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 2023.**

We have examined the annexed Consolidated Financial Statements of **Palashipara Samaj Kallyan Samity (PSKS)** for the year ended 30 June 2023 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.

a. Consolidated Statement of Financial Position (Balance Sheet) along with project-wise notes as on 30 June 2023.
b. Consolidated Statement of Comprehensive Income (Income and Expenditure Account) for the year ended 30 June 2023.
c. Consolidated Statement of Receipts and Payments for the year ended 30 June 2023.

2.00 PROJECTS' UNDER CONSOLIDATION:

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

a. Employment Creation Program (Micro Finance) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2023.
b. Bangladesh NGO Foundation Funded Cottage, Micro, Small & Medium Enterprise Project of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2023.
c. Alternative Dispute Re-solution (ADR) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2023.
d. MaMoni Maternal and Newborn Care Strengthing Project (MaMoni- MNCSP) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2023.
e. General Fund of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2023.

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 Kallyan Samity (PSKS,** which comprises the Statement of Financial Position as at 30 June 2023, and the Statement of Statement of Profit or Loss & Other Comprehensive Income and the Statement of Receipts and Payments, Statement of Cash Flows and Statement of Changes in Equity for the year ended 30 June 2023, and a summary of significant accounting policies and explanatory information.

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In our opinion, the accompanying financial statements give true and fair view of the financial position of the of **Palashipara Samaj Kallyan Samity (PSKS,**as at 30 June 2023, 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 Company 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 entity'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 entity 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 this 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.

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c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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

e. 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.

f. Obtain sufficient appropriate audit evidence regarding the financial information of the Program to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the program 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 Micro Credit Regulatory Act 2006 & 2010 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 Group so far as it appeared from our examination of these books; and

c. The statements of Financial Position, Statement of Comprehensive Income and Statement of Receipts and Payments for the year then ended dealt with by the reports are in agreement with the books of account;

Signed for & on behalf of
K. M. Alam & Co.
Chartered Accountants

Md. Belayet Hossain FCA
Partner
Enrollment No. 1480
DVC: 2310091480AS835529

Palace: Dhaka
Date: 09 October 2023

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2023

Particulars	Note	30-06-2023	30-06-2022
PROPERTY & ASSETS:			
A. Non-Current Assets:			
Property, Plant & Equipment	4.00	26,526,412	28,472,286
Investment:			
Fixed Deposit	5.00	20,584,175	27,721,900
Total Non-Current Assets:		**47,110,587**	**56,194,186**
B. Current Assets:			
Loan to Group Members	6.00	748,830,554	602,106,299
Loan to Staff	7.00	90,170	278,714
Loan to Different Fund	8.00	0	4,000
Security Money to PBS	9.00	11,314	11,314
Agriculture & Livestock Reimbursable (PKSF)	10.00	3,736,075	2,728,885
ENRICH Reimbursable (PKSF)	11.00	6,819,267	6,675,830
LIFT Program Reimbursable	12.00	31,200	79,200
Senior Citizen Program Reimbursable	13.00	552,497	591,956
Livestock's (Goats & Cow)	14.00	1,666,314	1,531,598
Advance against Land Lease	15.00	0	213,330
Unsettled Staff Advance	16.00	1,155,191	1,538,605
Advance Income Tax	17.00	140,465	0
Cash and Bank Balances	18.00	57,456,483	35,011,385
Total Current Assets:		**820,489,530**	**650,771,116**
Total Property & Assets:		**867,600,117**	**706,965,302**
CAPITAL FUND & LIABILITIES:			
C. Capital Fund:			
Fund Account	19.00	114,547,767	107,456,678
Mediation Fund	20.00	35,000	5,000
Group Members Savings Fund	21.00	196,910,199	159,984,133
Loan Loss Provision (LLP)	22.00	40,325,364	16,414,260
Disaster Management Fund (DMF)	23.00	100,000	100,000
Group Members Welfare Fund	24.00	40,685,878	34,337,699
Total Capital Fund:		**392,604,208**	**318,297,770**
D. Non-Current Liabilities:			
Loan from Donor	25.00	466,051,488	380,149,108
Total Non-Current Liabilities:		**466,051,488**	**380,149,108**
E. Current Liabilities:			
Security Deposits (Husking Mill)	26.00	10,000	10,000
Loan from Different Fund	27.00	0	4,000
Staff Security Money	28.00	4,039,877	3,578,627
Advance from Enrich (PKSF)	29.00	4,600,006	4,500,006
Provision for Expenses	30.00	294,538	425,791
Total Taka Current Liabilities:		**8,944,421**	**8,518,424**
Total Capital Fund & Liabilities:		**867,600,117**	**706,965,302**

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2023

Particulars	Note	30-06-2023	30-06-2022

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.

