



**Toha Khan Zaman & Co.**  
Chartered Accountants

**PALASHIPARA SAMAJ KALLAYAN SAMITY (PSKS)**

**CONSOLIDATED AUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30 JUNE 2021**

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**Toha Khan Zaman & Co.**  
Chartered Accountants

The Executive Director  
Palashipara Samaj Kallyan Samity (PSKS)  
Banshbaria, PO: Gangni-7110  
Upazila: Gangni,  
District: Meherpur

Dear Sir,

Subject: **Auditors' Report on the audit of Consolidated Financial Statements of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2021.**

We have examined the annexed Consolidated Financial Statements of **Palashipara Samaj Kallyan Samity (PSKS) (DVC: 2110260264AS969882)** for the year ended 30 June 2021 with the individual financial statements of the projects under **Palashipara Samaj Kallyan Samity (PSKS)**. Our notes, observations and comments are appended below:

**1.00 FINANCIAL STATEMENTS ENCLOSED:**

The following financial statements have been enclosed herewith.

- Consolidated Statement of Financial Position (Balance Sheet) along with project-wise notes as on 30 June 2021.
- Consolidated Statement of Comprehensive Income (Income and Expenditure Account) for the year ended 30 June 2021.
- Consolidated Statement of Receipts and Payments for the year ended 30 June 2021.

**2.00 PROJECTS' UNDER CONSOLIDATION:**

The financial statements of the following Projects have been consolidated covering the period as noted there against:

- Employment Creation Program (Micro Finance) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2021.
- Bangladesh NGO Foundation Funded Loan Fund of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2021.
- Alternative Dispute Re-solution (ADR) & Gram Daridromuktokoron Project (GDP) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2021.
- MaMoni Maternal and Newborn Care Strengthening Project (MaMoni- MNCSP) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2021.
- General Fund of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2021.

**3.00 AUTHENTICITY OF THE FINANCIAL STATEMENTS:**

The above consolidation of the financial statements has been done on the basis of audited financial statements of the individual project.

**4.00 REPORT:**

Subject to the separate reports for individual projects, we report that:







**Opinion:**

We have audited the accompanying Consolidated Financial Statements of **Palashipara Samaj Kallayan Samity (PSKS) (DVC: 2110260264AS969882)**, which comprise the Consolidated Statement of Financial Position as at 30 June 2021 and the Consolidated Statement of Comprehensive Income, Consolidated Statement of Receipts & Payments and Consolidated Cash Flow Statement for the year ended 30 June 2021 and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give true and fair view of the consolidated financial position of the organization as at 30 June 2021, and financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

**Basis for Opinion:**

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

**Responsibilities of Management and those Charged with Governance for the Financial Statements and Internal Controls:**

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

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

Those charged with governance are responsible for overseeing the project financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements:**

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





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

- a. 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.
- b. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d. 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.
- e. Obtain sufficient appropriate audit evidence regarding the financial information of the Project to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the project audit. We remain solely responsible for our audit opinion.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Report on other Legal and Regulatory Requirements:**

In accordance with the Rules and Regulations of Social Welfare Department, Government of the People's Republic of Bangladesh and other Applicable Laws and Regulation, we also report the following:

- a. 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;
- b. In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books; and
- c. The Consolidated Statement of Financial Position, the Consolidated Statements of Comprehensive Income and Consolidated Statement of Receipts and Payments for the year then ended dealt with by the reports are in agreement with the books of account;







**Toha Khan Zaman & Co.**  
Chartered Accountants

**5.00 RECORD OF APPRECIATION:**

In fine, we wish to record our appreciation for the sincere cooperation extended to us by the officials of **Palashipara Samaj Kallyan Samity (PSKS)** in course of our audit.

