

J.U. AHMED & CO.
Chartered Accountants

**AUDITORS' REPORT AND ACCOUNTS
OF
SKS FOUNDATION
(CONSOLIDATED)**

FOR THE YEAR ENDED JUNE 30, 2015

SKS Foundation
(Consolidated)

For the year ended June 30, 2015

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Independent Auditors' Report
To the Governing Body of
SKS Foundation

We have audited the accompanying Financial Statements of **SKS Foundation**, which comprise the Consolidated Statement of Financial Position as at June 30, 2015 and Consolidated Statement of Comprehensive Income, Consolidated Receipts and Payments Statement and Consolidated Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

SKS Foundation's management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditors' responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of **SKS Foundation** as at June 30, 2015 and its financial performance and its cash flows for the year then ended June 30, 2015 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

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 purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law have been kept by SKS Foundation so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

J. U. Ahmed & Co.
(J.U. Ahmed & Co.)
Chartered Accountants

Dated: August 31, 2015
Dhaka



SKS Foundation

Consolidated Statement of Financial Position
As at June 30, 2015

Notes	Amount in BDT							2013-2014 Total
	Social & Environment Sector			Economic Sector			2014-2015 Grand Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		
	72,218,185	-	72,218,185	70,908,675	15,599,316	86,507,991	158,726,176	98,900,234
Properties and Assets								
Non-current assets								
Property, plant and equipment	6							
Current Assets								
Loan to members	7	-	-	960,802,475	249,080,666	1,209,883,141	1,209,883,141	990,721,333
Short term investment	8	54,080,000	-	75,026,540	3,816,834	78,843,374	132,923,374	191,136,071
Advance, deposits and prepayments	9	2,523,425	-	2,574,296	65,900	2,640,196	5,163,621	6,438,297
Misappropriation	10	-	-	9,603,109	62,374	9,665,483	9,665,483	10,120,099
Staff loan account	11	11,730,599	-	34,000	-	34,000	11,764,599	7,141,342
Staff loan (Motor cycle)	12	-	-	7,731,604	(4)	7,731,600	7,731,600	8,196,685
Motor cycle Stock	12.1	-	-	874,000	-	874,000	874,000	-
Fund receivable		-	-	-	-	-	-	10,051,000
Accounts Receivable	13	22,884,596	-	37,335,921	(2,424,195)	34,911,726	57,796,322	51,714,496
Loan account receivable	14	67,932,457	-	67,932,457	-	-	67,932,457	71,149,510
Cash in hand		120,962	60,063	181,025	4,738,940	1,221,073	6,141,038	4,791,422
Cash at Bank	15	12,837,010	29,077,352	41,914,362	17,115,466	10,054,013	27,169,479	54,422,848
Total Current Assets		172,109,049	29,137,415	201,246,464	1,115,836,350	261,876,662	1,377,113,012	1,405,883,101
Total Properties and Assets		244,327,234	29,137,415	273,464,649	1,186,745,025	277,475,978	1,464,221,003	1,504,783,335

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J. U. AHMED & CO.
Chartered Accountants



	Amount in BDT						2013-2014 Total
	Social & Environment Sector		Economic Sector			2014-2015 Grand Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF		

16	130,649,855	-	130,649,855	137,524,525	30,658,145	168,182,671	248,051,232
17	-	-	-	15,292,758	4,444,173	19,736,931	11,266,937
	-	-	-	-	2,800,000	2,800,000	12,647,000
	130,649,855	-	130,649,855	152,817,283	37,902,318	190,719,602	281,263,541

Non-Current Liabilities

Long term liabilities

Loan from Donor
 Loan from General Fund

	-	-	-	213,783,327	31,524,284	245,307,611	210,265,228
	29,018,865	-	29,018,865	-	23,571,038	23,571,038	35,106,477
	29,018,865	-	29,018,865	213,783,327	55,095,322	268,878,649	245,371,705

Current Liabilities

Loan from PKSF (Repayable within one year)

Loan from ANUKUL (Repayable within one year)

Loan Account (SEBL)-Agriculture

Project Balance Fund

Loan Account (FDR)

Members savings deposits

Loan Loss Provision

Fund Account (ENRICH)

Disaster Management Fund

Loan Risk Fund (Others)

Loan Risk Fund (UP)

Advance Account (DIISP)

Advance Account (Anukul)

Advance Account (ENRICH)

Advance Account (PRIME)

Cattle Insurance Account

	-	-	-	301,933,335	-	301,933,335	353,500,001
	-	-	-	-	-	-	-
	-	-	-	-	17,523,405	17,523,405	21,139,967
	-	-	-	-	-	-	-
	-	29,137,415	29,137,415	-	68,793,249	68,793,249	26,990,905
	-	-	-	-	-	-	23,263,936
	-	-	-	-	-	-	10,450,000
	-	-	-	382,117,039	75,943,824	458,060,863	340,646,139
	-	-	-	58,116,167	5,694,969	63,811,136	49,414,041
	-	-	-	3,127,908	-	3,127,908	840,000
	-	-	-	11,193,173	1,416,974	12,610,147	10,860,747
	-	-	-	56,073,160	10,173,191	66,246,351	53,744,883
	-	-	-	-	-	-	1,136,168
	-	-	-	3,045	-	3,045	628,391
	-	-	-	-	118,489	118,489	150,820
	-	-	-	3,080,285	-	3,080,285	3,714,591
	-	-	-	1,839,445	-	1,839,445	-
	-	-	-	1,834,300	107,700	1,942,000	1,365,981



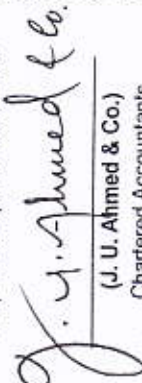
	Amount in BDT							2013-2014 Total
	Social & Environment Sector			Economic Sector				
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
29 Health and Education Fund	-	-	-	83,965	27,640	111,605	111,605	74,435
30 Loan Account - H/O	-	-	-	-	-	-	-	10,051,000
31 Loan Account Health & Education	200,000	-	200,000	-	-	-	200,000	1,320,000
32 Security Account	7,267,815	-	7,267,815	-	-	-	7,267,815	5,533,055
Staff Loan Fund	-	-	-	-	-	-	-	11,796,089
Insurance Premium Hospital	-	-	-	3,250	-	3,250	3,250	1,250
33 Loan account others	16,280,150	-	16,280,150	-	-	-	16,280,150	16,201,983
34 Housing loan account	25,826,134	-	25,826,134	-	-	-	25,826,134	18,102,446
Provision for expenses	235,629	-	235,629	533,241	1,028,596	1,561,837	1,797,466	850,135
35 Gratuity fund account	12,273,591	-	12,273,591	-	-	-	12,273,591	9,188,484
Robi commission advance	-	-	-	-	-	-	-	241,866
36 Staff Welfare Fund	15,865,639	-	15,865,639	(4,098)	-	(4,098)	15,861,541	6,196,604
Provident Fund	-	-	-	800	-	800	800	-
Staff Welfare Scheme (SWS)	-	-	-	9,400	300	9,700	9,700	-
Advance Account (CNG)	-	-	-	200,000	-	200,000	200,000	-
Loan from SWS Fund	-	-	-	-	2,150,000	2,150,000	2,150,000	-
Loan from Chili Trade Fund	-	-	-	-	1,500,000	1,500,000	1,500,000	-
Accounts payable	6,709,556	-	6,709,556	-	-	-	6,709,556	754,172
Total Current Liabilities	84,658,514	29,137,415	113,795,929	820,144,415	184,478,337	1,004,622,752	1,118,418,681	978,148,089
Total Capital Fund and Liabilities	244,327,234	29,137,415	273,464,649	1,186,745,025	277,475,978	1,464,221,003	1,737,685,652	1,504,783,335

The accompanying notes form an integral part of this financial statement.


Rasbi Ahmed Liton
 Chief Executive


Md. Mostafizur Rahman
 Director - Finance

As per our report of same date


(J. U. Ahmed & Co.)
 Chartered Accountants

Dated: August 31, 2015
 Dhaka



SKS Foundation

Consolidated Statement of Comprehensive Income
 For the year ended June 30, 2015

Particulars	Amount in BDT						2013-2014 Total
	Social & Environment Sector		Economic Sector		2014-2015 Grand Total		
	SKS Own Fund	Donors Fund	PKSF	Non-PKSF			
Income							
Contribution - Social & Environment Program (Donor Grants)							
Grants from foreign donation	-	21,732,286	-	-	-	21,732,286	24,862,532
Grants from Gov/PKSF	-	-	32,216,088	-	-	32,216,088	34,081,488
Local donation	8,653,614	376,883,681	-	-	-	385,537,295	290,877,612
	8,653,614	398,615,967	32,216,088	-	-	439,485,669	349,821,632
Contribution - Economic Program (Micro Finance)							
Service charge on Loan to Borrowers	-	-	190,584,364	52,638,519	243,222,883	243,222,883	203,904,880
Sale of forms	-	-	2,045,989	489,171	2,535,160	2,535,160	1,527,106
Member Admission fees	-	-	450,065	134,690	584,755	584,755	-
Interest on Bank Deposit	-	-	10,602,629	-	10,602,629	10,602,629	10,853,484
Others	-	-	2,666,785	280,310	2,947,095	2,947,095	6,799,832
	-	-	206,349,832	53,542,690	259,892,522	259,892,522	223,085,301
Contribution - Social Business Program							
Junior School (Nutunkun Biddiyapith)	1,512,974	-	-	-	-	1,512,974	1,576,760
SKS - Training Centre	7,784,946	-	6,519,658	-	6,519,658	14,304,604	7,830,222
SKS Hospital	6,309,659	-	-	-	-	6,309,659	6,956,698
SKS Enterprise	1,900,136	-	-	-	-	1,900,136	2,601,157
SKS Solar	2,492,433	-	2,492,433	-	-	2,492,433	-
	20,000,147	-	20,000,147	6,519,658	-	26,519,805	18,964,837
Contribution - SKS/Program Participants							
Program Participants - Health Card distribution	3,212,702	-	130,800	-	130,800	3,343,502	1,787,150
Overhead from bilateral project	11,954,656	-	-	-	-	11,954,656	20,508,127
Interest on Bank Deposits	7,575,450	-	327,629	420,356	747,985	8,323,435	369,934
Interest on Staff Housing Loan	289,789	-	-	-	-	289,789	345,464
Others - Program Participants contribution	1,557,191	-	1,557,191	663,356	663,356	2,220,547	10,399,089
	24,589,788	-	458,429	1,083,712	1,542,141	26,131,929	33,409,764
Total Income	53,243,549	398,615,967	245,544,007	54,626,402	300,170,409	752,029,925	625,281,534




Particulars	Amount in BDT						2013-2014 Total
	Social & Environment Sector			Economic Sector			
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
Expenditure							
Operating Expenses							
Personnel Costs							
Salary and Allowances	15,480,805	108,757,519	124,238,324	101,124,673	19,621,919	120,746,592	203,086,812
	15,480,805	108,757,519	124,238,324	101,124,673	19,621,919	120,746,592	203,086,812
Support Costs							
Advertisement	113,732	250,421	364,153	66,183	-	66,183	340,698
Audit fees	40,625	253,319	293,944	60,000	-	60,000	322,750
Bank charges	165,492	99,241	264,733	951,210	254,467	1,205,677	1,864,223
Central management cost	-	6,250,898	6,250,898	-	-	-	7,931,652
Crockery expenses	41,359	-	41,359	-	-	-	32,830
Facilities	-	-	-	-	-	-	5,132,849
Depreciation	2,624,866	-	2,624,866	2,505,971	2,656,366	5,162,337	7,535,523
Licence fee	75,408	-	75,408	-	-	-	46,979
Legal fees	36,000	-	36,000	232,612	14,400	247,012	492,687
Training	-	-	-	-	-	-	54,501,326
Disaster management expenses	2,172,025	-	2,172,025	-	-	-	2,172,025
Program support expenses	416,257	10,156,747	10,573,004	-	-	-	10,573,004
Others expenses	1,019,503	1,205,867	2,226,370	257,473	32,895	290,368	2,196,603
Office maintenance	1,230,010	122,338	1,352,348	2,580,069	706,285	3,286,354	10,919,992
Office rent	1,212,116	4,028,065	5,240,181	3,602,882	1,284,020	4,886,902	7,190,929
Printing and stationery	529,788	1,506,165	2,035,953	4,078,606	763,098	4,841,704	5,587,944
Postage, telephone and electricity	544,152	1,634,495	2,178,647	2,792,317	562,397	3,354,714	4,091,989
Repairs and maintenance	205,663	732,632	938,295	-	-	-	1,487,005
Representation (entertainment)	292,183	556,589	848,772	982,607	137,797	1,120,404	994,346
Tax, Subscription & Donation	3,855,495	510,634	4,366,129	437,502	26,050	463,552	927,656
Office supplies and utilities expenses	139,747	26,621	166,368	-	-	-	348,969
	14,714,420	27,335,032	42,049,452	18,547,432	6,437,775	24,985,207	111,946,950
Logistic Costs							
Fuel and maintenance	1,448,266	1,503,969	2,952,235	4,175,674	1,375,076	5,550,750	8,586,515
Local transport	1,180,934	7,653,374	8,834,308	2,036,812	199,648	2,236,460	5,151,817
	2,629,200	9,157,343	11,786,543	6,212,486	1,574,724	7,787,210	13,738,332
Total Operating Expenses	32,824,425	145,249,894	178,074,319	125,884,591	27,634,418	153,519,009	328,772,094



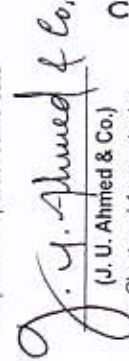
Particulars	Amount in BDT						2013-2014 Total
	Social & Environment Sector			Economic Sector			
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
Financial Expenses							
Interest on Members Savings	-	-	-	12,740,697	1,997,555	14,738,252	11,870,816
Interest on loan account	2,896,712	-	2,896,712	875,720	11,532,027	12,407,747	10,303,482
Service charges paid	-	-	-	29,514,334	3,754,765	33,269,099	24,441,697
	2,896,712	-	2,896,712	43,130,751	17,284,347	60,415,098	46,615,995
Program Inputs Costs							
Education and Training Inputs	2,869,389	12,349,357	15,218,746	11,767,491	44,608	11,912,099	2,477,411
Project inputs	6,122,571	235,693,758	241,816,329	26,321,895	2,501,725	28,823,620	201,457,444
Health Inputs	3,237,255	-	3,237,255	617,738	544,457	1,162,195	5,169,046
IGA Inputs	515,701	-	515,701	8,744,848	-	8,744,848	1,616,665
Facilities Development	-	5,322,958	5,322,958	-	-	-	-
	12,744,916	253,366,073	266,110,989	47,451,972	3,190,790	50,642,762	210,720,565
Total Expenditure	48,466,053	398,615,967	447,082,020	216,467,313	48,109,556	264,576,869	586,108,654
Surplus for the year	4,777,496	-	4,777,496	29,076,694	6,516,846	35,593,540	39,172,880
Total	53,243,549	398,615,967	451,869,516	245,544,007	54,626,402	300,170,409	625,281,534

The accompanying notes form an integral part of this financial statement.


Rosel Ahmed Liton
 Chief Executive


Md. Mostafizur Rahman
 Director - Finance

As per our report of same date


J. U. Ahmed & Co.
 Chartered Accountants

Dated: August 31, 2015
 Dhaka



SKS Foundation

Consolidated Receipts and Payments Statement
 For the year ended June 30, 2015

Particulars	Notes	Amount in BDT						2013-2014 Total
		Social & Environment Sector		Economic Sector		Total	Grand Total	
		SKS Own Fund	Donors Fund	PKSF	Non-PKSF			
A. Receipts								
Opening balance							3,645,240	
Cash in hand		526,380	32,923	3,374,986	857,133	4,232,119	56,440,888	
Cash at bank		10,782,166	23,221,013	14,160,556	6,258,812	20,419,369	60,086,128	
		11,308,546	23,253,936	17,535,542	7,115,945	24,651,488		
Non Operating Income								
Advance Reimbursement	37	16,823,430	2,232,802	14,697,934	899,330	15,597,264	324,688,681	
Borrowings and overdrafts	38	9,000,000	13,423,590	541,424,583	210,000,000	751,424,583	602,205,131	
Loan realized from members		-	-	1,565,102,690	357,862,502	1,922,965,192	1,571,327,418	
Members savings collection		-	-	250,948,908	63,911,206	314,860,114	284,610,558	
Loan realized from others	39	208,240,169	-	22,605,106	4,903,957	27,509,063	410,475,354	
FDR encashment	40	21,950,000	-	226,000,000	-	226,000,000	89,560,729	
General Fund		21,600,000	-	-	-	-	21,600,000	
Provident Fund		516,652	-	6,058,468	1,328,588	7,387,056	7,044,176	
Staff Welfare Fund		9,687,890	-	621,706	138,932	760,638	1,655,053	
Gratuity Fund		4,101,537	-	-	-	-	3,330,840	
Staff Security Fund		1,384,000	-	-	-	-	1,320,000	
Staff welfare scheme		2,926,026	-	1,573,200	467,800	2,041,000	899,700	
		296,229,704	15,656,392	2,629,032,584	639,512,315	3,268,544,909	3,277,117,640	
Contribution from Social & Environment Program (Donor Grants)								
Donation receipts-Development Programs	41	5,015,130	410,574,144	8,499,912	103,765	8,603,677	336,135,563	
Donation receipts in advance	42	7,148,000	-	14,794,000	506,330	15,300,330	28,045,406	
		12,163,130	410,574,144	23,293,912	610,095	23,904,007	364,180,969	
Contribution - Economic Program (Operating Income)								
Bank interest (FDR)	43	1,779,533	-	1,779,533	-	23,081,546	3,376,285	
Bank interest		35,751	81,290	117,041	26,896	354,525	409,108	
Sale of forms, Pass Book & Admission Fee		-	-	2,496,054	623,861	3,119,915	1,527,105	
Service charge		837,693	-	190,220,305	52,526,143	242,746,448	204,247,094	
		2,652,977	81,290	216,125,534	53,176,900	269,302,434	209,559,592	



Particulars	Notes	Amount in BDT						2013-2014 Total
		Social & Environment Sector		Economic Sector		Grand Total		
		SKS Own Fund	Donors Fund	Total	PKSF		Non-PKSF	
Contribution - Social Business Program								
SKS Enterprise (Robi)	44	73,907,179	-	73,907,179	-	-	1,885,819	
SKS- Training Centre	45	8,094,946	-	8,094,946	-	-	6,750,313	
Junior School	46	1,599,484	-	1,599,484	-	-	1,576,760	
SKS- Hospital	47	6,403,360	-	6,403,360	-	-	8,029,395	
SKS Solar		18,966,319	-	18,966,319	-	-	18,966,319	
		108,961,288	-	108,961,288	-	-	18,242,287	
Contribution- SKS / Program Participants								
Overhead and others from Bilateral Projects		15,152,158	-	15,152,158	-	-	15,870,153	
Program Participants - Health Cards								
Distribution		3,212,702	-	3,212,702	-	-	3,212,702	
Others Program Participants Contribution	48	1,482,970	2,795,672	4,278,642	6,310,919	277,670	1,787,150	
		19,847,830	2,795,672	22,643,502	6,310,919	277,670	11,241,137	
Total Receipts		451,163,475	452,361,434	903,524,909	2,892,298,501	700,692,925	28,898,440	
B. Payments								
Operating Expenses								
Personnel Costs								
Salary and allowances	49	14,635,059	109,381,931	124,016,990	83,034,669	16,551,871	184,393,963	
		14,635,059	109,381,931	124,016,990	83,034,669	16,551,871	184,393,963	
Support Costs								
Advertisement		47,888	189,119	237,007	26,000	-	134,273	
Audit fee		-	312,000	312,000	-	-	154,000	
Bank charges		165,262	144,057	309,319	951,210	254,467	1,858,570	
Legal expenses		25,000	-	25,000	110,082	14,400	391,612	
Office expenses	50	747,699	18,102,800	18,850,499	2,412,711	704,909	12,022,170	
Office rent		986,440	2,456,119	3,442,559	3,600,382	1,284,020	6,672,231	
Others expense	51	732,964	300,785	1,033,749	155,130	-	2,525,050	
Printing and stationery		494,029	1,648,362	2,142,391	1,490,189	763,098	3,048,942	
Postage, telephone and electricity		535,301	1,322,295	1,857,596	2,662,708	598,573	4,004,972	
Representation /Entertainment		282,475	180,398	462,873	956,957	137,797	917,187	
Tax, Subscription & Donation	52	2,375,499	842,489	3,217,988	434,502	154,850	1,063,281	
		6,392,557	25,498,424	31,890,981	12,799,870	3,872,114	32,792,289	
Logistic Costs								
Fuel and maintenance	53	1,380,956	2,134,768	3,515,724	3,595,463	1,164,860	7,628,797	
Local transport	54	1,110,852	2,461,356	3,572,208	1,917,218	199,648	4,693,119	
Total Operating Expenses		2,491,808	4,596,124	7,087,932	5,512,681	1,364,508	12,321,916	
Financial Expenses		23,519,424	139,476,479	162,995,903	101,347,220	21,768,493	229,508,168	
Service charges	55	-	-	-	29,514,334	8,038,207	27,702,742	
Interest expenses	56	2,704,208	-	2,704,208	875,720	1,037,881	1,581,328	
		2,704,208	-	2,704,208	30,390,054	9,076,088	29,284,070	



