



Anil Salam Idris & Co.

Chartered Accountants

Affiliated Firm of EMA Squared Chartered Accountants, UK

AMBALA FOUNDATION

Audit Report & Financial Statements

As at and for the year ended 30 June 2022

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Annexure-A1/1

**Independent Auditors' Report to the Executive Committee of Ambala Foundation
Report on the Audit of the Financial Statements of Ambala Foundation**

Opinion

We have audited the accompanying Financial Statements of Ambala Foundation which comprise the Statement of Financial Position as at 30 June 2022, the Statement of Comprehensive Income, the Statement of Receipts and Payments, the Statement of Cash Flows and the Statement of Changes in Equity for the year then ended and Notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Ambala Foundation as at 30 June 2022, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

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 Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the entity 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. We believe that the audit evidence we have obtained sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

These financial statements are prepared by Ambala Foundation to meet the requirements of MRA. However, we have audited the books of accounts of Micro Finance and Development Fund Program. Financial Information presented in the Statement of Financial Position, Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Cash Flows and Statement of Changes in Equity and Other Annexed Statements which is some extent departure from the requirement of IAS/IFRS.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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



Auditors' 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 auditors' 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 financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 gives a true and fair view.

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.

Report on Other Legal and Regulatory Requirements

We also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law and MRA Act and Rule have been kept by the entity so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of Comprehensive Income dealt with by the report are in agreement with the books of account.

Dated: Dhaka
03 October 2022



Anil Salam Idris & Co
Chartered Accountants

Md. Anwar Hossain FCA
Partner

Enrollment No: 1415
DVC Number: 2210101415AS673004

AMBALA FOUNDATION
Statement of Financial Position
As at 30 June 2022

Particulars	Notes	Amount in Taka					
		FY: 2021-2022			FY: 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
Non-Current Assets							
Property, Plant & Equipment	6	150,206,057	35,988,723	186,194,780	152,397,606	36,055,308	188,452,914
Intangible Assets	7	3,967,222	-	3,967,222	4,473,433	-	4,473,433
Other Non Current Assets	8	345,766	-	345,766	88,854	-	88,854
Total Non-Current Assets		154,519,045	35,988,723	190,507,768	156,959,893	36,055,308	193,015,201
Current Assets							
Investment on FDR	9	696,377,937	-	696,377,937	504,402,451	-	504,402,451
Advance, Security & Prepaid	10	16,276,052	227,104,800	243,380,852	18,869,629	183,860,626	202,730,255
Loan to Group Members	11	6,069,519,950	2,754,408	6,072,274,358	4,039,964,010	1,836,138	4,041,800,148
Accounts Receivable	12	3,957,337	-	3,957,337	1,736,735	-	1,736,735
Others Current Assets	13	2,947,624	-	2,947,624	3,500,389	-	3,500,389
Cash in Hand and at Bank	14	219,100,462	2,616,445	221,716,907	183,556,323	4,093,089	187,649,412
Total Current Assets		7,008,179,362	232,475,653	7,240,655,015	4,752,029,537	189,789,853	4,941,819,390
Total Assets		7,162,698,407	268,464,376	7,431,162,783	4,908,989,430	225,845,161	5,134,834,591
Capital Fund and Reserves							
Retained Surplus	15	885,408,576	37,115,918	922,524,494	729,411,877	29,447,637	758,859,514
Reserve Fund		98,378,731	-	98,378,731	81,045,764	-	81,045,764
Development Program Fund	16	3,000,000	48,613	3,048,613	-	289,971	289,971
Total Capital Fund and Reserves		986,787,307	37,164,531	1,023,951,838	810,457,641	29,737,608	840,195,249
Non Current Liabilities							
Long Term Borrowings-PKSF	17	196,500,000	-	196,500,000	127,500,000	-	127,500,000
Long Term Borrowings-Bank & Others	18	2,711,480,236	2,806,440	2,714,286,676	1,560,938,684	2,178,495	1,563,117,179
Total Non Current Liabilities		2,907,980,236	2,806,440	2,910,786,676	1,688,438,684	2,178,495	1,690,617,179
Current Liabilities							
Member Savings	19	2,831,565,123	549,650	2,832,114,773	2,060,282,922	403,923	2,060,686,845
Short Term Loan & Liability	20	220,253,569	24,079,271	244,332,840	177,875,138	28,608,914	206,484,052
Loan Loss Provision	21	116,450,273	38,306	116,488,579	109,129,606	38,306	109,167,912
PF, WF, Gratuity, IT etc.	22	73,937,049	202,902,562	276,839,611	49,199,659	164,050,565	213,250,224
Accounts Payable	23	25,724,850	923,616	26,648,466	13,605,780	827,350	14,433,130
Total Current Liabilities		3,267,930,864	228,493,405	3,496,424,269	2,410,093,105	193,929,058	2,604,022,163
Total Capital Fund and Liabilities		7,162,698,407	268,464,376	7,431,162,783	4,908,989,430	225,845,161	5,134,834,591


M. Azizur Rahman
Chairperson

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


Arif Sikder
Executive Director


Dewan Taufiq Hossain
Deputy Executive Director

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

Dated: Dhaka
03 October 2022



Anil Salam Idris & Co.
Chartered Accountants


Md. Ahwar Hossain FCA
Partner

Enrollment No.: 1415
DVC No.: 2210101415AS673004

AMBALA FOUNDATION
Statement of Comprehensive Income
For the year ended 30 June 2022

Particulars	Notes	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
Income							
Service Charge	24	1,087,735,050	8,984,728	1,096,719,778	860,031,992	14,178,264	874,210,256
Interest on Regular & FDR account	25	26,257,837	96,080	26,353,917	15,133,859	141,365	15,275,224
Others Income	26	7,385,938	3,446,630	10,832,568	4,308,984	1,542,375	5,851,359
Donation, Subscription & Reimbursable Income	27	439,280	3,381,125	3,820,405	3,947,578	3,007,325	6,954,903
Donor grants	28	-	5,553,673	5,553,673	-	5,394,413	5,394,413
Total		1,121,818,105	21,462,236	1,143,280,341	883,422,413	24,263,742	907,686,155
Expenditure							
Salary & benefits	29	377,904,660	1,240,121	379,144,781	323,889,047	1,190,812	325,079,859
General & Administration expenses							
Office rent & utilities	30	16,987,359	77,228	17,064,587	14,710,952	70,256	14,781,208
Printing & stationary	31	6,187,612	1,720	6,189,332	4,252,720	4,720	4,257,440
Communication	32	1,414,773	20,685	1,435,458	1,225,387	21,594	1,246,981
Tours & travel	33	15,811,785	39,760	15,851,545	12,807,525	20,615	12,828,140
Repairs & maintenance	34	22,432,426	127,385	22,559,811	18,819,366	123,780	18,943,146
Advertisement & publications	35	458,378	1,000	459,378	264,325	-	264,325
Legal expenses	36	20,712,951	25,284	20,738,235	4,048,508	92,769	4,141,277
Training / Workshop / Meeting etc.	37	887,771	-	887,771	541,752	-	541,752
Other admin & general expenses	38	47,962,614	354,526	48,317,140	17,619,537	559,228	18,178,765
Gratuity, pension & insurance premium	39	13,308,419	-	13,308,419	11,517,234	-	11,517,234
Lose On Disposal of Fixed Assets	40	101,174	-	101,174	200,202	117	200,319
Corporate Social Responsibility	41	16,440,922	-	16,440,922	4,683,369	-	4,683,369
Sub-total		162,706,184	647,588	163,353,772	90,690,877	893,079	91,583,956
Financial expenses							
Interest to PKSF & Bank	42	191,895,596	24,421	191,920,017	154,923,960	27,225	154,951,185
Interest on savings	43	187,223,851	11,304	187,235,155	148,503,480	5,571	148,509,051
Interest on other loan fund	44	8,281,775	5,887,463	14,169,238	12,414,786	12,134,265	24,549,051
Sub-total		387,401,222	5,923,188	393,324,410	315,842,226	12,167,061	328,009,287
Programmatic expenses							
Programmatic exp. & contributions	45	-	5,553,673	5,553,673	-	5,335,653	5,335,653
Sub-total		-	5,553,673	5,553,673	-	5,335,653	5,335,653
Expenses for provision & reserve							
Expenses for provision & reserved	46	8,981,493	-	8,981,493	47,984,602	18,361	48,002,963
Sub-total		8,981,493	-	8,981,493	47,984,602	18,361	48,002,963
Depreciation of non current assets							
Depreciation	47	11,494,880	429,385	11,924,265	11,288,250	429,385	11,717,635
Sub-total		11,494,880	429,385	11,924,265	11,288,250	429,385	11,717,635
Total expenditure		948,488,439	13,793,955	962,282,394	789,695,002	20,034,351	809,729,353
Excess of income over expenditure		173,329,666	7,668,281	180,997,947	93,727,411	4,229,391	97,956,802
Total		1,121,818,105	21,462,236	1,143,280,341	883,422,413	24,263,742	907,686,155

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


M. Azizur Rahman
Chairperson


Arif Sikder
Executive Director


Dewan Taufiq Hossain
Deputy Executive Director

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

Dated: Dhaka
03 October 2022



Anil Salam Idris & Co.
Chartered Accountants


Md. Anwar Hossain FCA
Partner

Enrollment No.: 1415
DVC No.: 2210101415 AS 673004

AMBALA FOUNDATION
Statement of Receipts & Payments
For the year ended 30 June 2022

Particulars	Amount in Taka					
	FY 2021-2022			FY 2020-2021		
	Micro Finance	Development	Total	Micro Finance	Development	Total
Receipts						
Opening Balance						
Cash in hand	13,952,966	32,083	13,985,049	9,842,425	133,372	9,975,797
Cash at bank	169,603,357	4,061,006	173,664,363	63,042,743	6,407,109	69,449,852
Sub-Total	183,556,323	4,093,089	187,649,412	72,885,168	6,540,481	79,425,649
Long Term Borrowings-PKSF	185,000,000	-	185,000,000	150,000,000	-	150,000,000
Long Term Borrowings-Bank & Others	3,317,000,000	1,950,000	3,318,950,000	1,815,500,000	-	1,815,500,000
Development Program Fund	3,000,000	198,612,507	201,612,507	-	161,094,462	161,094,462
Member Savings Receipt	3,073,402,753	373,521	3,073,776,274	1,719,605,204	299,995	1,719,905,199
General & Others Loan /Fund Account	1,655,963,350	175,536,326	1,831,499,676	720,470,634	191,168,756	911,639,390
PF, WF, Security, IT etc	39,671,230	3,249,000	42,920,230	22,310,660	1,598,100	23,908,760
Loan to Group Members Recovery	4,903,923,430	1,031,731	4,904,955,161	3,809,302,091	902,201	3,810,204,292
Advance, Security & Prepaid loan	7,498,282	297,586,989	305,085,271	1,845,726	262,998,991	264,844,717
Investment Withdrawal	390,053,300	-	390,053,300	147,905,854	1,705,441	149,611,295
Accounts payable & provision	-	-	-	-	-	-
Stock & Stores	-	-	-	-	-	-
Suspense Accounts	100,794	-	100,794	486,686	-	486,686
Sale/Fixed Assets Sale	-	-	-	-	-	-
Revenue Income Received	1,059,560,484	2,623,355	1,062,183,839	863,768,296	1,909,636	865,677,932
Sub-Total	14,635,173,623	680,963,429	15,316,137,052	9,251,195,151	621,677,582	9,872,872,733
Total receipts	14,818,729,946	685,056,518	15,503,786,464	9,324,080,319	628,218,063	9,952,298,382
Payments						
Capital Expenditure	7,508,634	362,800	7,871,434	8,706,831	7,699,460	16,406,291
Long Term Borrowings-PKSF	116,000,000	-	116,000,000	131,000,000	-	131,000,000
Long Term Borrowings-Bank & Others	2,345,276,584	1,322,055	2,346,598,639	1,768,837,072	733,505	1,769,570,577
Development Program Fund	-	198,856,425	198,856,425	-	161,351,710	161,351,710
Member Savings Return	2,170,090,845	239,098	2,170,329,943	1,148,358,080	260,987	1,148,619,067
General & Others Loan /Fund Account	1,679,472,843	180,245,240	1,859,718,083	834,752,399	272,827,738	1,107,580,137
PF, WF, Security, IT etc.	-	52,125	52,125	-	54,000	54,000
Loan to Group Members	7,089,008,000	1,950,000	7,090,958,000	4,409,831,000	1,820,000	4,411,651,000
Advance, Security & Prepaid loan	30,530,119	277,307,419	307,837,538	7,186,270	165,531,600	172,717,870
Payment against Provision	410,228,974	20,335,164	430,564,138	7,162,130	10,204,259	17,366,389
Investment against Provision	563,500,000	-	563,500,000	362,000,000	1,700,000	363,700,000
Suspense Accounts	1,204,251	-	1,204,251	1,515,763	-	1,515,763
Material / Stock & Stores	-	-	-	-	-	-
Sub-Total	14,412,820,250	680,670,326	15,093,490,576	8,679,349,545	622,183,259	9,301,532,804
Staff Salary & Benefits	62,556,429	1,130,024	63,686,453	275,479,807	1,082,708	276,562,515
General & Administrative Expenses	111,788,860	615,302	112,404,162	69,607,069	831,782	70,438,851
Financial Cost	12,463,945	24,421	12,488,366	116,087,575	27,225	116,114,800
Programmatic Expenses	-	-	-	-	-	-
Sub-Total	186,809,234	1,769,747	188,578,981	461,174,451	1,941,715	463,116,166
Closing Cash & Bank Balance						
Cash in hand	55,452,101	1,105	55,453,206	13,952,966	32,083	13,985,049
Cash at bank	163,648,361	2,615,340	166,263,701	169,603,357	4,061,006	173,664,363
Sub-Total	219,100,462	2,616,445	221,716,907	183,556,323	4,093,089	187,649,412
Total payments	14,818,729,946	685,056,518	15,503,786,464	9,324,080,319	628,218,063	9,952,298,382

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



M. Azizur Rahman
Chairperson



Arif Sikder
Executive Director



Dewan Taufiq Hossain
Deputy Executive Director

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

Dated: Dhaka
03 October 2022



Anil Salam Idris & Co.
Chartered Accountants


Md. Anwar Hossain, FCA
Partner

Enrollment No.: 1415
DVC No.: 2210101415ASG7B004

AMBALA FOUNDATION
Statement of Changes in Equity
For the year ended 30 June 2022

Particulars	Amount in Taka					
	FY 2021-2022			FY 2020-2021		
	Micro Finance	Development	Total	Micro Finance	Development	Total
Opening balance	810,457,641	29,447,637	839,905,278	716,730,230	25,218,246	741,948,476
Add: Opening Adjustment	-	-	-	-	-	-
Prior year adjustment	-	-	-	-	-	-
Surplus for the Year	173,329,666	7,668,281	180,997,947	93,727,411	4,229,391	97,956,802
Closing balance	983,787,307	37,115,918	1,020,903,225	810,457,641	29,447,637	839,905,278
Add: Adjustment during the year	-	-	-	-	-	-
Less: Adjustment during the year	-	-	-	-	-	-
Less: Transferred to reserve	(98,378,731)	-	(98,378,731)	(81,045,764)	-	(81,045,764)
Total Fund (After transfer to reserve)	885,408,576	37,115,918	922,524,494	729,411,877	29,447,637	758,859,514
Add: Reserve fund	98,378,731	-	98,378,731	81,045,764	-	81,045,764
Balance as on 30-06-2022	983,787,307	37,115,918	1,020,903,225	810,457,641	29,447,637	839,905,278

