

MABS & J Partners

Chartered Accountants

Member firm of Nexia International, UK

Independent Auditors' Report on the Financial Statements
Of
Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
As at and for the year ended 30 June 2021



Independent Auditors' Report

To the General Body of Palli Karma-Sahayak Foundation (PKSF)

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Sustainable Enterprise Project (SEP), which comprise the statement of financial position as at 30 June 2021, and the statement of profit or loss, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including the accounting policies.

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

Auditors' responsibilities for the audit of the financial statements

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

Independent Auditors' Report

To the General Body of Palli Karma-Sahayak Foundation (PKSF)

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Sustainable Enterprise Project (SEP), which comprise the statement of financial position as at 30 June 2021, and the statement of profit or loss, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Sustainable Enterprise Project (SEP) as at 30 June 2021 and its financial performance and its cash flows for the year ended in accordance with the International Financial Reporting Standards (IFRSs).

Basis for Opinion

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

Responsibilities of management and those charged with governance for the financial statements

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

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

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

Auditors' responsibilities for the audit of the financial statements

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

Corporate Office:

Motijheel Branch Office :

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the project's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the project's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the project to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures and whether the financial statements present the underlying transactions and events in a manner that achieves fair presentation.

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

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

We also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by Palli Karma-Sahayak Foundation (PKSF) so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of profit or loss dealt with the report are in agreement with the books of account and returns.

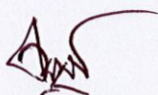
Date: Dhaka, 28 November 2021


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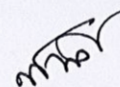
Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at & for the year ended 30 June 2021

Particulars	Notes	Amount in BDT.	
		30 June 2021	30 June 2020
ASSETS			
A. Non-current assets		1,910,733,367	1,972,228,671
Property, plant and equipment	3	16,405,079	15,914,385
Loan to partner organizations (POs) - non current portion	4	1,894,328,288	1,956,314,286
B. Current assets		4,825,541,847	1,948,443,117
Loan to partner organizations (POs) - current portion	4	2,192,090,998	958,685,714
Cash and cash equivalent	5	1,169,877,218	839,289,094
Service charge receivables	6	54,810,044	36,809,727
Current account with PKSF	13	1,178,332,307	75,258,582
Current account with other project	22	4,480,000	-
Advance, deposits and prepayment	7	225,951,280	38,400,000
TOTAL ASSETS (A+B)		6,736,275,214	3,920,671,788
CAPITAL AND LIABILITIES			
C. Capital fund and reserve		298,724,063	24,138,721
Retained surplus	8	298,724,063	24,138,721
D. Non-current liabilities		5,856,492,367	3,512,130,988
Loan for project	9	5,770,000,000	3,470,000,000
Provision for interest on loan - project	10	70,087,288	26,216,603
Deferred income(Grant for asset)	11	16,405,079	15,914,385
E. Current liabilities		581,058,784	384,402,079
Grant received in advance	12	370,562,870	278,124,082
Other liabilities	14	128,767,528	47,977,997
Loan loss provision	21.01	81,728,386	58,300,000
TOTAL CAPITAL AND LIABILITIES(C+D+E)		6,736,275,214	3,920,671,788

The annexed notes from 1 to 25 and Annexure A, B & C form an integral part of these financial statements.



Md. Mashiar Rahman
Deputy Managing Director



Dr. Nomita Halder ndc
Managing Director

Signed in terms of our separate report annexed.

Dated: 28 November 2021
Dhaka, Bangladesh.



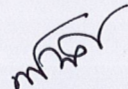
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Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Statement of Profit or Loss
For the year ended 30 June 2021

Particulars	Notes	For the year ended	
		30 June 2021	30 June 2020
INCOME			
A. Operating income		230,089,603	99,355,173
Service charge	15	230,089,603	99,355,173
B. Non-operating income		200,061,631	82,740,613
Grant income	16.01	192,345,507	81,582,516
Interest on Bank Balance	16.02	7,716,124	1,158,097
TOTAL INCOME (A+B)		430,151,234	182,095,786
C. EXPENDITURE		215,690,207	119,482,516
Manpower compensation (Salaries, allowances & others)	17	62,333,940	49,929,629
Institutional development and capacity building	18	105,391,495	19,666,476
Monitoring and evaluation	19	4,019,375	1,200,799
Administrative expenses	20	16,935,685	8,551,239
Loan loss expenses	21	23,428,386	37,900,000
Depreciation	3	3,581,327	2,234,373
D. Financial Cost of Operation		43,870,684	22,553,644
Borrowing Cost	23	43,870,684	22,553,644
Total			
TOTAL EXPENDITURE (C+D)		259,560,891	142,036,159
Excess/(shortage) of income over expenditure		170,590,342	40,059,626

The annexed notes from 1 to 25 and Annexure A, B & C form an integral part of these financial statements.


Md. Mashiar Rahman
Deputy Managing Director


Dr. Nomita Halder ndc
Managing Director

Signed in terms of our separate report annexed.


Dated: 28 November 2021
Dhaka, Bangladesh.



MABS & J Partners
Chartered Accountants

Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2021

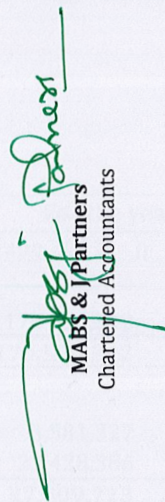
Particulars	Retained Earnings	Advance Grant	Total
Balance as at 01 July 2020	24,138,721	278,124,082	302,262,803
Grant received during the year through Designated Account (DA)	-	360,000,000	360,000,000
Excess of income over expenditure during the year	170,590,342	-	170,590,342
Transfer to deferred income (Grant for asset)	-	(4,155,707)	(4,155,707)
Transfer to Capital Fund (Capital fund for Common Service)	103,995,000	(103,995,000)	-
Transfer to Grant income	-	(159,410,505)	(159,410,505)
Balance as at 30 June 2021	298,724,063	370,562,870	669,286,933
Balance as at 01 July 2019	(15,920,905)	120,744,325	104,823,420
Grant received during the year through Designated Account (DA)	-	229,500,000	229,500,000
Excess of income over expenditure during the year	40,059,626	-	40,059,626
Transfer to deferred income (Grant for asset)	-	(15,832,500)	(15,832,500)
Transfer to Capital Fund (Capital fund for Common Service)	-	-	-
Transfer to Grant income	-	(56,287,743)	(56,287,743)
Balance as at 30 June 2020	24,138,721	278,124,082	302,262,803

The annexed notes from 1 to 25 and Annexure A, B & C form an integral part of these financial statements.


