,729	56,538,344
Start-up Capital Loan		3,040,191	1,583,732
Specialize ME loan		4,730,942	2,473,590
Cash credit Loan		2,800,000	-
AGROSOR-MFCE		53,854,180	-
RMTP-SLME		2,295,814	-
Total		9,110,728,421	7,987,228,277

34.00 Group Members Savings Collection: (Compulsary)

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Agricultural		2,848,276	6,603,106
I G A		16,347,585	17,066,567
BUNIAD		44,166,993	30,980,735
JAGORON		671,524,093	663,869,368
AGROSOR		611,760,100	601,062,513
AGROSOR (MDP)		3,280,458	15,839,285
AGROSOR (SEEP)		356,255	1,397,537
SUFOLON		1,970,481	2,652,251
AGROSOR-MDP-AF		5,586,415	14,610,006
Loan For Elderly People (LEPIG)		555,595	450,075
AGROSOR (RAISE)		15,220,762	21,021,806
Start up capital loan		372,865	454,953
AGROSOR-MFCE		21,782,863	-
RMTP-SLME		1,419,091	-
Total		1,397,191,832	1,376,008,202



35.00 Repayment of Principal to PKSF:

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
BUNIAD		35,000,000	30,833,333
JAGORON		119,000,000	79,000,000
AGROSOR		98,000,000	79,000,000
SUFOLON		95,000,000	90,000,000
KGF SUFOLON		-	80,000,000
I G A Loan		13,600,000	13,300,000
Enrich AC		216,668	266,665
Enrich LI		100,000	50,000
Sanitation Development Loan		4,000,000	4,600,000
AGROSOR (MDP)		35,500,000	30,500,000
AGROSOR (SEEP)		12,000,000	33,000,000
Livelihood Restoration Loan (LRL)		11,000,000	24,000,000
Loan For Elderly People (LEPIG)		1,000,000	1,000,000
AGROSOR-MDP-AF		26,000,000	24,000,000
Agrosor SEP General services loan		3,600,000	2,500,000
LRL Phase 2		16,000,000	12,000,000
Household Sanitation Loan		34,500,000	22,500,000
Household Water Loan		5,499,999	2,500,001
Agrosor- Raise		48,800,000	6,000,000
Start up capital loan		2,000,000	500,000
Specialize ME Loan		4,000,000	1,000,000
AGROSOR-MFCE		10,000,000	-
Total		574,816,667	536,549,999

36.00 Loan Disbursement to Beneficiaries:

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
BUNIAD		151,572,000	81,376,000
JAGORON		3,033,212,000	2,794,518,000
AGROSOR		4,493,707,000	4,594,988,000
AGROSOR (MDP)		870,000	89,675,000
AGROSOR (SEEP)		60,300,000	113,945,000
SUFOLON		457,162,000	409,806,870
KGF SUFOLON		88,989,000	97,180,000
Sanitation Development Loan		50,000	30,000
I G A Loan		135,560,000	152,055,000
Agricultural		10,657,000	22,948,000
Enrich AC		2,060,000	3,490,000
Enrich LI		320,000	390,000
Agricultural Seasonal Loan		360,408,000	349,385,000
Livelihood Restoration Loan (LRL)		15,690,000	67,784,000
AGROSOR-MDP-AF		18,150,000	97,334,000
Loan For Elderly People (LEPIG)		2,940,000	2,540,000
AGROSOR-SEP-General		2,550,000	6,420,000
Livelihood Restoration Loan (LRL) Phase-02		1,155,000	9,803,000
Household Sanitation Loan		70,524,000	35,185,000
Household Water Loan		21,204,000	5,572,000
AGROSOR-RAISE		63,250,000	111,125,000
Start-up Capital Loan		800,000	4,100,000
Specialize ME loan		550,000	8,890,000
Cash credit Loan		2,800,000	2,100,000
AGROSOR-MFCE		144,894,000	-
RMTP-SLME		20,100,000	-
Total		9,159,474,000	9,060,639,870

37.00 Savings Refunded to Beneficiaries: (Compulsory)

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
I G A		16,827,658	14,679,986
Agricultural		4,950,821	11,855,016
BUNIAD		29,585,879	29,610,481
JAGORON		621,141,182	678,916,248
AGROSOR		582,513,702	444,406,328
AGROSOR-MDP		14,830,053	11,019,975
AGROSOR (SEEP)		1,197,536	2,378,079
SUFOLON		2,053,033	4,083,123
AGROSOR-MDP-AF		13,062,569	11,473,907
LEPIG		434,632	350,182
AGROSOR-RAISE		23,233,015	3,331,204
Start-up Capital Loan		567,094	35,000
AGROSOR-MFCE		3,244,294	-
Total		1,313,641,468	1,208,773,325

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

The break up of the above balance below :

Particulars	Notes	30.06.2024	30.06.2023
Technology & product Adaptation project		-	-
Sustainable Enterprise Project (SEP)		2,300,178	9,745,020
SDI Adolescent project		1,527,388	1,417,771
PACE Project		3,728,409	9,618,450
EPP Project		2,638,708	2,825,255
Cultural & sports Program		-	-
Sanitation Program		-	-
AGROSHOR RAISE		9,820,475	-
Enrich Project Exp.		5,764,585	7,784,096
SDI-GCH-RHL Project		888,411	-
Total		26,668,154	31,390,592

38.01 Programs and Projects Expenses-PKSF Part

The break up of the above balance below :

Particulars	Notes	Amount in Taka	Amount in Taka
Technology & product Adaptation project		-	-
SDI Adolescent project		672,085	1,275,994
PACE Project		3,728,409	8,656,605
EPP Project		1,233,900	2,542,730
Sustainable Enterprise Project (SEP)		2,300,178	8,770,518
Enrich Project Exp.		2,601,304	6,184,991
AGROSOR-RAISE		9,814,279	-
SDI RHL Project		1,079,908	-
Total		21,430,063	27,430,837

38.02 Programs and Projects Expenses-Own Part

The break up of the above balance below :

Particulars	Notes	Amount in taka	Amount in taka
Technology & product Adaptation project		-	-
SDI Adolescent project		855,303	141,777
PACE Project		-	961,845
EPP Project		1,404,808	282,526
Sustainable Enterprise Project (SEP)		-	974,502
Enrich Project Exp.		3,163,281	1,599,105
AGROSOR-RAISE		6,196	-
SDI RHL Project		(191,497)	-
Total		5,238,091	3,959,755

39.00 Interest payable for Bank Loan:

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		6,956,385	-
Add: Provision for the year		9,790,266	6,956,385
		16,746,651	6,956,385
Less: Adjusted for the year		6,956,385	-
Balance as on 30.06.2024		9,790,266	6,956,385

40.00 Unclaimed Reserve:

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		-	-
Add: Received during the year		105,138	-
		105,138	-
Less: Refunded during the year		409	-
Balance as on 30.06.2024		104,729	-

41.00 Payable to Supplier:

Particulars	Notes	30.06.2024	30.06.2023
Balance as on 01.07.2023		-	-
Add: Received during the year		1,565,539	-
		1,565,539	-
Less: Refunded during the year		-	-
Balance as on 30.06.2024		1,565,539	-



Annexure- A/2
Society For Development Initiatives (SDI)
Micro Credit Program
Eligibility Criteria Compliance Certification for the year ended June 30, 2024

We have audited the financial statements of SDI for the year ended 30 June 2024. On the basis of our audit, we certify below the compliance of SDI with the eligibility criteria set by Micro-credit Regularity Authority (MRA).

Sl. No	Eligibility Criteria	Audited Figures of Compliance		Standard
		2023-2024	2022-2023	
01	Cumulative Recovery Rate (CRR)	99.39%	99.58%	Min: 95%
02	On Time Recovery (OTR)	97.40%	98.81%	92%-100%
03	Liquidity to Savings Deposit Ratio	30.44%	16.61%	Min: 15%
04	Rate of Return on Capital Ratio	13.57%	10.54%	Min: 1%
05	Capital Adequacy Ratio	18.27%	16.30%	Min: 15%
06	Current Ratio	1.67:1	2.04:1	2.0:1
07	Debt Service Cover Ratio	1.04 : 1	1.05 : 1	1.25:1
08	Debt to Capital Ratio	4.43 : 1	5.25 : 1	Max: 9:1



Society For Development Initiatives
Micro Credit program
Calculation of Ratio
For the Year Ended June 30, 2024

