

AUDITOR'S REPORT

On The

FINANCIAL STATEMENTS

OF

SKS Foundation

Gaibandha, Bangladesh.

Consolidated Statement of Financial Position

FOR THE YEAR ENDED 30TH JUNE, 2021

Ashraf Uddin & CO.

Chartered Accountants

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SKS Foundation

Gaibandha, Bangladesh.

For the year ended June 30, 2021

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MANAGING PARTNER:
MD. ASHRAF UDDIN AHMED
LLB, CFC, FCA

PARTNERS:
ENAMUL KABIR, FCA
MD. MOHIUDDIN AHMED, FCA, CFC

142/B, Green Road (3rd & 4th Floor)
Dhaka- 1215, Bangladesh.
Rahman Chamber (5th Floor)

12-13, Motijheel Commercial Area, Dhaka, Bangladesh.

INDEPENDENT AUDITOR'S REPORT IN THE FINANCIAL STATEMENTS TO GENERAL BODY OF SKS Foundation

Opinion

We have audited the financial statements of "**SKS Foundation**", which comprise the Statement of Consolidated Financial Position as at 30th June 2021, Statement of Comprehensive Income, Statement of Cash Flows, Statement of Receipts and Payments Accounts for the year then ended 30th June 2021, and notes to the financial statements, including a summary of significant accounting policies and explanatory notes.

In our Opinion, the accompanying financial statements of "**SKS Foundation**" give a true and fair view of the financial position as at 30th June 2021 and its financial performance, Statement of Cash Flows and its Receipts & Payments for the year then ended in accordance with International Financial Reporting Standards (IFRS) 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 Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of financial statement that give a true and fair view in accordance with the Accounting policies 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.





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Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether 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 circumstance, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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 reports to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. 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.





ASHRAF UDDIN & CO.

CHARTERED ACCOUNTANTS
Since 1979



MANAGING PARTNER:
MD. ASHRAF UDDIN AHMED
LLB, CFC, FCA

PARTNERS:
ENAMUL KABIR, FCA
MD. MOHIUDDIN AHMED, FCA, CFC

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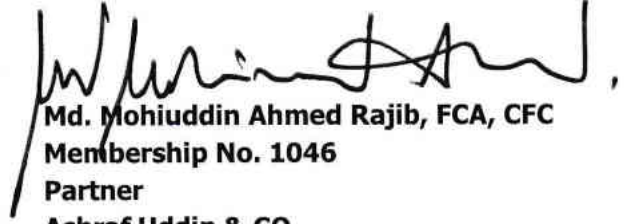
Report on other Legal & Regulatory Requirements

We also report the following:

- 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 & Rules have been kept by "SKS Foundation" so far as it appeared from our examination of these books, and
- The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account.

Dated: Dhaka
31st August, 2021




Md. Mohiuddin Ahmed Rajib, FCA, CFC
Membership No. 1046
Partner
Ashraf Uddin & CO.
Chartered Accountants
DVC: 2111201046A0109110

SKS Foundation

Consolidated Statement of Financial Position
As at June 30, 2021

Notes	Amount in BDT							2019-2020 Total
	Social & Environment Sector		Economic Sector			Grand Total	2020-2021 Total	
	General Fund	Donors Fund	Total	PKSF	Non-PKSF			
	-	-	-	487,949,999	-	-	487,949,999	429,508,333
	-	-	-	-	32,294,744	-	32,294,744	24,523,634
	-	-	-	-	2,061,030,784	-	2,061,030,784	1,493,279,695
	-	-	-	1,730,602,180	457,012,975	-	2,187,615,155	1,766,376,728
	-	-	-	93,918,444	59,077,304	-	152,995,748	159,531,874
	-	-	-	201,217,514	69,830,570	-	271,048,084	218,376,682
	-	-	-	1,816,300	107,700	-	1,924,000	1,924,000
	-	-	-	-	-	-	-	10,409,395
	-	-	-	-	-	-	-	3,250
	388,822,500	-	388,822,500	-	-	-	388,822,500	149,150,468
	9,714,720	-	9,714,720	-	-	-	9,714,720	47,148,924
	-	-	-	72,698,700	12,713,416	-	85,412,116	1,146,982
	-	-	-	1,692,285	981,920	-	2,674,205	-
	-	-	-	-	141,742	-	141,742	-
	-	-	-	16,464,777	-	-	16,464,777	17,464,777
	-	-	-	2,016,892	-	-	2,016,892	2,369,956
	-	-	-	-	-	-	-	1,095,778
	-	-	-	-	-	-	-	9,704,167
	7,893,561	-	7,893,561	-	-	-	7,893,561	61,177,703
	406,430,781	-	406,430,781	2,608,380,342	2,693,191,155	-	5,301,571,497	4,393,192,346
	951,992,238	14,017,731	966,009,969	3,695,750,415	2,891,200,038	-	6,586,950,453	6,006,396,248

The accompanying notes form an integral part of this financial statement.

Masud
Mohammed Masud Alam
Assistant Director Finance
SKS Foundation

Liton
Rasel Ahmed Liton
Chief Executive
SKS Foundation

Ayub Ali
Md. Ayub Ali
Chairman
SKS Foundation



As per our report of same date
Ashraf Uddin
Ashraf Uddin & Co.
Chartered Accountants

Dated: August 31, 2021
Dhaka

SKS Foundation

Consolidated Statement of Comprehensive Income

For the year ended June 30, 2021

Particulars	Amount in BDT						2019-2020 Total
	Social & Environment Sector		Economic Sector		2020-2021 Grand Total	Total	
	General Fund	Donors Fund	Total	PKSF			
Income							
Contribution- (Donor Grants)							
Grants from foreign donation	-	-	-	-	-	31,394,759	270,000
Grants from GoB/PKSF/Anukul	-	-	-	31,394,759	-	31,394,759	20,992,729
Grants Income	245,387,325	245,387,325	245,387,325	-	-	245,387,325	282,220,112
	-	245,387,325	245,387,325	31,394,759	-	31,394,759	303,482,841
Contribution - Economic Program (Micro Finance)							
Service charge on Loan to Borrowers	-	-	-	674,258,591	295,859,871	970,118,462	736,108,405
Sale of forms & Pass Book	-	-	-	1,831,125	661,717	2,492,842	2,112,336
Member Admission fees	-	-	-	537,674	216,640	754,314	662,327
Interest on FDR	-	-	-	-	505,440	505,440	505,440
Income from Write Off loan	-	-	-	94,072	144,758	238,830	238,830
Received From Term Deposit	-	-	-	23,464,830	6,780,224	30,245,054	30,245,054
Project IGA Income	-	-	-	1,039,825	46,270,516	1,039,825	1,039,825
Others	-	-	-	8,896,039	350,439,166	55,166,555	55,166,555
	-	-	-	710,122,156	1,060,561,322	1,060,561,322	771,458,258
Contribution - Social Business Program							
SKS Education Program	11,291,227	-	11,291,227	-	-	11,291,227	24,766,382
SKS - Training Centre	43,231,231	-	43,231,231	-	-	43,231,231	43,626,042
SKS Hospital	72,331,957	-	72,331,957	-	-	72,331,957	43,018,165
SKS Radio	3,704,616	-	3,704,616	-	-	3,704,616	2,969,925
SKS Solar	48,883,642	-	48,883,642	-	-	48,883,642	46,967,907
SKS Printers	11,354,169	-	11,354,169	-	-	11,354,169	9,016,603
	190,796,842	-	190,796,842	-	-	190,796,842	170,365,024
Contribution - SKS/Program Participants							
SKS Foundation contribution for Bilateral Projects	-	4,619,220	4,619,220	-	-	4,619,220	6,263,110
Overhead from bilateral project	5,389,628	-	5,389,628	-	-	5,389,628	39,962,615
Interest on Bank Deposits	6,484,618	189,617	6,674,235	543,134	1,255,979	1,799,113	80,587,431
Others - Program Participants contribution	55,190,865	-	55,190,865	-	-	55,190,865	4,243,754
	67,065,111	4,808,837	71,873,948	543,134	1,255,979	73,673,061	131,056,910
Total Income	257,861,953	250,196,162	508,058,115	742,060,049	351,695,145	1,093,755,194	1,376,363,033




Particulars	Amount in BDT						2019-2020 Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
Expenditure							
Operating Expenses							
Personnel Costs							
Salary and Allowances	44,446,844	104,192,954	148,639,798	251,852,875	113,673,224	365,526,099	462,099,234
	44,446,844	104,192,954	148,639,798	251,852,875	113,673,224	365,526,099	462,099,234
Support Costs							
Advertisement	618,576	-	618,576	228,444	28,031	256,475	1,044,444
Audit fees	75,000	210,000	285,000	100,000	-	100,000	433,950
Bank charges	505,226	87,664	592,880	1,373,161	1,773,471	3,146,632	2,816,452
Central management cost		4,386,301	4,386,301	-	-	-	7,427,878
Depreciation	26,596,411	-	26,596,411	5,808,666	3,166,766	8,975,432	33,238,332
License fee	384,603	-	384,603	1,540,287	-	1,540,287	2,216,356
Legal fees	-	-	-	232,801	275,625	508,426	682,956
Training	-	-	-	3,222,554	700,660	3,923,214	5,806,805
SKS Training Center & Hospital expenses	505,226	-	505,226	-	-	-	14,589,314
Program support expenses							
Others expenses	1,258,957	397,810	1,656,767	860,160	493,920	1,354,080	3,688,095
Office maintenance	2,944,145	-	2,944,145	-	-	-	7,880,382
Office rent	282,535	2,504,395	2,786,930	10,461,629	9,641,651	20,103,280	22,968,439
Printing and stationery	1,495,271	782,181	2,277,452	6,924,025	1,477,226	8,401,251	9,967,276
Postage, telephone and electricity	5,042,844	969,809	6,012,653	4,106,214	2,191,296	6,297,510	10,793,365
Repairs and maintenance	495,076	496,403	991,479	4,300,434	2,834,504	7,134,938	4,994,731
Representation (entertainment)	1,937,981	48,539	1,986,520	1,631,414	639,265	2,270,679	2,827,802
Subscription & Donation	1,235,200	423,790	1,658,990	2,717,004	120,570	2,837,574	17,187,201
Miscellaneous Expenses	-	-	-	172,449	61,668	234,117	4,195,596
LLPE	-	-	-	34,512,057	17,290,197	51,802,254	74,826,137
Income Tax Expenses	166,342	-	166,342	3,091,608	352,376	3,443,984	14,869,284
Social Development Expenses	-	-	-	13,629,089	-	13,629,089	7,720,498
Covid-19 Purpose Expenditure	-	-	-	215,858	-	215,858	-
Mujib-100	3,284	-	3,284	1,141,097	-	1,141,097	-
Office supplies and utilities expenses							
	43,546,677	10,306,882	53,853,559	96,268,951	41,047,226	137,316,177	250,175,293
Logistic Costs							
Fuel and maintenance	1,328,134	727,054	2,055,188	3,778,360	2,668,970	6,447,350	10,238,259
Local transport	2,520,796	2,151,832	4,672,628	2,725,436	3,061,657	5,787,093	24,948,395
	3,848,930	2,878,886	6,727,816	6,503,816	5,730,627	12,234,443	35,186,654
Total Operating Expenses	91,842,451	117,378,722	209,221,173	354,625,642	160,451,077	515,076,719	747,461,181



Particulars	Amount in BDT						2019-2020 Total	
	Social & Environment Sector			Economic Sector				2020-2021 Grand Total
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		
Financial Expenses								
Interest on Members Savings	-	-	-	78,502,248	17,381,134	95,883,382	69,704,896	
Interest on loan account	54,960,885	-	54,960,885	121,149,675	167,059,409	288,209,084	280,121,652	
Service charges paid	-	-	-	199,651,923	184,440,543	384,092,466	-	
Program Inputs Costs								
Education and Training Inputs	14,114,834	14,314,758	28,429,592	-	-	28,429,592	39,895,350	
Project inputs	80,534,564	115,740,915	196,275,479	28,160,415	-	224,435,894	153,859,102	
Health Inputs	22,395,418	1,274,648	23,670,066	-	-	23,670,066	7,500,000	
IGA Inputs	7,774,387	-	7,774,387	-	-	7,774,387	17,579,256	
Facilities Development	10,758,593	1,487,119	12,245,712	-	-	12,245,712	53,052,180	
Total Expenditure	135,577,796	132,817,440	268,395,236	28,160,415	-	296,555,651	271,885,888	
Surplus for the year	282,381,132	250,196,162	532,577,294	582,437,980	344,891,620	1,459,906,894	1,369,173,617	
Total	(24,519,179)	-	(24,519,179)	159,622,069	6,803,525	166,425,594	7,189,415	
	257,861,953	250,196,162	508,058,115	742,060,049	351,695,145	1,093,755,194	1,601,813,309	
							1,376,363,033	

The accompanying notes form an integral part of this financial statement.


Mohammed Masud Alam
 Assistant Director Finance
 SKS Foundation


Rasel Ahmed Liton
 Chief Executive
 SKS Foundation


Md. Ayub Ali
 Chairman
 SKS Foundation

As per our report of same date




Ashraf Uddin & Co.
 Chartered Accountants

Dated: August 31, 2021
 Dhaka

SKS Foundation
Consolidated Receipts and Payments Statement
For the year ended June 30, 2021

Particulars	Notes	Amount in BDT						2019-2020 Total
		Social & Environment Sector		Economic Sector		2020-2021 Grand Total		
		General Fund	Donors Fund	Total	PKSF		Non-PKSF	
A. Receipts								
Opening balance								
Cash in hand		99,516	49,070	148,586	11,163,132	3,702,636	15,014,354	
Cash at bank		21,853,436	22,826,968	44,680,404	90,487,255	72,560,451	207,728,110	
		21,952,952	22,876,038	44,828,990	101,650,387	76,263,087	116,920,390	
SKS Inn (Transfer):								
Add: Cash in hand		-	-	-	-	-	18,439	
Add: Cash at banks		-	-	-	-	-	510,926	
Transfer							529,365	
Less: Cash in hand		-	-	-	81,653	(81,653)	18,439	
Less: Cash at banks		-	-	-	318,948	(318,948)	3,803,362	
		-	-	-	400,601	(400,601)	3,821,801	
Total Opening Balance								
Cash in hand		99,516	49,070	148,586	11,244,785	3,620,983	15,014,354	
Cash at banks		21,853,436	22,826,968	44,680,404	90,806,204	72,241,503	207,728,110	
Total Opening Balance		21,952,952	22,876,038	44,828,990	102,050,989	75,862,486	113,627,954	
Non Operating Income								
Advance Reimbursement	28	107,076,207	368,595	107,444,802	-	-	107,444,802	
Borrowings and overdrafts	29	-	-	-	1,736,389,206	3,955,987,222	5,692,376,428	
Loan realized from members		-	-	-	4,890,458,594	2,045,978,502	6,936,437,096	
Members savings collection		-	-	-	968,872,119	1,287,121,586	1,052,923,176	
Loan realized from others	30	286,575,845	1,583,500	288,159,345	79,281,566	31,607,989	399,048,880	
FDR encashment	31	-	-	-	185,000,000	188,000,000	373,000,000	
Own Fund		-	-	-	-	-	-	
Provident Fund		-	-	-	13,683,153	7,212,126	20,895,279	
Staff Welfare Fund (SWF)		-	-	-	1,392,353	772,758	2,165,111	
Gratuity Fund		-	-	-	-	-	-	
Staff Security Fund		-	-	-	-	-	-	
Staff welfare scheme (SWS)		-	-	-	-	-	-	
Current Account		140,042,715	-	140,042,715	-	-	140,042,715	
Contribution from Social & Environment Program (Donor Grants)		533,694,767	1,952,095	535,646,862	7,875,076,991	6,547,808,044	14,422,885,035	
Donation receipts-Development Programs	32	97,621,290	234,024,690	331,645,980	9,455,622	-	341,101,602	
Donation receipts in advance	33	-	-	-	18,227,000	494,600	18,721,600	
		97,621,290	234,024,690	331,645,980	27,682,622	494,600	28,177,222	
Contribution - Economic Program (Operating Income)								
Received from Term Deposit	34	-	-	-	5,967,647	2,122,622	8,090,269	
Bank interest		-	189,617	189,617	543,134	1,255,979	1,988,730	
Sale of forms, Pass Book & Admission Fee		-	-	-	2,368,799	878,357	3,247,156	
Service charge		-	-	-	674,195,075	295,859,871	970,054,946	
		189,617	189,617	189,617	683,074,655	300,116,830	983,191,485	
		-	-	-	-	-	983,191,485	
		-	-	-	-	-	746,341,446	



Particulars	Notes	Amount in BDT							2019-2020 Total
		Social & Environment Sector		Economic Sector			2020-2021 Grand Total		
		General Fund	Donors Fund	Total	PKSF	Non-PKSF		Total	
Contribution - Social Business Program									
SKS- Training Centre	35	108,828,441	-	108,828,441	-	-	-	-	108,828,441
Education Program	36	83,482,619	-	83,482,619	-	-	-	-	83,482,619
SKS- Hospital	37	100,742,436	-	100,742,436	-	-	-	-	100,742,436
SKS Solar		52,084,469	-	52,084,469	-	-	-	-	52,084,469
SKS Printers		10,455,997	-	10,455,997	-	-	-	-	10,455,997
		355,593,962	-	355,593,962	-	-	-	-	355,593,962
Contribution- SKS / Program Participants									
SKS Foundation contribution from Bilateral Projects		6,361,883	6,361,883	12,723,766	-	-	-	-	12,723,766
Program Participants - Health Cards Distribution		-	976,622	976,622	9,341,659	2,599,481	11,941,140	11,941,140	12,917,762
Others Program Participants Contribution	38	6,361,883	7,338,505	13,700,388	9,341,659	2,599,481	11,941,140	25,641,528	52,511,563
		1,015,224,854	266,380,945	1,281,605,799	8,697,226,915	6,926,881,441	15,624,108,356	16,905,714,155	13,184,600,499
Total Receipts									
B. Payments									
Operating Expenses									
Personnel Costs									
Salary and allowances	39	53,976,469	103,435,893	157,412,362	246,404,228	112,984,801	359,389,029	516,801,391	462,403,189
		53,976,469	103,435,893	157,412,362	246,404,228	112,984,801	359,389,029	516,801,391	462,403,189
Support Costs									
Advertisement		339,890	22,962	362,852	-	-	-	-	362,852
Audit fee		60,000	210,000	270,000	-	-	-	-	270,000
Bank charges		336,294	108,496	444,790	1,373,161	1,771,008	3,144,170	3,588,960	2,831,965
Legal expenses		-	-	-	232,801	275,625	508,426	508,426	672,556
Registration/License fees		90,258	-	90,258	-	-	-	-	90,258
Office expenses	40	1,361,830	902,032	2,263,862	5,019,309	2,466,821	7,486,130	9,749,992	11,551,138
Office rent		263,918	2,820,358	3,084,276	10,009,893	9,167,849	19,177,742	22,262,018	20,920,810
Others expense		60,000	-	60,000	2,674,367	59,436	2,733,803	2,793,803	8,438,837
Printing and stationery	41	1,412,554	889,583	2,302,137	5,544,592	1,471,535	7,016,126	9,318,263	8,631,207
Postage, telephone and electricity		1,598,835	1,522,445	3,121,280	4,000,135	2,082,476	6,082,611	9,203,891	9,968,375
Representation /Entertainment		1,110,322	48,539	1,158,861	1,638,944	622,478	2,261,422	3,420,283	2,369,279
Subscription & Donation		380,530	-	380,530	4,618,266	257,946	4,876,213	5,256,743	7,222,519
Program Development Cost		75,905	-	75,905	-	-	-	-	75,905
		7,090,336	6,524,415	13,614,751	35,111,469	18,175,174	53,286,642	66,901,393	100,525,324
Logistic Costs									
Fuel and maintenance	43	1,980,281	906,353	2,886,634	3,097,580	970,584	4,068,164	6,954,798	7,454,795
Local transport	44	1,600,112	2,544,582	4,344,694	2,666,143	2,874,111	5,540,254	9,894,948	23,843,734
		3,780,393	3,450,935	7,231,328	5,763,723	3,844,695	9,608,418	16,839,746	31,298,529
Total Operating Expenses									
Financial Expenses									
Service charges	45	64,847,198	113,411,243	178,258,441	287,279,420	135,004,670	422,284,089	600,542,530	594,227,042
Interest expenses	46	5,987,642	-	5,987,642	8,782,785	1,131,726	9,914,521	9,914,521	3,559,757
		5,987,642	-	5,987,642	50,050,446	133,233,025	183,283,471	189,271,113	145,862,187
		5,987,642	-	5,987,642	58,833,241	134,364,751	193,197,992	199,185,634	149,421,944



Particulars	Notes	Amount in BDT						2019-2020 Total
		Social & Environment Sector		Economic Sector		Total	2020-2021 Grand Total	
		General Fund	Donors Fund	Total	PKSF			
Program Inputs Costs								
Education & Training Inputs	47	63,330,393	13,523,768	76,854,161	3,121,373	700,660	3,822,033	29,913,208
Project Inputs	48	89,890,839	115,691,316	205,582,155	35,601,967	-	35,601,967	196,289,937
Health Inputs	49	52,396,890	5,458,801	57,855,691	3,911,180	-	3,911,180	6,378,458
IGA Inputs	50	5,883,548	1,002,248	6,885,796	-	-	-	21,838,841
		211,601,670	135,676,133	347,277,803	42,634,520	700,660	43,335,180	254,420,444
Non Operating Costs								
Loan repaid	51	232,688,134	1,353,500	233,941,634	1,338,438,045	3,668,922,082	5,007,360,127	4,105,386,870
Loan disbursement to members					5,509,101,166	2,488,669,000	7,997,770,166	6,142,175,632
Investment	52	33,000,000	-	33,000,000	595,001,154	181,000,938	776,002,092	554,310,847
Fixed assets	53	17,019,206	1,486,006	18,505,212	4,710,418	806,472	24,022,102	41,226,260
Advances & Staff Loan	54	43,310,879	-	43,310,879	29,571,564	8,899,623	38,471,187	103,943,397
Accounts payable paid	55	7,293,527	-	7,293,527	44,515,526	22,063,078	73,872,131	84,061,754
Savings refunded to members					683,012,390	219,287,913	902,300,303	703,468,122
Current Account		362,985,234	436,332	362,985,234	-	-	-	229,215,723
		696,196,980	3,275,838	699,472,818	8,204,350,263	6,589,649,106	14,793,999,369	11,963,788,605
Total Payments		978,633,490	252,363,214	1,230,996,704	8,593,097,443	6,859,719,187	15,452,816,630	12,961,858,035
Closing Balance (A - B)								
Cash in hand		123,098	23,709	146,807	10,407,565	4,768,345	15,175,910	15,014,354
Cash at bank		36,468,266	13,994,022	50,462,288	93,721,907	62,393,909	156,115,816	207,728,110
		36,591,364	14,017,731	50,609,095	104,129,472	67,162,254	171,291,726	222,742,464
Grand Total		1,015,224,854	266,380,945	1,281,605,799	8,697,226,915	6,926,881,441	15,624,108,356	13,184,600,499

The accompanying notes form an integral part of this financial statement.