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


M. Azizur Rahman
Chairperson

Arif Sikder
Executive Director


Arif Sikder
Executive Director

Dewan Taufiq Hossain
Deputy Executive Director


Dewan Taufiq Hossain
Deputy Executive Director

Dated: Dhaka
03 October 2022



Anil Salam Idris & Co.
Chartered Accountants



Md. Anwar Hossain FCA
Partner

Enrollment No.: 1415
DVC No.: 2210101415 ASG79009

AMBALA FOUNDATION
Statement of Cash Flows
For the year ended June 2022

Particulars	Amount in Taka					
	FY 2021-2022			FY 2020-2021		
	Micro Finance	Development	Total	Micro Finance	Development	Total
A. Cash flows from operating activities						
Surplus for the period	173,329,666	7,668,281	180,997,947	93,727,411	4,229,391	97,956,802
Add: Amount considered as non cash items						
Expenses						
Expenses for provision & reserve	8,981,493	-	8,981,493	47,984,602	18,361	48,002,963
Depreciation for the year	11,494,880	429,385	11,924,265	11,288,250	429,385	11,717,635
Non cash staff salary & benefits	315,348,231	110,097	315,458,328	48,409,240	108,104	48,517,344
Non cash general & administrative expenses	50,917,324	32,286	50,949,610	21,083,808	61,297	21,145,105
Non cash financial cost	374,937,277	5,898,767	380,836,044	199,754,653	12,139,837	211,894,490
Non cash program cost	-	5,553,673	5,553,673	-	5,335,653	5,335,653
Sub-total of non cash items expenses	761,679,205	12,024,208	773,703,413	328,520,553	18,092,637	346,613,190
Less: Amount considered as non cash items income						
Non cash FDR & Revenue income	(62,257,621)	(18,838,881)	(81,096,502)	(19,654,117)	(22,354,106)	(42,008,223)
Sub-total of non cash items income	(62,257,621)	(18,838,881)	(81,096,502)	(19,654,117)	(22,354,106)	(42,008,223)
Increase/decrease in disbursement to members	(2,185,084,570)	(918,269)	(2,186,002,839)	(600,528,909)	(917,799)	(601,446,708)
Increase /decrease in payment for provision	(410,228,974)	(20,335,164)	(430,564,138)	(7,162,130)	(10,204,259)	(17,366,389)
Increase/decrease in loan, advance & prepaid	(23,031,837)	20,279,570	(2,752,267)	(5,340,544)	97,467,391	92,126,847
Net cash used in operating activities	(1,745,594,131)	(120,255)	(1,745,714,386)	(210,437,736)	86,313,255	(124,124,481)
B. Cash flows from Investing Activities						
Increase/decrease in acquisition of property, plant and equipment	(7,508,634)	(362,800)	(7,871,434)	(8,706,831)	(7,699,460)	(16,406,291)
Increase/decrease in short term investment	(173,446,700)	-	(173,446,700)	(214,094,146)	5,441	(214,088,705)
Increase/decrease in others current assets	(1,103,457)	-	(1,103,457)	(1,029,077)	-	(1,029,077)
Net Cash Used in Investing Activities	(182,058,791)	(362,800)	(182,421,591)	(223,830,054)	(7,694,019)	(231,524,073)
C. Cash Flows from financing Activities						
Increase/decrease in Long Term Borrowings-PKSF	69,000,000	-	69,000,000	19,000,000	-	19,000,000
Increase/decrease in Long Term Borrowings-Bank & Others	971,723,416	627,945	972,351,361	46,662,928	(733,505)	45,929,423
Increase/decrease in members savings	903,311,908	134,423	903,446,331	571,247,124	39,008	571,286,132
Increase/decrease in short term loan & others current liabilities	(23,509,493)	(4,708,914)	(28,218,407)	(114,281,767)	(81,658,983)	(195,940,750)
Increase/decrease in staff EP,EG,EW & ES fund	39,671,230	3,196,875	42,868,105	22,310,660	1,544,100	23,854,760
Increase/decrease in Development Program Fund	3,000,000	(243,918)	2,756,082	-	(257,248)	(257,248)
Net Cash Used in Financing Activities	1,963,197,061	(993,589)	1,962,203,472	544,938,945	(81,066,628)	463,872,317
D. Net cash increase / Decrease (A+B+C)	35,544,139	(1,476,644)	34,067,495	110,671,155	(2,447,392)	108,223,763
Add. Cash and Bank Balance Beginning of the year	183,556,323	4,093,089	187,649,412	72,885,168	6,540,481	79,425,649
Cash and Bank Balance at the end of the	219,100,462	2,616,445	221,716,907	183,556,323	4,093,089	187,649,412

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


M. Azizur Rahman
Chairperson


Arif Sikder
Executive Director


Dewan Taufiq Hossain
Deputy Executive Director

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

Dated: Dhaka
03 October 2022



Anil Salam Idris & Co.
Chartered Accountants


Md. Anwar Hossain FCA
Partner

Enrollment No.: 1415
DVC No.: 2210101415AS673004

Ambala Foundation
Notes to the Financial Statements
For the year ended 30 June 2022

1.0 BACKGROUND**1.01 Organization Background**

In terms of global population density, Bangladesh is one of the highest-ranking countries in the world accompanied with poor socio-economic conditions, acute malnutrition, low literacy rate and high population growth rate which triggers the country towards severe poverty and dreadful environmental crisis. A group of young and energetic students with innovative mind realized its consequences and came forward to put their efforts together to contribute for the development of the poor and destitute people and to reduce the poverty and environmental impact from local level to national level. Keeping this notion in their mind these group of student established Ambala Foundation as a non-profit and non-political voluntary organization in 1994 and initiated their development activities all over the Bangladesh from 1998.

Mission

Poverty elimination through establishing social unity and integrated development.

Vision/Goal

Reducing poverty through eliminating inequality, promotion of education, socio-economic development, strengthens environment and climate change adaptability.

Core Values

- Integrity and Collaborative
- Innovation for Sustainability
- Dignity and Gender Sensitivity
- Passionate and Respect
- Accountability and Transparency

2.0 Corporate Information of the Organization

1	Name of the MFI/NGO	Ambala Foundation
2	Year of establishment	February 12, 1994
	Year of commencement	1998
3	Legal Entity/ Registration	<ul style="list-style-type: none"> • Registered on 01st January 2008 with Microcredit Regulatory Authority (MRA) No. 00350-01308-00086 • Registered on 28th February 1994 with the Department of Social Services. No. Dha- 03055 • Registered on 28th June 1995 with NGO Affairs Bureau. No. 952 • Registered on 27th July 2009 with Directorate of Youth Development. No. Jouoao/Munshigonj Sadar-60/Munshi-160



4	Nature of Operations (programs)	Microfinance Program and Development Program.
5	Statutory Audit conducted up to	June 30, 2021
6	Name of statutory auditor for last year	M M Rahman & Co.
7	Name of statutory auditor for current year	Anil Salam Idris & Co.
8	No. Executive Committee meeting held FY 2021-2022	06
9	Date of Last AGM held	August 21, 2021

2.1 List of Executive Committee Members

Sl.	Name	Designation	Qualification	Profession	Present Address
1	M. Azizur Rahman	Chairperson	MA	Former - Chairman, Board of Trusty, National Museum BD. Secretary & Chief Information Commissioner (State Minister status) of Information Commission. Peoples Republic of BD.	358, South Paiek Para Mirpur, Dhaka.
2	Rajia Sultana	Vice-chairperson	MA	Service	92, Centarl Road, Kolabagan, New Market, Dhaka-1205
3	Arif Sikder	Secretary General	MA, MBA	Service	6/7, Block-F, Lalmatiya, Dhaka-1207.
4	S.M. Mahedi Hasan	Finance Secretary	MSS	Service	12/4 Road -2, Shyamoli, Dhaka-1207.
5	Salina Iqbal	Executive Member	MA	Service	14/5 Babor Road, Mohammadpur, Dhaka

3.0 Basis of Preparation of Financial Statements

The financial report has been prepared on under the historical cost conventions on accrual basis except service charges which are computed following cash basis of accounting.

3.01 Preparation of Financial Statements

Financial statements are prepared in accordance with International Financial Reporting Standard (IFRS) except for service charge on loan to members, which are recognized on cash basis as disclosed in the Summary of Significant Accounting Policies. The financial statements are expressed in Bangladeshi Taka.

Ambala Foundation's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absence of donor-imposed restrictions.



3.02 Reporting Period

The financial statements cover the period from 1st July 2021 to 30th June 2022.

4.0 Summary of Significant Accounting Policies

4.01 Currencies

The financial statements are presented in Bangladeshi Taka which is the MFI's functional currency. All financial information presented in BD Taka has been rounded off to the nearest Taka.

4.02 Revenue Recognition

As per IFRS-15 "Revenue", Revenue is to be recognized when it is probable that the economic benefits associated with the transaction will flow to the organization and the amount of revenue and related cost can be measured reliably.

Accordingly, Income from Service Charge on loan is recognized on cash basis when it is collected and other income is recognized when it is earned in the relevant period.

4.03 (i) Interest Income

Interest on Bank Accounts, Fixed Deposits, Revenue is recognized as the Interest Accrues unless collectability is in doubt.

Service Charge on loan

The Organization is collecting Service Charges from beneficiaries/end users at a declining rate of maximum 24% on the loan provided to them. The principal and service charges of the loan are collected in weekly (45) and monthly (12, 18, 24 and 35) installments.

Service charges are accounted for on cash basis. The amount of service charges actually collected from the beneficiaries is recognized as income. The service charges due but not collected are not recognized as income.

Interest Expenses

Interest expenses have been accounted for on Accrual Basis.

(ii) Interest paid on Savings

a) Regular Savings

Ambala Foundation Microfinance program has a mandatory savings provision, with a view to facilitating and encouraging savings by Center Member/Individual Member. The interest rate on mandatory savings is 6%. Saving amounts are decided at the center level with a minimum weekly savings requirement of Tk. 50. Each center members deposits a minimum of Tk. 50 in a weekly meeting. For consecutive loans members are eligible to withdrawal savings as long as they maintain a saving balance of 10% of the loan amount. This savings is to be mentioned in the Pass book, Subsidiary Ledger, General ledger individually/Separately.

A minimum savings of 10% of the loan amount is required for the first loan period.

The entire amount of savings deposits of a center member or individual will be refunded when the member retires or is terminated from membership.



b) Monthly Voluntary Savings (MVS)

Ambala Foundation implemented an optional voluntary savings program called **Monthly Voluntary Savings**. Monthly voluntary activities are conducted in two terms: 1. Term of 5 years 2. Term of 10 years. In this monthly voluntary savings program, the member can deposit any amount up to 5,000/- at the multiplied rate of 100/- per month. Before maturity, Interest payment will be 8% annually.

The amount of money due at the end of the term, including Interest

Amount of monthly deposit	Term of 5 years		Term of 10 years	
	Total deposits	Total amount	Total deposits	Total amount
100	6,000	8,000	12,000	24,000
200	12,000	16,000	24,000	48,000
300	18,000	24,000	36,000	72,000
400	24,000	32,000	48,000	96,000
500	30,000	40,000	60,000	1,20,000
1000	60,000	80,000	1,20,000	2,40,000
2000	1,20,000	1,60,000	2,40,000	4,80,000
3000	1,80,000	2,40,000	3,60,000	7,20,000
4000	2,40,000	3,20,000	4,80,000	9,60,000
5000	3,00,000	4,00,000	6,00,000	12,00,000

c) SAMRIDI Savings

Ambala Foundation implemented an optional term savings program called **SAMRIDI**. It is tied up with fixed deposit. Profit will be given at different rate based on different period (6 & 10 years) & deposited amount (1,000-100,000 tk.). Amount of deposits will be doubled in 6 years period & tripled in 10 years period. The special savings accounts are like a current account. This term savings stands for those who deposit voluntarily beyond their regular savings.

d) One Time Savings (OTS)

Ambala Foundation implemented another optional term savings program called **OTS**. It is tied up with fixed deposit. Profit will be given in this program at 12.00% to 13.20% annually, compounded monthly. The special savings accounts are like a current account. This savings stands for those who deposit voluntarily beyond their regular savings. Interest rate of OTS savings is as follows:

Deposit Period	Interest Rate (%)
Monthly	12.00%
Quarterly	12.60%
Half Yearly	13.20%
Yearly	13.20%

4.04 Property, Plant and Equipment

Recognition

- Its expected useful life is more than one year,
- It is tangible assets and
- Future economic benefit associated with the item will flow to entity.



Depreciation

Property, Plant and Equipment are stated at cost less accumulated depreciation. Depreciation is provided for on a straight-line basis over the estimated useful lives at the following annual rates:

The rates of depreciation applied are as follows:

Particulars	Rate
Furniture & Fixtures	10%
Equipment & Machineries	20%
Motor Vehicles	20%
Intangible	20%
Others Assets	20%

Subsequent Recognition

The cost of replacing part of an item of property or equipment is recognized in the carrying amount of the item, if it is probable that the future economic benefits embodied within the part will flow to the organization and its cost reliably measured. The cost of the day to day servicing of the property and equipment are recognized in the statement of income and expenditure as incurred expenditure.

Sale of Property, Plant and Equipment

Sale price of Property, Plant and Equipment are determined on the basis of fair value of the assets. Gain or losses on sale of property, plant and equipment are recognized in the statement of income and expenditure incurred as per provision of IAS-16, property, plant and equipment.

4.05 Basis of Reporting

Financial statements presentation follows the recommendations and guideline of the partners & donors. They also conform to specific sections of IFRS (International Financial Reporting Standard) applicable for non-profit organization.

4.06 Grant/Donation Accounting

Grants are recognized as Income in accordance with International Accounting Standard (IAS) 20, "Accounting for Government Grants and Disclosure of Government Assistance", over the periods necessary to match them with the corresponding costs as incurred.