Performance Parameters	Aspects	Formula		Audited Figures		PKSF Standard
				23-24	22-23	
Portfolio Quality Analysis	PAR (%) (Portfolio at Risk)	<u>Outstanding of overdue Loanee (Principal)</u> Total outstanding loan (Principal) 314,200,737.00 5,351,448,345.00	x 100	5.87%	4.69%	Max 10%
	OTR (%) (On time realization)	<u>Summation of regular recovery in the last 12 months</u> Summation of regular recoverable in the last 12 months 7,624,287,166.00 7,832,596,146.00	x 100	97.34%	98.81%	Min 92%
	Credit Concentration	<u>Loan Outstanding (Agrosor+MDP+SEP+MDP-AF+Agrosor-SEP-G+RAISE+MFC)</u> Total loan outstanding 2,986,005,333 5,351,448,345	x 100	55.80%	59.42%	Max 60%
	Yield on average loan portfolio	<u>Current FY Service charge Income</u> Average Loan outstanding 1,237,913,059 5,316,155,486	x 100	23.29%	22.22%	Min 20%
Liquidity and Solvency Risk.	Current Ratio	<u>Total Current Assets</u> Total Current Liability <u>(Loan outstanding-More than one year passed overdue) +</u> Cash+Bank+STD+Advanced PKSF fund refundable in the next year (as per schedule)+Saving+other short loan (5,351,448,345-132,132,500) + 25,513,773 + 389,582,245 + 414,094,922 + 7,449,347 = 6,055,956,132 (659,324,999 + 1,438,292,722 + 920,644,831) = 3,018,262,552		2.01	2.04:1	2.0:1
	Liquidity to Savings Risk	<u>STD+Govt. Securities</u> Members Savings Fund 738,316,182 2,425,217,094	x 100	30.44%	16.61%	10%
	Debt : Capital Ratio	<u>Debt</u> Adjusted Capital fund <u>PKSF Fund (excluding DMF) + Saving + Other Loan</u> Adjusted Capital fund Adjusted Capital fund = Total Capital - Revaluation Surplus + 1% of Good loan Adjusted Capital = (98,62,00,784-0+4,91,03,496) = 1,03,53,04,280/- Debt = (1,22,37,91,653+93,35,28,094 +2,42,52,17,094) = 4,58,25,36,841/- Debt : Capital = 4,58,25,36,841/1,03,53,04,280		4.43 : 1	5.25 : 1	9:01
Financial Risk and Leverage	Capital Adequacy Ratio (CAR)	<u>Adjusted Capital fund</u> Total RBA Total RBA = Total Assets - (Cash + Bank + STD + Govt. Securities) Adjusted Capital = (98,62,00,784-0+4,91,03,496) = 1,03,53,04,280/- Total RBA = 6,49,56,20,120 - (2,55,13,773 + 38,95,82,245 + 41,40,94,922) = 5,66,64,29,180 CAR = (1,03,53,04,280/5,66,64,29,180) x 100	x 100	18.27%	16.30%	Min 10%
	Debt Service Cover Ratio	<u>Surplus for the year + Total interest & Principal payable for the year</u> Total Interest & Principal Payable for the year Principal Payable for the year PKSF & Bank = 2,65,17,92,312/- Interest payable for the year PKSF & Bank= 20,40,00,626/- Surpluse during the year = 12,84,05,630/- (12,84,05,630 + 2,65,17,92,312 +20,40,00,626) = 2,98,41,98,568/- (2,65,17,92,312 + 20,40,00,626) = 2,85,57,92,938/-		1.04 : 1	1.05:1	Min 1.25:1
	Liability concentration	<u>Loan outstanding from single source (Highest)</u> Total External Liability 2,425,217,094 4,954,751,171	x 100	48.95%	39.22%	Max 50%



Performance Parameters	Aspects	Formula		Audited Figures		PKSF Standard
				23-24	22-23	
Profitability and productivity Risk	Return on Total Assets (ROTA)	$\frac{\text{Net Surplus}}{\text{Average total assets}} \times 100$ $\frac{128,405,630}{6,427,858,605} \times 100$		2.00%	2.00%	Min 3%
	Borrower Coverage	$\frac{\text{No of total Borrowers}}{\text{No of Total Members}} \times 100$ $\frac{109,018}{145,595} \times 100$		74.88%	76.62%	Min 70%
MRA Policy and PKSF guideline	Voluntary deposit	$\frac{\text{Voluntary Deposit Outstanding}}{\text{Adjusted Capital Fund}} \times 100$ $\frac{81,314,012}{1,035,304,280} \times 100$		7.9%	9.7%	Max 40%
	Term deposit	$\frac{\text{Term Deposit Outstanding}}{\text{Adjusted Capital Fund}} \times 100$ $\frac{905,610,360}{1,035,304,280} \times 100$		87%	62%	Max 50%
	Fixed asset Ratio	$\frac{(\text{Fixed Asset} - \text{Accumulated Depreciation})}{(\text{Capital Fund} - \text{Statutory Reserve})} \times 100$ $\frac{(24,29,64,034 - 6,12,27,826)}{(98,62,00,784 - 9,77,85,777)} \times 100 = 20.46\%$		20.46%	19.09%	Max 35%
	Investment in FDR in a single Bank	$\frac{\text{Highest Investment in single bank}}{\text{Total FDR}} \times 100$ $\frac{77,447,681}{414,094,922} \times 100$		18.70%	15.50%	Max 35%



Micro Credit Program
A project of
Society For Development Initiatives (SDI)
Funded by PKSF
Portfolio Report
For the year ended June 30, 2024

(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, 2024		5,351,448,345		
1	Good Loan	No Overdue	5,037,247,608	1%	50,372,476
2	Watchful	1-30 Days	18,876,449	5%	943,822
3	Sub standard Loan	31-180 Days	78,861,501	25%	19,715,375
5	Doubtful)	181-365 Days	84,330,287	75%	63,247,715
	Bad Loan	365+ Days	132,132,500	100%	132,132,500
	Total		5,351,448,345		266,411,889

(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	266,411,889
Actual reserve made by MFI	333,572,763
Excess/(Shortfall) of Provision	67,160,874
Comment on LLP for PKSF funded MCP:	MRA Policy followed properly
Disclosure of written off loan:	
Loan Written off	200,047,014
Loan Written off balance 01.07.2024	200,047,014
Loan written off during the year 2023-2024	N/A
Written off loan recovered during the year 2023-2024	2,632,823
Loan Written off balance 30.06.2024	197,414,191



SOCIETY FOR DEVELOPMENT INITIATIVES
PKSF Funded Micro Credit Program
For the year 30 June, 2024

(iii) Loan Operational Report

SL. No	Particulars	CFY 2023-2024		CFY 2022-2023	
		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	1,721,604,669	100.00	1,503,688,649	100.00
	Sub Total :	1,721,604,669	32.17	1,503,688,649	28.36
AGROSOR	AGROSOR	2,797,437,455	93.68	2,905,908,477	93.56
	AGROSOR (MDP)	4,084,789	0.14	37,894,226	1.22
	AGROSOR-MDP-AF	15,011,098	0.50	51,796,272	1.67
	AGROSOR-RAISE	38,257,927	1.28	54,586,656	20.51
	AGROSOR-SEP-General	1,058,166	0.04	1,893,712	0.06
	AGROSOR (SEP)	21,311,892	0.71	53,706,993	1.73
	AGROSOR-MFCE	91,039,820	3.05	-	-
	RMTP-SLME	17,804,186	0.60	-	-
	Sub Total :	2,986,005,333	55.80	3,105,786,336	58.57
SUFOLON	SUFOLON	195,488,573	80.60	266,137,361	84.19
	Seasonal	-	-	-	-
	KGF	47,062,903	19.40	49,982,749	15.81
	Sub Total :	242,551,476	4.53	316,120,110	5.96
BUNIAD	BUNIAD	82,651,043	100	44,058,449	100.00
	Sub Total :	82,651,043	1.54	44,058,449	0.83
ENRICH	I G A	76,420,866	98.85	88,986,200	98.62
	Enrich AC	759,908	0.98	1,106,479	1.23
	Enrich LI	127,340	0.16	140,110	0.16
	Sub Total :	77,308,114	1.44	90,232,789	1.70
Others	Livelihood Restoration Loan (LRL)	10,821,160	4.48	28,826,703	11.87
	Loan For Elderly People (LEPIG)	1,825,032	0.76	1,330,018	0.55
	Sanitation Development loan (SDL)	44,382	0.02	76,714	0.03
	Agricultural Loan	6,682,852	2.77	12,361,812	5.09
	Agricultural Seasonal Loan	148,725,265	61.63	142,497,296	58.69
	LIFT	42,916	0.02	44,583	0.02
	CDRL	830,744	0.34	980,752	0.40
	Livelihood Restoration Loan (LRL) Phase-02	2,297,336	0.95	16,799,141	6.92
	Household Sanitation Loan	50,866,340	21.08	25,717,883	10.59
	Start-up Capital Loan	276,077	0.11	2,516,268	1.04
	Specialize ME loan	2,235,468	0.93	6,416,410	2.64
	Cash credit Loan	2,100,000	0.87	2,100,000	0.86
	Household Water Loan	14,580,138	6.04	3,148,854	1.30
	Sub Total :	241,327,710	4.51	242,816,434	4.58
	Grand Total of Loan :	5,351,448,345	100	5,302,702,780	100
2. Savings Components (Balance)	Voluntary Savings	81,314,012	3.35	81,947,991	4.07
	Compulsory Savings	1,438,292,722	59.31	1,354,742,358	67.33
	Term Savings	905,610,360	37.34	575,271,540	28.59
	Grand Total of Savings :	2,425,217,094	100.00	2,011,961,889	100.00
3. Risk Fund Components (Balance)	Credit Risk Fund	349,171,336	93.81	296,657,314	93.51
	Livestock Risk Fund	23,042,994	6.19	20,602,933	6.49
	Other Risk Fund	-	-	-	-
	Grand Total of Risk Fund	372,214,330	100.00	317,260,247	100.00
4. Other Vital Information.					
4.1	Number of Branches	88		85	
4.2	Number of Samities	7,428		7,198	
4.3	Number of Members	145,595		138,782	
4.4	Number of Borrower	109,018		106,324	
4.5	Number of Staff	723		710	
4.6	Borrower : Member	75%		77%	
4.7	Average Loan Size per Member	49,088		49,873	

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
PKSF Funded Micro Credit Program
Fixed Assets Schedule
As on June 30, 2024

