



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

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

Dear Sir,

Subject: **Auditors' Report on the audit of Consolidated Financial Statements of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2020.**

We have examined the annexed Consolidated Financial Statements of **Palashipara Samaj Kallyan Samity (PSKS)** for the year ended 30 June 2020 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 2020.
- b. Consolidated Statement of Comprehensive Income (Income and Expenditure Account) for the year ended 30 June 2020.
- c. Consolidated Statement of Receipts and Payments for the year ended 30 June 2020.

**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 2020.
- b. Mother Account of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2020.
- c. Integrated Child Development Program-Shisuder Jonno (ICDP-SJ) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2020.
- d. Strengthening and Promoting Active Citizenship in Bangladesh (Election Programme) is a Project of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2020.
- e. Alternative Dispute Re-solution (ADR) of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2020.
- f. MaMoni Maternal and Newborn Care Strengthening Project (MaMoni- MNCSP) Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2020.
- g. General Fund of Palashipara Samaj Kallyan Samity (PSKS) for the year ended 30 June 2020.

**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 2020 and the Consolidated Statement of Comprehensive Income, Consolidated Statement of Receipts & Payments and Consolidated Cash Flow Statement for the year ended 30 June 2020 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 2020, 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 Institution of chartered Accountants of Bangladesh (ICAB) By Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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

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

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

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



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

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

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

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

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

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

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



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

**5.00 RECORD OF APPRECIATION:**

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

With kind regards,

Thanking you,  
Yours sincerely,

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

Dated, Dhaka  
24 August 2020





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT 30 JUNE 2020

Particulars	Note	30-06-2020	30-06-2019
<b>PROPERTY &amp; ASSETS:</b>			
<b>A. Non-Current Assets:</b>			
Property Plant & Equipment	4.00	18,417,047	12,071,146
<b>Investment:</b>			
Fixed Deposit	5.00	22,800,000	20,800,000
<b>Total Non-Current Assets:</b>		<b>41,217,047</b>	<b>32,871,146</b>
<b>B. Current Assets:</b>			
Loan to Group Members	6.00	477,518,793	442,077,917
Loan to Staff	7.00	28,982	138,186
Security Money to PBS	8.00	11,314	11,314
Agriculture & Livestock Reimbursable (PKSF)	9.00	3,516,238	5,401,293
ENRICH Reimbursable (PKSF)	10.00	6,755,874	6,032,987
LIFT Program Reimbursable	11.00	1,719,184	692,594
Senior Citizen Program Reimbursable	12.00	1,136,169	782,337
Advance & Prepayments	13.00	0	99,020
Unsettled Staff Advance	14.00	1,538,605	1,538,605
Cash and Bank Balances	15.00	43,311,804	25,562,728
<b>Total Current Assets:</b>		<b>535,536,963</b>	<b>482,336,981</b>
<b>Total Property &amp; Assets:</b>		<b>576,754,010</b>	<b>515,208,127</b>
<b>CAPITAL FUND &amp; LIABILITIES:</b>			
<b>C. Capital Fund:</b>			
Fund Account	16.00	93,430,789	87,039,172
Group Members Savings Fund	17.00	146,038,631	127,566,283
Depreciation Reserved Fund (DRF)	18.00	3,829,016	3,169,036
Loan Loss Provision (LLP)	19.00	13,134,263	11,143,667
Disaster Management Fund (DMF)	20.00	100,000	100,000
Group Members Welfare Fund	21.00	25,024,881	20,388,732
<b>Total Capital Fund:</b>		<b>281,557,580</b>	<b>249,406,890</b>
<b>D. Non-Current Liabilities:</b>			
Loan from PKSF	22.00	287,464,978	259,016,649
<b>Total Non-Current Liabilities:</b>		<b>287,464,978</b>	<b>259,016,649</b>
<b>E. Current Liabilities:</b>			
Security Deposits (Husking Mill)	23.00	10,000	10,000
Loan from Different Fund	24.00	200,000	200,000



PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT 30 JUNE 2020

Particulars	Note	30-06-2020	30-06-2019
Staff Security Money	25.00	3,337,003	3,133,500
Advance from Enrich (PKSF)	26.00	4,000,000	3,414,036
Provision for Expenses	27.00	184,449	27,052
<b>Total Taka Current Liabilities:</b>		<b>7,731,452</b>	<b>6,784,588</b>
<b>Total Capital Fund &amp; Liabilities:</b>		<b>576,754,010</b>	<b>515,208,127</b>

1.00 Figures have been rounded off to the nearest taka.

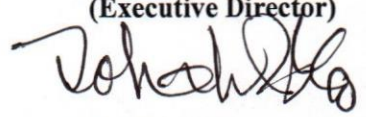
2.00 Annexed notes form part of the financial statements.