4.07 Donor Grants

Income from donor grants is recognized when conditions on which they depend have been met. Substantially, Ambala Foundation donor grants are for the funding of projects and programs, and for these grants, income is recognized to equate the expenditure incurred on projects and programs. Donor's grants that are utilized for the purchase of fixed assets are spent as program-related expenditure. All donor grants received are initially recorded at fair value as liabilities in Grants Received in Advance Account. For ongoing projects and programs, any expenditure yet to be funded but for which funding has been agreed upon at the end of the reporting period is recognized as donation receivable.



5.0 Significant Organization Policies

5.01 Loan Classification & Loan Loss Provision Policy

Management regularly assesses the adequacy of the loan loss provision based on the age of the loan portfolio. At the end of each month, Ambala Foundation calculate required provision for loan loss based on the loan classification and provisioning methodology which is shown below and any adjustment, if required, are made and accounted for in the financial statements:

Loan Classification

Particulars	Status of Loan	Loan Loss Provision Ratio
1 to 30 days due	Watchful Loan (WL)	5%
31 to 180 days due	Sub Standard Loan (SSL)	25%
181 to 365 days due	Doubtful Loan Outstanding (DLO)	75%
365+ days past due	Bad Loan Outstanding (BLO)	100%

5.02 Write Off Policy

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". Loan which remains outstanding over a year of their maturity period is considered as "Bad loans".

Loan recovery efforts for delinquent loans over two years have been taken but loan collectability has proved extremely difficult. The list of such loans is presented to Governing Body for write off approval. Generally loans are written off twice a year. Any collections realized from loans previously written off are credited to the statement of income and expenditure.

5.03 Policy on Loan to beneficiaries under the Microfinance Program

Main Process of the Microfinance Program

Ambala Foundation microfinance is implemented through a group model whereby members from groups of five and subsequently form centers composed of roughly six groups. Center meetings are held each week by field/credit officer. At such meetings, members can submit loan applications, make loan repayments and deposit savings. Target families are identified on the basis of sex, age and household income, after which interested persons are invited for group discussions regarding Ambala Foundation microfinance products and regulations.

Ambala Foundation activities include providing micro-finance loans to group members without collateral, on a service charge basis under various components. This represents various loans outstanding with the clients in the following categories:

Various Component of the Microfinance Program

JAGORON (Microfinance Program for Rural & Urban People)

This is to allow rural people to finance their economic activities. Jagoron loans are working capital loans given to poor and disadvantaged households. Jagoron loan ranges from Tk. 20,000 to 2,00,000 are given for refund within one year to three years and service charge from 24% (declining rate) per year.



AGROSOR (Microfinance Program for Entrepreneurs)

Available to both men & women, the micro-enterprise program provides services on either a group or individual basis. Most members are recruited through surveys, with the majority of loans given on an individual basis. A small number of micro-credit member's graduate from the micro-credit program to become micro-enterprise program members. Subsequently more emphasis will be put towards such members. The micro-enterprise program seeks members who would like to expand their businesses; the loan amount is not intended as start-up capital. Ambala Foundation seeks members with a minimum of 02 years business experience, a visible venture and those who have scope to generate employment opportunities. Agrosor loan ranges from Tk. 1,00,001 to Tk. 25,00,000 are given for refund within one year to three years and service charge from 24% (declining rate) per year.

SUFOLON (Microfinance Program for Agriculture)

SUFOLON (One Time) : The main objective of the program is to expand the agricultural sector by providing financial and technological assistance, increase agricultural production, ensure food security and contribute to economic prosperity. To provide sustainable loan assistance as per the demand for conducting agricultural activities of marginal and small farming communities and to play a role in improving the living standards of agriculture and farming families by increasing the knowledge, skills and capacity of the target population. Sufolon loan ranges from Tk. 10,000 to Tk. 1,00,000. Production and refund within 3-12 months and service charge from 24% (declining rate) per year.

SUFOLON (Primary) : This loan is exclusive for agriculture, enterprise, livestock etc. activities and is designated to increase the farm and business activities. Sufolon loan also enhances "Social food security net" of the households. Sufolon loan ranges from Tk. 10,000 to Tk. 25,00,000 are given for Agri. Production and refund within 12-36 months and service charge from 24% (declining rate) per year.

BUNIAD (Microfinance Program for Ultra and Extreme Poor)

This loan is exclusive for ultra-poor beneficiaries. Buniad loan ranges from Tk. 10,000 to TK. 49,000 are given for refund within one year and service charge maximum 20% (declining rate) per year.

GRIHAYAN Loan (Microfinance Program for House Construction)

To reduce the housing vulnerability of the disadvantaged rural community this loan is taken from the housing fund of Bangladesh Government and disbursed among the right deprived disadvantage community people particularly those who are victims of river erosion, cyclone, flood and fir with view to build and rebuild their houses. This loan is given from three years and the rate of interest is 5.50% (Flat).

5.04 Savings collection

There are four types of members savings collected by the Ambala Foundation:

- Regular Savings.
- Monthly Voluntary Savings (MVS).
- SAMRIDI Savings.
- One Time Savings (OTS).



a) **Regular Savings**

Ambala Foundation Microfinance program has a mandatory savings provision, with a view to facilitating and encouraging savings by Center Member/Individual Member. Saving amounts are decided at the center level with a minimum weekly savings requirement of Tk. 50. Each center members deposits a minimum of Tk. 50 in a weekly meeting. For consecutive loans members are eligible to withdrawal savings as long as they maintain a saving balance of 10% of the loan amount. This savings is to be mentioned in the Pass book, Subsidiary Ledger, General ledger individually/Separately.

The entire amount of savings deposits of a center member or individual will be refunded when the member retires or is terminated from membership.

b) **Monthly Voluntary Savings (MVS)**

The Ambala Foundation has implemented an optional voluntary savings program called Monthly Voluntary Savings. Beneficiaries can save a certain amount every month. This savings is for those who voluntarily deposit outside their regular savings. The minimum deposit amount of this fund can be deposited from 100/- to 5000/-. These special savings should be mentioned separately in pass books, support books and general books. Beneficiaries have to complete all the necessary procedures while returning the special savings.

c) **SAMRIDI Savings**

Ambala Foundation implemented an optional term savings program called **SAMRIDI**. It is tied up with fixed deposit. Amount of deposits will be doubled in 6 years period & tripled in 10 years period. The special savings accounts are like a current account .This savings stands for those who deposit voluntarily beyond their regular savings.

d) **One Time Savings (OTS)**

Ambala Foundation implemented another optional term savings program called OTS. It is tied up with fixed deposit. The special savings accounts are like a current account .This savings stands for those who deposit voluntarily beyond their regular savings.OTS savings can be deposited at fixed interest rates monthly, quarterly, half-yearly and yearly.

5.05 Motorcycle Loan

Motorcycle loan can be provided to staff to expedite the field work and project implementation of Ambala Foundation with the approval from the approval committee. The concerned staff has to be a valid license holder if he wants to avail this loan. The amount of loan, duration of loan, number of installments etc. is to be decided by the approval committee. The motorcycle has to be registered under the name of the Ambala Foundation.

The Ambala Foundation pays monthly bills for the use of motorcycles by the staff of the organization. The amount of motorcycle allowance is based on the mileage run verified from each subscriber's log book. The motorcycle bill pays tk. 2.50 per k.m. from the 1st year and tk. 3.00 per k.m. from the 2nd year. The user is also paid tk. 500/- for monthly mobile bill and tk. 100/- for maintenance.

If any staff resigns or retires or terminated before paying all installments, he will have to hand over the motorcycle to Ambala Foundation. If the life of Motorcycle exceeds 4 years, the staff may pay all the rest of the installments, the authority will hand over the motorcycle to the concerned staff. If the staff pays all the installments, the authority will hand over the motorcycle to the concerned staff. The cost of providing motorcycle loan to staff is recovered through monthly salary deductions.



5.06 Member welfare fund

Ambala Foundation has created a Member welfare fund to cover the outstanding risk of death members.

5.07 Employees' Provident Fund

Ambala Foundation maintains Unrecognized Contributory Provident Fund for its eligible permanent employees. The fund is operated by the Board of Trustee. All confirmed employees are contribution 10% of their basic salary as subscription of the fund. Ambala Foundation also contributes equal amount of the employees.

5.08 Employees' Gratuity Fund

Ambala Foundation makes provision for an Employee Gratuity fund, on the basis of one month's basic salary for each completed year in employment (based on basic salary of the last month). The fund is held as a provision within 'other liabilities', and is not externally funded. Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed five years service at the rate of one month's basic salary last drawn for each completed year of service. The Gratuity Fund is Unrecognized.

5.09 Employees' Security Fund

Ambala Foundation has created an employee security fund to cover the risks of accident or deprivation of eye-sight. Security amount collects from the respective staff at the rate of Tk.10,000 to Tk. 20,000 at the time of joining in the service or collecting installment basis from the respective staff. Security amounts refund with 6% interest compounded annually to the respective staff at the time of retirement or termination from the service. The fund is held as a provision within other liabilities.

5.10 Accommodation Facilities for Staff

Ambala Foundation provides accommodation facilities at each branch for the respective staff and paid as house rent allowance Tk. 1000 per month for female staff.

5.11 Incentive for Microfinance program

Ambala Foundation provides incentive for microfinance staff. Incentive paid monthly on the basis of performance.

5.12 Employee Pension Scheme

- The company will provide contributory pension benefits for all permanent employees called contributory Pension Scheme.
- According to the level / grade of the salary structure of the organization, the amount of deposit for each employee according to the assigned grade / level for his / her assigned level / grade is as follows:

1 st grade	10,000/-
2 nd grade	10,000/-
3 rd grade	5,000/-
4 th grade	3,000/-
5 th grade	2,000/-
6 th grade	1,000/-
7 th grade	500/-



- If the grade / level of the promoted or demoted staff is changed, the amount assigned to the current grade / level will be credited as before.
- In case of grant / receipt of benefits, the grade / level of the recruitment period will be calculated at maturity, the additional deposit rate for the employees who have been promoted or demoted will start to be calculated from 1st (1st) year.
- Each employee will be entitled to pension benefits at the following rate for a specified period.

Job Duration	Benefits received
00-01 years until complete	Employee own deposit
01-10 years until complete	Employee's own portion is entitled to 8% dividend
10-15 years until complete	2.5 times Employee's own deposit
15-20 years until complete	4 times Employee's own deposit
20-25 years until complete	7 times Employee's own deposit
Above 25 Years	10 times Employee's own deposit

- All permanent employees employed on July 1, 2018 and all permanent employees employed in the future shall be entitled to pension benefits at the rate stated only if they have continuously submitted their contribution to the contributory Pension Scheme for a period of at least 10 years or 120 months.
- If an employee receiving pension benefits is interested in getting his pension benefits on a monthly basis, then the company can enjoy the monthly benefit of dividends at the prevailing rate against the amount earned.

5.13 Special Advance Salary

Ambala Foundation provides special advance salary to regular staff to overcome the medical treatment, natural disaster, arising out of death of any family member. One can apply for this loan after completion at least 6-month membership of provident fund. A staff is allowed to avail that much amount which is maximum of 02 months equivalent total salary without any interest. The duration of this loan will be maximum 12 months.

5.14 Loan Against Provident Fund

Employee can take loan at 80% amount of his own contribution if loan is taken within 5 years and if loan is taken after 5 years employee can take 80% of his/her total fund (Own & Organization). Interest charged at 10% on loan, maximum duration of repayment will be 36 months.

5.15 Taxation and VAT

Under the Income Tax Ordinance (ITO), 1984 as amended, Ambala Foundation is subject to taxation for some of its projects and properties. As per 6th Schedule, Part-A, para-1A of ITO 1984, Income from Microfinance activities are Tax exempted. Ambala Foundation submits its Return for tax for the organization as a whole Ambala Foundation and TIN number is 871703359207/ Taxes Circle-90(Company), Taxes Zone 05, Dhaka.

Under the Value Added Tax and Supplementary Duty 2012, VAT Registration Number is for Head Office 004240609-0402.



5.16 Other Facilities to Beneficiaries

Ambala Foundation provides pass book to beneficiaries for recording their loan and savings related transactions. During the loan period members are eligible to take the pass book by paying Tk. 5 for each one and Tk. 10 for Loan Application form. If any member loses the pass book, he will pay Tk. 10 to take another pass book. The income from selling of pass books is being recognized as income in the Statement of Comprehensive Income in the period in which they are incurred. Ambala Foundation activities also include providing microfinance loans to beneficiaries without loan processing fee. Ambala Foundation activates also include providing microfinance loans to beneficiaries without admission fee & any other services. After completion of 3 weeks membership, the member will be eligible to take the first period loan. Ambala Foundation also provides an opportunity of rebate against service charge if the loan installments are paid in advance.

5.17 General

- i. Where necessary, comparative figures and accounts titles in the financial statements have been rearranged to conform to the current year's presentation.
- ii. The figures appearing in the financial statements have been rounded off to the nearest Taka.