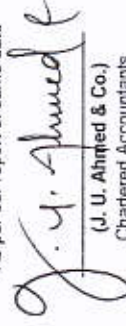
Particulars	Notes	Amount in BDT						2013-2014 Total
		Social & Environment Sector			Economic Sector			
		SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
Program Inputs Costs								
Education & Training Inputs	57	4,908,303	14,512,884	19,421,187	7,841,409	286,408	8,127,817	27,549,004
Project Inputs	58	8,786,971	240,944,371	249,731,342	13,412,996	-	13,412,996	263,144,338
Health Inputs	59	1,286,125	-	1,286,125	617,738	402,667	1,020,395	2,306,520
IGA Inputs	60	-	-	-	81,049	-	81,049	11,181,286
		14,981,399	255,457,255	270,438,654	21,953,192	689,065	22,642,257	293,080,911
Non Operating Costs								
Loan repaid	61	234,350,101	18,101,830	252,451,931	573,205,651	158,247,643	731,453,294	818,943,007
Loan disbursement to members		-	-	-	1,702,283,000	439,844,000	2,142,127,000	1,715,536,000
Investment	62	26,600,000	-	26,600,000	161,681,222	1,464,524	163,145,746	146,937,977
Fixed assets	63	8,854,360	4,640,159	13,494,519	17,570,085	10,695,361	28,265,446	41,759,965
Advances & Staff Loan	64	36,492,832	1,447,074	37,939,906	42,005,528	1,568,641	43,574,169	63,131,269
Accounts payable paid	65	21,279,595	4,101,222	25,380,817	47,629,964	6,238,562	53,868,526	45,961,969
SKS Enterprise		69,423,584	-	69,423,584	-	-	69,423,584	357,095,760
Savings refunded to members	66	-	-	-	172,378,179	39,805,463	212,183,642	211,593,328
		397,000,472	28,290,285	425,290,757	2,716,753,629	657,864,194	3,374,617,823	3,799,908,580
Total Payments		438,205,503	423,224,019	861,429,522	2,870,444,095	689,417,839	3,559,861,935	4,421,291,457
Closing Balance (A - B)								
Cash in hand		120,962	60,063	181,025	4,738,940	1,221,073	5,960,013	6,141,038
Cash at bank		12,837,010	29,077,352	41,914,362	17,115,466	10,054,013	27,169,479	69,083,841
		12,957,972	29,137,415	42,095,387	21,854,406	11,275,086	33,129,492	75,224,879
Grand Total		451,163,475	452,361,434	903,524,909	2,892,298,501	700,692,925	3,592,991,427	4,496,516,336

The accompanying notes form an integral part of this financial statement.


Rasel Ahmed Liton
 Chief Executive


Md. Mostafizur Rahman
 Director - Finance

As per our report of same date


(J. U. Ahmed & Co.)
 Chartered Accountants

Dated: August 31, 2015
 Dhaka



SKS Foundation

Consolidated Cash Flow Statement
For the year ended June 30, 2015

Figures in Taka

Particulars	Amount in BDT						2013-2014 Grand Total
	Social & Environment Sector			Economic Sector			
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
A. Cash Flow from Operating Activities:							
Excess of Income over expenditure	4,777,496	-	4,777,496	29,076,694	6,516,846	35,593,540	39,172,880
Add: Amount considered as non-cash items:							
Non-Cash Expenses	2,624,866	-	2,624,866	62,931,976	16,555,910	79,487,887	63,194,470
Receivable Income	-	-	-	(39,500,490)	(1,068,067)	(40,568,557)	(90,167,210)
Received from receivable income	274,279,704	15,656,392	289,936,096	24,892,848	-	314,828,944	99,461,590
Payment for Reserve and program operation	(38,580,165)	(427,864,178)	(466,444,343)	(655,130)	(250,000)	(905,130)	(390,542)
Loan disbursement to beneficiary	-	-	-	(1,702,283,000)	(439,844,000)	(2,142,127,000)	(1,715,536,000)
Loan collection from beneficiary	-	-	-	1,565,102,690	357,862,502	1,922,965,192	1,571,327,418
Savings collection	-	-	-	250,948,908	63,911,206	314,860,114	264,610,568
Savings returned	-	-	-	(172,378,179)	(39,805,463)	(212,183,642)	(211,593,328)
Net cash from/used in operating activities	243,101,901	(412,207,786)	(169,105,885)	18,136,317	(36,121,065)	(17,984,749)	20,079,846
B. Cash flow from investment activities:							
Acquisition of Fixed Asset	8,854,360	4,640,159	13,494,519	(17,570,085)	(10,695,361)	(28,265,446)	(20,352,736)
Others programs participants	(90,703,079)	-	(90,703,079)	-	-	-	(90,703,079)
Investment against FDR	(26,600,000)	-	(26,600,000)	(153,000,000)	-	(153,000,000)	(141,450,000)
Investment	21,950,000	-	21,950,000	(8,681,222)	(1,454,524)	(10,145,746)	(5,487,978)
FDR encashed	-	-	-	226,000,000	-	226,000,000	89,560,729
Received against investment of LLPI, DMFI, DFI	-	-	-	4,417	3,995	8,412	3,707
Advance and staff loan payment	(37,167,675)	-	(37,167,675)	(42,005,528)	(1,568,641)	(43,574,169)	(63,131,269)
Advance and staff loan realised	-	-	-	17,554,755	1,345,210	18,899,965	329,937,036
Net cash from/used in investing activities	(123,666,394)	4,640,159	(119,026,235)	22,302,368	(12,379,321)	9,923,047	189,079,488



Particulars	Amount in BDT						2013-2014 Grand Total
	Social & Environment Sector			Economic Sector			
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
C. Cash flow from financing activities:							
Loan received	-	-	-	413,800,000	146,500,000	560,300,000	566,293,631
Loan returned	-	-	-	(427,166,668)	(98,680,143)	(525,846,811)	(753,579,307)
Others fund received	115,889,177	413,451,106	529,340,283	42,791,211	6,895,732	49,686,943	394,508,365
Others fund returned	-	-	-	(48,694,364)	(6,458,062)	(55,150,426)	(403,346,817)
Unutilized fund	-	-	-	-	-	-	23,253,936
Loan received from other projects	-	-	-	127,624,583	64,310,000	191,934,583	52,605,500
Loan returned to other projects	(233,675,558)	-	(233,675,558)	(144,474,583)	(59,910,000)	(204,384,583)	(69,772,500)
Net cash from/used in financing activities	(117,786,381)	413,451,106	295,664,725	(36,119,821)	52,659,527	312,204,431	(210,031,193)
D. Net Increase/(Decrease) in Cash & Bank Balance (A+B+C)	1,649,126	5,883,479	7,532,605	4,318,864	4,159,141	8,478,004	(871,858)
E. Cash and Bank Balance at the beginning of the year	11,308,846	23,253,936	34,562,782	17,535,542	7,115,945	24,651,488	60,086,128
F. Cash and Bank Balance at the end of the year (D+E)	12,957,972	29,137,415	42,095,387	21,854,406	11,275,086	33,129,492	59,214,270

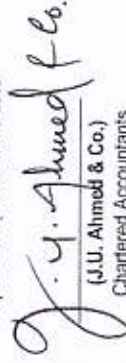
The accompanying notes form an integral part of this financial statement.


Rabel Ahmed Liton
 Chief Executive



Md. Mostafizur Rahman
 Director - Finance

As per our report of same date


J.U. Ahmed & Co.
 Chartered Accountants

Dated: August 31, 2015
 Dhaka



SKS Foundation

Notes to the Accounts
For the year ended June 30, 2015

1 Background

1.1 The Organization

SKS Foundation, a non-government development organization established in 1987, has been implementing development interventions in poverty stricken northern part of Bangladesh envisioning - "a poverty free society where human rights and social justice be promoted, built local capacity, eliminated gender discrimination and reduce climate-change-vulnerability" where social, economic and environment are the programmatic sectors.

1.2 Strategic Aims and objectives of the organization

Aims

- To combat all social injustice and inequalities particularly for women and socially disadvantaged people.
- To improve food security through skill development and income generation.
- To adapt to climate change vulnerability and to mitigate disaster risk.
- To improve access to and quality of basic services for the poor people.

Objectives

The SKS Foundation has to meet the following objectives:

- To improve primary health care and hygiene systems.
- To improve pre-primary and public primary education systems.
- To decrease gender disparity and disparity between casts through social, economic and political empowerment.
- To develop and support peoples' organizations so that they advocate for and establish rights of the disadvantaged people.
- To conserve and promote cultural heritage of socially marginalized groups such as minorities, Horizon and Adivashi.
- To increase knowledge and skills of poor people to make them productive human resources through income generation.



- To establish a sound resource base (financial and others) for the Community Based Organization (CBO) and the organization-SKS through external resource mobilization.
- To increase self-reliance of both the CBOs and the organization-SKS through external and internal resource mobilization.
- To increase peoples' knowledge and capacity to adapt to climate change vulnerability and to contribute to conserving the natural resources.
- To promote disaster resilient activities for sustainable adaptation to climate change.

2 **Corporate information of SKS Foundation**

Sl. No.	Name of the MFI	SKS Foundation
1	Year of establishment	1987
2	Legal Entity - MRA Registration number Social Welfare, GoB Registration number NGOAB - Registration number Registrar of Joint Stock Companies and Firms under the Societies Registration Act	01621-00534-00045 Gai/Saga/274/91 1215/97 S-8080(101)/08
3	Nature of operations (Programmes)	Social Empowerment, environmental, Quality Basic Service and Economic Empowerment programme
4	Statutory Audit conducted up to	June 30, 2015.
5	Name of statutory auditor for last year	J.U. Ahmed & Co.
6	Name of statutory auditor for current year	J.U. Ahmed & Co.
7	No. of Executive committee meeting held FY 2014 - 2015	8 times.
8	Date of last AGM held	September 07, 2014.



List of Executive Committee Members

	Name	Qualification	Profession	Present Address
1	Mr. Murshed Alam Sarker, Chairperson	M.A.	Service- holder	Midulac, House No: 55/K/1, Plot: F-3, Road No: 9/A, Dhanmondi, Dhaka
2	Mr. Mosharraf Hossain Khan, Vice- Chairperson	H.S.C.	Business	Vill: Putimary, Post: Khamardanaruha, P.S: Shaghata, Gaibandha
3	Mr. Rasel Ahmed Liton, Member Secretary	MBA	Service- holder	House No: 13A, 294, Kalibaripara, Poshuhospital Road, Gaibandha
4	Mrs. Prity Dey, Treasurer	B.Sc.	Service- holder	Vill: Bharatkhalia Post: Bharatkhalia, P.S: Shaghata, Gaibandha
5	Mr. Rafiqul Islam Sarke: Member	M.Sc.	Service- holder	Agiger Rahman Street, Noyatola, Post.: Sayedpur, P.S: Sayedpur, Nilphamari
6	Mrs. Nisat Nahar, Member	M.A	Service- holder	Vill: Mithapukur, Post.: Mithapukur, P.S: Mithapukur, Rangpur
7	Mr. Ayub Ali, Member	M.S.S, M.Phil, Sociology	Service- holder	House No: 1064/4/A, East Sewrapara, Post.: Mirpur-1216, Kafrul, Dhaka

Basis of preparation of financial statements

3 Basis of Accounting

The Financial Statements have been prepared under historical cost convention on accrual basis, excepting service charge which are computed following cash basis of accounting. All activities included in the accounts are continuing in nature that is the Financial Statements have been prepared on going concern basis.

4 Summary of Significant Accounting Policies

4.1 Currencies

All organization's assets, liabilities, capital fund, income and expenditure are stated in terms of Taka (Local currency). Figures have been rounded off to the nearest taka and previous year's figures have been rearranged, where necessary, to conform to current year's presentation.

4.2 Revenue Recognition

Revenue is recognized in the accounts on accrual basis excepting service charge.

4.3 (i) Interest income

Interest income is recognized on accrual basis.



(ii) **Service charges on loan**

Service charge from beneficiaries/end-users in Micro Credits is recognized in the accounts on actual realization.

(iii) **Interest expenses**

Interest on loan is recognized on accrual basis.

(iv) **Other expenses**

Other expenses is recognized in the accounts on accrual basis.

(v) **Interest paid on savings**

Interest on savings is recognized in the accounts on accrual basis.

4.4 Fixed Assets and Depreciation

Fixed Assets have been stated at cost less accumulated depreciation. Depreciation has been charged on fixed assets using reducing balance method at rates varying from 2.5% to 25% depending upon the useful life of each asset.

5 Significant Organizational Policies

5.1 Loan Loss Provision: Loan Classification, Loan loss provisioning and Write off Policy

SKS Foundation classified loan into five categories as per Microcredit Regulatory Authority (MRA) guideline, which are mentioned below:

- a) Loan balance on which on installment is overdue (Standard Loan).
- b) Loan overdue for 01 to 30 days outstanding (Watchful Loan).
- c) Loan overdue for 31 to 180 days outstanding (Sub-Standard Loan).
- d) Loan overdue for 181 to 365 days outstanding (Doubtful Loan).
- e) Loan overdue above 365 days outstanding (Bad Loan).

SKS Foundation creates the provision 1% on standard loan outstanding, 5% on watchful loan outstanding, 25% on sub-standards loan outstanding, 75% on doubtful loan and 100% on bad loan outstanding.

5.2 Loan to Beneficiaries

SKS Foundation follows the following policies to disburse the loan to the beneficiaries:

- a) To avail loan, beneficiaries should deposit at least 10% of required loan amount to the savings fund.



- b) 26-27% interest will be charged on RMC, UMC, ME-GOB, PLDP-2, MFMSF and 20% on UP, PLDP-2 (UP) and LIFT, 24% on Seasonal Loan and 8% on DML and EFRRAP for the loan amount.
- c) The loan has to be refunded by the beneficiaries generally on weekly basis.
- d) The beneficiaries have to be the member of the group savings fund.
- e) The principal amount of loan and proportionate service charges are collected in equal weekly/monthly/quarterly installments.

5.3 Savings collection

SKS Foundation follows the following policy to collect the savings:

- a) A samity has to be established consisting of at least 12-35 members.
- b) Savings will be collected Tk. 10 to 20 on weekly basis.
- c) Savings will be collected Tk. 5-10 on weekly basis for Ultra Poor Program.
- d) The collected savings will be deposited to the bank on the same day.
- e) 6% interest will be paid to the members on yearly basis of their savings.

5.4 Grant/ Donation accounting

Grant and donation receipt is recognized in the accounts on actual realization.

5.5 Grant/Subsidies/Donation (non- refundable) received (2014 - 2015)

Donor	Name of Project	Duration of the Project	Total Committed Fund Taka (In Lac)	Received in 2014-2015 Taka (In Lac)
DFID - CLP	Chars Livelihood Programme (CLP) (Phase - 2)	July-14 to June-15	1,266	1220.35
DFID- Shiree/EEP (through CARE-Bangladesh)	Social Economic Transformation to the Ultra poor (SETU) Phase - 2 project	March-12 to November-15	356.36	114.77
DFID- Manusher Jonno Foundation (MJF)	Action for Ending Domestic Violence Against Women's girls (A4EDVAW) Project	August-13 to July-16	121.89	41.10
USAID through CARE-BD	Strengthening Household Ability to response to Development Opportunists (SHOUHARDO II) Project	March-11 to February-15	2,842.33	617.86
Action Aid Bangladesh	Strengthening Women's Collective (SWC) Gaibandha Project	March-13 to February-16	87.07	82.34
Action Aid Bangladesh	Mati O Manush Project	October-13 to December15	52.25	37.21



Donor	Name of Project	Duration of the Project	Total Committed Fund Taka (In Lac)	Received in 2014 - 2015 Taka (In Lac)
Action Aid Bangladesh	Strengthening Women's Collective (SWC) Lalmonirhat Project	October-13 to February-16	62.05	52.47
Andheri- Hilfe e.V Bonn, Germany	Integrated Livelihood Security (ILS) for the poor Bangali people and Santal of Gaibandha project	February-09 to June-15	1,196.63	68.44
Andheri- Hilfe e.V Bonn, Germany	Improving Livelihood of the Poor Agricultural Laborers and Small Peasants by Protecting and Development Natural Resources in Gaibandha, Bangladesh (ILPA by PDNR)	September-12 to December-15	615.47	148.88
Oxfam GB	Resilience through Economic Empowerment Climate Adaptation Leadership and Learning (REECALL) Project	April-12 to March-15	288.47	140.24
BRAC	Education Support Programme (Partner - 17)	January-12 to December-16	45.74	12.95
Oxfam - GB	Oxfam Humanitarian Capacity Building Project (OHCB)	January-12 to June-17	19.61	5.2
Water Aid Bangladesh	Urban Sanitation Hygiene Water Advancement (USHWA)	January-13 to March-16	800	144.65
Water Aid Bangladesh	WASH Result Project	January-13 to March-16	1,018	512.04
Water Aid Bangladesh	WASH Rights Project	April-14 to March-17	36.83	37.24
Swiss Contact-Bangladesh	Making Markets Work for Jamuna, Padma and Teesta Chars (M4C)	September-12 to September-15	125.3	91.64
EC through Islamic Relief	Building a Disaster Resilient Bangladesh BDRB Project (DIPECHO-VII)	May-15 to October-16	130.42	104.26
World Bank through PKSF	Community Climate Change Project (CCCP Project)	July-13 to June-16	214.63	102.8
Oxfam-GB	Arsenic Rehabilitation Component	April-14 to December-14	233.75	197.3



Donor	Name of Project	Duration of the Project	Total Committed Fund Taka (In Lac)	Received in 2014 - 2015 Taka (In Lac)
Manusher Jonno Foundation (MJF)	Enhancing Community Participation on Social Protection Program (SCPSP)	March-14 to June-17	177.86	37.24
DFID through CLS	Community Legal Services	June-14 to July-17	550	141.6
UNDP	Flood Resilient Recovery Project	December-14 to Nov-15	197.73	92.38
TDHNL	Initiative for Married Adolescent Girls' Empowerment (IMAGE)	Dec'14 to Nov'16	125.9	29.6
Embassy of Japan	GGHSP		54.36	54.36
WSUP Bangladesh	South Asia WASH Result (SAWR) Programme	Jan'15 to Nov'17	160.4	20.76
USC-Canada	Adolescents Livelihood Opportunities (ALO)	Sep'10 to April'15	21.7	5.96
Plan International	Education in CCDRR-Strengthening Children's Voices in Promoting Safe Schools	Jan'15 to May'18	153.16	22.05
GoB	Vulnerable Women Development Program (VGD)	Dec'14 to Nov'17	160.4	3.61
PKSF	Program Initiative for Monga Eradication PRIME	July'14 to June'15	230.75	230.75
PKSF	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty (ENRICH)	July'14 to June'15	88.26	88.26



SKS Own Fund	Amount in BDT				2013-2014 Grand Total	
	Social & Environment Sector		Economic Sector			
	Donors Fund	Total	PKSF	Non-PKSF		
-	-	-	79,642,817	7,692,226	87,335,043	62,658,084
-	-	-	-	23,315,000	23,315,000	124,399,000
-	-	-	79,642,817	31,007,226	110,650,043	187,057,084
-	-	-	-	15,825,000	15,825,000	98,802,573
-	-	-	79,642,817	15,182,226	94,825,043	88,254,511
-	-	-	-	-	79,642,817	-
-	-	-	-	-	-	919,468
-	-	-	-	15,182,226	15,182,226	87,335,043

7.5 Loan to members (SL): Tk. 15,182,226

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Transfer to Shufalon
 Less: Adjust with write off
 Balance as on June 30, 2015

7.6 Loan to members SL (MFMSF): Tk. Nil

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015

7.7 Loan to members (MFMSF): Tk. Nil

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Transfer to Shufalon
 Less: Adjust with write off
 Balance as on June 30, 2015