Md. Belayet Hossain FCA
Partner
K. M. Alam & Co
Chartered Accountants
Enrollment No. 1480
DVC: 2310091480AS835529

Palace: Dhaka
Date: 09 October 2023

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2023

PARTICULARS	NOTE	2022-2023					Total 2021-2022
		MFO	SDP			Total 2022-2023	
			FD	CD	LF		
INCOME:							
Admission Fee	31	100,580	0	0	0	100,580	83,800
Agriculture/Income Generation	32	0	0	0	2,630	2,630	72,771
Bank Interest	33	83,500	22,557	480	0	106,537	108,768
Capital Gain from Sale of Fixed Asset	34	0	0	0	6,262	6,262	228,629
Case Entry Fees	35	0	0	400	0	400	5,100
Donation in Kinds of SCI	36	0	167,125	0	0	167,125	0
FDR Interest	37	1,310,347	0	0	22,400	1,332,747	1,387,221
Fund Receive from Branch Office	38	0	0	9,000	0	9,000	0
Fund Received from Deferent Fund	39	0	0	5,000	0	5,000	0
Fund Received from Donor	40	0	35,507,079	800,000	0	36,307,079	0
Fund Received from Reserve Fund	41	320,243	0	0	0	320,243	0
Fund Received from Foreign Donation	42	0	0	0	0	0	36,612,812
Fund Received from Micro Finance	43	0	0	0	0	0	600,000
Husking Mill	44	0	0	0	84,000	84,000	84,000
Income from Black Bangle Farm & Hatchery	45	987,883	0	0	0	987,883	0
Income In Kinds of (Livestock)	46	725,450	0	0	0	725,450	708,098
Loan Form	47	133,730	0	0	0	133,730	139,315
LIFT Program Receivable	48	0	0	0	0	0	535,282
Local Donation	49	0	0	0	600	600	200,000
Members Subscription Fee	50	0	0	0	7,500	7,500	3,200
Office Overhead	51	0	0	0	108,000	108,000	108,000
Office Rent	52	0	0	0	821,176	821,176	720,000
Others	53	291,232	0	0	220,219	511,451	563,262
Others Program Receivable (PKSF)	54	350,000	0	0	0	350,000	0
Passbook	55	265,330	0	0	0	265,330	176,905
Program Support Fund (PKSF)	56	300,000	0	0	0	300,000	0
Receivable on AU, LU & FU (PKSF)	57	3,659,290	0	0	0	3,659,290	2,728,885
Receivable on ENRICH Program (PKSF)	58	6,814,583	0	0	0	6,814,583	6,675,830
Service Charge from AU, LU & FU	59	9,720	0	0	0	9,720	11,440
Service Charge from ENRICH Program	60	741,123	0	0	0	741,123	558,340
Service Charge from Group Members	61	134,842,296	0	0	0	134,842,296	110,797,229
Service Charge on LIFT Program	62	0	0	0	0	0	2,130
Service Charge from Staff Members	63	9,632	0	0	0	9,632	5,572
Senior Citizen program Receivable	64	528,497	0	0	0	528,497	591,956
Service Charge from Black Bangle Farm	65	0	0	0	0	0	192,281
Serv. Charge from Native Fish Hatchery	66	0	0	0	0	0	55,961
Training Center and Guest Room	67	0	0	0	108,473	108,473	130,900