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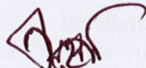

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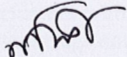
Dated: 28 November 2021
Dhaka, Bangladesh.

Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended 30 June 2021

Particulars	For the year ended	
	30 June 2021	30 June 2020
A. Cash flows from operating activities		
Excess/(shortage) of income over expenditure	170,590,342	40,059,626
	170,590,342	40,059,626
Adjustment for items not involving the movement of cash		
Depreciation	3,581,327	2,234,373
Loan loss provision	23,428,386	37,900,000
	27,009,713	40,134,373
Surplus changes in operating activities	197,600,055	80,193,999
Changes in operating activities		
(Increase)/decrease in loan to partner organization -non current portion	61,985,998	(1,140,314,286)
(Increase)/decrease in loan to partner organization -current portion	(1,233,405,284)	(754,685,714)
(Increase)/decrease in service charge receivables	(18,000,317)	(28,667,673)
Increase/(decrease) in current account with PKSF	(1,103,073,725)	(77,444,117)
Increase/(decrease) in current account with other project	(4,480,000)	-
Increase/(decrease) provision for interest on loan	43,870,685	22,553,644
Increase/(decrease) in others liabilities	80,789,531	33,566,998
Increase/(decrease) in Advance Deposit & Prepayments	(187,551,280)	(38,400,000)
	(2,359,864,392)	(1,983,391,148)
Net cash inflows/(outflows) from operating activities	(2,162,264,337)	(1,903,197,149)
B. Cash flows from investing activities		
Addition of fixed assets	(4,155,707)	(15,832,500)
Sales of Fixed Assets	83,686	-
Net cash inflows/ (outflows) from investing activities	(4,072,021)	(15,832,500)
C. Cash flows from financing activities		
Establishment of Grant	103,995,000	-
Increase/(Decrease) in Loan for project	2,300,000,000	2,290,500,000
Increase/(Decrease) in grant for Asset	490,694	13,598,127
Increase/(Decrease) in grant received in advance	92,438,788	157,379,757
Net cash inflows/(outflows) from financing activities	2,496,924,482	2,461,477,884
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)	330,588,124	542,448,235
Add: Opening cash and cash equivalents	839,289,094	296,840,859
Closing cash and cash equivalents	1,169,877,218	839,289,094

The annexed notes from 1 to 25 and Annexure A, B & C form an integral part of these financial statements.


Md. Mashiar Rahman
Deputy Managing Director


Dr. Nomita Halder ndc
Managing Director

Signed in terms of our separate report annexed.

Dated: 28 November 2021
Dhaka, Bangladesh.


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Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Notes to the Financial Statements
For the year ended 30 June 2021

1 Background

1.1 PKSF

Palli Karma-Sahayak Foundation (PKSF), an apex development organisation, was established by the Government of Bangladesh (GoB) in May 1990, for sustainable poverty reduction through employment generation. Legally, PKSF is a “company not for profit” and is registered under the Companies Act of 1913/1994 with the registrar of Joint Stock Companies. The legal structure of PKSF allows flexibility and authority to undertake programmes in a dynamic environment, implementing them throughout the country and manage its affairs as an independent organisation.

The major objectives of PKSF are to:

- (a) Provide financial assistance and institutional development support to appropriate organisations for implementing sustainable inclusive financial programmes for reduction of poverty through creating productive employment opportunities for the moderate and ultra poor, small and marginal farmers and micro-entrepreneurs.
- (b) Support, promote, develop and identify sustainable employment opportunities for the moderate and ultra poor, small and marginal farmers and micro-entrepreneurs; and to provide them assistance including education, health, training and risk reduction services as may be necessary for enhancing their capacity.
- (c) Build and strengthen the institutional capacity of the Partner Organisations and enhance their ability to provide various financial and non-financial services to the poor on a sustainable manner.
- (d) Support, promote and sponsor innovative programmes and suitable projects for improving the quality of life of the poor and enabling them to lead a dignified life.
- (e) Help the poor to diversify and strengthen their livelihood strategies, enhance their security, give them access to assets and rights, and augment their self-respect by providing them greater choices and independence.

PKSF has been implementing various programs and projects for poverty alleviation through its Partner Organizations (POs). At present, PKSF has more than 200 active Partner Organizations throughout the country. PKSF launched its Micro-Enterprise program in 2001 to extend financial services to the progressive clients of its Partner Organizations (POs) for undertaking Micro-Enterprises. This program termed 'Agrosor' is being implemented all over Bangladesh through the POs of PKSF. The aim of the program is to extend its financial services to the progressive members of other programs for undertaking economic activities that require bigger amount of fund. PKSF's role in Micro-Enterprise development has been strengthened through implementation of two projects with IFAD support, namely a) Finance for Enterprise Development and Employment Creation (FEDEC) project and b) Promoting Agricultural Commercialization and Enterprises (PACE) project. The World Bank administered recently completed Community Climate Change Project (CCCP) rated PKSF's performance satisfactory in project implementation. Based on the successes achieved and lessons learned in different programs and projects of the PKSF, the PKSF and the World Bank, with the help of the Bangladesh government, has taken an initiative to implement the 'Sustainable Enterprise Project (SEP)'.

The Registered Office of PKSF is situated at “PKSF Bhaban”, Plot: E-4/B, Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.

1.2 Sustainable Enterprise Project (SEP)

This is the World Bank and PKSF funded project. SEP will support microenterprises in different business clusters with a focus on the environmentally stressed and vulnerable to climate change areas. SEP aims to provide financial/ non-financial support to micro-entrepreneurs from the different business clusters. Considering the average loan size of US\$ 1,250 according to the current data, financial and non-financial services will be provided to a total number of 40,000 micro-entrepreneurs under this project. The project will consist of three components: (1) Component-01: Enhancing services and enabling systems, (2) Component -02: Strengthened access to finance for commercially viable, environment friendly and resilient microenterprises, and (3) Component-03: Project management, knowledge management, monitoring and evaluation. Total budget of USD 130.00 million out of which the World Bank contribution is USD 110.00 million and PKSF contribution is USD 20.00 million.



1.3 Objectives of SEP

The Project Development Objective (PDO) is to increase the adoption of environmentally sustainable practices by targeted microenterprises. Environmentally sustainable practices are defined as business practices ensuring resource efficiency, low pollution and/or improved climate resilience.

