

Prepared by: SHAHA & Company.

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

Auditors' Report and Financial Statements As at and for the year ended 30th June, 2024





Independent Auditor's Report

To the management of

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEEMENT (OPCA)

Micro Credit Program

Report on the Audit of the Financial Statements

Opinion

We have audited the Financial Statements of Micro Credit Program of the "Organization for the Poor Community Advancement (OPCA)" (the Organization) "Micro Credit Program", which comprise the Statement of Financial Position as at 30th June, 2024, and Statements of Comprehensive Income, Statement of Cash Flow, Statement of Changes in Capital Fund and Statement of Receipts & Payments for the year then ended, and notes to the financial statements, including a summary of significant accounting policies. In our opinion, the accompanying Financial Statements present fairly, in all material respects of the statement of financial position of "Organization for the Poor Community Advancement (OPCA)" at 30th June 2024, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International 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 Organization 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 jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

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

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

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

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Head Office Saiham Sky View Tower (Level 7), 195 Shaheed Syed Nazrul Islam Sharani (Old-45 Bijoynagar), Dhaka 1000, (a) +8802 226 664585 Branch Office JS Tower (Level 4), 89 Nabab Serajuddowla Road, Kotwali, Chattogram 4000 (a) (+880)1823 844668, 01711 908759





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

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

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

• Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose expressing an opinion on the effectiveness of the Organization's internal control. ✓ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control on the effectiveness of the purpose of expressing an opinion on the effectiveness of the Organization's internal control.

02



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Network Member

Chartered Accountants

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Organization's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on other Legal and Regulatory Requirements

We also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of accounts as required by law have been kept by the Organization so far as it appeared from our examination of these books;
- The statements of financial position and statements of comprehensive income dealt with by the report are in agreement with the books of accounts and returns.
- The Expenditure incurred was for the purpose of the Organization

: SHAHA & Company, Chartered Accountants

Signature

Firm's name

Engagement Partner

DVC No

Date

Sho

: Sanjib Kumar Das, FCA Partner/Enrollment No. 1069 : 2411141069 AS 278363

: 14 Novemberz, 2024



03

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

Micro Credit Program

Statement of Financial Position As at 30th June 2024

Particulars	Note(s)	Amount in '	Taka
1 al ticulars	Note(s)	30.06.2024	30.06.2023
PROPERTIES AND ASSETS			
A. Non-Current Assets			
Property, Plant and Equipment (PPE)	08.00	6,406,933	6,686,732
Investments - Long Term	09.00	15,980,709	15,161,500
Other Long Term Loans	10.00	2,337,259	1,817,363
Total Non-Current Assets		24,724,901	23,665,595
3. Current Assets			
Loans to Members	11.00	357,177,264	327,073,526
Loan to Programs and Projects	12.00	10,059,811	5,238,509
Other Short Term Loans	13.00	1,554,901	3,017,995
Advances, Deposits & Prepayments	14.00	5,615,587	5,801,402
Unsettled Staff Advance	15.00	575,264	5,001,402
Cash in Hand		467,542	2,760,025
Cash at Bank	16.00	27,581,409	32,394,883
Total Current Assets		403,031,778	376,286,340
Total Properties and Assets (A+B)	in a start and the	427,756,679	399,951,935
			577,751,755
CAPITAL FUND AND LIABILITIES			
A. Capital Fund			
Cumulative Surplus		26,222,335	24,738,286
Reserve fund		2,996,120	2,748,698
Total Capital Fund		29,218,456	27,486,985
3. Non-Current Liabilities			
Loan from PKSF (Long Term Portion)	17.00	72,466,239	84,542,457
Loan from Anukul Foundation (Long Term Portion)	19.01	3,871,764	6,081,740
Accumulated Depreciation	Annex-J	2,481,985	2,308,334
Risk Fund	22.00	23,981,354	20,200,997
Total Non-Current Liabilities	_	102,801,343	113,133,528
C. Current Liabilities			
Loan from PKSF (Current Portion)	17.00	48,633,759	20,019,207
Loan from Commercial Banks (Current Portion)	18.00	16,257,887	51,351,932
Loan from Anukul Foundation (Current Portion)	19.01	7,258,153	5,086,883
Loan from other Sources	20.00	53,990,000	29,315,000
Due to Programs and Projects	21.00		114,986
Members Savings	23.00	138,989,197	124,721,174
Loan Loss Provision (LLP)	24.00	18,973,332	14,286,930
Other Liabilities and Provisions	25.00	8,215,552	10,327,179
WASH incentive	28. Page 26.	3,419,000	3,704,000
Reimbursement Liabilities	and the state		404,133
Total Current Liabilities	Sec. Strategies	295,736,880	259,331,424
Total Capital Fund and Liabilities (A+B+C)		427,756,679	399,951,936

The annexed notes an integral part of these financial statements.

Executive Director Md. Alamgir

Finance Co-Ordinator Delwar Hossain Manager (Finance & Accounts) OPCA

6 Md. Alauddin Treasurer, OPCA

Date: 14 Novemberz, 2024 Place: Chattogram



SHAHA & Company Chartered Accountants Sanjib Kumar Das FCA **ICAB Enrollment No: 1069** DVC: 2411141069 AS 278363

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

Micro Credit Program

Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30th June 2024

	Particulars	Note(s)	Amount i	n Taka
		Note(s)	30.06.2024	30.06.2023
••	INCOME			Contraction of the second
	Service Charges on Members Loan	26.00	86,127,751	66,407,26
	Bank Interest		1,586,978	177,38
	Interest on FDR		54,063	239,64
	Interest on Motorcycle and Other Loans			23,68
	Project income			25,00
	Membership Fees			38,34
	Total Income		87,768,792	66,886,32
•	EXPENDITURE			00,000,32
	Interest on Members Savings	27.00	12,755,248	9,898,46
	Service Charge on PKSF Loan	28.00	4,366,125	3,968,77
	Interest Expense on Anukul Foundation Loans		825,142	3,908,77 890,52
	Interest on Long Term Bank Loan (Pronodona)		3,010,102	
	Interest on Other funds		273,824	287,493
	Salaries and Allowances	29.00	33,646,280	25 ((5 ()
	Other Allowance Expenses	31.00	55,040,280	25,665,640
	Office Rent	51.00	2,329,825	388,78
	Repair and Maintenance		561,018	1,891,083
	Gas and Electricity		268,003	519,914
	Telephone, Internet and Postage		624,894	183,115
	Area Extension		19,905	890,283
	Program Contribution		140,229	6,114
	Entertainment			251,879
	Printing and Stationery		877,612	364,761
	Fuel Cost		772,236	337,386
	Vehicle Maintenance Expenses		845,668	710,507
	Conveyance and Travelling		205,543	471,839
	Newspapers and Periodicals		4,950,339	3,638,117
	Bank Charges and Commission		773	-
	Training Expenses		387,544	232,254
	Bank Loan Processing Fee		-	163,860
	Meeting and Seminar Expenses		752,000	95,769
	Legal Expenses		533,636	810,977
	Registration and Subscription Fees		49,994	16,000
	Audit Fees		30,337	4,100
	Honorarium		130,000	100,000
	Loan Loss Provision (LLP)		245,374	480,560
	Depreciation Expense		10,971,317	3,468,061
	Other Operating Expenses	Annx-J	1,173,856	1,311,579
	Income Tax	31.00	4,778,886	5,789,165
	Total Expenditure		508,869	68,121
			86,034,580	62,905,137
	Excess of Income over Expenditure (A-B)		1,734,212	3,981,185

Finance Co-Ordinator Delwar Hossain Manager (Finance & Accounts) OPCA

Date: 14 November, 2029 Place: Chattogram



Signed in terms of our separate por a report a report a maxed. **Executive Director** DPCA (Organization for the Poor Community Athencoment)

S Treasurer Md. Alauddin Treasurer, OPCA

SHAHA & Company Chartered Accountants Sanjib Kumar Das FCA,

5 ICAB Enrollment No: 1069 DVC: 2411141069 AS 278363

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA) Micro Credit Program

Statement of Changes in Capital Fund

Statent For 1	Statement of Changes in Capital Fund For the year ended 30th June 2024	fund)24	
			Annexure-D
			(Figures in BDT)
Particulars	Cumulative Surplus	Statutory Reserve Fund	Total Capital Fund
Balance as at July 01, 2023	24,738,286	2.748.698	27.486.985
Surplus for the Year	1,734,212		1,734,212
Sub-total	26,472,498	2,748,698	29,221,197
Adjustment during the year	(2,740)	1	(2,740)
Transfer to Statutory Reserve Fund	(247,422)	247,422	•
Balance as at June 30, 2024	26,222,335	2,996,120	29,218,457
Balance as at July 01, 2022	21,882,122	2,431,347	24,313,469
Surplus for the Year	3,981,185		3,981,185
Sub-total	25,863,307	2,431,347	28,294,654
Adjustment during the year	(726,902)	(80,767)	(807,669)
Transfer to Statutory Reserve Fund	(398,118)	398,118	•
Balance as at June 30, 2023	24,738,286	2,748,698	27,486,985
Finance Co-Ordinator Delwar Hossain Manager (Finance & Accounts) OPCA	Executive Director Md. Alarragir Executive Director PCAllippitainterberon Communication	Constant Account	Treasurer Md. Alauddin Treasurer, OPCA

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

Micro Credit Program

Statement of Cash Flows For the year ended 30th June 2024

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$\begin{array}{c ccccc} (2,740) & & - \\ 996,756 & & - \\ (1,000,205) & & - \\ 1,173,856 & & 1,311,5 \\ \hline & 5,854,069 & 4,779,6 \\ \hline & (672,551,000) & (592,393,4 \\ 635,775,941 & 532,733,2 \\ 6,671,321 & & - \\ 14,268,023 & & - \\ 14,268,023 & & - \\ 3,780,357 & & - \\ (3,747,657) & (2,050,7 \\ (2,915,746) & & 3,744,7 \\ \hline & (11,130,479) & (49,205,3 \\ \hline & & & & & \\ \hline & (716,957) & (1,310,9 \\ (2,500,000) & (12,300,0 \\ 2,541,134 & 9,970,0 \\ (2,500,000) & (12,300,0 \\ 2,541,134 & 9,970,0 \\ (860,343) & - \\ \hline & & & & & \\ \hline & & & & & \\ \hline & & & &$
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Annexure-E

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

Micro Credit Program

Notes to the Financial Statements

As at and for the year ended 30th June 2024

01. Corporate Information of the Organization

SI. No	Particulars	Fact	
1.01	Approving Authority for formation of the Organization	Microcredit Regulatory Authority	
1.02	Year of Establishment	1992	
1.03	Legal Entity	NGO	
1.04	MRA Registration Number	01620-02596-00314	
1.05	Nature of Operations (Programs)	Microcredit	
1.06	Year of Enrollment with PKSF as PO	2010	
1.07	Working Areas (Number of Districts)	6 (Chattogram, Khagrachari, Feni, Cox's Bazar, Noakhali & Bandarban)	
1.08	Statutory Audit conducted up to	Year ended 30 June 2023	
1.09	Name of the Statutory Auditor for Last Year	SHAHA & Company Chartered Accountants	
1.10	Name of the Statutory Auditor for Current Year	SHAHA & Company Chartered Accountants	
1.11	Number of Executive Committee Meetings held during Year	7 (Seven)	
1.12	Date of Last Annual General Meeting (AGM) held	02 June 2024	