  
**Assistant Director (Finance)**

  
**(Executive Director)**

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

Dated, Dhaka  
24 August 2020

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





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 30 JUNE 2020

PARTICULARS	NOTE	2019-2020					Total 2018-2019
		MFO	SDP			Total 2019-2020	
			FD	CD	LF		
INCOME:							
Agriculture/Income Generation	28	0	0	0	12,000	12,000	162,383
Bank Interest	29	6,699	62,329	199	0	69,227	156,303
Case Entry Fees	30	0	0	3,400	0	3,400	3,900
Clinical Service Charge	31	0	0	0	0	0	5,322,636
FDR Interest	32	1,468,098	0	0	0	1,468,098	1,322,116
Fund Received from Deferent Fund	33	0	0	0	0	0	7,500
Fund Received from BNF	34	0	0	1,800,000	0	1,800,000	275,000
Fund Received from Foreign Donation	35	0	36,876,369	0	0	36,876,369	48,949,102
Fund Received from Head Office	36	0	726,571	0	0	726,571	40,706,213
Fund Received from Micro Finance	37	0	0	0	0	0	600,000
Fund Received from Reserved Fund	38	320,000	0	0	0	320,000	0
Husking Mill	39	0	0	0	84,000	84,000	84,000
LIFT Program Receivable	40	1,741,255	0	0	0	1,741,255	748,033
Members Subscription Fee	41	0	0	0	3,000	3,000	3,900
Office Overhead	42	0	0	0	141,804	141,804	96,000
Office Rent	43	0	0	0	953,500	953,500	619,000
Others	44	854,954	0	0	130,608	985,562	1,281,980
Partners Contribution	45	0	0	0	0	0	2,000
Profit from Medicine and Contracep.	46	0	0	0	0	0	497,596
Program Support Fund (PKSF)	47	0	0	0	0	0	180,000
Receivable on AU, LU & FU (PKSF)	48	3,474,781	0	0	0	3,474,781	5,370,527
Receivable on ENRICH Prog. (PKSF)	49	6,266,658	0	0	0	6,266,658	8,998,725
Service Charge from AU, LU & FU	50	24,905	0	0	0	24,905	24,276
Service Charge from ENRICH Prog.	51	458,500	0	0	0	458,500	578,019
Service Charge from Group Members	52	82,562,032	0	0	0	82,562,032	85,725,139
Service Charge on LIFT Program	53	6,974	0	0	0	6,974	2,460
Service Charge from Staff Members	54	2,594	0	0	0	2,594	11,233
Senior Citizen program Receivable	55	1,117,510	0	0	0	1,117,510	965,670
Training Center and Guest Room Rent	56	0	0	0	25,196	25,196	51,915
Write-Off Loan Recovery	57	92,701	0	0	0	92,701	242,594
Income from LIFT Program (Khamar )	58	0	0	0	0	0	750
Total Taka:		98,397,661	37,665,269	1,803,599	1,350,108	139,216,637	202,988,970
EXPENDITURE:							
Adolescent Development	59	0	0	0	0	0	340,346
Advertisement and Promotion	60	50,920	0	0	1,700	52,620	220,821
Agriculture & Livestock Program	61	4,744,933	0	0	0	4,744,933	6,739,390
Agriculture/Income Generation	62	0	0	0	0	0	5,030
Audit Fees Payable	63	30,000	0	0	23,250	53,250	30,500
Annual Fees Paid to MRA	64	265,969	0	0	0	265,969	0
Bank Charge and Commission	65	927,850	300	29	1,291	929,470	1,123,621
Basic Education	66	0	110,400	0	0	110,400	2,125,004
Child Protection	67	0	0	0	0	0	765,746
Child Rights Governance	68	0	10,767	0	0	10,767	660,307





