

PRIVATE & CONFIDENTIAL

AUDIT REPORT

AND

STATEMENT OF ACCOUNTS OF

MUKTI COX'S BAZAR

FOR THE YEAR ENDED JUNE 30,2022

BASU BANERJEE NATH & CO.

CHARTERED ACCOUNTANTS

CHATTOGRAM - DHAKA

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বসু ব্যানার্জী নাথ এ্যান্ড কোং

BASU BANERJEE NATH & CO.
CHARTERED ACCOUNTANTS

TAHER CHAMBER (GROUND FLOOR)
10, AGRABAD COMM. AREA,
CHITTAGONG-4100
PHONE : (0) 02333322931, 02333321201
(R) 02333364760
E-mail: hbnathco.ctg1933@yahoo.com

89 years of service 1933-2022

DHAKA TRADE CENTRE (11TH FLOOR)
99, KAZI NAZRUL ISLAM AVENUE,
KAWRAN BAZAR,
DHAKA-1215
PHONES: (0) 55012551, 55012552 (R) 9116234
FAX: 880-2-9590333

Reference No. BBNC/ 156 /2022-2023


Chattogram,

"TO WHOM IT MAY CONCERN"

*This is to certify that the accounts of **MUKTI COX'S BAZAR**, at Mukti Cox's Bazar Bhaban, Goldighirpar, Cox's Bazar, Bangladesh duly audited by us for the 1st time for the year ended June 30,2022.*

Chattogram
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No: 2209240282AS809154

Reference No. BBNC/156/2022-2023

**INDEPENDENT AUDITORS' REPORT
TO THE EXECUTIVE COMMITTEE**

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **MUKTI COX'S BAZAR, COX'S BAZAR** namely, Statement of Financial Position as of June 30, 2022 and the related Statement of Comprehensive Income (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities) for the year ended June 30, 2022, Statement of Receipts & Payments Account (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities), Statement of Cash Flows (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities), Statement of Changes in Equity (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities) along with a summary and significant Accounting policies and other explanatory information from July 01, 2021 to June 30, 2022.

In our opinion, the financial statements of the Organization prepared in accordance with International Financial Reporting Standards (IFRSs), including International Accounting Standards (IASs) give a true and fair view of the state of the Organization's affairs as of June 30, 2022 and the results of its financial performance, its Statement of Receipts & Payments Account (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities), Statement of Cash Flows (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities), Statement of Changes in Equity (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities) for the year then ended.

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 Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with 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 is sufficient and appropriate to provide a basis for our opinion.

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 other applicable laws and regulations and for such internal control as Organization 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, Organization is responsible for assessing the Organization's ability to continue as a under historical cost convention, disclosing, as applicable, matters related to under historical cost convention basis of accounting unless Organization either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these 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 Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the under historical cost convention basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a under historical cost convention. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a under historical cost convention.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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:

In our opinion, the Financial Statements comply with the applicable rules and regulation of NGO Affairs Bureau, Micro Credit Regulatory Authority and other applicable laws and regulations.

- a) Our examination and checking of records, relevant books of accounts, registers, schedules and financial statements were sufficient to enable us to form an informed and assessed opinion on the authenticity and accuracy of the financial statements.
- b) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- c) In our opinion, proper books of account as required by law have been kept by the organisation's so far as it appeared from our examination of those books.
- d) The organisation's Statement of Financial Position, Statement of Comprehensive Income (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities) dealt with by this report are in agreement from our examination of those books.

Place: Chattogram
Dated: September 24, 2022




Gobinda Chandra Paul, FCA
Enrolment No.0282
Partner of
BASU BANERJEE NATH & CO.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Financial Position
As of June 30, 2022

PARTICULARS	NOTES	2021-2022			2020-2021 (Taka)
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	TOTAL	
		(Taka)	(Taka)	(Taka)	
ASSETS:					
APPLICATION OF FUNDS:					
NON-CURRENT ASSETS:					
Property, Plant & Equipment- Carrying Value	2.00	1,145,004	106,669,750	107,814,754	100,346,394
Construction Work-in-Progress (Building)	2.01	-	23,405,227	23,405,227	-
Intangible Assets					71,705
TOTAL NON CURRENT ASSETS		1,145,004	130,074,977	131,219,981	100,418,099
CURRENT ASSETS:					
Investment	3.00	39,495,531	901,535	40,397,066	35,569,813
Loan to Members	4.00	522,782,531	-	522,782,531	422,829,508
Loan to Staff from PF fund	5.00	1,766,008	-	1,766,008	1,711,635
Advances, Deposits & Pre-payment	6.00	4,651,167	943,251	5,594,418	13,375,787
Cash & Cash Equivalents	7.00	25,293,680	58,022,414	83,316,094	111,174,490
Inter Project Transaction (Asset)	8.00	-	8,136,991	8,136,991	18,761,677
Accounts Receivable	9.00	-	6,897,833	6,897,833	8,114,378
TOTAL CURRENT ASSETS		593,988,917	74,902,024	668,890,941	611,537,288
TOTAL ASSETS		695,133,921	204,977,011	800,110,932	711,955,387
SOURCES OF FUNDS:					
Accumulated Capital Fund		82,660,174	131,972,699	214,632,873	184,006,155
Reserve Fund		9,184,464	-	9,184,464	3,335,197
TOTAL FUND		91,844,638	131,972,699	223,817,337	187,341,352
NON CURRENT LIABILITIES					
Members Welfare Fund	10.00	12,370,837	-	12,370,837	10,668,815
Loan from PKSF	11.00	127,133,331	-	127,133,331	82,966,662
		139,504,168	-	139,504,168	93,635,477
CURRENT LIABILITIES:					
Loan from PKSF	11.00	121,999,998	-	121,999,998	101,433,332
Members Savings Deposits	12.00	190,483,402	-	190,483,402	187,642,618
Loan loss provision	13.00	33,637,220	-	33,637,220	31,425,768
Staff Provident Fund	14.00	17,664,495	-	17,664,495	15,886,804
Enrich Program Fund	15.00	-	-	-	7,230,013
Liabilities For Enrich program	16.00	-	-	-	281,820
Liabilities for Expenses	17.00	-	245,188	245,188	4,884,282
Inter-Project Transaction	18.00	-	8,130,991	8,130,991	18,761,677
Fixed Asset Acquisition Fund	24.00	-	7,456,856	7,456,856	4,926,788
Unutilized fund	25.00	-	50,984,480	50,984,480	74,404,450
Other liabilities	30.00	-	6,186,797	6,186,797	4,101,187
TOTAL CURRENT LIABILITIES		363,785,116	73,004,312	436,789,427	430,978,559
TOTAL LIABILITIES		695,133,921	204,977,011	800,110,932	711,955,387

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

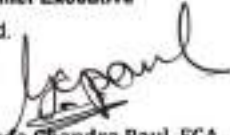

Coordinator (Finance)


Chief Executive

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

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Comprehensive Income
For the Year Ended June 30, 2022

Particulars	Notes	Amount (in Taka)			July 01,2020 to
		2021-2022			June 30,2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	TOTAL	TOTAL
A. INCOME :					
Service Charge Received by Branches	19.00	100,973,603	-	100,973,603	84,618,275
Grant Income	26.00	-	748,677,811	748,677,811	583,087,479
Interest on investment	20.00	2,039,744	45,714	2,085,458	2,555,084
Bank interest	20.00	752,210	286,268	1,038,478	1,609,744
Membership Fee		-	3,360	3,360	2,280
Other income	21.00	475,511	402,989	878,500	1,097,029
Overhead income	27.00	-	29,180,082	29,180,082	54,413,980
Operational income	28.00	-	7,456,625	7,456,625	3,339,803
TOTAL INCOME		104,241,068	786,052,649	890,293,917	730,723,674
B. EXPENDITURE :					
Service Charge Paid to PKSF	22.00	9,601,459	-	9,601,459	7,957,708
Other Payments:					
Administrative Expenses	Annex-D & 23.00	11,350,585	55,867,423	67,218,008	37,905,095
Bad debt	29.00	-	2,833	2,833	45,098
Programme cost	Annex-A	-	325,481,333	325,481,333	170,909,271
Capacity Development Cost	Annex-B	-	33,563,006	33,563,006	8,674,464
Personnel cost /Human resources	Annex-C & 23.01	40,475,920	332,285,487	372,761,407	408,741,656
Overhead cost	Annex-E	-	29,201,165	29,201,165	53,822,575
Depreciation		252,933	3,818,583	4,071,516	2,716,121
Bank interest Send to Project (As fund)		-	32,539	32,539	-
Bank Charge & Commission		518,601	-	518,601	556,554
Interest on Members savings		8,952,877	-	8,952,877	8,134,122
Provision for Loss on Loan		2,211,432	-	2,211,432	4,266,536
TOTAL EXPENDITURE		73,363,807	780,252,369	853,616,176	703,731,200
Excess / (Deficit) of Income Over Expenditure (A-B)		30,877,261	5,800,480	36,677,741	26,992,474

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.


Coordinator (Finance)


Chief Executive

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Changes in Equity
As of June 30, 2022

Particulars	Microcredit Assistance Program (MCAP)-PKSF			Development & Humanitarian Activities		
	Surplus	Reserve Fund	Total	Surplus	Reserve Fund	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01.07.2021	57,632,180	3,335,197	60,967,377	126,373,975	-	126,373,975
Add/(Less): Excess of Income over Expenditure	30,877,261	-	30,877,261	5,800,480	-	5,800,480
Add/(Less): Prior year adjustments	-	-	-	(197,061)	-	(197,061)
Add/(Less): Prior year adjustments with property, Plant & Equipments	-	-	-	(4,695)	-	(4,695)
Balance as at 30.06.2022	88,509,441	3,335,197	91,844,638	131,972,699	-	131,972,699
Add/ (Less): Transferred to Restricted Fund	(5,849,267)	5,849,267	-	-	-	-
Balance as at 30.06.2022	82,660,174	9,184,464	91,844,638	131,972,699	-	131,972,699

Consolidated Statement of Changes in Equity
As of June 30, 2021

Particulars	Microcredit Assistance Program (MCAP)-PKSF			Development & Humanitarian Activities		
	Surplus	Reserve Fund	Total	Surplus	Reserve Fund	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01.07.2020	39,966,734	3,335,197	43,301,931	117,112,918	-	117,112,918
Add/(Less): Excess of Income over Expenditure	17,660,594	-	17,660,594	9,331,880	-	9,331,880
Add/(Less): Prior year adjustments	4,852	-	4,852	(70,823)	-	(70,823)
Balance as at 30.06.2021	57,632,180	3,335,197	60,967,377	126,373,975	-	126,373,975
Add/ (Less): Transferred to Restricted Fund	-	-	-	-	-	-
Balance as at 30.06.2021	57,632,180	3,335,197	60,967,377	126,373,975	-	126,373,975

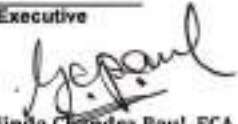
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Coordinator (Finance)


Chief Executive

Taber Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Receipts & Payments
From 1st July, 2021 to 30th June, 2022

Particulars	Notes	From 1st July, 2021 to 30th June, 2022			From 1st July, 2020 to 30th June, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	Total
Opening Balance :					
Cash in hand		476,026	-	476,026	647,237
Cash at Bank		15,818,189	94,880,275	110,698,464	142,680,983
Sub Total		16,294,215	94,880,275	111,174,490	143,328,220
Receipts during the year					
Loan Recovery From Members	4.00	781,486,977	-	781,486,977	657,485,790
Members welfare fund	10.00	4,407,790	-	4,407,790	3,624,460
Loan from PKSF	11.00	181,000,000	-	181,000,000	112,000,000
Members savings Deposit	12.00	125,992,773	-	125,992,773	103,894,300
Service charge Collection	19.00	100,868,715	-	100,868,715	84,507,710
Bank interest	20.00	752,210	947,343	1,699,553	2,109,558
Membership Fee		-	3,360	3,360	2,280
Miss.Receipts	21.00	334,909	428,989	763,898	1,063,033
Advanced Recovery		319,000	847,797	1,166,797	4,803,196
Bi-Cycle Loan		165,900	-	165,900	54,000
Staff Loan of motor Cycle		675,810	-	675,810	661,650
Unsettled staff advance		-	-	-	126,625
Short Term Loan		25,500,000	-	25,500,000	36,100,000
Received from PF Fund		6,249,950	-	6,249,950	5,001,335
Receipts from Enrich Program		7,911,250	-	7,911,250	8,521,217
Salary & Allowance		8,668	-	8,668	-
Fund Received		-	748,680,537	748,680,537	589,256,785
Overhead Received		-	29,180,082	29,180,082	54,413,980
Operational Received		-	7,456,625	7,456,625	3,339,803
Security Money from vendors		-	5,929,400	5,929,400	5,167,398
Accounts Receivable Recovery		-	6,262,225	6,262,225	1,983,430
Inter project Transaction		-	86,817,540	86,817,540	193,506,715
Sub Total		1,235,673,950	886,553,898	2,122,227,848	1,867,623,265
		1,251,968,165	981,434,173	2,233,402,338	2,010,951,485
Payments made during the year					
Loan To Members	4.00	881,440,000	-	881,440,000	724,634,000
Member welfare Fund	10.00	2,705,768	-	2,705,768	2,938,468
Member Savings	12.00	112,104,866	-	112,104,866	92,734,152
Loan Repayment To PKSF	11.00	116,266,665	-	116,266,665	107,708,331
Service Charge Of PKSF		9,601,459	-	9,601,459	7,957,708
Advance A/C		530,000	1,346,558	1,876,558	6,056,405
Short Term Loan		35,500,000	-	35,500,000	26,600,000
Paid For PF Fund.		2,456,830	-	2,456,830	1,502,885
Staff Loan From PF Fund.		1,929,000	-	1,929,000	1,679,000
Acquisition Of PPE		429,421	36,405,668	36,835,087	21,280,006
Program cost		-	325,481,333	325,481,333	170,909,271
Capacity Development Cost		-	33,562,818	33,562,818	8,674,464
Personnel cost/Human resource cost	23.01	40,477,086	332,285,487	372,762,573	408,758,795
Administrative Expenses	23.00	11,039,697	55,622,423	66,662,120	37,687,920
Overhead cost		-	29,061,142	29,061,142	49,964,428
Inter project Transaction		-	75,651,477	75,651,477	202,630,855
Liabilities for expenses		-	3,938,147	3,938,147	4,448,678
Fund return to donar		-	26,179,436	26,179,436	14,334,652



Particulars	Notes	From 1st July, 2021 to 30th June, 2022			From 1st July, 2020 to 30th June, 2021
		Microcredit Assistance Program (MCAPI-PKSF)	Development & Humanitarian Activities	Total	Total
Motor Cycle Loan		805,000	-	805,000	-
Bi-Cycle Loan		138,000	-	138,000	-
Security money from vendors		-	3,843,790	3,843,790	-
Bank interest Send to Project (As fund)		-	33,482	33,482	-
Investment Of PF Fund		3,000,000	-	3,000,000	1,500,000
Expenses For Enrich Program		7,990,297	-	7,990,297	7,514,837
Bank Charge & Commission		260,396	-	260,396	253,139
		1,226,674,485	923,411,759	2,150,086,244	1,899,776,995
Closing Balances					
Cash in hand		625,850	31,350	657,200	476,026
Cash at Bank		24,667,830	57,991,064	82,658,894	110,698,464
		25,293,680	58,022,414	83,316,094	111,174,490
		1,251,968,165	981,434,173	2,233,402,338	2,010,951,485

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

Coordinator (Finance)

Chief Executive

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated - September 24, 2022



Godinda Chandra Paul, FCA
Enrolment: 0262
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282A5809154

MUKTI COX'S BAZAR
Notes to the Financial Statements
As of and for the year ended June 30, 2022

01. SIGNIFICANT ACCOUNTING POLICIES AND OTHER INFORMATION.

1.01. NAME AND ADDRESS OF THE ORGANIZATION AND OTHER INFORMATION.

The name of this organization is MUKTI COX'S BAZAR. The organization is situated at Mukti Cox's Bazar Bhaban, Goldighirpar, Cox's Bazar, Bangladesh.

1.02. PATTERN OF THIS ORGANIZATION.

MUKTI COX'S BAZAR is a Non Profitable, Non Political, Non-Government voluntary development local organization which was established in 1996.

1.03. MUKTI COX'S BAZAR has been registered under:-

Registration Authority	Registration Number	Date of Registration	Date of last Renewal
NGO Affairs Bureau	1897	08.01.2004	12.08.2018
Micro-Credit Regulatory Authority (MRA)	00908-00278-00272	15.06.2008	
Directorate of Social Welfare of Govt. of Bangladesh	Cox-131/98	25.11.1998.	
National Board of Revenue (NBR)	TIN No. 413196983245 (old 392-108-7829)	24.11.2013	
VAT Registration Authority, Chittagong	New - 002181767-0507 Old - 24161038832	20.04.2015	

1.04. ACTIVITIES:

a) Microcredit Assistance Program (MCAP)-PKSF

"MUKTI COX'S BAZAR" has been running several programs Like Micro Credit Assistance Program, ENRICH Program, Jagoron Micro credit, Agrosor Micro credit, Sufolon Micro Credit, Buniad Micro Credit with the assistance of Palli Karma Shahayak Foundation (PKSF).

b) Development & Humanitarian Activities

Mukti Cox's Bazar operates following projects:

Sl.No.	Program under taken	Doner
1	Malaria Elimination Program	GFATM-BRAC
2	Scale-Up of Early Learning and Informal Basic Education Program For Forcibly Displaced Myanmar Nations (FDMN) 4-17 Year's Children In Bangladesh	UNICEF



3	Community Based Health Outreach Programme-CHOP	IOM
4	Adolescent Program	PKSF & Mukti Cox's Bazar
5	Unlifting the Quality of the Lives of the Elderly People Program (PROBIN)	PKSF & Mukti Cox's Bazar
6	DFAT AHP Bangladesh Rohingya Response Phase III Inclusive for the selected host community of Taknaf Upazila under Cox's Bazar District.	OXFAM in Bangladesh
7	DFAT AHP Bangladesh Rohingya Response Phase III Inclusive	OXFAM in Bangladesh
8	Empowering Rohingya Refugee and Host Community Women through Leadership, Learning and Livelihoods.	Funded by UN Women & Technical Supported by OXFAM in Bangladesh
9	Gender Based Violence in Emergency (GBVIE) Program	UNFPA
10	Improving Menstrual Health Management of Adolescent Girls and Women in Cox's Bazar Bangladesh (IMHM)	UNFPA
11	Improving Peaceful Coexistence and self-reliance Opportunities for Refugees and Host Community(IPCOSO)	UNHCR
12	Access to finance (A2F) services for dry fish and aquaculture business in Cox's Bazar	Funded by USAID & Mukti Cox's Bazar, and Technical Supported by World Fish.
13	Supplemental Education Program (SEP) - Cox's Bazar	Children On the Edge
14	Supplemental Education Program (SEP) - Chattogram	Children On the Edge
15	Non Formal Education for the children of forcibly Displaced Myanmar Nationals Program (COTE)	Children On the Edge



16	Non Formal Education Program For The Children Of forcibly Displaced Myanmar Nationals in Bhasanchar (NEEP-C- FDMN-Bhasan Char)	Children On the Edge
17	Enhance self-Reliance of people Fleeing Myanmar through training of agricultural techniques and improved access to water in host community.	Funded by Japanese Platform (JPF) & Technical Supported by International Volunteers of Yamagata (IVY) - Japan
18	Livelihood Improvement project for women of Vulnerable household in Taknaf, Cox's Bazar	Funded by Ministry of Foreign Affairs - Japan & Technical Supported by International Volunteers of Yamagata (IVY) - Japan
19	AHP Bangladesh Consortium CARE DFAT III	Care Bangladesh

1.05. ACCOUNTING CONVENTION AND BASIS:

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) and also with applicable International Accounting Standards (IASs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), on a going concern basis under International Accounting Standards (IAS's). Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities of 'MUKTI COX'S BAZAR' accounts are maintained on accrual basis under historical cost convention. A conservative concept, Service charge income on loan portfolio in accounting for cash basis and interest on FDR is accounted for on accrual basis. Accounting Policies have been consistently followed.

1.06. Integral Components of the Financial Statements:

The Financial For The Year Ended June 30, 2022 Statements consist of:

Statement of Financial Position
Statement of Comprehensive Income
Statement of Changes in Equity
Statement of Receipts and Payments
Statement of Cash Flows
Notes to the financial Statements.

1.07 Currencies :

All of organization's assets, liabilities, capital fund, income and expenditure are denominated in terms of the taka, local currency.

1.08 General:

a) Figures have been rearranged wherever necessary to conform current year's presentation;



1.09 Revenue Recognition:

i) Service charge on Loan:

Service charges from beneficiaries being the main source of income of MCP is recognized after received. It is collected with weekly/monthly loan repayments.

ii) Interest on FDR is recognized as income on accrual basis;

1.10 Debt Financing Cost:

Debt Financing Costs (Borrowing cost) are recognized on accrual basis of accounting at the rates as follows:

i) Members savings are received as equity investment from the beneficiaries bearing interest at which the commercial banks' paying interest on saving deposits. Interest was 6% per annum.

Service charge rate:

Programs	Service Charge/Interest Rate to Financiers	Service Charge from Beneficiaries Reducing Balance
	(1% - 5.5%)	27%

1.11 Property, Plant and Equipment:

Property, Plant and Equipments are stated at cost less accumulated depreciation. Depreciation is provided on a Straight line method at prescribed rates. Depreciation has been charged on addition made to the purchase of month during the year. During the a sum of Tk. 13,429,860 is added with fixed assets.

1.12 Depreciation:

Depreciation rates charged to different categories of property, plant and equipments consistently were as shown below:

Sl. No.	Name of the Assets	Rate of Depreciation
1	Furniture & Equipment	10%
2	Building	10%
3	Vehicles	20%
4	Office Equipment	10%
5	Motor - Cycle	20%
6	Computer & IT Equipment	30%
7	Crockeries	30%
8	Ceiling Fan	20%
9	Television	20%
10	Fax Machine	20%
11	Accounting Software	10%

1.13 Cash and Cash Equivalents:

Cash in hand, Cash at bank, have been considered as cash and cash equivalents for the preparation of the Financial Statements in view of the IAS 1 "Presentation of Financial Statements" and IAS 7 "Cash flow statement", which are held and readily available for use without any restriction subject to an insignificant risk of changes in value.



1.14 Capital Fund:

The origin of Capital Fund is the accumulation of Reserve Fund and the accumulation of Retained Surplus over the years.

1.15 Reserve Fund:

As per MRA guideline 10% Reserve Fund has been made on accumulated Retained Surplus at the end of the fiscal year.

1.16 Loan Classification and Loan Loss Provision:

Outstanding amount of loan due to beneficiaries under micro-finance as on Balance Sheet date has been classified as per Provisioning policy guided by MRA and provisions for losses on loans have been made in the Financial Statement. Loan Loss provision is required to be made as follows:

During the year Mukti Cox's Bazar has followed Two Provision systems.

a) In the 1st period of 01/07/2021 to 31/12/2021 Mukti Cox's Bazar provided 1% Loan provision due to the covid situation.

Sl. No.	Category	Days Outstanding	Rate of Provision	Circular No.
i	Regular/Standard	Nil	1%	MRA/Circular letter No-69 Dated-30/12/2021
ii	Watch list	1-30 days		
iii	Sub-Standard	31-180 days		
iv	Doubtful	181-365 days		
v	Bad Loan	365+ days		

b) In the period of 01/01/2022 to 30/06/2022 Mukti Cox's Bazar provided loan provision process which are follows:

Sl. No.	Category	Days Outstanding	Rate of Provision	Circular No.
i	Regular/Standard	Nil	1%	MRA/Circular letter No-71 Dated-16/06/2022
ii	Watch list	1-30 days	5%	
iii	Sub-Standard	31-180 days	25%	
iv	Doubtful	181-365 days	75%	
v	Bad Loan	365+ days	100%	

Information in available in the statement of classification provision Annexure-F is enclosed.

1.17 Loan Portfolio Quality:

Management measures loan delinquency by aged portfolio at risk ratio. Loans are separated into classes depending on the number of days they are overdue. For each class of loans, the outstanding principal balance of such loans is categorized by the outstanding principal balance of the gross loan portfolio.

Loans are considered overdue if any payment has fallen due and remained unpaid. The number of days of lateness is based on the due date of the earliest loan installment that has not been fully paid. Management does not charge any service charge on late loans.

Sl. No.	Description	Portfolio at risk	Amount Tk.
i	Gross loan portfolio	-	522,782,531
ii	Portfolio in overdue A/c.	9.48%	49,538,753

1.18 Comparative Information:

Comparative data have been provided in respect of the year 2020-2021 in the financial statement and also the narrative description where it is relevant for understanding the current year's financial statements.



1.19 General Information:

- All material liabilities and provisions have been included in the financial statements. .Wherever considered necessary, previous year's figures have been rearranged for the purpose of comparison
- There were no amount of contingent liability for which Mukti Cox's Bazar was liable as on the Balance Sheet date.
- The Financial Statements have been prepared in Bangladeshi Taka Currency and figures have been rounded off to the nearest taka.
- Nature of Operations: Non Profitable, Development & Humanitarian organization under Directorate of Social Welfare of Govt. of Bangladesh
- Statutory Audit conducted up to June 30, 2022
- Name of statutory auditor for last year: Rahman Mostafa Alam & Co. Chartered Accountants.
- Name of statutory auditor for current year: Basu Banerjee Nath & Co. Chartered Accountants.