02. List of Executive Committee Members

Sl. No	Name	Designation	Profession	Present Address	Tenure
02.01	Mr. Alauddin Chowdhury	President	Former member NBR (National Board of Revenue) & Chief Executive Officer, Centre for Tax Training	House #13, Flat #C, Road #34,Gulshan, Dhaka-1212 Cell: 01713-006478	18/2/2023 to 17/2/2026
02.02	Mrs. Nasima Banu	Vice President	Teacher	Equity Center, Flat #C10, 30 Mehedibag Chattogram. Cell: 01914384107	18/2/2023 to 17/2/2026
02.03	Mr.Md. Alamgir	Secretary General	Executive Director, OPCA	Village: North Hazissharai, PO: Zorargonj, Upzila: Mirsarai, Chottagram. Cell: 01819617560	18/2/2023 to 17/2/2026
02.04	Ms Merelin Keka Adhikari	Joint Secretary	Job	House #32/5 (3A), West Senpara Hill, Mirpur- 1216, Dhaka city corporation, Dhaka	18/2/2023 to 17/2/2026
02.05	Md Alauddin	Treasurer	Teacher	SM Tower, 2 Ashraf Ali Road, Pilkhana Masjid, Muradpur, Chattogram. Cell: 01817713251	18/2/2023 to 17/2/2026



SI. No	Name	Designation	Profession	Present Address	Tenure
02.06	Md Mahfuzul Islam	Executive Member	Business	House #358, Road #10, Block C, Basundhara R/A, Dhaka-1219	18/2/2023 to 17/2/2026
02.07	Mrs. Shamsun Nahar	Executive Member	Lecturer, Professor Kamal Uddin Chowdhury College	Abutorab, Mirsarai, Chottagram. Cell: 01714310959	18/2/2023 to 17/2/2026

03. Field Visits

- 03.01 Number of the audited branches: 05
- 03.02 Names of the audited branches: Osmanpur Branch, Baroiyerhat Branch, Mayani Branch, Mirasorai Branch & Mostan Nagar Branch

04. Name of the Programs and Projects

04.01 PKSF

- Micro Finance Program
- ENRICH
- PACE
- Cultural and Sports Program
- BD Rural WASH
- RMTP Project
- 04.02 HSBC & Clipton Group, OPCA
- Vocational School
- 04.03 Care Bangladesh
 - GBV Project for Myanmar Refugee
 - Integrated GBV &S- SRHR
 - AHP SRHR & WASH
- 04.04 **OPCA**
 - Homestead Gardening
 - Hygine Promotion
 - Mirsari Autism Centre
- 04.05 DRRA
 - Sanjog
 - PRIDE
- 04.06 BRAC
 - WASH project
- 04.07 BNFE & DAM
- Out of School Children Education Program
- 04.08 Annukul Foundation
- PHCP
- 04.09 Save the Children
 - SBCC

05. Basis of Accounting

OPCA prepares its financial statements on a going concern basis, under the historical cost convention, except for loans and borrowings which are stated at fair value and amortized cost respectively. Thus OPCA generally follows the accrual basis of accounting or a modified form thereof for key income and expenditure items. Regarding compliance of accounting standards, OPCA follows the guidelines of PKSF and International Financial Reporting Standards (IFRSs) under the guidelines of PKSF.

05.01 Regulatory Compliance

The organization is required to comply with, amongst others, the following laws and regulations: a) The Microcredit Regulatory Authority Act 2006



- b) The Microcredit Regulatory Authority Rules 2010
- c) The Regulations of Microcredit Regulatory Authority (MRA)
- d) Foreign Donations (Voluntary Activities) Regulation Act 2016
- e) Income Tax Act 2023
- f) Income Tax Rules 2024
- g) The Value Added Tax Act 2012
- h) The Value Added Tax Rules 2016
- i) Bangladesh Labor Act 2006 etc.

06. Summary of Significant Accounting Policies

The significant accounting policies, which have been materially consistent over the years, as applied in the preparation and presentation of these financial statements are summarized below:

06.01 Basis of Preparation and Presentation of Financial Statements

OPCA maintains its books of account and records on a programme or project-wise basis. The head office maintains records of all treasury, investment and management functions. All cash balances, including those held for programmes, are held by the head office and transferred to programmes as required. Balances between projects are eliminated upon combination for the purposes of presentation of the financial statements.

OPCA's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absence of donor-imposed restrictions.

06.02 Functional and Presentation Currency

These Financial Statements are prepared in Bangladesh Taka (BDT), which is its functional currency. All financial information presented in BDT has been rounded off to the nearest integer except when otherwise indicated.

06.03 Statement of Cash Flows

Statement of Cash Flows is prepared in accordance with IAS - 7, Statement of Cash Flows as customized by PKSF.

06.03 Use of Estimates and Judgments

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates and underlying assumptions, which are reviewed on an ongoing basis. Revision to accounting estimates is recognized in the period in which the estimates are revised and in any future periods affected.

06.04 Comparative Information

Comparative information has been disclosed in accordance with IAS-1 Presentation of Financial Statements, for all numerical information in the financial statements. Comparative figures have been rearranged wherever considered necessary to ensure better comparability with the current year without causing impact on the income and value of assets and liabilities as reported in the financial statement.

06.05 Reporting Period

These financial statements cover one financial year from 01 July 2023 to 30 June 2024.

06.06 Application of Standards

The following IFRSs, as customized by PKSF, are applied to the financial statements for the year under audit:

- IAS 01 Presentation of Financial Statements
- IAS 07 Statement of Cash Flows
- IAS 08 Accounting Policies, Changes in Accounting Estimates and Errors
- IAS 10 Events after the Reporting Period
- IAS 12 Income Taxes
- IAS 16 Property, Plant and Equipment
- IAS 19 Employee Benefits
- IAS 26 Accounting and Reporting by Retirement Benefit Plans
- IAS 32 Financial Instruments: Presentation
- IAS 36 Impairment of Assets
- IAS 37 Provisions, Contingent Liabilities and Contingent Assets



- IFRS 07 Financial Instruments: Disclosures
- IFRS 09 Financial Instruments
- IFRS 15 Revenue from Contracts with Customers

06.07 Property, Plant and Equipment

a) Recognition and Measurement

Property, Plant and Equipment are stated at cost value less accumulated depreciation and subsequent impairment losses, if any.

When parts of an item of Property, Plant and Equipment have different useful lives, they are accounted for as separate items (major components) of Property, Plant and Equipment.

Cost includes expenditures that are directly attributable to the acquisition of an asset. The cost of self-constructed/installed assets includes the cost of materials, direct labor and any other costs directly attributable to bringing the asset to the working condition for its intended use and the cost of dismantling and removing an item and restoring the site on which they are located.

b) Depreciation of the Non-current Assets

Depreciation is provided on all items of PPE at the following rates on straight line basis over the periods appropriate to the estimated useful lives of the different types of assets.

Class of Asset	Rate of Depreciation
Furniture and fixture	10%
Bicycle	10%
Computer, printer and software	25%
Electric equipment	20%
Mobile	20%
Other assets	20%
Parking Space	10%
Vehicle	20%

Depreciation is charged on addition when the assets are available for use or ready for use or from date of acquisition. On deletion of assets, depreciation is suspended from the date of disposal.

06.08 Financial Assets

The organization initially recognizes loans and deposits on the date that they are originated. All other financial assets are recognized initially on the trade date, which is the date the organization becomes a party to the contractual provisions of the instrument. The organization derecognizes a financial asset when the contractual right to the cash flows from the asset expires, or it transfers the right to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

06.09 Advances, Deposits and Prepayments

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions, adjustments or charges to other account heads.

Deposits are measured at payment value.

Prepayments are initially measured at cost. After initial recognition, prepayments are carried at cost less charges to profit or loss.

06.10 Provisions, Contingent Liabilities and Contingent Assets

The preparation of financial statements in conformity with International Accounting Standard IAS-37 "Provisions, Contingent Liabilities and Contingent Assets" requires management to make estimates and assumptions that affect the reported amounts of revenues and expenses, assets and liabilities during and at the date of financial statements.

In accordance with the guidelines as prescribed by IAS 37 provisions were recognized in the following situations:

- i. When the organization has a present obligation as a result of past event;
- ii. When it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation;
- iii. Reliable estimates can be made of the amount of the obligation; and
- iv. In case of Loan loss provision, the Microcredit Regulatory Authority Rules 2010 is followed.



We have shown the provisions in the Statement of financial position at an appropriate level with regard to an adequate provision for risks and uncertainties. An amount recorded as a provision represented the best estimate of the probable expenditure required to fulfill the current obligation on the Statement of financial position date.

06.11 Employees' Benefits

a) Provident Fund

The organization maintains an unrecognized provident fund equally contributed by employee & employer for all eligible permanent employees.

b) Employees Welfare fund

The organization also maintains an unrecognized Employees Welfare Fund .

06.12 Financial Liabilities

The organization recognizes all financial liabilities on the trade date which is the date the organization becomes a party to the contractual provisions of the instrument. The organization derecognizes a financial liability when its contractual obligations are discharged, cancelled or expired.

06.13 Revenue Recognition

The organization has applied IFRS 15 for recognition of revenue from this year.

The core principle of IFRS 15 is that an entity will recognize revenue to depict the transfer of promised services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those services. This core principle is delivered in a five-step model framework

- Identify the contract(s) with a customer
- Identify the performance obligations in the contract
- · Determine the transaction price
- · Allocate the transaction price to the performance obligations in the contract
- Recognize revenue when (or as) the entity satisfies a performance obligation.

Revenue is recognized when the entity satisfies a performance obligation by transferring the goods to customersat an agreed transaction price.

06.14 Finance Income and Costs

a) Finance Income

Interest income from bank deposits is recognized on cash basis following specific rate of interest in agreement with banks.

b) Finance Cost

Interest expenses except expenses related to acquisition/construction of assets, incurred during the year are charged to Statement of Profit or Loss and Other Comprehensive Income on cash basis.

06.15 Capital Fund

Capital fund comprises the initial grants of inaugurators, the statutory reserve fund and the accumulated balance of the excess of income over expenditure. The statutory reserve fund is made up as per the requirement of the Microcredit Regulatory Authority Act 2006.

06.16 Term Loans

Principal amount of the loans is stated at their outstanding amount. Loans repayable within twelve months from the end of the reporting period are classified as current liabilities whereas Loans are repayable after twelve months from the end of the reporting period are classified as non-current liabilities.

06.17 Events after the reporting period

Events after the reporting period that provide additional information about the organization's position at the date of Statement of Financial Position or those that indicate the going concern assumption is not appropriate are reflected in the Financial Statements. Events after the reporting period that are not adjusting are disclosed in the notes when material.



7. Significant Organizational Policies

07.01 Loan to Beneficiaries

Loan is given to the beneficiaries after 2/3 weeks of his/her membership, having satisfied on his/her performance during the period.

07.02 Savings Collection

Savings Collection is done from all members on weekly basis regardless of whether they availed loan or not.