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2023

PARTICULARS	NOTE	2022-2023					Total 2021-2022
		MFO	SDP			Total 2022-2023	
			FD	CD	LF		
Rent							
Write-Off Loan Recovery	68	1,655,692	0	0	0	1,655,692	264,338
Total Taka:		**153,129,128**	**35,696,761**	**814,880**	**1,381,260**	**191,022,029**	**164,352,025**
EXPENDITURE:							
Advertisement and Promotion	69	105,690	0	0	1,770	107,460	77,129
Agriculture & Livestock Program	70	5,169,774	0	0	0	5,169,774	4,335,875
Audit Fees	71	60,000	0	0	11,000	71,000	30,000
Annual Fees Paid to MRA	72	232,628	0	0	0	232,628	0
Bank Charge and Commission	73	401,364	0	2,239	1,438	405,041	421,526
Bank Charge on FDR	74	41,000	0	0	300	41,300	0
Black Bengal Goat Farm & Hatchery Expense	75	2,714,683	0	0	0	2,714,683	1,475,049
Beneficiary Rehabilitation	76	0	0	462,500	0	462,500	229,200
Depreciation	77	1,341,832	540,179	855	358,692	2,241,558	2,461,856
Electricity, Gas & Water Bill	78	292,363	0	0	52,026	344,389	292,019
ENRICH Program	79	7,502,457	0	0	0	7,502,457	7,205,360
Entertainment	80	442,603	0	0	15,144	457,747	666,834
Facilitators Fees	81	0	0	0	0	0	84,000
Fringe Benefits	82	0	2,471,749			2,471,749	3,268,779
Fuel and Lubricants	83	223,714	0	0	2,111	225,825	134,551
Fund Refund to Donor	84	0	5,883,981	0	0	5,883,981	0
Fund Transfer to Deferent Fund	85	0	0	0	5,000	5,000	0
Fund Transfer to Head Office	86	0	0	9,000	0	9,000	0
Fund Transfer to Micro Finance	87	320,243	0	0	0	320,243	0
Fund Transfer to Reserve Fund	88	0	0	0	0	0	600,000
General Administration	89	0	0	914	0	914	24,554
Land and Others Tax Payments	90	0	0	0	46,587	46,587	40,000
LIFT Program	91	0	0	0	0	0	336,678
Loan Loss Provision (LLP)	92	23,911,104	0	0	0	23,911,104	7,253,431
Launce Allowance	93	2,449,490	0	0	0	2,449,490	0
Loss from Livestock	94	316,998	0	0	0	316,998	120,800
Loss on Fixed Asset	95	58,746	476,185	0	0	534,931	0
Membership & Networking Fees	96	0	0	0	800	800	500
Native Fish Hatchery	97	0	0	0	0	0	707,122
Office Rent	98	2,945,549	0	0	0	2,945,549	2,597,742
Online Service	99	365,610	0	0	0	365,610	311,850
Others	100	1,577,976	1,710,617	15,806	63,497	3,367,896	3,028,419
Postage and Communication	101	1,340,123	0	0	833	1,340,956	755,209
Program Support Fund	102	300,000	0	0	0	300,000	0
Profit Paid to Group Members Savings	103	9,436,138	0	0	0	9,436,138	8,752,593
Profit Paid to Staff Security Money	104	100,273	0	0	0	100,273	30,706
Program Cost	105	0	9,315,157		47,839	9,362,996	10,580,417
Provision for Expense's	106	0	0	0	0	0	191,791
Registration & Renewal Fees	107	30,000	0	0	0	30,000	25,000
Repairing and Maintenance	108	607,792	0	0	87,412	695,204	514,077

PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2023

PARTICULARS	NOTE	2022-2023					Total 2021-2022
		MFO	SDP			Total 2022-2023	
			FD	CD	LF		
Salary and Benefits	109	56,925,375	16,460,655	53,375	824,557	74,263,962	78,960,248
Service Charge Paid to Donor	110	19,656,139	0	0	0	19,656,139	17,404,315
Senior Citizen Program	111	656,497	0	0	0	656,497	846,961
Social Activities	112	0	0	0	0	0	46,500
Stationary and Printing	113	895,247	0	0	10,225	905,472	1,094,321
Travel and Daily Allowance	114	2,516,182	1,906,771	0	6,415	4,429,368	3,601,165
Training Workshop & Seminar	115	102,065	0	6,177		108,242	197,012
VAT and Tax Paid	116	0	0	0	39,480	39,480	160,853
Total Expenditure:		**143,039,655**	**38,765,294**	**550,866**	**1,575,126**	**183,930,941**	**158,864,442**
Surplus/(Defect) of Income over Expenses	117	10,089,473	(3,068,533)	264,014	(193,866)	7,091,088	5,487,583
Total Taka:		**153,129,128**	**35,696,761**	**814,880**	**1,381,260**	**191,022,029**	**164,352,025**

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.