2 Significant accounting policies

2.1 Basis of accounting

The Programme's Sustainable Enterprise Project (SEP) financial statements have been prepared under the historical cost convention on a going concern basis using the International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as adopted in Bangladesh. Palli Karma-Sahayak Foundation (PKSF) generally follows the accrual basis of accounting or a modified form thereof for key income and expenditure items.

The significant accounting policies followed in the preparation and presentation of these financial statements are summarised below:

2.2 Other income

All other income are recognized when the right to receive such income has been reasonably determined and all conditions precedent are satisfied.

2.3 Period

These financial statements covered the year from 01 July 2020 to 30 June 2021.

2.4 Property, plant and equipment

<u>Particulars</u>	<u>Rate of Depreciation</u>
Computers, Printers, and UPS	20%
Office Equipment	20%
Telephone	20%
Furniture	10%
Training Equipment	20%

ii. Depreciation is charged from the date of purchase of fixed assets.

2.5 Loan loss provision

The loan loss provision policy of the PKSF is as under:

<u>Classification Status</u>	<u>Days outstanding</u>	<u>Rate of LLP</u>
Standard (Other than agriculture)	Nil	2%
Standard (Agriculture)	Nil	5%
Watch list (Other than agriculture)	01-60	10%
Watch list (Agriculture)	01-60	15%
Substandard (Other than agriculture)	61-180	50%
Substandard (Agriculture)	61-180	60%
Doubtful (All)	181-365	80%
Bad (All)	Over 365	100%

The loan loss provision policy is however applicable to loans only.

2.6 General

a) The financial statements have been prepared in Bangladeshi Taka currency and figures have been rounded off to the nearest integer.

b) Last years figures have been rearranged to conform the current years presentation where necessary.



3 Property, Plant and Equipment

Particulars	COST			DEPRECIATION					Written down value as at 30th June 2021			
	Balance as at 1 July 2020	Addition during the year	Adjustment / disposal during the year	Balance as at 30 June 2021	Rate	Balance as at 1 July 2020		Charged during the year		Adjustment / disposal during the year	Balance as at 30 June 2021	
						Taka	Taka				Taka	Taka
Computers, Printers, and UPS	16,431,670	-	110,300	16,321,370	20	2,076,948	2,871,687	26,614	4,922,021	11,399,349		
Office Equipment	1,320,000	-	-	1,320,000	20	316,655	200,669	-	517,324	802,676		
Telephone	9,500	1,500	-	11,000	20	2,110	1,611	-	3,721	7,279		
Furniture	615,655	9,800	-	625,455	10	66,727	55,449	-	122,176	503,279		
Training Equipment	-	4,144,407	-	4,144,407	20	-	451,911	-	451,911	3,692,496		
As at 30 June 2021	18,376,825	4,155,707	110,300	22,422,232		2,462,440	3,581,327	26,614	6,017,153	16,405,079		
As at 30 June 2020	2,544,325	15,832,500	-	18,376,825		228,067	2,234,373	-	2,462,440	15,914,385		



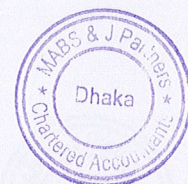
Note	Particulars	Amount in Taka	
		30 June 2021	30 June 2020
4	Loan to PO under project		
	The above amount represents loan outstanding as at 30 June 2021 with partner organizations against AGROSOR-SEP loan and Common Service-SEP loan to 47 PO's (64 Sub-project). Break down is shown in Annexure-A .		
	The movement of Loan was as follows		
	Opening Balance	2,915,000,000	1,020,000,000
	Loan disbursed during the year:		
	Agrosor-SEP	2,037,000,000	2,090,000,000
	Common Service-SEP	94,995,000	9,000,000
	Loan recovered during the year	<u>(960,575,714)</u>	<u>(204,000,000)</u>
	Closing Balance	<u>4,086,419,286</u>	<u>2,915,000,000</u>
	Maturity- wise break up above amount is given below:		
	Loan to PO's under AGROSOR-SEP - Non Current Portion	1,894,328,288	1,956,314,286
	Loan to PO's under AGROSOR-SEP - Current Portion	<u>2,192,090,998</u>	<u>958,685,714</u>
	Total	<u>4,086,419,286</u>	<u>2,915,000,000</u>
5	Cash and Cash Equivalent		
	Cash at bank		
	(i) Sonali Bank Ltd. Agargaon Br. SND-4440403000071-CONTASA	898,173,757	643,445,022
	(ii) Southeast Bank Ltd. Agargaon Br. SND 002013100000306	<u>271,703,461</u>	<u>195,844,072</u>
	Closing Balance	<u>1,169,877,218</u>	<u>839,289,094</u>
6	Service charge receivables	<u>54,810,044</u>	<u>36,809,727</u>
	The above amount represents service charges receivables from partner organizations as on 30 June 2021 against loan to POs. Break down is shown in Annexure-B .		
7	Advance Deposits and Prepayments		
	PO Advance:		
	People's Oriented Program Implementation (POPI)	7,400,000	4,400,000
	Pidim Foundation	6,700,000	3,500,000
	Padakhep Manabik Unnayan Kendra	14,800,000	4,900,000
	Organaisation For Social Advancement & Cultural Activities (OSACA)	7,400,000	3,100,000
	DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan)	3,000,000	3,000,000
	UP (UNNAYAN PROCHESTA)	8,200,000	2,600,000
	GJUS (Grameen Jano Unnayan Sangstha)	7,800,000	3,800,000
	Jagarani Chakra Foundation (JCF)	3,400,000	3,400,000
	DABI Moulik Unnayan Sangstha	1,900,000	1,900,000
	Palli Mangal Karmasuchi (PMK)	2,100,000	2,100,000
	Programme for Community Development	1,900,000	1,900,000
	Shariatpur Development Society	5,600,000	3,800,000
	TMSS	14,100,000	-
	SSS (Society for Social Service)	3,600,000	-
	RRF (Rural Reconstruction Foundation)	5,200,000	-
	NGF (Nowabenki Gonomukhi Foundation)	3,900,000	-
	SNF (Shishu Niloy Foundation)	2,600,000	-
	IDF (Integrated Development Foundation)	3,300,000	-
	Coast Foundation (Coastal Association for Social Transformation Foundation)	2,800,000	-
	NDP (National Development Program)	9,700,000	-
	Eco Social Development Organization (ESDO)	10,600,000	-
	Poribar Unnayan Songstha (FDA)	3,400,000	-
	Dushtha Shasthya Kendra (DSK)	2,600,000	-



