

**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 2018

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INDEPENDENT AUDITORS' REPORT  
TO THE MEMBERS OF GENERAL BODY

We have audited the accompanying Consolidated Statement of Financial Position of **People's Oriented Program Implementation (POPI)**, 5/11-A, Block-E, Lalmatia, Dhaka-1207 as at June 30, 2018 and the related Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Cash Flows, Consolidated Statement of Changes in Capital Fund, Consolidated Statement of Receipts & Payments and other explanatory notes for the year ended on that date with the books of accounts, vouchers and other relevant papers and documents as maintained by the Authority. Preparation of the financial statements is the responsibility of the Authority. Our responsibility is to express an independent opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing (ISA) as adopted in Bangladesh. Those standards require that, we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above, present fairly in all material respect, the consolidated financial position of **People's Oriented Program Implementation (POPI)** as at June 30, 2018 and the results of its activities for the year then ended and comply with the Foreign Donations (Voluntary Activities) Regulation Ordinance, 2016 and other applicable laws and regulations.

**SUBJECT TO THE FOREGOING COMMENTS WE REPORT THAT:**

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- In our opinion, proper books of accounts have been kept by the project as required by law;
- The financial statements dealt with by this report are in agreement with the books of accounts maintained by the Organization;
- There are no misrepresentations and short comings in the financial statements.
- The entire activities of the programs have been implemented by **People's Oriented Program Implementation (POPI)** and the expenditures were for the programs only.

Place: Dhaka  
Date: 23 September, 2018



  
SHAFIQ BASAK & CO.  
CHARTERED ACCOUNTANTS

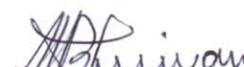
People's Oriented Program Implementation (POPI)  
Consolidated Statement of Financial Position  
As at 30 June 2018

Particulars	Notes Ref.	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Properties and Assets:</b>					
<b>Non-Current Assets</b>		<b>113,361,444</b>	<b>313,395,831</b>	<b>426,757,275</b>	<b>412,861,010</b>
Property, Plant & Equipment	6.00	113,361,444	311,850,050	425,211,494	411,042,444
Intangible Asset	7.00	-	1,545,781	1,545,781	1,818,566
<b>Current Assets</b>		<b>64,964,331</b>	<b>4,978,527,776</b>	<b>5,043,492,107</b>	<b>3,789,357,802</b>
Loan to Member's	8.00	-	4,234,442,794	4,234,442,794	3,272,600,352
Investment in Fixed Deposit	9.00	-	488,804,739	488,804,739	323,731,911
Accounts Receivables	10.00	2,318,290	27,130,405	29,448,695	22,394,230
Advance, Deposit & Prepayments	11.00	25,964,712	26,238,776	52,203,488	42,246,718
Stock & Stores	12.00	-	369,998	369,998	557,126
Unsettled Staff Advance	13.00	-	24,629,929	24,629,929	22,294,587
Biological Assets	14.00	-	17,166,725	17,166,725	14,708,535
Cash in Hand	15.00	42,372	13,213,515	13,255,887	3,128,056
Cash at Bank	16.00	36,638,957	146,530,895	183,169,852	87,696,287
<b>Total Properties and Assets</b>		<b>178,325,775</b>	<b>5,291,923,607</b>	<b>5,470,249,382</b>	<b>4,202,218,812</b>
<b>Capital Fund and Liabilities</b>					
<b>Capital Fund</b>		<b>82,129,710</b>	<b>728,554,425</b>	<b>810,684,135</b>	<b>599,950,592</b>
Donor's Fund	17.00	-	33,865,573	33,865,573	33,865,573
Cumulative Surplus	18.00	23,584,710	489,318,969	512,903,679	328,502,457
Statutory Reserve Fund	19.00	-	54,368,775	54,368,775	34,931,812
Revaluation Reserve Fund	20.00	58,545,000	110,565,155	169,110,155	166,669,655
Provision for Unsettled Staff Advance	21.00	-	-	-	5,000,000
LLP on Standard Loan	34.00	-	40,435,953	40,435,953	30,981,095
<b>Non-Current Liabilities</b>		<b>2,165,299</b>	<b>2,147,641,789</b>	<b>2,149,807,088</b>	<b>1,294,606,208</b>
Loan from PKSF	22.00	-	298,816,660	298,816,660	543,187,492
Loan from Commercial Banks	23.00	-	603,699,763	603,699,763	34,867,140
Loan NBFI & Others Institutions	24.00	-	159,889,658	159,889,658	88,193,921
Loan from Other Sources	25.00	-	3,085,000	3,085,000	-
Emergency Fund	26.00	-	160,623,095	160,623,095	119,523,248
Gratuity Fund	27.00	2,165,299	284,856	2,450,155	8,687,700
Member's Savings Deposit	32.00	-	921,242,757	921,242,757	500,146,707
<b>Current Liabilities</b>		<b>94,030,766</b>	<b>2,415,727,393</b>	<b>2,509,758,159</b>	<b>2,307,662,012</b>
Loan from PKSF	28.00	-	375,599,999	375,599,999	103,187,507
Loan from Commercial Banks	29.00	-	1,017,582,605	1,017,582,605	1,058,734,777
Loan NBFI & Others Institutions	30.00	-	35,866,631	35,866,631	66,292,569
Loan from Other Sources	31.00	-	14,100,000	14,100,000	-
Member's Savings Deposit	32.01	-	614,161,838	614,161,838	750,220,061
Provision for Member Savings Interest	33.00	-	4,911,396	4,911,396	2,063,711
Loan Loss Provision	34.01	-	127,117,942	127,117,942	83,096,981
Accounts Payable	35.00	58,362,081	180,983,441	239,345,522	20,417,076
Other Liabilities	36.00	35,668,685	45,403,541	81,072,226	223,649,330
<b>Total Capital Fund and Liabilities</b>		<b>178,325,775</b>	<b>5,291,923,607</b>	<b>5,470,249,382</b>	<b>4,202,218,812</b>

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.

Place: Dhaka  
Dated: 23 September 2018



  
Shafiq Basak & Co.  
Chartered Accountants

People's Oriented Program Implementation (POPI)  
Consolidated Statement of Profit or Loss or Other Comprehensive Income  
For the year ended 30 June 2018

Particulars	Notes Ref.	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Income</b>					
Micro Finance Revenue	37.00	-	909,932,790	909,932,790	640,879,269
Interest Income	38.00	1,796,191	20,726,736	22,522,927	13,054,103
Other Income	39.00	51,071	97,644	148,715	105,919
<b>Total Income from Operations</b>		<b>1,847,262</b>	<b>930,757,170</b>	<b>932,604,432</b>	<b>654,039,291</b>
		-	308,409,171	308,409,171	211,924,364
Interest Expense	40.00	-	237,479,636	237,479,636	184,604,355
Loan Loss Expense		-	70,929,535	70,929,535	27,320,009
<b>Financial Margin</b>		<b>1,847,262</b>	<b>622,347,999</b>	<b>624,195,261</b>	<b>442,114,927</b>
Grant Income	41.00	220,509,051	9,930,548	230,439,599	195,089,008
<b>Operational Surplus</b>		<b>222,356,313</b>	<b>632,278,547</b>	<b>854,634,860</b>	<b>637,203,935</b>
<b>Expenditure</b>					
Salaries and Benefits	42.00	44,911,086	325,161,721	370,072,807	310,924,502
Social Development Program Cost	43.00	143,285,650	-	143,285,650	108,010,407
Office Rent		3,183,753	21,968,833	25,152,586	22,378,467
Repair & Maintenance		426,372	2,942,618	3,368,990	3,959,965
Utilities		962,072	3,877,326	4,839,398	4,759,711
Postage & Telephone		1,635,773	4,377,068	6,012,841	4,809,880
Entertainment		405,698	2,296,040	2,701,738	2,211,036
Printing & Stationery		1,627,046	7,947,565	9,574,611	10,695,282
Fuel & Lubricants		763,985	6,100,386	6,864,371	6,278,281
Travelling & Conveyance		6,847,622	8,052,201	14,899,823	12,834,486
Newspaper & Periodicals		59,423	337,928	397,351	208,165
Bank Charge & Commission		462,297	3,667,952	4,130,249	2,976,521
Training & Development	44.00	-	2,714,401	2,714,401	4,424,174
Legal Expenses		35,927	3,375,527	3,411,454	2,118,665
Registration & Renewals		230,153	574,591	804,744	730,110
Audit, Monitoring & Evaluation	45.00	382,263	1,282,040	1,664,303	1,609,783
Depreciation Expense		5,747,098	3,455,249	9,202,347	9,367,371
Amortization		-	272,785	272,785	320,924
Other Operating Expenses	46.00	2,295,793	25,326,158	27,621,951	24,759,880
Income Tax Expense	47.00	-	4,617,919	4,617,919	230,648
<b>Total Expenditure</b>		<b>213,262,011</b>	<b>428,348,308</b>	<b>641,610,319</b>	<b>533,608,258</b>
<b>Net Surplus</b>		<b>9,094,302</b>	<b>203,930,239</b>	<b>213,024,541</b>	<b>103,595,677</b>
<b>Total</b>		<b>1,847,262</b>	<b>930,757,170</b>	<b>932,604,432</b>	<b>654,039,291</b>

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.

Place: Dhaka  
Dated: 23 September 2018



Shafiq Basak & Co.  
Chartered Accountants

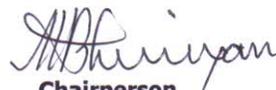
People's Oriented Program Implementation (POPI)  
Consolidated Statement of Cash Flows  
For the year ended 30 June 2018

Particulars	30 June 2018			30 June 2017
	SDP	MF	Total	Total
<b>Cash Flows from Operating Activities</b>				
Excess of Income over Expenditure	9,094,302	203,930,239	213,024,541	103,595,677
<b>Add: Amount as Non-Cash Items</b>	(212,291,104)	237,972,149	25,681,045	(32,015,970)
Loan Loss Expense	-	70,929,535	70,929,535	27,320,009
Amortization	-	272,785	272,785	320,924
Depreciation Expense	5,747,098	3,455,249	9,202,347	9,367,371
Interest on Member's Savings	-	52,823,312	52,823,312	44,630,495
Gratuity Expense	-	8,310,052	8,310,052	8,319,025
Unsettled Staff Advance Expense	-	-	-	3,000,000
Interest Expenses	-	126,229,586	126,229,586	55,986,318
Other Expenses	8,240,505	15,679,631	23,920,136	38,619,095
Grant Receivable	(220,509,051)	(9,930,548)	(230,439,599)	(195,089,008)
Interest Receivable	(1,511,589)	(16,694,180)	(18,205,769)	(5,845,025)
Other Income	(4,258,067)	(13,103,273)	(17,361,340)	(18,645,174)
<b>Adjustment for Other Accounts:</b>	(6,437,358)	(1,024,050,894)	(1,030,488,252)	(1,076,823,045)
Micro Credit Loan Disbursement	-	(1,052,792,672)	(1,052,792,672)	(980,040,476)
Accounts Receivable	23,097,129	2,314,585,295	2,337,682,424	1,535,149,477
Advance, Deposit & Prepayments	(5,717,992)	(282,511)	(6,000,503)	(21,201,086)
Stock and Stores	-	(2,930,970)	(2,930,970)	(3,804,717)
Unsettled Staff Advance	-	(2,335,342)	(2,335,342)	(636,128)
Biological Assets	750,289	(449,820)	300,469	805,781
Accounts Payable	(24,943,144)	(2,348,881,188)	(2,373,824,332)	(1,655,638,795)
Emergency Fund	-	68,914,342	68,914,342	50,943,322
Gratuity Fund	376,360	121,972	498,332	(2,400,423)
<b>(A) Net Cash from/ (Used) in Opt. Activities</b>	(209,634,160)	(582,148,506)	(791,782,666)	(1,005,243,338)
<b>Cash Flow from Investing Activities:</b>				
Fixed Assets Purchase	(8,272,911)	(11,952,229)	(20,225,140)	(10,849,500)
Investment in Fixed Deposit	2,541,350	(135,871,813)	(133,330,463)	(67,966,115)
<b>(B) Net Cash from/ (Used) in Invt. Activities</b>	(5,731,561)	(147,824,042)	(153,555,603)	(78,815,615)
<b>Cash Flow from Financing Activities:</b>				
Loan from PKSF	-	28,041,660	28,041,660	30,983,331
Loan from Banks	-	399,317,035	399,317,035	591,171,233
Loan from Others Organizations	-	98,913,491	98,913,491	63,802,431
Loan from Others Sources	-	16,885,000	16,885,000	-
Member's Savings Deposit	-	270,577,917	270,577,917	236,608,233
Provision for Member Savings Interest	-	(2,789,499)	(2,789,499)	(2,063,307)
Other Liabilities	234,192,992	7,505,266	241,698,258	187,086,059
<b>(C) Net Cash Used in Financing Activities</b>	234,192,992	818,450,870	1,052,643,862	1,107,587,980
<b>Net Increase/(Decrease) (A+B+C)</b>	18,827,271	88,478,322	107,305,593	23,529,027
Opening Cash & Cash Equivalent	17,854,058	72,970,285	90,824,343	67,295,316
Decrease of Cash & Cash Equivalent	-	(1,704,197)	(1,704,197)	-
<b>Closing Cash &amp; Cash Equivalent</b>	<b>36,681,329</b>	<b>159,744,410</b>	<b>196,425,739</b>	<b>90,824,343</b>

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

  
Director (S & A)

  
Executive Director

  
Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka  
Dated: 23 September 2018



  
Shafiq Basak & Co.  
Chartered Accountants

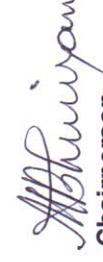
People's Oriented Program Implementation (POPI)  
Consolidated Statement of Changes in Capital Fund  
For the year ended 30 June 2018

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 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)
Transfer to Reserve Fund	-	(19,436,963)	19,436,963	-	-	9,454,858	9,454,858
Revaluation Reserve	-	-	-	2,440,500	-	-	2,440,500
<b>As at 30 June 2018</b>	<b>33,865,573</b>	<b>512,903,679</b>	<b>54,368,775</b>	<b>169,110,155</b>	<b>-</b>	<b>40,435,953</b>	<b>810,684,135</b>
Balance as at 01 July 2016	33,865,573	235,718,439	23,905,903	25,704,207	3,800,000	22,285,341	345,279,463
Surplus during the year	-	103,595,677	-	-	-	-	103,595,677
Adjustment during the year	-	214,250	-	-	-	-	214,250
Reserve during the year	-	-	-	-	1,200,000	8,695,754	9,895,754
Transfer to Reserve Fund	-	(11,025,909)	11,025,909	-	-	-	-
Revaluation Reserve	-	-	-	140,965,448	-	-	140,965,448
<b>As at 30 June 2017</b>	<b>33,865,573</b>	<b>328,502,457</b>	<b>34,931,812</b>	<b>166,669,655</b>	<b>5,000,000</b>	<b>30,981,095</b>	<b>599,950,592</b>

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

Place: Dhaka  
Dated: 23 September 2018



**PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)**  
**Consolidated Statement of Receipts and Payments**  
**For the year ended 30 June 2018**

Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>RECEIPTS:</b>					
Opening balance		17,854,058	71,266,088	89,120,146	89,835,013
Cash in Hand		81,118	3,046,938	3,128,056	2,155,558
Cash at Bank		17,772,940	69,923,347	87,696,287	87,679,455
Decrease of Cash & Bank		-	(1,704,197)	(1,704,197)	-
<b>Items of Statement of Profit or Loss</b>		<b>18,255,573</b>	<b>910,332,223</b>	<b>928,587,796</b>	<b>667,006,612</b>
Service Charge on Microcredit loan		-	897,407,787	897,407,787	634,712,914
Bank Interest		168,691	1,078,461	1,247,152	1,018,245
Interest on fixed deposit		115,911	2,264,528	2,380,439	5,488,640
Admission Fee		-	790,695	790,695	952,355
Pass Book		-	989,855	989,855	2,283,595
Format Sales		-	903,765	903,765	-
Accounts Closing Fee		-	-	-	150
Penalty from Clients		-	-	-	590
Surrender Income		-	-	-	169,597
Productive Goods Sales		51,071	1,155,210	1,206,281	1,012,754
Gain on Biological Asset		-	1,068,272	1,068,272	1,799,109
Interest on Housing Loan (Staff)		-	252,910	252,910	275,518
Write off Loan recovery		-	214	214	15,434
Write off Service charge recovery		-	27	27	1,577
Philips Goods Sales Income		-	13,303	13,303	15,279
SFF Late Fee		-	7,060	7,060	16,111
Membership Subscription		-	2,100	2,100	-
Recruiting Fee		-	114,370	114,370	132,850
Staff House Rent		460,953	1,542,886	2,003,839	1,792,345
Training Fee		9,531,838	-	9,531,838	10,058,039
Contribution from Project Expense		7,530,785	-	7,530,785	4,491,962
Sale of Asset		26,000	-	26,000	91,118
Other Income		370,324	2,740,780	3,111,104	2,678,430
<b>Items of Statement of Financial Position</b>		<b>334,146,587</b>	<b>13,523,135,399</b>	<b>13,857,281,986</b>	<b>10,387,286,952</b>
Microcredit Recovery	48.00	-	6,438,310,328	6,438,310,328	4,649,957,524
<b>Encashment of Fixed Deposits</b>		<b>2,541,350</b>	<b>187,961,486</b>	<b>190,502,836</b>	<b>218,251,409</b>
Interest On Savings FDR		-	100,462,918	100,462,918	150,779,062
Interest on Surplus FDR		-	40,157,500	40,157,500	19,433,909
Interest on General FDR		2,541,350	47,341,068	49,882,418	48,038,438
<b>Accounts Receivable</b>		<b>23,097,129</b>	<b>2,323,361,787</b>	<b>2,346,458,916</b>	<b>1,526,374,278</b>
Accrued Interest on fixed deposit		-	-	-	16,667
Grant Receivable Received		-	3,976,405	3,976,405	4,392,839
Hire purchase Receivable-Motorcycle		-	336,995	336,995	205,756
Sundry Debtor		112,268	-	112,268	2,200
Inter Unit Loan Received	49.00	22,984,861	2,319,048,387	2,342,033,248	1,521,756,816
<b>Advance, Deposit &amp; Prepayments</b>		<b>9,635,312</b>	<b>25,773,825</b>	<b>35,409,137</b>	<b>22,090,179</b>
Advance		9,635,312	15,529,449	25,164,761	12,907,011
Staff Loan		-	8,640,902	8,640,902	8,475,811
Housing Loan (Staff)		-	233,474	233,474	207,357
Loan to VCP Project		-	1,370,000	1,370,000	500,000



Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
Stock of Philips Goods		-	91,414	91,414	97,240
Unsettled Staff Advance		-	84,400	84,400	-
Biological Asset		1,036,440	35,374	1,071,814	1,743,261
<b>External Loan Received</b>		-	<b>3,283,050,000</b>	<b>3,283,050,000</b>	<b>2,720,300,000</b>
Loan from PKSf	50.00	-	450,000,000	450,000,000	431,500,000
Loan from Banks	51.00	-	2,717,050,000	2,717,050,000	2,215,800,000
Loan from NBFf & Other Institutions	52.00	-	116,000,000	116,000,000	73,000,000
<b>Loan from Members</b>		-	<b>18,460,000</b>	<b>18,460,000</b>	-
Loan from Member's-Long		-	3,435,000	3,435,000	-
Loan from Member's-Short		-	15,025,000	15,025,000	-
Emergency Fund		-	73,106,340	73,106,340	54,996,851
Gratuity Fund		763,959	8,114,338	8,878,297	7,847,310
<b>Member's Savings Collection</b>		-	<b>1,093,325,271</b>	<b>1,093,325,271</b>	<b>867,494,589</b>
General Savings		-	705,305,732	705,305,732	577,839,110
Special Savings		-	298,270,311	298,270,311	241,207,221
Member SFF		-	80,034,228	80,034,228	48,448,258
Member SFF Fixed		-	9,715,000	9,715,000	-
<b>Accounts Payable</b>		<b>1,014,508</b>	<b>57,056,032</b>	<b>58,070,540</b>	<b>42,542,841</b>
Provident Fund		-	32,759,541	32,759,541	28,589,773
Liabilities to MDF-PHC		-	739,226	739,226	-
Suchala Project		-	159,200	159,200	-
Revolving Loan Fund-LIFT		-	5,000,000	5,000,000	-
Advance Received-Enrich		-	4,489,471	4,489,471	290,405
Advance Received-Enrich GoB		-	4,704,000	4,704,000	-
Advance Received-PACE		-	9,000,000	9,000,000	12,000,000
Advance Received-LIFT		-	-	-	1,473,000
Bills Payable		1,014,508	-	1,014,508	-
Sundry Payable		-	204,594	204,594	189,663
<b>Other Liabilities</b>		<b>296,057,889</b>	<b>14,404,804</b>	<b>310,462,693</b>	<b>275,591,470</b>
Client Premium Received		-	-	-	5,648,155
CWF		-	3,284,123	3,284,123	3,136,963
Staff DSF/SFF		-	10,836,681	10,836,681	8,118,925
Utilizable Grant Fund		295,756,474	-	295,756,474	253,636,891
Security Money		301,415	284,000	585,415	5,050,536
<b>Total Receipts</b>		<b>370,256,218</b>	<b>14,504,733,710</b>	<b>14,874,989,928</b>	<b>11,144,128,577</b>



Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>PAYMENTS:</b>					
<b>Items of Statement of Profit or Loss</b>		<b>221,452,375</b>	<b>468,429,835</b>	<b>689,882,210</b>	<b>617,966,602</b>
Service Charge Paid on PKSF loan		-	47,188,666	47,188,666	48,177,460
Interest Paid on Member's Savings	53.00	-	11,863	11,863	278,883
Interest on Borrowing to Others	54.00	-	11,226,209	11,226,209	35,726,557
Salaries, Allowance Other Benefits		59,547,453	309,274,303	368,821,756	319,454,569
Social Development Program Cost		141,095,135	-	141,095,135	82,469,993
Office Rent		3,095,993	21,047,216	24,143,209	22,249,797
Printing and Stationery		1,626,724	7,877,757	9,504,481	10,640,708
Traveling and Conveyance		6,771,172	8,029,150	14,800,322	12,703,686
Postage and Telephone		1,567,421	4,543,679	6,111,100	4,809,740
Repair And Maintenance		426,372	2,942,618	3,368,990	3,948,604
Fuel And Lubricant		763,985	6,100,386	6,864,371	6,272,914
Utilities		904,645	4,012,085	4,916,730	4,759,215
Entertainment		405,698	2,296,040	2,701,738	2,198,215
Advertisement		-	757,761	757,761	769,496
News Paper and Periodicals		59,423	337,928	397,351	208,165
Bank Charge and Commission		462,297	3,402,596	3,864,893	2,230,769
Legal Expenses		35,927	3,375,527	3,411,454	2,072,487
Registration and Renewals		230,153	574,591	804,744	650,110
Training and Development		-	2,585,507	2,585,507	3,808,079
Software Development Expense		-	4,905,518	4,905,518	5,512,645
Photocopy		-	604,696	604,696	696,357
Wages		1,447,820	6,731,022	8,178,842	5,559,720
Poultry Feed Cost		-	18,950	18,950	72,868
Livestock Feed Cost		-	102,884	102,884	-
Fish Cost		-	42,007	42,007	15,430
Gardening Cost		-	93,825	93,825	106,365
Medicine Cost		-	16,539	16,539	27,050
Incentive		-	1,699,393	1,699,393	812,145
Donation and Subscription		23,000	2,484,053	2,507,053	2,418,544
Exhibition & Demonstration		-	460,887	460,887	30,000
Medical Instruments		-	-	-	3,613
Recruiting Expenses		404,892	29,004	433,896	293,466
Other Expenses		2,169,922	211,632	2,381,554	4,916,717
Land and Holding Tax		-	26,300	26,300	19,506
Tax on FDR Interest		-	1,325,100	1,325,100	-
Insurance		57,080	55,276	112,356	53,824
Education Program		-	3,500,000	3,500,000	-
Education Program Expense (Enrich)		-	1,330,390	1,330,390	15,541,992
Health Program Expense (Enrich)		-	1,559,946	1,559,946	13,191,679
Operating Expense (Enrich)		-	4,658,962	4,658,962	3,142,316
Consultancy Fee		-	832,040	832,040	802,400
Vaccination Program Cost		-	2,300	2,300	1,288
Service Charge Rebate		-	65,926	65,926	15,454
Membership Fee		-	245,500	245,500	84,000
Maturity Claim		-	-	-	22,200
Audit Monitoring		357,263	-	357,263	587,383
Senior Citizen-Operation Cost		-	1,843,803	1,843,803	610,193
<b>Items of Statement of Financial Position</b>		<b>112,122,514</b>	<b>13,876,559,465</b>	<b>13,988,681,979</b>	<b>10,435,337,632</b>
Fixed Assets purchase		8,272,911	11,952,229	20,225,140	10,849,500
Microcredit Disbursement	55.00	-	7,491,103,000	7,491,103,000	5,629,998,000



Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Investment on fixed deposit</b>		-	<b>323,833,299</b>	<b>323,833,299</b>	<b>286,217,524</b>
Interest On Savings FDR		-	94,181,806	94,181,806	179,480,615
Interest on Surplus FDR		-	65,000,000	65,000,000	30,236,909
Interest on General FDR		-	164,651,493	164,651,493	76,500,000
<b>Accounts Receivable</b>		-	<b>8,776,492</b>	<b>8,776,492</b>	<b>2,724,801</b>
Grant Receivable		-	4,209,192	4,209,192	1,473,000
Hire purchase Receivable-Motorcycle		-	4,567,300	4,567,300	1,251,801
<b>Advance, Deposit &amp; Prepayments</b>		<b>15,353,304</b>	<b>26,056,336</b>	<b>41,409,640</b>	<b>31,791,265</b>
Advance payment		15,341,714	25,630,252	40,971,966	27,024,684
Loan to VCP Project		-	158,333	158,333	2,635,555
Loan to Enrich-GoB		-	4,000	4,000	-
Advance Income Tax		11,590	263,657	275,247	581,026
Staff Loan		-	94	94	-
Housing Loan (Staff)		-	-	-	1,550,000
<b>Stock &amp; Stores</b>		-	<b>3,022,384</b>	<b>3,022,384</b>	<b>3,901,957</b>
Stock Item		-	5,493	5,493	40,629
Stock of Poultry Feed		-	207,208	207,208	1,537,086
Stock of Livestock Feed		-	2,809,683	2,809,683	2,324,242
Unsettled Staff Advance		-	2,419,742	2,419,742	636,128
Biological Asset		286,151	485,194	771,345	937,480
<b>External Loan Refund</b>		-	<b>2,756,777,814</b>	<b>2,756,777,814</b>	<b>2,034,343,005</b>
Loan Refund to PKSF	56.00	-	421,958,340	421,958,340	400,516,669
Loan Refund to Banks	57.00	-	2,317,732,965	2,317,732,965	1,618,865,680
Loan Refund to Other Organizations	58.00	-	17,086,509	17,086,509	14,960,656
<b>Other Liabilities</b>		<b>61,864,897</b>	<b>6,899,538</b>	<b>68,764,435</b>	<b>88,505,411</b>
Client Premium Refund		-	-	-	6,538,990
CWF		-	1,572,638	1,572,638	1,679,222
Staff DSF/SFF		-	5,252,900	5,252,900	5,851,343
Grant Fund Transfer to Projects		61,745,389	-	61,745,389	69,352,439
Grant Fund Return to Donor		119,508	-	119,508	2,366,424
Security Money		-	74,000	74,000	2,716,993
Emergency Fund		-	4,191,998	4,191,998	4,053,529
<b>Members Saving Refund</b>		-	<b>822,747,354</b>	<b>822,747,354</b>	<b>630,886,356</b>
General Savings		-	516,622,978	516,622,978	403,676,373
Special Savings		-	262,397,684	262,397,684	200,750,802
Member SFF		-	41,246,692	41,246,692	26,459,181
Member SFF Fixed		-	2,480,000	2,480,000	-
<b>Provision for Savings</b>		-	<b>2,789,499</b>	<b>2,789,499</b>	<b>2,064,773</b>
Provision for GS Interest		-	-	-	1,466
Provision for SFF Interest		-	2,789,499	2,789,499	2,063,307

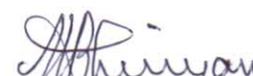


Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Loan Refund to Members</b>		-	<b>1,575,000</b>	<b>1,575,000</b>	-
Loan Refund to Member's-LT		-	350,000	350,000	-
Loan Refund to Member's-ST		-	1,225,000	1,225,000	-
<b>Accounts Payable</b>		<b>25,957,652</b>	<b>2,405,937,220</b>	<b>2,431,894,872</b>	<b>1,698,180,170</b>
Provident Fund		-	15,737,073	15,737,073	14,231,378
Provision for Expenses		368,000	220,000	588,000	693,305
Accrued Expense		664,159	-	664,159	879,956
Provision for Salary		-	107,606	107,606	-
Liabilities to MDF-PHC		-	422,063	422,063	-
Suchala Project		-	152,000	152,000	122,800
Sundry Payable		-	8,377	8,377	16,391
Revolving Loan Fund-LIFT		-	5,000,000	5,000,000	-
Advance Received (Enrich)		-	4,489,471	4,489,471	6,000,000
Advance Received-Enrich GoB		-	1,200,000	1,200,000	-
Advance Received (PACE)		-	9,000,000	9,000,000	-
Interest Payable		-	89,160,994	89,160,994	26,120,915
Provision for Savings Interest		-	2,801	2,801	-
Provision for Special Savings Interest		-	14,283	14,283	-
Provision for Members loan Interest		-	69,174	69,174	-
Inter Unit Loan Refund	59.00	24,925,493	2,280,353,378	2,305,278,871	1,650,115,425
Gratuity Fund		387,599	7,992,366	8,379,965	10,247,733
<b>Total Payments</b>		<b>333,574,889</b>	<b>14,344,989,300</b>	<b>14,678,564,189</b>	<b>11,053,304,234</b>
<b>Closing Balance</b>		<b>36,681,329</b>	<b>159,744,410</b>	<b>196,425,739</b>	<b>90,824,343</b>
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
		<b>370,256,218</b>	<b>14,504,733,710</b>	<b>14,874,989,928</b>	<b>11,144,128,577</b>

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

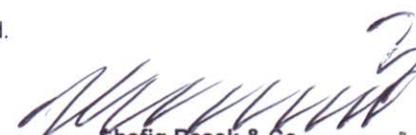
  
Director (F & A)

  
Executive Director

  
Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka  
Dated: 23 September 2018

  
Shafiq Basak & Co.  
Chartered Accountants

**People's Oriented Program Implementation (POPI)  
Notes to the Financial Statements  
for the year ended 30 June 2018**

**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 768 unions (127 upazilas) under 20 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 2018.

**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 2018
d.	Name of Statutory Auditor for Current year	Shafiq Basak & Co.
e.	Number of EC meeting held in FY 2017-2018	5 (Five)
f.	Date of last AGM held	29 September 2017

**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/	397/2, Shantinagar, Akhunjee
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	House # 226, Road # 07, Mohammadia Housing Ltd.
Syed Mosaddeque Hossain	Executive Member	M.S.S	Private Service	3D (1 <sup>st</sup> 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%
Software	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 &

**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. Assessment for year assessment years 2013-2014, 2014-2015, and 2016-2017 are pending which are lying with High Court Division of Supreme Court of Bangladesh and Commissioner (Appeal), National Board of Revenue (NBR).

**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

**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, 2017 to 30th June 2018.

**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 @

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
- 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),
- 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
- 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
- c. In addition to existing loans, the members can take loan for reducing the effect of shocks to the members'

**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 waive 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

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.