1.20 Compliance of IAS / IFRS:

The financial statements have been prepared in compliance with the International Accounting Standards (IAS's), wherever applicable, as adopted by the Institute of Chartered Accountants of Bangladesh, which are consistent in all material respects with the International Accounting Standards (IAS) / International Financial Reporting Standards (IFRS). No separate IAS/IFRS has so far been introduced / adopted on Micro financial Institutions. IAS-30 are meant for banks and financial institutions and therefore not applicable to MCP.

1.21 Other Regulatory Compliance:

The Organization is required to comply with the following major laws and regulations:

- i) The Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961.
- ii) Microcredit Regulatory Authority Act, 2016.
- iii) Foreign Donations (Voluntary Activities), Regulation Act, 2016.
- iv) IT Ordinance, 1984.
- v) The VAT and SD Act, 2012.
- vi) The VAT and SD rules, 2016.

1.22 Fixed Assets Acquisition Fund:

Fixed Assets Acquisition Fund created for acquisition of fixed asstes acquisition fund and the fund is adjusted by decreasing the depreciation amount per year. It created because of restriction of assets by donor.

1.23 Unutilized fund:

Grant received from Donor is utilized for the purpose of project's expense. But if any amount remain unutilized till reporting period, those amount are cumulated to Unutilized Fund.



2.00 PROPERTY, PLANT & EQUIPMENT:

A) PKSF :

Particulars	COST				Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year	Adjustment during the Year			Total As at 30.06.22
Furniture & Equipment	1,570,536	216,413	-	1,786,949	772,249	145,552	-	917,800	868,149	10
Motor-Cycle	658,857	-	-	658,857	658,857	-	-	658,857	-	20
Computer	1,298,807	209,358	-	1,508,165	1,279,571	30,919	-	1,310,590	197,575	30
Crockeries	84,046	3,650	-	88,296	67,868	20,429	-	88,297	(1)	30
Ceiling Fan	94,985	-	-	94,885	94,885	-	-	94,885	-	20
Television	215,437	-	-	215,437	152,828	36,473	-	189,301	26,136	20
Fax Machine	16,900	-	-	15,500	15,500	-	-	15,500	-	20
Automation Software	195,600	-	-	195,600	123,095	19,560	-	143,455	52,145	10
Balance (PKSF) as at June 30, 2022	4,134,268	429,421	-	4,563,689	3,165,752	252,933	-	3,418,685	1,145,004	

B) NON-PKSF :

i) General A/C

Particulars	COST				Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year	Adjustment during the Year			Total As at 30.06.22
Land & Land Development	78,978,760	545,000	-	79,523,760	-	-	-	-	79,523,760	0
Building	10,307,522	-	-	10,307,522	86,662	1,030,752	-	1,117,414	9,190,108	10
Vehicles	4,645,466	3,081,944	-	7,727,410	2,918,342	1,458,388	-	4,376,730	3,350,680	20
Computer & IT Equipment	2,634,408	275,200	239,548.00	2,670,060	1,935,691	403,714	123,006	2,216,599	453,461	30
Office Equipment	1,363,910	4,260,057	68,028.00	5,555,939	705,209	800,815	20,508	1,285,516	4,270,423	10
Furniture & Fixtures	3,244,246	351,186	512,652.00	3,882,780	1,149,375	289,342	81,923	1,356,794	1,725,986	10
Sub Total	101,174,332	8,513,387	820,228.00	108,867,491	6,795,479	3,783,011	225,437	10,353,053	98,514,438	

ii) ELIBEP-FDMN

Particulars	COST				Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year	Adjustment during the Year			Total As at 30.06.22
Vehicles	822,000	-	-	822,000	175,180	92,200	-	267,380	654,620	20
Computer & IT Equipment	543,093	-	-	543,093	347,228	162,928	-	510,156	32,939	30
Office Equipment	349,830	-	-	349,830	104,002	34,983	-	138,985	210,845	10
Furniture & Fixtures	1,308,328	-	-	1,308,328	260,739	130,833	-	391,572	916,756	10
Sub Total	3,123,251	-	-	3,123,251	887,147	420,944	-	1,308,091	1,815,160	



iii) IPCoSO

Particulars	COST				Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year	Adjustment during the Year			Total As at 30.06.22
Computer & IT Equipment	692,780	-	-	692,780	361,939	207,834	-	569,773	123,007	30
Office Equipment	335,164	-	-	335,164	74,133	33,516	-	107,649	227,515	10
Furniture & Fixtures	264,750	35,100	-	299,850	43,098	28,523	-	71,621	228,229	10
Sub Total	1,292,694	35,100	-	1,327,794	479,170.00	269,873	-	749,043	578,751	

iv) GBVIE-

Particulars	COST			Depreciation			W.D.V 30.06.22	Rate of Dep. %
	Opening 01.07.21	Addition the year	Total 30.06.22	Opening 01.07.21	Charged the Year	Total 30.06.22		
Furniture & Fixtures	523,872	-	523,872	161,516	52,387	213,903	309,969	10
Sub Total	523,872	-	523,872	161,516	52,387	213,903	309,969	

v) CHOP

Particulars	COST				Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year	Adjustment during the Year			Total As at 30.06.22
Vehicles	536,692	184,500	-	721,192	353,442	118,919	-	472,361	248,831	20
Computer & IT Equipment	340,506	129,060	-	469,566	222,231	65,094	-	287,325	182,241	30
Office Equipment	273,570	-	-	273,570	155,106	27,189	-	182,295	91,275	10
Furniture & Fixtures	408,279	2,984	-	411,263	139,624	40,511	-	180,135	231,108	10
Sub Total	1,569,047	316,524	-	1,875,571	870,403	251,713	-	1,122,116	753,455	

vi) SEP-COX

Particulars	COST				Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year	Adjustment during the Year			Total As at 30.06.22
Vehicles	275,264	-	-	275,264	198,376	55,053	-	253,429	21,835	20
Computer & IT Equipment	125,730	-	-	125,730	125,730	-	-	125,730	-	30
Office Equipment	87,895	-	-	87,895	71,828	8,790	-	80,618	7,277	10
Furniture & Fixture	735,219	-	-	735,219	389,436	73,522	-	462,958	272,261	10
Sub Total	1,224,108	-	-	1,224,108	785,372	137,365	-	922,735	301,373	



vii) SEP-CTG

Particulars	COST			Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year			Adjustment during the Year
Furniture & Fixture	61,100	-	-	61,100	14,970	6,110	21,080	40,021	10
Sub Total	61,100	-	-	61,100	14,970	6,110	21,080	40,021	

viii) IMHM(UNFPA)

Particulars	COST			Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year			Adjustment during the Year
Computer & IT Equipment	-	1,728,938	-	1,728,938	-	43,707	43,707	1,685,231	30
Office Equipment	-	40,885	-	40,885	-	341	341	40,544	10
Furniture	-	1,223,330	-	1,223,330	-	30,146	30,146	1,193,184	10
Sub Total	-	2,993,153	-	2,993,153	-	74,194	74,194	2,918,959	

ix) MEP-GFATM

Particulars	COST			Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year			Adjustment during the Year
Vehicles	850,248	-	340,310	509,938	756,798	26,698	340,307	66,749	30
Computer & IT Equipment	144,687	-	144,587	-	144,585	-	144,585	-	10
Furniture & Fixtures	103,162	-	44,718	58,444	75,949	5,614	40,027	16,909	10
Sub Total	1,097,997	-	529,615	568,382	977,332	32,312	524,919	484,724	

x) NFEP-C-FDMN

Particulars	COST			Depreciation			W.D.V As at 30.06.22	Rate of Dep. %	
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year			Adjustment during the Year
Computer & IT Equipment	-	122,589	-	122,589	-	20,888	-	20,888	10
Office Equipment	85,500	41,789	-	127,289	4,988	14,913	-	107,368	10
Furniture & Fixtures	-	419,640	-	419,640	-	18,468	-	401,172	10
Sub Total	85,500	583,998	-	669,498	4,988	54,269	-	610,240	



xi) IVY JAPAN FLY & WASH

Particulars	COST			Depreciation			W.D.V As at 30.06.22	Rate of Dep. %
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Charged during the Year	Adjustment during the Year		
Office Equipment	-	80,000	-	80,000	2,667	-	77,333	10
Sub Total	-	80,000	-	80,000	2,667	-	77,333	

xii) IVY JAPAN LIVELIHOOD

Particulars	COST			Depreciation			W.D.V As at 30.06.22	Rate of Dep. %
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Charged during the Year	Adjustment during the Year		
Computer & IT Equipment	-	147,176	-	147,176	14,718	-	132,458	10
Furniture & Fixture	-	81,480	-	81,480	2,716	-	78,764	10
Sub Total	-	228,656	-	228,656	17,434	-	211,222	

xiii) NEEP-C-FDMN (BHASAN)

Particulars	COST			Depreciation			W.D.V As at 30.06.22	Rate of Dep. %
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Charged during the Year	Adjustment during the Year		
Computer & IT Equipment	-	171,000	-	171,000	13,450	-	157,550	10
Office Equipment	-	-	-	-	-	-	-	10
Furniture & Fixture	-	78,621	-	78,621	1,102	-	77,519	10
Sub Total	-	249,621	-	249,621	14,552	-	235,069	



xiv) DFAT-AHP

Particulars	COST					Depreciation			W.D.V As at 30.06.22	Rate of Dep. %
	Opening As at 01.07.21	Addition during the year	Deletion during the year	Total As at 30.06.22	Opening As at 01.07.21	Charged during the Year	Adjustment during the Year	Total As at 30.06.22		
Computer & IT Equipment	167,846	-	-	167,846	16,785	50,354	-	67,139	100,707	10
Office Equipment	56,940	-	-	56,940	949	5,694	-	6,643	50,297	10
Furniture & Fixture	78,980	-	-	78,980	1,974	7,896	-	9,872	69,108	10
Sub Total	303,766	-	-	303,766	19,707	63,945	-	83,654	220,112	

2021-2022										
Total - B	110,445,667	13,000,439	1,349,843	122,096,263	10,996,084	5,180,777	750,356	15,426,503	106,669,760	
Grand Total (A+B)	114,579,935	13,429,860	1,349,843	126,659,952	14,161,836	5,433,710	750,356	18,845,188	107,814,764	

2020-2021										
Total - B	89,926,821	21,218,141	699,296	110,445,666	7,490,259	3,595,825	-	10,996,084	99,449,583	
Grand Total (A+B)	93,794,625	21,289,005	699,296	114,384,334	9,848,715	4,189,226	-	14,037,941	100,346,394	

30.06.2022
TAKA

2.01 General A/C
Construction Work-In-Progress (Building):

23,405,227
23,405,227



Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	
3.00 INVESTMENT:					
Investment under Members Savings	3.01	16,217,550	-	16,217,550	15,375,238
Investment under Reserve Fund		5,800,890	-	5,800,890	5,509,877
Investment under Provident Fund	3.03	17,477,091	-	17,477,091	13,828,879
Investment under Central Account	3.04	-	901,535	901,535	855,821
		39,495,531	901,535	40,397,066	35,669,813
3.01 Investment under Members Savings					
Opening balance		15,375,238	-	15,375,238	14,335,062
Investment during the year		1,170,635	-	1,170,635	1,150,707
Interest during the year		966,493	-	966,493	1,180,191
		17,512,366	-	17,512,366	16,665,960
Encashment during the year		(1,170,635)	-	(1,170,635)	(1,150,707)
Bank Charge		(124,180)	-	(124,180)	(140,017)
		16,217,549	-	16,217,549	15,375,238
Details are given below:					
Bank	A/c No.				
DBL	081313-2322	3,360,056	-	3,360,056	3,188,940
SEBL	7411427/245-8319	577,845	-	577,845	555,853
NCC	0014-0330014723	728,459	-	728,459	695,592
SEBL	7411429/245-6321	717,781	-	717,781	690,342
SEBL	7411430/245-6322	590,313	-	590,313	567,838
SEBL	7411432/245-6324	486,301	-	486,301	467,522
SEBL	7411435/245-6327	485,237	-	485,237	466,500
UBL	025206-747	-	-	-	1,103,134
SEBL	7411424/245-8317	1,177,366	-	1,177,366	1,134,539
SEBL	7411503/245-8340	938,706	-	938,706	891,067
FSIBL	2460000-1284	645,948	-	645,948	613,354
BKB	03300-26094	1,828,819	-	1,828,819	1,648,774
B.ASIA	4655001990	930,396	-	930,396	898,550
SEBL	2450000-6458	1,369,835	-	1,369,835	1,302,500
BKB	33002733	1,209,845	-	1,209,845	1,150,707
BKB	33002776	1,170,635	-	1,170,635	-
		16,217,549	-	16,217,549	15,375,237
3.02 Investment under Reserve Fund					
Opening balance		5,509,877	-	5,509,877	5,166,201
Investment during the year		174,406	-	174,406	1,421,656
Interest during the year		330,326	-	330,326	389,234
		6,014,609	-	6,014,609	6,977,091
Encashment during the year		(174,406)	-	(174,406)	(1,421,656)
Bank Charge		(39,313)	-	(39,313)	(45,558)
		5,800,890	-	5,800,890	5,509,877
Details are given below:					
Bank	A/c No.				
SEBL	24500006296	505,938	-	505,938	488,506
SEBL	24500006301	383,287	-	383,287	366,525
UBL	25208000-736	-	-	-	163,695
SEBL	24500006-316	921,061	-	921,061	885,710
SEBL	24500006-339	625,298	-	625,298	593,736
FSIBL	013-246-1285	388,006	-	388,006	368,278
BKB	330026-101	611,802	-	611,802	551,143
B.ASIA	4655001-991	581,088	-	581,088	561,379
SEBL	24500006-460	114,578	-	114,578	108,850
BKB	330027-342	1,495,425	-	1,495,425	1,421,656
BKB	33002-777	174,406	-	174,406	-
		5,800,890	-	5,800,889	5,509,877
3.03 Investment under Provident Fund					
Opening balance		13,828,879	-	13,828,879	11,531,704
Investment during the year		3,000,000	-	3,000,000	4,596,325
Interest during the year		742,925	-	742,925	915,015
		17,571,804	-	17,571,804	17,043,044
Encashment during the year		-	-	-	(3,096,326)
Bank Charge		(94,713)	-	(94,713)	(117,839)
		17,477,091	-	17,477,091	13,828,879

Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	

Details are given below:

Bank	A/c No.				
SEBL	24500008-325	1,455,282	-	1,455,282	1,401,637
UCBL	1841300017-577	666,220	-	666,220	644,314
UCBL	1841300018-116	251,857	-	251,857	241,066
SEBL	24500008-328	899,614	-	899,614	865,098
NCC BL	330024-338	1,416,615	-	1,416,615	1,358,537
SEBL	24500008-331	1,442,455	-	1,442,455	1,389,309
BKB	330026-058	1,217,597	-	1,217,597	1,158,061
SEBL	24500008-457	2,288,923	-	2,288,923	2,174,500
BKB	330027-315	3,260,527	-	3,260,527	3,096,325
BKB	330027-306	1,578,000	-	1,578,000	1,500,000
BKB	33002-803	3,000,000	-	3,000,000	-
		17,477,091	-	17,477,091	13,828,878

3.04 Investment under Central Account

Opening balance	-	855,821	855,821	785,177
Investment during the year	-	-	-	-
Interest during the year	-	45,714	45,714	70,644
	-	901,535	901,535	855,821
Encashment during the year	-	-	-	-
	-	901,535	901,535	855,821

Details are given below:

Bank	A/c No.			
BKB	33002-7324	-	901,535	901,535
		-	901,535	855,821

4.00 Loan to Members:

Distributed under LRL	4.01	3,753,839	-	3,753,839	4,353,469
Distributed under LRL 2nd Phase	4.02	4,770,904	-	4,770,904	-
Distributed under Jagoron	4.03	234,449,211	-	234,449,211	191,475,826
Distributed under Agrosor	4.04	229,878,627	-	229,878,627	185,045,988
Distributed under Buniad	4.05	8,702,475	-	8,702,475	5,772,953
Distributed under Sufolon	4.06	11,789,477	-	11,789,477	11,526,492
Distributed under Enrich(IGA)	4.07	28,248,665	-	28,248,665	23,400,850
Distributed under Enrich(LI)	4.08	255,783	-	255,783	222,910
Distributed under Enrich(AC)	4.09	933,550	-	933,550	1,031,020
		622,782,631	-	622,782,631	422,829,508

4.01 Distributed under LRL

Opening balance	4,353,469	-	4,353,469	-
Disbursed during the year	9,060,000	-	9,060,000	9,250,000
	13,413,469	-	13,413,469	9,250,000
Recovery during the year	(9,659,630)	-	(9,659,630)	(4,896,531)
	3,753,839	-	3,753,839	4,353,469

4.02 Distributed under LRL 2nd Phase

Opening balance	-	-	-	-
Disbursed during the year	5,150,000	-	5,150,000	-
	5,150,000	-	5,150,000	-
Recovery during the year	(379,096)	-	(379,096)	-
	4,770,904	-	4,770,904	-

4.03 Distributed under Jagoron

Opening balance	191,475,826	-	191,475,826	147,926,783
Disbursed during the year	401,030,000	-	401,030,000	302,543,000
	592,505,826	-	592,505,826	450,469,783
Recovery during the year	(358,056,615)	-	(358,056,615)	(258,993,958)
	234,449,211	-	234,449,211	191,475,826

4.04 Distributed under Agrosor

Opening balance	185,045,988	-	185,045,988	167,949,482
Disbursed during the year	378,035,000	-	378,035,000	329,336,000
	563,080,988	-	563,080,988	497,285,482
Recovery during the year	(333,202,361)	-	(333,202,361)	(312,239,494)
	229,878,627	-	229,878,627	185,045,988

Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	
4.05 Distributed under Buniad					
Opening balance		5,772,953	-	5,772,953	8,113,947
Disbursed during the year		12,905,000	-	12,905,000	10,875,000
Prior year adjustment		-	-	-	4,852
Recovery during the year		18,677,953	-	18,677,953	16,793,799
		(9,975,478)	-	(9,975,478)	(11,020,846)
		8,702,475	-	8,702,475	5,772,953
4.06 Distributed under Sufolon					
Opening balance		11,526,492	-	11,526,492	14,146,813
Disbursed during the year		20,160,000	-	20,160,000	24,555,000
Recovery during the year		31,686,492	-	31,686,492	38,701,813
		(19,897,015)	-	(19,897,015)	(27,175,321)
		11,789,477	-	11,789,477	11,626,492
4.07 Distributed under Enrich(IGA)					
Opening balance		23,400,850	-	23,400,850	17,830,452
Disbursed during the year		53,570,000	-	53,570,000	45,525,000
Recovery during the year		76,970,860	-	76,970,860	63,555,452
		(48,722,185)	-	(48,722,185)	(39,954,602)
		28,248,665	-	28,248,665	23,400,850
4.08 Distributed under Enrich(LI)					
Opening balance		222,910	-	222,910	216,000
Disbursed during the year		380,000	-	380,000	450,000
Recovery during the year		602,910	-	602,910	666,000
		(347,127)	-	(347,127)	(443,090)
		255,783	-	255,783	222,910
4.09 Distributed under Enrich(AC)					
Opening balance		1,031,020	-	1,031,020	1,492,970
Disbursed during the year		1,150,000	-	1,150,000	2,300,000
Recovery during the year		2,181,020	-	2,181,020	3,782,970
		(1,247,470)	-	(1,247,470)	(2,761,950)
		933,550	-	933,550	1,031,020
5.00 Loan to Staff from PF Fund					
Opening Balances		1,711,635	-	1,711,635	1,389,160
Paid during the year		1,929,000	-	1,929,000	1,679,000
Recovery during the year		3,640,635	-	3,640,635	3,868,160
		(1,874,627)	-	(1,874,627)	(1,356,525)
		1,766,008	-	1,766,008	1,711,635
6.00 Advance, Deposits & Prepayment					
Unsettled advances	6.01	1,623,337	-	1,623,337	1,623,337
Against Office Rent	6.02	582,200	67,120	649,320	754,690
Against Expenses	6.03	10,464	876,131	886,595	277,464
Against Motor cycle	6.04	1,826,600	-	1,826,600	1,897,410
Against Bicycle	6.05	114,747	-	114,747	150,147
Loan to Enrich Program	6.06	493,819	-	493,819	6,072,739
		4,651,167	943,251	5,594,418	13,375,787
6.01 Unsettled advances					
Pekua Branch		1,001,960	-	1,001,960	1,001,960
Ukhiya Branch		23,528	-	23,528	23,528
Sadar-01 Branch		253,589	-	253,589	253,589
Sadar-02 Branch		207,477	-	207,477	207,477
Eldjah Branch		136,783	-	136,783	136,783
		1,623,337	-	1,623,337	1,623,337
6.02 Against Office Rent					
Branches Office Advances		582,200	-	582,200	577,200
General Account		-	67,120	67,120	67,120
Sarada Bhaban		-	-	-	89,000
SK Tower		-	-	-	41,370
Nur Ahmed ,SEP Office,Takpara		-	-	-	-
		582,200	67,120	649,320	754,690

Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	
6.03 Against Expenses					
Kamrul Hasan		2,600	-	2,600	2,600
Mujibul Hoq Molan		1,364	-	1,364	1,364
Md Nurul Islam Azad		6,500	-	6,500	6,500
ELIBEP-FDMN Project					
Md. Sahajalal		-	-	-	24,000
Md. Shafiqul Alam Mishu		-	-	-	98,000
Ms. Refia Khatun		-	-	-	97,000
Milton Kumar Biswas		-	-	-	16,000
General Account					
Mohammad Taher Sobhan		-	-	-	20,000
Proloy Kumar Sen		-	12,000	12,000	12,000
Sanjoy Paul		-	15,000	15,000	-
Rowaha Earuba Roha		-	20,000	20,000	-
Abu Nesor Md. Yousuf		-	100,000	100,000	-
Proloy Kumar Sen		-	-	-	-
Al Manuwah Motors		-	15,000	15,000	-
Akter Uddin		-	52,000	52,000	-
Syed Karim		-	367,585	367,585	-
Sujit Kumar Bhowmik		-	6,000	6,000	-
Md. Ashrafu Haque		-	114,100	114,100	-
MFS-DFB					
Program advance		-	65,000	65,000	-
IMHM(UNFPA)					
Program advance		-	40,000	40,000	-
EWLL					
Program advance		-	69,446	69,446	-
		10,464	876,131	886,595	277,464
6.04 Against Motor cycle					
Md. Saiful Islam Regional Manager		83,200	-	83,200	83,200
Sajol Kanti Bhattacharjee		56,300	-	56,300	56,300
Md. Ayub , Branch Manager.		122,230	-	122,230	145,630
Uzzal Kumar Sen, Branch Manager		152,960	-	152,960	-
Abdur rahim Branch Manager		-	-	-	-
Jahangir Alam, Branch Manager.		68,110	-	68,110	88,110
Swapon Das , Area Manager.		122,230	-	122,230	148,230
Mijanur Rahman , Branch Manager.		27,500	-	27,500	37,000
Jasim uddin , Branch Manager.		33,750	-	33,750	35,900
Samir , Branch Manager.		-	-	-	145,630
Mintu Kanti Dey , Branch Manager.		-	-	-	140,430
Liton Gosh , Branch Manager.		16,200	-	16,200	35,100
Sagor Sama , Branch Manager.		142,900	-	142,900	38,900
Sabuj Dey Sarker, Branch Manager.		158,960	-	158,960	205,160
Kamol Hori Dey, Branch Manager.		142,240	-	142,240	24,800
Abu Jafor Branch Manager		152,900	-	152,900	-
Kabir Hossain, Branch Manager		144,800	-	144,800	-
Dipon Datta, Branch Manager.		42,200	-	42,200	52,200
Bijon Chandra Mondol, Branch Manager.		119,630	-	119,630	145,630
Bipu! Moujumder, Branch Manager.		61,350	-	61,350	67,050
Liton Das, Branch Manager.		12,600	-	12,600	35,600
Polash Rudro Br. Manager		52,110	-	52,110	72,110
Amanul Hoque BR. Manager		114,430	-	114,430	140,430
		1,826,600	-	1,826,600	1,697,410
6.05 Against Bicycle					
		114,747	-	114,747	44,147
		114,747	-	114,747	44,147
6.06 Loan to Enrich Program					
Opening Balances		8,872,739	-	8,872,739	5,649,833
Paid during the year		4,225,943	-	4,225,943	3,222,906
Realize during the year		13,098,682	-	13,098,682	8,872,739
		(12,604,863)	-	(12,604,863)	-
		493,819	-	493,819	8,872,739
7.00 Cash and Cash Equivalents					
Cash in Hand	7.01	625,850	31,350	657,200	476,026
Cash at Bank	7.02	24,667,830	57,981,064	82,658,894	110,698,464
		25,293,680	58,022,414	83,316,094	111,174,490

