

MUKTI COX'S BAZAR
AUDITORS' REPORT & CONSOLIDATED FINANCIAL STATEMENTS
AS AT AND FOR THE YEAR ENDED 30 JUNE 2021



Solution.....Begins

**INDEPENDENT AUDITORS' REPORT
TO THE EXECUTIVE COMMITTEE OF MUKTI COX'S BAZAR**

Report on the Consolidated Financial Statements

Opinion

We have audited the financial statements of **Mukti Cox's Bazar** (the Organization), which comprise the consolidated statement of financial position as at June 30, 2021 and consolidated statement of comprehensive income and expenditure, consolidated statement of changes in fund, consolidated statement of cash flows, consolidated statement of receipts & payments and notes to the financial statements, including a summary of significant accounting policies and other explanatory information disclosed in notes 1 to 32 and Annexure "A" to "H".

In our opinion, the accompanying financial statements presents fairly, in all material respects of the consolidated financial position as at June 30, 2021, and of its financial performance and its cash flows and statement of receipts & payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA and NGOAB guidelines.

Basis for Opinion

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

Emphasis of Matter

A total number of sixteen (16) projects (refer to the note No. 1.04), one (01) Central Accounts and one (01) Mother Accounts under Non-PKSF have been consolidated into this Financial Statements. These project accounts except "NFEP-C-FDMN" remains un-audited as on June 30, 2021.

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

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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



Solution....Begins

Rahman Mostafa Alam & Co.

Chartered Accountants



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 and its 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 going concern 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 and the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Organization's to cease to continue as a going concern.
- 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

We also report that

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law and MRA Act and Rules have been kept by the Organization so far as it appeared from our examination of these books; and
- c) in our opinion, the statement of financial position and statement of income and expenditure dealt with by the report are in agreement with the books of account and returns.

Firm's Name : Rahman Mostafa Alam & Co.,
Chartered Accountants

Signature :

Name of Auditor : Arafat Kamal FCA (1184)

Date : August 31, 2021

Place : Chattogram

DVC : 2109051184AS503552



MUKTI COX'S BAZAR
Consolidated Statement of Financial Position (PKSF & NON-PKSF)
As at June 30, 2021

Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)	
	PKSF	NON-PKSF	TOTAL	TOTAL	
PROPERTY AND ASSETS					
Non-Current Assets					
Property, Plant and Equipment	4.00	896,811	99,449,583	100,346,394	83,945,910
Intangible Assets	5.00	71,705	-	71,705	91,265
		968,516	99,449,583	100,418,099	84,037,175
Current Assets					
Investment	6.00	34,713,992	855,821	35,569,813	31,818,144
Loan to Members	7.00	422,829,508	-	422,829,508	355,676,447
Loan to Staff From PF Fund	8.00	1,711,635	-	1,711,635	1,389,160
Advance, Deposits & Prepayment	9.00	12,931,297	444,490	13,375,787	9,741,946
Cash and Cash Equivalents	10.00	16,294,215	94,880,275	111,174,490	143,328,220
Inter-Project Transaction	11.00	-	18,761,677	18,761,677	27,107,703
Accounts Receivable	12.00	-	8,114,378	8,114,378	2,028,528
		488,480,647	123,056,641	611,537,288	571,090,148
		489,449,163	222,506,224	711,955,387	655,127,323
FUND AND LIABILITIES					
Fund					
Cumulative Surplus		57,632,180	126,373,975	184,006,155	157,079,652
Reserve Fund		3,335,197	-	3,335,197	3,335,197
		60,967,377	126,373,975	187,341,352	160,414,849
Non-Current Liabilities					
Members' Welfare Fund	13.00	10,668,815	-	10,668,815	9,982,823
Loan from PKSF	14.00	82,966,662	-	82,966,662	157,333,324
		93,635,477	-	93,635,477	167,316,147
Current Liabilities					
Loan from PKSF	14.00	101,433,332	-	101,433,332	22,775,000
Members' Savings Deposit	15.00	167,642,618	-	167,642,618	148,348,438
Loan Loss Provision	16.00	31,425,788	-	31,425,788	27,159,252
Staff Provident Fund	17.00	15,886,604	-	15,886,604	13,744,679
Enrich Programme Fund	18.00	7,230,013	-	7,230,013	4,047,602
Liabilities for Enrich Program	19.00	281,820	-	281,820	181,080
Other Liabilities	20.00	946,135	8,039,334	8,985,469	3,382,467
Inter-Project Transaction	21.00	10,000,000	8,761,677	18,761,677	27,107,703
Fixed Asset Acquisition Fund	22.00	-	4,926,788	4,926,788	6,521,751
Unutilized Fund	23.00	-	74,404,450	74,404,450	74,128,355
		334,846,310	96,132,249	430,978,559	327,396,327
		489,449,163	222,506,224	711,955,387	655,127,323

The annexed notes from 01 to 32 and Annexure "A" to "H" form an integral part of these financial statements.


Asst. Co-ordinator (Finance)


Chief Executive

Chattogram, 31 August 2021


Rahman Mostafa Alam & Co.
Chartered Accountants





MUKTI COX'S BAZAR
Consolidated Statement of Comprehensive Income (PKSF AND NON-PKSF)
For the year ended as on June 30, 2021

	Note(s)/ Annexure(s)	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
		PKSF	Non-PKSF	Total	Total
Income					
Service Charge from Member	24.00	84,618,275	-	84,618,275	66,127,817
Grant Income	25.00	-	583,087,479	583,087,479	652,159,249
Bank Interest	26.00	3,004,129	1,160,699	4,164,828	4,197,975
Other Income	27.00	364,135	735,174	1,099,309	2,334,359
Overhead Income	28.00	-	54,413,980	54,413,980	30,441,622
Operational Income	29.00	-	3,339,803	3,339,803	6,178,161
		87,986,539	642,737,135	730,723,674	761,439,183
Expenses					
Service Charge to PKSF	30.00	7,957,708	-	7,957,708	8,523,937
Administrative Expenses	31.00	49,411,025	29,229,127	78,640,152	106,054,515
Bad Debt	32.00	-	45,098	45,098	-
Programme Cost	Ann-A	-	170,909,271	170,909,271	221,117,224
Capacity Building Cost	Ann-B	-	8,674,464	8,674,464	14,499,060
Personnel Cost/Human Resource C	Ann-C	-	370,724,720	370,724,720	353,237,007
Overhead Cost	Ann-E	-	53,822,575	53,822,575	32,133,416
Bank Charge & Commission		556,554	-	556,554	426,003
Interest on Members' Savings		8,134,122	-	8,134,122	7,490,351
Provision for Loss on Loan		4,266,536	-	4,266,536	4,238,018
		70,325,945	633,405,255	703,731,200	747,719,531
Excess of Income over Expenditure		17,660,594	9,331,880	26,992,474	13,719,652

The annexed notes from 01 to 32 and Annexure "A" to "H" form an integral part of these financial statements.

Asst. Co-ordinator (Finance)

Chattogram, 31 August 2021

Chief Executive

Rahman Mostafa Alam & Co.
Chartered Accountants





MUKTI COX'S BAZAR
Consolidated Statement of Changes in Capital Fund (PKSF & NON-PKSF)
For the year ended as on June 30, 2021

	PKSF			Non-PKSF		
	Cumulative Surplus	Reserve Fund	Total	Cumulative Surplus	Reserve Fund	Total
Balance as at 01.07.2020	39,966,734	3,335,197	43,301,931	117,112,918	-	117,112,918
Excess of Income over Expenditure	17,660,594	-	17,660,594	9,331,880	-	9,331,880
Prior Year Adjustment	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
Balance as at 01.07.2019	39,048,092	3,335,197	42,383,289	104,311,908	-	104,311,908
Excess of Income over Expenditure	918,642	-	918,642	12,801,010	-	12,801,010
Prior Year Adjustment	-	-	-	-	-	-
Balance as at 30.06.2020	39,966,734	3,335,197	43,301,931	117,112,918	-	117,112,918

The annexed notes from 01 to 32 and Annexure "A" to "H" form an integral part of these financial statements.

Asst. Co-ordinator (Finance)

Chief Executive





MUKTI COX'S BAZAR
Consolidated Statement of Receipts & Payments (PKSF AND NON-PKSF)
For the year ended as on June 30, 2021

Note(s)	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
	PKSF	Non-PKSF	Total	Total
Opening Balances				
Cash in Hand	634,622	12,615	647,237	321,141
Cash at Bank	28,059,834	114,621,149	142,680,983	147,865,489
	28,694,456	114,633,764	143,328,220	148,186,630
Receipts during the Year				
Loan Recovery from Members 7.00	657,485,790	-	657,485,790	514,295,757
Members' Welfare Fund 13.00	3,624,460	-	3,624,460	3,034,400
Loan from PKSF 14.00	112,000,000	-	112,000,000	85,500,000
Members' Savings Deposit 15.00	103,894,300	-	103,894,300	87,407,406
Service Charge Collection 24.00	84,507,710	-	84,507,710	66,058,053
Bank Interest 26.00	519,689	1,589,869	2,109,558	2,506,184
Misc. Receipts 27.00	374,135	691,178	1,065,313	2,194,737
Advanced Recovery	342,000	4,461,196	4,803,196	5,133,996
Bi-Cycle Loan	54,000	-	54,000	41,900
Staff Loan of Motor cycle	661,650	-	661,650	491,400
Unsettled staff advance	126,625	-	126,625	-
Short Term Loan	36,100,000	-	36,100,000	35,300,000
Received from PF Fund	5,001,335	-	5,001,335	4,306,539
Income from Enrich Program	8,521,217	-	8,521,217	4,228,682
Fund Received	-	589,256,785	589,256,785	673,955,936
Overhead Received	-	54,413,980	54,413,980	30,441,622
Operational Received	-	3,339,803	3,339,803	6,178,161
Security Money from vendors	-	5,167,398	5,167,398	1,572,466
Accounts Receivable Recovery	-	1,983,430	1,983,430	489,102
Inter Project Transaction	-	193,506,715	193,506,715	344,058,779
	1,013,212,911	854,410,354	1,867,623,265	1,867,195,120
	1,041,907,367	969,044,118	2,010,951,485	2,015,381,750
Payments Made During The Year				
Loan to Members 7.00	724,634,000	-	724,634,000	527,548,000
Members' Welfare Fund 13.00	2,938,468	-	2,938,468	1,544,168
Members' Savings 15.00	92,734,152	-	92,734,152	77,078,606
Loan Repayment to PKSF 14.00	107,708,331	-	107,708,331	100,787,505
Service Charge of PKSF	7,957,708	-	7,957,708	8,523,937
Advance A/C	1,912,180	4,144,226	6,056,406	5,075,850
Short Term Loan	26,600,000	-	26,600,000	34,800,000
Paid for PF Fund	1,502,885	-	1,502,885	953,706
Staff Loan from PF Fund	1,679,000	-	1,679,000	1,677,142
Acquisition of PPE	70,864	21,218,142	21,289,006	4,541,211
Program Cost	-	170,909,271	170,909,271	221,117,224
Capacity Building Cost	-	8,674,464	8,674,464	14,499,059
Personnel Cost/ Human Resource Cost	-	370,724,720	370,724,720	353,237,007
Administrative Expenses 31.00	48,607,588	27,114,407	75,721,995	105,203,460
Overhead Cost	-	49,964,428	49,964,428	29,660,504
Inter Project Transaction	-	202,630,855	202,630,855	344,198,472
Liabilities for Expenses	-	4,448,678	4,448,678	6,134,217
Fund Return to Donors'	-	14,334,652	14,334,652	25,848,751
Fund Send to Project	-	-	-	1,424,464
Security Money from vendors	-	-	-	1,581,209
Investment of PF Fund	1,500,000	-	1,500,000	1,200,000
Expenses for Enrich Program	7,514,837	-	7,514,837	5,197,281
Bank Charge & Commission	253,139	-	253,139	221,757
	1,025,613,152	874,163,843	1,899,776,995	1,872,053,530
Closing Balances				
Cash in Hand	476,026	-	476,026	647,237
Cash at Bank	15,818,189	94,880,275	110,698,464	142,680,983
	16,294,215	94,880,275	111,174,490	143,328,220
	1,041,907,367	969,044,118	2,010,951,485	2,015,381,750

Asst. Coordinator (Finance)


Chief Executive



MUKTI COX'S BAZAR
Consolidated Statement of Cash Flows (PKSF AND NON-PKSF)
For the year ended as on June 30, 2021

	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
	PKSF	NON-PKSF	Total	Total
A. CASH FLOW FROM OPERATING ACTIVITIES				
Excess of Income over Expenditure	17,660,594	9,331,880	26,992,474	13,719,652
Adjustment for Non-Cash Item				-
Depreciation	683,401	3,505,825	4,189,226	3,150,276
Loan Loss Provision	4,266,536	-	4,266,536	4,238,018
Amortisation	19,560	-	19,560	10,141
Prior Year Adjustment	4,852	(70,823)	(65,971)	-
	22,634,943	12,766,882	35,401,824	21,118,086
(Increase)/Decrease of Current Asset				
Revolving Loan	(67,153,061)	-	(67,153,061)	(13,252,243)
Advances, Deposits & Pre-payments	(3,950,811)	316,970	(3,633,841)	549,846
Accounts Receivable		(6,085,850)	(6,085,850)	52,574,131
Increase/(Decrease) of Liabilities				
Members Welfare Fund	685,992	-	685,992	1,490,232
Members' Savings Deposit	19,294,180	-	19,294,180	17,819,151
Provident Fund	2,141,925	-	2,141,925	2,297,818
Liabilities for Enrich Program	100,740	-	100,740	181,080
Other Liabilities	946,135	4,656,867	5,603,002	(1,233,510)
Provision for Expenses	-	-	-	-
Net Cash Generated by Operating	(25,299,958)	11,654,869	(13,645,089)	81,544,591
B. CASH FLOW FROM INVESTING ACTIVITIES				
Acquisition of Property, Plant & Equipment	(70,864)	(20,518,846)	(20,589,710)	(4,077,369)
Investment in FDR	(3,681,025)	(70,644)	(3,751,669)	(2,687,545)
Loan to Staff (PF)	(322,475)	-	(322,475)	(706,073)
Net Cash Used in Investing Activities	(4,074,364)	(20,589,490)	(24,663,854)	(7,470,987)
C. CASH FLOW FROM FINANCING ACTIVITIES				
Loan Received from PKSF	4,291,670	-	4,291,670	(15,287,505)
Enrich Programme Fund	3,182,411	-	3,182,411	4,047,602
Inter-Project Transaction	9,500,000	(9,500,000)	-	(29,956,483)
Short Term Loan	-	-	-	26,341,435
Fixed Assets Acquisition Fund	-	(1,594,963)	(1,594,963)	(1,122,185)
Unutilized Fund	-	276,095	276,095	(63,019,467)
Net Cash Used in Financing Activities	16,974,081	(10,818,868)	6,155,213	(78,996,603)
D Net Increase/(Used in) (A+B+C)	(12,400,241)	(19,753,489)	(32,153,730)	(4,922,999)
E Opening Cash and Cash Equivalents	28,694,456	114,633,764	143,328,220	148,251,219
F Closing Cash and Cash Equivalents (D+E)	16,294,215	94,880,275	111,174,490	143,328,220

The annexed notes from 01 to 32 and Annexure "A" to "H" form an integral part of these financial statements.


Asst. Co-ordinator (Finance)


Chief Executive





MUKTI COX'S BAZAR
Notes to Consolidated Financial Statements (PKSF and Non-PKSF)
As at and For the year ended 30 June 2021

1.00 About the organization

1.01 Introduction

Mukti Cox's Bazar started its journey at Cox's Bazar district on 1996 as a non-government development organization to materialize the dream a peaceful and universal society. From the very beginning of the organization it has been implementing various programs especially for the poor and vulnerable women making them aware of various livelihood issues through family approach at urban and rural areas of Cox's Bazar district. At present, it has a large number of development programs that cover the areas of education, health, credit, environment, employment and training for the poor people of Cox's Bazar and Chattogram District of Bangladesh.

1.02 Legal form of the organization

Mukti Cox's Bazar has been registered under:-

- i) Directorate of Social Welfare of Govt. of Bangladesh, vide registration No. Cox-131/98 dated 25/11/1998.
- ii) NGO Affairs Bureau vide registration No. 1897 dated 08/01/2004 and it was subsequently renewed date 12/08/2018 for a period of ten years up to 07/01/2029
- iii) Micro-credit Regulatory Authority Vide Registration No. 00908-00278-00272 dated 15/06/2008
- iv) National Board of Revenue (NBR) E-TIN No. 413196983245 dated 24/11/2013
- v) VAT Registration Authority Vide Registration No. BIN-002181767-0507 dated 20/04/2015

1.03 Registered Office of the organization

The Registered Office of the organization is situated at Sarada Bhaban, Goldighirpar, Cox's Bazar, Bangladesh

1.04 Project/ programme operated by the organization

Mukti Cox's Bazar operates following programmes and projects:-

Sl.	Name of Programmes and Projects	Funded By
A.1	Micro Credit Assistance Program	PKSF
A.2	Enrich Program	PKSF
B.1	Uplifting the Quality of the Lives of the Elderly People programme (Probin)	PKSF and Mukti Cox's Bazar
B.2	Adolescent Program	
B.3	Scale-up of Early Learning and Informal Basic Education Programme for Forcibly Displaced Myanmar Nations (FDMN) 4-14 years' children in	UNICEF
B.4	Improving Peaceful Coexistence and Self-reliance Opportunities for Refugees and Host Community (IPCSoSO)	UNHCR
B.5	Gender Based Violence in Emergency (GBVIE)	UNFPA
B.6	Strengthening Access to Multi-Sectoral Public Services for GBV Survivors in Bangladesh (ASTHA)	UNFPA Asst. By: Ain O Salish Kendra
B.7	Community Based Health Outreach programme (CHOP)	IOM
B.8	Multi-Purpose Cyclone Shelter Repair & Refurbishment (MPCSR)	Save The Children International In Bangladesh.
B.9	Integrated Emergency Response and Early Recovery Support Program, Bangladesh (IERERSP)	USAID & OFDA (BHA) Asst. By: ACF
B.10	Supplemental Education programme (SEP) -Cox's Bazar	Children on the Edge - UK
B.11	Supplemental Education programme (SEP) -Chittagong	Children on the Edge - UK
B.12	Malaria Elimination programme (MEP)	BRAC
B.13	Non Formal Education Programme for the Children of Forcibly Displaced	Children on the Edge - UK
B.14	Empowering Rohingya Refugee and Host Community Women through Leadership, Learning and Livelihoods.	UN Women Asst. By: Oxfam in Bangladesh
B.15	DFAT AHP Bangladesh Rohingya Response Phase III Inclusive for the selected host community of Teknaf Upazila under Cox's Bazar district	Oxfam in Bangladesh
B.16	Micro Finance Services for Dry Fish Business in Cox's Bazar	World fish and Mukti Cox's Bazar

The aforesaid programmes and projects are incorporated into these Consolidated Financial Statements.