07.03 Fund Management

Loan from PKSF received for loan operations under the following criteria: -

- Loan category-wise-accounts will be maintained and loan policy and regulations as per accounting manual provided by PKSF followed properly.
- ii. Loan obtained from PKSF will be utilized and accounted for properly as per agreement with the loan giving agency (PKSF).
- iii. Loan recovered from borrowers will be properly recorded and deposited to the OPCA's bank accounts.
- iv. Member's savings will be collected and refunded to the members as per policy guideline of the OPCA and interest at the rate of 6% was paid to the savings bank depositors.
- v. All formalities including documentation of loan will be completed before disbursement of loan.
- vi. OPCA will not involve in any activity which is not consistent with its own constitution and relevant laws and regulations.
- vii. Fixed assets are acquired out of the OPCA's own resources.
- viii. Loan will be utilized by the beneficiaries for their intended purpose.
- ix. All transactions will be conducted through the bank account.
- x. Loan and savings recovered from the members will be deposited to the bank accounts on the same day or on the following working day.
- xi. Loan and saving collected from the members will be recorded properly in the name of the members/beneficiaries, and loan and saving pass books will be kept up to date.
- xii. Adequate loan loss provision will be made at the rate specified by the Microcredit Regulatory Authority Act 2006.
- xiii. Budgetary control and internal control system will be verified regularly.



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA) Micro Credit Program Notes to the Financial Statements For the year ended 30th June 2024

	Particulars		Note(s)	Amount	in Taka
	1 articulars		Note(s)	30.06.2024	30.06.2023
08.00	Property, Plant and Equipment				
	Opening Balance			((8(722	6.026.06
	Add: Purchase during the year			6,686,732	6,926,86
				716,957	1,310,94
	Less: Disposal/adjusted during the year			996,756	1,551,07
				6,406,933	6,686,732
	The detailed Fixed Assets Schedule is shown i	n Annexure-J.			
9.00	Investments - Long Term				
	Savings Fund Investment		09.01	12,803,394	11,670,00
	Statutory Reserve Fund		09.02	3,177,315	2,700,00
	Provident Fund		09.03	-	2,700,00
	Staff Welfare Fund		09.04		715.00
	FDR interest receivable		09.05		76,50
				15,980,709	15,161,50
09.01	Savings Fund Investment			S States	
	Opening Balance			11,670,000	9,870,00
	Add : Deposited/recategorised during the year			2,700,000	11,670,000
	Add : net interest during the year			603,394	-
				14,973,394	21,540,000
	Less : Encashed/recategorised during the year			2,170,000	9,870,000
				12,803,394	11,670,000
	The details of the above amount is as follows:				
	Name of Bank	Branch	FDR number		
	Premier Bank Limited	Mirsarai	0029	2,090,457	2,000,000
	Premier Bank Limited	Mirsarai	0028	2,090,457	2,000,000
	Premier Bank Limited	Mirsarai	0027	2,090,457	2,000,000
	Premier Bank Limited	Mirsarai	0026	2,090,457	2,000,000
	Premier Bank Limited	Mirsarai	0025	1,614,932	1,500,000
	Premier Bank Limited	Mirsarai	0013		720,000
	Premier Bank Limited	Mirsarai	0083	2,826,633	
	Premier Bank Limited	Mirsarai	0014		725,000
	Premier Bank Limited	Mirsarai	0015		725,000
				12,803,394	11,670,000
09.02	Statutory Reserve Fund Opening Balance			2 500 000	
	Add : Deposited/recategorised during the year			2,700,000	2,885,000
	Add : Deposited/recategorised during the year Add : net interest during the year			2,885,000	2,700,000
	Add . het interest during the year			292,315	-
	Less : Encashed/recategorized during the year			5,877,315	5,585,000
	Bess - Enclastica/recategorized during the year			2,700,000 3,177,315	2,885,000
	The details of the above amount is as follows:				
	Name of Bank	Branch	FDR number		
	Premier Bank Limited	Mirsarai	0083	and the second	2,700,000
	Premier Bank Limited	Mirsarai	0013	792,930	
	Premier Bank Limited	Mirsarai	0014	798,471	
	Premier Bank Limited	Mirsarai	0015	798,471	
	Premier Bank Limited	Mirsarai	0012	787,443	
				3,177,315	2,700,900
09.03	Provident Fund				
	Opening Balance		Company Charles		
	Add : Deposited during the year	//	Con _ 5	<u>.</u>	
	Less : Encashed/adjusted during the year	19			1999

Less : Encashed/adjusted during the year

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	Particulars	Note(s)	Amount i	
00.01			30.06.2024	30.06.2023
09.04				
	Opening Balance		715,000	S. 19934
	Add : Deposited during the year			715,000
	Loss Lostoppiged as Beren EDB 0012		715,000	715,000
	Less : categorized as Reserve FDR 0012		715,000	in the second second
			-	715,000
09.05	Accrued Interest on FDR			
	Opening Balance		76,500	76,500
	Add : Accrued during the year		2010 S	-
			76,500	76,500
	Less : Encashed during the year		76,500	-
				76,500
10.00	Other Long Term Loans			
	Staff Loan	10.01		
	Motorcycle and By-cycle Loan	10.02	2,337,259	1,817,363
			2,337,259	1,817,363
10.01	Staff Loan		=	1,017,505
	Opening balance		_	
	Add: Disbursement during the year			
			-	
	Less: Recovery during the year			
0.03	Manual ID II			-
0.02	Motorcycle and By-cycle Loan			
	Opening balance		1,817,363	1,991,437
	Add: Disbursement during the year		1,140,900	483,000
	Long , Doggwam, during the same		2,958,263	2,474,437
	Less : Recovery during the year		621,004	657,074
1.00	Lease to March		2,337,259	1,817,363
1.00	Loans to Members Jagoron Loans	11.01	106 146 500	1 10 500 500
	Agrosor Loans	11.01 11.02	196,446,508	149,739,530
	Sufalan Loans	11.02	100,262,354 4,486,892	103,146,961 9,851,877
	ENRICH Loans	11.03	27,021,865	20,567,720
	Buniad Loans	11.05	3,393,262	3,472,744
	LRL Loan	11.06	481,593	1,371,238
	Pronodana Loan	11.07	239,684	332,684
	LRL Loan 2nd Phase	11.08	140,622	1,331,840
	HHW Loan	11.09	1,030,892	383,463
	HHS Loan	11.10	20,279,076	10,315,371
	Bank Loan (Premier Bank)	11.11	3,394,516	26,560,098
1.01			357,177,264	327,073,526
1.01	Jagoron Loans			
	Opening balance		149,739,530	119,204,857
	Add: Loan disbursement during the year		367,039,000	273,348,000
	Less: Loan recovery during the year		516,778,530	392,552,857
	Less: Loan adjustment during the year		316,725,983	242,698,723
	Less. Loan adjustment during the year		3,606,039	114,604
1.02	Agrosor Loans		196,446,508	149,739,530
1.02	Opening balance		103,146,961	114 021 245
	Add: Loan disbursement during the year		182,023,000	114,021,245 199,867,000
			285,169,961	313,888,245
	Less: Loan recovery during the year		183,009,394	210,741,284
	Less: Loan adjustment during the year		1,898,213	
			100,262,354	103,146,961
1.02	Sufalan Loons			
1.03	Sufalan Loans Opening balance		0 951 977	1.050.200
	Add: Loan disbursement during the year	Company Charters	9,851,877 10,785,000	1,059,360
		Company Charterer	20,636,877	16,328,000 17,387,360
	Less: Loan recovery during the year	a list	15,589,572	7,555,483
	Less: Loan adjustment during the year	THA & C	560,413	(20,000
			4.486.892	9 851 877

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4,486,892

9,851,877

10,059,811

5,238,509

	Particulars	Note(s)	Amount	in Taka
		11010(3)	30.06.2024	30.06.2023
1.04	ENRICH Loans			
	Opening balance		20,567,720	18,796,61
	Add: Loan disbursement during the year		53,112,000	39,383,00
			73,679,720	58,179,61
	Less: Loan recovery during the year		46,034,787	37,611,89
	Less: Loan adjustment during the year		623,068	
			27,021,865	20,567,72
1.05	Buniad Loans			20,307,72
	Opening balance		3,472,744	1,965,93
	Add: Loan disbursement during the year		7,455,000	5,315,00
			10,927,744	7,280,93
	Less: Loan recovery during the year		7,565,894	3,808,189
	Less: Loan adjustment during the year		(31,412)	5,000,10
			3,393,262	3,472,74
1.06	LRL Loan			5,4/2,/4
	Opening Balance		1,371,238	1 721 66
	Add: Loan disbursement during the year		1,515,000	1,731,663
				2,972,000
	Less: Loan recovery during the year		2,886,238	4,703,663
	Less: Loan adjustment during the year		2,404,645	3,332,423
	Louis adjustment during the year		-	
1.07	Pronodana Loan		481,593	1,371,238
1.07				
	Opening Balance		332,684	4,998,020
	Add: Loan disbursement during the year		<u> </u>	
			332,684	4,998,020
	Less: Loan recovery during the year		93,000	4,665,336
	Less: Loan adjustment during the year			
			239,684	332,684
1.08	LRL Loan 2nd Phase			
	Opening Balance		1,331,840	4,612,504
	Add: Loan disbursement during the year			814,494
			1,331,840	5,426,998
	Less: Loan recovery during the year		1,191,218	4,095,158
	Less: Loan adjustment during the year		-	4,075,156
			140,622	1,331,840
1.09	HHW Loan		=======================================	1,551,840
	Opening Balance		282 462	121.019
	Add: Loan disbursement during the year		383,463	131,918
	rida. Boar disoursement during the year		2,481,000	1,019,000
	Less: Loan recovery during the year		2,864,463	1,150,918
	Less: Loan adjustment during the year		1,783,571	767,455
	Less. Loan adjustment during the year		50,000	-
1 10			1,030,892	383,463
1.10	HHS Loan			
	Opening Balance		10,315,371	871,195
	Add: Loan disbursement during the year		41,657,000	14,256,100
			51,972,371	15,127,295
	Less: Loan recovery during the year		31,728,295	4,811,924
	Less: Loan adjustment during the year		(35,000)	
			20,279,076	10,315,371
1.11	Bank Loan (Premier Bank)			
	Opening Balance		26,560,098	
	Add: Loan disbursement during the year		6,484,000	28,771,000
		10 No. 1	33,044,098	28,771,000
	Less: Loan recovery during the year		29,649,582	2,210,902
	Less: Loan adjustment during the year			,,
			3,394,516	26,560,098
2.00	Loan to Programs and Projects		=======================================	20,500,098
	Adolescent & Cultural Program	12.01	2,209,431	1,672,940
	ENRICH Sambriddhi Project (PKSF)	any Charlere 12.01 12.02 12.03	3,629,493	3,293,999
	PHCP	12.02	332,915	
	RMTP	12.03	2,787,972	271,570
	Out of School Children Project	12.04	1,100,000	
		而	10.059.811	5 238 509