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>6.00</b>	<b>Property, Plant and Equipment</b>					
	<u>Cost Value</u>					
	Opening Balance		292,549,136	190,188,171	482,737,307	329,317,662
	Add: Addition during the year		8,272,911	11,952,229	20,225,140	10,849,500
	Add: Non Cash Addition		-	819,683	819,683	1,604,697
	Add: Inter Transfer SDP:MF		(101,546,396)	101,546,396	-	-
	Add: Revaluation Gain-Inter Transfer	20.00	(35,659,512)	35,659,512	-	140,965,448
	Add: Increased During the year	20.00	-	2,440,500	2,440,500	-
			<b>163,616,139</b>	<b>342,606,491</b>	<b>506,222,630</b>	<b>482,737,307</b>
	Less: Adjustment during the year		107,440	3,366,236	3,473,676	-
			<b>163,508,699</b>	<b>339,240,255</b>	<b>502,748,954</b>	<b>482,737,307</b>
	<u>Accumulated Depreciation</u>					
	Opening Balance		45,187,320	26,507,543	71,694,863	62,331,698
	Add: Charged during the year		5,747,098	3,455,249	9,202,347	9,363,165
			<b>50,934,418</b>	<b>29,962,792</b>	<b>80,897,210</b>	<b>71,694,863</b>
	Less: Adjustment during the year		787,163	2,572,587	3,359,750	-
			<b>50,147,255</b>	<b>27,390,205</b>	<b>77,537,460</b>	<b>71,694,863</b>
	<u>Written Down Value</u>		<b>113,361,444</b>	<b>311,850,050</b>	<b>425,211,494</b>	<b>411,042,444</b>
			-			
<b>7.00</b>	<b>Intangible Assets</b>					
	Opening Balance		-	2,457,168	2,457,168	2,457,168
	Add: Addition during the year		-	-	-	-
			-	<b>2,457,168</b>	<b>2,457,168</b>	<b>2,457,168</b>
	Less: Adjustment during the year		-	-	-	-
			-	<b>2,457,168</b>	<b>2,457,168</b>	<b>2,457,168</b>
	<u>Accumulated Depreciation</u>					
	Opening Balance		-	638,602	638,602	317,678
	Add: Charged during the year		-	272,785	272,785	320,924
			-	<b>911,387</b>	<b>911,387</b>	<b>638,602</b>
	Less: Adjustment during the year		-	-	-	-
			-	<b>911,387</b>	<b>911,387</b>	<b>638,602</b>
	<u>Amortized Value</u>		-	<b>1,545,781</b>	<b>1,545,781</b>	<b>1,818,566</b>
<b>8.00</b>	<b>Loan to Member's</b>					
	Opening Balance		-	3,272,600,352	3,272,600,352	2,339,674,058
	Add: Disbursement during the year		-	7,491,103,000	7,491,103,000	5,629,998,000
	Add: Adjustment during the year		-	-	-	621,883
			-	10,763,703,352	10,763,703,352	7,970,293,941
	Less: Recovery during the year		-	6,438,310,328	6,438,310,328	4,649,957,524
	Less: Adjustment during the year		-	40,596,454	40,596,454	-
	Less: Adjustment with Member's Savings	32.00	-	27,357,270	27,357,270	4,756,761
	Less: Adjustment with Emergency	26.00	-	22,996,506	22,996,506	12,106,740
	Less: Adjustment with LLP	34.00	-	-	-	30,872,564
			-	<b>4,234,442,794</b>	<b>4,234,442,794</b>	<b>3,272,600,352</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>9.00</b>	<b>Investment in Fixed Deposit</b>					
	Saving Investment	9.01	-	155,421,444	155,421,444	127,331,421
	Surplus Fund Investment	9.02	-	52,878,306	52,878,306	30,000,000
	General Fund Investment	9.03	-	280,504,989	280,504,989	166,400,490
			-	<b>488,804,739</b>	<b>488,804,739</b>	<b>323,731,911</b>
<b>9.01</b>	<b>Saving Investment</b>					
	Opening Balance		-	127,331,421	127,331,421	100,363,975
	Add: Investment during the year		-	94,181,806	94,181,806	179,480,615
	Add: Trf. From General investment		-	20,796,435	20,796,435	-
	Add: Trf. From Surplus investment		-	10,000,000	10,000,000	-
	Add: Increased during the year		-	13,875,152	13,875,152	-
			-	<b>266,184,814</b>	<b>266,184,814</b>	<b>279,844,590</b>
	Less: Transfer to General FDR		-	10,300,452	10,300,452	1,734,107
	Less: Encashment during the year		-	100,462,918	100,462,918	150,779,062
			-	<b>155,421,444</b>	<b>155,421,444</b>	<b>127,331,421</b>
<b>9.02</b>	<b>Surplus Fund Investment</b>					
	Opening Balance		-	30,000,000	30,000,000	19,197,000
	Add: Investment during the year		-	65,000,000	65,000,000	30,236,909
	Add: Increased during the year		-	2,814,755	2,814,755	-
	Add: Transfer from General FDR		-	5,221,051	5,221,051	-
			-	<b>103,035,806</b>	<b>103,035,806</b>	<b>49,433,909</b>
	Less: Encashment during the year		-	40,157,500	40,157,500	19,433,909
	Less: Transfer to Savings Investment		-	10,000,000	10,000,000	-
			-	<b>52,878,306</b>	<b>52,878,306</b>	<b>30,000,000</b>
<b>9.03</b>	<b>General Fund Investment</b>					
	Opening Balance		2,541,350	163,859,140	166,400,490	130,965,823
	Add: Investment during the year		-	164,651,493	164,651,493	76,500,000
	Add: Transfer from Savings FDR		-	10,300,452	10,300,452	1,734,107
	Add: Increased during the year		-	15,052,458	15,052,458	5,238,998
			<b>2,541,350</b>	<b>353,863,543</b>	<b>356,404,893</b>	<b>214,438,928</b>
	Less: Encashment during the year		2,541,350	47,341,068	49,882,418	48,038,438
	Less: Trf. To Savings Investment		-	20,796,435	20,796,435	-
	Less: Trf. To Surplus Investment		-	5,221,051	5,221,051	-
			-	<b>280,504,989</b>	<b>280,504,989</b>	<b>166,400,490</b>
<b>10.00</b>	<b>Accounts receivables</b>					
	Interest receivable on FDR	10.01	-	2,796,461	2,796,461	910,608
	Grant receivable	10.02	-	16,901,388	16,901,388	15,523,780
	Hire purchase Receivable-Motorcycle	10.03	-	6,167,337	6,167,337	3,968,674
	Hire purchase Receivable-Bi cycle	10.04	-	1,196,699	1,196,699	1,301,486
	Head Office A/c: Member SFF	10.05	-	68,520	68,520	68,520
	Sundry Debtor	10.06	2,318,290	-	2,318,290	621,162
			<b>2,318,290</b>	<b>27,130,405</b>	<b>29,448,695</b>	<b>22,394,230</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>10.01</b>	<b>Interest Receivable on FDR</b>					
	Opening Balance		23,297	887,311	910,608	840,042
	Add: Made during the year		-	8,846,686	8,846,686	910,608
			<b>23,297</b>	<b>9,733,997</b>	<b>9,757,294</b>	<b>1,750,650</b>
	Less: Adjustment during the year		23,297	6,937,536	6,960,833	840,042
			<b>-</b>	<b>2,796,461</b>	<b>2,796,461</b>	<b>910,608</b>
<b>10.02</b>	<b>Grant Receivable</b>					
	Opening Balance		-	15,523,780	15,523,780	9,724,954
	Add: Paid during the year		-	4,209,192	4,209,192	1,473,000
	Add: Addition during the year		-	9,930,548	9,930,548	9,441,103
	Add: Adjustment with advance	11.01	-	722,438	722,438	-
			<b>-</b>	<b>30,385,958</b>	<b>30,385,958</b>	<b>20,639,057</b>
	Less: Received during the year		-	3,976,405	3,976,405	4,392,839
	Less: Adjustment with senior citizenship		-	14,233	14,233	-
	Less: Adjustment with advance received from Enrich	35.06	-	9,493,932	9,493,932	722,438
			<b>-</b>	<b>16,901,388</b>	<b>16,901,388</b>	<b>15,523,780</b>
<b>10.03</b>	<b>Hire purchase Receivable - Motorcycle</b>					
	Opening Balance		-	3,968,674	3,968,674	5,163,829
	Add: Disbursement during the year		-	4,567,300	4,567,300	1,251,801
			<b>-</b>	<b>8,535,974</b>	<b>8,535,974</b>	<b>6,415,630</b>
	Less: Received during the year		-	336,995	336,995	205,756
	Less: Adjustment during the year		-	2,031,642	2,031,642	2,241,200
			<b>-</b>	<b>6,167,337</b>	<b>6,167,337</b>	<b>3,968,674</b>
<b>10.04</b>	<b>Hire purchase Receivable - Bicycle</b>					
	Opening Balance		-	1,301,486	1,301,486	1,239,452
	Add: Addition during the year		-	959,356	959,356	62,034
			<b>-</b>	<b>2,260,842</b>	<b>2,260,842</b>	<b>1,301,486</b>
	Less: Adjustment during the year		-	1,064,143	1,064,143	-
			<b>-</b>	<b>1,196,699</b>	<b>1,196,699</b>	<b>1,301,486</b>
<b>10.05</b>	<b>HO A/c-Member SFF</b>					
	Opening Balance		-	68,520	68,520	68,520
	Add: Addition during the year		-	-	-	-
			<b>-</b>	<b>68,520</b>	<b>68,520</b>	<b>68,520</b>
	Less: Payment during the year		-	-	-	-
			<b>-</b>	<b>68,520</b>	<b>68,520</b>	<b>68,520</b>
<b>10.06</b>	<b>Sundry Debtor</b>					
	Opening Balance		621,162	-	621,162	416,995
	Add: Addition during the year		1,809,396	-	1,809,396	206,367
			<b>2,430,558</b>	<b>-</b>	<b>2,430,558</b>	<b>623,362</b>
	Less: Received during the year		112,268	-	112,268	2,200
			<b>2,318,290</b>	<b>-</b>	<b>2,318,290</b>	<b>621,162</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>11.00</b>	<b>Advance, Deposits and Prepayments</b>					
	Advance Payment	11.01	11,400,137	17,829,913	29,230,050	16,045,393
	Loan to VCP Project	11.02	-	957,588	957,588	2,169,255
	Advance Income Tax	11.04	400,366	2,115,748	2,516,114	4,374,533
	Housing Loan (Staff)	11.05	-	5,335,527	5,335,527	6,028,214
	Loan to Related Party	11.06	14,164,209	-	14,164,209	13,629,323
			<b>25,964,712</b>	<b>26,238,776</b>	<b>52,203,488</b>	<b>42,246,718</b>
<b>11.01</b>	<b>Advance Payment</b>					
	Opening Balance		5,985,000	10,060,393	16,045,393	2,656,870
	Add: Payment during the year		15,341,714	25,630,252	40,971,966	27,024,684
	Add: Adjustment with Member Savings	32.00	-	-	-	13,750
			<b>21,326,714</b>	<b>35,690,645</b>	<b>57,017,359</b>	<b>29,695,304</b>
	Less: Recovery during the year		9,635,312	15,529,449	25,164,761	12,907,011
	Less: Adjustment with Grant	10.02	-	722,438	722,438	-
	Less: Adjustment for the year		291,265	1,608,845	1,900,110	742,900
			<b>11,400,137</b>	<b>17,829,913</b>	<b>29,230,050</b>	<b>16,045,393</b>
<b>11.02</b>	<b>Loan to VCP Project</b>					
	Opening Balance		-	2,169,255	2,169,255	-
	Add: Paid during the year		-	158,333	158,333	2,635,555
	Add: Adjustment during the year		-	-	-	33,700
			-	<b>2,327,588</b>	<b>2,327,588</b>	<b>2,669,255</b>
	Less: Receive during the year		-	1,370,000	1,370,000	500,000
			-	<b>957,588</b>	<b>957,588</b>	<b>2,169,255</b>
<b>11.03</b>	<b>Loan to Enrich-GoB Project</b>					
	Opening Balance		-	-	-	-
	Add: Paid during the year		-	4,000	4,000	-
			-	<b>4,000</b>	<b>4,000</b>	-
	Less: Adj. with Advance from Enrich-GoB	35.07	-	4,000	4,000	-
			-	-	-	-
<b>11.04</b>	<b>Advance Income Tax</b>					
	Opening Balance		388,776	3,985,757	4,374,533	3,137,375
	Add: Paid during the year		-	263,657	263,657	-
	Add: Increased during the year		11,590	1,115,945	1,127,535	1,237,158
			<b>400,366</b>	<b>5,365,359</b>	<b>5,765,725</b>	<b>4,374,533</b>
	Less: Adjusted with Tax Expense		-	3,249,611	3,249,611	-
			<b>400,366</b>	<b>2,115,748</b>	<b>2,516,114</b>	<b>4,374,533</b>
<b>11.05</b>	<b>Housing Loan to Staff</b>					
	Opening Balance		-	6,028,214	6,028,214	5,059,172
	Add: Paid during the year		-	-	-	1,550,000
			-	<b>6,028,214</b>	<b>6,028,214</b>	<b>6,609,172</b>
	Less: Recovery during the year		-	233,474	233,474	207,357
	Less: Adjustment during the year		-	459,213	459,213	373,601
			-	<b>5,335,527</b>	<b>5,335,527</b>	<b>6,028,214</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>11.06</b>	<b>Loan to Related Party</b>					
	Opening Balance		13,629,323	-	13,629,323	1,400,000
	Add: Paid during the year		1,534,886	-	1,534,886	11,500,000
	Add: Adjustment during the year		-	-	-	729,323
			<b>15,164,209</b>	<b>-</b>	<b>15,164,209</b>	<b>13,629,323</b>
	Less: Adjustment during the year		1,000,000	-	1,000,000	-
			<b>14,164,209</b>	<b>-</b>	<b>14,164,209</b>	<b>13,629,323</b>
<b>12.00</b>	<b>Stock &amp; Stores</b>					
	Stock Item	12.01	-	54,511	54,511	53,918
	Stock of Livestock Feed	12.03	-	160,587	160,587	256,894
	Stock of Philips Goods	12.04	-	154,900	154,900	246,314
			<b>-</b>	<b>369,998</b>	<b>369,998</b>	<b>557,126</b>
<b>12.01</b>	<b>Stock Item</b>					
	Opening Balance		-	53,918	53,918	20,972
	Add: Purchase during the year		-	5,493	5,493	40,629
	Add: Adjustment with Medical Instruments		-	-	-	3,613
			<b>-</b>	<b>59,411</b>	<b>59,411</b>	<b>65,214</b>
	Less: Adjustment during the year		-	4,900	4,900	11,296
			<b>-</b>	<b>54,511</b>	<b>54,511</b>	<b>53,918</b>
<b>12.02</b>	<b>Stock of Poultry Feed</b>					
	Opening Balance		-	-	-	-
	Add: Purchase during the year		-	207,208	207,208	1,537,086
			<b>-</b>	<b>207,208</b>	<b>207,208</b>	<b>1,537,086</b>
	Less: Adjustment with Poultry Feed Cost		-	207,208	207,208	1,537,086
			<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12.03</b>	<b>Stock of Livestock Feed</b>					
	Opening Balance		-	256,894	256,894	293,300
	Add: Purchase during the year		-	2,809,683	2,809,683	2,324,242
			<b>-</b>	<b>3,066,577</b>	<b>3,066,577</b>	<b>2,617,542</b>
	Less: Adjustment during the year		-	2,905,990	2,905,990	2,360,648
			<b>-</b>	<b>160,587</b>	<b>160,587</b>	<b>256,894</b>
<b>12.04</b>	<b>Stock of Philips Goods</b>					
	Opening Balance		-	246,314	246,314	-
	Add: Adjustment with HO A/c others		-	-	-	343,554
			<b>-</b>	<b>246,314</b>	<b>246,314</b>	<b>343,554</b>
	Less: Recovery during the year		-	91,414	91,414	97,240
			<b>-</b>	<b>154,900</b>	<b>154,900</b>	<b>246,314</b>
<b>13.00</b>	<b>Unsettled Staff Advance</b>					
	Opening Balance		-	22,294,587	22,294,587	21,658,459
	Add: Addition during the year		-	2,419,742	2,419,742	636,128
			<b>-</b>	<b>24,714,329</b>	<b>24,714,329</b>	<b>22,294,587</b>
	Less: Recovery during the year		-	84,400	84,400	-
			<b>-</b>	<b>24,629,929</b>	<b>24,629,929</b>	<b>22,294,587</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>14.00</b>	<b>Biological Assets</b>					
	Opening Balance		1,293,630	13,414,905	14,708,535	9,346,488
	Add: Purchase during the year		286,151	485,194	771,345	937,480
	Add: Gain on Biological Assets		-	3,302,000	3,302,000	6,353,197
			<b>1,579,781</b>	<b>17,202,099</b>	<b>18,781,880</b>	<b>16,637,165</b>
	Less: Sales during the year		1,036,440	35,374	1,071,814	1,743,261
	Less: Loss on Biological Assets		543,341	-	543,341	185,369
			<b>-</b>	<b>17,166,725</b>	<b>17,166,725</b>	<b>14,708,535</b>
<b>15.00</b>	<b>Cash in Hand</b>		<b>42,372</b>	<b>13,213,515</b>	<b>13,255,887</b>	<b>3,128,056</b>
<b>16.00</b>	<b>Cash at Bank</b>		<b>36,638,957</b>	<b>146,530,895</b>	<b>183,169,852</b>	<b>87,696,287</b>
<b>17.00</b>	<b>Donor's Fund</b>					
	Cord Aid		-	10,900,000	10,900,000	10,900,000
	LFL		-	5,800,000	5,800,000	5,800,000
	ADB		-	13,165,573	13,165,573	13,165,573
	IFAD		-	4,000,000	4,000,000	4,000,000
			<b>-</b>	<b>33,865,573</b>	<b>33,865,573</b>	<b>33,865,573</b>
<b>18.00</b>	<b>Cumulative Surplus</b>					
	Opening Balance		14,116,143	314,386,314	328,502,457	235,718,439
	Add: Surplus during the year		9,094,302	203,930,239	213,024,541	103,595,677
	Add: Adjustment with Cumulative Surplus		-	-	-	214,250
	Add: Adjustment with Provision for Unsettled Staff Advance	21.00	-	5,000,000	5,000,000	-
	Add: Capital Fund Adjustment		374,265	(5,183,832)	(4,809,567)	-
			<b>23,584,710</b>	<b>518,132,721</b>	<b>541,717,431</b>	<b>339,528,366</b>
	Less: Previous Year Adjustment		-	9,376,789	9,376,789	-
	Less: Transfer to Statutory Reserve Fund	19.00	-	19,436,963	19,436,963	11,025,909
			<b>23,584,710</b>	<b>489,318,969</b>	<b>512,903,679</b>	<b>328,502,457</b>
<b>19.00</b>	<b>Statutory Reserve Fund</b>					
	Opening Balance		-	34,931,812	34,931,812	23,905,903
	Add: Transfer from Cumulative Surplus	18.00	-	19,436,963	19,436,963	11,025,909
			<b>-</b>	<b>54,368,775</b>	<b>54,368,775</b>	<b>34,931,812</b>
	Less: Adjustment during the year		-	-	-	-
			<b>-</b>	<b>54,368,775</b>	<b>54,368,775</b>	<b>34,931,812</b>
<b>20.00</b>	<b>Revaluation Reserve Fund</b>					
	Opening Balance		94,204,512	72,465,143	166,669,655	25,704,207
	Add: Inter Transfer SDP:PGA	6.00	(35,659,512)	35,659,512	-	140,965,448
	Add: Increased during the year	5.00	-	2,440,500	2,440,500	-
			<b>58,545,000</b>	<b>110,565,155</b>	<b>169,110,155</b>	<b>166,669,655</b>
	Less: Adjustment during the year		-	-	-	-
			<b>58,545,000</b>	<b>110,565,155</b>	<b>169,110,155</b>	<b>166,669,655</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>21.00</b>	<b>Provision for Unsettled Staff Adv.</b>					
	Opening Balance		-	5,000,000	5,000,000	3,800,000
	Add: Provision made during the year		-	-	-	3,000,000
			-	<b>5,000,000</b>	<b>5,000,000</b>	<b>6,800,000</b>
	Less: Adjustment with SFF Provision		-	-	-	900,000
	Less: Adjustment with Gratuity Fund		-	-	-	900,000
	Less: Adjustment with Cumulative Surplus	18.00	-	5,000,000	5,000,000	-
			-	-	-	<b>5,000,000</b>
<b>22.00</b>	<b>Loan from PKSF-Long Term</b>					
	Opening Balance		-	543,187,492	543,187,492	481,645,828
	Add: Received during the year		-	380,000,000	380,000,000	431,500,000
			-	<b>923,187,492</b>	<b>923,187,492</b>	<b>913,145,828</b>
	Less: Transfer to Short Term	28.00	-	624,370,832	624,370,832	369,958,336
			-	<b>298,816,660</b>	<b>298,816,660</b>	<b>543,187,492</b>
<b>23.00</b>	<b>Loan from Commercial Banks-Long Term</b>					
	Mutual Trust Bank Ltd.	23.01	-	-	-	34,867,140
	Pubali Bank Ltd.	23.02	-	50,000,000	50,000,000	-
	Dutch Bangla Bank Ltd.-Housing	23.03	-	57,584,967	57,584,967	-
	Standard Bank Ltd.	23.04	-	100,723,322	100,723,322	-
	Basic Bank Ltd.	23.05	-	108,312,724	108,312,724	-
	Mercantile Bank Ltd.	23.06	-	287,078,750	287,078,750	-
			-	<b>603,699,763</b>	<b>603,699,763</b>	<b>34,867,140</b>
<b>23.01</b>	<b>Mutual Trust Bank Ltd.</b>					
	Opening Balance		-	34,867,140	34,867,140	-
	Add: Received during the year		-	-	-	50,000,000
			-	<b>34,867,140</b>	<b>34,867,140</b>	<b>50,000,000</b>
	Less: Transfer to Short term	29.08	-	34,867,140	34,867,140	15,132,860
			-	-	-	<b>34,867,140</b>
<b>23.02</b>	<b>Pubali Bank Ltd.</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	50,000,000	50,000,000	-
			-	<b>50,000,000</b>	<b>50,000,000</b>	-
	Less: Transfer to Short term		-	-	-	-
			-	<b>50,000,000</b>	<b>50,000,000</b>	-
<b>23.03</b>	<b>Dutch Bangla Bank Ltd. (Housing)</b>					
	Opening Balance		-	-	-	-
	Add: Transfer from Short Term		64,333,171	-	64,333,171	-
	Add: Transfer from SDP		(58,163,716)	58,163,716	-	-
			<b>6,169,455</b>	<b>58,163,716</b>	<b>64,333,171</b>	-
	Less: Refund during the year		6,169,455	578,749	6,748,204	-
			-	<b>57,584,967</b>	<b>57,584,967</b>	-

