

**Independent Auditors' Report
And Audited Financial Statements**

of

**People's Oriented Program Implementation (POPI)
(Consolidated)**

5/11-A, Block-E, Lalmatia, Dhaka-1207

As at and for the year ended 30 June, 2019

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Consolidated Report

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INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF PEOPLES ORIENTED PROGRAM IMPLEMENTATION (POPI)

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Opinion

We have audited the financial statements of **People's Oriented Program Implementation (POPI)** which comprise the consolidated financial position as at 30th June, 2019, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements give a true and fair view, in all material respects, of the financial position of the Organization as at 30th June, 2019 and of its financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

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 in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with IFRSs and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. The Micro Credit Regulatory Authority (MRA) guidelines, Rules & Regulations of NGO Affairs Bureau and other applicable laws and regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Organization.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate 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 judgement and maintain professional scepticism 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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. 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.
- Obtain sufficient appropriate audit evidence regarding the financial information of the program or its' activities within the financial statements.

Report on other Legal and Regulatory Requirements

In accordance with the Micro Credit Regulatory Authority (MRA) guidelines, Rules & Regulations of NGO Affairs Bureau and other applicable laws and regulations, 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 those books;
- c) the statements of consolidated financial position and statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Place: Dhaka
Date: 16-09-2019


(Sarwar Mahmood)
Partner
Shafiq Basak & Co.
Chartered Accountants



People's Oriented Program Implementation (POPI)
Consolidated Statement of Financial Position
As at 30 June 2019

Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
		SDP	MF	Total	Total
Property and Assets:					
Non-Current Assets					
		119,116,997	317,471,446	436,588,443	426,757,275
Property, Plant & Equipment	6.00	119,116,997	317,471,446	436,588,443	425,211,494
Intangible Asset	7.00	-	-	-	1,545,781
Current Assets					
		36,924,182	6,418,761,806	6,455,685,988	5,043,492,107
Loan to Member's	8.00	-	5,318,299,621	5,318,299,621	4,234,442,794
Investment in Fixed Deposit	9.00	-	846,345,022	846,345,022	488,804,739
Accounts Receivables	10.00	1,068,622	38,153,089	39,221,711	29,448,695
Advance, Deposit & Prepayments	11.00	6,978,845	29,180,957	36,159,802	52,203,488
Stock & Stores	12.00	-	803,327	803,327	369,998
Unsettled Staff Advance	13.00	-	25,134,661	25,134,661	24,629,929
Biological Assets	14.00	-	16,807,995	16,807,995	17,166,725
Cash in Hand	15.00	40,298	13,163,685	13,203,983	13,255,887
Cash at Bank	16.00	28,836,417	130,873,449	159,709,866	183,169,852
Total Property and Assets		156,041,179	6,736,233,252	6,892,274,431	5,470,249,382
Capital Fund and Liabilities					
Capital Fund					
		84,029,178	980,906,643	1,064,935,821	810,684,135
Donor's Fund	17.00	-	28,065,573	28,065,573	33,865,573
Cumulative Surplus	18.00	25,484,178	712,389,737	737,873,915	512,903,679
Statutory Reserve Fund	19.00	-	79,154,416	79,154,416	54,368,775
Revaluation Reserve Fund	20.00	58,545,000	110,565,155	169,110,155	169,110,155
LLP on Standard Loan	34.01	-	50,731,762	50,731,762	40,435,953
Non-Current Liabilities					
		351,473	2,723,903,997	2,724,255,470	2,149,807,088
Loan from PKSF	22.00	-	353,594,682	353,594,682	298,816,660
Loan from Commercial Banks	23.00	-	554,682,873	554,682,873	603,699,763
Loan NBFIs & Others Institutions	24.00	-	323,889,582	323,889,582	159,889,658
Loan from Other Sources	25.00	-	17,230,000	17,230,000	3,085,000
Emergency Fund	26.00	-	212,888,634	212,888,634	160,623,095
Gratuity Fund	27.00	351,473	34,324	385,797	2,450,155
Member's Savings Deposit	32.01	-	1,261,583,902	1,261,583,902	921,242,757
Current Liabilities					
		71,660,528	3,031,422,612	3,103,083,140	2,509,758,159
Loan from PKSF	28.00	-	424,113,638	424,113,638	375,599,999
Loan from Commercial Banks	29.00	-	1,520,033,346	1,520,033,346	1,017,582,605
Loan NBFIs & Others Institutions	30.00	-	-	-	35,866,631
Loan from Other Sources	31.00	40,047,378	174,090,402	214,137,780	14,100,000
Member's Savings Deposit	32.02	-	679,314,409	679,314,409	614,161,838
Provision for Member Savings Interest	33.00	-	5,895,715	5,895,715	4,911,396
LLP on Classified Loan	34.02	-	163,426,892	163,426,892	127,117,942
Accounts Payable	35.00	2,911,352	19,593,973	22,505,325	239,345,522
Other Liabilities	36.00	28,701,798	44,954,237	73,656,035	81,072,226
Total Capital Fund and Liabilities		156,041,179	6,736,233,252	6,892,274,431	5,470,249,382

The annexed notes form an integral part of these Financial Statements.


Director (F & A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.





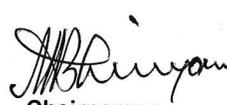
People's Oriented Program Implementation (POPI)
Consolidated Statement of Profit or Loss or Other Comprehensive Income
For the year ended 30 June 2019

Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
		SDP	MF	Total	Total
Income					
Micro Finance Revenue	37.00	-	1,136,419,457	1,136,419,457	909,932,790
Interest Income	38.00	1,250,591	29,297,770	30,548,361	22,522,927
Other Income	39.00	-	293,414	293,414	148,715
Total Income from Operations		1,250,591	1,166,010,641	1,167,261,232	932,604,432
Interest Expense					
Interest Expense	40.00	-	344,375,338	344,375,338	237,479,636
Loan Loss Expense		-	85,252,643	85,252,643	70,929,535
Financial Margin		1,250,591	736,382,660	737,633,251	624,195,261
Grant Income					
Grant Income	41.00	190,090,474	14,339,572	204,430,046	230,439,599
Operational Surplus		191,341,065	750,722,232	942,063,297	854,634,860
Expenditure					
Salaries and Benefits	42.00	57,338,241	374,753,412	432,091,653	370,072,807
Social Development Program Cost	43.00	108,124,337	-	108,124,337	143,285,650
Office Rent		2,984,739	25,061,411	28,046,150	25,152,586
Repair & Maintenance		614,120	4,647,609	5,261,729	3,368,990
Utilities		1,091,096	4,229,955	5,321,051	4,839,398
Postage & Telephone		1,427,964	6,203,727	7,631,691	6,012,841
Entertainment		217,057	2,470,558	2,687,615	2,701,738
Printing & Stationery		1,449,959	7,945,942	9,395,901	9,574,611
Fuel & Lubricants		573,448	8,476,631	9,050,079	6,864,371
Travelling & Conveyance		6,447,900	8,903,918	15,351,818	14,899,823
Newspaper & Periodicals		62,129	597,197	659,326	397,351
Bank Charge & Commission		420,207	3,757,147	4,177,354	4,130,249
Training & Development	44.00	-	4,862,679	4,862,679	2,714,401
Legal Expenses		3,000	3,215,998	3,218,998	3,411,454
Registration & Renewals		42,705	597,386	640,091	804,744
Programs & Project Expenses	45.00	-	15,022,163	15,022,163	9,407,334
Audit, Monitoring & Evaluation	46.00	137,800	755,000	892,800	1,664,303
Depreciation Expense		6,232,138	4,938,873	11,171,011	9,202,347
Amortization		-	1,545,781	1,545,781	272,785
Other Operating Expenses	47.00	2,242,866	18,573,032	20,815,898	18,214,617
Income Tax Expense	48.00	-	357,428	357,428	4,617,919
Total Expenditure		189,409,706	496,915,847	686,325,553	641,610,319
Net Surplus		1,931,359	253,806,385	255,737,744	213,024,541
Total		191,341,065	750,722,232	942,063,297	854,634,860

The annexed notes form an integral part of these Financial Statements.


Director (F & A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.





People's Oriented Program Implementation (POPI)
Consolidated Statement of Cash Flows
For the year ended 30 June 2019

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	
Cash Flows from Operating Activities				
Excess of Income over Expenditure	1,931,359	253,806,385	255,737,744	213,024,541
Add: Amount as Non-Cash Items	(183,337,929)	331,182,842	147,844,913	25,681,045
Loan Loss Expense	-	85,252,643	85,252,643	70,929,535
Amortization	-	1,545,781	1,545,781	272,785
Depreciation Expense	6,232,138	4,938,873	11,171,011	9,202,347
Interest on Member's Savings	-	74,377,097	74,377,097	52,823,312
Gratuity Expense	-	10,691,438	10,691,438	8,310,052
Interest Expenses	-	188,871,002	188,871,002	126,229,586
Other Expenses	2,246,260	9,430,302	11,676,562	23,920,136
Grant Receivable	(190,090,474)	(14,339,572)	(204,430,046)	(230,439,599)
Interest Receivable	-	(2,187,745)	(2,187,745)	(18,205,769)
Other Income	(1,725,853)	(27,396,977)	(29,122,830)	(17,361,340)
Adjustment for Other Accounts:	14,835,286	(1,323,262,668)	(1,308,427,382)	(1,030,488,252)
Micro Credit Loan Disbursement	-	(1,267,779,431)	(1,267,779,431)	(1,052,792,672)
Accounts Receivable	4,239,613	6,466,358	10,705,971	2,337,682,424
Advance, Deposit & Prepayments	7,462,775	(6,588,048)	874,727	(6,000,503)
Stock and Stores	-	(2,609,626)	(2,609,626)	(2,930,970)
Unsettled Staff Advance	-	(504,732)	(504,732)	(2,335,342)
Biological Assets	-	64,460	64,460	300,469
Accounts Payable	4,946,724	(138,715,167)	(133,768,443)	(2,373,824,332)
Emergency Fund	-	85,619,354	85,619,354	68,914,342
Gratuity Fund	(1,813,826)	784,164	(1,029,662)	498,332
(A) Net Cash from/ (Used) in Opt. Activities	(166,571,284)	(738,273,441)	(904,844,725)	(791,782,666)
Cash Flow from Investing Activities:				
Fixed Assets Purchase	(12,433,403)	(10,250,202)	(22,683,605)	(20,225,140)
Investment in Fixed Deposit	-	(357,540,283)	(357,540,283)	(133,330,463)
(B) Net Cash from/ (Used) in Invt. Activities	(12,433,403)	(367,790,485)	(380,223,888)	(153,555,603)
Cash Flow from Financing Activities:				
Loan from PKSf	-	103,291,661	103,291,661	28,041,660
Loan from Banks	-	455,377,803	455,377,803	399,317,035
Loan from Others Organizations	-	128,133,293	128,133,293	98,913,491
Loan from Others Sources	(8,406,174)	(71,331,770)	(79,737,944)	16,885,000
Member's Savings Deposit	-	469,614,113	469,614,113	270,577,917
Provision for Member Savings Interest	-	(2,949,367)	(2,949,367)	(2,789,499)
Other Liabilities	179,606,247	8,220,917	187,827,164	241,698,258
(C) Net Cash Used in Financing Activities	171,200,073	1,090,356,650	1,261,556,723	1,052,643,862
Net Increase/(Decrease) (A+B+C)	(7,804,614)	(15,707,276)	(23,511,890)	107,305,593
Opening Cash & Cash Equivalent	36,681,329	159,744,410	196,425,739	90,824,343
Decrease of Cash & Cash Equivalent	-	-	-	(1,704,197)
Closing Cash & Cash Equivalent	28,876,715	144,037,134	172,913,849	196,425,739

The annexed notes form an integral part of these Financial Statements.


Director (F & A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.





**People's Oriented Program Implementation (POPI)
Consolidated Statement of Changes in Capital Fund
For the year ended 30 June 2019**

Particulars	Donor Fund	Cumulative Surplus	Statutory Reserve Fund	Revaluation Reserve Fund	Reserve for Unsettled Staff Advance	LLP on Standard Loan	Total
Balance as at 01 July 2018	33,865,573	512,903,679	54,368,775	169,110,155	-	40,435,953	810,684,135
Surplus during the year	-	255,737,744	-	-	-	-	255,737,744
Adjustment with Inter Project Loan	(5,800,000)	(5,981,867)	-	-	-	-	(5,800,000)
Adj. with Interproject Loan	-	-	-	-	-	-	(5,981,867)
Transfer to Standard Loan	-	-	-	-	-	10,295,809	10,295,809
Transfer to Reserve Fund	-	(24,785,641)	24,785,641	-	-	-	-
As at 30 June 2019	28,065,573	737,873,915	79,154,416	169,110,155	-	50,731,762	1,064,935,821
Balance as at 01 July 2017	33,865,573	328,502,457	34,931,812	166,669,655	5,000,000	30,981,095	599,950,592
Surplus during the year	-	213,024,541	-	-	-	-	213,024,541
Adj. with Pro. Unsettled Staff Adv.	-	5,000,000	-	-	(5,000,000)	-	-
Adjustment with Surplus Fund	-	(14,186,356)	-	-	-	-	(14,186,356)
LLP on Standard Loan	-	-	-	-	-	9,454,858	9,454,858
Transfer to Reserve Fund	-	(19,436,963)	19,436,963	-	-	-	-
Revaluation Reserve	-	-	-	2,440,500	-	-	2,440,500
As at 30 June 2018	33,865,573	512,903,679	54,368,775	169,110,155	-	40,435,953	810,684,135

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


Director (F & A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.




Shafiq Basak & Co.
Chartered Accountants

People's Oriented Program Implementation (POPI)
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2019

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Receipts:				
Opening balance	36,681,329	159,744,432	196,425,761	89,120,146
Cash in Hand	42,372	13,213,515	13,255,887	3,128,056
Cash at Bank	36,638,957	146,530,895	183,169,852	87,696,287
Increase/(Decrease) of Cash & Bank	-	22	22	(1,704,197)
Items of Statement of Profit or Loss	11,251,311	1,142,633,875	1,153,885,186	928,587,796
Service Charge on Microcredit loan	-	1,105,444,332	1,105,444,332	897,407,787
Bank Interest Income	97,949	483,443	581,392	1,247,152
Interest on fixed deposit	-	26,038,982	26,038,982	2,380,439
Admission Fee	-	838,400	838,400	790,695
Pass Book Sale	-	942,750	942,750	989,855
Pass Book and Form Sale	-	793,375	793,375	903,765
Other Income	11,153,362	8,092,593	19,245,955	24,868,103
Productive Goods Sales	-	1,850,730	1,850,730	1,206,281
Gain on Biological Asset	-	-	-	1,068,272
Gain on Sale of Vehicle	-	550,000	550,000	-
Interest on Housing Loan (Staff)	-	587,763	587,763	252,910
Write off Loan recovery	-	916	916	214
Write off Service charge recovery	-	84	84	27
Philips Goods Sales Income	-	4,227	4,227	13,303
OFF Late Fee	-	3,695	3,695	7,060
Membership Subscription	-	-	-	2,100
Recruiting Fee	-	414,683	414,683	114,370
Staff House Rent	398,958	1,610,927	2,009,885	2,003,839
Training Fee	4,955,922	-	4,955,922	9,531,838
Contribution from Project Expense	5,141,088	-	5,141,088	7,530,785
Sale of Assets	151,500	-	151,500	26,000
Other Income	447,394	1,776,569	2,223,963	3,111,104
Health Program-Enrich	-	340,272	340,272	-
Donation Income	58,500	11,958	70,458	-
Salaries and Benefits	-	172,971	172,971	-
House Rent	-	71,940	71,940	-
Printing and Stationery	-	7,719	7,719	-
Bank Charge	-	1,618	1,618	-
Travelling	-	189,600	189,600	-
Postage and Telephone	-	16,000	16,000	-
Advertisement	-	277,992	277,992	-
Training	-	175,590	175,590	-
Repair and Maintenance	-	1,300	1,300	-
Vaccination Program Cost	-	89	89	-
Interest on Loan from Member's	-	24,900	24,900	-
Utilities	-	300	300	-
Other Expense	-	750	750	-

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Items of Statement of Financial Position	283,510,587	15,411,947,470	15,695,458,057	13,857,281,986
Loan Recovered from Beneficiaries	-	7,693,496,569	7,693,496,569	6,438,310,328
Jagoron	-	3,740,224,314	3,740,224,314	3,382,814,601
Agrosor	-	3,717,415,964	3,717,415,964	2,826,933,328
Buniad	-	88,975,439	88,975,439	45,087,493
Sofolon	-	111,875,127	111,875,127	142,320,142
Sahos	-	1,446,887	1,446,887	2,114,515
SL-ME	-	1,442,469	1,442,469	380,139
MFTS	-	-	-	51,232
MFMSF	-	-	-	11,073
PLDP-2	-	-	-	191,034
LIFT	-	17,257,762	17,257,762	23,724,919
Enrich (IGA)	-	8,413,224	8,413,224	8,391,986
Enrich (AC)	-	6,349,689	6,349,689	5,904,814
Enrich (LI)	-	95,694	95,694	385,052
Encashment of Fixed Deposits	-	250,308,686	250,308,686	190,502,836
Savings FDR	-	161,340,222	161,340,222	100,462,918
Surplus FDR	-	53,354,401	53,354,401	40,157,500
General FDR	-	35,614,063	35,614,063	49,882,418
Accounts Receivable	5,550,988	39,055,211	44,606,199	2,346,458,916
Grant Receivable Received	-	20,249,407	20,249,407	3,976,405
Hire purchase Receivable-Motorcycle	-	1,992,880	1,992,880	336,995
Hire purchase Receivable-Bi cycle	-	1,012,924	1,012,924	-
Sundry Debtor	2,000,988	-	2,000,988	112,268
Inter Project Loan	-	-	-	2,342,033,248
Loan to Related Party	3,550,000	-	3,550,000	-
HO Current Account	-	15,800,000	15,800,000	-
Advance, Deposit & Prepayments	19,170,451	17,258,716	36,429,167	35,409,137
Advance	19,170,451	15,873,690	35,044,141	25,164,761
Staff Loan	-	-	-	8,640,902
Loan to VCP Project	-	-	-	1,370,000
Advance Income Tax	-	12,652	12,652	-
Housing Loan (Staff)	-	1,372,374	1,372,374	233,474
Stock & Stores	-	64,363	64,363	91,414
Stock of Philips Goods	-	64,363	64,363	91,414
Unsettled Staff Advance	-	227,245	227,245	84,400
Unsettled Staff Advance	-	227,245	227,245	84,400
Other Assets	-	2,569,730	2,569,730	1,071,814
Biological Asset	-	2,569,730	2,569,730	1,071,814

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Loan Received from PKSF	-	539,500,000	539,500,000	450,000,000
Long Term	-	449,500,000	449,500,000	380,000,000
Loan: Jagoron	-	240,000,000	240,000,000	250,000,000
Loan: Agrosor	-	100,000,000	100,000,000	90,000,000
Loan: Buniad	-	30,000,000	30,000,000	30,000,000
Loan: Abason	-	10,000,000	10,000,000	-
Loan: Agrosor SEP	-	60,000,000	60,000,000	-
Loan: SL-ME	-	-	-	2,000,000
Loan: Enrich-IGA	-	8,500,000	8,500,000	7,000,000
Loan: Enrich-LI	-	-	-	500,000
Loan: Enrich-AC	-	1,000,000	1,000,000	500,000
Short Term	-	90,000,000	90,000,000	70,000,000
Loan: Sufolon	-	90,000,000	90,000,000	70,000,000
Loan Received from Banks	-	2,384,499,340	2,384,499,340	2,717,050,000
Long Term	-	277,336,840	277,336,840	629,000,000
Standard Bank Ltd.	-	-	-	109,000,000
Mutual Trust Bank Ltd.	-	75,000,000	75,000,000	-
Pubali Bank Ltd.	-	2,336,840	2,336,840	50,000,000
Basic Bank Ltd.	-	30,000,000	30,000,000	120,000,000
Mercantile Bank Ltd.	-	150,000,000	150,000,000	350,000,000
Jamuna Bank Ltd.	-	20,000,000	20,000,000	-
Short Term	-	2,107,162,500	2,107,162,500	2,088,050,000
BRAC Bank Ltd.	-	400,000,000	400,000,000	70,000,000
City Bank Ltd.	-	230,200,000	230,200,000	394,000,000
Eastern Bank Ltd.	-	292,812,500	292,812,500	280,000,000
Standard Bank Ltd.	-	359,150,000	359,150,000	298,550,000
Dutch Bangla Bank Ltd.	-	100,000,000	100,000,000	200,000,000
Bank Asia Ltd.	-	150,000,000	150,000,000	200,000,000
Pubali Bank Ltd.	-	-	-	445,500,000
Mutual Trust Bank Ltd.	-	175,000,000	175,000,000	-
Southeast Bank Ltd.	-	150,000,000	150,000,000	-
Prime Bank Ltd.	-	-	-	200,000,000
Trust Bank Ltd.	-	250,000,000	250,000,000	-
Loan Received from NBFIs	-	225,000,000	225,000,000	116,000,000
Anukul Foundation	-	32,000,000	32,000,000	16,000,000
Stromme Foundation	-	13,000,000	13,000,000	-
IIDFCL	-	30,000,000	30,000,000	-
UBICO	-	-	-	50,000,000
National Finance	-	-	-	50,000,000
Uttara Finance & Investment	-	150,000,000	150,000,000	-

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Loan from Other Sources	-	2,742,015,757	2,742,015,757	18,460,000
Loan Received from Member's	-	57,205,000	57,205,000	18,460,000
Loan from Member's-Long Term	-	19,210,000	19,210,000	3,435,000
Loan from Member's-Short Term	-	37,995,000	37,995,000	15,025,000
Loan Received from Interunit Section-Short Term	-	2,684,810,757	2,684,810,757	-
PGA:PKSF	-	2,335,331,569	2,335,331,569	-
PGA:SDP	-	7,735,000	7,735,000	-
PGA:ADIP	-	12,819,935	12,819,935	-
PGA:DREAM	-	28,581,759	28,581,759	-
PGA:PELI	-	113,449,626	113,449,626	-
PGA:MOITREE	-	175,018,655	175,018,655	-
PGA:MOVE	-	334,000	334,000	-
PGA:PF	-	9,084,411	9,084,411	-
PGA:CWF	-	5,802	5,802	-
PGA:Gratuity	-	350,000	350,000	-
PGA:Security Money	-	2,100,000	2,100,000	-
Member's Welfare Fund	-	88,698,380	88,698,380	73,106,340
Emergency Fund	-	88,698,380	88,698,380	73,106,340
Fund for Gratuity	744,191	9,539,971	10,284,162	8,878,297
Gratuity Fund	744,191	9,539,971	10,284,162	8,878,297
Member's Savings Collection	-	1,336,277,656	1,336,277,656	1,093,325,271
General Savings	-	798,952,600	798,952,600	705,305,732
Special Savings	-	372,552,753	372,552,753	298,270,311
Member SFF	-	143,212,303	143,212,303	80,034,228
Member SFF Fixed	-	21,560,000	21,560,000	9,715,000
Accounts Payable	35,722,999	67,296,656	103,019,655	58,070,540
Provident Fund	-	35,268,526	35,268,526	32,759,541
Liabilities to MDF-PHC	-	470,588	470,588	739,226
Suchala Project	-	-	-	159,200
Revolving Loan Fund-LIFT	-	6,000,000	6,000,000	5,000,000
Advance Received-Enrich	-	-	-	4,489,471
Advance Received-Enrich GoB	-	14,700,000	14,700,000	4,704,000
Advance-Enrich Scholarship	-	2,700,000	2,700,000	-
Advance Received-PACE	-	-	-	9,000,000
Staff Loan	-	8,037,611	8,037,611	-
Provision for Int. on Member's Loan	-	500	500	-
Bills Payable	-	-	-	1,014,508
Project Loan	35,722,999	-	35,722,999	-
Sundry Payable	-	119,431	119,431	204,594
Other Liabilities	222,321,958	16,139,190	238,461,148	310,462,693
CWF	-	3,608,804	3,608,804	3,284,123
Staff DSF/SFF	-	12,523,463	12,523,463	10,836,681
LLP	-	6,923	6,923	-
Utilizable Grant Fund	221,914,625	-	221,914,625	295,756,474
Security Money	407,333	-	407,333	585,415

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total

Payments:

Items of Statement of Profit or Loss	188,785,079	532,441,662	721,226,741	666,036,720
Interest Paid on Member's SFF	-	32,607	32,607	11,863
Service Charge Paid on PKSF loan	-	48,561,232	48,561,232	47,188,666
Interest on Borrowing to Others	-	32,533,400	32,533,400	11,226,209
Salaries, Allowance Other Benefits	66,399,753	356,807,752	423,207,505	368,821,756
Gratuity	-	90,911	90,911	-
Social Development Program Cost	107,115,332	-	107,115,332	141,095,135
Office Rent	2,969,739	23,944,351	26,914,090	24,143,209
Repair And Maintenance	614,120	4,960,920	5,575,040	3,368,990
Utilities	1,091,096	4,232,770	5,323,866	4,916,730
Postage and Telephone	1,427,964	6,223,599	7,651,563	6,111,100
Entertainment	217,057	2,470,558	2,687,615	2,701,738
Printing and Stationery	1,445,339	7,956,548	9,401,887	9,504,481
Fuel And Lubricant	573,448	8,474,009	9,047,457	6,864,371
Traveling and Conveyance	6,403,190	9,112,095	15,515,285	14,800,322
News Paper and Periodicals	62,129	597,197	659,326	397,351
Bank Charge and Commission	420,207	3,758,730	4,178,937	3,864,893
Training and Development	-	5,262,619	5,262,619	2,585,507
Legal Expenses	3,000	3,214,198	3,217,198	3,411,454
Registration and Renewals	42,705	597,386	640,091	804,744
Education Program	-	-	-	3,500,000
Education Program Expense (Enrich)	-	1,425,697	1,425,697	1,330,390
Health Program Expense (Enrich)	-	2,016,587	2,016,587	1,559,946
Operating Expense (Enrich)	-	5,069,937	5,069,937	4,658,962
Senior Citizen-Social Cost	-	376,663	376,663	-
Senior Citizen-Operation Cost	-	3,192,754	3,192,754	1,843,803
Sports and Culture	-	136,375	136,375	-
Advertisement-Enrich	-	209,940	209,940	-
Others-Enrich	-	897,276	897,276	-
Income Tax	-	285,551	285,551	1,325,100

Other Operating Expense	3,872,802	25,203,008	29,075,810	23,845,490
Advertisement	-	731,434	731,434	757,761
Software Development Expense	-	4,709,786	4,709,786	4,905,518
Photocopy	-	386,333	386,333	604,696
Wages	1,365,141	8,465,306	9,830,447	8,178,842
Agricultural Expense	-	287,882	287,882	276,505
Incentive	-	3,497,606	3,497,606	1,699,393
Donation and Subscription	63,500	5,875,628	5,939,128	2,507,053
Exhibition & Demonstration	-	-	-	460,887
Recruiting Expenses	416,651	35,893	452,544	433,896
Other Expenses	1,924,710	383,340	2,308,050	2,381,554
Land and Holding Tax	-	49,416	49,416	26,300
Value Added Tax	-	22,461	22,461	-
Insurance	-	64,987	64,987	112,356
Audit Fee	102,800	250,000	352,800	357,263
Consultancy Fee	-	205,000	205,000	832,040
Service Charge Rebate	-	-	-	65,926
Membership Fee	-	63,000	63,000	245,500
Bank Interest	-	163	163	-
Staff House Rent	-	0,622	0,622	-

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Items of Statement of Financial Position	109,908,631	16,012,643,973	16,122,552,604	13,988,681,979
Fixed Assets purchase	12,433,403	10,250,202	22,683,605	20,225,140
Land	-	-	-	3,908,500
Building	4,318,433	23,775	4,342,208	5,165,560
Boundary Wall	-	269,023	269,023	-
Furniture and Fixture	4,110,679	2,084,555	6,195,234	3,273,012
Office Equipment	78,075	3,753,696	3,831,771	1,432,478
Electric Equipment	1,056,616	1,762,815	2,819,431	1,022,766
Vehicle	356,100	2,356,338	2,712,438	4,570,922
Other Assets	2,513,500	-	2,513,500	851,902
Loan to Member's	-	8,961,276,000	8,961,276,000	7,491,103,000
Jagoron	-	4,124,489,000	4,124,489,000	3,559,664,000
Agrosor	-	4,519,999,000	4,519,999,000	3,640,225,000
Buniad	-	84,715,000	84,715,000	87,277,000
Sofolon	-	188,899,000	188,899,000	161,643,000
Sahos	-	277,000	277,000	3,523,000
LIFT	-	22,977,000	22,977,000	22,539,000
SL-ME	-	-	-	2,032,000
Abason	-	2,600,000	2,600,000	-
Enrich (IGA)	-	11,920,000	11,920,000	8,270,000
Enrich (AC)	-	5,280,000	5,280,000	5,830,000
Enrich (LI)	-	120,000	120,000	100,000
Investment on fixed deposit	-	607,848,969	607,848,969	323,833,299
Savings FDR	-	225,918,778	225,918,778	94,181,806
Surplus FDR	-	85,476,095	85,476,095	65,000,000
General FDR	-	296,454,096	296,454,096	164,651,493
Accounts Receivable	1,311,375	32,588,853	33,900,228	8,776,492
Grant Receivable	-	14,950,713	14,950,713	4,209,192
Hire purchase Receivable-Motorcycle	-	727,090	727,090	4,567,300
Hire purchase Receivable-Bi cycle	-	1,111,050	1,111,050	-
Loan to Related Party	1,311,375	-	1,311,375	-
Bills Receivable	-	-	-	-
HO Current Account	-	15,800,000	15,800,000	-
Advance, Deposit & Prepayments	11,707,676	23,846,764	35,554,440	41,409,640
Advance payment	11,707,676	21,408,341	33,116,017	40,971,966
Advance to VCP Project	-	-	-	158,333
Advance to Enrich-GoB	-	-	-	4,000
Staff Loan	-	-	-	94
Advance Income Tax	-	2,438,423	2,438,423	275,247
Stock & Stores	-	2,673,989	2,673,989	3,022,384
Stock Item	-	7,858	7,858	5,493
Stock of Poultry Feed	-	145,793	145,793	207,208
Stock of Livestock Feed	-	2,520,338	2,520,338	2,809,683
Unsettled Staff Advance	-	731,977	731,977	2,419,742

Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Other Asset	-	2,505,270	2,505,270	771,345
Biological Asset	-	2,505,270	2,505,270	771,345
Loan Refund to PKSF	-	436,208,339	436,208,339	421,958,340
Jagoron	-	219,000,000	219,000,000	206,000,000
Agrosor	-	89,000,000	89,000,000	81,500,000
Buniad	-	43,333,337	43,333,337	45,000,006
Sufolon	-	70,000,000	70,000,000	80,000,000
Sahos	-	5,000,000	5,000,000	2,500,000
SL-ME	-	800,000	800,000	-
Enrich-IGA	-	4,200,000	4,200,000	2,300,000
Enrich-AC	-	450,002	450,002	283,334
Enrich-LI	-	375,000	375,000	325,000
LIFT	-	4,050,000	4,050,000	4,050,000
Loan Refund to Banks	-	1,929,121,537	1,929,121,537	2,317,732,965
Long Term	-	551,057,851	551,057,851	186,808,815
Standard Bank Ltd.	-	66,382,619	66,382,619	111,621,540
DBBL-Housing	-	3,604,183	3,604,183	578,749
Mutual Trust Bank Ltd.	-	19,283,974	19,283,974	-
Pubali Bank Ltd.	-	11,129,476	11,129,476	-
Prime Bank Ltd.	-	124,647,832	124,647,832	-
Basic Bank Ltd.	-	113,013,391	113,013,391	11,687,276
Mercantile Bank Ltd.	-	212,996,376	212,996,376	62,921,250
Short Term	-	1,378,063,686	1,378,063,686	2,130,924,150
Eastern Bank Ltd.	-	292,812,500	292,812,500	280,000,000
Pubali Bank Ltd.	-	2,318,351	2,318,351	472,740,058
Bank Asia Ltd.	-	250,000,000	250,000,000	200,305,556
City Bank Ltd.	-	258,281,431	258,281,431	380,994,444
Standard Bank Ltd.	-	312,918,434	312,918,434	262,050,180
Dutch Bangla Bank Ltd.	-	103,532,798	103,532,798	200,061,781
Mutual Trust Bank Ltd.	-	8,199,891	8,199,891	65,896,431
BRAC Bank Ltd.	-	150,000,000	150,000,000	202,675,700
Prime Bank Ltd.	-	-	-	66,200,000
Trust Bank Ltd.	-	281	281	-
Loan Refund to NBF1	-	96,866,707	96,866,707	17,086,509
UBICO	-	34,542,973	34,542,973	12,318,794
National Finance	-	23,718,325	23,718,325	4,166,668
IIDFCL	-	2,050,987	2,050,987	-
Stromme Foundation	-	10,000,000	10,000,000	-
Anukul Foundation	-	26,554,422	26,554,422	-
Anukul Foundation-STL	-	-	-	601,047



Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Loan Refund to Others	8,406,174	2,813,347,527	2,821,753,701	1,575,000
Loan refund to Member's	-	18,955,000	18,955,000	1,575,000
Loan Refund to Member's-STL	-	13,640,000	13,640,000	1,225,000
Loan Refund to Member's-LT	-	5,315,000	5,315,000	350,000
Loan Refund to Interunit Section-Short Term	8,406,174	2,794,392,527	2,802,798,701	-
PGA:PKSF	-	2,335,331,569	2,335,331,569	-
PGA:SDP	8,406,174	6,300,016	14,706,190	-
PGA:ADIP	-	12,819,935	12,819,935	-
PGA:DREAM	-	28,581,759	28,581,759	-
PGA:PELI	-	113,449,626	113,449,626	-
PGA:MOITREE	-	175,018,655	175,018,655	-
PGA:PART Bhairab	-	3,514	3,514	-
PGA:PF	-	90,699,385	90,699,385	-
PGA:DSF	-	1,871,483	1,871,483	-
PGA:CWF	-	150,000	150,000	-
PGA:GRATUITY	-	20,709,834	20,709,834	-
PGA:Security Money	-	567,862	567,862	-
PGA:PART Kishoreganj	-	3,076,724	3,076,724	-
PGA:MIME	-	5,812,165	5,812,165	-
Member's Welfare Fund	-	3,079,026	3,079,026	4,191,998
Emergency Fund	-	3,079,026	3,079,026	4,191,998
Fund for Gratuity	2,558,017	8,755,807	11,313,824	8,379,965
Gratuity Fund	2,558,017	8,755,807	11,313,824	8,379,965
Member's Saving Refund	-	866,663,543	866,663,543	822,747,354
General Savings	-	503,364,776	503,364,776	516,622,978
Special Savings	-	297,400,188	297,400,188	262,397,684
Member SFF	-	57,233,579	57,233,579	41,246,692
Member SFF Fixed	-	8,665,000	8,665,000	2,480,000
Accounts Payable	30,776,275	206,011,823	236,788,098	2,431,894,872
Provident Fund	-	17,575,293	17,575,293	15,737,073
Provision for Audit Fee	384,345	250,000	634,345	588,000
Accrued Expense	1,243,798	-	1,243,798	664,159
Provision for Salary	-	-	-	107,606
Liabilities to MDF-PHC	-	235,294	235,294	422,063
Suchala Project	-	-	-	152,000
Sundry Payable	-	792	792	8,377
Revolving Loan Fund-LIFT	-	6,000,000	6,000,000	5,000,000
Advance Received (Enrich)	-	-	-	4,489,471
Advance Received-Enrich GoB	-	8,500,000	8,500,000	1,200,000
Advance Received (PACE)	-	-	-	9,000,000
Advance Received-Enrich Scholarship	-	2,700,000	2,700,000	-
Interest Payable on Bank Loan	-	168,761,579	168,761,579	89,160,994
Provision for GS Interest	-	-	-	2,801
Provision for SS Interest	-	-	-	14,283
Provision for Member's loan Interest	-	1,988,865	1,988,865	69,174
Bills Payable	750,000	-	750,000	-
Project Loan	28,398,132	-	28,398,132	-



Particulars	FY 2018-2019			FY 2017-2018
	SDP	MF	Total	Total
Provision for Member's Savings Interest	-	2,949,367	2,949,367	2,789,499
Provision for SFF Interest	-	2,722,097	2,722,097	2,789,499
Provision for SFF-Fixed Interest	-	217,998	217,998	-
Provision for GS Interest	-	5,272	5,272	-
Provision for SS Interest	-	4,000	4,000	-
Other Liabilities	42,715,711	7,918,273	50,633,984	68,764,435
CWF	-	1,769,473	1,769,473	1,572,638
Staff DSF/SFF	-	6,148,800	6,148,800	5,252,900
Grant Fund Transfer to Projects	41,808,105	-	41,808,105	61,745,389
Grant Fund Return to Donor	198,858	-	198,858	119,508
Security Money	708,748	-	708,748	74,000
Total Payments	302,566,512	16,570,288,643	16,872,855,155	14,678,564,189
Closing Balance	28,876,715	144,037,134	172,913,849	196,425,739
Cash in Hand	40,298	13,163,685	13,203,983	13,255,887
Cash at Bank	28,836,417	130,873,449	159,709,866	183,169,852
Total Payment	331,443,227	16,714,325,777	17,045,769,004	14,874,989,928

The accompanying notes form an integral part of these financial statements.


Director (F & A)


Executive Director


Chairperson

Signed as per our annexed report of even date.

Place: Dhaka
Dated: 16 September 2019


Shafiq Basak & Co.
Chartered Accountants



**People's Oriented Program Implementation (POPI)
Notes to the Financial Statements
for the year ended 30 June 2019**

01.00 Back ground

People's Oriented Program Implementation (POPI) is a national development organization formed and came into operation during 1986 with the objective of establishment and promotion of fundamental rights of disadvantaged, marginalized and poverty hit masses including children, women & men through poverty alleviation, empowerment and mainstreaming them in the development process of the country. Founded in a small village, Jamalpur of Bhairab Upazila under Kishoregonj District, POPI has area coverage of 786 unions (131 upazilas) under 22 administrative districts of Bangladesh. It implements a wide range of social development and financial services activities to achieve its vision, mission and objectives i.e. Education Program, Health and Well being Program, Disaster Risk Reduction Program, Agriculture Program, Human Rights and Gender Equality Program, Micro Finance Programs, Main Streaming Program for the MMC (Most Marginalized Citizen) also it implements a good numbers of activities related with project which are complements to its objectives.

01.01 Legal status of the organization

a. Registration with Registrar of Joint Stock Companies:

POPI is a registered non profit organization with the Registrar of Joint Stock Companies and Firms under the Societies Registration Act 1860 bearing registration number Khulna-179 dated 28 August 2006.

b. Registration with NGO Affairs Bureau:

POPI is registered with the NGO Affairs Bureau under the Foreign Donations (Voluntary Activities) Regulation Ordinance 1978 bearing number 507 dated 30 July 1991. Subsequently it has renewed its registration with the NGO Affairs Bureau on 21 July 2016 which came in to effect since 30 July 2016.

c. Registration with Social Welfare Department:

POPI is registered with the Social Welfare Department under the Voluntary Social Welfare Organization (Registration and Control) Ordinance 1961 bearing number Kishore-0056 dated 15 November 1986. Subsequently it has renewed its registration with the Social Welfare Department on 02 May 2012.

d. Registration with Microcredit Regulatory Authority:

POPI is registered with the Microcredit Regulatory Authority under the Microcredit Regulatory Authority Act 2006 bearing registration number 02150-01563-00159 dated 16 March 2008. Subsequently it has renewed its registration with the Microcredit Regulatory Authority which is effective upto June 2019.

01.02 Head Office:

The principal place of activity of the organization is located at House-5/11-A, Block-E, Lalmatia, Dhaka-1207, Bangladesh.

02.00 Corporate Information of POPI:

a.	Year of establishment	1986
b.	Nature of operations	i. Social Development Programs ii. Economic Empowerment Sector
c.	Statutory Audit conducted upto	30 June 2019
d.	Name of Statutory Auditor for Current year	Shafiq Basak & Co.
e.	Number of EC meeting held in FY 2018-2019	7
f.	Date of last AGM held	28 September 2018



g. Details of Executive Board Members:

Name	Position	Qualification	Profession	Present Address
Md. Abdul Hamid Bhuyan	Chairman	M. Sc	Executive Director,	Mymensingh Road, Tangail
Md. Sharif Uddin Ahmed	Vice-Chairman	M.S.S.	Principal	Rafiqul Islam Mohila College, Bhairab, Kishoregonj.
Ms. Rafiqua Akter	Treasurer	M.S.	Free Lancer/ Consultant	397/2, Shantinagar, Akhunjee House, Dhaka-1217.
Ms. Shamsunnahar Chowdury	Executive Member	M. A	Private Service	188/8, 1 No. Tajlane Road, Middle Paik Para, Mirpur, Dhaka- 1216.
Mr. Rasel Ahmed Liton	Executive Member	MBA	Executive Director, Samaj Kalyan Sangstha (SKS)	House # 226, Road # 07, Mohammadia Housing Ltd. Mohammadpur, Dhaka-1207
Syed Mosaddeque Hossain	Executive Member	M.S.S	Private Service	3D (1 st Floor), Madhavi Govt. Officers Quater, Sobhanbag, Dhanmondi, Dhaka.
Murshed Alam Sarker	Member Secretary	M. A.	Private Service	55/K-1, Flat # F-3, Road # 9/A, Dhanmondi R/A, Dhaka-1209

03.00 Basis for Preparation of Financial Statements

03.01 Basis of accounting

The accounts are prepared on accrual basis, except for interest on loans which is accounted for on a cash basis, under historical cost convention in conformance with generally accepted accounting principles, wherever appropriate, such principles are explained in the succeeding notes.

03.02 Basis of preparation of financial statements

POPI maintains its books of accounts and records on a programmed or project-wise basis. The Head Office maintains records of all treasury, investment and management functions. All cash balances, including those held for programs, are held by the Head Office and transferred to programs as and when required. Balance between projects are eliminated upon combination for the purpose of presentation of the financial statements.

03.03 Use of estimates and judgments

In the preparation of the financial statements management required to made judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

04.00 Summary of Significant Accounting Policies

POPI is a non governmental organization as per definition provided in the Statement of Recommended Practice for Not-for-Profit Organization.

The financial statements have been prepared on the basis of POPI being a going concern that will continue its operation for the foreseeable future.

POPI generally follows the accrual basis of accounting or a modified form except for Service Charge on 'Loan to Members' which is accounted on a cash basis. The financial statements have been prepared in accordance with comprehensive guidelines and policies disclosed in the above paragraphs.

The significant accounting policies followed in the preparation and presentation of these financial statements are summarized below:

04.01 Reporting currency

Except otherwise expressed, all of POPI's assets, liabilities, capital fund, income and expenditure are denominated in terms of Bangladesh Taka, the local currency. Hence, POPI's operations are not exposed to any risk arising from conversion rate of foreign currency.

04.02 General

Previous year figures have been rearranged where necessary.

04.03 Revenue recognition

Income realized from restricted funds is recognized in the Statement of Comprehensive Income only when there is certainty that all of the conditions for receipt of the funds have been reconciled with and the relevant expenditure that it is expected to compensate has been incurred and charged to the Statement of Comprehensive Income. Unutilized funds are carried forward as such in the Statement of Financial Position.

Gifts and donations received in kind are recognized at valuation at the time that they are distributed to beneficiaries, or if received for resale with proceeds being used for the purpose of the organization at the point of such sale. Items not sold or distributed are inventories but not recognized in the financial statements.

All other income is recognized when the organization is legally entitled to the use of such funds and the amount can be measured reliably. This would include income receivable through fund raising activities and donations.

04.03.01 Service Charges

Service charge income is recognized on cash basis following the prudent concept of accounting. Service charge income is calculated using declining balance method in accordance with the following rates which differ depending on the project principles.

SI No.	Particulars	% of Service Charge
01	Jagoron, Agrosor, Sufolon, Enrich, LIFT (PKSF)	25%
02	Jagoron, Agrosor, Sufolon (Non-PKSF)	27%
03	Buniad	20%
04	Sahos	0% - 9%

04.03.02 Pass book and format sale

Members are required to procure loan pass book and loan application form. These sale proceeds are recognized when sales are made and amounts are realized.

04.03.03 Admission fees

Admission fees collected from the members are recognized when members get admission into group and pay their membership fees.

04.03.04 Investment income

Revenue is recognized as the interest accrues unless collection is in doubt.

04.03.05 Gain/(loss) on sale of non current assets

Net gains and losses on the disposal of property, plant & equipments and other non current assets, including investments, are recognized in the Statement of Comprehensive Income after deducting from the proceeds on disposal, the carrying value of the item disposed of and any related selling expenses.

04.03.06 Other income

Other income has been recognized as income and shown in the Statement of Comprehensive Income as and when the Organization has legal authority to receive it.



04.04 Expenditure recognition

Expenses in carrying out the projects and other activities of the organization are recognized in the Statement of Comprehensive Income during the period in which they are incurred. Other expenses incurred in administering and running the organization and in restoring and maintaining the property, plant and equipment to perform at expected levels are accounted for on an accrual basis and charged to the Statement of Comprehensive Income.

04.04.01 Interest on members' deposits

Interest on Members' Deposit calculated on the average of opening and closing balance on individual member's deposit. It is calculated on monthly basis which provision and distribute on members' pass book at the end of the financial year but if member withdraw his/her membership from POPI, he/she get the monthly interest balance on that.

04.05 Property, Plant and Equipments

Property, plant & equipments are recognized if it is probable that future economic benefits associated with the assets will flow to the organization and the cost of the assets can be reliably measured. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

04.05.01 Cost and valuation

Except for land, all fixed assets are stated at cost less accumulated depreciation as per BAS-16 'Property Plant and Equipments'. Initially, Land shown at cost subsequently it has been revalued in 2010 and 2017. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

04.05.02 Restoration costs

POPI recognizes in the carrying amount of an item of Property, Plant & Equipment the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the Organization and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance, is normally charged as revenue expenditure in the Statement of Comprehensive Income during the period in which it is incurred.

04.05.03 Depreciation

Depreciation is charged for the year at the following rates on diminishing balance method based on the nature and estimated useful life of each assets. For additions during the year, depreciation is charged for the remaining months of the year and for disposal depreciation is charged up to the date of disposal. On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the Statement of Comprehensive Income, which is determined with reference to the net book value of the assets and net sale proceeds.

The annual rates of depreciation currently used by POPI are:

Category of Fixed Assets	Rate
Land & Land Development	0%
Building	2.5%
Motor Vehicles	15%
Office Equipments	15%
Electric Equipments	15%
Furniture & fixtures	15%
Others	15%



04.05.04 Donated Assets

Where Property, Plant & Equipments are purchased as a part of a project through restricted funds, until the conclusion of the project or, if on conclusion of the project, the assets is not handed over to the beneficiary or returned to the original donor, the cost of the assets is included in the memorandum inventory of Property, Plant & Equipment identified as such in the financial statements. Depreciation is not provided on such assets.

04.06 Comparative Information

Comparative information is disclosed in respect of every year including all the numerical information in the financial statements, and also descriptive information is given when it is relevant to an understanding of the current year's financial statements.

04.07 Taxation

Under the Income Tax Ordinance (ITO), 1984 as amended, POPI is subject to submission of income tax return for its present activities/projects. As per 6th Schedule, Part-A, Para 1A of ITO, 1984 Income from Microfinance activities are exempted from taxation. POPI bearing TIN 8293-3521-5756 submits its return of income tax for the organization as a whole.

04.08 Offsetting

Income and expenditure are offset and net amount reported in the financial statement when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis.

04.09 Borrowing costs

Borrowing costs are interests and other costs that POPI incurs in connection with the borrowing of funds.

Borrowing costs are recognized as an expense in the period in which they are incurred, unless they are incurred in respect of a qualifying asset in which case it is capitalized as a part of the cost of the asset. The amount of borrowing cost eligible for capitalization shall be determined in accordance with the BAS-23: 'Borrowing Costs'.

04.10 Segment information

POPI's internal management and reporting formats are structured and based on activities and services that are similar in nature and where the risk and obligations are similar. The primary segments represent this structure.

04.11 Valuation of assets and their basis of measurement

04.11.01 Property, Plant & Equipments

Property, Plant & Equipments are recognized if it is probable that future economic benefits associated with the assets will flow to the organization and the cost of the assets can be reliably measured. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

04.11.02 Biological Assets

Biological Assets represent living plants and animal which has been presented in the financial statements following BAS-41: Agriculture. Gain or loss from valuation of the Biological Assets has been shown in the 'Statement of Profit or Loss and other Comprehensive Income'. The valuation is done by the local management on the basis of market value prevailing at the reporting date less costs to sale.

04.11.03 Loan to members

POPI's activities include providing micro-finance loan to members without collateral, on a service charge basis under various programs. Loans exclusive of service charge are not stated net of provision on loan losses.

The organization has segregated the loan into five categories and kept corresponding loan loss provision as per MRA Rules, 2010.