Mohammed Masud Alam
 Assistant Director Finance
 SKS Foundation


Rasel Ahmed Liton
 Chief Executive
 SKS Foundation


Md. Ayub Ali
 Chairman
 SKS Foundation

As per our report of same date


Ashraf Uddin & Co.
 Chartered Accountants



Dated: August 31, 2021
 Dhaka

SKS Foundation
Consolidated Cash Flow Statement
For the year ended June 30, 2021

Particulars	Amount in BDT						Figures in Taka	
	Social & Environment Sector		Economic Sector		Total	Grand Total	2020-2021	2019-2020
	General Fund	Donors Fund	PKSF	Non-PKSF				
A. Cash Flow from Operating Activities:								
Surplus for the year	(24,519,179)	-	159,622,069	6,803,525	166,425,594	141,906,415	-	
Add: Amount considered as non-cash items:								
Loan Loss Provision	-	-	34,512,057	17,290,197	51,802,255	51,802,255	74,826,137	
Depreciation for the year	26,596,411	-	5,808,666	3,166,766	8,975,432	35,571,843	8,551,872	
Non-Cash expenses	-	-	123,531,236	14,084,620	137,615,857	137,615,857	113,366,884	
Receivable income	(17,255,911)	-	(19,404,293)	(4,098,542)	(23,502,835)	(40,758,746)	(19,443,864)	
Received from receivable income	-	-	10,591,560	1,064,500	11,656,060	11,656,060	12,201,678	
Payment for reserve	(7,293,527)	-	(38,567,113)	(19,054,859)	(57,621,972)	(84,915,499)	(34,407,362)	
Loan disbursement to members	-	-	(5,509,101,166)	(2,488,669,000)	(7,997,770,166)	(7,997,770,166)	(6,142,175,632)	
Loan collection from members	-	-	4,890,458,594	2,045,978,502	6,936,437,096	6,936,437,096	5,514,939,039	
Savings collection	-	-	968,872,119	318,249,467	1,287,121,586	1,287,121,586	1,052,923,176	
Savings returned	-	-	(683,012,390)	(219,267,913)	(902,300,303)	(902,300,303)	(703,468,122)	
Net cash from/used in operating activities	(22,472,206)	-	(56,688,660)	(324,472,736)	(381,161,396)	(403,633,602)	(122,686,193)	
B. Cash flow from investment activities:								
Acquisition of Fixed Assets	(17,019,206)	(1,466,006)	(4,710,418)	(806,472)	(5,516,890)	(24,022,102)	(6,332,160)	
Investment against FDR	(33,000,000)	-	(595,000,000)	(181,000,938)	(776,000,938)	(809,000,938)	(361,100,000)	
Investment (Reserve fund & DMF)	-	-	(1,154)	(5,000,938)	(5,002,092)	(5,002,092)	(20,001,225)	
FDR encashed	-	-	185,000,000	188,000,000	373,000,000	373,000,000	254,750,000	
Received against Investment of LLPI, DMFI, DFI	-	-	-	-	-	-	728	
Advance and staff loan payment	(43,310,879)	-	(29,571,564)	(8,899,623)	(38,471,187)	(81,782,066)	(38,374,242)	
Advance and staff loan realised	107,076,207	368,595	22,663,891	5,651,054	28,314,935	135,759,737	25,192,379	
Net cash from/used in investing activities	13,746,122	(1,117,411)	(421,619,255)	(2,066,917)	(423,676,172)	(411,047,461)	(145,864,520)	



SKS Foundation
Consolidated Cash Flow Statement
For the year ended June 30, 2021

Figures in Taka

Particulars	Amount in BDT						2020-2021	2019-2020
	Social & Environment Sector		Economic Sector		Total	Grand Total	Taka	
	General Fund	Donors Fund	PKSF	Non-PKSF				
C. Cash flow from financing activities:								
Loan received	286,575,845	1,583,500	560,500,000	3,071,460,858	3,631,960,858	3,920,120,203	2,359,000,000	
Loan returned	(76,860,194)	(23,342,127)	(458,932,759)	(2,381,484,280)	(2,840,417,039)	(2,940,619,360)	(2,093,626,755)	
Others fund received	140,042,715	-	1,264,673,459	917,888,263	2,182,571,722	2,322,614,437	1,530,568,532	
Others Loan returned	(362,985,234)	-	(843,997,913)	(1,273,010,449)	(2,117,008,362)	(2,479,993,596)	(1,357,102,490)	
Loan received from other projects	-	-	-	-	-	-	-	
Loan returned to other projects	-	-	(41,455,786)	(17,435,572)	(58,891,358)	(58,891,358)	(83,484,169)	
Net cash from/used in financing activities	(13,226,868)	(21,758,627)	480,787,000	317,428,820	798,215,820	763,230,325	355,355,118	
D. Net increase/(decrease) in cash and bank balance (A+B+C)	(21,952,952)	(22,876,038)	(44,828,990)	(9,100,833)	(6,621,748)	(51,450,738)	86,804,404	
Cash and Bank Balance at the beginning of the year	-	-	-	-	-	-	-	
Add/Less: SKS Inn Opening Cash and Bank Balance	-	-	-	-	-	-	-	
E. Cash and Bank Balance at the beginning of the year	21,952,952	22,876,038	101,650,387	76,263,087	177,913,474	222,742,464	116,564,380	
F. Cash and Bank Balance at the end of the year (D+E)	36,591,364	14,017,731	50,609,095	67,162,254	171,291,726	221,900,821	195,981,781	



SKS Foundation
Notes to the Accounts
For the year ended June 30, 2021

1 Background

1.1 The Organization

SKS Foundation, a non-government development organization established in 1987, has been implementing development interventions in poverty stricken northern part of Bangladesh envisioning - "a poverty free society where human rights and social justice be promoted, built local capacity, eliminated gender discrimination and reduce climate-change-vulnerability reduced" where social, economic and environment are the programmatic sectors.

1.2 Strategic Aims and objectives of the organization

Aims

- To combat all social injustice and inequalities particularly for women and socially disadvantaged people.
- To improve food security through skills development and income generation.
- To adapt to climate change vulnerability and to mitigate disaster risk.
- To improve access to and quality of basic services for the poor people.

Objectives

The SKS Foundation has to meet the following objectives:

- To improve primary health care and hygiene systems
- To improve pre-primary and public primary education systems
- To decrease gender disparity and disparity between casts through social, economic and political empowerment
- To develop and support peoples' organizations so that they advocate for and establish rights of the disadvantaged people
- To conserve and promote cultural heritage of socially marginalized groups such as minorities, Horizon and Adivashi
- To increase knowledge and skills of poor people to make them productive human resources through income generation
- To establish a sound resource base (financial and others) for the Community Based Organization (CBO) and the organization-SKS through external resource mobilization
- To increase self-reliance of both the CBOs and the organization-SKS through external and internal resource mobilization
- To increase peoples' knowledge and capacity to adapt to climate change vulnerability and to contribute to conserving the natural resources
- To promote disaster resilient activities for sustainable adaptation to climate change.

2 Corporate information of SKS Foundation

Sl. No.	Name of the MFI	SKS Foundation
1	Year of establishment	1987
2	Legal Entity (MRA Registration No.)	01621-00534-00045
3	Nature of operations (Programmes)	Social Empowerment, environmental, Quality Basic Service and Economic Empowerment programme



4	Statutory Audit conducted up to	June 30, 2021
5	Name of statutory auditor for last year	Ashraf Uddin & Co.
6	Name of statutory auditor for current year	Ashraf Uddin & Co.
7	No. of Executive committee meeting held FY 2020 – 2021	8 times.
8	Date of last AGM held	September 25, 2020

List of Executive Committee Members:

Name	Qualification	Profession	Present Address
1 Mr. Ayub Ali, Chairperson	M.S.S, M.Phil, Sociology	Service- holder	House No: 1064/4/A, East Sewrapara, Post.: Mirpur-1216, Kafrul, Dhaka
2 Mst. Parvin Akter Vice- Chairperson	MA	Service- holder	House No. 6, Road No. 1/L, Mastarpara, Gaibabdha
3 Mr. Rasel Ahmed Liton Member Secretary	MBA	Service- holder	House No: 13A, 294, Kalibaripara, Poshu Hospital Road, Gaibandha
4 Mrs. Prity Dey, Treasurer	B.Sc.	Service- holder	Vill: Bharatkhalī Post: Bharatkhalī, P.S: Shaghata, Gaibandha
5 Rafiqul Islam Sarkar, Executive Member	MA	Service- holder	Nayatola, Azizar Rahman Street, Post: Saidpur, Upazilla: Saidpur. Dist.: Nilphamari
6 Md. Nashir Uddin Faruq Executive Member	MSS (Sociology)	Service- holder	House # 8, Road # 10, Mohammadia Housing Society, Dhaka-1207
7 Mst. Sharifa Begum Executive Member	BA	Service- holder	Mastarpara, Gaibabdha.

Basis of preparation of financial statements

3 Basis of Accounting

The Financial Statements have been prepared under historical cost convention on accrual basis, excepting service charge which are computed following cash basis of accounting. All activities included in the accounts are continuing in nature that is the Financial Statements have been prepared on going concern basis.

4 Summary of Significant Accounting Policies

4.1 Currencies

All organization's assets, liabilities, capital fund, income and expenditure are stated in terms of Taka (Local currency). Figures have been rounded off to the nearest taka and previous year's figures have been rearranged, where necessary, to conform to current year's presentation.

4.2 Revenue Recognition

Revenue is recognized in the accounts on accrual basis excepting service charge.

4.3 (i) Interest income

Interest income is recognized on accrual basis.

(ii) Service charges on loan

Service charge from beneficiaries/end-users in Micro Credits is recognized in the accounts on actual realization.



(iii) **Interest expenses**

Interest on loan is recognized on accrual basis.

(iv) **Other expenses**

Other expenses is recognized in the accounts on accrual basis.

(v) **Interest paid on savings**

Interest on savings is recognized in the accounts on accrual basis.

4.4 **Fixed Assets and Depreciation**

Fixed Assets have been stated at cost less accumulated depreciation. Depreciation has been charged on fixed assets using reducing balance method at rates varying from 5% to 25% depending upon the useful life of each asset.

5 **Significant Organizational Policies**

5.1 **Loan Loss Provision: Loan Classification, Loan loss provisioning and Write off Policy**

SKS Foundation classified loan into five categories as per Microcredit Regulatory Authority (MRA) guideline, which are mentioned below:

- a) Loan balance on which on installment is overdue (Standard Loan).
- b) Loan overdue for 01 to 30 days outstanding (Watchful Loan).
- c) Loan overdue for 31 to 180 days outstanding (Sub-Standard Loan).
- d) Loan overdue for 181 to 365 days outstanding (Doubtful Loan).
- e) Loan overdue above 365 days outstanding (Bad Loan).

SKS Foundation creates the provision 1% on standard loan outstanding, 5% on watchful loan outstanding, 25% on sub-standards loan outstanding, 75% on doubtful loan and 100% on bad loan outstanding.

5.2 **Loan to Beneficiaries**

SKS Foundation follows the following policies to disburse the loan to the beneficiaries:

- a) To avail loan, beneficiaries should deposit at least 10% of required loan amount to the savings fund.
- b) 24% declining interest will be charged on Jagoran, Agrosar, IGA,RMC, UMC, ME-GOB, 20% on Buniad,19% on SMAP, 18% on LRL, Agrasor-MDP on 18% to 24% and 4% on LIFT, 2% per month on Seasonal Loan and 8% on DML for the loan amount.
- c) The loan has to be refunded by the beneficiaries generally on weekly basis.
- d) The beneficiaries have to be the member of the group savings fund.
- e) The principal amount of loan and proportionate service charges are collected in equal weekly/monthly/quarterly installments.

5.3 **Savings collection**

SKS Foundation follows the following policy to collect the savings:

- a) A samity has to be established consisting of at least 10-30 members.
- b) Savings will be collected Tk. 20 to 50 on weekly basis.
- c) Savings will be collected Tk. 5-10 on weekly basis for Ultra Poor Program.
- d) The collected savings will be deposited to the bank on the same day.
- e) 6% to 11% interest will be paid to the members on yearly basis of their savings.

5.4 **Grant/ Donation accounting**

Grant and donation receipt is recognized in the accounts on actual realization.

5.5 **Grant/Subsidies/Donation (non- refundable) received (2020 - 2021)**

Donor	Name of Project	Duration of the Project	Total Committed Fund Taka (In Lac)	Received in 2020- 2021 Taka (In Lac)
USAID through CARE-BD	Strengthening Household Ability to response to Development Opportunists (SHOUHARDO III) Project	January 16 to Dec 22	4800.00	334.34
Action Aid Bangladesh	Promoting Opportunities for Women's Empowerment and Rights (POWER) Project Gaibandha	January-16 to Dec-20	1396.00	144.00
Action Aid Bangladesh	Promoting Opportunities for Women's Empowerment and Rights (POWER) Project Lalmonirhat	January-16 to Dec-20	1396.00	148.85
Action Aid Bangladesh	Making Market Work for Women (MMWW) Project	January-16 to June-21	360.00	59.35
Oxfam GB	Resilience through Economic Empowerment Climate Adaptation Leadership and Learning (RECALL) Project	April-12 to Nov-22	300.47	68.30
Oxfam - GB	Empowering Local and National Humanitarian Actors (ELNHA)	Oct-16 to March-21	190.61	18.06
BRAC	Education Support Programme	January-12 to December-20	112.74	8.89
Water Aid Bangladesh	Urban Sanitation Hygiene Water Advancement (USHWA)	January-13 to March-21	1300.00	170.30



Water Aid Bangladesh	WASH in Institutions	January-13 to March-22	350.00	65.71
Water Aid Bangladesh	South Asian WASH Result Project-II	January-13 to March-21	550.00	69.28
Water Aid Bangladesh	Wash in School (WinS) Project	September-16 to March 21	350.00	160.88
Manusher Jonno Foundation (MJF)	Action for Socio-economic Security and Rights for Excluded and Marginalized Women and Girls (ASR for EMWG)	January 19 to 31 Dec-21	300.00	119.29
World Vision Bangladesh	SHOMOTA	July-18 to Dec 22	300.00	55.62
Swiss Contact-Bangladesh	Making Markets Work for Jamuna, Padma and Teesta Chars (M4C)	September-12 to November-23	125.00	30.56
TDH-N	Initiative for Married Adolescent Girls' Empowerment Phase II (IMAGE Plus)	December 16 to Dec 20	362.00	30.82
Andheri-Hilfe e.V. Bonn, Germany	Sustainable Livelihoods for the Marginalized Communities Living in Gaibandha District (SLMC)	July-17 to Mar21	1513.69	311.25
Andheri-Hilfe e.V. Bonn, Germany	Prevention of Avoidable Blindness (PAB)	July 18 to June 22	226.00	65.24
Max Foundation	Max WASH-II	July-2017 to Nov'21	700.00	234.06
PKSF	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty (ENRICH) and PPEPP	July'14 to June'22	1882.74	332.74



	Amount in BDT						2019-2020	
	Social & Environment Sector			Economic Sector			Grand Total	Grand Total
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		
6	Property, plant and equipment: Tk.							
	534,099,186	-	534,099,186	126,928,712	37,462,935	164,491,647	698,590,833	442,328,647
Balance as on July 01, 2020	87,402,473	-	87,402,473	4,710,418	806,472	5,516,890	92,919,363	212,230,993
Add: SKS Hospital Opening	(2,599,188)	-	(2,599,188)	-	-	-	(2,599,188)	(1,106,742)
Add: Purchased during the year	618,902,471	-	618,902,471	131,639,130	38,369,407	170,008,537	788,911,008	804,629,304
Less: Adjustment during the year	-	-	-	(895)	6,395,065	6,395,160	6,395,160	(108,038,471)
Add: Adjustment during the year	618,902,471	-	618,902,471	131,638,235	44,765,462	176,403,697	795,306,168	698,590,833
Less: Accumulated depreciation	72,634,639	-	72,634,639	41,609,038	14,753,172	56,362,210	128,996,849	97,155,029
Opening SKS Hospital Accumulated Depreciation	-	-	-	-	-	-	-	-
Depreciation during the year	-	-	-	5,808,666	3,166,766	8,975,432	8,975,432	8,551,872
Less: Adjustment during the year	26,670,209	-	26,670,209	723	(40,993)	(39,670)	26,630,539	23,289,948
Balance as on June 30, 2021	519,597,623	-	519,597,623	84,219,808	26,885,917	111,105,725	630,703,348	569,593,964
7	Loan to members: Tk.							
	-	-	-	2,826,418,942	1,341,739,476	4,168,158,418	4,168,158,418	3,508,696,790
Balance as on July 01, 2020	-	-	-	35,647,299	35,647,299	35,647,299	35,647,299	-
Add: Disbursed during the year	-	-	-	5,509,101,166	2,488,669,000	7,997,770,166	7,997,770,166	6,142,175,632
Less: Realized during the year	-	-	-	8,371,167,407	3,830,408,476	12,201,575,883	12,201,575,883	9,740,872,422
Less: Adjust with write off	-	-	-	4,990,458,595	2,045,978,502	6,936,437,097	6,936,437,097	5,514,939,039
Less: Adjustment during the year	-	-	-	3,480,708,812	1,784,429,974	5,265,138,786	5,265,138,786	4,225,933,363
Balance as on June 30, 2021	-	-	-	33,499,930	24,838,450	58,338,381	58,338,381	57,774,965
	-	-	-	460,170	35,647,299	36,107,469	36,107,469	-
Balance as on June 30, 2021	-	-	-	3,446,748,712	1,723,944,725	5,170,693,437	5,170,693,437	4,168,158,418
7.1	Loan to members (MC): Tk.							
	-	-	-	119,926,730	119,926,730	119,926,730	119,926,730	92,708,415
Balance as on July 01, 2020	-	-	-	219,938,000	219,938,000	219,938,000	219,938,000	176,780,000
Add: Disbursed during the year	-	-	-	339,864,730	339,864,730	339,864,730	339,864,730	271,488,415
Less: Realized during the year	-	-	-	183,900,536	183,900,536	183,900,536	183,900,536	145,760,458
Less: Adjusted During the Year (SSP Savings)	-	-	-	155,964,194	155,964,194	155,964,194	155,964,194	125,727,957
Less: Transfer to Jaganan Fund	-	-	-	-	-	-	-	-
Less: Adjust with write off	-	-	-	17,598,042	17,598,042	17,598,042	17,598,042	-
Balance as on June 30, 2021	-	-	-	3,291,182	3,291,182	3,291,182	3,291,182	5,801,227
7.2	Loan to members (ME): Tk.							
	-	-	-	818,381,361	818,381,361	818,381,361	818,381,361	59,978,819
Balance as on July 01, 2020	-	-	-	1,388,259,000	1,388,259,000	1,388,259,000	1,388,259,000	1,115,453,000
Add: Disbursed during the year	-	-	-	2,206,640,361	2,206,640,361	2,206,640,361	2,206,640,361	1,625,112,051
Less: Realized during the year	-	-	-	1,186,566,426	1,186,566,426	1,186,566,426	1,186,566,426	805,418,691
Less: Transfer to Agrasor	-	-	-	1,020,073,936	1,020,073,936	1,020,073,936	1,020,073,936	819,693,359
Less: Adjust with write off	-	-	-	17,566,936	17,566,936	17,566,936	17,566,936	-
Balance as on June 30, 2021	-	-	-	6,585,972	6,585,972	6,585,972	6,585,972	1,311,998
7.3	Loan to members (SL): Tk.							
	-	-	-	400,296	400,296	400,296	400,296	3,327,476
Balance as on July 01, 2020	-	-	-	130,798,000	130,798,000	130,798,000	130,798,000	120,000
Add: Disbursed during the year	-	-	-	131,198,296	131,198,296	131,198,296	131,198,296	3,447,476
Less: Realized during the year	-	-	-	24,795,551	24,795,551	24,795,551	24,795,551	145,144
Less: Adjustment for during the year (Shufolan Loan)	-	-	-	106,402,746	106,402,746	106,402,746	106,402,746	3,302,332
Less: Adjust with write off	-	-	-	80,000	80,000	80,000	80,000	-
Balance as on June 30, 2021	-	-	-	189,254	189,254	189,254	189,254	2,802,036
	-	-	-	106,133,481	106,133,481	106,133,481	106,133,481	400,296