Note	Particulars	Amount in Taka	
		30 June 2021	30 June 2020
	Gram Bikash Kendra	3,400,000	-
	Center for Community Development Assistant (CCDA)	2,400,000	-
	Gram Unnayan Kendra (GUK)	2,700,000	-
	Ghashful	2,900,000	-
	ASHRAI	2,500,000	-
	Proyas Manobik Unnayan Society	3,500,000	-
	Young Power in Social Action (YPSA)	2,600,000	-
	BASTOB-Initiative for Peoples Self-Development	7,800,000	-
	Society for Development Society (SDI)	3,800,000	-
	Community Development Centre (CODEC)	6,900,000	-
	Resource Integration Centre (RIC)	8,100,000	-
	Society Development Committee (SDC)	5,300,000	-
	SANGRAM (Sangathita Gramunnayan Kandra)	3,600,000	-
	PAGE Development Centre	3,600,000	-
	Sagarika Samaj Unnayan Sangstha	5,000,000	-
	SUS-Savar (Social Upliftment Society)	5,300,000	-
	Nabolok Parishad	2,300,000	-
	Mohila Bohumukhi Sikkha Kendra	1,700,000	-
	Joypurhat Rural Development Movement (JRDM)	2,600,000	-
	Pabna Protishsruti	2,700,000	-
	Satkhira Unnayan Sangstha (SUS)	2,500,000	-
	SOPIRET	2,600,000	-
	Sheva Nari O Shishu Kallyan Kendra	5,700,000	-
	TARANGO	4,400,000	-
	Program Advance:		
	Muhammad Ibrahim	34,290	-
	Md. Al Amin, APO	16,990	-
		225,951,280	38,400,000
8	Retained surplus/(deficit)		
	Opening balance	24,138,721	(15,920,905)
	Capital Grant for Common Service	103,995,000	-
	Excess of income over expenditure during the year	170,590,342	40,059,626
	Closing balance	298,724,063	24,138,721
9	Loan for project		
	Opening balance	3,470,000,000	1,179,500,000
	Loan received during the year through Designated Account (DA)	2,300,000,000	2,290,500,000
	Closing Balance	5,770,000,000	3,470,000,000
10	Provision for interest on loan - project		
	Opening balance	26,216,603	3,662,959
	Current portion	-	-
	Non-current portion	43,870,685	22,553,644
	Closing Balance	70,087,288	26,216,603
11	Deferred income (Grant for Asset)		
	Opening balance	15,914,385	2,316,258
	Transfer from grant recived in advance	4,155,707	15,832,500
	Amortization of deferred income	(3,665,013)	(2,234,373)
	Closing Balance	16,405,079	15,914,385
12	Grant received in advance		
	Opening balance	278,124,082	120,744,325
	Grant received during the year through Designated Account (DA)	360,000,000	229,500,000
	Transfer to deferred income (Grant for asset)	(4,155,707)	(15,832,500)
	Transfer to Capital Fund (Capital fund for Common Service)	(103,995,000)	-
	Transfer to Grant income	(159,410,505)	(56,287,743)
	Closing Balance	370,562,870	278,124,082



Note	Particulars	Amount in Taka		
		30 June 2021	30 June 2020	
13	Current account with PKSF			
	This represents the balance in current account maintained with PKSF as at 30 June 2021			
	Opening balance	(75,258,582)	2,185,535	
	Addition during the year	20,912,402	15,789,719	
	Adjusted during the year	(1,123,986,127)	(93,233,836)	
	Closing Balance	1,178,332,307	(75,258,582)	
14	Other liabilities			
	Liability for Other Finance	14.01	32,239,278	26,060,661
	Liability for Administrative Expenses	14.02	1,900,703	141,079
	Liability for Monitoring & Evaluation Expense:	14.03	1,100,214	640,000
	Liability for Training, Workshop & Seminer	14.04	374,725	39,919
	Liability for Staffing Expenses	14.05	-	398,542
	Liability for Capital Expenses	14.06	4,144,407	8,746,000
	Liability for Reimbursement Expenses (Reimbursement to PO's)	14.07	89,008,201	11,951,796
	TOTAL		128,767,528	47,977,997
14.01	Liability for Other Finance			
	IT Deducted at source		101,435	1,278
	VAT Deducted at source		268,036	1,052
	Liability for Bank Interest		31,869,807	26,058,331
	Sub-Total		32,239,278	26,060,661
14.02	Liability for Administrative Expenses			
	Advertisement Expenses		200,479	58,473
	Printing & Stationery		5,834	2,950
	Vehicle Rent		1,634,439	-
	Office Equipment Maintenance		45,776	10,200
	Meeting Cost		-	2,630
	Recruitment Expenses		14,175	66,826
	Sub-Total		1,900,703	141,079
14.03	Liability for Monitoring & Evaluation Expenses			
	External audit fee		1,000,000	640,000
	Travel to PO's & ME's		100,214	-
	Sub-Total		1,100,214	640,000
14.04	Liability for Training, Workshop & Seminer			
	PO Staff Training		34,290	-
	Workshop-Seminar		-	39,919
	Studies		340,435	-
	Sub-Total		374,725	39,919
14.05	Liability for Staffing Expenses			
	Salary and Allowances		-	398,542
	Sub-Total		-	398,542
14.06	Liability for Capital Expenses			
	Flora Ltd		-	8,746,000
	Global Brand Private Limited		4,144,407	-
	Sub-Total		4,144,407	8,746,000
14.07	Liability for Reimbursement Expenses (Reimbursement to PO's)			
	JCF (Jagorani Chakra Foundation)		4,003,292	813,164
	POPI (People's Oriented Program Implementation)		4,790,456	1,236,199
	PMK (Palli Mongal Karmosuchi)		3,698,116	847,810
	SDS (Shariatpur Development Society)		3,252,160	1,068,589
	PIDIM Foundation		1,355,880	939,297