Annexure-A/4

SL. No.	Particulars	COST					Rate	DEPRECIATION				Net Book Value as on June 30, 2024		
		Balance as on July 01, 2023 Taka	Addition during the year Taka	Adjustment During the year	Disposal during the year	Total as on June 30, 2024		Balance as on July 01, 2023			Charged during the year Taka		Disposal during the year	Total as on June 30, 2024
								Balance as on July 01, 2023	Prior year adjustment	Total				
1	Branch Automation cost	1,949,000	-	-	-	1,949,000	25%	-	1,743,441	51,390	-	1,794,831	154,169	
2	Land	35,692,564	-	-	-	35,692,564	-	-	-	-	-	-	35,692,564	
3	Land Development	23,770,548	464,460	-	-	24,235,008	-	-	-	-	-	-	24,235,008	
4	Furniture and Fixture	17,018,008	10,337,252	-	556,994	26,798,266	10%	8,596,681	8,596,681	1,820,159	556,994	9,859,846	16,938,421	
5	Flat	44,859,849	-	-	-	44,859,849	5%	1,794,394	1,794,394	2,153,273	-	3,947,667	40,912,182	
6	Computer	11,408,565	1,257,588	-	-	12,666,153	30%	8,417,264	8,417,264	1,274,667	-	9,691,931	2,974,222	
7	Motorcycle	615,598	-	-	-	615,598	15%	517,014	517,014	14,788	-	531,802	83,796	
8	Bicycle	-	-	-	-	-	15%	-	-	-	-	-	-	
9	Mobile phone/Camera	1,261,360	160,000	-	-	1,421,360	50%	1,100,499	1,100,499	160,431	-	1,260,930	160,431	
	Camera	-	-	-	-	-	-	-	-	-	-	-	-	
10	Television	1,487,855	189,000	-	-	1,676,855	20%	1,098,052	1,098,052	115,761	-	1,213,813	463,042	
11	Office equipments	1,022,540	-	-	465,415	557,125	15%	1,022,540	1,022,540	-	465,415	557,125	-	
12	Building for FTC	28,786,327	-	-	-	28,786,327	5%	6,231,238	6,231,238	1,127,754	-	7,358,992	21,427,335	
	OS & AHC (Building)	-	22,866,146	-	-	22,866,146	5%	-	-	1,143,307	-	1,143,307	21,722,839	
13	Furniture for FTC	4,701,607	-	-	-	4,701,607	10%	2,302,378	2,302,378	239,923	-	2,542,301	2,159,306	
14	Electric Equipment	6,700,594	8,990,896	-	-	15,691,490	20%	4,392,280	4,392,280	2,344,231	-	6,736,511	8,954,979	
15	Agriculture Equipment - FTC	216,600	-	-	-	216,600	20%	129,761	129,761	17,368	-	147,129	69,471	
16	Motor Car	20,230,086	-	-	-	20,230,086	15%	13,420,153	13,420,153	1,021,490	-	14,441,643	5,788,443	
Grand Total as at June 30, 2024		199,721,101	44,265,342	-	1,022,409	242,964,034		50,765,695	50,765,695	11,484,540	1,022,409	61,227,826	181,736,208	
Grand Total as at June 30, 2023		138,738,654	60,982,447	-	-	199,721,101		43,450,701	43,450,701	7,314,994	-	50,765,695	148,955,406	



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

Annexure-A/5

Sl. No.	Fund	FDR Purchase Date	Name of the Bank & Branch	FDR No.	Investment Amount	Opening Balance as on 01.07.2023	INVESTMENT DURING THE YEAR					Encashment	Present Value as on 30.06.24
							Principal	Interest	Advance Tax	Bank Charge	Net Investment		
1		03.01.17	Southeast Bank Ltd, Mohammadpur	24300002268	5,000,000	6,713,075	-	-	-	-	-	6,713,075	-
2		03.01.17	Southeast Bank Ltd, Mohammadpur	24300002269	2,500,000	3,347,173	-	-	-	-	-	3,347,173	-
3		24.07.17	Trust Bank Ltd, Mohakhali	0074-0330003519	15,000,000	19,496,967	-	1,084,762	162,715	15,000	907,047	-	20,404,014
4		24.07.17	Trust Bank Ltd, Mohakhali	0074-0330003528	1,500,000	1,940,409	-	107,959	16,194	3,000	88,765	-	2,029,174
5		26.12.17	BRAC Bank Ltd	1506303838814004	5,000,000	6,458,506	-	554,944	110,989	-	443,955	-	6,902,461
6		06.05.18	BRAC Bank Ltd	1506303838814007	5,000,000	6,487,573	-	482,539	96,508	-	386,031	-	6,873,604
7		27.06.18	Basic Bank Ltd, Cantonment	6418-01-0004671	5,000,000	6,423,327	-	406,476	81,295	3,000	322,181	-	6,745,508
8		27.06.18	Basic Bank Ltd, Cantonment	6418-01-0004665	5,000,000	6,423,327	-	406,476	81,295	3,000	322,181	-	6,745,508
9		07.01.19	Mutual Trust Bank Ltd, Dhanmondi	0014-03300059748	7,000,000	8,489,410	-	342,403	51,360	3,000	288,043	-	8,777,453
10		07.02.19	Mutual Trust Bank Ltd, Dhanmondi	0014-03300060021	6,000,000	7,211,897	-	293,313	43,997	3,000	246,316	-	7,458,213
11		25.02.19	Mutual Trust Bank Ltd, Dhanmondi	0014-03300060110	2,000,000	2,382,186	-	96,819	14,523	3,000	79,296	-	2,461,482
12		23.07.19	Mutual Trust Bank Ltd, Dhanmondi	0014-03300061477	5,000,000	5,848,142	-	237,772	35,665	3,000	199,107	-	6,047,249
13		17.08.20	Mutual Trust Bank Ltd, Dhanmondi	0014-03300063555	4,000,000	4,354,966	-	177,096	26,565	3,000	147,531	-	4,502,497
14		17.08.20	Mutual Trust Bank Ltd, Dhanmondi	0014-03300063564	4,000,000	4,354,966	-	177,096	26,565	3,000	147,531	-	4,502,497
15		17.08.20	Mutual Trust Bank Ltd, Dhanmondi	0014-03300063573	2,500,000	2,718,353	-	110,520	16,578	3,000	90,942	-	2,809,295
16		17.08.20	Mutual Trust Bank Ltd, Dhanmondi	0014-03300063582	2,000,000	2,170,400	-	88,229	13,235	3,000	71,994	-	2,242,394
17		04.04.21	NCC Bank Ltd, Dhakhinkhan	0095-0330006888	7,500,000	8,144,162	-	557,152	111,430	-	445,722	-	8,589,884
18		04.04.21	NCC Bank Ltd, Dhakhinkhan	0095-0330006897	7,500,000	8,144,162	-	557,152	111,430	-	445,722	-	8,589,884
19		24.05.21	Pubali Bank Ltd, Singair	1162104796991	5,000,000	5,412,507	-	-	-	-	-	5,412,507	-
20		24.05.21	Pubali Bank Ltd, Singair	1162104797004	5,000,000	5,412,507	-	-	-	-	-	5,412,507	-
21		07.06.21	One Bank Ltd, Gulshan North	1014130000153	5,000,000	5,438,793	-	364,149	83,883	3,000	277,266	-	5,716,059
22		07.06.21	One Bank Ltd, Gulshan North	1014130000142	5,000,000	5,438,793	-	364,149	83,883	3,000	277,266	-	5,716,059
23		07.06.21	One Bank Ltd, Gulshan North	1014130000164	2,000,000	2,173,597	-	145,410	33,499	3,000	108,911	-	2,282,508
24		24.08.21	Mutual Trust Bank Ltd, Dhanmondi	1306000082625	2,250,000	2,349,742	-	95,525	14,329	3,000	78,196	-	2,427,938
25		02.09.21	Trust Bank Ltd, Mohakhali	0074-0330007248	7,000,000	7,252,114	-	403,490	60,523	3,000	339,967	-	7,592,081

SAVINGS FUND



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

Annexure-A/5

Sl. No.	Fund	FDR Purchase Date	Name of the Bank & Branch	FDR No.	Investment Amount	Opening Balance as on 01.07.2023	INVESTMENT DURING THE YEAR					Encashment	Present Value as on 30.06.24
							Principal	Interest	Advance Tax	Bank Charge	Net Investment		
26		26.09.21	AB Bank Ltd, Kalampur	3721704	3,000,000	3,220,470	-	224,822	22,482	3,000	199,340	-	3,419,810
27		17.11.21	Basic Bank Ltd, Cantonment	6418-01-0007123	5,000,000	5,377,644	-	-	-	-	-	5,377,644	-
28		17.11.21	Basic Bank Ltd, Cantonment	6418-01-0007139	6,400,000	6,885,105	-	435,697	87,139	3,000	345,558	-	7,230,663
29		09.02.22	IDLC Finance Limited	10252234686003	10,000,000	10,357,000	-	517,850	103,570	15,000	399,280	-	10,756,280
30		09.03.22	Pubali Bank Ltd, Singair	1162104798799	5,000,000	5,227,248	-	349,429	104,828	3,000	241,601	-	5,468,849
31		09.03.22	Pubali Bank Ltd, Singair	1162104798803	5,000,000	5,227,248	-	349,429	104,828	3,000	241,601	-	5,468,849
32		05.06.22	NCC Bank Ltd, Dhakhinkhan	0095-0330008242	5,000,000	5,247,500	-	367,325	73,465	-	293,860	-	5,541,360
33		07.06.22	NRB Bank, Dhanmondi	1153390041948	5,000,000	5,268,510	-	333,397	66,679	-	266,718	-	5,535,228
34		07.06.22	NRB Bank, Dhanmondi	1153390041950	5,000,000	5,268,510	-	333,397	66,679	-	266,718	-	5,535,228
35		21.07.22	BRAC Bank Ltd	3038388140010	5,000,000	5,110,000	-	349,581	69,916	-	279,665	-	5,389,665
36		21.07.22	BRAC Bank Ltd	3038388140011	5,000,000	5,110,000	-	349,581	69,916	-	279,665	-	5,389,665
37		21.07.22	NRB Bank, Dhanmondi	1153400042908	6,000,000	6,162,000	-	397,834	79,567	-	318,267	-	6,480,267
38		16.08.22	NRB Bank, Dhanmondi	1153390043468	2,000,000	2,058,500	-	138,176	27,635	-	110,541	-	2,169,041
39		21.08.22	BRAC Bank Ltd	3038388140012	7,500,000	7,665,000	-	534,212	106,842	-	427,370	-	8,092,370
40		11.09.22	BRAC Bank Ltd	3038388140013	7,500,000	7,680,000	-	535,257	107,051	-	428,206	-	8,108,206
41		13.10.22	Basic Bank Ltd, Cantonment	6418-01-0007688	5,000,000	5,137,625	-	-	-	-	-	5,137,625	-
42		27.10.22	Basic Bank Ltd, Cantonment	6418-01-0007701	5,000,000	5,137,625	-	-	-	-	-	5,137,625	-
43		24.11.22	AB Bank Ltd, Kalampur	3776017	5,000,000	5,141,000	-	391,965	39,196	3,000	349,769	-	5,490,769
44		05.03.23	NRB Bank, Dhanmondi	1153390047946	3,000,000	3,000,000	-	201,375	40,275	-	161,100	-	3,161,100
45		05.04.23	Pubali Bank Ltd, Singair	1162104803150	5,000,000	5,000,000	-	334,237	100,271	3,000	230,966	-	5,230,966
46		05.04.23	Pubali Bank Ltd, Singair	1162104803165	5,000,000	5,000,000	-	334,237	100,271	3,000	230,966	-	5,230,966
47		06.04.23	LankaBangla Finance Ltd	0024-23500000012	6,000,000	6,000,000	-	211,575	25,736	3,000	182,839	-	6,182,839
48		06.04.23	LankaBangla Finance Ltd	0024-23500000011	6,000,000	6,000,000	-	211,575	25,736	3,000	182,839	-	6,182,839
49		19.06.23	Southeast Bank Ltd, Mohanmadpur	24400000312	7,500,000	7,500,000	-	542,805	68,764	3,000	471,041	-	7,971,041
50		19.06.23	Southeast Bank Ltd, Mohanmadpur	24400000313	7,500,000	7,500,000	-	542,805	68,764	3,000	471,041	-	7,971,041
51	SAVINGS FUND	28.08.23	One Bank Ltd, Gulshan North	1014130000324	6,000,000	-	6,000,000	247,500	49,500	3,000	6,195,000	-	6,195,000
52		28.08.23	One Bank Ltd, Gulshan North	1014130000335	5,000,000	-	5,000,000	206,250	41,250	3,000	5,162,000	-	5,162,000
53		19.12.23	BRAC Bank Ltd	3038388140015	5,000,000	-	5,000,000	212,500	42,500	-	5,170,000	-	5,170,000
54		19.12.23	BRAC Bank Ltd	3038388140014	5,000,000	-	5,000,000	212,500	42,500	-	5,170,000	-	5,170,000
			Sub-Total :		281,150,000	285,868,039	21,000,000	15,918,742	3,011,821	117,000	33,789,921	36,538,166	283,119,804