Md. Belayet Hossain FCA
Partner
Enrollment No. 1480
K. M. Alam & Co
Chartered Accountants
DVC: 2310091480AS835529

Palace: Dhaka
Date: 09 October 2023

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2023

Particulars	Note	2022-2023					Total 2021-2022
		MFO	SDP			Total 2022-2023	
			FD	CD	LF		
RECEIPTS:							
Opening Balance:							
Cash in Hand	118	579,859	31,679	0	5,872	617,410	78,543
Cash at Bank	119	31,979,748	2,285,657	22,043	106,527	34,393,975	61,670,754
Admission Fee	120	100,580	0	0	0	100,580	83,800
Advance Recovery	121	114,000	0	0	0	114,000	3,541,709
Advance from ENRICH Prog. (PKSF)	122	4,600,000	0	0	0	4,600,000	4,500,000
Agriculture/ Income Generation	123	0	0	0	2,630	2,630	72,771
AU, FU & LU Reimbursement	124	2,652,100	0	0	0	2,652,100	2,794,276
Bank Interest	125	83,500	22,557	480	0	106,537	108,768
Case Entry Fees	126	0	0	400	0	400	5,100
ENRICH Reimburse. from PKSF	127	2,739,102	0	0	0	2,739,102	2,960,041
FDR Encashment	128	28,800,000	0	0	400,000	29,200,000	17,700,000
FDR Interest	129	1,271,087	0	0	17,620	1,288,707	893,874
Fund Received from Branch Office	130	0	0	9,000	0	9,000	0
Fund Received from Deferent Fund	131	0	0	5,000	0	5,000	0
Fund Received from Donor	132	0	35,507,079	800,000	0	36,307,079	36,612,812
Fund Received from Head Office	133	0	47,045,085	0	0	47,045,085	42,450,000
Fund Received from Micro Finance	134	0	0	0	0	0	600,000
Fund Received from Reserve Fund	135	320,243	0	0	0	320,243	0
Group Members Savings Collection	136	151,753,780	0	0	0	151,753,780	93,220,676
Group Members Welfare Fund	137	13,045,505	0	0	0	13,045,505	9,835,845
Husking Mill	138	0	0	0	84,000	84,000	84,000
Income from Black Bangle Farm	139	976,981	0	0	0	976,981	192,281
Income from Native fish Hatchery	140	10,902	0	0	0	10,902	55,961
Loan Form	141	133,730	0	0	0	133,730	139,315
Loan Received from HQ	142	0	0	0	0	0	200,000
Loan Collection from Different Fund	143	0	0	0	0	0	200,000
Loan Collect. from Group Members	144	1,175,169,745	0	0	0	1,175,169,745	910,453,367
Loan Collection from Staff Members	145	188,544	0	0	0	188,544	46,286
Loan Received from Different Fund	146	0	0	25,000	29,000	54,000	202,000
Loan Received from Donor	147	305,500,000	0	0	0	305,500,000	245,000,000