04.11.04 Micro Finance Product features

Different loan products are offered to beneficiaries based on their requirement. Feature of the loan product is given below:

Product	Approach	Rate of Service Charge-Reducing	Duration	Loan size in Taka
Jagoron	Group Approach	25-27%	12 months	1000-40000
Agrosor	Group Approach	25-27%	3-24 months	41000-1000000
Buniad	Group Approach	20%	12 months	1000-10000
Sufolon	Group Approach	25-27%	12-24 months	Maximum 50000
Sahos	Group Approach	0-9%	12 months	Maximum 15000
LIFT	Group Approach	25-27%	12 months	23000-110000
Enrich (IGA)	Group Approach	25%	12 months	41000-1000000
Enrich (AC)	Group Approach	25%	12 months	1000-30000
Enrich (LI)	Group Approach	25%	12 months	1000-10000

04.11.05 Other loans

Other loans to the staff, other projects and funds are recognized on the basis of their payment or adjustments schedule.

04.11.06 Term deposit

Term deposits are measured on the basis of their useful maturity.

04.11.07 Inventories

Inventories are stated at cost. The cost of inventories includes expenditure incurred in acquiring the inventories and bringing them to their existing location and condition.

Expenditure is recognized at the moment when such inventory delivered or consumed; obsolete inventories are written off. In case of written off inventory, such amount is recognized as an expense in the period.

Items donated for distribution or resale are not included in the financial statements until such items are distributed or resold.

04.11.08 Accounts receivable

Accounts receivable are recognized when there is a contractual right to receive cash or another financial asset from another entity.

04.11.09 Deposits & Prepayments

Loan & prepayments are recognized when there is a contractual right to receive cash or another financial asset from another entity.

04.11.10 Cash & Cash equivalents

Cash and cash equivalents are defined as cash in hand and bank balances at the end of the year. For the purpose of the Statement of Cash Flows, Cash and cash equivalents consists of cash in hand and bank deposits as net off with outstanding bank overdrafts.

04.12 Basis for valuation of liabilities and provisions

04.12.01 Reserve Fund

This fund has been created as statutory reserve @ 10% of total cumulative surplus in accordance with the provision of section 20 of the Micro Credit Regulatory Authority (MRA) Act 2006. This fund will be used after getting approval from MRA for the purpose of the members' poverty reduction and as per guidance of MRA this fund amount is remaining with different Scheduled Banks.



04.12.02 Loan Loss Provision

POPI makes provision for loan losses based on outstanding classification in accordance with provision of Rule 44 of the Micro Credit Regulatory (MRA) Rules 2010 and makes provisions for loan losses every month in order to maintain the loan loss provision for bad loans at adequate level and calculates the required provision for loan based on the classification and provisioning methodology which shown in the forthcoming paragraphs, if required, are made and accounted for in the financial statements for the year.

04.12.03 Revolving/Term loan

Revolving/Term loans are obtained to support various micro finance program undertaken by POPI and for working capital purposes. The loans are repayable at various intervals on the basis of their repayment schedule.

04.12.04 Members' savings

Members' savings have been accounted for on the basis of their maturity term and past trend of withdrawal by the depositors.

04.12.05 Secured Future Fund

Considering the demand of staff members and beneficiaries the management has introduced 'Secured Future Fund' scheme for the staff members to encourage savings. All deposits are payable to the staff members and beneficiaries before maintaining all formalities of the organization and this deposits services open for all of its staff members.

04.12.06 Staff Gratuity Fund

POPI operates a gratuity scheme for its regular employees and maintains a separate accounts for this fund.

04.12.07 Other loans

Other loans from other projects and funds have been measured on the basis of their payment or adjustment schedule.

04.12.08 Accounts payable

Payables are stated at cost which is the fair value of the consideration to be paid in the future for goods and services received.

04.12.09 Provisions

Provisions are recognized in the Statement of Financial Position when POPI has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligation; and a reliable estimate of the amount can be made, in accordance with BAS 37: 'Provision, Contingent Liabilities and Contingent Assets'.

04.12.10 Staff Security Deposit

The Staff Security Deposit represents amount received from staff members who directly deals cash at field level. At present security deposits amounting Tk. 10,000, Tk. 12,000, and Tk. 14,000 from Field Officers, Assistant Branch Managers, Branch Managers respectively are being collected at time of their joining with POPI. Usually, POPI refunds the amount along with 5% simple interest to the staff member when he/she leaves the job.

04.12.11 Other liabilities

POPI accounts for other liabilities on the basis of their payment or adjustment schedule.

04.13 Accounting for the receipt and utilization of funds



04.13.01 Unrestricted Funds

Unrestricted Funds are those that are available for use by POPI at the direction of the Board, in furtherance of the general objectives of the organization and which are not designated for any specific purpose.

Surplus funds are transferred from restricted funds to unrestricted funds in items of the relevant Donor Agreements or with the subsequent approval of the Donor.

04.13.02 Designated Funds

Unrestricted funds designated by the Board to a specific purpose are identified as designated funds. The activities for which these funds may be used are identified in the financial statements.

04.13.03 Restricted Fund

Where grants are received for use in an identified project or activity, such funds are held in a restricted fund account and transferred to the Statement of Comprehensive Income to match with expenses incurred in respect of that identified project. Unutilized funds are held in their respective Fund Accounts and included under accumulated fund in the Statement of Financial Position until such time as they are required.

Funds collected through a fund raising activity for any specific or defined purpose are also included under this category.

Where approved grant expenditure exceeds the income received and there is certainty that the balance will be received such amount is recognized through Accounts Receivable in the Statement of Financial Position.

The activities for which these restricted funds may and are being used are identified in the notes to the financial statements.

04.14 Reporting period

These financial statements cover one year from 1st July, 2018 to 30th June 2019.

04.15 Risk management

The risk of POPI is defined as the possibility of losses, financial or otherwise. The risk management of the organization covers core risk areas of donor fund management risk, credit risk, liquidity risk, equity risk, operational risk and reputation risk. The prime objectives of the risk management is that POPI evaluates and takes well calculative business risk and thereby safeguards POPI's capital, its financial resources and profitability from various business risks through its own measures and through implementing Micro Credit Regulatory Authority (MRA) guidelines and following same of the best practices as under:

04.15.01 Donor Fund Management Risk

The objectives of Donor Fund Management Risk is to ensure that all compliance and service are delivered to the beneficiaries accordingly which are mentioned in the correct. In order to mitigate the risk every month, operation and finance people sit together and identify the gap and take necessary action accordingly. Internal Audit Department undertakes periodical and special audit of the branch and beneficiary level for review of the operation and compliance of statutory requirements.

04.15.02 Credit Risk

It arises mainly from lending. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with POPI. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, POPI's credit risk management activities have been designed to address all these issues.

POPI has segregated duties of the officers/executives involved in credit related activities. A separate division has been formed at Head Office which is entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated.



A thorough assessment is done before sanction of any credit facility. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the proposed credit facility, etc. The assurance process starts at Credit Officer and ends at Chief Executive Officer when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approved/declined by the Management Committee of POPI.

04.15.03 Liquidity Risk

The objective of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when it falls due. To this end, POPI is maintaining a diversified and stable funding base comprising of various deposit products. Management of liquidity and funding is carried out by Finance & Accounts Department under approved policy guidelines. The Liquidity Management is monitored by Head Office Fund Management Team under Finance & Accounts Department on a regular basis. A contingency plan is in place to manage extreme situation.

04.15.04 Operational Risk

Operational risk arise from error and fraud due to lack of internal control and compliance. Management through Internal Audit Department undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Review Committee subsequently reviews the reports of the Internal Audit Department.

04.15.05 Reputation risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigation of the risk, POPI has a design to review the transactions of the accounts to verify suspicious transactions. Policy and concerns are given to all the level for developing awareness and skill for identifying suspicious activities or transactions.

04.16 Employee Benefit Schemes

04.16.01 Provident Fund

POPI operates a contributory provident fund benefits from which are given to its employees in accordance with its policies. The fund is operated by a board of trustees consisting of five Members selected from the employees of the Organization. All permanent employees of the organization are contributing monthly to the fund by an amount equal to 10% of their basic salaries. The organization also contributes 10% of employees' basic salary to the fund each month. Interest earned from the investment is credited to the employees' accounts on a yearly basis.

04.16.02 Gratuity Fund

POPI operates a gratuity scheme for its permanent employees and maintains a separate account for this fund. This year all the submitted claims have been settled on cash basis and shown as expenses.

Type of separation	Where service tenure is less than five	Where service tenure is five years or more
Resignation	Avail no benefit.	Avail one month basic salary drawn for each
Termination	Avail no benefit.	Avail one month basic salary drawn for each
Retirement	Avail no benefit.	Avail one month basic salary drawn for each
Redundancy	Avail no benefit.	Avail one month basic salary drawn for each
Dismissal	Avail no benefit	Avail no benefit.

04.16.03 Contributory Welfare Fund (CWF)

POPI introduced Contributory Welfare Fund (CWF) for its staff with a view to stand by them at the time of distress. The CWF is looked after by a separate committee. The amount of contribution is taken off from the staff salary @ 2% of basic.



A staff member will be allowed grant after one year of his/her joining to the fund. However, the trustee board may allow a grant to a staff member if his/her membership is of 6 (six) months old but less than a year.

A member of the fund will be eligible to apply for financial benefits from the fund on the following grounds:

- a. In case of serious diseases like cancer, diseases requiring complicated operations etc.
- b. Loss of life & physical handicaps due to accident.
- c. Cremation of dead body of an employee.
- d. Stipend to meritorious children of and employee.

Staff members are not allowed to receive their parts of CWF if he/she leaves the organization.

04.16.04 Subsidized accommodation facility

POPI provides accommodation facility to its field force at subsidized rates. Depending on the regional rentals the employees' salaries are subject to deduction for accommodation facility.

04.16.05 Incentive/Performance bonus

POPI has an approved policy framework for payment of incentive/performance. Upon fulfillment of criteria staff members become entitled to receive incentive/performance bonus.

04.16.06 Leave Salary

POPI provides payments against encashment of earned leave every year. Staff members will be entitled to receive leave salary on the basis of basic salary.

04.16.07 Recreation Benefits

POPI provides one week leave along with payments equivalent to one basic in favor of each permanent employee at an interval of 5 (five) years in form of recreation benefit.

04.16.08 Staff Loan

a. Housing Loan

POPI provides Housing Loan @ 12% on reducing balance method in favor of staff members of specified working area. The major criteria for receiving Housing Loan is the service length of every individual staff i.e. minimum 3 years from the date of joining. An individual staff may get Housing Loan equivalent to 50 (fifty) times of his/her basic salary.

b. Motor cycle loan

POPI provides Motor Cycle Loan @ 1% flat rate of the asset value. The amount is realizable from the staff member within 84 (eighty four) equal monthly installments (EMIs).

c. Bicycle loan

POPI provides Bicycle Loan @ 1% flat rate of the asset value with a maximum limit of Tk. 7,000. The amount is realizable from the staff member within 20 (twenty) equal monthly installments (EMIs).

04.17 Events after the reporting date

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment/disclosures have been made in the financial statements.

04.18 Management's responsibility on financial statements

The management takes the responsibility for the preparation and presentation of these financial statements.

04.19 Financial instruments

Financial instruments are recognized in the balance sheet when POPI has become a party to the contractual provisions of the instrument.

04.19.01 Receivables

Receivables are carried at anticipated realizable values. Bad debts are written off when identified and an estimate is made for doubtful debts based on a review of all outstanding amounts as at the Statement of Financial Position.

04.19.02 Payables

Payables are stated at cost which is the fair value of the consideration to be paid in the future for goods and services received.

04.19.03 Interest bearing borrowings

All borrowing costs are recognized as an expense in the statement of income and expenditure in the period in which they are incurred.

05.00 Significant Organizational Policies

05.01 Provision for Loan Losses

05.01.01 Classification and Provision for Loan Losses

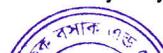
POPI generally provides for loan losses based on loan outstanding classification. Management makes provisions for loan losses every month in order to maintain the loan loss reserve for bad loans at adequate level and calculates the required provision for loan base on the classification and provisioning methodology which is shown below, if required, are made and accounted for in the financial statements for the year.

Loan Classification	Days in Arrears	Required Provision
Standard Loan	No installment is overdue	1%
Watchful	Loan overdue upto 30 days	5%
Sub-standard Loan	Loan overdue upto 180 days	25%
Doubtful Loan	Loan overdue upto 365 days	75%
Bad Loan	Loan overdue for 365+ days	100%

05.01.02 Loan write off

The write off of loans, if necessary, are charged against the provision for loan losses. Loans within their maturity period are classified as 'Current Loan'. Loans which remain outstanding over 1 (one) year of their maturity period are considered as 'Bad Loans'. The total amount of Bad Loans, which are considered to be unrealizable and remained overdue for 5 (five) years will be considered for write off proposal. Any collections realized from loans previously written off are credited to the Statement of Comprehensive Income. Loan write off methods are:

- i. Loan write off process must be properly maintained & recorded two times every financial year. Loan write off process must be recorded on 30 June and 31 December every financial year as per rule of the regulatory authority.
- ii. Branch Manager will prepare loan write off proposal list in specific format and submit to Regional Management Team and Regional Management Team will physically investigate the proposed write off loan and give certificate about the write off and send to Project Head.
- iii. The Head of Project will submit to Head Office's write off committee about the proposed write off loan. The Chief Executive, Project Head, Head of Finance & Accounts, Head of Human Resource Management (HRM), Head of Internal Audit will carry out the responsibilities of the write off committee. After justifying, this write off committee will recommend to the Chief Executive for approval of the loan write off.



- iv. After approving the write off loan by the write off committee, the Head Office Finance & Accounts Department will ensure to properly record to the write off register at branch level. Approved write off loan & service charge must be
- v. Client wise write off register must be updated and recorded as per format at branch level.

05.02 Policy on Loan to beneficiaries

05.02.01 Loan services

The organization stresses on supporting economic activities to generate employment and income to reduce income unequally among the disadvantaged and the poor. The loan products have been developed in response to the demand of its members. Policy on loan service is as under:

- a. The organization gives loans to members as and when they want to support their economic activities.
- b. Loans are not linked to deposits balances-loans and deposits services have been completely de-linked and made entirely voluntary.
- c. In addition to existing loans, the members can take loan for reducing the effect of shocks to the members' financial and physical assets immediately after natural disaster.

05.02.02 Insurance for beneficiaries

The stresses to reduce vulnerability of the loanees. In order to do so Members' Micro Credit Insurance products have been developed in response to the demand of its members. Policy on the service as under:

a. Members' Micro Credit Insurance for regular members:

The objective of members micro credit insurance is to provide financial assistance to those borrowers' family who die during his/her tenure as loanee and wave the outstanding loan amount of clients. Where the members or their wife or husband dies his/her family will be provided an amount of Tk. 1,500 for funeral. Only the borrower will be eligible to be the member of this fund. The money deposited in this fund is not refundable.

b. Members' Micro Credit Insurance for special members:

The objective of this fund is to provide instant assistance to that family with a view to stop reducing their deposit and keep them a bit far from taking loan where the principal wage earner is died. The member who is enrolled with this fund is eligible to receive this assistance if that member/husband of that particular member/principal wage earner dies.

05.03 Policy on savings collection

All deposits are payable to the clients on demand before maintaining all formalities of the organization. The organization offers deposits services to all its members keeping in view of the following:

- a. The poor people have a formidable capacity of deposits. The organization provides a secured place to keep deposits, increasing financial strength and capital growth of the clients with a view to reduce their dependency on external resources; and
- b. Improving sustainability of the institution by developing a relatively stable means to finance its loan portfolio.

05.03.01 Savings products

Different savings products are offered to the members. Savings product feature is given below:

Product Code	Product Name	Deposit Interval	Amount in Taka
SP # 01	General Savings	Weekly	Minimum Tk. 20
SP # 02	Special Savings	Weekly	Minimum Tk. 20
SP # 03	Member SFF	Monthly	100; 200; 300; 400; 500; 1,000; 2,000; 3,000;

05.04 Grant/Donation Accounting

Grants are recognized in the financial statements at their fair value, shall not be recognized until there is reasonable assurance that: (a) will comply with the conditions attaching to them; and (b) will flow to the entity.

When the grant relates to an expenses it is recognized as income over the period necessary to match it with the costs, which it is intended to compensate for on a systematic basis.

Grants related to assets are generally deferred in the Statement of Financial Position and credited to the Statement of Comprehensive Income over the useful life of the asset.

In the case of grants received to fund an entire project or activity, which includes the purchase of an asset, and the cost of such asset is charged with the project costs to the Statement of Comprehensive Income, the grant value is recognized as income in the same period as the cost of the asset is charged to the Statement of Comprehensive Income. On conclusion of the project, in the event that the asset is not handed over to the beneficiary or returned to the original donor, the cost of the asset is included in a memorandum inventory of Property, Plant and Equipment identified as such in the financial statements.



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
6.00	Property, Plant and Equipment					
	<u>A) Cost Value</u>					
	Opening Balance		163,508,699	339,240,255	502,748,954	482,737,307
	Add: Addition during the year		12,433,403	10,250,202	22,683,605	20,225,140
	Add: Non Cash Addition		-	312,708	312,708	819,683
	Add: Adjustment with Interproject Loan	31.02	-	49,480	49,480	-
	Add: Increased by Revaluation Gain	20.00	-	-	-	2,440,500
			175,942,102	349,852,645	525,794,747	506,222,630
	Less: Sales/Adjustment of Asset		1,533,710	1,302,575	2,836,285	3,473,676
			174,408,392	348,550,070	522,958,462	502,748,954
	<u>B) Accumulated Depreciation</u>					
	Opening Balance		50,147,255	27,390,205	77,537,460	71,694,863
	Add: Charged during the year		6,232,138	4,938,873	11,171,011	9,202,347
			56,379,393	32,329,078	88,708,471	80,897,210
	Less: Adjustment during the year		1,087,998	1,250,454	2,338,452	3,359,750
			55,291,395	31,078,624	86,370,019	77,537,460
	Written Down Value (A-B)		119,116,997	317,471,446	436,588,443	425,211,494
	Details of Property, Plant and Equipment are given in Annexure-A					
7.00	<u>Intangible Assets</u>					
	Opening Balance		-	2,457,168	2,457,168	2,457,168
	Add: Addition during the year		-	-	-	-
			-	2,457,168	2,457,168	2,457,168
	Less: Write Off during the year		-	2,457,168	2,457,168	-
			-	-	-	2,457,168
	<u>Accumulated Depreciation</u>					
	Opening Balance		-	911,387	911,387	638,602
	Add: Charged during the year		-	1,545,781	1,545,781	272,785
			-	2,457,168	2,457,168	911,387
	Less: Adjustment during the year		-	2,457,168	2,457,168	-
			-	-	-	911,387
	Amortized Value		-	-	-	1,545,781
8.00	Loan to Member's					
	Opening Balance		-	4,234,442,794	4,234,442,794	3,272,600,352
	Add: Disbursement during the year		-	8,961,276,000	8,961,276,000	7,491,103,000
			-	13,195,718,794	13,195,718,794	10,763,703,352
	Less: Adjustment with Member's	32.00	-	116,747,436	116,747,436	27,357,270
	Less: Adjustment with Emergency	26.00	-	28,527,285	28,527,285	22,996,506
	Less: Adjustment with LLP	34.00	-	38,647,883	38,647,883	-
	Less: Adjustment during the year		-	-	-	40,596,454
	Less: Recovery during the year		-	7,693,496,569	7,693,496,569	6,438,310,328
			-	5,318,299,621	5,318,299,621	4,234,442,794



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
9.00	Investment in Fixed Deposit					
	Savings Investment	9.01	-	220,000,000	220,000,000	155,421,444
	Surplus Fund Investment	9.02	-	85,000,000	85,000,000	52,878,306
	General Fund Investment	9.03	-	541,345,022	541,345,022	280,504,989
			-	846,345,022	846,345,022	488,804,739
	Details of Investment in Fixed Deposit are given in Annexure-B					
9.01	Saving Investment					
	Opening Balance		-	155,421,444	155,421,444	127,331,421
	Add: Investment during the year		-	225,918,778	225,918,778	94,181,806
	Add: Trf. From General investment	9.03	-	-	-	20,796,435
	Add: Trf. From Surplus investment	9.02	-	-	-	10,000,000
	Add: Increased during the year		-	-	-	13,875,152
			-	381,340,222	381,340,222	266,184,814
	Less: Transfer to General FDR	9.03	-	-	-	10,300,452
	Less: Encashment during the year		-	161,340,222	161,340,222	100,462,918
			-	220,000,000	220,000,000	155,421,444
9.02	Surplus Fund Investment					
	Opening Balance		-	52,878,306	52,878,306	30,000,000
	Add: Investment during the year		-	85,476,095	85,476,095	65,000,000
	Add: Increased during the year		-	-	-	2,814,755
	Add: Transfer from General FDR	9.03	-	-	-	5,221,051
			-	138,354,401	138,354,401	103,035,806
	Less: Transfer to Savings Investment	9.01	-	-	-	10,000,000
	Less: Encashment during the year		-	53,354,401	53,354,401	40,157,500
			-	85,000,000	85,000,000	52,878,306
9.03	General Fund Investment					
	Opening Balance		-	280,504,989	280,504,989	166,400,490
	Add: Investment during the year		-	296,454,096	296,454,096	164,651,493
	Add: Transfer from Savings FDR	9.01	-	-	-	10,300,452
	Add: Increased during the year		-	-	-	15,052,458
			-	576,959,085	576,959,085	356,404,893
	Less: Trf. To Savings Investment	9.01	-	-	-	20,796,435
	Less: Trf. To Surplus Investment	9.02	-	-	-	5,221,051
	Less: Encashment during the year		-	35,614,063	35,614,063	49,882,418
			-	541,345,022	541,345,022	280,504,989
10.00	Accounts receivables					
	Interest receivable on FDR	10.01	-	4,984,206	4,984,206	2,796,461
	Grant receivable	10.02	-	26,974,851	26,974,851	16,901,388
	Hire purchase Receivable-Motorcycle	10.03	-	4,899,857	4,899,857	6,167,337
	Hire purchase Receivable-Bi cycle	10.04	-	1,294,175	1,294,175	1,196,699
	Head Office A/c: Member SFF	10.05	-	-	-	68,520
	Sundry Debtor	10.06	1,068,622	-	1,068,622	2,318,290
			1,068,622	38,153,089	39,221,711	29,448,695



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
10.01	Interest Receivable on FDR					
	Opening Balance		-	2,796,461	2,796,461	910,608
	Add: Made during the year		-	4,984,206	4,984,206	8,846,686
			-	7,780,667	7,780,667	9,757,294
	Less: Adjustment during the year		-	2,796,461	2,796,461	6,960,833
			-	4,984,206	4,984,206	2,796,461
10.02	Grant Receivable					
	Opening Balance		-	16,901,388	16,901,388	15,523,780
	Add: Paid during the year		-	14,950,713	14,950,713	4,209,192
	Add: Addition during the year		-	14,339,572	14,339,572	9,930,548
	Add: Adjustment with advance	11.01	-	76,411	76,411	722,438
	Add: Adjustment with VCP Project	11.02	-	956,174	956,174	-
			-	47,224,258	47,224,258	30,385,958
	Less: Adjustment with senior		-	-	-	14,233
	Less: Adjustment with advance	35.17	-	-	-	9,493,932
	Less: Received during the year		-	20,249,407	20,249,407	3,976,405
			-	26,974,851	26,974,851	16,901,388
10.03	Hire purchase Receivable - Motorcycle					
	Opening Balance		-	6,167,337	6,167,337	3,968,674
	Add: Disbursement during the year		-	727,090	727,090	4,567,300
			-	6,894,427	6,894,427	8,535,974
	Less: Adjustment during the year		-	1,690	1,690	2,031,642
	Less: Received during the year		-	1,992,880	1,992,880	336,995
			-	4,899,857	4,899,857	6,167,337
10.04	Hire purchase Receivable - Bicycle					
	Opening Balance		-	1,196,699	1,196,699	1,301,486
	Add: Disbursed during the year		-	1,111,050	1,111,050	-
	Add: Adjustment during the year		-	-	-	959,356
			-	2,307,749	2,307,749	2,260,842
	Less: Adjustment during the year		-	650	650	1,064,143
	Less: Received during the year		-	1,012,924	1,012,924	-
			-	1,294,175	1,294,175	1,196,699
10.05	HO A/c-Member SFF					
	Opening Balance		-	68,520	68,520	68,520
	Add: Addition during the year		-	-	-	-
			-	68,520	68,520	68,520
	Less: Adjustment during the year		-	68,520	68,520	-
			-	-	-	68,520
10.06	Sundry Debtor					
	Opening Balance		2,318,290	-	2,318,290	621,162
	Add: Adjustment during the year		783,211	-	783,211	1,809,396
			3,101,501	-	3,101,501	2,430,558
	Less: Adjustment during the year		31,891	-	31,891	-
	Less: Received during the year		2,000,988	-	2,000,988	112,268
			1,068,622	-	1,068,622	2,318,290