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	Particulars	Note(s)	Amount	
			30.06.2024	30.06.2023
12.01	Adolescent & Cultural Program			
	Opening balance		1 (72 040	
	Add: Disbursement during the year		1,672,940	540,940
			1,915,240	1,231,000
	Less : Recovery during the year		3,588,180	1,771,940
	,		1,378,749	99,000
			2,209,431	1,672,940
12.02	ENRICH Sambriddhi Project (PKSF)			
	Opening balance		3,293,999	3,285,016
	Add: Disbursement during the year		4,864,605	7,290,217
			8,158,604	10,575,233
	Less : Recovery during the year		4,529,111	7,281,234
			3,629,493	3,293,999
2.03	PHCP Loan			
	Opening balance		271,570	215,049
	Add: Disbursement during the year		328,564	304,454
			600,134	519,503
	Less : Recovery/Adjusted during the year		267,219	247,933
			332,915	271,570
				2/1,5/0
2.04	RMTP			
	Opening balance			8 N. 19
	Add: Disbursement during the year		4,727,972	
			4,727,972	
	Less : Recovery/Adjusted during the year		1,940,000	
			2,787,972	<u> </u>
2.05	Out of School Children Destant			
2.05	Out of School Children Project Opening balance			
	Add: Disbursement during the year			
	ride. Disburschient during the year	집 동안에 가장 가 같은 것 같아요.	1,100,000	-
	Less : Recovery/Adjusted during the year		1,100,000	
	bess . Recovery/Adjusted during the year	: 1. : 1. : : : : : : : : : : : : : : :		-
			1,100,000	-
3.00	Other Short Term Loans			
	Loan to Executive Director sir	13.01	300,000	1,654,624
	Loan to Mirsarai Autism Center	13.02	1,254,901	1,363,371
			1,554,901	3,017,995
3.01	Loan to Executive Director sir			
	Opening balance		1,654,624	1,859,624
	Add: Disbursement during the year		800,000	-
			2,454,624	1,859,624
	Less : Recovery during the year	, 2011년 2012년 1월 1912년 1월 1912 1월 1912년 1월 1 1월 1912년 1월 1	2,154,624	205,000
		이 집안에 가슴을 물고 있는 것을 가 봐요.	300,000	1,654,624
3.02	Loan to Mirsarai Autism Center			
	Opening balance		1,363,371	1,463,371
	Add: Disbursement during the year		(8,470)	1,405,571
		아이 아이는 것이 같아 잘 많은 것이 같아. 말 ㅠ	1,354,901	1,463,371
	Less : Recovery during the year		100,000	1,403,371
			1,254,901	1,363,371
4.00	Advances Dancette and D			-,,,,,-
	Advances, Deposits and Prepayments Office Advance			
	Advance Rent	14.01	1,287,494	1,481,462
	Advance Kent Maintenance of vehicle advance	14.02	558,500	637,500
	Staff Advance	14.03		11,612
	OSP Advance	Company Charter 14.04 14.05 14.06	68,407	169,870
	BD wash BCC advance	Company culation 14.05	3,416,846	3,489,846
	Advance Income Tax (AIT)	14.06	131,492	11,112
			152,848	
			5,615,587	5,801,402
		Page	AND DECK AND DECK	

	Particula	rs		No	ote(s)	Amount	
14.01	Office Advance					30.06.2024	30.06.2023
14.01	Opening balance						
	Add: Paid during the year					1,481,462	618,756
	and four					5,646,566	8,500,257
	Less : Adjusted during the year					7,128,028	9,119,013
	, , , , , , , , , , , , , , , , , , ,					5,840,534	7,637,551
14.02	Advance Rent					1,287,494	1,481,462
	Opening balance					637,500	422,000
	Add: Paid during the year					77,000	422,000
						714,500	882,000
	Less : Adjusted during the year					156,000	244,500
						558,500	637,500
4.03	Maintenance of vehicle advance						007,000
	Opening balance					11,612	
	Add: Paid during the year						11,612
						11,612	11,612
	Less : Adjusted during the year					11,612	
4.04	Staff Advance						11,612
-1.0-1	Opening balance						
	Add: Paid during the year					169,870	15,000
	and during the year				1000	489,500	394,070
	Less : Adjusted during the year					659,370	409,070
	,					590,963	239,200
4.05	OSP Advance				=	68,407 =	169,870
	Opening balance					3,489,846	3,489,846
	Add: Paid during the year					-	250,000
					1	3,489,846	3,739,846
	Less : Adjusted during the year					73,000	250,000
						3,416,846	3,489,846
4.06	BD wash BCC campaign Advance				-	No week the second second	
	Opening balance					11,112	_
	Add: Paid during the year					120,380	13,112
	J				3.8	131,492	13,112
	Less : Adjusted during the year				1998 - B		2,000
4.07	Advance income taxes				_	131,492	11,112
4.07	Opening balance					A MARKAN AND A MARKAN A	and the second se
	Add: Paid during the year					•	1.000
	ridd. I ald during the year				-	152,848	-
	Less : Adjusted during the year					152,848	
	Less in ajusted during the year				-	153.040	-
5.00	Unsettled Staff Advance				=	152,848	
	Opening balance						
	Add: Disbursement during the year					1 019 007	
					-	$\frac{1,018,907}{1,018,907}$	
	Less : Recovery during the year					443,643	
	, , ,				-	575,264	
5.00	Cash at Bank				=	373,204	
	Name of Bank	Branch	Tune	Account			
	Janata Bank Ltd.		Type	Account N	0.		
	Janata Bank Ltd.	Jorargonj	CD	6771		2,798,734	13,746,755
	Union Bank Ltd.	Jorargonj	SB	4390		101,654	460,934
	Premier Bank Ltd.	Jorargonj Jorargonj	SND	0515		1,730	2,421
	Premier Bank Ltd.	Jorargonj Mirsarai	SND	0011		111,089	39,253
	The City Bank PLC		SND	0003		25,255	31,937
	Southeast Bank Ltd.	OR Nizam Rd	CD	9001		22,504	
	EXIM Bank Ltd.	Abu Turab	SND	0048		3,000	and the state of the
	Pubali Bank Ltd.	Abu Turab	SND	2877		3,000	
		Barayarhat	SND	0916		2,781,622	492,588
	Pubali Bank Ltd. Southeast Bank Ltd. Southeast Bank Ltd.	Barayarhat	SND	0920		57,793	902,435
	Southeast Bank Ltd.	Abu Turab	SND	0026		3,364,699	670,003
				0000			
	Southeast Bank Ltd.		SND	0030		207,078	424,824
	Southeast Bank Ltd. Premier Bank Ltd. Premier Bank Ltd.	Abu Turab Mirsarai Mirsarai	SND SND	0030 0006 0008		207,078 2,270,318	424,824 315,829