Particulars	Notes	June 30, 2022			June 30, 2021	
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total		
7.01 Cash in Hand						
Sadar -1 Branch		20,855	-	20,855	28,474	
Sadar - 2 Branch		7,425	-	7,425	28,298	
Eidgoan Branch		1,460	-	1,460	15,425	
Ramu Branch		3,095	-	3,095	17,210	
Harbang Branch		13,985	-	13,985	19,792	
Pekua Branch		1,243	-	1,243	13,203	
Moheshkhali		18,577	-	18,577	15,892	
Hnilla Branch		22,335	-	22,335	13,530	
Chokoria Branch		27,228	-	27,228	15,682	
Patiya Branch		9,180	-	9,180	16,299	
Chowfolondi Branch		78,904	-	78,904	51,846	
Lohagara Branch		2,718	-	2,718	48,500	
Karanhat Branch		30,482	-	30,482	5,785	
Bayajid Branch		207,946	-	207,946	54,990	
Boaikhali Branch		32,560	-	32,560	13,280	
Pahartoli Branch		146,587	-	146,587	117,842	
Khuruskul Branch		470	-	470	-	
General A/C		-	10,000	10,000	-	
EWLL		-	10,000	10,000	-	
NEEP-C-FDMN (BHASAN)		-	1,151	1,151	-	
IVY JAPAN LIVELIHOOD		-	10,000	10,000	-	
MEP-GFATM		-	199	199	-	
		626,850	31,380	657,200	476,026	
7.02 Cash at bank :						
Bank	A/C #	Branch				
SEBL	13100000031	Cox's Bazar	15,144,451	-	15,144,451	3,723,192
SEBL	13100000616	Cox's Bazar	262,322	-	262,322	454,890
SEBL	13100000870	Cox's Bazar	516,216	-	516,216	584,135
IBBL	SND-08	Ramu	172,395	-	172,395	543,354
IBBL	111304	Eidgoan	447,050	-	447,050	1,670,844
IBBL	132509	Eidghar	374,846	-	374,846	230,244
BKB	139	Harbang	-	-	-	138,742
SEBL	13100000057	Harbang	1,049,846	-	1,049,846	270,145
JBL	33001429	Pekua	1,159,913	-	1,159,913	934,810
FSIBL	01921310000086	Pekua	-	-	-	-
Pubali bank	24453	Moheshkhali	276,679	-	276,679	359,578
SEBL	13100000088	Lohagara	342,498	-	342,498	316,536
Union Bank Ltd	428	Hnilla	728,626	-	728,626	655,233
IFIC	256191	PF fund,	738,955	-	738,955	1,981,913
SEBL	13100000033	Chokoria	96,927	-	96,927	20,019
DBL	522	Patiya	297,974	-	297,974	364,391
UBL	1210000334	Karanhat	206,779	-	206,779	980,139
SEBL	13100000127	Bayajid	129,025	-	129,025	376,305
SEBL	13100001110	Cox's Bazar	1,633,018	-	1,633,018	1,857,358
Agrani	11435381	Boaikhali	-	-	-	1,779
FSIBL	00016	karungopara	185,722	-	185,722	34,370
SEBL	13100000346	Pahartoli	332,838	-	332,838	438,323
SEBL	1148	Khuruskul	571,750	-	571,750	-
SEBL	0022 13100000340	Cox's Bazar	-	7,345,870	7,345,870	16,807,142
FSIBL	0139 13100008903	Cox's Bazar	-	-	-	13,054
FSIBL	0139 13100008912	Cox's Bazar	-	-	-	1,811
FSIBL	0139 13100008910	Cox's Bazar	-	-	-	4,454
FSIBL	0139 13100008927	Cox's Bazar	-	-	-	238,151
FSIBL	0139 13100008908	Cox's Bazar	-	10,961	10,961	59,478
FSIBL	0139 13100008963	Cox's Bazar	-	-	-	44,236
FSIBL	0139 13100008904	Cox's Bazar	-	-	-	13,154
SEBL	0139 13100001130	Cox's Bazar	-	-	-	168,353
FSIBL	0139 13100008928	Cox's Bazar	-	-	-	17,560
SEBL	0139 13100001119	Cox's Bazar	-	-	-	141,180
SEBL	0139 13100001082	Cox's Bazar	-	-	-	6,588
BKB	3101-0210-019248	Cox's Bazar	-	11,287,815	11,287,815	6,285,323
PBL	044-310-2000-464	Moheshkhali	-	472,427	472,427	317,235
SEBL	22-131-00000-311	Cox's Bazar	-	317,492	317,492	307,598
FSIBL	0139-111-0000-7484	Cox's Bazar	-	334,961	334,961	31,137,842
FSIBL	0139-131-0000-8913	Cox's Bazar	-	180,201	180,201	6,886,563
FSIBL	0139-111-0000-7499	Cox's Bazar	-	10,494,373	10,494,373	8,809,818
FSIBL	0139-131-0000-8906	Cox's Bazar	-	-	-	28,300



Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	
UCBL 0181301-00000-105	Cox's Bazar	-	235,589	235,589	55,725
FSIBL 0139-131-0000-8931	Cox's Bazar	-	-	-	2,473
FSIBL 01391-31-0000-8930	Cox's Bazar	-	-	-	7,372
TBL 0045-0320000-232	Cox's Bazar	-	-	-	2,248,294
NCC Bank Ltd. 14-03-20000-822	Cox's Bazar	-	1,063,851	1,063,851	1,441,542
SEBL 00221310000-1140	Cox's Bazar	-	11,558	11,558	111,230
FSIBL 20011100000-538	Cox's Bazar	-	14,868	14,868	22,389
SEBL 22-131-00000-897	Cox's Bazar	-	4,562,435	4,562,435	13,226,656
TBL 00450320000-232	Cox's Bazar	-	1,536,999	1,536,999	-
UBL 025-121-0000-743	Cox's Bazar	-	760,936	760,936	5,539,911
UBL 025-121-0000-833	Cox's Bazar	-	143,555	143,555	85,891
SEBL 0022 13100001141	Cox's Bazar	-	28,623	28,623	49,944
FSIBL 13913100006-893	-	-	7,190,387	7,190,387	-
SEBL 002213100001-145	Cox's Bazar	-	4,122,128	4,122,128	-
SEBL 13100001108	Cox's Bazar	-	6,385,606	6,385,606	-
SEBL 002213100001119	Cox's Bazar	-	1,490,451	1,490,451	-
			24,667,830	57,991,064	82,656,894
					110,698,464
8.00 Inter Project transaction(A)					
General A/c from Probin		-	-	-	807,244
General A/c from Adolescence		-	-	-	479,433
General A/c from CHOP		-	-	-	1,700,000
General A/c		-	8,136,991	8,136,991	-
General A/c from MCAP		-	-	-	10,000,000
General A/c from IERERSP		-	-	-	5,575,000
General A/c from MFS-DFB		-	-	-	200,000
			8,136,991	8,136,991	18,761,677
9.00 Accounts Receivable					
Receivable of PROBIN from Donor		-	371,429	371,429	529,813
Receivable of ELIBEP-FDMN from Donor		-	198,780	198,780	-
Receivable of Adolescence from Donor		-	5,142,524	5,142,524	163,255
Receivable of CHOP-IOM from Donor		-	976,205	976,205	1,698,960
Receivable of IERERSP from Donor		-	-	-	5,571,990
Receivable of MFS-DFB from Donor		-	208,895	208,895	150,360
			6,897,833	6,897,833	8,114,378
10.00 Members Welfare Fund:					
Opening balance		10,668,815	-	10,668,815	9,982,823
Received during the year		4,407,790	-	4,407,790	3,624,460
		15,076,605	-	15,076,605	13,607,283
Paid during the year		(2,705,766)	-	(2,705,766)	(2,938,456)
		12,370,837	-	12,370,837	10,668,815
11.00 Loan from PKSF					
Long term portion		127,133,331	-	127,133,331	82,966,662
Short term portion		121,999,998	-	121,999,998	101,433,332
		249,133,329	-	249,133,329	184,399,994
11.01 Loan received under LRL					
Opening Balance		5,000,000	-	5,000,000	-
Received during the year		-	-	-	5,000,000
		5,000,000	-	5,000,000	5,000,000
Refund during the year		(2,000,000)	-	(2,000,000)	-
		3,000,000	-	3,000,000	5,000,000
Short term portion		2,000,000	-	2,000,000	2,000,000
Long term portion		1,000,000	-	1,000,000	3,000,000
		1,000,000	-	1,000,000	3,000,000
11.02 Loan received under LRL 2nd phase					
Opening Balance		-	-	-	-
Received during the year		15,000,000	-	15,000,000	-
		15,000,000	-	15,000,000	-
Refund during the year		-	-	-	-
		15,000,000	-	15,000,000	-
Short term portion		4,000,000	-	4,000,000	-
Long term portion		11,000,000	-	11,000,000	-
		11,000,000	-	11,000,000	-



Particulars	Notes	June 30, 2022		June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	
11.03 Loan received under Jagoron				
Opening Balance		95,000,000	-	95,000,000
Received during the year		80,000,000	-	80,000,000
		175,000,000	-	175,000,000
Refund during the year		(49,500,000)	-	(49,500,000)
		125,500,000	-	125,500,000
Short term portion		62,500,000	-	62,500,000
Long term portion		63,000,000	-	63,000,000
				98,500,000
				148,500,000
				96,000,000
				49,000,000
				46,000,000
11.04 Loan received under Agrosar				
Opening Balance		47,500,000	-	47,500,000
Received during the year		50,000,000	-	50,000,000
		97,500,000	-	97,500,000
Refund during the year		(28,000,000)	-	(28,000,000)
		69,500,000	-	69,500,000
Short term portion		29,000,000	-	29,000,000
Long term portion		40,500,000	-	40,500,000
				25,000,000
				23,000,000
11.05 Loan received under Bumiad				
Opening Balance		18,499,997	-	18,499,997
Received during the year		15,000,000	-	15,000,000
		33,499,997	-	33,499,997
Refund during the year		(13,666,665)	-	(13,666,665)
		19,833,332	-	19,833,332
Short term portion		13,999,998	-	13,999,998
Long term portion		5,833,334	-	5,833,334
				16,166,661
				29,166,661
				12,833,332
				6,666,665
11.06 Loan received under Sufolon				
Opening Balance		8,000,000	-	8,000,000
Received during the year		15,000,000	-	15,000,000
		23,000,000	-	23,000,000
Refund during the year		(18,000,000)	-	(18,000,000)
		5,000,000	-	5,000,000
Short term portion		5,000,000	-	5,000,000
Long term portion		-	-	-
				8,000,000
				20,000,000
				8,000,000
				8,000,000
11.07 Loan received under Enrich(IGA)				
Opening Balance		9,500,000	-	9,500,000
Received during the year		8,000,000	-	8,000,000
		15,500,000	-	15,500,000
Refund during the year		(4,600,000)	-	(4,600,000)
		10,900,000	-	10,900,000
Short term portion		5,200,000	-	5,200,000
Long term portion		5,700,000	-	5,700,000
				4,900,000
11.08 Loan received under Enrich(LI)				
Opening Balance		300,000	-	300,000
Received during the year		-	-	-
		300,000	-	300,000
Refund during the year		(200,000)	-	(200,000)
		100,000	-	100,000
Short term portion		100,000	-	100,000
Long term portion		-	-	-
				200,000
				100,000
11.09 Loan received under Enrich(AC)				
Opening Balance		599,996	-	599,996
Received during the year		-	-	-
		599,996	-	599,996
Refund during the year		(300,000)	-	(300,000)
		299,996	-	299,996
Short term portion		200,000	-	200,000
Long term portion		99,997	-	99,997
				300,000
				941,663
				599,996
				300,000
				299,996
				300,000
				299,996

Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	
12.00 Member Savings Deposit:					
General Savings	12.01	150,935,130	-	150,935,130	135,552,431
Voluntary Savings	12.02	39,548,272	-	39,548,272	32,090,187
		190,483,402	-	190,483,402	167,642,618
12.01 General Savings					
Opening Balance		135,552,431	-	135,552,431	120,518,674
Savings Collection during the year		86,040,737	-	86,040,737	72,015,397
Interest paid		6,940,795	-	6,940,795	6,443,076
		228,533,963	-	228,533,963	198,977,147
Savings Withdrawal		(77,862,379)	-	(77,862,379)	(63,624,760)
		150,671,584	-	150,671,584	135,352,387
Transfer from Voluntary Savings		283,546	-	283,546	200,044
		150,935,130	-	150,935,130	135,552,431
12.02 Voluntary Savings					
Opening Balance		32,090,187	-	32,090,187	27,829,784
Savings Collection during the year		39,952,036	-	39,952,036	31,878,903
Interest paid		2,012,082	-	2,012,082	1,691,046
		74,054,305	-	74,054,305	61,399,713
Savings Withdrawal		(34,242,487)	-	(34,242,487)	(29,109,392)
		39,811,818	-	39,811,818	32,290,321
Transfer to General Savings		(263,546)	-	(263,546)	(200,044)
		39,548,272	-	39,548,272	32,090,277
13.00 Loan Loss Provision:					
Opening Balance		31,425,788	-	31,425,788	27,159,252
Made during the year		2,211,432	-	2,211,432	4,266,536
		33,637,220	-	33,637,220	31,425,788
Write off this year.		-	-	-	-
		33,637,220	-	33,637,220	31,425,788
14.00 Staff Provident Fund					
Opening Balance		15,886,604	-	15,886,604	13,744,679
Received during the year		4,234,721	-	4,234,721	3,626,183
		20,121,325	-	20,121,325	17,370,862
Paid during the year		(2,456,830)	-	(2,456,830)	(1,484,258)
		17,664,495	-	17,664,495	15,886,604
15.00 Enrich Program Fund					
Opening Balance		7,230,013	-	7,230,013	4,047,602
Received during the year		3,980,355	-	3,980,355	3,737,171
		11,210,368	-	11,210,368	7,784,773
Payment during the year		(11,210,368)	-	(11,210,368)	(554,760)
		-	-	-	7,230,013
16.00 Liabilities for Enrich Program					
Opening Balance		281,820	-	281,820	181,080
income this year		166,540	-	166,540	100,740
		448,360	-	448,360	281,820
Payment this year		(448,360)	-	(448,360)	-
		-	-	-	281,820
17.00 Other Liabilities					
17.01 5% Expenses of Enrich Program					
Opening Balance		946,135	-	946,135	-
Received during the year		-	-	-	946,135
		946,135	-	946,135	946,135
Adjustment during the year		(946,135)	-	(946,135)	-
		-	-	-	946,135
17.02 Provision for expenses					
General A/C					
Audit fee		-	125,000	125,000	-
GBVIE		-	-	-	-
Overhead cost		-	-	-	3,858,147
NEEP-C-PDMN		-	-	-	-
Audit fee		-	-	-	30,000
DFAT-AHP-BD-HCRP3		-	-	-	-
Audit fee		-	50,000	50,000	50,000



Particulars	Notes	June 30, 2022		June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	
Vat payable	-	188	188	-
NEEP-C-FDMN	-	-	-	-
Audit fee	-	30,000	30,000	-
IVY JAPAN FLY & WASH	-	-	-	-
Audit fee	-	40,000	40,000	-
	-	245,188	245,188	3,938,147
Total Taka	-	245,188	245,188	4,884,262
18.00 Inter Project Transaction(L)				
PROBIN to General A/c	-	806,885	806,885	807,244
Adolescence to General A/c	-	521,994	521,994	479,433
CHOP to General A/c	-	1,150,000	1,150,000	1,700,000
IERERSP to General A/c	-	-	-	5,575,000
MFS-DFB to General A/c	-	300,000	300,000	200,000
ELIBEP-FDMN	-	5,352,112	5,352,112	-
MCAP to General A/c	-	-	-	10,000,000
	-	8,130,991	8,130,991	18,761,677
19.00 Service charge				
Enrich(JGA)	6,364,498	-	6,364,498	5,217,700
Enrich(LI)	13,600	-	13,600	18,400
Enrich(AC)	36,000	-	36,000	105,500
Jagoron	46,718,887	-	46,718,887	33,873,227
Agrosor	43,600,050	-	43,600,050	40,898,188
Sulolon	2,338,133	-	2,338,133	3,186,060
Buniad	1,011,166	-	1,011,166	1,095,201
LRL	871,315	-	871,315	425,999
LRL 2nd Phase	19,954	-	19,954	-
As per SCIE	100,973,603	-	100,973,603	84,618,275
Jagoron	(2,479)	-	(2,479)	(10,592)
Sulolon	(102,409)	-	(102,409)	(8,831)
Agrosor	-	-	-	(91,032)
LRL	-	-	-	(110)
As per SRP	100,868,715	-	100,868,715	84,507,710
20.00 Bank Interest				
Interest on Savings Account	752,210	286,268	1,038,478	1,509,744
Interest on FDR	2,039,744	45,714	2,085,458	2,555,094
As per SCIE	2,791,954	331,982	3,123,936	4,164,838
Less: Interest on FDR	2,039,744	45,714	2,085,458	(2,055,270)
Add: Bank Interest (Transfer as unutilized Fund)	-	661,075	661,075	-
As per SRP	762,210	947,343	1,699,553	2,109,568
21.00 Other income				
Admission Fee	77,960	-	77,960	71,090
Form and Pass Book Sale	201,153	-	201,153	188,565
Service Charge of Staff loan(PF)	140,602	-	140,602	81,975
Misc. Receipts	55,796	-	55,796	22,505
General A/c	-	-	-	-
Old Materials Sales	-	259,391	259,391	124,444
Other Income (Central Accounts)	-	143,598	143,598	460,616
Other Income (DFID-Consortium-ACF)	-	-	-	2,000
Other Income (COVID-19-COTE)	-	-	-	43,000
Other Income (COVID-19-Oxfam)	-	-	-	2,000
CNRP-BPRM-ACF	-	-	-	2,000
GT-HCI	-	-	-	57,734
GBVIE	-	-	-	-
Case Worker Salary Reimbursement	-	-	-	40,000
MPCSR	-	-	-	-
Other received after the project period	-	-	-	1,100
As per SCIE	475,511	402,989	878,500	1,097,029
Service Charge of Staff loan	(140,602)	-	(140,602)	-
Salary & Allowances	-	-	-	10,000
Other Income transfer to unutilized fund by MEP-GFATM	-	26,000	26,000	-

Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	
CNRP-BPRM-ACF		-	-	-	(2,000)
MPCSRR		-	-	-	15,738
GT-HCI		-	-	-	(57,734)
As per SRP		334,909	429,989	763,898	1,063,033
22.00 Service charge					
Enrich(IGA)		551,250	-	551,250	525,000
Enrich(LIL)		7,000	-	7,000	7,500
Enrich(AC)		11,750	-	11,750	11,458
Jagoron		5,428,125	-	5,428,125	4,885,625
Agrasor		2,543,750	-	2,543,750	2,218,750
Sufion		525,002	-	525,002	350,001
Bumad		197,082	-	197,082	179,374
LRL		337,500	-	337,500	-
		9,601,459	-	9,601,459	7,957,708
23.00 Administrative Expenses					
Travelling and Conveyance		2,149,207	-	2,149,207	2,029,609
Fuel & lubricants		554,821	-	554,821	587,835
Repairs & Maintenance		384,131	-	384,131	245,331
Electricity Bill		260,075	-	260,075	285,249
Telephone & Postage		634,933	-	634,933	531,914
Printing & Stationery		832,700	-	832,700	834,961
Office Rent		3,296,008	-	3,296,008	2,932,552
Entertainment		380,257	-	380,257	311,294
Miscellaneous Expenses		332,968	-	332,968	178,028
Amortization		-	-	-	19,560
Rebate paid to Beneficiaries		104,888	-	104,888	110,565
Legal Expenses		570,838	-	570,838	251,195
Training Expenses		70,859	-	70,859	42,025
Provision for gratuity		1,415,000	-	1,415,000	1,353,950
Automation Expenses		363,900	-	363,900	235,620
Expenses on yearly income		-	-	-	761,000
Administration & Operational Cost		-	55,867,423	55,867,423	27,194,407
As per SCIE		11,350,585	55,867,423	67,218,008	37,905,095
Travelling expenses		-	-	-	(38,210)
Postage & Communication		-	-	-	(2,200)
Entertainment		-	-	-	33,360
Rebate paid to Beneficiaries		(104,888)	-	(104,888)	(110,565)
Amortization		-	-	-	(19,560)
Office Rent		(208,000)	-	(208,000)	-
Provision for Expenses		-	(245,000)	(245,000)	(80,000)
As per SRP		11,039,697	55,622,423	66,662,120	37,687,920
23.01 Personal Cost					
Staff Salary & Allowances		40,475,920	332,285,487	372,761,407	408,741,555
As per SCIE		40,475,920	332,285,487	372,761,407	408,741,555
Staff Salary & Allowances		1,166	-	1,166	17,139
As per SRP		40,477,086	332,285,487	372,762,573	408,758,795



Particulars	Notes	June 30, 2022		June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	
24.00 Fixed Asset Acquisition Fund				
ELIBEP-FDMN	-	-	-	2,151,586
IMHM(UNFPA)	-	2,918,959	2,918,959	-
IVY JAPAN FLY & WASH	-	77,333	77,333	-
IPCoSO	-	578,751	578,751	813,524
GBVE	-	155,577	155,577	207,984
CHOP	-	658,447	658,447	593,636
MPCSRR	-	-	-	80,169
IERERSP	-	-	-	514,821
SEP COX	-	-	-	101,792
SEP-CTG	-	40,021	40,021	48,131
MEP-GFATM	-	20,483	20,483	52,795
DFAT-AHP-BD-HCRP3	-	220,112	220,112	284,058
IVY JAPAN LIVELIHOOD	-	211,222	211,222	-
NEEP-C-FDMN (BHASAN)	-	235,069	235,069	-
ELIBEP-FDMN	-	1,730,642	1,730,642	-
NFEP-C-FDMN	-	610,240	610,240	80,512
		7,456,856	7,456,856	4,926,788
25.00 Unutilized Fund				
General A/C	-	1,882,524	1,882,524	2,046,507
Mother	-	11,296,991	11,296,991	6,278,625
DFAT-AHP-BD-RRP3	-	1,490,451	1,490,451	-
AHP-BD Consortium-GARE-DFAT III	-	4,122,128	4,122,128	-
IMHM(UNFPA)	-	6,425,806	6,425,606	-
ELIBEP-FDMN	-	-	-	31,247,468
IPCoSO	-	180,201	180,201	6,904,286
SEP COX	-	-	-	2,217,097
SEP-CTG	-	1,005,872	1,005,872	1,393,563
MEP-GFATM	-	26,623	26,623	133,629
NFEP-C-FDMN	-	4,532,435	4,532,435	12,781,862
EWLL	-	840,382	840,382	5,539,911
DFAT-AHP-BD-HCRP3	-	93,555	93,555	35,891
GBVE	-	10,378,302	10,378,302	5,835,600
IVY JAPAN FLY & WASH	-	7,150,387	7,150,387	-
NEEP-C-FDMN (BHASAN)	-	1,537,962	1,537,962	-
IVY JAPAN LIVELIHOOD	-	20,961	20,961	-
		50,984,480	50,984,480	74,404,450
26.00 Grant Income				
DFAT-AHP-BD-RRP3	-	672,340	672,340	-
AHP-BD Consortium-GARE-DFAT III	-	1,952,177	1,952,177	-
IMHM(UNFPA)	-	16,354,209	16,354,209	-
PROBIN	-	1,122,486	1,122,486	985,405
Adolescence	-	639,096	639,096	601,381
IVY JAPAN FLY & WASH	-	13,063,550	13,063,550	-
ELIBEP-FDMN	-	230,769,728	230,769,728	188,789,629
IPCoSO	-	55,895,438	55,895,438	51,317,458
GBVE	-	270,068,881	270,068,881	196,156,842
ASTHA	-	-	-	2,872,340
CHOP	-	42,487,732	42,487,732	40,899,129
MPCSRR	-	-	-	7,374,338
IERERSP	-	-	-	20,449,286
SEP COX	-	5,919,400	5,919,400	7,851,878
SEP-CTG	-	3,830,826	3,830,826	3,749,478
MEP-GFATM	-	9,895,346	9,895,346	9,584,357
NFEP-C-FDMN	-	53,869,455	53,869,455	36,785,067
IVY JAPAN LIVELIHOOD	-	4,794,188	4,794,188	-
EWLL	-	15,972,575	15,972,575	5,888,465
DFAT-AHP-BD-HCRP3	-	16,351,984	16,351,984	9,232,060
NEEP-C-FDMN (BHASAN)	-	2,011,720	2,011,720	-
MFS-DFB	-	3,006,680	3,006,680	550,380
		748,677,811	748,677,811	583,087,479