1.05 Corporate information of the organization:

Name of organisation	: Mukti Cox's Bazar
Approving Authority for Forming the PO	: Chief Executive
Year of establishment	: 1996
Legal Entity	: Social welfare
MRA Registration Number	: 00908-00278-00272
Nature of Operation (Programs)	: BY Beneficiaries selection
Year of Enrolment with PKSF as partner Organization	: 2000
Working Area (Number of Districts)	: 02
Statutory audit conducted up to	: 30 June 2021
Name of statutory auditors for last year	: Basu Banerjee Nath & Co.
Name of statutory auditors for current year	: Rahman Mostafa Alam & Co.
No. of executive committee meeting held in FY-2020-21	: 07
Date of last AGM held	: 28.08.2020

Executive Committee

Mukti Cox's Bazar has an Executive Committee to operate its operation smoothly. The members of the Executive Committee are tabulated below:-

Sl.	Name	Present Address	Designation
i)	Mr. Santosh Sharma	Poschim Merunglua, Ramu, Cox's Bazar	President
ii)	Mrs. Zebun Nessa	Tarabaniachara, Cox's Bazar	Vice President
iii)	Mr. Babla Paul	Eidgaon, Paul Para, Cox's Bazar	General Secretary
iv)	Mr. Suranjit Paul	Goldighirpar, Cox's Bazar	Asst. General Secretary
v)	Dr. Bimal Kanti Chowdhury	Mijan Bhabon, Buddha Mandhir Road, Cox's Bazar	Member
vi)	Mr. Misbah Uddin Ahmed	Baharchora, Cox's Bazar	Member
vii)	Mr. Ajit Kumar Das	B.K Paul Road, Bazar Ghata, Cox's Bazar	Member
viii)	Ms. Mandira Paul	B.K Paul Road, Bazar Ghata, Cox's Bazar	Member
ix)	Mr. Sohel Ahmed Bahadur	Boro Bazar, IBP Road, Cox's Bazar	Member
x)	Mrs. Sabina Islam	Baitusshorof Road, Cox's Bazar	Member

2.00 Basis for preparation of Financial Statements

2.01 Statement of Compliance

These Financial Statements have been prepared on a going concern basis following accrual basis of accounting except for Statement of Cash Flow in accordance with the International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as adopted in Bangladesh by the Institute of Chartered Accountants of Bangladesh (ICAB) as Bangladesh Accounting Standards (IASs) and Bangladesh Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

2.02 Basis of Reporting

The financial statements are prepared and presented for external users by the company in accordance with identified financial reporting framework. Presentation has been made in compliance with applicable laws and regulations. The financial statements comprise of:

- Consolidated statement of financial position as at 30 June 2021;
- Consolidated statement of comprehensive income and expenditure for the year ended as on 30 June 2021;
- Consolidated statement of changes in fund for the year ended as on 30 June 2021;
- Consolidated statement of cash flows for the year ended as on 30 June 2021;
- Consolidated statement of receipt and payments for the year ended as on 30 June 2021 and
- explanatory notes to the above consolidated financial statements.

2.03 Other Regulatory Compliances

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

- The Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961
- Microcredit Regulatory Authority Act, 2006
- Foreign Donations (Voluntary Activities). Regulation Act, 2016
- The Income Tax Ordinance, 1984
- The Income Tax Rules, 1984
- The VAT and SD Act, 2012
- The VAT and SD Rules, 2016





2.04 Reporting period

These financial statements have been prepared for the period from 1 July 2020 to 30 June 2021.

2.05 Authorisation for issue

These financial statements have been authorised for issue by the Executive Committee of Mukti Cox's Bazar on 31 August 2021.

2.06 Functional and presentation Currency

These financial statements are presented in Bangladesh Taka, which is Mukti Cox's Bazar's functional currency. Except as indicated the figures have been rounded off to the nearest Taka.

2.07 Use of estimates and judgements

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

2.08 Going Concern

In the Covid 19 outbreak situation, the organization responded to support the community with awareness campaign activity, offering food support to the financially affected group in addition to coordinating with Govt. to support medical response with Mukti Cox's Bazar doctors & volunteers.

Due to the lockdown situation, Mukti Cox's Bazar financial performance and growth may get disrupted in 2020 and 2021, depending on the duration of lockdown but will not have any impact on going concern. Mukti Cox's Bazar current liquidity along with its reputation on the local money market gives the organization required strength to recover from the economic shutdown and be on track for growth path in 6 to 12 months time. The management believes that Covid 19 will not have any material impact on Mukti Cox's Bazar financial strength and future stability. The management along with Board personnel are assessing the status on a regular basis and risk mitigating measures.

Mukti Cox's Bazar has adequate resources to continue in operation for foreseeable future and hence, the financial statements have been prepared on going concern basis.

2.09 Comparative Information

Comparative information has been disclosed in respect of the year ended on 30 June 2020 in accordance with IAS - 1 "Presentation of Financial Statements", for all numeric information in the financial statements. Comparative figures have been rearranged wherever considered necessary to ensure better comparability with the current year without causing any impact on the profit and value of assets and liabilities as reported in the financial statement.

2.10 Debt Financing Cost:

Debt Financing Cost (Borrowing Cost) are recognised on accrual basis of accounting at the rates as follows:-

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

Service charge/ Bank Interest Rates:

Programs	Service Charge/Interest Rate to Financiers (1%-5.5%)	Service Charge From Beneficiaries Reducing Balance 27%
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3.00 SIGNIFICANT ACCOUNTING POLICIES

The specific accounting policies selected and applied by the company's directors for significant transactions and events that have material effect within the framework of IAS-1 "Presentation of Financial Statements", in preparation and presentation of financial statements have been consistently applied throughout the year and were also consistent with those used in earlier years.

For a proper understanding of the financial statements, these accounting policies are set out below in one place as prescribed by the IAS-1 "Presentation of Financial Statements". The recommendations of IAS-1 relating to the format of financial statements were also taken into full consideration for fair presentation.

3.01 Consistency

Unless otherwise stated, the accounting policies and methods of computation used in preparation of Financial Statements for the year ended on 30 June 2021 are consistent with those policies and methods adopted in preparing the Financial Statements for the year ended on 30 June 2020.





3.02 Property, Plant and Equipment

Property, Plant and Equipment are stated at cost less accumulated depreciation. Depreciation is provided on straight line method at prescribed rates. Depreciation has been charged on addition made to the purchase date during the year.

3.03 Depreciation

Depreciation rates changed to different categories of property, plant and equipment's consistency were as shown below:

Sl. No	Name of Assets	Rate of Depreciation
1	Furniture & Equipment	10%
2	Motor - Cycle	20%
3	Computer & IT Equipment	30%
4	Crockeries	30%
5	Ceiling Fan	20%
6	Television	20%
7	Fax Machine	20%
8	Generator	20%
9	Telephone & PABX	20%

3.04 Intangible Assets

Intangible Asset is the accounting software named "Gbanker" which is amortized yearly @20%.

3.05 Investment

Investment in FDR are presented at Fair Value.

3.06 Loan to Members

Loan to Members is basically loan to beneficiaries, which is presented at principal value.

3.07 Advances, deposits and prepayment

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions or Expenses.

3.08 Cash and Cash Equivalents:

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

3.09 Inter-Project Transaction

These represent balance amounts due to /from inter project transaction which are derived from short term loan. These balances are unsecured but considered good and realisable.

3.10 Accounts Receivable

Accounts receivables are initially recognized at cost which is derived from expenses over grant received from Donor in various Project funded by PKSf and Mukti Cox's Bazar.

3.11 Cumulative Surplus

The origin of capital fund is the accumulation of Retained Surplus over the years.

3.12 Reserve Fund

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

3.13 Loans and Borrowings

Principal amount of the loans and borrowings are stated at their outstanding amount.

Interest and other costs incurred by the organization in connection with the borrowing of funds are recognised as expense in the year in which they are incurred, unless such borrowing cost relates to acquisition / construction of assets in progress that are capitalized as per IAS 23 "Borrowing Costs".





3.14 Members' Welfare Fund

Members Welfare Fund are collected from beneficiaries during the disbursement of loan @0.05% and the fund is utilized through deducting the outstanding loan from those beneficiary whose are died.

3.15 Members' Savings Deposit

Member Savings Deposit are collected amount from beneficiary as general savings and voluntary savings. Members can withdraw this amount in their need. The organisation pay interest on the outstanding amount monthly basis.

3.16 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 of MRA and provisions for losses on loans have been made in the Financial Statement . Loan loss provision is required to be made as required by MRA guidelines.

3.17 Staff Provident Fund

This fund is raised by equal contribution of the organization and permanent employees of the organization @10%. Any employee may receipt a loan amount from this fund @90% of his own contribution.

3.18 Enrich Programme Fund

Enrich programme is a project funded by PKSf and Mukti Cox's Bazar, loan distributed to beneficiaries with lower rate of interest. Expenditure against this fund has been shown as advances and fund received fund shown as fund account, generally closing of the period the organization made an adjustment, but from 1st July 2019 there no amount adjusted.

3.19 Fixed Asset Acquisition Fund

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

3.20 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.

3.21 Revenue Recognition

i) Service Charge on Loan

Service Charges from beneficiaries being the main source of income of MCP is recognised after received. It is collected with weekly loan repayments.

ii) Bank Interest

Interest on FDR is recognized as income on accrual basis and interest received from SND/Saving Account is recognised as income on cash basis.

iii) Other Income

All other income is recognised when organisation's right to receive such income has been reasonably determined and all conditions present are satisfied.

3.22 Donor grants

Income from donor grants is recognized when conditions on which they depend have been met. Substantially, Mukti Cox's Bazar's donor grants are for the funding of projects and programmes, and for these grants, income is recognized to equal to expenditure incurred on projects and programmes. For donor grants which involve funding for property, plant and equipment, grant income is recognized as the amount equivalent to depreciation expenses charged on the fixed assets concerned.

3.23 Expenses

All expenses are recognised in the income statement when a decrease in future economic benefit related to a decrease in asset or an increase in liability has arisen that can be measured reliably.





4.00 Property, Plant and Equipment

	Cost			Dep. Rate	Accumulated Depreciation			WDV as at June 30, 2021
	Balance as at July 01, 2020	Addition	Deletion		Balance as at July 01, 2020	Charge	Adjustment	
PKSF								
Furniture & Equipment	1,519,147	51,389	-	10%	615,194	157,054	-	798,288
Motor Cycle	658,857	-	-	20%	582,807	76,050	-	-
Computer	1,298,807	-	-	30%	890,029	389,642	-	19,136
Crockeries	84,646	-	-	30%	63,111	4,757	-	16,778
Ceiling Fan	94,885	-	-	20%	82,883	12,002	-	-
Television	195,962	19,475	-	20%	109,741	43,087	-	62,609
Fax Machine	15,500	-	-	20%	14,691	809	-	-
Balances (PKSF) as at June 30, 2021	3,867,804	70,864	-		2,358,456	683,401	-	896,811
Non-PKSF								
01/18. Central A/c								
Land and Land Development	67,908,780	11,070,000	-	-	-	-	-	78,978,780
Building	866,616	9,440,906	-	10%	-	86,662	-	10,220,860
Vehicles	4,645,466	-	-	20%	2,021,149	897,193	-	1,727,124
Computer	2,394,860	-	-	30%	1,107,574	705,311	-	581,975
Office Equipment	1,839,601	81,700	625,419	10%	483,964	200,737	-	611,181
Furniture & Fixture	2,731,594	-	-	10%	794,293	273,159	-	1,664,142
	80,386,917	20,592,606	625,419		4,406,980	2,163,062	-	93,784,062
05/18. ELIBEP-FDMN								
Vehicles	922,000	-	-	20%	92,200	82,980	-	746,820
Computer	543,093	-	-	30%	184,298	162,928	-	195,867
Office Equipment	349,830	-	-	10%	69,019	34,983	-	245,828
Furniture & Fixture	1,308,328	-	-	10%	129,906	130,833	-	1,047,589
	3,123,251	-	-		475,423	411,724	-	2,236,104





	Cost			Dep. Rate	Accumulated Depreciation			WDV as at June 30, 2021
	Balance as at July 01, 2020	Addition	Deletion		Balance as at July 01, 2020	Charge	Adjustment	
06/18. IPCoSO								
Computer	619,205	73,575	-	30%	167,546	194,393	-	330,841
Office Equipment	335,164	-	-	10%	40,616	33,516	-	261,031
Furniture & Fixture	248,400	16,350	-	10%	17,168	25,930	-	221,652
	1,202,769	89,925	-		225,330	253,840	-	813,524
07/18. GBVIE								
Furniture & Fixture	523,872	-	-	10%	109,129	52,387	-	362,356
	523,872	-	-		109,129	52,387	-	362,356
09/18. CHOP								
Vehicles	536,692	-	-	20%	246,103	107,338	-	183,250
Computer	215,506	125,000	-	30%	136,104	86,127	-	118,275
Office Equipment	268,525	5,045	-	10%	127,917	27,189	-	118,464
Furniture & Fixture	395,079	13,200	-	10%	99,237	40,388	-	268,655
	1,415,802	143,245	-		609,361	261,042	-	688,644
10/18. MPCSRR								
Computer	49,950	-	-	30%	13,250	13,251	-	23,449
Office Equipment	30,401	-	-	10%	4,910	6,080	-	19,410
Furniture & Fixture	45,224	-	-	10%	3,392	4,522	-	37,310
	125,575	-	-		21,553	23,854	-	80,169
11/18. IERERSP								
Computer	189,598	-	-	30%	52,139	44,366	-	93,093
Office Equipment	34,527	3,100	-	10%	5,755	3,763	-	28,110
Furniture & Fixture	467,428	-	-	10%	27,267	46,743	-	393,419
	691,553	3,100	-		85,161	94,871	-	514,621
12/18. SEP COX								
Vehicles	275,264	-	-	20%	143,323	55,053	-	76,888
Computer	125,730	-	-	30%	107,569	18,161	-	16,067
Office Equipment	87,895	-	-	10%	63,039	8,790	-	345,783
Furniture & Fixture	735,219	-	-	10%	315,914	73,522	-	438,737
	1,224,108	-	-		629,846	155,525	-	785,372





	Cost			Dep. Rate	Accumulated Depreciation			WDV as at June 30, 2021
	Balance as at July 01, 2020	Addition	Deletion		Balance as at July 01, 2020	Charge	Adjustment	
13/18. SEP-CTG								
Furniture & Fixture	61,100	-	-	10%	8,860	6,110	-	46,131
	61,100				8,860	6,110		46,131
14/18. MEP-GFATM								
Vehicles	919,795	-	69,547	20%	730,100	26,698	-	93,450
Computer	144,587	-	-	30%	118,187	26,398	-	2
Furniture & Fixture	107,492	-	4,330	10%	70,330	5,619	-	27,213
	1,171,874		73,877		918,617	58,715		120,665
15/18. NFEP-C-FDMN								
Office Equipment	-	85,500	-	10%	-	4,988	-	80,512
		85,500				4,988		80,512
17/18. DFAT-AHP								
Computer	-	167,846	-	30%	-	16,785	-	151,061
Office Equipment	-	56,940	-	10%	-	949	-	55,992
Furniture & Fixture	-	78,980	-	10%	-	1,974	-	77,006
		303,766				19,707		284,059
Balances (Non-PKSF) as at June 30, 2021	89,926,821	21,218,141	699,296		7,490,259	3,505,825		99,449,583
Balances (PKSF) as at June 30, 2021	3,867,804	70,864			2,358,456	683,401		896,811
Balances (PKSF & Non-PKSF) as at June 30, 2021	93,794,625	21,289,005	699,296		9,848,715	4,189,226		100,346,394
Balances (PKSF & Non-PKSF) as at June 30, 2020	89,491,538	4,373,980	70,893		6,699,531	3,150,276	1,092	83,945,910

July 01, 2020 to June 30, 2021

July 01, 2019 to June 30, 2020

Depreciation Allocation of Non-PKSF:

Administrative Expenses
Fixed Asset Acquisition Fund

2,034,720
1,471,105
3,505,825

1,454,654
1,355,512
2,810,166





Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
5.00 Intangible Assets				
Automation Software				
At Cost				
Opening Balance	195,600	-	195,600	195,600
Addition during the year	-	-	-	-
	195,600	-	195,600	195,600
Accumulated Amortisation				
Opening Balance	104,335	-	104,335	94,194
Charged during the year	19,560	-	19,560	10,141
	123,895	-	123,895	104,335
	71,705	-	71,705	91,265
6.00 Investment				
Investment under Members' Savings 6.01	15,375,236	-	15,375,236	14,335,062
Investment under Reserve Fund 6.02	5,509,877	-	5,509,877	5,166,201
Investment under Provident Fund 6.03	13,828,879	-	13,828,879	11,531,704
Investment under Central A/c 6.04	-	855,821	855,821	785,177
	34,713,992	855,821	35,569,813	31,818,144
6.01 Investment under Members' Savings				
Opening balance	14,335,062	-	14,335,062	13,718,259
Investment during the year	1,150,707	-	1,150,707	-
Interest during the year	1,180,191	-	1,180,191	616,803
	16,665,960	-	16,665,960	14,335,062
Encashment during the year	- 1,150,707	-	(1,150,707)	-
Bank charge	- 140,017	-	(140,017)	-
	15,375,236	-	15,375,236	14,335,062
Details are given below:-				
Bank A/c No.				
DBL 081313-2322	3,188,940	-	3,188,940	2,887,308
SEBL 7411427/245-6319	555,853	-	555,853	527,874
NCC BL 0014-0330014723	695,592	-	695,592	648,874
SEBL 7411429/245-6321	690,342	-	690,342	655,474
SEBL 7411430/245-6322	567,836	-	567,836	539,244
SEBL 7411432/245-6324	467,522	-	467,522	443,719
SEBL 7411435/245-6327	466,500	-	466,500	442,750
UBL 025206-567	-	-	-	1,070,248
UBL 025206-747	1,103,134	-	1,103,134	1,016,245
SEBL 7411424/245-6317	1,134,539	-	1,134,539	1,079,413
SEBL 7411503/245-6340	891,087	-	891,087	838,746
FSIBL 2460000-1284	613,354	-	613,354	571,460
BKB 03300-26094	1,648,774	-	1,648,774	1,571,500
B. Asia 4655001990	898,550	-	898,550	842,200
SEBL 2450000-6458	1,302,500	-	1,302,500	1,200,000
BKB 33002733	1,150,707	-	1,150,707	-
	15,375,237	-	15,375,237	14,335,062
6.02 Investment under Reserve Fund				
Opening balance	5,166,201	-	5,166,201	4,852,617
Investment during the year	1,421,656	-	1,421,656	-
Interest during the year	389,234	-	389,234	313,584
	6,977,091	-	6,977,091	5,166,201
Encashment during the year	- 1,421,656	-	(1,421,656)	-
Bank charge	- 45,559	-	(45,559)	-
	5,509,877	-	5,509,877	5,166,201





Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
Details are given below:-				
Bank A/c No.				
SEBL 24500006296	488,506	-	488,506	463,628
SEBL 24500006301	366,925	-	366,925	345,320
UBL 252060000321	-	-	-	510,332
UBL 252060000556	-	-	-	802,098
UBL 25206000736	163,695	-	163,695	150,801
SEBL 24500006318	885,710	-	885,710	840,832
SEBL 24500006339	593,736	-	593,736	559,018
FSIBL 013-246-1285	368,278	-	368,278	342,973
BKB 330026101	551,143	-	551,143	524,850
B. Asia 4655001991	561,379	-	561,379	526,350
SEBL 24500006460	108,850	-	108,850	100,000
BKB 33002734	1,421,656	-	1,421,656	-
	5,509,877	-	5,509,877	5,166,201
6.03 Investment under Provident Fund				
Opening balance	11,531,704	-	11,531,704	9,823,941
Investment during the year	4,596,325	-	4,596,325	1,200,000
Interest during the year	915,015	-	915,015	507,763
	17,043,044	-	17,043,044	11,531,704
Encashment during the year	-	-	(3,096,326)	-
Bank charge	-	-	(117,839)	-
	13,828,879	-	13,828,879	11,531,704
Details are given below:-				
Bank A/c No.				
SEBL 24500006325	1,401,637	-	1,401,637	1,332,827
UCBL 1841300017577	644,314	-	644,314	615,537
UCBL 1841300018116	241,098	-	241,098	224,852
SEBL 24500006326	865,098	-	865,098	821,276
NCC BL 330024338	1,358,537	-	1,358,537	1,267,292
UBL 025206-319	-	-	-	785,176
UBL 025206-466	-	-	-	862,038
SEBL 24500006331	1,389,309	-	1,389,309	1,321,130
BKB 330026058	1,158,061	-	1,158,061	1,101,575
SEBL 24500006457	2,174,500	-	2,174,500	2,000,000
UBL 025206-1884	-	-	-	1,200,000
BKB 33002731	3,096,325	-	3,096,325	-
BKB 33002730	1,500,000	-	1,500,000	-
	13,828,879	-	13,828,879	11,531,704
6.04 Investment under Central A/c				
Opening balance	-	785,177	785,177	735,782
Investment during the year	-	-	-	49,395
Interest during the year	-	70,644	70,644	-
	-	855,821	855,821	785,177
Encashment during the year	-	-	-	-
Bank charge	-	-	-	-
	-	855,821	855,821	785,177
Details are given below:-				
Bank A/c No.				
UBL 25206-308	-	-	-	785,177
BKB 33002732	-	855,821	855,821	-
	-	855,821	855,821	785,177





Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
7.00 Loan to Members				
Distributed under LRL	7.01	4,353,469	-	4,353,469
Distributed under Jagoron	7.02	191,475,826	-	191,475,826
Distributed under Agrosar	7.03	185,045,988	-	185,045,988
Distributed under Buniad	7.04	5,772,953	-	5,772,953
Distributed under Sufolon	7.05	11,526,492	-	11,526,492
Distributed under Enrich(IGA)	7.06	23,400,850	-	23,400,850
Distributed under Enrich(LI)	7.07	222,910	-	222,910
Distributed under Enrich(AC)	7.08	1,031,020	-	1,031,020
		422,829,508	-	422,829,508
				355,676,447
7.01 Distributed under LRL				
Opening balance		-	-	-
Disbursed during the year		9,250,000	-	9,250,000
		9,250,000	-	9,250,000
Recovery during the year		-	(4,896,531)	-
		4,353,469	-	4,353,469
7.02 Distributed under Jagoron				
Opening balance		147,926,783	-	147,926,783
Disbursed during the year		302,543,000	-	302,543,000
		450,469,783	-	450,469,783
Recovery during the year		-	(258,993,956)	(258,993,956)
		191,475,826	-	191,475,826
7.03 Distributed under Agrosar				
Opening balance		167,949,482	-	167,949,482
Disbursed during the year		329,336,000	-	329,336,000
		497,285,482	-	497,285,482
Recovery during the year		-	(312,239,494)	(312,239,494)
		185,045,988	-	185,045,988
7.04 Distributed under Buniad				
Opening balance		6,113,947	-	6,113,947
Prior year adjustment		4,852	-	4,852
Disbursed during the year		10,675,000	-	10,675,000
		16,793,799	-	16,793,799
Recovery during the year		-	(11,020,846)	(11,020,846)
		5,772,953	-	5,772,953
7.05 Distributed under Sufolon				
Opening balance		14,146,813	-	14,146,813
Disbursed during the year		24,555,000	-	24,555,000
		38,701,813	-	38,701,813
Recovery during the year		-	(27,175,321)	(27,175,321)
		11,526,492	-	11,526,492
7.06 Distributed under Enrich(IGA)				
Opening balance		17,830,452	-	17,830,452
Disbursed during the year		45,525,000	-	45,525,000
		63,355,452	-	63,355,452
Recovery during the year		-	(39,954,602)	(39,954,602)
		23,400,850	-	23,400,850
7.07 Distributed under Enrich(LI)				
Opening balance		216,000	-	216,000
Disbursed during the year		450,000	-	450,000
		666,000	-	666,000
Recovery during the year		-	(443,090)	(443,090)
		222,910	-	222,910





Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
7.08 Distributed under Enrich(AC)				
Opening balance	1,492,970	-	1,492,970	875,940
Disbursed during the year	2,300,000	-	2,300,000	1,950,000
	3,792,970	-	3,792,970	2,825,940
Recovery during the year	- 2,761,950	-	(2,761,950)	(1,332,970)
	1,031,020	-	1,031,020	1,492,970
8.00 Loan to Staff from PF Fund				
Opening balance Balances	1,389,160	-	1,389,160	683,087
Paid during the year	1,679,000	-	1,679,000	1,804,961
	3,068,160	-	3,068,160	2,488,048
Realize during the year	- 1,356,525	-	(1,356,525)	(1,098,888)
	1,711,635	-	1,711,635	1,389,160
9.00 Advance, Deposits & Prepayment				
Unsettled Advances	9.01 1,623,337	-	1,623,337	1,749,962
Against Office Rent	9.02 577,200	177,490	754,690	868,660
Against Expenses	9.03 10,464	267,000	277,464	22,464
Against Motorcycle	9.04 1,697,410	-	1,697,410	1,406,880
Against Bicycle	9.05 150,147	-	150,147	44,147
Loan to Enrich Program	9.06 8,872,739	-	8,872,739	5,649,833
	12,931,297	444,490	13,375,787	9,741,946
9.01 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	380,214
Sadar-02 Branch	207,477	-	207,477	207,477
Eidgah Branch	136,783	-	136,783	136,783
	1,623,337	-	1,623,337	1,749,962
9.02 Against Office Rent				
Branches Office Advances	577,200	-	577,200	119,200
Central A/c				
Sarada Bhaban	-	67,120	67,120	434,460
Nur Ahmed, SEP Office, Takpara	-	41,370	41,370	-
SK Tower	-	69,000	69,000	69,000
Ukhiya ACF office	-	-	-	120,000
Golam Akber	-	-	-	80,000
CHOP Office Rent	-	-	-	46,000
	577,200	177,490	754,690	868,660
9.03 Against Expenses				
Kamrul Hasan	2,600	-	2,600	2,600
Mujibul Hoq Mollan	1,364	-	1,364	1,364
Md Nurul Islam Azad	6,500	-	6,500	6,500
ELIBEP-FDMN Project				
Md. Sahajalal	-	24,000	24,000	-
Md. Shafiul Alam Mishu	-	98,000	98,000	-
Ms. Rafia Khatun	-	97,000	97,000	-
Milton Kumar Biswas	-	16,000	16,000	-
Central A/c				
Mohammad Taher Sobhan	-	20,000	20,000	-
Proloy Kumer Sen	-	12,000	12,000	12,000
	10,464	267,000	277,464	22,464





Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
9.04 Against Motorcycle				
Md. Saiful islam, Regional Manager	83,200	-	83,200	83,200
Sajol Kanti Bhattacharjee	56,300	-	56,300	56,300
Md. Ayub, Branch Manager	145,630	-	145,630	-
Jishan Paul Chy, Branch Manager	-	-	-	45,500
Abdur Rahim, Branch Manager	-	-	-	45,500
Jahangir Alam, Branch Manager	88,110	-	88,110	-
Swapon Das, Area Manager	148,230	-	148,230	66,400
Mijanur Rahman, Branch Manager	37,000	-	37,000	-
Jasim Uddin, Branch Manager	35,900	-	35,900	-
Samir, Branch Manager	145,630	-	145,630	61,700
Mintu Kanti Dey, Branch Manager	140,430	-	140,430	57,550
Liton Gosh, Branch Manager	35,100	-	35,100	61,500
Sagor Sarma, Branch Manager	38,900	-	38,900	57,900
Sabuj Dey Sarker, Branch Manager	205,160	-	205,160	61,700
Kamol Hori Dey, Branch Manager	24,800	-	24,800	63,600
Abul Goni, Branch Manager	-	-	-	59,800
Pranab Paul, Branch Manager	-	-	-	80,550
Dipon Datta, Branch Manager	52,200	-	52,200	59,550
Bijon Chandra Mondol, Branch Manager	145,630	-	145,630	47,800
Bipul Moujumder, Branch Manager	67,050	-	67,050	112,110
Liton Das, Branch Manager	35,600	-	35,600	96,110
Polash Rudro, Br. Manager	72,110	-	72,110	38,600
Amanul Hoque, Br. Manager	140,430	-	140,430	251,510
	1,697,410	-	1,697,410	1,406,880
9.05 Against Bicycle				
Md. Aktarul Islam	1,255	-	1,255	1,255
Md. Mostofa Kamal	14,750	-	14,750	-
Boalkhali, Branch	10,500	-	10,500	-
Osman Gani	2,705	-	2,705	2,705
Harbang, Branch	41,200	-	41,200	-
Nurul Alam	1,705	-	1,705	1,705
Lohagara, Branch	12,100	-	12,100	4,105
Lakkhi Charan Dey	4,105	-	4,105	-
Mirza Rezaul Islam Rasel	3,155	-	3,155	3,155
Chowfoldondi, Branch	1,700	-	1,700	407
Ansarul Haque	3,400	-	3,400	1,300
Subash Das	1,300	-	1,300	3,800
Anando Barua	550	-	550	4,750
Nazim Uddin	-	-	-	4,000
Chokoria, Branch	2,400	-	(2,400)	-
Pahartoli	25,500	-	25,500	7,000
Abu Alal	4,000	-	4,000	1,400
Store	7,015	-	7,015	7,015
Shohidul Islam	3,800	-	3,800	(2,400)
Head Office	407	-	407	3,400
Bimol Nath	-	-	-	550
Sadar-2	13,400	-	13,400	-
	150,147	-	150,147	44,147
9.06 Loan to Enrich Program				
Opening balance Balances	5,649,833	-	5,649,833	452,552
Paid during the year	3,222,906	-	3,222,906	5,197,281
	8,872,739	-	8,872,739	5,649,833
Realize during the year	-	-	-	-
	8,872,739	-	8,872,739	5,649,833







Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
FSIBL 0139 13100006910 Cox's Bazar	-	4,454	4,454	171,598
FSIBL 0139 13100006927 Cox's Bazar	-	238,151	238,151	236,604
FSIBL 0139 13100006908 Cox's Bazar	-	59,478	59,478	59,558
FSIBL 0139 13100006893 Cox's Bazar	-	44,236	44,236	250,064
FSIBL 0139 13100006904 Cox's Bazar	-	13,154	13,154	16,647
SEBL 0139 13100001130 Cox's Bazar	-	169,353	169,353	167,201
FSIBL 0139 13100006928 Cox's Bazar	-	17,560	17,560	19,071
SEBL 0139 13100001119 Cox's Bazar	-	141,180	141,180	205,524
SEBL 0139 13100001082 Cox's Bazar	-	6,588	6,588	7,587
SEBL 0139 13100001084 Cox's Bazar	-	-	-	493
SEBL 0139 13100001108 Cox's Bazar	-	-	-	574
BKB 3101-0210-019248 Cox's Bazar	-	6,285,323	6,285,323	35,854,523
PBL 044-310-2000-464 Moheskhal	-	317,235	317,235	63,294
SEBL 22-131-00000-311 Cox's Bazar	-	307,596	307,596	9,263
FSIBL 0139-111-0000-7484 Cox's Bazar	-	31,137,842	31,137,842	1,047,839
FSIBL 0139-131-0000-6913 Cox's Bazar	-	6,686,563	6,686,563	16,700,963
FSIBL 0139-111-0000-7499 Cox's Bazar	-	9,809,818	9,809,818	13,879,095
FSIBL 0139-131-0000-6906 Cox's Bazar	-	28,300	28,300	49,994
UCBL 0181301-000000-105 Cox's Bazar	-	55,725	55,725	523,436
FSIBL 0139-131-0000-6931 Cox's Bazar	-	2,473	2,473	3,152,497
FSIBL 01391-31-0000-6930 Cox's Bazar	-	7,372	7,372	744,996
TBL 0045-0320000-232 Cox's Bazar	-	2,248,294	2,248,294	765,873
NCC BL 14-03-20000-622 Cox's Bazar	-	1,441,542	1,441,542	3,585,330
SEBL 22-131-00000-547 Cox's Bazar	-	111,230	111,230	-
FSIBL 0200 11100000538 Ramu	-	22,399	22,399	-
SEBL 22-131-00000-697 Cox's Bazar	-	13,226,656	13,226,656	29,889
SEBL 22-131-00001-117 Cox's Bazar	-	-	-	169,375
FSIBL 00000430 Cox's Bazar	-	-	-	3,935
UBL 025-121-0000-743 Cox's Bazar	-	5,539,911	5,539,911	28,262
UBL 025-121-0000-833 Cox's Bazar	-	85,891	85,891	29,623
SEBL 0022 13100001141 Cox's Bazar	-	49,944	49,944	-
SEBL 00000547 Cox's Bazar	-	-	-	66,979
	15,818,189	94,880,275	110,698,464	142,680,983

11.00 Inter-Project Transaction

Central A/c from Probin	-	807,244	807,244	-
Central A/c from Adolescence	-	479,433	479,433	-
Central A/c from CHOP	-	1,700,000	1,700,000	-
Central A/c from other projects	-	-	-	2,566,383
GFD-WFP from Central A/c	-	-	-	24,515,231
LMP-WFP from Central A/c	-	-	-	26,089
Central A/c from MCAP	-	10,000,000	10,000,000	-
Central A/c from IERERSP	-	5,575,000	5,575,000	-
Central A/c from MFS-DFB	-	200,000	200,000	-
	-	18,761,677	18,761,677	27,107,703

12.00 Accounts Receivable

PROBIN from Donor	-	529,813	529,813	917,088
DFID CONSORTIUM from Donor	-	-	-	503,258
Central A/c from IWSH-IVY-7	-	-	-	64,588
Adolescence from Donor	-	163,255	163,255	543,594
CHOP-IOM from Donor	-	1,698,960	1,698,960	-
IERERSP from Donor	-	5,571,990	5,571,990	-
MFS-DFB from Donor	-	150,360	150,360	-
	-	8,114,378	8,114,378	2,028,528





Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
13.00 Members' Welfare Fund				
Opening balance	9,982,823	-	9,982,823	8,492,591
Received during the year	3,624,460	-	3,624,460	3,034,400
	13,607,283	-	13,607,283	11,526,991
Paid during the year	- 2,938,468	-	(2,938,468)	(1,544,168)
	10,668,815	-	10,668,815	9,982,823
14.00 Loan from PKSF				
Long term portion	82,966,662	-	82,966,662	157,333,324
Short term portion	101,433,332	-	101,433,332	22,775,000
	184,399,994	-	184,399,994	180,108,324
14.01 Loan received under LRL				
Opening balance	-	-	-	-
Received during the year	5,000,000	-	5,000,000	-
	5,000,000	-	5,000,000	-
Refund during the year	-	-	-	-
	5,000,000	-	5,000,000	-
Short term portion	2,000,000	-	2,000,000	-
Long term portion	3,000,000	-	3,000,000	-
14.02 Loan received under Jagoron				
Opening balance	98,500,000	-	98,500,000	115,000,000
Received during the year	50,000,000	-	50,000,000	40,000,000
	148,500,000	-	148,500,000	155,000,000
Refund during the year	- 53,500,000	-	(53,500,000)	(56,500,000)
	95,000,000	-	95,000,000	98,500,000
Short term portion	49,000,000	-	49,000,000	13,000,000
Long term portion	46,000,000	-	46,000,000	85,500,000
14.03 Loan received under Agrosar				
Opening balance	45,500,000	-	45,500,000	46,000,000
Received during the year	25,000,000	-	25,000,000	20,000,000
	70,500,000	-	70,500,000	66,000,000
Refund during the year	- 23,000,000	-	(23,000,000)	(20,500,000)
	47,500,000	-	47,500,000	45,500,000
Short term portion	24,500,000	-	24,500,000	5,500,000
Long term portion	23,000,000	-	23,000,000	40,000,000
14.04 Loan received under Buniad				
Opening balance	16,166,661	-	16,166,661	8,333,331
Received during the year	13,000,000	-	13,000,000	12,000,000
	29,166,661	-	29,166,661	20,333,331
Refund during the year	- 10,666,664	-	(10,666,664)	(4,166,670)
	18,499,997	-	18,499,997	16,166,661
Short term portion	12,833,332	-	12,833,332	2,083,333
Long term portion	5,666,665	-	5,666,665	14,083,328
14.05 Loan received under Sufolon				
Opening balance	8,000,000	-	8,000,000	10,000,000
Received during the year	12,000,000	-	12,000,000	8,000,000
	20,000,000	-	20,000,000	18,000,000
Refund during the year	- 12,000,000	-	(12,000,000)	(10,000,000)
	8,000,000	-	8,000,000	8,000,000
Short term portion	8,000,000	-	8,000,000	-
Long term portion	-	-	-	8,000,000



Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
14.06 Loan received under Enrich(IGA)				
Opening balance	11,000,000	-	11,000,000	15,000,000
Received during the year	6,500,000	-	6,500,000	5,000,000
	17,500,000	-	17,500,000	20,000,000
Refund during the year	- 8,000,000	-	(8,000,000)	(9,000,000)
	9,500,000	-	9,500,000	11,000,000
Short term portion	4,600,000	-	4,600,000	2,000,000
Long term portion	4,900,000	-	4,900,000	9,000,000
14.07 Loan received under Enrich(LI)				
Opening balance	300,000	-	300,000	337,500
Received during the year	200,000	-	200,000	200,000
	500,000	-	500,000	537,500
Refund during the year	- 200,000	-	(200,000)	(237,500)
	300,000	-	300,000	300,000
Short term portion	200,000	-	200,000	75,000
Long term portion	100,000	-	100,000	225,000
14.08 Loan received under Enrich(AC)				
Opening balance	641,663	-	641,663	724,998
Received during the year	300,000	-	300,000	300,000
	941,663	-	941,663	1,024,998
Refund during the year	- 341,667	-	(341,667)	(383,335)
	599,997	-	599,997	641,663
Short term portion	300,000	-	300,000	116,667
Long term portion	299,997	-	299,997	524,996
15.00 Members' Savings Deposit				
General Savings	15.01 135,552,431	-	135,552,431	120,518,674
Voluntary Savings	15.02 32,090,187	-	32,090,187	27,829,764
	167,642,618	-	167,642,618	148,348,438
15.01 General Savings				
Opening balance	120,518,674	-	120,518,674	108,354,325
Savings collection during the year	72,015,397	-	72,015,397	59,488,502
Interest paid	6,443,076	-	6,443,076	6,051,765
	198,977,147	-	198,977,147	173,894,592
Savings Withdrawal	- 63,624,760	-	(63,624,760)	(53,502,837)
	135,352,387	-	135,352,387	120,391,755
Transfer from Voluntary Savings	200,044	-	200,044	126,919
	135,552,431	-	135,552,431	120,518,674
15.02 Voluntary Savings				
Opening balance	27,829,764	-	27,829,764	22,174,962
Savings collection during the year	31,878,903	-	31,878,903	27,918,904
Interest paid	1,691,046	-	1,691,046	1,438,586
	61,399,713	-	61,399,713	51,532,452
Savings Withdrawal	- 29,109,392	-	(29,109,392)	(23,575,769)
	32,290,321	-	32,290,321	27,956,683
Transfer to General Savings	- 200,044	-	(200,044)	(126,919)
	32,090,187	-	32,090,277	27,829,764
16.00 Loan Loss Provision				
Opening balance	27,159,252	-	27,159,252	22,921,234
Made during the year	4,266,536	-	4,266,536	4,238,018
	31,425,788	-	31,425,788	27,159,252
Write off during the year	-	-	-	-
	31,425,788	-	31,425,788	27,159,252



Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
17.00 Staff Provident Fund				
Opening balance	13,744,679	-	13,744,679	11,446,861
Received during the year	3,626,183	-	3,626,183	3,195,847
	17,370,862	-	17,370,862	14,642,708
Paid during the year	-	-	(1,484,258)	(898,029)
	15,886,604	-	15,886,604	13,744,679
18.00 Enrich Programme Fund				
Opening balance	4,047,602	-	4,047,602	-
Received during the year	3,737,171	-	3,737,171	4,047,602
	7,784,773	-	7,784,773	4,047,602
Payment during the year	-	-	(554,760)	-
	7,230,013	-	7,230,013	4,047,602
19.00 Liabilities for Enrich Program				
Opening balance	181,080	-	181,080	-
income during the year	100,740	-	100,740	181,080
	281,820	-	281,820	181,080
Payment during the year	-	-	-	-
	281,820	-	281,820	181,080
20.00 Other Liabilities				
20.01 5% Expenses of Enrich Program				
Opening balance	-	-	-	-
Received during the year	946,135	-	946,135	-
	946,135	-	946,135	-
Adjustment during the year	-	-	-	-
	946,135	-	946,135	-
20.02 Provision for expenses				
Central A/c				
Security money of Contractor	-	4,101,187	4,101,187	797,812
GBVIE				
Overhead Cost	-	3,858,147	3,858,147	2,472,912
NFEP-C-FDMN				
Audit Fee	-	30,000	30,000	-
DFAT-AHP				
Audit Fee	-	50,000	50,000	-
WASH IVY -7				
Other Expenses	-	-	-	56,743
COVID-19-COTE				
Audit Fee	-	-	-	30,000
COVID 19 -OXFAM				
Audit Fee	-	-	-	25,000
	-	8,039,334	8,039,334	3,382,467
	946,135	8,039,334	8,985,469	3,382,467
21.00 Inter-Project Transaction				
Central A/c to LMP-WFP & GFD-WFP	-	-	-	24,541,320
DFID CONSORTIUM - ACF to Central A/c	-	-	-	600,000
PROBIN to Central A/c	-	807,244	807,244	940,482
Adolescence to Central A/c	-	479,433	479,433	525,901
CHOP to Central A/c	-	1,700,000	1,700,000	-
IERERSP to Central A/c	-	5,575,000	5,575,000	-
MFS-DFB to Central A/c	-	200,000	200,000	-
MCAP to Central A/c	10,000,000	-	10,000,000	500,000
	10,000,000	8,761,677	18,761,677	27,107,703





Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
22.00 Fixed Asset Acquisition Fund				
ELIBEP-FDMN	-	2,151,586	2,151,586	-
IPCoSO	-	813,524	813,524	977,439
GBVIE	-	207,964	207,964	260,351
CHOP	-	593,636	593,636	711,433
MPCSRR	-	80,169	80,169	-
IERERSP	-	514,621	514,621	606,392
SEP COX	-	101,792	101,792	-
SEP-CTG	-	46,131	46,131	55,295
MEP-GFATM	-	52,795	52,795	111,509
NFEP-C-FDMN	-	80,512	80,512	-
DFAT-AHP	-	284,058	284,058	-
NFBE-FDMN	-	-	-	2,563,310
MCSRR	-	-	-	104,022
SEP-COX	-	-	-	101,793
DFID-CONSORTIUM	-	-	-	68,600
HAP-SIDA-ACF	-	-	-	63,187
NFEP-C-GDMN	-	-	-	377,664
GT-HCI	-	-	-	520,756
	-	4,926,788	4,926,788	6,521,751
23.00 Unutilized Fund				
Central A/c	-	2,046,507	2,046,507	-
Mother A/c	-	6,278,625	6,278,625	35,829,800
ELIBEP-FDMN	-	31,247,469	31,247,469	922,466
IPCoSO	-	6,904,296	6,904,296	16,700,963
SEP COX	-	2,217,097	2,217,097	751,665
SEP-CTG	-	1,383,563	1,383,563	3,563,228
MEP-GFATM	-	133,629	133,629	173,805
NFEP-C-FDMN	-	12,781,862	12,781,862	-
EWLL	-	5,539,911	5,539,911	-
DFAT-AHP	-	35,891	35,891	-
GBVIE	-	5,835,600	5,835,600	11,330,112
ASTHA	-	-	-	25,571
CHOP	-	-	-	532,816
MCSRR	-	-	-	3,158,112
IERERSP	-	-	-	746,896
CNRP-BPRM- ACF	-	-	-	165,353
PIUOC-WCC	-	-	-	163,883
GTP-HCI	-	-	-	63,685
	-	74,404,450	74,404,450	74,128,355





Note(s)	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
	PKSF	Non-PKSF	Total	Total
24.00 Service charge				
Enrich(IGA)	5,217,700	-	5,217,700	3,747,355
Enrich(LI)	18,400	-	18,400	12,950
Enrich(AC)	105,500	-	105,500	68,100
Jagoron	33,873,227	-	33,873,227	29,530,127
Agrosor	40,696,188	-	40,696,188	28,426,403
Sufolon	3,186,060	-	3,186,060	3,277,929
Buniad	1,095,201	-	1,095,201	1,064,953
LRL	425,999	-	425,999	-
As per SCIE	84,618,275	-	84,618,275	66,127,817
Jagoron	(10,592)	-	(10,592)	(6,964)
Sufolon	(8,831)	-	(8,831)	(42,190)
Agrosor	(91,032)	-	(91,032)	(10,798)
LRL	(110)	-	(110)	(9,812)
As per SRP	84,507,710	-	84,507,710	66,058,053
25.00 Grant Income				
Central A/c	-	-	-	173,798,005
Mother A/c	-	-	-	-
PROBIN	-	985,405	985,405	1,118,698
Adolescence	-	601,381	601,381	838,428
ELIBEP-FDMN	-	188,789,629	188,789,629	198,304,244
IPCoSO	-	51,317,458	51,317,458	42,427,936
GBViE	-	196,156,842	196,156,842	148,896,270
ASTHA	-	2,872,340	2,872,340	5,837,129
CHOP	-	40,899,129	40,899,129	39,111,329
MPCSRR	-	7,374,338	7,374,338	4,609,525
IERERSP	-	20,449,286	20,449,286	16,749,915
SEP COX	-	7,851,878	7,851,878	8,934,669
SEP-CTG	-	3,749,478	3,749,478	2,381,358
MEP-GFATM	-	9,584,357	9,584,357	9,151,743
NFEP-C-FDMN	-	36,785,067	36,785,067	-
EWLL	-	5,888,465	5,888,465	-
DFAT-AHP	-	9,232,066	9,232,066	-
MFS-DFB	-	550,360	550,360	-
	-	583,087,479	583,087,479	652,159,249
26.00 Bank Interest				
Interest on Savings Account	519,689	1,090,055	1,609,744	2,506,184
Interest on FDR	2,484,440	70,644	2,555,084	1,691,791
As per SCIE	3,004,129	1,160,699	4,164,828	4,197,975
Interest on FDR	(2,484,440)	429,170	(2,055,270)	(1,691,791)
As per SRP	519,689	1,589,869	2,109,558	2,506,184
27.00 Other Income				
Misc. Income	-	-	-	179,805
Admission Fee	71,090	-	71,090	65,140
Form and Pass Book Sale	188,565	-	188,565	167,600
Other Income	81,975	-	81,975	196,593
Misc. Receipts	22,505	-	22,505	-
Central A/c				
Old Materials Sales	-	124,444	124,444	-
Other Income (Central A/c)	-	460,616	460,616	-
Other Income (DFID-Consortium-ACF)	-	2,000	2,000	-
Other Income (COVID-19-COTE)	-	43,000	43,000	-





Note(s)	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
	PKSF	Non-PKSF	Total	Total
Other Income (COVID-19-Oxfam)	-	2,000	2,000	-
CNRP-BPRM-ACF	-	2,000	2,000	-
GT-HCI	-	57,734	57,734	-
Membership Fee	-	2,280	2,280	2,600
Received For Covid 19 (Staff Contribution)	-	-	-	1,722,621
GBViE				
Case Worker Salary Reimbursement	-	40,000	40,000	-
MPCSRR				
Other received after the project period	-	1,100	1,100	-
As per SCIE	364,135	735,174	1,099,309	2,334,359
Misc. Receipts	-	-	-	(184,978)
Salary & Allowances	10,000	-	10,000	45,356
Other Income	-	-	-	2,600
CNRP-BPRM-ACF	-	(2,000)	(2,000)	-
MPCSRR	-	15,738	15,738	-
GT-HCI	-	(57,734)	(57,734)	-
Membership Fee	-	-	-	(2,600)
As per SRP	374,135	691,178	1,065,313	2,194,737
28.00 Overhead Income				
Direct Overhead Income	28.01	-	45,871,453	45,871,453
Indirect Overhead Income	28.02	-	8,542,527	8,542,527
		-	54,413,980	54,413,980
28.01 Direct Overhead Income				
Central A/c	-	-	-	30,441,622
IPCoSO	-	1,977,237	1,977,237	-
GBViE	-	13,565,601	13,565,601	-
CHOP-IOM	-	2,471,225	2,471,225	-
SEP COX	-	591,070	591,070	-
SEP-CTG	-	248,155	248,155	-
DFID-Consortium-ACF	-	64,752	64,752	-
NFEP-CFDMN-COTE	-	2,412,093	2,412,093	-
LMP-WFP	-	26,089	26,089	-
GFD-WFP	-	24,515,231	24,515,231	-
	-	45,871,453	45,871,453	30,441,622
28.02 Indirect Overhead Income				
Central A/c				
Office Rent	-	817,890	817,890	-
Utilities	-	52,590	52,590	-
Communication	-	105,333	105,333	-
Printing & Stationery	-	118,623	118,623	-
Office Maintenance	-	83,844	83,844	-
Staff Salary (Partial)	-	7,122,967	7,122,967	-
Monitoring & Evaluation	-	241,280	241,280	-
	-	8,542,527	8,542,527	-
29.00 Operational Income				
Central A/c	-	-	-	6,178,161
Vehicle Rent	-	44,000	44,000	-
Office Rent	-	439,156	439,156	-
Utilities	-	8,505	8,505	-
Communication	-	16,500	16,500	-
Staff Recruitment	-	7,800	7,800	-
Staff Salary (Partial)	-	1,416,622	1,416,622	-
Staff Surrender Value	-	82,267	82,267	-

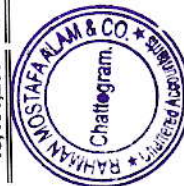


Note(s)	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
	PKSF	Non-PKSF	Total	Total
Agri Income	-	5,589	5,589	-
Schedule Money Receipts	-	383,364	383,364	-
Food Shop Land Rental GFD-WFP	-	936,000	936,000	-
	-	3,339,803	3,339,803	6,178,161
30.00 Service charge				
Enrich(IGA)	525,000	-	525,000	562,500
Enrich(LI)	7,500	-	7,500	4,687
Enrich(AC)	11,458	-	11,458	11,542
Jagoron	4,665,625	-	4,665,625	5,440,000
Agrosor	2,218,750	-	2,218,750	2,131,250
Sufolon	350,001	-	350,001	291,667
Buniad	179,374	-	179,374	82,291
	7,957,708	-	7,957,708	8,523,937
31.00 Administrative Expenses				
Salary & Allowances	38,016,936	-	38,016,936	37,253,032
Travelling and Conveyance	2,029,609	-	2,029,609	1,810,614
Fuel & lubricants	587,835	-	587,835	567,802
Repairs & Maintenance	245,331	-	245,331	246,273
Electricity Bill	285,249	-	285,249	212,501
Telephone & Postage	531,914	-	531,914	567,256
Printing & Stationery	834,961	-	834,961	668,067
Office Rent	2,932,552	-	2,932,552	2,892,305
Entertainment	311,294	-	311,294	275,381
Miscellaneous Expenses	178,028	-	178,028	426,050
Depreciation	683,401	2,034,720	2,718,121	1,804,905
Amortisation	19,560	-	19,560	10,141
Rebate paid to Beneficiaries	110,565	-	110,565	69,817
Legal Expenses	251,195	-	251,195	201,200
Training Expenses	42,025	-	42,025	45,703
Provision for gratuity	1,353,950	-	1,353,950	1,378,200
Automation Expenses	235,620	-	235,620	117,810
Expenses on yearly income	761,000	-	761,000	-
Lunch Expenses	-	-	-	18,000
Audit Fees	-	-	-	56,885
Hardship allowance	-	-	-	8,500
Administration & Operational Cost	-	27,194,407	27,194,407	57,434,214
As per SCIE	49,411,025	29,229,127	78,640,152	106,064,656
Salary & allowance	17,139	-	17,139	86,956
Travelling expenses	(38,210)	-	(38,210)	-
Postage & Communication	(2,200)	-	(2,200)	-
Entertainment	33,360	-	33,360	-
Rebate paid to Beneficiaries	(110,565)	-	(110,565)	(69,817)
Depreciation	(683,401)	(2,034,720)	(2,718,121)	(2,026,872)
Amortisation	(19,560)	-	(19,560)	(10,141)
Printing & Stationery	-	-	-	(871)
Office Rent	-	-	-	(3,800)
Repairs & Maintenance	-	-	-	53
Income Tax	-	-	-	2,173
VAT	-	-	-	2,498
Provision for Expenses	-	(80,000)	(80,000)	1,233,510
As per SRP	48,607,588	27,114,407	75,721,995	105,278,345
32.00 Bad Debt				
PROBIN	-	5,350	5,350	-
Adolescence	-	39,748	39,748	-
	-	45,098	45,098	-

MUKTI COX'S BAZAR
Statement of Financial Position (PKSF)
As at June 30, 2021

H/O	Sadar-1	Sadar-2	Eidgaon	Ramu	Harbang	Moheshkhali	Pekua	Hilla	Eidgor
99999	0001	0002	0003	0004	0005	0006	0007	0009	0010
PROPERTY AND ASSETS									
Non-Current Assets									
Property, Plant and Equipment	18,499	15,078	19,460	39,316	52,594	18,795	33,370	36,393	25,451
Intangible Assets	-	-	-	-	-	-	-	-	-
	18,499	15,078	19,460	39,316	52,594	18,795	33,370	36,393	25,451
Current Assets									
Investment	-	-	-	-	-	-	-	-	-
Loan to Members	36,490,996	30,288,436	43,491,577	27,031,227	32,254,428	34,560,703	35,827,942	25,226,899	14,208,944
Branch Account	-	-	-	-	-	-	-	-	-
Loan to Staff From PF Fund	-	-	-	-	-	-	-	-	-
Advance, Deposits & Prepayment	253,589	220,877	203,897	168,628	60,000	175,150	1,101,960	17,100	-
Cash and Cash Equivalents	483,454	612,431	1,686,269	560,564	428,679	375,470	947,813	668,763	230,244
	37,228,039	31,121,744	45,381,743	27,760,419	32,743,107	35,111,323	37,877,715	25,912,762	14,439,188
	161,935,416	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605
FUND AND LIABILITIES									
Fund									
Cumulative Surplus	37,567,834	11,214,195	18,059,640	5,394,819	10,067,370	11,997,193	9,261,672	8,616,975	1,543,935
Reserve Fund	-	-	-	-	-	-	-	-	-
	37,567,834	11,214,195	18,059,640	5,394,819	10,067,370	11,997,193	9,261,672	8,616,975	1,543,935
Non-Current Liabilities									
Members' Welfare Fund	1,728,508	1,010,617	1,477,750	635,502	649,218	580,327	1,061,817	1,009,971	279,834
Loan from PKSF	-	-	-	-	-	-	-	-	-
	1,728,508	1,010,617	1,477,750	635,502	649,218	580,327	1,061,817	1,009,971	279,834
Current Liabilities									
Head Office Account	(24,509,140)	3,500,000	7,243,871	8,358,278	10,415,000	3,902,860	11,795,000	2,300,000	6,308,385
Members' Savings Deposit	19,805,863	12,963,173	14,999,998	10,897,863	9,714,831	16,979,328	13,803,291	13,264,631	5,405,866
Loan Loss Provision	2,653,473	2,448,837	3,619,944	2,513,273	1,949,282	1,670,410	1,989,305	757,578	926,619
Staff Provident Fund	-	-	-	-	-	-	-	-	-
Enrich Programme Fund	-	-	-	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-	-	-	-
Liabilities for Enrich Program	-	-	-	-	-	-	-	-	-
Inter-Project Transaction	-	-	-	-	-	-	-	-	-
	18,167,501	18,912,010	25,863,813	21,769,414	22,079,113	22,552,598	27,587,596	16,322,209	12,640,870
	28,167,501	28,167,501	28,167,501	28,167,501	28,167,501	28,167,501	28,167,501	28,167,501	28,167,501
	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605	162,184,605

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MUKTI COX'S BAZAR
Statement of Financial Position (PKSF)
As at June 30, 2021