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Union Bank Ltd. Joragonj SND 0021 581.03 936.2024 590.62.02.02.02.02.02.02.02.02.02.02.02.02.02		Particu	lars		Note(s)	Amount	in Taka
Linion Bank Ltd. Narayanhat SND 0021 2581,003 767. Global Islami Bank Ltd. Narayanhat SND 3295 868,941 167. Global Islami Bank Ltd. Narayanhat SND 0032 1.807.285 279. Union Bank Ltd. Jorargonj SND 0032 1.807.285 279. Rupali Bank Ltd. Shaherkhali SND 0014 1.306.878 681. Janata Bank Ltd. Shaherkhali SND 0014 1.208.747 117. Pohali Bank Ltd. Sinakunda SND 0030 21.53.34 1.997. Unied Commercial Bark Ltd. Kumira SND 173.8 450.871 133. Unied Commercial Bark Ltd. Kumira SND 149.99.191 204. Global Islami Bank Ltd. Korehat SND 0066 2.056.93.49 2.21.14 First Security Islami Bank Ltd. Korehat SND 0164 39.21.14 1.473.1 1.478.3 First Security Islami Bank Ltd. Korehat <		Union Doub L + 1			Note(3)	30.06.2024	30.06.2023
Global Islami Bank Ltd. Narayanhat SND 0482 269,842 269,842 303, Global Islami Bank Ltd. Narayanhat SND 6015 15,924 400, Union Bank Ltd. Jorargonj SND 0493 4,385 1,799, Rupid Bank Ltd. Shaherkhali SND 0493 4,385 1,799, Janata Bank Ltd. Shaherkhali SND 0576 1,208,747 413, Pubali Bank Ltd. Sitakunda SND 0576 1,208,747 413, Pubali Bank Ltd. Kumira SND 1749 99,191 303, Global Islami Bank Ltd. Heyakow SND 0560 215,834 90,113, Global Islami Bank Ltd. Korehat SND 056 141,173, 1478, Global Islami Bank Ltd. Korehat SND 056 141,363, 241,17 Firs Security Islami Bank Ltd. Korehat SND 0556 741,363, 241,17 1478,63 244,17,132,14788,149,99,92 66 <tr< td=""><td></td><td></td><td>Jorargonj</td><td>SND</td><td>0021</td><td>581,703</td><td>767,63</td></tr<>			Jorargonj	SND	0021	581,703	767,63
Order Isam Bank Ld. Narayanhat SND 3295 868,941 303 Global Isam Bank Ld. Jorargonj SND 0032 1.5924 400. Union Bank Ld. Jorargonj SND 0032 1.807.285 279. Rupali Bank Ld. Shaherkhali SND 7038 2.339.129 591. Janata Bank Ld. Shaherkhali SND 0738 2.339.129 591. Janata Bank Ld. Sitakunda SND 0738 2.339.129 591. Janata Bank Ld. Sitakunda SND 0738 2.38.17 303. Unied Commercial Bank Ld. Kumira SND 0066 2.056.934 126.7 Global Islami Bank Ld. Korethat SND 0066 2.056.934 92.1 Firs Security Islami Bank Ld. Korethat SND 0066 2.056.934 92.2 Union Bank Ld. Fatikchari SND 0067 164.173 1.478.2 Union Bank Ld. Fatikchari SND 0067 164.17				SND	0482	269,842	1,671,31
Orional Islam Bank Ltd. Narragoni Jorragoni SND SND 6015 15.924 (1000 400 Union Bank Ltd. Jorragoni SND SND 0493 4.385 1.799, (1000 Rupaif Bank Ltd. Shaherkhali SND SND 0014 1.396,878 681, (300,874 Janata Bank Ltd. Shaherkhali SND SND 0617 172,652 243, (233,129 591, (234,747 413, (235,747 413, (235,747 413, (236,747 433, (236,747 413, (236,747 413, (237,738 440, (237,747 413, (237,738 440, (237,747 413, (237,738 440, (237,747 413, (237,738 440, (237,738, (236,747 413, (237,738 436, (237,737, (237,738, (236,229) 124, (237,841,848,743,747 123, (237,841,848,743,747 123, (237,841,848,743,747, (237,841,848,743,747,743,743,743,743,743,743,743,743			Narayanhat	SND	3295		303,81
Onion bank Lid. Joaragonj SND 0032 1.807.285 279, Rupali Bank Lid. Rupali Bank Lid. Rupari Bank Lid. 1.906.878 681, Janata Bank Lid. Shaherkhali SND 0014 1.306.878 681, Janata Bank Lid. Shaherkhali SND 033 2.339.129 591, Pubali Bank Lid. Sitakunda SND 0376 1.208.747 143, Pubali Bank Lid. Kumira SND 1738 450.871 303, Unice Commercial Bank Lid. Kumira SND 0060 2.153.34 1.907, Global Islami Bank Lid. Heyakow SND 0061 2.914.1478, 1.478, Global Islami Bank Lid. Korehat SND 0066 2.056.934 92.0 First Security Islami Bank Lid. Korehat SND 0156 741,363 241,5 Union Bank Lid. Farikchari SND 0354 450,277 132,2 Union Bank Lid. Combank Dice Khuishi STD			Narayanhat	SND	6015		
Union Bank Ltd. Joragonj SND 0493 4,383 1,799 Janata Bank Ltd. Shuberkhali SND 0014 1,366,873 681 Janata Bank Ltd. Shuberkhali SND 053 2,339,129 591 Janata Bank Ltd. Shuberkhali SND 0576 1,266,874 4413 Pubali Bank Ltd. Sitakunda SND 0576 1,268,474 4413 United Commercial Bank Ltd. Kumira SND 1749 99,191 204. Global Islami Bank Ltd. Heyakow SND 0614 322,114 92,113 1773 1478. Firs Security Islami Bank Ltd. Korethat SND 066 20,56,934 02,114 173 1478. Firs Security Islami Bank Ltd. Korethat SND 1545 440,173 1478. Union Bank Ltd. Fatikchari SND 1545 450,777 142. Union Bank Ltd. Fatikchari SND 1545 450,792 6 Dahka Bank Limi			Jorargonj	SND	0032		
Rupali Bank Ltd. Ramgar Shaherklaii SND 0014 L396,878 681, 439,233 Janata Bank Ltd. Shaherkhali SND 7038 2,339,129 591, 172,652 233, 233, 233, 233, 233, 233, 233, 233,			Jorargonj				
Janata Bank Lid. Shaherkhali SND 7038 2.339,129 591, Pubali Bank Lid. Shaherkhali SND 6217 172,652 243, Pubali Bank Lid. Sitakunda SND 0576 1,226,747 413, Pubali Bank Lid. Kumira SND 1738 450,871 303, United Commercial Bank Lid. Kumira SND 1749 99,191 204, Global Islami Bank Lid. Heyakow SND 6014 932,114 532,629 153, Global Islami Bank Lid. Korerhat SND 00666 2,056,934 92,4 First Security Islami Bank Lid. Korerhat SND 00666 2,056,934 92,4 Union Bank Lid. Fatikchari SND 1556 741,363 241,7 The City Bank PLC Khulshi STD 0349 159,992 6 Dhaka Bank Limited Chhagalanajya STD 0349 159,992 6 Dhaka Bank Limited Chhagalanajya STD <							
Janata Bank Ltd. Shaherkhali SND 6.217 172,652 243, Pubali Bank Ltd. Sitakunda SND 0576 1,208,747 413, Pubali Bank Ltd. Kumira SND 0580 215,834 1,967, United Commercial Bank Ltd. Kumira SND 078 450,817 303,017 Global Islami Bank Ltd. Heyakow SND 021 582,629 153,31 Global Islami Bank Ltd. Heyakow SND 0066 2,056,934 92,0 First Security Islami Bank Ltd. Korerhat SND 0066 2,056,934 92,0 Union Bank Ltd. Farist Security Islami Bank Ltd. Korerhat SND 0566 71,133,0 Union Bank Ltd. Farist Security Islami Bank Ltd. Korerhat SND 1545 741,363 244,563,777 The City Bank PLC Khulshi STD 5001 95,694 92,077 122,239,149 22,239,149 22,239,149 22,239,150 22,394,149 23,239,149 22,239,120 136,000,00		Janata Bank Ltd.					681,86
Pubali Bank Ltd. Sitakunda Sitakunda SND 0.576 1.208,747 41.3 Pubali Bank Ltd. Kumira SND 0.580 215,834 1.967. United Commercial Bank Ltd. Kumira SND 1738 80.871 303. Global Islami Bank Ltd. Heyakow SND 61.4 932.114 532.629 513.3 Global Islami Bank Ltd. Heyakow SND 60.66 2.056.914 92.0 First Security Islami Bank Ltd. Korerhat SND 0066 2.056.914 92.0 Union Bank Ltd. Farikohari SND 1065 - 2.133. Union Bank Ltd. Farikohari SND 1545 450.777 122.1 The City Bank PLC Khulshi STD 2548 3.542 - Dhaka Bank Limited Chhagalanjaya STD 0339 154.5 450.777 122.1 Dhaka Bank Limited Chhagalanjaya STD 0349 159.992 6 Loan from PKSF 27.206.000							591,60
Pubali Bank Ltd. Sitkunda SND 0580 125834 1.967. United Commercial Bank Ltd. Kumira SND 1738 450.871 303. Global Islami Bank Ltd. Heyakow SND 0718 450.871 303. Global Islami Bank Ltd. Heyakow SND 0606 2.056.934 92. First Security Islami Bank Ltd. Korerhat SND 0066 2.056.934 92. Union Bank Ltd. Korerhat SND 0066 2.056.934 92. Union Bank Ltd. First Security Islami Bank Ltd. Korerhat SND 1545 74.1.453. Union Bank Ltd. Fatikchari SND 1545 74.1.453. 241.7 The City Bank PLC Khulshi STD 5001 995.664 - Dhaka Bank Limited Chhugalnaiya STD 0349 155.99.20 6 Dhaka Bank Limited Chhugalnaiya STD 0349 159.9902 6 Loan from PKSF 27.581.409 32.2394.4		Pubali Bank Ltd.					243,85
United Commercial Bank Ltd. Kumira SND 1733 450.87 United Commercial Bank Ltd. Kumira SND 1749 99.191 204. Global Islami Bank Ltd. Heyakow SND 0221 582.629 153. First Security Islami Bank Ltd. Korerhat SND 00067 164.173 1.478.3 First Security Islami Bank Ltd. Korerhat SND 00067 164.173 1.478.3 Union Bank Ltd. Fatikchari SND 1556 - 2.193.3 Union Bank Ltd. Fatikchari SND 1545 450.077 132.14 The City Bank PLC Khulshi STD 0349 159.992 6 Dhaka Bank Limited Chhagalnaiya STD 0371 45.666 872.7 7.00 Loan from PKSF 27.200.000 31.2950.3 20.019.2 121.099.099 104.561.6 Jagoron 36.200.000 31.2950.3 20.000.2 23.394.4 33.329 610.6 NRICH Income Generating Activities (IGA)							
United Commercial Bank Ltd. Kumira SND 1749 99,191 204. Global Islami Bank Ltd. Heyakow SND 0221 582,629 153. First Security Islami Bank Ltd. Korerhat SND 0066 2,056,934 92,114 First Security Islami Bank Ltd. Korerhat SND 0066 2,056,934 92,114 Union Bank Ltd. Korerhat SND 0025 - 2,193.5 Union Bank Ltd. Faitkchari SND 1545 741.363 241.7 The City Bank PLC Khulshi STD 5001 995,664 - Dhaka Bank Limited Chhugalnaiya STD 0371 459,992 6 Dhaka Bank Limited Chhugalnaiya STD 0371 24,66,239 84,542.4 Loan from PKSF 27,501.409 23,294.5 24,600.0 31,295.0 Jagoron 36,200,000 31,295.0 36,200,000 31,295.0 Agrosor 36,200,000 23,394.5 - 50,000.0							
Global Islami Bank Ltd. Heyakow SND 0221 582,629 153. Global Islami Bank Ltd. Heyakow SND 6014 932,114 922,114 First Security Islami Bank Ltd. Korerhat SND 00667 164,173 1.478. First Security Islami Bank Ltd. Korerhat SND 00667 164,173 1.478. Union Bank Ltd. Fatikchari SND 1556 741,363 241.7 Union Bank Ltd. Fatikchari SND 1556 741,363 241.7 Dank Asia PLC Khulshi STD 5001 995,694 20 Danka Bank Limited Chhuganaiya STD 0349 159,992 6 Loan from PKSF 22,581,409 32,3948 20,0192 24,300.0 32,3948 Loan from PKSF 20,0192 24,300.0 32,2948 20,0192 24,300.0 32,3949 Loan from PKSF 21,099,099 104,561,6 32,294.0 32,304,99 32,00,002 32,3949 Loan from PKSF			Kumira				
Clobal Islami Bank Ltd. Heyakow SND 6014 932,114 Ltd. First Security Islami Bank Ltd. Korerhat SND 0066 2,205,034 92,014 First Security Islami Bank Ltd. Korerhat SND 00667 164,173 1,478. Union Bank Ltd. Fatikchari SND 1556 741,353 241. Union Bank Ltd. Fatikchari SND 1545 450,777 132.1 Daka Bank Limited Chhagalnaiya STD 5001 995,694			Heyakow				
First Security Islami Bank Ltd. Korerhat SND 0066 2.056,934 92.4 First Security Islami Bank Ltd. Korerhat CD 0265 - 2.193, 2.173 1.1478, Korerhat CD 0265 - 2.193, 2.173 1.1478, Korerhat CD 0265 - 2.193, 2.173 1.1478, Korerhat SND 1556 7.41,363 2.41, 2.173, 2.173, 2.173, 2.173, CD 1.1478, Korerhat SND 1545 450,077 132,1 The City Bank Ltd. Fatikchari SND 1545 450,077 132,1 Dhaka Bank Limited Chhagalnaiya STD 0371 45,006 872,7 Doan from PKSF 27,581,409 32,394,8 22,01 23,394,8 22,01,00 31,295,0 Loan from PKSF 21,009,000 31,295,0 21,009,000 31,295,0 32,329,4 Loan from PKSF (Current Portion) 7,666,669 5,000,00 31,295,0 36,200,000 31,295,0 Jagoron 36,200,000 31,295,00 7,666,669 5,000,00 33,329 616,6			Heyakow				155,40
First Security Islami Bank Ltd. Korerhat SND 0067 164,173 1.42. Union Bank Ltd. Fatikchari SND 1556 741,363 24.193. Union Bank Ltd. Fatikchari SND 1545 440,777 132.1 Union Bank Ltd. Fatikchari SND 1545 443,0777 132.1 Dinka Bank Limited Chhagalnaiya STD 2349 159,992 6 Dinka Bank Limited Chhagalnaiya STD 0349 159,992 6 Loan from PKSF 27,581,409 32.394,4 4 8,633,759 20.019.2 Loan from PKSF (Current Portion) 72,466,239 84,542,4 4,863,3759 20.019.2 Jagoron 36,200,000 31,295.0 32,294,4 7,566,666 5,000,0 Stralan 7,000,000 7,200,000 21,200,000 23,200,000 23,200,000 23,200,000 23,200,000 33,239 616,6 Livelihood Restoration Loan Livelihood Restoration Loan 1,000,000 30,000,00 299,999		First Security Islami Bank Ltd.	Korerhat				92 60