Note	Particulars	Amount in Taka	
		30 June 2021	30 June 2020
	PMUK (Padakhep Manabik Unnayan Kendra)	4,938,767	1,093,649
	OSACA (Organisation for Social Advancement & Cultural Activities)	2,113,679	1,037,777
	DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan Sangstha)	2,086,539	859,683
	DABI (Dabi Moulik Unnayan Sangstha)	3,011,796	870,444
	GJUS (Grameen Jano Unnayan Sangstha)	4,183,357	1,824,763
	UP (UNNAYAN PROCHESTA)	4,657,325	1,360,421
	TMSS	2,914,634	-
	Satkhira Unnayan Sangstha (SUS)	1,634,024	-
	SUS-Savar (Social Upliftment Society)	1,879,890	-
	Eco Social Development Organization (ESDO)	1,746,599	-
	SSS (Society for Social Service)	3,936,514	-
	NGF (Nowabenki Gonomukhi Foundation)	1,744,619	-
	SNF (Shishu Niloy Foundation)	2,777,203	-
	IDF (Integrated Development Foundation)	2,127,023	-
	Poribar Unnayan Sangstha (FDA)	1,849,410	-
	Gram Bikash Kendra	1,963,805	-
	Center for Community Development Assistant (CCDA)	2,589,371	-
	Gram Unnayan Kendra (GUK)	476,608	-
	Ghashful	2,144,167	-
	ASHRAI	1,190,047	-
	Proyas Manobik Unnayan Society	5,605,067	-
	Young Power in Social Action (YPSA)	1,530,266	-
	BASTOB-Initiative for Peoples Self-Development	962,359	-
	Society for Development Society (SDI)	1,079,368	-
	Community Development Centre (CODEC)	592,858	-
	Nabolok Parishad	2,667,894	-
	Mohila Bohumukhi Sikkha Kendra	900,069	-
	Joypurhat Rural Development Movement (JRDM)	1,457,048	-
	Pabana Protishruti	887,335	-
	NDP (National Development Program)	3,985,684	-
	Programme for Community Development	2,274,972	-
	Sub-Total	89,008,201	11,951,796
15	Service charges	230,089,603	99,355,173
	This represents service charges earned during the year from the partner organizations (POs) against loan provided to PO's. PO wise break-up is shown in Annexure C		
16	Non-Operating Income		
16.01	Grant income		
	Grant Income from IDA	159,410,505	56,287,743
	Grant Income from PKSF	29,269,990	23,060,400
	Amortization of deferred income	3,665,013	2,234,373
	Total	192,345,507	81,582,516
16.02	Interest on Bank Balance		
	SND A/C, Southeast Bank Ltd	7,716,124	1,158,097
	Total	7,716,124	1,158,097
17	Manpower compensation (Salaries, allowances & others)		
	World Bank Contribution:		
	Project Coordinator	3,839,271	3,674,462
	Deputy Project Co-ordinator-I	2,267,250	2,152,986
	Deputy Project Co-ordinator-II	2,248,266	788,834
	Assistant Project Coordinator-I	1,437,000	1,370,278
	Assistant Project Coordinator-II	1,763,162	677,400
	Senior Program Officer (Accounts & Finance Specialist)	2,161,500	2,011,500
	Senior Program Officer (Env. & Natural Resource Mgt. Specialist)	2,161,500	1,869,000
	Senior Program Officer (Branding, e-commerce & innovation specialist)	577,500	1,724,323
	Senior Program Officer (ICT Specialist)	1,124,178	1,506,000
	Procurement Specialist	1,246,452	873,991
	Program Officer (Finance & Audit)	1,572,000	1,281,919
	Program Officer (Value Chain Development)	1,572,000	1,278,048



Note	Particulars	Amount in Taka	
		30 June 2021	30 June 2020
	Program Officer (Training & Community Development)	1,572,000	1,285,790
	Program Officer (Communication & Knowledge Management)	960,885	739,500
	Program Officer (Enterprise Development -Leather Engineering)	1,572,000	1,251,500
	Program Officer (Enterprise Development-Livestock Husbandry)	1,572,000	1,247,500
	Program Officer(Enterprise Development-Fisheries)	1,572,000	1,254,500
	Program Officer(Enterprise Development-Agriculture)	1,572,000	1,272,242
	Program Officer (Social Safeguard SMF & TPF)	1,315,929	452,172
	Program Officer (Food Technology)	757,500	-
	Program Officer (Light Engineering)	843,677	-
	Program Officer (M&E MIS GIS)	1,435,000	763,500
	Program Officer (M&E RBM)	1,294,500	382,500
	Program Officer Infrastructure (Engineer)	1,437,967	772,403
	Assistant Program Officer (Env. & Natural Resource Mgt. Specialist)-I	1,244,500	1,005,629
	Assistant Program Officer (Env. & Natural Resource Mgt. Specialist)-II	1,244,500	1,004,016
	Assistant Program Officer (Admin & Procurement)	1,164,500	693,000
	Assistant Program Officer (Accounts & Finance)-I	802,968	265,210
	Assistant Program Officer (Accounts & Finance)-II	793,935	326,667
	Assistant Officer (Computer Operator & PRO)-I	1,048,000	630,000
	Assistant Officer (Computer Operator & PRO)-II	1,048,000	262,759
	PKSF Contribution:		
	Supervisory officer's	5,376,000	5,376,000
	Operations Concern Officer	10,800,000	10,800,000
	Messenger	936,000	936,000
	Total	62,333,940	49,929,629
18	Institutional development and capacity building		
	Programme Cost of PKSF Level 18.01	8,429,894	7,714,680
	Programme Cost of PO Level 18.02	96,961,601	11,951,796
	Total	105,391,495	19,666,476
18.01	Programme Cost of PKSF Level		
	Workshop & Seminar	-	255,407
	PO's Staff Training	168,630	761,615
	Local Training for PKSF PMU Staff	432,139	233,658
	Communication Material Production	-	123,500
	WEB Development	748,125	997,500
	Knowledge Centre Matarials	444,000	-
	Studies	6,637,000	5,343,000
	Sub-Total	8,429,894	7,714,680
18.02	Programme Cost of PO Level		
	Capacity Building of PO's	76,620,086	10,792,560
	Capacity Building of ME's	20,341,515	1,159,236
	Sub-Total	96,961,601	11,951,796
19	Monitoring and evaluation		
	Travel to POs and Microenterprise outcome monitoring	634,375	560,799
	External Audit Fees	1,000,000	640,000
	Third party evaluation	2,385,000	-
	Total	4,019,375	1,200,799
20	Administrative expenses		
	World Bank Contribution:		
	Recruitment expenses	551,368	556,550
	Advertisement	340,526	211,529
	Utility	665,280	665,280
	Printing and Stationery	156,520	242,578
	Internet & Phone	273,290	211,914
	Meeting cost	337,220	246,613
	Office Equipment Maintenance	124,875	14,785
	Vehicle Rent	1,895,400	-
	Miscellaneous Expenses	433,216	453,590
	PKSF Contribution:		
	Office Rent	5,750,400	5,750,400
	Fuel and Gas	198,000	198,000
	Overhead Cost	6,209,590	-
	Total	16,935,685	8,551,239