	Chakaria 0011	Patiya 0012	Chowofal Dandi 0013	Lohagara 0014	Karanihat 0015	Baizid 0016	Boalkhali 0017	Pahartoli 0018	PF 99998	Total
PROPERTY AND ASSETS										
Non-Current Assets										
Property, Plant and Equipment	26,822	21,686	45,682	87,461	56,324	72,651	74,445	75,300	-	896,811
Intangible Assets	-	-	-	-	-	-	-	-	-	71,705
	26,822	21,686	45,682	87,461	56,324	72,651	74,445	75,300	-	968,516
Current Assets										
Investment	-	-	-	-	-	-	-	-	13,828,880	34,713,992
Loan to Members	28,851,069	9,961,087	25,831,226	15,184,761	17,370,262	17,810,724	8,159,531	20,279,696	-	422,829,508
Branch Account	-	-	-	-	-	-	-	-	-	135,601,755
Loan to Staff From PF Fund	-	-	-	-	-	-	-	-	1,711,635	1,711,635
Advance, Deposits & Prepayment	15,000	14,000	8,872,739	53,000	-	-	-	50,000	-	12,931,297
Cash and Cash Equivalents	35,701	380,690	1,909,204	367,036	985,904	431,295	49,429	556,165	1,861,912	16,294,215
	28,901,770	10,355,777	36,613,169	15,604,797	18,356,166	18,242,019	8,208,960	20,885,861	17,402,427	624,082,402
	28,928,592	10,377,463	36,658,851	15,692,258	18,412,490	18,314,670	8,283,405	20,961,161	17,402,427	625,050,918
FUND AND LIABILITIES										
Fund										
Cumulative Surplus	763,703	(1,485,767)	5,143,943	(485,649)	(621,525)	(3,353,515)	(908,174)	(2,942,206)	1,515,823	57,632,180
Reserve Fund	-	-	-	-	-	-	-	-	-	3,335,197
	763,703	(1,485,767)	5,143,943	(485,649)	(621,525)	(3,353,515)	(908,174)	(2,942,206)	1,515,823	60,967,377
Non-Current Liabilities										
Members' Welfare Fund	687,969	64,757	511,034	274,020	247,043	122,135	243,482	84,831	-	10,668,815
Loan from PKSF	-	-	-	-	-	-	-	-	-	184,399,993
	687,969	64,757	511,034	274,020	247,043	122,135	243,482	84,831	-	195,068,808
Current Liabilities										
Head Office Account	15,500,000	7,300,000	10,050,000	9,710,000	11,270,000	12,600,000	5,500,000	16,190,000	-	135,601,755
Members' Savings Deposit	9,599,929	2,466,647	11,631,991	5,572,111	6,216,471	6,101,344	2,660,725	5,558,556	-	167,642,618
Loan Loss Provision	2,376,991	2,031,826	863,915	621,776	1,300,501	2,844,706	787,372	2,069,980	-	31,425,788
Staff Provident Fund	-	-	-	-	-	-	-	-	15,886,604	15,886,604
Enrich Programme Fund	-	-	7,230,013	-	-	-	-	-	-	7,230,013
Other Liabilities	-	-	946,135	-	-	-	-	-	-	946,135
Liabilities for Enrich Program	-	-	281,820	-	-	-	-	-	-	281,820
Inter-Project Transaction	-	-	-	-	-	-	-	-	-	10,000,000
	27,476,920	11,798,473	31,003,874	15,903,887	18,786,972	21,546,050	8,948,097	23,818,536	15,886,604	369,014,733
	28,928,592	10,377,463	36,658,851	15,692,258	18,412,490	18,314,670	8,283,405	20,961,161	17,402,427	625,050,918



MUKTI COX'S BAZAR
Statement of Comprehensive Income (PKSF)
For the year ended as on June 30, 2021

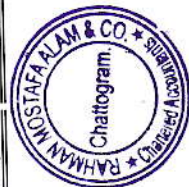
H/O	Sadar-1	Sadar-2	Eidgaon	Ramu	Harbang	Moheshkhali	Pekua	Hnila	Eidgor
99999	0001	0002	0003	0004	0005	0006	0007	0009	0010
	8,286,293	6,138,496	8,900,579	5,591,276	6,804,369	7,331,621	7,731,561	5,759,438	2,958,686
Income									
Service charge from Members	-	-	-	-	-	-	-	-	-
Service charge from Branches	13,779,000	-	-	-	-	-	-	-	-
Bank interest	1,735,352	39,630	30,966	28,184	18,905	-	23,983	36,483	-
Other income	-	17,065	15,465	16,805	21,950	22,125	21,580	18,080	11,460
	15,514,352	8,342,988	8,925,964	5,636,265	6,845,224	7,353,746	7,777,124	5,814,001	2,970,146
Expenditure									
Salary & Allowances	4,182,441	2,337,738	2,600,320	2,297,859	2,178,497	2,286,250	2,269,960	2,066,918	1,268,056
Travelling and Conveyance	318,374	122,855	160,690	107,775	117,860	124,570	118,275	102,540	50,030
Bank Charge & Commission	232,807	28,000	8,203	10,445	15,528	6,288	9,135	11,816	4,414
Interest on members' savings	-	1,043,438	745,617	544,982	465,207	842,136	623,886	666,703	252,619
Service charge to H/O	-	1,420,000	1,650,000	900,000	1,100,000	780,000	1,100,000	1,195,000	330,000
Service charge of PKSF	7,957,708	-	-	-	-	-	-	-	-
Fuel & lubricants	21,039	59,424	54,020	32,912	33,600	35,200	30,238	28,428	25,600
Repairs & Maintenance	8,929	1,940	11,110	19,397	13,365	14,957	26,652	5,770	13,460
Electricity Bill	-	-	33,850	26,382	12,672	45,911	22,726	23,811	7,925
Telephone & Postage	34,120	3,000	34,176	39,139	39,440	38,891	39,645	35,590	21,483
Printing & Stationery	414,253	30,958	40,733	34,655	25,116	29,559	25,402	28,434	18,201
Office Rent	216,000	96,000	222,264	172,700	132,000	186,024	155,466	130,740	69,974
Entertainment	112,806	14,390	20,315	12,048	9,117	17,945	15,860	5,770	7,605
Miscellaneous Expenses	14,400	5,926	19,035	7,605	8,932	9,112	7,670	4,930	3,300
Depreciation	585,715	2,068	2,100	4,369	10,285	7,071	7,270	4,756	1,243
Loan loss expenses	-	393,278	434,916	270,312	322,544	345,607	358,279	252,269	142,090
Rebate	-	583	7,532	-	6,040	-	3,709	5,250	-
Legal Expenses	251,195	-	-	-	-	-	-	-	-
Training Expenses	34,602	-	-	-	-	-	-	-	-
Income against Expenses	761,000	-	-	-	-	-	-	-	-
Provision for gratuity	1,353,950	-	-	-	-	-	-	-	-
Automation Expenses	235,620	-	-	-	-	-	-	-	-
Hardship Allowances	-	-	-	-	-	-	-	-	-
Income Tax	-	-	-	-	-	-	-	-	-
Vat Expenses	-	-	-	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-	-	-	-
Lunch Expenses	-	-	-	-	-	-	-	-	-
	16,734,959	5,602,146	6,148,804	4,480,580	4,490,203	4,769,521	4,814,173	4,568,725	2,216,000
	(1,220,607)	2,740,842	2,777,160	1,155,685	2,355,021	2,584,225	2,962,951	1,245,276	754,146
Excess of income over expenditure									

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MUKTI COX'S BAZAR
Statement of Comprehensive Income (PKSF)
For the year ended as on June 30, 2021

Chakaria	Patiya	Chowotal Dandi	Lohagara	Karanihat	Baizid	Boalkhali	Pahartoli	PF	Total
0011	0012	0013	0014	0015	0016	0017	0018	99998	
Income									
Service charge from Members	1,547,239	5,439,301	3,030,873	3,183,245	2,730,091	1,311,600	2,312,999	-	84,618,275
Service charge from Branches	-	-	-	-	-	-	-	-	13,779,000
Bank interest	6,508	42,905	14,992	15,340	13,198	13,896	14,450	949,825	3,004,129
Other income	21,940	11,120	11,140	15,170	15,160	3,810	11,665	81,975	364,135
5,602,360	1,575,687	5,493,326	3,057,005	3,213,755	2,758,449	1,329,306	2,339,114	1,031,800	101,765,539
Expenditure									
Salary & Allowances	1,286,171	1,502,313	1,728,563	1,897,027	1,456,076	1,217,900	2,029,469	-	38,016,936
Travelling and Conveyance	32,451	90,240	78,555	97,734	65,165	57,167	129,018	-	2,029,609
Bank Charge & Commission	5,431	11,849	10,823	7,524	11,507	9,406	10,884	122,117	556,554
Interest on members' savings	118,439	585,291	257,545	270,818	258,939	131,004	222,550	-	8,134,122
Service charge to H/O	132,000	600,000	480,000	641,000	300,000	411,000	400,000	-	13,779,000
Service charge of PKSF	-	-	-	-	-	-	-	-	7,957,708
Fuel & lubricants	34,690	4,060	31,000	30,720	19,320	26,084	49,100	-	587,835
Repairs & Maintenance	16,054	4,156	13,614	9,603	5,237	6,160	12,875	-	245,331
Electricity Bill	5,154	12,311	9,265	11,632	10,200	6,285	7,190	-	285,249
Telephone & Postage	4,956	26,280	29,970	33,720	25,160	20,533	29,176	-	531,914
Printing & Stationery	16,899	31,221	21,739	15,972	13,125	10,507	19,792	-	834,961
Office Rent	118,181	77,052	135,365	186,200	254,111	106,560	236,885	-	2,932,552
Entertainment	14,714	16,554	12,380	11,721	6,216	5,222	11,898	-	311,294
Miscellaneous Expenses	5,451	2,400	8,195	9,015	7,800	7,900	10,003	-	172,732
Depreciation	4,888	3,046	17,354	9,046	10,904	14,130	10,524	-	702,961
Loan loss expenses	99,611	258,312	151,848	173,703	178,107	91,468	202,797	-	4,266,536
Rebate	-	-	-	-	-	-	741	-	110,565
Legal Expenses	-	-	-	-	-	-	-	-	251,195
Training Expenses	-	-	-	6,623	-	800	-	-	42,025
Income against Expenses	-	-	-	-	-	-	-	-	761,000
Provision for gratuity	-	-	-	-	-	-	-	-	1,353,950
Automation Expenses	-	-	-	-	-	-	-	-	235,620
Hardship Allowances	-	-	-	-	-	-	-	-	-
Income Tax	1,292	-	-	-	-	-	-	-	1,292
Vat Expenses	4,004	-	-	-	-	-	-	-	4,004
Audit Fee	-	-	-	-	-	-	-	-	-
Lunch Expenses	-	-	-	-	-	-	-	-	-
4,921,648	1,891,064	3,225,085	2,986,216	3,412,058	2,621,867	2,122,126	3,382,902	122,117	84,104,945
680,712	(315,377)	2,268,241	70,789	(198,303)	136,582	(792,820)	(1,043,788)	909,683	17,660,594
Excess of income over expenditure									



MUKTI COX'S BAZAR
Statement of Receipts & Payments (PKSF)
For the year ended as on June 30, 2021

H/O	Sadar-1	Sadar-2	Eldgaon	Ramu	Harbang	Moheshkhali	Pekua	Hnilla	Eldgor
99999	0001	0002	0003	0004	0005	0006	0007	0009	0010
Opening Balances									
Cash in Hand	3,000	5,786	125,959	7,697	2,275	22,285	7,614	-	3,933
Cash at Bank	17,875,061	152,681	626,055	700,608	822,348	1,230,292	496,424	1,187,865	82,806
	17,878,061	158,467	626,055	708,305	824,623	1,252,577	504,038	1,187,865	86,739
Receipts During The Year									
Loan Recovery from Members	-	64,026,404	49,646,421	43,337,577	52,548,953	56,688,515	59,453,256	44,422,819	22,714,843
Members' Savings Deposit	-	8,977,463	6,584,637	6,497,286	5,882,048	10,039,110	11,177,417	9,608,478	4,795,344
Members' Welfare Fund	-	320,800	258,145	231,510	293,650	315,515	323,385	232,450	127,095
Loan Received from PKSF	112,000,000	-	-	-	-	-	-	-	-
Misc. Receipts	10,000	17,065	25,385	16,805	21,950	22,125	21,580	18,080	11,460
Short Term Loan	36,100,000	-	-	-	-	-	-	-	-
Staff Loan from PF Fund.	3,737,171	-	-	-	-	-	-	-	-
Received Enrich Program Fund	-	-	-	-	-	-	-	-	-
Service charge from Members	-	8,285,710	6,130,964	5,591,276	6,798,329	7,331,621	7,727,852	5,754,188	2,958,686
Bank Interest	165,927	39,630	30,966	28,184	18,905	31,000	23,983	36,483	-
Advanced Recovery	16,000	-	54,000	70,000	70,000	14,000	30,000	-	-
Bi-Cycle Loan	645,650	-	-	-	-	-	-	-	-
Staff Loan of Motor cycle	-	-	-	-	-	-	-	-	-
Unsettled staff advance	-	126,625	-	-	-	-	-	-	-
Collection from Branches	-	-	-	-	-	-	-	-	-
Loan Received H/O	108,862,732	-	-	-	-	-	-	-	-
Service charge from Branches	-	25,000,000	11,000,000	8,000,000	5,500,000	5,500,000	4,000,000	5,000,000	1,800,000
	13,779,000	25,000,000	11,000,000	8,000,000	5,500,000	5,500,000	4,000,000	5,000,000	1,800,000
	275,316,480	106,793,697	99,046,142	63,772,638	71,133,835	79,941,886	82,757,473	65,072,498	32,407,428
	293,194,541	106,952,164	99,672,197	64,480,943	71,958,458	81,194,463	83,261,511	66,260,363	32,494,167
Payments Made During The Year									
Loan to Members	-	64,160,000	51,629,000	46,302,000	58,730,000	63,103,000	64,665,000	46,490,000	25,494,000
Members' Savings	-	10,119,478	6,884,836	5,556,735	5,032,636	8,805,681	9,468,561	9,879,433	4,155,765
Members' Welfare Fund	-	517,465	131,910	200,727	331,541	153,605	111,108	82,420	89,610
Paid to PKSF	107,708,331	-	-	-	-	-	-	-	-
Advance Payment	952,180	-	30,000	200,000	130,000	180,000	130,000	-	4,500
Acquisition of PPE	-	8,988	4,641	-	19,475	-	-	-	-
Service charge of PKSF	7,957,708	-	-	-	-	-	-	-	-
Short Term Loan	25,600,000	-	-	-	-	-	-	-	-
Investment of PF Fund	-	-	-	-	-	-	-	-	-
Enrichment Program expense	3,737,171	-	-	-	-	-	-	-	-
Bank Charge & Commission	47,231	28,000	26,342	10,445	15,528	6,288	9,135	11,816	4,414
Staff Loan From PF Fund.	-	-	-	-	-	-	-	-	-
Paid for PF Fund	7,968,729	2,714,779	2,911,432	2,750,472	2,570,599	2,788,419	2,711,894	2,432,931	1,485,634
Administrative Expenses	-	27,500,000	24,262,732	8,000,000	3,600,000	5,000,000	4,100,000	5,500,000	700,000
Paid to H/O	-	-	-	-	-	-	-	-	-
Paid to Branches	135,500,000	-	-	-	-	-	-	-	-
Service charge to H/O	-	1,420,000	1,680,000	900,000	1,100,000	780,000	1,100,000	1,195,000	330,000
	289,471,349	106,468,710	87,560,893	63,920,379	71,529,779	80,818,993	82,313,698	65,591,600	32,263,923
	3,723,192	28,474	28,296	17,210	19,792	15,892	13,203	13,530	230,244
	3,723,192	454,980	584,135	543,354	408,887	359,578	934,610	655,233	230,244
	293,194,541	106,952,164	88,173,324	64,480,943	71,958,458	81,194,463	83,261,511	66,260,363	32,494,167

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MUKTI COX'S BAZAR
Statement of Receipts & Payments (PKSF)
For the year ended on June 30, 2021

	Chakaria 0011	Patiya 0012	Chowofal Dandi 0013	Lohagara 0014	Karanihat 0015	Baizid 0016	Boaikhal 0017	Pahartoli 0018	PF 9998	Total
Opening Balances										
Cash in Hand	-	2,010	408,369	14,177	4,032	5,493	3,799	18,193	-	634,622
Cash at Bank	281,640	337,864	569,065	560,421	95,377	356,711	104,115	786,380	1,429,954	28,059,834
	281,640	339,874	977,434	574,598	99,409	362,204	107,914	804,573	1,429,954	28,694,456
Receipts During The Year										
Loan Recovery from Members	42,866,832	11,806,440	44,283,196	23,195,985	24,412,239	20,977,325	9,999,271	17,847,217	-	657,485,790
Members' Savings Deposit	6,527,902	1,569,621	5,677,114	3,234,481	4,445,135	4,189,203	1,026,409	4,160,641	-	103,894,300
Members' Welfare Fund	245,150	69,580	252,775	132,560	140,200	123,700	43,650	129,775	-	3,624,460
Loan Received from PKSF	-	-	-	-	-	-	-	-	-	112,000,000
Misc. Receipts	22,240	21,940	11,120	11,140	15,170	15,160	3,810	11,665	81,975	374,135
Short Term Loan	-	-	-	-	-	-	-	-	-	36,100,000
Staff Loan from PF Fund.	-	-	-	-	-	-	-	-	-	5,001,335
Received Enrich Program Fund	-	-	4,784,046	-	-	-	-	-	-	8,521,217
Service charge from Members	5,552,748	1,547,239	5,439,301	3,030,873	3,183,245	2,730,091	1,311,600	2,312,258	-	84,507,710
Bank Interest	19,512	6,508	42,905	14,992	15,340	13,198	13,896	14,450	34,811	519,689
Advanced Recovery	85,000	-	-	2,000	-	-	-	1,000	-	342,000
Bi-Cycle Loan	-	-	-	6,400	-	-	-	16,000	-	54,000
Staff Loan of Motor cycle	-	-	-	-	-	-	-	-	-	661,650
Unsettled staff advance	-	-	-	-	-	-	-	-	-	126,625
Collection from Branches	-	-	-	-	-	-	-	-	-	108,862,732
Loan Received H/O	-	-	-	-	-	-	-	-	-	135,500,000
Service charge from Branches	14,500,000	2,500,000	11,800,000	2,000,000	3,300,000	2,900,000	500,000	7,200,000	-	13,779,000
	69,819,384	17,521,328	72,290,457	31,628,431	35,511,329	30,948,677	12,898,636	31,693,006	5,118,121	1,271,354,643
	70,101,024	17,861,202	73,267,891	32,203,029	35,610,738	31,310,881	13,006,550	32,497,579	6,548,075	1,300,049,099
Payments Made During The Year										
Loan to Members	49,030,000	13,910,000	50,575,000	26,512,000	28,040,000	24,740,000	8,005,000	25,945,000	-	724,634,000
Members' Savings	5,320,244	1,817,186	4,219,775	2,533,644	3,157,163	3,144,269	1,523,297	2,852,152	-	92,734,152
Members' Welfare Fund	131,290	85,200	302,950	170,880	189,180	121,400	43,300	167,972	-	2,938,468
Paid to PKSF	-	-	-	-	-	-	-	-	-	107,708,331
Advance Payment	100,000	-	-	60,000	-	-	-	30,000	-	1,912,180
Acquisition of PPE	5,000	-	4,860	-	-	-	-	-	-	70,864
Service charge of PKSF	-	-	1,000,000	-	-	-	-	-	-	7,957,708
Short Term Loan	-	-	-	-	-	-	-	-	-	26,600,000
Investment of PF Fund	-	-	3,777,666	10,823	7,524	11,507	9,406	10,884	-	7,514,837
Enrichment Program expense	14,036	5,431	-	-	-	-	-	-	4,278	253,139
Bank Charge & Commission	-	-	-	-	-	-	-	-	1,679,000	1,679,000
Staff Loan From PF Fund.	-	-	-	-	-	-	-	-	1,502,885	1,502,885
Paid for PF Fund	3,504,753	1,530,695	1,766,587	2,068,646	2,309,967	1,862,410	1,465,118	2,535,406	-	48,607,589
Administrative Expenses	11,300,000	-	9,100,000	-	300,000	700,000	1,500,000	-	-	108,862,732
Paid to H/O	-	-	-	-	-	-	-	-	-	135,500,000
Paid to Branches	660,000	132,000	600,000	480,000	641,000	300,000	411,000	400,000	-	13,779,000
Service charge to H/O	70,065,323	17,480,512	71,358,687	31,835,993	34,624,834	30,879,586	12,957,121	31,941,414	4,686,163	1,283,754,884
	70,065,323	17,480,512	71,358,687	31,835,993	34,624,834	30,879,586	12,957,121	31,941,414	4,686,163	1,283,754,884
	20,019	364,391	1,857,358	318,536	980,139	376,305	36,149	438,323	1,861,912	15,818,189
Cash in Hand	20,019	364,391	1,857,358	318,536	980,139	376,305	36,149	438,323	1,861,912	15,818,189
Cash at Bank	35,701	380,690	1,909,204	367,036	985,904	431,295	49,429	556,165	1,861,912	16,294,215
	70,101,024	17,861,202	73,267,891	32,203,029	35,610,738	31,310,881	13,006,550	32,497,579	6,548,075	1,300,049,099