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			2014-2015	Grand Total
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
-	-	-	1,197,214	24,160,603	25,357,817	25,357,817	31,178,855
-	-	-	-	148,027,000	148,027,000	148,027,000	32,914,000
-	-	-	1,197,214	172,187,603	173,384,817	173,384,817	64,092,855
-	-	-	-	81,875,807	81,875,807	81,875,807	38,556,303
-	-	-	1,197,214	90,311,796	91,509,010	91,509,010	25,536,552
-	-	-	1,197,214	-	1,197,214	-	-
-	-	-	-	90,311,796	90,311,796	90,311,796	178,735
-	-	-	-	90,311,796	90,311,796	90,311,796	25,357,817
-	-	-	9,820,861	-	9,820,861	9,820,861	10,300,000
-	-	-	-	-	-	-	9,525,000
-	-	-	9,820,861	-	9,820,861	9,820,861	19,825,000
-	-	-	9,820,861	-	9,820,861	9,820,861	-
-	-	-	-	-	-	-	9,947,090
-	-	-	-	-	-	-	57,049
-	-	-	-	-	-	-	9,820,861
-	-	-	-	-	-	-	84,876
-	-	-	-	-	-	-	11,299
-	-	-	-	-	-	-	73,577
-	-	-	-	-	-	-	73,577
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	133,602
-	-	-	-	-	-	-	1,267
-	-	-	-	-	-	-	132,335
-	-	-	-	-	-	-	132,335
-	-	-	-	-	-	-	-

7.8 Loan to members (ASM): Tk. 90,311,796

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Transfer to Shufalon
 Less: Adjust with write off
 Balance as on June 30, 2015

7.9 Loan to members SL (ASM): Tk. Nil

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Transfer to Shufalon
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015

7.10 Loan to members PLDP-II: Tk. Nil

Balance as on July 01, 2014
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015

7.11 Loan to members-PLDP-II (UP): Tk. Nil

Balance as on July 01, 2014
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector		2014-2015		Grand Total
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
-	-	-	5,552,088	-	5,552,088	5,552,088	5,615,112
-	-	-	5,552,088	-	5,552,088	5,552,088	5,615,112
-	-	-	2,686	-	2,686	2,686	63,024
-	-	-	5,549,402	-	5,549,402	5,549,402	5,552,088
-	-	-	5,549,402	-	5,549,402	5,549,402	5,552,088
-	-	-	593,449	-	593,449	593,449	832,027
-	-	-	3,000,000	-	3,000,000	3,000,000	170,000
-	-	-	3,593,449	-	3,593,449	3,593,449	1,002,027
-	-	-	1,532,618	-	1,532,618	1,532,618	408,578
-	-	-	2,060,831	-	2,060,831	2,060,831	593,449
-	-	-	2,060,831	-	2,060,831	2,060,831	593,449
-	-	-	2,509,126	-	2,509,126	2,509,126	364,057
-	-	-	2,509,126	-	2,509,126	2,509,126	2,427,000
-	-	-	2,509,126	-	2,509,126	2,509,126	2,791,057
-	-	-	2,509,126	-	2,509,126	2,509,126	281,931
-	-	-	2,509,126	-	2,509,126	2,509,126	2,509,126
-	-	-	2,509,126	-	2,509,126	2,509,126	-
-	-	-	2,060,831	-	2,060,831	2,060,831	2,509,126

7.12 Loan to members - EFRRAP: Tk. 5,549,402

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015

7.13 Loan to members - LIFT: Tk. 2,060,831

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015

7.14 Loan to members - DMF: Tk. Nil

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Transfer to Shahos Fund
 Less: Adjust with write off
 Balance as on June 30, 2015



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector			Economic Sector				
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	2014-2015 Grand Total	
7.15 Loan to members -Buniad: Tk. 230,326,317	-	-	-	-	-	-	-	-
Balance as on July 01, 2014	-	-	-	-	-	-	-	-
Add: Transfer from UPP Fund	-	-	-	174,897,915	-	174,897,915	-	-
Add: Disbursed during the year	-	-	-	430,021,000	-	430,021,000	430,021,000	-
Less: Realized during the year	-	-	-	604,918,915	-	604,918,915	604,918,915	-
Less: Adjust with write off	-	-	-	374,592,598	-	374,592,598	374,592,598	-
Balance as on June 30, 2015	-	-	-	230,326,317	-	230,326,317	230,326,317	-
7.16 Loan to members - Jagoran: Tk. 518,006,651	-	-	-	230,326,317	-	230,326,317	230,326,317	-
Balance as on July 01, 2014	-	-	-	-	-	-	-	-
Add: Transfer from RMC Fund	-	-	-	423,569,247	-	423,569,247	423,569,247	-
Add: Transfer from UMC Fund	-	-	-	8,304,490	-	8,304,490	8,304,490	-
Add: Disbursed during the year	-	-	-	929,147,000	-	929,147,000	929,147,000	-
Less: Realized during the year	-	-	-	1,361,020,737	-	1,361,020,737	1,361,020,737	-
Less: Adjust with write off	-	-	-	843,014,085	-	843,014,085	843,014,085	-
Balance as on June 30, 2015	-	-	-	518,006,651	-	518,006,651	518,006,651	-
7.17 Loan to members - Agrasor: Tk. 109,334,650	-	-	-	518,006,651	-	518,006,651	518,006,651	-
Balance as on July 01, 2014	-	-	-	-	-	-	-	-
Add: Transfer from ME Fund	-	-	-	113,960,348	-	113,960,348	113,960,348	-
Add: Disbursed during the year	-	-	-	186,710,000	-	186,710,000	186,710,000	-
Less: Realized during the year	-	-	-	300,670,348	-	300,670,348	300,670,348	-
Less: Adjust with write off	-	-	-	191,335,699	-	191,335,699	191,335,699	-
Balance as on June 30, 2015	-	-	-	109,334,650	-	109,334,650	109,334,650	-



	Amount in BDT						2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015 Grand Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF		
-	-	-	-	-	-	-	-
-	-	-	79,642,817	-	-	79,642,817	-
-	-	-	3,574,609	-	-	3,574,609	-
-	-	-	1,197,214	-	-	1,197,214	-
-	-	-	9,820,861	-	-	9,820,861	-
-	-	-	125,063,000	-	-	125,063,000	-
-	-	-	219,298,501	-	-	219,298,501	-
-	-	-	147,937,520	-	-	147,937,520	-
-	-	-	71,360,981	-	-	71,360,981	-
-	-	-	-	-	-	-	-
-	-	-	71,360,981	-	-	71,360,981	-
-	-	-	-	-	-	-	-
-	-	-	2,509,126	-	-	2,509,126	-
-	-	-	3,827,000	-	-	3,827,000	-
-	-	-	6,336,126	-	-	6,336,126	-
-	-	-	3,726,859	-	-	3,726,859	-
-	-	-	2,609,267	-	-	2,609,267	-
-	-	-	2,609,267	-	-	2,609,267	-
-	-	-	-	-	-	-	-
-	-	-	24,515,000	-	-	24,515,000	-
-	-	-	24,515,000	-	-	24,515,000	-
-	-	-	2,960,625	-	-	2,960,625	-
-	-	-	21,554,375	-	-	21,554,375	-
-	-	-	-	-	-	-	-
-	-	-	21,554,375	-	-	21,554,375	-
-	-	-	-	-	-	-	-
-	-	-	21,554,375	-	-	21,554,375	-

7.18 Loan to members - Shufalon: Tk. 71,360,981

Balance as on July 01, 2014
 Add: Transfer from SL Fund
 Add: Transfer from MFMSF Fund
 Add: Transfer from ASM Fund
 Add: Transfer from ASM(SL) Fund
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015

7.19 Loan to members - Shahosh: Tk. 2,609,267

Balance as on July 01, 2014
 Add: Transfer from ASM Fund
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015

7.20 Loan to members - IGA Program: Tk. 21,554,375

Balance as on July 01, 2014
 Add: Disbursed during the year
 Less: Realized during the year
 Less: Adjust with write off
 Balance as on June 30, 2015



	Amount in BDT						2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015 Grand Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF		
Balance as on July 01, 2014	49,430,000	-	49,430,000	139,349,766	2,356,305	141,706,071	133,762,529
Add: Invested during the year	26,600,000	-	26,600,000	161,681,222	1,464,524	163,145,746	146,937,978
Less: Encashed during the year	76,030,000	-	76,030,000	301,030,988	3,820,829	304,851,817	280,700,507
Balance as on June 30, 2015	21,950,000	-	21,950,000	226,004,448	3,995	226,008,443	89,564,436
	54,080,000	-	54,080,000	75,026,540	3,816,834	78,843,374	191,136,071
Savings & Others FDR: Tk. 54,080,000							
Balance as on July 01, 2014	49,430,000	-	49,430,000	-	-	-	63,680,000
Add: Invested during the year	26,600,000	-	26,600,000	-	-	-	10,450,000
Less: Encashed during the year	76,030,000	-	76,030,000	-	-	-	74,130,000
Balance as on June 30, 2015	21,950,000	-	21,950,000	-	-	-	24,700,000
	54,080,000	-	54,080,000	-	-	-	49,430,000

8 Short term investment: Tk. 132,923,374

Balance as on July 01, 2014

Add: Invested during the year

Less: Encashed during the year

Balance as on June 30, 2015

8.1 Savings & Others FDR: Tk. 54,080,000

Balance as on July 01, 2014

Add: Invested during the year

Less: Encashed during the year

Balance as on June 30, 2015

The above amount was lying as follows:

Name of Bank	FDR #	Taka
Sonali Bank Ltd, Bharatkhalil Branch, Gaibandha	0166239	5,000,000
Southeast Bank Ltd., Bogra Branch, Bogra	025436/36600000292	5,000,000
Southeast Bank Ltd., Agargaon Branch, Dhaka	7155890/24300009531	4,500,000
Southeast Bank Ltd., Agargaon Branch, Dhaka	07155727/24300009421	5,000,000
Southeast Bank Ltd., Agargaon Branch, Dhaka	07155728/24300009422	5,000,000
Southeast Bank Ltd., Agargaon Branch, Dhaka	7141453/24300009662	3,900,000
Southeast Bank Ltd., Agargaon Branch, Dhaka	7309330/24300010890	5,000,000
Southeast Bank Ltd., Agargaon Branch, Dhaka	7309338/24300010899	6,600,000
Sonali Bank Ltd., Bharatkhalil Branch, Gaibandha	0293901/50	30,000
Social Islami Bank Limited, Gobindagonj Branch	01127491/531/1481	300,000
Pubali Bank Limited, Gobindagonj Branch	545715/2465	300,000
Dhaka Bank Limited, Rangpur Branch	198947/431.311.8939	1,200,000
Invested to SKS MEDP		2,150,000
Dhaka Bank Limited, Rangpur Branch	244595/431.336.90	6,000,000
Southeast Bank Ltd., Agargaon Branch, Dhaka	7309087/24300010345	600,000
Janata Bank Ltd., Kalibazar Branch	0534220/1032000125	1,500,000
Dhaka Bank Limited, Rangpur Branch	244593/431.336.112	2,000,000
		54,080,000



Amount in BDT						2013-2014
Social & Environment Sector			Economic Sector			2014-2015
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total

8.2 Savings & Others FDR: Tk. 46,000,000

Balance as on July 01, 2014	-	-	31,000,000	-	31,000,000	31,000,000
Add: Invested during the year	-	-	30,000,000	-	30,000,000	30,000,000
Less: Encashed during the year	-	-	61,000,000	-	61,000,000	31,000,000
Balance as on June 30, 2015	-	-	15,000,000	-	15,000,000	-
	-	-	46,000,000	-	46,000,000	31,000,000

The above amount represents 10.04% of total savings fund of the organization and was invested in Fixed Deposit Receipts (FDRs) as follows:

Name of Bank	FDR #	Taka
Jamuna Bank Ltd., Bogra Branch, Bogra	0062258/0330016455	5,000,000
Jamuna Bank Ltd., Bogra Branch, Bogra	0062259/0330016464	5,000,000
Southeast Bank Ltd., Bogra Branch, Bogra	7146299/24500000410	6,000,000
Social Islami Bank Ltd., Gobindoganj Branch, Gaibandha	10239365/5317724	7,500,000
Social Islami Bank Ltd., Gobindoganj Branch, Gaibandha	10239365/5317735	7,500,000
Social Islami Bank Ltd., Gobindoganj Branch, Gaibandha	10239365/5317746	7,500,000
Social Islami Bank Ltd., Gobindoganj Branch, Gaibandha	10239365/5317757	7,500,000
		46,000,000

8.3 Disaster Management Fund Investment: Tk. 10,638,223

Balance as on July 01, 2014	-	-	8,559,612	-	8,559,612	7,294,337
Add: Invested during the year	-	-	2,080,311	-	2,080,311	1,265,850
Less: Encashed during the year	-	-	10,639,923	-	10,639,923	8,560,187
Balance as on June 30, 2015	-	-	1,700	-	1,700	575
	-	-	10,638,223	-	10,638,223	8,559,612

The above amount was lying as follows:

Name of Bank	Account details	Taka
Southeast Bank Ltd., Bogra Branch, Bogra	FDR # 7146298/33/11	2,250,000
Dhaka Bank Ltd., Rangpur Branch, Rangpur	FDR # 194940	6,300,000
Pubali Bank Ltd., Park Road Branch, Gaibandha	FDR # 0731244/4464	1,150,000
Social Islami Bank Ltd., Gobindoganj Branch	FDR # 10239406/531-8062	900,000
Sonali Bank Ltd., D.B Road Branch, Gaibandha	SND # 511036000102	38,223
		10,638,223



Amount in BDT						2013-2014
Social & Environment Sector			Economic Sector			2014-2015
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total

8.4 Loan Risk Fund Investment: Tk. 3,000,000

Balance as on July 01, 2014	-	-	44,000,000	-	44,000,000	27,860,729
Add: Invested during the year	-	-	-	-	-	21,000,000
Less: Encashed during the year	-	-	44,000,000	-	44,000,000	48,860,729
Balance as on June 30, 2015	-	-	41,000,000	-	41,000,000	4,860,729
	-	-	3,000,000	-	3,000,000	44,000,000

The above amount was lying as follows:

Name of Bank	FDR #	Taka
Dhaka Bank Ltd., Rangpur Branch, Rangpur	102853/4313132075	3,000,000

8.5 Statutory Reserve Fund Investment: Tk. 16,205,151

Balance as on July 01, 2014	-	-	5,790,154	2,356,305	8,146,459	3,927,463
Add: Invested during the year	-	-	6,600,911	1,464,524	8,065,435	4,222,128
Less: Encashed during the year	-	-	12,391,065	3,820,329	16,211,894	8,149,591
Balance as on June 30, 2015	-	-	2,748	3,995	6,743	3,132
	-	-	12,388,317	3,816,834	16,205,151	8,146,459

The above amount was lying as follows:

Name of Bank	Account details	Taka
Dhaka Bank Ltd., Rangpur Branch, Rangpur	FDR # 194936/431.311.8194	5,750,000
Dhaka Bank Ltd., Rangpur Branch, Rangpur	FDR # 194941/431.311.8261	950,000
Dhaka Bank Ltd., Rangpur Branch, Rangpur	FDR # 194942/431.311.8232	200,000
Social Islami Bank Limited, Gobindaganj Branch, Gaibandha	FDR # 10027576/5310001839	1,150,000
Pubali Bank Ltd., Park Road Branch, Gaibandha	FDR # 0731241/4432	6,600,000
Pubali Bank Ltd., Park Road Branch, Gaibandha	FDR # 0731243/4451	1,150,000
Pubali Bank Ltd., Park Road Branch, Gaibandha	FDR # 0731242/4447	325,000
Sonali Bank Ltd., D.B Road Branch, Gaibandha	SND # 511036001059	38,317
Sonali Bank Ltd., D.B Road Branch, Gaibandha	SND # 511036001042	13,354
Sonali Bank Ltd., D.B Road Branch, Gaibandha	SND # 511036001067	18,028
Sonali Bank Ltd., D.B Road Branch, Gaibandha	SND # 511036001075	10,452
		16,205,151



Amount in BDT						2013-2014
Social & Environment Sector			Economic Sector			2014-2015
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total

8.6 Seasonal Loan Fund Investment: Tk. Nil

Balance as on July 01, 2014	-	-	50,000,000	-	50,000,000	-
Add: Invested during the year	-	-	120,000,000	-	120,000,000	110,000,000
Less: Encashed during the year	-	-	170,000,000	-	170,000,000	110,000,000
Balance as on June 30, 2015	-	-	170,000,000	-	170,000,000	60,000,000
						50,000,000

8.7 LIFT Fund Investment: Tk. 3,000,000

Balance as on July 01, 2014	-	-	-	-	-	-
Add: Invested during the year	-	-	3,000,000	-	3,000,000	-
Less: Encashed during the year	-	-	3,000,000	-	3,000,000	-
Balance as on June 30, 2015	-	-	3,000,000	-	3,000,000	-

Name of Bank	FDR #	Taka
Social Islami Bank Limited, Gobindagarj Branch, Gaibandha	10161018/531-6396	3,000,000

9 Advance, deposits and prepayments: Tk. 5,163,621

Balance as on July 01, 2014	4,629,987	-	4,629,987	76,700	1,808,310	6,438,297	3,333,306
Add: Paid during the year	36,492,832	-	36,492,832	1,122,765	40,172,393	76,665,225	28,475,348
Add: Adjust during the year	-	-	-	-	6,300	6,300	-
Add: Transfer from Staff Loan	-	-	402,705	22,200	424,905	424,905	-
Less: Realized during the year	41,122,819	-	41,122,819	1,221,665	42,411,908	83,534,727	31,808,654
Less: Adjusted with expenses	16,823,430	-	16,823,430	899,330	15,597,264	32,420,694	21,001,483
Less: Adjust during the year	21,775,964	-	21,775,964	-	-	21,775,964	66,776
Balance as on June 30, 2015	38,599,394	-	38,599,394	256,435	24,174,448	24,174,448	4,302,098
	2,523,425	-	2,523,425	1,155,765	39,771,712	78,371,106	25,370,357
				65,900	2,640,196	5,163,621	6,438,297



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			2014-2015	
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Grand Total

10 **Misappropriation: Tk. 9,665,483**

Balance as on July 01, 2014
 Add: Misappropriated during the year
 Less: Realized during the year
 Less: Adjust during the year
 Balance as on June 30, 2015

344,616	-	344,616	9,713,109	62,374	9,775,483	10,120,099	10,297,751
-	-	-	-	-	-	-	347,663
344,616	-	344,616	9,713,109	62,374	9,775,483	10,120,099	10,645,414
-	-	-	-	-	-	-	38,047
344,616	-	344,616	9,713,109	62,374	9,775,483	10,120,099	10,607,367
344,616	-	344,616	110,000	-	110,000	454,616	487,268
-	-	-	9,603,109	62,374	9,665,483	9,665,483	10,120,099

11 **Staff loan account: Tk. 11,764,599**

Balance as on July 01, 2014
 Add: Paid during the year
 Less: Realized during the year
 Less: Adjust during the year
 Less: Transfer to Advance
 Less: Adjust during the year Loan Account GF
 Balance as on June 30, 2015

6,649,437	-	6,649,437	469,705	22,200	491,905	7,141,342	8,153,545
5,081,162	-	5,081,162	50,000	-	50,000	5,131,162	2,270,300
11,730,599	-	11,730,599	519,705	22,200	541,905	12,272,504	10,423,845
-	-	-	50,000	-	50,000	50,000	2,442,226
11,730,599	-	11,730,599	469,705	22,200	491,905	12,222,504	7,981,619
-	-	-	33,000	-	33,000	33,000	-
-	-	-	402,705	22,200	424,905	424,905	840,277
-	-	-	-	-	-	-	-
11,730,599	-	11,730,599	34,000	-	34,000	11,764,599	7,141,342

12 **Staff loan (Motor cycle): Tk. 7,731,600**

Balance as on July 01, 2014
 Add: Paid during the year
 Add: Adjust during the year
 Less: Realized during the year
 Less: Adjust during the year
 Balance as on June 30, 2015

-	-	-	8,196,685	-	8,196,685	8,196,685	7,650,299
-	-	-	-	445,876	445,876	445,876	160,200
-	-	-	3,177,500	-	3,177,500	3,177,500	5,450,875
-	-	-	11,374,185	445,876	11,820,061	11,820,061	13,261,374
-	-	-	2,806,821	445,880	3,252,701	3,252,701	3,887,314
-	-	-	8,567,364	(4)	8,567,360	8,567,360	9,374,060
-	-	-	835,760	-	835,760	835,760	1,177,375
-	-	-	7,731,604	(4)	7,731,600	7,731,600	8,196,685



Amount in BDT						
Social & Environment Sector			Economic Sector			
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	
						2013-2014
						Grand Total

12.1 Motor cycle Stock : Tk. 874,000

Balance as on July 01, 2014
Add: Bill Paid during the year
Add: Adjust during the year
Less: Realized during the year
Less: Adjust during the year
Balance as on June 30, 2015

13 Accounts receivable: Tk. 57,796,322

Balance as on July 01, 2014
Add: Paid during the year
Less: Realized during the year
Less: Adjust during the year
Balance as on June 30, 2015