AMBALA FOUNDATION
Notes to the Statement of Financial Position

Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
6.00 Property, Plant and Equipment							
A. Cost							
Balance as on 01 July, 2021		183,402,426	37,058,233	220,460,659	175,652,593	14,826,856	190,479,449
Add: Addition during the year		6,971,246	362,800	7,334,046	8,541,098	23,037,952	31,579,050
		190,373,672	37,421,033	227,794,705	184,193,691	37,864,808	222,058,499
Less: Adjustment during the year		660,247	-	660,247	791,265	806,575	1,597,840
Balance as on 30 June, 2022		189,713,425	37,421,033	227,134,458	183,402,426	37,058,233	220,460,659
B. Accumulated Depreciation							
Balance as on 01 July, 2021		31,004,820	1,002,925	32,007,745	22,545,957	1,379,998	23,925,955
Add: Charged during the year		9,061,621	429,385	9,491,006	9,105,800	429,385	9,535,185
		40,066,441	1,432,310	41,498,751	31,651,757	1,809,383	33,461,140
Less: Adjustment during the year		559,073	-	559,073	646,937	806,458	1,453,395
Balance as on 30 June, 2022		39,507,368	1,432,310	40,939,678	31,004,820	1,002,925	32,007,745
Written Down Value (A-B)		150,206,057	35,988,723	186,194,780	152,397,606	36,055,308	188,452,914
7.00 Intangible assets							
A. Cost							
Balance as on 01 July, 2021		10,870,000	-	10,870,000	10,395,000	-	10,395,000
Add: Addition during the year		1,870,000	-	1,870,000	475,000	-	475,000
		12,740,000	-	12,740,000	10,870,000	-	10,870,000
Less: Adjustment during the year		-	-	-	-	-	-
Balance as on 30 June, 2022		12,740,000	-	12,740,000	10,870,000	-	10,870,000
B. Accumulated Amortisation							
Balance as on 01 July, 2021		6,396,567	-	6,396,567	4,271,499	-	4,271,499
Add: Charged during the year		2,376,211	-	2,376,211	2,125,068	-	2,125,068
		8,772,778	-	8,772,778	6,396,567	-	6,396,567
Less: Adjustment during the year		-	-	-	-	-	-
Balance as on 30 June, 2022		8,772,778	-	8,772,778	6,396,567	-	6,396,567
Written Down Value (A-B)		3,967,222	-	3,967,222	4,473,433	-	4,473,433
8.00 Others Non Current Assets							
A. Cost							
Balance as on 01 July, 2021		187,994	-	187,994	288,032	-	288,032
Add: Addition during the year		313,960	-	313,960	7,190	-	7,190
		501,954	-	501,954	295,222	-	295,222
Less: Adjustment during the year		-	-	-	107,228	-	107,228
Balance as on 30 June, 2022		501,954	-	501,954	187,994	-	187,994
B. Accumulated Depreciation							
Balance as on 01 July, 2021		99,140	-	99,140	93,112	-	93,112
Add: Charged during the year		57,048	-	57,048	57,382	-	57,382
		156,188	-	156,188	150,494	-	150,494
Less: Adjustment during the year		-	-	-	51,354	-	51,354
Balance as on 30 June, 2022		156,188	-	156,188	99,140	-	99,140
Written Down Value (A-B)		345,766	-	345,766	88,854	-	88,854



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
9.00 Investment on FDR		696,377,937	-	696,377,937	504,402,451	-	504,402,451
9.01 FDR on Savings							
Balance as on 01 July, 2021		234,209,910	-	234,209,910	92,173,640	-	92,173,640
Add: Addition during the year		292,000,000	-	292,000,000	223,000,000	-	223,000,000
		526,209,910	-	526,209,910	315,173,640	-	315,173,640
Add: Adjustment with receivables		42,629	-	42,629	131,673	-	131,673
		526,252,539	-	526,252,539	315,305,313	-	315,305,313
Add: Interest during the year		6,777,937	-	6,777,937	2,042,005	-	2,042,005
		533,030,476	-	533,030,476	317,347,318	-	317,347,318
Less: Withdrawal during the year		237,413,823	-	237,413,823	83,131,388	-	83,131,388
		295,616,653	-	295,616,653	234,215,930	-	234,215,930
Less: Adjustment with Tax & Bank Charges		98,070	-	98,070	6,020	-	6,020
Balance as on 30 June, 2022		295,518,583	-	295,518,583	234,209,910	-	234,209,910
9.02 FDR on Reserve Fund							
Balance as on 01 July, 2021		95,843,314	-	95,843,314	75,187,556	-	75,187,556
Add: Addition during the year		87,000,000	-	87,000,000	82,000,000	-	82,000,000
		182,843,314	-	182,843,314	157,187,556	-	157,187,556
Add: Adjustment with receivables		162,459	-	162,459	181,782	-	181,782
		183,005,773	-	183,005,773	157,369,338	-	157,369,338
Add: Interest during the year		3,454,546	-	3,454,546	1,714,138	-	1,714,138
		186,460,319	-	186,460,319	159,083,476	-	159,083,476
Less: Withdrawal during the year		86,776,448	-	86,776,448	63,240,162	-	63,240,162
		99,683,871	-	99,683,871	95,843,314	-	95,843,314
Less: Adjustment with Tax & Bank Charges		31,979	-	31,979	-	-	-
Balance as on 30 June, 2022		99,651,892	-	99,651,892	95,843,314	-	95,843,314
9.03 FDR on Lien & Others							
Balance as on 01 July, 2021		174,349,227	-	174,349,227	119,480,425	-	119,480,425
Add: Addition during the year		184,500,000	-	184,500,000	57,000,000	-	57,000,000
		358,849,227	-	358,849,227	176,480,425	-	176,480,425
Add: Adjustment with receivables		1,531,647	-	1,531,647	1,123,398	-	1,123,398
		360,380,874	-	360,380,874	177,603,823	-	177,603,823
Add: Interest during the year		6,689,616	-	6,689,616	5,287,481	-	5,287,481
		367,070,490	-	367,070,490	182,891,304	-	182,891,304
Less: Withdrawal during the year		65,863,028	-	65,863,028	8,542,077	-	8,542,077
		301,207,462	-	301,207,462	174,349,227	-	174,349,227
Less: Adjustment with Tax & Bank Charges		-	-	-	-	-	-
Balance as on 30 June, 2022		301,207,462	-	301,207,462	174,349,227	-	174,349,227
10.00 Advance, Security & Prepaid		16,276,052	227,104,800	243,380,852	18,869,629	183,860,626	202,730,255
10.01 Loan to Staffs							
Balance as on 01 July, 2021		9,455,455	183,840,331	193,295,786	17,371,984	238,427,453	255,799,437
Add: Disbursement during the year		9,111,897	1,949,568,156	1,958,680,053	1,070,029	785,539,596	786,609,625
		18,567,352	2,133,408,487	2,151,975,839	18,442,013	1,023,967,049	1,042,409,062
Add: Adjustment during the year		-	-	-	-	-	-
		18,567,352	2,133,408,487	2,151,975,839	18,442,013	1,023,967,049	1,042,409,062
Less: Recovery during the year		14,945,975	1,906,333,564	1,921,279,539	8,986,558	840,126,718	849,113,276
		3,621,377	227,074,923	230,696,300	9,455,455	183,840,331	193,295,786
Less: Adjustment during the year		-	-	-	-	-	-
Balance as on 30 June, 2022		3,621,377	227,074,923	230,696,300	9,455,455	183,840,331	193,295,786



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
10.02 Advance & Prepaid							
Balance as on 01 July, 2021		7,927,295	-	7,927,295	7,428,812	15,000	7,443,812
Add: Disbursement during the year		29,609,639	-	29,609,639	6,375,389	15,338,492	21,713,881
		37,536,934	-	37,536,934	13,804,201	15,353,492	29,157,693
Add: Adjustment during the year		-	-	-	-	-	-
		37,536,934	-	37,536,934	13,804,201	15,353,492	29,157,693
Less: Recovery during the year		27,271,967	-	27,271,967	5,876,906	15,353,492	21,230,398
		10,264,967	-	10,264,967	7,927,295	-	7,927,295
Less: Adjustment during the year		-	-	-	-	-	-
Balance as on 30 June, 2022		10,264,967	-	10,264,967	7,927,295	-	7,927,295
10.03 Advance against Income Tax							
Balance as on 01 July, 2021		1,486,879	20,295	1,507,174	2,492,433	13,910	2,506,343
Add: Addition during the year		-	9,582	9,582	1,486,979	14,118	1,501,097
		1,486,879	29,877	1,516,756	3,979,412	28,028	4,007,440
Add: Adjustment during the year		2,649,783	-	2,649,783	-	-	-
		4,136,662	29,877	4,166,539	3,979,412	28,028	4,007,440
Less: Recovery during the year		-	-	-	-	-	-
		4,136,662	29,877	4,166,539	3,979,412	28,028	4,007,440
Less: Adjustment during year		1,746,954	-	1,746,954	2,492,533	7,733	2,500,266
Balance as on 30 June, 2022		2,389,708	29,877	2,419,585	1,486,879	20,295	1,507,174
11.00 Loan to Group Members		6,069,519,950	2,754,408	6,072,274,359	4,039,964,010	1,836,138	4,041,800,148
11.01 Loan to Beneficiaries-JAGORON							
Balance as on 01 July, 2021		373,338,343	-	373,338,343	314,792,028	-	314,792,028
Add: Disbursement during the year		3,265,298,000	-	3,265,298,000	680,981,000	-	680,981,000
		3,638,636,343	-	3,638,636,343	995,773,028	-	995,773,028
Less : Recovery during the year		1,169,438,180	-	1,169,438,180	619,952,206	-	619,952,206
		2,469,198,163	-	2,469,198,163	375,820,822	-	375,820,822
Less: Adjustment during the year		23,129,910	-	23,129,910	2,482,479	-	2,482,479
Balance as on 30 June, 2022		2,446,068,253	-	2,446,068,253	373,338,343	-	373,338,343
11.02 Loan to Beneficiaries-AGROSOR							
Balance as on 01 July, 2021		2,529,766,763	-	2,529,766,763	1,838,651,634	-	1,838,651,634
Add: Disbursement during the year		3,182,705,000	-	3,182,705,000	2,821,990,000	-	2,821,990,000
		5,712,471,763	-	5,712,471,763	4,660,641,634	-	4,660,641,634
Less : Recovery during the year		2,818,358,242	-	2,818,358,242	2,116,004,395	-	2,116,004,395
		2,894,113,521	-	2,894,113,521	2,544,637,239	-	2,544,637,239
Less: Adjustment during the year		89,872,939	-	89,872,939	14,870,476	-	14,870,476
Balance as on 30 June, 2022		2,804,240,582	-	2,804,240,582	2,529,766,763	-	2,529,766,763
11.03 Loan to Beneficiaries-SUFOLON							
Balance as on 01 July, 2021		76,286,778	-	76,286,778	150,392,303	-	150,392,303
Add: Disbursement during the year		84,225,000	-	84,225,000	131,830,000	-	131,830,000
		160,511,778	-	160,511,778	282,222,303	-	282,222,303
Less: Recovery during the year		124,463,307	-	124,463,307	204,596,128	-	204,596,128
		36,048,471	-	36,048,471	77,626,175	-	77,626,175
Less: Adjustment during the year		4,597,580	-	4,597,579	1,339,397	-	1,339,397
Balance as on 30 June, 2022		31,450,891	-	31,450,892	76,286,778	-	76,286,778
11.04 Loan to Beneficiaries-GRIHAYAN Loan							
Balance as on 01 July, 2021		1,060,572,126	1,836,138	1,062,408,264	1,159,980,809	918,338	1,160,899,147
Add: Disbursement during the year		556,780,000	1,950,000	558,730,000	775,030,000	1,820,000	776,850,000
		1,617,352,126	3,786,138	1,621,138,264	1,935,010,809	2,738,338	1,937,749,147
Less : Recovery during the year		791,663,700	-	791,663,700	868,749,363	889,820	869,639,183
		825,688,426	3,786,138	829,474,564	1,066,261,446	1,848,518	1,068,109,964
Less: Adjustment Recovery during the year		37,928,202	1,031,730	38,959,932	5,689,320	12,380	5,701,700
Balance as on 30 June, 2022		787,760,224	2,754,408	790,514,632	1,060,572,126	1,836,138	1,062,408,264



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
12.00	Accounts Receivable						
	Balance as on 01 July, 2021	1,736,735	-	1,736,735	1,518,090	-	1,518,090
	Add: Receivable during the year	3,957,337	-	3,957,337	-	-	-
		5,694,072	-	5,694,072	1,518,090	-	1,518,090
	Add: Adjusted during the year	-	-	-	1,736,735	-	1,736,735
		5,694,072	-	5,694,072	3,254,825	-	3,254,825
	Less : Recovery During the year	1,736,735	-	1,736,735	-	-	-
		3,957,337	-	3,957,337	3,254,825	-	3,254,825
	Less: Adjusted during the year	-	-	-	1,518,090	-	1,518,090
	Balance as on 30 June, 2022	3,957,337	-	3,957,337	1,736,735	-	1,736,735
13.00	Others Current Assets	2,947,624	-	2,947,624	3,500,389	-	3,500,389
13.01	Unsettlement Advance						
	Balance as on 01 July, 2021	3,500,389	-	3,500,389	3,990,274	-	3,990,274
	Add: Provision during the year	2,312,587	-	2,312,587	1,515,763	-	1,515,763
		5,812,976	-	5,812,976	5,506,037	-	5,506,037
	Add: Adjustment during the year	-	-	-	522,306	-	522,306
		5,812,976	-	5,812,976	6,028,343	-	6,028,343
	Less : Recovery during the year	-	-	-	486,686	-	486,686
		5,812,976	-	5,812,976	5,541,657	-	5,541,657
	Less : Adjustment during the year	2,865,352	-	2,865,352	2,041,268	-	2,041,268
	Balance as on 30 June, 2022	2,947,624	-	2,947,624	3,500,389	-	3,500,389
14.00	Cash in Hand and at Bank	219,100,462	2,616,445	221,716,907	183,556,323	4,093,089	187,649,412
14.01	Cash in hand						
	Head Office	326,226	-	326,226	137,689	19,937	157,626
	Branch Office	55,125,875	1,105	55,126,980	13,815,277	12,146	13,827,423
	Total	55,452,101	1,105	55,453,206	13,952,966	32,083	13,985,049
14.02	Cash at Bank						
	Head Office	72,005,905	2,615,340	74,621,245	122,001,990	3,901,559	125,903,549
	Branch Office	91,642,456	-	91,642,456	47,601,367	159,447	47,760,814
	Total	163,648,361	2,615,340	166,263,701	169,603,357	4,061,006	173,664,363
15.00	Retained Surplus						
	Balance as on 01 July, 2021	810,457,641	29,447,637	839,905,278	716,730,230	25,218,246	741,948,476
	Add: Prior year adjustment	-	-	-	-	-	-
	Sub total	810,457,641	29,447,637	839,905,278	716,730,230	25,218,246	741,948,476
	Add: Surplus/(Deficit) during the year	173,329,666	7,668,281	180,997,947	93,727,411	4,229,391	97,956,802
		983,787,307	37,115,918	1,020,903,225	810,457,641	29,447,637	839,905,278
	Less: Adjustment during the Year	-	-	-	-	-	-
	Sub total	983,787,307	37,115,918	1,020,903,225	810,457,641	29,447,637	839,905,278
	Less: Provision for Reserve Fund	98,378,731	-	98,378,731	81,045,764	-	81,045,764
	Total Retained Surplus After Reserved	885,408,576	37,115,918	922,524,494	729,411,877	29,447,637	758,859,514
	Add: Reserve Fund	98,378,731	-	98,378,731	81,045,764	-	81,045,764
	Balance as on 30 June, 2022	983,787,307	37,115,918	1,020,903,225	810,457,641	29,447,637	839,905,278
16.00	Development Program Fund						
	Balance as on 01 July, 2021	-	289,971	289,971	-	605,980	605,980
	Add: Receipt during the year	3,000,000	198,612,507	201,612,507	-	161,019,579	161,019,579
		3,000,000	198,902,478	201,902,478	-	161,625,559	161,625,559
	Add: Adjustment during the year	-	-	-	-	16,123	16,123
		3,000,000	198,902,478	201,902,478	-	161,641,682	161,641,682
	Less: Return during the year	-	198,853,865	198,853,865	-	161,351,711	161,351,711
	Less: Adjustment during the year	-	-	-	-	-	-
	Balance as on 30 June, 2022	3,000,000	48,613	3,048,613	-	289,971	289,971