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 30 JUNE 2020

PARTICULARS	NOTE	2019-2020					Total 2018-2019
		MFO	SDP			Total 2019-2020	
			FD	CD	LF		
Clinic Supplies	69	0	0	0	0	0	300,507
Community Mobilization	70	0	18,683	0	0	18,683	261,931
Consultancy Fees	71	0	0	0	39,167	39,167	19,167
Communication	72	0	0	0	0	0	7,200
Comprehensive Training on Election	73	0	0	0	0	0	21,535
Deployments on LTOs	74	0	0	0	0	0	17,500
Depreciation	75	659,980	677,532	2,639	234,349	1,574,500	1,140,282
Develop Baseline of Union Education	76	0	0	0	0	0	19,248
Education and Training/Workshop	77	0	0	0	0	0	140,771
Education Child Care Development	78	0	284,356	0	0	284,356	1,543,441
Electricity, Gas & Water Bill	79	183,312	0	0	22,907	206,219	182,154
ENRICH Program	80	8,190,636	0	0	0	8,190,636	10,534,852
Entertainment	81	278,855	0	0	14,090	292,945	308,037
Fringe Benefits	82	0	2,168,904	0	0	2,168,904	190,882
Fees and Honoraria	83	0	0	0	0	0	3,613,816
Fuel and Lubricants	84	131,354	0	0	16,607	147,961	268,793
Fund Transfer to Branch Office	85	0	726,571	0	0	726,571	40,645,213
Fund Transfer to Deferent Fund	86	0	0	0	0	0	599,491
Fund Refund to Donor	87	0	198,930	0	0	198,930	6,119,853
Fund Transfer to Head Office	88	0	0	0	0	0	46,337
Fund Transfer to Reserve Fund	89	0	0	0	0	0	600,000
Fund Transfer to Micro Finance	90	320,000	0	0	0	320,000	0
Facilitate Mothers Meeting	91	0	0	0	0	0	7,798
Education Development Committee	92	0	0	0	0	0	20,799
Follow up Intervention	93	0	0	0	0	0	2,624
General Administration	94	0	262,765	33,477	0	296,242	3,387,991
Husking Mill Maintenance	95	0	0	0	1,000	1,000	3,500
Insurance & Premium	96	0	0	0	0	0	458
LA Services from Medicine Stock	97	0	0	0	0	0	63,377
Land and Others Tax Payments	98	0	0	0	40,000	40,000	33,124
LIFT Program	99	2,413,410	0	0	0	2,413,410	1,297,234
Loan Loss Provision (LLP)	100	1,990,596	0	0	0	1,990,596	5,524,715
Loss on Fixed Assets	101	0	6,074	0	2,632	8,706	148,840
Materials Purchased	102	0	0	82,702	0	82,702	78,260
Membership & Networking Fees	103	0	0	0	1,500	1,500	200
Monitoring & Evaluation	104	0	99,900	0	0	99,900	546,552
Meeting with Local Authority	105	0	0	0	0	0	1,725
Office Rent	106	1,746,600	0	0	0	1,746,600	1,624,800
Online Service	107	304,920	0	0	0	304,920	304,920
Others	108	923,300	1,392,534	57,856	70,696	2,444,386	1,018,324
Overhead Cost	109	0	33,827	0	0	33,827	7,969
Payable for General Provident Fund	110	0	0	0	29,106	29,106	0
Postage and Communication	111	658,715	0	0	5,463	664,178	624,519
Profit Paid to Group Members Savings	112	8,086,264	0	0	0	8,086,264	6,873,822
Program Cost	113	0	10,782,939	673,520	123,445	11,579,904	265,600
Provision for Expense's	114	1,500	0	0	0	1,500	2,052



PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR


CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 30 JUNE 2020

PARTICULARS	NOTE	2019-2020					Total 2018-2019
		MFO	SDP			Total 2019-2020	
			FD	CD	LF		
Practical National Anthem	115	0	0	0	0	0	16,837
Registration & Renewal Fees	116	0	0	0	7,400	7,400	23,934
Repairing and Maintenance	117	343,954	0	0	69,665	413,619	186,990
Review & Reflection of EDC	118	0	0	0	0	0	9,985
Salary and Benefits	119	46,202,622	16,480,453	121,939	766,401	63,571,415	75,023,058
School Health and Nutrition	120	0	17,049	0	0	17,049	212,966
Service Charge Paid to PKSF	121	11,159,752	0	0	0	11,159,752	10,475,084
Senior Citizen Program	122	2,244,443	0	0	0	2,244,443	1,942,163
Service Procurement	123	0	0	0	0	0	262,276
Social Activities	124	506,581	0	0	0	506,581	304,777
Stationary and Printing	125	961,269	3,000	0	53,261	1,017,530	2,008,515
Stock Transfer to AUHCP	126	0	0	0	0	0	2,357,908
Travel and Daily Allowance	127	1,505,921	1,733,169	0	8,895	3,247,985	3,341,966
Training workshop,& seminar	128	26,114	0	36,000	0	62,114	69,082
Training on Activity Based	129	0	0	0	0	0	38,428
VAT and Tax Paid	130	385,010	0	0	31,050	416,060	411,056
<b>Total Expenditure:</b>		<b>95,244,780</b>	<b>35,008,153</b>	<b>1,008,162</b>	<b>1,563,875</b>	<b>132,824,970</b>	<b>197,116,003</b>
Surplus/(Defect) of Income over Exp.	131	3,152,881	2,657,116	795,437	(213,767)	6,391,667	5,872,967
<b>Total Taka:</b>		<b>98,397,661</b>	<b>37,665,269</b>	<b>1,803,599</b>	<b>1,350,108</b>	<b>139,216,637</b>	<b>202,988,970</b>

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

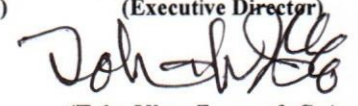
- 1.00 Figures have been rounded off to the nearest taka.  
2.00 Annexed notes form part of the financial statements.

  
Assistant Director (Finance)

  
(Executive Director)

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

Dated, Dhaka  
24 August 2020

  
(Toha Khan Zaman & Co.)  
Chartered Accountants







PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)

GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 30 JUNE 2020

Particulars	Note	2019-2020					Total 2018-2019
		MFO	SDP			Total 2019-2020	
			FD	CD	LF		
RECEIPTS:							
Opening Balance:							
Cash in Hand	132	82,011	38,921	0	14,867	135,799	264,539
Cash at Bank	133	21,068,614	4,164,631	88,826	104,858	25,426,929	25,674,289
Advance Recovery	134	0	414,175	0	0	414,175	0
Advance from ENRICH Prog. (PKSF)	135	4,000,000	0	0	0	4,000,000	7,000,000
Agriculture/ Income Generation	136	0	0	0	12,000	12,000	162,383
Bank Interest	137	6,699	62,329	199	0	69,227	156,303
Case Entry Fees	138	0	0	3,400	0	3,400	3,900
Clinical Service Charge	139	0	0	0	0	0	5,322,636
ENRICH Reimburse. from PKSF	140	2,893,413	0	0	0	2,893,413	2,457,798
FDR Encashment	141	20,800,000	0	0	0	20,800,000	18,700,000
FDR Interest	142	1,307,668	0	0	0	1,307,668	1,322,250
Fund Received from Branch Office	143	161,853,339	0	0	0	161,853,339	0
Fund Received from Deferent Fund	144	0	0	0	0	0	7,500
Fund Received from Donor	145	0	36,876,369	1,800,000	0	38,676,369	49,224,102
Fund Received from Head Office	146	187,107,000	32,387,871	0	0	219,494,871	40,706,213
Fund Received from Micro Finance	147	0	0	0	0	0	600,000
Fund Received from Reserve Fund	148	320,000	0	0	0	320,000	0
Group Members Savings Collection	149	84,596,358	0	0	0	84,596,358	91,717,878
Group Members Welfare Fund	150	7,055,245	0	0	0	7,055,245	7,597,091
Husking Mill	151	0	0	0	84,000	84,000	84,000
Loan Collection from Different Fund	152	0	0	0	0	0	4,062,000
Loan Collect. from Group Members	153	681,609,124	0	0	0	681,609,124	719,052,770
Loan Collection from Staff Members	154	109,204	0	0	0	109,204	274,557
Loan Received from PKSF	155	187,215,000	0	0	0	187,215,000	171,000,000
LIFT Reimbursement from PKSF	156	714,665	0	0	0	714,665	1,006,033
Mediation Fund Collection	157	0	0	252,000	0	252,000	90,000
Members Subscription Fee	158	0	0	0	3,000	3,000	3,900
Office Overhead	159	0	0	0	141,804	141,804	96,000
Office Rent	160	0	0	0	953,500	953,500	619,000
Others	161	854,954	0	0	130,608	985,562	1,281,980
Partners Contribution	162	0	0	0	0	0	2,000
Profit from Medicine and Contracep.	163	0	0	0	0	0	497,596
Program Support Fund (PKSF)	164	0	0	0	0	0	180,000
Reimbursable on AU & LU Program	165	5,359,836	0	0	0	5,359,836	2,705,128
Sale of Furniture & Equipments	166	0	0	0	0	0	0
Sale of Medicine and Contraceptives	167	0	0	0	0	0	2,507,050
Service Charge from AU & LU Prog.	168	24,905	0	0	0	24,905	24,276
Service Charge from ENRICH Prog.	169	458,500	0	0	0	458,500	578,019
Service Charge on LIFT Program	170	6,974	0	0	0	6,974	2,460
Service Charge from Group Members	171	82,562,032	0	0	0	82,562,032	85,725,139





**PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)**

**GANGNI, MEHERPUR**

**CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 30 JUNE 2020**

Particulars	Note	2019-2020					Total 2018-2019
		MFO	SDP			Total 2019-2020	
			FD	CD	LF		
Service Charge from Staff Members	172	2,594	0	0	0	2,594	11,233
Staff Security Money Received	173	881,628	0	0	13,126	894,754	1,270,000
Training Center and Guest Room	174	0	0	0	25,196	25,196	51,915
Unsettled Staff Advance	175	0	0	0	0	0	310,810
Write-off Loan Recovery	176	92,701	0	0	0	92,701	242,594
Income from LIFT Program (Khamer	177	0	0	0	0	0	750
<b>Total Taka:</b>		<b>1,450,982,464</b>	<b>73,944,296</b>	<b>2,144,425</b>	<b>1,482,959</b>	<b>1,528,554,144</b>	<b>1,242,596,092</b>
<b>PAYMENTS:</b>							
Administrative Expense	178	0	0	33,477	0	33,477	22,718
Adolescent Development	179	0	0	0	0	0	340,346
Advertisement and Promotion	180	50,920	0	0	1,700	52,620	198,103
Advance & Prepayments	181	0	315,155	0	0	315,155	99,020
Agriculture & Livestock Program	182	4,744,933	0	0	0	4,744,933	6,739,390
Agriculture/ Income Generation	183		0	0	0	0	5,030
Annual Fees Paid to MRA	184	142,126	0	0	0	142,126	0
Audit Fees	185	25,000	0	0	23,250	48,250	30,500
Bank Charge and Commission	186	891,720	350	29	1,291	893,390	1,123,621
Basic Education	187	0	110,400	0	0	110,400	2,125,004
Child Protection	188	0	0	0	0	0	765,746
Child Rights and Governance	189	0	10,767	0	0	10,767	660,307
Clinic Supplies	190	0	0	0	0	0	300,507
Community Mobilization	191	0	18,683	0	0	18,683	261,931
Communication	192	0	0	0	0	0	7,200
Consultancy Fees	193	0	0		39,167	39,167	19,167
Comprehensive Training on Election	194	0	0	0	0	0	21,535
Deployment of LTOs Activity	195	0	0	0	0	0	17,500
Develop Baseline of Union Education	196	0	0	0	0	0	19,248
Education and Training/Workshop	197	0	0	0	0	0	97,625
Education Child Care Development	198	0	284,356	0	0	284,356	1,543,441
Electricity, Gas & WASA Bill	199	183,312	0	0	22,907	206,219	182,154
ENRICH Program	200	7,940,636	0	0	0	7,940,636	10,534,852
Entertainment	201	278,855	0	0	14,090	292,945	308,037
Education Fair	202	0	0	0	0	0	43,146
FDR Investment	203	22,800,000	0	0	0	22,800,000	20,800,000
Fees and Honorarium	204	0	0	0	0	0	3,613,816
Fringe Benefits	205	0	2,168,904	0	0	2,168,904	190,882
Fund Refund to BNF	206	0	0	0	0	0	1,594
Formation of Educa. Develop. Commit.	207	0	0	0	0	0	20,799
Fuel and Lubricants	208	131,354	0	0	16,607	147,961	268,793
Fund Transfer to Branch Office	209	187,107,000	32,387,871	0	0	219,494,871	40,645,213
Fund Transfer to Deferent Fund	210	0	0	0	0	0	599,491
Fund Transfer to HQ	211	161,853,339	0	0	0	161,853,339	5,000
Fund Refund to HQ	212	0	0	0	0	0	41,337





**PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)**

**GANGNI, MEHERPUR**

**CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 30 JUNE 2020**

Particulars	Note	2019-2020				Total 2018-2019	
		MFO	SDP				Total 2019-2020
			FD	CD	LF		
Fund Refund to Donor	213	0	198,930	0	0	198,930	6,118,259
Follow Up Intervention	214	0	0	0	0	0	2,624
Facilitate Mothers Meeting	215	0	0	0	0	0	7,798
Fund Transfer to Micro Finance	216	320,000	0	0	0	320,000	0
Fund Transfer to Reserve Fund	217	0	0	0	0	0	600,000
Furniture and Equipment's	218	5,993,524	1,431,553	0	94,050	7,519,127	1,782,658
General Administration	219	0	262,765	0	0	262,765	3,387,991
Group Members Savings Refund	220	73,223,712	0	0	0	73,223,712	85,781,221
Group Members Welfare Fund Refund	221	2,419,096	0	0	0	2,419,096	3,162,936
Husking Mill Maintenance	222	0	0	0	1,000	1,000	3,500
Insurance & Premium	223	0	0	0	0	0	458
Interest on Member Savings	224	0	0	0	0	0	1,257,864
Land and Others Tax Payments	225	0	0	0	40,000	40,000	33,124
LIFT Program	226	2,413,410	0	0	0	2,413,410	1,297,234
Loan Distribution to Group Members	227	717,050,000	0	0	0	717,050,000	777,774,000
Loan Paid to Different Fund	228	0	0	0	0	0	3,682,000
Loan Paid to PKSF	229	158,766,671	0	0	0	158,766,671	137,550,006
Loan to Different Fund	230	0	0	0	0	0	434,920
Materials Purchased	231	0	0	82,702	0	82,702	78,260
Mediation Fund Return	232	0	0	252,000	0	252,000	90,000
Membership & Networking Fees	233	0	0	0	1,500	1,500	200
Monitoring & Evaluation	234	0	99,900	0	0	99,900	548,277
Office Rent	235	1,746,600	0	0	0	1,746,600	1,624,800
Online Service	236	304,920	0	0	0	304,920	304,920
Others	237	923,300	1,392,534	57,856	70,696	2,444,386	1,018,324
Overhead Cost	238	0	33,827	0	0	33,827	7,969
Postage and Communication	239	659,267	0	0	5,463	664,730	625,071
Profit Paid to Group Members Savings	240	986,562	0	0	0	986,562	180,000
Program Cost	241	0	10,782,939	673,520	123,445	11,579,904	85,600
Purchase of Medicine and Contracep.	242	0	0	0	0	0	2,721,714
Practical National Anther	243	0	0	0	0	0	16,837
Review & Reflection of EDC	244	0	0	0	0	0	9,985
Registration & Renewal Fees	245	0	0	0	7,400	7,400	15,750
Repair and Maintenance	246	343,954	0	0	69,665	413,619	186,990
Salary and Benefits	247	46,202,622	16,480,453	121,939	766,401	63,571,415	75,023,058
School Health and Nutrition	248	0	17,049	0	0	17,049	212,966
Service Charge Paid to PKSF	249	11,159,752	0	0	0	11,159,752	10,475,084
Service Procurement	250	0	0	0	0	0	262,276
Senior Citizen Program	251	2,244,443	0	0	0	2,244,443	1,942,163
Social Activities	252	506,581	0	0	0	506,581	304,777
Staff Security Money Refund	253	668,125	0	0	23,126	691,251	891,500
Stationary and Printing	254	961,269	3,000	0	53,261	1,017,530	2,008,517
Training Workshop & Seminar	255	26,114	0	36,000	0	62,114	107,510





PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)

GANGNI, MEHERPUR

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 30 JUNE 2020

Particulars	Note	2019-2020					Total 2018-2019
		MFO	SDP			Total 2019-2020	
			FD	CD	LF		
Travel and Daily Allowance	256	1,505,921	1,733,169	0	8,895	3,247,985	3,341,966
VAT and Tax Paid	257	262,210	0	0	31,050	293,260	411,056
Voter List Updating Activities	258	0	0	0	0	0	8,148
<b>Total Payments:</b>		<b>1,414,837,248</b>	<b>67,732,605</b>	<b>1,257,523</b>	<b>1,414,964</b>	<b>1,485,242,340</b>	<b>1,217,033,364</b>
Closing Balance:							
Cash in Hand	259	262,046	30,425	600	11,037	304,108	135,799
Cash at Bank	260	35,883,170	6,181,266	886,302	56,958	43,007,696	25,426,929
<b>Total Taka:</b>		<b>1,450,982,464</b>	<b>73,944,296</b>	<b>2,144,425</b>	<b>1,482,959</b>	<b>1,528,554,144</b>	<b>1,242,596,092</b>

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

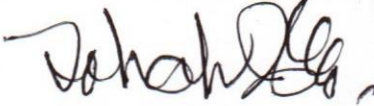
- 1.00 Figures have been rounded off to the nearest taka.  
2.00 Annexed notes form part of the financial statements.

  
Assistant Director (Finance)

  
(Executive Director)

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

Dated, Dhaka  
24 August 2020

  
(Toha Khan Zaman & Co.)  
Chartered Accountants







PALASHIPARA SAMAJ KALLYAN SAMITY (PSKS)  
GANGNI, MEHERPUR

CONSOLIDATED STATEMENT CASH FLOWS  
FOR THE YEAR ENDED 30 JUNE 2020

PARTICULARS	FY-2019-2020	FY-2018-2019
<b>A. Cash Flows from Operating Activities:</b>		
Surplus/(Deficit) after adjustments for the year	6,391,617	(709,119)
Loss on Sale of fixed asset	8,706	148,840
<b>Add: Amount Considered as non-cash items:</b>		
Depreciation for the year	1,574,500	730,761
Loan Loss Provision (LLP)	1,990,596	5,524,715
Provision for Expense	0	1,500
<b>Sub-total of non-cash items:</b>	<b>9,965,419</b>	<b>5,696,697</b>
(Increase)/ Decrease in Loan to Beneficiaries	(35,440,876)	(56,871,815)
(Increase)/ Decrease in Current Assets	(10,030)	(2,235,265)
Increase/ (Decrease) in Current Liabilities	946,864	490,536
<b>Net Cash used in operating activities:</b>	<b>(24,538,623)</b>	<b>(52,919,847)</b>
<b>B. Cash flows from Investing Activities:</b>		
Acquisition of Property, Plant and Equipment	(7,269,127)	(1,782,658)
Sale of Fixed Assets	0	6,580,122
Investment in FDR	(2,000,000)	(2,100,000)
<b>Net Cash used in Investing activities:</b>	<b>(9,269,127)</b>	<b>2,697,464</b>
<b>C. Cash flows from Financing Activities:</b>		
Loan Received from PKSF	28,448,329	33,449,994
Member Saving Deposit	18,472,348	11,552,615
Member Welfare Fund	4,636,149	4,434,155
Depreciation Reserve Fund	0	409,520
<b>Net cash used in Financing Activities</b>	<b>51,556,826</b>	<b>49,846,284</b>
<b>D. Net Increased/Decreased (A+B+C)</b>	<b>17,749,076</b>	<b>(376,099)</b>
Add: Cash & Bank Balance at the beginning of the year	25,562,728	25,938,827
<b>Cash &amp; Bank Balance at the end of the year</b>	<b>43,311,804</b>	<b>25,562,728</b>