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2023

Particulars	Note	2022-2023					Total 2021-2022
		MFO	SDP			Total 2022-2023	
			FD	CD	LF		
Local Donation	148	0	0	0	600	600	200,000
LIFT Reimbursement from PKSF	149	48,000	0	0	0	48,000	1,699,946
Mediation Fund Collection	150	0	0	105,000	0	105,000	683,000
Members Subscription Fee	151	0	0	0	7,500	7,500	3,200
Office Overhead	152	0	0	0	108,000	108,000	108,000
Office Rent	153	0	0	0	821,176	821,176	720,000
Others	154	291,232	0	0	220,219	511,451	563,262
Others Reimbursement (Blanket)	155	350,000	0	0	0	350,000	0
Passbook	156	265,330	0	0	0	265,330	176,905
Program Support Fund (PKSF)	157	300,000	0	0	0	300,000	420,000
Sale of Goat & Cow	158	1,986,200	0	0	0	1,986,200	149,800
Sale of Furniture & Equipment's	159	3,500	0	0	113,000	116,500	325,000
Service Charge from AU & LU Program	160	9,720	0	0	0	9,720	11,440
Service Charge from ENRICH Program	161	741,123	0	0	0	741,123	558,340
Service Charge on LIFT Program	162	0	0	0	0	0	2,130
Service Charge from Group Members	163	134,842,296	0	0	0	134,842,296	110,797,229
Service Charge from Staff Members	164	9,632	0	0	0	9,632	5,572
Staff Security Money Received	165	1,754,000	0	0	0	1,754,000	841,500
Training Center and Guest Room	166	0	0	0	108,473	108,473	130,900
Unsettled Staff Advance Recovery	167	383,414	0	0	0	383,414	0
Write-off Loan Recovery	168	1,655,692	0	0	0	1,655,692	264,338
Total Taka:		**1,862,659,545**	**84,892,057**	**966,923**	**2,024,617**	**1,950,543,142**	**1,551,362,741**
PAYMENTS:							
Administrative Expense	169	0	0	914	0	914	24,554
Advertisement and Promotion	170	105,690	0	0	1,770	107,460	77,129
Advance & Prepayments	171	0	0	0	0	0	3,726,289
Agriculture & Livestock Program	172	5,169,774	0	0	0	5,169,774	4,335,875
Annual Fees Paid to MRA	173	191,125	0	0	0	191,125	169,792
Audit Fees	174	40,000	0	0	5,000	45,000	36,000
Bank Charge and Commission	175	401,364	0	2,239	1,438	405,041	377,232
Beneficiary Rehabilitation	176	0	0	462,500	0	462,500	145,200
Black Bangle Farm & Hatchery Exp.	177	2,615,353	0	0	0	2,615,353	2,182,171
Electricity, Gas & WASA Bill	178	286,427	0	0	52,026	338,453	292,019
ENRICH Program	179	7,502,457	0	0	0	7,502,457	7,205,360
Entertainment	180	442,603	0	0	15,144	457,747	666,834
Facilitators Fees	181	0	0	0	0	0	84,000

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2023

Particulars	Note	2022-2023					Total 2021-2022
		MFO	SDP			Total 2022-2023	
			FD	CD	LF		
FDR Investment	182	21,800,000	0	0	400,000	22,200,000	21,500,000
Fringe Benefits	183	0	2,471,749	0	0	2,471,749	3,268,779
Fuel and Lubricants	184	223,714	0	0	2,111	225,825	134,551
Fund Refund to Donor	185	0	5,883,981	0	0	5,883,981	0
Fund Transfer to Branch Office	186	0	41,167,501	0	0	41,167,501	42,450,000
Fund Transfer to Deferent Fund	187	0	0	0	5,000	5,000	0
Fund Transfer to HQ	188	0	5,877,583	9,000	0	5,886,583	0
Fund Transfer to Reserve Fund	189	0	0	0	0	0	600,000
Fund Transfer to Micro Finance	190	320,243	0	0	0	320,243	0
Furniture, Buildings and Equipment's	191	675,685	98,043	0	0	773,728	4,711,109
Group Members Savings Refund	192	123,127,190	0	0	0	123,127,190	83,112,414
Group Members Welfare Fund Refund	193	6,697,326	0	0	0	6,697,326	5,005,203
Interest on Member Savings	194	1,136,662	0	0	0	1,136,662	1,480,778
Interest on Staff Security Money	195	100,273	0	0	0	100,273	30,706
Land and Others Tax Payments	196	0	0	0	46,587	46,587	40,000
LIFT Program	197	0	0	0	0	0	336,678
Livestock's Purchase	198	1,712,464	0	0	0	1,712,464	0
Loan Distribution to Group Members	199	1,321,894,000	0	0	0	1,321,894,000	1,001,897,000
Loan Paid to Different Fund	200	4,000	0	25,000	0	29,000	200,000
Loan Paid to Donor	201	219,597,620	0	0	0	219,597,620	209,932,323
Loan Refund to HQ	202	0	0	0	0	0	200,000
Loan to Different Fund	203	0	0	0	25,000	25,000	202,000
Loan to staff Member (Vehicle)	204	0	0	0	0	0	325,000
Launce Allowance	205	2,449,490	0	0	0	2,449,490	0
Mediation Fund Return	206	0	0	75,000	0	75,000	678,000
Membership & Networking Fees	207	0	0	0	800	800	500
Office Rent	208	2,945,549	0	0	0	2,945,549	2,597,742
Online Service	209	365,610	0	0	0	365,610	311,850
Others	210	1,577,976	1,710,617	15,806	63,497	3,367,896	3,028,419
Program Support Fund (PKSF)	211	504,000	0	0	0	504,000	216,000
Postage and Communication	212	1,340,815	0	0	833	1,341,648	756,766
Program Cost	213	0	9,315,157	0	47,839	9,362,996	10,580,417
Registration & Renewal Fees	214	30,000	0	0	0	30,000	25,000
Repair and Maintenance	215	607,792	0	0	87,412	695,204	514,077
Salary and Benefits	216	56,925,375	16,460,655	53,375	824,557	74,263,962	78,960,248
Service Charge Paid to Donor	217	19,656,139	0	0	0	19,656,139	17,404,315
Senior Citizen Program	218	656,497	0	0	0	656,497	846,961
Social Activities	219	0	0	0	0	0	46,500