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
17.00	Long Term Borrowings-PKSF	196,500,000	-	196,500,000	127,500,000	-	127,500,000
17.01	Long Term Borrowings- PKSF- JAGORON						
	Balance as on 01 July, 2021	58,000,000	-	58,000,000	42,000,000	-	42,000,000
	Add: Received during the year	50,000,000	-	50,000,000	40,000,000	-	40,000,000
		108,000,000	-	108,000,000	82,000,000	-	82,000,000
	Less: Payment during the year	30,000,000	-	30,000,000	24,000,000	-	24,000,000
	Balance as on 30 June, 2022	78,000,000	-	78,000,000	58,000,000	-	58,000,000
17.02	Long Term Borrowings- PKSF- AGROSOR						
	Balance as on 01 July, 2021	69,500,000	-	69,500,000	26,500,000	-	26,500,000
	Add: Received during the year	50,000,000	-	50,000,000	60,000,000	-	60,000,000
		119,500,000	-	119,500,000	86,500,000	-	86,500,000
	Less: Payment during the year	26,000,000	-	26,000,000	17,000,000	-	17,000,000
	Balance as on 30 June, 2022	93,500,000	-	93,500,000	69,500,000	-	69,500,000
17.03	Long Term Borrowings- PKSF- Sufolon						
	Balance as on 01 July, 2021	-	-	-	40,000,000	-	40,000,000
	Add: Received during the year	60,000,000	-	60,000,000	50,000,000	-	50,000,000
		60,000,000	-	60,000,000	90,000,000	-	90,000,000
	Less: Payment during the year	60,000,000	-	60,000,000	90,000,000	-	90,000,000
	Balance as on 30 June, 2022	-	-	-	-	-	-
17.04	Long Term Borrowings- PKSF- HHWL						
	Balance as on 01 July, 2021	-	-	-	-	-	-
	Add: Receipt during the year	5,000,000	-	5,000,000	-	-	-
		5,000,000	-	5,000,000	-	-	-
	Less: Return during the year	-	-	-	-	-	-
	Balance as on 30 June, 2022	5,000,000	-	5,000,000	-	-	-
17.05	Long Term Borrowings- PKSF- HHSL						
	Balance as on 01 July, 2021	-	-	-	-	-	-
	Add: Receipt during the year	20,000,000	-	20,000,000	-	-	-
		20,000,000	-	20,000,000	-	-	-
	Less: Return during the year	-	-	-	-	-	-
	Balance as on 30 June, 2022	20,000,000	-	20,000,000	-	-	-
18.00	Long Term Borrowings-Bank & Others						
	Balance as on 01 July, 2021	1,560,938,684	2,178,495	1,563,117,179	1,377,136,507	2,912,000	1,380,048,507
	Add: Received during the year	3,317,000,000	1,950,000	3,318,950,000	1,815,500,000	-	1,815,500,000
		4,877,938,684	4,128,495	4,882,067,179	3,192,636,507	2,912,000	3,195,548,507
	Add: Interest during the year	178,018,214	-	178,018,214	143,715,417	-	143,715,417
		5,055,956,898	4,128,495	5,060,085,393	3,336,351,924	2,912,000	3,339,263,924
	Add: Bank Charged during the year	799,922	-	799,922	431,605	-	431,605
		5,056,756,820	4,128,495	5,060,885,315	3,336,783,529	2,912,000	3,339,695,529
	Less: Payment during the year	2,345,276,584	1,322,055	2,346,598,639	1,768,837,072	733,505	1,769,570,577
		2,711,480,236	2,806,440	2,714,286,676	1,567,946,457	2,178,495	1,570,124,952
	Less: Adjustment during the year	-	-	-	7,007,773	-	7,007,773
	Balance as on 30 June, 2022	2,711,480,236	2,806,440	2,714,286,676	1,560,938,684	2,178,495	1,563,117,179
19.00	Member Savings	2,831,565,123	549,650	2,832,114,773	2,060,282,922	403,923	2,060,686,845
19.01	Members Regular Savings						
	Balance as on 01 July, 2021	529,833,051	127,204	529,960,255	336,822,345	181,647	337,003,992
	Add: Received during the year	1,527,964,795	285,927	1,528,250,722	478,711,958	100,515	478,812,473
		2,057,797,846	413,131	2,058,210,977	815,534,303	282,162	815,816,465
	Add: Adjustment during the year	235,367,069	-	235,367,069	155,019,743	-	155,019,743
		2,293,164,915	413,131	2,293,578,046	970,554,046	282,162	970,836,208
	Less: Payment during the year	305,293,715	59,338	305,353,053	297,697,898	154,958	297,852,856
		1,987,871,200	353,793	1,988,224,993	672,856,148	127,204	672,983,352
	Less: Adjustment during the year	347,503,993	-	347,503,993	143,023,097	-	143,023,097
	Balance as on 30 June, 2022	1,640,367,207	353,793	1,640,721,000	529,833,051	127,204	529,960,255



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
19.02 Members Voluntary Savings -Monthly							
	Balance as on 01 July, 2021	276,997,871	24,719	277,022,590	244,016,230	2,697	244,018,927
	Add: Received during the year	187,711,358	37,898	187,749,256	145,569,246	23,051	145,592,297
		464,709,229	62,617	464,771,846	389,585,476	25,748	389,611,224
	Add: Adjustment during the year	56,583,834	-	56,583,834	45,814,170	-	45,814,170
		521,293,063	62,617	521,355,680	435,399,646	25,748	435,425,394
	Less: Payment during the year	191,017,130	10,760	191,027,890	126,852,182	1,029	126,853,211
	Less: Adjustment during the year	43,834,617	-	43,834,617	31,549,593	-	31,549,593
	Balance as on 30 June, 2022	286,441,316	51,857	286,493,173	276,997,871	24,719	277,022,590
19.03 Members Savings - SAMRIDDI							
	Balance as on 01 July, 2021	203,875,000	252,000	204,127,000	169,063,000	175,000	169,238,000
	Add: Receipt during the year	141,317,000	61,000	141,378,000	108,189,000	182,000	108,371,000
		345,192,000	313,000	345,505,000	277,252,000	357,000	277,609,000
	Add: Adjustment during the year	63,460,000	-	63,460,000	47,695,000	-	47,695,000
		408,652,000	313,000	408,965,000	324,947,000	357,000	325,304,000
	Less: Return during the year	86,067,000	169,000	86,236,000	73,377,000	105,000	73,482,000
	Less: Adjustment during the year	96,102,000	-	96,102,000	47,695,000	-	47,695,000
	Balance as on 30 June, 2022	226,483,000	144,000	226,627,000	203,875,000	252,000	204,127,000
19.04 Members Savings-OTS							
	Balance as on 01 July, 2021	1,049,577,000	-	1,049,577,000	712,873,000	-	712,873,000
	Add: Receipt during the year	1,216,409,600	-	1,216,409,600	987,135,000	-	987,135,000
		2,265,986,600	-	2,265,986,600	1,700,008,000	-	1,700,008,000
	Add: Adjustment during the year	86,039,000	-	86,039,000	55,370,000	-	55,370,000
		2,352,025,600	-	2,352,025,600	1,755,378,000	-	1,755,378,000
	Less: Return during the year	1,587,713,000	-	1,587,713,000	650,431,000	-	650,431,000
	Less: Adjustment during the year	86,039,000	-	86,039,000	55,370,000	-	55,370,000
	Balance as on 30 June, 2022	678,273,600	-	678,273,600	1,049,577,000	-	1,049,577,000
20.00 Short Term Loan & Liability							
		220,253,569	24,079,271	244,332,840	177,875,138	28,608,914	206,484,052
20.01 Ambala Foundation General Fund - Loan							
	Balance as on 01 July, 2021	-	4,408,914	4,408,914	96,735,916	4,022,914	100,758,830
	Add: Receipt during the year	2,030,101,938	22,890,597	2,052,992,535	717,338,138	13,834,170	731,172,308
		2,030,101,938	27,299,511	2,057,401,449	814,074,054	17,857,084	831,931,138
	Add: Adjustment during the year	-	-	-	-	-	-
		2,030,101,938	27,299,511	2,057,401,449	814,074,054	17,857,084	831,931,138
	Less: Return during the year	2,030,101,938	24,120,240	2,054,222,178	-	13,448,170	13,448,170
		-	3,179,271	3,179,271	814,074,054	4,408,914	818,482,968
	Less: Adjustment during the year	-	-	-	814,074,054	-	814,074,054
	Balance as on 30 June, 2022	-	3,179,271	3,179,271	-	4,408,914	4,408,914
20.02 Employee Gratuity Fund Account - Loan							
	Balance as on 01 July, 2021	44,478,465	-	44,478,465	36,337,095	-	36,337,095
	Add: Receipt during the year	109,977,618	3,519,786	113,497,404	13,568,867	-	13,568,867
		154,456,083	3,519,786	157,975,869	49,905,962	-	49,905,962
	Add: Adjustment during the year	-	-	-	-	-	-
		154,456,083	3,519,786	157,975,869	49,905,962	-	49,905,962
	Less: Return during the year	102,596,907	3,519,786	106,116,693	-	-	-
		51,859,176	-	51,859,176	49,905,962	-	49,905,962
	Less: Adjustment during the year	-	-	-	5,427,497	-	5,427,497
	Balance as on 30 June, 2022	51,859,176	-	51,859,176	44,478,465	-	44,478,465



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
20.03 Employee Welfare Fund Account - Loan							
Balance as on 01 July, 2021		24,596,030	-	24,596,030	18,433,613	-	18,433,613
Add: Receipt during the year		39,869,419	1,312,725	41,182,144	8,100,135	7,500	8,107,635
		64,465,449	1,312,725	65,778,174	26,533,748	7,500	26,541,248
Add: Adjustment during the year		-	-	-	-	-	-
		64,465,449	1,312,725	65,778,174	26,533,748	7,500	26,541,248
Less: Return during the year		32,678,771	7,500	32,686,271	-	7,500	7,500
		31,786,678	1,305,225	33,091,903	26,533,748	-	26,533,748
Less: Adjustment during the year		-	1,305,225	1,305,225	1,937,718	-	1,937,718
Balance as on 30 June, 2022		31,786,678	-	31,786,678	24,596,030	-	24,596,030
20.04 Employee Provident Fund Account - Loan							
Balance as on 01 July, 2021		59,250,739	-	59,250,739	44,063,382	-	44,063,382
Add: Receipt during the year		96,228,511	8,664,989	104,893,500	24,651,101	-	24,651,101
		155,479,250	8,664,989	164,144,239	68,714,483	-	68,714,483
Add: Adjustment during the year		-	-	-	-	-	-
		155,479,250	8,664,989	164,144,239	68,714,483	-	68,714,483
Less: Return during the year		84,242,830	8,664,989	92,907,819	-	-	-
		71,236,420	-	71,236,420	68,714,483	-	68,714,483
Less: Adjustment during the year		-	-	-	9,463,744	-	9,463,744
Balance as on 30 June, 2022		71,236,420	-	71,236,420	59,250,739	-	59,250,739
20.05 Employee Security Fund Account - Loan							
Balance as on 01 July, 2021		15,901,897	-	15,901,897	15,596,900	-	15,596,900
Add: Receipt during the year		41,917,208	3,172,376	45,089,584	1,994,997	-	1,994,997
		57,819,105	3,172,376	60,991,481	17,591,897	-	17,591,897
Add: Adjustment during the year		-	-	-	-	-	-
		57,819,105	3,172,376	60,991,481	17,591,897	-	17,591,897
Less: Return during the year		38,162,363	3,172,376	41,334,739	-	-	-
		19,656,742	-	19,656,742	17,591,897	-	17,591,897
Less: Adjustment during the year		-	-	-	1,690,000	-	1,690,000
Balance as on 30 June, 2022		19,656,742	-	19,656,742	15,901,897	-	15,901,897
20.06 Employee Pension Scheme Account - Loan							
Balance as on 01 July, 2021		33,648,007	-	33,648,007	20,767,140	-	20,767,140
Add: Receipt during the year		103,201,094	5,877,907	109,079,001	18,351,367	24,000	18,375,367
		136,849,101	5,877,907	142,727,008	39,118,507	24,000	39,142,507
Add: Adjustment during the year		-	-	-	-	-	-
		136,849,101	5,877,907	142,727,008	39,118,507	24,000	39,142,507
Less: Return during the year		91,134,548	5,877,907	97,012,455	-	24,000	24,000
		45,714,553	-	45,714,553	39,118,507	-	39,118,507
Less: Adjustment during the year		-	-	-	5,470,500	-	5,470,500
Balance as on 30 June, 2022		45,714,553	-	45,714,553	33,648,007	-	33,648,007
20.07 Ambala Social Business							
Balance as on 01 July, 2021		-	24,200,000	24,200,000	-	98,660,021	98,660,021
Add: Receipt during the year		-	106,900,000	106,900,000	-	184,139,447	184,139,447
		-	131,100,000	131,100,000	-	282,799,468	282,799,468
Add: Adjustment during the year		-	-	-	-	-	-
		-	131,100,000	131,100,000	-	282,799,468	282,799,468
Less: Return during the year		-	110,200,000	110,200,000	-	258,599,468	258,599,468
		-	20,900,000	20,900,000	-	24,200,000	24,200,000
Less: Adjustment during the year		-	-	-	-	-	-
Balance as on 30 June, 2022		-	20,900,000	20,900,000	-	24,200,000	24,200,000
21.00 Loan Loss Provision (LLP)		116,450,273	38,306	116,488,579	109,129,606	38,306	109,167,912
Balance as on 01 July, 2021		109,129,606	38,306	109,167,912	61,145,004	19,944	61,164,948
Add: Provision during the year		8,981,493	-	8,981,493	47,984,602	18,362	48,002,964
		118,111,099	38,306	118,149,405	109,129,606	38,306	109,167,912
Less: Adjustment during the year		1,660,826	-	1,660,826	-	-	-
Balance as on 30 June, 2022		116,450,273	38,306	116,488,579	109,129,606	38,306	109,167,912