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
7.4 Loan to members (ASM): Tk.							
Balance as on July 01, 2020	-	-	-	-	286,009,296	286,009,296	235,642,580
Add: Disbursed during the year	-	-	-	-	553,372,000	553,372,000	429,549,000
Less: Realized during the year	-	-	-	-	839,381,296	839,381,296	665,191,580
Less: Adjust with write off	-	-	-	-	477,528,965	477,528,965	364,962,339
Less: Transfer to Shulalon	-	-	-	-	361,852,331	361,852,331	300,229,242
Less: Adjust with write off	-	-	-	-	13,116,403	13,116,403	14,219,946
Balance as on June 30, 2021					348,735,928	348,735,928	286,009,296
7.5 Loan to members (SMAP): Tk.							
Balance as on July 01, 2020	-	-	-	-	228,095,087	228,095,087	512,086,028
Add: Adjustment during the year	-	-	-	-	402,321	402,321	402,321
Add: Disbursed during the year	-	-	-	-	302,469,000	302,469,000	473,137,000
Less: Released during the year	-	-	-	-	530,967,407	530,967,407	817,383,897
Less: Adjustment for during the year	-	-	-	-	337,696,832	337,696,832	510,824,488
Less: Adjust with write off	-	-	-	-	5,494	5,494	407,815
Less: Transfer to Shulalon	-	-	-	-	1,402,475	1,402,475	2,863,500
Less: Adjust with write off	-	-	-	-	191,862,586	191,862,586	303,288,094
Balance as on June 30, 2021					90,524	90,524	343,844,576
7.6 Loan to members-(WASH): Tk.							
Balance as on July 01, 2020	-	-	-	-	1,226,165	1,226,165	15,162,875
Add: Disbursed during the year	-	-	-	-	1,226,165	1,226,165	1,891,000
Less: Released during the year	-	-	-	-	1,226,165	1,226,165	17,053,875
Less: Adjustment During the year	-	-	-	-	1,063,843	1,063,843	15,780,805
Less: Adjust with write off	-	-	-	-	1,285	1,285	47,105
Less: Transfer to Shulalon	-	-	-	-	70,512	70,512	70,512
Less: Adjust with write off	-	-	-	-	90,524	90,524	1,226,165
Balance as on June 30, 2021					24,498,566	24,498,566	25,741,917
7.7 Loan to Beneficiaries (Agrosar-MDPI): Tk. Nil							
Balance as on July 01, 2020	-	-	-	-	25,741,917	25,741,917	29,830,000
Add: Disbursed during the year	-	-	-	-	21,356,000	21,356,000	29,830,000
Less: Realized during the year	-	-	-	-	47,097,917	47,097,917	4,088,083
Less: Adjust with write off	-	-	-	-	22,599,351	22,599,351	25,741,917
Less: Transfer to Shulalon	-	-	-	-	24,498,566	24,498,566	24,498,566
Less: Adjust with write off	-	-	-	-	24,498,566	24,498,566	24,498,566
Balance as on June 30, 2021					24,498,566	24,498,566	25,741,917
7.8 Loan to members - LIFT: Tk.							
Balance as on July 01, 2020	-	-	-	-	433,196	433,196	6,052,921
Add: Disbursed during the year	-	-	-	-	433,196	433,196	1,023,000
Less: Realized during the year	-	-	-	-	433,196	433,196	7,075,921
Less: Adjustment during the year	-	-	-	-	365,529	365,529	6,642,725
Less: Adjust with write off	-	-	-	-	66,667	66,667	433,196
Less: Transfer to Shulalon	-	-	-	-	7,744	7,744	433,196
Less: Adjust with write off	-	-	-	-	56,923	56,923	433,196
Balance as on June 30, 2021					1,360,473	1,360,473	2,419,040
7.9 Loan to members - IGA: Tk.							
Balance as on July 01, 2020	-	-	-	-	430,128	430,128	2,419,640
Add: Disbursed during the year	-	-	-	-	1,273,303	1,273,303	2,419,640
Less: Realized during the year	-	-	-	-	430,128	430,128	523,480
Less: Adjustment during the year	-	-	-	-	42,381	42,381	1,896,161
Less: Transfer to Shulalon Fund	-	-	-	-	387,747	387,747	1,896,161
Less: Adjust with write off	-	-	-	-	1,218,863	1,218,863	1,896,161
Less: Transfer to Shulalon Fund	-	-	-	-	51,523	51,523	192,720
Less: Adjust with write off	-	-	-	-	336,224	336,224	1,703,431
Balance as on June 30, 2021					1,360,473	1,360,473	1,703,431



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector		Economic Sector		2020-2021 Grand Total		
	General Fund	Donors Fund	Total	PKSF		Non-PKSF	
10 Loan to members -Buniad: Tk.							
Balance as on July 01, 2020	-	-	-	15,217,098	-	15,217,098	10,856,722
Add: Disbursed during the year	-	-	-	33,100,000	-	33,100,000	25,970,000
Less: Realized during the year	-	-	-	48,317,098	-	48,317,098	36,826,722
Less: Adjust During The year	-	-	-	23,152,930	-	23,152,930	19,546,848
Less: Adjust with write off	-	-	-	25,164,168	-	25,164,168	17,279,874
Less: 1,448	-	-	-	1,448	-	1,448	-
Balance as on June 30, 2021	-	-	-	423,142	-	423,142	2,062,777
				24,739,577		24,739,577	15,217,098
11 Loan to members - Jagoran: Tk.							
Balance as on July 01, 2020	-	-	-	1,340,059,705	-	1,340,059,705	1,271,765,116
Add: Transfer from MC Fund	-	-	-	17,598,042	-	17,598,042	-
Add: Transfer from UMC Fund	-	-	-	-	-	-	-
Add: Disbursed during the year	-	-	-	2,525,513,000	-	2,525,513,000	2,138,311,000
Less: Realized during the year	-	-	-	3,883,170,747	-	3,883,170,747	3,410,076,116
Less: Adjustment for during the year	-	-	-	2,363,748,250	-	2,363,748,250	2,045,665,742
Less: Adjust with write off	-	-	-	1,519,422,497	-	1,519,422,497	1,364,410,373
Less: 13,748	-	-	-	13,748	-	13,748	-
Balance as on June 30, 2021	-	-	-	26,638,435	-	26,638,435	24,350,669
				1,492,770,314		1,492,770,314	1,340,059,705
12 Loan to members - Agrasor: Tk.							
Balance as on July 01, 2020	-	-	-	996,786,235	-	996,786,235	742,257,477
Add: Transfer from ME Fund	-	-	-	17,566,936	-	17,566,936	-
Add: Disbursed during the year	-	-	-	1,685,120,000	-	1,685,120,000	1,376,092,000
Less: Realized during the year	-	-	-	2,699,473,171	-	2,699,473,171	2,118,346,477
Less: Adjustment for during the year	-	-	-	1,590,204,071	-	1,590,204,071	1,119,379,288
Less: Adjust with write off	-	-	-	1,109,269,100	-	1,109,269,100	998,970,190
Balance as on June 30, 2021	-	-	-	3,470,167	-	3,470,167	2,183,954
				1,105,798,933		1,105,798,933	996,786,235
13 Loan to members - Shufalon: Tk.							
Balance as on July 01, 2020	-	-	-	55,029,477	-	55,029,477	70,742,604
Add: Transfer from SL Fund	-	-	-	80,000	-	80,000	-
Add: Disbursed during the year	-	-	-	449,246,000	-	449,246,000	127,031,000
Less: Realized during the year	-	-	-	504,355,477	-	504,355,477	197,773,604
Less: Adjustment for during the year	-	-	-	194,670,407	-	194,670,407	140,079,462
Less: Adjust with write off	-	-	-	309,685,070	-	309,685,070	57,694,122
Balance as on June 30, 2021	-	-	-	1,263,314	-	1,263,314	2,664,645
				308,421,756		308,421,756	55,029,477
14 Loan to members - Shahosh: Tk.							
Balance as on July 01, 2020	-	-	-	2,932,404	-	2,932,404	15,329,130
Add: Transfer from ASM Fund	-	-	-	-	-	-	-
Add: Disbursed during the year	-	-	-	2,932,404	-	2,932,404	11,118,000
Less: Realized during the year	-	-	-	2,932,404	-	2,932,404	26,447,130
Less: Adjustment for during the year	-	-	-	2,812,272	-	2,812,272	23,470,915
Less: Adjust with write off	-	-	-	120,131	-	120,131	2,976,215
Less: 8,006	-	-	-	8,006	-	8,006	43,812
Balance as on June 30, 2021	-	-	-	112,125	-	112,125	2,932,404



	Amount in BDT						2019-2020	
	Social & Environment Sector			Economic Sector			2020-2021 Grand Total	Grand Total
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		
7.15 Loan to members - IGA Program: Tk.								
Balance as on July 01, 2020	-	-	-	141,113,560	-	141,113,560	141,113,560	88,090,266
Add: Disbursed during the year	-	-	-	266,996,000	-	266,996,000	266,996,000	213,872,000
Less: Realized during the year	-	-	-	408,109,560	-	408,109,560	408,109,560	301,962,266
Less: Adjust with write off	-	-	-	257,656,537	-	257,656,537	257,656,537	160,735,315
Less: Adjustment for during the year	-	-	-	150,452,923	-	150,452,923	150,452,923	141,226,950
Less: Adjust with write off	-	-	-	437,233	-	437,233	437,233	-
Balance as on June 30, 2021	-	-	-	50,058	-	50,058	50,058	113,390
149,955,632				149,955,632		149,955,632	149,955,632	141,113,560
7.16 Loan to Beneficiaries (Livelihood Program): Tk.								
Balance as on July 01, 2020	-	-	-	1,342,682	-	1,342,682	1,342,682	1,072,108
Add: Disbursed during the year	-	-	-	1,035,000	-	1,035,000	1,035,000	1,858,000
Less: Realized during the year	-	-	-	2,377,682	-	2,377,682	2,377,682	2,930,108
Less: Adjust with write off	-	-	-	1,930,726	-	1,930,726	1,930,726	1,562,274
Less: Adjust with write off	-	-	-	446,955	-	446,955	446,955	1,347,834
Balance as on June 30, 2021	-	-	-	446,955	-	446,955	446,955	5,151
2,100,750				2,100,750		2,100,750	2,100,750	1,342,682
7.17 Loan to Beneficiaries (Asset Creation Loan): Tk.								
Balance as on July 01, 2020	-	-	-	974,031	-	974,031	974,031	5,368,868
Add: Disbursed during the year	-	-	-	4,362,000	-	4,362,000	4,362,000	1,630,000
Less: Realized during the year	-	-	-	5,336,031	-	5,336,031	5,336,031	6,998,868
Less: Adjust with write off	-	-	-	3,229,169	-	3,229,169	3,229,169	6,022,674
Less: Adjustment During the year	-	-	-	2,106,863	-	2,106,863	2,106,863	976,194
Less: Adjust with write off	-	-	-	962	-	962	962	-
Balance as on June 30, 2021	-	-	-	5,151	-	5,151	5,151	2,163
2,008,553				2,008,553		2,008,553	2,008,553	974,031
7.18 Loan to Beneficiaries (Disable Loan): Tk.								
Balance as on July 01, 2020	-	-	-	1,495,545	-	1,495,545	1,495,545	1,825,105
Add: Disbursed during the year	-	-	-	3,078,000	-	3,078,000	3,078,000	2,712,000
Less: Realized during the year	-	-	-	4,573,545	-	4,573,545	4,573,545	4,537,105
Less: Adjust with write off	-	-	-	2,564,993	-	2,564,993	2,564,993	3,041,559
Less: Adjust with write off	-	-	-	2,008,553	-	2,008,553	2,008,553	1,495,545
Balance as on June 30, 2021	-	-	-	2,008,553	-	2,008,553	2,008,553	1,495,545
2,789,189				2,789,189		2,789,189	2,789,189	1,495,545
7.19 Loan to Beneficiaries (SLMC-SL Loan): Tk.								
Balance as on July 01, 2020	-	-	-	12,323,601	-	12,323,601	12,323,601	11,655,957
Add: Disbursed during the year	-	-	-	29,203,000	-	29,203,000	29,203,000	26,989,000
Less: Realized during the year	-	-	-	41,526,601	-	41,526,601	41,526,601	38,644,957
Less: Adjust with write off	-	-	-	38,628,009	-	38,628,009	38,628,009	26,321,356
Less: Adjust with write off	-	-	-	2,898,592	-	2,898,592	2,898,592	12,323,601
Balance as on June 30, 2021	-	-	-	109,403	-	109,403	109,403	-
2,789,189				2,789,189		2,789,189	2,789,189	12,323,601
7.20 Loan to Beneficiaries (SLMC-Solar Loan): Tk.								
Balance as on July 01, 2020	-	-	-	3,217,112	-	3,217,112	3,217,112	2,674,453
Add: Disbursed during the year	-	-	-	1,784,166	-	1,784,166	1,784,166	2,109,632
Less: Realized during the year	-	-	-	5,001,278	-	5,001,278	5,001,278	4,784,085
Less: Adjust with write off	-	-	-	2,062,910	-	2,062,910	2,062,910	1,566,973
Less: Adjust with write off	-	-	-	2,938,368	-	2,938,368	2,938,368	3,217,112
Balance as on June 30, 2021	-	-	-	2,938,368	-	2,938,368	2,938,368	3,217,112
2,938,368				2,938,368		2,938,368	2,938,368	3,217,112



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
7.21 Loan to Beneficiaries (LRL Loan): Tk.							
Balance as on July 01, 2020	-	-	-	-	-	-	-
Add: Disbursed during the year	-	-	134,328,000	-	-	134,328,000	134,328,000
Less: Realized during the year	-	-	134,328,000	-	-	134,328,000	134,328,000
	-	-	48,005,460	-	-	48,005,460	48,005,460
Less: Adjust with write off	-	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	86,322,540	-	-	86,322,540	86,322,540
7.22 Loan to Beneficiaries (Refinancing Loan): Tk.							
Balance as on July 01, 2020	-	-	-	-	-	-	-
Add: Disbursed during the year	-	-	51,511,000	25,634,000	-	77,145,000	77,145,000
Less: Realized during the year	-	-	51,511,000	25,634,000	-	77,145,000	77,145,000
	-	-	23,804	4,948	-	28,752	28,752
Less: Adjust with write off	-	-	51,487,196	25,629,032	-	77,116,248	77,116,248
Balance as on June 30, 2021	-	-	51,487,196	25,629,032	-	77,116,248	77,116,248
8 Short term investment: Tk.							
Balance as on July 01, 2020	64,980,348	-	64,980,348	436,319,160	150,407,225	596,726,385	596,726,385
Add: Invested during the year	-	-	-	595,001,154	181,000,938	776,002,092	776,002,092
Add: Adjustment during the year	-	-	-	-	-	-	-
Less: Encashed during the year	64,980,348	-	64,980,348	1,031,320,314	331,408,163	1,362,728,477	1,362,728,477
Less: Encashed during the year	1,783,150	-	1,783,150	185,000,000	188,000,000	374,783,150	374,783,150
Balance as on June 30, 2021	63,197,198	-	63,197,198	846,320,314	143,408,163	999,728,477	999,728,477
8.1 Savings & Others FDR: Tk.							
Balance as on July 01, 2020	64,980,348	-	64,980,348	-	-	64,980,348	64,980,348
Add: Invested during the year	-	-	-	-	-	-	-
Less: Encashed during the year	64,980,348	-	64,980,348	-	-	64,980,348	64,980,348
Less: Encashed during the year	1,783,150	-	1,783,150	-	-	1,783,150	1,783,150
Balance as on June 30, 2021	63,197,198	-	63,197,198	-	-	63,197,198	63,197,198
8.2 Savings & Others FDR: Tk.							
Balance as on July 01, 2020	-	-	-	312,650,000	142,100,000	454,750,000	454,750,000
Add: Invested during the year	-	-	-	595,000,000	176,000,000	771,000,000	771,000,000
Add: Adjustment during the year	-	-	-	-	-	-	-
Less: Encashed during the year	-	-	-	907,650,000	318,100,000	1,225,750,000	1,225,750,000
Less: Encashed during the year	-	-	-	188,000,000	188,000,000	388,000,000	388,000,000
Balance as on June 30, 2021	-	-	-	727,650,000	130,100,000	857,750,000	857,750,000
8.3 Disaster Management Fund Investment: Tk. Nil							
Balance as on July 01, 2020	-	-	-	-	-	-	-
Add: Invested during the year	-	-	-	-	-	-	-
Less: Encashed during the year	-	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	-	-	-	-	-

The above amount was lying as follows:



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector		Economic Sector		Total	Grand Total	
	General Fund	Donors Fund	PKSF	Non-PKSF			
8.4 Loan Risk Fund Investment: Tk							
Balance as on July 01, 2020	-	-	53,000,000	6,500,000	59,500,000	59,500,000	59,500,000
Add: Invested during the year	-	-	53,000,000	6,500,000	59,500,000	59,500,000	59,500,000
Less: Encashed during the year	-	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	53,000,000	6,500,000	59,500,000	59,500,000	59,500,000
59,500,000							
8.5 Statutory Reserve Fund Investment: Tk							
Balance as on July 01, 2020	-	-	70,669,160	1,807,225	72,476,385	72,476,385	52,475,868
Add: Invested during the year	-	-	1,154	5,000,938	5,002,092	5,002,092	20,001,225
Less: Encashed during the year	-	-	70,670,314	6,808,163	77,478,477	77,478,477	72,477,113
Balance as on June 30, 2021	-	-	65,670,314	6,808,163	72,478,477	72,478,477	72,476,385
72,478,477							
8.6 Seasonal Loan Fund Investment: Tk							
Balance as on July 01, 2020	-	-	-	-	-	-	-
Add: Invested during the year	-	-	-	-	-	-	-
Less: Encashed during the year	-	-	-	-	-	-	-
Balance as on June 30, 2020	-	-	-	-	-	-	-
221,090,348							
9 Advance, deposits and prepayments: Tk							
Balance as on July 01, 2020	184,903,886	-	590,400	4,139,878	4,730,278	189,634,164	151,274,535
Add: Paid during the year	72,286,926	-	8,610,177	8,009,040	16,619,217	88,906,143	87,782,402
Add: Adjust during the year	-	-	24,000	6,351	30,351	30,351	43,083,084
Add: Transfer from Staff Loan	-	-	-	-	-	-	-
Less: Realized during the year	257,190,812	-	9,224,577	12,155,269	21,375,846	278,570,655	282,140,021
Less: Adjusted with expenses	38,454,277	-	2,905,409	4,088,984	6,994,393	45,448,670	60,124,484
Less: Adjust during the year	-	-	4,606,158	7,425,482	12,031,640	12,031,640	32,381,373
Balance as on June 30, 2021	218,736,535	-	1,713,010	640,803	2,353,813	221,090,348	189,634,164
9,668,212							
10 Unsettled Staff Advance: Tk							
Balance as on July 01, 2020	7,000	-	10,208,763	62,374	10,271,137	10,271,137	10,625,737
Add: Misappropriated during the year	7,000	-	7,000	62,374	77,374	77,374	7,000
Less: Realized during the year	-	-	10,208,763	62,374	10,271,137	10,271,137	10,625,737
Less: Adjust during the year	7,000	-	10,208,763	62,374	10,271,137	10,271,137	354,600
Balance as on June 30, 2021	7,000	-	9,998,925	609,925	609,925	609,925	10,271,137
7,000							
11 Staff loan account: Tk							
Balance as on July 01, 2020	14,760,173	-	4,738,127	158,951	4,897,078	19,657,251	5,713,638
Add: Paid during the year	13,206,260	-	8,770,000	-	8,770,000	21,976,260	16,536,373
Add: Adjust during the year	-	-	-	-	-	-	-
Less: Realized during the year	27,966,433	-	13,308,127	158,951	13,667,078	41,633,511	22,250,411
Less: Adjust during the year	27,966,433	-	1,551,575	95,024	1,746,599	1,746,599	1,739,789
Less: Transfer to Advance	5,886,777	-	11,856,552	63,927	11,920,479	39,886,912	20,510,622
Less: Adjust during the year Loan Account GF	-	-	1,207,305	6,351	1,213,656	1,213,656	332,471
Balance as on June 30, 2021	22,079,656	-	10,449,247	57,576	10,706,823	32,786,479	20,178,151



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
12 Staff loan (Motor cycle): Tk.							
Balance as on July 01, 2020	-	-	-	8,209,002	-	8,209,002	8,209,002
Add: Paid during the year	-	-	-	-	-	-	-
Add: Adjust during the year	-	-	-	4,238,606	-	4,238,606	4,238,606
Less: Realized during the year	-	-	-	12,447,608	-	12,447,608	12,447,608
Less: Adjust during the year	-	-	-	3,871,099	-	3,871,099	3,871,099
Less: Adjust during the year	-	-	-	8,576,509	-	8,576,509	8,576,509
Less: Adjust during the year	-	-	-	533,531	-	533,531	533,531
Balance as on June 30, 2021	-	-	-	8,042,978	-	8,042,978	8,209,002
8,042,978							
12.1 Stock Accounts : Tk.							
Balance as on July 01, 2020	6,032,580	-	6,032,580	-	-	-	6,032,580
Add: Bill Paid during the year	3,826,930	-	3,826,930	2,935,200	-	2,935,200	6,762,130
Add: Adjust during the year	-	-	-	436,300	-	436,300	436,300
Less: Realized during the year	9,859,510	-	9,859,510	3,371,500	-	3,371,500	13,231,010
Less: Adjust during the year	9,859,510	-	9,859,510	3,371,500	-	3,371,500	13,231,010
Less: Transfer to SKS Inn	986,114	-	986,114	3,371,500	-	3,371,500	4,357,614
Balance as on June 30, 2021	8,873,396	-	8,873,396	-	-	-	8,873,396
8,873,396							
12.2 Staff Loan (Bicycle): Tk. Nil							
Balance as on July 01, 2019	-	-	-	-	-	-	-
Add: Bill Paid during the year	-	-	-	-	-	-	-
Add: Adjust during the year	-	-	-	-	-	-	-
Less: Realized during the year	-	-	-	-	-	-	-
Less: Adjust during the year	-	-	-	-	-	-	-
Balance as on June 30, 2020	-	-	-	-	-	-	-
Accounts receivable: Tk.							
Balance as on July 01, 2020	72,069,946	-	72,069,946	75,315,492	14,548,436	89,863,928	161,933,874
Add: Paid during the year	-	-	-	-	-	-	-
Add: Adjust during the year	13,558,382	-	13,558,382	48,898,446	5,163,042	54,061,488	67,619,870
Less: Realized during the year	85,628,328	-	85,628,328	124,213,938	19,711,478	143,925,416	229,553,744
Less: Adjust during the year	41,255,653	-	41,255,653	10,591,560	1,064,500	11,656,060	52,911,713
Less: Adjust during the year	27,116,764	-	27,116,764	18,902,593	-	18,902,593	46,019,357
Balance as on June 30, 2021	17,255,911	-	17,255,911	94,719,785	16,646,978	113,366,763	161,933,874
13							
Balance as on July 01, 2020	72,069,946	-	72,069,946	75,315,492	14,548,436	89,863,928	161,933,874
Add: Paid during the year	-	-	-	-	-	-	-
Add: Adjust during the year	13,558,382	-	13,558,382	48,898,446	5,163,042	54,061,488	67,619,870
Less: Realized during the year	85,628,328	-	85,628,328	124,213,938	19,711,478	143,925,416	229,553,744
Less: Adjust during the year	41,255,653	-	41,255,653	10,591,560	1,064,500	11,656,060	52,911,713
Less: Adjust during the year	27,116,764	-	27,116,764	18,902,593	-	18,902,593	46,019,357
Balance as on June 30, 2021	17,255,911	-	17,255,911	94,719,785	16,646,978	113,366,763	161,933,874
14							
Loan account receivable: Tk.							
Balance as on July 01, 2020	-	-	-	-	-	-	-
Add: During the year	12,878,219	-	12,878,219	-	-	-	12,878,219
Add: Adjusted during the year	337,521,816	-	337,521,816	-	-	-	337,521,816
Add: Adjusted with advance	-	-	-	-	-	-	-
Add: Adjusted with Transferred from TC	-	-	-	-	-	-	-
Less: Realized during the year	350,400,035	-	350,400,035	-	-	-	350,400,035
Less: Adjust during the year	284,646,480	-	284,646,480	-	-	-	284,646,480
Balance as on June 30, 2021	65,753,555	-	65,753,555	-	-	-	65,753,555
65,753,555							



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
15	Cash in hand	23,709	146,807	10,407,565	4,768,345	15,175,910	15,322,717
	Cash at Banks	13,994,022	50,462,288	93,721,907	62,393,909	156,115,816	206,578,104
		14,017,731	50,609,095	104,129,472	67,162,254	171,291,726	221,900,821
							222,142,464
16	General Reserve: Tk.						
	Balance as on July 01, 2020	220,222,271	220,222,271	397,245,835	73,550,211	470,796,046	691,018,317
	Less: Transfer to SKS Inn	-	-	-	5,353,853	0	0
	Less: Branch Fund Adjusted	-	-	-	68,196,358	465,442,193	685,664,464
							678,967,124
							67,278,207
							106,950,683
							5,353,853
							9,122,377
							7,189,415
							83,689,969
							71,538,807
							691,018,317
17	Statutory Reserve Fund: Tk.						
	Balance as on July 01, 2020	67,278,207	67,278,207	44,138,426	10,220,772	54,359,198	121,637,405
	Add: Transferred Cumulative Surplus during the year	-	-	-	521,046	17,019,630	17,019,630
	Add: Adjusted from Cumulative Surplus (SOLOSA)	30,346,034	30,346,034	16,498,594	-	-	30,346,034
	Balance as on June 30, 2021	97,624,241	97,624,241	60,637,010	10,741,818	71,378,828	169,003,069
18	Members Savings Deposits: Tk.						
	Balance as on July 01, 2020	-	-	1,407,126,688	359,250,040	1,766,376,728	1,379,869,904
	Add: Savings collection during the year	-	-	968,872,119	318,249,467	1,287,121,586	1,052,923,176
	Add: Adjustment During the year	-	-	22,916,562	4,033,405	26,951,967	21,954,620
	Add: Interest adjustment during the year	-	-	26,931,694	9,602,124	36,533,818	37,051,770
	Less: Savings refunded during the year	-	-	2,425,849,063	691,135,036	3,116,984,099	2,491,799,470
	Less: Adjustment during the year	-	-	683,072,390	219,287,913	902,360,303	703,468,122
	Balance as on June 30, 2021	-	-	12,234,493	14,834,148	27,068,641	21,954,620
		-	-	1,730,602,180	457,012,975	2,187,615,155	1,766,376,728
18.1	Members Savings Deposits-Monthly Profit: Tk.						
	Balance as on July 01, 2020	-	-	111,995,000	8,775,000	120,771,000	29,040,000
	Add: Savings collection during the year	-	-	111,995,000	13,355,000	125,350,000	100,751,000
	Add: Transfer from Regular Savings	-	-	100,000	-	100,000	100,000
	Add: Interest adjustment during the year	-	-	-	-	-	-
	Less: Savings refunded during the year	-	-	224,091,000	22,130,000	246,221,000	129,891,000
	Less: Transfer to Jagoran Savings	-	-	14,675,000	550,000	15,225,000	9,120,000
	Balance as on June 30, 2021	-	-	209,415,000	21,580,000	230,995,000	120,771,000
18.2	Members Savings Deposits-MC: Tk.						
	Balance as on July 01, 2020	-	-	27,877,067	27,877,067	55,754,134	22,807,063
	Add: Savings collection during the year	-	-	24,417,513	24,417,513	48,835,026	20,083,346
	Add: Transfer to IGA & ASM Loan	-	-	-	-	-	9,150
	Add: Interest adjustment during the year	-	-	708,943	708,943	1,417,886	43,872,119
	Less: Transfer to ASM Savings	-	-	53,003,523	53,003,523	106,007,046	765,285
	Less: Transfer to ME Savings	-	-	25,447	25,447	50,894	-
	Less: Transfer to IGA Savings	-	-	988,752	988,752	1,977,504	-
	Less: Transfer to PKSF-Jagoran Savings	-	-	3,731,122	3,731,122	7,462,244	15,229,767
	Less: Savings refunded during the year	-	-	16,738,350	16,738,350	33,476,700	27,877,067
	Balance as on June 30, 2021	-	-	31,519,852	31,519,852	63,039,706	27,877,067



	Amount in BDT					2019-2020 Grand Total
	Social & Environment Sector		Economic Sector		2020-2021 Grand Total	
	General Fund	Donors Fund	Total	PKSF		
18.3 Members Savings Deposits-ME: Tk.						174,998,577
Balance as on July 01, 2020	-	-	-	-	-	87,805,782
Add: Savings collection during the year	-	-	-	-	-	94,452,446
Add: Transfer ASM Savings	-	-	-	-	-	4,527,373
Add: Transfer MC Savings	-	-	-	-	-	765,285
Add: Transfer Voluntary Savings	-	-	-	-	-	1,100
Add: Interest adjustment during the year	-	-	-	-	-	5,203,978
Less: Adjusted ME Loan & Service Charge	-	-	-	-	-	192,756,564
Less: Transfer to ASM Savings	-	-	-	-	-	101,946
Less: Transfer to Jagoran Savings	-	-	-	-	-	-
Less: Transfer to Agrasor Savings	-	-	-	-	-	-
Less: Transfer to Voluntary Savings	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	-	-	-	52,219,962
						140,435,056
18.4 Members Savings Deposits-ASM: Tk.						80,043,084
Balance as on July 01, 2020	-	-	-	-	-	61,859,140
Add: Savings collection during the year	-	-	-	-	-	49,548,886
Add: Transfer from MC Savings	-	-	-	-	-	-
Add: Transfer from ME Savings	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	-	-	122,611
Less: Transfer to ME Savings	-	-	-	-	-	2,617,885
Less: Transfer to MC Savings	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	-	-	-	114,148,522
Balance as on June 30, 2021	-	-	-	-	-	4,527,973
						40,341,234
						89,270,165
18.5 Members Savings Deposits-WASH: Tk.						31,656
Balance as on July 01, 2020	-	-	-	-	-	3,208
Add: Savings collection during the year	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	-	-	573
Less: Savings refunded during the year	-	-	-	-	-	35,477
Less: Transfer to ENRICH-IGA Savings	-	-	-	-	-	12,859
Balance as on June 30, 2021	-	-	-	-	-	15,091
						7,527
18.6 Members Savings Deposits-Buniad: Tk.						6,959,315
Balance as on July 01, 2020	-	-	-	-	-	10,759,856
Add: Savings collection during the year	-	-	-	-	-	4,248,795
Add: Transfer from Jagoran Savings	-	-	-	-	-	-
Add: Transfer from IGA Savings	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	-	-	259,092
Less: Savings refunded during the year	-	-	-	-	-	16,267,743
Less: Transfer to Jagoran Savings	-	-	-	-	-	5,129,289
Less: Transfer to Agrasor-MDF Program Savings	-	-	-	-	-	41,935
Less: Transfer to Buniad Loan	-	-	-	-	-	-
Less: Transfer to IGA Program Savings	-	-	-	-	-	-
Less: Transfer to Enrich IGA Program Savings	-	-	-	-	-	-
Less: Transfer to Agrasor Savings	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	-	-	-	973,406
						2,246,007
						6,877,106



	Amount in EDT					2019-2020 Grand Total
	Social & Environment Sector		Economic Sector		2020-2021 Grand Total	
	General Fund	Donors Fund	Total	PKSF		
18.7 Members Savings Deposits-Jagoran: Tk.						
Balance as on July 01, 2020	-	-	-	423,248,326	-	423,248,326
Add: Savings collection during the year	-	-	-	244,414,551	-	244,414,551
Add: Transfer from Buniad Savings	-	-	-	636,592	-	636,592
Add: Transfer from IGA Savings	-	-	-	989	-	989
Add: Transfer from Agrasor Savings	-	-	-	52,124	-	52,124
Add: Transfer from MC Savings	-	-	-	3,731,122	-	3,731,122
Add: Transfer from ME Savings	-	-	-	119,112	-	119,112
Add: Transfer from Regular Monthly Savings	-	-	-	30	-	30
Add: Adjustment during the year	-	-	-	400,614	-	400,614
Add: Interest adjustment during the year	-	-	-	14,354,017	-	14,354,017
Less: Savings refunded during the year	-	-	-	686,957,477	-	686,957,477
Less: Transfer to ENRICH-IGA Savings	-	-	-	242,505,586	-	242,505,586
Less: Transfer for to Voluntary Savings	-	-	-	178,715	-	178,715
Less: Transfer to Jagoran Service Charge	-	-	-	1,815	-	1,815
Less: Transfer for to Enrich-IGA Loan	-	-	-	13,569	-	13,569
Less: Transfer for to Agrasor-MDP Savings	-	-	-	160,660	-	160,660
Less: Transfer to Jagoran Loan	-	-	-	13,748	-	13,748
Less: Transfer for to Regular Monthly Savings	-	-	-	10,000	-	10,000
Less: Transfer for to Agrasor Savings	-	-	-	9,067,712	-	9,067,712
Balance as on June 30, 2021	-	-	-	435,005,672	-	435,005,672
Less: Transfer to Agrasor Savings	-	-	-	423,888	-	423,888
Balance as on June 30, 2021	-	-	-	(444,697,064)	-	(444,697,064)
435,005,672						
Members Savings Deposits-Jagoran: Tk.						
Balance as on July 01, 2020	-	-	-	423,248,326	-	423,248,326
Add: Savings collection during the year	-	-	-	244,414,551	-	244,414,551
Add: Transfer from Buniad Savings	-	-	-	636,592	-	636,592
Add: Transfer from IGA Savings	-	-	-	989	-	989
Add: Transfer from Agrasor Savings	-	-	-	52,124	-	52,124
Add: Transfer from MC Savings	-	-	-	3,731,122	-	3,731,122
Add: Transfer from ME Savings	-	-	-	119,112	-	119,112
Add: Transfer from Regular Monthly Savings	-	-	-	30	-	30
Add: Adjustment during the year	-	-	-	400,614	-	400,614
Add: Interest adjustment during the year	-	-	-	14,354,017	-	14,354,017
Less: Savings refunded during the year	-	-	-	686,957,477	-	686,957,477
Less: Transfer to ENRICH-IGA Savings	-	-	-	242,505,586	-	242,505,586
Less: Transfer for to Voluntary Savings	-	-	-	178,715	-	178,715
Less: Transfer to Jagoran Service Charge	-	-	-	1,815	-	1,815
Less: Transfer for to Enrich-IGA Loan	-	-	-	13,569	-	13,569
Less: Transfer for to Agrasor-MDP Savings	-	-	-	160,660	-	160,660
Less: Transfer to Jagoran Loan	-	-	-	13,748	-	13,748
Less: Transfer for to Regular Monthly Savings	-	-	-	10,000	-	10,000
Less: Transfer for to Agrasor Savings	-	-	-	9,067,712	-	9,067,712
Balance as on June 30, 2021	-	-	-	435,005,672	-	435,005,672
Less: Transfer to Agrasor Savings	-	-	-	423,888	-	423,888
Balance as on June 30, 2021	-	-	-	(444,697,064)	-	(444,697,064)
6,877,106						
Members Savings Deposits-Jagoran: Tk.						
Balance as on July 01, 2020	-	-	-	423,248,326	-	423,248,326
Add: Savings collection during the year	-	-	-	244,414,551	-	244,414,551
Add: Transfer from Buniad Savings	-	-	-	636,592	-	636,592
Add: Transfer from IGA Savings	-	-	-	989	-	989
Add: Transfer from Agrasor Savings	-	-	-	52,124	-	52,124
Add: Transfer from MC Savings	-	-	-	3,731,122	-	3,731,122
Add: Transfer from ME Savings	-	-	-	119,112	-	119,112
Add: Transfer from Regular Monthly Savings	-	-	-	30	-	30
Add: Adjustment during the year	-	-	-	400,614	-	400,614
Add: Interest adjustment during the year	-	-	-	14,354,017	-	14,354,017
Less: Savings refunded during the year	-	-	-	686,957,477	-	686,957,477
Less: Transfer to ENRICH-IGA Savings	-	-	-	242,505,586	-	242,505,586
Less: Transfer for to Voluntary Savings	-	-	-	178,715	-	178,715
Less: Transfer to Jagoran Service Charge	-	-	-	1,815	-	1,815
Less: Transfer for to Enrich-IGA Loan	-	-	-	13,569	-	13,569
Less: Transfer for to Agrasor-MDP Savings	-	-	-	160,660	-	160,660
Less: Transfer to Jagoran Loan	-	-	-	13,748	-	13,748
Less: Transfer for to Regular Monthly Savings	-	-	-	10,000	-	10,000
Less: Transfer for to Agrasor Savings	-	-	-	9,067,712	-	9,067,712
Balance as on June 30, 2021	-	-	-	435,005,672	-	435,005,672
Less: Transfer to Agrasor Savings	-	-	-	423,888	-	423,888
Balance as on June 30, 2021	-	-	-	(444,697,064)	-	(444,697,064)
6,877,106						