Particulars	Notes	June 30, 2022			June 30, 2021
		Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	Total	
27.00 Overhead Income					
Direct Overhead Income	27.01	-	25,738,135	25,738,135	45,871,453
Indirect Overhead Income	27.02	-	3,441,947	3,441,947	8,542,527
		-	29,180,082	29,180,082	54,413,980
27.01 Direct Overhead Income					
General Accounts					
IPCoSO		-	2,150,066	2,150,066	1,977,237
GBVIE		-	16,407,283	16,407,283	13,585,601
CHOP-IOM		-	2,553,213	2,553,213	2,471,225
SEP-COX		-	277,534	277,534	591,070
SEP-CTG		-	233,112	233,112	248,155
DFID-Consortium-ACF		-	-	-	64,752
NEEP-C-FDMN (BHASAN)		-	3,741,215	3,741,215	2,412,093
Mukti Cox's Bazar (IMHM)		-	375,712	375,712	-
LMP-WFP		-	-	-	26,089
GFD-WFP		-	-	-	24,515,231
		-	25,738,135	25,738,135	45,871,453
27.02 Indirect Overhead Income					
General Accounts					
Office Rent		-	528,077	528,077	817,890
Utilities		-	87,078	87,078	52,590
Communication		-	-	-	105,333
Printing & Stationery		-	-	-	118,623
Office Maintenance		-	-	-	83,844
Staff Salary (Partial)		-	2,601,792	2,601,792	7,122,967
Warehouse rent		-	225,000	225,000	-
Monitoring & Evaluation		-	-	-	241,280
		-	3,441,947	3,441,947	8,542,527
28.00 Operational Income					
General Accounts					
Vehicle Rent		-	84,241	84,241	44,000
Office Rent		-	491,895	491,895	430,156
Utilities		-	49,125	49,125	6,505
Communication		-	6,000	6,000	16,500
Printing & Stationery		-	68,055	68,055	-
Staff Recruitment		-	106,168	106,168	7,800
Staff Salary (Partial)		-	5,275,018	5,275,018	1,416,622
Staff Surrender Value		-	137,924	137,924	82,267
Schedule Money Receipts		-	258,000	258,000	383,364
Food Shop Land Rental-GFD-WFP		-	624,000	624,000	696,000
Agri income		-	-	-	5,589
Quick book software		-	227,200	227,200	-
Travel & Allowances		-	128,899	128,899	-
		-	7,456,625	7,456,625	3,339,803
29.00 Bad Debt					
PROBIN		-	2,833	2,833	5,350
Adolescence		-	-	-	39,748
		-	2,833	2,833	45,098
30.00 Other Liabilities					
General Accounts					
Security Money of Vendors		-	6,186,797	6,186,797	4,101,187
		-	6,186,797	6,186,797	4,101,187

MUKTI COX'S BAZAR
Consolidated Statement of Financial Position (Microcredit Assistance Program (MCAP)-PKSF)
For the Year Ended June 30, 2022

Assets	MUKTI COX'S BAZAR											
	Head Office	Sadar - 1 Branch	Sadar - 2 Branch	Eidgaon Branch	Ramu Branch	Harbang Branch	Moheshkhali Branch	Pekua Branch	Hilla Branch	Chakaria Branch	Khuneskul Branch	Sub-Total
	1	2	3	4	5	6	7	8	9	10	11	
APPLICATION OF FUNDS:												
NON-CURRENT ASSETS:												
Property, Plant And Equipment	305,614	22,097	12,032	18,054	35,914	42,309	15,111	36,306	32,241	24,774	119,453	743,905
TOTAL NON CURRENT ASSETS	305,614	22,097	12,032	18,054	35,914	42,309	15,111	36,306	32,241	24,774	119,453	743,905
CURRENT ASSETS:												
Investment	22,018,438	-	-	-	-	-	-	-	-	-	-	22,018,438
Revolving Loan Account	-	41,167,092	28,812,095	52,700,745	27,220,105	34,645,032	44,804,787	50,086,089	30,199,564	33,407,858	8,408,288	350,951,469
Branch Account	175,701,755	-	-	-	-	-	-	-	-	-	-	175,701,755
Advances, Deposits & Prepayments	1,854,547	253,589	207,477	157,897	84,828	68,000	105,150	1,011,960	17,100	32,000	-	3,792,348
Cash And Cash Equivalents	15,144,451	282,977	523,541	448,510	175,430	1,063,831	296,255	1,161,156	750,961	124,155	572,220	20,543,848
Loan To Staff from PF Fund	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CURRENT ASSETS	24,719,191	41,703,658	29,343,204	53,307,152	27,480,223	35,776,863	44,405,193	52,259,205	30,967,645	34,063,813	8,980,508	873,907,655
TOTAL ASSETS	215,134,805	41,725,755	29,355,236	53,325,206	27,516,137	35,819,172	44,421,204	52,255,511	30,999,886	34,088,587	9,069,961	573,751,560
Capital Fund & Liabilities												
SOURCES OF FUNDS:												
Accumulated Capital Fund	(30,382,889)	37,567,834	11,214,195	18,059,640	5,394,819	10,067,370	11,997,193	9,261,672	8,816,975	763,703	-	62,560,517
Balance as at 01.07.2021	(1,813,135)	2,909,021	1,161,781	3,966,374	1,344,905	3,171,537	4,117,687	4,906,475	2,461,043	2,440,708	(639,736)	24,017,641
Surplus/(Deficit)	(83,196,024)	46,467,855	12,375,976	22,026,014	6,738,724	13,238,307	16,114,860	14,168,148	11,078,018	3,204,411	(939,736)	86,578,193
Balance as at 30.06.2022	-	1,839,110	1,121,012	1,693,050	685,816	848,277	740,957	1,240,438	1,111,419	802,739	21,115	10,103,933
Members Welfare Fund	127,133,330	-	-	-	-	-	-	-	-	-	-	127,133,330
Loan from PKSF	74,937,306	41,306,655	13,498,938	23,719,854	7,425,540	14,087,184	16,855,817	15,408,565	12,199,437	4,087,150	(616,621)	223,815,416
CURRENT LIABILITIES:												
Loan from PKSF	121,999,998	-	-	-	-	-	-	-	-	-	-	121,999,998
Head office fund account	-	(22,709,140)	1,541,203	8,143,871	6,458,276	9,515,000	5,802,860	17,365,050	4,500,000	16,500,000	5,558,797	52,705,869
Member Savings Deposit	-	19,443,155	11,845,320	17,805,898	10,971,986	10,242,440	20,047,646	17,448,182	13,537,411	11,149,805	3,552,178	136,044,099
Loan Loss Provision:	-	2,684,775	2,471,725	3,658,375	2,680,333	1,974,548	1,714,881	2,043,743	773,038	2,431,552	607,607	21,016,677
Staff Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-
Enrich Program Fund	18,167,501	-	-	-	-	-	-	-	-	-	-	18,167,501
TOTAL CURRENT LIABILITIES	149,167,499	(581,210)	15,860,248	29,606,142	20,089,597	21,731,968	27,565,487	36,866,825	18,810,449	30,081,437	9,718,632	348,936,144
TOTAL LIABILITIES	215,104,805	41,725,755	29,355,236	53,325,206	27,516,137	35,819,172	44,421,204	52,295,511	30,999,886	34,088,587	9,069,961	573,751,560



ANNEXURE: X-2

Assets	Eidghar Branch	Patia Branch	Chowfal dandi Branch	Lohagara Branch	Karamhat Branch	Baitid Branch	Boakhalil Branch	pehartoli Branch	PF	sub-Total	Total
	12	13	14	15	16	17	18	19			

ASSETS:

APPLICATION OF FUNDS:

NON-CURRENT ASSETS:

Property, Plant And Equipment

	24,332	19,448	42,636	70,107	48,384	61,747	70,669	64,776	-	743,905	1,145,004
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TOTAL NON CURRENT ASSETS

CURRENT ASSETS:

Investment

Revolving Loan Account

Branch Account

Advance, Deposits & Prepayments

Cash And Cash Equivalents

Loan To Staff From PF Fund

	20,026,075	12,718,914	31,489,499	22,282,911	22,287,273	25,014,490	14,426,932	23,684,971	-	17,477,092	22,018,438	35,495,530
	6,500	117,750	493,816	35,500	-	17,500	95,750	92,000	-	-	3,792,348	4,651,166
	374,845	307,154	1,711,922	345,216	237,261	336,971	218,282	479,425	738,955	738,955	20,543,648	25,293,880
	-	-	-	-	-	-	-	-	1,766,008	-	-	1,766,008

TOTAL CURRENT ASSETS

	20,407,421	13,143,818	33,695,239	22,663,627	22,524,534	25,368,961	14,740,964	24,166,396	19,983,055	573,007,555	789,690,670
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TOTAL ASSETS

	20,431,753	13,162,266	33,737,876	22,733,734	22,572,918	25,430,768	14,811,633	24,221,172	19,982,055	573,751,050	770,035,674
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SOURCES OF FUNDS:

Accumulated Capital Fund

Balance as at 01.07.2021

Surplus/(Deficit)

Balance as at 30.06.2022

	1,543,935	(1,485,767)	5,143,643	(485,649)	(621,525)	(3,353,510)	(908,174)	(2,942,206)	1,915,823	62,560,512	60,867,377
	1,186,046	(485,875)	2,919,664	1,063,854	705,987	746,677	(565,541)	498,071	801,737	24,917,641	30,877,281
	2,729,981	(1,972,642)	8,063,607	578,205	84,462	(2,606,833)	(1,473,715)	(2,454,135)	2,317,560	86,578,153	91,644,658

NON-CURRENT LIABILITIES:

Members Welfare Fund

Loan from PKSF

	389,014	43,696	566,809	420,204	258,724	258,460	228,431	101,556	-	10,100,833	12,370,637
	-	-	-	-	-	-	-	-	-	127,133,330	127,133,330

	3,118,995	(1,928,956)	6,430,416	988,409	343,186	(2,346,358)	(1,245,284)	(2,362,678)	2,317,560	223,815,416	231,348,805
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CURRENT LIABILITIES:

Loan from PKSF

Head office fund account

Member Savings Deposit

Loan Loss Provision

Staff Provident Fund

Erich Program Fund

	9,308,385	9,700,000	11,650,000	14,010,000	13,870,000	17,100,000	11,700,000	17,490,000	-	52,705,869	157,534,294
	7,003,122	3,250,845	12,545,172	7,066,427	7,825,041	7,796,787	3,234,116	6,457,791	-	136,044,099	190,483,402
	941,251	2,140,374	912,268	658,898	1,334,691	2,882,279	1,122,862	2,625,960	-	21,018,677	33,637,220
	-	-	-	-	-	-	-	-	17,564,495	-	17,564,495
	17,312,758	15,091,222	25,107,459	21,735,325	22,229,732	27,779,666	16,056,917	26,573,751	17,564,495	349,935,144	539,485,869

TOTAL CURRENT LIABILITIES

	20,431,753	13,162,266	33,737,876	22,733,734	22,572,918	25,430,768	14,811,633	24,221,172	19,982,055	573,751,050	770,035,674
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TOTAL LIABILITIES



The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.



Coordinator (Finance)



Chief Executive

Taluk Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chhatogram - 4100
Dated - September 24, 2022




Godinda Chandra Paul, FCA
Enrollment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DWC No: 2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Comprehensive Income (Microcredit Assistance Program (MCAP)-PKSF)

For the Year Ended June 30, 2022

Particulars	Head Office	Sadar - 1 Branch		Sadar - 2 Branch		Elidgaon Branch		Ramu Branch		Harbang Branch		Moheshkhali Branch		Pekus Branch		Hinjila Branch		Chakaria Branch		Khunuskul Branch		Sub-Total
		1	2	3	4	5	6	7	8	9	10	11										
Income																						
Service charge Collection from Branch	15,120,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,120,000
Service charge Collection from Beneficiary	1,296,819	8,278,252	5,982,340	10,259,205	5,724,583	7,583,652	8,712,979	9,881,064	6,298,993	6,938,188	600,802	-	-	-	-	-	-	-	-	-	-	70,340,068
Interest on Investment	421,507	18,633	20,046	-	26,515	18,590	-	26,522	36,758	20,610	3,388	-	-	-	-	-	-	-	-	-	-	1,296,819
Bank interest	-	5,340	-	-	-	414	7,896	-	-	16,833	6,520	-	-	-	-	-	-	-	-	-	-	592,567
Other income	-	17,050	12,418	23,915	13,935	18,450	24,050	25,926	17,995	22,165	4,345	-	-	-	-	-	-	-	-	-	-	39,236
Admission and registration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	180,248
Service Charge of Staff loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Income (Taka) (i)	16,839,326	8,319,285	6,014,804	10,283,120	5,765,033	7,601,106	8,744,925	9,933,511	6,375,577	6,987,483	610,768	-	-	-	-	-	-	-	-	-	-	87,468,938
Expenditure																						
Service Charge Paid to PKSF	9,601,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,601,459
Service Charge Paid to H.O.	-	1,200,000	1,750,000	1,800,000	1,800,000	1,200,000	700,000	1,300,000	900,000	720,000	-	-	-	-	-	-	-	-	-	-	-	10,570,000
Other Payments:																						
Interest on members' savings	-	972,520	570,405	880,615	553,312	485,765	973,991	747,608	666,289	508,786	165,507	-	-	-	-	-	-	-	-	-	-	6,504,788
Personnel Cost	4,855,612	2,802,084	1,887,258	2,963,364	2,157,776	2,236,517	2,379,702	2,434,563	1,976,740	2,865,200	385,849	-	-	-	-	-	-	-	-	-	-	26,344,865
Administrative Cost:																						
Traveling & Daily allowances	342,005	137,555	131,650	131,160	65,290	119,930	115,293	119,770	81,140	181,130	12,000	-	-	-	-	-	-	-	-	-	-	1,456,923
Bank Charge & Commission	226,065	11,647	21,547	6,300	10,557	13,725	7,376	10,664	12,030	14,145	3,329	-	-	-	-	-	-	-	-	-	-	339,385
Fuel & Lubricant	9,620	9,148	45,564	45,800	32,564	34,070	30,000	35,948	28,332	64,804	852	-	-	-	-	-	-	-	-	-	-	336,202
Repair & Maintenance	-	31,732	51,900	30,787	10,845	11,596	15,572	22,894	5,358	15,769	35,710	-	-	-	-	-	-	-	-	-	-	232,193
Electric bill	10,878	583	24,282	35,714	9,989	14,464	30,547	11,175	23,894	6,721	7,379	-	-	-	-	-	-	-	-	-	-	175,736
Mobile bill	99,385	39,400	26,200	46,300	34,550	39,100	37,152	39,575	28,900	44,142	4,460	-	-	-	-	-	-	-	-	-	-	439,165
Printing & Stationery	418,456	19,920	39,893	38,858	33,311	21,000	32,461	25,098	23,426	22,306	15,229	-	-	-	-	-	-	-	-	-	-	688,658
Office rent	216,000	122,000	257,280	232,320	174,302	179,486	217,884	178,932	130,739	217,884	15,229	-	-	-	-	-	-	-	-	-	-	1,926,837
Entertainment	114,683	32,123	11,900	26,859	14,868	19,878	21,515	17,453	8,144	8,942	4,265	-	-	-	-	-	-	-	-	-	-	280,530
Misc. expenses	124,467	6,112	9,210	19,970	11,520	11,877	17,910	16,780	4,830	20,217	4,670	-	-	-	-	-	-	-	-	-	-	247,163
Legal Expenses	570,838	-	-	6,270	7,950	6,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	570,838
Training, Workshop & Fair	38,513	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,333
Automation Expenses	363,900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	363,900
Depreciation Exp	145,179	1,938	3,048	1,406	3,402	10,285	3,684	7,270	4,152	2,048	3,647	-	-	-	-	-	-	-	-	-	-	166,057
	2,679,390	412,158	522,472	623,244	429,258	482,021	528,994	455,559	351,043	598,228	91,541	-	-	-	-	-	-	-	-	-	-	7,303,910
	1,415,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,415,000
Gratuity Exp	-	31,302	22,868	35,431	147,060	25,268	44,571	54,438	15,460	54,561	607,607	-	-	-	-	-	-	-	-	-	-	1,039,584
Loan loss expenses	-	1,200	-	33,092	32,722	-	-	4,867	-	-	-	-	-	-	-	-	-	-	-	-	-	71,881
Rebate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditure (Taka) (ii)	18,651,461	5,419,264	4,853,023	6,316,746	4,420,128	4,429,569	4,827,258	5,027,035	3,905,534	4,946,775	1,250,504	-	-	-	-	-	-	-	-	-	-	63,451,287
Excess of Income over Expenditure (i-ii)	(1,813,135)	2,900,021	1,161,781	3,966,374	1,344,905	3,171,537	4,117,667	4,906,476	2,461,043	2,445,706	(639,736)	-	-	-	-	-	-	-	-	-	-	24,017,641



Particulars	Eidghar Branch		Palla Branch		Shwetla dand Branch		Lohagara Branch		Karanhat Branch		Balazad Branch		Boalkhall Branch		poharosi Branch		PF		sub-Total	Total
	12	13	14	15	16	17	18	19	20	20	20									
Income																				
Service charge Collection from Branch																				
Service charge Collection from Beneficiary	3,803,322	1,823,716	6,527,498	4,055,111	4,341,102	3,835,851	1,851,665	4,395,270												
Interest on Investment																				
Bank interest		14,009	41,243	14,753	26,705	12,752	11,449	20,169												
Other Income	170		15,825	400		31		134												
Admission and registration fee	14,285	6,405	9,950	13,095	14,420	16,825	11,605	11,660												
Service Charge of Staff loan																				
Total Income (Taka) (B)	3,817,787	1,844,136	6,694,226	4,083,359	4,382,227	3,865,459	1,874,719	4,427,263												
Expenditure																				
Service Charge Paid to PKSF																				
Service Charge Paid to H.O.	390,000	350,000	1,100,000	540,000	960,000	360,000	150,000	600,000												
Other Payments:																				
Interest on members' savings	262,942	131,981	655,212	318,148	312,613	326,911	130,942	279,330												
Personnel Cost	1,661,901	1,468,115	1,562,449	1,746,861	1,947,001	1,854,236	1,455,368	1,924,324												
Administrative Cost:																				
Travelling & Daily allowances	70,830	31,730	90,880	78,060	92,136	100,445	73,350	154,823												
Bank Charge & Commission	5,456	9,690	11,977	11,144	8,603	10,779	10,218	10,896												
Fuel & Lubricant	29,464	19,486	15,741	29,200	30,600	25,576	31,952	36,600												
Repair & Maintenance	18,170	29,463	8,787	20,636	16,168	4,900	15,344	36,460												
Electric bill	7,839	4,765	25,992	10,260	11,818	10,700	5,945	7,020												
Mobile bill	29,139	12,009	23,556	27,080	30,868	25,600	17,220	30,296												
Printing & Stationery	14,890	8,754	27,144	15,304	13,935	20,995	20,050	21,000												
Office rent	73,739	123,900	184,224	142,552	184,835	290,532	147,720	221,669												
Entertainment	9,914	12,567	12,871	14,889	11,173	15,537	9,667	13,079												
Misc. expenses	4,256	11,350	4,810	10,185	12,360	24,094	10,653	8,303												
Legal Expenses																				
Training, Workshop & Fair	6,266																			
Automation Expenses																				
Depreciation (Exp)	1,119	4,888	3,046	17,354	7,940	10,904	11,101	10,524												
	271,036	269,022	408,826	376,694	422,438	540,062	358,020	550,770												
Gratuity Exp																				
Loan loss expenses	14,632	106,548	48,373	37,122	34,190	37,573	335,430	555,980												
Rebate	1,200	1,739		1,280				28,768												
Total Expenditure (Taka) (IV)	2,631,711	2,331,065	3,774,862	3,020,105	3,676,240	3,116,782	2,449,260	3,919,192												
Excess of Income over Expenditure (B-IV)	1,186,046	(486,875)	2,919,464	1,063,254	705,987	(251,323)	(574,541)	(491,929)												

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

[Signature]
Coordinator (Finance)

[Signature]
Chief Executive

Godlinda Chandra Paul, FCA
Enrollment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC, No-2092-402/2, ASH09154



Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated: September 24, 2022

MUKTI COX'S BAZAR
Consolidated Statement of Receipts & Payments (Microcredit Assistance Program (MCAP)-PKSF)
From 1st July, 2021 to 30th June, 2022

Particulars	Head Office	Sadar - 1 Branch	Sadar - 2 Branch	Edgaon Branch	Ramu Branch	Harbano Branch	Mohrekhali Branch	Petau Branch	Hulla Branch	Chakaria Branch	Khurasuli Branch	Sub-Total
Opening Balance :												
Cash in hand	-	21,474	28,296	15,425	17,210	19,792	15,862	13,203	13,500	15,682	-	167,504
Cash at Bank	3,723,191	451,960	984,135	1,670,844	543,354	408,887	359,578	504,610	668,233	20,019	-	9,254,831
	3,723,191	481,464	812,431	1,686,269	860,564	428,679	375,470	947,813	668,763	35,701	-	9,522,335
Receipts during the year:												
Loan Received from PKSF	181,000,000	-	-	-	-	7,500,000	4,500,000	10,000,000	9,000,000	25,800,000	2,500,000	181,000,000
Fund Received From Head Office	-	27,000,000	31,700,000	14,600,000	8,000,000	-	-	-	-	-	-	140,900,000
Fund return From Branch	167,200,000	-	-	-	-	-	-	-	-	-	-	167,200,000
Loan Recovery From Members	-	63,983,904	47,754,795	80,082,832	44,382,122	57,859,398	67,362,916	75,636,853	48,511,215	53,193,411	4,963,267	543,878,811
Member Savings Collection	-	16,124,345	7,168,870	10,327,558	6,666,660	8,115,808	11,131,112	16,616,759	11,170,176	7,423,139	1,265,043	67,508,468
Member Welfare Fund	-	343,300	263,625	448,460	222,855	301,250	383,745	449,535	267,450	290,900	33,825	3,002,745
Short Term Loan	25,000,000	-	-	-	-	-	-	-	-	-	-	25,000,000
Molar Cycle Loan	675,810	-	-	-	-	-	-	-	-	-	-	675,810
Bi-Cycle Loan	-	-	13400	-	20,000	30,000	16,000	30,000	-	-	-	109,400
Advance recovery	-	4,000	-	30,000	77,000	59,000	27,000	45,000	-	68,000	-	307,000
Service Charge collection from Beneficiaries	-	8,277,062	5,962,340	10,226,113	5,681,861	7,863,852	8,712,979	9,876,187	6,268,993	6,038,188	600,802	70,168,187
Service Charge collection from Branch	15,120,000	-	-	-	-	-	-	-	-	-	-	15,120,000
Bank Interest	421,507	16,633	20,046	23,915	13,935	18,450	24,050	25,925	17,965	22,185	4,345	180,248
Admission And Registration Fee	-	17,050	12,418	-	-	414	-	-	16,833	6,520	2,230	39,238
Misc. Receipts	-	5,340	-	-	-	-	7,896	-	-	-	-	13,236
Fund received of Enrich Program	3,784,355	-	-	-	-	-	-	-	-	-	-	3,784,355
Income of Enrich Program	-	-	-	-	-	-	-	-	-	-	-	-
Staff Loan recovery of M. Fund.	-	-	-	-	-	-	-	-	-	-	-	-
Received Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-
Service Charge of Staff loan	-	-	-	-	-	-	-	-	-	-	-	-
Salary & Allowances	8,666	-	-	-	-	-	-	-	-	-	-	8,666
	382,190,338	109,773,634	92,915,494	116,636,878	85,005,948	79,465,590	92,160,688	111,705,791	75,325,518	93,760,933	9,372,703	1,229,253,463
	388,913,530	110,257,088	93,827,926	118,323,145	85,581,512	79,894,238	92,481,168	112,853,804	76,994,281	93,796,634	9,372,703	1,238,776,829
Payments Made During The Year												
Loan Repayment to PKSF	116,268,665	-	-	-	-	-	-	-	-	-	-	116,268,665
Fund transfer to Branch	197,300,000	-	-	-	-	-	-	-	-	-	-	197,300,000
Fund refund to Head office	-	25,200,000	30,100,000	14,000,000	9,900,000	8,400,000	2,600,000	4,400,000	6,800,000	24,000,000	500,000	126,700,000
Loan to members	-	68,690,000	92,725,000	98,292,000	44,571,000	60,290,000	76,747,000	89,885,000	53,490,000	59,230,000	6,725,000	650,605,000
Member Savings Return	-	11,499,573	5,769,370	6,982,273	7,545,849	6,073,964	9,036,785	12,718,476	11,563,685	6,381,969	986,130	79,998,074
Member Welfare Fund	-	232,698	151,230	231,160	172,041	102,191	223,115	270,914	166,002	176,130	12,510	1,740,461