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
22.00 PF, WF, Gratuity, IT etc.		73,937,049	202,902,562	276,839,611	49,199,659	164,050,566	213,250,225
22.01 Provident Fund							
Balance as on 01 July, 2021		-	61,114,113	61,114,113	-	46,610,058	46,610,058
Add: Receipt during the year		-	17,626,642	17,626,642	-	-	-
		-	78,740,755	78,740,755	-	46,610,058	46,610,058
Add: Adjustment during the year		36,523,625	5,043,221	41,566,846	17,406,058	19,038,231	36,444,289
		36,523,625	83,783,976	120,307,601	17,406,058	65,648,289	83,054,347
Less: Return during the year		-	-	-	-	-	-
		36,523,625	83,783,976	120,307,601	17,406,058	65,648,289	83,054,347
Less: Adjustment during the year		36,523,625	8,664,989	45,188,614	17,406,058	4,534,176	21,940,234
Balance as on 30 June, 2022		-	75,118,987	75,118,987	-	61,114,113	61,114,113
22.02 Gratuity Fund							
Balance as on 01 July, 2021		-	44,838,365	44,838,365	-	36,391,611	36,391,611
Add: Receipt during the year		-	10,623,819	10,623,819	-	-	-
		-	55,462,184	55,462,184	-	36,391,611	36,391,611
Add: Adjustment during the year		10,623,819	-	10,623,819	9,568,867	9,568,867	19,137,734
		10,623,819	55,462,184	66,086,003	9,568,867	45,960,478	55,529,345
Less: Return during the year		-	3,519,786	3,519,786	-	1,122,113	1,122,113
		10,623,819	51,942,398	62,566,217	9,568,867	44,838,365	54,407,232
Less: Adjustment during the year		10,623,819	-	10,623,819	9,568,867	-	9,568,867
Balance as on 30 June, 2022		-	51,942,398	51,942,398	-	44,838,365	44,838,365
22.03 Staff Security							
Balance as on 01 July, 2021		-	15,891,701	15,891,701	-	15,494,317	15,494,317
Add: Receipt during the year		-	6,850,643	6,850,643	-	1,541,500	1,541,500
		-	22,742,344	22,742,344	-	17,035,817	17,035,817
Add: Adjustment during the year		5,460,800	-	5,460,800	763,750	1,531,925	2,295,675
		5,460,800	22,742,344	28,203,144	763,750	18,567,742	19,331,492
Less: Return during the year		-	-	-	-	-	-
		5,460,800	22,742,344	28,203,144	763,750	18,567,742	19,331,492
Less: Adjustment during the year		5,460,800	3,351,647	8,812,447	763,750	2,676,041	3,439,791
Balance as on 30 June, 2022		-	19,390,697	19,390,697	-	15,891,701	15,891,701
22.04 Welfare Fund Staff							
Balance as on 01 July, 2021		-	8,323,700	8,323,700	-	6,474,300	6,474,300
Add: Receipt during the year		-	3,061,500	3,061,500	-	14,400	14,400
		-	11,385,200	11,385,200	-	6,488,700	6,488,700
Add: Adjustment during the year		12,211,950	-	12,211,950	5,619,125	2,701,500	8,320,625
		12,211,950	11,385,200	23,597,150	5,619,125	9,190,200	14,809,325
Less: Return during the year		-	1,284,600	1,284,600	-	-	-
		12,211,950	10,100,600	22,312,550	5,619,125	9,190,200	14,809,325
Less: Adjustment during the year		12,211,950	-	12,211,950	5,619,125	866,500	6,485,625
Balance as on 30 June, 2022		-	10,100,600	10,100,600	-	8,323,700	8,323,700
22.05 Welfare Fund Member							
Balance as on 01 July, 2021		49,199,659	49,900	49,249,559	50,370,105	31,700	50,401,805
Add: Receipt during the year		39,671,230	19,500	39,690,730	22,310,660	18,200	22,328,860
		88,870,889	69,400	88,940,289	72,680,765	49,900	72,730,665
Less: Return during the year		14,933,840	-	14,933,840	-	-	-
		73,937,049	69,400	74,006,449	72,680,765	49,900	72,730,665
Less: Adjustment during the year		-	-	-	23,481,106	-	23,481,106
Balance as on 30 June, 2022		73,937,049	69,400	74,006,449	49,199,659	49,900	49,249,559



Notes	Particular's	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
22.06 Employee Pension Scheme							
Balance as on 01 July, 2021	-	33,832,787	33,832,787	-	20,831,760	20,831,760	
Add: Receipt during the year	-	18,301,600	18,301,600	-	24,000	24,000	
	-	52,134,387	52,134,387	-	20,855,760	20,855,760	
Add: Adjustment during the year	32,460,600	-	32,460,600	15,851,367	15,851,367	31,702,734	
	32,460,600	52,134,387	84,594,987	15,851,367	36,707,127	52,558,494	
Less: Return during the year	-	5,853,907	5,853,907	-	-	-	
	32,460,600	46,280,480	78,741,080	15,851,367	36,707,127	52,558,494	
Less: Adjustment during the year	32,460,600	-	32,460,600	15,851,367	2,874,340	18,725,707	
Balance as on 30 June, 2022	-	46,280,480	46,280,480	-	33,832,787	33,832,787	
23.00 Accounts Payable		25,724,850	923,616	26,648,466	13,605,780	827,350	14,433,130
23.01 Provision for Member Savings Interest							
Balance as on 01 July, 2021	9,290,204	-	9,290,204	-	-	-	
Add: Addition during the year	186,409,406	-	186,409,406	43,030,795	-	43,030,795	
	195,699,610	-	195,699,610	43,030,795	-	43,030,795	
Add: Adjustment during the year	-	-	-	-	-	-	
	195,699,610	-	195,699,610	43,030,795	-	43,030,795	
Less: Payment during the year	-	-	-	-	-	-	
	195,699,610	-	195,699,610	43,030,795	-	43,030,795	
Less: Adjustment during the year	188,002,455	-	188,002,455	33,740,591	-	33,740,591	
Balance as on 30 June, 2022	7,697,155	-	7,697,155	9,290,204	-	9,290,204	
23.02 Provision for Bank Interest & Others Fund							
Balance as on 01 July, 2021	2,536,496	-	2,536,496	1,942,842	-	1,942,842	
Add: Addition during the year	181,058,096	-	181,058,096	144,309,070	-	144,309,070	
	183,594,592	-	183,594,592	146,251,912	-	146,251,912	
Add: Adjustment during the year	-	-	-	-	-	-	
	183,594,592	-	183,594,592	146,251,912	-	146,251,912	
Less: Payment during the year	-	-	-	-	-	-	
	183,594,592	-	183,594,592	146,251,912	-	146,251,912	
Less: Adjustment during the year	178,018,215	-	178,018,215	143,715,416	-	143,715,416	
Balance as on 30 June, 2022	5,576,377	-	5,576,377	2,536,496	-	2,536,496	
23.03 Provision for Expenses							
Balance as on 01 July, 2021	1,779,080	827,350	2,606,430	5,236,905	1,729,846	6,966,751	
Add: Addition during the year	535,523,040	26,081,879	561,604,919	4,536,464	13,904,825	18,441,289	
	537,302,120	26,909,229	564,211,349	9,773,369	15,634,671	25,408,040	
Add: Adjustment during the year	-	-	-	-	408	408	
	537,302,120	26,909,229	564,211,349	9,773,369	15,635,079	25,408,448	
Less: Payment during the year	-	25,985,613	25,985,613	-	14,807,021	14,807,021	
	537,302,120	923,616	538,225,736	9,773,369	828,058	10,601,427	
Less: Adjustment during the year	524,935,244	-	524,935,244	7,994,289	708	7,994,997	
Balance as on 30 June, 2022	12,366,876	923,616	13,290,492	1,779,080	827,350	2,606,430	
23.04 Unsettled Claim							
Balance as on 01 July, 2021	-	-	-	-	-	-	
Add: Addition during the year	84,442	-	84,442	-	-	-	
	84,442	-	84,442	-	-	-	
Add: Adjustment during the year	-	-	-	-	-	-	
	84,442	-	84,442	-	-	-	
Less: Payment during the year	-	-	-	-	-	-	
	84,442	-	84,442	-	-	-	
Less: Adjustment during the year	-	-	-	-	-	-	
Balance as on 30 June, 2022	84,442	-	84,442	-	-	-	



Notes	Particulars	Amount In Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
24.00	Service Charge	1,087,735,050	8,984,728	1,096,719,778	860,031,992	14,178,264	874,210,256
24.01	Service Charge from loan to group members & development program						
	Service Charge from loan to group members	1,082,781,307	89,223	1,082,870,530	856,189,912	78,752	856,268,664
	Service Charge from others projects	-	8,281,775	8,281,775	-	12,414,786	12,414,786
	Interest on Provident Fund Loan	-	426,142	426,142	-	328,082	328,082
	Service Charge on Early Settlement Fee	-	23,213	23,213	-	3,807	3,807
	Development project service charge	-	-	-	-	1,349,607	1,349,607
	Sub-Total	1,082,781,307	8,820,353	1,091,601,660	856,189,912	14,175,034	870,364,946
24.02	Service charge on support services						
	Service Charge for Photography	2,954,736	1,500	2,956,236	2,390,930	2,600	2,393,530
	Loan Written off Recovery	59,618	-	59,618	-	-	-
	Printing Materials/Pass Book & Register Sale	1,310,469	-	1,310,469	1,006,400	-	1,006,400
	Loan Application Fee	628,920	375	629,295	444,750	630	445,380
	ID Card & Staff Software Inform	-	162,500	162,500	-	-	-
	Sub-Total	4,953,743	164,375	5,118,118	3,842,080	3,230	3,845,310
25.00	Interest on Bank Balance & FDR A/C						
	Bank Int. on STD A/C	2,997,826	96,080	3,093,906	3,049,000	128,602	3,177,602
	Bank Int. on Savings FDR	8,571,193	-	8,571,193	2,379,507	-	2,379,507
	Bank Int. on Reserve Fund Deposit	4,408,749	-	4,408,749	2,115,936	-	2,115,936
	Interest on Lien FDR	10,280,069	-	10,280,069	7,589,416	-	7,589,416
	Interest on Others FDR	-	-	-	-	12,763	12,763
	Total	26,257,837	96,080	26,353,917	15,133,859	141,365	15,275,224
26.00	Other Income						
	Miscellaneous/Others Income	7,385,938	11,254	7,397,192	4,308,984	35,471	4,344,455
	Abandoned Money	-	1,247,141	1,247,141	-	1,252,524	1,252,524
	ID Card & Staff Info. Book Sale	-	-	-	-	99,800	99,800
	Rent Income	-	677,410	677,410	-	154,580	154,580
	Service Charge Income (RBP)	-	1,510,825	1,510,825	-	-	-
	Total	7,385,938	3,446,630	10,832,568	4,308,984	1,542,375	5,851,359
27.00	Donation, Subscription, Reimbursable & Contributions						
	Donation	-	-	-	2,468,200	-	2,468,200
	Contribution	-	3,379,625	3,379,625	-	3,005,825	3,005,825
	Reimbursable Income	439,280	-	439,280	1,479,378	-	1,479,378
	Subscription Fee	-	1,500	1,500	-	1,500	1,500
	Total	439,280	3,381,125	3,820,405	3,947,578	3,007,325	6,954,903
28.00	Donor grants						
		-	5,553,673	5,553,673	-	5,394,413	5,394,413
29.00	Salary & Benefits	377,904,660	1,240,121	379,144,781	323,889,047	1,190,812	325,079,859
29.01	Salary Benefits Staffs						
	Staff Salary	203,972,452	1,086,462	205,058,914	187,925,039	1,074,767	188,999,806
	Festival Bonus	14,688,271	126,050	14,814,321	17,571,854	90,293	17,662,147
	Provident Fund Contribution (PFC)	5,989,604	26,484	6,016,088	5,247,443	24,552	5,271,995
	Staff Incentive for Motivation	-	-	-	1,725	-	1,725
	Staff Welfare Fund Contribution	135,800	1,125	136,925	132,125	1,200	133,325
	House Allowance	11,954,337	-	11,954,337	10,224,504	-	10,224,504
	Sub-Total	236,740,464	1,240,121	237,980,585	221,102,690	1,190,812	222,293,502
29.02	Salary Benefits CO						
	Credit Office Salary	125,248,858	-	125,248,858	100,322,366	-	100,322,366
	Festival Bonus	12,999,905	-	12,999,905	-	-	-
	Provident Fund Contribution (PFC)	2,797,233	-	2,797,233	2,356,556	-	2,356,556
	Credit Office Incentive for Motivation	-	-	-	14,435	-	14,435
	Credit Officer Welfare Fund Contribution	118,200	-	118,200	93,000	-	93,000
	Sub-Total	141,164,196	-	141,164,196	102,786,357	-	102,786,357
30.00	Office Rent						
	Office Rent	14,531,322	-	14,531,322	12,529,372	-	12,529,372
	Electric Bill	2,173,098	77,228	2,250,326	1,945,471	70,256	2,015,727
	Gas Bill	122,691	-	122,691	95,540	-	95,540
	Water & Sewerage	160,248	-	160,248	140,569	-	140,569
	Total	16,987,359	77,228	17,064,587	14,710,952	70,256	14,781,208
31.00	Printing & Stationary						
	Office Stationary	2,163,516	1,720	2,165,236	1,547,955	4,720	1,552,675
	Printing Cost	3,991,687	-	3,991,687	2,647,041	-	2,647,041
	Photocopy	32,409	-	32,409	57,724	-	57,724
	Total	6,187,612	1,720	6,189,332	4,252,720	4,720	4,257,440