With kind regards,

Thanking you,  
Yours sincerely,

(Toha Khan Zaman & Co.)  
Chartered Accountants  
(DVC: 2110260264AS969882)

Dated, Dhaka  
16 September 2021





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT 30 JUNE 2021

Particulars	Note	30-06-2021	30-06-2020
<b>PROPERTY &amp; ASSETS:</b>			
<b>A. Non-Current Assets:</b>			
Property Plant & Equipment	4.00	26,727,704	18,417,047
<b>Investment:</b>			
Fixed Deposit	5.00	23,600,000	22,800,000
<b>Total Non-Current Assets:</b>		<b>50,327,704</b>	<b>41,217,047</b>
<b>B. Current Assets:</b>			
Loan to Group Members	6.00	519,834,444	477,518,793
Loan to Staff	7.00	0	28,982
Loan to Different Fund	8.00	2,000	0
Security Money to PBS	9.00	11,314	11,314
Agriculture & Livestock Reimbursable (PKSF)	10.00	2,861,987	3,516,238
ENRICH Reimbursable (PKSF)	11.00	3,316,889	6,755,874
LIFT Program Reimbursable	12.00	1,295,134	1,719,184
Senior Citizen Program Reimbursable	13.00	320,313	1,136,169
Livestock's (Goats & Cow)	14.00	685,800	0
Advance Against Land Lease	15.00	28,750	0
Unsettled Staff Advance	16.00	1,538,605	1,538,605
Cash and Bank Balances	17.00	61,749,297	43,311,804
<b>Total Current Assets:</b>		<b>591,644,533</b>	<b>535,536,963</b>
<b>Total Property &amp; Assets:</b>		<b>641,972,237</b>	<b>576,754,010</b>
<b>CAPITAL FUND &amp; LIABILITIES:</b>			
<b>C. Capital Fund:</b>			
Fund Account	18.00	102,466,113	93,430,789
Group Members Savings Fund	19.00	142,604,056	146,038,631
Depreciation Reserved Fund (DRF)	20.00	0	3,829,016
Loan Loss Provision (LLP)	21.00	18,332,607	13,134,263
Disaster Management Fund (DMF)	22.00	100,000	100,000
Group Members Welfare Fund	23.00	29,507,057	25,024,881
<b>Total Capital Fund:</b>		<b>293,009,833</b>	<b>281,557,580</b>
<b>D. Non-Current Liabilities:</b>			
Loan from PKSF	24.00	345,081,431	287,464,978
<b>Total Non-Current Liabilities:</b>		<b>345,081,431</b>	<b>287,464,978</b>







PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT 30 JUNE 2021

Particulars	Note	30-06-2021	30-06-2020
<b>E. Current Liabilities:</b>			
Security Deposits (Husking Mill)	25.00	10,000	10,000
Loan from Different Fund	26.00	2,000	200,000
Staff Security Money	27.00	3,382,127	3,337,003
Advance from Enrich (PKSF)	28.00	215,130	4,000,000
Payable	29.00	62,067	0
Provision for Expenses	30.00	209,649	184,449
<b>Total Taka Current Liabilities:</b>		<b>3,880,973</b>	<b>7,731,452</b>
<b>Total Capital Fund &amp; Liabilities:</b>		<b>641,972,237</b>	<b>576,754,010</b>

1.00 Figures have been rounded off to the nearest taka.

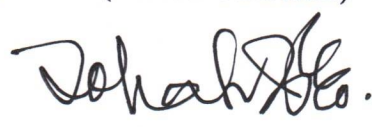
2.00 Annexed notes form part of the financial statements.

  
(Assistant Director (Finance))

  
(Executive Director)

Signed in terms of our separate report of even date annexed.

Dated, Dhaka  
16 September 2021

  
(Toha Khan Zaman & Co.)  
Chartered Accountants  
(DVC: 2110260264AS969882)





**PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR**

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 30 JUNE 2021**

PARTICULARS	NOTE	2020-2021					Total 2019-2020
		MFO	SDP			Total 2020-2021	
			FD	CD	LF		
INCOME:							
Agriculture/Income Generation	31	0	0	0	92,085	92,085	12,000
Bank Interest	32	6,600	47,822	393	0	54,815	69,227
Case Entry Fees	33	0	0	4,600	0	4,600	3,400
FDR Interest	34	1,462,177	0	0	0	1,462,177	1,468,098
Fund Received from Deferent Fund	35	0	0	6,205	5,000	11,205	0
Fund Received from BNF	36	0	0	1,800,000	0	1,800,000	1,800,000
Fund Received from Foreign Donation	37	0	23,934,669	0	0	23,934,669	36,876,369
Fund Received from Head Office	38	0	0	0	0	0	726,571
Fund Received from Micro Finance	39	360,000	0	0	0	360,000	0
Fund Received from Reserved Fund	40	0	0	0	0	0	320,000
Husking Mill	41	0	0	0	75,000	75,000	84,000
LIFT Program Receivable	42	1,300,953	0	0	0	1,300,953	1,741,255
Local Donation	43	0	0	0	408,468	408,468	0
Members Subscription Fee	44	0	0	0	3,900	3,900	3,000
Office Overhead	45	0	0	0	138,000	138,000	141,804
Office Rent	46	0	0	0	769,000	769,000	953,500
Others	47	964,015	0	0	208,484	1,172,499	985,562
Receivable on AU, LU & FU (PKSF)	48	2,799,486	0	0	0	2,799,486	3,474,781
Receivable on ENRICH Prog. (PKSF)	49	5,736,350	0	0	0	5,736,350	6,266,658
Service Charge from AU, LU & FU	50	17,051	0	0	0	17,051	24,905
Service Charge from ENRICH Prog.	51	482,380	0	0	0	482,380	458,500
Service Charge from Group Members	52	98,429,841	0	0	0	98,429,841	82,562,032
Service Charge on LIFT Program	53	8,580	0	0	0	8,580	6,974
Service Charge from Staff Members	54	147	0	0	0	147	2,594
Senior Citizen program Receivable	55	930,150	0	0	0	930,150	1,117,510
Training Center and Guest Room Rent	56		0	0	13,100	13,100	25,196
Write-Off Loan Recovery	57	190,290	0	0	0	190,290	92,701
Income from LIFT Prog. (Khamar )	58	80,273	0	0	0	80,273	0
Total Taka:		112,768,293	23,982,491	1,811,198	1,713,037	140,275,019	139,216,637
EXPENDITURE:							
Advertisement and Promotion	59	62,792	0	0	2,400	65,192	52,620
Agriculture & Livestock Program	60	4,497,557	0	0	0	4,497,557	4,744,933
Agriculture/Income Generation	61	0	0	0	2,260	2,260	0
Audit Fees	62	30,000	0	0	12,000	42,000	53,250
Annual Fees Paid to MRA	63	18,576	0	0	0	18,576	265,969
Bank Charge and Commission	64	554,993	0	60	1,461	556,514	929,470
Beneficiary Rehabilitation	65	0	0	69,000	0	69,000	0
Basic Education	66	0	0	0	0	0	110,400
Child Rights Governance	67	0	0	0	0	0	10,767
Cost of Khamar (LIFT)	68	1,485,997	0	0	0	1,485,997	0
Community Mobilization	69	0	0	0	0	0	18,683
Consultancy Fees	70	0	0	0	0	0	39,167





**PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR**

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 30 JUNE 2021**

PARTICULARS	NOTE	2020-2021					Total 2019-2020
		MFO	SDP			Total 2020-2021	
			FD	CD	LF		
Depreciation	71	692,084	460,139	1,056	458,382	1,611,661	1,574,500
Education Child Care Development	72	0	0	0	0	0	284,356
Electricity, Gas & Water Bill	73	241,428	0	0	31,251	272,679	206,219
ENRICH Program	74	6,674,476	0	0	0	6,674,476	8,190,636
Entertainment	75	220,439	0	0	13,456	233,895	292,945
Fringe Benefits	76	0	2,126,895	0	0	2,126,895	2,168,904
Fuel and Lubricants	77	90,828	0	0	9,354	100,182	147,961
Fund Transfer to Branch Office	78	0	0	0	0	0	726,571
Fund Transfer to Deferent Fund	79	0	0	0	6,205	6,205	0
Fund Refund to Donor	80	0	0	0	0	0	198,930
Fund Transfer to Head Office	81	0	0	5,000	0	5,000	0
Fund Transfer to Reserve Fund	82	360,000	0	0	0	360,000	0
Fund Transfer to Micro Finance	83	0	0	0	0	0	320,000
General Administration	84	0	0	116,123	0	116,123	296,242
Husking Mill Maintenance	85	0	0		3,500	3,500	1,000
Land and Others Tax Payments	86	0	0		46,668	46,668	40,000
LIFT Program	87	1,155,709	0	0	0	1,155,709	2,413,410
Loan Loss Provision (LLP)	88	5,198,344	0	0	0	5,198,344	1,990,596
Loss from Livestock	89	30,600	0	0	0	30,600	0
Loss on Fixed Assets	90	0	0	0	0	0	8,706
Materials Purchased	91	0	0	0	0	0	82,702
Membership & Networking Fees	92	0	0	0	1,500	1,500	1,500
Monitoring & Evaluation	93	0	0	0	0	0	99,900
Office Rent	94	1,894,000	0	0	0	1,894,000	1,746,600
Online Service	95	304,920	0	0	0	304,920	304,920
Others	96	968,509	1,219,474	0	82,883	2,270,866	2,444,386
Overhead Cost	97	0	0	0	0	0	33,827
Payable	98	0	0	0	32,961	32,961	29,106
Postage and Communication	99	705,886	0	0	762	706,648	664,178
Profit Paid to Group Members Savings	100	8,078,239	0	0	0	8,078,239	8,086,264
Profit Paid to Staff Security Money	101	11,791	0	0	0	11,791	0
Program Cost	102	0	5,386,759	2,121,560	52,516	7,560,835	11,579,904
Provision for Expense's	103	173,649	0	0	0	173,649	1,500
Registration & Renewal Fees	104	25,000	0	0	0	25,000	7,400
Repairing and Maintenance	105	446,740	0	0	344,780	791,520	413,619
Salary and Benefits	106	50,559,459	14,088,092	31,500	746,570	65,425,621	63,571,415
School Health and Nutrition	107	0	0	0	0	0	17,049
Service Charge Paid to PKSF	108	14,311,993	0	0	0	14,311,993	11,159,752
Senior Citizen Program	109	1,567,100	0	0	0	1,567,100	2,244,443
Social Activities	110	0	0	0	0	0	506,581
Stationary and Printing	111	968,257	0	0	23,516	991,773	1,017,530
Travel and Daily Allowance	112	1,544,622	958,346		4,470	2,507,438	3,247,985
Training Workshop & Seminar	113	0	0	88,374	0	88,374	62,114
VAT and Tax Paid	114	442,146	0	0	31,800	473,946	416,060
Vehicle Renewal & Insurance	115	0	0	0	4,032	4,032	0
Total Expenditure:		103,316,134	24,239,705	2,432,673	1,912,727	131,901,239	132,824,970



PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 30 JUNE 2021

PARTICULARS	NOTE	2020-2021					Total 2019-2020
		MFO	SDP			Total 2020-2021	
			FD	CD	LF		
Surplus/(Defect) of Income over Exp.	116	9,452,159	(257,214)	(621,475)	(199,690)	8,373,780	6,391,667
Total Taka:		112,768,293	23,982,491	1,811,198	1,713,037	140,275,019	139,216,637

Legent: MFO= Micro Finance Operation, SDP= Social Development Program, FD Foreign Donation, CD= Country Donation, LF= Local Fund


- 1.00 Figures have been rounded off to the nearest taka.  
2.00 Annexed notes form part of the financial statements.

  
(Assistant Director (Finance))

  
(Executive Director)

Signed in terms of our separate report of even date annexed.