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

Annexure-A/5

Sl. No.	Fund	FDR Purchase Date	Name of the Bank & Branch	FDR No.	Investment Amount	Opening Balance as on 01.07.2023	INVESTMENT DURING THE YEAR					Encashment	Present Value as on 30.06.24
							Principal	Interest	Advance Tax	Bank Charge	Net Investment		
1	Statutory Reserve Fund	20.06.13	Sonali Bank Ltd, College Gate Br.	1633350012723	2,500,000	4,292,148	-	283,716	85,117	3,000	195,599	-	4,487,747
2		30.10.17	Brac Bank Ltd	1506303838814002	5,000,000	6,519,433	-	537,747	107,549	-	430,198	-	6,949,631
3		01.11.17	Brac Bank Ltd	1506303838814003	5,000,000	6,519,832	-	537,780	107,556	-	430,224	-	6,950,056
4		06.05.18	Brac Bank Ltd	1506303838814005	5,000,000	6,487,572	-	482,540	96,508	-	386,032	-	6,873,604
5		18.06.19	Southeast Bank Ltd, Mohammadpur	24400000222	2,000,000	2,387,715	-	163,476	20,940	3,000	139,536	-	2,527,251
6		25.06.19	Southeast Bank Ltd, Mohammadpur	24400000224	5,000,000	6,032,917	-	-	-	-	-	6,032,917	-
7		23.07.19	Mutual Trust Bank Ltd, Dhanmondi	0014-0330061459	6,000,000	7,020,194	-	285,438	42,815	3,000	239,623	-	7,259,817
8		23.07.19	Mutual Trust Bank Ltd, Dhanmondi	0014-0330061468	6,000,000	7,020,194	-	285,438	42,815	3,000	239,623	-	7,259,817
9		11.06.20	AB Bank Ltd, Kalampur Br.	3675676	7,000,000	8,191,315	-	656,424	101,591	3,000	551,833	-	8,743,148
10		30.03.22	Basic Bank Ltd, Cantonment	6418-01-0007464	5,775,000	6,054,888	-	383,161	76,632	3,000	303,529	-	6,358,417
11		23.05.22	Bank Asia, Shyamoli Branch	05555002832	5,000,000	5,204,449	-	344,822	68,964	3,000	272,858	-	5,477,307
12		28.06.22	One Bank Ltd, Gulshan North	1014130000255	5,000,000	5,255,656	-	352,799	70,560	-	282,239	-	5,537,895
13		28.06.22	Brac Bank Ltd	3038388140009	5,000,000	5,258,240	-	400,224	80,045	-	320,179	-	5,578,419
14		22.01.23	Trust Bank Ltd, Mohakhali	0074-0330007551	4,000,000	4,000,000	-	232,880	23,288	6,000	203,592	-	4,203,592
15		16.05.23	Bank Asia, Shyamoli Branch	05555003084	2,500,000	2,500,000	-	174,106	34,821	3,000	136,285	-	2,636,285
16		15.01.24	Dhaka Bank PLC, Dhanmondi	2056420000129	5,000,000	-	5,000,000	-	-	-	5,000,000	-	5,000,000
17		15.01.24	Dhaka Bank PLC, Dhanmondi	2056420000118	5,000,000	-	5,000,000	-	-	-	5,000,000	-	5,000,000
18			Sonali Bank Ltd, College Gate Br.	1633100256779	25,000	31,678	-	792	238	460	94	-	31,772
Sub-Total :					80,800,000	82,776,231	10,000,000	5,121,343	959,439	30,460	14,131,444	6,032,917	90,874,758

General Investment	1	20.06.23	Dhaka Bank Ltd. Dhanmondi	2056410000333	7,500,000	7,500,000	-	653,840	130,768	3,000	520,072	-	8,020,072
	2	20.06.23	Dhaka Bank Ltd. Dhanmondi	2056410000322	7,500,000	7,500,000	-	653,840	130,768	3,000	520,072	-	8,020,072
	3	20.06.23	Dhaka Bank Ltd. Dhanmondi	2056410000311	7,500,000	7,500,000	-	653,840	130,768	3,000	520,072	-	8,020,072
	4	20.06.23	Dhaka Bank Ltd. Dhanmondi	2056410000300	7,500,000	7,500,000	-	-	-	-	-	7,500,000	-
	5	20.06.23	Dhaka Bank Ltd. Dhanmondi	2056410000286	7,500,000	7,500,000	-	653,840	130,768	3,000	520,072	-	8,020,072
	6	20.06.23	Dhaka Bank Ltd. Dhanmondi	2056410000297	7,500,000	7,500,000	-	653,840	130,768	3,000	520,072	-	8,020,072
	7	11.07.23	NCC Bank Ltd. Dhakhinkhan	0095-0330010159	25,000,000	-	25,000,000	-	-	-	-	25,000,000	-
	8	11.07.23	NCC Bank Ltd. Dhakhinkhan	0095-0330010140	25,000,000	-	25,000,000	-	-	-	-	25,000,000	-
Sub-Total :					95,000,000	45,000,000	50,000,000	3,269,200	653,840	15,000	52,600,360	57,500,000	40,100,360
GRAND TOTAL :					456,950,000	413,644,270	81,000,000	24,309,285	4,625,100	162,460	100,521,725	100,071,073	414,094,922



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
SCHEDULE OF BANK LOAN
For the year ended June 30, 2024

Annexure-A/6

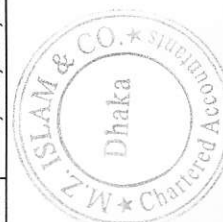
SL. No.	Name of the Bank	Loan Account No.	Date of receive	Loan Amount	Opening Balance (01.07.2023)	Received during the year	Paid during the year			Closing Balance (30.06.2024)	
							Principal	Interest	Payable	Principal	
1	Southeast Bank Ltd	0054-706000000015	21.06.23	150,000,000	150,000,000	-	150,000,000	16,367,741	333,333	-	-
2	Southeast Bank Ltd	0054-706000000021	11.06.24	150,000,000	-	150,000,000	422	1,124,578	-	149,999,578	-
3	Mutual Trust Bank Ltd	24050000005000	03.04.23	150,000,000	150,000,000	-	150,000,000	6,033,704	2,961,284	-	-
4	Mutual Trust Bank Ltd	24040000015018	29.05.23	50,000,000	50,000,000	-	32,748,757	3,181,648	426,677	17,251,243	-
5	Mutual Trust Bank Ltd	24050000005331	29.05.23	100,000,000	100,000,000	-	100,000,000	5,311,570	724,540	-	-
6	Trust Bank Ltd	0074-06400000177	22.01.23	50,000,000	37,868,812	-	37,868,812	1,245,785	454,975	-	-
7	Trust Bank Ltd	0074-06400000186	25.01.23	50,000,000	29,613,949	-	29,613,949	722,291	128,754	-	-
8	Trust Bank Ltd	0074-06400000195	09.04.23	20,000,000	20,000,000	-	20,000,000	658,042	201,092	-	-
9	Trust Bank Ltd	0074-06400000202	12.04.23	30,000,000	30,000,000	-	30,000,000	1,116,522	663,303	-	-
10	Trust Bank Ltd	0074-06700002145	13.06.23	100,000,000	100,000,000	-	100,000,000	4,225,690	-	-	-
11	Trust Bank Ltd	0074-06400000211	16.10.23	50,000,000	-	50,000,000	24,523,178	2,074,620	-	25,476,822	-
12	Trust Bank Ltd	0074-06400000220	15.11.23	10,000,000	-	10,000,000	10,000,000	57,925	-	-	-
13	Trust Bank Ltd	0074-06400000239	21.11.23	20,000,000	-	20,000,000	20,000,000	82,750	-	-	-
14	Trust Bank Ltd	0074-06400000248	28.11.23	10,000,000	-	10,000,000	10,000,000	22,067	-	-	-
15	Trust Bank Ltd	0074-06400000257	29.11.23	10,000,000	-	10,000,000	10,000,000	19,308	-	-	-
16	Trust Bank Ltd	0074-06480000019	06.12.23	10,000,000	-	10,000,000	10,000,000	403,197	-	-	-
17	Trust Bank Ltd	0074-06480000028	06.12.23	20,000,000	-	20,000,000	9,672,392	536,336	-	10,327,608	-
18	Trust Bank Ltd	0074-06480000307	06.12.23	10,000,000	-	10,000,000	4,828,696	275,168	-	5,171,304	-
19	Trust Bank Ltd	0074-06480000046	06.12.23	10,000,000	-	10,000,000	4,828,696	275,168	-	5,171,304	-
20	Trust Bank Ltd	0074-06820000017	12.12.23	100,000,000	-	100,000,000	100,000,000	4,758,564	-	-	-
21	Trust Bank Ltd	0074-06480000055	12.05.24	90,000,000	-	90,000,000	-	-	-	90,000,000	-
22	Trust Bank Ltd	0074-06820000026	21.05.24	100,000,000	-	100,000,000	-	-	-	100,000,000	-
23	IDLC Finance Ltd			110,000,000	83,559,430	-	83,559,430	4,124,705	463,059	-	-
24	NCC Bank Ltd	0095-23300000122	21.09.22	50,000,000	13,537,891	-	13,537,891	285,092	-	-	-
25	NCC Bank Ltd	0095-23300000140	28.12.22	50,000,000	25,414,053	-	25,414,053	275,970	351,902	-	-
26	NCC Bank Ltd	0095-23300000159	29.12.22	50,000,000	25,414,053	-	25,414,053	984,109	161,904	-	-
27	NCC Bank Ltd	0095-23300000168	15.05.23	40,000,000	40,000,000	-	40,000,000	2,489,738	88,961	-	-
28	NCC Bank Ltd	0095-23300000177	15.05.23	40,000,000	40,000,000	-	40,000,000	2,489,738	88,961	-	-
29	NCC Bank Ltd	0095-23300000257	13.09.23	50,000,000	-	50,000,000	40,477,493	2,370,861	-	9,522,507	-
				1,680,000,000	895,408,188	640,000,000	1,122,487,822	61,512,887	7,048,745	412,920,366	