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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2023

Particulars	Note	2022-2023					Total 2021-2022
		MFO	SDP			Total 2022-2023	
			FD	CD	LF		
Staff Security Money Refund	220	1,292,750	0	0	0	1,292,750	645,000
Stationary and Printing	221	895,247	0	0	10,225	905,472	1,094,321
Transfer to GPF & Gratuity Fund	222	0	0	0	0	0	62,067
Training Workshop & Seminar	223	102,065	0	6,177	0	108,242	197,012
Travel and Daily Allowance	224	2,516,182	1,906,771	0	6,415	4,429,368	3,601,165
VAT and Tax Paid	225	0	0	0	39,480	39,480	36,000
Total Payments:		**1,805,909,457**	**84,892,057**	**650,011**	**1,635,134**	**1,893,086,659**	**1,516,351,356**
Closing Balance:							
Cash in Hand	226	1,518,919	0	0	6,195	1,525,114	617,410
Cash at Bank	227	55,231,169	0	316,912	383,288	55,931,369	34,393,975
Total Taka:		**1,862,659,545**	**84,892,057**	**966,923**	**2,024,617**	**1,950,543,142**	**1,551,362,741**

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.

Md. Belayet Hossain FCA
Partner
Enrollment No. 1480
K. M. Alam & Co
Chartered Accountants
DVC: 2310091480AS835529

Palace: Dhaka
Date: 09 October 2023

Paltan Branch: Paramount Heights (4th Floor), D2, 65/2/1, Box Culvert Road, Purana Paltan, Dhaka-1000, Tel: 01914-545189, E-mail: bhossain08@yahoo.com
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PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR
CONSOLIDATED STATEMENT CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2023

PARTICULARS	FY-2022-2023	FY-2021-2022
A. Cash Flows from Operating Activities:		
Surplus/(Deficit) after adjustments for the year	7,091,088	(334,390)
Add: Amount Considered as non-cash items:		
Loss on Sale of Fixed Asset	534,931	96,371
Other Adjustment	(56,886)	(3,846,823)
Depreciation for the year	2,241,558	2,461,856
Loan Loss Provision (LLP)	23,911,104	7,253,431
Provision for Expense	(131,253)	216,142
Sub-total of non-cash items:	**33,590,542**	**5,846,587**
(Increase)/ Decrease in Loan to Beneficiaries	(146,724,255)	(82,271,855)
(Increase)/ Decrease in Current Assets	(549,061)	(3,592,640)
Increase/ (Decrease) in Current Liabilities	557,250	4,421,309
Net Cash used in operating activities:	**(113,125,524)**	**(75,596,599)**
B. Cash flows from Investing Activities:		
Acquisition of Property, Plant and Equipment	(773,728)	(4,302,809)
Investment in FDR	7,137,725	(4,121,900)
Net Cash used in Investing activities:	**6,363,997**	**(8,424,709)**
C. Cash flows from Financing Activities:		
Loan Received from PKSF	85,902,380	35,067,677
Member Saving Deposit	36,926,066	17,380,077
Member Welfare Fund	6,348,179	4,830,642
Mediation Fund	30,000	5,000
Net cash used in Financing Activities	**129,206,625**	**57,283,396**
D. Net Increased/Decreased (A+B+C)	**22,445,098**	**(26,737,912)**
Add: Cash & Bank Balance at the beginning of the year	35,011,385	61,749,297
Cash & Bank Balance at the end of the year	**57,456,483**	**35,011,385**

Assistant Director (Finance)

(Executive Director)

Signed in terms of our separate report of even date annexed

Palace: Dhaka
Date: 09 October 2023

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