21 Loan loss provision and loan loss expenses

As per the loan loss provision policy of PKSF, the management maintains a provision on the outstanding loan amount at the following rates:

Classification status	Days in arrear	Rate	Outstanding amount (Taka)		Provision (Taka)	
			2021	2020	2021	2020
Standard:	PO'S Current	2%	4,086,419,286	2,915,000,000	81,728,386	58,300,000
Watch list:	PO'S 1-60	10%	-	-	-	-
Substandard:	PO'S 61-180	50%	-	-	-	-
Doubtful:	PO'S 181-365	80%	-	-	-	-
Bad:	PO'S Over 365	100%	-	-	-	-
Total			4,086,419,286	2,915,000,000	81,728,386	58,300,000

Movement of the Loan Loss Provision is as under:

Provision required at the end of the year	81,728,386	58,300,000
Less: Provision made upto previous year	58,300,000	20,400,000
Loan Loss Expenses	23,428,386	37,900,000

22 Current account with Other Project

This represents the balance in current account maintained with other project as at 30 June 2021

Opening balance	-	-
Addition during the year	4,480,000	-
Adjusted during the year	-	-
Closing Balance	4,480,000	-

23 Finance Cost

This consists of the following
Interest on loan from IDA

43,870,684	22,553,644
43,870,684	22,553,644



24 Schedule of Fund Received from IDA:

Reference No.	Received Date	Value Date	Type	Fund Received	
				2021	2020
PKSF-SEP-07	24/07/2019	23/07/2019	DA-A	-	170,000,000
PKSF-SEP-08	13/10/2019	09/10/2019	DA-A	-	700,000,000
PKSF-SEP-09	27/01/2020	22/01/2020	DA-A	-	500,000,000
PKSF-SEP-10	19/03/2020	16/03/2020	DA-A	-	1,150,000,000
PKSF-SEP-12	03/09/2020	01/09/2020	DA-A	700,000,000	-
PKSF-SEP-13	30/12/2020	28/12/2020	DA-A	200,000,000	-
PKSF-SEP-14	09/03/2021	08/03/2021	DA-A	910,000,000	-
PKSF-SEP-15	03/06/2021	27/05/2021	DA-A	850,000,000	-
Total				2,660,000,000	2,520,000,000

Movement of the fund received from IDA is as under:

Grant Receivable reimbursed through core program
 Grant Received in advance
 Loan received

-	-
360,000,000	229,500,000
2,300,000,000	2,290,500,000
2,660,000,000	2,520,000,000

25 Subsequent event

No circumstances have arisen since the statement of financial position date, which would require adjustments to or disclosure in the financial statements or notes thereto.



Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Partner Organizations (POs) wise break-up of loan outstanding
As at 30 June 2021

	Amount in Taka	
	30 June 2021	30 June 2020
Agrosor Loan-SEP:		
A. Loan to partner organizations under-AGROSOR-SEP category-large		
1 JCF (Jagorani Chakra Foundation)	111,000,000	146,000,000
2 TMSS	233,000,000	190,000,000
3 SSS (Society for Social Service)	72,000,000	108,000,000
4 RRF (Rural Reconstruction Foundation)	64,000,000	48,000,000
5 NGF (Nowabenki Gonomukhi Foundation)	40,000,000	28,000,000
6 POPI (People's Oriented Program Implementation)	132,000,000	108,000,000
7 PMK (Palli Mongal Karmosuchi)	86,000,000	82,000,000
8 SDS (Shariatpur Development Society)	90,000,000	90,000,000
9 SNF (Shishu Niloy Foundation)	84,000,000	72,000,000
10 PIDIM Foundation	125,000,000	90,000,000
11 IDF (Integrated Development Foundation)	108,000,000	100,000,000
12 PMUK (Padakhep Manabik Unnayan Kendra)	212,000,000	136,000,000
13 OSACA (Organisation for Social Advancement & Cultural Activities)	138,000,000	72,000,000
14 DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan)	86,000,000	82,000,000
15 Coast Foundation (Coastal Association for Social Transformation Foundation)	62,000,000	46,000,000
16 NDP (National Development Program)	194,000,000	151,000,000
17 Eco Social Development Organization (ESDO)	160,000,000	70,000,000
18 Poribar Unnayan Songstha (FDA)	58,000,000	40,000,000
19 Dushtha Shasthya Kendra (DSK)	32,000,000	15,000,000
20 Gram Bikash Kendra	61,000,000	30,000,000
21 Center for Community Development Assistant (CCDA)	150,000,000	150,000,000
22 Gram Unnayan Kendra (GUK)	92,000,000	40,000,000
23 Ghashful	80,000,000	50,000,000
24 ASHRAI	40,000,000	25,000,000
25 Proyas Manobik Unnayan Society	116,000,000	100,000,000
26 Young Power in Social Action (YPSA)	94,000,000	130,000,000
27 BASTOB-Initiative for Peoples Self-Development	104,000,000	30,000,000
28 Society for Development Society (SDI)	75,000,000	50,000,000
29 Community Development Centre (CODEC)	69,500,000	35,000,000
30 Resource Integration Centre (RIC)	50,000,000	-
31 Society Development Committee (SDC)	60,000,000	-
32 PAGE Development Centre	30,000,000	-
33 Sagarika Samaj Unnayan Sangstha	40,000,000	-
34 SUS-Savar (Social Upliftment Society)	30,000,000	-
35 GJUS (Grameen Jano Unnayan Sangstha)	50,000,000	-
Sub-Total	3,228,500,000	2,314,000,000



Amount in Taka	
30 June 2021	30 June 2020

B. Loan to partner organizations under-AGROSOR-SEP category-Medium

36 DABI (Dabi Moulik Unnayan Sangstha)	86,000,000	72,000,000
37 SUS-Savar (Social Upliftment Society)	88,000,000	72,000,000
38 Nabolok Parishad	108,000,000	100,000,000
39 GJUS (Grameen Jano Unnayan Sangstha)	97,000,000	126,000,000
40 Mohila Bohumukhi Sikkha Kendra	20,500,000	15,000,000
41 Joypurhat Rural Development Movement (JRDM)	66,000,000	40,000,000
42 Pabana Protishsruti	54,000,000	30,000,000
43 Satkhira Unnayan Sangstha (SUS)	70,000,000	50,000,000
44 Programme for Community Development	8,000,000	10,000,000
45 SOPIRET	10,000,000	-
46 SANGRAM (Sangathita Gramunnayan Kandra)	40,000,000	-
47 Sheva Nari O Shishu Kallyan Kendra	35,000,000	-
Sub-Total	682,500,000	515,000,000