Dated, Dhaka  
16 September 2021

  
(Toha Khan Zaman & Co.)  
Chartered Accountants  
(DVC: 2110260264AS969882)





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)

GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 30 JUNE 2021

Particulars	Note	2020-2021					Total 2019-2020
		MFO	SDP			Total 2020-2021	
			FD	CD	LF		
RECEIPTS:							
Opening Balance:							
Cash in Hand	117	262,046	30,425	600	11,037	304,108	135,799
Cash at Bank	118	35,883,170	6,181,266	886,302	56,958	43,007,696	25,426,929
Advance Recovery	119	0	1,027,977	0	0	1,027,977	414,175
Advance from ENRICH Prog. (PKSF)	120	3,700,000	0	0	0	3,700,000	4,000,000
Agriculture/ Income Generation	121	0	0	0	92,085	92,085	12,000
AU & LU Reimbursement	122	3,453,737	0	0	0	3,453,737	0
Bank Interest	123	6,600	47,822	393	0	54,815	69,227
Case Entry Fees	124	0	0	4,600	0	4,600	3,400
ENRICH Reimburse. from PKSF	125	3,436,471	0	0	0	3,436,471	2,893,413
FDR Encashment	126	22,800,000	0	0	0	22,800,000	20,800,000
FDR Interest	127	1,253,450	0	0	0	1,253,450	1,307,668
Fund Received from Branch Office	128	0	0	0	0	0	161,853,339
Fund Received from Deferent Fund	129	0	0	6,205	5,000	11,205	0
Fund Received from Donor	130	0	23,934,669	1,800,000	0	25,734,669	38,676,369
Fund Received from Head Office	131	0	23,600,000	0	0	23,600,000	219,494,871
Fund Received from Micro Finance	132	360,000	0	0	0	360,000	0
Fund Received from Reserve Fund	133	0	0	0	0	0	320,000
Group Members Savings Collection	134	78,216,703	0	0	0	78,216,703	84,596,358
Group Members Welfare Fund	135	7,916,565	0	0	0	7,916,565	7,055,245
Husking Mill	136	0	0	0	75,000	75,000	84,000
Loan Receive from Different Fund	137	2,000	0	0	0	2,000	0
Loan Collect. from Group Members	138	766,358,349	0	0	0	766,358,349	681,609,124
Loan Collection from Staff Members	139	28,982	0	0	0	28,982	109,204
Loan Received from PKSF	140	234,585,000	0	0	0	234,585,000	187,215,000
Local Donation	141	0	0	0	408,468	408,468	0
LIFT Reimbursement from PKSF	142	1,725,003	0	0	0	1,725,003	714,665
Mediation Fund Collection	143	0	0	205,000	0	205,000	252,000
Members Subscription Fee	144	0	0	0	3,900	3,900	3,000
Office Overhead	145	0	0	0	138,000	138,000	141,804
Office Rent	146	0	0	0	769,000	769,000	953,500
Others	147	964,015	0	0	208,484	1,172,499	985,562
Program Support Fund (PKSF)	148	288,000	0	0	0	288,000	0
Reimbursable on AU & LU Program	149	0	0	0	0	0	5,359,836
Service Charge from AU & LU Prog.	150	17,051	0	0	0	17,051	24,905
Service Charge from ENRICH Prog.	151	482,380	0	0	0	482,380	458,500
Service Charge on LIFT Program	152	8,580	0	0	0	8,580	6,974
Service Charge from Group Members	153	98,429,841	0	0	0	98,429,841	82,562,032
Service Charge from Staff Members	154	147	0	0	0	147	2,594
Staff Security Money Received	155	717,874	0	0	0	717,874	894,754
Training Center and Guest Room	156	0	0	0	13,100	13,100	25,196
Write-off Loan Recovery	157	190,290	0	0	0	190,290	92,701
Income from LIFT Program (Khamer	158	80,273	0	0	0	80,273	0
Total Taka:		1,261,166,527	54,822,159	2,903,100	1,781,032	1,320,672,818	1,528,554,144





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)

GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 30 JUNE 2021

Particulars	Note	2020-2021					Total 2019-2020
		MFO	SDP			Total 2020-2021	
			FD	CD	LF		
PAYMENTS:							
Administrative Expense	159	0	0	116,123	0	116,123	33,477
Advertisement and Promotion	160	62,792	0	0	2,400	65,192	52,620
Advance & Prepayments	161	28,750	1,027,977	0	0	1,056,727	315,155
Agriculture & Livestock Program	162	4,497,557	0	0	0	4,497,557	4,744,933
Agriculture/ Income Generation	163	0	0	0	2,260	2,260	0
Annual Fees Paid to MRA	164	142,419	0	0	0	142,419	142,126
Audit Fees	165	30,000	0	0	6,000	36,000	48,250
Bank Charge and Commission	166	505,663	0	60	1,461	507,184	893,390
Basic Education	167	0	0	0	0	0	110,400
Beneficiary Rehabilitation	168	0	0	69,000	0	69,000	0
Child Rights and Governance	169	0	0	0	0	0	10,767
Community Mobilization	170	0	0	0	0	0	18,683
Consultancy Fees	171	0	0	0	0	0	39,167
Cost of Khamar (LIFT)	172	1,485,997	0	0	0	1,485,997	0
Education Child Care Development	173	0	0	0	0	0	284,356
Electricity, Gas & WASA Bill	174	241,428	0	0	31,251	272,679	206,219
ENRICH Program	175	6,674,476	0	0	0	6,674,476	7,940,636
Entertainment	176	220,439	0	0	13,456	233,895	292,945
FDR Investment	177	23,600,000	0	0	0	23,600,000	22,800,000
Fringe Benefits	178	0	2,126,895	0	0	2,126,895	2,168,904
Fuel and Lubricants	179	90,828	0	0	9,354	100,182	147,961
Fund Transfer to Branch Office	180	0	23,600,000	0	0	23,600,000	219,494,871
Fund Transfer to Deferent Fund	181	0	0	0	6,205	6,205	0
Fund Transfer to HQ	182	0	0	5,000	0	5,000	161,853,339
Fund Refund to Donor	183	0	0	0	0	0	198,930
Fund Transfer to Micro Finance	184	0	0	0	0	0	320,000
Fund Transfer to Reserve Fund	185	360,000	0	0	0	360,000	0
Furniture, Buildings and Equipment's	186	13,022,224	783,966	0	0	13,806,190	7,519,127
General Administration	187	0	0	0	0	0	262,765
Group Members Savings Refund	188	88,451,602	0	0	0	88,451,602	73,223,712
Group Members Welfare Fund Refund	189	3,434,389	0	0	0	3,434,389	2,419,096
Husking Mill Maintenance	190	0	0	0	3,500	3,500	1,000
Interest on Member Savings	191	1,277,915	0	0		1,277,915	0
Interest on Staff Security Money	192	11,791	0	0		11,791	0
Land and Others Tax Payments	193	0	0	0	46,668	46,668	40,000
LIFT Program	194	1,155,709	0	0		1,155,709	2,413,410
Loan Distribution to Group Members	195	808,674,000	0	0		808,674,000	717,050,000
Loan Paid to Different Fund	196		0	0	200,000	200,000	0
Loan Paid to PKSF	197	176,968,547	0	0		176,968,547	158,766,671
Loan to Different Fund	198	0	0	0	2,000	2,000	0
Materials Purchased	199	0	0	0	0	0	82,702
Mediation Fund Return	200	0	0	205,000	0	205,000	252,000
Membership & Networking Fees	201	0	0	0	1,500	1,500	1,500
Monitoring & Evaluation	202	0	0	0	0	0	99,900





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)

GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 30 JUNE 2021

Particulars	Note	2020-2021					Total 2019-2020
		MFO	SDP			Total 2020-2021	
			FD	CD	LF		
Office Rent	203	1,894,000	0	0	0	1,894,000	1,746,600
Online Service	204	304,920	0	0	0	304,920	304,920
Others	205	968,509	1,219,474	0	82,883	2,270,866	2,444,386
Overhead Cost	206	0	0	0	0	0	33,827
Program Support Fund (PKSF)	207	288,000	0	0	0	288,000	0
Postage and Communication	208	705,886	0	0	762	706,648	664,730
Profit Paid to Group Members Savings	209	0	0	0	0	0	986,562
Program Cost	210	0	5,386,759	2,121,560	52,516	7,560,835	11,579,904
Registration & Renewal Fees	211	25,000	0	0	0	25,000	7,400
Repair and Maintenance	212	446,740	0	0	344,780	791,520	413,619
Salary and Benefits	213	50,559,459	14,088,092	31,500	746,570	65,425,621	63,571,415
School Health and Nutrition	214	0	0	0	0	0	17,049
Service Charge Paid to PKSF	215	14,311,993	0	0	0	14,311,993	11,159,752
Senior Citizen Program	216	1,567,100	0	0	0	1,567,100	2,244,443
Social Activities	217	0	0	0	0	0	506,581
Staff Security Money Refund	218	672,750	0	0	0	672,750	691,251
Stationary and Printing	219	968,257			23,516	991,773	1,017,530
Training Workshop & Seminar	220	0	0	88,374	0	88,374	62,114
Travel and Daily Allowance	221	1,544,622	958,346	0	4,470	2,507,438	3,247,985
VAT and Tax Paid	222	284,249	0	0	31,800	316,049	293,260
Vehicles Renewal & Insurance	223	0	0	0	4,032	4,032	0
Total Payments:		1,205,478,011	49,191,509	2,636,617	1,617,384	1,258,923,521	1,485,242,340
Closing Balance:							
Cash in Hand	224	41,300	28,483	0	8,760	78,543	304,108
Cash at Bank	225	55,647,216	5,602,167	266,483	154,888	61,670,754	43,007,696
Total Taka:		1,261,166,527	54,822,159	2,903,100	1,781,032	1,320,672,818	1,528,554,144

Legend: MFO= Micro Finance Operation, SDP= Social Development Program, FD Foreign Donation, CD= Country Donation, LF= Local Fund.

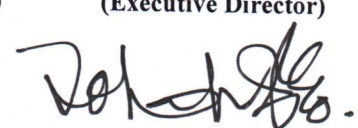
- 1.00 Figures have been rounded off to the nearest taka.  
2.00 Annexed notes form part of the financial statements.

  
(Assistant Director (Finance))

  
(Executive Director)

Signed in terms of our separate report of even date annexed.

Dated, Dhaka  
16 September 2021

  
(Toha Khan Zaman & Co.)  
Chartered Accountants  
(DVC: 2110260264AS969882)





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT CASH FLOWS  
FOR THE YEAR ENDED 30 JUNE 2020

PARTICULARS	FY-2020-2021	FY-2019-2020
<b>A. Cash Flows from Operating Activities:</b>		
Surplus/(Deficit) after adjustments for the year	8,373,780	6,391,617
<b>Add: Amount Considered as non-cash items:</b>		
Loss on Sale of Fixed Asset	0	8,706
Other Adjustment	4,280,911	0
Depreciation for the year	1,611,661	1,574,500
Loan Loss Provision (LLP)	5,198,344	1,990,596
Provision for Expense	209,649	0
<b>Sub-total of non-cash items:</b>	<b>19,674,345</b>	<b>9,965,419</b>
(Increase)/ Decrease in Loan to Beneficiaries	(42,315,651)	(35,440,876)
(Increase)/ Decrease in Current Assets	4,645,574	(10,030)
Increase/ (Decrease) in Current Liabilities	(3,850,479)	946,864
<b>Net Cash used in operating activities:</b>	<b>(21,846,211)</b>	<b>(24,538,623)</b>
<b>B. Cash flows from Investing Activities:</b>		
Acquisition of Property, Plant and Equipment	(13,751,334)	(7,269,127)
Investment in FDR	(800,000)	(2,000,000)
<b>Net Cash used in Investing activities:</b>	<b>(14,551,334)</b>	<b>(9,269,127)</b>
<b>C. Cash flows from Financing Activities:</b>		
Loan Received from PKSF	57,616,453	28,448,329
Member Saving Deposit	(3,434,575)	18,472,348
Member Welfare Fund	4,482,176	4,636,149
Depreciation Reserve Fund	(3,829,016)	0
<b>Net cash used in Financing Activities</b>	<b>54,835,038</b>	<b>51,556,826</b>
<b>D. Net Increased/Decreased (A+B+C)</b>	<b>18,437,493</b>	<b>17,749,076</b>
Add: Cash & Bank Balance at the beginning of the year	43,311,804	25,562,728
<b>Cash &amp; Bank Balance at the end of the year</b>	<b>61,749,297</b>	<b>43,311,804</b>