Prist Security Islami Bank Lid. Korerhat CD 0.265 1.11.2. Union Bank Lid. Fatikchari SND 1556 74.363 241.7 The City Bank PLC Khulshi STD 5001 995.694 450.77 132.1 Dhaka Bank Limited Chhagalnaiya STD 0349 159.992 62 Dhaka Bank Limited Chhagalnaiya STD 0349 159.992 62 Loan from PKSF 27.581.409 32.394.8 3.542 62 Loan from PKSF 27.581.409 32.394.8 3.542 62 Loan from PKSF (Current Portion) 72.466.239 84.542.4 48.633.759 20.0102 27.200.000 31.295.0 Jagoron 36.200.000 31.295.0 36.400.00 7.000.00 <td< td=""><td></td><td>First Security Islami Bank Ltd.</td><td>Korerhat</td><td></td><td></td><td></td><td></td></td<>		First Security Islami Bank Ltd.	Korerhat				
Distribution Fattichari SND 1556 741,363 241,1 Union Bank Ltd. Fattichari SND 1545 450,777 132,1 The City Bank PLC Khulshi STD 5001 995,694 3,542 Dhaka Bank Limited Chhagalnaiya STD 0371 45,606 872,7 Johaka Bank Limited Chhagalnaiya STD 0371 45,606 872,7 Johaka Bank Limited Chhagalnaiya STD 0371 45,606 872,7 Johan From PKSF 22,581,409 32,394,8 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 20,019,2 21,009,099 104,4561,6 36,200,000 31,295,0 36,200,000 31,295,0 36,200,000 31,295,0 36,200,000 31,295,0 36,200,000 31,295,0 36,200,000 31,295,0 36,200,000 31,295,0 36,200,000 31,295,0 36,200,000 30,00,00				CD		-	
Dinon Fails Lud. Fatikchari SND 1545 450,777 132,1 The City Bank PLC Khulshi STD 5001 995,694 995,694 Dhaka Bank Limited Chhagalnaiya STD 0349 159,992 6 Dhaka Bank Limited Chhagalnaiya STD 0371 45,606 872,7 7.00 Loan from PKSF Cong Term Portion) 72,466,239 84,542,4 Loan from PKSF Cong Term Portion) 72,466,239 84,542,4 Jagoron 36,200,000 31,295,0 Agrosor 36,200,000 31,295,0 Surfalan 7,666,669 5,000,0 ENRICH Livelihood Improvement Loans (LIL) 750,000 500,00 ENRICH Asset Creation Loan 7300,000 33,329 House Hold Sanitation Loan 99,999 14,39,94 House Hold Sanitation Loan 91,000,000 3,349,94 Livelihood Restoration Loan 93,1000,000 3,349,94 Opening Balance 51,351,932 21,376,55 Add: Loan Received From Bank			Fatikchari			741.363	2,193,98
Ine Cry Damk PLC Khulshi STD 5001 995,694 Bank Asia PLC Khulshi STD 2548 3,542 Dhaka Bank Limited Chhagalnaiya STD 0349 159,992 66 Loan from PKSF Z7,581,409 32,394,8 27,200 32,394,8 Loan from PKSF (Current Portion) 72,466,239 84,552,4 44,66,337,59 20,019,2 Loan from PKSF (Current Portion) 72,466,239 84,552,4 44,653,759 20,019,2 201 Loan from PKSF 121,099,999 104,561,6 44,653,759 20,019,2 Jagoron 36,200,000 31,295,0 44,86,33,759 20,019,2 24,300,0 31,295,0 Jagoron 36,200,000 31,295,0 7,000,000 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 7,000,00 3,000,00 2,33,29 616,6 5,000,00 3,329 616,6 5,000,00 3,300 616,6 5,			Fatikchari	SND	1545		
Data As Bank Limited Khulshi STD 2548 3,542 Daka Bank Limited Chhagalnaiya STD 0349 159,992 6 Daka Bank Limited Chhagalnaiya STD 0349 159,992 6 Japata Bank Limited Chhagalnaiya STD 0371 45,606 872,7 Japata Bank Limited Chhagalnaiya STD 0371 45,606 872,7 Loan from PKSF Loan from PKSF 27,581,409 32,394,8 24,44 Loan from PKSF 21,409,999 104,561,6 48,633,759 20,019,2 Jagoron 36,200,000 31,295,0 36,200,000 31,295,0 Agrosor 36,200,000 31,295,0 700,000 7000,000 Suralian 7,666,669 5,000,0 700,000 500,00 ENRICH Losen Generating Activities (IGA) 8,450,000 7,350,0 500,00 Livelihood Restoration Loan 1,000,000 30,000,00 21,499,99 104,561,66 Opening Balance 31,000,001 23,499,99			Khulshi	STD	5001		152,19
Dhaka Bank Limited Chhagalnaiya STD 0349 159,992 6 Dhaka Bank Limited Chhagalnaiya STD 0371 45,606 872,7 27.00 Loan from PKSF 27,581,409 32,394 32,394 Loan from PKSF (Current Portion) 72,466,239 84,542,4 48,633,759 20,019,2 201 Loan from PKSF 121,099,999 104,561,6 70,00,00 31,295,0 Agrosor 36,200,000 31,295,0 7,000,000 3,1,200,011,23,499,99 <t< td=""><td></td><td></td><td>Khulshi</td><td>STD</td><td>2548</td><td></td><td></td></t<>			Khulshi	STD	2548		
Diaka Baik Limited Chhagalnaiya STD 0371 45,606 872,7 Loan from PKSF Loan from PKSF (Long Term Portion) 27,581,409 32,394,8 Loan from PKSF (Current Portion) 72,466,239 84,582,4 Jagoron 48,633,759 20,019,2 Agrosor 27,200,000 31,295,0 Buriad 27,200,000 24,300,0 Sufalan 7,000,000 7,066,669 Buriad 7,000,000 7,056,669 Sufalan 7,000,000 7,050,00 ENRICH Livelihood Improvement Loans (LL) 8,450,000 7,350,0 ENRICH Livelihood Improvement Loans (ACL) 833,329 616,6 Lean from Commercial Banks (Premier bank) 99,999 104,561,6 Opening Balance 31,000,001 23,499,99 Add: Loan Received from Bank 51,351,932 21,376,55 Add: Interest during the year 30,01,102 - Less: Refund during the year 6,000,000 16,2257,587 51,351,932 Opening Balance 11,168,623 16,255,500 6,033,706			Chhagalnaiya	STD	0349		655
7.00 Loan from PKSF 27.581.409 32.394.8 Loan from PKSF (Long Term Portion) 72.466,239 84.542.4 Loan from PKSF (Current Portion) 48.633.759 20.019.2 Jagoron 36.200,000 31.295.0 Agrosor 27.200,000 24.300.0 Buniad 7.666.669 5,000.00 Sufalan 7.606.669 5,000.00 ENRICH Lice Generating Activities (IGA) 8,450.000 7,350.0 ENRICH Lice Income Generating Activities (IGA) 8,450.000 7,300.00 ENRICH Lice Mase Creation Loans (ACL) 750.000 500.00 Livelihood Restoration Loan - 500.00 House Hold Water Loan - - House Hold Sanitation Loan 31.000.001 23.499.91 121.099.999 1.499.92 31.000.001 23.499.92 121.099.999 1.499.92 31.000.001 23.499.92 0 Loan from Commercial Banks (Premier bank) - 50.000.00 Opening Balance 51.351.932 21.376.55 50.381.02 Add: Interest during the year - 6.51.951.47 20.225.50 <t< td=""><td></td><td>Dhaka Bank Limited</td><td>Chhagalnaiya</td><td>STD</td><td>0371</td><td></td><td>872,721</td></t<>		Dhaka Bank Limited	Chhagalnaiya	STD	0371		872,721
Loan from PKSF (Long Term Portion) 72,466,239 84,542,4 Loan from PKSF (Current Portion) 48,633,759 20,019,2 7.01 Loan from PKSF 121,099,999 104,561,6 Jagoron 36,200,000 31,295,0 Agrosor 36,200,000 31,295,0 Buniad 7,666,669 5,000,0 Sufalan 7,606,669 5,000,0 ENRICH Income Generating Activities (IGA) 8,450,000 7,350,0 ENRICH Livelihood Improvement Loans (LIL) 84,50,000 7,350,0 ENRICH Asset Creation Loan 750,000 500,00 LRL 2nd Phase 1,000,000 3,000,00 House Hold Water Loan 999,999 1,499,99 House Hold Sanitation Loan 31,000,001 23,499,99 Opening Balance 51,351,932 21,376,55 Add: Loan Received From Bank 500,000 6,000,000 Add: Interest during the year 65,195,147 20,024,663 Opening Balance 11,168,623 10,255,50 Add: Received Grom Anukul Foundation 7,258,153 5,086,88 Opening Balance 11,168,623 10,255,50 <td>7 00</td> <td>Loon from DKSE</td> <td></td> <td></td> <td></td> <td></td> <td>32,394,883</td>	7 00	Loon from DKSE					32,394,883
Loan from PKSF (Current Portion) 44,342,35 20,019,2 7.01 Loan from PKSF 121,099,999 104,561,6 Jagoron Agrosor 27,200,000 24,300,0 Buniad 27,200,000 24,300,0 Sufalan 7,666,669 5,000,00 ENRICH Income Generating Activities (IGA) 8,450,000 7,350,00 ENRICH Livelihood Improvement Loans (LIL) 750,000 500,00 ENRICH Asset Creation Loan 833,329 616,66 Livelihood Restoration Loan 1,000,000 3,000,00 LNL 2nd Phase 1,000,000 3,000,00 House Hold Water Loan 999,999 1,499,99 House Hold Sanitation Loan 1,300,000 23,499,99 I.000,000 23,499,99 104,561,66 Opening Balance 1,300,001 23,499,99 Add: Loan Received From Bank 50,000,00 30,000,00 Add: Loan Received From Bank 50,000,00 65,195,147 20,024,66 Opening Balance 11,168,623 10,255,50 60,000,00 6,000,000 Add: Received during the year 6,038,706 5,086,88 3,871,764	.00					and the second	
7.01 Loan from PKSF 121,099,999 104,561,6 Jagoron Agrosor 36,200,000 31,295,0 Buniad 7,666,669 5,000,0 Sufalan 7,666,669 5,000,0 ENRICH Income Generating Activities (IGA) 8,450,000 7,350,00 ENRICH Livelihood Improvement Loans (LIL) 750,000 500,00 ENRICH Asset Creation Loans 700,000 7,000,00 Livelihood Restoration Loan 999,999 1,499,99 House Hold Water Loan 999,999 1,499,99 House Hold Sanitation Loan 999,999 1,499,99 House Hold Water Loan 999,999 1,499,99 Loan Received From Bank 51,351,932 21,376,59 Add: Loan Received From Bank 51,351,932 21,376,59 Add: Loan Received From Bank 51,351,932 21,376,59 Add: Loan Received From Mank 51,351,932 21,376,59 Add: Loan Received From Anukul Foundation 16,257,887 51,351,932 Opening Balance 65,195,147 20,024,66 Add: Received during the year 60,038,706 5,086,88 Opening Balance <		Loan from PKSE (Current Portion))			72,466,239	84,542,457
Jada From FKSF Jagoron Agrosor 36,200,000 31,295,0 Buniad 7,666,669 5,000,0 Sufalan 7,666,669 5,000,0 ENRICH Income Generating Activities (IGA) 7,000,000 7,000,000 7,000,000 ENRICH Income Generating Activities (IGA) 8,450,000 7,350,00 500,00 ENRICH Asset Creation Loans (ACL) 833,329 616,66 500,00 Livelihood Restoration Loan 1,000,000 3,000,00 3,000,00 House Hold Water Loan 999,999 1,499,99 1,499,99 House Hold Sanitation Loan 31,000,001 23,499,99 Opening Balance 51,351,932 21,376,59 Add: Loan Received From Bank 51,351,932 21,376,59 Add: Loan Received From Bank 50,000,000 30,001,02 Less: Refund during the year 65,195,147 20,024,66 Opening Balance 11,168,623 10,255,50 Add: Received during the year 6,000,000 6,000,000 Less: Refund during the year 6,003,706 5,086,88 O Loan from Anukul Foundation 7,258,153 5,086,88 </td <td></td> <td>Eour non r KSr (Current Portion)</td> <td></td> <td></td> <td></td> <td></td> <td>20,019,207</td>		Eour non r KSr (Current Portion)					20,019,207
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Less: Refund during the year 65,195,147 20,024,66 00 Loan from Anukul Foundation 16,257,887 51,351,93 00 Loan from Anukul Foundation 11,168,623 10,255,50 Add: Received during the year 6,000,000 6,000,000 Less: Refunded during the year 6,038,706 5,086,88 01 Breakup of the Loan from Anukul Foundation 7,258,153 5,086,88 01 Breakup of Loan from Anukul Foundation 7,258,153 5,086,88 01 Loan from other Sources (Member Loan) 7,258,153 5,086,88 00 Loan from other Sources (Member Loan) 00 11,129,917 11,168,622 02 Loan from other Sources (Member Loan) 00 16,955,000 16,955,000							71.376 594
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Less: Refunded during the year 6,038,706 5,086,88 01 Breakup of the Loan from Anukul Foundation Current Portion of Loan from Anukul Foundation Long Term Portion of Loan from Anukul Foundation 7,258,153 5,086,88 01 Loan from other Sources (Member Loan) Opening Balance Add: Received during the year 9,315,000 16,955,00					COLORED AND AND AND AND AND AND AND AND AND AN	the second s	16,255,506
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Long Term Portion of Loan from Anukul Foundation 00 Loan from other Sources (Member Loan) Opening Balance Add: Received during the year 29,315,000 16,955,00	01	Breakup of the Loan from Anukul Fou	ndation				11,168,623
Long Term Portion of Loan from Anukul Foundation 3,871,764 6,081,74 00 Loan from other Sources (Member Loan) 11,129,917 11,168,62 Opening Balance Add: Received during the year 29,315,000 16,955,00		Long Term De in an Anukul F	oundation			7,258,153	5,086,883
00 Loan from other Sources (Member Loan) Opening Balance 11,129,917 Add: Received during the year 29,315,000 16,955,00		Long Term Portion of Loan from Anuk	ul Foundation			3,871,764	6,081,740
Opening Balance Add: Received during the year	00	Loon from other C		-	-		11,168,623
Add: Received during the year 29,315,000 16,955,00	00	Opening Balance	an)	mpanj	Charr		
				Con	125		16,955,000
		Add. Received during the year		AA	- 18 -	36,070,000	15,340,000
		Less: Refund during the year		H Sm			32,295,000
$\frac{11,395,000}{53,000,000} = \frac{2,980,000}{20,315,000}$		returns during the year		En 1972			2,980,000