C. Loan to partner organizations under-AGROSOR-SEP category-Small

48 UP (UNNAYAN PROCHESTA)	73,000,000	77,000,000
49 TARANGO	2,000,000	-
Sub-Total	75,000,000	77,000,000

Common Service Loan-SEP:

D. Loan to partner organizations under-Common Service Loan-SEP

1 JCF (Jagorani Chakra Foundation)	5,600,000	7,000,000
2 Programme for Community Development	4,514,286	2,000,000
3 TMSS	2,880,000	-
4 DABI (Dabi Moulik Unnayan Sangstha)	4,200,000	-
5 Eco Social Development Organization (ESDO)	8,100,000	-
6 Poribar Unnayan Songstha (FDA)	3,700,000	-
7 POPI (People's Oriented Program Implementation)	10,000,000	-
8 PMK (Palli Mongal Karmosuchi)	3,150,000	-
9 Center for Community Development Assistant (CCDA)	7,000,000	-
10 SDS (Shariatpur Development Society)	3,060,000	-
11 IDF (Integrated Development Foundation)	5,000,000	-
12 PMUK (Padakhep Manabik Unnayan Kendra)	9,000,000	-
13 OSACA (Organisation for Social Advancement & Cultural Activities)	1,900,000	-
14 DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan)	5,900,000	-
15 Nabolok Parishad	2,750,000	-
16 GJUS (Grameen Jano Unnayan Sangstha)	7,920,000	-
17 Ghashful	1,600,000	-
18 Proyas Manobik Unnayan Society	1,000,000	-
19 UP (UNNAYAN PROCHESTA)	7,045,000	-
20 PIDIM Foundation	6,100,000	-
Sub-Total	100,419,286	9,000,000

GRAND-TOTAL

4,086,419,286	2,915,000,000
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Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Partner Organizations (POs) wise Break-up of the Service Charge Receivable
As at 30 June 2021

Amount in Taka	
30 June 2021	30 June 2020

Agrosor Loan-SEP:**A. Accrued service charge-SEP category-large**

1	JCF (Jagorani Chakra Foundation)	1,608,904	3,082,603
2	TMSS	3,000,615	1,652,055
3	SSS (Society for Social Service)	93,699	165,205
4	RRF (Rural Reconstruction Foundation)	923,014	39,452
5	NGF (Nowabenki Gonomukhi Foundation)	132,329	65,753
6	POPI (People's Oriented Program Implementation)	1,338,904	845,753
7	PMK (Palli Mongal Karmosuchi)	1,501,232	584,384
8	SDS (Shariatpur Development Society)	791,096	622,603
9	SNF (Shishu Niloy Foundation)	1,736,713	1,088,219
10	PIDIM Foundation	896,918	2,050,685
11	IDF (Integrated Development Foundation)	239,178	238,356
12	PMUK (Padakhep Manabik Unnayan Kendra)	4,134,657	1,050,411
13	OSACA (Organisation for Social Advancement & Cultural Activities)	2,623,561	498,082
14	DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan)	1,488,903	584,384
15	Coast Trust (Coastal Association for Social Transformation Trust)	704,794	163,973
16	NDP (National Development Program)	691,644	461,918
17	Eco-Social Development Organization (ESDO)	3,613,562	1,432,192
18	Poribar Unnayan Songstha	1,347,534	1,043,836
19	Dustha Shasthya Kendra (DSK)	43,562	21,575
20	Gram Bikash Kendra	375,617	986,301
21	Centre for Community Development Assistance (CCDA)	2,149,315	3,863,014
22	Gram Unnayan Kendra	926,096	57,534
23	Ghashful	1,253,425	1,880,137
24	ASHRAI	49,316	35,959
25	Proyas Manobik Unnayan Society	320,548	2,710,274
26	Young Power in Social Action (YPSA)	129,863	2,079,452
27	BASTOB-Initiative for People's Self-Development	433,972	55,479
28	Society for Development Initiatives (SDI)	1,779,452	1,304,795
29	Community Development Center (CODEC)	1,659,145	1,021,233
30	Resource Integration Centre (RIC)	1,086,987	-
31	Society Development Committee (SDC)	2,330,137	-
32	PAGE Development Centre	1,298,630	-
33	Sagarika Samaj Unnayan Sangstha	1,504,110	-
34	SUS-Savar (Social Upliftment Society)	80,137	-
35	GJUS (Grameen Jano Unnayan Sangstha)	867,123	-
	Sub-Total	43,154,692	29,685,617



		Amount in Taka	
		30 June 2021	30 June 2020
B. Accrued service charge-SEP category-Medium			
36	DABI (Dabi Moulik Unnayan Sangstha)	1,836,493	960,658
37	SUS-Savar (Social Upliftment Society)	823,232	71,014
38	Nabolok Parishad	1,404,493	263,014
39	GJUS (Grameen Jano Unnayan Sangstha)	1,193,918	2,066,630
40	Mohila Bohumukhi Sikkha Kendra	220,931	249,041
41	Joypurhat Rural Development Movement (JRDM)	222,904	1,025,753
42	Pabna Protishsruti	685,479	78,904
43	Satkhira Unnayan Sangstha (SUS)	1,275,616	1,545,205
44	Programme for Community Development (PCD)	19,726	26,301
45	SOPIRET	310,685	-
46	SANGRAM (Sangathita Gramunnyan Karmasuchi)	973,151	-
47	Sheva Nari O Shishu Kallyan Kendra	1,242,740	-
	Sub-Total	10,209,368	6,286,520
C. Accrued service charge-SEP category-Small			
48	UP (Unnayan Prochesta)	705,892	834,795
49	TARANGO	38,356	-
	Sub-Total	744,248	834,795
Common Service Loan-SEP:			
D. Loan to partner organizations under-Common Service Loan-SEP			
1	JCF (Jagorani Chakra Foundation)	1,841	2,685
2	Programme for Community Development	38,816	110
3	TMSS	2,367	-
4	DABI (Dabi Moulik Unnayan Sangstha)	146,301	-
5	Eco Social Development Organization (ESDO)	5,178	-
6	Poribar Unnayan Songstha (FDA)	2,180	-
7	POPI (People's Oriented Program Implementation)	66,515	-
8	PMK (Palli Mongal Karmosuchi)	38,082	-
9	Center for Community Development Assistant (CCDA)	101,589	-
10	SDS (Shariatpur Development Society)	20,510	-
11	IDF (Integrated Development Foundation)	72,740	-
12	PMUK (Padakhep Manabik Unnayan Kendra)	62,137	-
13	OSACA (Organisation for Social Advancement & Cultural Activities)	6,285	-
14	DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan)	43,342	-
15	Nabolok Parishad	7,452	-
16	GJUS (Grameen Jano Unnayan Sangstha)	43,496	-
17	Ghashful	21,247	-
18	Proyas Manobik Unnayan Society	6,510	-
19	UP (Unnayan Prochesta)	5,153	-
20	PIDIM Foundation	9,995	-
	Sub-Total	701,736	2,795
	GRAND TOTAL	54,810,044	36,809,727



