



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

Dear Sir,

Subject: Auditors' Report on the audit of Consolidated Financial Statements of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2022.

We have examined the annexed Consolidated Financial Statements of **Palashipara Samaj Kallyan Samity (PSKS) (DVC: 2210270264AS412274)** for the year ended 30 June 2022 with the individual financial statements of the projects under **Palashipara Samaj Kallyan Samity (PSKS)**. Our notes, observations and comments are appended below:

1.00 FINANCIAL STATEMENTS ENCLOSED:

The following financial statements have been enclosed herewith.

- a. Consolidated Statement of Financial Position (Balance Sheet) along with project-wise notes as on 30 June 2022.
- b. Consolidated Statement of Comprehensive Income (Income and Expenditure Account) for the year ended 30 June 2022.
- c. Consolidated Statement of Receipts and Payments for the year ended 30 June 2022.

2.00 PROJECTS' UNDER CONSOLIDATION:

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

- a. Employment Creation Program (Micro Finance) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2022.
- b. Bangladesh NGO Foundation Funded Cottage, Micro, Small & Medium Enterprise Project of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2022.
- c. Alternative Dispute Re-resolution (ADR) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2022.
- d. MaMoni Maternal and Newborn Care Strengthening Project (MaMoni- MNCSP) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2022.
- e. General Fund of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2022.

3.00 AUTHENTICITY OF THE FINANCIAL STATEMENTS:

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



4.00 REPORT:

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

Opinion:

We have audited the accompanying Consolidated Financial Statements of **Palashipara Samaj Kallayan Samity (PSKS)**, which comprise the Consolidated Statement of Financial Position as at 30 June 2022 and the Consolidated Statement of Comprehensive Income, Consolidated Statement of Receipts & Payments and Consolidated Cash Flow Statement for the year ended 30 June 2022 and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give true and fair view of the consolidated financial position of the organization as at 30 June 2022, and financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion:

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

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

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

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

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

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

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

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

- a. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- b. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- e. Obtain sufficient appropriate audit evidence regarding the financial information of the Project to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the project audit. We remain solely responsible for our audit opinion.

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

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





Report on other Legal and Regulatory Requirements:

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

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books; and
- The Consolidated Statement of Financial Position, the Consolidated Statements of Comprehensive Income and Consolidated Statement of Receipts and Payments for the year then ended dealt with by the reports are in agreement with the books of account;

5.00 RECORD OF APPRECIATION:

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

With kind regards,

Thanking you,
Yours sincerely,

(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC: 2210270264AS412274)

Dated, Dhaka
02 October 2022



PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2022

Particulars	Note	30-06-2022	30-06-2021
PROPERTY & ASSETS:			
A. Non-Current Assets:			
Property, Plant & Equipment	4.00	28,472,286	26,727,704
Investment:			
Fixed Deposit	5.00	27,721,900	23,600,000
Total Non-Current Assets:		56,194,186	50,327,704
B. Current Assets:			
Loan to Group Members	6.00	602,106,299	519,834,444
Loan to Staff	7.00	278,714	0
Loan to Different Fund	8.00	4,000	2,000
Security Money to PBS	9.00	11,314	11,314
Agriculture & Livestock Reimbursable (PKSF)	10.00	2,728,885	2,861,987
ENRICH Reimbursable (PKSF)	11.00	6,675,830	3,316,889
LIFT Program Reimbursable	12.00	79,200	1,295,134
Senior Citizen Program Reimbursable	13.00	591,956	320,313
Livestock's (Goats & Cow)	14.00	1,531,598	685,800
Advance against Land Lease	15.00	213,330	28,750
Unsettled Staff Advance	16.00	1,538,605	1,538,605
Cash and Bank Balances	17.00	35,011,385	61,749,297
Total Current Assets:		650,771,116	591,644,533
Total Property & Assets:		706,965,302	641,972,237
CAPITAL FUND & LIABILITIES:			
C. Capital Fund:			
Fund Account	18.00	107,456,678	102,466,113
Mediation Fund	19.00	5,000	0
Group Members Savings Fund	20.00	159,984,133	142,604,056
Loan Loss Provision (LLP)	21.00	16,414,260	18,332,607
Disaster Management Fund (DMF)	22.00	100,000	100,000
Group Members Welfare Fund	23.00	34,337,699	29,507,057
Total Capital Fund:		318,297,770	293,009,833
D. Non-Current Liabilities:			
Loan from Donor	24.00	380,149,108	345,081,431
Total Non-Current Liabilities:		380,149,108	345,081,431



PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2022

Particulars	Note	30-06-2022	30-06-2021
E. Current Liabilities:			
Security Deposits (Husking Mill)	25.00	10,000	10,000
Loan from Different Fund	26.00	4,000	2,000
Staff Security Money	27.00	3,578,627	3,382,127
Advance from Enrich (PKSF)	28.00	4,500,006	215,130
Payable	29.00	0	62,067
Provision for Expenses	30.00	425,791	209,649
Total Taka Current Liabilities:		8,518,424	3,880,973
Total Capital Fund & Liabilities:		706,965,302	641,972,237


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


Assistant Director (Finance)


(Executive Director)

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

Dated, Dhaka
02 October 2022


(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC: 2210270264AS412274)



PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2022

PARTICULARS	NOTE	2021-2022					Total 2021-2022	Total 2020-2021
		MFO	SDP					
			FD	CD	LF			
INCOME:								
Admission	31	83,800	0	0	0	83,800	0	
Agriculture/Income Generation	32	0	0	0	72,771	72,771	92,085	
Bank Interest	33	88,291	20,213	264	0	108,768	54,815	
Capital Gain from Sale of Fixed Asset	34	0	0	0	228,629	228,629	0	
Case Entry Fees	35	0	0	5,100	0	5,100	4,600	
FDR Interest	36	1,387,221	0	0	0	1,387,221	1,462,177	
Fund Received from Deferent Fund	37	0	0	0	0	0	11,205	
Fund Received from BNF	38	0	0	0	0	0	1,800,000	
Fund Received from Foreign Donation	39	0	36,612,812	0	0	36,612,812	23,934,669	
Fund Received from Micro Finance	40	600,000	0	0	0	600,000	360,000	
Husking Mill	41	0	-0	0	84,000	84,000	75,000	
Income In Kinds of (Livestock)	42	708,098	0	0	0	708,098	0	
Loan Form	43	139,315	0	0	0	139,315	0	
LIFT Program Receivable	44	535,282	0	0	0	535,282	1,300,953	
Local Donation	45	0	0	0	200,000	200,000	408,468	
Members Subscription Fee	46	0	0	0	3,200	3,200	3,900	
Office Overhead	47	0	0	0	108,000	108,000	138,000	
Office Rent	48	0	0	0	720,000	720,000	769,000	
Others	49	412,181	0	0	151,081	563,262	1,172,499	
Passbook	50	176,905	0	0	0	176,905	0	
Receivable on AU, LU & FU (PKSF)	51	2,728,885	0	0	0	2,728,885	2,799,486	
Receivable on ENRICH Prog. (PKSF)	52	6,675,830	0	0	0	6,675,830	5,736,350	
Service Charge from AU, LU & FU	53	11,440	0	0	0	11,440	17,051	
Service Charge from ENRICH Prog.	54	558,340	0	0	0	558,340	482,380	
Service Charge from Group Members	55	110,797,229	0	0	0	110,797,229	98,429,841	
Service Charge on LIFT Program	56	2,130	0	0	0	2,130	8,580	
Service Charge from Staff Members	57	5,572	0	0	0	5,572	147	
Senior Citizen program Receivable	58	591,956	0	0	0	591,956	930,150	
Service Charge from Black Bengle Farm	59	192,281	0	0	0	192,281	80,273	
Serv. Charge from Native Fish Hatchery	60	55,961	0	0	0	55,961	0	
Training Center and Guest Room Rent	61	0	0	0	130,900	130,900	13,100	
Write-Off Loan Recovery	62	264,338	0	0	0	264,338	190,290	
Total Taka:		126,015,055	36,633,025	5,364	1,698,581	164,352,025	140,275,019	
EXPENDITURE:								
Advertisement and Promotion	63	75,029	0	0	2,100	77,129	65,192	
Agriculture & Livestock Program	64	4,335,875	0	0	0	4,335,875	4,497,557	
Agriculture/Income Generation	65	0	0	0	0	0	2,260	
Audit Fees	66	30,000	0	0	0	30,000	42,000	
Annual Fees Paid to MRA	67	0	0	0	0	0	18,576	
Bank Charge and Commission	68	418,801	0	1,050	1,675	421,526	556,514	
Black Bengal Goat Farm	69	1,475,049	0	0	0	1,475,049	0	
Beneficiary Rehabilitation	70	0	0	229,200	0	229,200	69,000	
Cost of Khamar (LIFT)	71	0	0	0	0	0	1,485,997	
Depreciation	72	1,552,139	564,176	950	344,591	2,461,856	1,611,661	
Electricity, Gas & Water Bill	73	252,982	0	0	39,037	292,019	272,679	
ENRICH Program	74	7,205,360	0	0	0	7,205,360	6,674,476	
Entertainment	75	644,773	0	0	22,061	666,834	233,895	
Facilitators Fees	76	0	0	84,000	0	84,000	0	
Fringe Benefits	77	0	3,268,779	0	0	3,268,779	2,126,895	
Fuel and Lubricants	78	134,551	0	0	0	134,551	100,182	
Fund Transfer to Deferent Fund	79	0	0	0	0	0	6,205	

PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2022

PARTICULARS	NOTE	2021-2022					Total 2020-2021
		MFO	SDP			Total 2021-2022	
			FD	CD	LF		
Fund Transfer to Head Office	80	0	0	0	0	0	5,000
Fund Transfer to Reserve Fund	81	600,000	0	0	0	600,000	360,000
General Administration	82	0	0	24,554	0	24,554	116,123
Husking Mill Maintenance	83	0	0	0	0	0	3,500
Land and Others Tax Payments	84	0	0	0	40,000	40,000	46,668
LIFT Program	85	336,678	0	0	0	336,678	1,155,709
Loan Loss Provision (LLP)	86	7,253,431	0	0	0	7,253,431	5,198,344
Loss from Livestock	87	120,800	0	0	0	120,800	30,600
Membership & Networking Fees	88	0	0	0	500	500	1,500
Native Fish Hatchery	89	707,122	0	0	0	707,122	0
Office Rent	90	2,597,742	0	0	0	2,597,742	1,894,000
Online Service	91	311,850	0	0	0	311,850	304,920
Others	92	1,362,395	1,634,379	0	31,645	3,028,419	2,270,866
Payable	93	0	0	0	0	0	32,961
Postage and Communication	94	753,844	0	0	1,365	755,209	706,648
Profit Paid to Group Members Savings	95	8,752,593	0	0	0	8,752,593	8,078,239
Profit Paid to Staff Security Money	96	30,706	0	0	0	30,706	11,791
Program Cost	97	0	10,513,353	0	67,064	10,580,417	7,560,835
Provision for Expense's	98	191,791	0	0	0	191,791	173,649
Registration & Renewal Fees	99	25,000	0	0	0	25,000	25,000
Repairing and Maintenance	100	403,433	0	0	110,644	514,077	791,520
Salary and Benefits	101	56,265,160	21,791,845	0	903,243	78,960,248	65,425,621
Service Charge Paid to Donor	102	17,404,315	0	0	0	17,404,315	14,311,993
Senior Citizen Program	103	846,961	0	0	0	846,961	1,567,100
Social Activities	104	46,500	0	0	0	46,500	0
Stationary and Printing	105	1,076,971	0	0	17,350	1,094,321	991,773
Travel and Daily Allowance	106	1,757,266	1,835,509	0	8,390	3,601,165	2,507,438
Training Workshop & Seminar	107	197,012	0	0	0	197,012	88,374
VAT and Tax Paid	108	124,853	0	0	36,000	160,853	473,946
Vehicle Renewal & Insurance	109	0	0	0	0	0	4,032
Total Expenditure:		117,290,982	39,608,041	339,754	1,625,665	158,864,442	131,901,239
Surplus/(Defect) of Income over Expenses	110	8,724,073	(2,975,016)	(334,390)	72,916	5,487,583	8,373,780
Total Taka:		126,015,055	36,633,025	5,364	1,698,581	164,352,025	140,275,019