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>23.04</b>	<b>Standard Bank Ltd.</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	109,000,000	109,000,000	-
	Add: Transfer from Short Term	29.09	-	102,533,776	102,533,776	-
	Add: Interest adjusted with bank loan		-	811,086	811,086	-
			-	<b>212,344,862</b>	<b>212,344,862</b>	-
	Less: Refund during the year		-	111,621,540	111,621,540	-
			-	<b>100,723,322</b>	<b>100,723,322</b>	-
<b>23.05</b>	<b>Basic Bank Ltd.</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	120,000,000	120,000,000	-
			-	<b>120,000,000</b>	<b>120,000,000</b>	-
	Less: Refund during the year		-	11,687,276	11,687,276	-
			-	<b>108,312,724</b>	<b>108,312,724</b>	-
<b>23.06</b>	<b>Mercantile Bank Ltd.</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	350,000,000	350,000,000	-
			-	<b>350,000,000</b>	<b>350,000,000</b>	-
	Less: Refund during the year		-	62,921,250	62,921,250	-
			-	<b>287,078,750</b>	<b>287,078,750</b>	-
<b>24.00</b>	<b>Loan from NBF1 &amp; Others Org.-Long Term</b>					
	Stromme Foundation	24.01	-	5,625,000	5,625,000	14,162,500
	Anukul Foundation	24.02	-	20,750,120	20,750,120	2,385,813
	UBICO	24.03	-	87,681,206	87,681,206	38,162,422
	National Finance	24.04	-	45,833,332	45,833,332	-
	Plan Bangladesh	24.05	-	-	-	33,483,186
			-	<b>159,889,658</b>	<b>159,889,658</b>	<b>88,193,921</b>
<b>24.01</b>	<b>Stromme Foundation</b>					
	Opening Balance		-	14,162,500	14,162,500	3,250,000
	Add: Adjustment with PGA Loan		-	10,000,000	10,000,000	17,912,500
			-	<b>24,162,500</b>	<b>24,162,500</b>	<b>21,162,500</b>
	Less: Transfer to Short term	30.01	-	18,537,500	18,537,500	7,000,000
			-	<b>5,625,000</b>	<b>5,625,000</b>	<b>14,162,500</b>
<b>24.02</b>	<b>Anukul Foundation</b>					
	Opening Balance		-	2,385,813	2,385,813	22,076,578
	Add: Received during the year		-	16,000,000	16,000,000	23,000,000
	Add: Adjustment with PGA Loan		-	8,000,000	8,000,000	(16,597,009)
			-	<b>26,385,813</b>	<b>26,385,813</b>	<b>28,479,569</b>
	Less: Transfer to Short term	30.02	-	5,635,693	5,635,693	26,093,756
			-	<b>20,750,120</b>	<b>20,750,120</b>	<b>2,385,813</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>24.03</b>	<b>UBICO</b>					
	Opening Balance		-	38,162,422	38,162,422	-
	Add: Received during the year		-	50,000,000	50,000,000	50,000,000
	Add: Transfer from Short term	30.03	-	11,837,578	11,837,578	-
			-	<b>100,000,000</b>	<b>100,000,000</b>	<b>50,000,000</b>
	Less: Payment during the year		-	12,318,794	12,318,794	11,837,578
			-	<b>87,681,206</b>	<b>87,681,206</b>	<b>38,162,422</b>
<b>24.04</b>	<b>National Finance Ltd.</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	50,000,000	50,000,000	-
			-	<b>50,000,000</b>	<b>50,000,000</b>	-
	Less: Refund during the year		-	4,166,668	4,166,668	-
			-	<b>45,833,332</b>	<b>45,833,332</b>	-
<b>24.05</b>	<b>Plan Bangladesh</b>					
	Opening Balance		-	33,483,186	33,483,186	33,773,186
	Add: Received during the year		-	-	-	-
			-	<b>33,483,186</b>	<b>33,483,186</b>	<b>33,773,186</b>
	Less: Refund during the year		-	-	-	40,000
	Less: Adjustment during the year		-	33,483,186	33,483,186	250,000
			-	-	-	<b>33,483,186</b>
<b>24.06</b>	<b>Loan from IDLC</b>					
	Opening Balance		-	-	-	69,409,051
	Add: Received during the year		-	-	-	-
			-	-	-	<b>69,409,051</b>
	Less: Refund during the year		-	-	-	5,763,087
	Less: Adjustment during the year		-	-	-	63,645,964
			-	-	-	-
<b>25.00</b>	<b>Loan from Other Sources-Long Term</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	3,435,000	3,435,000	-
			-	<b>3,435,000</b>	<b>3,435,000</b>	-
	Less: Refund during the year		-	350,000	350,000	-
			-	<b>3,085,000</b>	<b>3,085,000</b>	-
<b>26.00</b>	<b>Emergency Fund</b>					
	Opening Balance		-	119,523,248	119,523,248	52,234,214
	Add: Collection during the year		-	73,106,340	73,106,340	54,996,851
	Add: Adjustment with Health & Education Fund		-	-	-	30,000,000
			-	<b>192,629,588</b>	<b>192,629,588</b>	<b>137,231,065</b>
	Less: Paid during the year		-	4,191,998	4,191,998	4,053,529
	Less: Adjustment with Loan to	8.00	-	22,996,506	22,996,506	12,106,740
	Less: Adjustment During the year		-	4,817,989	4,817,989	1,547,548
			-	<b>160,623,095</b>	<b>160,623,095</b>	<b>119,523,248</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>27.00</b>	<b>Provision for Gratuity</b>					
	Opening Balance		1,788,939	6,898,761	8,687,700	1,895,960
	Add: Received during the year		763,959	8,114,338	8,878,297	7,847,310
	Add: Adj. with Unsettled Staff Adv.		-	-	-	900,000
	Add: Made during the year		-	8,310,052	8,310,052	8,292,163
	Add: Adjustment with Provident Fund	35.01	-	2,943	2,943	-
			<b>2,552,898</b>	<b>23,326,094</b>	<b>25,878,992</b>	<b>18,935,433</b>
	Less: Refund during the year		387,599	7,992,366	8,379,965	10,247,733
	Less: Adjustment during the year		-	15,048,872	15,048,872	-
			<b>2,165,299</b>	<b>284,856</b>	<b>2,450,155</b>	<b>8,687,700</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>28.00</b>	<b>Loan from PKSF-Short Term</b>					
	Opening Balance		-	103,187,507	103,187,507	138,745,840
	Add: Received During the year		-	70,000,000	70,000,000	-
	Add: Transfer from Non Current	22.00	-	624,370,832	624,370,832	369,958,336
			-	<b>797,558,339</b>	<b>797,558,339</b>	<b>508,704,176</b>
	Less: Refund during the year		-	421,958,340	421,958,340	400,516,669
	Less: Adjustment With Grant Fund		-	-	-	5,000,000
			-	<b>375,599,999</b>	<b>375,599,999</b>	<b>103,187,507</b>
<b>29.00</b>	<b>Loan from Commercial Banks-Short Term</b>					
	Eastern Bank Ltd.	29.01	-	220,000,000	220,000,000	220,000,000
	Bank Asia Ltd.	29.02	-	100,000,000	100,000,000	100,305,556
	Brac Bank Ltd.	29.03	-	150,000,000	150,000,000	152,675,700
	City Bank Ltd.	29.04	-	144,000,000	144,000,000	130,994,444
	Prime Bank Ltd.	29.05	-	133,800,000	133,800,000	-
	Pubali Bank Ltd.	29.06	-	99,222,709	99,222,709	122,303,255
	Dutch Bangla Bank Ltd.	29.07	-	100,000,000	100,000,000	164,394,952
	Mutual Trust Bank Ltd.	29.08	-	34,059,776	34,059,776	65,527,094
	Standard Bank Ltd.	29.09	-	36,500,120	36,500,120	102,533,776
			-	<b>1,017,582,605</b>	<b>1,017,582,605</b>	<b>1,058,734,777</b>
<b>29.01</b>	<b>Eastern Bank Ltd.</b>					
	Opening Balance		-	220,000,000	220,000,000	215,466,612
	Add: Received during the year		-	280,000,000	280,000,000	255,000,000
			-	<b>500,000,000</b>	<b>500,000,000</b>	<b>470,466,612</b>
	Less: Refund during the year		-	280,000,000	280,000,000	250,466,612
			-	<b>220,000,000</b>	<b>220,000,000</b>	<b>220,000,000</b>
<b>29.02</b>	<b>Bank Asia Ltd.</b>					
	Opening Balance		-	100,305,556	100,305,556	51,491,269
	Add: Received during the year		-	200,000,000	200,000,000	200,000,000
	Add: Adjustment During the year		-	-	-	361,112
			-	<b>300,305,556</b>	<b>300,305,556</b>	<b>251,852,381</b>
	Less: Refund during the year		-	200,305,556	200,305,556	151,546,825
			-	<b>100,000,000</b>	<b>100,000,000</b>	<b>100,305,556</b>
<b>29.03</b>	<b>Brac Bank Ltd.</b>					
	Opening Balance		-	152,675,700	152,675,700	100,000,000
	Add: Received during the year		-	70,000,000	70,000,000	200,000,000
	Add: Addition During the year		-	130,000,000	130,000,000	2,675,700
			-	<b>352,675,700</b>	<b>352,675,700</b>	<b>302,675,700</b>
	Less: Refund during the year		-	202,675,700	202,675,700	150,000,000
			-	<b>150,000,000</b>	<b>150,000,000</b>	<b>152,675,700</b>
<b>29.04</b>	<b>City Bank Ltd.</b>					
	Opening Balance		-	130,994,444	130,994,444	120,922,708
	Add: Received during the year		-	394,000,000	394,000,000	330,000,000
	Add: Adjustment During the year		-	-	-	3,177,914
			-	<b>524,994,444</b>	<b>524,994,444</b>	<b>454,100,622</b>
	Less: Refund during the year		-	380,994,444	380,994,444	323,106,178
			-	<b>144,000,000</b>	<b>144,000,000</b>	<b>130,994,444</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>29.05</b>	<b>Prime Bank Ltd.</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	200,000,000	200,000,000	-
			-	<b>200,000,000</b>	<b>200,000,000</b>	-
	Less: Refund during the year		-	66,200,000	66,200,000	-
			-	<b>133,800,000</b>	<b>133,800,000</b>	-
<b>29.06</b>	<b>Pubali Bank Ltd.</b>					
	Opening Balance		-	122,303,255	122,303,255	-
	Add: Received during the year		-	445,500,000	445,500,000	930,800,000
	Add: Adjustment during the year		-	4,159,512	4,159,512	-
			-	<b>571,962,767</b>	<b>571,962,767</b>	<b>930,800,000</b>
	Less: Adjustment during the year		-	-	-	64,752,013
	Less: Refund during the year		-	472,740,058	472,740,058	743,744,732
			-	<b>99,222,709</b>	<b>99,222,709</b>	<b>122,303,255</b>
<b>29.07</b>	<b>Dutch Bangla Bank Ltd.</b>					
	Opening Balance		64,333,171	100,061,781	164,394,952	-
	Add: Received during the year		-	200,000,000	200,000,000	164,856,533
	Add: Adjustment with Bank Interest		-	-	-	61,781
			<b>64,333,171</b>	<b>300,061,781</b>	<b>364,394,952</b>	<b>164,918,314</b>
	Less: Transfer to Long Term	23.03	64,333,171	-	64,333,171	-
	Less: Refund during the year		-	200,061,781	200,061,781	523,362
			-	<b>100,000,000</b>	<b>100,000,000</b>	<b>164,394,952</b>
<b>29.08</b>	<b>Mutual Trust Bank Ltd.</b>					
	Opening Balance		-	65,527,094	65,527,094	-
	Add: Received during the year		-	-	-	50,000,000
	Add: Adjustment with Bank Interest		-	-	-	394,234
	Add: Transfer from Long Term Loan	23.01	-	34,867,140	34,867,140	15,132,860
			-	<b>100,394,234</b>	<b>100,394,234</b>	<b>65,527,094</b>
	Less: Refund during the year		-	65,896,431	65,896,431	-
	Less: Adjustment During the year		-	438,027	438,027	-
			-	<b>34,059,776</b>	<b>34,059,776</b>	<b>65,527,094</b>
<b>29.09</b>	<b>Standard Bank Ltd.</b>					
	Opening Balance		-	102,533,776	102,533,776	-
	Add: Received during the year		-	298,550,000	298,550,000	100,000,000
	Add: Adjustment with Bank Interest		-	300	300	2,535,109
			-	<b>401,084,076</b>	<b>401,084,076</b>	<b>102,535,109</b>
	Less: Refund during the year		-	262,050,180	262,050,180	1,333
	Less: Transfer to Long Term	23.04	-	102,533,776	102,533,776	-
			-	<b>36,500,120</b>	<b>36,500,120</b>	<b>102,533,776</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>30.00</b>	<b>Loan from NBFI &amp; Other Institutions-Short Term</b>					
	Loan From Stromme Foundation	30.01	-	10,625,000	10,625,000	7,587,500
	Loan from Anukul Foundation	30.02	-	25,241,631	25,241,631	46,867,491
	Loan from UBICO	30.03	-	-	-	11,837,578
			-	<b>35,866,631</b>	<b>35,866,631</b>	<b>66,292,569</b>
<b>30.01</b>	<b>Loan from Stromme Foundation</b>					
	Opening Balance		-	7,587,500	7,587,500	32,125,000
	Add: Transfer from Long Term	24.01	-	18,537,500	18,537,500	7,000,000
			-	<b>26,125,000</b>	<b>26,125,000</b>	<b>39,125,000</b>
	Less: Refund during the year		-	-	-	2,662,500
	Less: Adjustment with PGA Loan		-	15,500,000	15,500,000	28,875,000
			-	<b>10,625,000</b>	<b>10,625,000</b>	<b>7,587,500</b>
<b>30.02</b>	<b>Loan from Anukul Foundation</b>					
	Opening Balance		-	46,867,491	46,867,491	27,268,804
	Add: Transfer from Long Term	24.02	-	5,635,693	5,635,693	26,093,756
			-	<b>52,503,184</b>	<b>52,503,184</b>	<b>53,362,560</b>
	Less: Refund during the year		-	601,047	601,047	6,495,069
	Less: Adjustment with PGA Loan		-	26,660,506	26,660,506	-
			-	<b>25,241,631</b>	<b>25,241,631</b>	<b>46,867,491</b>
<b>30.03</b>	<b>Loan from UBICO</b>					
	Opening Balance		-	11,837,578	11,837,578	-
	Add: Transfer from UBICO		-	-	-	11,837,578
			-	<b>11,837,578</b>	<b>11,837,578</b>	<b>11,837,578</b>
	Less: Transfer to Term Loan	24.03	-	11,837,578	11,837,578	-
			-	-	-	<b>11,837,578</b>
<b>31.00</b>	<b>Loan from Other Sources-Short Term</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	15,025,000	15,025,000	-
	Add: Adjustment with Member SFF-Fixed	32.00	-	300,000	300,000	-
			-	<b>15,325,000</b>	<b>15,325,000</b>	-
	Less: Refund during the year		-	1,225,000	1,225,000	-
			-	<b>14,100,000</b>	<b>14,100,000</b>	-
<b>32.00</b>	<b>Member's Savings Deposit</b>					
	Opening Balance		-	1,250,366,768	1,250,366,768	972,644,671
	Add: Receive during the year		-	1,093,325,271	1,093,325,271	867,684,252
	Add: Adj. with Provision for SFF Interest	33.00	-	-	-	5,164
	Add: Adjustment with Advance	11.01	-	-	-	13,750
	Add: Adj with Provision for Savings int.	33.00	-	47,166,605	47,166,605	45,678,439
			-	<b>2,390,858,644</b>	<b>2,390,858,644</b>	<b>1,886,026,276</b>
	Less: Refunded during the year		-	822,747,354	822,747,354	630,902,747
	Less: Adjustment with Service Charge		-	3,910,135	3,910,135	-
	Less: Adj. with Microcredit Loan	8.00	-	27,357,270	27,357,270	4,756,761
	Less: General Adjustment during the year		-	137,020	137,020	-
	Less: Adjustment with Loan from Member's	31.00	-	300,000	300,000	-
	Less: Transfer to Sundry Payable	35.12	-	1,002,270	1,002,270	-
			-	<b>1,535,404,595</b>	<b>1,535,404,595</b>	<b>1,250,366,768</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>Product wise Member Savings</b>						
	General Savings		-	1,145,341,291	1,145,341,291	947,835,978
	Special Savings		-	263,008,334	263,008,334	181,691,861
	Member SFF		-	115,934,970	115,934,970	117,466,659
	Member SFF Fixed		-	11,120,000	11,120,000	2,370,000
	Sundry Payable		-	-	-	1,002,270
			-	<b>1,535,404,595</b>	<b>1,535,404,595</b>	<b>1,250,366,768</b>
<b>Maturity Grouping of Member Savings</b>						
32.00	Payable after one year		-	921,242,757	921,242,757	500,146,707
32.01	Payable within one year		-	614,161,838	614,161,838	750,220,061
			-	<b>1,535,404,595</b>	<b>1,535,404,595</b>	<b>1,250,366,768</b>
<b>33.00 Provision for SFF interest</b>						
	Opening Balance		-	2,063,711	2,063,711	4,379,851
	Add: Provision made during the year	40.02	-	52,823,312	52,823,312	44,630,495
	Add: Adj. with Unsettled Staff Adv. Provision		-	-	-	900,000
			-	<b>54,887,023</b>	<b>54,887,023</b>	<b>49,910,346</b>
	Less: Payment during the year		-	2,789,499	2,789,499	2,163,032
	Less: General Adjustment during the year		-	19,023	19,023	-
	Less: Adjustment with LLP	34.00	-	500	500	-
	Less: Adjustment with Savings Interest	32.00	-	-	-	5,164
	Less: Adjustment with Member Savings	32.00	-	47,166,605	47,166,605	45,678,439
			-	<b>4,911,396</b>	<b>4,911,396</b>	<b>2,063,711</b>
<b>34.00 Loan Loss Provision (LLP)</b>						
	Opening Balance		-	114,078,076	114,078,076	117,630,628
	Add: Addition during the year		-	70,929,535	70,929,535	27,320,012
	Add: Adjustment with Prov. for SFF Int.	33.00	-	500	500	-
			-	<b>185,008,111</b>	<b>185,008,111</b>	<b>144,950,640</b>
	Less: Adjustment with loan to Beneficiaries	8.00	-	-	-	30,872,564
	Less: Adjustment during the year		-	17,454,216	17,454,216	-
			-	<b>167,553,895</b>	<b>167,553,895</b>	<b>114,078,076</b>
	<b>Classification of LLP</b>		-	<b>167,553,895</b>	<b>167,553,895</b>	<b>114,078,076</b>
	LLP on Standard Loan	34.00	-	40,435,953	40,435,953	30,981,095
	LLP on Classified Loan	34.01	-	127,117,942	127,117,942	83,096,981
<b>35.00 Accounts payable</b>						
	Provident Fund	35.01	-	537,811	537,811	484,131
	Staff Loan	35.02	-	864	864	-
	Provision for Expenses	35.03	540,592	250,000	790,592	683,270
	Liability to MDF-PHC	35.04	-	612,760	612,760	295,597
	Suchala Project	35.05	-	-	-	(7,200)
	Advance Received for ENRICH Program	35.06	-	-	-	9,493,932
	Advance Received Enrich-GoB Project	35.07	-	3,500,000	3,500,000	-
	Advance Received for LIFT Program	35.10	-	1,473,000	1,473,000	1,473,000
	Revolving Loan Fund: LIFT Program	35.11	-	5,000,000	5,000,000	5,000,000
	Sundry Payable	35.12	-	1,155,687	1,155,687	-
	Provision for Member's Loan Interest	35.14	-	213,815	213,815	-
	Interunit Loan (PGA:Others)	35.16	54,577,526	168,239,504	222,817,030	1,614,118
	Accrued Expense	35.17	2,214,455	-	2,214,455	1,365,228
	Project Revolving Loan	35.18	15,000	-	15,000	15,000
	Bills Payable	35.19	1,014,508	-	1,014,508	-
			<b>58,362,081</b>	<b>180,983,441</b>	<b>239,345,522</b>	<b>20,417,076</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>35.01</b>	<b>Provident Fund</b>					
	Opening Balance		-	484,131	484,131	300,981
	Add: Collection during the year		-	32,759,541	32,759,541	28,589,773
	Add: Adjustment with DSF	36.05	-	8,768	8,768	-
			-	<b>33,252,440</b>	<b>33,252,440</b>	<b>28,890,754</b>
	Less: Payment during the year		-	15,737,073	15,737,073	14,231,378
	Less: Adjustment with Gratuity Fund	27.00	-	2,943	2,943	-
	Less: Adjustment during the year		-	16,974,613	16,974,613	14,175,245
			-	<b>537,811</b>	<b>537,811</b>	<b>484,131</b>
<b>35.02</b>	<b>Staff Loan</b>					
	Opening Balance		-	-	-	-
	Add: Adjustment during the year		-	-	-	8,475,811
	Add: Received during the year		-	8,640,902	8,640,902	-
			-	<b>8,640,902</b>	<b>8,640,902</b>	<b>8,475,811</b>
	Less: Payment during the year		-	94	94	8,475,811
	Less: Adjusted during the year		-	8,639,944	8,639,944	-
			-	<b>864</b>	<b>864</b>	<b>-</b>
<b>35.03</b>	<b>Provision for Expenses</b>					
	Opening Balance		463,270	220,000	683,270	815,075
	Add: Provision made during the year		445,322	250,000	695,322	661,500
			<b>908,592</b>	<b>470,000</b>	<b>1,378,592</b>	<b>1,476,575</b>
	Less: Paid during the year		368,000	220,000	588,000	793,305
			<b>540,592</b>	<b>250,000</b>	<b>790,592</b>	<b>683,270</b>
<b>35.04</b>	<b>Liability to MDF - PHC</b>					
	Opening Balance		-	295,597	295,597	146,538
	Add: Received during the year		-	739,226	739,226	290,405
			-	<b>1,034,823</b>	<b>1,034,823</b>	<b>436,943</b>
	Less: Adjustment with Stock Item		-	-	-	11,296
	Less: Adjustment with Salary		-	-	-	130,050
	Less: Payment during the year		-	422,063	422,063	-
			-	<b>612,760</b>	<b>612,760</b>	<b>295,597</b>
<b>35.05</b>	<b>Suchala Project</b>					
	Opening Balance		-	(7,200)	(7,200)	115,600
	Add: Received during the year		-	159,200	159,200	-
			-	<b>152,000</b>	<b>152,000</b>	<b>115,600</b>
	Less: Payment during the year		-	152,000	152,000	122,800
			-	-	-	<b>(7,200)</b>
<b>35.06</b>	<b>Advance Received for ENRICH Program</b>					
	Opening Balance		-	9,493,932	9,493,932	3,493,932
	Add: Received during the year		-	4,489,471	4,489,471	12,000,000
			-	<b>13,983,403</b>	<b>13,983,403</b>	<b>15,493,932</b>
	Less: Payment during the year		-	4,489,471	4,489,471	6,000,000
	Less: Adjustment with Grant Receivable	10.02	-	9,493,932	9,493,932	-
			-	-	-	<b>9,493,932</b>



Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>35.07</b>	<b>Advance Received for ENRICH-GoB</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	4,704,000	4,704,000	-
			-	<b>4,704,000</b>	<b>4,704,000</b>	-
	Less: Payment during the year		-	1,200,000	1,200,000	-
	Less: Adjustment With Loan to Enrich-GoB	11.03	-	4,000	4,000	-
			-	<b>3,500,000</b>	<b>3,500,000</b>	-
<b>35.08</b>	<b>Advance Received for PACE Program</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	9,000,000	9,000,000	-
			-	<b>9,000,000</b>	<b>9,000,000</b>	-
	Less: Payment during the year		-	9,000,000	9,000,000	-
			-	-	-	-
<b>35.09</b>	<b>Inter Unit Loan (PKSF:PGA)</b>					
	Opening Balance		-	-	-	-
	Add: Received during the year		-	395,011,377	395,011,377	1,063,506,427
	Add: Adjustment during the year		-	(223,678,975)	(223,678,975)	201,398,479
			-	<b>171,332,402</b>	<b>171,332,402</b>	<b>1,264,904,906</b>
	Less: Adjustment during the year		-	-	-	-
	Less: Payment during the year		-	171,332,402	171,332,402	1,264,904,906
			-	-	-	-
<b>35.10</b>	<b>Advance Received for LIFT Program</b>					
	Opening Balance		-	1,473,000	1,473,000	-
	Add: Received during the year		-	-	-	1,473,000
			-	<b>1,473,000</b>	<b>1,473,000</b>	<b>1,473,000</b>
	Less: Payment during the year		-	-	-	-
			-	<b>1,473,000</b>	<b>1,473,000</b>	<b>1,473,000</b>
<b>35.11</b>	<b>Revolving Loan Fund: LIFT Program</b>					
	Opening Balance		-	5,000,000	5,000,000	-
	Add: Received During the year		-	5,000,000	5,000,000	5,000,000
			-	<b>10,000,000</b>	<b>10,000,000</b>	<b>5,000,000</b>
	Less: Refund during the year		-	5,000,000	5,000,000	-
			-	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>
<b>35.12</b>	<b>Sundry Payable</b>					
	Opening Balance		-	-	-	-
	Add: Transfer from Member Savings	32.00	-	1,002,270	1,002,270	-
	Add: Addition during the year		-	204,594	204,594	-
			-	<b>1,206,864</b>	<b>1,206,864</b>	-
	Less: Adjustment during the year		-	42,800	42,800	-
	Less: Refund during the year		-	8,377	8,377	-
			-	<b>1,155,687</b>	<b>1,155,687</b>	-
<b>35.13</b>	<b>Interest Payable on Bank Loan</b>					
	Opening Balance		-	-	-	-
	Add: Addition during the year		-	109,036,150	109,036,150	-
			-	<b>109,036,150</b>	<b>109,036,150</b>	-
	Less: Adjustment during the year		-	19,875,156	19,875,156	-
	Less: Refund during the year		-	89,160,994	89,160,994	-
			-	-	-	-

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>35.14</b>	<b>Provision for Member's Loan Interest</b>					
	Opening Balance		-	-	-	
	Add: Adjustment with Provision for SFF int.		-	3,000	3,000	
	Add: Interest Exp. during the year		-	314,735	314,735	
			-	<b>317,735</b>	<b>317,735</b>	-
	Less: Interest paid by cash		-	34,746	34,746	
	Less: Provision adjust by cash		-	69,174	69,174	
			-	<b>213,815</b>	<b>213,815</b>	-
<b>35.15</b>	<b>Provision for Salary</b>					
	Opening Balance		-	-	-	
	Add: Made during the year		-	107,606	107,606	
			-	<b>107,606</b>	<b>107,606</b>	-
	Less: Paid during the year		-	107,606	107,606	
			-	-	-	-
<b>35.16</b>	<b>PGA:SDP &amp; Others</b>					
	Opening Balance		91,396,805	(89,782,687)	1,614,118	(8,597,020)
	Add: Addition during the year		1,508,333	744,451,010	745,959,343	(328,328,971)
	Add: Adjustment with PF Loan	36.07	-	96,921,660	96,921,660	(64,864,342)
			<b>92,905,138</b>	<b>751,589,983</b>	<b>844,495,121</b>	<b>(401,790,333)</b>
	Less: Refund during the year		4,822,000	580,339,526	585,161,526	403,404,451
	Less: Adjustment during the year		33,505,612	3,010,953	36,516,565	-
			<b>54,577,526</b>	<b>168,239,504</b>	<b>222,817,030</b>	<b>1,614,118</b>
<b>35.17</b>	<b>Accrued Expense</b>					
	Opening Balance		1,365,228	-	1,365,228	1,320,134
	Add: Addition during the year		1,513,386	-	1,513,386	925,050
			<b>2,878,614</b>	-	<b>2,878,614</b>	<b>2,245,184</b>
	Less: Refund during the year		664,159	-	664,159	879,956
			<b>2,214,455</b>	-	<b>2,214,455</b>	<b>1,365,228</b>
<b>35.18</b>	<b>Project Revolving Loan</b>					
	Opening Balance		15,000	-	15,000	15,000
	Add: Addition during the year		-	-	-	-
			<b>15,000</b>	-	<b>15,000</b>	<b>15,000</b>
	Less: Refund during the year		-	-	-	-
			<b>15,000</b>	-	<b>15,000</b>	<b>15,000</b>
<b>35.19</b>	<b>Bills Payable</b>					
	Opening Balance		-	-	-	-
	Add: Addition during the year		1,014,508	-	1,014,508	-
			<b>1,014,508</b>	-	<b>1,014,508</b>	-
	Less: Refund during the year		-	-	-	-
			<b>1,014,508</b>	-	<b>1,014,508</b>	-