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
SCHEDULE OF BANK LOAN
For the year ended June 30, 2024

Annexure-A/6

SL. No.	Name of the Bank	Loan Account No.	Date of receive	Loan Amount	Opening Balance (01.07.2023)	Received during the year	Paid during the year			Closing Balance (30.06.2024)
							Principal	Interest	Payable	
				1,680,000,000	895,408,188	640,000,000	1,122,487,822	61,512,887	7,048,745	412,920,366
30	NCC Bank Ltd	0095-23300000266	09.10.23	50,000,000	-	50,000,000	24,385,709	2,212,091	-	25,614,291
31	NCC Bank Ltd	0095-23300000293	10.12.23	50,000,000	-	50,000,000	25,357,092	1,784,908	-	24,642,908
32	NCC Bank Ltd	0095-23300000364	22.02.24	60,000,000	-	60,000,000	15,375,188	807,950	-	44,624,812
33	NCC Bank Ltd	0095-23790000013	12.05.24	70,000,000	-	70,000,000	-	-	-	70,000,000
34	Pubali Bank Ltd	1162319000031	09.09.21	50,000,000	6,670,654	-	6,670,654	235,729	-	-
35	Pubali Bank Ltd	1162319000044	13.03.22	100,000,000	39,380,260	-	39,380,260	1,366,912	257,037	-
36	Pubali Bank Ltd	1162319000085	09.04.23	100,000,000	92,329,784	-	47,610,006	6,702,600	604,555	44,719,778
37	One Bank Ltd	211610001		20,000,000	4	-	4	-	-	-
38	One Bank Ltd	230030001	03.01.23	50,000,000	50,000,000	-	50,000,000	808,885	-	-
39	One Bank Ltd	231060002	16.04.23	50,000,000	50,000,000	-	50,000,000	2,060,139	-	-
40	One Bank Ltd	232670001	24.09.23	20,000,000	-	20,000,000	7,049,551	1,221,436	(4)	12,950,449
41	One Bank Ltd	101AGTM232670001	24.09.23	50,000,000	-	50,000,000	50,000,000	2,932,779	-	-
42	One Bank Ltd	101AGTM233450001	11.12.23	50,000,000	-	50,000,000	-	3,139,253	-	50,000,000
43	One Bank Ltd	101AGTM241330001	12.05.24	50,000,000	-	50,000,000	-	902,777	-	50,000,000
44	NRB Bank Ltd.	1156313000101	22.06.22	75,000,000	52,184,614	-	23,993,449	4,877,973	-	28,191,165
45	NRB Bank Ltd.	1156313000121	02.11.22	50,000,000	42,560,594	-	15,756,502	3,910,186	(676)	26,804,092
46	NRB Bank Ltd.	1156313000149	09.03.23	25,000,000	23,156,545	-	7,673,974	2,273,655	-	15,482,571
47	BRAC Bank Ltd.	6038388140014	26.07.22	100,000,000	64657774	-	51,098,047	4,625,607	-	13,559,727
48	BRAC Bank Ltd.	6038388140015	23.08.22	75,000,000	48493331	-	38,302,656	3,546,480	-	10,190,675
49	BRAC Bank Ltd.	6038388140016	13.09.22	75,000,000	48493331	-	38,284,616	3,607,310	-	10,208,715
50	BRAC Bank Ltd.	6038388140017	27.12.23	100,000,000	0	100,000,000	100,000,000	5,230,475	-	-
51	Basic Bank Ltd.	6403-64-0000310	29.09.22	50,000,000	37917108	-	37,917,108	3,505,261	(1,633,738)	-
52	Basic Bank Ltd.	6403-64-0000325	16.10.22	50,000,000	41974870	-	41,974,870	4,029,654	(1,104,030)	-
53	Basic Bank Ltd.	6403-64-0000331	30.10.22	50,000,000	41974870	-	41,974,870	3,990,453	(1,121,530)	-
54	AB Bank Ltd	1221212000020	12.12.22	30,000,000	15000000	-	15,000,000	1,035,956	-	-
55	AB Bank Ltd	1221218000017	12.12.22	10,000,000	5000000	-	5,000,000	329,576	-	-
56	AB Bank Ltd	1221219000016	12.12.22	10,000,000	5000000	-	5,000,000	327,423	-	-
57	AB Bank Ltd	1221226000016	26.12.22	10,000,000	5153152	-	5,153,152	15,394	-	-
				3,160,000,000	1,565,355,079	1,140,000,000	1,865,445,530	126,993,749	4,050,359	839,909,549



SL. No.	Name of the Bank	Loan Account No.	Date of receive	Loan Amount	Opening Balance (01.07.2023)		Received during the year	Paid during the year			Closing Balance (30.06.2024)
					Principal			Principal	Interest	Payable	
				3,160,000,000	1,565,355,079		1,140,000,000	1,865,445,530	126,993,749	4,050,359	839,909,549
58	AB Bank Ltd	1221227000013	27.12.22	10,000,000	5153106	-	-	5,153,106	15,394	-	-
59	AB Bank Ltd	1230117000018	17.01.23	10,000,000	7500000	-	-	7,500,000	361,251	-	-
60	AB Bank Ltd	1230118000020	18.01.23	10,000,000	7500000	-	-	7,500,000	360,866	-	-
61	AB Bank Ltd	1230119000020	19.01.23	10,000,000	7500000	-	-	7,500,000	358,506	-	-
62	AB Bank Ltd	1230122000021	22.01.23	10,000,000	7500000	-	-	7,500,000	351,422	-	-
63	AB Bank Ltd	1230123000009	23.01.23	10,000,000	7500000	-	-	7,500,000	349,061	-	-
64	AB Bank Ltd	1230124000010	24.01.23	10,000,000	7500000	-	-	7,500,000	346,699	-	-
65	AB Bank Ltd	1230125000005	25.01.23	10,000,000	7497778	-	-	7,497,778	398,197	-	-
66	AB Bank Ltd	1230126000001	26.01.23	10,000,000	7497778	-	-	7,497,778	421,042	(22,228)	-
67	Lanka Bangla Finance		09.04.23	120,000,000	120000000	-	-	77,910,125	6,670,265	2,928,254	42,089,875
68	UAE-Bangladesh Ltd		13.12.23	120,000,000	0	120,000,000	-	68,471,328	5,573,503	-	51,528,672
TOTAL :					1,750,503,741	1,260,000,000	1,260,000,000	2,076,975,645	142,199,955	6,956,385	933,528,096



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
MICROCREDIT PROGRAM
REPORT AS PER TERM OF REFERENCE (TOR) OF MICROCREDIT
REGULATORY AUTHORITY (MRA)
FOR THE YEAR ENDED 30 JUNE 2024

1. Scope of audit:

- a) To check whether the auditee has complied with the International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) while maintaining accounting records and preparing financial statements, and report if any non compliance was found.

We have audited the financial statements of Micro Credit Program implemented by **SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)** for the period from 1st July, 2023 to 30th June 2024 with related books, vouchers and other related papers and documents as maintained and produced to us at the time of our audit. We confirm that the auditee has complied with International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB).

- b) To examine whether the auditee has undertaken any activity, involved in transaction or provided services that is contrary to "Microcredit Regulatory Authority Act-2006" or Microcredit Regulatory Authority Ordinance-2010" Further to examine whether any transaction that goes against the interest of different donors, beneficiaries or the auditee itself.

During the course of our audit we have not observed any activities or program executed by **SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)** which are detrimental to its own constitution or provisions of any other Laws.

- c) To examine whether the closing balance of last year's audited financial statement was carried forward as opening balance in current year's accounts.

The closing Balance of last year's account has been properly brought down in the current year's accounts.

- d) To examine whether the auditee has maintained proper books for sector-wise receipt of funds and whether they properly comply with the rules and regulations as per accounting manual provided by the authority.