Notes	Particulars	Amount In Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
32.00	Communication						
	Mobile Bill	118,223	3,600	121,823	169,062	3,600	172,662
	Telephone bill	4,674	2,265	6,939	3,460	2,354	5,814
	Internet Bill	1,266,961	14,400	1,281,361	1,051,555	14,400	1,065,955
	Postage & Courier	24,915	420	25,335	1,310	1,240	2,550
	Total	1,414,773	20,685	1,435,458	1,225,387	21,594	1,246,981
33.00	Tours & Travel						
	Local Conveyance	377,843	39,760	417,603	486,699	20,615	507,314
	Transportation Cost	1,285,548	-	1,285,548	270,551	-	270,551
	Travel Allowance (TA)	1,877,595	-	1,877,595	1,222,767	-	1,222,767
	Daily Allowance (DA)	945,146	-	945,146	1,174,540	-	1,174,540
	Fuel Cost	11,000,264	-	11,000,264	9,633,768	-	9,633,768
	Lodging & Night Stay cost	325,389	-	325,389	19,200	-	19,200
	Total	15,811,785	39,760	15,851,545	12,807,525	20,615	12,828,140
34.00	Repairs & Office Maintenance						
	Electric Goods	322,940	-	322,940	197,589	1,560	199,149
	Fixed Assets Maintenance	18,400	-	18,400	291,590	-	291,590
	Software Maintenance	14,457,758	120,000	14,577,758	13,850,770	120,000	13,970,770
	Computer, Laptop & Printer Maintenance	200,309	-	200,309	167,466	-	167,466
	Motor Cycle & Bi-Cycle Maintenance	3,357,887	-	3,357,887	2,729,625	-	2,729,625
	Repair & Maintenance	2,184,051	2,000	2,186,051	429,385	1,180	430,565
	Internet Accessories & Maintenance	412,581	-	412,581	235,876	-	235,876
	Car Maintenance	814,863	-	814,863	406,831	-	406,831
	Office Maintenance	663,637	5,385	669,022	510,234	1,040	511,274
	Total	22,432,426	127,385	22,559,811	18,819,366	123,780	18,943,146
35.00	Advertisement & Publications						
	Signboard/Hooding	225,950	-	225,950	86,561	-	86,561
	Advertisement Cost	73,640	1,000	74,640	15,000	-	15,000
	Annual Reports & Others Publication	-	-	-	130,148	-	130,148
	News Paper & Magazine	-	-	-	1,460	-	1,460
	Staff Recruitment Cost	158,788	-	158,788	31,156	-	31,156
	Total	458,378	1,000	459,378	264,325	-	264,325
36.00	Legal Expenses						
	Renewal & Registration	155,200	25,184	180,384	348,453	37,605	386,058
	Revenue Stamp/Stamp	24,240	100	24,340	25,696	30	25,726
	Audit/Monitoring/Consultancy Fee	139,350	-	139,350	123,650	45,400	169,050
	Lawyer Fee	2,124,531	-	2,124,531	2,014,461	-	2,014,461
	VAT & Tax Expenses for Organization	16,401,834	-	16,401,834	59,318	9,734	69,052
	Annual Fee (MRA)	1,867,796	-	1,867,796	1,476,930	-	1,476,930
	Total	20,712,951	25,284	20,738,235	4,048,508	92,769	4,141,277
37.00	Training / Workshop / Meeting / Conference						
	Training & Workshop	54,653	-	54,653	271,937	-	271,937
	Workshop Expenses	215,025	-	215,025	6,460	-	6,460
	Meetings Exp.	618,093	-	618,093	263,355	-	263,355
	Conference Exp.	-	-	-	-	-	-
	Total	887,771	-	887,771	541,752	-	541,752
38.00	Other Admin & General Expenses						
	Entertainment	2,731,684	5,845	2,737,529	2,099,806	3,590	2,103,396
	Bank Charge (DD,TT,ALL)	3,980,802	128,930	4,109,732	2,842,904	112,794	2,955,698
	Donation & Occasional Exp.	148,773	185,515	334,288	721,550	382,317	1,103,867
	Cookeries & Cutlery	530,094	-	530,094	273,771	-	273,771
	Dish line/Cable Charge	27,600	-	27,600	17,850	-	17,850
	Miscellaneous Expense	7,586,518	34,236	7,620,754	1,875,277	60,527	1,935,804
	Lunch Allowance	19,983	-	19,983	15,310	-	15,310
	Medical Exp. For General Staff	529,910	-	529,910	144,246	-	144,246
	Loan Processing Fee	32,407,250	-	32,407,250	9,628,823	-	9,628,823
	Contribution to Development	-	-	-	-	-	-
	Total	47,962,614	354,526	48,317,140	17,619,537	559,228	18,178,765
39.00	Gratuity, Pension & Insurance Premium						
	Staff Gratuity Exp.	10,623,819	-	10,623,819	9,568,867	-	9,568,867
	Staff Pension Exp.	2,684,600	-	2,684,600	1,948,367	-	1,948,367
	Total	13,308,419	-	13,308,419	11,517,234	-	11,517,234
40.00	Loss On Disposal of PPE						
	Motor Vehicles	-	-	-	1	-	1
	Furniture & Fixture	80,595	-	80,595	58,130	94	58,224
	Equipment & Machinaries	20,579	-	20,579	86,197	23	86,220
	Others Non Current Assets	-	-	-	55,874	-	55,874
	Total	101,174	-	101,174	200,202	117	200,319



Notes	Particulars	Amount in Taka					
		FY 2021-2022			FY 2020-2021		
		Micro Finance	Development	Total	Micro Finance	Development	Total
41.00 Corporate Social Responsibility							
Educational Exp.	2,365,964	-	2,365,964	1,432,757	-	1,432,757	
Sports & Culture	-	-	-	-	-	-	
Health Service	100,000	-	100,000	29,912	-	29,912	
COVID-19	13,074,958	-	13,074,958	3,220,700	-	3,220,700	
Media, Communication & Awareness Expenses	900,000	-	900,000	-	-	-	
Total	16,440,922	-	16,440,922	4,683,369	-	4,683,369	
42.00 Interest on PKSF & Bank Loan Fund							
Interest to PKSF-Seasonal	2,625,000	-	2,625,000	3,937,500	-	3,937,500	
Interest to PKSF-Jajoron	3,581,250	-	3,581,250	3,600,000	-	3,600,000	
Interest to PKSF-Agrosar	4,631,250	-	4,631,250	2,662,500	-	2,662,500	
Interest to PKSF-Buniad	-	-	-	-	-	-	
Interest on Bank Loan	181,058,096	-	181,058,096	144,723,960	-	144,723,960	
Interest Paid to Bank-GRIHAYN Loan Fund	-	24,421	24,421	-	27,225	27,225	
Total	191,895,596	24,421	191,920,017	154,923,960	27,225	154,951,185	
43.00 Interest for Savings							
Member Regular Savings	34,548,537	8,806	34,557,343	19,390,008	4,920	19,394,928	
Member voluntary savings-Monthly	17,002,963	2,498	17,005,461	14,614,946	651	14,615,597	
Member Savings SAMRIDDI	3,088,000	-	3,088,000	795,000	-	795,000	
Member Savings-OTS	132,584,351	-	132,584,351	113,703,526	-	113,703,526	
Total	187,223,851	11,304	187,235,155	148,503,480	5,571	148,509,051	
44.00 Interest on Others Loan Fund							
Interest on General Fund	-	-	-	5,916,018	-	5,916,018	
Interest on Staff PF fund	5,216,262	-	5,216,262	4,049,583	-	4,049,583	
Interest on Staff ES fund	-	-	-	768,175	-	768,175	
Interest on Staff EDPS fund	-	-	-	-	-	-	
Interest on Staff EW fund	2,221,271	-	2,221,271	1,681,010	-	1,681,010	
Interest on MFP Loan	-	-	-	-	-	-	
Interest on Others Loan	-	-	-	-	-	-	
Interest on OTS Fund Loan	-	-	-	-	7,584,961	7,584,961	
Interest Paid on Provident fund	-	5,043,221	5,043,221	-	3,781,129	3,781,129	
Interest Paid on Security fund	844,242	844,242	1,688,484	-	768,175	768,175	
Total	8,281,775	5,887,463	14,169,238	12,414,786	12,134,265	24,549,051	
45.00 Programmatic Expenses & Contributions							
Ambala-ITMFC Project	-	5,553,673	5,553,673	-	5,335,653	5,335,653	
Total	-	5,553,673	5,553,673	-	5,335,653	5,335,653	
46.00 Expenses for Provision & Reserved							
Loan Loss Provision (LLP)	8,981,493	-	8,981,493	47,984,602	18,361	48,002,963	
Total	8,981,493	-	8,981,493	47,984,602	18,361	48,002,963	
47.00 Depreciation on Non Current Assets							
Furniture	2,051,456	-	2,051,456	1,838,475	-	1,838,475	
Office Equipments	2,769,242	429,385	3,198,627	2,760,783	429,385	3,190,168	
Vehicle	4,240,923	-	4,240,923	4,506,542	-	4,506,542	
Others Assets	57,048	-	57,048	57,382	-	57,382	
Amortisation-Intangible Assets	2,376,211	-	2,376,211	2,125,068	-	2,125,068	
Total	11,494,880	429,385	11,924,265	11,288,250	429,385	11,717,635	



AMBALA FOUNDATION
Schedule of Fixed Assets
For the year ended 30 June 2022

SL	Particulars	Cost			Rate (%)	Balance as on 30.06.2022	Depreciation			Written down value as on 30.06.2022
		Balance as on 01.07.2021	Addition during the year	Adjustment during the year			Balance as on 01.07.2021	Charged during the year	Adjustment during the year	
Property, Plant and Equipment										
1	Land & Buildings	160,429,142	362,800	-	160,791,942	0	-	-	-	160,791,942
2	Motor Vehicles	22,532,709	-	-	22,532,709	20	13,752,204	4,240,923	-	17,993,127
3	Furniture & Fixtures	19,481,484	3,332,463	267,808	22,546,139	10	7,254,512	2,051,456	187,213	9,118,755
4	Equipment & Machineries	18,017,324	3,638,783	392,439	21,263,668	20	11,001,029	3,198,627	371,860	13,827,796
	Sub Total	220,460,659	7,334,046	660,247	227,134,458		32,007,745	9,491,006	559,073	40,939,678
Intangible Assets										
1	Software Development	10,870,000	1,870,000	-	12,740,000	20	6,396,567	2,376,211	-	8,772,778
	Sub Total	10,870,000	1,870,000	-	12,740,000		6,396,567	2,376,211	-	8,772,778
Others Non-Current Assets										
1	Other Assets	187,994	313,960	-	501,954	20	99,140	57,048	-	156,188
	Sub Total	187,994	313,960	-	501,954		99,140	57,048	-	345,766
	Balance as at 30 June 2022	231,518,653	9,518,006	660,247	240,376,412		38,503,452	11,924,265	559,073	190,507,768
	Balance as at 30 June 2021	201,162,481	39,032,568	8,676,396	231,518,653		28,290,566	11,759,767	1,546,881	193,015,201



AMBALA FOUNDATION
Schedule of Fixed Assets - Microfinance
For the year ended 30 June 2022

SL	Particulars	Cost				Depreciation				Written down value as on 30.06.2022	
		Balance as on 01.07.2021	Addition during the year	Adjustment during the year	Balance as on 30.06.2022	Rate (%)	Balance as on 01.07.2021	Charged during the year	Adjustment during the year		Balance as on 30.06.2022
Property, Plant and Equipment											
1	Land & Buildings	125,662,000	-	-	125,662,000	0	-	-	-	-	125,662,000
2	Motor Vehicles	22,532,709	-	-	22,532,709	20	13,752,204	4,240,923	-	17,993,127	4,539,582
3	Furniture & Fixtures	19,110,664	3,332,463	267,808	22,175,319	10	7,244,314	2,051,456	187,213	9,108,557	13,066,762
4	Equipment & Machineries	16,097,053	3,638,783	392,439	19,343,397	20	10,008,302	2,769,242	371,860	12,405,684	6,937,713
	Sub Total	183,402,426	6,971,246	660,247	189,713,425		31,004,820	9,061,621	559,073	39,507,368	150,206,057
Intangible Assets											
1	Software Development	10,870,000	1,870,000	-	12,740,000	20	6,396,567	2,376,211	-	8,772,778	3,967,222
	Sub Total	10,870,000	1,870,000	-	12,740,000		6,396,567	2,376,211	-	8,772,778	3,967,222
Others Non-Current Assets											
1	Other Assets	187,994	313,960	-	501,954	20	99,140	57,048	-	156,188	345,766
	Sub Total	187,994	313,960	-	501,954		99,140	57,048	-	156,188	345,766
	Balance as at 30 June 2022	194,460,420	9,155,206	660,247	202,955,379		37,500,527	11,494,880	559,073	48,436,334	154,519,045
	Balance as at 30 June 2021	186,335,825	15,994,616	7,869,821	194,480,420		26,910,568	11,330,382	740,423	37,500,527	156,959,893



AMBALA FOUNDATION
Schedule of Fixed Assets - Development
For the year ended 30 June 2022

SL	Particulars	Cost			Rate (%)	Balance as on 30.06.2022	Depreciation			Written down value as on 30.06.2022
		Balance as on 01.07.2021	Addition during the year	Adjustment during the year			Balance as on 01.07.2021	Charged during the year	Adjustment during the year	
Property, Plant and Equipment										
1	Land & Buildings	34,767,142	362,800	-	35,129,942	0	-	-	-	35,129,942
2	Motor Vehicles	-	-	-	-	20	-	-	-	-
3	Furniture & Fixtures	10,200	-	-	10,200	10	10,198	-	10,198	2
4	Equipment & Machineries	2,280,891	-	-	2,280,891	20	992,727	429,385	1,422,112	858,779
	Sub Total	37,058,233	362,800	-	37,421,033		1,002,925	429,385	1,432,310	35,988,723
Intangible Assets										
1	Software Development	-	-	-	-	20	-	-	-	-
	Sub Total	-	-	-	-		-	-	-	-
Others Non-Current Assets										
1	Other Assets	-	-	-	-	20	-	-	-	-
	Sub Total	-	-	-	-		-	-	-	-
	Balance as at 30 June 2022	37,058,233	362,800	-	37,421,033		1,002,925	429,385	1,432,310	35,988,723
	Balance as at 30 June 2021	14,826,856	23,037,952	806,575	37,058,233		1,379,998	429,385	806,458	36,055,308



Ambala Foundation
Eligibility Criteria Compliance Certification
For the year ended June 30, 2022

SI #	Eligibility Criteria	Audited Figures or Compliance	Audited Figures or Compliance
		FY-2022-2021	FY-2021-2020
1	Minimum loan recovery rate, computed quarterly, based on the following		
	1) 95% minimum cumulative loan collection ratio on total dues: <div style="text-align: center;"> $\frac{\text{Actual Cumulative Collection} \times 100}{\text{Cumulative Collectibles}}$ </div>	98.40%	98.66%
	ii) 92-100% minimum loan collection ratio on current dues (on running 12 month basis) <div style="text-align: center;"> $\frac{\text{Actual Collections during the past 12 months on current dues} \times 100}{\text{Collectibles on current dues}}$ </div>	97.02%	89.83%
2	Minimum liquidity ratio of 10%	10.44%	11.37%
3	Minimum current ratio of 2.0:1	1.38:1	1.29:1
4	Minimum capital adequacy ratio of 15%	16.50%	19.88%
5	Minimum debt service cover ratio of 1.25:1	1.09:1	1.07:1
6	Debt capital ratio 9:1	5.84	4.70
7	Minimum rate of return on capital of 1%	19.18%	12.27%



Ambala Foundation
Portfolio report for the year ended 30 June 2022
Review of Loan Classifications and Provisions

(i) Classification of Loan and Loan Loss Provision:

Sl. No	Particulars	No. of days Outstanding	Outstanding Loan	Required Provision	
			Amount	Rate %	Amount (Tk)
1	Total Loan Outstanding		6,069,519,950	N/A	116,450,273
2	Total Overdue		382,457,228		
3	Regular	Loans with no overdue installments	5,464,933,736	1%	N/A
4	Watchful	Loan default duration between 1 and 30 days	37,608,571	5%	N/A
5	Sub-standard	Loan default duration between 31 and 180 days	182,761,804	25%	N/A
6	Doubtful	Loan default duration between 181 and 365 days	331,364,500	75%	N/A
7	Bad Loan	Loan default duration above 365 days	52,851,339	100%	N/A
Total					116,450,273

(ii) Loan loss provision (LLP) status of the Ambala Foundation

Particulars	Taka
Required Provision as per MRA policy	91,136,072
Actual Provision made by the MFI	116,450,273
Excess/Shortfall of Provision	25,314,201
Comment of LLP	-
Disclosure on written off loan:	
Loan written off balance 01.07.2021	13,838,359
Loan written off during the year 2021-2022	1,660,827
Written off loan recovered during the year 2021-2022	-
Loan written off balance 30.06.2022	15,499,186