BAJU BANERJEE NATH & CO.
CHARTERED ACCOUNTANTS

Particulars	Head Office											Sub- Total		
	1	2	3	4	5	6	7	8	9	10	11			
Short Term Loan	35,000,000	-	-	-	-	-	-	-	-	-	-	-	-	35,000,000
Motor Cycle Loan	805,000	-	-	-	-	-	-	-	-	-	-	-	-	805,000
Bi-Cycle Loan	-	-	-	-	20,000	-	-	-	-	-	-	-	-	20,000
Advance paid	-	30,000	-	-	-	100,000	-	-	-	-	-	-	-	230,000
Investment Of PF Fund	281,504	5,536	-	-	-	-	-	10,206	-	-	-	-	-	420,446
Acquisition Of PPE	9,501,459	-	-	-	-	-	-	-	-	-	-	-	-	9,501,459
Service Charge on PKSF loan	-	1,200,000	1,750,000	1,800,000	1,100,000	1,200,000	700,000	1,300,000	900,000	720,000	-	-	-	10,870,000
Service Charge paid to head office	-	2,802,084	1,887,258	2,983,364	2,157,776	2,206,517	2,379,702	2,434,563	1,976,740	2,665,200	-	-	-	20,853,331
Personnel Cost	4,964,278	-	-	-	-	-	-	-	-	-	-	-	-	4,964,278
Administrative Cost														
Traveling & Daily allowances	342,005	137,555	131,650	131,160	85,290	119,930	115,253	119,770	81,140	181,130	12,000	-	-	1,456,923
Bank Charge & Commission	62,572	11,647	21,547	8,300	10,557	13,725	7,376	10,664	12,030	14,145	3,329	-	-	175,862
Fuel & Lubricant	5,000	8,140	45,564	45,800	32,594	34,070	30,000	36,940	28,332	64,904	852	-	-	338,202
Repair & Maintenance	-	31,732	51,500	30,787	10,845	11,596	15,572	22,894	5,358	15,789	35,710	-	-	232,163
Electric bill	10,878	583	24,282	35,714	8,989	14,484	30,547	11,175	23,994	8,721	7,379	-	-	175,796
Mobile bill	89,386	38,409	26,200	48,300	34,550	38,100	37,152	39,575	28,900	44,142	4,460	-	-	430,165
Printing & Stationery	418,456	19,920	30,893	38,558	33,311	21,000	32,461	25,096	23,429	22,305	15,229	-	-	689,658
Office rent	216,000	96,000	257,280	218,320	167,302	175,498	190,884	163,932	130,739	200,884	-	-	-	1,814,837
Entertainment	114,683	32,123	11,960	28,859	14,908	19,878	21,515	17,453	8,144	8,942	4,265	-	-	280,530
Misc. expenses	124,467	6,112	9,210	19,970	11,500	11,877	17,510	16,780	4,630	20,217	4,570	-	-	247,193
Legal Expenses	570,838	-	-	-	-	-	-	-	-	-	-	-	-	570,838
Automation Expenses	363,900	-	-	-	-	-	-	-	-	-	-	-	-	363,900
Training Workshop & Fair	38,513	-	-	6,270	7,950	6,500	-	-	-	-	-	-	-	59,333
	3,376,718	304,220	819,426	605,838	418,856	467,736	488,310	463,289	346,953	679,160	87,814	-	-	6,842,360
Switch Project Fund payment	3,764,355	-	-	-	-	-	-	-	-	-	-	-	-	3,764,355
Provident Fund payment to staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Loan From PF Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gratuity Expenses	1,415,000	-	-	-	-	-	-	-	-	-	-	-	-	1,415,000
Opening Balance :														
Cash in hand	-	20,855	7,425	1,400	3,095	13,965	18,577	1,243	22,335	27,238	470	-	-	117,473
Cash at Bank	15,144,451	262,332	516,216	447,000	173,395	1,049,846	276,079	1,159,913	728,626	96,927	571,750	-	-	20,426,175
	15,144,451	282,977	533,641	448,510	175,490	1,063,831	296,256	1,161,156	750,961	124,165	572,220	-	-	20,543,648
Total Taka	306,913,530	110,257,088	93,527,925	118,323,145	65,581,512	79,894,239	92,481,160	112,653,604	75,954,281	83,796,634	9,372,703	-	-	1,338,775,839





BSNII BANERIEE NATH & CO.
CHARTERED ACCOUNTANTS

ANNEXURE: Z-2

Particulars	Elmhurst Branch		Patis Branch		Chowtal dand Branch		Lohagara Branch		Karanahat Branch		Basid Branch		Boskhalh Branch		peharhol Branch		PF	sub-Total	Total
	12	13	14	15	16	17	18	19	20										
Opening Balance :																			
Cash in hand	-	16,269	51,846	49,500	5,765	54,960	13,260	117,842	-	-	-	-	-	-	-	-	-	187,504	476,026
Cash at Bank	230,244	384,391	1,857,358	318,536	980,139	376,305	36,149	438,323	1,861,912	9,354,831	15,816,189	-	-	-	-	-	-	9,354,831	15,816,189
	230,244	384,391	1,857,358	318,536	985,934	431,265	49,439	558,185	1,861,912	9,354,831	15,816,189							9,354,831	15,816,189
Receipts during the year:																			
Loan Received from PKSF	5,500,000	4,400,000	10,400,000	8,400,000	8,000,000	7,500,000	8,200,000	5,900,000	-	-	-	-	-	-	-	-	-	181,000,000	181,000,000
Fund Received From Head Office	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140,900,000	140,900,000
Fund return From Branch	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157,200,000	157,200,000
Loan Recovery From Members	20,177,869	14,017,173	62,708,727	31,581,850	33,257,889	29,528,234	14,217,569	33,824,725	-	-	-	-	-	-	-	-	-	543,676,811	781,486,977
Member Savings Collection	8,876,511	2,164,183	5,200,633	4,710,036	5,234,491	5,738,370	2,853,609	6,008,492	-	-	-	-	-	-	-	-	-	87,508,468	125,962,773
Member Welfare Fund	174,975	83,875	291,925	190,900	190,875	183,670	103,175	180,690	-	-	-	-	-	-	-	-	-	3,002,745	4,407,790
Short Term Loan	-	-	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000,000	28,500,000
Motor Cycle Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	675,810	675,810
Bi-Cycle Loan	3,500	16,000	-	14,500	-	12,500	-	16,000	-	-	-	-	-	-	-	-	-	109,400	165,900
Advance recovery	-	-	-	12,000	-	-	-	-	-	-	-	-	-	-	-	-	-	307,000	319,000
Service Charge collection from Beneficiary	3,802,122	1,821,977	6,627,488	4,050,831	4,341,102	3,035,851	1,851,955	4,386,482	-	-	-	-	-	-	-	-	-	70,168,187	100,860,715
Service Charge collection from Branch	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,120,000	15,120,000
Bank Interest	-	14,008	41,243	14,733	26,705	12,752	11,449	20,188	-	-	-	-	-	-	-	-	-	592,587	752,210
Admission And Registration Fee	14,265	8,405	9,960	13,695	14,420	16,825	11,925	11,690	-	-	-	-	-	-	-	-	-	180,246	278,113
Misc. Receipts	170	-	15,825	600	-	31	-	134	-	-	-	-	-	-	-	-	-	39,236	55,796
Fund received of Eerch Program	-	-	3,980,355	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,784,555	7,744,710
Income of Eerch Program	-	-	188,540	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	188,540
Staff Loan recovery of Pf. Fund.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,874,627	1,874,627
Received Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,234,721	4,234,721
Service Charge of Staff loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140,602	140,602
Salary & Allowances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,666	8,666
	45,349,412	22,517,602	88,120,706	48,491,995	69,865,562	46,834,233	27,059,102	50,331,342	9,268,513	1,225,253,493	1,608,293,950							1,225,253,493	1,608,293,950
	45,579,656	22,896,352	82,638,910	48,839,091	50,851,488	47,255,828	27,108,531	50,889,507	11,130,425	1,236,775,629	1,624,588,165								

Payments Made During The Year

Loan Repayment to PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	116,266,685	116,266,685
Fund transfer to Branch	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	197,300,000	197,300,000
Fund refund to Head office	2,500,000	2,000,000	8,900,000	4,100,000	3,400,000	3,000,000	2,000,000	4,600,000	-	-	-	-	-	-	-	-	-	128,700,000	157,200,000
Loan to members	34,995,000	16,775,000	58,365,000	36,180,000	38,175,000	36,730,000	20,485,000	37,130,000	-	-	-	-	-	-	-	-	-	600,605,000	881,440,000
Member Savings Return	5,312,197	1,511,943	5,632,664	3,533,868	4,738,534	4,307,838	2,221,181	5,398,587	-	-	-	-	-	-	-	-	-	79,988,074	112,104,866
Member Welfare Fund	65,795	104,946	235,150	44,716	179,194	47,325	118,326	168,925	-	-	-	-	-	-	-	-	-	1,746,481	2,705,768
Short Term Loan	-	-	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,000,000	38,500,000
Motor Cycle Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	805,000	805,000
Bi-Cycle Loan	10,000	40,000	-	23,000	-	30,000	15,000	20,000	-	-	-	-	-	-	-	-	-	20,000	134,000
Advance paid	-	100,000	3,400,390	-	-	-	100,000	100,000	-	-	-	-	-	-	-	-	-	230,000	3,930,390
Investment Of PF Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,000,000	3,000,000
Acquisition Of PFE	-	-	1,650	-	-	-	7,325	-	-	-	-	-	-	-	-	-	-	420,446	429,421
Service Charge on PKSF loan	360,000	350,000	1,100,000	540,000	860,000	380,000	950,000	600,000	-	-	-	-	-	-	-	-	-	9,601,409	9,601,409
Service Charge paid to head office	1,051,901	1,452,865	1,562,449	1,746,863	1,947,051	1,854,236	1,464,118	1,904,324	-	-	-	-	-	-	-	-	-	10,670,000	15,120,000
Personnel Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,880,331	40,477,688

Particulars	Edohar Branch	Patia Branch	Chowhat dandi Branch	Lonaqara Branch	Karachiha Branch	Baizid Branch	Boschali Branch	paharoli Branch	PF	Total
	12	13	14	15	16	17	18	19	20	
Administrative Cost										
Traveling & Daily allowances	70,800	31,730	90,880	70,090	92,136	100,445	73,350	154,823	-	2,149,207
Bank Charge & Commission	5,456	9,690	11,977	11,144	8,853	10,770	10,218	10,996	5,841	175,892
Fuel & Lubricant	29,464	19,486	15,741	29,200	30,600	25,576	31,962	36,600	-	266,396
Repair & Maintenance	18,170	26,483	8,767	20,636	18,168	4,900	15,344	38,460	-	336,202
Electric bill	7,839	4,765	25,962	10,260	11,818	10,700	5,945	7,020	-	232,183
Mobile bill	29,130	12,009	23,556	27,280	30,868	25,800	17,220	30,296	-	175,736
Printing & Stationery	14,880	9,754	27,144	15,304	13,935	20,865	20,050	21,000	-	439,185
Office rent	73,730	103,800	184,224	128,552	184,835	290,532	129,720	179,669	-	689,630
Entertainment	9,914	12,997	12,871	14,889	11,173	15,537	9,867	13,079	-	1,814,837
Misc. expenses	4,250	11,350	4,610	10,185	12,360	24,694	10,653	8,303	-	280,530
Legal Expenses	-	-	-	-	-	-	-	-	-	247,163
Automation Expenses	-	-	-	-	-	-	-	-	-	570,838
Training /Workshop & Fair	6,256	-	-	-	-	-	5,270	-	-	303,900
										59,303
	289,917	244,734	405,782	345,340	414,496	529,156	329,419	496,246	5,841	6,842,360
Enrich Project Fund payment	-	-	825,553	-	-	-	-	-	-	3,764,355
Provident Fund payment to staff	-	-	-	-	-	-	-	-	2,456,830	2,456,830
Staff Loan From PF Fund.	-	-	-	-	-	-	-	-	1,929,000	1,929,000
Contingency Expenses	-	-	-	-	-	-	-	-	-	1,415,000
Closing Balance :										
Cash in hand	-	9,188	78,004	2,718	30,482	207,946	32,560	146,587	-	117,473
Cash at Bank	374,846	297,974	1,833,018	342,488	206,779	129,025	195,722	302,836	738,955	20,426,175
Total Total	45,579,636	22,898,292	82,039,910	48,859,001	50,051,486	47,255,528	27,108,631	69,489,507	11,130,425	1,238,775,829
										1,624,288,165

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

[Signature]
Coordinator (Finance)

[Signature]
Chief Executive



[Signature]

Godinda Chandra Paul, FCA
Enrollment: 8282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No.2.2899246282ASRP9154

Taber Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated: September 24, 2022


MUKTI COX'S BAZAR

Cosolidated Statement of Financial Position (Microcredit Assistance Program (MCAP)-PKSF)
As of June 30, 2022

PARTICULARS	NOTES	2021-2022	2020-2021
		Microcredit Assistance Program (MCAP)-PKSF	Microcredit Assistance Program (MCAP)-PKSF
		(Taka)	(Taka)
ASSETS:			
APPLICATION OF FUNDS:			
NON- CURRENT ASSETS:			
Property, Plant & Equipment- Carrying Value	2.00	1,145,004	896,811
Intangible Assets		-	71,705
TOTAL NON CURRENT ASSETS		1,145,004	968,516
CURRENT ASSETS:			
Investment	3.00	39,495,531	34,713,992
Loan to Members	4.00	522,782,531	422,829,508
Loan to Staff from PF fund	5.00	1,766,008	1,711,635
Advances, Deposits & Pre-payment	6.00	4,651,167	12,931,297
Cash & Cash Equivalents	7.00	25,293,680	16,294,215
TOTAL CURRENT ASSETS		593,988,917	488,480,647
TOTAL ASSETS		595,133,921	489,449,163
SOURCES OF FUNDS:			
Accumulated Capital Fund		82,660,174	57,632,180
Reserve Fund		9,184,464	3,335,197
TOTAL FUND		91,844,638	60,967,377
NON CURRENT LIABILITIES			
Members Welfare Fund	10.00	12,370,837	10,668,815
Loan from PKSf	11.00	127,133,331	82,966,662
		139,504,168	93,635,477
CURRENT LIABILITIES:			
Loan from PKSf	11.00	121,999,998	101,433,332
Members Savings Deposits	12.00	190,483,402	167,642,618
Loan loss provision	13.00	33,837,220	31,425,788
Staff Provident Fund	14.00	17,864,495	15,886,604
Enrich Program Fund	15.00	-	7,230,013
Liabilities For Enrich program	16.00	-	281,820
Liabilities for Expenses	17.00	-	946,135
Inter-Project Transaction	18.00	-	10,000,000
TOTAL CURRENT LIABILITIES		363,785,115	334,846,310
TOTAL LIABILITIES		595,133,921	489,449,163

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

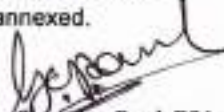

Coordinator (Finance)


Chief Executive

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

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Comprehensive Income (MCAP)-PKSF
For the Year Ended June 30, 2022

Particulars	Notes	July 01,2021 to June 30,2022	July 01,2020 to June 30,2021
		Microcredit Assistance Program (MCAP)-PKSF	Microcredit Assistance Program (MCAP)-PKSF

A. INCOME :

Service Charge Received by Branches	19.00	100,973,603	84,618,275
Interest on investment	20.00	2,039,744	2,484,440
Bank interest	20.00	752,210	519,689
Other income	21.00	475,511	364,135
TOTAL INCOME		104,241,068	87,986,539

B. EXPENDITURE :

Service Charge Paid to PKSF	22.00	9,601,459	7,957,708
Other Payments:			
Administrative Expenses	23.00	11,350,585	10,710,688
Personnel cost /Human resources	23.01	40,475,920	38,016,936
Depreciation		252,933	683,401
Bank Charge & Commission		518,601	556,554
Interest on Members savings		8,952,877	8,134,122
Provision for Loss on Loan		2,211,432	4,266,536
TOTAL EXPENDITURE		73,363,807	70,325,945
Excess / (Deficit) of Income Over Expenditure (A-B)		30,877,261	17,660,594

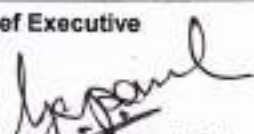
The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.


Coordinator (Finance)


Chief Executive

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022





Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR

Statement of Cash Flows (Microcredit Assistance Program (MCAP)-PKSF)
For the year ended June 30, 2022

Particulars	From 1st July, 2021 to 30th June, 2022	From 1st July, 2020 to 30th June, 2021
	TK	TK
A. CASH FLOW FROM OPERATING ACTIVITIES		
Excess of Income over Expenditure	30,877,261	17,660,594
Adjustment for Non-Cash Item		
Depreciation	252,933	683,401
Loan Loss Provision	2,211,432	4,266,536
Amortization	-	19,560
Prior Year Adjustment	-	4,852
	33,341,626	22,634,942
(Increase)/Decrease of Current Asset		
Revolving Loan	(99,953,023)	(67,153,061)
Advances, Deposits & Pre-payments	8,280,130	(3,950,811)
Increase/(Decrease) of Liabilities		
Members Welfare Fund	1,702,022	685,992
Member Savings Deposit	22,840,785	19,294,180
Provident Fund	1,777,891	2,141,925
Liabilities for Enrich Program	(281,820.00)	100,740
Other Liabilities	(946,135)	946,135
Net Cash Provided /(Used in) from Operating Activities	(33,238,524)	(25,299,958)
B CASH FLOW FROM INVESTING ACTIVITIES:		
Acquisition of Property, Plant & Equipment	(429,421)	(70,864)
Investment in FDR	(4,781,539)	(3,681,025)
Loan to Staff (PF)	(54,373)	(322,475)
Net Cash Provided /(Used in) from Investing Activities	(5,265,333)	(4,074,364)
C CASH FLOW FROM FINANCING ACTIVITIES:		
Loan Received from PKSF	64,733,335	4,291,670
Enrich Program Fund	(7,230,013)	3,182,411
Inter-Project Transaction	(10,000,000)	9,500,000
Net Cash Provided /(Used in) from Financing Activities	47,503,322	16,974,081
D Net increase/(decrease) of Cash and Cash Equivalents (A+B+C)	8,999,465	(12,400,241)
E Cash and Cash Equivalents at the beginning of the year	16,294,215	28,694,456
F Cash and Cash Equivalents at the end of the year	25,293,680	16,294,215


The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.


Coordinator (Finance)


Chief Executive

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Financial Position [Development & Humanitarian Activities]
For the Year Ended June 30, 2022

ANNEXURE: M-1

Particulars	General A/C	Mother A/C	DFAT-AHP- BO-RRP3	AHP-BD Consortium - CARE-DFAT II	SEP CTG	(M)HM(U)N(F)A	E)W)LL	DFAT-AHP- BO-HCRIP3	IPCO50	SEP-COX	MEP-GFATM	Sub-Total
	1	2	3	4	5	6	7	8	9	10	11	
APPLICATION OF FUNDS:												
NON-CURRENT ASSETS:												
Property, Plant And Equipment	88,514,438	-	-	-	40,021	2,918,959	-	220,112	576,751	301,373	81,658	102,657,312
Const. Work-in-Progress (Building)	23,405,227	-	-	-	-	-	-	-	-	-	-	23,405,227
TOTAL NON-CURRENT ASSETS	121,919,665	-	-	-	40,021	2,918,959	-	220,112	576,751	301,373	81,658	126,062,539
CURRENT ASSETS:												
Investment	901,535	-	-	-	-	-	-	-	-	-	-	901,535
Inter Project Transaction	8,136,991	-	-	-	-	-	-	-	-	-	-	8,136,991
Advance, Deposits & Prepayment	768,805	-	-	-	-	40,000	69,446	-	-	-	-	878,251
Cash and Cash Equivalents	7,355,870	11,287,815	1,490,451	4,122,128	1,063,851	8,385,606	770,936	143,555	180,201	-	26,623	32,827,036
Accounts receivable	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CURRENT ASSETS	17,163,201	11,287,815	1,490,451	4,122,128	1,063,851	8,425,608	840,382	143,555	180,201	-	26,623	42,743,813
TOTAL ASSETS	139,082,866	11,287,815	1,490,451	4,122,128	1,103,872	9,344,565	840,382	363,667	756,952	301,373	119,281	168,806,352
SOURCES OF FUNDS:												
Accumulated Capital Fund												
Balance as at 01.07.2021	125,014,632	6,658	-	-	67,979	-	-	-	-	368,142	67,870	125,515,341
Surplus/(Deficit)	5,873,793	(15,874)	-	-	-	-	-	-	-	(66,759)	-	5,791,150
Adjustment with property, Plant & Equipments	-	-	-	-	-	-	-	-	-	-	(4,695)	(4,695)
Balance as at 30.06.2022	130,888,445	(9,176)	-	-	67,979	-	-	-	-	301,373	63,175	131,301,798
CURRENT LIABILITIES:												
Unutilized Fund	1,892,624	11,296,991	1,490,451	4,122,128	1,005,872	6,425,606	840,382	93,556	186,201	-	26,623	27,364,433
Liabilities for Expenses	125,000	-	-	-	-	-	-	50,000	-	-	-	175,000
Fixed Asset Acquisition Fund	-	-	-	-	40,021	2,918,959	-	220,112	576,751	-	26,483	3,778,326
Inter Project Liability	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities	6,186,797	-	-	-	-	-	-	-	-	-	-	6,186,797
TOTAL CURRENT LIABILITIES	8,194,421	11,296,991	1,490,451	4,122,128	1,045,893	9,344,565	840,382	363,667	756,952	-	47,106	37,604,668
TOTAL LIABILITIES	139,082,866	11,287,815	1,490,451	4,122,128	1,103,872	9,344,565	840,382	363,667	756,952	301,373	119,281	168,806,352



Particulars	12		13		14		15		16		17		18		19		20		21		Sub-Total	Total	
	Probleis	ADOLESCENT	ELUBEP-FDMN	CHOP	IVY JAPAN LIVELIHOOD	IVY JAPAN FLY & WASH	MFS-DFB	NEEP-C-FOMN	GBVIE	NEEP-C-FOMN (BHASANI)													
ASSETS:																							
APPLICATION OF FUNDS:																							
NON-CURRENT ASSETS:																							
Property, Plant And Equipment	-	-	1,815,160	753,455	211,222	77,333	-	610,240	309,969	235,069	-	-	-	-	-	-	-	-	-	-	102,657,312	106,669,760	
Consl. Work-in-Progress (Building)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,405,227	23,405,227	
TOTAL NON CURRENT ASSETS	-	-	1,815,160	753,455	211,222	77,333	-	610,240	309,969	235,069	-	-	-	-	-	-	-	-	-	-	126,062,539	130,074,987	
CURRENT ASSETS:																							
Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	901,535	901,535	
Inter Project Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,136,991	8,136,991	
Advance, Deposits & Prepayment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	876,251	943,251	
Cash and Cash Equivalents	472,427	317,482	334,961	235,569	20,981	7,190,367	28,623	4,562,435	10,494,373	1,538,150	-	-	-	-	-	-	-	-	-	-	32,827,036	56,022,414	
Accounts receivable	371,429	198,780	5,142,524	976,205	-	-	-	-	-	-	208,895	-	-	-	-	-	-	-	-	-	-	6,897,833	6,897,833
TOTAL CURRENT ASSETS	843,856	516,272	5,477,485	1,211,774	20,981	7,190,367	392,518	4,562,435	10,494,373	1,538,150	-	-	-	-	-	-	-	-	-	-	42,743,813	74,902,024	
TOTAL ASSETS	843,856	516,272	7,292,645	1,965,229	232,183	7,267,720	392,518	5,172,875	10,804,342	1,773,219	-	-	-	-	-	-	-	-	-	-	168,806,352	204,977,011	
SOURCES OF FUNDS:																							
Accumulated Capital Fund																							
Balance as at 01.07.2021	39,804	(8,582)	209,891	149,693	-	-	304	-	270,463	-	-	-	-	-	-	-	-	-	-	-	125,515,341	126,176,914	
Surplus/(Deficit)	(2,833)	2,860	-	7,089	-	-	2,214	-	-	-	-	-	-	-	-	-	-	-	-	-	5,791,150	5,800,480	
Adjustment with property Plant & Equipments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,695)	(4,695)	
Balance as at 30.06.2022	36,971	(5,722)	209,891	156,782	-	-	2,518	-	270,463	-	-	-	-	-	-	-	-	-	-	-	131,301,796	131,972,699	
CURRENT LIABILITIES:																							
Unutilised Fund	-	-	-	-	20,981	7,150,367	-	4,532,435	10,378,302	1,537,962	-	-	-	-	-	-	-	-	-	-	27,364,433	50,964,480	
Liabilities for Expenses	-	-	-	-	-	40,000	-	30,000	-	180	-	-	-	-	-	-	-	-	-	-	175,000	245,188	
Fixed Asset Acquisition Fund	-	-	1,730,542	658,447	211,222	77,333	-	610,240	155,577	235,069	-	-	-	-	-	-	-	-	-	-	3,778,326	7,456,856	
Inter Project Liability	606,865	621,994	5,352,112	1,150,000	-	-	300,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,130,991	8,130,991
Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,186,797	6,186,797	
TOTAL CURRENT LIABILITIES	606,865	621,994	7,082,754	1,808,447	232,183	7,267,720	300,000	5,172,875	10,533,876	1,773,219	-	-	-	-	-	-	-	-	-	-	37,504,566	73,004,312	
TOTAL LIABILITIES	643,856	516,272	7,292,645	1,965,229	232,183	7,267,720	392,518	5,172,875	10,804,342	1,773,219	-	-	-	-	-	-	-	-	-	-	166,806,352	204,977,011	

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

[Signature]
Coordinator (Finance)

[Signature]
Chief Executive



[Signature]
Enrollment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2109240282ASB09134

MUKTI COX'S BAZAR

Consolidated Statement of Comprehensive Income (Development & Humanitarian Activities)