Required Books of Account are maintained by **SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)** to record Micro Credit Fund i.e. Cash Book, General Ledger, Loan Ledger, Savings Register, Asset Register, Samity Register, Salary Register, Collection Register, etc. are maintained. Accounting manual were properly followed.

- e) To check whether the auditee has kept the records separately for the collected fund under various components of Micro Credit activities and submit separate reports on that basis.

Fund received from various components and repayment thereof are properly recorded in the Books of Account.

- f) To examine whether the auditee has properly recorded and accounted for the receipt and disbursement of fund from different donor organizations and utilized them as per their principles/terms and conditions of the agreement with the donors.

Whether fund received from different sources and repayment thereof and other transactions with different Donor Agencies are properly executed, utilized and recorded in the books of account.



- g) **To examine whether the savings collected from the members are properly recorded in accounts and deposited into the bank, besides, whether collection and refund of savings has been done according to the principle and whether interest on savings are paid to members and also examine the rate of interest etc.**

Collected savings from group members are properly recorded in the books and deposited to bank on the same day excepting the amount collected after banking hour. However, late collections are deposited in the next banking day. Collection and refund of savings are made as per rules and guidelines of MRA. **SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)** paid interest on savings @ 6% to the members.

- h) **To check whether the auditee has maintained the formalities and properly complied with the provisions in the rules mentioned before disbursing loan among the beneficiaries.**

We have verified some loan disbursements on test basis and found that all required formalities were duly observed before disbursement of loan.

- i) **To check whether the documents i.e. passbook, loan/savings collection schedule, and loan application form regarding loan write off, bad loan, have been preserved separately.**

All the documents i.e. passbook, loan/savings collection schedule, and loan application form regarding loan write off, bad loan, have been preserved separately.

- j) **To examine whether microcredit organization properly comply with the rules & regulations relating to the constitutions particularly in respect of formation and meetings of General Body and Governing Body.**

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI) has properly complied with the rules & regulations relating to the constitutions particularly in respect of formation and meetings of General Committee and Executive Committee during the year of our audit.

- k) **To examine the physical existence of assets acquired out of surplus service charge (income surplus) and fund received from different sources for institutional development as loan or grants.**

Asset register was not updated so it could not be verified physically during our audit period.

- l) **To conduct a sample check for whether the loans was properly utilized by the beneficiary members.**

In order to justify proper utilization of loan amount we went to SAMITY and discussed with beneficiaries to show utilization of loan amount. On physical inspection we are in opinion that loan amounts were properly utilized by all the beneficiaries.

- m) **To check, whether all kinds of transactions were done through bank except collection of saving and disbursement of microcredit.**

Loan disbursement to beneficiaries and other petty expenses are made by both Bank & cash. All other transactions like salary, loan transferred to branch offices, Repayment of loan to made through both Bank and Cash.

- n) **To check, whether recovered loan and savings amount from members were duly deposited into bank on the same/earliest date.**

Collected loan installment and savings are usually deposited to bank on the same day except late collections which were deposited on the next banking day.



- o) **To check whether collected saving are properly recorded and accounted for at member's level and samity level.**

Our examination of records reveals that savings collected from group members are properly recorded and accounted for at SAMITY level.

- p) **To examine that the recovery of loan disbursed out of fund received from several sources are made as per Amortization Schedule and also to examine the effective rate of service charges on loan to the members and to mention the findings in the report.**

We have verified the loan recovery rate and effective rate of service charge:

Average Loan Recovery rate		98.50%
Effective rate of service charge		24.00%

- q) **To examine whether loan loss provision has been computed and accounted for as per Microcredit Regulatory Authority Act, 2006 and Micro Credit Regulatory Authority Rules, 2010.**

Loan loss provision has been properly calculated and accounted as per rule.

- r) **To check the closing cash balance at the time of auditing by counting cash amount physically and issue certificate of balance. To check bank balance of year end by collecting certificate of bank balance and also check Bank Reconciliation Statements that have been prepared.**

During the course of our audit we have physically verified the cash balance of different field office on different dates found that cash book was updated and agree with physical balance. Bank transaction have been verified with the Bank Statements, Deposit slip and check muri and found that bank balances agreed with bank statement. Bank reconciliation statement had been prepared where applicable.

- s) **To check whether the payments were made with proper approval authority of bills/vouchers, whether payment made as per approved price and to examine the "Budgetary Control System".**

Payments were made with proper approval authority of bills/vouchers and expenditure were made as per approved budget.

- t) **To comment on the reasons for existence of any unused fund if detected during audit and make comments in the audit report.**

Idle fund remains when loan was not disbursed in due time. During the course of our audit we did not find any idle Fund.

- u) **To examine appropriateness of audit report and audited financial statement presented to different donor organizations, regulatory authority and other authorities.**

Year ended financial reports and statements submitted by Organization to loan giving organizations, MRA and other authority have been reviewed by us and we opine that these are submitted in due time and these are adequate in all respects

- v) **To examine whether there is a proper compliance with the provision of the Income Tax and value Added Tax (VAT) authority rules implemented by the Government.**

Rules regarding Income Tax and VAT are properly followed by the organization except some

- w) **To check whether all the policies i.e., The procurement policy, service policy, loan and savings policy etc are in place and are properly followed by the auditee organization.**

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI) has own policy for procurement, staff recruitment, loan and savings and these are properly followed.



- x) To check whether there is an internal audit arrangement/division in the auditee organization and whether internal audit is conducted regularly and comment thereon.

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI) has Internal audit Division/system and internal audit is regularly done.

- y) To comment on whether the recommendations on previous year's audit on objection are properly taken care of or not.

There is no major previous year audit objection.

- z) To check cost sharing between of microcredit and other program and comments therefore in the report.

Cost has been properly shared between the programs of organization.

- aa) To check whether transactions have taken place through bank for significant amounts.

Transactions have been made through bank for the purpose of credit program. We did not find any significant amount of transaction during the course of our audit.

- ab) To check audit fees are fixed on the basis of total loan portfolio and cost centre's/branches or not.

Audit fees have not been fixed on the basis of total loan portfolio and cost centre's/branches.

2. To examine and comment on the credit activities funded by different source and form own source, internal control system, loan classification, loan provision, principle and loan recovery rate and to comment in the audit report.

- Credit programs are financed by Organizational Own Fund
- MIS are adequate
- Internal control system in operation appears to be adequate except the fact that the accountant is doing all the work himself
- Loan classification was done as per MRA guideline
- Current Loan recovery rate is satisfactory
- Weekly/Monthly/Six Monthly Report of Receivables was prepared

3. To comment on the utilization of money received under different contracts between donor/financial institute and the microcredit organization.

(Donor Organization Name) has made contact with institute for micro credit program during our



**MANAGEMENT REPORT ON THE ACCOUNTS OF
SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
MICROCREDIT PROGRAM
FOR THE YEAR ENDED 30 JUNE 2024
OBSERVATIONS AND RECOMMENDATIONS**

Annexure -B

Review of internal control of Financial Management System ensuring accountability and transparency:

Accounting System:

Observation:

Accounts have been maintained on cash basis except for the audit fee, loan loss reserve.

Recommendation:

We suggest to maintain the accounts on accrual basis to represent the actual picture of accounts scenario.

Management Response:

Management has been decided to maintain the accounts on accrual basis in future.

Investments (FDR):

Observation:

Investment has been made as FDR. Proper records are maintained for FDR. But investment against savings deposit, loan loss provision do not equal with the actual amount of provision.

Recommendation:

We suggest to make investment as per rule of MRA

Management Response:

In future management will take necessary steps to fulfil MRA rules.

Investments (Fixed Assets):

Observation:

Purchase of fixed assets has been done through purchase committee / tender / quotation as per procurement policy. In some cases, 3nos quotation were not obtained. Computerized Assets register and manual fixed assets register have been maintained. Depreciation has been properly charged as per accounting standard on reducing balance method. Asset register was not updated so it could not be verified physically during our audit period

Recommendation:

Organization should follow the quotation system as per their procurement policy. Asset registered should maintained and update properly.

Management Response:

As per auditors recommendation we will follow the procurement policy of our organisation. Asset register has been updated already.

Payables and Accruals:

Observation:

Accounts have been maintained on Cash basis except for loan loss provision, provision for audit fee but other accruals are not taken into accounts

payables and accruals are being adjusted regularly.

Recommendation:

Steps are being taken to maintain the accounts under accrual system of accounts. At the end of the year accrual system in the accounts represent the actual picture.



Management Response:

Management has been decided to maintain the accounts on accrual basis in future.

Commercial Loan:**Observation:**

There are some Micro Enterprise Loans ranging from Tk.0 To Tk.0

Recommendation:

Collections are being made as per schedule. More monitoring for such loan should be needed.

Management Response:

In future management will take necessary steps to develop monitoring system.

Loan Operation Management:**Observation:**

Loan operation Management appears to be satisfactory. Fund received from members Savings. Fund disbursed are being utilized for Income generating purpose through the target beneficiaries. There is no idle fund in the bank for high demand of beneficiaries.

Recommendation:

Loan operation management should be as per source of fund availability for controlling the operational management.

Management Response:

As per auditors recommendation organisation will work properly to develop the above mentioned matter.

Savings Deposits:**Observation:**

Savings deposits are as follows:

Savings are collected weekly basis in the weekly meeting and recorded properly as per instruction of MRA. The amount of member's savings is used for income generating project through group members.

Recommendation:

No long term deposits has been made in favor of savings.

Management Response:

We already made long term deposit in favour of savings.

Vouching:**Observation:**

In course of our verification, we have checked most of the significant transactions and the related vouchers in support of the transactions and found them to be in order. However, we observed that revenue stamp was not affixed on the vouchers. The vouchers were not found stamped with PAID & Program seals. In few cases supporting voucher were not found against the expenses.

Recommendation:

In applicable cases revenue stamp should affixed on the vouchers. The vouchers should be stamped with PAID & Program seals. Supporting voucher should be attached against the actual expenditure.