MUKTI COX'S BAZAR
Statement of Financial Position (Non-PKSF)
As at June 30, 2021

	Central A/c 01/18	Mother A/c 02/18	PROBIN 03/18	Adolescence 04/18	ELIBEP-FDMN 05/18	IPCOSO 06/18	GBVIE 07/18	ASTHA 08/18	CHOP 09/18
PROPERTY AND ASSETS									
Non-current Assets									
Property, plant and equipment	93,784,062	-	-	-	2,236,104	813,524	362,356	-	688,644
	93,784,062				2,236,104	813,524	362,356		688,644
Current Assets									
Investment	855,821	-	-	-	-	-	-	-	-
Inter Project Transaction	18,761,677	-	-	-	-	-	-	-	-
Advance, Deposits & Prepayment	209,490	-	-	-	235,000	-	-	-	-
Cash and Cash Equivalents	17,516,161	6,285,323	317,235	307,596	31,137,842	6,686,563	9,809,818	28,300	55,725
Accounts Receivable	-	-	529,813	163,255	-	-	-	-	1,698,960
	37,343,149	6,285,323	847,048	470,851	31,372,842	6,686,563	9,809,818	28,300	1,754,685
Total Property and Assets	131,127,211	6,285,323	847,048	470,851	33,608,946	7,500,087	10,172,174	28,300	2,443,329
FUND AND LIABILITIES									
Fund									
Cumulative Surplus	124,979,517	6,698	39,804	(8,582)	209,891	(217,733)	270,463	28,300	149,693
	124,979,517	6,698	39,804	(8,582)	209,891	(217,733)	270,463	28,300	149,693
Current Liabilities									
Unutilized Fund	2,046,507	6,278,625	-	-	31,247,469	6,904,296	5,835,600	-	-
Other Liabilities	4,101,187	-	-	-	-	-	3,858,147	-	-
Fixed Asset Acquisition Fund	-	-	-	-	2,151,586	813,524	207,964	-	593,636
Inter Project Transaction	-	-	807,244	479,433	-	-	-	-	1,700,000
	6,147,694	6,278,625	807,244	479,433	33,399,055	7,717,820	9,901,711	-	2,293,636
TOTAL FUNDS AND LIABILITIES	131,127,211	6,285,323	847,048	470,851	33,608,946	7,500,087	10,172,174	28,300	2,443,329

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MUKTI COX'S BAZAR
Statement of Financial Position (Non-PKSF)
As at June 30, 2021

	MPCSR	IERERSP	SEP COX	SEP-CTG	MEP-GFATM	NFEP-C-FDMN	EWLL	DFAT-AHP	MFS-DFB
	10/18	11/18	12/18	13/18	14/18	15/18	16/18	17/18	18/18
PROPERTY AND ASSETS									
Non-current Assets									
Property, plant and equipment	80,169	514,621	438,737	46,131	120,665	80,512	-	284,058	-
	80,169	514,621	438,737	46,131	120,665	80,512	-	284,058	-
Current Assets									
Investment	-	-	-	-	-	-	-	-	-
Inter Project Transaction	-	-	-	-	-	-	-	-	-
Advance, Deposits & Prepayment	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents	2,473	7,372	2,248,294	1,441,542	133,629	13,226,656	5,539,911	85,891	49,944
Accounts Receivable	-	5,571,990	-	-	-	-	-	-	150,360
	2,473	5,579,362	2,248,294	1,441,542	133,629	13,226,656	5,539,911	85,891	200,304
	82,642	6,093,983	2,687,031	1,487,673	254,294	13,307,168	5,539,911	369,949	200,304
Total Property and Assets									
	82,642	6,093,983	2,687,031	1,487,673	254,294	13,307,168	5,539,911	369,949	200,304
FUND AND LIABILITIES									
Fund									
Cumulative Surplus	2,473	4,362	368,142	57,979	67,870	414,794	-	-	304
	2,473	4,362	368,142	57,979	67,870	414,794	-	-	304
Current Liabilities									
Unutilized Fund	-	-	2,217,097	1,383,563	133,629	12,781,862	5,539,911	35,891	-
Other Liabilities	-	-	-	-	-	30,000	-	50,000	-
Fixed Asset Acquisition Fund	80,169	514,621	101,792	46,131	52,795	80,512	-	284,058	-
Inter Project Transaction	-	5,575,000	-	-	-	-	-	-	200,000
	80,169	6,089,621	2,318,889	1,429,694	186,424	12,892,374	5,539,911	369,949	200,000
	82,642	6,093,983	2,687,031	1,487,673	254,294	13,307,168	5,539,911	369,949	200,304
TOTAL FUNDS AND LIABILITIES									
	82,642	6,093,983	2,687,031	1,487,673	254,294	13,307,168	5,539,911	369,949	200,304



MUKTI COX'S BAZAR
Statement of Comprehensive Income
For the year ended as on June 30, 2021

	Central A/c	Mother A/c	PROBIN	Adolescence	ELIBEP-FDMN	IPC&SO	GBVIE	ASTHA	CHOP
	01/18	02/18	03/18	04/18	05/18	06/18	07/18	08/18	09/18
INCOME									
Grant Income	-	-	985,405	601,381	188,789,629	51,317,458	196,156,842	2,872,340	40,899,129
Bank Interest	653,828	-	5,254	4,210	-	-	-	4,325	16,560
Misc. Income	694,074	-	-	-	-	-	40,000	-	-
Overhead Income	54,413,980	-	-	-	-	-	-	-	-
Operational Income	3,339,803	-	-	-	-	-	-	-	-
	59,101,685	-	990,659	605,591	188,789,629	51,317,458	196,196,842	2,876,665	40,915,689
EXPENDITURE									
Program Cost	3,708,084	-	655,787	241,417	34,253,279	31,453,896	51,740,852	-	29,588,370
Capacity Building Cost	30,400	-	-	-	807,872	505,210	6,531,662	-	-
Personnel Cost/ Human Resource Cost:	12,101,394	-	301,300	301,300	141,493,996	14,506,519	124,941,423	2,698,387	7,112,159
Administration & Operational cost	6,991,973	18,025	28,318	58,664	7,704,237	3,092,329	-	-	1,513,586
Overhead Cost	25,168,978	-	-	-	4,530,245	1,977,237	12,942,905	174,401	2,685,014
Bad debt	-	-	5,350	39,748	-	-	-	-	-
Depreciation	1,879,195	-	-	-	-	-	-	-	-
	49,880,024	18,025	990,755	641,129	188,789,629	51,535,191	196,156,842	2,872,788	40,899,129
	9,221,661	(18,025)	(96)	(35,538)	-	(217,733)	40,000	3,877	16,560

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MUKTI COX'S BAZAR
Statement of Comprehensive Income
For the year ended as on June 30, 2021

	MPCSRR	IERERSP	SEP COX	SEP-CTG	MEP-GFATM	NFEP-C-FDMN	EWLL	DFAT-AHP	MFS-DFB
	10/18	11/18	12/18	13/18	14/18	15/18	16/18	17/18	18/18
INCOME									
Grant Income	7,374,338	20,449,286	7,851,878	3,749,478	9,584,357	36,785,067	5,888,465	9,232,066	550,360
Bank Interest	1,373	7,185	16,989	35,877	-	414,794	-	-	304
Misc. Income	1,100	-	-	-	-	-	-	-	-
Overhead Income	-	-	-	-	-	-	-	-	-
Operational Income	-	-	-	-	-	-	-	-	-
	7,376,811	20,456,471	7,868,867	3,785,355	9,584,357	37,199,861	5,888,465	9,232,066	550,664
EXPENDITURE									
Program Cost	5,427,386	-	814,328	1,046,991	575,835	2,340,095	2,411,556	6,565,593	85,802
Capacity Building Cost	-	166,118	27,073	12,387	232,407	111,442	-	189,658	60,235
Personnel Cost/ Human Resource Cost:	1,715,170	14,584,460	5,850,290	2,349,278	8,127,494	29,913,824	2,856,998	1,809,438	61,290
Administration & Operational cost	134,828	3,837,113	269,117	92,667	378,421	2,007,613	619,911	444,207	3,398
Overhead Cost	96,954	1,862,518	891,070	248,155	270,200	2,412,093	-	223,170	339,635
Bad debt	-	-	-	-	-	-	-	-	-
Depreciation	-	-	155,525	-	-	-	-	-	-
	7,374,338	20,450,209	8,007,403	3,749,478	9,584,357	36,785,067	5,888,465	9,232,066	550,360
	2,473	6,262	(138,536)	35,877	-	414,794	-	-	304



MUKTI COX'S BAZAR
Statement of Receipts & Payments
For the year ended on June 30, 2021

	Central A/c	Mother A/c	PROBIN	Adolescence	ELIBEP-FDMN	IPCoSO	GBVIE	ASTHA	CHOP
	01/18	02/18	03/18	04/18	05/18	06/18	07/18	08/18	09/18
Opening Balance :									
Cash in hand	5,000								1,505
Cash at Bank	38,070,736	35,854,523	63,294	9,263	1,047,839	16,700,963	13,879,095	49,994	523,436
	38,075,736	35,854,523	63,294	9,263	1,047,839	16,700,963	13,879,095	49,994	524,941
Fund Received:									
Fund Received	267,829,361	40,526,730	322,354	195,504	226,009,710	46,044,451	191,775,453	2,908,109	38,810,598
Bank Interest	583,184		5,254	4,210		357,788		4,325	16,560
Others Received	634,340						40,000		
Overhead Received	54,413,980								
Operational Received	3,339,803								
Security Money from vendors	5,167,398						95,869		
Accounts Receivable Recovery	567,846		911,738	503,846			35,325,400	810,000	15,490,000
Inter Project Transaction	118,376,426			700,000	17,000,000				46,000
Advanced Recovery	3,083,535				975,192				
	453,995,873	40,526,730	1,239,346	1,403,560	243,984,902	46,402,239	227,236,722	3,722,434	54,363,158
	492,071,609	76,381,253	1,302,640	1,412,823	245,032,741	63,103,202	241,115,817	3,772,428	54,888,099
Payments									
Program Cost	3,708,084		655,787	241,417	34,253,279	31,453,896	51,740,852		29,588,370
Capacity Building Cost	30,400				807,872	505,210	6,531,662		
Personnel Cost/ Human Resource Cost	12,101,394		301,300	301,300	141,493,996	14,506,519	124,941,423	2,698,387	7,112,159
Administration & Operational cost	6,991,973	18,025	28,318	58,664	7,704,237	3,092,329			1,513,586
Overhead Cost	25,168,978				4,530,245	1,977,237	9,084,758	174,401	2,685,014
Inter Project Transaction	135,171,720			503,846	17,000,000		35,325,400	810,000	13,790,000
Advanced Paid	2,577,565				1,210,192		95,869		
Liabilities for Expenses	1,975,766						2,472,912		143,245
Fixed Assets Purchase	20,592,606					89,925	1,113,123	61,340	
Fund Return to Donors'	290,225				6,895,078	4,791,523			
Fund Send to Project	265,946,737	70,077,905							
Security Money from vendors									
	474,555,448	70,095,930	985,405	1,105,227	213,894,899	56,416,639	231,305,999	3,744,128	54,832,374
Closing Balance :									
Cash in hand	17,516,161	6,285,323	317,235	307,596	31,137,842	6,686,563	9,809,818	28,300	55,725
Cash at Bank	17,516,161	6,285,323	317,235	307,596	31,137,842	6,686,563	9,809,818	28,300	55,725
	492,071,609	76,381,253	1,302,640	1,412,823	245,032,741	63,103,202	241,115,817	3,772,428	54,888,099

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MUKTI COX'S BAZAR
Statement of Receipts & Payments
For the year ended on June 30, 2021

	MPCSRR	IERERSP	SEP COX	SEP-CTG	MEP-GFATM	NFEP-C-FDMN	EWLL	DFAT-AHP	MFS-DFB
	10/18	11/18	12/18	13/18	14/18	15/18	16/18	17/18	18/18
Opening Balance :									
Cash in hand	5,615	-	-	-	495	-	-	-	-
Cash at Bank	3,152,497	744,996	765,873	3,585,330	173,310	-	-	-	-
	3,158,112	744,996	765,873	3,585,330	173,805	-	-	-	-
Fund Received:									
Fund Received	5,361,497	14,133,500	9,317,310	1,569,813	9,531,283	49,652,429	11,354,972	9,538,353	400,000
Bank Interest	23,727	7,185	16,989	35,877	12,898	414,794	73,404	33,370	304
Others Received	16,838	-	-	-	-	-	-	-	-
Overhead Received	-	-	-	-	-	-	-	-	-
Operational Received	-	-	-	-	-	-	-	-	-
Security Money from vendors	-	-	-	-	-	-	-	-	-
Accounts Receivable Recovery	-	-	-	-	-	-	-	-	-
Inter Project Transaction	-	-	-	-	-	-	-	-	-
Advanced Recovery	-	5,575,000	-	-	-	29,889	-	-	200,000
	-	-	-	-	-	165,600	-	-	95,000
	5,402,062	19,715,685	9,334,299	1,605,690	9,544,181	50,262,712	11,428,376	9,571,723	695,304
	8,560,174	20,460,681	10,100,172	5,191,020	9,717,986	50,262,712	11,428,376	9,571,723	695,304
Payments									
Program Cost	5,427,386	-	814,328	1,046,991	575,835	2,340,095	2,411,556	6,565,593	85,802
Capacity Building Cost	-	166,118	27,073	12,387	232,407	111,442	-	189,658	60,235
Personnel Cost/ Human Resource Cost	1,715,170	14,584,460	5,850,290	2,349,278	8,127,494	29,913,824	2,856,998	1,809,438	61,290
Administration & Operational cost	134,828	3,837,113	289,117	92,667	378,421	1,977,613	619,911	394,207	3,398
Overhead Cost	96,954	1,862,518	891,070	248,155	270,200	2,412,093	-	223,170	339,635
Inter Project Transaction	-	-	-	-	-	29,889	-	-	-
Advanced Paid	-	-	-	-	-	165,600	-	-	95,000
Liabilities for Expenses	-	-	-	-	-	-	-	-	-
Fixed Assets Purchase	-	3,100	-	-	-	85,500	-	303,766	-
Fund Return to Donors'	1,183,363	-	-	-	-	-	-	-	-
Fund Send to Project	-	-	-	-	-	-	-	-	-
Security Money from vendors	-	-	-	-	-	-	-	-	-
	8,557,701	20,453,309	7,851,878	3,749,478	9,584,357	37,036,056	5,888,465	9,485,832	645,360
Closing Balance :									
Cash in hand	2,473	7,372	2,248,294	1,441,542	133,629	-	-	-	-
Cash at Bank	2,473	7,372	2,248,294	1,441,542	133,629	13,226,656	5,539,911	85,891	49,944
	8,560,174	20,460,681	10,100,172	5,191,020	9,717,986	50,262,712	11,428,376	9,571,723	695,304





Annexure "A"

**July 01, 2020 to
June 30, 2021**

170,909,271

A Program Cost

Central A/c

Executive Committee Meeting	175,758
Annual General Meeting	242,120
Procurement Committee Meeting	387,037
Finance Committee Meeting	25,598
Monitoring Committee Meeting	304,308
Construction Committee Meeting	19,807
Contribution to Probin Program	455,592
Contribution to Adolescent Program	242,622
Contribution to Cultivation Program	32,195
Contribution to Malaria Elimination Program	35,725
Contribution to GBVIE Program	231,800
Contribution to Enrich Program	270,395
Contribution to IER&ERS Program	55,260
Contribution to IPCOSO Program	7,800
Contribution to DFAT-AHP-Oxfam Program	7,598
Day Observation	76,629
Donation	1,137,840
	3,708,084

PROBIN

Old Age Allowance	583,000
Village & Ward Old Age Meeting	22,257
Union Old Age Meeting	1,076
Payment for the death of the deceased	10,000
Health Care Expenses	39,454
	655,787

Adolescence

Expenditure on adolescent health care activities	38,206
Expenditure on Skill and leadership development activities	93,516
Stationary & Others cost	3,937
Expenditure on value development and social awareness activities	105,758
	241,417