For the Year Ended June 30, 2022

ANNEXURE - N-1

Particulars	General AC		Mother AC	DFAT-AHP-BD-RRP3	AHP-BD Consortium-CLARE/DEAT II	SEP CTO	MIHM (UNFPA- Girl child)	EWALL	DFAT-AHP-BD-HCRP3	IPCOSO	SEP-COX	MEP-GFATM	Sub-Total
	1	2	3	4	5	6	7	8	9	10	11		
INCOME													
Grand Income	-	-	672,340	1,952,177	3,830,828	16,354,209	15,972,575	16,351,984	55,895,438	5,819,400	9,895,346	136,844,295	
Bank Interest	272,763	-	-	-	-	-	-	-	-	1,342	-	274,105	
Operational Income	7,456,825	-	-	-	-	-	-	-	-	-	-	7,456,825	
Interest on Investment	45,714	-	-	-	-	-	-	-	-	-	-	45,714	
Membership Fee	3,360	-	-	-	-	-	-	-	-	-	-	3,360	
Misc. Income	402,989	-	-	-	-	-	-	-	-	-	-	402,989	
Overhead Income	25,180,082	-	-	-	-	-	-	-	-	-	-	25,180,082	
Total Income (Take) (I)	37,261,833	-	672,340	1,952,177	3,830,828	16,354,209	15,972,575	16,351,984	55,895,438	9,220,742	9,895,346	144,267,170	
EXPENDITURE													
Program Cost	5,023,132	-	247,032	27,533	909,847	11,086,098	7,116,511	10,337,103	20,690,529	2,656,444	533,619	67,745,948	
Capacity Development Cost	94,773	-	-	-	39,335	610,480	-	-	5,607,767	-	202,654	6,615,009	
Personnel Cost/ Human Resource Cost	14,784,575	-	312,419	1,692,103	2,557,649	3,711,198	7,251,092	4,209,708	16,389,272	2,720,350	8,379,574	61,888,140	
Administration & Operational cost	6,822,249	15,874	14,447	134,431	90,683	588,741	1,504,972	1,301,140	3,151,784	92,572	335,844	14,132,746	
Indirect Overhead Cost	-	-	90,442	98,010	-	-	-	504,024	-	152,500	283,855	1,146,831	
Direct Overhead Cost	-	-	-	-	233,112	375,712	-	-	2,150,055	277,534	-	3,036,474	
Bad debt	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	3,783,011	-	-	-	-	-	-	-	-	35,972	-	3,818,983	
Bank Interest Sent to Project (As Fund)	-	-	-	-	-	-	-	-	-	32,530	-	32,530	
Total Expenditure (Take) (II)	31,487,740	15,874	672,340	1,952,177	3,830,828	16,354,209	15,972,575	16,351,984	55,895,438	5,987,511	9,895,346	150,416,020	
Excess of Income over Expenditure (I-II)	5,874,793	(15,874)	-	-	-	-	-	-	(68,769)	-	-	6,791,160	

ANNEXURE - N-2

Particulars	Probin		ADOLESCENT	ELIBEP-FDMN	CHOP	IVY JAPAN LIVELIHOOD FLY & WASH	IVY JAPAN	MFS-DFB	NEEP-C-FDMN	GBVIE	NEEP-C-FDMN (BHASAN)	Sub-Total	Total
	12	13	14	15	16	17	18	19	20	21			
INCOME													
Grand Income	1,122,486	635,095	230,765,728	42,487,732	4,794,186	13,063,550	3,006,680	53,869,455	270,068,681	2,011,720	126,844,295	748,677,811	
Bank Interest	-	2,860	-	7,089	-	-	2,214	-	-	-	-	274,105	
Operational Income	-	-	-	-	-	-	-	-	-	-	-	286,268	
Interest on Investment	-	-	-	-	-	-	-	-	-	-	-	7,456,825	
Membership Fee	-	-	-	-	-	-	-	-	-	-	-	45,714	
Misc. Income	-	-	-	-	-	-	-	-	-	-	-	3,360	
Overhead Income	-	-	-	-	-	-	-	-	-	-	-	402,989	
Total Income (Take) (I)	1,122,486	641,956	230,765,728	42,494,821	4,794,186	13,063,550	3,008,894	53,869,455	270,068,681	2,011,720	126,844,295	786,052,849	



EXPENDITURE

Program Cost	686,759	267,033	175,791,006	30,668,512	277,621	6,311,347	448,543	13,997,889	28,937,909	347,505	67,745,948	325,481,333
Capacity Development Cost	88,682	-	1,478,006	-	-	37,800	160,265	477,694	29,647,344	56,205	6,615,009	31,561,008
Personnel Cost/ Human Resource Cost	319,350	312,800	43,207,211	7,567,692	3,677,225	4,304,957	699,973	33,071,536	176,135,475	1,101,018	61,888,140	332,285,487
Administration & Operational cost	27,695	59,263	7,544,209	1,451,149	421,342	1,164,419	151,572	2,581,021	27,799,017	504,990	14,132,746	55,667,423
Indirect Overhead Cost	-	-	2,749,235	247,066	418,000	1,215,017	1,545,227	-	-	-	1,146,631	7,321,177
Direct Overhead Cost	-	-	-	2,533,213	-	-	-	3,741,216	12,549,136	-	3,036,424	21,879,669
Bad debt	2,833	-	-	-	-	-	-	-	-	-	-	2,833
Depreciation	-	-	-	-	-	-	-	-	-	-	3,818,593	3,818,593
Bank Interest Sent to Project (As fund)	-	-	-	-	-	-	-	-	-	-	32,539	32,539
Total Expenditure (Taka) (iv)	1,125,319	619,096	230,769,728	42,487,732	4,794,138	13,961,550	3,005,885	53,869,455	279,068,881	2,011,730	158,416,028	789,262,369
Excess (Deficit) of Income over Expenditure (ii-iv)	(2,833)	2,860	-	7,088	-	-	2,214	-	-	-	6,791,156	6,800,450

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

[Signature]
Coordinator (Finance)

[Signature]
Chief Executive

Talbar Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated - September 24, 2022



[Signature]
Godinda Chandra Paul, FCA
Enrollment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MURTI COX'S BAZAR
Statement of Receipts & Payments (Development & Humanitarian Activities)
From 1st July, 2021 to 30th June, 2022

ANNEXURE: O-1

Particulars	MURTI COX'S BAZAR											
	1	2	3	4	5	6	7	8	9	10	11	Total
Opening Balance :												
Cash in hand												
Cash at Bank	17,554,306	6,385,523	-	-	1,441,542	-	5,535,911	85,891	6,586,563	2,346,294	133,629	39,975,459
	17,554,306	6,385,523	-	-	1,441,542	-	5,535,911	85,891	6,586,563	2,346,294	133,629	39,975,459
Fund Received:												
Fund Received	375,898,233	105,275,305	2,190,758	6,058,436	3,433,158	25,772,968	11,165,059	16,332,759	45,505,200	4,474,703	8,756,059	609,843,717
Bank Interest	272,763	-	2,033	4,869	18,979	-	107,947	76,849	577,303	1,342	8,271	699,366
Membership Fee	3,340	-	-	-	-	-	-	-	-	-	-	3,340
Others Income	402,989	-	-	-	-	-	-	-	-	-	26,000	428,989
Overhead Received	26,180,082	-	-	-	-	-	-	-	-	-	-	26,180,082
Operational Received	7,456,625	-	-	-	-	-	-	-	-	-	-	7,456,625
Security Money	5,929,400	-	-	-	-	-	-	-	-	-	-	5,929,400
Accounts Receivable Recovery	5,571,990	-	-	-	-	-	-	-	-	-	-	5,571,990
Year Project Transaction	64,181,163	-	-	-	-	-	-	-	-	-	-	64,181,163
Short Term Loan received	-	-	-	-	-	-	-	-	-	-	-	-
Advanced Recovery	130,370	-	-	-	-	-	-	-	-	-	-	130,370
	489,026,975	195,275,205	2,192,791	6,074,335	3,452,135	25,772,968	11,273,046	16,409,648	49,582,503	4,476,045	8,764,348	733,396,082
	506,581,281	111,560,529	2,192,791	6,074,335	4,894,677	25,772,968	16,812,957	16,495,539	95,269,056	6,724,339	9,521,969	763,370,521
Payments												
Program Cost	6,023,132	-	247,032	27,633	905,847	11,098,008	7,116,511	10,337,503	28,696,020	2,656,444	533,619	67,745,949
Capacity Development Cost	94,773	-	-	-	36,333	610,450	-	-	5,607,787	-	262,654	6,615,009
Personnel Cost/ Human Resource Cost	14,754,675	-	312,410	1,680,303	2,557,849	3,711,198	7,251,052	4,209,706	16,388,272	2,720,350	8,379,574	61,898,140
Administration & Operational cost	6,697,269	15,874	14,447	134,431	90,663	588,741	1,804,972	1,251,149	3,151,784	92,672	335,844	13,967,746
Indirect Overhead Cost	-	-	80,442	98,010	-	-	-	504,024	-	182,500	283,655	1,146,631
Direct Overhead Cost	58,131,477	-	-	-	233,112	375,712	-	-	2,150,086	277,534	-	3,036,434
Inter Project Transaction	889,885	-	-	-	-	-	-	-	-	-	-	889,885
Advanced Paid	-	-	-	-	-	40,000	60,446	-	-	-	-	799,131
Liabilities for Expenses	-	-	-	-	-	-	-	50,000	-	-	-	50,000
Security Money Return	3,643,750	-	-	-	-	-	-	-	-	-	-	3,643,750
Field Assets Purchase	31,918,614	-	-	-	-	2,993,153	-	-	35,100	-	-	34,946,867
Fund Return to Donor's	-	-	-	-	-	-	-	-	256,327	771,457	-	1,029,784
Fund Send to Project	376,052,116	100,256,540	-	-	-	-	-	-	-	-	-	476,319,056
Bank interest Send to Project (As fund)	-	-	-	-	-	-	-	-	-	33,482	-	33,482
Total Taka	499,325,411	160,272,814	672,345	5,942,177	3,839,836	18,387,362	16,042,021	16,351,984	86,186,865	6,724,339	9,886,346	730,543,495
Closing Balance :												
Cash in hand	10,000	-	-	-	-	-	10,000	-	-	-	169	20,199
Cash at Bank	7,345,870	11,287,815	1,490,451	4,122,128	1,043,851	6,385,626	760,936	143,565	187,201	-	26,424	32,806,837
Total Taka	7,355,870	11,287,815	1,490,451	4,122,128	1,043,851	6,385,626	770,936	143,565	187,201	-	26,623	32,827,036
	506,581,281	111,560,529	2,192,791	6,074,335	4,894,677	25,772,968	16,812,957	16,495,539	95,269,056	6,724,339	9,521,969	763,370,521



BASU BANERJEE NATH & CO.
CHARTERED ACCOUNTANTS

ANNEXURE: O-2

Particulars	Protein	ADOLESCENT	ELDER- FDMN	CHOP	MY JAPAN LIVELIHOOD	MY JAPAN FLY & WASH	MFS-DFB	NEEP-C- FDMN		sub-Total	Total
								18	19		
Opening Balance :											
Cash in hand	-	-	-	-	-	-	-	-	-	-	-
Cash at Bank	317,235	307,595	31,137,542	55,725	-	40,944	13,226,695	9,505,816	-	30,975,459	94,880,275
	317,235	307,595	31,137,542	55,725	-	40,944	13,226,695	9,505,816	-	30,975,459	94,880,275
Funds Received:											
Fund Received	296,573	180,737	207,788,632	43,527,011	5,043,805	20,293,037	2,340,122	45,923,419	206,351,130	628,043,717	1,224,998,093
Bank Interest	-	2,860	-	7,089	-	-	2,214	285,814	-	895,365	947,343
Membership Fee	-	-	-	-	-	-	-	-	-	3,350	3,350
Others Income	-	-	-	-	-	-	-	-	-	420,909	420,909
Overhead Received	-	-	-	-	-	-	-	-	-	29,180,082	29,180,082
Operational Received	-	-	-	-	-	-	-	-	-	7,455,625	7,455,625
Security Money from vendors	-	-	-	-	-	-	-	-	-	5,829,400	5,829,400
Accounts Receivable Recovery	528,980	163,285	-	-	-	-	-	-	-	5,571,990	6,362,225
Inter Project Transaction	452,125	303,140	9,350,112	15,530,000	-	-	-	-	-	64,181,163	86,817,540
Advanced Recovery	-	-	717,427	-	-	-	1,000,000	-	-	130,370	847,797
	1,277,678	646,992	213,859,371	59,064,100	5,043,805	20,293,937	3,350,336	45,789,232	286,351,138	3,798,303	1,362,873,954
	1,954,913	956,586	344,997,213	59,119,825	5,043,805	20,293,937	3,400,280	89,015,086	286,160,956	3,798,303	1,467,783,229
Payments											
Program Cost	696,759	267,033	175,791,066	30,668,612	277,621	6,311,347	449,643	13,067,850	26,037,909	347,506	325,481,333
Capacity Development Cost	88,682	-	1,479,006	-	-	37,950	160,265	477,694	24,947,344	58,018	6,515,009
Personnel Cost/Human Resource Cost	319,250	310,000	49,207,211	7,587,562	3,677,235	4,304,967	669,873	33,071,836	176,135,475	1,501,018	61,880,140
Administration & Operational cost	27,695	58,263	7,944,209	1,491,149	421,342	1,154,419	101,572	2,551,021	27,706,017	504,990	55,622,423
Indirect Overhead Cost	-	-	2,740,236	347,068	418,000	1,215,017	1,403,204	-	-	1,146,031	7,181,154
Direct Overhead Cost	-	-	-	2,053,213	-	-	-	3,741,215	12,548,136	-	3,036,424
Inter Project Transaction	-	-	482,427	18,090,000	-	-	640,000	-	-	69,131,477	21,679,988
Advanced Paid	-	-	-	-	-	-	65,000	-	-	789,131	1,346,598
Liabilities for Expenses	-	-	-	-	-	-	-	30,000	3,856,147	-	3,936,147
Security Money Return	-	-	-	-	-	-	-	-	-	-	50,000
Fixed Assets Purchase	-	-	-	316,524	228,696	60,000	-	583,998	-	349,621	3,843,790
Fund Return to Donor's	-	-	13,410,097	-	-	-	-	-	-	34,946,867	36,405,866
Fund Sent to Project	-	-	-	-	-	-	-	-	11,739,555	-	26,179,438
Bank Interest Sent to Project (As fund)	-	-	-	-	-	-	-	-	-	476,319,058	476,319,058
	1,122,686	639,096	344,682,252	58,884,256	5,022,844	13,103,550	3,371,657	94,453,453	285,096,593	2,261,153	1,399,730,815
	472,427	317,492	334,961	235,569	10,961	7,190,367	25,623	4,562,435	10,464,373	1,151	31,350
Closing Balance :											
Cash in hand	-	-	-	-	10,000	-	-	-	-	-	-
Cash at Bank	472,427	317,492	334,961	235,569	10,961	7,190,367	25,623	4,562,435	10,464,373	1,536,996	32,809,837
Total	472,427	317,492	334,961	235,569	20,941	7,190,367	25,623	4,562,435	10,464,373	1,538,150	32,827,036
	1,594,913	956,586	344,997,213	59,119,825	5,043,805	20,293,937	3,400,280	89,015,086	286,160,956	3,798,303	1,457,753,229

The accompanying notes C1-35 & Annexures A to H form an integral part of the financial statements.

[Signature]
Coordinator (Finance)

[Signature]
Chief Executive

Godwin Banerjee Prasad, FCA
Enrollment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
BVC No:22692402BLASB09154



Tabler Chamber (Ground Floor)
10, Agrahad Commercial Area,
Chattogram - 6110
Dated: September 24, 2022

MUKTI COX'S BAZAR
Cosolidated Statement of Financial Position (D&HA)
As of June 30, 2022

PARTICULARS	NOTES	2021-2022	2020-2021
		Development & Humanitarian Activities	Development & Humanitarian Activities
		(Taka)	(Taka)
ASSETS:			
APPLICATION OF FUNDS:			
NON- CURRENT ASSETS:			
Property, Plant & Equipment- Carrying Value	2.00	106,669,760	99,449,583
Construction Work-In-Progress (Building)	2.01	23,405,227	-
TOTAL NON CURRENT ASSETS		130,074,987	99,449,583
CURRENT ASSETS:			
Investment	3.00	901,535	855,821
Advances, Deposits & Pre-payment	6.00	943,251	444,490
Cash & Cash Equivalents	7.00	58,022,414	94,880,275
Inter Project Transaction (Asset)	8.00	8,136,991	18,761,677
Accounts Receivable	9.00	6,897,833	8,114,378
TOTAL CURRENT ASSETS		74,902,024	123,056,641
TOTAL ASSETS		204,977,011	222,506,224
SOURCES OF FUNDS:			
Accumulated Capital Fund		131,972,699	126,373,975
Reserve Fund		-	-
TOTAL FUND		131,972,699	126,373,975
CURRENT LIABILITIES:			
Liabilities for Expenses	17.00	245,188	3,938,147
Inter-Project Transaction	18.00	8,130,991	8,761,677
Fixed Asset Acquisition Fund	24.00	7,456,856	4,926,788
Unutilized fund	25.00	50,984,480	74,404,450
Other liabilities	30.00	6,186,797	4,101,187
TOTAL CURRENT LIABILITIES		73,004,312	96,132,249
TOTAL LIABILITIES		204,977,011	222,506,224

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements

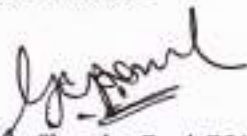

Coordinator (Finance)


Chief Executive

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

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR
Consolidated Statement of Comprehensive Income(D&HA)
For the Year Ended June 30, 2022

Particulars	Notes	July 01,2021 to June 30,2022	July 01,2020 to June 30,2021
		Development & Humanitarian Activities	Development & Humanitarian Activities
A. INCOME :			
Grant Income	26.00	748,677,811	583,087,479
Interest on investment	20.00	45,714	70,644
Bank interest	20.00	286,268	1,090,055
Membership Fee		3,360	2,280
Other income	21.00	402,989	732,894
Overhead income	27.00	29,180,082	54,413,980
Operational income	28.00	7,456,625	3,339,803
TOTAL INCOME		786,052,849	642,737,135

B. EXPENDITURE :

Administrative Expenses	Annex-D & 23.00	55,867,423	27,194,407
Bad debt	29.00	2,833	45,098
Programme cost	Annex-A	325,481,333	170,909,271
Capacity Development Cost	Annex-B	33,563,006	8,674,464
Personnel cost /Human resources	Annex-C & 23.01	332,285,487	370,724,720
Overhead cost	Annex-E	29,201,165	53,822,575
Depreciation		3,818,583	2,034,720
Bank interest Send to Project (As fund)		32,539	-
TOTAL EXPENDITURE		780,252,369	633,405,255
Excess / (Deficit) of Income Over Expenditure (A-B)		5,800,480	9,331,880

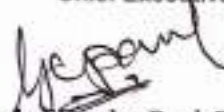
The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.


Coordinator (Finance)


Chief Executive

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022




Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282AS809154

MUKTI COX'S BAZAR

Statement of Cash Flows (Development & Humanitarian Activities)

For the year ended June 30, 2022

Particulars	From 1st July,2021 to 30th June, 2022	From 1st July,2020 to 30th June, 2021
	TK	TK
A. CASH FLOW FROM OPERATING ACTIVITIES		
Excess of Income over Expenditure	5,800,480	9,331,880
Adjustment for Non-Cash Item		
Depreciation	5,180,777	3,505,825
Prior Year Adjustment	(201,756)	(70,823)
	10,779,501	12,766,882
(Increase)/Decrease of Current Asset		
Advances, Deposits & Pre-payments	(498,761)	316,970
Accounts Receivable	1,216,546	(6,085,850)
Increase/(Decrease) of Liabilities		
Other Liabilities	(1,607,351)	4,656,867
Net Cash Provided /(Used in) from Operating Activities	9,889,934	11,654,869
B CASH FLOW FROM INVESTING ACTIVITIES:		
Acquisition of Property, Plant & Equipment	(12,400,952)	(20,518,846)
Construction Work-in-Progress (Building)	(23,405,227)	-
Investment in FDR	(45,714)	(70,644)
Net Cash Provided /(Used in) from Investing Activities	(35,851,893)	(20,589,490)
C CASH FLOW FROM FINANCING ACTIVITIES:		
Inter-Project Transaction	9,994,000	(9,500,000)
Fixed Assets Acquisition Fund	2,530,068	(1,594,963)
Unutilized Fund	(23,419,970)	276,095
Net Cash Provided /(Used in) from Financing Activities	(10,895,902)	(10,818,868)
D Net increase/(decrease) of Cash and Cash Equivalents (A+B+C)	(36,857,861)	(19,753,489)
E Cash and Cash Equivalents at the beginning of the year	94,880,275	114,633,764
F Cash and Cash Equivalents at the end of the year	58,022,414	94,880,275

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.



Coordinator (Finance)



Chief Executive

Taher Chamber (Ground Floor)
10, Agrabad Commercial Area,
Chattogram - 4100
Dated -September 24, 2022



52


Godinda Chandra Paul, FCA
Enrolment: 0282
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC No:2209240282ASB09154

Annexure "A"

July 01, 2021 to
June 30, 2022

A Program Cost	
General A/C	
Executive Committee Meeting	372,219
Annual General Meeting	320,689
Procurement Committee Meeting	438,081
Finance Committee Meeting	9,062
Monitoring Committee Meeting	480,000
Contribution to Probin Program	473,124
Contribution to Adolescent Program	259,579
Contribution to Organization Education Program	12,123
Contribution to Livelihood(IVY Japan) Program	4,000
Contribution to FDMN (UNICEF) Program	12,000
Contribution to Malaria Elimination Program	50,949
Contribution to GBVIE Program	401,763
Contribution to Enrich Program	19,554
Contribution to IER&ERS Program	14,465
Contribution to IPCOSO Program	126,000
Contribution to FSL & Wash Program	18,000
Day Observation	175,192
Annual Picnic	935,343
Contribution to CHOP Program	67,730
Donation	1,833,259
	<u>6,023,132</u>
DFAT-AHP-BD-RRP3	
Community Volunteers incentives	34,128
Salary of social Mobilizer	212,904
	<u>247,032</u>
AHP-BD Consortium-CARE-DFAT III	
Learning sharing workshop/meetings	27,633
	<u>27,633</u>
SEP CTG	
Est.of LC,Repairing,LC Rent etc	263,960
Education Materials & Uniform	560,286
Parents Meeting	1,630
Electricity Bill for LC	21,235
Miscellaneous,Covid Goods	62,736
	<u>909,847</u>



IMHM(UNFPA)

Activity Name: Deliver Girl Shine Curriculum

Procure PPE and safeguarding items (surgical masks, hand sanitizers, bag, rainboots, t-shirts, notebooks, name tags) for trainers	112,824
Procure and distribute COVID-19 infection, prevention, control items	43,090
Financial incentives for 8 female Youth Mentors (camps) to support the implementation of Menstrual Health (MHM curricula) with adolescent girls and female caregivers	12,000
Monthly meetings with Project Manager, Project Coordinator-Girl Shine Officer, and Youth Centre Managers in the camps and host communities	36,220
Celebration of Menstrual Hygiene Day 2022	50,584
	<u>254,718</u>

Activity Name: Procurement and distribution of menstrual health management (MHM) kits

Procure and distribute 700 MHM kits to be given to adolescent girls who complete MHM curriculum	1,649,300
Procure and mass distribute 2,400 MHM kits to be given to adolescent girls	1,272,000
Procure sewing machines and sewing/stitching materials to support reusable sanitary pad production	210,360
Establishment and/or renovation of eight Youth Centre in the camps	2,339,487
Youth Centre Cleaner Incentives	6,000
Day and Night Guard for the Youth Centre Incentives	18,000
Monitoring related travel costs to ensure the effective monitoring smooth programme implementation	361,483
Adapting 3 illustrations and images of the MHM module in Rohingya context and adapting the images from disability inclusion perspective	122,164
	<u>5,978,794</u>

Activity Name: Procure and distribute MHM kits in Bhasan Char

Procure and distribute 1,055 MHM kits in Bhasan Char to support adolescent girls and young women in managing their menstruation	4,234,770
Transportation cost for MHM Kit distribution	73,827
Procure and distribute 1055 leaflet sets	61,744
Procure 465 festoons on MHM, Covid-19, Alapon Helpline, Child Marriage, GBV to be hanged on community centres for raising awareness on these issues	64,900
Training of Youth Volunteers on MHM kit, menstruation and Alapon	28,582
Technical assistance cost (Employee salaries)	153,226
Technical assistance cost (Volunteer incentive)	70,455
Monitoring related travel costs to ensure the effective monitoring for smooth programme implementation in Bhasan Char	167,082
	<u>4,854,586</u>

Total

11,088,098



Annexure "A"

July 01, 2021 to
June 30, 2022

EWLL

Support women groups to organize sensitization 1206	879,291
Support new and existing men groups and male youth 2204	190,578
Support men groups to organize sensitization sessions 1207	98,780
CBV incentive - HOST MPWC C2210	831,435
Construct 3 Multi-purpose Women's Centers C1201	676,042
Run 3 UN Women Multi-porpuse Women's Center C1202	243,689
Staff & Volunteer Regular and Refresher Trainings of C1205	113,833
Sensitize community memners Men & Boys C2205	168,771
Advocacy at different level to promoted C 2207	104,065
Identify and develop livelihoods related training C3201	36,589
Deliver livelihood skills training to host community C3202	712,250
Provite tools grants ofr seed funds for host C3204	2,955,122
Provide leadership training to host and Rohingya C2202	71,446
Monthly Program Reviews & Monitoring Costs C4109	34,620
	<u>7,116,511</u>