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

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




Assistant Director (Finance)



(Executive Director)

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

Dated, Dhaka
02 October 2022


(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC: 2210270264AS412274)

PALASHIPARA SAMAJ KALYAN SAMITY (PSKS)

GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2022

Particulars	Note	2021-2022				Total 2021-2022	Total 2020-2021
		MFO	SDP				
			FD	CD	LF		
RECEIPTS:							
Opening Balance:							
Cash in Hand	112	41,300	28,483	0	8,760	78,543	304,108
Cash at Bank	113	55,647,216	5,602,167	266,483	154,888	61,670,754	43,007,696
Admission	114	83,800	0	0	0	83,800	0
Advance Recovery	115	0	3,541,709	0	0	3,541,709	1,027,977
Advance from ENRICH Prog. (PKSF)	116	4,500,000	0	0	0	4,500,000	3,700,000
Agriculture/ Income Generation	117		0	0	72,771	72,771	92,085
AU, FU & LU Reimbursement	118	2,794,276	0	0	0	2,794,276	3,453,737
Bank Interest	119	88,291	20,213	264	0	108,768	54,815
Case Entry Fees	120	0	0	5,100	0	5,100	4,600
ENRICH Reimburse. from PKSF	121	2,960,041	0	0	0	2,960,041	3,436,471
FDR Encashment	122	17,700,000	0	0	0	17,700,000	22,800,000
FDR Interest	123	893,874	0	0	0	893,874	1,253,450
Fund Received from Deferent Fund	124	0	0	0	0	-	11,205
Fund Received from Donor	125	0	36,612,812	0	0	36,612,812	25,734,669
Fund Received from Head Office	126	0	42,450,000	0	0	42,450,000	23,600,000
Fund Received from Micro Finance	127	600,000	0	0	0	600,000	360,000
Group Members Savings Collection	128	93,220,676	0	0	0	93,220,676	78,216,703
Group Members Welfare Fund	129	9,835,845	0	0	0	9,835,845	7,916,565
Husking Mill	130	0	0	0	84,000	84,000	75,000
Income from Black Bangle Farm	131	192,281	0	0	0	192,281	80,273
Income from Native fish Hatchery	132	55,961	0	0	0	55,961	0
Loan Form	133	139,315	0	0	0	139,315	0
Loan Received from HQ	134	0	200,000	0	0	200,000	0
Loan Collection from Different Fund	135	0	0	0	200,000	200,000	2,000
Loan Collect. from Group Members	136	910,453,367	0	0	0	910,453,367	766,358,349
Loan Collection from Staff Members	137	46,286	0	0	0	46,286	28,982
Loan Received from Different Fund	138	2,000	0	0	200,000	202,000	0
Loan Received from Donor	139	245,000,000	0	0	0	245,000,000	234,585,000
Local Donation	140	0	0	0	200,000	200,000	408,468
LIFT Reimbursement from PKSF	141	1,699,946	0	0	0	1,699,946	1,725,003
Mediation Fund Collection	142	0	0	683,000	0	683,000	205,000
Members Subscription Fee	143	0	0	0	3,200	3,200	3,900
Office Overhead	144	0	0	0	108,000	108,000	138,000
Office Rent	145	0	0	0	720,000	720,000	769,000
Others	146	412,181	0	0	151,081	563,262	1,172,499
Passbook	147	176,905	0	0	0	176,905	0
Program Support Fund (PKSF)	148	420,000	0	0	0	420,000	288,000
Sale of Goat & Cow	149	149,800	0	0	0	149,800	0
Sale of Furniture & Equipments	150	0	0	0	325,000	325,000	0
Service Charge from AU & LU Prog.	151	11,440	0	0	0	11,440	17,051
Service Charge from ENRICH Prog.	152	558,340	0	0	0	558,340	482,380
Service Charge on LIFT Program	153	2,130	0	0	0	2,130	8,580

PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)

GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2022

Particulars	Note	2021-2022					Total 2020-2021
		MFO	SDP			Total 2021-2022	
			FD	CD	LF		
Service Charge from Group Members	154	110,797,229	0	0	0	110,797,229	98,429,841
Service Charge from Staff Members	155	5,572	0	0	0	5,572	147
Staff Security Money Received	156	841,500	0	0	0	841,500	717,874
Training Center and Guest Room	157	0	0	0	130,900	130,900	13,100
Write-off Loan Recovery	158	264,338	0	0	0	264,338	190,290
Total Taka:		1,459,593,910	88,455,384	954,847	2,358,600	1,551,362,741	1,320,672,818
PAYMENTS:							
Administrative Expense	159	0	0	24,554	0	24,554	116,123
Advertisement and Promotion	160	75,029	0	0	2,100	77,129	65,192
Advance & Prepayments	161	184,580	3,541,709	0	0	3,726,289	1,056,727
Agriculture & Livestock Program	162	4,335,875	0	0	0	4,335,875	4,497,557
Agriculture/ Income Generation	163	0	0	0	0	0	2,260
Annual Fees Paid to MRA	164	169,792	0	0	0	169,792	142,419
Audit Fees	165	30,000	0	0	6,000	36,000	36,000
Bank Charge and Commission	166	374,507	0	1,050	1,675	377,232	507,184
Beneficiary Rehabilitation	167	0	0	145,200	0	145,200	69,000
Black Bangle Farm & Hatchery Exp.	168	2,182,171	0	0	0	2,182,171	1,485,997
Electricity, Gas & WASA Bill	169	252,982	0	0	39,037	292,019	272,679
ENRICH Program	170	7,205,360	0	0	0	7,205,360	6,674,476
Entertainment	171	644,773	0	0	22,061	666,834	233,895
Facilitators Fees	172	0	0	84,000	0	84,000	0
FDR Investment	173	21,100,000	0	0	400,000	21,500,000	23,600,000
Fringe Benefits	174	0	3,268,779	0	0	3,268,779	2,126,895
Fuel and Lubricants	175	134,551	0	0	0	134,551	100,182
Fund Transfer to Branch Office	176	0	42,450,000	0	0	42,450,000	23,600,000
Fund Transfer to Deferent Fund	177	0	0	0	0	0	6,205
Fund Transfer to HQ	178	0	0	0	0	0	5,000
Fund Transfer to Reserve Fund	179	600,000	0	0	0	600,000	360,000
Furniture, Buildings and Equipment's	180	3,713,575	902,474	0	95,060	4,711,109	13,806,190
Group Members Savings Refund	181	83,112,414	0	0	0	83,112,414	88,451,602
Group Members Welfare Fund Refund	182	5,005,203	0	0	0	5,005,203	3,434,389
Husking Mill Maintenance	183	0	0	0	0	0	3,500
Interest on Member Savings	184	1,480,778	0	0	0	1,480,778	1,277,915
Interest on Staff Security Money	185	30,706	0	0	0	30,706	11,791
Land and Others Tax Payments	186	0	0	0	40,000	40,000	46,668
LIFT Program	187	336,678	0	0	0	336,678	1,155,709
Loan Distribution to Group Members	188	1,001,897,000	0	0	0	1,001,897,000	808,674,000
Loan Paid to Different Fund	189	0	0	0	200,000	200,000	200,000
Loan Paid to Donor	190	209,932,323	0	0	0	209,932,323	176,968,547
Loan Refund to HQ	191	0	200,000	0	0	200,000	0
Loan to Different Fund	192	0	0	0	202,000	202,000	2,000
Loan to staff Member (Vehicle)	193	325,000	0	0	0	325,000	0
Mediation Fund Return	194	0	0	678,000	0	678,000	205,000
Membership & Networking Fees	195	0	0	0	500	500	1,500
Office Rent	196	2,597,742	0	0	0	2,597,742	1,894,000

PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)


GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2022

Particulars	Note	2021-2022					Total 2020-2021
		MFO	SDP			Total 2021-2022	
			FD	CD	LF		
Online Service	197	311,850	0	0	0	311,850	304,920
Others	198	1,362,395	1,634,379	0	31,645	3,028,419	2,270,866
Program Support Fund (PKSF)	199	216,000	0	0	0	216,000	288,000
Postage and Communication	200	755,401	0	0	1,365	756,766	706,648
Program Cost	201	0	10,513,353	0	67,064	10,580,417	7,560,835
Registration & Renewal Fees	202	25,000	0	0	0	25,000	25,000
Repair and Maintenance	203	403,433	0	0	110,644	514,077	791,520
Salary and Benefits	204	56,265,160	21,791,845	0	903,243	78,960,248	65,425,621
Service Charge Paid to Donor	205	17,404,315	0	0	0	17,404,315	14,311,993
Senior Citizen Program	206	846,961	0	0	0	846,961	1,567,100
Social Activities	207	46,500	0	0	0	46,500	0
Staff Security Money Refund	208	645,000	0	0	0	645,000	672,750
Stationary and Printing	209	1,076,971	0	0	17,350	1,094,321	991,773
Transfer to GPF & Gratuity Fund	210	0	0	0	62,067	62,067	0
Training Workshop & Seminar	211	197,012	0	0	0	197,012	88,374
Travel and Daily Allowance	212	1,757,266	1,835,509	0	8,390	3,601,165	2,507,438
VAT and Tax Paid	213	0	0	0	36,000	36,000	316,049
Vehicles Renewal & Insurance	214	0	0	0	0	0	4,032
Total Payments:		1,427,034,303	86,138,048	932,804	2,246,201	1,516,351,356	1,258,923,521
Closing Balance:							
Cash in Hand	215	579,859	31,679	0	5,872	617,410	78,543
Cash at Bank	216	31,979,748	2,285,657	22,043	106,527	34,393,975	61,670,754
Total Taka:		1,459,593,910	88,455,384	954,847	2,358,600	1,551,362,741	1,320,672,818

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


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


Assistant Director (Finance)


(Executive Director)

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

Dated, Dhaka
02 October 2022


(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC: 2210270264AS412274)

PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2022

PARTICULARS	FY-2021-2022	FY-2020-2021
A. Cash Flows from Operating Activities:		
Surplus/(Deficit) after adjustments for the year	(334,390)	8,373,780
Add: Amount Considered as non-cash items:		
Loss on Sale of Fixed Asset	96,371	0
Other Adjustment	(3,846,823)	4,280,911
Depreciation for the year	2,461,856	1,611,661
Loan Loss Provision (LLP)	7,253,431	5,198,344
Provision for Expense	216,142	209,649
Sub-total of non-cash items:	5,846,587	19,674,345
(Increase)/ Decrease in Loan to Beneficiaries	(82,271,855)	(42,315,651)
(Increase)/ Decrease in Current Assets	(3,592,640)	4,645,574
Increase/ (Decrease) in Current Liabilities	4,421,309	(3,850,479)
Net Cash used in operating activities:	(75,596,599)	(21,846,211)
B. Cash flows from Investing Activities:		
Acquisition of Property, Plant and Equipment	(4,302,809)	(13,751,334)
Investment in FDR	(4,121,900)	(800,000)
Net Cash used in Investing activities:	(8,424,709)	(14,551,334)
C. Cash flows from Financing Activities:		
Loan Received from PKSF	35,067,677	57,616,453
Member Saving Deposit	17,380,077	(3,434,575)
Member Welfare Fund	4,830,642	4,482,176
Mediation Fund	5,000	0
Depreciation Reserve Fund	0	(3,829,016)
Net cash used in Financing Activities	57,283,396	54,835,038
D. Net Increased/Decreased (A+B+C)	(26,737,912)	18,437,493
Add: Cash & Bank Balance at the beginning of the year	61,749,297	43,311,804
Cash & Bank Balance at the end of the year	35,011,385	61,749,297