14 Loan account receivable: Tk. 67,932,457

Balance as on July 01, 2014
Add: During the year
Add: Adjusted with overhead
Add: Adjusted with advance
Add: Adjusted with Transferred from TC
Less: Realized during the year
Adjusted with others account
Balance as on June 30, 2015

19,457,649	-	19,457,649	28,695,432	3,561,415	32,256,847	51,714,496	1,280,062
32,937,000	-	32,937,000	1,285,729	37,914,390	39,200,119	72,137,119	50,434,434
52,394,649	-	52,394,649	29,981,161	41,475,805	71,456,966	123,851,615	51,714,496
28,443,946	-	28,443,946	(19,007,152)	43,900,000	24,892,848	53,336,794	-
1,066,107	-	1,066,107	11,652,392	-	11,652,392	12,718,499	-
22,884,596	-	22,884,596	37,335,921	(2,424,195)	34,911,726	57,796,322	51,714,496

71,149,510	-	71,149,510	-	-	-	71,149,510	41,232,804
40,170,482	-	40,170,482	-	-	-	40,170,482	59,719,393
-	-	-	-	-	-	-	61,465
-	-	-	-	-	-	-	1,700,000
111,319,992	-	111,319,992	-	-	-	111,319,992	102,713,662
41,032,802	-	41,032,802	-	-	-	41,032,802	31,564,152
2,354,733	-	2,354,733	-	-	-	2,354,733	-
43,387,535	-	43,387,535	-	-	-	43,387,535	31,564,152
67,932,457	-	67,932,457	-	-	-	67,932,457	71,149,510



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector			Economic Sector				
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
15	Cash and bank balances: Tk. 75,224,879							
	Cash in hand	120,962	60,063	181,025	4,738,940	1,221,073	5,960,013	4,791,422
	Cash at Banks	12,837,010	29,077,352	41,914,362	17,115,466	10,054,013	27,169,479	54,422,848
		12,957,972	29,137,415	42,095,387	21,854,406	11,275,086	33,129,492	59,214,270
16	General Reserve: Tk. 298,832,526							
	Balance as on July 01, 2014	106,902,108	-	106,902,108	115,669,707	25,479,417	141,149,124	229,854,403
	Less: Adjustment with Provision for expenses	-	-	-	-	-	-	8,128
	Less: Adjustment with BLT Fund	-	-	-	-	-	-	7,254,568
	Less: Adjustment with Advance	-	-	-	-	-	-	9,847,000
	Less: Adjustment with Misappropriation	-	-	-	110,000	-	110,000	487,268
		106,902,108	-	106,902,108	115,559,707	25,479,417	141,039,124	212,257,439
	Add: Adjustment with Provision for expenses	-	-	-	-	-	-	18,178
	Add: Adjustment with Bills Payable Account	-	-	-	-	-	-	14,086
	Add: Adjustment with Others Fund	18,970,251	-	18,970,251	-	-	-	14,086
	Add: Current year surplus	4,777,496	-	4,777,496	29,076,694	6,516,846	35,593,540	39,172,880
		23,747,747	-	23,747,747	29,076,694	6,516,846	35,593,540	251,462,583
	Less: Transfer to Statutory Reserve Fund	-	-	-	7,111,876	1,338,118	8,449,994	3,411,351
	Balance as on June 30, 2015	130,649,855	-	130,649,855	137,524,525	30,658,145	168,182,671	248,051,232
17	Statutory Reserve Fund: Tk. 19,736,931							
	Balance as on July 01, 2014	-	-	-	8,180,882	3,106,055	11,286,937	7,875,586
	Add: Transferred during the year	-	-	-	7,111,876	1,338,118	8,449,994	3,411,351
	Balance as on June 30, 2015	-	-	-	15,292,758	4,444,173	19,736,931	11,286,937
18	Loan Account (FDR): Tk. Nil							
	Balance as on July 01, 2014	-	-	-	10,450,000	-	10,450,000	23,000,000
	Add: Received during the year	-	-	-	85,124,583	-	85,124,583	23,059,500
	Less: Refunded during the year	-	-	-	95,574,583	-	95,574,583	46,059,500
	Balance as on June 30, 2015	-	-	-	95,574,583	-	95,574,583	35,609,500
		-	-	-	-	-	-	10,450,000



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
19 Members Savings Deposits: Tk. 458,060,863								
Balance as on July 01, 2014	-	-	-	290,805,613	49,840,526	340,646,139	340,646,139	275,758,083
Add: Savings collection during the year	-	-	-	250,948,908	63,911,206	314,860,114	314,860,114	264,610,568
Add: Interest adjustment during the year	-	-	-	12,740,697	1,997,555	14,738,252	14,738,252	11,870,816
Less: Savings refunded during the year	-	-	-	554,495,218	115,749,287	670,244,505	670,244,505	552,239,467
Less: Adjustment with loan account (UPP)	-	-	-	172,378,179	39,805,463	212,183,642	212,183,642	211,593,328
Balance as on June 30, 2015	-	-	-	382,117,039	75,943,824	458,060,863	458,060,863	340,646,139
19.1 Members Savings Deposits-RMC: Tk. 5,068,912								
Balance as on July 01, 2014	-	-	-	146,995,306	5,861,060	152,856,366	152,856,366	116,787,729
Add: Savings collection during the year	-	-	-	-	1,633,263	1,633,263	1,633,263	95,302,427
Add: Interest adjustment during the year	-	-	-	-	242,251	242,251	242,251	6,318,646
Less: Savings refunded during the year	-	-	-	146,995,306	7,736,574	154,731,880	154,731,880	218,408,802
Less: Transfer to Jagoran Savings	-	-	-	-	2,667,662	2,667,662	2,667,662	65,552,436
Balance as on June 30, 2015	-	-	-	146,995,306	-	146,995,306	146,995,306	-
19.2 Members Savings Deposits-UJC: Tk. 34,619,836								
Balance as on July 01, 2014	-	-	-	2,592,948	25,210,831	27,803,779	27,803,779	15,943,348
Add: Savings collection during the year	-	-	-	-	25,704,047	25,704,047	25,704,047	22,697,202
Add: Interest adjustment during the year	-	-	-	-	1,053,856	1,053,856	1,053,856	860,600
Less: Transfer to Jagoran Savings	-	-	-	2,592,948	51,968,734	54,561,682	54,561,682	39,501,150
Less: Savings refunded during the year	-	-	-	2,592,948	-	2,592,948	2,592,948	-
Balance as on June 30, 2015	-	-	-	-	17,348,898	17,348,898	17,348,898	11,697,371
19.3 Members Savings Deposits-ME: Tk. 11,411,415								
Balance as on July 01, 2014	-	-	-	27,571,463	10,723,104	38,294,567	38,294,567	38,328,626
Add: Savings collection during the year	-	-	-	-	6,160,712	6,160,712	6,160,712	18,417,938
Add: Interest adjustment during the year	-	-	-	-	461,674	461,674	461,674	1,715,520
Less: Transfer to Agrasor Savings	-	-	-	27,571,463	17,345,490	44,916,953	44,916,953	58,462,084
Less: Savings refunded during the year	-	-	-	27,571,463	-	27,571,463	27,571,463	20,167,517
Balance as on June 30, 2015	-	-	-	-	5,934,075	5,934,075	5,934,075	38,294,567



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			2014-2015	
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Grand Total

19.4 Members Savings Deposits-UPP: Tk. Nil

Balance as on July 01, 2014	-	-	69,383,354	-	69,383,354	69,383,354	54,180,025
Add: Savings collection during the year	-	-	-	-	-	-	37,249,098
Add: Interest adjustment during the year	-	-	-	-	-	-	2,939,396
Less: Savings refunded during the year	-	-	69,383,354	-	69,383,354	69,383,354	94,368,519
Less: Transfer to Buniad Savings	-	-	69,383,354	-	69,383,354	69,383,354	24,985,165
Balance as on June 30, 2015	-	-	-	-	-	-	69,383,354

19.5 Members Savings Deposits-MFMSF: Tk. Nil

Balance as on July 01, 2014	-	-	51,754	-	51,754	51,754	679,127
Add: Savings collection during the year	-	-	-	-	-	-	3,233
Add: Interest adjustment during the year	-	-	-	-	-	-	-
Less: Transfer to Shufalon Savings	-	-	51,754	-	51,754	51,754	682,360
Less: Savings refunded during the year	-	-	51,754	-	51,754	51,754	-
Balance as on June 30, 2015	-	-	-	-	-	-	630,606
	-	-	-	-	-	-	51,754

19.6 Members Savings Deposits-ASM: Tk. 4,044,834

Balance as on July 01, 2014	-	-	193,714	-	193,714	193,714	12,787,875
Add: Savings collection during the year	-	-	-	4,100,171	4,100,171	4,100,171	2,669,332
Add: Adjustment with Savings(RMC)	-	-	-	-	-	-	-
Add: Interest adjustment during the year	-	-	-	29,273	29,273	29,273	3,198
Less: Transfer to Shufalon Savings	-	-	193,714	4,129,444	4,323,158	4,323,158	15,460,405
Less: Savings refunded during the year	-	-	193,714	-	193,714	193,714	15,266,691
Balance as on June 30, 2015	-	-	-	84,610	84,610	84,610	193,714
	-	-	-	4,044,834	4,044,834	4,044,834	4,044,834



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			Total	Grand Total
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		

19.7 **Members Savings Deposits-PLDP-2:** Tk. Nil

Balance as on July 01, 2014	-	-	-	-	-	-	171
Add: Savings collection during the year	-	-	-	-	-	-	11
Add: Interest adjustment during the year	-	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	-	-	-	-	182
Balance as on June 30, 2015	-	-	-	-	-	-	182

19.8 **Members Savings Deposits-Buniad:** Tk. 75,919,561

Balance as on July 01, 2014	-	-	-	-	-	-	-
Add: Savings collection during the year	-	-	-	-	33,202,804	33,202,804	33,202,804
Add: Transfer from UPP Savings	-	-	-	-	69,383,354	69,383,354	69,383,354
Add: Interest adjustment during the year	-	-	-	-	3,204,290	3,204,290	3,204,290
Less: Savings refunded during the year	-	-	-	-	105,790,448	105,790,448	105,790,448
Less: Transfer for to IGA Program Savings	-	-	-	-	29,814,973	29,814,973	29,814,973
Balance as on June 30, 2015	-	-	-	-	55,914	55,914	55,914
	-	-	-	-	75,919,561	75,919,561	75,919,561

19.9 **Members Savings Deposits-Jagoran:** Tk. 162,218,336

Balance as on July 01, 2014	-	-	-	-	-	-	-
Add: Savings collection during the year	-	-	-	-	84,345,292	84,345,292	84,345,292
Add: Transfer from RMC & UMC Savings	-	-	-	-	149,588,254	149,588,254	149,588,254
Add: Interest adjustment during the year	-	-	-	-	6,435,029	6,435,029	6,435,029
Less: Savings refunded during the year	-	-	-	-	240,388,575	240,388,575	240,388,575
Less: Transfer for to IGA Program Savings	-	-	-	-	74,637,975	74,637,975	74,637,975
Less: Transfer for to Voluntary Savings	-	-	-	-	3,509,918	3,509,918	3,509,918
Less: Transfer for to SSP Program Savings	-	-	-	-	1,592	1,592	1,592
Balance as on June 30, 2015	-	-	-	-	754	754	754
	-	-	-	-	162,218,336	162,218,336	162,218,336



	Amount in BDT						2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015 Grand Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF		
19.10 Members Savings Deposits-Agrasor: Tk. 26,470,770							
Balance as on July 01, 2014	-	-	-	-	-	-	-
Add: Savings collection during the year	-	-	-	11,457,864	-	11,457,864	-
Add: Transfer from ME Savings	-	-	-	27,571,463	-	27,571,463	-
Add: Interest adjustment during the year	-	-	-	1,213,214	-	1,213,214	-
Less: Savings refunded during the year	-	-	-	40,242,541	-	40,242,541	-
Less: Transfer for to IGA Program Savings	-	-	-	13,331,070	-	13,331,070	-
Balance as on June 30, 2015	-	-	-	440,701	-	440,701	-
	-	-	-	26,470,770	-	26,470,770	-
19.11 Members Savings Deposits-Shufolan: Tk. 154,957							
Balance as on July 01, 2014	-	-	-	-	-	-	-
Add: Savings collection during the year	-	-	-	4,284	-	4,284	-
Add: Transfer from MFMSF Savings	-	-	-	51,754	-	51,754	-
Add: Transfer from ASM Savings	-	-	-	193,714	-	193,714	-
Add: Interest adjustment during the year	-	-	-	-	-	-	-
Less: Savings refunded during the year	-	-	-	249,752	-	249,752	-
Less: Transfer to IGA Program Savings	-	-	-	93,162	-	93,162	-
Balance as on June 30, 2015	-	-	-	1,633	-	1,633	-
	-	-	-	154,957	-	154,957	-
19.12 Members Savings Deposits-IGA Program: Tk. 4,949,560							
Balance as on July 01, 2014	-	-	-	-	-	-	-
Add: Savings collection during the year	-	-	-	733,541	-	733,541	-
Add: Transfer from Buniad Savings	-	-	-	55,914	-	55,914	-
Add: Transfer from Jagoran Savings	-	-	-	3,509,918	-	3,509,918	-
Add: Transfer from Agrasor Savings	-	-	-	440,701	-	440,701	-
Add: Transfer from Shufolan Savings	-	-	-	1,633	-	1,633	-
Add: Interest adjustment during the year	-	-	-	235,213	-	235,213	-
Less: Transfer to Shufolan Savings	-	-	-	4,976,920	-	4,976,920	-
Less: Savings refunded during the year	-	-	-	27,360	-	27,360	-
Balance as on June 30, 2015	-	-	-	4,949,560	-	4,949,560	-



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			2014-2015	
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Grand Total

19.13 **Members Savings Deposits-Voluntary:** Tk. 57,996,165

Balance as on July 01, 2014	-	-	25,835,372	5,059,911	30,895,283	30,895,283	37,051,182
Add: Savings collection during the year	-	-	64,220,079	15,824,336	80,044,417	80,044,417	66,391,257
Add: Transfer from Jagoran Savings	-	-	1,592	-	1,592	-	-
Add: Interest adjustment during the year	-	-	803,737	121,283	925,020	925,020	29,746
Less: Savings refunded during the year	-	-	90,860,780	21,005,532	111,866,312	111,866,312	103,472,185
Balance as on June 30, 2015	-	-	42,891,569	10,978,578	53,870,147	53,870,147	72,576,902
	-	-	47,969,211	10,026,954	57,996,165	57,996,165	30,895,283

19.14 **Members Savings Deposits-SSP:** Tk. 75,206,517

Balance as on July 01, 2014	-	-	18,181,702	2,985,620	21,167,322	21,167,322	-
Add: Savings collection during the year	-	-	56,985,044	10,488,675	67,473,719	67,473,719	21,880,070
Add: Transfer from Jagoran Savings	-	-	754	-	754	754	-
Add: Interest adjustment during the year	-	-	849,214	89,218	938,432	938,432	3,710
Less: Savings refunded during the year	-	-	76,016,714	13,563,513	89,580,227	89,580,227	21,883,780
Balance as on June 30, 2015	-	-	11,582,070	2,791,640	14,373,710	14,373,710	716,458
	-	-	64,434,644	10,771,873	75,206,517	75,206,517	21,167,322

20 **Loan Loss Provision:** Tk. 63,811,136

Balance as on July 01, 2014	-	-	45,438,961	3,975,080	49,414,041	49,414,041	54,631,589
Add: Provision made during the year	-	-	12,677,206	1,719,889	14,397,095	14,397,095	11,466,468
Less: Adjustment with Fund Account	-	-	58,116,167	5,694,969	63,811,136	63,811,136	66,098,057
Less: Adjustment with write off	-	-	-	-	-	-	-
Less: Adjustment with Service charge write off	-	-	-	-	-	-	-
Balance as on June 30, 2015	-	-	58,116,167	5,694,969	63,811,136	63,811,136	16,684,016
	-	-	58,116,167	5,694,969	63,811,136	63,811,136	49,414,041



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
21 Fund Account (ENRICH): Tk. 3,127,908								
Balance as on July 01, 2014	-	-	-	840,000	-	840,000	840,000	430,625
Add: Received during the year	-	-	-	2,610,000	-	2,610,000	2,610,000	840,000
Less: Adjustment during the year	-	-	-	3,450,000	-	3,450,000	3,450,000	1,270,625
Balance as on June 30, 2015	-	-	-	322,092	-	322,092	322,092	430,625
	-	-	-	3,127,908	-	3,127,908	3,127,908	840,000
22 Disaster Management Fund: Tk. 12,610,147								
Balance as on July 01, 2014	-	-	-	9,734,433	1,126,314	10,860,747	10,860,747	8,769,959
Add: Provision made during the year	-	-	-	1,958,741	540,660	2,499,401	2,499,401	2,090,788
Less: Expenses during the year	-	-	-	11,693,173	1,666,974	13,360,147	13,360,147	10,860,747
Less: Expenses adjustment with advance	-	-	-	500,000	250,000	750,000	750,000	-
Balance as on June 30, 2015	-	-	-	11,193,173	1,415,974	12,610,147	12,610,147	10,860,747
23 Loan Risk Fund (Others): Tk. 66,246,351								
Balance as on July 01, 2014	-	-	-	46,577,724	7,167,159	53,744,883	53,744,883	43,384,010
Add: Collected during the year	-	-	-	14,283,130	3,625,031	17,908,161	17,908,161	-
Add: Transfer from Rick fund (UP)	-	-	-	1,136,168	-	1,136,168	1,136,168	13,159,731
Less: Payment during the year	-	-	-	61,997,022	10,792,190	72,789,212	72,789,212	56,543,741
Balance as on June 30, 2015	-	-	-	5,923,862	618,999	6,542,861	6,542,861	2,798,858
	-	-	-	56,073,160	10,173,191	66,246,351	66,246,351	53,744,883
24 Loan Risk Fund (UP): Tk. Nil								
Balance as on July 01, 2014	-	-	-	1,136,168	-	1,136,168	1,136,168	275,220
Add: Collection during the year	-	-	-	-	-	-	-	1,638,458
Less: Transfer to Loan Risk fund (Others)	-	-	-	1,136,168	-	1,136,168	1,136,168	1,913,678
Less: Paid during the year	-	-	-	1,136,168	-	1,136,168	1,136,168	-
Balance as on June 30, 2015	-	-	-	-	-	-	-	777,510
	-	-	-	-	-	-	-	1,136,168



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			2014-2015	
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Grand Total

25 **Advance Account (ANUKUL): Tk. 118,489**

Balance as on July 01, 2014	-	-	-	150,820	150,820	150,820	480,000
Add: Received during the year	-	-	-	506,330	506,330	506,330	483,806
Less: Adjustment during the year	-	-	-	657,150	657,150	657,150	963,806
Balance as on June 30, 2015	-	-	-	538,661	538,661	538,661	812,986
	-	-	-	118,489	118,489	118,489	150,820

26 **Advance Account (ENRICH): Tk. 3,080,285**

Balance as on July 01, 2014	-	-	3,714,591	-	3,714,591	3,714,591	903,863
Add: Received during the year	-	-	3,395,000	-	3,395,000	3,395,000	4,400,000
Less: Adjustment during the year	-	-	7,109,591	-	7,109,591	7,109,591	5,303,863
Balance as on June 30, 2015	-	-	4,029,306	-	4,029,306	4,029,306	1,589,272
	-	-	3,080,285	-	3,080,285	3,080,285	3,714,591

27 **Advance Account (PRIME): Tk. 1,839,445**

Balance as on July 01, 2014	-	-	-	-	-	-	183,379
Add: Received during the year	-	-	8,789,000	-	8,789,000	8,789,000	21,464,000
Less: Adjustment during the year	-	-	8,789,000	-	8,789,000	8,789,000	21,647,379
Balance as on June 30, 2015	-	-	6,949,555	-	6,949,555	6,949,555	21,647,379
	-	-	1,839,445	-	1,839,445	1,839,445	-

28 **Cattle Insurance Account: Tk. 1,942,000**

Balance as on July 01, 2014	-	-	1,330,281	35,700	1,365,981	1,365,981	455,522
Add: Collection during the year	-	-	685,620	72,000	757,620	757,620	969,718
Less: Payment during the year	-	-	2,015,901	107,700	2,123,601	2,123,601	1,425,240
Balance as on June 30, 2015	-	-	181,601	-	181,601	181,601	59,259
	-	-	1,834,300	107,700	1,942,000	1,942,000	1,365,981



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			2014-2015	
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Grand Total

29 Health and Education Fund: Tk. 111,605

Balance as on July 01, 2014	-	-	74,035	400	74,435	74,435	31,510
Add: Collection during the year	-	-	3,365,770	565,660	3,931,430	3,931,430	1,783,375
Less: Transferred during the year	-	-	3,439,805	566,060	4,005,865	4,005,865	1,814,885
Balance as on June 30, 2015	-	-	3,355,840	538,420	3,894,260	3,894,260	1,740,450
	-	-	83,965	27,640	111,605	111,605	74,435