Chattogram

53,990,000

29,315,000

	Particulars	Not	te(s)	Amount 30.06.2024	
21.00	Due to Programs and Projects		I	30.00.2024	30.06.2023
	ENRICH Sambriddhi & PACE Project Project	21	.01		114.00
		21			114,98
21.01	ENRICH Sambriddhi & PACE Project		-		114,98
	Opening Balance			114,986	114,98
	Add: Addition during the year			500,000	
				614,986	114,98
	Less: Paid during the year			614,986	- 1
22.00	Risk Fund				114,98
	Opening Balance				
•	Add: Addition during the year			20,200,997	16,425,24
			- -	<u>6,725,510</u> 26,926,507	5,818,74
	Less: Paid during the year			2,945,153	22,243,98 2,042,98
			-	23,981,354	20,200,99
23.00	Members Savings		-		20,200,99
	Jagoron Savings			73,238,664	65,242,21
	Agrosor Savings			25,014,946	29,819,73
	Buniad (UP)			2,455,399	1,919,33
	ENRICH Income Generating Activities (IGA) Voluntary Savings			9,208,385	7,652,01
	Monthly Savings			314,616	184,03
			-	28,757,187	19,903,83
4.00	Loan Loss Provision (LLP)		-	138,989,197	124,721,174
	Opening Balance			14,286,930	10,818,869
	Add: Provision made during the year			4,686,402	3,468,06
				18,973,332	14,286,930
	Less: Adjusted during the year				
- 00				18,973,332	14,286,930
5.00	Other Liabilities and Provisions Audit Fee				
	Staff Security Fund			125,000	160,000
	Provident Fund	25.0		962,710	972,710
	Loan from SWF	25.0		6,000	6,000
	Provision for Interest on FDR	25.0	03	944,700	944,700
	Provision for Interest on DPS			1,069,156 1,066,344	1,581,142
	Provision for Interest on VS Saving			304	1,718,136 304
	Loan from PF			2,336,584	2,870,000
	Loan from Gratuity fund			550,000	
	Gratuity fund provision			-	178,590
	SWF deducted			100	
	Junket fund deducted Salary and allowances payable			87,000	- 10
	House rent payable			25,192	191,364
	Unclaimed Savings			45,800	24,000
	Suspense account			520,924	527,843
	VAT Provision			8,536	904,750 159,455
	TAX Provision			467,202	88,185
				8,215,552	10,327,179
5.01	Staff Security Fund				
	Opening Balance			972,710	797,710
	Add: Addition during the year			209,000	420,000
	Less: Paid/ Adjust during the year			1,181,710	1,217,710
	Less. I and Aujust during the year		-	219,000	245,000
5.02	Provident Fund			962,710	972,710
	Opening Balance			6,000	6,875
	Add: Employees contribution during the year			-	920,831
	Organization contribution during the year				827,724
	Lass: Baid/A divoted during the same			6,000	1,755,430
	Less: Paid/Adjusted during the year				1,749,430
.03	Loan from SWF		-	6,000	6,000
	Opening Balance	Company Charlere	1	944,700	514,900
	Add: Addition during the year	1	-11-	-	685,200
		A A	81	944,700	1,200,100
	Less: Paid during the year		Accountan		255,400
			¥//_	944,700	944,700
		Page 20]]-	944,700	

	Particulars	Note(s)	30.06.2024	30.06.2023
.6.00	Service Charges on Loan	186,12.2		
	Jagoron		41,157,728	31,005,02
	Agrosor		23,835,011	26,969,51
	Sufalan		1,953,344	927,95
	ENRICH Sambriddhi		5,784,432	4,732,74
	Buniad		761,505	385,48
	LRL		274,071	489,93
	Pronodona Loan		16,200	740,75
	SC On HHW& HHS Loan		3,017,015	790,82
	Diverse schemes		9,328,445	365,02
			86,127,751	66,407,26
7.00	Interest on Members Savings			
.00	General Savings	Г	5,757,528	5 141 00
	Voluntary Savings			5,141,99
	Monthly Savings		10,190	3,11
	Monthly Savings DPS		2,551,572	2,430,60
	Monuny Savings D1 5		4,435,958	2,322,76 9,898,40
			12,/55,248 =	9,898,40
.00	Service Charge on PKSF Loans			
	Jagoron		1,521,250	1,003,75
	Agrosor		1,233,125	765,00
	Buniad		53,750	9,10
	Sufalan		291,667	175,00
	ENRICH Income Generating Activities (IGA)		320,625	426,23
	ENRICH Livelihood Improvement Loans (LIL)		13,125	1,3
	ENRICH Asset Creation Loans (ACL)		15,083	4,54
	Service Charge on PKSF		6,250	68,75
	LRL 2nd Phase		11,250	52,50
	HSWL		164,583	56,25
	HHSL		735,417	1,406,25
			4,366,125	3,968,77
0.00	Salaries and Allowances	_		
	Salaries		26,184,566	20,977,88
	Festival Allowances		2,244,969	2,741,44
	Overtime and Other Allowances		5,216,745	1,946,3
			33,646,280	25,665,64
.00	Other Allowance Expenses			
	Leave Allowance		-	229,12
	Donor Visit			159,60
			-	388,7
.00	Other Operating Expenses			
	Consultancy and Other Audit			205,0
	Advertisement		61,280	23,90
	Source VAT		60,362	52,74
	Rebate and Discount Granted		1,741,558	436,3
	Donation		157,807	33,70
	Medical and Health Allowances			102,6
	Special Day Celebration		5,480	65,30
	Work Aid Allowance		5,000	163,70
	Software Fee		198,516	176,9
	Contribution to Provident Fund	telle contractions	968,251	1,194,8
	Contribution to Gratuity Fund		514,201	403,84
	CSR cost		395,658	306,12
	Motivational expenses		6,790	- 10 A
	Donor visit		50,704	-
	Other expenses		318,984	
	Hardship Alowance			2,044,34
	Hill Alowance	Company Char	- 141,853	274,8
	Training Expenses	Cont		87,0
	Recruitment Cost		23,520	50,2
	Recruitment Cost Membership subscriptions and others		23,520 128,922	50,2 167,5

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ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA) Micro Credit Program Receipts and Payments Account For the year ended 30th June 2024

	Particulars	Amount in	Taka
	Farticulars	30.06.2024	30.06.2023
A.	Opening Balance		No. of Concession, Name
	Cash in Hand	2,760,025	536,768
	Cash at Bank	32,394,883	3,572,610
		35,154,908	4,109,378
B.	RECEIPTS		
	Loan Received from PKSF	80,005,000	77,000,000
	Loan Received from Bank	_	50,000,000
	Loan Received from Member	36,070,000	15,340,000
	Loan Received from Anukul Foundation	6,000,000	6,000,000
	Loans Recovery (Principal) from Members	635,775,941	522,108,900
	Service Charge on Members Loan	79,325,443	66,112,892
	Savings Collection from Members	85,845,597	75,166,304
	Encashment of FDR	2,541,134	9,970,000
	Bank Interest	620,713	340,537
	Risk Fund Collections	6,725,510	6,568,740
	Reimbursement	1,645,665	7,560,913
	Recovery of other short term loans	8,910,151	8,654,993
	Recovery of Loan to Others	4,308,144	380,000
	Advances, Deposits and prepayments	4,740,000	7,241,684
	Provident Fund deducted	1,084,024	12,927
	Receipts on other liability	20,072,529	9,606,252
	Other receipts	32,978,737	51,610
	Total	1,006,648,587	862,115,752
	Total Receipts (A+B)	1,041,803,495	866,225,130
c.	PAYMENTS		000,225,150
	Loan Disbursement to Members	672,551,000	581,874,000
	Refund of PKSF Loans	63,466,665	55,620,835
	Refund of Bank Loan	35,094,045	20,024,662
	Refund of Anukul Foundation Loan	6,038,706	5,086,883
	Refund of Member Loan	11,395,000	2,980,000
	Refund of Savings of Members	77,180,702	63,449,888
	Refund of loan from PF	4,202,123	03,449,000
	Refund of loan from SWF		
	Transfer of reimbursement to projects	102,148	
	Service Charge of PKSF Loan	2,617,974	-
	Service Charge of Anukul Foundation Loan	4,454,728	3,968,771
	Interest on Bank Loan	825,142	890,527
		3,010,102	287,495
	Interest on Members Savings Interest on DPS & FDR	3,667,570	1,974,106
	Capital Expenditure	359,833	-
	Investment (FDR)	707,091	1,278,445
	Salaries and Allowances	2,500,000	12,300,000
	Gas and Electricity	33,368,502	32,337,377
	Repair and Maintenance	268,003	183,115
	Repair and Maintenance	546,947	916,953



Particulars	Amount in	n Taka
	30.06.2024	30.06.2023
Telephone, Internet and Postage	189,068	813,05
Entertainment	496,151	322,90
Printing and Stationary	732,061	302,27
Conveyance and Travelling	3,770,062	
Fuel Cost	529,621	672,122
Training Expenses	373,481	1,009,889
Advertisement	61,280	23,96
Bank Charges and Commission	365,810	328,123
Legal Expenses	49,994	16,000
CSR Cost	307,168	_
Rebate and Discount	346,621	
Audit Fee	70,000	92,400
Income Tax and vat	392,570	153,245
Office rent	2,201,525	
Payment of Loan to Programs and Projects	12,443,471	Section 2
Disbursement of Bicycle & Motorcycle Loans	1,140,900	
Advances to office rent and others	77,000	
Disbursement of Staff Advance	7,339,600	
Payment of PF	2,647,946	823,116
Advance income tax	24,322	
Payment of other liabilities	15,599,090	7,204,574
Project expense	340,269	7,788,252
Registration	35,000	4,100
Source VAT	60,362	-
Donation	157,290	
Provident Fund paid		126,605
Gratuity fund	692,791	225,255
Staff Security Fund refunded	219,000	
Risk Fund paid	3,405,353	
Other Operating Expenses	37,330,458	23,881,912
Total Payment	1,013,754,545	826,960,844
Closing Balance		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Cash in hand	467,542	2,760,025
Cash at Bank	27,581,409	32,394,883
	28,048,951	35,154,908