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>36.00</b>	<b>Other Liabilities</b>					
	Fixed assets fund	36.01	20,059,521	225,180	20,284,701	21,337,543
	Health & Education Fund	36.02	-	44,804,083	44,804,083	50,000,000
	Security money	36.03	201,415	-	201,415	16,937,061
	Contribution for welfare fund	36.04	-	54,278	54,278	11,360,957
	Staff DSF/SFF	36.05	-	176,800	176,800	10,222,575
	Client premium	36.06	-	-	-	15,723,353
	Loan from Provident Fund	36.07	-	-	-	96,921,660
	Migration Labor Market Invention-II	36.08	-	143,200	143,200	143,200
	Utilizable Grant Fund	36.09	15,407,749	-	15,407,749	1,002,981
	<b>Total</b>		<b>35,668,685</b>	<b>45,403,541</b>	<b>81,072,226</b>	<b>223,649,330</b>
<b>36.01</b>	<b>Fixed Asset Fund</b>					
	Opening Balance		21,112,363	225,180	21,337,543	24,225,762
	Add: Addition during the year		2,480,663	-	2,480,663	822,750
			<b>23,593,026</b>	<b>225,180</b>	<b>23,818,206</b>	<b>25,048,512</b>
	Less: Adjustment with Cumulative Surplus		3,533,505	-	3,533,505	3,710,969
			<b>20,059,521</b>	<b>225,180</b>	<b>20,284,701</b>	<b>21,337,543</b>
<b>36.02</b>	<b>Health &amp; Education Fund</b>					
	Opening Balance		-	50,000,000	50,000,000	80,000,000
	Add: Addition during the year		-	-	-	-
			-	<b>50,000,000</b>	<b>50,000,000</b>	<b>80,000,000</b>
	Less: Adjustment during the year		-	5,195,917	5,195,917	30,000,000
			-	<b>44,804,083</b>	<b>44,804,083</b>	<b>50,000,000</b>
<b>36.03</b>	<b>Security Money</b>					
	Opening Balance		(100,000)	17,037,061	16,937,061	14,549,193
	Add: Collection during the year		301,415	284,000	585,415	5,050,536
	Add: Adjustment during the year		-	-	-	54,325
			<b>201,415</b>	<b>17,321,061</b>	<b>17,522,476</b>	<b>19,654,054</b>
	Less: Paid during the year		-	74,000	74,000	2,716,993
	Less: Adjustment during the year		-	17,247,061	17,247,061	-
			<b>201,415</b>	<b>-</b>	<b>201,415</b>	<b>16,937,061</b>
<b>36.04</b>	<b>Contribution for Welfare Fund</b>					
	Opening Balance		-	11,360,957	11,360,957	9,880,977
	Add: Collection during the year		-	3,284,123	3,284,123	3,136,963
	Add: Adjustment with Salary		-	23,902	23,902	22,239
			-	<b>14,668,982</b>	<b>14,668,982</b>	<b>13,040,179</b>
	Less: Paid during the year		-	1,572,638	1,572,638	1,679,222
	Less: Adjustment with Staff SFF	36.05	-	1,300	1,300	-
	Less: Adjusted during the year		-	13,040,766	13,040,766	-
			-	<b>54,278</b>	<b>54,278</b>	<b>11,360,957</b>
<b>36.05</b>	<b>Staff DSF/SFF</b>					
	Opening Balance		-	10,222,575	10,222,575	7,924,125
	Add: Received during the year		-	10,836,681	10,836,681	8,118,925
	Add: Adjustment with CWF	36.04	-	1,300	1,300	-
	Add: Adjustment with Salary		-	55,100	55,100	30,868
			-	<b>21,115,656</b>	<b>21,115,656</b>	<b>16,073,918</b>
	Less: Payment during the year		-	5,252,900	5,252,900	5,851,343
	Less: Adjusted with Provident Fund	35.01	-	8,768	8,768	-
	Less: Adjusted during the year		-	15,677,188	15,677,188	-
			-	<b>176,800</b>	<b>176,800</b>	<b>10,222,575</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>36.06</b>	<b>Client premium</b>					
	Opening Balance		-	15,723,353	15,723,353	16,656,188
	Add: Received during the year		-	-	-	5,648,155
			-	<b>15,723,353</b>	<b>15,723,353</b>	<b>22,304,343</b>
	Less: Adjustment with Surplus		-	-	-	36,000
	Less: Adjustment with Surrender Pay.		-	-	-	6,000
	Less: Adjustment during the year		-	15,723,353	15,723,353	6,538,990
			-	-	-	<b>15,723,353</b>
<b>36.07</b>	<b>Loan from Provident Fund</b>					
	Opening Balance		-	96,921,660	96,921,660	66,884,393
	Add: Received during the year		-	-	-	9,000,000
	Add: Adjustment during the year		-	-	-	21,027,439
	Add: Adjustment with PF Interest		-	-	-	9,009,828
			-	<b>96,921,660</b>	<b>96,921,660</b>	<b>105,921,660</b>
	Less: Payment during the year		-	-	-	9,000,000
	Less: Adjustment with PGA:Others	35.16	-	96,921,660	96,921,660	-
			-	-	-	<b>96,921,660</b>
<b>36.08</b>	<b>Refundable Fund (PKSF)</b>					
	Migration Labor Market Invention-02		-	143,200	143,200	143,200
			-	<b>143,200</b>	<b>143,200</b>	<b>143,200</b>
<b>36.09</b>	<b>Utilizable Grant Fund</b>					
	Opening Balance		1,002,981	-	1,002,981	1,819,654
	Add: Addition during the year		295,756,474	-	295,756,474	253,636,891
			<b>296,759,455</b>	-	<b>296,759,455</b>	<b>255,456,545</b>
	Less: Expenditure during the year		219,456,209	-	219,456,209	182,778,606
	Less: Adjustment during the year		350,409	-	350,409	71,674,958
	Less: Fund Return to Donor		119,508	-	119,508	-
	Less: Grant Fund Transfer to Projects		61,425,580	-	61,425,580	-
			<b>15,407,749</b>	-	<b>15,407,749</b>	<b>1,002,981</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>37.00</b>	<b>Micro Finance Revenue</b>					
	Service Charge on Microcredit Loan	37.01	-	907,248,475	907,248,475	637,643,319
	Admission Fee		-	790,695	790,695	952,355
	Passbook and Form Sale		-	1,893,620	1,893,620	2,283,595
	<b>Total Micro Finance Revenue</b>		<b>-</b>	<b>909,932,790</b>	<b>909,932,790</b>	<b>640,879,269</b>
<b>37.01</b>	<b>Service Charge on Microcredit Loan</b>					
	Jagoron		-	455,789,680	455,789,680	404,744,671
	Agrosor		-	425,978,494	425,978,494	222,496,754
	Buniad		-	4,766,569	4,766,569	1,387,070
	Sufolon		-	15,529,868	15,529,868	5,985,798
	Sahos		-	84,739	84,739	29,393
	SI-ME		-	37,452	37,452	-
	MFTS		-	11,284	11,284	63,724
	PLDP-II		-	29,509	29,509	45,961
	MFMSF		-	1,885	1,885	4,197
	LIFT		-	3,209,792	3,209,792	1,904,090
	Flexible		-	-	-	188,261
	Enrich (IGA)		-	1,519,336	1,519,336	644,166
	Enrich (AC)		-	263,803	263,803	103,017
	Enrich (LI)		-	16,904	16,904	29,956
	<b>Service Charge on Loan to Members</b>		<b>-</b>	<b>907,239,315</b>	<b>907,239,315</b>	<b>637,627,058</b>
	Accounts Closing Fee			-	-	150
	SFF Late Fee			7,060	7,060	16,111
	Membership Subscription			2,100	2,100	-
			<b>-</b>	<b>907,248,475</b>	<b>907,239,315</b>	<b>637,643,319</b>
<b>38.00</b>	<b>Interest Income</b>					
	Bank Interest		168,691	1,078,461	1,247,152	998,236
	Interest on Fixed Deposit	38.01	1,627,500	18,958,708	20,586,208	11,333,665
	Interest on Others	38.02	-	689,567	689,567	722,202
			<b>1,796,191</b>	<b>20,726,736</b>	<b>22,522,927</b>	<b>13,054,103</b>
<b>38.01</b>	<b>Interest on Fixed Deposit</b>					
	Savings Investment		-	5,161,210	5,161,210	4,870,668
	Surplus Investment		-	858,696	858,696	520,560
	General Investment		1,627,500	12,938,802	14,566,302	5,942,437
			<b>1,627,500</b>	<b>18,958,708</b>	<b>20,586,208</b>	<b>11,333,665</b>
<b>38.02</b>	<b>Interest on Others</b>					
	Housing Loan		-	689,567	689,567	686,195
	Hirepurchase Loan		-	-	-	36,007
			<b>-</b>	<b>689,567</b>	<b>689,567</b>	<b>722,202</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>39.00</b>	<b>Other Income</b>					
	Income Generating Activities	39.01	51,071	5,525,482	5,576,553	9,254,128
	Less: Input Cost for Income Generating Exp.	39.02	-	5,441,382	5,441,382	9,181,089
	<b>Net of Income Generating Activities</b>		<b>51,071</b>	<b>84,100</b>	<b>135,171</b>	<b>73,039</b>
	Write off Loan Recovery		-	214	214	15,434
	Write off Service Charge Recovery		-	27	27	1,577
	Penalty		-	-	-	590
	Philips Goods Sales Income		-	13,303	13,303	15,279
	<b>Total Other Income</b>		<b>51,071</b>	<b>97,644</b>	<b>148,715</b>	<b>105,919</b>
<b>39.01</b>	<b>Income Generating Activities</b>					
	Gain on Biological Asset		-	4,370,272	4,370,272	8,152,306
	Productive Goods Sales		51,071	1,155,210	1,206,281	1,101,822
			<b>51,071</b>	<b>5,525,482</b>	<b>5,576,553</b>	<b>9,254,128</b>
<b>39.02</b>	<b>Input Cost for Income Generating Exp.</b>					
	Poultry Feed Cost		-	226,158	226,158	2,550,174
	Fish Cost		-	42,007	42,007	15,430
	Livestock Feed Cost		-	3,008,874	3,008,874	2,360,648
	Gardening Cost		-	93,825	93,825	106,365
	Medicine Cost		-	16,539	16,539	28,750
	Vaccination Program Cost		-	2,300	2,300	1,288
	Direct Salary & Wages		-	2,051,679	2,051,679	3,392,465
	Service Charge Rebate		-	-	-	725,969
	<b>Total Input Cost</b>		<b>-</b>	<b>5,441,382</b>	<b>5,441,382</b>	<b>9,181,089</b>
<b>40.00</b>	<b>Interest Expense</b>					
	Interest Paid on PKSF Loan	40.01	-	47,188,666	47,188,666	48,177,460
	Interest Paid on Members Savings	40.02	-	52,823,312	52,823,312	44,630,495
	Interest Paid on Bank Loan		-	104,711,482	104,711,482	68,884,539
	Interest Paid on Others Loan	40.03	-	32,756,176	32,756,176	22,911,861
	<b>Total Interest Expense</b>		<b>-</b>	<b>237,479,636</b>	<b>237,479,636</b>	<b>184,604,355</b>
<b>40.01</b>	<b>Service charge paid on PKSF loan</b>					
	RMC		-	-	-	1,560,000
	MEL (GOB)		-	-	-	560,000
	UMC		-	-	-	300,000
	Jagoron		-	30,583,750	30,583,750	28,991,250
	Agrosor		-	11,750,625	11,750,625	12,310,000
	Buniad		-	674,999	674,999	525,001
	Sufolon		-	3,000,000	3,000,000	3,083,335
	Sahos		-	12,500	12,500	37,500
	Enrich-IGA		-	510,188	510,188	324,000
	Enrich-AC		-	16,292	16,292	16,500
	Enrich-LI		-	12,188	12,188	10,500
	LIFT		-	628,124	628,124	459,374
			<b>-</b>	<b>47,188,666</b>	<b>47,188,666</b>	<b>48,177,460</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>40.02</b>	<b>Interest paid on Member's Savings</b>					
	General saving		-	38,837,114	38,837,114	37,474,945
	Special saving		-	8,329,491	8,329,491	8,203,494
	Members SFF		-	5,656,707	5,656,707	(1,047,944)
			-	<b>52,823,312</b>	<b>52,823,312</b>	<b>44,630,495</b>
<b>40.03</b>	<b>Interest paid on Others Loan</b>					
	Stromee Foundation Loan		-	1,233,897	1,233,897	2,166,828
	Anukul Foundation Loan		-	3,990,187	3,990,187	3,889,845
	UBICO		-	5,947,100	5,947,100	-
	IDLC		-	-	-	6,810,786
	Internal Loan		-	21,270,257	21,270,257	9,009,828
	PART		-	-	-	729,323
	Security money		-	-	-	44,325
	DSF		-	-	-	260,926
	Member's Loan		-	314,735	314,735	-
			-	<b>32,756,176</b>	<b>32,756,176</b>	<b>22,911,861</b>
<b>41.00</b>	<b>Grant Income</b>					
	Enrich		-	7,527,073	7,527,073	4,839,919
	Senior Citizenship		-	2,118,145	2,118,145	610,193
	LIFT		-	285,330	285,330	321,063
	Prime		-	-	-	331,001
	Others		-	-	-	3,338,927
	Fund Release for Revenue Expenses		216,975,546	-	216,975,546	181,955,856
	Fund Release for Depreciation		3,533,505	-	3,533,505	3,692,049
			<b>220,509,051</b>	<b>9,930,548</b>	<b>230,439,599</b>	<b>195,089,008</b>
<b>42.00</b>	<b>Salaries &amp; Benefits</b>					
	Salaries and Benefits		65,236,342	312,325,374	377,561,716	324,101,624
	Gratuity		-	8,310,052	8,310,052	8,319,025
	Wages		1,447,820	6,729,022	8,176,842	5,624,570
	Incentive		-	1,699,393	1,699,393	810,445
	Recruiting Expenses		404,892	29,004	433,896	293,466
	Contribution from Projects		(10,144,456)	-	(10,144,456)	(13,550,612)
	Training Fee		(11,341,234)	-	(11,341,234)	(10,264,406)
	Staff Related income		(231,325)	(2,257,843)	(2,489,168)	(2,681,388)
	Recruiting Fee		-	(114,370)	(114,370)	(132,850)
	Staff House rent		(460,953)	(1,558,911)	(2,019,864)	(1,425,775)
	Surrender Income		-	-	-	(169,597)
	<b>Total</b>		<b>44,911,086</b>	<b>325,161,721</b>	<b>370,072,807</b>	<b>310,924,502</b>
<b>43.00</b>	<b>Social Development Program Cost</b>					
	Education Program		19,228,254	-	19,228,254	14,381,340
	Environment & DMF Program		24,303,769	-	24,303,769	27,370,804
	Health Program		14,299,729	-	14,299,729	11,107,727
	Agriculture & Food Security Program		61,973,451	-	61,973,451	35,158,079
	Right & Social Justice		23,480,447	-	23,480,447	19,992,457
			<b>143,285,650</b>	<b>-</b>	<b>143,285,650</b>	<b>108,010,407</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>44.00</b>	<b>Training and Development</b>					
	Training, Workshop And Meeting		-	2,704,751	2,704,751	4,419,398
	Beneficiaries Training		-	9,650	9,650	4,776
			-	<b>2,714,401</b>	<b>2,714,401</b>	<b>4,424,174</b>
<b>45.00</b>	<b>Fees for Professional Services</b>					
	Audit Fee		382,263	250,000	632,263	807,383
	Consultancy Fee		-	1,032,040	1,032,040	802,400
			<b>382,263</b>	<b>1,282,040</b>	<b>1,664,303</b>	<b>1,609,783</b>
<b>46.00</b>	<b>Other Operating Expenses</b>					
	Software Development Expense		-	4,905,518	4,905,518	5,512,645
	Photocopy		-	604,696	604,696	696,357
	Insurance Expense		57,080	55,276	112,356	53,824
	Donation and Subscription		-	2,719,913	2,719,913	2,966,044
	Exhibition & Demonstration		-	460,887	460,887	30,000
	Advertisement Expense		-	755,261	755,261	769,496
	Other Expenses		2,197,811	234,344	2,432,155	4,039,124
	Membership Fee		-	245,500	245,500	84,000
	Service Charge Rebate		-	2,437,429	2,437,429	-
	Maturity Claim		-	-	-	16,200
	Contingency		-	-	-	19,800
	Surrender Payment		-	-	-	179,158
	Education Program		-	3,500,000	3,500,000	-
	Enrich Program Expense (Note: 46.01)		-	7,549,298	7,549,298	6,736,920
	Senior Citizen-Operation Cost		-	1,858,036	1,858,036	610,193
	Expense Against Unsettled Staff Advance		-	-	-	3,000,000
	Loss on Biological Assets		40,902	-	40,902	46,119
			<b>2,295,793</b>	<b>25,326,158</b>	<b>27,621,951</b>	<b>24,759,880</b>
<b>46.01</b>	<b>Enrich Program Expense</b>					
	Education Program Expense		-	1,330,390	1,330,390	1,510,652
	Health Program Expense		-	1,559,946	1,559,946	2,083,952
	Operating Expense		-	4,658,962	4,658,962	3,142,316
			-	<b>7,549,298</b>	<b>7,549,298</b>	<b>6,736,920</b>
<b>47.00</b>	<b>Tax Expenses</b>					
	Income Tax		-	4,574,711	4,574,711	211,142
	Land and Holding Tax		-	43,208	43,208	19,506
			-	<b>4,617,919</b>	<b>4,617,919</b>	<b>230,648</b>
<b>48.00</b>	<b>Loan Principal Received from Member's</b>					
	Jagoron		-	3,382,814,601	3,382,814,601	3,018,445,574
	Agrosor		-	2,826,933,328	2,826,933,328	1,539,473,873
	Buniad		-	45,087,493	45,087,493	12,527,986
	Sufolon		-	142,320,142	142,320,142	56,619,575
	Sahos		-	2,114,515	2,114,515	734,751
	MFTS		-	51,232	51,232	250,137
	MFMSF		-	11,073	11,073	23,931
	PLDP-2		-	191,034	191,034	329,248
	SL-ME		-	380,139	380,139	-
	LIFT		-	23,724,919	23,724,919	14,609,570
	Flexible		-	-	-	559,548
	Enrich (IGA)		-	8,391,986	8,391,986	3,344,934
	Enrich (AC)		-	5,904,814	5,904,814	2,349,818
	Enrich (LI)		-	385,052	385,052	688,579
			-	<b>6,438,310,328</b>	<b>6,438,310,328</b>	<b>4,649,957,524</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>49.00</b>	<b>Interorganizational Loan Received</b>					
	PGA:PKSF		-	1,574,597,377	1,574,597,377	1,063,506,427
	PGA:PF				-	9,000,000
	PGA:Security Money		-	500,000	500,000	-
	PGA:SDP		-	5,407,885	5,407,885	-
	PGA:ADIP		-	7,014,952	7,014,952	-
	PGA:DREAM		-	14,524,039	14,524,039	-
	PGA General Br.		-	382,725,571	382,725,571	-
	PGA:DMF		-	42,041	42,041	-
	PGA:PELI		-	120,743,137	120,743,137	-
	PGA:MOITREE		-	213,493,359	213,493,359	-
	PGA:HOSPITAL		-	26	26	-
	PGA:SDP & Others		22,984,861	-	22,984,861	449,250,389
			<b>22,984,861</b>	<b>2,319,048,387</b>	<b>2,342,033,248</b>	<b>1,521,756,816</b>
<b>50.00</b>	<b>Loan from PKSF</b>					
	Jagoron		-	250,000,000	250,000,000	195,000,000
	Agrosor		-	90,000,000	90,000,000	80,000,000
	Buniad		-	30,000,000	30,000,000	60,000,000
	Sufolon		-	-	-	80,000,000
	Sahos		-	-	-	10,000,000
	Lease Finance		-	2,000,000	2,000,000	-
	Enrich-IGA		-	7,000,000	7,000,000	5,500,000
	Enrich-LI		-	500,000	500,000	500,000
	Enrich-AC		-	500,000	500,000	500,000
	<b>Long Term Loan</b>		-	<b>380,000,000</b>	<b>380,000,000</b>	<b>431,500,000</b>
	Sufolon-Short Term		-	70,000,000	70,000,000	-
	<b>Total Loan from PKSF</b>		-	<b>450,000,000</b>	<b>450,000,000</b>	<b>431,500,000</b>
<b>51.00</b>	<b>Loan from Banks</b>					
	Eastern Bank Ltd.		-	280,000,000	280,000,000	255,000,000
	Brac Bank Ltd.		-	70,000,000	70,000,000	200,000,000
	Bank Asia Ltd.		-	200,000,000	200,000,000	200,000,000
	City Bank Ltd.		-	394,000,000	394,000,000	330,000,000
	Pubali Bank Ltd.		-	445,500,000	445,500,000	930,800,000
	Pubali Bank Ltd. (Term Loan)		-	50,000,000	50,000,000	-
	Standard Bank Ltd. (Term Loan)		-	109,000,000	109,000,000	-
	Standard Bank Ltd.		-	298,550,000	298,550,000	100,000,000
	Dutch Bangla Bank Ltd.		-	200,000,000	200,000,000	100,000,000
	Mutual Trust Bank Ltd.-STL		-	-	-	50,000,000
	Mutual Trust Bank Ltd.-LTL		-	-	-	50,000,000
	Prime Bank Ltd.		-	200,000,000	200,000,000	-
	Basic Bank Ltd.		-	120,000,000	120,000,000	-
	Mercantile Bank Ltd.		-	350,000,000	350,000,000	-
			-	<b>2,717,050,000</b>	<b>2,717,050,000</b>	<b>2,215,800,000</b>
<b>52.00</b>	<b>Loan from NBF1 &amp; Others</b>					
	UBICO			50,000,000	50,000,000	50,000,000
	National Finance			50,000,000	50,000,000	-
	Anukul Foundation			16,000,000	16,000,000	23,000,000
				<b>116,000,000</b>	<b>116,000,000</b>	<b>73,000,000</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>53.00</b>	<b>Interest on Staff SFF</b>					
	Interest Paid on Staff SFF		-	11,863	11,863	99,725
	Interest on Surrender Payment		-	-	-	179,158
			-	<b>11,863</b>	<b>11,863</b>	<b>278,883</b>
<b>54.00</b>	<b>Interest Paid on Borrowings</b>					
	Bank Loan		-	11,179,442	11,179,442	27,719,501
	Stromee Foundation Loan		-	-	-	213,440
	Anukul Foundation Loan		-	12,021	12,021	1,386,103
	IDLC Loan		-	-	-	6,407,513
	Member's Loan		-	34,746	34,746	-
			-	<b>11,226,209</b>	<b>11,226,209</b>	<b>35,726,557</b>
<b>55.00</b>	<b>Loan disbursement to members</b>					
	Jagoron		-	3,559,664,000	3,559,664,000	3,316,534,000
	Agrosor		-	3,640,225,000	3,640,225,000	2,197,181,000
	Buniad		-	87,277,000	87,277,000	7,975,000
	Sufolon		-	161,643,000	161,643,000	75,567,000
	Sahos		-	3,523,000	3,523,000	725,000
	SL-ME		-	2,032,000	2,032,000	-
	LIFT		-	22,539,000	22,539,000	19,416,000
	Enrich (IGA)		-	8,270,000	8,270,000	7,200,000
	Enrich (AC)		-	5,830,000	5,830,000	4,590,000
	Enrich (LI)		-	100,000	100,000	810,000
			-	<b>7,491,103,000</b>	<b>7,491,103,000</b>	<b>5,629,998,000</b>
<b>56.00</b>	<b>Loan Refund to PKSF</b>					
	Jagoron		-	206,000,000	206,000,000	159,000,000
	Agrosor		-	81,500,000	81,500,000	58,000,000
	Buniad		-	45,000,006	45,000,006	46,666,669
	Sufolon		-	80,000,000	80,000,000	70,000,000
	Sahos		-	2,500,000	2,500,000	2,500,000
	LIFT		-	4,050,000	4,050,000	1,750,000
	RMC		-	-	-	38,000,000
	UMC		-	-	-	9,000,000
	MEL-RLF-GOB		-	-	-	14,000,000
	Enrich-IGA		-	2,300,000	2,300,000	1,200,000
	Enrich-AC		-	283,334	283,334	200,000
	Enrich-LI		-	325,000	325,000	200,000
			-	<b>421,958,340</b>	<b>421,958,340</b>	<b>400,516,669</b>
<b>57.00</b>	<b>Loan Refund to Banks</b>					
	Eastern Bank Ltd.		-	280,000,000	280,000,000	250,466,612
	BRAC Bank Ltd.		-	202,675,700	202,675,700	150,000,000
	Bank Asia Ltd.		-	200,305,556	200,305,556	151,546,825
	City Bank Ltd.		-	380,994,444	380,994,444	323,106,178
	Basic Bank Ltd.		-	11,687,276	11,687,276	-
	Mercantile Bank Ltd.		-	62,921,250	62,921,250	-
	Standard Bank Ltd.		-	111,621,540	111,621,540	1,333
	Standard Bank Ltd.-STL		-	262,050,180	262,050,180	-
	DBBL		-	200,061,781	200,061,781	-
	DBBL-Housing		-	578,749	578,749	-
	Mutual Trust Bank Ltd.		-	65,896,431	65,896,431	-
	Prime Bank Ltd.		-	66,200,000	66,200,000	-
	Pubali Bank Ltd.		-	472,740,058	472,740,058	743,744,732
			-	<b>2,317,732,965</b>	<b>2,317,732,965</b>	<b>1,618,865,680</b>

Note No.	Particulars	Notes Ref.	30 June 2018			30 June 2017
			SDP	MF	Total	Total
<b>58.00</b>	<b>Loan Refund to Others</b>					
	Stromee Foundation		-	-	-	2,662,500
	Plan Bangladesh		-	-	-	40,000
	IDLC		-	-	-	5,763,087
	UBICO		-	12,318,794	12,318,794	-
	National Finance		-	4,166,668	4,166,668	-
	Anukul Foundation		-	601,047	601,047	6,495,069
			-	<b>17,086,509</b>	<b>17,086,509</b>	<b>14,960,656</b>
<b>59.00</b>	<b>Interorganizational Loan Refund</b>					
	PGA:PKSF		-	1,700,013,852	1,700,013,852	1,264,904,906
	PGA:PF		-	18,636,671	18,636,671	9,000,000
	PGA:DSF		-	1,300,000	1,300,000	-
	PGA:CWF		-	702,500	702,500	-
	PGA:GRATUITY		-	2,600,000	2,600,000	-
	PGA:Security Money		-	502,500	502,500	-
	PGA:SDP		-	17,684,432	17,684,432	-
	PGA:ADIP		-	9,609,640	9,609,640	-
	PGA:DREAM		-	12,775,905	12,775,905	-
	PGA General Br.		-	240,736,064	240,736,064	-
	PGA:DMF		-	42,041	42,041	-
	PGA:PELI		-	96,685,722	96,685,722	-
	PGA:MOITREE		-	172,910,108	172,910,108	-
	PGA:MIME		-	960,000	960,000	-
	PGA:HOSPITAL		-	5,193,943	5,193,943	-
	PGA:SDP		24,925,493	-	24,925,493	376,210,519
			<b>24,925,493</b>	<b>2,280,353,378</b>	<b>2,305,278,871</b>	<b>1,650,115,425</b>

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

Annexure-A

Performance Parameters	Aspects	Formula	PKSF Standards	FY 2017-2018	FY 2016-2017
Long Term Solvency Indicators	Debt:Capital Ratio	Total Debts/Adjusted Capital Fund	Max 9:1	6.24:1	6.27:1
	Capital Adequacy Ratio	(Adjusted Capital Fund*100)/Total RBA	Min 10%	14.25%	13.63%
	Debt Service Cover Ratio	(Net Income Principal & Service Charge Payable)/Principle & Service Charge Payable	1.25:1	1.07:1	1.25:1
Short Term Solvency Indicators	Current Ratio	Total Current Assets/Total Current Liabilities	Min 2:1	2.01:1	2.02:1
	Liquidity to Savings Ratio	(Total Savings FDR*100)/Total Savings Fund	Min 10%	10.12%	10.18%
Profitability Indicators	Return on Capital	(Net Income*100)/Average Capital Fund	Min 15%	30.20%	25.03%
	Return on Total Assets	(Net Income*100)/Average Total Assets	Min 3%	4.40%	3.00%
Productivity Indicators	Member Per Branch	Total Members/Total Branch	1500-200	887	1029
	Credit Officer: Member	Total Credit Officers/Total Members	1:300-400	1:207	1:239
	Borrower Coverage	Total Borrowers/Total Members	Min 70%	83%	82%
	Credit Officer: Borrower	Total Credit Officers/Total Borrowers	1:240-250	1:171	1:197
	Credit Officer: Total Staff	Total Credit Officer/Total Staff	1:1.5-1.7	1:0.62	1:0.62
	Loan Outstanding per Credit Officer	Total Loan Outstanding/Total Credit Officers	1:25-30	-	1:43.44
Portfolio Quality Indicators	Total Overdue Loan	-	-	190,847,535	124,175,542
	Total Bad Loan	-	-	72,209,376	63,262,161
	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%	99%
	Cumulative Recovery Rate (CRR)	(Cumulative Recovery-Advance Recovery-Loan Write off*100)/(Cumulative Recoverable-Advance Recovery+Principal Overdue)	Min 95%	99.32%	99.60%
	Portfolio at Risk (PAR)	(Outstanding Loan of Overdue Loanee*100)/Total Loan Outstanding	Max 10%	4.50%	3.79%
	Good loan as % of total outstanding loans	(Good Loan Outstanding*100)/Total Loan Outstanding	-	95.50%	94.67%