ELIBEP-FDMN

Activity 1.3: Construction of Learning Centre (LCs) and Renovation of Learning Centre (LCs) & PO's Office Construction beside LCs.	22,833,511
Activity 1.4: Construction of WASH facilities in the Learning Centre (LC) including hand wash and safe drinking water facilities	10,075,500
Activity 1.5: Making start-up, Pre-primary & Teaching learning materials available for 382 LCs (new 72 LCs)	82,605
Activity 3.4: Conducting regular Staff Meeting (monthly project management meeting, quarterly progress review meeting, partners' co-ordination meeting etc.)	177,531
Activity 4.1: Conducting C4DiE activates for Community Mobilization	755,167
Activity 5.1: Renovation/ Reconstruction of damaged LCs with contingency fund	298,055
Activity 2.0: (MCP): By April 2021, 3,500 of 11-17 years old FDMN children have access to MCP from grade 6-9 in 9 camps.	30,910
	34,253,279

IPCoSO

Project Closing and Learning Shearing Workshop with GO, NGO, UP Members, Civil Society, Project Beneficiary & Others Stakeholders at Upazilla Level.	174,349
Agri Input Support to Beneficiaries	20,056,830
IGA Input Support to IGA beneficiaries	445,588
Vaccination	165,621
CBI Basic Needs Multipurpose Host Community	9,205,638
Capacity Building Training (Beneficiaries)	1,405,870
	31,453,896





July 01, 2020 to
June 30, 2021

GBVIE

WFS Running Cost	2,196,865
WFS Rent	4,866,359
WFS Lend Rent	2,648,814
Electricity Cost	112,680
Generator Fuel Cost	27,819
WFS Renovation & Construction	3,471,433
Internet Cost	94,933
Photocopy Cost	386,951
Local Travel Cost	2,115,999
Bank Charge	22,932
Staff Communication Cost	1,388,529
Tom-tom Rent cost	776,195
WFS Hot Line Bill	64,000
New WFS Operation & Mtg. Cost	2,193,724
Referral Money	694,309
COVID Kit Distribution	860,571
Mobile Phone MHPSS	30,110
Vehicle Support for Staff Transport for COVID -19 Response	4,813,691
Umbrella for all staffs including Volunteer	263,726
New WFS Constructions	7,227,186
Building-03 Kitchens	522,523
Back Pack for Staff Only	225,890
Purchase of Stationery, Office and IT Supplies etc.	4,463,176
Distribution Cost	42,296
Visibility Vest for All Staff including Night Guard, Cleaner, Volunteer and Community Level	3,534,180
Activity of 16 the days Activism	86,488
Artulotion Work with PSS Activity	4,472,190
Procurement of Materials of Bed-covers, Handicraft for WFS as a Part of PSS Session and Mask Making Activities.	1,126,900
Supplies for Utensils & Cooking Materials	116,853
Sewing Machine Purchase	549,930
Procurement of Overlock Machine	358,000
Banner/ Festoon	29,416
Design and Print Calendar-2021	142,400
GBV Pocket Guide	63,150
Steel Poles for Outside Banners	314,410
Distribution of Calendar, Referral Path way & Pocket Guide	55,000
Umbrella for All Staffs Including Volunteer	1,309,922
Observation IWD	71,302
	51,740,852

CHOP

Remuneration of CHW	28,322,508
Communication Cost of CHW	504,900
CHW Refresher Training	3,600
Quarterly CEHAT Meeting	310,793
Quarterly TBA Learning Sharing Meeting	110,125
TBA incentive for Delivery Patient Referrals	23,700
Transportation Cost for Delivery & Contraceptive User	6,000
CHW Tools Printing	174,865
Transportation Cost for Delivery & Contraceptive User	9,420
Day Observation	25,690
IEC Materials	96,769
	29,588,370

MPCSRR

Child-friendly benches made of non-hazardous materials for students	1,982,037
Child friendly Chair (RFL)	106,560
Child friendly table sets	375,180
Almirah	198,975
Black or Green writing board	94,945
Wall painting with child friendly messages	1,448,791





July 01, 2020 to
June 30, 2021

Dignity kit for students	345,305
Food Security (through the creation of school gardens)	89,806
Capacity building of field-level personnel, School Teachers, School Management Committees, and communities on School Safety, DRR, Education continuity, SoP.	454,463
Refreshers on capacity building of field-level personnel, School Teachers, School Management Committees, and communities on School Safety, DRR, Education continuity, SoP.	331,324
	5,427,386
SEP-COX	
Education Materials	526,664
Establish for DIC	207,330
Parents Meeting	229
Sports Materials & Annual Sports	49,008
P.P.E. Materials for COVID-19	31,097
	814,328
SEP-CTG	
Land Rent & Repairing Work	200,825
Education Materials & Uniform	811,220
COVID-19 Safety Goods, Miscellaneous	34,946
	1,046,991
MEP-GFATM	
Orientation on Malaria Prevention & Control (Former BCC Orientation)	40,153
Malaria Day	30,985
Orientation of Village Doctor's on Malaria Management	17,832
Travel Cost	206,122
Monitoring, Supervision & Travel Cost	241,987
Procure Small Commodities	29,080
Monitoring cost of program management staff	9,676
	575,835
NFEP-C-FDMN	
Student Learning Materials	11,550
Teachers' Materials	67,095
PPE. Purchase for Teacher & Student	173,050
Making Soundproof Room	100,000
Parents Meeting & LCMC Meeting	14,268
Digital Newsletter	58,657
Centre Maintenance & Repairing	1,915,475
	2,340,095
EWLL	
Support women groups to organize sensitization sessions on	313,223
Engage with relevant authority/stakeholders to better	45,399
Support men groups to organize sensitization sessions on	82,586
CBV incentive - HOST MPWC	337,580
Multi-purpose Women's Centres	84,735
UN Women Multi-purpose Women's Centre	198,109
Advocacy at different level to promoted	35,347
Identify and develop livelihoods related training c3201	100,409
Deliver livelihood skills training to host community c3202	60,313
Provide tools grants ofr seed funds for host c3204	1,111,272
Provide leadership training to host and Rohingya c2202	42,583
	2,411,556





July 01, 2020 to
June 30, 2021

DFAT-AHP

Improve food intake and access after COVID-19 situation through unconditional cash grants for 3 months	1,350,000
Improve food intake and purchase power after COVID-19 situation through cash for work and unconditional cash grants for 3 months	2,078,882
CFW tools and materials support for community work	302,461
Homestead Gardening & Pit Composting	600,000
Agriculture input supports to the most vulnerable farmer's groups	1,435,303
Training on improved seed & farm management	190,154
Formation of Farmers group and linking with Farmer's Market	61,925
Business grants support to vulnerable women's and men to restore their small businesses.	500,000
Training on Literacy and Numeracy Functional Class linking with Market and business	46,868
	6,565,593

MFS-DFB

Staff Recruitment Cost	8,892
Lunch & Snacks	3,790
Project Inception Meeting	73,120
	85,802





Annexure "B"

**July 01, 2020 to
June 30, 2021**

B Capacity Building Cost

Central A/c

Monthly PMC Meeting	16,305
Staff Coordination Meeting	6,885
PSEA Training	7,210
	30,400

ELIBEP-FDMN

2.4.3: Teachers' training on pre-primary/ Early Learning curriculum (30 participants in each batch)	1,896
2.4.4: Teachers' training on pre-primary/ Early Learning curriculum (30 participants in each batch)	103,837
2.4.5: Teachers' training on ABAL package/ Basic Education (multigrade teaching and learning system)(30 participants in each batch)	113,470
2.4.7: Instructors training on Burmese Language (30 participants in each batch)	6,674
2.4.9: Monthly Refresher for teachers and Burmese language Instructors (30 participants in each batch)	77,618
2.4.11: Capacity Building of Technical Officers and POs (30 participants in each batch)	165,708
2.4.13: Administrative cost for Training centre (training centre materials, cookeries etc.)	4,665
2.4.14: Capacity Building of Project Personnel (Training & workshop for capacity build-up)	21,302
2.4.16: Phase 4 (Amendment 1): Teachers' training on pre-primary/ Early Learning curriculum (30 participants in each batch) based on LCFA	149,000
2.4.22: Phase 4 (Amendment 1): PSS training for POs, TOs , teachers and Burmese language Instructors (27 participants in each batch)	163,702
	807,872

IPCoSO

Staff Coordination Meeting	124,461
Partner Training / Capacity building Training (staff)	380,749
	505,210

GBViE

Training and capacity building activities: other costs (other than travel)	6,510,290
Improved GBV Service coordination in Rohingya camps and host community through meetings with service providers	21,372
	6,531,662

IERERSP

Monthly Staff Coordination Meeting	166,118
	166,118

SEP-COX

Staff Recruitment & Training	27,073
	27,073

SEP-CTG

Staff Recruitment & Training	12,387
	12,387

MEP-GFATM

Monthly Meeting of Health Workers	192,436
Multi Stakeholder Coordination Meeting	39,971
	232,407

NFEP-C-FDMN

Capacity Building Cost for Staff & Teachers (4 days)	28,783
Monthly Staff Coordination Meetings	82,659
	111,442

DFAT-AHP

ToT to partner staffs on livelihood support intervention	177,060
Monthly Staff Coordination Meeting	12,598
	189,658

MFS-DFB

Monthly Staff Co-ordination Meeting	10,347
TOT Training and Financial Management	49,888
	60,235





Annexure "C"

July 01, 2020 to
June 30, 2021

370,724,720

C Personnel Cost/ Human Resource Cost:

Central A/c

Monthly Staff Salary	11,269,009
Festival Bonus	306,677
Contributory Provident Fund	379,108
Gratuity	146,600
	12,101,394

PROBIN

Programme Officer Salary - 01 Person	276,000
Programme Officer Bonus - 01 Person	25,300
	301,300

Adolescence

Monthly Salary of Senior Program Officer	276,000
Festival Bonus of Senior Program Officer	23,000
Baisakhi Festival Bonus of Senior Program Officer	2,300
	301,300

ELIBEP-FDMN

Activity 2.2: Ensuring core frontline human resource (teachers and Burmese instructors) for continuing service	64,468,064
Activity 2.3: Ensuring core frontline human resource (teachers and Burmese instructors) for continuing service	35,851,614
Activity 3.1: Ensuring second line human resource (project technical staff) for continued service	30,515,442
Activity 3.2: Ensuring third line human resource (project management staff) for continued service	6,811,819
Activity 3.3: Ensuring frontline human resource (office support staff) for operational support	2,034,025
Activity 2.9: Ensuring second line human resource (project technical staff) for continued service	1,813,032

141,493,996

IPCoSO

Project Coordinator - 01 Person	1,222,368
Technical Officer 02 Person	1,627,468
Finance and Admin Officer	858,000
Project Officer	1,608,226
Procurement and Logistic Officer	715,008
Logistic Facilitator- 01 Person	571,992
Community Facilitator	7,375,905
Support Staff	347,552
Cleaner cum support staff	180,000
	14,506,519

GBVIE

Program Manager	1,230,000
Deputy Program Manager	293,226
Finance and Admin Officer	1,045,500
Data Management Officer	922,500
M&NE Officer	239,806
MHPSS Specialist	852,388
Project Coordinator	2,424,272
Senior Case Manager	3,875,634
Case Manager	14,103,049
Technical Officer	615,004
Consultant Art & Craft	1,406,300
Assistant Finance & Admin Officer	615,000
Case Worker	61,180,412
Assistant Logistic Officer	430,500
Assistant Project Associate	133,875
Social Mobilizer	9,209,643
Social Mobilization Supervisor	938,726
Senior Social Mobilization Coordinator	195,000





July 01, 2020 to
June 30, 2021

Training Coordinator
Case Management Specialist
Cleaner
Night Guard
Volunteer

190,000
56,104
2,902,814
2,851,360
19,230,310

124,941,423

ASTHA

Case Manager Salary (2)
Case Worker Salary (8)
Cleaner Salary (2)
Guard Salary (1)

598,387
1,920,000
120,000
60,000

2,698,387

CHOP

Project Coordinator (PC) - 01 Person
Assistant Project Coordinator (APC) - 01 Person
Finance & Admin Officer (FAO) - 01 Person
MIS & Logistic Officer (MLO) - 01 Person
Admin & MIS Assistant - 01 Person
Supervisor (FS) - 12 Person
Support Staff (SS) - 02 Person

974,400
669,900
630,000
548,100
192,000
3,830,603
267,156

7,112,159

MPCSRR

Project Coordinator -01
Project Officer -01
Field Facilitator -04
Administration & Finance Officer -01

421,585
283,980
479,849
529,756

1,715,170

IERERSP

Project Coordinator
APC cum M&E Officer
Project Officer (Technical)
Project Officer (General)
Finance and logistic officer
MIS (Data Entry)
Community Facilitator
Support staff

1,269,248
547,330
1,269,250
1,829,839
634,627
447,878
7,816,207
770,081

14,584,460

SEP-COX

Salary for P.M
Salary for A.O
Salary for T.O
Salary for Teachers
Salary for Support Staff

715,000
585,000
258,678
3,185,500
1,106,112

5,850,290

SEP-CTG

Salary for P.O
Salary for Teacher
Salary for Support Staff
Salary for P.M
Salary for A.O

227,500
1,495,465
441,313
92,500
92,500

2,349,278





July 01, 2020 to
June 30, 2021

MEP-GFATM

Project Manager - 01 Person	586,288
Upazila/Area Manager - 02 Person	812,509
Accountant - 01 Person	411,042
Laboratory Technician - 02 Person	854,762
Programme Organizer - 02 Person	706,572
Project Staff - 06 Person	658,044
Health Worker - 69 Person	3,981,937
Lab Assistant - 02 Person	90,096
Special Health Worker- 05 Person	26,244
	8,127,494

NFEP-C-FDMN

Salary of PC -1 person	1,043,750
Salary of PM -1 person	487,500
Salary of M&EO -1 person	942,500
Finance & Logistic Officer-1 person	697,916
Education Specialist -1 person	681,762
Materials Development Officer -1 person	700,000
Salary of TO (Health)	194,763
Salary of TO (Edu)	179,389
Salary of PO- 10 persons	4,941,072
Salary of Office Support staff-2 person	312,500
Salary for National Teachers -75 person	11,331,465
Wages for Burmese Language Instructor-1 person	178,790
Wages for Burmese Language Assistance -75 person	5,691,167
Wages for Cleaner -75 person	2,531,250
	29,913,824

EWLL

Gender Officer (Output-01)	194,374
Gender Associate (Output-01)	82,620
Gender Officer (Output-02)	304,169
Gender Associate (Output-02)	126,360
Gender Officer (Output-03)	199,552
Gender Associate (Output-03)	82,620
EFSL Officer	1,481,980
Finance Officer	72,000
Senior Logistic Officer	108,000
Logistic Procurement Officer	72,000
Hygienist/Cleaner	61,323
People and culture Officer	72,000
	2,856,998

DFAT-AHP

Project Coordinator (FSL)	352,085
Project Officer (FSL)	216,665
Project Officer (Technical-Engineer)	216,665
Host Community Facilitator	629,108
Host Community Volunteer	113,250
Finance , Admin & Logistic Officer	216,665
Support Staff/Aya com Cleaner	65,000
	1,809,438

MFS-DFB

Business Development Officer	61,290
	61,290





Annexure "D"

July 01, 2020 to
June 30, 2021

D Administration & Operational Cost

Central A/c

Office Rent	1,889,850
Utility Cost	319,119
Transportation & Local Conveyance Cost	227,870
Transportation & Local Conveyance Cost for Cheque Signatory	320,000
Fuel & Lubricants Cost	321,023
Vehicle Repair & Maintenance Cost	375,751
Office Repair & Maintenance Cost	589,461
Postage & Communication Cost	339,497
Office Refreshment Cost	181,611
Printing & Stationery	654,001
Computer & Accessories Servicing	71,226
Paper, Periodicals & Advertise	285,286
Crockerries	4,950
Staff Recruitment Cost	349,968
Land Development Cost	128,978
Audit Fees	80,500
COVID-19 Protection Materials	31,727

Miscellaneous Expenses

Mukti Cox's Bazar Central A/c	502,838
WASH-IVY-7	163,321
NFEP-C-FDMN	29,889
SRFS-SOS	29,623

Bank Charge & Commission

Mukti Cox's Bazar Central A/c	50,955
SIFCPI-ACF	1,495
DFID-Consortium-ACF	4,843
HAP-SIDA-ACF	3,792
CNRP-BPRM-ACF	4,495
FSM&BC-IVY	4,495
WASH-IVY-6	1,495
COVID-19-COTE	4,495
EIE-VSOB	4,495
PIUOC-WCC	1,300
ELO-FDMN-SCU	1,995
GT-HCI	4,150
LMP-WFP	1,150
QPR&HC-BCF	493
SECOT	574
COVID-19-Oxfam	5,262

6,991,973

Mother A/c

Bank Charge	18,025
	18,025

PROBIN

Transportation & Local Conveyance & Mobile Bill	20,400
Printing & Stationery Cost	5,826
Bank Charge & Commission Cost	2,092
	28,318

Adolescence

Stationery & Others	2,324
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	2,340
	58,664





July 01, 2020 to
June 30, 2021

ELIBEP-FDMN

6.2: Operational costs pro-rated to their contribution to the programme	5,829,989
6.3: Standard activity: Planning, monitoring, evaluation and communication, pro-rated to their contribution to the programme (venue, travels)	1,874,248

7,704,237

IPCoSO

Office Rent	655,450
Warehouse Rental	72,630
Utility Cost	34,260
Transportation & Local Conveyance	919,481
Postage, Internet & Mobile Bill	427,392
Office Maintenance Cost	82,400
Printing & Stationery Cost	506,214
Bank Charge & Commission Cost	57,549
Bank Interest refund to UNHCR (Last Year Interest) (19.02)	217,733
Fuel & Maintenance Cost for Motor Cycle & Generator fuel	119,220

3,092,329

CHOP

Office Rent	697,284
Utilities	55,123
Office Stationeries	57,502
Transportation & Local Conveyance	175,910
Fuel, Lubricants & Maintenance cost for Motor cycle	117,428
Postage & Communication	222,250
Refreshment	15,847
Bank Charge	1,427
Photocopy	13,970
Bank Charge	1,453
Apron for CHW	86,012
Crockerries	920
IEC Materials	46,200
Digital Photocopier setup cost	4,500
Tab Flip Cover	17,760

1,513,586

MPCSRR

Office Supplies & Stationery	19,192
Computer Supplies	6,782
Communications (Internet, Telephone, Fax)	29,865
Office Rental Purpose	41,052
Utilities (Electricity, Water and L.P Gas)	13,302
Equipment Maintenance and rental	10,750
Bank Fees /Charges	1,038
Items (Supplies & Equipment)	12,847

134,828

IERERSP

Transportation & Local Conveyance	2,587,252
Communication Cost	249,797
Office Maintenance Cost	127,427
Office Rent Cost	637,200
Office Utilities	114,739
Office Stationeries	136,501
Recruitment cost	7,800
Bank Charge	23,603

3,837,113

SEP-COX

Postage & Communication	69,414
Transportation, Fuel & Maintenance	84,718
Electricity & Stationery	84,985
Audit Fee	30,000