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA) Micro Credit Program

Statement of Performance Analysis For the year ended 30th June 2024

Performance Parameters	Aspects	Formula	PKSF Standards	01 July 2023 to 30 June 2024	01 July 2022 to 30 June 2023
	Debt : Capital Ratio	Total Debts Adjusted Capital Fund	Max 9 : 1	11.4 : 1	11.46 : 1
ng-term Solvency	Capital Long-term Solvency Adequacy Ratio	Adjusted Capital Fund x 100 Total RBA x	Min 10%	8.0%	8%
Indicators	Debt Service	Surplus for the year + Total Principal & Service Charge payable to PKSF, Banks & Other Loans	-		
	Cover Ratio	Total Principal & Service Charge payable to PKSF, Banks & Other Loans	1:071	1:001	1.003:1
	Current Ratio	Total Current Assets Total Current Liabilities	Min 2 : 1	1.62 : 1	2.22:1
Indicators	Liquidity to				
	Savings Ratio	Total Savings Fund x 100	Min 10%	29%	38%
1995					
Performance Parameters	Aspects	Formula	PKSF Standards	01 July 2023 to 30 June 2024	01 July 2022 to 30 June 2023
Profitability	Return on Capital (ROC)	Surplus for the Year x 100 Average Capital Fund x 100	Min 15%	5.9%	14.5%
Indicators	Return on Total Assets (ROTA)	Surplus for the Year x 100 Average Total Assets	Min 3%	0.41%	1.00%
	Member per Branch	No. of Total Members No. of Total Branches	1500 - 2000	1185	1074
	Credit Officer : Member	No. of Total Members No. of Total Credit Officers	1:300-400	1:273	1:241
	Borrower Coverage	No. of Total Borrowers No. of Total Members	Min 70%	67%	%69

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	1:167	1:1.40	02 1	6C : 1	15,116,396	11,932,100	×900	0/.06	01 July 2022 to 30 June 2023	740/	94%0	5.94%			94.00%
	1:182	1:1.76	Ţ	10:1	21,320,843	6,483,874	020X	0/0/	01 July 2023 to 30 June 2024	\000C	90%0	13.23%			81%
	1:240-250	1:1.50-1.70	1:25-30	(In BDT Lac)			70C0:M	07.7 K IIIM	PKSF Standards	7050 - 19 V	0% C€ 111M	Max 10%			•
	No. of Total Borrowers No. of Total Credit Officers	No. of Total Staff No. of Total Credit Officers	Total Loan Outstanding	No. of Total Credit Officers	Absolute figure of overdue loan should be disclosed	Absolute figure of bad loan should be disclosed	Sum of regular recovered loan balance in the last 12 months	Sum of regular recoverable loan balance x 100 in the last 12 months	Formula	Cumulative Recovery - Advance Recovery - Loan Written off	Cumulative Recovery - Advance Recovery x 100 - Overdue (Principal)	Outstanding Loan of Overdue Loanees (Principal) x 100	al)	Good Loan Outstanding	Total Loan Outstanding
	Credit Officer : Borrower	Credit Officer : Total Staff	Loan	Outstanding per Credit Officer	Total Overdue Loan	Total Bad Loan	OTR	(On 1 me Realisation)	Aspects	CRR	(Cumulative Recovery Rate)	PAR (Portfolio	at Risk)	Good Loan as % of Total	Outstanding Loans
Productivity	Indicators					Portfolio Quality	Indicators		Performance Parameters			Portfolio Quality	Indicators		

Conducive Definitions:

a) Total Current Assets (TCA) = Total Assets - Bad Loan Outstanding (Principal) - Unsettled Staff Advance - Total Fixed Assets (TFA).

b) Total Debts = PKSF Fund + Members Savings Fund + Loan from Gratuity Fund for Credit Program + Loan from Provident Fund for Credit Program + Loan from Staff Welfare Fund for Credit Program + Risk Fund + Bank/NBFI Loan + Other long-term interest-bearing loans (if any).

c) Adjusted Capital Fund = Total Capital Fund - Revaluation Surplus + 1% of Good Loan Outstanding (Principal).



d) Total Risk-based Assets (RBA) = Total Assets - Total Investment in FDR & DPS - Cash at Bank - Cash in hand - Fund in transit - Bank Demand Draft - Investment in Treasury Securities.

e) Total Current Liabilities (TCL) = Total Liabilities & Capital Fund - Total Capital Fund - Total Debts (as per 'b' above)

+ Members Savings Fund + Risk Fund + Current Portion of Long-term Debts refundable in next year.

B. Income and Expenditure Patterns of Latest 5 Years

(Figures in BDT)

	4	1			-		
C8 = (C3/C6)	Total Expenditure to Disbursement of Loan to Program/ Project Participants (%)	11:01%	10.82%	13.63%	11.73%	10.05%	10.81%
C7	Outstanding of Loan to Program/ Project Participants	131,635,664	171,477,552	167,477,657	208,873,464	267,393,309	327,073,526
C6	Disbursement of Loan to Program/ Project Participants	242,104,000	330,510,000	274,861,000	369,395,000	490,398,200	581,874,000
C5 = (C2/C3)	Total Income to Total Expenditure (%)	113%	105%	101%	104%	110%	106%
C4	Net Income	3,333,367	1,913,035	343,675	1,864,738	4,944,391	3,981,185
C	Total Income Total Expenditure	26,666,517	35,747,086	37,458,860	43,312,601	49,287,658	62,905,137
C2	Total Income	29,999,884	37,660,121	37,802,535	45,177,339	54,232,049	66,886,322
CI	Financial Year	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA) Micro Finance Project Portfolio Report For the year ended June 30, 2024

(i) Classification of Loan and Loan Loss Provision:

SI	Particulars	Outstanding	Loan Lo	ss Provision	Densel
No.		Loan Tk.	Rate %	Required Tk.	Remarks
1	Balance as at 31/12/2023	349,637,588		18,441,109	
	Addition (31-12-2023 to 30-06-2024)				
2	Good loans	309,935,409	1%	3,099,354	
2	Special mention	14,503,404	5%	725,172	
2	Substandard	22,052,016	25%	5,513,010	
3	Doubtful	4,202,561	75%	3,151,922	
4	Bad loans	6,483,874	100%	6,483,874	
		357,177,264	S. 2. Destaile	18,973,332	

(ii) Loan Loss Provision (LLP) Status of the organization :

Particulars	Taka
Opening Loan Loss Provision	14,286,930
Actual Provision made by the Year	4,686,402
Total Loan Loss Provision	18,973,332
During the Year	18,973,332
Previous Year Balance	14,286,930
Total	4,686,402
Excess/(Short) fall of provision	

	Particulars		01 July 2023 to	o 30 June 2024	01 July 2022 to 30 June 2023			
SL No			Amount	% of Individual with Subtotal & Subtotal with Total	Amount	% of Individual with Subtotal & Subtotal with Total		
1.								
		Jagoron	196,446,508	100%	149,739,530	100%		
	Issesses	RMC	d 89.5800-	-		-		
	Jagoron	UMC	-	-	- 10 - 1	-		
		Sub-total	196,446,508	55%	149,739,530	46%		
		Agrosor	100,262,354	100%	103,146,961	100%		
	Agrosor	ME	-		- 1			
		Sub-total	100,262,354	28%	103,146,961	32%		
		Sufalan	4,486,892	100%	9,851,877	100%		
	Sufalan	Seasonal		-				
	Sulaian	KGF	-		-			
		Sub-total	4,486,892	1%	9,851,877	3%		
		Buniad	3,393,262	100%	3,472,744	100%		
	Buniad	UPP	Charler -	-		-		
		Sub-total	3,393,262	1%	3,472,744	1%		

Annexure "I"

	1944 - Alexandra	IGA	25,502,769	94%	10 272 220	0.40/
				9470	19,273,220	94%
	ENRICH	LIL	338,533	1%	424,335	2%
		ACL	1,180,563	4%	870,165	4%
		Sub-total	27,021,865	8%	20,567,720	6%
		Pronodana Loan	3,634,200	14%	26,892,782	67%
		HH Water Loan	1,030,892	4%	383,463	1%
		HH Sanitation Loan	20,279,076	79%	10,315,371	26%
	Others	LRL	481,593	2%	1,371,238	3%
		LRL 2nd Phase	140,622	1%	1,331,840	3%
		Sub-total	25,566,383	7%	40,294,694	12%
		Grand Total of Loan	357,177,264	100%	327,073,526	100%
02		Compulsory Savings	28,757,187	21%	19,903,837	16%
	Savings Components	Voluntary Savings	314,616	0%	184,031	0%
	(Balance)	Term Savings	109,917,394	79%	104,633,306	
		Grand Total of Savings	138,989,197	100%	124,721,174	100%
03		Credit Risk Fund	23,981,354	100%	20,200,997	100%
	Risk Fund	Livestock Risk Fund				
	Components (Balance)	Others Risk Fund	- 17			
		Grand Total of Risk Fund	23,981,354	100%	20,200,997	100%

Other Vital Information

Particulars	30-Jun-24	30-Jun-23
Number of Branch	15	11
Number of Samity	991	953
Number of Members	14,453	13,276
Number of Borrowers	9,631	9,163
Number of Credit Officers	53	55
Number of Staff	115	105
Borrower : Member	1:2.03	1:2.23
Average Loan Size per Member	24,713	24,636



										Annexure-J
		C 0	COST		-		DEPREC	DEPRECIATION		
Particulars	Opening balance	Addition during the year	Disposal/ Adjusted during the year	Closing balance	kate of Dep. (%)	Opening balance	Charged during the year	Adjustment during the year	Closing balance	Written Down Value as at 30 June 2023
Furniture and fixture	940,015	193,643	61,551	1,072,107	10%	155,553	97.529	1	253.082	819.026
Computer, printer & software	1,669,106	310,600	409,652	1,570,054	25%	559,899	353,689		913.588	656.467
Electric equipment	155,771	207,714	(249,287)	612,772	20%	47,445	101,783	•	149.228	463.544
Bicycle	6,000	-	• 6,000		10%	5,999	1	5,999	-	-
Mobile	39,485		7,897	31,588	20%	15,794	6,318		22.112	9.476
Other assets	26,818	5,000	3,605	28,213	20%	8,969	5,143	1	14,112	14,101
Parking Space	125,690	1	12,569	113,121	10%	25,138	11,312	1	36,450	76.671
Vehicle (Micro)	3,723,847		744,769	2,979,078	20%	1,489,538	598,082	994,206	1,093,414	1.885.664
As on 30 June 2024	6.686.732	716,957	996,756	6,406,933		2,308,334	1,173,856	1,000,205	2,481,985	3,924,948
As on 30 June 2023	6,926,864	1,310,943	1,551,075	6,686,732		2,164,568	1,311,579	1,167,813	2,308,334	4.378.398

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SHAHA & Company Chartered Accountants

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA) **Micro Credit Program Fixed Assets Schedule**

As on 30th June 2024