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

Income and Expenditure Patterns of Latest 05 Years

Annexure-A

Year	Total Income	Total Expenditure	Net Income	Total Income to Total Expenditure %	Disbursement of Loan to POs	Balance of Loan to Program	Total Expenditure to Disbursement of loan to Program %	Total Expenditure to Loan Balance with Program %
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	662,588,495	604,473,702	58,114,793	109.61	4,085,365,000	2,339,674,058	14.80	25.84
FY 2014-2015	628,427,452	597,953,977	30,473,475	105.10	3,274,768,000	1,837,440,324	18.26	32.54
FY 2013-2014	377,397,624	346,715,694	30,681,930	108.85	2,892,137,147	1,553,080,371	11.99	22.32

PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)  
Consolidated Portfolio Report  
For the year ended 30 June 2018

Review of Loan Classification and Provisions

(i) Classification of Loan and Loan Loss Provision

Sl. No.	Particulars	Basis of Classification (Overdue)	Overdue Amount	Outstanding Loan Amount	Rate	Annexure-B
						Loan Loss Provision on Loan Outstanding
	1	2		3	4	=3*4
1	Good Loan	No Overdue	-	4,043,595,259	1%	40,435,953
2	Watchful	1-30 days	3,037,727	12,913,426	5%	645,671
3	Substandard Loan	31-180 days	34,128,116	55,906,443	25%	13,976,611
4	Doubtful Loan	181-365 days	46,277,834	49,818,290	75%	37,363,718
5	Bad Loan	365 < days	72,209,376	72,209,376	100%	72,209,376
			<b>155,653,053</b>	<b>4,234,442,794</b>		<b>164,631,328</b>

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

Particulars	Amount
Required Provision as per MRA Policy	164,631,328
Actual Provision made by the PO	167,553,895
Excess/(Shortfall) of Provision	2,922,567
Comment on LLP for Credit Program	<b>Excess</b>

Disclosure of Written off Loan	
Opening balance of loan write off	178,644,263
Loan write off during the year	-
Write off loan recovered during the year	(214)
Closing balance of Loan Written-off	<b>178,644,049</b>

People's Oriented Program Implementation (POPI)  
Portfolio Report  
For the year ended 30 June 2018

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

Annexure-B

Sl. No.	Particulars	FY 2017-2018		FY 2016-2017	
		Amount	% of Individual with sub-total and sub-total with total	Amount	% of Individual with sub-total and sub-total with total
Jagoron	Jagoron	1,926,763,891	99.34	1,771,462,359	99.24
	RMC	8,358,164	0.43	8,934,307	0.50
	UMC	4,367,430	0.23	4,558,884	0.26
	<b>Sub Total</b>	<b>1,939,489,485</b>	<b>100</b>	<b>1,784,955,550</b>	<b>100</b>
Agrosor	Agrosor	2,164,477,763	99.62	1,377,512,818	99.32
	MEL	8,210,572	0.38	9,427,197	0.68
	<b>Sub Total</b>	<b>2,172,688,335</b>	<b>100</b>	<b>1,386,940,015</b>	<b>100</b>
Sufolon	Sufolon	52,695,827	99.02	33,526,623	98.44
	ASMF	520,883	0.98	531,665	1.56
	<b>Sub Total</b>	<b>53,216,710</b>	<b>100</b>	<b>34,058,288</b>	<b>100</b>
Buniad	Buniad	45,515,610	99.77	3,600,770	96.51
	UPP	103,006	0.23	130,240	3.49
	<b>Sub Total</b>	<b>45,618,616</b>	<b>100</b>	<b>3,731,010</b>	<b>100</b>
Sahos	Sahos	1,608,657	99.88	204,035	99.05
	DMF	1,962	0.12	1,962	0.95
	<b>Sub Total</b>	<b>1,610,619</b>	<b>100</b>	<b>205,997</b>	<b>100</b>
Enrich	IGA	5,854,802	68.45	5,976,788	66.15
	AC	2,645,866	30.93	2,720,680	30.11
	LI	52,727	0.62	337,779	3.74
	<b>Sub Total</b>	<b>8,553,395</b>	<b>100</b>	<b>9,035,247</b>	<b>100</b>
Others	MFTS	886,370	6.68	937,602	1.75
	PLDP-2	1,462,453	11.02	1,689,184	3.15
	MFMSF	163,438	1.23	178,149	0.33
	SL-ME	1,651,861	12.45	-	-
	Flexible	-	-	40,575,927	75.60
	LIFT	9,101,512	68.61	10,293,383	19.18
<b>Sub Total</b>	<b>13,265,634</b>	<b>100</b>	<b>53,674,245</b>	<b>100</b>	
<b>Grand Total</b>		<b>4,234,442,794</b>		<b>3,272,600,352</b>	

People's Oriented Program Implementation (POPI)  
Portfolio Report  
For the year ended 30 June 2018

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

Annexure-B

Sl. No.	Particulars	FY 2017-2018		FY 2016-2017	
		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	1,145,341,291	74.60	947,835,978	75.87
	Voluntary Savings	263,008,334	17.13	181,691,861	14.54
	Term Savings	127,054,970	8.28	119,836,659	9.59
<b>Grand Total</b>		<b>1,535,404,595</b>	<b>100</b>	<b>1,249,364,498</b>	<b>100</b>

3. Risk Fund Component Balance	Credit Risk Fund	-	-	-	-
	Livestock Risk Fund	-	-	-	-
	Others Risk Fund	160,623,095	100.00	119,523,248	100.00
<b>Grand Total</b>		<b>160,623,095</b>	<b>100</b>	<b>119,523,248</b>	<b>100</b>

4. Other Vital Information	Number of Branch	185	173
	Number of Samity	11,558	11,480
	Number of Member	164,012	177,946
	Number of Borrower	135,930	146,680
	Number of Staff	1,288	1,200
	Borrower:Member	1:0.83	1:0.82
	Average Loan Size Per Member	33,152	45,500

People's Oriented Program Implementation (POPI)  
Consolidated Fixed Assets Schedule  
As at 30 June 2018

Annexure-C

Property, Plant & Equipment

SL. No.	Particulars	Cost			Rate %	Depreciation			Written Down Value as on 30.06.2018
		Balance as on 01.07.2017	Addition During the Year	Adjustment During the Year		Balance as on 30.06.2018	Total Charged During the Year	Adjustment During the Year	
1	Land	314,678,701	3,908,500	2,819,568	-	-	-	-	321,406,769
2	Building	53,395,759	5,165,560	-	2.5%	6,323,945	(746,625)	6,398,506	52,162,813
3	Furniture & Fixtures	27,128,622	3,273,012	(1,051,351)	15%	15,094,915	(807,476)	16,336,644	13,013,639
4	Office Equipment	30,263,302	1,432,478	(883,395)	15%	15,452,669	(747,464)	17,057,247	13,755,138
5	Electric Equipment	9,975,956	1,022,766	49,014	15%	5,580,063	(242,806)	6,089,892	4,957,844
6	Vehicle	41,214,817	4,570,922	(1,147,329)	15%	25,650,058	(815,379)	27,561,133	17,077,277
7	Boundary Wall	132,487	-	-	15%	81,869	-	89,462	43,025
8	Other Assets	5,947,663	851,902	-		3,511,344	-	4,004,576	2,794,989
	<b>Total</b>	<b>482,737,307</b>	<b>20,225,140</b>	<b>(213,493)</b>		<b>71,694,863</b>	<b>(3,359,750)</b>	<b>77,537,460</b>	<b>425,211,494</b>

Intangible Asset

SL. No.	Particulars	Cost			Rate %	Depreciation			Amortized Value as on 30.06.2018
		Balance as on 01.07.2017	Addition During the Year	Adjustment During the Year		Balance as on 30.06.2018	Total Charged During the Year	Adjustment During the Year	
9	Software Development	2,457,168	-	-	15%	638,602	-	272,785	911,387
	<b>Total</b>	<b>2,457,168</b>	<b>-</b>	<b>-</b>		<b>638,602</b>	<b>-</b>	<b>272,785</b>	<b>1,545,781</b>



People's Oriented Program Implementation (POPI)  
Consolidated  
FDR Investment Report  
For the year ended 30 June 2018

Investment Report:

Annexure-D

Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No / Account Number	Duration	Present Value
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Savings Investment

01	30.03.17	Bank Asia Ltd., Dhanmondi Br. Dhaka	3,104,548	02155010553	6 month	3,104,548
02	11.01.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	5,000,000	06655001005	3 month	5,378,306
03	04.10.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	10,000,000	06655001087	6 month	10,307,250
04	20.06.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	50,000,000	06655001041	3 month	53,155,883
05	30.11.16	Pubali Bank Ltd, Mohammadpur Branch, Dhaka	10,000,000	0175104020050	3 month	10,903,145
06	04.02.18	Pubali Bank Ltd, Mohammadpur Branch, Dhaka	5,000,000	0175104020864	6 month	5,072,312
07	28.06.18	Pubali Bank Ltd, Mohammadpur Branch, Dhaka	5,000,000	0175104021294	3 month	5,000,000
08	28.06.18	Pubali Bank Ltd, Mohammadpur Branch, Dhaka	5,000,000	0175104021281	3 month	5,000,000
09	06.06.18	BRAC Bank Ltd, Asad Gate Branch, Dhaka	10,000,000	1506300441781004	6 month	10,000,000
10	28.06.18	Basic Bank Ltd. Main Branch; Dhaka	20,000,000	0218-01-0022390	6 month	20,000,000
11	27.06.18	One Bank Ltd. Bijoy Nagar Brach; Dhaka	2,500,000	022-4120013513	3 month	2,500,000
12	28.06.18	One Bank Ltd. Bijoy Nagar Brach; Dhaka	5,000,000	022-4120013535	3 month	5,000,000
13	27.06.18	Midland Bank Ltd.	5,000,000	0008- 1100010070/0017346	3 month	5,000,000
14	27.06.18	Mercantile Bank Ltd, Asad Gate Branch, Dhaka	5,000,000	131441125013742	3 month	5,000,000
15	27.06.18	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	10,000,000	0038-0330013735	3 month	10,000,000

**155,421,444**



Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No / Account Number	Duration	Present Value
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**Surplus Fund Investment**

16	11.01.17	Standard Bank Ltd. Mohammadpur Branch; Dhaka	5,000,000	06655001006	3 month	5,378,306
17	27.06.18	Prime Bank Ltd. Satmasjid Road Branch; Dhaka	10,000,000	2127411015952	7 month	10,000,000
18	27.06.18	Prime Bank Ltd. Satmasjid Road Branch; Dhaka	10,000,000	2127419015954	7 month	10,000,000
19	28.06.18	Prime Bank Ltd. Satmasjid Road Branch; Dhaka	10,000,000	2127411015953	7 month	10,000,000
20	27.06.18	Bank Asia Ltd. Dhanmondi Branch; Dhaka	5,000,000	02155010649/0359015	3 month	5,000,000
21	28.06.18	UCBL, Mirpur Road Branch; Dhaka	5,000,000	0560547/120143000000 0011	3 month	5,000,000
22	28.06.18	UCBL, Mirpur Road Branch; Dhaka	5,000,000	0560548/120143000000 0022	3 month	5,000,000
23	28.06.18	One Bank Ltd. Bijoy Nagar Brach; Dhaka	2,500,000	022-4120013524	3 month	2,500,000
						<b>52,878,306</b>

**POPI General Account**

24	25.08.11	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	12,500,000	1105200112194	3 Month	19,444,261
25	25.06.14	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	3,000,000	1055620148654	12 Month	3,731,310
26	27.09.11	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	12,500,000	1105200113034	3 Month	19,336,661
27	23.10.12	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	2,500,000	1055940235694	6 Month	3,420,170
28	14.11.13	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	3,000,000	1055580130124	3 Month	3,721,570
29	29.12.15	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	5,000,000	1055200239744	3 Month	5,369,725
30	29.12.15	Eastern Bank Ltd, Sonargaon Road Branch, Dhaka	5,000,000	1055200239724	3 Month	5,369,725
31	24.08.14	Brac Bank Ltd., Asad Gate Branch, Dhaka	7,500,000	1506300441781002	3 Month	9,054,306
32	05.05.14	Brac Bank Ltd., Asad Gate Branch, Dhaka	5,000,000	1506300441781001	3 Month	6,274,332
33	11.04.2017	Brac Bank Ltd., Asad Gate Branch, Dhaka	2,500,000	1506300441781003	12 Month	2,614,063



Sl. No.	Opening Date	Name of Bank & Address	Opening Value	FDR Slip No / Account Number	Duration	Present Value
34	16.11.15	CITY Bank Ltd. Dhanmondi Branch; Dhaka	5,000,000	4181718550004	3 Month	5,563,801
35	16.11.15	CITY Bank Ltd. Dhanmondi Branch; Dhaka	2,500,000	4181718550005	3 Month	2,781,899
36	08.11.16	CITY Bank Ltd. Dhanmondi Branch; Dhaka	12,000,000	4181718550006	3 month	12,726,296
37	22.11.17	CITY Bank Ltd. Dhanmondi Branch; Dhaka	5,000,000	4181718550007	3 Month	5,113,126
38	22.11.17	CITY Bank Ltd. Dhanmondi Branch; Dhaka	6,500,000	4181718550008	3 Month	6,647,063
39	15.05.17	Dutch Bangla Bank Ltd. Mohammadpur Branch; Dhaka	5,000,000	2585040000068	12 month	5,155,250
40	15.05.17	Dutch Bangla Bank Ltd. Mohammadpur Branch; Dhaka	10,000,000	2585040000047	3 month	10,315,000
41	20.06.17	Bank Asia Ltd. Dhanmondi Branch; Dhaka	7,500,000	02155010317	12 month	7,868,750
42	20.06.17	Bank Asia Ltd. Dhanmondi Branch; Dhaka	7,500,000	02155010316	12 month	7,868,750
43	24.06.18	Bank Asia Ltd. Dhanmondi Branch; Dhaka	2,500,000	02155010637	6 month	2,500,000
44	14.06.17	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	5,000,000	0038-0330012263	12 month	5,256,250
45	14.06.17	Mutual Trust Bank Ltd. Elephant Road Branch; Dhaka	5,000,000	0038-0330012254	3 month	5,281,658
46	06.08.17	Prime Bank Ltd. Asad Gate Branch; Dhaka	10,000,000	2138411000218	3 month	10,346,980
47	06.08.17	Prime Bank Ltd. Ashulia Branch; Dhaka	20,000,000	2157415004377	3 month	20,693,960
48	24.09.17	Basic Bank Ltd. Main Branch; Dhaka	15,000,000	0218-01-0020881	6 month	15,315,375
49	04.10.17	BASIC Bank Ltd. Main Branch, Dhaka	10,300,452	0218-01-0021922	6 month	10,300,452
50	20.11.17	Mercantile Bank Ltd., Asad Gate Br. Dhaka	20,000,000	131441122844074	3 month	20,634,936
51	21.06.18	Mercantile Bank Ltd, Asad Gate Br., Dhaka	30,000,000	131441124966991	3 month	30,000,000
52	20.11.17	Standard Bank Ltd. Md. pur Branch; Dhaka	10,000,000	06655001120	3 month	10,299,320
53	17.04.18	National Finance Ltd. Unique Trade Centre, Dhaka	7,500,000	101-12-2223	6 month	7,500,000
<b>Total General FDR</b>						<b>280,504,989</b>
<b>Total Investment (MF)</b>						<b>488,804,739</b>

PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)  
Consolidated Statement of CASH AT BANK  
For the year ended 30 June 2018

Annexure-E

Name of Branch	Name of Bank	Account No.	Amount in BDT.	
			30.06.2018	30.06.2017
Head Office	Krishi Bank	CD-1142	6,850,928	3,668,482
Head Office	Janata Bank	STD-07	3,109	5,132
Head Office	Janata Bank	STD-42	9,088,417	3,584,570
Head Office	Pubali Bank	STD-1171	1,052	2,603
Head Office	Pubali Bank	STD-1180	6,013,564	10,751,303
Head Office	Pubali Bank	STD-1275	9,334	10,664
Head Office	Pubali Bank	STD-1280	43,537	43,949
Head Office	Pubali Bank	STD-1297	45,033	1,539,462
Head Office	Pubali Bank	CD-18615	198	1,808
Head Office	Pubali Bank	CD-18901	41,292	42,902
Head Office	Pubali Bank	CD-19254	-	40
Head Office	Pubali Bank	STD-1372	35,094	35,733
Head Office	Sonali Bank	STD-946	9,190,728	4,501,590
Head Office	Pubali Bank	CD-17479	1,459,030	176,757
Jamalpur	Pubali Bank	CD-453	191,934	259,050
Bazra	Agrani Bank	CD-453	102,305	50,276
Aganagar	Pubali Bank	STD-32764,21510	412,412	375,431
Kishoregonj Sadar	Pubali Bank	CD-19280	279,561	92,409
Agarpur	Uttara Bank	CD-21-406	232	89,610
Bajitpur	IFIC Bank	CD-362	205,099	257,450
Sararchar	Janata Bank	CD-664	54,211	97,328
Durgapur	Agrani Bank	CD-953	11,056	105,384
Kalmakanda	Sonali Bank	CD-1992	297,293	162,985
Mohongonj	BKB, Sonali Bank	CD-362,2065	11,224	81,696
Barhatta	Bank	CD-315,914	161,906	110,399
Modan	Pubali Bank	CD-1085	176,485	104,567
Kotiadi	Janata Bank	CD-1380	947,517	134,599
Hossenpur	Agrani Bank	CD-939	369,296	96,332
Velanagar	Janata Bank	CD-349	502,516	156,671
Austagram	Sonali Bank	CD-834	85,517	4,015
Modanpur-PLDP	Sonali Bank	CA-351	685,949	194,806
Netrakona Sadar	Pubali Bank	CA-17124	269,576	192,646
Morjal	BKB	CD-139	173,511	114,739
Monohordi	Agrani Bank	CD-1269	195,036	518,295
Etakhola	Sonali Bank	CD-178,CA-193	341,266	124,928
Baroicha	Sonali Bank	CD-121,133	163,615	147,020
Ashugonj	Pubali Bank	STD-393,CA-21017	47,578	439,936
Bhairab Bazar	Pubali Bank	CD-17804,STD 554	182,159	252,336
Gaital RMC	National Bank	CD-0065-33003541	477,644	77,644
Patchdona	Sonali Bank	CD-588	222,688	87,768
Madhabdi-01		CD-496	195,945	101,604
Shibpur	Janata Bank	CD-1946,1935	329,536	214,025
Mymensingh Sadar	Pubali Bank	CD- 2056901007565	322,931	372,027
Nilphamari Sadar	PBL, RBL	CD-18615,CA-1484	85,505	306,720
Dimla-UPP	Sonali Bank	CD-1010	1,148,218	440,998
Domar-UPP	Sonali Bank	STD-44,CD-1921/5	173,620	180,913
Gangachara	Sonali Bank	CD-500433003668	538,126	135,746
Taragonj	Sonali Bank	CD-502133003411	302,720	59,839
Madhabdi-02	Pubali Bank	CD-526	593,952	171,169
Lakhpur	BKB	CD-168	618,098	153,629
Trisal	Pubali Bank	CD-14673	436,672	195,965
Valuka	Sonali Bank	CD-3300434	237,743	366,427
Chilahati	Sonali Bank	CD-743	-	77,923
Atpara	BKB	CD-283	58,268	169,511
Gouripur-PLDP	Janata Bank	CD-1541	444,316	535,091
Teligati	BKB	CD-31	67,282	118,473
Kaltapara	BKB	CD-105	899,750	272,115
Seedstore	BKB	CD-222	651,844	176,945
Dhanikhola	BKB	CD-174	163,236	20,555
Khaliajuri	BKB	CD-139	180,930	215,752
Boraibari	Rupali Bank	CD-562	294,956	583,657
Kaligonj	Janata Bank	STD-10,CD-1085		