Management Response:

Mistakenly in few cases, PAID & Program seals were not affixed. However, we will be more careful to avoid such mistake.



Advance not adjusted at stipulated time:**Observation:**

During the period of our audit, we observed that advances were not adjusted at stipulated time. It indicates the non compliance of financial policy.

Recommendation:

Advance should be adjusted within 15 days and management should take necessary steps to avoid this practice.

Management Response:

In future we will follow the rules as per organisations financial policy.

Insurance/ Kalyan Tahabil POLICY:

Kalyan Tahabil policy is created for the interest of family member or nominee of death member so that he/she gets financial assistance from organization after the death of borrower. It is applicable only if the borrower died normally or naturally. Nominee of death borrower gets the equivalent amount of his/her principal loan. The following terms and conditions are necessary to make effective the Kalyan Tahabil policy:

- i) All borrowers except MEL (male/female) of Sancred Welfare Foundation will deposit Tk. 5 as Kalyan Tahabil against per thousand amount of approved loan in every time during loan receiving from organization.
- ii) During the settlement of Kalyan Tahabil for death member, nominee shall receive the equivalent amount of principal loan from organization; but he/she will repay the due loan of death member in same time.
- iii) This benefit is applicable only for the death borrower of Sancred Welfare Foundation, not for the death of his/her relative.
- iv) If the borrower dies after the repayment of total loan; no claim of kalyan tahabil will be acceptable to Organization.
- v) Some procedures have to be maintained before payment of kalyan tahabil to nominee like as- Investigation report made by PO and Manager, meeting minutes of group etc. are essential to submit to organization.

Director MFA Total Remuneration and Lowest Salary of the staff:

Director MFA total remuneration is tk. 85,000 and the lowest salary is tk. 7,000

Follow up:

Management & Accounting Information System and Software Implementation: SOCIETY FOR DEVELOPMENT INITIATIVES (SDI) has been started to use MIS software.

Training needs of MFI: Management has been started to train more staff to develop their skill.



Society For Development Initiatives (SDI)
Microcredit Programme
Budget Variance
For the year 2023-2024

অর্থবছর : ২০২৩-২০২৪

ক্রঃ নং	বিবরণ	৩০.০৬.২০২৪		
		বাজেট	অর্জন	অর্জনের হার
১	* ক্ষুদ্রঋণ আদায় (Loan Recovery)			
	গ্রামীণ ক্ষুদ্রঋণ/জাগরন	৩,৪৯৪,৩৮৭,৮৫৪	২,৮১৫,২৯৫,৯৭৯	৮০.৫৭
	নগর ক্ষুদ্রঋণ			
	ক্ষুদ্র উদ্যোগ/অগ্রসর ঋণ	৫,২৬৮,০৮৯,৩৪১	৪,৯২৮,৩৩২,৯৪৫	৯৩.৫৫
	মৌসুমী/সুফলন ঋণ	৭০৭,৯৫৪,১৬৬	৬১৯,৭১৯,৬৩৪	৮৭.৫৪
	পশুপালন ঋণ	২৫৭,৩৬১,৪৯১	৩৫৪,১৮০,০৩১	১৩৭.৬২
	কৃষি ঋণ	২৮৭,৪৯২,১৮৯	৩১৩,৮৭৫,৫৮৪	১০৯.১৮
	অন্যান্য ঋণ	৬১৬,৯৩১,৩৩০	৭৯,৩২৪,২৪৮	১২.৮৬
	মোট	১০,৬৩২,২১৬,৩৭১	৯,১১০,৭২৮,৪২১	৮৫.৬৯
	* ঋণের ধরণ অনুযায়ী বিভাজন দিতে হবে			
২	তহবিল সংগ্রহ (Fund Collection)			
	১. আমানত গ্রহণঃ			
	বাধ্যতামূলক আমানত	১,৭৮৮,৮১০,৬৬৩	১,৩৯৭,১৯১,৮৩২	৭৮.১১
	স্বেচ্ছা আমানত	৬০,৫৩৮,১২৩	৪০,২৯৪,৫০৫	৬৬.৫৬
	মেয়াদী আমানত	৪৩১,৬৪৮,৩৮৬	৬০৩,৭২৮,৮৪০	১৩৯.৮৭
	মোটঃ	২,২৮০,৯৯৭,১৭২	২,০৪১,২১৫,১৭৭	৮৯.৪৯
	ঋণ গ্রহণ			
	২. পিকেএসএফ ঋণ	৭৫০,০০০,০০০	৭৪৯,৩০০,০০০	৯৯.৯১
	৩. ব্যাংক ঋণ	২,৩০০,০০০,০০০	১,২৬০,০০০,০০০	৫৪.৭৮
	৪. নন-ব্যাংক আর্থিক প্রতিষ্ঠান হতে গৃহীত			
	৫. অন্যান্য প্রতিষ্ঠানের ঋণঃ			
	৬. অনুদান(শর্তাধীন):			
	৭. পর্ষদ ঋণঃ			
	৮. অন্যান্য ঋণঃ			
৩	বীমা তহবিল আদায়	১২০,৬৭১,৭৯৬	৮৯,১২৭,৭০৬	৭৩.৮৬
	মোটঃ	৩,১৭০,৬৭১,৭৯৬	২,০৯৮,৪২৭,৭০৬	৬৬.১৮
৪	তহবিল ব্যবহার			
	১. * ঋণ বিতরন			
	গ্রামীণ ক্ষুদ্রঋণ/জাগরন বিতরন	৩,৪৫১,১০৮,৮০০	৩,০৩৩,২১২,০০০	৮৭.৮৯
	নগর ক্ষুদ্রঋণ			
	ক্ষুদ্র উদ্যোগ / অগ্রসর ঋণ	৬,৮০৮,৫৫১,০০০	৪,৮০৪,৩৭১,০০০	৭০.৫৬
	মৌসুমী/সুফলন ঋণ	৫৩৫,৯১১,৩০০	৫৪৬,১৫১,০০০	১০১.৯১
	পশুপালন ঋণ	১১৬,৬১৬,০০০	৩৬০,৪০৮,০০০	৩০৯.০৬
	কৃষি ঋণ	৭০৭,৪৩২,৩৫০	৩১৫,৮৫৯,০০০	৪৪.৬৫
	অন্যান্য ঋণ	৪৪৭,৫৬০,১১৩	৯৯,৪৭৩,০০০	২২.২৩
	মোটঃ	১২,০৬৭,১৭৯,৫৬৩	৯,১৫৯,৪৭৪,০০০	৭৫.৯০
	* ঋণের ধরণ অনুযায়ী বিভাজন দিতে হবে			
	২. আমানত ফেরৎ (Savings Returns)			
	বাধ্যতামূলক আমানত (Force Savings)	১,৪৫৪,৫৬৭,৪৩৫	১,৩১৩,৬৪১,৪৬৮	৯০
	স্বেচ্ছা আমানত (Voluntary Savings)	৫২,৬২৭,১০৯	৪০,৯২৮,৪৮৫	৭৮
	মেয়াদী আমানত (Fixed Deposit)	২৫১,৪২৮,২১২	২৭৩,৩৯০,০২০	১০৯
	মোটঃ	১,৭৫৮,৬২২,৭৫৬	১,৬২৭,৯৬৯,৯৭৩	৯৩

ক্রঃ নং	বিবরণ	৩০.০৬.২০২৪		
		বাজেট	অর্জন	অর্জনের হার
	৩. ঋণ পরিশোধ:			
	পিকেএসএফ ঋণ	৬৭১,৫৬৬,৬৬২	৫৭৪,৮১৬,৬৬৭	৮৬
	ব্যাংক ঋণ	১,৬২৯,৮২৩,৮৬৬	২,০৭৬,৯৭৫,৬৪৫	১২৭
	নন-ব্যাংক আর্থিক প্রতিষ্ঠানের ঋণ			
	অন্যান্য প্রতিষ্ঠানের ঋণ			
	পর্যদ ঋণ			
	অন্যান্য ঋণ			
	মোট:	২,৩০১,৩৯০,৫২৮	২,৬৫১,৭৯২,৩১২	১১৫
৫	বীমা দাবী পরিশোধ:	৪৭,১৩৩,৯৯০	৩৪,১৭৩,৬২৩	৭৩
৬	স্থায়ী সম্পদ অর্জন:			
	ভূমি ক্রয়	-	-	
	ভূমি উন্নয়ন	৪,১৬৩,৫৬৪	৪৬৪,৪৬০	১১.২
	ভবন নির্মাণ	২৩,০০০,০০০	২২,৮৬৬,১৪৬	৯৯.৪
	মোটর যান	৭,০০০,০০০	-	
	আসবাবপত্র ও সরঞ্জাম	২০,০০০,০০০	১০,৩৩৭,২৫২	৫১.৭
	অফিস সরঞ্জাম	২০,০০০,০০০	৩৪৯,০০০	১.৭
	বৈদ্যুতিক সরঞ্জাম	৫,০০০,০০০	৮,৯৯০,৮৯৬	১৭৯.৮
	কম্পিউটার এন্ড এক্সেসরিজ	১,৬০০,০০০	১,২৫৭,৫৮৮	৭৮.৬
	কম্পিউটার সফটওয়্যার	-		
	মোট:	৮০,৭৬৩,৫৬৪	৪৪,২৬৫,৩৪২	৫৪.৮