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
11.00	Advance, Deposits and Prepayments					
	Advance Payment	11.01	3,042,061	20,672,013	23,714,074	29,230,050
	Loan to VCP Project	11.02	-	1,414	1,414	957,588
	Advance Income Tax	11.03	400,366	4,544,377	4,944,743	2,516,114
	Housing Loan (Staff)	11.04	-	3,963,153	3,963,153	5,335,527
	Loan to Related Party	11.05	3,536,418	-	3,536,418	14,164,209
			6,978,845	29,180,957	36,159,802	52,203,488
11.01	Advance Payment					
	Opening Balance		11,400,137	17,829,913	29,230,050	16,045,393
	Add: Payment during the year		11,707,676	21,408,341	33,116,017	40,971,966
			23,107,813	39,238,254	62,346,067	57,017,359
	Less: Adjustment with Grant	10.02	-	76,411	76,411	722,438
	Less: Adjustment for the year		895,301	2,616,140	3,511,441	1,900,110
	Less: Recovery during the year		19,170,451	15,873,690	35,044,141	25,164,761
			3,042,061	20,672,013	23,714,074	29,230,050
11.02	Loan to VCP Project					
	Opening Balance		-	957,588	957,588	2,169,255
	Add: Paid during the year		-	-	-	158,333
			-	957,588	957,588	2,327,588
	Less: Adjustment with Grant Receivables	10.02	-	956,174	956,174	-
	Less: Receive during the year		-	-	-	1,370,000
			-	1,414	1,414	957,588
11.03	Advance Income Tax					
	Opening Balance		400,366	2,115,748	2,516,114	4,374,533
	Add: Paid during the year		-	2,425,771	2,425,771	263,657
	Add: Increased during the year		-	2,858	2,858	1,127,535
			400,366	4,544,377	4,944,743	5,765,725
	Less: Adjusted with Tax Expense		-	-	-	3,249,611
			400,366	4,544,377	4,944,743	2,516,114
11.04	Housing Loan to Staff					
	Opening Balance		-	5,335,527	5,335,527	6,028,214
	Add: Paid during the year		-	-	-	-
			-	5,335,527	5,335,527	6,028,214
	Less: Adjustment during the year		-	-	-	459,213
	Less: Recovery during the year		-	1,372,374	1,372,374	233,474
			-	3,963,153	3,963,153	5,335,527
11.05	Loan to Related Party					
	Opening Balance		14,164,209	-	14,164,209	13,629,323
	Add: Paid during the year		1,311,375	-	1,311,375	-
	Add: Adjustment during the year		1,152,642	-	1,152,642	1,534,886
			16,628,226	-	16,628,226	15,164,209
	Less: Adjustment during the year		9,541,808	-	9,541,808	1,000,000
	Less: Recovery during the year		3,550,000	-	3,550,000	-
			3,536,418	-	3,536,418	14,164,209
11.06	Loan to Enrich-GoB Project					
	Opening Balance		-	-	-	-
	Add: Paid during the year		-	-	-	4,000
			-	-	-	4,000
	Less: Adj. with Advance from Enrich-GoB	35.05	-	-	-	4,000

Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
12.00	Stock & Stores					
	Stock Item	12.01	-	10,931	10,931	54,511
	Stock of Poultry Feed	12.02	-	39,312	39,312	-
	Stock of Livestock Feed	12.03	-	662,547	662,547	160,587
	Stock of Philips Goods	12.04	-	90,537	90,537	154,900
			-	803,327	803,327	369,998
12.01	Stock Item					
	Opening Balance		-	54,511	54,511	53,918
	Add: Purchase during the year		-	7,858	7,858	5,493
			-	62,369	62,369	59,411
	Less: Adjustment during the year		-	-	-	4,900
	Less: Adjustment with Liability to MDF-PHC	35.04	-	51,438	51,438	-
			-	10,931	10,931	54,511
12.02	Stock of Poultry Feed					
	Opening Balance		-	-	-	-
	Add: Purchase during the year		-	145,793	145,793	207,208
			-	145,793	145,793	207,208
	Less: Adjustment with Poultry Feed Cost		-	106,481	106,481	207,208
			-	39,312	39,312	-
12.03	Stock of Livestock Feed					
	Opening Balance		-	160,587	160,587	256,894
	Add: Purchase during the year		-	2,520,338	2,520,338	2,809,683
			-	2,680,925	2,680,925	3,066,577
	Less: Adjustment during the year		-	2,018,378	2,018,378	2,905,990
			-	662,547	662,547	160,587
12.04	Stock of Philips Goods					
	Opening Balance		-	154,900	154,900	246,314
	Add: Adjustment with HO A/c others		-	-	-	-
			-	154,900	154,900	246,314
	Less: Recovery during the year		-	64,363	64,363	91,414
			-	90,537	90,537	154,900
13.00	Unsettled Staff Advance					
	Opening Balance		-	24,629,929	24,629,929	22,294,587
	Add: Addition during the year		-	731,977	731,977	2,419,742
			-	25,361,906	25,361,906	24,714,329
	Less: Recovery during the year		-	227,245	227,245	84,400
			-	25,134,661	25,134,661	24,629,929
14.00	Biological Assets					
	Opening Balance		-	17,166,725	17,166,725	14,708,535
	Add: Purchase during the year		-	2,505,270	2,505,270	771,345
	Add: Gain on Biological Assets		-	-	-	3,302,000
			-	19,671,995	19,671,995	18,781,880
	Less: Loss on Biological Assets		-	294,270	294,270	543,341
	Less: Sales during the year		-	2,569,730	2,569,730	1,071,814
			-	16,807,995	16,807,995	17,166,725
	Breakup of Biological Assets		-	16,807,995	16,807,995	17,166,725
	Poultry Stock		-	-	-	661,900
	Dairy		-	11,120,965	11,120,965	11,307,225
	Goat		-	488,830	488,830	-



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
15.00	Cash in Hand		40,298	13,163,685	13,203,983	13,255,887
16.00	Cash at Bank		28,836,417	130,873,449	159,709,866	183,169,852
	Details of Cash at Bank are given in Annexure-C					
17.00	Donor's Fund					
	Cord Aid		-	10,900,000	10,900,000	10,900,000
	LFL	31.02	-	-	-	5,800,000
	ADB		-	13,165,573	13,165,573	13,165,573
	IFAD		-	4,000,000	4,000,000	4,000,000
			-	28,065,573	28,065,573	33,865,573
18.00	Cumulative Surplus					
	Opening Balance		23,584,710	489,318,969	512,903,679	328,502,457
	Add: Surplus during the year		1,931,359	253,806,385	255,737,744	213,024,541
	Add: Adjustment with Provision for Unsettled Staff Advance	21.00	-	-	-	5,000,000
			25,516,069	743,125,354	768,641,423	546,526,998
	Less: Surplus Fund Adjustment	31.02	31,891	5,950,000	5,981,891	4,809,567
	Less: Previous Year Adjustment		-	(24)	(24)	9,376,789
	Less: Transfer to Statutory Reserve Fund	19.00	-	24,785,641	24,785,641	19,436,963
			25,484,178	712,389,737	737,873,915	512,903,679
19.00	Statutory Reserve Fund					
	Opening Balance		-	54,368,775	54,368,775	34,931,812
	Add: Transfer from Cumulative Surplus	18.00	-	24,785,641	24,785,641	19,436,963
			-	79,154,416	79,154,416	54,368,775
	Less: Adjustment during the year		-	-	-	-
			-	79,154,416	79,154,416	54,368,775
20.00	Revaluation Reserve Fund					
	Opening Balance		58,545,000	110,565,155	169,110,155	166,669,655
	Add: Increased during the year	6.00	-	-	-	2,440,500
			58,545,000	110,565,155	169,110,155	169,110,155
	Less: Adjustment during the year		-	-	-	-
			58,545,000	110,565,155	169,110,155	169,110,155
21.00	Provision for Unsettled Staff Adv.					
	Opening Balance		-	-	-	5,000,000
	Add: Provision made during the year		-	-	-	-
			-	-	-	5,000,000
	Less: Adjustment with Cumulative Surplu	18.00	-	-	-	5,000,000
			-	-	-	-
22.00	Loan from PKSF-Long Term					
	Opening Balance		-	298,816,660	298,816,660	543,187,492
	Add: Received during the year		-	449,500,000	449,500,000	380,000,000
			-	748,316,660	748,316,660	923,187,492
	Less: Transfer to Short Term	28.00	-	394,721,978	394,721,978	624,370,832
			-	353,594,682	353,594,682	298,816,660



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
Product wise breakup:						
	Jagoron		-	196,000,000	196,000,000	184,000,000
	Agrosor		-	78,000,000	78,000,000	70,500,000
	Buniad		-	11,666,657	11,666,657	16,666,661
	Sufolon		-	-	-	10,000,000
	Sahos		-	-	-	5,000,000
	Enrich-IGA		-	9,600,000	9,600,000	9,200,000
	Enrich-AC		-	1,166,662	1,166,662	749,999
	Enrich-LI		-	125,000	125,000	625,000
	Lease Finance		-	400,000	400,000	1,200,000
	LIFT		-	-	-	875,000
	Abason		-	8,636,363	8,636,363	-
	Agrosor SEP		-	48,000,000	48,000,000	-
			-	353,594,682	353,594,682	298,816,660
23.00	Loan from Commercial Banks-Long					
	Mutual Trust Bank Ltd.	23.01	-	185,057,024	185,057,024	-
	Pubali Bank Ltd.	23.02	-	40,483,661	40,483,661	50,000,000
	Dutch Bangla Bank Ltd.-Housing	23.03	-	50,608,313	50,608,313	57,584,967
	Standard Bank Ltd.	23.04	-	-	-	100,723,322
	Basic Bank Ltd.	23.05	-	25,299,333	25,299,333	108,312,724
	Mercantile Bank Ltd.	23.06	-	224,082,374	224,082,374	287,078,750
	Jamuna Bank Ltd.	23.07	-	20,000,000	20,000,000	-
	Prime Bank Ltd.	23.08	-	9,152,168	9,152,168	-
			-	554,682,873	554,682,873	603,699,763
23.01	Mutual Trust Bank Ltd.					
	Opening Balance		-	-	-	34,867,140
	Add: Received during the year		-	75,000,000	75,000,000	-
	Add: Transfer from Short Term	29.08	-	129,340,998	129,340,998	-
			-	204,340,998	204,340,998	34,867,140
	Less: Transfer to Short term	29.08	-	-	-	34,867,140
	Less: Refund during the year		-	19,283,974	19,283,974	-
			-	185,057,024	185,057,024	-
23.02	Pubali Bank Ltd.					
	Opening Balance		-	50,000,000	50,000,000	-
	Add: Received during the year		-	2,336,840	2,336,840	50,000,000
			-	52,336,840	52,336,840	50,000,000
	Less: Transfer to Short term	29.06	-	723,703	723,703	-
	Less: Refund during the year		-	11,129,476	11,129,476	-
			-	40,483,661	40,483,661	50,000,000
23.03	Dutch Bangla Bank Ltd. (Housing)					
	Opening Balance		-	57,584,967	57,584,967	-
	Add: Transfer from Short Term	29.07	-	-	-	64,333,171
			-	57,584,967	57,584,967	64,333,171
	Less: Transfer to Short term	29.07	-	3,372,471	3,372,471	-
	Less: Adjustment during the year		-	-	-	6,169,455
	Less: Refund during the year		-	3,604,183	3,604,183	578,749
			-	50,608,313	50,608,313	57,584,967



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
23.04	Standard Bank Ltd.					
	Opening Balance		-	100,723,322	100,723,322	-
	Add: Received during the year		-	-	-	109,000,000
	Add: Transfer from Short Term	29.09	-	-	-	102,533,776
	Add: Interest adjusted with bank loan		-	-	-	811,086
			-	100,723,322	100,723,322	212,344,862
	Less: Transfer to Short term	29.09	-	34,340,703	34,340,703	-
	Less: Refund during the year		-	66,382,619	66,382,619	111,621,540
			-	-	-	100,723,322
23.05	Basic Bank Ltd.					
	Opening Balance		-	108,312,724	108,312,724	-
	Add: Received during the year		-	30,000,000	30,000,000	120,000,000
			-	138,312,724	138,312,724	120,000,000
	Less: Refund during the year		-	113,013,391	113,013,391	11,687,276
			-	25,299,333	25,299,333	108,312,724
23.06	Mercantile Bank Ltd.					
	Opening Balance		-	287,078,750	287,078,750	-
	Add: Received during the year		-	150,000,000	150,000,000	350,000,000
			-	437,078,750	437,078,750	350,000,000
	Less: Refund during the year		-	212,996,376	212,996,376	62,921,250
			-	224,082,374	224,082,374	287,078,750
23.07	Jamuna Bank Ltd.					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	20,000,000	20,000,000	-
			-	20,000,000	20,000,000	-
	Less: Refund during the year		-	-	-	-
			-	20,000,000	20,000,000	-
23.08	Prime Bank Ltd.					
	Opening Balance		-	-	-	-
	Add: Transfer from Short Term	29.05	-	133,800,000	133,800,000	-
			-	133,800,000	133,800,000	-
	Less: Refund during the year		-	124,647,832	124,647,832	-
			-	9,152,168	9,152,168	-
24.00	Loan from NBFI & Others Org.-Long Term					
	Stromme Foundation	24.01	-	19,250,000	19,250,000	5,625,000
	Anukul Foundation	24.02	-	51,437,329	51,437,329	20,750,120
	UBICO	24.03	-	53,138,233	53,138,233	87,681,206
	National Finance	24.04	-	22,115,007	22,115,007	45,833,332
	IIDFCL	24.05	-	27,949,013	27,949,013	-
	Uttara Finance & Investment Ltd.	24.06	-	150,000,000	150,000,000	-
			-	323,889,582	323,889,582	159,889,658
24.01	Stromme Foundation					
	Opening Balance		-	5,625,000	5,625,000	14,162,500
	Add: Received during the year		-	13,000,000	13,000,000	-
	Add: Transfer form short Term	30.01	-	10,625,000	10,625,000	-
	Add: Adjustment with PGA Loan		-	-	-	10,000,000
			-	29,250,000	29,250,000	24,162,500
	Less: Transfer to Short term	30.01	-	-	-	18,537,500
	Less: Payment during the year		-	10,000,000	10,000,000	-

Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
24.02	Anukul Foundation					
	Opening Balance		-	20,750,120	20,750,120	2,385,813
	Add: Received during the year		-	32,000,000	32,000,000	16,000,000
	Add: Transfer form short Term	30.02	-	25,241,631	25,241,631	-
	Add: Adjustment with PGA Loan		-	-	-	8,000,000
			-	77,991,751	77,991,751	26,385,813
	Less: Transfer to Short term	30.02	-	-	-	5,635,693
	Less: Payment during the year		-	26,554,422	26,554,422	-
			-	51,437,329	51,437,329	20,750,120
24.03	UBICO					
	Opening Balance		-	87,681,206	87,681,206	38,162,422
	Add: Received during the year		-	-	-	50,000,000
	Add: Transfer from Short term	30.03	-	-	-	11,837,578
			-	87,681,206	87,681,206	100,000,000
	Less: Payment during the year		-	34,542,973	34,542,973	12,318,794
			-	53,138,233	53,138,233	87,681,206
24.04	National Finance Ltd.					
	Opening Balance		-	45,833,332	45,833,332	-
	Add: Received during the year		-	-	-	50,000,000
			-	45,833,332	45,833,332	50,000,000
	Less: Refund during the year		-	23,718,325	23,718,325	4,166,668
			-	22,115,007	22,115,007	45,833,332
24.05	Loan from IIDFC					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	30,000,000	30,000,000	-
			-	30,000,000	30,000,000	-
	Less: Refund during the year		-	2,050,987	2,050,987	-
			-	27,949,013	27,949,013	-
24.06	Loan from Uttara Finance & Investment Ltd.					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	150,000,000	150,000,000	-
			-	150,000,000	150,000,000	-
	Less: Refund during the year		-	-	-	-
			-	150,000,000	150,000,000	-
24.07	Plan Bangladesh					
	Opening Balance		-	-	-	33,483,186
	Add: Received during the year		-	-	-	-
			-	-	-	33,483,186
	Less: Adjustment during the year		-	-	-	33,483,186
			-	-	-	-
25.00	Loan from Member's-Long Term					
	Opening Balance		-	3,085,000	3,085,000	-
	Add: Transfer from Short Term	31.01	-	250,000	250,000	-
	Add: Received during the year		-	19,210,000	19,210,000	3,435,000
			-	22,545,000	22,545,000	3,435,000
	Less: Refund during the year		-	5,315,000	5,315,000	350,000
			-	17,230,000	17,230,000	3,085,000



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
26.00	Member's Welfare Fund					
	Opening Balance		-	160,623,095	160,623,095	119,523,248
	Add: Collection during the year		-	88,698,380	88,698,380	73,106,340
			-	249,321,475	249,321,475	192,629,588
	Less: Adjustment with Service Charge		-	4,476,530	4,476,530	-
	Less: Adjustment with Loan to	8.00	-	28,527,285	28,527,285	22,996,506
	Less: Adjustment During the year		-	350,000	350,000	4,817,989
	Less: Refund during the year		-	3,079,026	3,079,026	4,191,998
			-	212,888,634	212,888,634	160,623,095
27.00	Provision for Gratuity					
	Opening Balance		2,165,299	284,856	2,450,155	8,687,700
	Add: Received during the year		744,191	9,539,971	10,284,162	8,878,297
	Add: Made during the year		-	10,691,438	10,691,438	8,310,052
	Add: Adjustment with Provident Fund	35.01	-	20,070	20,070	2,943
			2,909,490	20,536,335	23,445,825	25,878,992
	Less: Adjustment during the year		-	11,746,204	11,746,204	15,048,872
	Less: Refund during the year		2,558,017	8,755,807	11,313,824	8,379,965
			351,473	34,324	385,797	2,450,155

Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
28.00	Loan from PKSF-Short Term					
	Opening Balance		-	375,599,999	375,599,999	103,187,507
	Add: Received During the year		-	90,000,000	90,000,000	70,000,000
	Add: Transfer from Non Current	22.00	-	394,721,978	394,721,978	624,370,832
			-	860,321,977	860,321,977	797,558,339
	Less: Refund during the year		-	436,208,339	436,208,339	421,958,340
			-	424,113,638	424,113,638	375,599,999
	Product wise breakup:					
	Jagoron		-	229,000,000	229,000,000	220,000,000
	Agrosor		-	87,500,000	87,500,000	84,000,000
	Buniad		-	29,999,999	29,999,999	38,333,332
	Sufolon		-	50,000,000	50,000,000	20,000,000
	Sahos		-	5,000,000	5,000,000	5,000,000
	Enrich-IGA		-	6,700,000	6,700,000	2,800,000
	Enrich-AC		-	500,002	500,002	366,667
	Enrich-LI		-	375,000	375,000	250,000
	Lease Finance		-	800,000	800,000	800,000
	LIFT		-	875,000	875,000	4,050,000
	Abason		-	1,363,637	1,363,637	-
	Agrosor SEP		-	12,000,000	12,000,000	-
			-	424,113,638	424,113,638	375,599,999
29.00	Loan from Commercial Banks-Short Term					
	Eastern Bank Ltd.	29.01	-	220,000,000	220,000,000	220,000,000
	Bank Asia Ltd.	29.02	-	-	-	100,000,000
	Brac Bank Ltd.	29.03	-	400,000,000	400,000,000	150,000,000
	City Bank Ltd.	29.04	-	114,999,838	114,999,838	144,000,000
	Prime Bank Ltd.	29.05	-	-	-	133,800,000
	Pubali Bank Ltd.	29.06	-	98,405,352	98,405,352	99,222,709
	Dutch Bangla Bank Ltd.	29.07	-	99,839,673	99,839,673	100,000,000
	Mutual Trust Bank Ltd.	29.08	-	71,518,887	71,518,887	34,059,776
	Standard Bank Ltd.	29.09	-	115,269,877	115,269,877	36,500,120
	Southeast Bank Ltd.	29.10	-	150,000,000	150,000,000	-
	Trust Bank Ltd.	29.11	-	249,999,719	249,999,719	-
			-	1,520,033,346	1,520,033,346	1,017,582,605
29.01	Eastern Bank Ltd.					
	Opening Balance		-	220,000,000	220,000,000	220,000,000
	Add: Received during the year		-	292,812,500	292,812,500	280,000,000
			-	512,812,500	512,812,500	500,000,000
	Less: Refund during the year		-	292,812,500	292,812,500	280,000,000
			-	220,000,000	220,000,000	220,000,000
29.02	Bank Asia Ltd.					
	Opening Balance		-	100,000,000	100,000,000	100,305,556
	Add: Received during the year		-	150,000,000	150,000,000	200,000,000
			-	250,000,000	250,000,000	300,305,556
	Less: Refund during the year		-	250,000,000	250,000,000	200,305,556
			-	-	-	100,000,000



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
29.03	Brac Bank Ltd.					
	Opening Balance		-	150,000,000	150,000,000	152,675,700
	Add: Received during the year		-	400,000,000	400,000,000	70,000,000
	Add: Addition During the year		-	-	-	130,000,000
			-	550,000,000	550,000,000	352,675,700
	Less: Refund during the year		-	150,000,000	150,000,000	202,675,700
			-	400,000,000	400,000,000	150,000,000
29.04	City Bank Ltd.					
	Opening Balance		-	144,000,000	144,000,000	130,994,444
	Add: Received during the year		-	230,200,000	230,200,000	394,000,000
			-	374,200,000	374,200,000	524,994,444
	Less: Adjustment with Bank Interest		-	918,731	918,731	-
	Less: Refund during the year		-	258,281,431	258,281,431	380,994,444
			-	114,999,838	114,999,838	144,000,000
29.05	Prime Bank Ltd.					
	Opening Balance		-	133,800,000	133,800,000	-
	Add: Received during the year		-	-	-	200,000,000
			-	133,800,000	133,800,000	200,000,000
	Less: Transfer to Long Term	23.08	-	133,800,000	133,800,000	-
	Less: Refund during the year		-	-	-	66,200,000
			-	-	-	133,800,000
29.06	Pubali Bank Ltd.					
	Opening Balance		-	99,222,709	99,222,709	122,303,255
	Add: Received during the year		-	-	-	445,500,000
	Add: Adjustment with Bank Interest		-	777,291	777,291	4,159,512
	Add: Transfer from Long Term	23.02	-	723,703	723,703	-
			-	100,723,703	100,723,703	571,962,767
	Less: Refund during the year		-	2,318,351	2,318,351	472,740,058
			-	98,405,352	98,405,352	99,222,709
29.07	Dutch Bangla Bank Ltd.					
	Opening Balance		-	100,000,000	100,000,000	164,394,952
	Add: Received during the year		-	100,000,000	100,000,000	200,000,000
	Add: Transfer from Long Term	23.03	-	3,372,471	3,372,471	-
			-	203,372,471	203,372,471	364,394,952
	Less: Transfer to Long Term	23.03	-	-	-	64,333,171
	Less: Refund during the year		-	103,532,798	103,532,798	200,061,781
			-	99,839,673	99,839,673	100,000,000
29.08	Mutual Trust Bank Ltd.					
	Opening Balance		-	34,059,776	34,059,776	65,527,094
	Add: Received during the year		-	175,000,000	175,000,000	-
	Add: Transfer from Long Term Loan	23.01	-	-	-	34,867,140
			-	209,059,776	209,059,776	100,394,234
	Less: Transfer to Long Term	23.01	-	129,340,998	129,340,998	-
	Less: Adjustment During the year		-	-	-	438,027
	Less: Refund during the year		-	8,199,891	8,199,891	65,896,431
			-	71,518,887	71,518,887	34,059,776



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
29.09	Standard Bank Ltd.					
	Opening Balance		-	36,500,120	36,500,120	102,533,776
	Add: Received during the year		-	359,150,000	359,150,000	298,550,000
	Add: Transfer from Long Term Loan	23.04	-	34,340,703	34,340,703	-
			-	429,990,823	429,990,823	401,083,776
	Less: Adjustment with Bank Interest		-	1,802,512	1,802,512	(300)
	Less: Transfer to Long Term	23.04	-	-	-	102,533,776
	Less: Refund during the year		-	312,918,434	312,918,434	262,050,180
			-	115,269,877	115,269,877	36,500,120
29.10	Southeast Bank Ltd.					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	150,000,000	150,000,000	-
			-	150,000,000	150,000,000	-
	Less: Refund during the year		-	-	-	-
			-	150,000,000	150,000,000	-
29.11	Trust Bank Ltd.					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	250,000,000	250,000,000	-
			-	250,000,000	250,000,000	-
	Less: Refund during the year		-	281	281	-
			-	249,999,719	249,999,719	-
30.00	Loan from NBFI & Other Institutions-Short Term					
	Loan From Stromme Foundation	30.01	-	-	-	10,625,000
	Loan from Anukul Foundation	30.02	-	-	-	25,241,631
			-	-	-	35,866,631
30.01	Loan from Stromme Foundation					
	Opening Balance		-	10,625,000	10,625,000	7,587,500
	Add: Transfer from Long Term	24.01	-	-	-	18,537,500
			-	10,625,000	10,625,000	26,125,000
	Less: Transfer to Long Term	24.01	-	10,625,000	10,625,000	-
	Less: Adjustment with PGA Loan		-	-	-	15,500,000
			-	-	-	10,625,000
30.02	Loan from Anukul Foundation					
	Opening Balance		-	25,241,631	25,241,631	46,867,491
	Add: Transfer from Long Term	24.02	-	-	-	5,635,693
			-	25,241,631	25,241,631	52,503,184
	Less: Transfer to Long Term	24.02	-	25,241,631	25,241,631	-
	Less: Adjustment with PGA Loan		-	-	-	26,660,506
	Less: Refund during the year		-	-	-	601,047
			-	-	-	25,241,631
30.03	Loan from UBICO					
	Opening Balance		-	-	-	11,837,578
	Add: Transfer from UBICO		-	-	-	-
			-	-	-	11,837,578
	Less: Transfer to Term Loan	24.03	-	-	-	11,837,578
			-	-	-	-

Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
31.00	Loan from Other Sources-Short Term					
	Member's Loan	31.01	-	38,205,000	38,205,000	14,100,000
	Inter Project Loan	31.02	40,047,378	135,885,402	175,932,780	-
			<u>40,047,378</u>	<u>174,090,402</u>	<u>214,137,780</u>	<u>14,100,000</u>
31.01	Loan from Member's-Short Term					
	Opening Balance		-	14,100,000	14,100,000	-
	Add: Received during the year		-	37,995,000	37,995,000	15,025,000
	Add: Adjustment with Member SFF-Fixed	32.00	-	-	-	300,000
			-	<u>52,095,000</u>	<u>52,095,000</u>	<u>15,325,000</u>
	Less: Transfer to Long Term	25.00	-	250,000	250,000	-
	Less: Refund during the year		-	13,640,000	13,640,000	1,225,000
			-	<u>38,205,000</u>	<u>38,205,000</u>	<u>14,100,000</u>
31.02	Inter Project Loan					
	Opening Balance		-	-	-	-
	Add: Transfer from Accounts Payable	35.11	54,577,526	168,239,504	222,817,030	-
	Add: Received during the year		-	2,684,810,757	2,684,810,757	-
	Add: Adjustment during the year		3,172,440	65,433,990	68,606,430	-
	Add: Adjustment with Property & Plant	6.00	-	49,480	49,480	-
	Add: Received during the year	17.00	-	5,800,000	5,800,000	-
	Add: Adjustment with Member SFF-Fixed	18.00	-	5,950,000	5,950,000	-
			<u>57,749,966</u>	<u>2,930,283,731</u>	<u>2,988,033,697</u>	-
	Less: Adjustment with CWF	36.04	-	5,802	5,802	-
	Less: Adjustment during the year		9,296,414	-	9,296,414	-
	Less: Refund during the year		8,406,174	2,794,392,527	2,802,798,701	-
			<u>40,047,378</u>	<u>135,885,402</u>	<u>175,932,780</u>	-
	Project wise Breakdown:					
	PGA:PF		-	72,107,691	72,107,691	-
	PGA:DSF		-	20,975,323	20,975,323	-
	PGA:CWF		-	17,467,544	17,467,544	-
	PGA:Security Money		-	23,793,727	23,793,727	-
	PGA:Gratuity		-	6,413,811	6,413,811	-
	PGA:PART-Kishoreganj		-	1,825,043	1,825,043	-
	PGA:MIME		-	12,110,234	12,110,234	-
	PGA:SDP		40,047,377	(40,047,377)	-	-
	PGA:MOVE		-	14,161,260	14,161,260	-
	PGA:PND Ltd.		-	(98,925)	(98,925)	-
	PGA:Part Transport		-	7,177,071	7,177,071	-
			<u>40,047,377</u>	<u>135,885,402</u>	<u>175,932,779</u>	-
32.00	Member's Savings Deposit					
	Opening Balance		-	1,535,404,595	1,535,404,595	1,250,366,768
	Add: Receive during the year		-	1,336,277,656	1,336,277,656	1,093,325,271
	Add: Adj with Provision for Savings int.	33.00	-	70,440,411	70,440,411	47,166,605
			-	<u>2,942,122,662</u>	<u>2,942,122,662</u>	<u>2,390,858,644</u>
	Less: Adjustment with Service Charge		-	17,813,372	17,813,372	3,910,135
	Less: Adj. with Microcredit Loan	8.00	-	116,747,436	116,747,436	27,357,270
	Less: General Adjustment during the		-	-	-	137,020
	Less: Adjustment with Member's Loan	31.01	-	-	-	300,000
	Less: Transfer to Sundry Payable	35.09	-	-	-	1,002,270
	Less: Refunded during the year		-	866,663,543	866,663,543	822,747,354

Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
Product wise Member Savings						
	General Savings		-	1,376,192,669	1,376,192,669	1,145,341,291
	Special Savings		-	338,870,948	338,870,948	263,008,334
	Member SFF		-	201,819,694	201,819,694	115,934,970
	Member SFF Fixed		-	24,015,000	24,015,000	11,120,000
			-	1,940,898,311	1,940,898,311	1,535,404,595
Maturity Grouping of Member Savings						
32.01	Payable after one year		-	1,261,583,902	1,261,583,902	921,242,757
32.02	Payable within one year		-	679,314,409	679,314,409	614,161,838
			-	1,940,898,311	1,940,898,311	1,535,404,595
33.00 Provision for SFF interest						
	Opening Balance		-	4,911,396	4,911,396	2,063,711
	Add: Provision made during the year	40.02	-	74,409,704	74,409,704	52,823,312
			-	79,321,100	79,321,100	54,887,023
	Less: General Adjustment during the		-	35,607	35,607	19,023
	Less: Adjustment with LLP	34.00	-	-	-	500
	Less: Adjustment with Member Savings	32.00	-	70,440,411	70,440,411	47,166,605
	Less: Payment during the year		-	2,949,367	2,949,367	2,789,499
			-	5,895,715	5,895,715	4,911,396
34.00 Loan Loss Provision (LLP)						
	Opening Balance		-	167,553,895	167,553,895	114,078,076
	Add: Addition during the year		-	85,252,642	85,252,642	70,929,535
	Add: Adjustment with Prov. for SFF Int.	33.00	-	-	-	500
			-	252,806,537	252,806,537	185,008,111
	Less: Adjustment during the year		-	-	-	17,454,216
	Less: Adjustment with loan to Beneficiaries	8.00	-	38,647,883	38,647,883	-
			-	214,158,654	214,158,654	167,553,895
	Classification of LLP		-	214,158,654	214,158,654	167,553,895
34.01	LLP on Standard Loan	34.01	-	50,731,762	50,731,762	40,435,953
34.02	LLP on Classified Loan	34.02	-	163,426,892	163,426,892	127,117,942
35.00 Accounts payable						
	Provident Fund	35.01	-	35,089	35,089	537,811
	Staff Loan	35.02	-	-	-	864
	Provision for Expenses	35.03	938,080	300,000	1,238,080	790,592
	Liability to MDF-PHC	35.04	-	54,300	54,300	612,760
	Advance Received Enrich-GoB Project	35.05	-	9,700,000	9,700,000	3,500,000
	Advance Received for ENRICH-Scholarst	35.06	-	48,000	48,000	-
	Advance Received for LIFT Program	35.07	-	1,473,000	1,473,000	1,473,000
	Revolving Loan Fund: LIFT Program	35.08	-	5,000,000	5,000,000	5,000,000
	Sundry Payable	35.09	-	1,274,326	1,274,326	1,155,687
	Provision for Member's Loan Interest	35.10	-	1,709,258	1,709,258	213,815
	Inter Project Loan	35.11	-	-	-	222,817,030
	Accrued Expense	35.12	1,693,764	-	1,693,764	2,214,455
	Project Revolving Loan	35.13	15,000	-	15,000	15,000
	Bills Payable	35.14	264,508	-	264,508	1,014,508
				2,911,352	19,593,973	22,505,325
						239,345,522



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
35.01	Provident Fund					
	Opening Balance		-	537,811	537,811	484,131
	Add: Collection during the year		-	35,268,526	35,268,526	32,759,541
	Add: Adjustment with Salary		-	77,172	77,172	-
	Add: Adjustment with DSF	36.05	-	(3,200)	(3,200)	8,768
			-	35,880,309	35,880,309	33,252,440
	Less: Adjustment with Gratuity Fund	27.00	-	20,070	20,070	2,943
	Less: Adjustment with CWF	36.04	-	2,884	2,884	-
	Less: Adjustment with Staff House Rent		-	675	675	-
	Less: Adjustment during the year		-	18,246,298	18,246,298	16,974,613
	Less: Payment during the year		-	17,575,293	17,575,293	15,737,073
			-	35,089	35,089	537,811
35.02	Staff Loan					
	Opening Balance		-	864	864	-
	Add: Adjustment during the year		-	-	-	8,640,902
	Add: Received during the year		-	8,037,611	8,037,611	-
			-	8,038,475	8,038,475	8,640,902
	Less: Adjusted during the year		-	8,038,475	8,038,475	8,639,944
	Less: Payment during the year		-	-	-	94
			-	-	-	864
35.03	Provision for Expenses					
	Opening Balance		540,592	250,000	790,592	683,270
	Add: Provision made during the year		877,135	300,000	1,177,135	695,322
			1,417,727	550,000	1,967,727	1,378,592
	Less: Adjusted during the year		95,302	-	95,302	-
	Less: Paid during the year		384,345	250,000	634,345	588,000
			938,080	300,000	1,238,080	790,592
35.04	Liability to MDF - PHC					
	Opening Balance		-	612,760	612,760	295,597
	Add: Received during the year		-	470,588	470,588	739,226
			-	1,083,348	1,083,348	1,034,823
	Less: Adjustment with Stock Item	12.01	-	51,438	51,438	-
	Less: Adjustment with Salary		-	742,316	742,316	-
	Less: Payment during the year		-	235,294	235,294	422,063
			-	54,300	54,300	612,760
35.05	Advance Received for ENRICH-GoB					
	Opening Balance		-	3,500,000	3,500,000	-
	Add: Received during the year		-	14,700,000	14,700,000	4,704,000
			-	18,200,000	18,200,000	4,704,000
	Less: Adjustment With Loan to Enrich-Go	11.06	-	-	-	4,000
	Less: Payment during the year		-	8,500,000	8,500,000	1,200,000
			-	9,700,000	9,700,000	3,500,000
35.06	Advance Received for ENRICH-Scholarship					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	2,700,000	2,700,000	-
	Add: Adjustment with Education Expense		-	48,000	48,000	-
			-	2,748,000	2,748,000	-
	Less: Payment during the year		-	2,700,000	2,700,000	-
			-	48,000	48,000	-

Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
35.07	Advance Received for LIFT Program					
	Opening Balance		-	1,473,000	1,473,000	1,473,000
	Add: Received during the year		-	-	-	-
			-	1,473,000	1,473,000	1,473,000
	Less: Payment during the year		-	-	-	-
			-	1,473,000	1,473,000	1,473,000
35.08	Revolving Loan Fund: LIFT Program					
	Opening Balance		-	5,000,000	5,000,000	5,000,000
	Add: Received During the year		-	6,000,000	6,000,000	5,000,000
			-	11,000,000	11,000,000	10,000,000
	Less: Refund during the year		-	6,000,000	6,000,000	5,000,000
			-	5,000,000	5,000,000	5,000,000
35.09	Sundry Payable					
	Opening Balance		-	1,155,687	1,155,687	-
	Add: Received during the year		-	119,431	119,431	204,594
	Add: Transfer from Member Savings	32.00	-	-	-	1,002,270
			-	1,275,118	1,275,118	1,206,864
	Less: Adjustment during the year		-	-	-	42,800
	Less: Refund during the year		-	792	792	8,377
			-	1,274,326	1,274,326	1,155,687
35.10	Provision for Member's Loan Interest					
	Opening Balance		-	213,815	213,815	-
	Add: Adjustment with Provision for SFF int.		-	-	-	3,000
	Add: Interest Exp. during the year		-	3,483,808	3,483,808	314,735
			-	3,697,623	3,697,623	317,735
	Less: Interest paid by cash		-	-	-	34,746
	Less: Provision adjust by cash		-	1,988,365	1,988,365	69,174
			-	1,709,258	1,709,258	213,815
35.11	Inter Project Loan					
	Opening Balance		54,577,526	168,239,504	222,817,030	1,614,118
	Add: Addition during the year		-	-	-	745,959,343
	Add: Adjustment with PF Loan	36.09	-	-	-	96,921,660
			54,577,526	168,239,504	222,817,030	844,495,121
	Less: Transfer to Loan from Other Source	31.02	54,577,526	168,239,504	222,817,030	36,516,565
	Less: Refund during the year		-	-	-	585,161,526
			-	-	-	222,817,030
35.12	Accrued Expense					
	Opening Balance		2,214,455	-	2,214,455	1,365,228
	Add: Addition during the year		582,314	-	582,314	1,513,386
	Add: Adjustment during the year		140,793	-	140,793	-
			2,937,562	-	2,937,562	2,878,614
	Less: Refund during the year		1,243,798	-	1,243,798	664,159
			1,693,764	-	1,693,764	2,214,455
35.13	Project Revolving Loan					
	Opening Balance		15,000	-	15,000	15,000
	Add: Addition during the year		-	-	-	-
			15,000	-	15,000	15,000
	Less: Refund during the year		-	-	-	-
			15,000	-	15,000	15,000



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
35.14	Bills Payable					
	Opening Balance		1,014,508	-	1,014,508	-
	Add: Addition during the year		-	-	-	1,014,508
			1,014,508	-	1,014,508	1,014,508
	Less: Refund during the year		750,000	-	750,000	-
			264,508	-	264,508	1,014,508
35.15	Branch/Division/Project Loan					
	Opening Balance		-	-	-	-
	Add: Received during the year		35,722,999	-	35,722,999	-
	Add: Adjustment during the year		5,343,565	-	5,343,565	-
			41,066,564	-	41,066,564	-
	Less: Adjustment during the year		12,668,432	-	12,668,432	-
	Less: Refund during the year		28,398,132	-	28,398,132	-
			-	-	-	-
35.16	Suchala Project					
	Opening Balance		-	-	-	(7,200)
	Add: Received during the year		-	-	-	159,200
			-	-	-	152,000
	Less: Payment during the year		-	-	-	152,000
			-	-	-	-
35.17	Advance Received for ENRICH Program					
	Opening Balance		-	-	-	9,493,932
	Add: Received during the year		-	-	-	4,489,471
			-	-	-	13,983,403
	Less: Adjustment with Grant Receivable	10.02	-	-	-	9,493,932
	Less: Payment during the year		-	-	-	4,489,471
			-	-	-	-
35.18	Advance Received for PACE Program					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	-	-	9,000,000
			-	-	-	9,000,000
	Less: Payment during the year		-	-	-	9,000,000
			-	-	-	-
35.19	Inter Unit Loan (PKSF:PGA)					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	-	-	395,011,377
	Add: Adjustment during the year		-	-	-	(223,678,975)
			-	-	-	171,332,402
	Less: Payment during the year		-	-	-	171,332,402
			-	-	-	-
35.20	Interest Payable on Bank Loan					
	Opening Balance		-	-	-	-
	Add: Addition during the year		-	177,673,934	177,673,934	109,036,150
			-	177,673,934	177,673,934	109,036,150
	Less: Adjustment during the year		-	8,912,355	8,912,355	19,875,156
	Less: Refund during the year		-	168,761,579	168,761,579	89,160,994
			-	-	-	-

Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
35.21	Provision for Salary					
	Opening Balance		-	-	-	-
	Add: Made during the year		-	-	-	107,606
			-	-	-	107,606
	Less: Paid during the year		-	-	-	107,606
			-	-	-	-
36.00	Other Liabilities					
	Fixed assets fund	36.01	20,079,662	-	20,079,662	20,284,701
	Health & Education Fund	36.02	-	44,804,083	44,804,083	44,804,083
	Security money	36.03	(100,000)	-	(100,000)	201,415
	Contribution for welfare fund	36.04	-	2,954	2,954	54,278
	Staff DSF/SFF	36.05	-	4,000	4,000	176,800
	Migration Labor Market Invention-II	36.06	-	143,200	143,200	143,200
	Utilizable Grant Fund	36.07	8,722,136	-	8,722,136	15,407,749
	Total		28,701,798	44,954,237	73,656,035	81,072,226
36.01	Fixed Asset Fund					
	Opening Balance		20,059,521	225,180	20,284,701	21,337,543
	Add: Addition during the year		3,563,616	-	3,563,616	2,480,663
			23,623,137	225,180	23,848,317	23,818,206
	Less: Depreciation Charged during the year		3,543,475	-	3,543,475	3,533,505
	Less: Adjustment with Training Expense		-	225,180	225,180	-
			20,079,662	-	20,079,662	20,284,701
36.02	Health & Education Fund					
	Opening Balance		-	44,804,083	44,804,083	50,000,000
	Add: Addition during the year		-	-	-	-
			-	44,804,083	44,804,083	50,000,000
	Less: Adjustment during the year		-	-	-	5,195,917
			-	44,804,083	44,804,083	44,804,083
36.03	Security Money					
	Opening Balance		201,415	-	201,415	16,937,061
	Add: Collection during the year		407,333	-	407,333	585,415
			608,748	-	608,748	17,522,476
	Less: Adjustment during the year		-	-	-	17,247,061
	Less: Paid during the year		708,748	-	708,748	74,000
			(100,000)	-	(100,000)	201,415
36.04	Contribution for Welfare Fund					
	Opening Balance		-	54,278	54,278	11,360,957
	Add: Collection during the year		-	3,608,804	3,608,804	3,284,123
	Add: Adjustment with Provident Fund	35.01	-	2,884	2,884	-
	Add: Adjustment with Inter Project Loan	31.02	-	5,802	5,802	-
	Add: Adjustment with Salary		-	3,959	3,959	23,902
			-	3,675,727	3,675,727	14,668,982
	Less: Adjustment with Staff SFF	36.05	-	(863)	(863)	1,300
	Less: Adjusted during the year		-	1,904,163	1,904,163	13,040,766
	Less: Paid during the year		-	1,769,473	1,769,473	1,572,638
			-	2,954	2,954	54,278



Notes Sl. No.	Particulars	Notes Ref.	FY 2018-2019			FY 2017-2018
			SDP	MF	Total	Total
36.05	Staff DSF/SFF					
	Opening Balance		-	176,800	176,800	10,222,575
	Add: Received during the year		-	12,523,463	12,523,463	10,836,681
	Add: Adjustment with CWF	36.04	-	(863)	(863)	1,300
	Add: Adjustment with Salary		-	-	-	55,100
			-	12,699,400	12,699,400	21,115,656
	Less: Adjusted with Provident Fund	35.01	-	(3,200)	(3,200)	8,768
	Less: Adjusted during the year		-	6,549,800	6,549,800	15,677,188
	Less: Payment during the year		-	6,148,800	6,148,800	5,252,900
			-	4,000	4,000	176,800
36.06	Refundable Fund (PKSF)					
	Migration Labor Market Invention-02		-	143,200	143,200	143,200
			-	143,200	143,200	143,200
36.07	Utilizable Grant Fund					
	Opening Balance		15,407,749	-	15,407,749	1,002,981
	Add: Addition during the year		221,914,625	-	221,914,625	295,756,474
	Add: Adjustment during the year		366,716	-	366,716	-
			237,689,090	-	237,689,090	296,759,455
	Less: Expenditure during the year		190,110,615	-	190,110,615	219,456,209
	Less: Adjustment during the year		-	-	-	350,409
	Less: Fund Return to Donor		198,858	-	198,858	119,508
	Less: Grant Fund Transfer to Projects		38,657,481	-	38,657,481	61,425,580
			8,722,136	-	8,722,136	15,407,749
36.08	Client premium					
	Opening Balance		-	-	-	15,723,353
	Add: Received during the year		-	-	-	-
			-	-	-	15,723,353
	Less: Adjustment during the year		-	-	-	15,723,353
			-	-	-	-
36.09	Loan from Provident Fund					
	Opening Balance		-	-	-	96,921,660
	Add: Received during the year		-	-	-	-
			-	-	-	96,921,660
	Less: Adjustment with PGA:Others	35.11	-	-	-	96,921,660
			-	-	-	-

Notes Sl. No.	Particulars	Notes Ref.	FY 2017-2018			FY 2016-2017
			SDP	MF	Total	Total
37.00	Micro Finance Revenue					
	Service Charge on Microcredit Loan	37.01	-	1,133,844,932	1,133,844,932	907,248,475
	Admission Fee		-	838,400	838,400	790,695
	Passbook Sale		-	942,750	942,750	989,855
	Form Sale		-	793,375	793,375	903,765
	Total Micro Finance Revenue		-	1,136,419,457	1,136,419,457	909,932,790
37.01	Service Charge on Microcredit Loan					
	Service Charge : Jagoron		-	509,119,891	509,119,891	455,789,680
	Service Charge : Agrosor		-	596,916,264	596,916,264	425,978,494
	Service Charge : Buniad		-	9,395,912	9,395,912	4,766,569
	Service Charge : Sufolon		-	13,507,311	13,507,311	15,529,868
	Service Charge : Sahos		-	59,437	59,437	84,739
	Service Charge : SI-ME		-	152,323	152,323	37,452
	Service Charge : MFTS		-	-	-	11,284
	Service Charge : PLDP-II		-	-	-	29,509
	Service Charge : MFMSF		-	-	-	1,885
	Service charge : LIFT		-	2,733,277	2,733,277	3,209,792
	Service charge : Abason		-	13,514	13,514	-
	Service charge : Enrich (IGA)		-	1,648,212	1,648,212	1,519,336
	Service charge : Enrich (AC)		-	290,712	290,712	263,803
	Service charge : Enrich (LI)		-	4,384	4,384	16,904
	Service Charge on Loan to Members		-	1,133,841,237	1,133,841,237	907,239,315
	Accounts Closing Fee		-	-	-	-
	SFF Late Fee		-	3,695	3,695	7,060
	Membership Subscription		-	-	-	2,100
			-	1,133,844,932	1,133,844,932	907,248,475
38.00	Interest Income					
	Bank Interest		1,250,591	483,280	1,733,871	1,247,152
	Interest on Fixed Deposit	38.01	-	28,226,727	28,226,727	20,586,208
	Interest on Others		-	587,763	587,763	689,567
			1,250,591	29,297,770	30,548,361	22,522,927
38.01	Interest on Fixed Deposit					
	Interest on Savings Investment		-	374,722	374,722	5,161,210
	Interest on Surplus Investment		-	83,750	83,750	858,696
	Interest on General Investment		-	27,768,255	27,768,255	14,566,302
			-	28,226,727	28,226,727	20,586,208
39.00	Other Income					
	Income Generating Activities	39.01	-	1,850,730	1,850,730	5,576,553
	Less: Input Cost for Income Generating Exp.	39.02	-	2,412,652	2,412,652	5,441,382
	Net of Income Generating Activities		-	(561,922)	(561,922)	135,171
	Write off Loan Recovery		-	916	916	214
	Write off Service Charge Recovery		-	84	84	27
	Gain on Sale of Vehicles		-	497,879	497,879	-
	Grant Others		-	11,958	11,958	-
	Health Program-Enrich		-	340,272	340,272	-
	Philips Goods Sales Income		-	4,227	4,227	13,303
	Total Other Income		-	293,414	293,414	148,715