269,117





July 01, 2020 to
June 30, 2021

SEP-CTG

T.A, D.A and Mobile Bill

92,667

92,667

MEP-GFATM

Rent and Utilities for laboratory

101,058

Repair-Maintenance & Renovation

10,000

Office Supplies and Maintenance for head office & field office

34,956

Rent & utilities for Head office & Field office

158,285

Warehouse rent and utilities

55,632

Transportations for Supplies

11,840

378,421

NFEP-C-FDMN

Office Rent and Utilities

1,082,726

Communication Cost

132,985

Fuel for Motorcycle

52,212

Transportation & Local Conveyance

503,905

Office Stationery

175,785

Audit Fee

60,000

2,007,613

EWLL

Office Rent

130,734

Office Maintenance

7,844

Office Utilities

7,266

Printing and Stationary

25,537

Office supplies

17,979

Internet

23,784

Mobile Phone credit

54,536

Vehicle Rentals

213,187

Office Rent

43,578

Office Maintenance

7,839

Office Utilities

3,590

Printing and Stationary

12,022

Office supplies

8,853

Equipment maintenance

18,005

Internet

6,321

Mobile Phone credit

25,664

Generator fuel and maintenance

13,172

619,911

DFAT-AHP

Office Rent

74,750

Office Maintenance

21,448

Office Utilities

14,906

Printing and stationery

30,296

Office supplies

14,701

Internet

10,000

Mobile Phone credits

34,600

Vehicle Rentals/ Local Conveyance

177,605

Motorcycle fuel and maintenance

2,558

Bank charges

4,400

Audit Fees

50,000

Monitoring visits (Local stakeholders and FD7/FD6 counterpart)

8,943

444,207

MFS-DFB

Communication Cost

2,150

Bank Charge

1,248

3,398





Annexure "E"

**July 01, 2020 to
June 30, 2021**

53,822,575

E Overhead Cost

Central A/c

Mukti Cox's Bazar Central A/c
LMP-WFP
GFD-WFP

627,658

26,089

24,515,231

25,168,978

ELIBEP-FDMN

Office Rent (Partial)
Communication
Staff Salary (Partial)
Warehouse Rent

360,000

300,245

3,630,000

240,000

4,530,245

IPCoSO

Overhead Cost

1,977,237

1,977,237

GBVIE

Direct Overhead Cost
Office Rent
Utilities
Communication of Internet Cost
Chief Executive's 10% Partial Salary for April -Jun'2021
Asstt. Coordinator's Finance & Accounts 10% Partial April -Jun'2021
Admin officer's 10% Partial April -Jun'2021
Procurement Manager's 10% Partial April -Jun'2021

12,802,121

18,948

9,123

11,403

58,710

15,480

12,120

15,000

12,942,905

ASTHA

WFS Rent (Office Rent)
Chief Executive Partial Salary
Finance Coordinator Partial Salary
Admin officer Partial Salary
Utility-electricity, gas, wasa, news paper etc.
Bank Charge

37,890

42,000

42,000

36,000

12,000

4,511

174,401

CHOP

Direct Overhead Cost
Office Rent (Field Office)
Printing & Stationery
Staff Salary(Cleaner)
Miscellaneous
CIC at Camp
Motorcycle registration renewed
TBA Incentive
Transportation

2,471,225

140,419

920

20,000

2,060

24,000

2,300

17,600

6,490

2,685,014

MPCSRR

Chief Executive-01
Coordinator (F & A)-01
Manager (HR & Admin)-01

70,521

11,559

14,874

96,954

IERERSP

Chief Executive (Part Salary)
Coordinator-Program (Part Salary)
Coordinator-Finance (Part Salary)
Manager -(M & E) (Partial Salary)
Support Staff of Head office (Part Salary)
Office Rent of Head Office (Partial rent)
Postage & Communication
Office Maintenance Cost

346,000

252,800

210,667

131,667

105,333

150,000

115,333

113,844





July 01, 2020 to
June 30, 2021

Office Utilities
Printing & Stationeries
Monitoring Cost by Senior Management
Bank Charge (Additional)

50,589
119,082
266,280
923

1,862,518

SEP-COX

Direct Overhead Cost
Staff Salary (Partial) for C.E

753,570
137,500

891,070

SEP-CTG

Direct Overhead Cost

248,155

248,155

MEP-GFATM

Salary of Chief Executive
Utilities (Mobile bill)
Entertainment, Bank Charge, Non-judicial Stamp, Revenue Stamp, News Paper, Repairing &
Maintenance for Motorcycle-Prerecruitment, Insurance, Internet Charge, Computer and Printer
accessories cost & Miscellaneous
Meetings with project staffs
Field office / Upazila Office
Repairing & Maintenance for Motor Cycle & By Cycle
Internet charge
Bank Charge/ Excise duty and other charge
Entertainment, Office Cleaner, Insurance, News paper, Computer and Printer accessories cost &
Miscellaneous

75,000
21,000
68,695

8,030

75,064

1,599

2,233

18,579

270,200

NFEP-C-FDMN

Direct Overhead Cost

2,412,093

2,412,093

DFAT-AHP

Staff Salary (Partial)
M & E officer-partner (Partial salary)

150,000

73,170

223,170

MFS-DFB

Office Rent
Communication
Staff Salary (Partial)

14,400

3,600

321,635

339,635





Annexure "F"

MUKTI COX'S BAZAR
Portfolio Report
For the year ended as on June 30, 2021

(i) Classification of Loan and Loan Loss Provision:

Sl. No.	Particulars	Outstanding Loan Tk.	Loan Loss Provision Rate %	Required Tk.	Remarks
1	Balance as at 31/12/2020	396,629,173	1%	3,966,292	MRA/Circular Letter No-59 Dated-23/12/2020
2	Addition amount (from 31/12/2020) as at 30/06/2021	26,200,335	1%	262,003	MRA/Circular Letter No-62 Dated-22/06/2021
	Balance as at 30 /06/2021	422,829,508		4,228,295	

(ii) Loan Loss Provision (LLP) Status for the Mukti Cox's Bazar for the month of June 30, 2021

Particulars	Taka
Opening Loan Loss Provision	27,159,252
Required Provision as per MRA policy	4,228,295
Actual Provision made by the Year	31,425,788
Excess/(Short) fall of provision	38,240
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 01/07/2020 to 30/06/2021	-
Written off loan Recovered during the year 01/07/2020 to 30/06/2021	-
Loan written off balance 30.06.2021	6,331,946

(iii) Loan operational Report for overall Loan Program Including PKSF Funded & Other Programs and Projects:

	June 30, 2021		June 30, 2020	
	Amount	%	Amount	%
1. Loan Components				
Jagoron	191,475,826	45.28%	147,926,783	41.59%
Agrosor	185,045,988	43.76%	167,949,482	47.22%
Sufolon	11,526,492	2.73%	14,146,813	3.98%
Buniad	5,772,953	1.37%	6,113,947	1.72%
LRL	4,353,469	1.03%	-	0.00%
Enrich-IGA	23,400,850	5.53%	17,830,452	5.01%
Enrich-LI	222,910	0.05%	216,000	0.06%
Enrich-AC	1,031,020	0.24%	1,492,970	0.42%
	422,829,508	100.00%	355,676,447	100%
2. Savings Components				
Compulsory Savings	135,552,431	80.86%	120,518,674	81.24%
Voluntary Savings	32,090,187	19.14%	27,829,764	18.76%
	167,642,618	100.00%	148,348,438	100.00%
3. Risk Fund Components				
Members' Welfare Fund	10,668,815	100%	9,982,823	100%
	10,668,815	100%	9,982,823	100%
4. Other Vital Information				
Number of Branch	16		16	
Number of Samity	1,388		1,302	
Number of Member	22,757		20,743	
Number of Borrower	17,344		16,597	
Number of Staff	125		129	
Borrower Member	1		1	
Average Loan Size Per Member	17,147		17,147	





Annexure "G"

MUKTI COX'S BAZAR
Ratio Analysis
For the year ended as on June 30, 2021

Sl. No.	Particulars	Standard As per PKSF	July 01, 2020 to June 30, 2021	July 01, 2019 to June 30, 2020
1	Debt Capital Ratio	9.00 : 1	5.94:1	7.59 : 1
2	Capital Adequacy Ratio	10.00%	13.91%	11.90%
3	Current Ratio	2:1	1.46:1	1.6251 : 1
4	Liquidity to Saving Ratio	15.00%	18.89%	29.01%
5	Rate of Return on Capital	100.00%	33.87%	2.14%
6	On Time Realization (OTR)	92.00%	97.34%	96.24%
7	Cumulative recovery Rate (CRR)	95.00%	33.87%	99.06%
8	Debt Service Cover Ratio	1.25 : 1	1.19:1	0.869 : 1
9	Portfolio at risk (PAR)	≤ 10%	11.26%	11.24%
10	Return on Assets	3.00%	3.85%	0.22%
11	Productivity Ratio	1500-2000	1,422	1,220
12	Credit Officer/Member	1:300-400	299	292
13	Borrower Coverage	1:2000-2500	3,527	2,609
14	Credit Officer:Borrowers	1:240-250	227	234
15	Credit officer:Loan outstanding (Lac Tk)	1:25-30	55.64	50.10
16	Total Overdue (Tk.)	-	47,605,410	30,861,713
17	Portfolio Quality Ratio (Bad Loan)	-	8.14	6.35
18	Good Loan as % of total outstanding Loan	-	84.84%	88.76%
19	Credit Officer : Total Staff	-	0.61	0.55
20	Income and Expenses Patterns of Latest 5 Years			

Year	Total Income	Total Expenses	Net Income	Disbursement of Loan to Pos	Balance of Loan to Program/ Project Percipients	Total Income to Total Expenses (%)	Total Expenses to Disbursement of Loan to Program/ Project Percipients (%)	Total Expenses to Loan Balance with Program/ Project Percipients (%)
2017	49,625,932	38,941,432	10,684,500	414,608,000	230,998,900	78.47%	9.39%	16.86%
2018	61,176,663	52,131,854	9,044,809	514,899,000	283,941,775	85.22%	10.12%	18.36%
2019	73,265,056	68,187,564	5,077,492	606,481,000	342,424,204	93.07%	11.24%	19.91%
2020	68,762,598	67,843,956	918,642	527,548,000	355,676,447	98.66%	12.86%	19.07%
2021	87,986,539	70,325,945	17,660,594	724,634,000	422,829,508	79.93%	9.71%	16.63%

Details

1 Debt Capital Ratio=

Debt	
Total Fund (Net Worth)	
362,042,612	
60,967,377	5.94:1
5.94	

PKSF Fund	184,399,994
Savings	167,642,618
Other Loan	10,000,000
Fund	60,967,377

2 Capital Adequacy Ratio=

(Net Worth) *100	
Total Assets - (Cash+Bank+FDR+Govt. Securities)	
6,096,737,700	
438,440,956	13.91%

Total Capital	60,967,377
Total Assets	489,449,163
Cash in hand	476,026
Cash at bank	15,818,189
FDR	34,713,992





3 Current Ratio=

<u>Current Assets</u>	
Current Liabilities	
407,145,476	1.46:1
<u>279,075,950</u>	
1.46	

Current Assets

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

Current Liabilities

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

Total Loan Outstanding	422,829,508	
More than one year passed Overdue Loan	34,413,468	
Loan Outstanding	388,416,040	
Cash in hand	476,026	
Cash at bank	15,818,189	
Advance	2,435,221	
PKSF Fund refundable in the next year (as per schedule)	101,433,332	
Members' Savings Deposit	167,642,618	
Other Loan (Short Term Loan + Provision for Expenses + VAT)	10,000,000	

4 Liquidity to Saving Ratio=

<u>(Cash+Bank+FDR on Saving)*100</u>	
Total Savings Fund	
3,166,945,100	18.89%
<u>167,642,618</u>	

Cash in hand	476,026
Cash at bank	15,818,189
FDR on Savings	15,375,236
Savings Fund	167,642,618

5 Rate of Return on Capital=

<u>Surplus for the year * 100</u>	
Average Capital Fund	
1,766,059,400	33.87%
<u>52,134,654</u>	

Surplus for the year	17,660,594
Opening Capital Fund	43,301,931
Closing Capital Fund	60,967,377

6 On Time Realization (OTR)=

<u>Summation of regular recovery in the last 12 months* 100</u>	
Summation of regular recoverable in the last 12 months	
61,293,614,140	97.34%
<u>629,679,868</u>	

- i) Summation of regular recovery in the last 12 months means Total Loan Recovery(Principle) for the year - Advance Recovery - Previous Year's overdue Recovery in the current year
- ii) Summation of regular recoverable in the last 12 months means (Total Loan Recovery(Principle) for the year - Advance Recovery - Previous Year's overdue Recovery in the current year) + This Year new overdue

Total Loan Recovery(Principle) for the year	657,485,790
Advance Recovery	20,377,115
Previous Year's overdue Recovery in the current year	7,428,807
New overdue during the year	16,743,727

7 Cumulative Recovery Rate (CRR)=

<u>Cum. Recovery - Advance Recovery (at the end of the year) *100</u>	
(Cum. Recovery - Advance recovery) + Overdue	
396,569,095,400	98.81%
<u>4,013,296,364</u>	

Cum. Recovery	3,942,315,095
Advanced Recovery	23,375,859
Overdue (Principle)	47,605,410





8	Debt Service Cover Ratio=	<u>Surplus + Total Interest Payment to PKSf + Loan Receive from PKSf</u>	
		Total Interest Payment to PKSf + Loan Payment to PKSf	
		137,618,302	1.19:1
		115,666,039	
		1.19	
	Surplus	17,660,594	
	Total Interest Payment to PKSf	7,957,708	
	Loan Receive from PKSf	112,000,000	
	Loan Payment to PKSf	107,708,331	
9	Portfolio at Risk (PAR)=	<u>Total Overdue outstanding *100</u>	
		Total outstanding	
		4,760,541,000	11.26%
		422,829,508	
10	Return on Assets=	<u>Surplus for the year*100</u>	
		Average Assets	
		1,766,059,400	3.85%
		458,411,646	
11	Productivity Ratio=	<u>Members</u>	
		Branch	
		22,757	1,422
		16	
12	Credit Officer:Member=	<u>Credit Officer</u>	
		Member	
		76	299
		22,757	
13	Borrower Coverage=	<u>Capital Fund</u>	
		Total Borrower	
		60,967,377	3,527
		17,286	
14	Credit Officer:Borrowers=	<u>Total Borrowers</u>	
		Credit Officer	
		17,286	227
		76	
15	Credit Officer:Loan outstanding (Lac Tk)=	<u>Total loan outstanding</u>	
		Credit officer	
		422,829,508	55.64
		76	
16	Total Overdue (Tk.)=	Total overdue (as per MIS) is Tk.	
		47,605,410	
17	Portfolio Quality Ratio=	<u>Bad Loan*100</u>	
		Total Portfolio	
		3,441,346,800	8.14
		422,829,508	
18	Good Loan as % of total outstanding Loan=	<u>Good Loan Outstanding*100</u>	
		Total Loan Outstanding	
		35,873,018,500	84.84%
		422,829,508	
19	Credit Officer:Total Staff=	<u>No. of total Credit Officers</u>	
		No. of total staff	
		76	0.61
		125	





Annexure "H"

MUKTI COX'S BAZAR
Budget Variance
For the year ended as on June 30, 2021

	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020		
	Budget	Actual	Achievement	Budget	Actual	Achievement
Activities:						
Number of Branches	20	16	80.00%	20	16	80.00%
Number of Beneficiaries	29,660	22,757	76.73%	27,726	20,743	74.81%
Number of Loan Receivers	23,705	17,286	72.92%	22,380	16,597	74.16%
Number of Staffs	139	125	89.93%	139	129	92.81%
Sources of Income:						
Service charge	106,356,443	84,618,385	79.56%	98,001,100	66,127,817	67.48%
Bank Interest	2,295,000	3,004,129	130.90%	2,245,000	2,205,448	98.24%
Other Income	615,100	364,025	59.18%	603,100	429,333	71.19%
Total Income	109,266,543	87,986,539	80.52%	100,849,200	68,762,598	68.18%
Expenses;						
1 Service Charge paid to PKSF	12,000,000	7,957,708	66.31%	11,640,000	8,523,937	73.23%
2 Bank Charge & Commission	336,000	556,554	165.64%	363,000	426,003	117.36%
3 Salary & Allowance	44,412,520	38,016,936	85.60%	42,859,633	37,279,533	86.98%
4 Traveling & Conveyance	2,838,300	2,029,609	71.51%	2,602,700	1,810,614	69.57%
5 Printing & Stationery	874,000	834,961	95.53%	835,000	668,067	80.01%
6 Fuel & Lubricant	951,600	587,835	61.77%	851,200	567,802	66.71%
7 Training Expense	110,000	42,025	38.20%	110,000	45,703	41.55%
8 Office Rent	3,216,000	2,932,552	91.19%	2,880,000	2,892,305	100.43%
9 Telephone	838,800	531,914	63.41%	770,400	567,256	73.63%
10 Electricity Bill	300,000	285,249	95.08%	262,800	212,501	80.86%
11 Entertainment	356,400	311,294	87.34%	408,000	260,381	63.82%
12 Repairs & Maintenance	423,000	245,331	58.00%	471,500	246,273	52.23%
13 Loan Provision Expense	6,070,000	4,266,536	70.29%	8,340,000	4,238,018	50.82%
14 Depreciation	450,000	683,401	151.87%	450,000	350,251	77.83%
15 Amortisation	-	19,560	100.00%	-	10,141	100.00%
16 Interest on Savings	8,569,000	8,134,122	94.92%	7,820,000	7,490,351	95.78%
17 Other Expense	719,000	178,028	24.76%	562,500	441,050	78.41%
18 Legal Expense	180,000	251,195	139.55%	132,000	201,200	152.42%
19 Audit Fee	70,000	-	0.00%	60,000	56,885	94.81%
20 Annual General Meeting	-	-	0.00%	50,000	-	0.00%
21 Gratuity	1,560,350	1,353,950	86.77%	1,525,632	1,378,200	90.34%
22 Automation Service charge	480,004	235,620	49.09%	288,004	117,810	40.91%
23 Income against Cost	1,400,004	761,000	54.36%	1,400,004	-	0.00%
24 Rebate	60,000	110,565	184.28%	54,000	69,817	129.29%
Total Expense	86,214,978	70,325,945	81.57%	84,736,373	67,854,098	80.08%
Retained Earnings	23,051,565	17,660,594	76.61%	16,112,827	908,501	5.64%
Loan Distribution	969,500,000	667,109,000	68.81%	903,000,000	527,548,000	58.42%
Loan Received	811,881,245	657,485,790	80.98%	748,100,000	514,295,757	68.75%
Savings Collection	131,745,000	103,894,300	78.86%	122,280,000	87,407,406	71.48%
Savings Paid	83,333,000	92,734,152	111.28%	77,830,000	77,078,606	99.03%

Asst. Co-ordinator (Finance)

Chief Executive