30 Loan Account Head Office: Tk. Nil

Balance as on July 01, 2013	-	-	-	-	-	-	4,243,000
Add: Received during the year	-	-	-	-	-	-	13,893,000
Less: Refunded during the year	-	-	-	-	-	-	18,136,000
Balance as on June 30, 2014	-	-	-	-	-	-	8,085,000
	-	-	-	-	-	-	10,051,000

31 Loan Account Health & Education: Tk. 200,000

Balance as on July 01, 2014	1,320,000	-	1,320,000	-	-	1,320,000	740,000
Add: Received during the year	-	-	-	-	-	-	1,787,150
Less: Refunded during the year	1,320,000	-	1,320,000	-	-	1,320,000	2,527,150
Balance as on June 30, 2015	1,120,000	-	1,120,000	-	-	1,120,000	1,207,150
	200,000	-	200,000	-	-	200,000	1,320,000

32 Security Account: Tk. 7,267,815

Balance as on July 01, 2014	5,533,055	-	5,533,055	-	-	5,533,055	9,102,055
Add: Received during the year	1,734,760	-	1,734,760	-	-	1,734,760	1,320,000
Less: Refunded during the year	7,267,815	-	7,267,815	-	-	7,267,815	10,422,055
Balance as on June 30, 2015	7,267,815	-	7,267,815	-	-	7,267,815	4,889,000
	-	-	-	-	-	-	5,533,055



Amount in BDT							2013-2014
Social & Environment Sector			Economic Sector			2014-2015	
SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	Grand Total

33 **Loan Account Others:** Tk. 16,280,150

Balance as on July 01, 2014
 Add: Received during the year
 Add: Adjust with loan receivable
 Less: Refunded during the year
 Balance as on June 30, 2015

16,201,983	-	16,201,983	-	-	-	16,201,983	12,150,000
78,167	-	78,167	-	-	-	78,167	4,051,983
-	-	-	-	-	-	-	-
16,280,150	-	16,280,150	-	-	-	16,280,150	16,201,983
-	-	-	-	-	-	-	-
16,280,150	-	16,280,150	-	-	-	16,280,150	16,201,983

34 **Housing Loan Account:** Tk. 25,826,134

Balance as on July 01, 2014
 Add: Received during the year
 Less: Refunded during the year
 Balance as on June 30, 2015

18,102,447	-	18,102,447	-	-	-	18,102,447	14,854,128
7,723,687	-	7,723,687	-	-	-	7,723,687	7,500,000
25,826,134	-	25,826,134	-	-	-	25,826,134	22,354,128
-	-	-	-	-	-	-	4,251,681
25,826,134	-	25,826,134	-	-	-	25,826,134	18,102,447

35 **Gratuity Fund Account:** Tk. 12,273,591

Balance as on July 01, 2014
 Add: Received during the year
 Less: Refunded during the year
 Balance as on June 30, 2015

9,188,484	-	9,188,484	-	-	-	9,188,484	6,068,806
3,085,107	-	3,085,107	-	-	-	3,085,107	3,330,840
12,273,591	-	12,273,591	-	-	-	12,273,591	9,399,646
-	-	-	-	-	-	-	211,162
12,273,591	-	12,273,591	-	-	-	12,273,591	9,188,484

36 **Staff Welfare Fund:** Tk. 15,865,541

Balance as on July 01, 2014
 Add: Received during the year
 Add: Staff Welfare Scheme
 Add: General Fund Contribution
 Less: Transferred during the year
 Balance as on June 30, 2015

6,196,004	-	6,196,004	-	-	-	6,196,004	5,524,382
763,235	-	763,235	621,706	-	621,706	1,384,941	1,655,053
3,208,400	-	3,208,400	-	-	-	3,208,400	-
5,698,000	-	5,698,000	-	-	-	5,698,000	-
15,865,639	-	15,865,639	621,706	-	621,706	16,487,345	7,179,435
-	-	-	625,804	-	625,804	625,804	983,431
15,865,639	-	15,865,639	(4,098)	-	(4,098)	15,861,541	6,196,004



SKS Own Fund	Amount in BDT						2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015 Grand Total	
	Donors Fund	Total	PKSF	Non-PKSF	Total		

Notes on Receipts & Payments Statement

37 Advance reimbursement: Tk. 34,653,496

Robi Commission (Advance)
 Advance Account

-	-	-	-	-	-	-	-
16,823,430	2,232,802	19,056,232	14,697,934	899,330	15,597,264	34,653,496	324,688,681
16,823,430	2,232,802	19,056,232	14,697,934	899,330	15,597,264	34,653,496	324,688,681

38 Borrowings and overdrafts (FDR): Tk. 773,848,173

Loan from PKSF
 Loan from Anukul Fund
 Fund Account ILS Project
 Loan from Southeast Bank
 Loan from General Fund
 Loan from SKS MEDP Fund
 Loan from PKSF Fund
 Loan from SWS Fund
 Loan from Chili Trade Fund
 Loan from SKS Enterprise- Robi
 Loan from Training centre
 Loan Account (H/O)/GF
 Loan against FDR

-	-	-	413,800,000	-	413,800,000	413,800,000	406,000,000
-	-	-	-	28,000,000	28,000,000	28,000,000	28,000,000
-	-	-	800,000	-	800,000	800,000	-
-	-	-	-	118,500,000	118,500,000	118,500,000	32,800,000
-	-	-	5,000,000	15,000,000	20,950,000	20,950,000	29,546,000
-	-	-	36,700,000	-	36,700,000	36,700,000	3,300,000
-	-	-	-	43,900,000	43,900,000	43,900,000	-
-	-	-	-	2,150,000	2,150,000	2,150,000	-
-	-	-	-	1,500,000	1,500,000	1,500,000	-
-	-	-	-	-	-	-	22,015,941
-	-	-	-	-	-	-	1,400,000
-	13,423,590	13,423,590	-	-	13,423,590	13,423,590	56,083,690
9,000,000	-	9,000,000	85,124,583	-	85,124,583	94,124,583	23,059,500
9,000,000	13,423,590	22,423,590	541,424,583	210,000,000	751,424,583	773,848,173	602,205,131

39 Loan realized from others: Tk. 235,749,232

Cattle Insurance Fund
 Loan Risk Fund (Other)
 Loan Risk Fund (UP)
 Health and services sector
 Provident Fund loan realized
 Housing Loan Realized

-	-	-	685,620	72,000	757,620	757,620	969,718
-	-	-	14,283,130	3,625,031	17,908,161	17,908,161	13,159,731
-	-	-	-	-	-	-	1,638,458
-	-	-	3,367,770	565,660	3,933,430	3,933,430	1,784,625
-	-	-	973,717	191,391	1,165,108	1,165,108	779,786
-	-	-	53,600	-	53,600	53,600	-



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
Advance Received (CNG)	-	-	-	380,000	-	380,000	-	38,047
Misappropriation Account	-	-	-	-	-	-	-	575
DMF Investment	-	-	-	1,700	-	1,700	-	3,132
Statutory Reserve Fund Investment	-	-	-	2,748	3,995	6,743	-	-
Loan Account (Health and Education)	-	-	-	-	-	-	-	-
Loan Account	24,324,002	-	24,324,002	50,000	-	50,000	24,374,002	1,014,670
Loan Account (Others)	7,792,300	-	7,792,300	-	-	-	7,792,300	1,433,558
Current Account	147,679,921	-	147,679,921	-	-	-	147,679,921	106,802,862
Program cost	-	-	-	-	-	-	-	-
Enterprise Account	-	-	-	-	-	-	-	185,365,008
Account receivable	28,443,946	-	28,443,946	-	-	-	28,443,946	93,289,566
Staff loan account	-	-	-	-	-	-	-	-
Motor cycle loan account	-	-	-	-	-	-	-	-
Bank Guarantee Account	-	-	-	2,805,821	445,880	3,252,701	3,252,701	4,195,638
Loan account on hospital	-	-	-	-	-	-	-	-
	208,240,169	-	208,240,169	22,605,106	4,903,957	27,509,063	235,749,232	410,475,354
FDR encashment: Tk. 247,950,000								
FDR encashment (Savings)	-	-	-	15,000,000	-	15,000,000	15,000,000	-
FDR encashment (Loan Risk Fund)	-	-	-	41,000,000	-	41,000,000	41,000,000	4,860,729
FDR encashment (Seasonal)	-	-	-	170,000,000	-	170,000,000	170,000,000	60,000,000
FDR account	21,950,000	-	21,950,000	-	-	-	21,950,000	24,700,000
	21,950,000	-	21,950,000	226,000,000	-	226,000,000	247,950,000	89,560,729
Donations Receipts: Tk. 424,192,951								
Fund received (ENRICH-Health) from PKSF	-	-	-	-	-	-	-	11,591,207
Receivable Account (PRIME)	-	-	-	5,902,585	-	5,902,585	5,902,585	2,521,018
Training center receivable	-	-	-	2,597,327	-	2,597,327	2,597,327	10,394,676
Contribution	-	5,635,988	5,635,988	-	103,765	103,765	5,635,988	-
Grant received from Donor	-	5,241	5,241	-	-	-	5,241	71,904
Tax, Subscription & Donation	5,015,130	404,932,915	409,948,045	-	-	-	409,948,045	311,556,758
Fund received	5,015,130	410,574,144	415,589,274	8,499,912	103,765	8,603,677	424,192,951	336,135,563



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
42	Donation receipts in Advance: Tk. 22,448,330							
	-	-	-	6,005,000	-	6,005,000	6,005,000	6,097,600
	-	-	-	-	506,330	506,330	506,330	483,806
	-	-	-	8,789,000	-	8,789,000	8,789,000	21,464,000
	7,148,000	-	7,148,000	-	-	7,148,000	7,148,000	-
	7,148,000	-	7,148,000	14,794,000	506,330	15,300,330	22,448,330	28,045,406
43	Bank Interest (FDR): Tk. 24,861,079							
	1,779,533	-	1,779,533	23,081,546	-	23,081,546	24,861,079	3,376,285
	1,779,533	-	1,779,533	23,081,546	-	23,081,546	24,861,079	3,376,285
44	SKS- Enterprise - Robi: Tk. 73,907,179							
	73,907,179	-	73,907,179	-	-	73,907,179	73,907,179	1,885,819
	73,907,179	-	73,907,179	-	-	73,907,179	73,907,179	1,885,819
45	Training Centre: Tk. 8,084,946							
	8,084,946	-	8,084,946	-	-	8,084,946	8,084,946	6,750,313
	8,084,946	-	8,084,946	-	-	8,084,946	8,084,946	6,750,313
46	Junior School: Tk. 1,599,484							
	1,599,484	-	1,599,484	-	-	1,599,484	1,599,484	1,576,760
	1,599,484	-	1,599,484	-	-	1,599,484	1,599,484	1,576,760
47	SKS- Hospital: Tk. 6,403,360							
	6,403,360	-	6,403,360	-	-	6,403,360	6,403,360	8,029,395
	6,403,360	-	6,403,360	-	-	6,403,360	6,403,360	8,029,395



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
48 Others - Program Participants contribution: Tk. 10,867,231								
Income from write off loan	-	-	-	54,010	100	54,110	55,687	
Miscellaneous	1,482,970	2,795,672	4,278,642	1,746,938	277,570	2,024,508	8,001,174	
Income from Training center	-	-	-	3,513,114	-	3,513,114	1,978,912	
Sales of Form	-	-	-	-	-	-	-	
Income from service charge (Training)	-	-	-	97,310	-	97,310	207,310	
Income from Enrich	-	-	-	265,838	-	265,838	118,681	
IGA Income	-	-	-	502,689	-	502,689	317,577	
Income from Health service (Prime)	-	-	-	130,800	-	130,800	77,363	
DILSP Project	-	-	-	220	-	220	-	
Bank interest	-	-	-	-	-	-	998,054	
	1,482,970	2,795,672	4,278,642	6,310,919	277,670	6,588,589	11,241,137	
49 Salary and Allowances: Tk. 223,603,530								
Salary and allowances	-	-	-	-	-	-	-	
Personnel costs	14,635,059	109,381,931	124,016,990	83,034,669	16,551,871	99,586,540	103,870,789	
Salary and honorarium	-	-	-	-	-	-	80,523,174	
PF Account	-	-	-	-	-	-	-	
SWF Account	-	-	-	-	-	-	-	
Staff loan payable	-	-	-	-	-	-	-	
Vehicle loan payable	-	-	-	-	-	-	-	
PF loan payable	-	-	-	-	-	-	-	
	14,635,059	109,381,931	124,016,990	83,034,669	16,551,871	99,586,540	184,393,963	
50 Office Expenses: Tk. 21,968,119								
Support and utilities	-	9,982,115	9,982,115	136,982	32,895	169,877	150,661	
Repair and maintenance	-	1,789,503	1,789,503	2,155,238	672,014	2,827,252	2,684,593	
Bank Charge	-	-	-	-	-	-	-	
Advertisement	-	-	-	-	-	-	-	
Overhead/management cost	-	6,331,182	6,331,182	120,491	-	120,491	7,862,735	
Office maintenance	672,291	-	672,291	-	-	-	1,281,556	
Registration	75,408	-	75,408	-	-	-	42,625	
Crockery expenses	-	-	-	-	-	-	-	
	747,699	18,102,800	18,850,499	2,412,711	704,909	3,117,620	12,022,170	



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector				2014-2015 Grand Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		
51 Others expense: Tk. 1,188,879	-	-	-	-	-	-	-	-
Bills Payable Account	-	-	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-	-	-
Postage	-	-	-	-	-	-	-	-
Others expense	732,964	300,785	1,033,749	-	-	-	1,033,749	2,221,620
Dormitory expenses	-	-	-	-	-	-	-	-
Miscellaneous expense	-	-	-	-	-	-	-	-
Provision Expenses	-	-	-	155,130	-	-	155,130	303,430
Annual Sports	-	-	-	-	-	-	-	-
	732,964	300,785	1,033,749	155,130	-	155,130	1,188,879	2,525,050
52 Tax, Subscription & Donation: Tk. 3,807,340	2,375,499	842,489	3,217,988	434,502	154,850	589,352	3,807,340	1,063,281
Tax, Subscription & Donation	-	-	-	-	-	-	-	-
Income Tax	2,375,499	842,489	3,217,988	434,502	154,850	589,352	3,807,340	1,063,281
53 Fuel and maintenance: Tk. 8,276,047	1,380,956	2,134,768	3,515,724	3,595,463	1,164,860	4,760,323	8,276,047	7,628,797
Fuel and maintenance	-	-	-	-	-	-	-	-
Vehicle repair and maintenance	1,380,956	2,134,768	3,515,724	3,595,463	1,164,860	4,760,323	8,276,047	7,628,797
54 Local transport: Tk. 5,689,074	1,110,852	2,461,356	3,572,208	1,917,218	199,648	2,116,866	5,689,074	4,693,119
Transport and conveyance	-	-	-	-	-	-	-	-
Local transport	1,110,852	2,461,356	3,572,208	1,917,218	199,648	2,116,866	5,689,074	4,693,119
Conveyance	-	-	-	-	-	-	-	-
55 Service charges paid: Tk. 37,552,541	-	-	-	29,514,334	8,038,207	37,552,541	37,552,541	27,702,742
Service charge paid	-	-	-	-	-	-	-	-
Program cost	-	-	-	29,514,334	8,038,207	37,552,541	37,552,541	27,702,742



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
56	Interest expenses: Tk. 4,617,809							
	2,704,208	-	2,704,208	875,720	1,037,881	1,913,601	4,617,809	1,581,328
	2,704,208	-	2,704,208	875,720	1,037,881	1,913,601	4,617,809	1,581,328
57	Education & Training: Tk. 27,549,004							
	4,908,303	-	4,908,303	-	141,800	141,800	5,050,103	416,900
	-	-	-	3,892,415	-	3,892,415	3,892,415	3,850,824
	-	-	-	-	-	-	-	-
	-	14,512,884	14,512,884	3,948,994	144,608	4,093,602	18,606,486	53,278,230
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	4,908,303	14,512,884	19,421,187	7,841,409	286,408	8,127,817	27,549,004	57,545,954
58	Project Inputs cost: Tk. 263,144,338							
	-	-	-	7,569,023	-	7,569,023	7,569,023	2,509,580
	-	-	-	5,843,973	-	5,843,973	5,843,973	5,602,499
	-	-	-	-	-	-	-	-
	8,786,971	240,944,371	249,731,342	-	-	249,731,342	177,924,179	186,036,258
	8,786,971	240,944,371	249,731,342	13,412,996	-	13,412,996	263,144,338	-
59	Health Inputs : Tk. 2,306,520							
	-	-	-	617,738	-	617,738	617,738	632,950
	1,286,125	-	1,286,125	-	402,657	402,657	1,688,782	5,130,053
	1,286,125	-	1,286,125	617,738	402,657	1,020,395	2,306,520	5,763,003
60	IGA Inputs: Tk. 81,049							
	-	-	-	81,049	-	81,049	81,049	11,181,286
	-	-	-	81,049	-	81,049	81,049	11,181,286



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector		Economic Sector			2014-2015		
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total	Grand Total	
61 Loan Repaid: Tk. 963,905,225								
Loan refunded to PKSF	-	-	-	427,166,668	-	427,166,668	427,166,668	333,949,999
Loan refunded to ANUKUL Foundation	-	-	-	-	21,982,487	21,982,487	21,982,487	22,030,718
Loan refunded to Southeast Bank Ltd.	-	-	-	-	76,697,656	76,697,656	76,697,656	5,809,095
FDR against loan	-	18,101,830	18,101,830	95,574,583	-	95,574,583	113,676,413	35,609,500
Loan refunded to General Fund	-	-	-	5,000,000	21,600,000	26,600,000	26,600,000	26,078,000
Loan Account	32,937,000	-	32,937,000	-	37,500,000	37,500,000	70,437,000	7,189,180
Loan Account (Other's)	-	-	-	-	-	-	-	35,696,000
Loan account bank	-	-	-	-	-	-	-	200,431,035
Loan refunded to SKS MEDP Fund	-	-	-	43,500,000	-	43,500,000	43,500,000	-
Loan refunded to ILS Fund	-	-	-	400,000	-	400,000	400,000	-
Current Account	159,533,477	-	159,533,477	-	-	159,533,477	159,533,477	110,402,862
Housing loan	4,776,312	-	4,776,312	-	-	4,776,312	4,776,312	4,251,681
Loan Account Health and Education	-	-	-	-	-	-	-	-
Staff welfare Scheme	-	-	-	1,564,400	467,500	2,031,900	2,031,900	376,200
Fund Account	3,859,142	-	3,859,142	-	-	3,859,142	3,859,142	-
Loan Account (Project loan)	33,244,170	-	33,244,170	-	-	33,244,170	33,244,170	37,118,737
	234,350,101	18,101,830	252,451,931	573,205,551	158,247,643	731,453,294	983,905,225	818,943,007
62 Investment: Tk. 189,745,746								
Investment	-	-	-	6,600,911	1,464,524	8,065,435	8,065,435	4,222,128
FDR Account	26,600,000	-	26,600,000	155,080,311	-	181,680,311	181,680,311	142,715,849
	26,600,000	-	26,600,000	161,681,222	1,464,524	163,145,746	163,145,746	146,937,977
63 Fixed assets: Tk. 41,759,965								
Land Account	-	-	-	2,182,500	58,300	2,240,800	2,240,800	3,200,000
Fixed assets	8,854,360	3,707,110	8,854,360	-	-	8,854,360	8,854,360	4,399,176
Furniture & Fixture	-	301,073	3,707,110	617,814	137,061	754,875	4,461,985	5,311,063
Vehicle	-	-	301,073	-	10,500,000	10,801,073	10,801,073	3,126,491
Mobile	-	631,976	631,976	73,177	-	705,153	705,153	248,808
Office and electronic equipment	-	-	631,976	2,945,316	-	3,577,292	3,577,292	381,691
Machinery and equipment	-	-	-	-	-	-	-	-
Building and construction	-	-	-	11,751,278	-	11,751,278	11,751,278	3,685,507
	8,854,360	4,640,159	13,494,519	17,570,885	10,695,361	28,265,446	41,759,965	20,352,736



	Amount in BDT							2013-2014 Grand Total
	Social & Environment Sector			Economic Sector			2014-2015 Grand Total	
	SKS Own Fund	Donors Fund	Total	PKSF	Non-PKSF	Total		
64 Advances & Staff Loan: Tk. 81,514,075								
Advance Account	36,492,832	1,447,074	37,939,906	39,049,628	1,122,765	40,172,393	78,112,299	57,171,982
Motor cycle Loan for staff	-	-	-	2,905,900	445,876	3,351,776	3,351,776	4,540,824
Staff loan account	-	-	-	50,000	-	50,000	50,000	1,070,800
Misappropriation	-	-	-	-	-	-	-	347,663
	36,492,832	1,447,074	37,939,906	42,005,528	1,568,641	43,574,169	81,514,075	63,131,269
65 Accounts payable paid: Tk. 79,249,343								
Other fund refunded	-	-	-	17,672,491	3,066,330	20,738,821	20,738,821	15,617,664
Outstanding expenses	21,279,595	140,166	21,419,761	-	-	-	21,419,761	-
Fund returned	-	3,961,056	3,961,056	29,775,872	3,172,232	32,948,104	36,909,160	30,344,305
Cattle Insurance Fund return	-	-	-	181,601	-	181,601	181,601	-
	21,279,595	4,101,222	25,380,817	47,629,964	6,238,562	53,868,526	79,249,343	45,961,969
66 SKS Enterprise : Tk. 69,423,584								
Enterprise Account	69,423,584	-	69,423,584	-	-	-	69,423,584	357,095,760
	69,423,584	-	69,423,584	-	-	-	69,423,584	357,095,760



Consolidated

Schedule of Property, plant and equipment
 As on June 30, 2015

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2015 Taka
	Balance as on July 01, 2014 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2015 Taka	Charged during the year Taka	Adjusted during the year Taka	
Land	21,292,088	4,286,395	-	25,578,483	-	-	-	25,578,483
Building and Training center	66,286,844	28,726,454	(27,000)	94,986,298	1,474,252	-	15,323,895	79,662,403
Building (Hospital)	4,485,276	14,753,995	-	19,239,271	112,132	-	112,132	19,127,139
Building (Tin Shade)	-	1,361,662	-	1,361,662	-	-	-	1,361,662
Furniture and Fixture	12,402,333	795,322	-	13,197,655	688,613	-	6,330,283	6,867,372
Vehicle	11,547,070	10,639,695	-	22,186,765	3,068,455	-	9,062,701	13,124,064
Computer and Printer	2,504,882	2,419,351	-	4,924,233	590,989	-	1,254,209	3,670,024
Photocopier	130,000	-	-	130,000	-	-	130,000	-
Office & electronics equipment	6,839,512	3,685,156	-	10,524,668	905,215	-	4,987,836	5,536,832
Telephone and Mobile set	1,052,099	99,670	-	1,151,769	141,782	-	539,739	612,030
Automation expenses	959,833	843,645	-	1,803,478	266,125	-	490,919	1,312,559
Bicycle	17,000	-	-	17,000	2,720	-	6,120	10,880
Machine & equipment	3,079,890	3,200	-	3,083,090	251,998	-	2,075,096	1,007,994
Software	105,000	-	-	105,000	25,703	-	27,892	77,109
Establishment of Community Radio	831,235	25,600	-	856,835	214,209	-	214,209	642,626
SKS Development Limited	180,000	-	-	180,000	45,000	-	45,000	135,000
Total as on June 30, 2015	131,713,062	67,640,145	(27,000)	199,326,207	7,787,203	-	40,600,031	158,726,176

The above schedule has been prepared on the basis of statement produced to us by the management of the organization.