	Amount in BDT					2019-2020 Grand Total
	Social & Environment Sector		Economic Sector		2020-2021 Grand Total	
	General Fund	Donors Fund	Total	PKSF		
18.8 Members Savings Deposits-Agrasor Tk.						
Balance as on July 01, 2020	-	-	-	207,805,811	-	207,805,811
Add: Savings collection during the year	-	-	-	119,740,996	-	119,740,996
Add: Transfer from Jagoran Savings	-	-	-	9,067,712	-	9,067,712
Add: Transfer from ENRICH-IGA Savings	-	-	-	52,124	-	52,124
Add: Transfer from ME Savings	-	-	-	3,553,621	-	3,553,621
Add: Transfer from LRL Savings	-	-	-	6,040	-	6,040
Add: Transfer from Buniad Savings	-	-	-	423,888	-	423,888
Add: Transfer from Volantary Savings	-	-	-	-	-	-
Add: Transfer from Agrasor-MDP Savings	-	-	-	607,552	-	607,552
Add: Interest adjustment during the year	-	-	-	10,251,104	-	10,251,104
Less: Savings refunded during the year	-	-	-	351,508,848	-	351,508,848
Less: Transfer for to Agrasor Savings	-	-	-	113,279,314	-	113,279,314
Less: Transfer for to Jagoran Savings	-	-	-	-	-	-
Less: Transfer to ENRICH-IGA Savings	-	-	-	35,726	-	35,726
Balance as on June 30, 2021	-	-	-	238,143,858	-	238,143,858
18.9 Members Savings Deposits-Agrasor-MDP Tk.						
Balance as on July 01, 2020	-	-	-	3,190,181	-	3,190,181
Add: Savings collection during the year	-	-	-	1,957,321	-	1,957,321
Add: Transfer From Agrasor Savings	-	-	-	-	-	-
Add: Transfer From Enrich ACL Savings	-	-	-	-	-	-
Add: Transfer From Buniad Savings	-	-	-	5,962	-	5,962
Add: Transfer From Jagoran Savings	-	-	-	160,660	-	160,660
Add: Transfer From IGA Savings	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	553,929	-	553,929
Less: Savings refunded during the year	-	-	-	5,868,053	-	5,868,053
Less: Transfer to Enrich IGA Savings	-	-	-	1,870,510	-	1,870,510
Less: Transfer to Agrasor Savings	-	-	-	12,480	-	12,480
Balance as on June 30, 2021	-	-	-	3,377,511	-	3,377,511
18.10 Members Savings Deposits-Shufolan Tk.						
Balance as on July 01, 2020	-	-	-	651	-	651
Add: Savings collection during the year	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	651	-	651
Less: Savings refunded during the year	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	-	599	-	599
18.11 Members Savings Deposits ENRICH-IGA Program Tk.						
Balance as on July 01, 2020	-	-	-	37,260,675	-	37,260,675
Add: Savings collection during the year	-	-	-	20,990,890	-	20,990,890
Add: Transfer from Buniad Savings	-	-	-	435,793	-	435,793
Add: Transfer from Jagoran Savings	-	-	-	178,715	-	178,715
Add: Transfer from Agrasor Savings	-	-	-	49,950	-	49,950
Add: Transfer from ENRICH-IGA&ACL Savings	-	-	-	-	-	-
Add: Transfer from WASH, Disable & IGA Savings	-	-	-	-	-	-
Add: Transfer from Term Deposit Savings	-	-	-	-	-	-
Add: Transfer from Monthly Regular Savings	-	-	-	-	-	-
Add: Transfer from Agrasor- MDP Savings	-	-	-	12,480	-	12,480
Add: Transfer from Volantary & SSP Savings	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	1,619,660	-	1,619,660
Less: Savings refunded during the year	-	-	-	60,546,163	-	60,546,163
Less: Transfer to Agrasor Savings	-	-	-	20,057,513	-	20,057,513
Less: Transfer to Enrich IGA Loan	-	-	-	52,124	-	52,124
Balance as on June 30, 2021	-	-	-	40,126,531	-	40,126,531



		Amount in BDT			
		Social & Environment Sector		Economic Sector	
General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total
		Total			Grand Total

18.12 Members Savings Deposits-(LRL) Tk.

Balance as on July 01, 2020	-	-	-	-	-	-
Add: Savings collection during the year	-	-	94,055	-	94,055	94,055
Add: Transfer from Bunad Savings	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	2,355	-	2,355	2,355
Less: Savings refunded during the year	-	-	96,420	-	96,420	96,420
Less: Transfer to Agrasar Savings	-	-	10,220	-	10,220	10,220
Less: Transfer to ENRICH-IGA Savings	-	-	6,040	-	6,040	6,040
Balance as on June 30, 2021	-	-	80,160	-	80,160	80,160

80,160

18.13 Members Savings Deposits-(Asset Creation): Tk.

Balance as on July 01, 2020	-	-	10	-	10	10
Add: Savings collection during the year	-	-	70	-	70	70
Add: Transfer from Agrosar, IGA & Program Savings	-	-	-	-	-	-
Add: Transfer from Voluntary Savings	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	80	-	80	80
Less: Transfer to Agrasar-MDP Savings	-	-	-	-	-	-
Less: Transfer to ENRICH-IGA Savings	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	80	-	80	80

80

18.14 Members Savings Deposits-Voluntary: Tk.

Balance as on July 01, 2020	-	-	89,663,198	20,488,373	110,151,571	110,151,571
Add: Savings collection during the year	-	-	118,603,947	31,053,721	149,557,668	149,557,668
Add: Transfer from Jagoran Savings	-	-	-	70	70	70
Add: Transfer from SSP Savings	-	-	-	-	-	-
Add: Transfer from Term Deposit Savings	-	-	509,126	-	509,126	509,126
Add: Transfer from Voluntary Savings	-	-	-	-	-	-
Add: Transfer from ME Savings	-	-	-	10,000	10,000	10,000
Add: Interest adjustment during the year	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	208,676,271	51,552,164	260,228,435	260,228,435
Less: Transfer to SSP Savings	-	-	112,126,720	27,358,755	139,485,475	139,485,475
Less: Transfer to ENRICH-IGA Savings	-	-	60,794	-	60,794	60,794
Less: Transfer to ENRICH-IGA Loan	-	-	4,736	-	4,736	4,736
Less: Transfer to Voluntary Savings	-	-	509,126	-	509,126	509,126
Less: Transfer to ME Savings	-	-	-	2,600	2,600	2,600
Less: Transfer to Agrasar Savings	-	-	-	-	-	-
Less: Transfer to SMAP Loan & ASM Service Charge	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	96,484,021	23,681,663	120,165,704	120,165,704

120,165,704

18.15 Members Savings Deposits-SSP: Tk.

Balance as on July 01, 2020	-	-	259,871,798	40,632,794	300,504,592	300,504,592
Add: Savings collection during the year	-	-	74,449,248	9,487,760	83,937,008	83,937,008
Add: Transfer from Regular monthly Savings	-	-	30,870	-	30,870	30,870
Add: Transfer from Disable, SSP & Voluntary Savings	-	-	1,452,712	-	1,452,712	1,452,712
Add: Interest adjustment during the year	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	335,804,528	50,120,554	385,925,082	385,925,082
Less: Transfer to MC, ME & Term Deposit Savings	-	-	107,696,324	20,279,030	127,975,354	127,975,354
Less: Transfer to Regular Monthly Savings	-	-	5,000	-	5,000	5,000
Less: Transfer to IGA & Voluntary Savings	-	-	105,329	70	105,999	105,999
Less: Transfer to SSP Savings Adjusted	-	-	-	1,452,712	1,452,712	1,452,712
Less: Transfer to SMAP & ME Loan Adjusted	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	227,998,375	28,388,742	256,387,117	256,387,117

256,387,117



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector		Economic Sector		Total	Grand Total	
	General Fund	Donors Fund	PKSF	Non-PKSF			
18.16 Members Savings Deposits-Term Deposit Tk.	282,853,467						
Balance as on July 01, 2020	-	-	-	-	-	-	125,218,319
Add: Savings collection during the year	-	-	168,296,996	18,892,914	187,189,910	187,189,910	79,689,937
Add: Transfer from Regular Monthly Savings	-	-	103,517,520	12,516,300	116,033,820	116,033,820	-
Add: Interest adjustment during the year	-	-	27,600	-	27,600	27,600	-
Less: Savings refunded during the year	-	-	-	-	-	-	-
Less: Transfer to Term Deposit Savings Adjusted	-	-	16,790,825	3,557,038	20,347,863	20,347,863	17,694,977
Less: Transfer to Regular Monthly Savings	-	-	577,100	577,100	1,154,200	1,154,200	23,969
Balance as on June 30, 2021	-	-	255,628,391	27,225,976	282,853,467	282,853,467	187,189,910
18.17 Members Savings Deposits- IGA Tk.	57,597						
Balance as on July 01, 2020	-	-	-	-	-	-	661,781
Add: Savings collection during the year	-	-	172,844	5,761	178,605	178,605	57,358
Add: Transfer from UMC Savings	-	-	39,042	-	39,042	39,042	-
Add: Interest adjustment during the year	-	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	3,435	-	3,435	3,435	8,839
Less: Transfer to Bunaid Program Savings	-	-	215,321	5,761	221,082	221,082	727,978
Less: Transfer from IGA Savans	-	-	167,448	1,946	169,394	169,394	376,636
Less: Transfer to Jaopran Savings	-	-	-	-	-	-	-
Less: Transfer to Term Deposit Savings	-	-	989	-	989	989	86,747
Balance as on June 30, 2021	-	-	52,884	4,713	57,597	57,597	21,111
18.18 Members Savings Deposits-(Disable); Tk.	178,605						
Balance as on July 01, 2020	-	-	-	-	-	-	10,270
Add: Savings collection during the year	-	-	-	-	-	-	1,130
Add: Interest adjustment during the year	-	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	-	-	-	-	-
Less: Transfer to SSP & ENRICH-IGA Savings	-	-	-	-	-	-	2,000
Balance as on June 30, 2021	-	-	-	-	-	-	9,400
18.19 Members Savings Deposits-Regular Monthly; Tk.	286,900,031						
Balance as on July 01, 2020	-	-	-	-	-	-	33,082,650
Add: Savings collection during the year	-	-	98,735,565	32,872,910	131,608,475	131,608,475	121,646,451
Add: Transfer from SSP Savings	-	-	167,970,264	57,090,944	225,061,208	225,061,208	122,342
Add: Transfer from Regular Monthly Savings Adjusted	-	-	716,074	-	716,074	716,074	-
Add: Transfer from Jaopran Savings	-	-	10,000	-	10,000	10,000	-
Add: Transfer from Term Deposit Savings	-	-	-	50,000	50,000	50,000	-
Add: Savings interest adjustment during the year	-	-	-	-	-	-	21,868
Less: Savings refunded during the year	-	-	267,431,903	90,013,854	357,445,757	357,445,757	151,873,111
Less: Transfer from Monthly Profit Savings	-	-	50,071,996	19,584,656	69,656,652	69,656,652	23,162,636
Less: Transfer from SSP Savings	-	-	100,000	100,000	200,000	200,000	-
Less: Transfer to Enrich IGA Loan	-	-	35,800	35,800	71,600	71,600	-
Less: Transfer to Jaopran Savings	-	-	1,004	1,004	2,008	2,008	-
Less: Transfer to Term Deposit Savings	-	-	30	30	60	60	-
Less: Transfer to Regular Monthly Savings Adjusted	-	-	27,600	716,074	743,674	743,674	-
Less: Transfer to Voluntary Savings	-	-	70	70	140	140	-
Less: Transfer to Enrich ACL Loan	-	-	962	962	1,924	1,924	-
Less: Transfer to Wash Loan	-	-	1,285	1,285	2,570	2,570	-
Less: Transfer to SMAP Loan	-	-	-	-	-	-	-
Less: Transfer to SMAP Service Charge	-	-	-	5,494	5,494	5,494	-
Less: Transfer to Wash Service Charge	-	-	-	582	582	582	-
Less: Transfer from Enrich IGA, Monthly & SSP Savings	-	-	135	135	270	270	-
Balance as on June 30, 2021	-	-	217,328,783	69,571,248	286,900,031	286,900,031	102,200
19 Loan Loss Provision; Tk.	152,995,748						
Balance as on July 01, 2020	-	-	-	-	-	-	74,826,137
Add: Provision made during the year	-	-	34,512,057	17,290,197	51,802,254	51,802,254	217,306,839
Less: Adjustment during the year	-	-	127,418,374	85,826,769	213,245,143	213,245,143	57,774,965
Less: Adjustment with write off	-	-	33,499,930	24,838,450	58,338,380	58,338,380	-
Less: Transfer to PKSF	-	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	83,918,444.14	59,077,304	152,995,748	152,995,748	159,531,874



Continuation sheet

	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector		Economic Sector		Total	2020-2021 Grand Total	
	General Fund	Donors Fund	PKSF	Non-PKSF			
20 Fund Account (ENRICH): Tk.							
Balance as on July 01, 2020	-	-	-	-	-	-	317,077
Add: Received during the year	-	-	-	-	-	-	317,077
Less: Adjustment during the year	-	-	-	-	-	-	317,077
Balance as on June 30, 2021	-	-	-	-	-	-	-
21 Loan Risk Fund (Others): Tk.							
Balance as on July 01, 2020	-	-	164,926,197	53,450,485	218,376,682	218,376,682	178,917,991
Add: Collected during the year	-	-	55,120,747	24,892,415	80,013,162	80,013,162	61,446,105
Add: Adjustment during the year	-	-	1,788,444	-	1,788,444	1,788,444	-
Less: Payment during the year	-	-	221,835,388	78,342,900	300,178,288	300,178,288	240,364,096
Less: Adjustment during the year	-	-	19,992,949	6,723,866	26,716,835	26,716,835	21,982,414
Balance as on June 30, 2021	-	-	201,217,514	69,830,570	271,048,084	271,048,084	218,376,682
22 Advance Account (ENRICH): Tk. Nil							
Balance as on July 01, 2020	-	-	684,000	-	684,000	684,000	-
Add: Received during the year	-	-	-	-	-	-	1,032,000
Less: Refund during the year	-	-	684,000	-	684,000	684,000	-
Less: Adjustment during the year	-	-	684,000	-	684,000	684,000	-
Balance as on June 30, 2021	-	-	-	-	-	-	-
23 Cattle Insurance Account: Tk.							
Balance as on July 01, 2020	-	-	1,815,300	107,700	1,924,000	1,924,000	1,924,000
Add: Collection during the year	-	-	-	-	-	-	-
Less: Payment during the year	-	-	1,816,300	107,700	1,924,000	1,924,000	-
Balance as on June 30, 2021	-	-	1,816,300	107,700	1,924,000	1,924,000	1,924,000
24 Health and Education Fund: Tk.							
Balance as on July 01, 2020	-	-	-	-	-	-	-
Add: Collection during the year	-	-	-	-	-	-	-
Add: Adjustment during the year (SLOSA Project)	-	-	-	-	-	-	-
Less: Transferred during the year	-	-	-	-	-	-	-
Less: Adjustment during the year (SLOSAP Project)	-	-	-	-	-	-	-
Balance as on June 30, 2021	-	-	-	-	-	-	-
25 Loan Account (DCOL): Tk.							
Balance as on July 01, 2020	-	-	-	-	-	-	13,890,535
Add: Received during the year	-	-	-	-	-	-	-
Less: Refunded during the year	-	-	-	-	-	-	13,890,535
Balance as on June 30, 2021	-	-	-	-	-	-	3,481,140
							10,409,395



	Amount in BDT					2019-2020	
	Social & Environment Sector		Economic Sector			2020-2021	
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total
Payable Received Motorcycle Loan	-	-	-	1,844,890	722,571	2,567,461	250,260
Payable Received Staff Loan	-	-	-	-	168,012	168,012	175,490
Staff loan account	-	-	-	1,651,575	95,024	1,746,599	1,739,789
Motor cycle loan account	-	-	-	3,871,099	-	3,871,099	3,190,622
Bicycle loan account	-	-	-	-	-	-	-
Stock Accounts	-	-	-	-	-	-	-
Payable Gratuity Fund	-	-	-	1,135,938	1,064,500	2,200,438	1,373,495
FDR Interest receivable	-	-	-	-	-	-	-
Medicin Account	-	-	-	-	-	-	-
31 FDR encashment Tk.	286,575,845	286,575,845	573,151,690	79,281,566	31,607,969	110,889,535	558,691,561
373,000,000							
FDR encashment (Savings)	-	-	-	180,000,000	188,000,000	368,000,000	262,750,000
FDR encashment (Loan Risk Fund)	-	-	-	-	-	-	-
FDR encashment (Shufolan)	-	-	-	-	-	-	-
FDR encashment (Reserve Fund)	-	-	-	5,000,000	-	5,000,000	728
FDR account	-	-	-	185,000,000	188,000,000	373,000,000	262,750,728
32 Donations Receipts Tk.							
Fund received (ENRICH-Health) from PKSF	-	-	-	-	-	-	10,002,361
Receivable Accounts Enrich	-	-	-	8,094,672	-	8,094,672	8,094,672
Receivable Accounts Cultural Program	-	-	-	421,335	-	421,335	373,088
Receivable Account Disable	-	-	-	881,442	-	881,442	292,202
Training center receivable	-	-	-	-	-	-	160,532
Social Advocacy & Discrimination	-	-	-	58,173	-	58,173	-
Contribution	-	-	-	-	-	-	-
Grant received from Donor	-	-	-	97,621,290	-	97,621,290	451,593,000
Tax, Subscription & Donation	-	-	-	-	-	-	-
Fund received	-	-	-	-	-	-	-
33 Donation receipts in Advance Tk.	97,621,290	97,621,290	195,242,580	9,455,622	9,455,622	107,076,912	462,421,183
18,721,600							
Advance received (ENRICH) from PKSF	-	-	-	684,000	-	684,000	1,032,000
Advance received (ENRICH-GOB) from PKSF	-	-	-	8,000,000	-	8,000,000	9,000,000
Advance received (PPEPP) from PKSF	-	-	-	9,543,000	-	9,543,000	4,704,000
Advance received from Rabbi Polytechnic Institute	-	-	-	-	494,600	494,600	589,151
Advance received from Anukul Foundation	-	-	-	-	-	-	-
Advance received from others	-	-	-	-	-	-	-
General & Welfare Fund	-	-	-	-	-	-	-
34 Term Deposit (FDR) Tk.	18,227,000	18,227,000	36,454,000	484,600	484,600	18,721,600	15,325,151
8,090,269							
Received From Term Deposit	-	-	-	5,967,647	2,122,622	8,090,269	5,339,027
	-	-	-	5,967,647	2,122,622	8,090,269	5,339,027
35 Training Centre Tk.	108,828,441	108,828,441	217,656,882				
108,828,441							
Food , Venue and others	-	-	-	-	-	-	262,210,857
	-	-	-	-	-	-	262,210,857
36 Education Program Tk.	83,482,619	83,482,619	166,965,238				
83,482,619							
Fees and others	-	-	-	-	-	-	25,407,882
	-	-	-	-	-	-	25,407,882



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
37 SKS- Hospital: Tk.							
Doctor fees and others	100,742,436	-	100,742,436	-	-	-	100,742,436
	<u>100,742,436</u>	<u>-</u>	<u>100,742,436</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>100,742,436</u>
	100,742,436						100,742,436
							118,031,007
							<u>118,031,007</u>
38 Others - Program Participants Contribution: Tk.							
Income from write off loan	-	-	-	94,072	144,758	238,830	238,830
Miscellaneous	-	-	-	7,994,638	2,443,698	10,438,636	10,438,636
Income from Training center	-	-	-	-	-	-	-
Income from PPEPP	-	-	-	-	-	-	-
Staff Loan Interest Received	-	-	-	213,124	10,725	223,849	223,849
Income from Enrich	-	-	-	460,807	-	950,897	950,897
IGA Income	-	-	-	88,928	-	88,928	88,928
Income from others	-	-	-	-	-	-	-
Loan interest	-	-	-	-	-	-	-
	-	-	-	<u>9,341,659</u>	<u>2,599,481</u>	<u>11,941,140</u>	<u>11,941,140</u>
							11,941,140
							<u>11,941,140</u>
							<u>11,617,652</u>
39 Salary and Allowances: Tk.							
Salary and allowances	53,976,469	-	53,976,469	246,404,228	112,984,801	359,389,029	413,365,498
	<u>53,976,469</u>	<u>-</u>	<u>53,976,469</u>	<u>246,404,228</u>	<u>112,984,801</u>	<u>359,389,029</u>	<u>413,365,498</u>
							462,403,189
							<u>462,403,189</u>
40 Office Expenses: Tk.							
Security Services	-	-	-	-	-	-	-
Repair and maintenance	1,361,830	-	1,361,830	3,930,705	1,944,870	5,875,575	7,237,405
Advertisement	-	-	-	228,444	28,031	256,475	256,475
Overhead/management cost	-	-	-	-	-	-	-
Office maintenance	-	-	-	-	-	-	-
Automation Service Charge	-	-	-	860,160	493,920	1,354,080	1,354,080
Registration	-	-	-	-	-	-	-
	<u>1,361,830</u>	<u>-</u>	<u>1,361,830</u>	<u>5,019,309</u>	<u>2,466,821</u>	<u>7,486,130</u>	<u>8,847,960</u>
							11,651,138
							<u>11,651,138</u>
41 Others expense: Tk.							
Bills Payable Account	-	-	-	120,799	55,436	180,235	180,235
Paper bill	-	-	-	-	-	-	-
Others expense	60,000	-	60,000	-	-	60,000	60,000
Social Development expenses	-	-	-	1,305,036	-	1,305,036	1,305,036
Covid-19 Expenses	-	-	-	111,435	111,435	111,435	111,435
Mujib-100	-	-	-	1,137,097	-	1,137,097	1,137,097
Miscellaneous expense	-	-	-	-	-	-	-
Provision Expenses	-	-	-	-	-	-	-
	<u>60,000</u>	<u>-</u>	<u>60,000</u>	<u>2,674,367</u>	<u>59,436</u>	<u>2,733,803</u>	<u>2,733,803</u>
							8,438,837
							<u>8,438,837</u>
42 Tax, Subscription & Donation: Tk.							
Tax, Subscription & Donation	380,530	-	380,530	2,859,289	120,570	2,979,859	3,360,389
Income Tax	-	-	-	1,758,977	137,376	1,896,354	1,896,354
	<u>380,530</u>	<u>-</u>	<u>380,530</u>	<u>4,618,266</u>	<u>257,946</u>	<u>4,876,213</u>	<u>5,256,743</u>
							7,222,519
							<u>7,222,519</u>
43 Fuel and maintenance: Tk.							
Fuel and maintenance	1,980,281	906,353	2,886,634	3,097,580	970,584	4,068,164	6,954,798
Vehicle repair and maintenance	-	-	-	-	-	-	-
	<u>1,980,281</u>	<u>906,353</u>	<u>2,886,634</u>	<u>3,097,580</u>	<u>970,584</u>	<u>4,068,164</u>	<u>6,954,798</u>
							7,454,795
							<u>7,454,795</u>