Name of Branch	Name of Bank	Account No.	30.06.2018	30.06.2017
			Total	Total
Lalmonirhat Sadar	Rupali Bank	CD-12332	533,787	18,437
Hatibandha	Janata Bank,	CD-1278,	5,785,788	571,581
Rangpur Sadar	Pubali Bank	CD-38804	860,878	842,920
Karimgonj-RMC	Agrani Bank	CD-906833002532	128,317	170,666
Ishwargonj-PLDP	Sonali Bank	CD-1884	352,121	189,229
Dalia (UPP)	Rupali Bank	CD-1622	312,593	592,263
Itna	Janata Bank	CD-812,592	118,064	234,126
Mitamoin	Janata Bank	CD-592	170,936	329,802
Kendua-PLDP-2	BKB	CD-511	277,316	91,557
Hironpur	BKB	Cd-165	343,403	135,338
Rupgonj	BKB Bank	CD-653	106,954	160,677
Patchrukhi	Sonali Bank	CD-397	587,216	207,363
Gazipur	Agrani Bank	CD-2000-3352-7	1,517,438	256,600
Borobari	Sonali Bank	STD-19,CD-513	498,499	89,665
Betgari	Janata Bank	Cd-403	281,913	92,739
Kakina	Pubali Bank	CD-756,STD-1086	239,745	202,282
Kanchon	Agrani Bank	CD-1601	183,055	103,504
Tarabo	Sonali Bank	CD-1453/8	210,142	318,695
Atharobari	Agrani Bank	CD-1788	436,242	201,559
Nilphamari-MFMSF	Pubali Bank	CD-16900	75,168	163,729
Demla-MFMSF	Sonali Bank	CD-1071	197,331	477,833
Board Bazar	Dutch Bangla	CD--123-110-1745,	1,691,990	561,518
Joydebpur	Pubali Bank	CD-25267,STD-746	421,447	460,330
Mahigonj	Sonali Bank	CD-563/2,STD-4	164,889	393,123
Jaldhaka	Islami Bank	CD-49601	98,772	191,505
Shamgonj	BKB	CD-424	89,641	128,348
Nazirpur	BKB, Sonali Bank	CA-1373,CA-91	107,780	140,847
Fakirerbazar	Agrani Bank	STD-03	-	51,190
Bhoatmari	Janata Bank	CD-432,Std-08	238,850	270,160
Bangabondhuhat	RKB	CD-95	258,861	98,310
Sayedpur	Pubali Bank	CD-1842	124,761	174,841
Parbotipur	Pubali Bank	CD-960	45,902	281,168
Uttara	AB Bank	CD-218703-000	1,009,750	596,392
Jamgora	Bank Aisa	CD-645,STD-0012	567,087	125,006
Tongi	Janata Bank	CD-33296,Std-577	1,031,228	356,357
Modanpur-RMC	Janata Bank	Cd-4556	202,564	79,749
Akua	Janata Bank	CD-1941	222,102	137,767
Porabari	Rupali Bank	CD-351	194,484	35,889
Bogarbazar	BKB	CD-211	637,334	108,951
Mallikbari	Rupali Bank	CD-350	506,731	225,248
Polerghat	Sonali Bank	CD-710	295,732	254,540
Janjail	Agrani Bank	STD-509	25,658	91,115
Parulia	Janata Bank	CD-1344	276,552	288,197
Daikhawa	Janata Bank , BKB	CD-1338, CD-114	381,971	228,492
Badda	Pubali bank	CD-500	175,771	422,425
Khilkhat	Janata Bank	CD-3328	1,071,443	87,366
Ashkona	Janata Bank	CD-1432,STD-16	783,026	133,267
Donia	Dutch Bangla	CD-5873,318	809,606	476,365
Matuail	Agrani Bank	CD-2074-1	191,037	392,828
Mothertak	BKB	CD-503	538,471	174,306
Malibug	Pubali Bank	CD-1523-7	359,833	420,571
Sobuzbag	Pubali bank	CD-1525-4	803,917	208,476
Sonargoan	Janata Bank	CA-1112	13,139	279,326
Gazaria	Pubali Bank	CD-5919	601,912	192,531
Daudkandi	Sonali Bank	CA-1770	626,959	483,174
Chandina	Janata Bank	CD-21441	248,340	263,104
Gouripur-RMC	Pubali Bank	CA-6360	106,855	740,968
Sarulia	Sonali Bank	CD-0189	692,759	156,190
Homna	Sonali Bank	CA-1279	836,808	495,893
Devidder	Sonali Bank	CA-2379	323,276	133,130
Brahmonpara	Sonali Bank	CA-1164	290,873	128,252
Moynamoti	Sonali Bank	CA-20001862	590,990	2,277
Lepsia-PLDP	Sonali Bank	CD-317	81,178	76,701
Sutrapur	Pubali Bank	CD-10650-5	369,367	195,558
Domar-PRIME	Janata Bank	CA-2452	199,162	373,325
Dimla-PRIME	Rupali Bank	CA-1671	781,832	347,978



Name of Branch	Name of Bank	Account No.	30.06.2018	30.06.2017
			Total	Total
Kalabagan	Pubali Bank	STD-31	774,031	175,315
Prime - Khamar	Janata Bank	CA-1604	5,608	598,420
Fulbaria	Sonali Bank	CA- 0933	246,211	40,761
Burichong	Sonali Bank	CA-11588	389,228	144,360
Eliotgonj	Sonali Bank	CA-4767	319,320	140,393
Narshingdi Sadar	Pubali Bank	CA-34223	374,834	99,068
Mawna	Pubali Bank	44481901003072	397,676	331,792
Atibazar	Pubali Bank	3929102000236	232,250	90,345
Sreepur	Sonali Bank	CD-0214702000403	386,353	248,399
Zirabo	Bank Aisa	CD-16033001119	717,909	261,955
Mohipal	SBL	CD-502000515	643,183	-
Daganbhuiyan	Pubali Bank	CD-3876901007014	583,275	-
PGA-Dhaka Office	Dutch Bangla	CA-116	-	-
PGA-Dhaka Office	Pubali Bank	STD-86-2	3,601,726	4,651,309
PGA-Dhaka Office	Dhaka Bank	CD-022615000000688	873	-
PGA-Dhaka Office	Mercantile Bank	CD 131413122162336	5,612,142	-
PGA-Dhaka Office	Pubali Bank	CA-23302	125,024	-
PGA-Dhaka Office	Prime Bank	CD 13811090033796	1,011,719	-
PGA-Dhaka Office	Basic Bank	CD 0210-01-0010961	20,198,957	-
PGA-Dhaka Office	DBBL	DBBL-200	1,080,454	-
PGA-Dhaka Office	Southeast Bank	CD-007511100000526	4,290	-
PGA-Dhaka Office	Pubali Bank	STD-85-8	374,842	29,554
PGA-Dhaka Office	Dutch Bangla	148.120.4959	141,053	25,121
PGA-Dhaka Office	BRAC Bank	1506200441781000	215,153	43,541
PGA-Dhaka Office	Bank Aisa	CA-02133001271	374,907	271,311
PGA-Dhaka Office	City Bank	1411718550001	258,174	190,571
PGA-Dhaka Office	Standard Bank	06633000295	26,571	1,515
PGA-Dhaka Office	Mutual Trust Bank	0038-0210006569	2,575,898	6,882
PGA-Cox's Bazar	Pubali Bank	45901064546	385,237	122,922
PGA-SEPCLFDP	Pubali Bank	45901065270	-	35,217
PGA-Gabrul	Islami Bank Ltd.	20502570100155500	62,310	71,925
PGA-Koimari	Janata Bank	0587-0210005164	124,953	39,679
PGA-Mirganj	Sonali Bank	1005508	43,790	23,237
PGA-Shimulbari	Sonali Bank	1005496	229,604	3,721
PGA-Nowdabash	Janata Bank	0264-0210020209	287,130	237,599
PGA-Doikhawa	Janata Bank	0264-0110020218	354,381	128,096
PGA-Borokhata	Rupali Bank	200007648	308,717	465,039
PGA-Baora	Janata Bank	5440210006762	321,804	226,340
PGA-Nilkli-FEHC	Agrani Bank	93713600171	179,594	255,182
PGA-Patgram	Janata Bank	1011003350	238,517	433,022
PGA-Batakandi	Janata Bank	SND-004000178	663,267	349,014
PGA-Poduar Bazar	Pubali Bank	3356901017348	159,262	134,395
PGA-Motkhula	Uttara Bank	SND-017314100000011	40,944	91,315
PGA-Konabari	Dutch Bangla	151-110-21972	1,290,983	208,792
PGA-Baunia	Janata Bank	CD - 1011001768	162,918	300,105
PGA-Mirer Bazar	Dutch Bangla	215- 110 - 9253	214,212	40,341
PGA-Bhawal Mirzapur	UCBL	1542101000004227	883,392	164,375
PGA-Bagmara	Rupali Bank	2238020000986	361,648	24,917
PGA-Barura	Sonali Bank	1303702000764	403,405	133,286
PGA-Patiya	Pubali Bank	0878901023870	77,536	58,956
PGA-Bancharampur	Sonali Bank	200002586	613,958	85,673
PGA-Jalkor	Pubali Bank	0CD-0297901046517	331,376	215,275
PGA-Turag	Jamuna Bank	093-0210004153	485,247	227,872
PGA-Zirani	NRBC	012733300000325	1,265,732	158,733
Kaliakoir	Jamuna Bank	CD-00780210005133	884,200	-
Golahat	Pubali Bank	CD-084190126797	20,175	-
Natherpetua	Jamuna Bank	CD-00850210003814	316,366	-
Kashimpur	Pubali Bank	CD-0748901028684	271,183	-
Hymayetpur	UCBL	CD-1641101000000070	462,583	-
Kutibazar	Pubali Bank	CD-42909015600	286,935	-
Jibonganj	BKB, NBL	CD-117 CD-1163002424671	749,833	-
Debiganj	Jamuna Bank	CD-0100113182533	507,985	-
Hathkopa	Jamuna Bank	CD-0100112453070	336,691	-
Sonagazi	SBL	CD-2802901010718	112,332	-



Name of Branch	Name of Bank	Account No.	30.06.2018	30.06.2017
			Total	Total
ADIP-Jamalpur	Pubali Bank	STD-294	116,288	98,305
ADIP- Polash	BKB	STD-09,10,11,12,14,15	372,061	151,565
DREAM- RMC	National Bank	CD-0061	161,676	462,468
DREAM-Hilchia	BKB	Std-287	137,784	201,715
DREAM-RMC	National Bank	CD-0061	275,669	352,502
PELI-Haluaghat	BKB	STD-18	476,113	210,516
PELI-Dubaura	BKB	STD-13	195,913	130,506
PELI-Nalitabari	BKB	STD-8	88,105	196,541
PGA-Shambuganj	Sonali Bank	CA-7009	232,732	171,462
Sherpur Sadar	Pubali Bank	CD-2932901015407	234,428	56,892
PGA-Halishahar	Pubali Bank	CA-5185	166,984	78,424
PGA- Doublemuring	Pubali Bank	CA-1707	307,556	365,680
PGA-Chandgaon	Pubali Bank	687901035557	185,258	109,265
Moitree-HO	Pubali Bank	STD-1350	139,866	96,055
Munshiganj	BKB	CD-564	467,359	220,012
Sirajdikhan	Prime Bank	CA-3176	737,734	314,023
Sreenagar	BKB	CD-569	1,100,865	246,626
Tongibari	BKB	CD-290	318,098	77,980
Narayanganj	PBL	366901044414	583,373	300,788
Bandar	JBL	CD-0160-14739	1,130,685	199,541
Shidhirgonj	BKB	CD- 200033939	200,573	319,783
Fatullah	BKB	CD - 974	725,244	296,246
Pagla	JBL	CA-0101-0210002770	768,661	195,610
Hasnabad	Southeast Bank	CA-0081-11100000517	453,143	422,258
Chun Kutia	Southeast Bank	CD-003011100006004	589,369	516,358
Chowdhury Bari	SBL	CD-3603802000550	534,101	332,954
Shinepukur	FSIBL	CD-11100001026	1,269,183	-
Abdullahpur	Mercantile Bank	CD 119111123504261	1,052,117	-
DMF	NBL	186372741	-	42,041
CWF	PBL	STD-1333	-	500,155
Mime-HO	PBL	STD-1637	-	20,943
Trishal	PBL	C/A-3364102000182	-	1,903
Dhanikhula	BKB	SND-06	-	6,802
Porabari	PBL	C/A-3364102000255	-	9,997
Mymensing Sadar	PBL	C/A-2056102000255	-	270,432
Bogarbazar	BKB	SND-12	-	3,145
Seedstore	BKB	SND-19	-	33,977
Valuka	SBL	SND-330436000457	-	16,812
Gouripur	JBL	1031000398	-	4,576
Shombhuganj	SBL	SND-3305240000282	-	1,563
Akua	JBL	1031000158	-	20,188
Staff SFF	PBL	STD-1646	-	594,709
Gabrul	Islami Bank	20502570100100500	-	17,625
Koimari	JBL	5870210003755	-	12,914
Mirganj	Sonali Bank	1003552	-	3,100
Shimulbari	Sonali Bank	1004792	-	5,478
Noudabash	JBL	2640210012147	-	57,961
Daikhawa	JBL	2640210012398	-	19,735
Borokhata	Rupali Bank	200005729	-	44,952
Baura	JBL	CD-0544-0210006762	-	48,606
Narshingdi Br. Narshingdi	Pubali Bank Ltd	07221021144	295,231	-
Kishoregonj br.	Pubali Bank Ltd	1640102000935	173,482	3,160,131
Kishoregonj br.	Pubali Bank Ltd	1640102000580	56,807	679,623
Kamalpur br. Bhairab, Kishoregonj	Pubali Bank Ltd	3391102000214	785,041	315,372
Bhairb Bazar br, Kishoregonj	Pubali Bank Ltd	0772102000367	247,008	944,331
	Pubali Bank Ltd	175102001561		
	Pubali Bank Ltd	175102001955		
	Pubali Bank Ltd	0175102002334	1,016,174	964,323
	Pubali Bank Ltd	75		
Nikli Br. Kishoregonj	Agrani Bank Ltd	36000139	420,134	599
Mohammadpur Br. Dhaka	Pubali Bank Ltd	0175102002411	54,963	-



Name of Branch	Name of Bank	Account No.	30.06.2018	30.06.2017
			Total	Total
	ABL, Kishoregonj Br.	0200005789833	10,362,243	2,749,855
	ABL, Kishoregonj Br.	0200009142045		
	Bank Asia, Kishoregonj Br.	1083348000411		
	SBL, Astogram Br.	3401736000343		
	SBL, Kalmakanda Br.	3506110000097		
	SBL, Khaliajuri Br.	3508110000104		
	SBL, Mithamoin Br.	3414036000181		
	SBL, Itna Br.	3407436000214		
	SBL, Madan Br.	3510110000134		
Kishoregonj br.	Pubali Bank Ltd	1640102000974	1,829,507	1,109,546
Madan, Netrokona	Pubali Bank Ltd	1682102000491	126,192	72,688
	Pubali Bank Ltd	2056-102-277	1,461,141	796,367
	Sonali Bank Ltd, Kalmakanda br. Netrokona	200003174		
Mohammadpur Br. Dhaka	Pubali Bank Ltd	175102002353	12,920	91,836
Lalmatia Branch	Sonali Bank Ltd,	4416403000126	95,186	94,830
Bhairb Bazar br, Kishoregonj	Pubali Bank Ltd	0772901026358	310,382	861
	Pubali Bank Ltd	01715102002295	1,648,058	193,788
	Agrani Bank Ltd	0200012133126		
Nikli Br. Kishoregonj	Agrani Bank Ltd	'0200007990688	838,618	29,425
	Pubali Bank Ltd	07221021127	3,756,894	
	Pubali Bank Ltd	07221021136		
	PBL, Netrokona Br.	1621901031933	1,522,496	509,758
	ABL, Birishiri Br.	0200006250624		
	PBL, Netrokona Br.	1621901031929		
	ABL, Birishiri Br.	0200006250669		
Mohammadpur Br. Dhaka	Pubali Bank Ltd	175102001940	1,029,794	1,127,503
	Pubali Bank Ltd	0772102000707	936,896	1,308,329
	Pubali Bank Ltd	1640102000819		
	Pubali Bank Ltd	021010225983		
	Pubali Bank Ltd	0175102002125		
	Pubali Bank Ltd	175102001596		
	Agrani Bank Ltd	032336000666		
	Agrani Bank Ltd	12		
	Pubali Bank Ltd	2860-102-000178		
	Pubali Bank Ltd	1640102000670		
POPI-SDP	PBL	175102001731	4,467,647	1,234,173
People's Oriented Program Implementation (POPI)	PBL	0772101025777	33,707	34,017
POPI-SDP	SBL	360000954	257,958	69,137
People's Oriented Program Implementation (POPI)	SCB	01-3330893-01	2,394,780	206,559
People's Oriented Program Implementation (POPI)	PBL	175102000974	22,532	23,508
POPI-Natun Alo Gratuity Fund	PBL	0175102002021	768,018	854,232
POPI-PELI Gratuity Fund	PBL	0175102002048	1,567,094	1,054,093
Dormant account different close projects	-	-	148,056	148,056
<b>Total Cash at Bank as at 30.06.2018</b>			<b>183,169,852</b>	<b>87,696,287</b>