Economic Sector

Schedule of Property, plant and equipment
As on June 30, 2015

Particulars	COST			Rate %	DEPRECIATION				Written Down Value as on June 30, 2015 Taka
	Balance as on July 01, 2014 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2015 Taka	Charged during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2015 Taka	
Land	13,307,840	2,675,605	-	0%	-	-	-	15,983,445	
Building and Training center	27,799,920	28,353,991	-	2.5%	527,453	-	11,142,421	45,011,490	
Furniture and Fixture	8,619,315	749,706	-	10%	407,642	-	5,117,636	4,251,385	
Vehicle	7,302,980	10,639,695	-	20%	2,787,726	-	5,941,526	12,001,149	
Computer and Printer	2,504,882	2,419,351	-	20%	590,989	-	1,254,209	3,670,024	
Photocopier	130,000	-	-	20%	-	-	130,000	-	
Office equipment	3,276,659	3,384,706	-	20%	450,061	-	2,957,653	3,703,712	
Telephone and Mobile set	1,013,767	86,216	-	20%	132,331	-	525,756	574,227	
Automation expenses	959,833	843,645	-	25%	266,135	-	480,919	1,312,559	
Total as on June 30, 2015	54,915,196	49,152,915	-		5,162,337	-	27,560,120	86,507,991	



SKS OWN FUND

Schedule of Property, plant and equipment
 As on June 30, 2015

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2015 Taka
	Balance as on July 01, 2014 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2015 Taka	Charged during the year Taka	Adjusted during the year Taka	
Land	7,984,248	1,610,790	-	-	-	-	-	9,595,038
Building and Training center	38,486,924	372,463	(27,000)	10%	946,799	-	4,181,474	34,650,913
Building (Hospital)	4,485,276	14,753,995	-	2.5%	112,132	-	112,132	19,127,139
Building (Tin Shade)	-	1,361,662	-	-	-	-	-	1,361,662
Furniture and Fixture	3,783,018	45,616	-	10%	280,971	-	1,212,647	2,615,987
Vehicle	4,244,090	-	-	20%	280,729	-	3,121,175	1,122,915
Office & electronics equipment	3,562,853	300,450	-	20%	455,154	-	2,030,183	1,833,120
Telephone and Mobile set	38,332	13,454	-	20%	9,451	-	13,983	37,803
Bicycle	17,000	-	-	20%	2,720	-	6,120	10,880
Machine & equipment	3,079,890	3,200	-	20%	251,998	-	2,075,096	1,007,994
Software	105,000	-	-	25%	25,703	-	27,892	77,109
Establishment of Community Radio	831,235	25,600	-	25%	214,209	-	214,209	642,626
SKS Development Limited	180,000	-	-	25%	45,000	-	45,000	135,000
Total as on June 30, 2015	66,797,866	18,487,230	(27,000)		2,624,866	-	13,039,911	72,218,185



Head Office (General Fund)

Schedule of Property, plant and equipment
 As on June 30, 2015

Particulars	COST			Rate %	DEPRECIATION				Written Down Value as on June 30, 2015
	Balance as on July 01, 2014 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2015 Taka	Balance as on July 01, 2014 Taka	Charged during the year Taka	Adjusted during the year Taka	
Land	7,867,398	1,610,790	-	0%	-	-	-	-	9,478,188
Building	36,317,001	-	-	2.5%	2,723,775	839,831	-	3,563,606	32,753,395
Building (SKS Hospital)	4,485,276	14,753,995	-	2.5%	-	112,132	-	112,132	19,127,139
Furniture and Fixture	2,227,440	7,350	-	10%	440,344	179,445	-	619,789	1,615,001
Vehicle	1,670,090	-	-	20%	1,296,046	74,809	-	1,370,855	299,235
Office & electronics equipment	2,840,426	282,550	-	20%	1,224,500	379,695	-	1,604,195	1,518,781
Telephone & Mobile	18,800	13,454	-	20%	627	6,325	-	6,952	25,302
Software	105,000	-	-	25%	2,188	25,703	-	27,892	77,109
Establishment of Community Radio	831,235	25,600	-	25%	-	214,209	-	214,209	642,626
SKS Development Limited	180,000	-	-	25%	-	45,000	-	45,000	135,000
Total as on June 30, 2015	56,542,666	16,693,739	-		5,687,480	1,877,149	-	7,564,629	65,671,776



Nutunkuri Biddyapith Junior School

Schedule of Property, plant and equipment
As on June 30, 2015

Particulars	COST			Rate	DEPRECIATION			Written Down Value as on June 30, 2015
	Balance as on July 01, 2014	Addition/ Transferred during the year	Adjusted during the year		Balance as on June 30, 2015	Charged during the year	Adjusted during the year	
	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka
Building and others constructions	1,253,923	372,463	-	2.50%	1,626,386	31,348	-	1,595,038
Furniture and Fixture	265,800	-	-	10%	265,800	12,451	-	112,059
Office & Electronics equipment	58,200	-	-	20%	58,200	-	-	5
Total as on June 30, 2015	1,577,923	372,463	-		1,950,386	43,799	-	1,707,102



SKS Enterprise

Schedule of Property, plant and equipment
As on June 30, 2015

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on June 30, 2015 Taka
	Balance as on July 01, 2014 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2015 Taka		Balance as on July 01, 2014 Taka	Charged during the year Taka	Adjusted during the year Taka	Balance as on June 30, 2015 Taka	
Furniture and Fixture	84,510	-	-	84,510	10%	7,885	-	13,548	70,962	
Office & electronics equipment	188,277	-	-	188,277	20%	33,056	-	56,054	132,223	
Telephone and Mobile set	19,532	-	-	19,532	20%	3,125	-	7,031	12,501	
Bicycle	17,000	-	-	17,000	20%	2,720	-	6,120	10,880	
Total as on June 30, 2015	309,319	-	-	309,319		46,786	-	82,753	226,566	



SKS Hospital

Schedule of Property, plant and equipment
As on June 30, 2015

Particulars	COST			Rate %	DEPRECIATION			Written Down Value as on June 30, 2015 Taka
	Balance as on July 01, 2014 Taka	Addition/ Transferred during the year Taka	Adjusted during the year Taka		Balance as on June 30, 2015 Taka	Charged during the year Taka	Adjusted during the year Taka	
Building	916,000	-	(27,000)	20%	75,620	-	586,520	302,480
Furniture and Fixture	1,049,212	-	-	10%	73,510	-	387,625	661,587
Vehicle	2,574,000	-	-	20%	205,920	-	1,750,320	823,680
Office & electronics equipment	437,940	5,400	-	20%	36,929	-	295,622	147,718
Machine & equipment	3,079,890	3,200	-	20%	251,998	-	2,075,096	1,007,994
Total as on June 30, 2015	8,057,042	8,600	(27,000)		643,977	-	5,095,183	2,943,459



Bharatkhalai Training Center

Schedule of Property, plant and equipment
As on June 30, 2015

Particulars	COST				Rate	DEPRECIATION				Written Down Value as on June 30, 2015
	Balance as on July 01, 2014	Addition/ Transferred during the year	Adjusted during the year	Balance as on June 30, 2015		Balance as on July 01, 2014	Charged during the year	Adjusted during the year	Balance as on June 30, 2015	
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka	Taka
Land	116,850	-	-	116,850	0%	-	-	-	-	116,850
Building (Tin Shade)	-	1,361,662	-	1,361,662	20%	-	-	-	-	1,361,662
Furniture and Fixture	94,831	-	-	94,831	10%	7,681	-	-	25,699	69,132
Office & electronics equipment	38,010	12,500	-	50,510	20%	5,473	-	-	16,116	34,394
Total as on June 30, 2015	249,691	1,374,162	-	1,623,853		13,155	-	-	41,816	1,582,037



SKS Training Center-Ulipur

Schedule of Property, plant and equipment
As on June 30, 2015

Particulars	COST			Rate	DEPRECIATION			Written Down Value as on June 30, 2015
	Balance as on July 01, 2014	Addition/ Transferred during the year	Adjusted during the year		Balance as on July 01, 2014	Charged during the year	Adjusted during the year	
	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka
Furniture and Fixture	61,225	-	-	10%	12,246	-	12,246	48,979
Total as on June 30, 2015	61,225	-	-		12,246	-	12,246	48,979



SKS Solar Program

Schedule of Property, plant and equipment
 As on June 30, 2015

Particulars	COST				Rate	DEPRECIATION			
	Balance as on July 01, 2014	Addition/ Transferred during the year	Adjusted during the year	Balance as on June 30, 2015		Balance as on July 01, 2014	Charged during the year	Adjusted during the year	Balance as on June 30, 2015
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka
Furniture and Fixture	-	38,266	-	38,266	10%	-	-	-	-
Total as on June 30, 2015	-	38,266	-	38,266		-	-	-	38,266
									38,266



SKS OWN FUND

Statement of Financial Position
 As on June 30, 2015

Particulars	Name of Accounts											Total		
	SKS Enterprise (Robi)	Solar	Nuton Kuri Biddyapath	SKS Hospital	Training Center- Barathkhali	Training Center- Uispar	Health & Education	Staff Welfare Scheme	Mother Account	General Fund	Gratuity Fund		Staff Welfare Fund	Staff Security Fund
Properties & Assets														
Property, Plant and Equipment														
Land	-	-	-	-	116,850	-	-	-	9,478,188	-	-	-	-	9,595,038
Building	-	-	1,595,038	302,480	1,361,662	-	-	-	32,753,395	-	-	-	-	36,012,575
Building- Hospital	-	-	-	-	-	-	-	-	19,127,139	-	-	-	-	19,127,139
SKS Radio Sarabela	-	-	-	-	-	-	-	-	642,626	-	-	-	-	642,626
Vehicle	10,880	-	-	823,680	-	-	-	-	298,235	-	-	-	-	1,133,795
Office & Electric Equipment	132,223	-	5	147,718	34,394	-	-	-	1,518,781	-	-	-	-	1,833,121
SKS Development Limited	-	-	-	-	-	-	-	-	135,000	-	-	-	-	135,000
Telephone & Mobile	-	-	-	-	-	-	-	-	25,302	-	-	-	-	25,302
Automation	-	-	-	-	-	-	-	-	77,109	-	-	-	-	77,109
Machinery	-	-	-	1,007,994	-	-	-	-	-	-	-	-	-	1,007,994
Furniture & Fixture	70,962	38,266	112,059	661,587	69,131	48,979	-	-	1,615,001	-	-	-	-	2,615,985
	226,566	38,266	1,707,102	2,943,459	1,582,037	48,979	-	-	65,671,776	-	-	-	-	72,218,185
Non-current Assets														
Loan Account	-	-	-	-	-	-	-	-	1,932,457	-	-	-	-	67,932,457
Short term investment	-	-	30,000	-	1,800,000	-	-	-	40,000,000	6,000,000	-	4,100,000	-	54,080,000
Advances, deposits and prepayments	1,521,972	26,500	25,000	6,000	240,500	-	170,000	-	529,453	-	-	-	-	2,523,425
Staff loan account	413,495	13,136,225	-	273,088	222,942	-	-	-	6,995,000	-	4,735,599	-	-	11,730,599
Accounts receivable/Current Account	1,935,467	13,164,725	55,000	281,086	2,263,442	-	170,000	2,150,000	3,140,846	-	5,698,000	-	-	22,884,596
	-	81,044	5,053	34,865	-	-	-	-	118,557,756	6,000,000	10,433,599	4,100,000	-	159,151,077
Cash in hand	-	-	-	-	-	-	-	-	-	-	-	-	-	120,962
Cash at Bank	3,050	778,202	97,151	158,917	326,015	-	334,598	1,199,926	2,259,719	6,731,994	630,932	312,634	-	12,837,010
	3,050	859,246	102,204	193,782	326,015	-	334,598	1,199,926	2,259,719	6,731,994	630,932	312,634	-	12,957,972
Total	2,165,083	14,062,237	1,864,306	3,418,329	4,171,494	48,979	504,598	3,349,926	186,529,251	12,731,994	11,064,531	4,412,634	-	244,327,234



Particulars	Name of Accounts											Total		
	SKS Enterprise (Robi)	Solar	Nuton Kurf Biddyapith	SKS Hospital	Training Center- Barathkhali	Training Center- Ulipur	Health & Education	Staff Welfare Scheme	Mother Account	General Fund	Gratuity Fund		Staff Welfare Fund	Staff Security Fund
Capital Fund and Liabilities														
Capital Fund														
General Reserve														
Statutory Reserve Fund														
Fund Account	(64,397)	(99,158)	184,156	(1,228,780)	2,371,494	48,979	504,598	(50,978)	3,872	124,256,845	458,403	4,105,292	159,529	130,649,855
Total Capital Fund	(64,397)	(99,158)	184,156	(1,228,780)	2,371,494	48,979	504,598	(50,978)	3,872	124,256,845	458,403	4,105,292	159,529	130,649,855
Non-Current Liabilities														
Loan from Others	-	-	-	-	-	-	-	-	-	14,891,690	-	-	(1,524,000)	13,367,690
Loan from General Fund	2,229,480	8,194,095	1,200,000	2,227,600	1,800,000	-	-	-	-	14,891,690	-	-	(1,524,000)	15,651,175
Total	2,229,480	8,194,095	1,200,000	2,227,600	1,800,000	-	-	-	-	14,891,690	-	-	(1,524,000)	29,018,865
Current Liabilities														
Gratuity Fund	-	-	-	-	-	-	-	-	-	-	12,273,591	-	-	12,273,591
Staff Welfare Fund	-	-	-	-	-	-	-	3,208,400	-	5,698,000	-	6,959,239	-	15,865,639
Staff Security Fund	-	-	-	-	-	-	-	-	-	-	-	-	5,763,815	5,763,815
Loan Account - Security Fund	-	-	-	1,504,000	-	-	-	-	-	-	-	-	-	1,504,000
Loan Account Health & Education	-	-	-	200,000	-	-	-	-	-	-	-	-	-	200,000
Staff Loan Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan account others	-	-	480,150	-	-	-	-	-	-	15,800,000	-	-	-	16,280,150
Housing loan account	-	-	-	-	-	-	-	-	-	25,826,134	-	-	-	25,826,134
Provision for expenses	-	-	-	-	-	-	-	-	-	43,125	-	-	-	43,125
Accounts payable	-	5,967,300	-	715,509	-	-	-	192,504	-	13,457	-	-	13,290	6,709,556
Total	-	5,967,300	480,150	2,419,509	-	-	-	3,400,904	-	47,380,716	12,273,591	6,959,239	5,777,105	84,658,514
Total	2,165,083	14,062,237	1,664,306	3,418,329	4,171,494	48,979	504,598	3,349,926	3,872	186,529,251	12,731,994	11,064,531	4,412,634	244,327,234



SKS OWN FUND

Statement of Comprehensive Income
 For the year ended June 30, 2015

Particulars	Name of Accounts								Total				
	SKS Enterprise (Rebil)	Solar	Muton Kuri Bidhyapith	SKS Hospital	Training Center- Barathshali	Health & Education	Staff Welfare Scheme	Mother Account		General Fund	Gratuity Fund	Staff Welfare Fund	Staff Security Fund
A. Income													
Contribution - Donor Grants													
Grants- Foreign donation	-	-	86,510	3,145,000	-	-	-	-	2,214,104	-	-	-	5,445,614
Local Donation	-	-	86,510	3,145,000	-	-	-	10,000	2,214,104	-	3,198,000	-	3,208,000
	-	-	-	-	-	-	-	10,000	2,214,104	-	3,198,000	-	8,653,614
Contribution Economic Program													
Contribution - Social Business													
Commission	1,537,488	243,333	-	-	-	-	-	-	-	-	-	-	1,780,821
Bank interest	9,880	-	-	-	-	-	-	-	-	-	-	-	9,880
Others income	352,767	-	35,679	183,239	-	-	-	-	-	-	-	-	571,685
Others fees	-	-	9,500	-	-	-	-	-	-	-	-	-	9,500
Tuition fees	-	-	1,085,205	-	-	-	-	-	-	-	-	-	1,085,205
Session fees	-	-	152,850	-	-	-	-	-	-	-	-	-	152,850
Carrying income	-	-	100,800	-	-	-	-	-	-	-	-	-	100,800
Examination fee	-	-	126,360	-	-	-	-	-	-	-	-	-	126,360
Pathology fees	-	-	-	1,949,797	-	-	-	-	-	-	-	-	1,949,797
Doctor fees	-	-	-	131,000	-	-	-	-	-	-	-	-	131,000
Surger fees	-	-	-	3,412,777	-	-	-	-	-	-	-	-	3,412,777
Ambulance rent	-	-	-	303,020	-	-	-	-	-	-	-	-	303,020
Medicine	-	-	-	329,826	-	-	-	-	-	-	-	-	329,826
Printing Income	-	2,249,100	2,580	-	-	-	-	-	-	-	-	-	2,251,680
Sales Profit	-	2,492,433	1,512,974	6,309,659	-	-	-	-	-	-	-	-	12,215,201
	1,900,135	2,492,433	1,512,974	6,309,659	-	-	-	-	-	-	-	-	12,215,201
Contribution - SKS/Program Participants													
Health Card distribution	-	-	-	-	-	-	-	-	3,212,702	-	-	-	3,212,702
Overhand collection	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Bank Deposits	-	-	-	-	-	1,000	-	33,551	5,761,527	1,019,624	713,875	45,873	11,964,656
Interest on Loan	-	-	-	-	-	-	-	76,375	-	-	213,414	-	289,789
Seat rent	-	-	-	-	924,503	-	-	-	-	-	-	-	924,503
Venue rent	-	-	-	-	798,123	-	-	-	-	-	-	-	798,123
Others Program participant's contribution	-	-	-	-	2,444,615	-	-	29,900	1,527,191	-	-	-	4,001,806
Food cost recovery	-	-	-	-	3,617,705	-	-	-	-	-	-	-	3,617,705
	-	-	-	-	7,784,946	3,213,802	139,826	139,826	19,243,374	1,019,624	927,289	45,873	32,374,734
Total Income	1,900,135	2,492,433	1,599,484	9,454,659	7,784,946	3,213,802	139,826	10,000	21,457,478	1,019,624	4,125,289	45,873	53,243,549