DFAT-AHP-BD-HCRP3

Homestead Gardening & Pit Composting	753,018
Agriculture input supports to the most vulnerable farmer's groups	3,445,526
Training on improved seed & farm management	945,345
Formation of Farmers group and linking with Farmer's Market	176,000
Input and technical support for Livestock Rearing (specialy targeting disable HH)	540,000
Business grants support to vulnerable womens and men to restore their small businesses.	3,776,662
Training on Literacy and Numeracy Functional Class linking with Market and bussines	484,614
ToT to partner staffs on livelilihood support intervention	113,593
ToT to partner staffs on livelilihood support intervention	102,345
	<u>10,337,103</u>

IPCOSO

House hold items (Input support to beneficiaries)

Agri input support to host and camp beneficiaries	27,597,399
Vaccination Campagin	204,357
Learning sharing visit of project beneficiaries	39,068
Project activities visit by relevant govt. officer	38,620
	<u>27,879,444</u>

Seminar and workshop

Other Services (Staff coordination meeting)	167,023
Other Services (Staff & Livelihood promoter coordination meeting)	22,204
Other Services (Project closing learning shearing workshop)	105,505
Other Servises (Quarterly coordination meeting with sales center management committee)	78,182
Linkage workshop among service provider	44,171
Impact assessment/Evaluation of the project	400,000
	<u>817,085</u>



Annexure "A"

July 01, 2021 to
June 30, 2022

SEP-COX

Establish for DIC, Office & Center Rent	914,231
Education Materials & Uniform for Student	256,049
Cleaning Goods & Miscellaneous	14,425
First Aid Box & Other Medicine Materials	38,237
Electricity & Stationery	32,921
Food Items Distribution	1,322,550
Food Items Packaging & Transportation Cost	68,031
	<u>2,666,444</u>

MEP-GFATM

Orientation on Malaria Prevenson & Control (Former BCC Orientation)	22,089
Malaria Day	32,625
Travel Cost	456,980
Travel Cost of Field Staff covid-19	87,119
Monitoring cost of program management staff	34,806
	<u>633,619</u>

PROBIN

Old Age Allowance	543,000
Village & Ward Old Age Meeting	33,090
Union Old Age Meeting	2,171
Payment for the death of the deceased	36,000
Health Care expenses	72,498
	<u>686,759</u>

ADOLECSENT

Expenditure on Skill and leadership development activities	178,441
Sports & Culture	88,592
	<u>267,033</u>

ELIBEP-FDMN

Renovation of Learning centers (major repair) -Full Bamboo made LC as per need.	64,290
Amendment1: Land Development for establishing 48 LCs in 12 locations (leveling of land in hilly areas and low lands) (need prior approval from UNICEf engineer)	456,652
Resource Center Development and Construction	11,511,535
Visibility Items (1.1.27)	220,275
Space Lease & Development (1.1.24)	569,544
Construction of new 60 LCs	3,700,238
FIRE Burnt additional FACE	13,215,113
LC Reconstruction	15,917,791
Regular Repairing & Maintenance- as per need and require prior approval from PO Office/ Camp Resource Center construction.	4,342,258
	192,627
Fire extinguisher Refill & Maintenance for all Learning Center (Refill once a year)	142,010
Learning Center(LC) Rent at camp level	1,991,410
Visibility Items - Learning Center (LC) Signboard	10,370
Visibility Items - (Vest, Cap, Mug, calendar, diary etc.)	21,700
Resource Center mamangement cost at camp 04	124,797
	<u>52,480,610</u>



Construction of WASH facilities in the Learning Center (LC) including hand wash and safe drinking water facilities	
Cleaner Wages for Cleaning 250 LCs, Toilets and Hand wash facilities (29 months)	13,000,042
Sweeper Bill for Toilet desludging	1,600
Toilet Making- 46 Nos.	401,592
Hand WASH Device_FACE	3,951,395
Regular Toilet Repairing & Maintenance - as per need and require prior approval	155,433
	<u>17,510,062</u>
Making start-up, Pre-primary & Teaching learning materials available for 382 LCs (new 72 LCs)	
Start-up materials for Early Learning	1,183,666
Labour cost for material carrying & loading to distribute the materials at the LCs	279,352
	<u>1,463,018</u>
Ensuring core frontline human resource (teachers and Burmese instructors) for continuing service	
Monthly Salary for the 462 national teachers	63,917,400
	<u>63,917,400</u>
Ensuring core frontline human resource (teachers and Burmese instructors) for continuing service	
Monthly Salary for the 462 Burmese Language Instructors	38,518,244
	<u>38,518,244</u>
Conducting C4DiE activates for Community Mobilization	
Phase 4 (Amendment 1): Development of IEC Materials on Education (Poster)	162,434
Salary of C4D officer Recruited and deployed	432,829
Visibility Items - Learning Center (LC) information display for zero tolerance issue	20,827
Program Briefing Session/ Coordination meeting with GoB officials	22,666
	<u>638,756</u>
Activity 5.1: Renovation/reconstruction of damaged LCs with contingency	
Rent for warehouse for prepositioning EIE kit, School in a Box & ECD Kits	222,058
Distribution cost of EIE, School in a Box & ECD Kits when disaster triggers	665,596
Replenishment of damaged materials with contingency fund	887,654
	<u>887,654</u>
(MCP): By April 2021, 3,500 of 11-17 years old FDMN children have access to MCP from grade 6-9 in 9 camps.	
Labour Cost_MC	5,000
MC: Examination stationaries (question, answer sheet, tabulation sheet, result	4,670
Door Mat, Belcha, Pitcher, Brooms & Shoe Rack etc. Package for local procurement	180
MC: Orientation for staff on survey tools and student profiling	171
MC: Result publishing day expenditure (refreshment and related cost)	165,572
MC: Wages for Burmese facilitators for the month of August 2021 to July 2022(12	88,069
MC: Salary for Head Facilitator for the month of August 2021 to July 2022 (12 months)	88,541
	<u>352,203</u>



(MCP): 115 No. of teachers and facilitators receive training on delivery of classroom teaching and learning process and receive subject based training for MCP including DRR training

MC: Subject based training for facilitators (5 days)	21,333
MC: Gender Mainstreaming Training	1,586
	<u>22,919</u>

Activity 2.5 (MCP): Ensuring second line human resource (project technical staff) for continued service.

MC: Monthly staff coordination meeting	200
	<u>200</u>

Total Cost

175,791,066

CHOP

Remuneration of CHW	29,097,218
Communication Cost of CHW	680,848
CHW Tools printing	188,825
Quarterly CEHAT Meeting	266,641
Health Facility Community Group Meeting	53,340
Observation of the International Days	30,856
Quarterly TBA Learning Sharing Meeting	84,320
TBA incentive for delivery patient referrals	117,800
Transportation Cost for Delivery & Contraceptive User	41,014
Comprehensive Training for CHWs/Refresher Training	82,250
IEC Materials	25,500
	<u>30,668,612</u>

IVY JAPAN LIVELIHOOD

Construction cost of Hnila unio	15,602
Experts(Engineer) for inspectio:2.1 · Transportation fee	13,773
Experts(Engineer) for inspectio:2.2 · Accommodation fee	24,342
Experts(Engineer) for inspectio:2.3 · Per diem	43,275
Experts(Engineer) for inspectio:2.4 · Reward for engineer	54,094
Inception workshop (DC, Teknaf:3.5 · Material for participants	3,551
Inception workshop (DC, Teknaf:3.6 · Refreshment for participants	17,500
Inception workshop (DC, Teknaf:3.7 · Per diem for resource person	40,000
Inception workshop (DC, Teknaf:3.8 · Per diem for resource person-2	10,000
Inception workshop (DC, Teknaf:3.9 · Accommodation fee	6,113
Community consultation (Ward, v:3.10 · Refreshment for participants	32,075
Community consultation (Ward, v:3.11 · Accommodation fee	6,846
Workshop, Advisory board of Hni:3.34 · Refreshment for participants	10,000
Workshop, Advisory board of Hni:3.35 · Accommodation fee	450
	<u>277,621</u>

IVY JAPAN FLY & WASH

Establishment of bamboo platform for vegetable cultivation and establishment of To train 900 BNFs to grow vegetables on the roof of their houses	4,176,429
	170,659



Annexure "A"

July 01, 2021 to
June 30, 2022

Provide training to Rohingya volunteers on making bamboo shelves for vegetable cultivation and setting up vegetable gardens on the roofs of their homes for two days.	39,745
Project Inception Meeting Program	9,900
Remuneration of Rohingya Volunteers	700,000
Warehouse Rent for keeping bamboo, rope, sack, vermi-compost, basket, watering can, Bucket, vegetable seedlings and seeds	42,688
Inception meeting of the project at the upazila level	24,825
Inception meeting of the project at the union level	4,000
Deep tube well installation (more than 800 feet deep and design approved by the Department of Public Health Engineering)	1,113,435
Hygiene training	29,666
	6,311,347
MFS-DFB	
Quarterly program progress review meeting	33,180
Training for beneficiaries-Financial management	95,163
Training for beneficiaries-saving and credit	119,498
Learning & Sharing Meeting	91,800
IEC Materials printing	17,500
Project orientation to field and Mukti management	84,102
Daying training on improve aquaculture business development	8,400
	449,643
NEEP-C-FDMN	
Camp	
Student Learning Materials	1,850,825
Teachers Materials	131,892
P.P.E. Purchase for Teachers & Students	442,046
Advocacy Meeting With RRRC	195,180
Parents Meeting & LCMC Meeting	144,340
Cleaning Materials	66,767
First Aid Material	35,000
	2,866,050
Host	
Student Learning Materials	677,169
Teachers Materials	43,050
P.P.E. Purchase for Teachers & Students	6,327
Parents Meeting & LCMC Meeting	34,032
Cleaning Materials	39,000
First Aid Material	14,431
Uniform & Shoes for Student	905,450
School Bag for Students	108,500
USB drive for Digital Class	23,924
Learning Center Rent	93,000
Projector & Mobile Purchase	475,578
Electric Bill for LC	32,459
Furniture For LC	22,900
Sports Materials and School Decoration	46,574
	2,522,394



Annexure "A"

July 01, 2021 to
June 30, 2022

Construction & Maintenance-Camp	
Center Maintenance & Repairing	5,407,878
School Decoration	110,013
School Gardens	29,774
	<u>5,547,665</u>
Construction & Maintenance-Host	
Establish Learning Center	898,320
Center Maintenance & Repairing	249,933
Establish Girls Refreshment Center	1,913,527
	<u>3,061,780</u>
	<u>13,997,889</u>
	Total Cost
GBVIE	
Procurement of Goods & service	
Rental, repair & maintenace of transportation means	6,685,010
New WFs Construction	7,317,508
Procurement of materials for producing masks in all the WFSs in camp and surrounding host community areas/ Purchase Dignity Kits	8,995,412
Procurements of Printing of WFS /WLCC Picture project Book with Text & Design re-alignment & othersPrinting	755,000
Mural development (15 artist's honorarium for 40 days ; material for art work, transportation to reach to WFS, communication cost , other logistic and supplies for art work etc.	1,422,088
Printing English 300pcs and Bengali 300 pcs PSS manual and other PSS manuals for use by Case Managers, Case Workers, Community Mobilisers and Volunteers, GBVIMS Annual Reports	567,801
	<u>25,742,819</u>
Referral costs for Women and girls in Camps and surrounding host communities	
Rental, repair & maintenace of transportation means	2,295,711
Referrel Money	582,379
	<u>2,878,090</u>
Development and printing: Develop video based IEC materials for case management, referral, PSEA, PWD inclusion, Support Awareness Start Action, SASA! Together materials.	
Purchase of printing & media services and publications	317,000
	<u>317,000</u>
	<u>28,937,909</u>
	Total cost
NEEP-C-FDMN (BHASAN)	
Center Maintenance & Repairing with Decoration	32,711
Student Learning Materials with Transport Cost	101,741
Bag for students	140,000
Bag for teachers	10,000
Teachers Materials	26,670
Cleaning Materials	4,733
COVID-19 materials for students, teachers and cleaners	7,250
Parents Meeting & LCMC Meeting	24,401
	<u>347,506</u>



**Basu Banerjee Nath & Co.
Chartered Accountants**

Annexure "B"

July 01, 2021 to
June 30, 2022

B Capacity Development Cost	33,563,006
General A/C	
Monthly PMC Meeting	35,274
Staff Coordination Meeting	41,974
Quick book software training	14,860
PSEA Training	2,665
	94,773
SEP-CTG	
Staff Recruitment & Training	39,335
	39,335
IMHM(UNFPA)	
Training of Trainers	403,075
Training on trainers (ToT)	8,500
Training for Youth Female Mentor on the Girl Shine Curriculum	3,500
Training on adolescent safety and protection for newly recruited Case Workers and other	5,000
Training on GBV Case Management including PSEA for newly recruited Case workers and	4,300
Train and re-train for trainers	186,085
	610,460
IPCoSO	
Other Services (Staff basic/refreshers Training)	435,050
Other Services (Training of Livelihood Promoters)	94,367
Other Services (Capacity building to host & camp beneficiaries)	5,078,370
	5,607,787
MEP-GFATM	
Monthly Meeting of Health Workers	192,207
Multi Stakeholder Coordination Meeting	41,992
Orientation of Forest goers/Mobile Population/Jhum cultivator, etc. on Malaria service and COVID preventive measures	28,455
	262,654
PROBIN	
Best probin award	4,990
Best child award	4,989
Sports & cultural	39,705
Probin support	23,998
Probin tea stall	15,000
	88,682
ELIBEP-FDMN	
Basic Orientation for all Project Personnel on Program context, goal & scope (30 participants in each batch)	133,201
Capacity Building of Project Personnel (Training & workshop for capacity buildup)	44,500
Phase 4 (Amendment 1): Teachers' training on pre-primary/ Early Learning curriculum (30 participants in each batch) based on LCFA	59,440



Basu Banerjee Nath & Co.
Chartered Accountants

Annexure "B"

July 01, 2021 to
 June 30, 2022

Phase 4 (Amendment 1): PSS training for POs, TOs , teachers and Burmese language Instructors (27 participants in each batch)	481,452
Induction Training	19,464
Subject Based Training_MC	9,586
Inclusive Education	464,590
Foundation (In service) Training of National Teachers	265,773
	<u>1,478,006</u>
IVY JAPAN FLY & WASH	
Basic training to project officers and employees for 3 days	37,800
	<u>37,800</u>
MFS-DFB	
Monthly staff coordination meeting	47,182
TOT training on saving and credit management for staffs	84,353
Training on data collection and FGDfor Monitoring and Evaluation	28,730
	<u>160,265</u>
NEEP-C-FDMN	
Capacity Building Cost for Staff & Teachers (4 days)	363,556
Monthly Staff Coordination Meetings	114,138
	<u>477,694</u>
GBVIE	
Training and staff capacity building activities	22,741,123
Advocacy at local level	1,906,221
	<u>24,647,344</u>
NEEP-C-FDMN (BHASAN)	
Basic Facilitator training	46,510
Monthly staff meeting	11,508
As per R&P	58,018
Add:VAT Payable	188
As per I&E	<u>58,206</u>



Annexure "C"

July 01, 2021 to
June 30, 2022

C Personnel Cost/ Human Resource Cost:

General A/C

Monthly Staff Salary	12,643,467
Festival Bonus	1,278,308
Contributory Provident Fund	579,800
Gratuity	263,000
	14,764,575

DFAT-AHP-BD-RRP3

Project co-ordinator-Protection	124,194
Project Officer- Protection	85,484
Accounts Officer	102,741
	312,419

AHP-BD Consortium-CARE-DFAT III

Support Staff	23,065
Project Coordinator	70,000
Finance & Logistic Officer	88,710
GBV Response Officer	262,904
GBV Prevention Officer	256,452
GBV Case Worker	351,131
GBV WGSS Facilitator	323,388
Outreach Worker	316,453
	1,692,103

SEP CTG

Salary for P.M	85,000
Salary for A.O	65,000
Salary for P.O	243,750
Salary for teacher	1,717,526
Salary for Cleaners	466,573
	2,557,849

IMHM(UNFPA)

Salary Allowance for Project Officers and Employees (33 person full)	3,515,410
Salary Allowance for Project Officers and Employees (5 person partial)	195,788
	3,711,198

EWLL

Project Manager/Coordinator	322,916
Project Manager/Coordinator	290,832
Project Manager/Coordinator	290,832
Finance Admin & Logistic Officer 3PNGO	278,464
Finance Admin & Logistic Officer 3PNGO	411,419
EFSL Officer	1,301,993
EFSVL Associate	1,324,425
Center Facilitator nti 3 PNGO(GO)	120,000
Center Facilitator nti 3 PNGO(GO)	120,065
Center Facilitator nti 3 PNGO(GO)	184,000
Host Center Facilitator nti 3 PNGO(GA)	618,094
Host Center Facilitator nti 3 PNGO(GA)	467,840



Annexure "C"

July 01, 2021 to
June 30, 2022

Host Center Facilitator nti 3 PNGO(GAM)	351,607
Psychologist	714,795
Paramatic	356,533
Cleaner	30,637
Cleaner	66,840
	7,251,092
DFAT-AHP-BD-HCRP3	
Project Coordinator (FSL)	929,520
Project Officer (FSL)	571,992
Host Community Facilitator	1,695,127
Host Community Volunteer	243,833
Finance , Admin & Logistic Officer	571,992
Support Staff/Aya com Clener	197,244
	4,209,708
IPCOSO	
Project Coordinator	1,226,667
Technical Officer	1,804,692
Financ and Admin Officer	858,000
Project Officer	1,657,500
Procurement & Logistic Officer	715,008
Logistic Facilitator	542,777
Community Facilitators	7,760,922
Support Staff	324,996
Support staff cum Cleaner	180,000
Hired prof. work (Livelihood Promoters Salary)	1,218,710
	16,289,272
SEP-COX	
Salary for P.M	357,500
Salary for A.O	292,500
Salary for Teachers	1,517,850
Salary for Support Staff	552,500
	2,720,350
MEP-GFATM	
Salary of project managers 1 person	524,242
Salary of Upazila Managers 2persons	879,660
Salary of Accountants 1 person	439,818
Salary of Laboratory Technicians 2 persons	787,738
Salary of Programme Organisers (POs) 2 persons	770,230
Salary of Project Assistants (PAs) 6 persons	744,012
Salary of Health Workers 69 persons	4,007,064
Salary of Field Organizer (FOs) 2 persons	226,810
	8,379,574
PROBIN	
Programme Officer Salary - 01 Person	282,000
Programme Officer Bonus - 01 Person	37,350
	319,350



Annexure "C"

July 01, 2021 to
June 30, 2022

ADOLESCENT

Monthly Salary of Senior Program Officer	276,000
Festival Bonus of Senior Program Officer	34,500
Baishakhi Festival Bonus of Senior Program Officer	2,300
	312,800

ELIBEP-FDMN

Activity 3.1: Ensuring second line human resource (project technical staff) for continued service

Salary of 38 Programme Organizer	13,950,500
Salary of 4 Programme Organizer for the month of November' 2018- December 2020 (26 months) with the provision of around 10% yearly increment, No fringe	127,500
Salary of Training specialist (Quality assurance officer) Education / Training	787,646
Salary of Asst. Training specialist (Asst. Quality assurance officer) Education / Asst. Training Officer	515,000
Salary of 9 Technical Officer -Education	6,678,425
Salary of new 2 Technical Officer -Education & Field Monitor	1,497,666
Salary of Construction Officer	726,000
Salary of Project Engineer	787,646
Phase 4 (Amendment 1): Salary of 06 Programme Organizer for the month of	217,500
Phase 4 (Amendment 1): Salary of 03/04 Technical Officer -Education	2,651,712
Salary of 01 Senior Project Engineer	739,592
Salary of Focal Point	1,555,242
Salary of Assistant Project Coordinator	912,000
Salary of Project Coordinator	1,501,538
Salary of Protection Officer	597,581
Salary of Construction Officer for the month of August 2021 to January 2022 (For	240,000
	33,485,548

Ensuring third line human resource (project management staff) for continued service

Salary of Store Keeper & Logistic Assistant	600,000
Salary of Manager-Finance & Admin	1,176,773
Salary of Finance Associate	587,750
Salary of Monitoring and Research Officer / IM Officer	786,672
Salary of IT & HR Assistant / HR & Admin Associate	517,500
Salary of Messenger	525,000
Salary of Reporting & Documentation Officer	557,992
	4,751,687

Activity 3.3: Ensuring frontline human resource (office support staff) for operational support

Salary of 6 Support Staff (MLSS) /03 Support Staffs (MLSS)	578,161
Salary of 3 Support Staffs (night guard) -Hire from Service Provider Company.	425,205
Salary of 2 Support Staff (MLSS)/ Night Guard (03)	580,110
Salary of Cleaner (02)	336,500
Salary of Security Guard for Warehouse -(Taken over from DAM) Day -01& Night-	70,000
	1,989,976



Annexure "C"

July 01, 2021 to
June 30, 2022

**Activity 2.9: Ensuring second line human resource (project technical staff)
for continued service**

MCP: Salary of Technical Coordinator	320,000
MCP: Salary of 03 /04 Technical Officer	2,660,000
	<u>2,980,000</u>

Total taka

43,207,211

CHOP

Project Coordinator (PC) - 01 Person	993,744
Assistant Project Coordinator (APC) - 01 Person	683,202
Finance & Admin Officer (FAO) - 01 Person	663,300
MIS & Logistic Officer (MLO) - 01 Person	558,984
Admin & MIS Assistant - 01 Person	385,920
CHW Supervisor - 12 Person	3,996,846
Support Staff (SS) - 02 Person	285,696
	<u>7,567,692</u>

IVY JAPAN LIVELIHOOD

Field Coordinator	385,872
Agriculture Field Organizer	1,769,371
Agriculture Farmers Group Volun	848,635
MEAL Officer	230,997
Office Assistant	22,100
Finance & Admin Officer	259,750
IVY Project coordinator, salary	155,300
IVY Office Assistant, salary	5,200
	<u>3,677,225</u>

IVY JAPAN FLY & WASH

Field Coordinator	777,679
Finance & Admin Officer	454,183
Office Assistant, salary	160,145
Field Organizer -Agriculture	958,160
Community Mobilizer-Agriculture	1,449,237
IVY Project coordinator	486,196
IVY Office Assistant	19,367
	<u>4,304,967</u>

MFS-DFB

Business Development Officer	556,925
Business Development Coordinator	99,500
Finance & Accounts officer	43,548
	<u>699,973</u>

NEEP-C-FDMN

Salary & Allowance of Project Staff	11,073,241
Salary for National Teachers -75 person	13,874,470
Wages for Burmese Language Instructor-1 person	107,035
Wages for Burmese Language Assistance -75 person	5,061,440
Wages for Cleaners -75 person	2,955,450
	<u>33,071,636</u>



Annexure "C"

July 01, 2021 to
June 30, 2022

GBVIE

Employees salaries

176,135,475

176,135,475

NEEP-C-FDMN (BHASAN)

Salary of PM & Accounts

546,755

Salary for Local Teachers- 5 person

295,007

Allowance of Burmes language Instructor -1 person (Rohingya)

34,285

Allowance of Burmes language Assistant-5 persons (Rohingya)

161,401

Allowance for Cleaners of LC-6 persons(Rohingya)

63,570

1,101,018



Annexure "D"

July 01, 2021 to
June 30, 2022

D Administration & Operational Cost

55,867,423

General A/C

Office Rent	1,632,484
Utility Cost	521,100
Transportation & Local Conveyance Cost	564,195
Fuel & Lubricants Cost	328,390
Vehicle Repair & Maintenance Cost	495,710
Office Repair & Maintenance Cost	70,151
Postage & Communication Cost	284,551
Office Refreshment Cost	140,829
Printing & Stationery	603,557
Computer & Accessories Servicing	111,978
Paper, Periodicals & Advertise	440,073
Crokaries	39,123
Staff Recruitment Cost	414,473
Land Development Cost	26,912
Audit Fees	112,824
Food shop land rent	235,000
COVID-19 Protection Materials	1,500
Cosultant hire fee	150,000
Quick book software	242,790
Miscellaneous Expenses	217,507
Bank Charge & Commission	64,102
As per R&P	6,697,249
Add:Audit Fee (Provision during the year)	125,000

6,822,249

As per I&E

Mother A/C

Bank Charge	15,874
	15,874

DFAT-AHP-BD-RRP3

Office utilities with supplies & other maintainance	600
Postage & communication	13,847
	14,447

AHP-BD Consortium-CARE-DFAT III

Transportation support and perdium	53,275
Office Supplies, printing, photocopy, stationaries etc.	11,067
Office Rent & Utilities, recruitment cost	48,117
Communication (Mobile, Internet etc.)	21,972
	134,431

SEP CTG

Postage & Communication (T.A,D.A,Mobile Bill)	90,683
	90,683



Annexure "D"

July 01, 2021 to
June 30, 2022

IMHM(UNFPA)

Running	450,250
Head Office: Office rent (10% of the actual cost)	32,520
Head Office: Utilities (10% of the actual cost)	13,692
Internet, post courier and services (10% of the actual cost)	16,279
Staff Communication/Mobile Expenditure (10% of the actual cost)	56,000
	<u>568,741</u>