	Amount in BDT						2019-2020 Grand Total
	Social & Environment Sector			Economic Sector			
	General Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
Advances & Staff Loan: Tk.							
Advances Account	43,310,879	-	43,310,879	8,610,177	8,009,040	16,619,217	89,332,143
Advance Accounts-PPEPP	-	-	-	9,256,187	-	9,256,187	1,779,754
Advance Instalment Payment Accounts	-	-	-	-	-	-	6,427,500
Motor cycle Loan for staff	-	-	-	-	-	-	-
Bi-cycle loan	-	-	-	-	-	-	-
Staff loan account	-	-	-	722,571	-	722,571	-
Staff Recreation Loan	-	-	-	8,770,000	168,012	8,938,012	5,460,000
Medicare Account (Hospital)	-	-	-	-	-	-	-
Stock Accounts	-	-	-	2,935,200	-	2,935,200	-
Unallocated Staff Advance	-	-	-	-	-	-	944,000
	43,310,879	-	43,310,879	29,571,564	8,899,623	38,471,187	103,943,397
Accounts payable paid: Tk.							
Paid against account payable	7,293,527	-	7,293,527	789,231	1,756,810	2,546,041	22,344,527
Provision for expenses paid	-	-	-	27,132,115	18,140,630	45,272,745	47,863,859
Payable for Savings Interest expenses paid	-	-	-	11,434,598	914,229	12,348,827	7,271,011
Payable PT Loan	-	-	-	2,467,853	553,881	3,021,734	3,155,069
Payable Housing Loan	-	-	-	224,308	22,582	246,890	308,365
Payable Motorcycle Loan	-	-	-	1,844,890	-	1,844,890	2,567,250
Payable Staff Loan	-	-	-	442,560	-	442,560	183,750
Payable Recreation Loan	-	-	-	-	-	-	15,256
Outstanding expenses	-	-	-	132,745	460,488	593,233	279,925
Payable VAT	-	-	-	46,826	214,458	261,284	72,742
Payable Tax	-	-	-	44,515,928	22,063,978	66,579,904	84,061,754
	7,293,527	-	7,293,527	44,515,928	22,063,978	66,579,904	84,061,754



Consolidated

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2020 Taka
	Balance as on July 01, 2019 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	
Land	132,803,558	7,990,645	-	0%	-	-	-	140,794,203
Building and Training center	350,505,498	44,731,892	-	5%	39,687,586	16,461,368	-	339,088,436
Building (Hospital)	18,208,178	14,773,110	-	5%	2,307,443	-	-	30,673,845
Building (Tin Shade)	6,863,454	2,417,986	-	20%	1,834,612	1,103,790	-	2,938,402
Furniture and Fixture	37,093,382	4,890,764	5,959,739	10%	12,463,323	2,517,777	274	14,981,374
Vehicle	46,391,593	959,915	-	20%	22,656,701	4,568,249	-	27,224,950
Computer and Printer	11,174,439	641,477	-	20%	6,557,923	932,543	-	7,490,466
Photocopier	-	-	-	20%	-	-	-	-
Office & electronics equipment	61,881,671	16,166,598	(2,072,447)	20%	33,032,000	6,836,109	-	39,868,109
Telephone and Mobile set	1,835,076	314,736	(91,320)	20%	1,003,530	164,314	(39,670)	1,128,175
Automation expenses	3,324,649	-	-	25%	2,411,067	261,120	(274)	2,671,913
Bicycle	17,000	1,590	-	20%	14,438	1,070	-	15,508
Machine & equipment	26,857,875	30,650	-	20%	5,971,699	2,687,481	-	8,659,180
Software	597,625	-	-	20%	204,731	65,559	-	270,290
Establishment of Community Radio	856,835	-	-	20%	703,831	38,251	-	742,082
SKS Development Limited	180,000	-	-	20%	147,964	8,009	-	155,973
Total as on June 30, 2021	698,590,833	92,919,363	3,795,972		128,996,848	35,645,641	(39,670)	164,602,820
								630,703,348



Economic Sector

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on June 30, 2020 Taka
	Balance as on July 01, 2019 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2020 Taka		Balance as on July 01, 2019 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2020 Taka	
Land	11,867,325	-	-	11,867,325	0%	-	-	-	-	11,867,325
Building and Training center	78,554,667	-	-	78,554,667	5.0%	2,999,616	-	-	21,561,963	56,992,704
Furniture and Fixture	20,859,014	3,976,055	5,964,239	30,799,308	10%	1,337,151	274	-	8,858,572	21,940,736
Vehicle	26,929,230	54,825	-	26,984,055	20%	2,263,260	-	-	17,876,192	9,107,863
Computer and Printer	11,215,639	641,477	-	11,857,116	20%	932,543	-	-	7,485,467	4,371,649
Photocopier	-	-	-	-	20%	-	-	-	-	-
Office equipment	9,994,148	529,797	522,241	11,046,186	20%	1,036,818	-	-	5,838,879	5,207,307
Telephone and Mobile set	1,616,350	314,736	(91,320)	1,839,766	20%	142,923	(39,670)	-	1,004,985	834,781
Automation expenses	3,455,274	-	-	3,455,274	25%	261,120	(274)	-	2,671,913	783,361
Total as on June 30, 2021	164,491,647	5,516,890	6,395,160	176,403,697		8,975,432	(39,670)	65,237,972	111,105,725	



SKS General Fund

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2020 Taka
	Balance as on July 01, 2019 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2020 Taka	Adjusted during the year Taka	Balance as on June 30, 2020 Taka	
Land	120,936,233	7,990,645		0%			128,926,878	128,926,878
Building and Training center	272,861,095	44,731,892		5%			317,592,987	283,005,996
Building (Hospital)	18,208,178	14,773,110		5%			32,981,288	30,673,845
Building (Tin Shade)	6,863,454	2,417,986		20%			9,281,440	6,343,038
Furniture and Fixture	16,167,863	914,709	(4,500)	10%			17,078,072	10,854,086
Vehicle	19,322,668	905,090		20%			20,227,758	10,880,682
Office & electronics equipment	51,142,259	15,636,801	(2,594,688)	20%			64,184,372	30,149,644
Telephone and Mobile set	218,726	1,590		20%			220,316	97,127
Bicycle	17,000	-		20%			17,000	1,492
Machine & equipment	26,857,875	30,650		20%			26,888,525	18,229,345
Software	467,000	-		25%			467,000	196,710
Establishment of Community Radio	856,835	-		25%			856,835	114,763
SKS Development Limited	180,000	-		25%			180,000	24,027
Total as on June 30, 2021	534,099,186	87,402,473	(2,599,188)				618,902,471	519,597,623



Head Office (Own Fund)

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2021 Taka	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	
Land	84,461,356	7,990,645	-	0%	9,163,097	-	-	92,452,001
Building	55,617,001	-	-	5%	9,163,097	2,322,695	-	44,131,209
Building (SKS Hospital)	-	-	-	5%	-	-	-	-
Furniture and Fixture	2,528,787	3,430	-	10%	1,327,609	120,461	-	1,084,148
Vehicle	1,743,904	-	-	20%	1,557,274	37,326	-	1,594,600
Office & electronics equipment	3,470,969	48,426	-	20%	2,756,661	152,547	-	2,909,207
Telephone & Mobile	49,704	1,590	-	20%	70,076	(3,756)	-	66,319
Software	105,000	-	-	25%	86,702	4,574	-	91,277
Establishment of Community Radio	856,835	-	-	25%	703,830	38,251	-	742,082
SKS Development Limited	180,000	-	-	25%	147,954	8,009	-	155,973
Total as on June 30, 2021	149,013,556	8,044,091	-		15,813,212	2,660,107	-	138,564,327



SKS Nutunkuri Biddypath

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	
Building and others constructions	1,325,420			5%	235,827	54,480	290,307	1,035,113
Furniture and Fixture	600,615			10%	310,736	28,988	339,724	260,891
Office & Electronics equipment	265,260			20%	166,225	19,807	186,032	79,228
Total as on June 30, 2021	2,191,295	-	-		712,788	103,274	816,063	1,375,232



SKS Enterprise

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST				Rate %	DEPRECIATION			
	Balance as on July 01, 2020	Addition/ Transferred during the year	Adjusted during the year	Balance as on June 30, 2021		Balance as on July 01, 2020	Addition/ Transferred during the year	Adjusted during the year	Balance as on June 30, 2021
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixture	84,510	-	-	84,510	33,296	5,121	-	38,417	46,093
Office & electronics equipment	188,277	-	-	188,277	123,287	12,998	-	136,285	51,992
Telephone and Mobile set	19,532	-	-	19,532	13,388	1,229	-	14,616	4,916
Bicycle	17,000	-	-	17,000	11,652	1,070	-	12,722	4,278
Total as on June 30, 2021	309,319	-	-	309,319	181,622	20,418	-	202,040	107,279



SKS Resource Center Bharatkhalai

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka		Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka	
Land	766,820	-	-	766,820	0%	-	-	-	-	766,820
Building (Tin Shade)	6,863,454	2,417,986	-	9,281,440	20%	1,103,790	-	2,448,292	6,833,148	
Furniture and Fixture	194,496	-	-	194,496	10%	14,674	-	62,432	132,064	
Office & electronics equipment	2,243,499	165,435	-	2,408,934	20%	325,162	-	942,852	1,466,082	
Total as on June 30, 2021	10,068,269	2,583,421	-	12,651,690		1,443,626	-	3,453,577	9,198,113	



SKS Solar Program

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2021 Taka	
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2021 Taka	Additional/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2021 Taka
Furniture and Fixture	43,530		(4,500)	10%	39,030	450	-	13,785	25,245
Computer	63,400		-	20%	63,400	-	-	37,564	25,836
Battery Charger	162,500		(115,104)	20%	47,396	64,765	-	26,669	20,727
Total as on June 30, 2021	269,430	-	(119,604)		149,826	65,215	-	78,018	71,808



Radio Sarabela

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2021 Taka	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	
Building	1,216,281	-	-	5%	1,216,281	54,921	-	1,043,495
Office & Electronics equipment	943,257	111,825	-	20%	1,055,082	121,007	-	484,028
Machinery	7,200,694	-	-	20%	7,200,694	737,351	-	2,949,404
Furniture & Fixture	235,794	-	-	10%	235,794	17,189	-	154,704
Total as on June 30, 2021	9,596,026	111,825	-		9,707,851	930,468	-	4,631,632



SKS School & College

Schedule of Property, plant and equipment
As on June 30, 2021

Particulars	COST				Rate %	DEPRECIATION				
	Balance as on July 01, 2020	Addition/ Transferred during the year	Adjusted during the year	Balance as on June 30, 2021		Balance as on July 01, 2020	Addition/ Transferred during the year	Adjusted during the year	Balance as on June 30, 2021	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
Land & Development	14,329,869	-	-	14,329,869	0%	-	-	-	-	14,329,869
Building	126,548,006	293,009	-	126,841,015	5%	4,427,742	6,121,735	-	10,549,477	116,291,538
Furniture & Fixture	5,256,437	469,500	-	5,725,937	10%	523,502	518,102	-	1,041,604	4,684,333
Vehicle	13,261,764	-	-	13,261,764	20%	2,652,353	2,121,882	-	4,774,235	8,487,529
Office & Electronics equipment	3,578,050	217,597	-	3,795,647	20%	697,357	619,658	-	1,317,015	2,478,632
Telephone and Mobile set	149,490	-	-	149,490	20%	29,898	23,918	-	53,816	95,674
Software	215,000	-	-	215,000	25%	53,750	40,313	-	94,063	120,938
Total as on June 30, 2021	163,338,616	980,106	-	164,318,722		8,384,602	9,445,608	-	17,830,210	146,488,512



SKS Hospital
Schedule of Property, Plant & Equipment
As at June 30, 2021

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka		Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka	
	Land	17,138,468				17,138,468	-	-	-	
Building	18,208,178	2,044,715		20,252,893	2,307,443	795,037	-	3,102,480	17,150,413	
Furniture & Fixture	3,157,475			3,157,475	1,125,402	203,207	-	1,328,609	1,828,866	
Vehicle	3,033,000			3,033,000	2,304,097	145,781	-	2,449,877	583,123	
Office equipment	24,748,511		(2,479,584)	22,268,927	10,402,366	2,373,312	-	12,775,678	9,493,249	
Total as June 30, 2021	66,285,632	2,044,715	(2,479,584)	65,850,763	16,139,308	3,517,337	-	19,656,644	46,194,119	

SKS Eye Hospital
Schedule of Property, Plant & Equipment
As at June 30, 2021

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka		Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka	
	Land	-				-	-	-	-	
Building	-	12,728,395		12,728,395	-	-	-	-	12,728,395	
Furniture & Fixture	-	53,429		53,429	-	-	-	-	53,429	
Vehicle	-	905,090		905,090	-	-	-	-	905,090	
Office equipment	-	3,920,644		3,920,644	-	-	-	-	3,920,644	
Total as June 30, 2021	-	17,607,558	-	17,607,558	-	-	-	-	17,607,558	



SKS Printers
Schedule of Property, Plant & Equipment
As at June 30, 2021

Particulars	COST			Rate %	DEPRECIATION				Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2021 Taka	Additional/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka	
Land	-	-	-	-	-	-	-	-	-
Building	-	-	-	5%	-	-	-	-	-
Furniture & Fixture	127,866	8,500	-	10%	12,787	12,358	25,145	111,221	
Office & Electronics equipment	1,250,745	101,870	-	20%	250,149	220,493	470,642	881,973	
Printing Machine	12,150,000	30,650	-	20%	2,430,000	1,950,130	4,380,130	7,800,520	
Total as on June 30, 2021	13,528,611	141,020	-		2,692,936	2,182,981	4,875,917	8,793,714	



SKS Inn
Schedule of Property, Plant & Equipment
As at June 30, 2021

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on June 30, 2021 Taka
	Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka		Balance as on July 01, 2020 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2021 Taka	
	Land	4,239,720				4,239,720	0%			
Building & Training Center	89,438,387	44,438,883		133,877,270	5%	7,180,707	4,112,884	-	11,293,591	122,583,679
Furniture & Fixture	4,043,443	379,850		4,423,293	10%	1,442,684	260,076	-	1,702,760	2,720,533
Office & Electric Equipment	21,257,648	10,889,004		32,146,652	20%	12,121,753	1,827,179	-	13,948,932	18,197,720
Computer, Printer & UPS Automation(Software)	477,324 147,000	182,000		659,324 147,000	20% 25%	175,509 84,313	60,363 20,672	-	235,872 84,985	423,452 62,015
Total as on June 30, 2021	119,603,522	55,889,737	-	175,493,259		20,984,966	6,281,174	-	27,266,140	148,227,119



SKS Foundation
Microcredit Program
Eligibility Criteria Compliance Certification
For the year ended June 30, 2021

We have audited the Financial Statements of SKS Foundation for the year ended June 30, 2021. On the basis of our audit, we certify below the compliance of SKS with the eligibility criteria under the Loan agreement between Palli Karma-Sahayak Foundation (PKSF) and the Partner Organization:

Ratio Analysis:

Performance Parameters	Deferent Aspects	PKSF Standard	2020-2021	2019-2020
Long Term Solvency Ratio	Debt : Capital	Max 9:1	8.11:1	8.41:1
	Capital Adequacy	Min 10%	12.75%	11.95%
	Debt Service Cover Ratio	1.25 : 1	1.06:1	1.01:1
Short Term Solvency Ratio	Current Ratio	Min 2 : 1	2.19:1	2.20:1
	Liquidity to Savings Ratio	Min 15%	47.04%	43.29%
Profitability Ratio	Return on Capital (ROE)	Min 1%	27.36%	5.22%
	Return on Asset (ROA)	Min 3%	2.83%	0.56%
Productivity Ratio	Member/Branch	1500-2000	1272	1207
	Credit Officer : Member	1:300-400	265	256
	Borrower Coverage	Min 70%	99%	85%
	Credit Officer/Borrower	1:240-250	262	219
	Credit Officer : Total Staff	1:1.50-1.70	1:1.65	1:1.65
	Credit Officer : Loan Outstanding (Lac Tk.)	1:25-30	1:80	1:68
Portfolio Quality Ratio	Total Overdue (Tk.)		85913269	144251650
	Bad Loan		26582211	84538762
	OTR (%)	Min 92%	100.00%	99.01%
	CRR	Min 92%	99.78%	99.55%
	PAR (%)	<_ 10%	2.07%	3.96%
	Good Loan as a Percentage of loan Outstanding		97.93%	96.03%



Workings of Ratio Analysis (Consolidated)

For the year ended 30, June -2021

1 Debt to Capital Ratio

$$= \frac{\text{PKSF \& Banks Loan Balance, Savings, Insurance, Deposits, Others Fund, Payable}}{\text{Total Capital (Net worth)}}$$

$$= \frac{968949979+2103115885+72497870+2187615155+275649539}{691590749}$$

$$= \frac{5607828428}{691590749}$$

$$= 8.11:1$$

2 Capital Adequacy Ratio :

$$= \frac{\text{Total Capital Fund (Net Worth)}}{\text{Total Assets- (Cash+Bank+STD)}} \times 100$$

$$= \frac{691590749}{6586950453 - (171291726+989728477)} \times 100$$

$$= \frac{691590749}{5425930250} \times 100$$

$$= 12.75\%$$

3 Debt Service Cover Ratio

$$= \frac{\text{Surplus for the year + total principal and service charge payable to PKSF \& Banks for the year}}{\text{Total principal and service charge payable to PKSF \& Banks for the year}}$$

$$= \frac{166425594+445841676+2217670986+26404377+244393291}{445841676+2217670986+26404377+244393291}$$

$$= \frac{3,100,735,924}{2,934,310,330}$$

$$= 1.06:1$$

4 Current Ratio:

$$= \frac{\text{Current Assets + (Loan Outstanding - One year past overdue)}}{\text{Current Liabilities}}$$

$$= \frac{6475844727+(5170692937-26582211)}{5301571497}$$

$$= \frac{11619955453}{5301571497}$$

$$= 2.19:1$$

5 Liquidity to Savings Ratio

$$= \frac{\text{Cash in Hand , Cash at Bank \& Savings FDR Deposit Balance}}{\text{Total Savings Fund}} \times 100$$

$$= \frac{1029041726}{2187615155} \times 100$$

$$= 47.04\%$$

6 Rate of Return on Capital (ROE)

$$= \frac{\text{Surplus for the year}}{\text{Average Capital Fund}} \times 100$$

$$= \frac{166,425,594}{(525155244+691590749)/2} \times 100$$

$$= \frac{166,425,594}{608372996.5} \times 100$$

$$= 27.36\%$$



Continuation Sheet

7 Return on Asset (ROA) :

$$\frac{\text{Total Net Income (Last one Year Profit / Loss)}}{\text{Average Assets}} \times 100$$

$$= \frac{166,425,594}{(6586950453+5158899136) / 2} \times 100$$

$$= \frac{166,425,594}{5872924795} \times 100$$

= 2.83%

8 Cumulative Recovery Rate(CRR):

$$\frac{\text{Cumulative Recovery- Advance Recovery (At the end of this year)}}{(\text{Cumulative Recovery-Advance Recovery})+ \text{Overdue(Principal)}} \times 100$$

$$= \frac{38811793852 - 156287598}{(38811793852 - 156287598) + 85913269} \times 100$$

$$= \frac{38655506254}{38741419523} \times 100$$

CRR= 99.78%

9 On Time Recovery Rate(OTR):

$$\frac{\text{Total Loan recovery for the year}}{\text{Total Loan recoverable for the year}} \times 100$$

$$= \frac{5771933478}{5771933478} \times 100$$

OTR = 100.00%

10 PAR :

$$\frac{\text{OD Loane Loan Outstanding}}{\text{Loan Outstanding}} \times 100$$

$$= \frac{106936207}{5170692937} \times 100$$

= 2.07%



SKS Foundation, General Fund
Consolidated Statement of Financial Position
As at June 30, 2021