Particulars	Name of Accounts										Total	
	SKS Enterprise (Robi)	Solar	Nuton Kuri Biddiyapath	SKS Hospital	Training Center- Barabkhal	Health & Education	Staff Welfare Scheme	Mother Account	General Fund	Gratuity Fund		Staff Welfare Fund
B. Expenditure												
Operating Expenses												
Personnel Costs												
Salary and allowances	809,416	1,427,018	1,332,362	5,219,817	1,250,287	-	-	-	5,401,905	-	-	-
	809,416	1,427,018	1,332,362	5,219,817	1,250,287	-	-	-	5,401,905	-	-	-
Support Costs												
Advertisement	-	42,102	-	26,370	-	-	-	-	45,260	-	-	-
Audit Fees	-	-	-	-	-	-	-	-	40,625	-	-	-
Bank charge	39,048	29,200	2,681	3,610	6,480	2,575	2,257	9,825	62,538	2,220	3,643	1515
Croceries expenses	-	-	-	-	25,801	-	-	-	15,558	-	-	-
Disaster Management Expenses	-	-	-	-	-	-	-	-	2,172,025	-	-	-
Depreciation	46,786	-	43,799	643,977	13,155	-	-	-	1,877,148	-	-	-
Registration/ License fees	-	-	41,108	34,300	-	-	-	-	-	-	-	-
Legal expenses	-	-	-	-	-	-	-	-	36,000	-	-	-
Loss Expenses	416,257	-	-	-	-	-	-	-	-	-	-	-
Pathology Expenses	-	-	-	278,655	-	-	-	-	-	-	-	-
Office maintenance	-	-	-	149,702	688,123	-	-	-	-	-	-	-
Office rent	188,400	159,150	-	216,000	-	-	-	-	392,185	-	-	-
Printing and stationery	33,951	47,105	93,495	42,892	-	46,600	-	-	648,566	-	-	-
Postage, telephone and electricity	29,126	34,175	26,010	58,734	146,214	-	-	-	265,745	-	-	-
Repair and Maintenance	-	25,312	-	102,474	77,877	-	-	-	249,893	-	-	-
Representation (entertainment)	24,613	764	11,762	62,514	-	-	-	-	192,530	-	-	-
Tax, Subscription and Donation	102,200	-	-	9,370	50,729	3,145,000	-	-	548,196	-	-	-
Office supplies & utilities expenses	27,359	-	-	-	48,037	-	-	-	64,361	-	-	-
Others Expenses	295,919	48,985	74,154	164,610	171,272	-	-	-	284,563	-	-	-
	1,203,659	386,793	292,909	1,793,208	1,227,688	3,194,175	2,257	9,825	6,875,183	2,220	3,643	1,515
Logistics Costs												
Fuel & Maintenance	369,182	32,194	87,724	485,139	87,450	-	-	-	386,577	-	-	-
Local Transport	38,184	64,073	34,037	30,847	20,010	-	-	-	993,783	-	-	-
	407,366	96,267	121,761	515,986	107,460	-	-	-	1,380,360	-	-	-
Sub Total Operating Cost	2,420,441	1,940,078	1,747,032	7,529,011	2,625,435	3,194,175	2,257	9,825	13,657,448	2,220	3,643	1,515
Financial Expenses												
Interest on Loan	-	668,495	-	-	-	-	192,504	-	2,035,713	-	-	-
	-	668,495	-	-	-	-	192,504	-	2,035,713	-	-	-
Program Inputs costs												
Education & Training Inputs	-	13,016	11,704	-	2,373,139	-	-	-	471,528	-	-	-
Project Inputs	-	-	-	-	729,179	1,229,421	-	-	6,122,571	-	-	-
Health Inputs	-	-	-	-	545,701	-	-	-	1,000,000	-	-	-
IGA Inputs	-	-	-	-	-	-	-	-	-	-	-	-
	-	13,016	11,704	-	3,618,019	1,229,421	-	-	6,594,099	1,000,000	-	-
Sub Total Program Inputs costs												
	2,420,441	2,591,591	1,758,736	7,529,011	6,243,454	4,423,596	194,761	9,825	22,287,260	1,002,220	3,643	1,515
Total Expenditure	(520,305)	(99,158)	(159,252)	1,925,648	1,541,492	(1,208,794)	(54,935)	175	(829,782)	17,404	4,121,646	44,358
Surplus/(Deficit)	1,900,135	2,492,433	1,599,484	9,454,659	7,784,946	3,213,802	139,826	10,000	21,457,478	1,019,624	4,125,289	45,873
Total												
	15,480,805											15,480,805



SKS OWN FUND

Statement of Receipts and Payments
 For the year ended June 30, 2015

Particulars	Name of Accounts											Total					
	SKS Enterprise (Robi)	Solar	Nuton Kuri Biddyaipath	SKS Hospital	Training Center Barathkhali	Training Centre Ulipur	Health & Education	Staff Welfare Scheme	Mother Account	Staff Loan Fund	General Fund		Gratuity Fund	Staff Welfare Fund	Staff Security Fund		
A. Receipts																	
Opening balance																	
Cash in hand	405,485	-	1,298	18,311	-	-	-	-	-	-	81,352	17,850	1,074	-	-	-	526,380
Cash at bank	36,394	-	133,672	244,327	532,369	34,417	394,392	525,557	3,747	640,127	3,766,730	3,311,633	478,576	579,276	-	-	10,792,166
	442,879	-	134,970	262,638	532,369	34,417	394,392	525,557	3,747	640,127	3,848,082	3,329,483	479,650	579,276	-	-	11,308,546
Non Operating Income																	
Advance/Reimbursement	74,700	2,207,540	480,150	3,044,400	224,326	-	-	-	-	-	10,789,232	-	3,082	-	-	-	16,873,430
Borrowings and overdrafts (FDR)	-	-	-	-	-	-	-	-	-	-	9,000,000	-	-	-	-	-	9,000,000
Current Account	-	-	-	-	-	-	-	-	147,679,921	-	-	-	-	-	-	-	147,679,921
Accounts Receivable	158,648	-	-	1,337,759	108,800	-	-	4,700	-	-	26,921,529	-	-	20,910	-	-	28,463,946
Loan realized	-	-	-	-	500,000	-	-	-	-	-	7,600,000	-	-	-	-	-	7,708,800
Loan Account	-	-	-	275,000	-	-	-	-	-	-	12,500,000	-	-	1,425,907	-	-	16,129,907
Loan Account (HO)	-	8,194,095	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,194,095
Loan realized from others	-	-	-	28,000	55,500	-	-	-	-	-	-	-	-	-	-	-	83,500
FDR encashment	100,000	-	-	-	-	-	-	550,000	-	-	5,000,000	9,300,000	6,100,000	900,000	-	-	21,950,000
Solar Sales	-	9,377,800	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,377,800
Stock Account	-	7,339,419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,339,419
Sales Profit of Solar	-	2,249,100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,249,100
General Fund	-	-	-	-	-	-	-	-	-	-	21,600,000	-	-	-	-	-	21,600,000
Provident Fund	-	-	-	-	133,728	-	-	-	-	-	362,924	-	-	-	-	-	516,652
Staff Welfare Fund	-	-	-	-	13,372	-	-	-	-	-	8,665,505	-	1,009,012	-	-	-	9,687,890
Gratuity Fund	-	-	-	-	-	-	-	-	-	-	-	4,101,537	-	-	-	-	4,101,537
Staff Security Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	1,384,000	-	-	1,384,000
Staff Welfare Scheme	-	-	-	-	25,200	-	-	2,900,826	-	-	-	-	-	-	-	-	2,926,026
	333,348	29,367,954	480,150	4,685,159	1,050,926	-	-	3,455,576	147,679,921	-	102,459,391	13,401,537	8,542,001	3,779,910	-	-	315,196,073
Contribution from Social & Environment Program (Donor Grants)																	
Donation receipts	-	-	-	3,145,000	-	-	-	-	-	-	1,870,130	-	-	-	-	-	5,015,130
Donation receipts in advance	-	-	-	-	-	-	-	-	-	-	3,950,000	-	3,198,000	-	-	-	7,148,000
	-	-	-	3,145,000	-	-	-	-	-	-	5,820,130	-	3,198,000	-	-	-	12,163,130
Contribution - Program (Operating Income)																	
Bank interest (FDR)	-	-	-	-	-	-	-	-	-	-	-	1,018,624	713,875	47,034	-	-	1,779,533
Bank interest	9,680	-	-	-	-	-	1,000	-	-	-	23,871	1,000	-	-	-	-	35,751
Service charge	360,946	243,333	-	-	-	-	-	-	-	-	-	-	213,414	-	-	-	837,693
	390,626	243,333	-	-	-	-	1,000	-	-	-	23,871	1,019,624	927,289	47,034	-	-	2,652,977



Particulars	Name of Accounts											Total		
	SKS Enterprise (Robi)	Solar	Nuton Kuri Biddiyagath	SKS Hospital	Training Center Barakhkali	Training Centre Ulipur	Health & Education	Staff Welfare Scheme	Mother Account	Staff Loan Fund	General Fund		Gratuity Fund	Staff Welfare Fund
Contribution - Social Business Program														
SKS Enterprise	73,907,179	-	-	-	-	-	-	-	-	-	-	-	-	-
SKS- Training Centre	-	-	-	8,084,946	-	-	-	-	-	-	-	-	-	-
Junior School	-	-	1,599,484	-	-	-	-	-	-	-	-	-	-	-
SKS- Hospital	-	-	-	6,403,360	-	-	-	-	-	-	-	-	-	-
	73,907,179	-	1,599,484	6,403,360	8,084,946	-	-	-	-	-	-	-	-	-
Contribution- SKSP/Program Participants														
Overhead from Bilateral Projects	-	-	-	-	-	-	-	-	-	15,152,158	-	-	-	-
Program Participants - Health Cards Distribution	-	-	-	-	-	-	3,212,702	-	-	-	-	-	-	-
Others Program Participants Contribution	-	-	-	-	-	-	100	-	-	1,484,031	-	-	(1,161)	-
	-	-	-	-	-	-	3,212,802	-	-	16,636,189	-	-	(1,161)	-
Total Receipts	75,074,232	29,611,287	2,214,504	14,456,157	9,770,241	34,417	3,608,194	3,982,083	147,683,668	640,127	17,750,644	13,146,640	4,355,009	451,763,475
B. Payments														
Operating Expenses														
Personnel Costs														
Salary and allowances	809,416	1,427,018	1,332,362	4,991,492	1,590,287	-	-	-	-	4,484,484	-	-	-	14,635,009
	809,416	1,427,018	1,332,362	4,991,492	1,590,287	-	-	-	-	4,484,484	-	-	-	14,635,009
Support Costs														
Advertisement	-	42,102	-	26,370	-	-	-	-	-	(20,584)	-	-	-	47,888
Bank charges	39,048	29,200	2,581	3,610	6,460	-	-	-	-	62,308	2,220	3,643	1,515	152,262
Legal expenses	-	-	-	-	-	-	-	-	9,825	25,000	-	-	-	23,000
Registration/License fees	-	-	41,108	34,300	-	-	-	-	-	-	-	-	-	75,408
Office expenses	29,126	25,312	-	252,176	67,314	-	-	-	-	298,363	-	-	-	672,291
Office rent	180,400	159,150	-	128,000	-	-	-	-	-	510,690	-	-	-	986,440
Others expense	298,469	2,645	74,154	165,104	38,218	-	-	-	-	153,434	-	-	-	732,964
Printing and stationery	33,951	47,105	93,495	42,692	60,037	-	-	-	-	216,049	-	-	-	494,029
Postage, telephone and electricity	24,869	34,175	26,010	58,734	146,014	-	-	-	-	245,489	-	-	-	536,301
Representation (entertainment)	24,513	764	11,762	62,514	-	-	-	-	-	182,822	-	-	-	287,075
Tax, Subscription & Donation	102,200	-	-	9,370	50,729	-	1,750,000	-	-	463,200	-	-	-	2,375,499
Program Development Cost	-	46,340	-	-	32,146	-	-	-	-	1,707,115	-	-	-	1,785,601
	740,616	386,793	240,110	763,070	402,438	-	1,752,575	2,257	9,825	3,844,096	2,220	3,643	1,515	8,178,758
Logistic Costs														
Fuel and maintenance	369,182	32,194	87,724	439,244	87,450	-	-	-	-	365,162	-	-	-	1,380,956
Local transport	38,184	64,073	34,037	30,847	14,670	-	-	-	-	929,041	-	-	-	1,110,852
	407,366	96,267	121,761	470,091	102,120	-	-	-	-	1,294,203	-	-	-	2,491,808
Total Operating Expenses	1,957,398	1,910,078	1,703,233	6,244,653	2,094,845	-	1,752,575	2,257	9,825	9,622,783	2,220	3,643	1,515	25,305,025
Financial Expenses														
Interest expenses	-	668,495	-	-	-	-	-	-	-	2,035,713	-	-	-	2,704,208
	-	668,495	-	-	-	-	-	-	-	2,035,713	-	-	-	2,704,208



Particulars	Name of Accounts											Total		
	SKS Enterprise (Robi)	Solar	Nilton Kuri Biddiyapath	SKS Hospital	Training Center Barabkhal	Training Centre Ulipur	Health & Education	Staff Welfare Scheme	Mother Account	Staff Loan Fund	General Fund		Gratuity Fund	Staff Welfare Fund
Program Inputs Costs														
Education & Training Inputs	-	13,018	11,704	-	4,883,581	-	-	-	-	-	-	-	-	-
Project Inputs	-	7,001,370	-	-	-	-	-	-	-	-	-	-	-	-
Health Inputs	-	-	-	254,207	-	-	1,031,918	-	-	-	-	-	-	-
ICA Inputs	-	7,014,388	11,704	254,207	4,883,581	-	1,031,918	-	-	-	-	-	-	-
Non Operating Costs														
Loan repay	2,287,000	-	-	400,000	300,000	-	-	-	-	28,950,000	-	-	-	-
Housing Loan	-	-	-	-	-	-	-	-	-	4,776,312	-	-	-	-
Investment	-	-	-	-	-	-	-	2,700,000	-	11,500,000	9,000,000	400,000	2,900,000	-
Fixed assets	3,200	38,266	372,463	8,600	-	-	-	-	-	8,431,831	-	-	-	8,854,360
Advances & Staff Loan	-	354,845	25,000	3,016,900	2,001,500	-	275,000	75,200	-	30,554,387	-	170,000	-	36,482,832
Accounts payable paid	1,400,000	12,644,600	-	1,558,015	172,300	-	214,103	4,700	-	5,234,327	-	36,550	15,000	21,279,595
SKS Enterprise	69,423,584	-	-	-	-	-	-	-	-	-	-	-	-	69,423,584
Current Account	-	-	-	-	-	-	-	-	147,669,971	-	-	-	11,863,506	-
Fund Account	-	6,111,359	-	2,820,000	-	34,417	-	-	-	640,127	2,016,430	42,309	1,125,660	3,859,142
Loan Account (Project)	-	-	-	-	-	-	-	-	-	24,312,801	-	-	-	33,244,170
Total Payments	73,113,784	19,155,060	397,463	7,803,515	2,473,800	34,417	489,103	2,779,900	147,669,971	640,127	114,869,658	11,016,430	12,512,365	4,040,860
	75,071,182	28,752,041	2,112,400	14,302,375	9,452,226	34,417	3,273,995	2,782,157	147,679,795	640,127	126,528,154	11,018,650	12,516,008	4,042,375
Closing Balance (A - B)														
Cash in hand	-	81,044	5,053	34,865	-	-	-	-	-	-	-	-	-	120,962
Cash at bank	3,050	778,202	97,151	158,917	326,015	-	334,598	1,199,926	3,872	2,259,719	6,731,994	630,932	312,634	12,837,910
	3,050	859,246	102,204	153,782	326,015	-	334,598	1,199,926	3,872	2,259,715	6,731,994	630,932	312,634	12,957,912
Grand Total	75,074,232	29,611,287	2,214,604	14,496,157	9,778,241	34,417	3,608,194	3,982,083	147,683,668	640,127	128,787,873	11,750,644	13,146,940	4,355,009
														451,163,475



Doners' Fund

Statement of Financial Position
 As on June 30, 2015

Particulars	OHCB	SETU	SCLS	ILS	ILPA	ECCDRR	IMAGE	ESP	REE-CALL	ECPSP	A4EDV4W	Wash Right	VGD	SAWR	AWARE	Total
Assets																
Cash in Hand	-	-	5,000	-	-	-	5,000	-	13,713	-	5,000	-	-	-	-	28,713
Cash at Bank	392,097	1,953,194	3,128,758	358,003	199,818	42,702	1,529,808	249,650	384,658	1,049,786	402,897	314,699	9,563	142,545	-	10,158,278
	392,097	1,953,194	3,133,758	358,003	199,818	42,702	1,534,808	249,650	388,371	1,049,786	407,897	314,699	9,563	142,545	-	10,166,961

Particulars	M4C	USHWA	SWC Gal.	CLP	SHOUHARDO	DIPECHO	C0CCP	Arcsonic	Wash Challenge Saqhata	Wash Challenge Sadullahpur	MOM Lal.	SWC Lal.	GTT	FRR	ALO	Total
Assets																
Cash in Hand	-	-	-	-	-	-	-	-	8,011	-	10,000	10,000	-	3,339	-	60,063
Cash at Bank	162,672	1,618,341	667,684	6,236,137	-	-	444,837	-	1,905,292	5,063,146	551,821	1,543,061	319,294	206,789	-	29,077,352
	162,672	1,618,341	667,684	6,236,137	-	-	444,837	-	1,913,303	5,063,146	561,821	1,553,061	319,294	210,128	-	29,137,415



Donors' Fund

Statement of Financial Position
 As on June 30, 2015

Particulars	OHCB	SETU	SCLS	ILS	ILPA	ECCDRR	IMAGE	ESP	REE-CALL	ECPSP	AEDVAW	Wash Right	VGD	SAWR	AWARE	Total
Liabilities																
Project Balance in Advance	392,097	1,953,194	3,133,758	358,003	199,818	42,702	1,534,808	249,650	398,371	1,049,786	407,997	314,699	9,563	142,545	-	10,186,991
	392,097	1,953,194	3,133,758	358,003	199,818	42,702	1,534,808	249,650	398,371	1,049,786	407,997	314,699	9,563	142,545	-	10,186,991
Particulars	MMC	USHWA	SWC Gai.	CLP	SHOUHARDO	DIPECHO	CCCP	Arcsonic	Wash Challenge Saghata	Wash Challenge Sadullahpur	MOM Lal.	SWC Lal.	GTT	FRR	ALO	Total
Liabilities																
Project Balance in Advance	162,672	1,518,341	667,694	6,236,137	-	-	444,837	-	1,913,303	5,063,146	561,821	1,553,061	319,294	210,128	-	29,137,415
	162,672	1,518,341	667,694	6,236,137	-	-	444,837	-	1,913,303	5,063,146	561,821	1,553,061	319,294	210,128	-	29,137,415



Donors' Fund

Statement of Comprehensive Statement
 For the year ended June 30, 2015

Particulars	OHCB	SETU	SCLS	ILS	ILPA	ECCDRR	IMAGE	ESP	REE-CALL	ECPSP	A4EDVAW	Wish Right	VGD	SAWR	AWARE	Total
A. Income																
Recognized Grants Income	128,553	9,546,105	11,032,242	7,215,535	14,383,168	1,312,514	1,432,786	1,182,144	13,566,335	3,694,729	1,026,651	3,721,718	351,520	2,524,673	1,420,875	75,539,548
Bank interest	-	-	-	4,729,800	-	-	616	-	-	-	10,937	-	-	-	-	11,553
Contribution	128,553	9,546,105	11,032,242	11,944,335	14,383,168	1,312,514	1,433,402	1,182,144	13,566,335	3,694,729	4,037,588	3,721,719	351,520	3,305,116	1,420,875	81,660,344
Particulars	MAC	USHWA	SWC Gaibandha	CLP	SHOUHARDO	DIPECHO	CCCP	Arcsonic	Wish Challenge Saghata	Wish Challenge Sadulalpur	MOM	SWC Lalmonirhat	GTT	FRR	ALO	Total
A. Income																
Recognized Grants Income	9,016,716	13,524,629	7,367,068	115,598,487	69,631,689	10,063,099	9,988,434	19,004,464	19,775,020	21,696,354	4,583,327	4,229,401	1,500,000	8,991,617	570,713	391,070,595
Bank interest	-	6,207	-	-	-	-	45,774	-	-	5,996	-	-	-	-	-	69,530
Contribution	9,016,716	13,530,836	7,367,068	115,598,487	69,631,689	10,063,099	1,279,601	686,997	19,775,020	21,692,350	4,583,327	4,229,401	1,500,000	8,991,617	570,713	398,615,967