EWLL

PartnerNGO Support/Office running cost	1,604,972
	<u>1,604,972</u>

DFAT-AHP-BD-HCRP3

Monthly staff coordination meeting	27,385
Office Rent	290,532
Office Maintenance	34,403
Office Utilities	35,036
Printing and Stationery	57,912
Officer Supplies	23,636
Internet	24,000
Mobile Phone credits	83,800
Vehicle Rentals/Local Conveyance	336,475
Monitoring visit (Local stakeholders and FD7/FD6 counterparts)	25,760
M&E officer- partner (Partial salary)	312,210
As per R&P	<u>1,251,149</u>
Add:Audit Fee (Provision during the period)	50,000
As per I&E	<u>1,301,149</u>

IPCOSO

Project Office Rent	654,810
Warehouse Ren	196,690
Rental and Maintenance of Premises (Office Maintenance)	159,273
Utilities Others	60,943
Telecommunications:	460,810
Fuel (Fuel for Vehical petrol Benzin (Motorbike)	102,950
Fuel (Fuel and maintenance cost of generators)	36,890
Other Operating Expense (Locat Travel of staff)	858,077
Other supplies and equipment (Stationery Supplies)	234,352
Other supplies and equipment (Visibility items for staff)	109,625
Medical, hygienic supplies and apparel (Personal care & Hygenic supplies for	178,200
Field Visit and monitoring by senior management	81,498
Bank Charge	19,666
	<u>3,151,784</u>

SEP-COX

Postage & Communication	60,702
Transportation, Fuel I& Maintenance	1,870
Audit Fees	30,000
	<u>92,572</u>



Annexure "D"

July 01, 2021 to
June 30, 2022

MEP-GFATM

Rent and Utilities for Laboratory	107,700
Repair, Maintenance & Renovation	11,440
Office Supplies and Maintenance for Head Office & Field office	30,632
Rent & utilities for Head office & Field office	170,452
Transportations for Supplies	15,620
	<u>335,844</u>

PROBIN

Transportation & Local Conveyance & Mobile Bill	20,400
Printing & Stationery Cost	5,995
Bank Charge & Commission Cost	1,300
	<u>27,695</u>

ADOLECSENT

Stationary & Others	2,181
Travel Allowance of Senior Program Officer	24,000
Mobile Allowance of Senior Program Officer	6,000
Travel Allowance of Focal person	18,000
Mobile Allowance of Focal person	6,000
Bank Charge	3,082
	<u>59,263</u>

ELIBEP-FDMN

Operational costs pro-rated to their contribution to the programme (office space, equipment, office supplies, maintenance)	5,529,113
Standard activity: Planning, monitoring, evaluation and communication, pro-rated to their contribution to the programme (venue, travels)	2,015,096
	<u>7,544,209</u>

CHOP

Office Rent	739,649
Utilities	40,867
Office Stationeries	107,436
Transportation & Local Conveyance	201,235
Fuel, Lubricants & Maintenance cost for Motor cycle	94,082
Postage & Communication	250,850
Refreshment	13,480
Bank Charge	3,550
	<u>1,451,149</u>

IVY JAPAN LIVELIHOOD

Teknaf Field Office rent fee	45,625
Rent car w/ driver	74,399
Mukti HQ Transportation (Tekna)	6,515
Local transportation, field sta	32,185
Per diem, field staff	3,431
Per diem, field staff-2	17,090



Basu Banerjee Nath & Co.
Chartered Accountants

Annexure "D"

**July 01, 2021 to
June 30, 2022**

Accommodation fee, field staff	2,750
Communication, mobile top up, i	44,348
Bank charge	118
Banner printing	3,000
Stationery	43,787
02 Toner, printer-	1,800
IVY Rent Car with driver	48,395
IVY CXB Office utilities, elect	10,304
IVY CXB office rent	80,000
IVY Wi-Fi CXB office	7,595
	421,342
IVY JAPAN FLY & WASH	
Travel Expenses for Project Officers and Staff (5 person full and 5 person partial)	466,328
Mobile and internet expenses of project officers and staff (5 person full and 5	52,024
Project office rent, maintenance and utility costs	251,393
Office stationery (partial) and bank charges	52,600
Travel Expenses for Project Officers and Staff (3 person full and 5 person partial)	238,504
Mobile and internet expenses of project officers and staff (3 person full and 5	17,286
Project office rent, maintenance and utility costs	56,791
Office stationery (partial) and bank charges	19,493
As per R&P	1,154,419
Add: Audit Fee (Provision during the period)	40,000
As per I&E	1,194,419
MFS-DFB	
Communication cost	11,400
Travel & Allowance	27,878
Fuel & cost for BDC	13,900
Stationeries ,carddies for printer & Photocopies	43,662
Supplies & Equipment	21,257
IEC & Promotional materials	25,400
Automation cost	7,500
Bank Charge	575
	151,572
NEEP-C-FDMN	
Office Rent and Utilities	1,078,194
Mobile & Internet Cost of staff	296,412
Transportation & Local Conveyance	671,668
Office Stationery	65,663
Laptop and Accessories Purchase	354,134
Field Bag for staff	49,740
Bank Charge	5,210
As per R&P	2,521,021
Add: Audit Fee (Provision during the period)	60,000
As per I&E	2,581,021



Annexure "D"

July 01, 2021 to
June 30, 2022

GBVIE

Facilities rental costs	9,008,540
Telephone services	2,081,105
Internet, connectivity and post and courier services costs	187,239
Facilities maintenance, utilities and cleaning services	1,136,187
Purchase of fuel, petroleum and other oils	72,625
Travel	4,354,279
Facilities construction and refurbishing costs	3,104,108
Training and Capacity building activities: other costs (other than travel)	243,567
Bank Charge	44,389
Rental, repair & maintenace of transportation means	1,728,822
Purchase of stationery,office and IT supplies etc.	4,776,232
Purchase of printing & media services and publications	727,658
Land Transport	334,266
	<u>27,799,017</u>

NEEP-C-FDMN (BHASAN)

Project Office and Warehouse Rent & Utilities	126,480
Mobile & Internet Cost of staff & Teachers	22,060
Staff Travel (PM and Accountant & 5 Teacher)	268,717
Laptop Purchase	2,199
Office Stationery & 2Bag for AC & PM	21,052
Office Furniture and Utensils	27,774
Monitoring Cost of HO Staff	36,630
Bank Charge	78
	<u>504,990</u>



E Overhead Cost	29,201,165
DFAT-AHP-BD-RRP3	
Chief Executive Salary	30,942
Coordinator-Program	31,000
Coordinator-Finance	16,000
Coordinator-HR& Admin.	20,500
	<u>98,442</u>
AHP-BD Consortium-CARE-DFAT III	
Chief Executive	41,248
Program Coordinator	22,050
Procurement Officer	12,682
Asst. Coordinator Finance	10,800
Monitoring Manager	11,230
	<u>98,010</u>
IMHM(UNFPA)	
Management Cost (Overhead)	375,712
	<u>375,712</u>
SEP CTG	
Direct overhead cost	233,112
	<u>233,112</u>
DFAT-AHP-BD-HCRP3	
Staff Salary (Partial)	504,024
	<u>504,024</u>
IPCOSO	
Indirect overhead cost	2,150,066
	<u>2,150,066</u>
SEP-COX	
Indirect overhead cost	440,034
	<u>440,034</u>
MEP-GFATM	
Indirect overhead cost	
Salary of Chief Executive	90,000
Utilities (Mobile bill)	24,000
Entertainment, Bank Charge, Non-judicial Stamp, Revenue Stamp, News Paper, Repairing & Maintenance for Motorcycle-PM, Recruitment, Insurance, Internet Charge, Computer and Printer accessories cost & Miscellaneous Meetings with project staffs	56,447
Photocopy, Stationaries & Maintenance cost covid	10,898
Repairing & Maintenance for Motor Cycle & By Cycle	8,928
Bank Charge / Excise duty and other charge	84,325
Entertainment, Office Cleaner, Insurance, News paper, Computer and Printer	1,857
	7,200
	<u>283,655</u>



ELIBEP-FDMN	
Office Rent (Partial)	451,236
Utilities	25,500
Staff Salary (Partial)	2,027,500
Warehouse Rent	245,000
	<u>2,749,236</u>
CHOP	
Direct overhead cost	
Mukti Cox's Bazar Central A/C	2,553,213
	<u>2,553,213</u>
Indirect overhead cost	
Office Rent (Field Office)	117,657
Staff Salary (Cleaner)	37,500
Miscellaneous	26,410
CIC at Camp	65,499
	<u>247,066</u>
IVY JAPAN LIVELIHOOD	
Indirect overhead cost	
Chief Executive, Salary	93,600
Joint Director, Security, Salar	57,600
Joint Director, Rohingya-HC Res	57,600
Joint Director, Finance, salary	57,600
Joint Director, HR, salary	57,600
Joint Director, Monitoring, sal	36,000
Joint Director, Procurement and	48,000
Joint Director, IT	10,000
	<u>418,000</u>
IVY JAPAN FLY & WASH	
Indirect overhead cost	
Chief Executive, salary	220,133
Joint Director, Finance, salary	135,467
Joint Director, Rohingya Response, salary	135,467
Joint Director, Secutiry, salary	135,467
Joint Director, HR, salary	135,467
Joint Director, Monitoring, salary	304,800
Joint Director, Procurement and Logistic, salary	135,467
Transportation (Dhaka⇌CXB), per diem, accommodation	12,749
	<u>1,215,017</u>
MFS-DFB	
Office rent	57,200
Communication	21,648
Staff salary	1,466,379
	<u>1,545,227</u>
NEEP-C-FDMN	
Management Cost for Rohingya Community	3,029,175
Management Cost for Host Community	712,040
	<u>3,741,215</u>
GBVIE	
IP support cost	12,549,136
	<u>12,549,136</u>



MUKTI COX'S BAZAR
Portfolio Report for the year Ended June 30,2022
Review of loan Classification And Provision.

(i) Classification of Loan and Loss Provision:

Annexure-F


Sl. No.	Particulars	Basis for Classification	Outstanding Loan Tk.	Loan Loss Provision on Outstanding		Remarks
				Rate %	Required Tk.	
1	Balance as at 31/12/2021					
	Good Loan	No of overdue	116,237,793	1%	1,162,378	MRA/Circular Letter No-69 Dated-30/12/2021
2	Addition amount (from 31/12/2021) as at 30/06/2022					
3	Watchful loan	1-30 days	107,920	5%	5,396	
4	Sub Standard loan	31-180 days	102,632	25%	25,658	MRA/Circular Letter No-71 Dated-16/08/2022
5	Doubtful loan	181-365 days	324,960	25%	81,240	
6	Bad loan	365+ days	2,678,457	35%	936,760	
	Total		119,449,762		2,211,432	

(ii) Loan Loss Provision (LLP) Status for the month of June 30,2022

Particulars	Taka
Opening Loan Loss Provision	
Required Provision as per MRA policy	31,425,788
Actual Provision made by the Year	2,211,432
Excess/(Short) fall of provision	33,637,220
Comment on LLP for Micro Credit Program:	
Disclosure on written off Loan:	
Loan written off balance 01/07/2020	6,331,946
Loan written off during the year 01/07/2021 to 30/06/2022	
Written off loan Recovered during the year 01/07/2021 to 30/06/2022	
Loan written off balance 30.06.2022	
	6,331,946

(iii) Loan operational Report for Micro Credit Program

sl.no.	1 (A) Loan Components	30-Jun-22		30-Jun-21	
		TK	%	TK	%
	Jagoron	234,449,212	44.85%	191,475,827	45.28%
	Agrosor	229,878,627	43.97%	185,045,968	43.76%
	Sufolon	11,789,477	2.26%	11,526,492	2.73%
	Buniad	8,712,474	1.67%	5,772,953	1.37%
	LRL	3,753,839	0.72%	4,353,469	1.03%
	LRL 2nd phase	4,770,904	0.91%		
	ENRICH IGA	28,248,666	5.40%	23,400,850	5.53%
	ENRICH LI	255,783	0.05%	222,910	0.05%
	ENRICH AC	933,550	0.18%	1,031,020	0.24%
	Sub total	522,792,531	100.00%	422,829,608	
	2. Savings Components				
	Compulsory Savings	150,935,130	79.24%	135,552,431	80.86%
	Voluntary Savings	39,548,272	20.76%	32,090,187	19.14%
		190,483,402	100%	167,642,618	
	3. Risk Fund Components				
	Members Welfare Fund	12,370,837	100%	10,668,815	100.00%
		12,370,837	100%	10,668,815	100.00%
	4. Other Vital Information				
	Number of Branch	18		16	
	Number of Samity	1,397		1,388	
	Number of Members	22,592		22,757	
	Number of Borrower	17,599		17,344	
	Number of Staff	120		125	
	Borrower Member	1		1	
	Average Loan Size Per Member	17,747		17,147	


Coordinator (Finance)


Chief Executive



MUKTI CDX'S BAZAR
Ratio Analysis :2021 - 2022
Summary

Annexure-G

SL.NO.	Particulars	Standard As per PKSF	2021-2022	2020-2021
1	Debt Capital Ratio	9.00 : 1	4.79:1	5.94:1
2	Capital Adequacy Ratio	10.00%	17.0%	13.91%
3	Current Ratio	2:1	1.64:1	1.46:1
4	Liquidity to Saving Ratio	15.00%	21.8%	18.89%
5	Rate of Return on Capital	100.00%	40.4%	33.87%
6	On Time Realization (OTR)	92.00%	98.7%	97.34%
7	Cumulative recovery Rate (CRR)	95.00%	99.0%	98.81%
8	Debt Service Cover Ratio	1.25 : 1	1.78:1	1.19:1
9	Port folio at risk(PAR)	≤ 10%	9.48%	11.26%
10	Return on Assets	3.00%	5.66%	3.65%
11	Productivity Ratio	1500-2000	1,255	1,422
12	Credit Officer/Member	1,300-400	305	299
13	Borrower Coverage	1,2000-2500	5,219	3,527
14	Credit Officer: Borrowers	1,240-250	238	227
15	Credit officer: Loan outstanding(Lac Tk)	1:25-30	7,094,629	55,64
16	Total Overdue(Tk.)	-	45,443,333	47,005,410
17	Portfolio Quality Ratio (Bad Loan)	-	0.07	8.14
18	Good Loan as % of total outstanding Loan :	-	91%	84.84%
19	Credit Officer : Total Staff	-	0.62	0.61
20	Income and Expense patterns of latest 5 years			

1 Debt Capital Ratio :

Debt	439,816,731	=	4.79:1
Total Capital (Net Worth)	91,844,638		
	4.79		

Details

PKSF FUND =	249,133,329
Savings =	190,483,402
Total Capital =	91,844,638

2 Capital Adequacy Ratio :

Total Capital (Net Worth) *100	91,844,638 *100	=	17%
Total Assets - (Cash + Bank + STD + FDR (saving) + Govt. Securities)	530,344,710		
	17.00		

Details

Total Capital =	91,844,638
Total Assets =	595,133,921
Cash in hand =	625,850
Cash at bank =	24,667,830
Enrich P.E	-
FDR =	39,495,531

3 Current Ratio :

Current Assets	511,419,321	=	1.64:1
Current Liability	312,489,010		
	1.64		

Current Assets = Loan Outstanding (Total Loan Outstanding - More than one year passed Overdue)+ Cash + Bank + STD + Advanced

Current Liability = PKSF Fund refundable in the next year(as per schedule) + Saving + Other Loan (Short Term Loan + Provision for Expenses + vat)

Total Loan Outstanding =	522,782,531		
More than one year passed Overdue Loan =	36,656,890		
Loan Outstanding =	486,125,641		
Cash in hand =	625,850		
Cash at bank =	24,667,830		
Advanced =	-		
PKSF Fund refundable in the next year(as per schedule) =	121,999,998		
Saving =	190,483,402		
Other Loan (Short Term Loan + Provision for Expenses + Vat) =	5,610		



4 Liquidity to Saving Ratio:

$\frac{(\text{Cash} + \text{Bank} + \text{FDR on Saving}) * 100}{\text{Total Savings Fund}}$	$\frac{41,511,230 * 100}{190,483,402}$	21.79%
--	--	--------

0.22

Details

Cash in hand =	625,850
Cash at bank =	24,667,830
FDR on Savings =	16,217,550
Savings Fund =	190,483,402

5 Rate of Return on Capital :

$\frac{\text{Surplus for the year} * 100}{\text{Average Capital Fund}}$	$\frac{30,877,261 * 100}{76,406,008}$	40.41 %
---	---------------------------------------	---------

Details

Surplus for the year =	30,877,261
Opening Capital Fund =	60,967,377
Closing Capital Fund =	91,844,838

Workings: Average Capital Fund =

$\frac{\text{Opening Capital Fund} + \text{Closing Capital Fund}}{2}$	$\frac{152,812,015}{2}$	76,406,008
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6 On Time Realization (OTR) :

$\frac{\text{Summation of regular recovery in the last 12 month} * 100}{\text{Summation of regular recoverable in the last 12 month}}$	
--	--

Total Loan Recovery(Principal) for the year - Advance Recovery - Previous Year's overdue Recovery in the current year
(Total Loan Recovery(Principal) for the year - Advance Recovery - Previous Year's overdue Recovery in the current year) +
This Year new overdue

Total Loan Recovery(Principal) for the year =	781,486,977
Advance Recovery =	33,004,857
Previous Year's overdue Recovery in the current year =	11,714,954
This Year new overdue =	9,552,897

$\frac{727,214,269 * 100}{736,767,166}$	98.70 %
---	---------

7 Cumulative recovery Rate (CRR) :

$\frac{\text{Cum. Recovery} - \text{Advance Recovery (at the end of this year)} * 100}{(\text{Cum. Recovery} - \text{Advance recovery}) + \text{Overdue}}$	$\frac{4,636,663,385 * 100}{4,682,308,718}$	99.03 %
--	---	---------

Details

Cum. Recovery =	4,669,668,242
Advanced Recovery =	33,004,857
Overdue (Principal) =	45,445,333

8 Debt Service Cover Ratio :

$\frac{\text{Surplus} + \text{Total Interest Payment to PKSF} + \text{Loan Receive from PKSF}}{\text{Total Interest Payment to PKSF} + \text{Loan Payment to PKSF}}$	$\frac{221,478,720}{125,858,124}$	1.76 : 1
--	-----------------------------------	----------

Details

Surplus =	30,877,261
Total Interest Payment to PKSF =	9,601,459
Loan Receive from PKSF =	181,000,000
Loan Payment to PKSF =	116,266,665

9 Port follio at risk(PAR)

$\frac{\text{Total Overdue outstanding} * 100}{\text{Total outstanding}}$	$\frac{4,953,875,300}{522,782,531}$	9.48 %
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Total overdue outstanding	49,538,753
Total outstanding	522,782,531



10 Return on Assets			
<u>Surplus for the year*100</u>		<u>30,877,261</u>	
Average Assets		545,583,760	
		=	5.66 %
Surplus =	30,877,261		
Average Assets=	545,583,760		
11 Productivity Ratio			
Members /Branch			
<u>Total members</u>		<u>22,592</u>	
Total No. of Branch		18	
Details			
Total members=	22,592	=	1,255
Total No. of brance=	18		
12 Credit Officer/Member			
<u>Total Members</u>		<u>22,592</u>	
Total Credit officer		74	
		=	305
Total Credit Officer =	74		
Total Member=	22,592		
13 Borrower Coverage			
<u>Capital Fund</u>		<u>81,844,638</u>	
Total Borrower		17,599	
		=	5,219
Details			
Total Borrower=	17,599		
Capital Fund=	81,844,638		
14 Credit Officer: Borrowers			
<u>Total Borrowers</u>		<u>17,599</u>	
Credit Officer		74	
		=	238
Credit Officer=	74		
Total Borrowers=	17,599		
15 Credit officer: Loan outstanding(Lac Tk)			
<u>Total loan outstanding</u>		<u>522,782,531</u>	
Credit officer		74	
		=	7,064,629
Details			
Total loan outstanding=	522,782,531		
Credit officer=	74		
16 Total Overdue(Tk.)	Total overdue is (as per MIS)is TK		45,443,333
17 Portfolio Quality Ratio			
<u>Bad Loan (Tk.)*100</u>		<u>38,656,890</u>	
Total Portfolio		522,782,531	
		=	0.07
18 Good Loan as % of total			
		<u>Good Loan Outstanding*100</u>	
		Total Loan Outstanding	
		473,243,772	
		522,782,531	
		=	0.91%
19 Credit Officer : Total Staff=			
		<u>No. of total Credit Officers</u>	
		No. of total staff	
		74	
		120	
		=	0.62



20 Income and Expenditure Patterns of Latest 5 Years

Year	Total Income TK	Total Expenditure TK	Net Income TK	Total Income to Total Expenditure (%)	Disbursement of Loan to Pos TK	Balance of Loan to Program/Project Participants (%) TK	Total Expenditure to Disbursement of Loan to Program/Project Participants (%)	Total Expenditure to Loan Balance with Program/
2018	61,176,663	52,131,854	9,044,809	85.22	514,898,000	283,841,775	10.12	18.36
2019	73,265,056	68,187,564	5,077,492	93.07	606,481,000	342,424,204	11.24	19.91
2020	68,762,568	87,843,956	918,542	98.66	527,548,000	355,675,447	12.86	19.07
2021	87,986,539	70,325,945	17,660,594	79.93	724,634,000	422,829,508	9.71	16.53
2022	104,241,068	73,363,807	30,877,261	70.38	881,440,000	522,782,531	8.32	14.03



MUKTI COX'S BAZAR
Budget Variance
For the year ended June 30, 2022

Annexure-H

Particulars	July 01, 2021 to June 30, 2022			July 01, 2020 to June 30, 2021		
	Budgeted	Actual	Achievement	Budgeted	Actual	Achievement
Activities:						
Number of Branches	20	18	90.00%	20	18	90.00%
Number of Beneficiaries	31,082	22,592	72.69%	20,690	22,757	76.73%
Number of Loan Receivers	22,430	17,599	78.46%	23,705	17,295	72.92%
Number of Staffs	139	120	86.33%	139	125	89.93%
Sources of Income:						
Service charge	101,555,785	100,075,603	99.43%	105,355,443	94,618,395	79.56%
Bank Interest & Return on Investment	2,245,000	2,791,854	124.39%	2,295,000	3,004,129	130.90%
Other Income	603,100	475,511	78.84%	615,100	364,025	59.18%
Total Income	104,403,885	103,342,968	99.00%	108,265,543	98,026,723	90.52%
Expenses:						
1 Service charge paid to PKSF	12,000,000	9,601,459	80.01%	12,000,000	7,957,708	66.31%
2 Bank charge & Commission	372,900	515,602	138.18%	336,000	556,554	165.64%
3 Salary & Allowance	46,897,880	40,475,920	86.31%	44,412,520	38,016,936	85.60%
4 Traveling & Conveyance	2,765,100	2,148,207	77.73%	2,838,300	2,029,609	71.51%
5 Printing & Stationary	901,000	832,700	92.42%	874,000	834,961	95.53%
6 Fuel & Lubricant	951,200	594,821	62.53%	951,600	587,835	61.77%
7 Training Expense	110,000	70,859	64.42%	110,000	42,025	38.20%
8 Office Rent	3,591,800	3,296,008	91.77%	3,216,000	2,932,552	91.19%
9 Telephone	625,600	634,933	76.91%	638,800	531,914	83.41%
10 Electricity Bill	373,200	290,075	69.69%	300,000	295,249	98.08%
11 Entertainment	339,600	380,257	111.97%	356,400	311,294	87.34%
12 Repairs & Maintenance	413,000	384,131	93.01%	423,000	245,331	58.00%
13 Loan Management Provision Expense	7,340,000	2,211,432	30.13%	6,070,000	4,266,536	70.29%
14 Depreciation	450,000	252,933	56.21%	450,000	683,401	151.87%
15 Amortisation	-	-	-	-	19,580	100.00%
16 Interest on Savings	9,884,000	8,952,877	90.58%	8,569,000	8,134,122	94.92%
17 Other Expense	713,000	332,968	46.70%	719,000	178,028	24.76%
18 Legal Expense	180,000	570,838	317.13%	180,000	251,195	139.55%
19 Audit Fee	70,000	-	0.00%	70,000	-	0.00%
20 Annual General Meeting	-	-	-	-	-	0.00%
21 Gratuity	1,432,850	1,415,000	98.80%	1,580,350	1,353,950	86.77%
22 Automation Service charge	480,004	393,900	75.81%	480,004	235,620	49.09%
23 Income against Cost	1,400,004	-	0.00%	1,400,004	761,000	54.36%
24 Rebate	72,000	104,888	145.68%	60,000	110,565	184.28%
	91,762,638	73,263,868	79.85%	86,214,978	70,326,945	81.57%
Total Expense	12,841,247	30,877,261	244.26%	23,051,585	17,680,594	76.61%
Retained Earnings	910,080,000	881,440,000	96.85%	969,500,000	967,109,000	99.81%
Loan Distribution	776,207,000	781,488,977	100.69%	811,881,245	657,485,790	80.98%
Savings Collection	142,910,000	128,892,773	88.16%	131,745,000	103,894,300	78.88%
Savings Return	102,563,000	112,104,866	109.30%	83,333,000	92,734,152	111.28%

[Signature]

Coordinator (Finance)

[Signature]

Chief Executive