Sustainable Enterprise Project (SEP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Partner Organizations (POs) wise Break-up of Service Charge Recognized
As at 30 June 2021

Amount in Taka	
30 June 2021	30 June 2020

Agrosor Loan-SEP:

A.	Service charge under SEP category-large		
1	JCF (Jagorani Chakra Foundation)	9,870,051	7,237,654
2	TMSS	15,804,810	5,256,935
3	SSS (Society for Social Service)	7,240,994	4,454,075
4	RRF (Rural Reconstruction Foundation)	3,808,562	4,377,637
5	NGF (Nowabenki Gonomukhi Foundation)	2,016,576	786,729
6	POPI (People's Oriented Program Implementation)	7,805,651	4,407,226
7	PMK (Palli Mongal Karmosuchi)	6,523,098	2,958,699
8	SDS (Shariatpur Development Society)	6,262,243	3,590,497
9	SNF (Shishu Niloy Foundation)	6,123,494	3,947,466
10	PIDIM Foundation	5,689,983	5,018,579
11	IDF (Integrated Development Foundation)	6,825,822	3,812,414
12	PMUK (Padakhep Manabik Unnayan Kendra)	12,346,746	5,205,462
13	OSACA (Organisation for Social Advancement & Cultural Activities)	7,000,479	2,872,397
14	DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan)	6,510,769	2,958,699
15	Coast Trust (Coastal Association for Social Transformation Trust)	3,709,571	1,552,500
16	NDP (National Development Program)	10,589,101	5,393,682
17	Eco Social Development Organization (ESDO)	8,143,870	1,432,192
18	Poribar Unnayan Songstha	3,828,698	1,043,836
19	Dushtha Shasthya Kendra (DSK)	1,118,862	21,575
20	Gram Bikash Kendra	2,033,066	986,301
21	Center for Community Development Assistant (CCDA)	12,067,551	3,863,014
22	Gram Unnayan Kendra (GUK)	3,793,562	57,534
23	Ghashful	4,435,788	1,880,137
24	ASHRAI	1,841,482	35,959
25	Proyas Manobik Unnayan Society	6,891,524	2,710,274
26	Young Power in Social Action (YPSA)	8,962,911	2,079,452
27	BASTOB-Initiative for Peoples Self-Development	2,572,243	55,479
28	Society for Development Society (SDI)	4,880,907	1,304,795
29	Community Development Centre (CODEC)	3,722,287	1,021,233
30	Resource Integration Centre (RIC)	1,086,987	-
31	Society Development Committee (SDC)	2,330,137	-
32	PAGE Development Centre	1,298,630	-
33	Sagarika Samaj Unnayan Sangstha	1,504,110	-
34	SUS-Savar (Social Upliftment Society)	80,137	-
35	GJUS (Grameen Jano Unnayan Sangstha)	867,123	-
	Sub-Total	189,587,825	80,322,432



		Amount in Taka	
		30 June 2021	30 June 2020
B. Service charge under SEP category-Medium			
36	DABI (Dabi Moulik Unnayan Sangstha)	5,015,835	2,860,110
37	SUS-Savar (Social Upliftment Society)	4,652,218	2,404,439
38	Nabolok Parishad	6,601,479	3,031,850
39	GJUS (Grameen Jano Unnayan Sangstha)	6,792,288	5,390,671
40	Mohila Bohumukhi Sikkha Kendra	1,029,390	249,041
41	Joypurhat Rural Development Movement (JRDM)	2,227,151	1,025,753
42	Pabana Protishsruti	2,361,575	78,904
43	Satkhira Unnayan Sangstha (SUS)	3,780,411	1,545,205
44	Programme for Community Development	578,425	26,301
45	SOPIRET	310,685	-
46	SANGRAM (Sangathita Gramunnyan Karmasuchi)	973,151	-
47	Sheva Nari O Shishu Kallyan Kendra	1,242,740	-
	Sub-Total	35,565,348	16,612,274
C. Service charge under SEP category-Small			
48	UP (Unnayan Prochesta)	3,739,847	2,417,672
49	TARANGO	38,356	-
	Sub-Total	3,778,203	2,417,672
Common Service Loan-SEP:			
D. Loan to partner organizations under-Common Service Loan-SEP			
1	JCF (Jagorani Chakra Foundation)	135,656	2,685
2	Programme for Community Development	77,992	110
3	TMSS	50,367	-
4	DABI (Dabi Moulik Unnayan Sangstha)	43,496	-
5	Eco Social Development Organization (ESDO)	62,137	-
6	Poribar Unnayan Songstha (FDA)	6,285	-
7	POPI (People's Oriented Program Implementation)	146,301	-
8	PMK (Palli Mongal Karmosuchi)	57,678	-
9	Center for Community Development Assistant (CCDA)	43,342	-
10	SDS (Shariatpur Development Society)	53,180	-
11	IDF (Integrated Development Foundation)	38,082	-
12	PMUK (Padakhep Manabik Unnayan Kendra)	101,589	-
13	OSACA (Organisation for Social Advancement & Cultural Activities)	20,510	-
14	DESHA (Desha Shechsashebi Artho-Samajik Unnayan o Manobik Kallyan)	72,740	-
15	Nabolok Parishad	21,247	-
16	GJUS (Grameen Jano Unnayan Sangstha)	138,510	-
17	Ghashful	9,995	-
18	Proyas Manobik Unnayan Society	7,452	-
19	UP (Unnayan Prochesta)	5,153	-
20	PIDIM Foundation	66,515	-
	Sub-Total	1,158,227	2,795
	GRAND-TOTAL	230,089,603	99,355,173