Donors' Fund

Statement of Comprehensive Statement
 For the year ended June 30, 2015

Particulars	OHCB	SETU	SCLS	ILS	ILPA	ECCDR	IMAGE	ESP	REF-CALL	ECPPSP	AEDVAW	Wash Right	VGD	SAWR	AWARE	Total
B. Expenditure																
Facilitation expenses Vehicle	-	-	2,627,240	-	-	145,600	155,473	-	255,072	40,903	155,992	-	-	655,200	-	957,273
Furniture & Fixture Account	-	-	-	-	-	174,785	85,306	-	-	-	-	144,468	-	151,135	-	3,636,881
Office and electronics equipment Account	-	-	-	-	-	178,744	165,151	-	-	-	-	-	-	105,555	-	470,450
Depreciation Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank charge	50	3,512	6,113	-	-	2,326	-	-	-	-	-	-	-	2,354	3,570	17,935
Salary honorarium	105,000	2,678,173	4,902,440	4,700,809	4,283,792	301,432	782,311	40,208	4,859,261	2,384,104	2,981,498	1,841,322	235,017	1,196,642	789,769	32,061,778
Conveyance & Traveling	13,080	68,375	-	25,553	6,507	17,685	1,302	-	2,543	-	-	8,901	-	160,333	19,141	323,430
Printing and stationery	-	97,345	100,349	35,958	26,879	-	14,845	17,604	186,079	22,111	33,304	102,725	-	40,093	1,343	678,645
Fuel and maintenance	-	134,524	56,687	83,190	89,755	-	43,035	-	127,202	96,979	78,695	21,862	-	84,771	3,997	820,697
Training, meeting and seminar	-	123,929	58,160	152,259	144,489	-	-	-	17,332	22,607	28,256	27,304	-	5,199	48,352	637,887
Office rent	-	86,336	263,481	48,000	1,056,497	5,955	100,476	-	-	890,610	409,952	-	-	72,222	33,600	2,969,169
Postage, telephone and electricity	-	79,017	59,870	120,000	145,530	12,076	50,000	-	120,000	122,400	183,600	41,040	-	40,826	17,535	991,894
Entertainment	-	-	-	100,103	107,885	-	-	-	145,037	-	70,086	46,959	-	-	3,500	473,600
Donation and subscription	-	-	65,099	-	12,000	4,500	-	-	45,108	-	3,476	-	-	9,566	-	126,683
Office repair and maintenance	-	39,910	11,960	-	-	56,969	-	-	10,000	20,100	13,890	9,405	-	-	-	65,436
Staff recruitment cost	-	-	118,497	16,726	-	-	-	-	3,863	-	-	-	-	-	-	245,587
Audit fee	-	-	-	-	-	-	4,956	-	-	-	-	-	-	-	-	38,819
Tax, Subscription & Donation	-	-	-	30,000	30,000	-	-	-	-	-	-	-	-	-	30,000	60,000
Program cost	-	-	-	5,193,253	8,201,717	368,297	-	841,121	7,743,838	-	-	30,114	116,503	627,580	494,427	29,838,724
Support Cost	9,398	2,020	2,141,084	1,311,098	278,117	44,105	9,547	236,581	-	22,470	-	1,208,451	-	31,220	5,841	5,021,825
Contribution	1,025	-	42,937	-	-	-	-	-	-	-	-	-	-	-	-	322,079
Overhead collection/management	-	-	522,511	-	-	-	-	46,630	-	72,445	77,839	234,155	-	120,000	-	680,141
Others expenses	-	-	55,824	-	-	-	-	-	50,000	-	-	4,992	-	-	-	490,263
Clinic expense	-	-	-	117,346	-	-	-	-	-	-	-	-	-	-	-	122,338
Accrued Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	128,553	9,546,105	11,032,242	11,944,335	14,383,168	1,312,514	1,433,402	1,182,144	13,566,335	3,694,729	4,037,588	3,721,718	351,520	3,305,116	1,420,875	81,060,344
Surplus/(Deficit)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	128,553	9,546,105	11,032,242	11,944,335	14,383,168	1,312,514	1,433,402	1,182,144	13,566,335	3,694,729	4,037,588	3,721,718	351,520	3,305,116	1,420,875	81,060,344



Particulars	M4C	USHWA	SWC Gal.	CLP	SHOUHARDO	DIPECHO	CCCP	Arcsenic	Wash Challenge Saghatia	Wash Challenge Sadullahapur	MOB	SWC Lat.	GTT	FRR	ALO	Total
B. Expenditure																
Facilitation expenses Vehicle	46,664	-	-	-	-	-	-	-	-	27,964	-	-	-	-	-	957,273
Furniture & Fixture Account	154,050	14,003	-	-	-	-	19,953	-	-	-	15,753	-	-	-	-	3,711,409
Office and electronics equipment Account	-	-	-	-	-	-	26,621	-	-	-	-	-	-	-	-	654,276
Depreciation Expenses	-	-	-	-	-	-	19,953	-	-	-	-	-	-	-	-	26,621
Bank charge	-	14,774	8,108	-	-	-	1,431,050	-	2,079	24,356	7,256	4,780	-	-	271,893	99,241
Salary and Allowances	4,779,212	2,436,060	1,469,955	29,312,626	9,702,844	3,100,198	-	1,950,472	8,798,081	9,440,448	2,300,539	613,563	209,167	879,225	-	108,757,519
Conveyance and traveling	642,561	115,406	78,112	5,566,212	340,980	-	17,212	172,695	141,419	48,148	61,894	104,922	-	57,495	-	7,653,374
Printing and stationery	99,838	53,452	54,899	-	230,380	-	91,846	-	109,132	79,298	20,981	56,046	-	106,282	-	1,506,165
Fuel and maintenance	-	46,150	52,285	-	-	-	-	-	130,004	120,479	47,085	32,923	-	162,500	-	1,503,969
Training, meeting and seminar	61,270	955,580	4,288,253	3,424,303	-	-	-	378,818	-	1,717,562	13,144	12,305	-	246,546	-	12,349,357
Office rent	212,498	132,678	48,367	-	269,537	-	46,000	-	120,000	98,666	81,150	48,000	-	-	-	4,028,065
Postage, telephone and electricity	95,205	133,063	3,584	-	190,647	-	6,128	-	94,094	78,972	42,888	-	-	-	-	1,634,495
Entertainment	-	23,177	-	-	-	-	-	-	14,197	36,749	8,866	-	-	-	-	556,589
Donation and subscription	-	-	-	-	560,911	-	-	-	29,942	31,467	7,945	6,395	-	323,951	-	450,634
Office repair and maintenance	3,418	29,854	682	-	-	-	-	-	1,416	-	-	-	-	-	-	732,632
Staff recruitment cost	-	-	-	-	62,000	-	-	-	30,000	-	25,000	-	-	-	-	290,421
Audit fee	-	50,000	-	-	-	-	17,500	-	-	-	-	-	-	-	-	253,319
Tax, Subscription & Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,000
Program cost	2,971,990	8,960,696	1,362,943	74,376,521	57,640,720	5,554,429	9,597,805	16,579,576	8,748,075	7,306,551	1,575,236	2,544,249	1,230,833	6,996,390	298,820	235,693,758
Support Cost	-	6,169	-	855,556	-	929,324	11,910	655,674	4,897	1,729,010	130,940	802,642	-	-	-	10,156,747
Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	322,079
Overhead collection/management	-	-	-	-	534,938	479,148	-	-	901,689	834,321	-	-	-	219,228	-	6,250,698
Others expenses	-	539,154	-	-	98,732	-	-	-	38,306	11,461	244,450	3,576	-	-	-	884,788
Clinic expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	127,338
Accrued Exp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,016,716	13,530,636	7,367,088	115,598,497	69,631,669	10,063,099	11,268,035	19,737,235	19,775,020	21,692,350	4,583,327	4,229,401	1,500,000	8,991,617	570,713	398,615,967
Surplus/(Deficit)	9,016,716	13,530,636	7,367,088	115,598,497	69,631,669	10,063,099	11,268,035	19,737,235	19,775,020	21,692,350	4,583,327	4,229,401	1,500,000	8,991,617	570,713	398,615,967



Donors' Fund

Statement of Receipts and Payments
 For the year ended June 30, 2015

Particulars	OHCB	SETU	SCLS	ILS	ILPA	ECCDRR	IMAGE	ESP	REE-CALL	ECPSP	AEDVAV	Wash Right	VGD	SAWR	AWASE	Total
A. Receipts																
Opening balance									5,000	5,000	5,000	-	-	-	-	15,000
Cash in hand	225,198	13,536	-	550,312	2,119	-	-	136,029	486,056	1,177,596	330,434	312,417	-	-	945,461	4,179,148
Cash at Banks	225,198	13,536	-	550,312	2,119	-	-	136,029	491,056	1,182,686	335,434	312,417	-	-	945,451	4,194,148
Advance Account	-	-	-	-	-	-	-	-	-	-	-	-	-	714,750	-	714,750
Bank interest	-	-	-	-	-	-	616	-	-	-	10,937	-	-	-	-	11,553
Fund received	-	-	-	-	-	-	2,597,594	-	14,023,640	3,561,929	4,099,214	3,724,000	361,093	2,016,016	1,156,775	83,367,337
Loan received (HC)	520,650	11,477,167	14,165,000	6,844,433	14,887,853	2,205,216	2,597,594	1,295,765	1,200,000	3,561,929	4,099,214	3,724,000	361,093	2,016,016	1,156,775	7,358,650
Others income	-	-	-	-	3,905,000	1,000	-	-	-	-	-	-	291,850	1,960,800	-	2,252,650
Tax, Subscription & Donation Contribution	-	-	-	-	513,014	-	-	-	-	-	-	-	-	673	-	513,687
	-	-	-	4,728,800	-	-	-	-	-	-	-	-	-	5,241	-	4,734,041
	745,848	11,490,703	14,165,000	12,123,545	19,307,986	2,206,216	2,860,210	1,431,794	15,714,706	4,744,515	4,445,565	4,036,417	652,933	4,757,482	2,102,226	100,894,166

Particulars	M4C	USHWA	SWC Gai.	CLP	SHOUHARDO	DIPECHD	CCCP	Arcsonic	Wash Challenge Saghata	Wash Challenge Sadullahpur	MOM Lal	SWC Lal.	GTT	FRR	ALO	Total
A. Receipts																
Opening balance									2,923	383,553	1,360,055	5,000	-	-	-	32,923
Cash in hand	15,147	577,930	478,646	3,984,829	7,794,936	531,555	731,239	2,204,534	337,314	383,553	1,360,055	5,000	-	-	125,086	23,221,013
Cash at Banks	15,147	577,930	478,646	3,984,829	7,794,936	536,566	731,239	2,204,534	340,237	383,553	1,360,055	5,000	-	-	125,086	23,253,936
Advance Account	-	215,319	-	-	191,807	-	500,000	-	-	-	63,941	-	-	546,985	-	2,332,802
Bank interest	-	-	-	-	-	-	1,000	45,774	-	5,985	-	-	-	10,760	-	81,290
Fund received	9,164,241	14,465,000	7,755,926	119,706,876	61,786,379	10,426,716	10,060,506	16,799,930	24,496,000	26,738,000	3,721,152	5,247,022	1,500,000	9,228,000	499,830	404,932,915
Loan received (HC)	610,000	-	-	-	-	-	3,000,000	-	298,940	1,000,000	530,000	-	625,000	1,000	-	7,358,650
Others income	-	-	-	-	-	-	1,089,410	-	7,500	11,500	-	-	1,203,575	-	-	2,795,672
Tax, Subscription & Donation Contribution	-	-	-	-	-	-	220,191	686,997	-	-	-	-	-	-	-	5,241
	9,789,388	15,264,456	8,234,772	123,691,705	69,778,122	10,963,072	15,072,346	19,737,235	25,112,677	28,119,049	5,675,148	5,788,462	3,328,575	9,780,745	674,916	482,361,434



Donors' Fund

Statement of Receipts and Payments
 For the year ended June 30, 2015

Particulars	OHCB	SETU	SCLS	ILS	ILPA	ECCDRR	IMAGE	ESP	REE-CALL	ECPSP	AMEVDWA	Wash Right	VGD	SAWR	AWARE	Total
B. Payments																
Fund returned	225,198	-	-	-	4,725,000	850,000	-	-	1,750,000	-	-	-	291,850	1,680,487	681,351	1,756,549
Loan returned (HD)	-	-	-	-	-	1,000	-	-	-	-	-	-	14,410	717,250	-	8,448,337
Advance Account	-	-	-	-	-	145,600	155,473	-	255,072	40,903	156,992	-	-	3,582	-	301,073
Vehicle Account	-	-	2,677,740	-	-	174,785	86,306	-	-	-	-	-	-	84,265	-	3,489,328
Furniture & Fixture Account	-	-	-	-	-	178,744	185,151	-	-	-	-	-	-	448,160	-	448,160
Office and electronics equipment Account	-	-	-	-	-	2,326	1,302	-	2,543	-	-	-	-	2,354	3,570	62,751
Bank charge	50	3,512	6,113	25,563	6,507	2,307	782,311	784,216	4,859,261	2,384,104	2,981,488	8,901	235,017	1,077,046	769,769	32,666,190
Salary honorarium	105,000	2,678,173	4,902,440	4,700,809	4,283,792	301,432	14,045	27,055	186,079	22,111	33,304	1,841,322	102,725	150,982	19,141	763,754
Conveyance & Traveling	13,080	68,375	55,825	35,968	26,879	17,655	43,035	13,104	127,202	96,979	78,695	21,862	6,939	40,443	1,343	814,041
Printing and stationery	-	97,345	114,149	83,190	95,755	-	100,476	-	17,332	22,607	28,256	27,304	-	65,094	3,997	676,441
Fuel and maintenance	-	126,254	56,687	166,421	144,489	-	50,000	-	-	890,610	409,952	-	-	5,199	46,352	2,983,300
Training, meeting and seminar	-	123,929	204,823	143,462	1,056,497	-	100,476	-	-	122,490	183,600	41,040	-	41,741	33,600	1,397,223
Office rent	-	88,336	263,481	120,000	145,530	5,995	50,000	182,000	120,000	-	70,096	46,989	-	40,476	17,535	679,074
Postage, telephone and electricity	-	79,017	59,870	100,103	107,885	12,076	-	-	46,108	-	3,476	-	3,863	-	3,500	97,409
Entertainment/Representation	-	-	-	28,462	12,000	-	-	-	-	-	-	-	-	-	-	-
Donation and subscription	-	-	-	16,726	-	-	-	-	10,000	20,100	13,890	9,405	-	9,966	-	167,914
Office repair and maintenance	-	39,010	44,317	-	-	4,590	-	-	-	-	-	-	-	-	-	184,285
Staff recruitment cost	-	-	118,497	-	-	56,969	4,956	-	3,863	-	-	-	-	-	-	90,000
Audit fee	-	-	-	30,000	30,000	-	-	-	-	-	-	-	-	-	30,000	-
Tax, Subscription & Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	5,241	-	-
Program cost	-	6,154,594	2,037,346	6,314,838	8,201,717	368,297	9,547	129,139	7,743,838	22,470	-	1,208,461	91,291	613,380	484,427	33,375,347
Support Cost	9,398	2,020	16,942	-	-	44,105	-	-	-	-	-	-	-	31,220	5,641	111,326
Contribution	1,025	-	-	-	278,117	-	-	-	50,000	72,445	77,639	234,155	-	-	-	513,297
Overhead collection/management	-	-	-	-	-	-	-	46,630	-	-	-	4,692	-	-	-	769,425
Others expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chick expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,992
Accrued Exp	-	76,944	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	353,751	9,537,509	11,032,242	11,765,542	19,108,168	2,163,514	1,433,402	1,182,144	15,316,335	3,694,729	4,037,588	3,721,718	643,370	4,614,937	2,102,276	124,058
Closing Balance (A - B)																
Cash in hand	392,087	1,963,194	3,128,758	398,003	199,818	42,702	1,579,808	249,650	13,713	1,049,785	402,997	314,699	9,463	142,545	-	28,713
Cash at Banks	397,097	1,953,194	3,133,758	356,003	199,818	42,702	1,534,808	249,650	384,658	1,049,785	407,997	314,699	9,463	142,545	-	10,158,279
									388,371	1,049,785	407,997	314,699	9,463	142,545	-	10,186,991



Particulars	M4C	USHWA	SWC Gal.	CLP	SHOUHARDO	DIPECHO	CCCP	Arcsonic	Wash Challenge Saghata	Wash Challenge Sadullahpar	MOM Lal.	SWC Lal.	GTT	FRR	ALO	Total
B. Payments																
Fund returned	670,000	-	-	1,656,362	130,325	363,617	3,950,000	-	3,298,940	1,363,553	530,000	-	-	-	54,203	3,951,056
Loan returned (HO)	-	-	-	-	-	-	-	-	125,414	-	-	6,000	-	1,000	-	18,101,830
Advance Account	-	-	-	-	-	-	-	-	-	-	-	-	-	584,000	-	1,447,074
Vehicle Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	301,073
Office and electronics equipment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,707,110
Bank charge	-	115,279	-	-	-	-	-	-	-	27,864	-	-	-	-	-	631,976
Salary and Allowances	4,779,212	14,774	8,108	-	-	-	19,953	-	2,079	24,356	15,753	4,780	-	-	144,057	344,557
Furniture & Fixture Account	642,561	2,436,460	1,469,855	29,312,626	9,702,844	3,100,198	1,431,060	1,950,472	8,758,081	9,440,446	2,300,639	613,563	2,098,167	879,225	109,361,931	109,361,931
Conveyance and traveling	99,638	119,406	78,112	-	340,980	-	177,695	-	55,269	48,148	61,994	104,922	-	57,495	-	2,461,356
Printing and stationery	-	53,462	54,899	-	230,380	-	24,013	-	109,132	79,298	20,981	96,046	-	106,282	-	1,648,362
Fuel and maintenance	61,270	46,150	52,285	775,762	-	-	89,139	-	130,004	120,479	47,065	32,923	-	162,500	-	2,134,768
Training, meeting and seminar	212,898	955,580	4,268,253	3,242,417	-	-	-	378,818	613,689	1,717,562	13,144	12,305	-	246,546	-	14,512,884
Office rent	95,205	132,678	48,367	-	269,537	-	48,000	-	120,000	98,666	81,150	48,000	-	-	-	2,456,119
Postage, telephone and electricity	-	133,083	3,594	-	150,647	-	6,748	-	94,094	76,972	42,888	-	-	-	-	1,322,295
Entertainment	-	23,177	-	-	-	-	-	-	14,197	36,749	8,866	-	-	-	-	180,398
Donation and subscription	-	29,854	682	865,556	-	-	2,707	-	116,072	31,467	7,945	6,395	-	-	-	323,951
Office repair and maintenance	3,418	-	-	-	-	-	-	-	1,416	-	-	-	-	-	-	1,789,503
Staff recruitment cost	-	-	-	-	-	-	25,000	-	30,000	-	25,000	-	-	-	-	189,119
Audit fee	-	50,000	-	-	62,000	-	-	-	-	-	-	-	-	-	-	312,000
Tax, Subscription & Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Program cost	2,921,990	8,980,896	1,362,943	74,577,230	57,640,720	5,554,429	9,597,605	16,579,576	8,748,075	7,306,551	1,575,235	2,544,249	2,800,114	6,996,390	298,820	240,844,371
Support Cost	-	6,169	-	4,972,336	96,732	1,466,280	5,109	655,074	4,897	1,728,010	130,940	802,642	-	-	-	9,992,115
Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overhead collection/management	-	539,154	-	2,063,279	534,938	479,148	-	-	901,689	834,321	-	-	-	219,228	-	513,297
Others expenses	-	-	-	-	-	-	-	-	36,306	11,461	244,450	3,576	-	-	-	6,331,182
Office expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	300,785
Accrued Exp	-	-	-	-	16,108	-	-	-	-	-	-	-	-	-	-	-
	9,626,716	13,845,115	7,367,088	117,455,568	69,776,122	10,963,672	15,127,509	19,737,235	23,199,374	23,095,903	5,113,327	4,235,401	3,009,281	9,576,617	624,916	423,224,079
Closing Balance (A - B)																
Cash in hand	162,672	1,618,341	867,694	6,236,137	-	-	444,837	-	8,011	5,063,146	10,000	10,000	-	3,339	-	60,063
Cash at Banks	162,672	1,618,341	867,694	6,236,137	-	-	444,837	-	1,905,292	5,063,146	551,821	1,543,061	319,264	206,789	-	29,077,352
									1,913,303	5,063,146	561,821	1,553,061	319,264	210,128	-	29,137,415

-End-