Notes Sl. No.	Particulars	Notes Ref.	FY 2017-2018			FY 2016-2017
			SDP	MF	Total	Total
39.01	Income Generating Activities					
	Gain on Biological Asset		-	-	-	4,370,272
	Productive Goods Sales		-	1,850,730	1,850,730	1,206,281
			<u>-</u>	<u>1,850,730</u>	<u>1,850,730</u>	<u>5,576,553</u>
39.02	Input Cost for Income Generating Exp.					
	Poultry Feed Cost			106,481	106,481	226,158
	Fish Cost			8,200	8,200	42,007
	Livestock Feed Cost			2,194,125	2,194,125	3,008,874
	Gardening Cost			103,735	103,735	93,825
	Medicine Cost			-	-	16,539
	Vaccination Program Cost			111	111	2,300
	Direct Salary & Wages			-	-	2,051,679
	Total Input Cost		<u>-</u>	<u>2,412,652</u>	<u>2,412,652</u>	<u>5,441,382</u>
40.00	Interest Expense					
	Interest Paid on PKSF Loan	40.01	-	48,561,232	48,561,232	47,188,666
	Interest Paid on Members Savings	40.02	-	74,409,704	74,409,704	52,823,312
	Interest Paid on Others Loan	40.03	-	43,730,468	43,730,468	32,756,176
	Interest Paid on Bank Loan			177,673,934	177,673,934	104,711,482
	Total Interest Expense		<u>-</u>	<u>344,375,338</u>	<u>344,375,338</u>	<u>237,479,636</u>
40.01	Service charge paid on PKSF loan					
	Service Charge to PKSF : Jagoron			31,972,500	31,972,500	30,583,750
	Service Charge to PKSF : Agrosor			12,258,750	12,258,750	11,750,625
	Service Charge to PKSF : Buniad			541,667	541,667	674,999
	Service Charge to PKSF : Sufolon			2,625,000	2,625,000	3,000,000
	Service Charge to PKSF : Sahos			-	-	12,500
	Service Charge to PKSF : Enrich-IGA			798,001	798,001	510,188
	Service Charge to PKSF : Enrich-AC			19,375	19,375	16,292
	Service Charge to PKSF : Enrich-LI			15,314	15,314	12,188
	Service Charge to PKSF : SL-ME			135,000	135,000	-
	Service Charge to PKSF : LIFT			195,625	195,625	628,124
			<u>-</u>	<u>48,561,232</u>	<u>48,561,232</u>	<u>47,188,666</u>
40.02	Interest paid on Member's Savings					
	Interest on General saving		-	57,586,894	57,586,894	38,837,114
	Interest on special saving		-	12,869,811	12,869,811	8,329,491
	Interest on Members SFF		-	3,057,733	3,057,733	5,656,707
	Interest on Members SFF-Fixed		-	895,266	895,266	-
			<u>-</u>	<u>74,409,704</u>	<u>74,409,704</u>	<u>52,823,312</u>
40.03	Interest paid on Others Loan					
	Stromee Foundation Loan		-	1,319,043	1,319,043	1,233,897
	Anukul Foundation Loan		-	4,097,732	4,097,732	3,990,187
	UBICO		-	6,157,540	6,157,540	5,947,100
	National Finance		-	5,803,616	5,803,616	-
	IIDFCL		-	3,369,949	3,369,949	-
	Internal Loan		-	18,594,467	18,594,467	21,270,257
	Member's Loan		-	4,388,121	4,388,121	314,735
			<u>-</u>	<u>43,730,468</u>	<u>43,730,468</u>	<u>32,756,176</u>



Notes Sl. No.	Particulars	Notes Ref.	FY 2017-2018			FY 2016-2017
			SDP	MF	Total	Total
41.00	Grant Income					
	Enrich		-	9,335,561	9,335,561	7,527,073
	Senior Citizenship		-	3,569,417	3,569,417	2,118,145
	LIFT		-	286,900	286,900	285,330
	Sports & Culture		-	1,147,694	1,147,694	-
	Fund Release for Revenue Expenses		186,546,999	-	186,546,999	216,975,546
	Fund Release for Depreciation		3,543,475	-	3,543,475	3,533,505
			190,090,474	14,339,572	204,430,046	230,439,599
42.00	Salaries & Benefits					
	Salaries and Benefits		67,251,822	355,774,484	423,026,306	377,561,716
	Gratuity		-	10,782,349	10,782,349	8,310,052
	Wages		1,396,341	8,467,306	9,863,647	8,176,842
	Incentive		-	3,488,706	3,488,706	1,699,393
	Recruiting Expenses		416,651	35,893	452,544	433,896
	Contribution from Projects		(5,141,088)	-	(5,141,088)	(10,144,456)
	Training Fee		(5,739,133)	-	(5,739,133)	(11,341,234)
	Staff Related income		(447,394)	(1,778,049)	(2,225,443)	(2,489,168)
	Recruiting Fee		-	(414,683)	(414,683)	(114,370)
	Staff House rent		(398,958)	(1,602,594)	(2,001,552)	(2,019,864)
	Total		57,338,241	374,753,412	432,091,653	370,072,807
43.00	Social Development Program Cost					
	Education Program		29,051,682	-	29,051,682	19,228,254
	Environment & DMF Program		7,448,071	-	7,448,071	24,303,769
	Health Program		9,234,424	-	9,234,424	14,299,729
	Agriculture & Food Security Program		49,063,775	-	49,063,775	61,973,451
	Right & Social Justice		13,326,385	-	13,326,385	23,480,447
			108,124,337	-	108,124,337	143,285,650
44.00	Training and Development					
	Training, Workshop And Meeting		-	3,222,075	3,222,075	2,704,751
	Beneficiaries Training		-	1,640,604	1,640,604	9,650
			-	4,862,679	4,862,679	2,714,401
45.00	Program and Project Expense					
	Education Program-Enrich		-	1,473,697	1,473,697	1,330,390
	Health Program-Enrich		-	2,016,587	2,016,587	1,559,946
	Operating Expense-Enrich		-	5,845,277	5,845,277	4,658,962
	Senior Citizen-Operation Cost		-	3,192,754	3,192,754	1,858,036
	Senior Citizen-Social Center Cost		-	376,663	376,663	-
	Sports & Culture		-	1,786,059	1,786,059	-
	Advertisement-Enrich		-	209,940	209,940	-
	Others-Enrich		-	121,186	121,186	-
			-	15,022,163	15,022,163	9,407,334
46.00	Fees for Professional Services					
	Audit Fee		137,800	300,000	437,800	632,263
	Consultancy Fee		-	455,000	455,000	1,032,040
			137,800	755,000	892,800	1,664,303



Notes Sl. No.	Particulars	Notes Ref.	FY 2017-2018			FY 2016-2017
			SDP	MF	Total	Total
47.00	Other Operating Expenses					
	Software Development Expense		-	4,709,786	4,709,786	4,905,518
	Photocopy		-	386,425	386,425	604,696
	Insurance Expense		-	64,987	64,987	112,356
	Donation and Subscription		10,000	2,575,628	2,585,628	2,282,058
	Exhibition & Demonstration		-	-	-	460,887
	Advertisement Expense		-	453,442	453,442	755,261
	Other Expenses		1,938,654	453,341	2,391,995	2,432,155
	Membership Fee		-	63,000	63,000	245,500
	Service Charge Rebate		-	6,107,003	6,107,003	2,437,429
	Beneficiaries Support Expense		-	165,150	165,150	-
	Paid to Floating Education			3,300,000	3,300,000	3,937,855
	Loss on Biological Assets		294,212	294,270	588,482	40,902
			2,242,866	18,573,032	20,815,898	18,214,617
48.00	Tax Expenses					
	Income Tax		-	285,551	285,551	4,574,711
	Value Added Tax			22,461	22,461	-
	Land and Holding Tax		-	49,416	49,416	43,208
			-	357,428	357,428	4,617,919

People's Oriented Program Implementation (POPI)
Consolidated
Statement of Performance Analysis
For the year ended 30 June 2019

Performance Parameters	Aspects	Formula	PKSF Standards	FY 2018-2019	FY 2017-2018
Long Term Solvency Indicators	Debt:Capital Ratio	Total Debts/Adjusted Capital Fund	Max 9:1	6.21:1	6.24:1
	Capital Adequacy Ratio	(Adjusted Capital Fund*100)/Total RBA	Min 10%	15.25%	14.25%
	Debt Service Cover Ratio	(Net Income Principal & Service Charge Payable)/Principle & Service Charge Payable	1.25:1	1.10:1	1.07:1
Short Term Solvency Indicators	Current Ratio	Total Current Assets/Total Current Liabilities	Min 2:1	2.04:1	2.01:1
	Liquidity to Savings Ratio	(Total Savings FDR*100)/Total Savings Fund	Min 10%	11.33%	10.12%
Profitability Indicators	Return on Capital	(Net Income*100)/Average Capital Fund	Min 15%	27.27%	30.20%
	Return on Total Assets	(Net Income*100)/Average Total Assets	Min 3%	4.14%	4.40%
Productivity Indicators	Member Per Branch	Total Members/Total Branch	1500-200	882	887
	Credit Officer: Member	Total Credit Officers/Total Members	1:300-400	0.18	1:207
	Borrower Coverage	Total Borrowers/Total Members	Min 70%	82%	83%
	Credit Officer: Borrower	Total Credit Officers/Total Borrowers	1:240-250	01:00.2	1:171
	Credit Officer: Total Staff	Total Credit Officer/Total Staff	1:1.5-1.7	1:0.6	1:0.62
	Loan Outstanding per Credit Officer	Total Loan Outstanding/Total Credit Officers	1:25-30	1:0.6	1:0.5
Portfolio Quality Indicators	Total Overdue Loan	-	-	194,103,341	190,847,535
	Total Bad Loan	-	-	97,160,699	72,209,376
	On Time Realization (OTR)	(Sum of regular recovered loan balance in the last 12 months*100)/Sum of regular recoverable loan balance in the last 12 months	Min 92%	98.29%	98.00%
	Cumulative Recovery Rate (CRR)	(Cumulative Recovery-Advance Recovery-Loan Write off*100)/(Cumulative Recoverable-Advance Recovery+Principal Overdue)	Min 95%	99.52%	99.32%
	Portfolio at Risk (PAR)	(Outstanding Loan of Overdue Loanee*100)/Total Loan Outstanding	Max 10%	4.61%	4.50%
	Good loan as % of total outstanding loans	(Good Loan Outstanding*100)/Total Loan Outstanding	-	95.39%	95.50%

People's Oriented Program Implementation (POPI)
Consolidated Statement of Performance Analysis

Income and Expenditure Patterns of Latest 05 Years

Year	Total Income	Total Expenditure	Net Income	Total Income to Total Expenditure %	Disbursement of Loan to POs	Balance of Loan to Program	Total Disbursement of loan to Program %	Total Expenditure to Loan Balance with Program %
FY 2018-2019	1,371,691,278	1,115,953,534	255,737,744	122.92	8,961,276,000	5,318,299,621	12.45	20.98
FY 2017-2018	1,163,044,031	950,019,490	213,024,541	122.42	7,491,103,000	4,234,442,794	12.68	22.44
FY 2016-2017	849,128,299	745,532,622	103,595,677	113.90	5,629,998,000	3,272,600,352	13.24	22.78
FY 2015-2016	661,983,416	603,868,623	58,114,793	109.62	4,085,365,000	2,339,674,058	14.78	25.81
FY 2014-2015	628,469,955	597,953,977	30,515,978	105.10	3,274,768,000	1,837,440,324	18.26	32.54



PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)
Consolidated Portfolio Report
For the year ended 30 June 2019

Review of Loan Classification and Provisions

(i) Classification of Loan and Loan Loss Provision

SI. No.	Particulars	Basis of Classification (Overdue)	Overdue Amount	Outstanding Loan Amount	Rate	Loan Loss Provision on Loan Outstanding
	1	2		3	4	=3*4
1	Good Loan	No Overdue	-	5,073,176,158	1%	50,731,762
2	Watchful	1-30 days	2,438,698	21,383,682	5%	1,069,184
3	Substandard Loan	31-180 days	32,333,420	59,474,596	25%	14,868,649
4	Doubtful Loan	181-365 days	62,170,524	67,104,486	75%	50,328,365
5	Bad Loan	365 < days	97,160,699	97,160,699	100%	97,160,699
			194,103,341	5,318,299,621		214,158,658

(ii) Loan Loss Provision (LLP) Status of the PO

Particulars	Amount
Required Provision as per MRA Policy	214,158,658
Actual Provision made by the PO	214,158,654
Excess/(Shortfall) of Provision	(4)
Comment on LLP for Credit Program	Excess

Disclosure of Written off Loan	
Opening balance of loan write off	202,173,358
Loans write off during the year	38,647,883
Write off loan recovered during the year	(916)
Closing balance of Loan Written-off	240,820,325



People's Oriented Program Implementation (POPI)
Portfolio Report
For the year ended 30 June 2019

Loan Operational Report for Overall Loan Program Including PKSF Funded Other Program and Projects

Sl. No.	Particulars	FY 2018-2019		FY 2017-2018	
		Amount	% of Individual with sub-total and sub-total with total	Amount	% of Individual with sub-total and sub-total with total
Loan Component					
Jagoron	Jagoron	2,240,515,092	100.00	1,926,763,891	99.34
	RMC	-	-	8,358,164	0.43
	UMC	-	-	4,367,430	0.23
Sub Total		2,240,515,092	100	1,939,489,485	100
Agrosor	Agrosor	2,879,214,935	100.00	2,164,477,763	99.62
	MEL	-	-	8,210,572	0.38
	Sub Total	2,879,214,935	100	2,172,688,335	100
Sufolon	Sufolon	129,192,252	100.00	52,695,827	99.02
	ASMF	-	-	520,883	0.98
	Sub Total	129,192,252	100	53,216,710	100
Buniad	Buniad	40,760,089	100.00	45,515,610	99.77
	UPP	-	-	103,006	0.23
	Sub Total	40,760,089	100	45,618,616	100
Sahos	Sahos	399,738	100.00	1,608,657	99.88
	DMF	-	-	1,962	0.12
	Sub Total	399,738	100	1,610,619	100
Enrich	IGA	9,165,428	85.71	5,854,802	68.45
	AC	1,452,874	13.59	2,645,866	30.93
	LI	75,311	0.70	52,727	0.62
Sub Total		10,693,613	100	8,553,395	100
Others	MFTS	-	-	886,370	6.68
	PLDP-2	-	-	1,462,453	11.02
	MFMSF	-	-	163,438	1.23
	SL-ME	141,249	0.81	1,651,861	12.45
	Abason	2,600,000	14.84	-	-
	LIFT	14,782,654	84.36	9,101,512	68.61
Sub Total		17,523,902	100	13,265,634	100
Grand Total		5,318,299,621		4,234,442,794	

People's Oriented Program Implementation (POPI)
Portfolio Report
For the year ended 30 June 2019

Member Savings for Overall Loan Program Including PKSF Funded Other Program and Projects

Sl. No.	Particulars	FY 2018-2019		FY 2017-2018	
		Amount	% of Individual with sub-total and sub-total with total	Amount	% of Individual with sub-total and sub-total with total

Savings Component

2. Savings Component Balance	Compulsory Savings	1,376,192,669	70.90	1,145,341,291	74.60
	Voluntary Savings	338,870,948	17.46	263,008,334	17.13
	Term Savings	225,834,694	11.64	127,054,970	8.28
Grand Total		1,940,898,311	100	1,535,404,595	100

3. Risk Fund Component Balance	Credit Risk Fund	212,888,634	100.00	160,623,095	100.00
	Livestock Risk Fund	-	-	-	-
	Others Risk Fund	-	-	-	-
Grand Total		212,888,634	100	160,623,095	100

4. Other Vital Information	Number of Branch	191	185
	Number of Samity	11,421	11,558
	Number of Member	168,541	164,012
	Number of Borrower	137,589	135,930
	Number of Staff	1,351	1,288
	Borrower: Member	1:0.82	1:0.83
	Average Loan Size Per Member	72,893	33,152

Budget Reporting Format

Fiscal Year: 2018-2019

Name of the MFI: People's Oriented Program Implementation (POPI)

License No: 02150-01563-00159

SI No	Description	2018-2019		
		Projected	Actual	Variance (%)
1.	Area Coverage:			
	District	20	22	10.00%
	Upazilla	335	131	-60.90%
	Union	1,000	786	-21.40%
	Village	4,575	3,983	-12.94%
2.	Branch Opening	10	7	-30.00%
3.	Group/Samity Formation	13,103	11,421	-12.84%
4.	Add New Member	98,892	4,519	-95.43%
5.	Add New Borrower	32,369	1,659	-94.87%
6.	Recruitment	120	96	-20.00%
7.	Deposit Collection	1,174,086,965	1,684,820,115	43.50%
8.	Refund Deposit	816,099,435	1,279,326,399	56.76%
9.	Recovery	8,714,680,482	7,877,419,173	-9.61%
10.	Loan Disbursement	9,857,655,500	8,961,276,000	-9.09%
11.	Borrowing	3,760,911,548	3,206,204,340	100%
12.	Loan returns	3,500,000,000	2,481,151,583	-29.11%
13.	Received against insurance service	98,576,555	88,907,817	-9.81%
14.	Insurance benefits given	24,644,139	36,642,278	48.69%
15.	Total Income	1,267,321,292	1,186,558,191	-6.37%
16.	Total Expenditure	967,203,991	932,751,806	-3.56%
	Net Income	300,117,301	253,806,385	-15.43%



Description		Current Balance (end of previous fiscal year)
1.	Area Coverage:	
	District	22
	Upazilla	131
	Union	786
	Village	3,983
2.	Number of Branch	191
3.	Number of Group	11,421
4.	Number of Members	168,541
5.	Number of Borrower	137,589
6.	Manpower	1,351
7.	Deposit Balance	1,940,898,311
8.	Loan Outstanding	5,318,299,621
9.	Loan Received	3,367,634,523
10.	Insurance Fund	212,888,634
11.	Cumulative Surplus	930,174,881

Sl No	Description	2018-2019		
		Projected	Actual	Variance
1.	Loan Recovery			
	MFTS	25,377	-	-100.00%
	MFMSF	2,572	-	-100.00%
	PLDP-2	42,234	-	-100.00%
	Water Loan	0	0	0.00%
	Agrosor-SEP	0	0	0.00%
	Abason	0	0	0.00%
	LIFT	10,976,944	17,295,858	57.57%
	Jagoron	3,800,035,730	3,824,467,654	0.64%
	Agrosor	4,712,376,041	3,814,980,398	-19.04%
	Buniad	74,213,546	89,573,528	20.70%
	Sufolon	99,433,507	112,923,459	13.57%
	Sahos	2,299,454	1,487,881	-35.29%
	Enrich-IGA	7,810,053	8,609,374	10.23%
	Enrich-AC	5,133,124	6,472,992	26.10%
	Enrich-LI	370,151	97,416	-73.68%
	SL-ME	1,961,749	1,510,613	-23.00%
	Total	8,714,680,482	7,877,419,173	-9.61%



SI No	Description	2018-2019		
		Projected	Actual	Variance
2.	Fund Collection:			
	1. Savings Collection			
	Force Savings (General Savings)	727,497,940	1,074,156,513	47.65%
	Voluntary Savings (Special Savings)	278,493,958	424,775,469	52.53%
	Fixed Deposit (Member SFF)	168,095,067	185,888,133	10.59%
	Total:	1,174,086,965	1,684,820,115	43.50%
	MFI Borrowings:			
	2. PKSF Loan	433,000,000	539,500,000	24.60%
	3. Bank Loan	2,663,400,000	2,384,499,340	-10.47%
	4. Loan from Financial Institution	35,000,000	225,000,000	0.00%
	5. Loan from other Institution	150,000,000	-	-100.00%
	6. Donation (Conditional)	-	-	0.00%
	7. General/EC Member Loan	-	-	0.00%
	8. Other Loan	-	57,205,000	0.00%
3.	Insurance Fund Collection	82,858,060	88,907,817	7.30%
	Total:	4,538,345,025	4,979,932,272	9.73%
4.	Utilization of Fund			
	1. Loan Disbursement:			
	Water Credit	-	-	0.00%
	Agrosor-SEP	-	-	0.00%
	Abason	-	2,600,000	0.00%
	SL-ME	1,500,000	-	-100.00%
	LIFT	9,555,000	22,977,000	140.47%
	Jagoron	4,156,743,500	4,124,489,000	-0.78%
	Agrosor	5,538,873,000	4,519,999,000	-18.39%
	Buniad	65,004,000	84,715,000	30.32%
	Sufolon	73,195,000	188,899,000	158.08%
	Sahos	1,445,000	277,000	-80.83%
	Enrich-IGA	6,000,000	11,920,000	0.00%
	Enrich-AC	4,860,000	5,280,000	0.00%
	Enrich-LI	480,000	120,000	0.00%
	Total	9,857,655,500	8,961,276,000	-9.09%
	2. Savings Return			
	Force Savings (General Savings)	436,498,764	843,305,135	93.20%
	Voluntary Savings (Special Savings)	236,719,865	348,912,855	47.39%
	Fixed Deposit	142,880,806	87,108,409	-39.03%
	Total:	816,099,435	1,279,326,399	56.76%



Sl No	Description	2018-2019		
		Projected	Actual	Variance
	3. Loan Repayment:			
	PKSF Loan	450,000,000	436,208,339	-3.06%
	Bank Loan	2,967,000,000	1,929,121,537	-34.98%
	Loan from Financial Institution	50,000,000	96,866,707	0.00%
	Loan from other Institution	33,000,000	-	-100.00%
	Other Loan	-	18,955,000	0.00%
	Total:	3,500,000,000	2,481,151,583	-29.11%
5.	Insurance Service	24,644,139	36,642,278	48.69%
6.	Fixed Assets Acquisition			
	Building Construction	17,500,040	292,798	-98.33%
	Motor Vehicles	-	2,356,338	0.00%
	Furniture & Fixtures	500,000	2,084,555	316.91%
	Office Equipments	-	3,753,696	0.00%
	Electric Equipments	250,000	1,762,815	605.13%
	Computer & Accessories	2,000,000	-	-100.00%
	Total:	20,250,040	10,250,202	-49.38%
7.	Income:			
	1. Service Charge	1,197,841,205	1,133,841,237	-5.34%
	2. Interest on Investment	20,000,000	28,226,727	41.13%
	3. Other Interest	522,288	483,280	-7.47%
	4. Entry Fees	985,510	838,400	-14.93%
	5. Sale of Passbook	919,858	942,750	2.49%
	6. Sale of forms	2,906,835	793,375	-72.71%
	7. Donation	17,283,905	14,339,572	-17.04%
	8. Other income	13,500	7,091,934	52432.84%
	9. Recovery of Written off Loan	25,888	916	-96.46%
	10. Overhead cost from others Program	26,822,304	-	0.00%
	Total Income:	1,267,321,293	1,186,558,191	-6.37%
8.	Expenses			
	Financial Expenses:			
	1. Savings Interest	98,583,118	74,409,704	-24.52%
	2. Interest on PKSF Loan	57,500,000	48,561,232	-15.55%
	3. Interest on Bank Loan	183,844,500	177,673,934	-3.36%
	4. Interest on Committee Loan	-	-	0.00%
	5. Interest on Other Institutional Loan	3,000,000	20,747,880	591.60%
	6. Others	32,560,430	22,982,588	-29.42%
	Total Financial Expenses	375,488,048	344,375,338	-8.29%



Sl No	Description	2018-2019		
		Projected	Actual	Variance
	General & Administrative Expenses:			
	7. Salary & Allowances:			
	Basic Pay	140,499,150	149,773,289	6.60%
	House Keeping Allowance	280,520	290,241	0.00%
	House Rent Allowance	70,249,575	49,817,303	-29.09%
	Medical Allowance	35,124,788	20,851,031	-40.64%
	Festival Allowances	23,416,552	15,072,647	-35.63%
	City Allowance	3,359,330	3,170,514	0.00%
	Lunch Allowance	9,592,924	12,781,202	33.24%
	Conveyance Allowance	21,074,873	12,697,120	-39.75%
	PF	14,049,915	8,253,503	-41.26%
	Gratuity	14,049,915	10,782,349	-23.26%
	Field Allowance	18,021,674	16,096,708	-10.68%
	Educational Allowance	1,205,560	1,237,028	2.61%
	Distance Allowance	4,056,000	3,745,477	-7.66%
	Haor Allowance	290,200	293,280	1.06%
	Hill Tracts Allowance	-	0	0.00%
	Consolidated pay	2,161,600	25,541,373	1081.60%
	Charge Allowance	151,400	379,479	150.65%
	Credit Allowance	15,975,805	23,305,877	45.88%
	Overtime Allowance			0.00%
	Entertainment Allowance	21,074,873	12,468,412	-40.84%
	Total	394,634,653	366,556,833	-7.11%
	8. House Rent	26,561,328	25,061,411	-5.65%
	9. Printing & Stationeries			
	Printing & Binding	7,435,735	2,152,499	-71.05%
	Stationary, Seals & Stamps	589,290	6,179,868	948.70%
	Total	8,025,025	8,332,367	3.83%
	10. Travel Expenses:			
	Domestic	11,961,639	7,884,623	-34.08%
	Foreign	1,660,000	1,019,295	-38.60%
	Total	13,621,639	8,903,918	
	11. Telephone & Mail:			
	Telephone/Telex/Fax/Internet	6,162,263	6,174,765	0.20%
	Postal & Courier Service	271,500	28,962	-89.33%
	Total	6,433,763	6,203,727	