ক্রঃ নং	বিবরণ	২০২৩-২০২৪		
		বাজেট	অর্জন	অর্জনের হার (%)
৭	আয় সমূহ:			
১.	সার্ভিস চার্জ	১,২৭৫,৮৬৫,৯৬৪	১,২৩৭,৯১৩,০৫৯	৯৭.০৩
২.	বিনিয়োগের সুদ	১৭,৪৯৪,৬৫৪	২৭,১০৪,৪৯৫	১৫৪.৯৩
৩.	অন্যান্য সুদ	-	-	
৪.	সদস্য ভর্তি ফি	৬১২,০৪০	৪৪৯,৮৬০	৭৩.৫০
৫.	পাশ বাই বিক্রয়	১,০৬৯,৩০৯	১,০৪৫,১২০	৯৭.৭৪
৬.	ফরম বিক্রয়	৮৬০,৩০১	৬১৮,৯৪৫	৭১.৯৫
৭.	অনুদান	২৮,৬০০,০৭৭	২১,৮৬২,৪৬৩	৭৬.৪৪
৮.	অন্যান্য আয়	৩,৯৬৭,৯৯০	৬,৫৯৯,৪৮১	১৬৬.৩২
৯.	অবলোপনকৃত ঋণ আদায় (Recovery of Right off Loan)			
১০.	অন্যান্য প্রকল্প হতে ওভারহেড কস্ট আয়	৭২৬,১৩৯	-	-
	মোট আয়:	১,৩২৯,১৯৬,৪৭৪	১,২৯৫,৫৯৩,৪২৩	৯৭.৪৭
৮	ব্যয় সমূহ:			
	আর্থিক ব্যয়:			
১১.	আমানতের সুদ	১৩৯,১৭১,০১৩	১৪৭,৪৪২,৪৯৬	১০৫.৯৪
১২.	পিকেএসএফ এর ঋণের সুদ	৭১,৯৫৪,৬৭০	৬১,৮০০,৬০৪	৮৫.৮৯
১৩.	ব্যাংক ঋণের সুদ	১৫৪,৩২৮,৮৫৮	১৫১,৯৯০,২৮৮	৯৮.৪৮
১৪.	পর্যদ ঋণের সুদ			
১৫.	অন্যান্য প্রাতিষ্ঠানিক ঋণের সুদ			
১৬.	অন্যান্য	-	৬,৭৫৫	#উত্ত/০!
১৭.	মোট আর্থিক ব্যয়:	৩৬৫,৪৫৪,৫৪১	৩৬১,২৪০,১৪৩	৯৮.৮৫

ক্রঃ নং	বিবরণ	৩০.০৬.২০২৪		
		বাজেট	অর্জন	অর্জনের হার
	সাধারণ ও প্রশাসনিক ব্যয়ঃ			
১৮.	বেতন-ভাতাদি*১(বান্ধবধনু অফিসডিহিপবং)			
	মূল বেতন	২৭৫,৫২৩,৭১৪	১৯৭,২৮২,৪০৭	৭১.৬
	বিশেষ ভাতা			
	মহার্ঘ ভাতা			
	বাড়ভাড়া ভাতা	১০৭,৫১১,০৭০	১০৬,৭৩৫,৮৩৯	৯৯.৩
	চিকিৎসা ভাতা	২৬,৯৬৪,১৭৪	২৭,৮৬৯,০২০	১০৩.৪
	উৎসব ভাতা	৬৪,৪৭৩,৫২৩	৩৩,৯৫৯,৫৪৭	৫২.৭
	শ্রান্ত বিনোদন ভাতা			
	লাঞ্চ ভাতা	১৬,৮০৭,৩৫১	১২,৭৯২,৫৯৫	৭৬.১
	যাতায়াত ভাতা	৩০,৬৩৩,৯৮২	৩০,৬২১,৪৫০	১০০.০
	টোলফোন ভাতা			
	শিক্ষা ভাতা			
	ভ্রমণ ভাতা/দুরূহ ভাতা	-	-	
	ওভার টাইম		৪৩০,৫৬০	
	অন্যান্য ভাতা (যদি থাকে)	২৪,৪৭৭,৩০৬	২২,০০৮,৭৪০	৮৯.৯
	মোট	৫৪৬,৩৯১,১২০	৪৩১,৭০০,১৫৮	৭৯.০
১৯.	অফিস ভাড়া (House Rent)	১০,৮৮৮,৬৬০	৮,৯৫৬,৭২২	৮২.৩
২০.	প্রিন্টিং এন্ড স্টেশনারীজঃ			
	মুদ্রণ ও বাঁধাই (Printing & Binding)	২,৭২৬,৩৬৬	৫,৭০৮,৬৪৪	২০৯.৪
	স্টেশনারীজ, সীল ও স্ট্যাম্প (Stationary, Seals & Stamps)	৪,২১০,০১৯	৩,৮০৫,৭৬২	৯০.৪
	মোট	১৭,৮২৫,০৪৫	১৮,৪৭১,১২৮	৩৮২
২১.	ভ্রমণ খরচ (Travel Expense)			
	ক) দেশে (Domestic)	৯,১৫৬,৪২৬	৭,৯১৩,৩৯৭	৮৬.৪
	খ) বিদেশে (Foreign)	২,০০০,০০০	৮৭৯,২৬৬	৪৪.০
২২.	টোলফোন ও ডাকঃ			
	টোলফোন/টেলেক্স/ফ্যাক্স/ইন্টারনেট	৩,৬০০,৩৫০	৩,৮৪৯,৫২৮	১০৬.৯
	ডাক ও কুরিয়ার	৯৪৩,৮৬৫	৬৭৯,৩২৯	৭২.০
২৩.	মেরামত ও রক্ষনাবেক্ষণ			
	অফিস ভবন			
	মোটর যানবাহন	৪,৭৮৯,৮২৩	৪,১৪৮,৩৯৩	৮৬.৬
	অন্যান্য	৩৯০,৮১৩	৪৬০,৯৩৩	১১৭.৯
	মোট	২০,৮৮১,২৭৭	১৭,৯৩০,৮৪৫	৮৫.৯
২৪.	জ্বালানী ব্যয়	১৪,৭৭৩,০৮৬	১২,৪৬৩,২৭৮	৮৪.৪
২৫.	গ্যাস, বিদ্যুৎ ও পানি	৪,৬৮৮,৩৭০	৪,৫৩৩,১৩১	৯৬.৭
২৬.	আপ্যায়ন	৪,৮৪৪,৫৫৩	৩,৬৪০,৯৫০	৭৫.২
২৭.	বিজ্ঞাপন	৩৯৬,৮০২	২৭৮,৮৯৩	৭০.৩
২৮.	পত্রিকা ও প্রকাশনাঃ			
	পত্রিকা ও ম্যাগাজিন	২৬৯,০৮৫	১৮৪,৬০৮	৬৮.৬
	বইপত্র ও প্রকাশনা	৩০০,০০০	-	-
	মোট	২৫,২৭১,৮৯৬	২১,১০০,৮৬০	৮৩.৫
২৯.	ব্যাংক চার্জ	৪,৩১০,৬২৪	২,৬৪৫,১৫৯	৬১.৪
৩০.	প্রশিক্ষণ ব্যয়ঃ			
	স্থানীয় প্রশিক্ষণ	১,৪২৫,৬৪৬	(২৯,৮৪৭)	(২.১)
	বেদোশক প্রশিক্ষণ	১,০০০,০০০	৭৬৫,৫৯৫	৭৬.৬
	মোটঃ	৬,৭৩৬,২৭০	৩,৩৮০,৯০৭	৫০.২

ক্রঃ নং	বিবরণ	৩০.০৬.২০২৪		
		বাজেট	অর্জন	অর্জনের হার
৩১.	সেমিনার, কনফারেন্স ও ওয়ার্কশপ ব্যয়	৪,০০৪,৩৪২	৩,০৬২,৩৭৭	৭৬.৫
৩২.	আইন খরচ	৭৪৮,৫৫৫	৫৮২,৯৫০	৭৭.৯
৩৩.	সভার খরচ	১,৩০৯,৫০০	১৭২,১০০	১৩.১
৩৪.	নিবন্ধন ফি/নবায়ন ফি ইত্যাদি	২৭৩,০০০	২,০৩৩,২৪০	৭৪৪.৮
৩৫.	অন্যান্য পারিচালনা ব্যয়	৪২,৩৭০,৪৭৫	১২২,৯৭১,৯১৮	২৯০.২
৩৬.	আডিট ফি	৩৫১,০০০	৪০০,০০০	১১৪.০
৩৭.	পষদ সদস্যদের সম্মানা	১,৮০০,০০০	৯৬০,০০০	৫৩.৩
৩৮.	অন্যান্য সম্মানী			
৩৯.	করঃ			
	ভূমি কর			
	আয়কর	১৫,৯৩৫,৭০০	১৪,৪৩৭,৮০৮	৯০.৬
	অন্যান্য কর			
	কাস্টম শুল্ক/ভ্যাট	১,১১৯,৮৫৩	১,৩৭৯,৪৬০	১২৩.২
	মোটঃ	৬৭,৯১২,৪২৫	১৪৫,৯৯৯,৮৫৩	২১৫.০
৪০.	চাঁদা ও অনুদান	৫০০,০০০		
৪১.	অবচয়	৯,১৪৩,৭৪৩	১১,৪৮৪,৫৪০	১২৫.৬
৪২.	কস্ট শেয়ারিং বাবদ ব্যয়	৩১,৩৯৫,৩০১	২৬,৬৬৮,১৫৪	৮৪.৯
৪৩.	পরামর্শক সেবা/ প্রাতিষ্ঠানিক ও সামাজিক দায়বদ্ধতা	৪,০৯৭,২২১	৩,৬৬০,৮৫৩	৮৯.৩
৪৪.	মোট পারিচালনগত ব্যয়	১,০৯৫,৬০৮,৮৩৯	১,০৪১,৬৩৭,৪৪১	৯৫.১
৪৫.	ঋণক্ষতি সাঞ্চতি	১১৪,৬৩৮,২০৬	১২৫,৫৫০,৩৫২	১০৯.৫
৪৬.	নাট উদ্ভব	১১৮,৯৪৯,৪২৯	১২৮,৪০৫,৬৩০	১০৭.৯
৪৭.	বিভিন্ন তহবিলে স্থানান্ত			
	সংরক্ষিত তহবিল	১১,৮৯৪,৯৪৩	১২,৮৪০,৫৬৩	১০৭.৯
	ডিএমএফ	-		
	অন্যান্য			
	মোটঃ	১১,৮৯৪,৯৪৩	১২,৮৪০,৫৬৩	