	SKS NRBC Partnership Programs	SKS Inn	SKS School & College	SKS Hospital	SKS Eye Hospital	SKS Nuton Kuri Biddiyapith	SKS Resource Center	Radio Sarabela	SKS Printers	SKS Own Fund	Solar	Digun Meyadi	Staff Welfare Scheme(SWS)	Staff Security Fund(SWF)	Gratuity Fund	Mother Account	Grand Total
Properties and Assets																	
Non-current assets																	
Property, plant and equipment	-	175,493,259	164,318,722	66,200,763	17,607,558	2,191,295	12,651,690	9,707,851	13,669,631	157,057,647	149,826	-	-	-	-	-	619,048,242
FDR	-	-	180,000	-	-	-	-	-	-	-	618,700	-	25,298,498	14,100,000	23,000,000	-	63,197,198
Current Assets																	
Advance, deposits and prepayments	-	462,610	-	-	640,000	-	341,139	15,435	265,000	103,971,225	1,820,533	-	-	-	-	-	119,285,916
Unsettled Staff Advance	-	726,200	-	4,536,464	673,059	-	2,457,001	-	7,000	-	-	-	3,520,631	-	8,249,343	-	7,000
Stock Accounts	-	-	-	-	-	-	-	-	480,672	-	-	-	-	-	-	-	8,873,396
Loan to General Fund	-	-	-	-	-	-	-	-	-	-	-	2,537,611	-	-	-	-	2,537,611
Loan to Others	-	5,535,126	-	-	-	-	-	-	-	79,660,474	-	-	-	-	-	-	85,195,600
Accounts Receivable	-	241,606	-	176,633	-	50,000	624,258	-	2,100,903	-	14,024,360	-	-	-	-	38,151	17,255,911
Cash & Cash at Bank	249,567	252,359	700,074	3,685,640	598,830	129,186	220,168	1,068,892	127,188	6,212,103	81,087	8,146	2,262,865	481,022	20,511,487	2,751	36,591,365
Total Properties and Assets	249,567	182,711,160	165,198,796	74,599,500	19,519,447	2,370,481	16,294,256	10,792,178	16,650,394	346,901,449	16,694,506	2,545,757	27,561,363	18,101,653	51,760,830	40,902	951,992,239
Capital Fund and Liabilities																	
Capital Fund																	
Income Over Expenditure	-	1,109,796	(30,726,497)	3,399,036	2,995,527	894,251	4,626,103	5,816,232	(7,960,937)	248,243,489	5,300,483	2,509,114	23,359,177	17,082,651	48,772,199	-	325,420,624
Retain Earnings	(3,804,513)	(21,176,657)	(37,944,075)	17,574,211	2,740,130	(1,325,196)	740,450	(100,273)	(1,573,374)	13,610,044	2,484,229	36,643	212,533	1,019,002	2,988,631	(964)	(24,519,179)
Fund Account	(3,804,513)	(20,066,861)	(68,670,572)	20,973,247	5,735,657	(430,945)	5,366,553	5,715,959	(9,534,311)	261,853,533	7,784,712	2,545,757	23,571,710	18,101,653	51,760,830	(964)	300,901,445
Non-Current Liabilities																	
Long term liabilities																	
Loan from BRAC Bank	-	100,000,000	-	11,025,790	-	-	-	-	-	-	-	-	-	-	-	-	100,000,000
Loan from DHAKA Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,025,790
Loan from Southeast Bank	-	-	36,009,981	-	-	-	-	-	-	-	-	-	-	-	-	-	36,009,981
Loan from IDLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Liabilities																	
Accounts payable	33,251	279,760	-	-	-	-	707,959	-	-	5,450,279	-	-	-	-	-	41,866	6,513,115
Interest payable	-	6,778,243	-	-	583,790	85,364	1,010,167	-	3,887,159	-	-	-	-	-	-	-	35,453,082
Payable to Printers	-	-	23,098,359	-	-	-	-	-	-	-	-	-	-	-	-	-	1,193,818
Loan from Enterprise	3,990,159	68,234,000	156,638,762	21,750,000	13,200,000	1,900,000	5,000,000	-	17,400,000	32,727,367	7,898,558	-	-	-	-	288,112,921	
Loan Others	-	-	-	-	-	-	756,000	-	-	23,810,652	-	-	-	-	-	-	41,381,925
Loan from SLMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,810,652
Loan from SKS School & College	-	-	-	-	-	-	-	-	-	4,500,000	921,381	-	-	-	-	-	9,745,390
Provision for expenses	30,670	27,266,139	292,057	19,656,645	-	816,062	3,453,577	5,076,219	11,629	18,559,618	89,855	-	3,989,653	-	-	-	97,624,241
Accumulated Depreciation	-	-	-	-	-	-	-	-	4,875,917	-	-	-	-	-	-	-	-
VAT Payable	-	219,879	-	-	-	-	-	-	-	-	-	-	-	-	-	-	219,879
Total Capital Fund and Liabilities	249,567	182,711,160	165,198,796	74,599,500	19,519,447	2,370,481	16,294,256	10,792,178	16,650,394	346,901,449	16,694,506	2,545,757	27,561,363	18,101,653	51,760,830	40,902	951,992,239



SKS GENERAL FUND

Statement of Comprehensive Income
For the year of June 30, 2021

Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Grand Total
	SKS NRBC Partnership Programs	SKS Inn	SKS School & College	SKS Resource Center	SKS Nution Kuri Biddiyapath	SKS Hospital	SKS Eye Hospital	Radio Sarabala	SKS Printers	SKS Own Fund	Solar	Digun Meyadi	Staff Welfare Scheme(SW S)	Staff Security Fund(SWF)	Gratuity Fund	Mother Account	
A. Income																	
Food Sale Income	-	14,692,455	-	2,724,811	-	-	-	-	-	-	-	-	-	-	-	-	17,417,266
Seat Rent Income	-	10,801,572	-	1,263,905	-	-	-	-	-	-	-	-	-	-	-	-	12,065,577
Venue Rent Income	-	984,536	-	553,630	-	-	-	-	-	-	-	-	-	-	-	-	1,538,266
IGA Income	-	3,106,009	-	7,967,036	-	-	-	-	-	-	-	-	-	-	-	-	10,973,045
Others Income	-	159,115	110,555	-	-	-	-	-	274,145	181,237	-	-	-	-	-	-	725,053
Admission & Session Fee	-	-	865,000	-	3,500	-	-	-	-	-	-	-	-	-	-	-	872,500
Donation	-	1,076,000	-	-	20,000	-	1,293,295	-	-	-	-	-	-	-	-	-	2,389,295
Examination Fee	-	-	300	-	-	-	-	-	-	-	-	-	-	-	-	-	300
Form Sales	-	-	51,200	-	14,300	-	-	-	-	-	-	-	-	-	-	-	65,500
ID Card Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance Fee	-	-	571,450	-	-	-	-	-	-	-	-	-	-	-	-	-	571,450
Monthly Fee/ Tuition Fee	-	-	7,173,860	-	770,395	-	-	-	-	-	-	-	-	-	-	-	7,944,255
Others Fee	-	-	1,189,403	-	96,793	103,065	610,527	-	-	-	-	-	8,083	2,725	-	-	2,010,596
Registration & Form Fill Up Fee	-	-	248,150	-	-	-	-	-	-	-	-	-	-	-	-	-	248,150
Rent & Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	645
Sale of Dairy & Khala	-	-	645	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000
Special Class Fee	-	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	104,175
Testimonial & T.C.Fee	-	-	104,175	-	-	-	-	-	-	-	-	-	-	-	-	-	66,500
Vehicle Fee	-	-	66,500	-	-	-	-	-	-	-	-	-	-	-	-	-	789,110
Doctors Fee	-	-	-	-	-	789,110	-	-	-	-	-	-	-	-	-	-	22,843,117
Pathology Income	-	-	-	-	-	22,843,117	-	-	-	-	-	-	-	-	-	-	23,383,222
Operation Charge	-	-	-	-	-	23,383,222	-	-	-	-	-	-	-	-	-	-	335,338
Ambulance Rent	-	-	-	-	-	335,338	-	-	-	-	-	-	-	-	-	-	3,318,397
Profit on Medicine	-	-	-	-	-	3,318,397	-	-	-	-	-	-	-	-	-	-	15,019,550
Income form H/C (Pathology)	-	-	-	-	-	15,019,550	852,773	-	-	-	-	-	-	-	-	-	481,812
Income form H/C (Oporetion)	-	-	-	-	-	481,812	3,236,800	-	-	-	-	-	-	-	-	-	56,640
Training Center Income	-	-	-	-	-	-	-	3,704,616	-	-	-	-	-	-	-	-	3,761,256
Program Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
News Paper Sale Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & CTP Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from TC	-	-	-	-	-	-	-	-	11,080,024	-	-	-	-	-	-	-	11,080,024
Health Card distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overhead	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Interest	-	1,962.00	-	-	-	7,232	-	-	-	-	-	-	-	-	-	-	43,773,344
Solar Sales	-	-	-	-	-	-	1,079	-	-	43,773,344	43,648	234,842	2,158,331	1,043,171	2,994,353	-	23,153,643
Total Income		30,821,849	10,386,239	12,409,382	904,988	66,280,843	6,051,114	3,704,616	11,354,169	60,623,606	48,883,642	234,842	2,166,414	1,045,896	2,994,353	-	257,861,953



Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Mother Account	Grand Total	
	SKS NRBC Partnership Programs	SKS Inn	SKS School & College	SKS Resource Center	Nuton Kuri Biddiyapith	SKS Hospital	SKS Eye Hospital	Radio Sarabela	SKS Printers	SKS Own Fund	Solar	Digun Meyadi	Staff Welfare Scheme(SW S)	Staff Security Fund(SWF)	Gratuity Fund			
B. Expenditure																		
Support Costs																		
Staff salary & Allowance	2,701,558	11,861,643	820,499	966,513	172,734	127,245	62,301	2,001,723	1,916,562	-	1,718,922	-	-	-	-	16	44,446,644	
Audit fee	-	-	-	-	24,774	247,460	17,745	-	-	-	75,000	-	-	-	-	-	-	75,000
Advertisement	-	-	328,597	-	5,780	25,399	9,508	4,660	7,270	103,957	36,708	-	-	-	5,722	964	618,576	
Bank Charge	-	211,698	44,632	-	-	196,250	40,000	20,000	4,175	-	-	-	-	-	-	-	505,225	
Croceries expenses	-	149,152	-	-	-	32,716	160,781	32,716	38,064	-	-	-	-	-	-	-	149,152	
Registration/License fees	-	46,495	77,663	-	21,325	916,785	35,799	129,188	47,284	367,697	14,139	-	-	-	-	-	384,603	
Entertainment	760,228	-	-	-	-	-	-	-	84,000	-	-	-	-	-	-	-	1,937,981	
Office maintenance	238,713	1,018,415	557,961	-	-	-	-	-	292,001	-	-	-	-	-	-	-	2,944,145	
Office rent	-	415,033	225,448	-	2,529	2,310	905	-	-	2,170	198,535	-	-	-	-	-	282,535	
Postage, telephone and electricity	-	-	-	-	9,791	470,680	-	-	-	9,282	9,282	-	-	-	-	-	949,678	
Repair and Maintenance	-	-	-	-	-	121,644	-	-	-	38,078	14,605	-	-	-	-	-	495,076	
VAT & Tax Exp	-	-	-	-	-	-	-	-	6,274,094	-	6,620	-	-	-	-	-	166,342	
Printing & CTP Expenses	-	-	-	-	-	-	-	-	36,721	-	101,983	-	-	-	-	-	6,274,094	
Printing & Stationary Expenses	9,789	113,411	157,785	-	75,351	854,422	91,305	54,504	-	-	-	-	-	-	-	-	1,495,271	
Other Maintenance	-	101,390	422,678	-	113,551	-	-	129,188	-	-	492,150	-	-	-	-	-	1,258,957	
Food expenses	-	9,817,037	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,817,037	
Travelling & Convoynce	30,304	576,940	-	-	17,338	135,922	-	-	54,883	732,127	934,472	-	-	-	-	-	2,520,796	
Electricity Bill	-	2,442,775	258,045	-	21,732	1,084,142	2,625	38,810	283,847	-	-	-	-	-	-	-	4,093,166	
IGA Expenses	-	661,397	-	7,088,043	-	-	-	-	-	-	-	-	-	-	-	-	7,769,440	
Training Center Exp	-	-	-	1,773,083	-	-	-	-	-	1,176,200	-	-	-	-	-	-	1,773,083	
Donation & Subscription	-	59,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,000	
Staff Food Cost	-	1,013,525	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,013,525	
Staff Uniform	-	248,862	-	-	-	-	-	-	-	-	-	-	-	-	-	-	248,862	
House Keeping/Recodent	-	1,815,597	-	-	-	265,921	-	-	13,164	-	-	-	-	-	-	-	1,815,597	
Topasim Fir Marketing Expenses	-	746,532	-	-	-	-	-	-	-	-	-	-	-	-	-	-	746,532	
F & B Expenses	-	128,295	-	-	-	-	-	-	-	-	-	-	-	-	-	-	128,295	
Fuel & Maniance	-	334,801	-	-	-	993,333	-	-	-	-	-	-	-	-	-	-	1,328,134	
Registration & Form Fill Up Cost	-	51,455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51,455	
Social Class Fee Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Doctor's Honorarium	-	-	-	-	-	14,177,100	-	-	-	-	-	-	-	-	-	-	14,177,100	
Printing contribution oil	-	-	-	-	-	592,989	-	-	-	-	-	-	-	-	-	-	592,989	
OT & Path. Medicine Expenses	-	-	-	-	-	6,885,606	269,034	-	-	-	-	-	-	-	-	-	7,154,640	
Marketing & Promollion	-	-	-	-	-	410,279	60,410	-	-	-	-	-	-	-	-	-	470,689	
Radio Online Cost	-	-	-	-	-	-	-	21,533	-	-	-	-	-	-	-	-	21,533	
Examination Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Program Cost/Revenue Exp.	-	-	-	-	-	-	-	236,894	-	23,555,054	39,009,242	-	-	-	-	-	62,800,190	
Support Costs	-	-	-	-	-	-	-	-	-	9,678,490	-	-	-	-	-	-	9,678,490	
Interest Expenses	-	-	-	-	-	-	-	-	-	3,428,948	-	-	1,932,752	-	-	-	5,361,700	
Paper Bill	-	-	-	-	3,284	-	-	-	-	-	-	-	-	-	-	-	3,284	
Garden Expenses	-	-	-	-	4,947	-	-	-	-	-	-	-	-	-	-	-	4,947	
Science Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sports Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others Expenses	-	152,335	1,350	-	-	274,919	1,416,063	197,069	27,894	675,734	1,230	-	-	-	-	-	1,230	
Commission	-	-	-	-	-	-	-	-	10,959	-	-	-	-	-	-	-	10,959	
Advisory Committee Exp.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bank Interest	63,921	13,731,244	28,505,540	397,667	99,165	4,267,530	583,790	8,136	1,653,034	-	3,850,888	-	-	-	-	-	2,593,029	
Depreciation	-	6,281,174	9,445,607	1,443,626	103,274	3,517,337	-	930,468	2,182,981	2,680,107	11,837	-	-	-	-	-	4,013,592	
Provision	-	-	-	-	-	-	-	-	-	4,500,000	-	-	-	-	-	-	4,500,000	
Total Expenditure	3,804,513	51,998,506	48,330,315	11,668,932	2,230,184	48,706,631	3,310,984	3,804,889	12,927,543	47,013,562	46,399,413	198,199	1,953,881	26,894	5,722	964	282,381,132	
Surplus/(Deficit)	(3,804,513)	(21,176,657)	(37,944,076)	740,450	(1,325,196)	17,574,212	2,740,130	(100,273)	(1,573,374)	13,610,044	2,484,229	36,643	212,533	1,019,002	2,988,631	(964)	(24,519,179)	



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SKS GENERAL FUND
Statement of Comprehensive Receipts & Payments Accounts
For the year of June 30, 2021

Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Grand Total
	SKS NRBC Partnership Programs	SKS Inn	SKS School & College	SKS Resource Center	SKS Nulon Kurt Bidjapath	SKS Hospital	SKS Eye Hospital	Radio Sarabela	SKS Printers	SKS Own Fund	Solar	Digun Meyadi	Staff Welfare Scheme(SWS)	Staff Security Fund(SWF)	Gratuity Fund	Mother Account	Grand Total
A. Receipts																	
Opening Balance	-	38,393	3,120	225	-	30,935	-	20,000	-	-	6,843	-	-	-	-	-	99,516
Cash in hand	-	577,074	145,599	164,255	140,657	552,472	-	10,197	19,003	7,724,225	10,085,322	8,951	1,615,052	727,355	55,408	26,866	21,853,436
Cash at bank	-	615,467	148,719	164,480	140,657	583,467	-	30,197	19,003	7,724,225	10,093,165	8,951	1,615,052	727,355	55,408	26,866	21,952,952
Non Operating Income																	
Advance/Reimbursement	-	-	-	-	1,500	362,951	66,027	32,208	1,209,730	7,602,926	29,175,935	-	-	-	-	-	38,454,277
Borrowings and overdrifts (FDR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	-	-	-	-	-	-	-	-	1,158,859	124,239,262	12,281,904	-	-	-	-	-	124,239,262
Loan realized	-	-	-	-	-	-	-	-	-	27,814,890	429,365	-	-	-	-	-	41,254,653
Loan Account	-	63,074,749	-	-	1,900,000	6,841,740	13,700,000	-	-	187,052,000	-	-	-	-	-	-	429,365
Loan Account (HO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	284,046,480
Loan realized from others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,900,000
FDR encashment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stock Account	-	-	-	-	-	-	-	-	-	-	85,000	-	-	-	-	-	85,000
Solar Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Welfare Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gratuity Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Security Fund	-	-	-	-	-	-	-	-	-	-	-	500,000	9,853,000	4,821,189	28,188,462	-	28,188,462
Staff Welfare Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,853,000
Contribution from Social & Environment Program (Donor Grants)																	
Donation receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Donation receipts in advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution - Program (Operating Income)																	
Bank interest (FDR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charge	-	-	-	-	-	-	1,079	-	-	-	19,100	100	21,195	-	-	-	41,474
Contribution - Social Business Program																	
SKS Hospital	-	-	-	-	-	-	6,050,035	-	-	-	-	-	-	-	-	-	16,689,025
SKS Training Centre	-	34,319,397	-	11,126,884	904,296	77,418,667	-	-	-	-	-	-	-	-	-	-	83,468,702
SKS Education Program	-	-	81,216,707	-	-	-	-	-	-	-	-	-	-	-	-	-	45,446,281
SKS Printers	-	-	-	-	-	-	-	-	8,068,405	-	-	-	-	-	-	-	82,121,003
Contribution - SKS/Program Participants																	
Overhead from Bilateral Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Program Participants - Health Cards Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others Program Participants Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Receipts	33,978,000	98,009,604	81,365,426	11,291,364	2,346,453	85,206,765	19,820,141	4,252,781	10,455,997	477,980,428	52,084,469	509,051	11,466,930	5,548,544	28,241,870	97,821,290	1,020,811,711

Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Grand Total
	SKS NRBC Partnership Programs	SKS Inn	SKS School & College	SKS Resource Center	SKS Nulon Kurt Bidjapath	SKS Hospital	SKS Eye Hospital	Radio Sarabela	SKS Printers	SKS Own Fund	Solar	Digun Meyadi	Staff Welfare Scheme(SWS)	Staff Security Fund(SWF)	Gratuity Fund	Mother Account	Grand Total
B. Payments																	
Operating Expenses																	
Personal Costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Salary and allowances	2,521,389	11,556,443	7,516,922	1,051,463	575,497	25,484,873	616,256	2,001,723	897,637	-	1,552,256	-	-	-	-	-	53,976,469
Support Costs	-	-	311,507	-	-	-	17,745	-	-	10,638	-	-	-	-	-	-	398,890
Advertisement	-	-	-	-	-	-	-	-	-	60,000	-	-	-	-	-	-	60,000
Audit fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Donors' Fund

Statement of Financial Position
As on June 30, 2021

Particulars	SHOMOTA	Disability	LGI Led WASH	ASSR	ENRICH Bharatkhalii	ENRICH Shaghata	ENRICH Kamalerpara	ENRICH Boali	PPEP	IMAGE Plus	ELNHA	SAWRP-II	Max WASH-II	SPCC	Total
Assets															
Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in Hand	-	-	13,604	10,000	-	-	-	-	-	-	-	-	-	-	23,604
Cash at Bank	6,281	206,604	76,049	368,473	26,669	78,830	60,399	28,230	2,143,175	-	954	88,180	1,823,833	-	4,907,677
	6,281	206,604	89,653	378,473	26,669	78,830	60,399	28,230	2,143,175	-	954	88,180	1,823,833	-	4,931,281

Particulars	M4C	WAUPP	RECALL-2021	VSO YE	SHOUH-III	VSO NCS	POWER-Gai.	MMWW	SLMC	PAB	POWER Lal.	VGD	WinS	ESP	Total
Assets															
Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in Hand	-	105	-	-	-	-	-	-	-	-	-	-	-	-	23,709
Cash at Bank	438,326	420,773	885,373	229,128	3,416,661	-	-	-	25,543	785,089	-	-	2,885,452	-	13,994,022
	438,326	420,878	885,373	229,128	3,416,661	-	-	-	25,543	785,089	-	-	2,885,452	-	14,017,731

Donors' Fund

Statement of Financial Position
As on June 30, 2020

Particulars	SHOMOTA	Disability	LGI Led WASH	ASSR	ENRICH Bharatkhalii	ENRICH Shaghata	ENRICH Kamalerpara	ENRICH Boali	PPEP	IMAGE Plus	ELNHA	SAWRP-II	Max WASH-II	SPCC	Total
Liabilities															
Project Balance in Advance	6,281	206,604	89,653	378,473	26,669	78,830	60,399	28,230	2,143,175	-	954	88,180	1,823,833	-	4,931,281
	6,281	206,604	89,653	378,473	26,669	78,830	60,399	28,230	2,143,175	-	954	88,180	1,823,833	-	4,931,281

Particulars	M4C	WAUPP	RECALL-2021	VSO YE	SHOUH-III	VSO NCS	POWER-Gai.	MMWW	SLMC	PAB	POWER Lal.	VGD	WinS	ESP	Total
Liabilities															
Project Balance in Advance	438,326	420,878	885,373	229,128	3,416,661	-	-	-	25,543	785,089	-	-	2,885,452	-	14,017,731
	438,326	420,878	885,373	229,128	3,416,661	-	-	-	25,543	785,089	-	-	2,885,452	-	14,017,731



Donors' Fund

Statement of Comprehensive Income
For the year ended June 30, 2021

Particulars	SHOMOTA	Disability	LGI Led WASH	ASSR	ENRICH Bharatkhal	ENRICH Shaqhata	ENRICH Kamalpara	ENRICH Boali	PPEP	IMAGE Plus	ELNHA	SAWRP-II	Max WASH-II	SPCC	Total
Income (A)															
Bank interest	-	1,001	898	-	3,863	1,234	-	-	-	-	417	-	-	-	7,413
Fund received	5,562,486	2,274,449	6,571,951	11,929,289	3,593,457	4,209,520	4,651,132	3,701,842	17,117,812	3,081,529	1,806,379	6,927,782	23,405,821	-	94,833,449
Contribution	-	-	-	-	251,460	163,740	-	292,840	-	-	-	-	-	-	708,040
	5,562,486	2,275,450	6,572,849	11,929,289	3,858,780	4,374,494	4,651,132	3,994,682	17,117,812	3,081,529	1,806,796	6,927,782	23,405,821	-	95,548,902
Particulars	MAC	W4UPP	REECALL-2021	VSO YE	SHOUH-III	VSO NCS	POWER-Gai.	MMWW	SLMC	PAB	POWER Lal.	VGD	Wins	ESP	Total
Income (A)															
Bank interest	18,782	79,241	31,269	-	25,000	-	-	-	-	27,912	-	-	-	-	189,617
Fund received	3,056,116	17,030,589	6,831,837	1,244,386	33,434,099	-	14,399,996	5,934,669	31,125,219	6,524,102	14,884,929	-	16,087,934	-	245,387,325
Contribution	-	-	-	-	-	-	-	-	-	3,911,780	-	-	-	-	4,619,220
	3,074,898	17,109,830	6,863,106	1,244,386	33,459,099	-	14,399,996	5,934,669	31,125,219	10,463,194	14,884,929	-	16,087,934	-	250,196,162



Donors' Fund

Statement of Comprehensive Income
For the year ended June 30, 2021

Particulars	SHOMOTA	Disability	LGI Led WASH	ASSR	ENRICH Bharatkhal	ENRICH Shaghata	ENRICH Kamalerpara	ENRICH Boali	PPEP	IMAGE Plus	ELNHA	SAWRP-II	Max WASH-II	SPPC	Total
B. Expenditure															
Vehicle Account	-	-	-	51,951	-	-	-	-	-	-	-	-	-	-	51,951
Furniture & Fixture Account	-	-	-	4,511	4,930	-	-	-	-	-	-	-	8,813	-	8,813
Office and electronics equipment Account	-	-	-	4,057,501	1,913,775	2,237,507	2,085	575	-	-	2,700	-	41,635	-	76,700
Bank charge	805	1,533	15,072	22,520	10,525	6,350	17,255	3,198,111	9,335,472	660,027	499,607	3,369,673	13,026,548	-	46,406,332
Salary honorarium	3,210,233	1,186,703	1,556,446	4,057,501	1,913,775	2,237,507	2,085	575	-	-	-	-	-	-	1,049,419
Conveyance & Travelling	125,841	-	72,975	22,520	10,525	6,350	17,255	85,803	272,774	-	-	-	435,276	-	416,128
Printing and stationery	65,366	-	35,115	33,305	53,888	36,683	43,868	36,036	21,850	-	-	-	90,007	-	439,334
Fuel and maintenance	59,438	-	47,726	46,440	70,970	57,110	78,552	36,036	-	-	-	-	79,098	-	12,223,926
Training, meeting and seminar	801,925	-	-	7,175,013	8,873	24,777	10,140	28,404	248,480	-	-	-	4,174,794	-	1,333,491
Office rent	145,248	-	141,000	143,412	72,000	144,000	136,080	48,000	-	-	13,507	-	241,764	-	775,162
Postage, telephone and electricity	78,000	-	87,158	57,658	61,091	92,642	80,827	42,737	-	-	-	-	275,049	-	43,796
Entertainment/Representation	-	-	29,786	-	1,855	4,692	1,592	5,871	-	-	-	-	-	-	-
Donation and subscription	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office repair and maintenance	78,000	171,804	25,962	12,370	11,505	31,710	10,245	9,782	-	-	-	-	12,088	-	363,466
Staff recruitment cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit fee	-	-	40,000	-	-	-	-	-	-	-	50,000	-	-	-	90,000
Tax, Subscription & Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Program cost	903,718	915,410	4,114,098	-	1,643,748	1,736,270	2,115,758	516,808	7,239,236	2,167,534	1,168,114	3,160,980	4,496,924	-	30,178,598
Support Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overhead collection/management	-	-	380,114	-	-	-	-	-	-	-	-	-	-	-	-
Others expenses	93,912	-	27,397	-	-	-	-	-	-	253,968	72,869	397,130	523,825	-	1,721,817
Clinic expense	-	-	-	324,408	5,610	-	-	12,555	-	-	-	-	-	-	369,970
Accrued Exe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditure	5,562,486	2,275,450	6,572,849	11,929,289	3,858,780	4,374,494	4,651,132	3,984,662	17,117,812	3,081,529	1,806,796	6,927,782	23,405,821	-	95,548,902
Surplus/Deficit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,562,486	2,275,450	6,572,849	11,929,289	3,858,780	4,374,494	4,651,132	3,984,662	17,117,812	3,081,529	1,806,796	6,927,782	23,405,821	-	95,548,902



Continuation sheet

Donors' Fund

Statement of Comprehensive Income
For the year ended June 30, 2021

Particulars	M&C	W&U&P	RECALL- 2021	VSO YE	SHOUH-III	VSO NCS	POWER-Gai.	MMWW	SLMC	PAB	POWER Lai.	VGd	WinS	ESP	Total
B. Expenditure															
Vehicle Account					101,098										101,098
Furniture & Fixture Account										1,300,000					1,351,951
Office and electronics equipment Account															13,231
Bank charge	4,418												2,257		106,494
Salary and Allowances	2,273,970	4,545	1,521		20840		1,400,641	2,630					3,385,854		103,435,894
Conveyance and traveling	84,743	2,397,532	2,335,132		25,836,279			4,212,114	8,466,623	5,120,902	1,600,515		55,800		2,544,582
Printing and stationery		138,385			757,060			338,270	70,057	50,848			21,935		889,583
Fuel and maintenance		15,203	22,392		364,310			49,615					83,592		906,353
Training, meeting and seminar	35,797	26,161	21,673		256,908			42,888					758,446		13,523,768
Office rent	15,987	395,779			77,609			52,021					105,353		2,820,358
Postage, telephone and electricity	110,000	92,604	120,000		868,599			190,311					76,802		2,820,358
Entertainment	30,122	11,532	56,832		552,636			19,359							1,522,445
Donation and subscription			4,743												48,539
Office repair and maintenance	73,353		22,251		423,790										423,790
Staff recruitment cost		19,171			18,162										496,403
Audit fee		40,000								40,000			40,000		210,000
Tax, Subscription & Donation															2,297,922
Program cost	289,468	13,128,570	4,262,362	1,244,386	2,297,922		12,847,680	1,022,661	22,588,539	3,951,444	13,132,750		10,796,525		113,442,993
Support Cost								4,800							4,800
Contribution															1,274,648
Overhead collection/management	134,000	840,347	16,200		1,274,648		151,665				151,664		761,370		4,386,301
Others expenses	23,040				609,238										393,010
Clinic expense															
Accrued Exe.															
Total Expenditure	3,074,898	17,109,830	6,863,106	1,244,386	33,459,099		14,399,996	5,934,669	31,125,219	10,463,194	14,884,929		16,087,934		250,196,162
Surplus/Deficit															
Total	3,074,898	17,109,830	6,863,106	1,244,386	33,459,099		14,399,996	5,934,669	31,125,219	10,463,194	14,884,929		16,087,934		250,196,162



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Donors' Fund

Statement of Receipts and Payments
For the year ended June 30, 2021

Particulars	SHOMOTA	Disability	LGI Led WASH	ASSR	ENRICH Bharatkhal	ENRICH Shaghata	ENRICH Kamalpara	ENRICH Boali	PPEP	IMAGE Plus	ELNHA	SAWRP-II	Max WASH-II	SPCC	Total
A. Receipts															
Opening balance	-	-	-	-	-	-	-	-	-	-	39,258	-	29,918	-	69,176
Advance	-	-	1,053	10,000	-	-	-	-	-	1,748	-	20,000	523	-	33,324
Cash in hand	186	3,123	7,281	158,515	20,127	6,351	18,771	15,072	2,381,626	357,357	88,258	39,776	35,972	121,833	3,254,248
Cash at Banks	186	3,123	8,334	168,515	20,127	6,351	18,771	15,072	2,381,626	359,105	127,516	39,776	66,413	121,833	3,356,748
Advance Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank interest	-	1,001	898	-	3,863	1,234	-	-	-	-	417	-	-	-	7,413
Fund received	5,568,581	2,477,930	6,653,270	12,139,247	3,600,000	4,282,000	4,455,000	3,715,000	16,879,361	2,722,424	1,679,817	6,956,166	25,163,241	-	96,292,057
Loan received (HO)	-	-	-	631,500	-	-	-	-	-	-	-	-	-	-	631,500
Others income	-	-	-	-	261,460	163,740	237,760	282,840	-	-	-	-	-	-	945,800
Tax, Subscription & Donation Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	5,568,767	2,482,054	6,662,502	12,939,262	3,885,450	4,453,325	4,711,531	4,012,912	19,260,967	3,081,529	1,807,750	7,015,962	25,229,654	121,833	101,233,518

Particulars	M4C	W4UPP	RECALL- 2021	VSO YE	SHOUH-III	VSO NCS	POWER-Gal	MMWW	SLMC	PAB	POWER Lal	VGD	Wins	ESP	Total
A. Receipts															
Opening balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance	-	-	381	-	-	-	137	-	10,000	-	269,419	-	-	-	338,595
Cash in hand	-	5,228	-	-	-	-	-	-	-	-	-	-	-	-	49,070
Cash at Banks	-	284,249	1,395,913	535,573	3,394,068	-	3,016,454	1,595	6,633,726	743,450	2,663,058	-	3,909	899,725	22,826,968
Advance Account	-	289,477	1,396,294	535,573	3,394,068	-	3,016,591	1,595	6,643,726	743,450	2,932,477	-	3,909	899,725	23,214,633
Bank interest	18,782	79,241	31,269	-	25,000	-	-	-	-	27,912	-	-	-	-	30,000
Fund received	3,494,442	17,151,716	4,655,200	936,941	33,481,692	-	11,383,405	6,711,751	22,056,333	6,524,102	11,952,452	-	18,969,477	415,122	189,617
Loan received (HO)	2,000	-	750,000	-	200,000	-	-	30,822	-	-	-	-	-	-	234,024,690
Others income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,583,500
Tax, Subscription & Donation Contribution	-	-	-	-	-	-	-	-	2,450,703	3,911,180	-	-	-	-	976,622
	3,515,224	17,550,434	6,832,763	1,473,514	37,100,760	-	14,399,996	6,744,168	31,150,762	11,206,644	14,884,929	-	18,973,386	1,314,847	266,380,945



Donors' Fund

Statement of Receipts and Payments
For the year ended June 30, 2021

Particulars	SHOMOTA	Disability	LGI Led WASH	ASSR	ENRICH Bharatkhali	ENRICH Shaghata	ENRICH Kamalpara	ENRICH Boali	PPEP	IMAGE Plus	ELNHA	SAWRP-II	Max WASH-II	SPCC	Total
B. Payments															
Fund returned	-	-	-	631,500	-	-	-	-	-	-	-	-	-	121,833	121,833
Loan returned (HO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	631,500
Advance Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vehicle Account	-	-	-	51,951	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fixture Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51,951
Office and electronics equipment Account	805	1,534	15,072	4,611	4,931	2,754	2,085	575	-	-	2,700	-	8,813	-	8,813
Bank charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,813
Salary honorarium	3,210,233	1,186,702	1,556,446	4,057,501	1,913,775	2,237,507	2,154,730	3,198,111	9,335,472	660,027	499,607	3,369,673	41,635	-	76,702
Conveyance & Travelling	125,841	-	72,975	22,620	10,525	6,350	17,255	85,803	272,774	-	-	-	13,026,548	-	46,406,331
Printing and stationery	65,366	-	35,115	33,305	53,898	36,683	43,868	35,036	21,850	-	-	-	435,276	-	1,049,419
Fuel and maintenance	59,438	-	47,726	46,440	70,970	57,110	78,552	35,036	-	-	-	-	90,007	-	416,128
Training, meeting and seminar	801,925	-	7,175,013	8,873	24,777	10,140	28,404	28,404	248,480	-	13,507	-	4,174,794	-	439,334
Office rent	145,248	-	141,000	143,412	72,000	144,000	136,080	48,000	-	-	-	-	241,764	-	12,223,926
Postage, telephone and electricity	78,000	-	87,158	57,658	61,091	92,642	80,827	42,737	-	-	-	-	275,049	-	1,333,491
Entertainment/Representation	-	-	29,786	1,855	1,855	4,692	1,592	5,871	-	-	-	-	-	-	775,162
Donation and subscription	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,796
Office repair and maintenance	76,000	171,805	25,962	12,370	11,505	31,710	10,245	9,782	-	-	-	-	12,088	-	363,467
Staff recruitment cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit fee	-	-	40,000	-	-	-	-	-	-	-	50,000	-	-	-	90,000
Tax, Subscription & Donation	-	-	4,114,098	-	1,643,748	1,736,270	2,115,758	516,808	7,239,236	2,167,534	1,128,856	3,160,980	4,467,006	-	30,109,422
Program cost	903,718	915,410	-	-	-	-	-	-	-	-	39,258	-	-	-	69,176
Support Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overhead collection/management	93,912	-	380,114	324,408	5,610	-	-	-	-	253,968	72,869	397,130	523,825	-	1,721,817
Others expenses	-	-	27,397	-	-	-	-	-	-	-	-	-	-	-	369,970
Clinic expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued Exe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing Balance (A - B)	5,562,466	2,275,451	6,572,849	12,560,789	3,858,781	4,374,495	4,651,132	3,984,682	17,117,812	3,081,529	1,806,796	6,927,782	23,405,821	121,833	96,302,237
Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand	6,281	206,604	13,604	10,000	-	-	-	-	2,143,175	-	-	-	-	-	23,604
Cash at Banks	5,568,767	2,482,054	76,049	368,473	25,669	78,830	60,399	28,230	86,180	954	954	86,180	1,823,833	-	4,907,677
			6,662,502	12,939,262	3,885,450	4,453,325	4,711,531	4,012,912	19,260,987	3,081,529	1,807,750	7,015,962	25,229,654	121,833	101,233,518



SKS Foundation
Bank Loan Information
As on 30 June'2021

SL No.	Bank Name	General Fund						Economic Sector				
		Opening Balance 30 June'2020	Received During the year	Refund During the Year	Closing Balance 30 June'2021	Short Term Loan	Opening Balance 30 June'2020	Received During the year	Refund During the Year	Closing Balance 30 June'2021	Short Term Loan	
1	Bangladesh Bank	-	-	-	-	-	570,000,000	470,000,000	570,000,000	470,000,000	470,000,000	
2	South East Bank Ltd	26,533,470	21,628,511	7,152,000	41,009,981	-	293,490,651	230,000,000	397,272,714	126,217,937	126,217,937	
3	Brac Bank Ltd.	-	440,000,000	90,000,000	350,000,000	-	440,000,000	740,000,000	800,000,000	380,000,000	380,000,000	
4	Mutual Trust Ltd.	-	-	-	-	-	114,476,165	200,000,000	167,138,946	147,337,219	147,337,219	
5	Midland Bank Ltd.	-	-	-	-	-	88,859,197	160,000,000	181,583,091	67,276,106	67,276,106	
6	Pubali Bank Ltd.	-	-	-	-	-	-	150,000,000	100,000,000	50,000,000	50,000,000	
7	NRBC Bank Ltd.	-	100,000,000	-	100,000,000	-	-	350,000,000	-	350,000,000	350,000,000	
8	Premier Bank Ltd.	-	-	-	-	-	-	330,000,000	50,000,000	280,000,000	280,000,000	
9	Trust Bank Ltd.	-	-	-	-	-	-	150,000,000	-	150,000,000	150,000,000	
10	NCC Bank Ltd.	-	-	-	-	-	-	50,000,000	17,715,377	32,284,623	25,537,210	
11	Uttara Finance Ltd.	-	-	-	-	-	-	50,000,000	-	50,000,000	14,662,312	
12	Dhaka Bank Ltd.	12,060,474	-	1,034,684	11,025,790	-	-	-	-	-	-	
	Total	38,593,944	561,628,511	98,186,684	502,035,771	-	1,506,826,013	2,880,000,000	2,283,710,128	2,103,115,885	2,061,030,784	