Loan Operational Report

Sl. No	Particulars	FY-2021-2022			FY-2020-2021			
		M	F	Total	M	F	Total	
1	Financial Service Product:							
	Loan Product:							
	PKSF funded loan			196,500,000			127,500,000	
	Housing loan			-			-	
	Agriculture loan			2,711,480,236			1,560,938,684	
	Sanitation loan			N/A			N/A	
	Savings product:							
	Regular /Mandatory Savings			1,640,367,207			529,833,051	
	Voluntary /Others Savings			1,191,197,916			1,530,449,871	
	Insurance Product:							
	Life			N/A			N/A	
	Livestock			N/A			N/A	
	Member welfare fund			73,937,050			49,199,659	
				M	F	Total	M	F
2	Number of branches					121		121
3	Number of Samities	80	3918	3998	210	4215	4425	
4	Number of Members	1409	49809	51218	1525	50272	51797	
5	Number of borrowers	1035	39574	40609	697	29658	30355	
6	Number of staff	299	786	1085	702	215	917	
7	Amount (Taka) of loan outstanding with samity members	148,906,226	5,920,613,724	6,069,519,950	108,618,639	3,931,345,372	4,039,964,010	
8	Members : borrower	73.46	79.45	79.29	01:45.7	01:59.0	01:58.6	
9	Average loan size	143,871	149,609	149,462	155,837	132,556	133,091	



Calculation of Loan Loss Provision (MLP):

Sl. No	Particulars	LLP Calculation		LLP Calculation		Loan written off during the year 2021-2022	Total Required Provision up to June 2022	June 2022	March. 2020	Increase/ Decrease Outstanding Loan	Required Provision
		Up to June 2021		up to December, 2021							
		Outstanding Loan	Total Required Provision	(As per MRA Cir. 69)	Total Required Provision						
		Amount (Tk)	Amount (Tk)	Amount (Tk)	Amount (Tk)						(As per MRA Cir. 71)
1	Total Loan Outstanding	4,039,964,011	47,984,602	4,938,113,311	8,981,493	-	8,981,493	-	-	-	-
2	Regular	3,947,522,520	32,874,787	4,938,113,311	80,859,389	-	80,859,389	-	-	-	-
3	Watchful	38,255,852	1,912,793	38,255,852	1,912,793	-	1,912,793	-	-	-	-
4	Sub-standard	32,733,595	8,183,399	32,733,595	8,183,399	-	8,183,399	-	-	-	-
5	Doubtful	13,112,076	9,834,057	13,112,076	9,834,057	-	9,834,057	331,364,500	20,055,651	311,308,848	77,827,212
6	Bad Loan	8,339,968	8,339,968	8,339,968	8,339,968	1,660,827	6,679,141	52,851,339	14,826,026	38,025,313	13,308,860
	Total	4,039,964,011	109,129,606	5,030,554,802	118,111,099	1,660,827	116,450,273	384,215,839	34,881,677	349,334,161	91,136,072



**Statement of Budget
Financial Year: 2022-2023**

Name of organization: Ambala Foundation
Certificate No : 00350-01308-00086

Description	2021-2022			2022-2023 (Proposed)	Remarks
	Projected	Actual	Variance (%)		
1. Area Coverage:					
District	1	2	1	2	
Thana/Upazilla	8	15	7	10	
Union/Pourashava	76	211	135	76	
Village/Word	114	857	743	114	
2. Branch Opening	19	22	3	13	
3. Group/Samity Formation	475	3998	3523	447	
4. Add New Member	5700	51401	802%	67776	
5. Add New Borrower	4560	32589	615%	61048	
6. Recruitment (Number)	76	139	83%	52	
7. Deposits Collection	967,500,000	3,073,402,753	218%	1,862,346,938	
8. Refund Deposit	216,000,000	2,170,090,845	905%	998,581,375	
9. Loan Recovery (Principal)	5,712,000,000	4,903,923,430	-14%	7,125,487,333	
10. Loan Disbursement	6,720,000,000	7,089,008,000	5%	10,798,218,000	
11. Loan Received (Borrowing)	2,249,685,965	3,502,000,000	56%	4,027,300,000	
12. Loan Returns	2,169,985,022	123,508,634	-94%	2,830,468,072	
13. Received against insurance service	25,657,259	39,671,230	55%	107,982,180	
14. Insurance benefits given	20,525,807	-	-100%	16,197,327	
15. Total Income	1,386,773,911	1,121,818,105	-19%	1,121,818,104	
16. Total Expenditure	1,079,069,243	948,488,439	-12.10%	808,184,775	

Description	Current Balance as of 30 June 2022
1. Area Coverage:	
District	15
Thana/Upazilla	74
Union/Pourashava	712
Village/Word	2407
2. Number of Branch	143
3. Number of Group	3998
4. Number of Member	51218
5. Number of Borrower	40609
6. Manpower (Number)	1085
7. Deposit Balance	2831565123
8. Loan Outstanding	6069519950
9. Loan Received	2907980236
10. Insurance Fund	73937050
11. Cumulative Surplus	986787306



Statement of Budget
Financial Year: 2022-2023

Name of organization: Ambala Foundation
Certificate No : 00350-01308-00086

Sl No.	Description	2021-2022			2022-2023 (Proposed)
		Projected	Actual	Variance (%)	
1	*Loan Recovery:				
	Jagoron	929,610,441	1,169,438,180	26%	3,340,118,592
	Agrosor	3,172,921,657	2,818,358,242	-11%	3,048,019,290
	Buniad		-	#DIV/0!	
	Sufolon (Seasonal and Agriculture)	306,789,290	124,463,307	-59%	131,767,150
	Kuwait Good Will Fund (KGF)				
	Migration				
	Service Holder				
	Health				
	Emergency				
	Education				
	Others (Grvhavan)	1,302,678,612	791,663,700	-39%	605,582,301
	Total	5,222,890,304	4,903,923,429	-6%	7,125,487,333
	Should be given component wise breakdown				
2	Fund Collection:				
	1.Savings Collection				
	Force Savings	200,437,059	1,527,964,795	662%	1,498,106,212
	Voluntary Savings	60,949,953	187,711,358	208%	364,240,726
	Fixed Deposit	458,612,988	1,357,726,600	196%	-
	Total	895,710,034	3,073,402,753	243%	1,862,346,938
	MFI Borrowing				
	2.PKSF Loan	160,000,000	185,000,000	16%	200,000,000
	3.Bank Loan	2,089,685,965	3,317,000,000	59%	3,814,550,000
	4.Loan from Financial Institution				
	5.Loan from other Institution				
	6.Donation (Conditional)				
	7.General/EC Member loan				
	8.Others Loan	831,223,503	1,655,963,350	99%	12,750,000
	Total	1,780,030,919	5,157,963,350	190%	4,027,300,000
3	Insurance Fund Collection	25,657,259	39,671,230	55%	45,621,915
4	Utilization of Fund				
	1*Loan Disbursement				
	Jagoron	950,315,983	3,265,298,000	244%	6,402,750,800
	Agrosor	3,626,738,491	3,182,705,000	-12%	4,116,167,200
	Buniad		-		
	Sufolon (Seasonal and Agriculture)	346,868,539	84,225,000	-76%	106,300,000
	Kuwait Good Will Fund (KGF)				
	Migration				
	Service Holder				
	Health				
	Emergency				
	Education				
	Others Disbursement (Grvhavan)	1,796,076,987	556,780,000	-69%	173,000,000
	Total	6,720,000,000	7,089,008,000	5%	10,798,218,000
	Should be given component wise breakdown				
	2.Savings Returns:				
	Force Savings	60,131,118	305,293,715	408%	558,714,085
	Voluntary Savings	18,284,986	191,017,130	945%	52,226,969
	Fixed Deposit	137,583,896	1,673,780,000	1117%	387,640,321
	Total	216,000,000	2,170,090,845	905%	998,581,375
	3. Loan Repayment:				
	PKSF Loan	150,650,000	116,000,000	-23%	89,186,458
	Bank Loan	2,019,335,022	2,345,276,584	16%	2,345,276,584
	Loan from Financial Institution				
	Loan from other Institution				
	General/EC Member loan				
	Others Loan	1,028,609,047	1,679,472,843	63%	396,005,030
	Total	3,198,594,069	4,140,749,427	29%	2,830,468,072
5	Insurance Service (Claims)	20,525,807	-	-100%	24,360,020
6	Acquisition of Fixed Assets				
	Land Purchase & Development				
	Land Development				
	Building Construction				
	Motor Vehicles				
	Furniture & Fixtures & Office Equipments	10,012,109	2,599,414	-74%	2,989,326
	Office Equipments		2,904,066	#DIV/0!	3,339,676
	Electric Equipments				
	Computer & Accessories		1,870,000		2,150,500
	Computer Software		135,154		155,427
	Total	10,012,109	7,508,634	-25%	8,634,929



Statement of Budget
Financial Year: 2022-2023

Name of organization: Ambala Foundation
Certificate No : 00350-01308-00086

SL No.	Description	2021-2022			2022-2023 (Proposed)
		Projected	Actual	Variance (%)	
	Income:				
	1. Service Charge	1,370,880,000	1,087,735,049	-21%	1,642,500,000
	2. Interest on Investment & Bank	3,506,350	26,257,837	649%	20,014,529
	3. Other Interest				
	4. Entry Fees/ Member Admission Fees				
7	5. Sale of Passbook & Others Income	4,539,715	439,280	-90%	505,172
	6. Sale of Forms				
	7. Donation from PKSf				
	8. Others Income	7,847,846	7,385,938	-6%	10,274,610
	9. Recovery of Written off Loan				
	10. Overhead cost from others Program				
	Total Income (1+....10)	1,386,773,911	1,121,818,104.00	532%	1,673,294,311
	Expenses:				
	Financial Expense:				
	1. Savings Interest	247,500,000	187,223,851	-24%	234,016,728
	2. Interest of PKSf Loan	12,000,000	10,837,500	-10%	12,463,125
	3. Interest on Bank loan	257,962,316	181,058,096	-30%	357,911,380
	4. Interest on Committee loan				
	5. Interest on Others Institutional loan				
	6. Others	14,277,004	8,281,776	0%	9,876,013
	Total Financial Expenses (1+....+6)	531,739,320	387,401,223	-64%	614,267,246
	General & Administrative Expenses:				
	7. Salary & Allowances*1				
	Basic Pay	210,628,017	329,221,310	56%	444,823,382
	Special Allowance	41,321,971	8,786,837	-79%	11,598,625
	Dearness Allowance				
	House Rent Allowance				
	Medical Allowance				
	Festival Allowance	92,974,435	27,688,176	-70%	36,548,392
	Rest & Recreation Allowance				
	Lunch Allowance				
	Conveyance Allowance				
	Telephone Allowance				
	Educational Allowance				
	Fixed Travel Allowance				
	Overtime Allowance				
	Others Allowance-If any	27,547,981	12,208,337	-56%	16,115,005
	Total	372,472,404	377,904,660	-148%	509,085,404
	8. House Rent	14,408,778	14,531,322	1%	18,797,589
	9. Printing & Stationeries:				
	Printing & Binding	3,044,097	3,991,687	31%	4,590,440
	Stationary, Seal & Stamps	1,780,148	2,163,516	22%	1,278,313
	Total	4,824,245	6,155,203	54%	5,868,753
	10. Travel Expense:				
	a) Domestic	3,649,821	4,811,521	32%	17,674,385
	b) Foreign				
	Total	3,649,821	4,811,521	32%	17,674,385
	11. Telephone & Postal:				
	Telephone, Telex ,Fax ,Internet	1,407,689	1,389,858	-1%	1,661,034
	Postal & Courier Service	1,507	24,915	1554%	30,000
	Total	1,409,195	1,414,773	1553%	1,691,034



Statement of Budget
Financial Year: 2022-2023

Name of organization: Ambala Foundation
Certificate No : 00350-01308-00086

SL No.	Description	2021-2022			2022-2023 (Proposed)
		Projected	Actual	Variance (%)	
12.	Repairs & Maintenance:				
	Office Building				
	Motor Vehicles	3,606,924	3,357,887	-7%	4,035,007
	Others	18,035,347	19,074,538	6%	21,935,719
	Total	21,642,272	22,432,425	-1%	25,970,726
13.	Fuel Expenses	11,078,833	11,000,264	-1%	12,650,304
14.	Gas, Electricity & Water bill	2,508,817	2,456,037	-2%	2,824,443
15.	Entertainment	2,414,777	2,731,684	13%	3,141,437
16.	Advertisement	302,295	458,378	52%	364,769
17.	Newspaper & Publication:				
	Newspaper & Magazine	1,679	-	-100%	-
	Books & Publication and Research				
	Total	1,679	-	-38%	-
18.	Bank Charge	3,269,340	3,980,802	22%	4,577,922
19.	Training Expense:				
	Local Training	312,728	54,653	-83%	747,618
	Foreign Training				
	Total	312,728	54,653	-83%	747,618
20.	Seminer, Conference & Workshop Expense	7,429	215,025	2794%	247,279
21.	Legal, Insurance, Income Tax, Membership	4,112,866	20,418,401	396%	27,186,941
22.	Meeting Expense	302,858	618,093	104%	710,807
23.	Registration fees/Renewal fees	400,721	155,200	-61%	178,480
24.	Others Operational Expense :				
	Others Expense	32,609,494	54,698,811	68%	55,410,957
	Picnic, Fair and Get - together				
	Photocopy	66,383	32,409	-51%	37,270
	PRIME, Samriddhi, Agriculture and KGF				
	Recreational allowance				
	Software Maintenance and others				
	Communication & Marketing				
	Annual Report				
	Community Health				
	Computer Accessories (Maintenance)				
	Total	32,675,876	54,731,220	17%	55,448,227
25.	Audit Fees	142,198	139,350	-2%	160,253
26.	Honorarium for EC Members				
27.	Other Honorarium				
28.	Tax:				
	Land Tax				
	Income Tax	-	16,401,834		18,862,109
	Other Tax				
	Customs Duty/VAT				
	Total	-	16,401,834	0%	-
29.	Subscriptions & Donation	829,783	2,376,211	186%	2,732,643
30.	Depreciation	12,981,488	9,118,668	-30%	14,028,163
31.	Cost Sharing Expenses				
32.	Consultancy Service				
33.	Total Operational Expenses	1,021,487,720	939,506,947	-8%	1,318,354,421
34.	Loan Loss Provision *	57,581,523	8,981,493	-84%	27,375,000
35.	DMFE	-	-		-
36.	Net Surplus	307,704,669	173,329,664	-44%	327,564,890
37.	Transfer to Various Fund:				
	Reserve Fund	30,770,467	17,332,966	-44%	32,756,489
	DMF				
	Others				
	Total	30,770,467	17,332,966	-44%	32,756,489