SI No	Description	2018-2019		
		Projected	Actual	Variance
	12. Repair & Maintenance			
	Office Building	136,800	-	-100.00%
	Motor Vehicles	560,000	1,702,989	204.11%
	Others	3,119,680	2,944,620	-5.61%
	Total	3,816,480	4,647,609	21.78%
	13. Fuel Expenses	11,332,258	8,476,631	-25.20%
	14. Gas, Electric & Water Bill	3,775,647	4,229,955	12.03%
	15. Entertainment	1,823,866	2,470,558	35.46%
	16. Advertisement	1,731,832	453,442	-73.82%
	17. Paper & Publication			
	Newspaper & Magazine	812,231	597,197	-26.47%
	Books & Publication	-	-	0.00%
	Total	812,231	597,197	-26.47%
	18. Bank Charge	3,855,391	3,757,147	-2.55%
	19. Training Expenses			
	Local Training	2,031,450	1,640,604	-19.24%
	Foreign Training	-	-	0.00%
	Total	2,031,450	1,640,604	-19.24%
	20. Seminar, Conference & Workshop Expe	-	-	0.00%
	21. Legal Expenses	4,753,936	3,215,998	-32.35%
	22. Meeting Expenses	3,944,289	3,222,075	-18.31%
	23. Registration fees/ Renewal fees	768,418	597,386	-22.26%
	24. Other Operational Expenses	25,244,639	-	-100.00%
	25. Audit fees	250,000	300,000	20.00%
	26. Honorarium for EC Members	-	-	0.00%
	27. Other Honorarium	-	-	0.00%
	28. Tax			
	Land Tax	-	49,416	0.00%
	Income Tax	7,384,338	285,551	0.00%
	Other Tax	127,460	-	-100.00%
	Customs Duty/VAT	-	22,461	0.00%
	Total	7,511,798	357,428	-95.24%

SI No	Description	2018-2019		
		Projected	Actual	Variance
	29. Subscriptions & Donation	2,263,400	5,875,628	159.59%
	30. Depreciation	6,815,135	6,484,654	-4.85%
	31. Cost sharing expenses	-	-	0.00%
	32. Consultancy Service	1,260,000	455,000	-63.89%
	33. Software Dev. Expenses	5,000,000	4,709,786	-5.80%
	34. Wages	0	8,467,306	100.00%
	35. Operating program Enrich & Others	0	15,022,163	100.00%
	36. Other operating Expenses	9,508,251	13,085,002	37.62%
	33. Total Operational Expenses	921,263,477	847,499,163	-8.01%
	34. Loan Loss Provision	45,940,515	85,252,643	85.57%
	35. Net Surplus	300,117,301	253,806,385	-15.43%
	36. Transfer to Various Fund	-	-	0.00%
	Reserve Fund	30,011,730	24,785,641	-17.41%
	DMF	-	-	0.00%
	Others	-	-	0.00%



People's Oriented Program Implementation (POPI)
5/11-A, Block-E, Lalmatia, Dhaka 1207

Auditor's Comments/Observations on Specific Areas of PO Relating to Overall Loan Program Including
PKSF Funded Programs and Projects

For the year ended 30 June 2019

Sl. No.	Specific Area	Auditor's Comments/Observations
a.	Effectiveness of Internal Control System	Satisfactory
b.	Effectiveness of Internal Audit Functions	To correct/adjust findings as and when detected
c.	Compliance with PO's Internal Policies	Satisfactory
d.	Compliance with the terms and conditions of the Loan/Grant Agreements with PKSF and other directions of PKSF	Properly followed
e.	Compliance with Rules and Regulations relating to:	
	i. Microcredit Regulatory Authority (MRA)	Properly followed
	ii. Money Laundering Prevention (Amendment) Act 2015	Checked & nothing found
	iii. National Board of Revenue	Rules followed properly.
	iv. Others	Considered good.
f.	Utilization of Fund received from PKSF and other sources	Properly utilized



People's Oriented Program Implementation (POPI)
Consolidated Fixed Assets Schedule
For the year ended 30 June 2019

Property, Plant & Equipment

Annexure-A

SL. No.	Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on 30.06.2019
		Balance as on 01.07.2018	Addition During the Year	Adjustment During the Year	Balance as on 30.06.2019		Balance as on 01.07.2018	Charged on Opening (Cost-Depr.)	Adjustment During the Year	Balance as on 30.06.2019	
1	Land	321,406,769	-	-	321,406,769	-	-	-	-	-	321,406,769
2	Building	58,561,319	4,342,208	312,111	63,215,638	3%	1,414,757	-	7,813,263	7,813,263	55,402,375
3	Furniture & Fixtures	29,350,283	6,195,234	-	35,545,517	15%	2,775,733	16,254	19,128,631	16,416,886	16,416,886
4	Office Equipment	30,812,385	3,831,771	51,890	34,696,046	15%	2,418,396	(258,559)	19,217,084	15,478,962	15,478,962
5	Electric Equipment	11,047,736	2,819,431	(1,813)	13,865,354	15%	932,707	242,305	7,264,904	6,600,450	6,600,450
6	Vehicle	44,638,410	2,712,438	(1,302,575)	46,048,273	15%	2,880,098	(1,250,454)	29,190,777	16,857,496	16,857,496
7	Boundary Wall	132,487	269,023	-	401,510	15%	19,905	-	109,367	292,143	292,143
8	Other Asset	6,799,565	2,513,500	(1,533,710)	7,779,355	15%	4,004,576	(1,087,998)	3,645,994	4,133,361	4,133,361
	Total	502,748,954	22,683,605	(2,474,097)	522,958,462		11,171,011	(2,338,452)	86,370,019	436,588,443	

Intangible Asset

SL. No.	Particulars	COST				Rate %	DEPRECIATION				Amortized Value as on 30.06.2019
		Balance as on 01.07.2018	Addition During the Year	Adjustment During the Year	Balance as on 30.06.2019		Balance as on 01.07.2018	Charged on Opening (Cost-Depr.)	Adjustment During the Year	Balance as on 30.06.2019	
8	Software Developme	2,457,168	-	(2,457,168)	-	15%	1,545,781	(2,457,168)	-	-	-
	Total	2,457,168	-	(2,457,168)	-		1,545,781	(2,457,168)	-	-	-



People's Oriented Program Implementation (POPI)
Consolidated
FDR Investment Report
For the year ended 30 June 2019

Annexure-B

Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No /Account Number	Duration	Present Value 30.06.2019
01	13.06.19	Mercantile Bank Ltd., Asad Gate Br. Dhaka	12,500,000	0348259/131441128269942	3 month	12,500,000
02	23.06.19	Mercantile Bank Ltd., Asad Gate Br. Dhaka	7,500,000	0348263/131441128347471	3 month	7,500,000
03	18.06.19	Brac Bank Ltd., Asad Gate Br. Dhaka	10,000,000	1506300441781008	100 Days	10,000,000
04	18.06.19	Brac Bank Ltd., Asad Gate Br. Dhaka	10,000,000	1506300441781009	100 Days	10,000,000
05	18.06.19	Brac Bank Ltd., Asad Gate Br. Dhaka	10,000,000	1506300441781010	100 Days	10,000,000
06	18.06.19	Brac Bank Ltd., Asad Gate Br. Dhaka	10,000,000	1506300441781011	100 Days	10,000,000
07	20.06.19	Trust Bank Ltd., Centennial Br. Dhaka	10,000,000	257777/0094-0330002758	3 month	10,000,000
08	20.06.19	Trust Bank Ltd., Centennial Br. Dhaka	10,000,000	257778/0094-0330002767	3 month	10,000,000
09	20.06.19	Trust Bank Ltd., Centennial Br. Dhaka	10,000,000	257779/0094-0330002776	3 month	10,000,000
10	25.06.19	Trust Bank Ltd., Centennial Br. Dhaka	10,000,000	257781/0094-0330002794	3 month	10,000,000
11	24.06.19	Southeast Bank Ltd., Kamrangirchar Br. Dhaka	10,000,000	7278996/24300000764	3 month	10,000,000
12	24.06.19	Southeast Bank Ltd., Kamrangirchar Br. Dhaka	10,000,000	7278997/24300000765	3 month	10,000,000
13	25.06.19	Southeast Bank Ltd., Kamrangirchar Br. Dhaka	10,000,000	7278998/24300000766	3 month	10,000,000
14	25.06.19	NRBC Bank Ltd., Imamganj Br. Dhaka	10,000,000	0007691/015447300000133	3 month	10,000,000
15	25.06.19	NRBC Bank Ltd., Imamganj Br. Dhaka	10,000,000	0007694/015447300000134	3 month	10,000,000
16	25.06.19	NRBC Bank Ltd., Imamganj Br. Dhaka	10,000,000	0007697/015447300000135	3 month	10,000,000



Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No /Account Number	Duration	Present Value 30.06.2019
17	25.06.19	CITY Bank Ltd. Dhanmondi Branch; Dhaka	10,000,000	4471718550001	6 month	10,000,000
18	26.06.19	Prime Bank Ltd. Asad Gate Branch; Dhaka	10,000,000	0230384/2138411015802	7 month	10,000,000
19	26.06.19	Premier Bank Ltd. Mohammadpur Branch; Dhaka	5,000,000	0301487/504-23100000039	100 Days	5,000,000
20	26.06.19	Basic Bank Ltd. Main Branch; Dhaka	10,000,000	087711/0218-01-0025888	6 month	10,000,000
21	26.06.19	Basic Bank Ltd. Main Branch; Dhaka	10,000,000	087712/0218-01-0025893	6 month	10,000,000
22	26.06.19	Basic Bank Ltd. Main Branch; Dhaka	10,000,000	087713/0218-01-0025901	6 month	10,000,000
23	26.06.19	NRB Bank, Dhanmondi Branch; Dhaka	5,000,000	0002394/1153170019534	100 Days	5,000,000
Investment in Savings FDR						<u>220,000,000</u>
24	25.06.19	Bank Asia Ltd., Lalmatia Br. Dhaka	5,000,000	0393991/06255001698	3 month	5,000,000
25	24.06.19	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330016018 (320249/16018/19)	1 month	10,000,000
26	24.06.19	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330016027 (320250/16027/19)	1 month	10,000,000
27	24.06.19	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330016036 (320251/16036/19)	1 month	10,000,000
28	24.06.19	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330016045 (320252/16045/19)	1 month	10,000,000
29	24.06.19	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330016054 (320253/16054/19)	1 month	10,000,000
30	25.06.19	United Commercial Bank Ltd., Dhanmondi Br. Dhaka	10,000,000	0515567/084241000000015 4	7 month	10,000,000
31	25.06.19	United Commercial Bank Ltd., Dhanmondi Br. Dhaka	10,000,000	0515568/084241000000016 5	7 month	10,000,000
32	25.06.19	United Commercial Bank Ltd., Dhanmondi Br. Dhaka	10,000,000	0515569/084241000000017 6	7 month	10,000,000
Investment in Surplus FDR						<u>85,000,000</u>



Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No / Account Number	Duration	Present Value 30.06.2019
33	25.08.11	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	12,500,000	1105200112194	6 Month	20,611,295
34	25.06.14	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	3,000,000	1055620148654	12 Month	3,865,636
35	27.09.11	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	12,500,000	1105200113034	6 Month	20,497,237
36	23.10.12	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	2,500,000	1055940235694	6 Month	3,613,661
37	14.11.13	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	3,000,000	1105200111934	6 Month	3,934,337
38	29.12.15	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	5,000,000	1055200239744	6 Month	5,692,012
39	29.12.15	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	5,000,000	1055200239724	6 Month	5,692,012
40	24.08.14	Brac Bank Ltd., Asad Gate Branch, Dhaka	7,500,000	1506300441781002	3 Month	9,574,390
41	05.05.14	Brac Bank Ltd., Asad Gate Branch, Dhaka	5,000,000	1506300441781001	3 Month	6,579,897
42	23.12.18	Brac Bank Ltd., Asad Gate Branch, Dhaka	5,000,000	1506300441781005	9 Month	5,000,000
43	07.01.19	Brac Bank Ltd., Asad Gate Branch, Dhaka	10,000,000	1506300441781006	6 Month	10,000,000
44	11.02.19	Brac Bank Ltd., Asad Gate Branch, Dhaka	10,000,000	1506300441781007	5 Month	10,000,000
45	16.11.15	CITY Bank Ltd. Dhanmondi Branch; Dhaka	5,000,000	4181718550004	3 Month	5,886,674
46	16.11.15	CITY Bank Ltd. Dhanmondi Branch; Dhaka	2,500,000	4181718550005	3 Month	2,943,334
47	08.11.16	CITY Bank Ltd. Dhanmondi Branch; Dhaka	12,000,000	4181718550006	3 month	13,479,723
48	22.11.17	CITY Bank Ltd. Dhanmondi Branch; Dhaka	5,000,000	4181718550007	3 Month	5,409,845
49	22.11.17	CITY Bank Ltd. Dhanmondi Branch; Dhaka	6,500,000	4181718550008	3 Month	7,032,799
50	15.05.17	Dutch Bangla Bank Ltd. Mohammadpur Branch; Dhaka	5,000,000	2585040000068	12 month	5,398,836
51	15.05.17	Dutch Bangla Bank Ltd. Mohammadpur Branch; Dhaka	10,000,000	2585040000047	12 month	10,825,593

Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No /Account Number	Duration	Present Value 30.06.2019
52	20.06.17	Bank Asia Ltd. Dhanmondi Branch; Dhaka	7,500,000	02155010317-0309689	12 month	8,397,222
53	20.06.17	Bank Asia Ltd. Dhanmondi Branch; Dhaka	7,500,000	02155010316-0309688	12 month	8,397,222
54	24.06.18	Bank Asia Ltd. Dhanmondi Branch; Dhaka	2,500,000	0359005/02155010637	6 month	2,645,809
55	30.03.17	Bank Asia Ltd., Dhanmondi Br. Dhaka	3,104,548	0358922/10553- 02155010553	6 month	3,286,237
56	14.06.17	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	5,000,000	0038-0330012263	12 month	5,655,853
57	14.06.17	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	5,000,000	0038-0330012254	12 month	5,607,306
58	05.05.19	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330015546 (320202/15546/19)	3 month	10,000,000
59	27.06.18	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330013735 (309511/13735/18)	3 month	10,615,055
60	06.08.17	Prime Bank Ltd. Asad Gate Branch; Dhaka	10,000,000	1863534/2138411000218	3 month	10,941,384
61	06.08.17	Prime Bank Ltd. Ashulia Branch; Dhaka	20,000,000	1863534/2157415004377	3 month	21,882,767
62	24.09.17	Basic Bank Ltd. Main Branch; Dhaka	15,000,000	106018/0218-01-0020881	6 month	16,070,848
63	04.10.17	BASIC Bank Ltd. Main Branch, Dhaka	10,300,452	106386/0218-01-0021922	6 month	10,804,621
64	20.11.17	Mercantile Bank Ltd., Asad Gate Br. Dhaka	20,000,000	131441122844074/0319443	3 month	21,868,659
65	21.06.18	Mercantile Bank Ltd, Asad Gate Branch, Dhaka	30,000,000	131441124966991/0348165	3 month	31,793,643
66	19.03.19	Mercantile Bank Ltd, Asad Gate Branch, Dhaka	15,000,000	131441127502902/0348233	3 month	15,202,500
67	06.05.19	Mercantile Bank Ltd, Asad Gate Branch, Dhaka	7,500,000	131441127969363/0348249	3 month	7,500,000
68	13.06.19	Mercantile Bank Ltd, Asad Gate Branch, Dhaka	7,500,000	0348260/131441128269977	3 month	7,500,000
69	20.11.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	10,000,000	06655001120/222322	3 month	10,887,253



Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No / Account Number	Duration	Present Value 30.06.2019
70	11.01.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	5,000,000	156807/06655001006	3 month	5,687,884
71	04.10.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	10,000,000	156889/06655001087	6 month	10,935,572
72	20.06.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	50,000,000	156843/06655001041	3 month	56,227,705
73	11.01.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	5,000,000	156806/06655001005	3 month	5,687,884
74	03.06.19	Trust Bank Ltd. Centennial Branch; Dhaka	37,500,000	257770/00940330002687	3 month	37,500,000
75	17.04.18	National Finance Ltd. Unique Trade Centre, Dhaka	7,500,000	011001856/101-12-2223	6 month	8,237,042
76	23.12.18	Industrial and Infrastructure Development Finance Company Limited (IIFDC)	3,000,000	9802/LTD-5264	12 month	3,000,000
77	17.06.19	Uttara Finance Ltd., Br. Dhaka	15,000,000	11657/19-0100030001219	3 month	15,000,000
78	19.06.19	Southeast Bank Ltd., Kamrangirchar Br. Dhaka	7,500,000	7278988/24500000116	12 Month	7,500,000
79	19.06.19	Southeast Bank Ltd., Kamrangirchar Br. Dhaka	7,500,000	7278989/24500000117	12 Month	7,500,000
80	23.06.19	Jamuna Bank Ltd., Dhaka	2,000,000	0296120/0024-0330042656	3 month	2,000,000
81	30.11.16	Pubali Bank Ltd, Mohammadpur Branch, Dhaka	10,000,000	0790056/0175104020050	3 month	11,591,657
82	04.02.18	Pubali Bank Ltd, Mohammadpur Branch, Dhaka	5,000,000	0789940/0175104020864	3 month	5,383,618
Total General FDR						541,345,022
Total Investment (MF)						846,345,022



People's Oriented Program Implementation (POPI)
Micro Finance
Schedule of Cash at Bank
For the year ended 30 June 2019

Annexure-C

Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
1	0001 - Jamalpur-PKSF	PBL, Bhairab Bazar Br, CD-0772901017479	13,800	902,913
2		Premier Bank Ltd, Bashgari Br. CD-0011100000032	6,103	554,267
3		Premier Bank Ltd, Bashgari Br. CD-0011100000062	470	1,850
4		Premier Bank Ltd, Bashgari Br. CD-018111100000658	1,594,125	-
5	0002 - Bhairab Bazar	PBL, Bhairab Bazar Br, CD-0772901017804	53,788	47,578
6	0003 - Bazra	Agrani Bank Limited, Kuliarchar Branch, CD-100533001884	159,538	191,934
7	0004 - Aganagar	PBL, Bhairab Bazar Br, CD-0772901021510	9,097	102,305
8	0005 - Ashuganj	PBL, Ashugonj Br, STD-0053102000393	44,402	163,615
9	0006 - Jamalpur-ADIP	PBL, Bhairab Bazar Br, STD-0772102000294	8,685	49,507
11		Premier Bank Ltd, Bashgari Br. CD-0011100000033	23,055	66,781
12	0008 - Agarpur	Uttara Bank Limited, Bhagalpur Br, CD-183412200021406	207,679	279,561
13	0009 - Bajitpur	IFIC Bank Limited, Bajitpur Br, CD-1112-281192-001	175,991	232
14	0010 - Sararchar	JBL, Sararchar Br, CD-1011006643	15,757	205,099
15	0011 - Katiadi	PBL, Kotiadi Urban Br. CD-4550901007565	39,452	-
16		JBL, Katiadi Br, CD-1011013805	102,081	176,485
17	0012 - Austagram	SBL, Austagram Br, CD-340133002004	105,188	502,516
18	0013 - Hilochia	BKB, Hilochia Br, CD-287	191,259	137,784
19	0014 - Kishoreganj Sadar	PBL, Kishoreganj Br, CD-1640901019280	522,557	412,412
20	0015 - Gaital	NBL, Kishoreganj Br, CD-006533003541	21,735	182,159
21	0016 - Karimganj	Agrani Bank Limited, Karimgonj Branch, CD-33002532	164,460	128,317
22		Agrani Bank Limited, Karimgonj Branch, CD-0200011470618	95,165	-
23	0017 - Itna	JBL, Itna Br, CD-1011008128	120,468	118,064
24	0018 - Mithamoin	JBL, Mitamain Br, CD-1011005926	121,408	170,936
25	0019 - Hossainpur	Agrani Bank Limited, Hossainpur Br, CD-33000536	35,611	947,517
26	0020 - Pulerghat	SBL, Kaliachapra Br, CD-001007102	322,071	295,732

Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
27	0021 - Kishoregonj Dream-RMC	PBL, Kishoregonj Br. CA-1640901044970	1,183	-
28		NBL, Kishoregonj Br, CD-0006533002725	81,659	161,676
29	0022 - Kishoregonj Dream-MMC	NBL, Kishoregonj Br, CD-0006533002733	49,541	275,669
30	0023 - Nikli-FEHC	Agrani Bank Limited, Nikli Branch, STD-937136000171	407,352	25,220
31		Agrani Bank Limited, Nikli Branch, STD-937136000064	-	154,374
32	0024 - Khamar-Hatibanda	JBL, Hatibandha Br, CD-02640210016045	82,103	5,608
33	0025 - Velanagor	JBL, Velanagor Branch, CD-3490	866,332	369,296
34	0026 - Patchdona	SBL, Patchdona Branch, CD-171133001038	1,191,797	477,644
35	0027 - Madhobdi-01	PBL, Madobdi bazar Branch, CD-2629901004961	883,263	222,688
36	0028 - Madhobdi-02	PBL, Madobdi bazar Branch, CD-2629901005260	128,191	302,720
37	0029 - Patchrukhi	SBL, Patchrukhi Branch, CD-200000163	546,542	587,216
38	0030 - Palash ADIP	BKB, Polash Branch, CD-240000095	219,911	372,061
39	0031 - Shibpur	JBL, Shibpur Branch, CD-1935	69,968	195,945
40	0032 - Manohordi	JBL, Monohordi Branch, CD-1011001164	61,291	173,511
41	0033 - Etakhola	SBL, Putia Branch, CD-171233000682	131,488	195,036
42	0034 - Lakhpur	BKB, Lakhpur Branch, CD-168	276,983	593,952
43	0035 - Baroicha	SBL, Bakharnagar Branch, CD-200000024	301,840	341,266
44	0036 - Marjal	BKB, Morjal Bazar Branch, CD-139	185,641	269,576
45	0037 - Tarabo	SBL, Tarabo Bazar Branch, CD-200000741	1,048,189	210,142
46	0038 - Rupgonj	BKB, Rupgonj Branch, CD-653	116,561	106,954
47	0039 - Khanchan	Agrani Bank Limited, Kanchan Branch, CD-094933010488	277,031	183,055
48	0040 - Madonpur-RMC	JBL, Langalbandh Branch, CD-1011004556	291,940	202,564
49	0041 - Sonargoan	JBL, Sonargoan Branch, CD-1011011122	193,946	13,139
50	0042 - Norshingdi Sadar	PBL, Norshingdi Sadar Branch, CD-722901034223	452,288	374,834
51	0043 - Donia	DBBL, Donia Br. CD-1191100005873	38,319	809,606
53	0044 - Matuail	DBBL, Matuail Br. CD-19711010330	189,345	191,037
54	0045 - Mothertek	BKB, Nandipara Br. CD- 021005037	4,804	538,471
55		ONE Bank Ltd, Nondipara Br. CD-0801020003369	130,587	-
56	0046 - Sutrapur	PBL, Dholaipar Br, CD-032190110650/5	7,029	369,367



Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
57	0047 - Sarulia	SBL, Bawaninagar Br, CA 1603033000189	217,610	692,759
58		Southeast Bank, Sarulia Br,CD- 00851110000907	31,319	-
59	0048 - Munshiganj	PBL, Munshingong Br., CD- 3226901015917	45,091	13,012
60		BKB, Munshiganj Br, CD-564	653,208	454,347
61	0049 - Sirajdikhan	Prime Bank Ltd, Sirajdikhan Br,CD- 18311060003176	631,999	737,734
62		BKB, Sreenagar Br., CD-569	6,809	1,100,865
63	0050 - Sreenagar	Jamuna Bank Limited, Sreenagar Br. CD-1080210002602	716,057	-
64	0051 - Tongibari	BKB, Tongibari Br. CD-290	714,069	317,098
65		Jamuna Bank Ltd, Tongibari Br., CD- 00720210005639	13,371	1,000
66	0052 - Narayangang Sadar	PBL, Kalirbazar Br. 0366901044414	471,372	583,373
67	0053 - Narayangang Bandar	JBL, Bandar Br., CD- 01600210014739	18,471	1,130,685
68		Al- Arafa Islami Bank Limited, Bandar Br., CD-0721020007731	310,325	-
69	0054 - Jamgora	Bank Asia Limited, Asuliha, CD- 01633000645	995,750	567,087
70	0055 - Uttara	Agrani Bank Limited,Ultra Model Town Branch,CD-33005736	100,165	1,009,750
71	0056 - Ashkona	JBL, Dakkin Khan Br, CD- 06000210014325	564,590	783,026
72	0057 - Khilkhet	Al- Arafa Islami Bank Limited, Khilkhet, CD-0731220000411	1,294,555	1,071,443
73	0058 - Badda	PBL, Progoti Shoroni Branch, CD- 3770901000500	2,756	5,976
74		UCBL Shatarkul Br.STD- 1232301000000108	1,133,962	169,795
75	0059 - Banasree	PBL, Banasree Br. CD- 4030901005923	622,296	-
76		Jamuna Bank Limited, Malibag Branch, CD-00430210000102	2,640	359,833
77	0060 - Shobujbag	PBL, Goran Bazar Branch, CD- 2974901015254	17,798	803,917
78	0061 - Kallyanpur	PBL, Panthopath Branch, CD- 3781102000031	133,541	233,624
79		NBL, Lake Circus Br, CD- 1090002276705	1,215	540,407
80	0062 - Atibazar	NCC Bank, Shyamoli Br. CD 00550210011972	837,634	-
81		PBL, Atibazar Br, CD-3929102000236	334,375	232,250
82	0063 - Tongi	JBL, Tongi Br, CD-001033296	966,840	1,031,228
83	0064 - Board Bazar	DBBL, Board Bazar Branch,CD- 1231100001745	2,024,059	1,691,990



Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
84	0065 - Joydebpur	PBL, Joydebpur Branch, CD-0910901025267	1,742,078	421,447
85	0066 - Gazipur	Agrani Bank Limited, Gazipur Branch, CD-20003352	1,105,072	1,517,438
86	0067 - Gangachara	SBL, Gongachara Br. CD-500433003668	169,722	173,620
87	0068 - Mahigonj	SBL, Mahigonj Br. CD-500633002115	68,149	164,889
88	0069 - Rangpur Sadar	PBL, Rangpur Br, CD-0297901038804	1,260,219	860,878
89	0070 - Betgari	JBL, Betgari Br, CD-08240210004032	91,372	281,913
90	0071 - Boraibari	RBL, Boraibari Br, CD-200005622	360,567	180,930
91	0072 - Taragonj	SBL, Taragonj Br. CD-502133003411	478,363	538,126
92	0073 - Parbotipur	PBL, Parbotipur Br, CD-1510901009605	460,614	45,902
93	0074 - Sayedpur	PBL, Sayedpur Br, CD-0841901018426	941,927	124,761
94	0075 - Nilphamari RMC	PBL, Nilphamari Br, CD-0167901018615	1,278,364	322,931
95	0076 - Nilphamari UMC	PBL, Nilphamari Br, CD-0167901016900	839,814	75,168
96	0077 - Jaldhaka	IBBL, Jaldhaka Br, CD-20502570100049601	237,254	98,772
97	0078 - Bangobondhuhut	RAKUB, Bangabandhuhut Br, CD-200000958	130,383	258,861
98	0079 - Gabrul	RMC, IBBL, Jaldhaka Br, CD-20502570100155517	93,370	62,310
99	0080 - Kaimari	RMC, JBL, Kaimari Br, CD-0587-0210005164	146,773	124,953
100	0081 - Mirgonj	RMC, SBL, Mirgonj Br. CD-001005508	97,550	43,790
101	0082 - Shimolbari	RMC, SBL, Mirgonj Br. CD-001005496	295,366	229,604
102	0083 - Lalmonirhat	PBL, Lalmonirhat Sadar Br, STD-1483102017044	35,583	19,065
103		RBL, Lalmonirhat Br, CD-4432020001233	459,737	514,722
104	0084 - Borobari	SBL, Borobarihat Br, CD-001003131	594,205	498,499
105	0085 - Kaligonj	JBL, Kaligonj Br, CD-1085	300,589	294,956
106	0086 - Kakina	PBL, Tushvander Br, CD-2221901007565	130,662	14,718
107		SBL, Kakina Bazar Br, STD-5219103000002	931,793	225,027
108	0087 - Bhotmari	JBL, Bhotmari Br, CD-432	182,785	238,850
109	0088 - Hatibandha	JBL, Hatibandha Br, CD-1278	539,448	645,899
110		JBL, Hatibandha Br, CD-02640210022618	272,148	5,139,889



Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
111	0089 - Parulia	JBL, Hatibandha Br, CD-1344	457,661	276,552
112	0090 - Daikhawa-PRIME	JBL, Hatibandha Br, CD-02640210013388	713,281	381,971
114	0091 - Noudabash	RMC, JBL, Hatibandha Br, CD-02640210020209	281,429	287,130
115	0092 - Daikhawa RMC	RMC, JBL, Hatibandha Br, CD-02640210020218	320,521	354,381
116	0093 - Domar-UPP	SBL, Domar Br, CD-530533001544	894,944	1,148,218
117	0094 - Domar-PRIME	JBL, Domar Br, CD-2452	145,891	199,162
118	0095 - Dimla-UPP	SBL, Dimla Br, CD-530433005595	363,745	85,505
119	0096 - Dimla-RMC	SBL, Dimla Br, CD-530433000984	477,929	197,331
120	0097 - Chilahati	SBL, Chilahati Br, CD-001007432	597,524	237,743
121	0098 - Dalia-UPP	PBL, Shutibari Br. CD-4388901006190	42,878	15,178
122		RBL, Dalia (Tista Baraj) Br, CD-1622	321,019	297,415
123	0099 - Dimla-PRIME	RBL, Dalia (Tista Baraj) Br, CD-1671	126,407	781,832
124	0100 - Borokhata RMC	RMC, RBL, Barakhata Br, CD-200007648	952,933	308,717
125	0101 - Bawra	RMC, JBL, Baura Br, CD-5440210006762	522,886	321,804
126	0102 - Daudkandi	PBL, Daudkandi Br. CD-3868901005360	650,026	626,959
127	0103 - Gazaria	PBL, Bhaberchar Br. CD-3452901005919	196,808	601,912
128	0104 - Gouripur-RMC	PBL, Gauripur Bazar Br. CD-3720901006360	198,373	106,855
129	0105 - Homna	SBL, Homna Br, CD-1317200001279	29,145	836,808
130	0106 - Eliotgonj	SBL, Elliotgonj Br, CD-101533004767	513,675	319,320
131	0107 - Debidwar	PBL, Debidder Br. CD-4006102000124	445,911	323,276
132	0108 - Moynamoti	SBL, Comilla Cant. Br, CD-1310200011862	439,070	590,990
133	0109 - Branmonpara	SBL, Brahmanpara Br, CD-200011649	130,200	290,873
134	0110 - Chandina	PBL, Chandina Br. STD-4847102000044	380,930	-
135		JBL, Chandina Cop. Br., CD-001021441	108,306	248,340
136	0111 - Burichong	SBL, Burichong Br, CD-200011588	8,475	389,228
137	0112 - Cox's Bazar	PBL, Coxes Bazar Br. CD-0045901064546	134,290	226,628
138		PBL, Coxes Bazar Br. CD-0045901065270	158,609	158,609
139	0113 - Chandgaon	PBL, Bahadderhat Br. CD-068901035557	143,783	185,258
140	0114 - Double Muring	PBL, Agrabad Corp. Br. CD-0332901081707	258,359	307,556

Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
141	0115 - Halishohor	PBL, Halishahor Br. CD-3111901005185	100,177	166,984
142	0116 - Batakandi	JBL, Batakandi Br., CD-001021441	147,192	663,267
143	0117 - Mymensingh Sadar	PBL, Charpara Br. CD 2056901007565	388,403	329,536
144		PBL, Charpara Br. STD 2056102000255	-	-
145	0118 - Kaltapara	BKB, Dowhakhola Bazar Br. CD-105	5,245	67,282
146	0119 - Akua	JBL, Cantonment Br, CD 1011019414	679,891	222,102
147		JBL, Cantonment Br. STD 1031000158	-	-
148	0120 - Dhanikhola	BKB, Dhanikhola Br. CD-174	542,354	651,844
149		BKB, Dhanikhola Br. STD-006	-	-
150	0121 - Fulbaria	SBL, Fulbaria Br. CD-200000933	527,561	246,211
151	0122 - Shumvugonj	SBL, Shambhugonj Bazar Br. CD-330200007009	414,911	232,732
153	0123 - Trisal	PBL, Darirampur Br. CD-3364901014673	1,433,677	618,098
155	0124 - Porabari	PBL, Darirampur Br. CD-3364901026170	-	35,000
157		Rupali Bank Limited, Porabari Br. CD-200000598	667,264	159,484
158	0125 - Valuka	SBL, Valuka Br. CD-330433010434	440,451	436,672
162		Exim Bank Ltd, Seedsotre Bazer Br,CD-08611100036553	1,361,072	899,750
164	0127 - Mollik Bari	Rupali Bank Limited, Mollikbari Br. CD-200003504	152,730	506,731
165	0128 - Bogar Bazar	PBL, Valuka Br. CD-4465901012526	88,566	575,949
166		BKB, Kashigonj Bazar Br. CD-211	21,200	61,385
168	0129 - Issoregonj	BKB, Ishwargonj Br. CD-872 [1294009]	-	-
169		BKB, Ishwargonj Br. CD-873	426,318	352,121
170	0130 - Atharobari	Agrani Bank Limited, Atharobari Br. CD-366933003551	461,014	436,242
171	0131 - Gouripur-PLDP	JBL, Gouripur Academy Br. CD-1011015412	410,928	58,268
172		JBL, Gouripur Academy Br. STD-1031000398	-	-
173	0132 - Kendua	BKB, Kendua Br. CD-511	1,682	1,637
174		RBL, Kendua Br, CD-0950020001090	231,559	275,679
175	0133 - Sherpur Sadar	PBL, Sherpur Sadar Br. CD-2932901015407	210,907	234,428
176		BKB, Nalitabari Br. STD-5103-0320000080	-	88,105
177		BKB, Haluaghat Br. STD-4723-0320000180	407,505	476,113
178	0136 - Dhobaura	BKB, Dhobaura Br. STD-13	227,012	195,913

Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
179	0137 - Mohangonj	SBL, Mohangonj Br, CD-200002065	224,241	297,293
180		SBL, Mohangonj Br, CD-200002066	4,650	-
181	0138 - Barhatta	SBL, Barhatta Br, CD-200000914	160,325	9,284
182		SBL, Barhatta Br, CD-200000915	1,060	-
183		Agrani Bank Limited, Fakirer Bazar Br, STD-977936000037	-	1,940
184	0140 - Durgapur	Agrani Bank Limited, Durgapur Br, CD-091733001214	23,191	54,211
185	0141 - Kalmakanda	SBL, Kalmakanda Br, CD-200001992	114,661	11,056
186	0142 - Nazirpur	SBL, Durgapur Br, CD-200001373	1,433	2,893
187		BKB, Nazirpur Br, CD-91	260,451	104,887
188	0143 - Hironpur	BKB,Hironpur Br,CD-165	504,216	343,403
189	0144 - Netrokona Sadar	PBL, Netrokona Sadar, CD-1621901017124	230,241	685,949
190	0145 - Janjail	Agrani Bank Limited, Jhanjail Br, CD-956233000165	178,800	25,658
191	0146 - Shamgonj	BKB, Shamgonj Br, CD-424	681,448	89,641
192	0147 - Madonpur-PLDP	SBL, Modanpur Br, CD-200000351	242,520	85,517
193	0148 - Modan	PBL, Madan Br, CD-1682901010853	2,984	161,906
194	0149 - Teligati	JBL, Teligati Bazar Br., CD-0100118563829	303,754	428,040
195		BKB, Taligati Br, CD-31	1,754	14,039
196		BKB, Atpara Br, CD-283	1,087	2,237
197	0151 - Khaliajuri	BKB, Khaliajuri Br, CD-139	121,914	163,236
198	0152 - Lepsia	SBL, Lepsia Br. CD-317	49,620	81,178
200	0153 - Siddirgonj	PBL, Siddirgonj Br. CD-4863901003431	200,282	-
201		BKB, Siddirgonj Br., CD-3393	5,372	200,573
202	0154 - Fatulla	PBL, Shibu Market Br., CD-4041901006866	492,650	722,743
203		BKB, Fatulla Br., CD-974	71,732	2,501
204	0155 - Mawna	PBL, Mawna Bazar Branch, CD-4481901003072	858,483	397,676
205	0156 - Patgram	JBL,Patgram Br, CD-1011003350	678,981	238,517
206	0157 - Shreepur	SBL, Shreepur Br, CD-0214702000703	354,154	386,353
207	0158 - Hasnabad	Southeast Bank, Hasnabad Br,CD-008111100000517	380,749	453,143
208	0159 - Pagla	Jamuna Bank Limited, Shodu Market Br. CD-01010210002770	815,401	768,661
209	0160 - Zirabo	Bank Asia Limited, Ashulia Bazar Br., CD-16033001119	612,838	717,909
210	0161 - Paduar Bazar	PBL, Paduar Bazar Br., CD-33569011734	63,520	159,262
211	0162 - Mothkhola	Uttara Bank Limited, Mothkhola Br,STD-017314100000011	139,114	40,944

Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
212	0163 - Bawnia	JBL, Balughat Bazar Br., CD-1011001768	400,050	162,918
213	0164 - Konabari	DBBL, Konabari Br. CD-1511100021972	1,029,447	1,290,983
214	0165 - Bhawal Mirzapur	UCBL, Bhawal Mirzapur Br. CD-1542101000004227	549,641	883,392
215	0166 - Mirer Bazar	DBBL, Mirer Bazar Br. CD-2151109253	561,664	214,212
216	0167 - Chunkutia	Southeast Bank, Aganagar Br., CD-003011100006004	429,241	589,369
217	0168 - Barura	SBL, Barura Br, CD-1303702000764	417,322	403,405
218	0169 - Bagmara	RBL, Bagmara Bazar Br, CD-2238020000986	322,397	361,648
219	0170 - Jalkor	PBL, Rangpur Main Br., CD-0297901046517	469,645	331,376
220	0171 - Chowdhury Bari	SBL, Godnail Br, CD-3603802000550	589,194	534,101
221	0172 - Patiya	PBL, Patiya Br., CD-087890123870	280,564	77,536
222	0173 - Turag	Jamuna Bank Limited, Kamarpara Br. CD-093-0210004153	498,357	485,247
223	0174 - Bancharampur	SBL, Bancharampur Br, CD-200002586	358,408	613,958
224	0175 - Zirani	NRBC Bank Ltd Br, CD-012733300000325	1,548,709	1,265,732
225	0176 - Golahat	PBL, Sayedpur Br. CD-084190126797	816,302	20,175
226	0177 - Kaliakair	Jamuna Bank Limited, Chandra Br., CD-00780210005133	976,806	884,200
227	0178 - Nather Petua	Jamuna Bank Ltd, Natherpetua Br., CD-00850210003814	463,815	316,366
228	0179 - Kashimpur	PBL, Kashimpur Br. CD-0748901028684	443,451	271,183
229	0180 - Shinepukur	FSIBL, Muksudpur Br. CD-11100001026	315,788	1,269,183
230	0181 - Hemayetpur	UCBL, Hemayetpur Br. CD-1641101000000070	553,611	462,583
231	0182 - Kuti Bazar	PBL, Kuti Bazar Br. CD-42909015600	523,504	286,935
232	0183 - Mohipal	SBL, Mohipal Br., CD-502000515	380,326	643,183
233	0184 - Jibongonj	BKB, Jibongonj Bazar Br., CD-117	325,062	718,101
234		NBL, Chayfullahkandi Bazar Br, CD-1163002424671	411,187	31,732
235	0185 - Hathkupa	JBL, Sonargoan Br., CD-0100112453070	301,552	336,691
236	0186 - Dabigonj	JBL, Dabigonj Br., CD-0100113182533	570,562	507,985
237	0187 - Daganbhuiyan	PBL, Dagonbhuyian Br. CD-3876901007014	232,674	583,275
238	0188 - Sonagazi	SBL, Feni Br. CD 2802901010718	284,493	112,332

Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
239	0189 - Abdullahpur	Mercantile Bank, Abdullahpur Br. CD 119111123504261	698,571	1,052,117
240	0190 - Murdafarganj	RBL, Murdatarganj Br, CD-2246020001469	111,410	-
241	0191 - Senbagh	SBL, Senbagh Br. CD-3822402000401	258,521	-
242	0192 - Burimari	JBL, Burimari Br, CD 0100145902091	410,046	-
243	0193 - Palli Bidyut	UCBL, Nabinagar Br. CD-0921101000000105	356,615	-
244	0194 - Rahimanagar	JBL, Satbaria Br., CD 05811011008050	295,475	-
245	0195 - Bagher Bazar	DBBL, Bagher Bazar Br. CD-2801103563	11,625	-
246	0196 - Bashurhat	PBL, Bashurhat Br. CD-3019901015953	452,575	-
247	1 - Head Office	PBL, Mohammadpur Br. STD-1297	11,835,635	45,033
248	1 - Head Office	PBL, Mohammadpur Br. STD-1180	9,719,266	6,013,564
250	1 - Head Office	PBL, Mohammadpur Br. STD-1275	8,011	9,334
251	1 - Head Office	PBL, Mohammadpur Br. STD-1171	4	1,052
252	1 - Head Office	PBL, Mohammadpur Br. STD-1280	43,315	43,537
254	1 - Head Office	PBL, Mohammadpur Br. CD-18615	-	198
255	1 - Head Office	PBL, Mohammadpur Br. STD-1372	34,600	35,094
256	1 - Head Office	PBL, Mohammadpur Br. STD-862	2,834,476	3,601,726
257	1 - Head Office	PBL, Mohammadpur Br. STD-858	441,166	374,842
261	1 - Head Office	PBL, Mohammadpur Br. STD- 1350	142,373	139,866
262	1 - Head Office	PBL, Mohammadpur Br. CD-18901	39,682	41,292
263	1 - Head Office	PBL, Mohammadpur Br. CA-0175901023302	241,420	125,024
264	1 - Head Office	PBL, Mohammadpur Br. SND-0175102002531	5,254	-
265	1 - Head Office	SBL, Lalmatia Br. SDT-36000946	3,385,665	9,190,728
266	1 - Head Office	JBL, Satmasjid Road Cor. Br. SDT-42	3,430,314	9,088,417
267	1 - Head Office	JBL, Sararchar Br. Bajitpur, STD-07	822	3,109
268	1 - Head Office	BKB, Tajmohal Road Br. CD-1142	2,064,171	6,850,928
269	1 - Head Office	UCBL, Dhanmondi Br. SND-084201000000523	104,904	-
270	1 - Head Office	Jamuna Bank Limited, Motijheel Br., SND-00240320001487	88,611	-
271	1 - Head Office	DBBL, Mohammadpur Br. CA-200	1,878,089	1,080,454
272	1 - Head Office	DBBL, Ring Road Br. STD- 4959	718,108	141,053
273	1 - Head Office	Bank Asia, Dhanmodi Br. CA-02133001271	61,403	374,907
275	1 - Head Office	BRAC Bank, Ashad Gate Br. CA-1506200441781001	873,972	215,153
276	1 - Head Office	BRAC Bank, Ashad Gate Br. STD-1506104314823001	9,312	-

Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
278	1 - Head Office	Prime Bank, Asadgate Br. CD 13811090033796	995,273	1,011,719
279	1 - Head Office	Southeast Bank-Kamrangirchar Br. CD-007511100000526	312,567	4,290
280	1 - Head Office	BASIC Bank, Main Br. CD 0210-01-0010961	3,743,725	20,198,957
281	1 - Head Office	Standard Bank, Mohammadpur Br. CD 066-33000295	424,607	26,571
282	1 - Head Office	Mercantile Bank, Asadgate Br. CD 131413122162336	1,064,024	5,612,142
283	1 - Head Office	Mutual Trust Bank, Elephant Road Br. CD 0038021000569162336	478,751	2,575,898
284	1 - Head Office	City Bank, Dhanmondi Br. CD 141171855001	1,622,557	258,174
285	1 - Head Office	Dhaka Bank, Dhanmondi Br. CD-0226150000000688	315	873
286	1 - Head Office	MLB Ltd, Dhanmondi Br. CD-00081090000502	132,326	-
287	1 - Head Office	Mid Land Bank Ltd, Head Office Br. CD-0011-1490000563	3,850	-
288	1 - Head Office	Trust Bank, Centennial Br. CD 00940210001440	1,847,165	-
289	POPI-VAWG	Pubali Bank Ltd.07221021144	-	295,231
290	POPI-RACE	Pubali Bank Ltd. 1640102000935	2,183,309	173,482
291	People's Academy for Role Transfer(PART)	Pubali Bank Ltd. 1640102000580	384,221	56,807
292	POPI-Khamar	Pubali Bank Ltd. 3391102000214	35,990	785,041
293	POPI- Training	Pubali Bank Ltd. '0772102000367	981,004	247,008
294	POPI-VGD	Pubali Bank Ltd. 175102001561		
295	POPI-VGD(Sunamgonj-02)	Pubali Bank Ltd. 175102001955		
296	POPI-VGD PROGRAMME	Pubali Bank Ltd. '0175102002334	1,190,480	1,016,174
297	POPI-VGD Kishoregonj	Pubali Bank Ltd. 75		
298	POPI-RECALL	Agrani Bank Ltd. 36000139	1,566,184	420,134
299	POPI-BLP	Pubali Bank Ltd. '0175102002411	100,834	54,963
300	POPI-SHOUHARDO3 Project	AB Bank Ltd. '0200005789833		
301	POPI-SHOU3 Nikli	AB Bank Ltd. '0200009142045		
302	SHOUHARDOIII-POPI	Bank Asia Ltd. 1083348000411		
303	POPI-SHOUHARDO 3	Sonali Bank Ltd. 3401736000343		
304	POPI-SHOUHARDO KARMASUCHI KALMAKANDA	Sonali Bank Ltd. 3506110000097	9,760,861	10,362,243
305	POPI-SHOU III PROGRAMME	Sonali Bank Ltd. 3508110000104		
306	POPI-SHOU III PROGRAMME MITHAMOIN	Sonali Bank Ltd. 3414036000181		
307	POPI-SHOU III PROGRAMME ITNA	Sonali Bank Ltd. 3407436000214		
308	POPI-SHOU III MADAN	Sonali Bank Ltd. 3510110000134		
309	POPI-ELNHA	Pubali Bank Ltd. 1640102000974	620,437	1,829,507
310	POPI-NATUN ALO PROJECT	Pubali Bank Ltd. 1682102000491	29,180	126,192
311	POPI-SFP	Pubali Bank Ltd. 2056-102-277	1,589,030	1,461,141
312	POPI-SFP-Kalmakanda	Sonali Bank Ltd. 200003174		
313	POPI-ECATTO	Pubali Bank Ltd. 1640102001010	958,076	-



Sl. No.	Name of Branches	Name of Bank and Account No.	Amount in BDT	
			30.06.2019	30.06.2018
314	POPI-GSJP	Pubali Bank Ltd. 1640102000993	5,503	-
315	POPI-PACE	Pubali Bank Ltd. '0772901026358	1,889,651	310,382
316	POPI-Floating School and Mother Health Care	Pubali Bank Ltd. '01715102002295	217,000	1,648,058
317	POPI-Small Floating School	Agrani Bank Ltd. '0200012133126		
318	POPI-Floating Education and Health Care	Agrani Bank Ltd. '0200007990688	310,243	838,618
319	POPI BRRMEDCE (DANIDA)	Pubali Bank Ltd. '07221021127	786,725	3,756,894
320	POPI-BRRMASEDCE (DIBP)	Pubali Bank Ltd. '07221021136		
321	POPI-SEEDS	Pubali Bank Ltd. 1621901031933		
322	POPI-SEEDS	AB Bank Ltd. '0200006250624	243,211	1,522,496
323	POPI-IBECB	Pubali Bank Ltd. 1621901031929		
324	POPI-IBECB	AB Bank Ltd. '0200006250669		
325	POPI-CEP	Pubali Bank Ltd. '0772102000707		
326	POPI-RELIEF PROGRAMME	Pubali Bank Ltd. 175102002353		
327	POPI-RELIEF PROGRAM	Sonali Bank Ltd. 4416403000126		
328	POPI-SDLG	Pubali Bank Ltd. 1640102000819		
329	POPI-LSP	Pubali Bank Ltd. '021010225983		
330	POPI-GALS	Pubali Bank Ltd. '0175102002125	1,926,038	2,074,796
331	POPI-IOCCASD	Pubali Bank Ltd. 175102001596		
332	POPI-EAFFAPMP	Agrani Bank Ltd. '032336000666		
333	POPI-MYCNSI	Agrani Bank Ltd. 12		
334	POPI-BRH-DRR & CCA Project	Pubali Bank Ltd. 2860-102-000178		
335	POPI-SEPCLFDP, Cox's Bazar	Pubali Bank Ltd. 175102001940		
336	POPI-CDVAW	Pubali Bank Ltd. 1640102000670		
337	POPI-SDP	Pubali Bank Ltd. 175102001731	2,588,548	4,467,647
338	People's Oriented Program Implementation (POPI)	Pubali Bank Ltd. '0772101025777	33,390	33,707
339				
340	POPI-SDP	Sonali Bank Ltd. 360000954	416,250	257,958
341	People's Oriented Program Implementation (POPI)	Standard Chartered Bank 01-3330893-01	289,067	2,394,780
342				
343	People's Oriented Program Implementation (POPI)	Pubali Bank Ltd. 175102000974	21,634	22,531
344				
345	POPI-Natun Alo Gratuity Fund	Pubali Bank Ltd. '0175102002021	308,794	768,018
346	POPI-PELI Gratuity Fund	Pubali Bank Ltd. '0175102002048	252,704	1,567,094
347	Dormant account different close projects	0	148,056	148,056
			159,709,866	183,169,852

