

**INDEPENDENT AUDITOR'S REPORT  
AND  
AUDITED FINANCIAL STATEMENTS  
OF  
SOCIETY FOR SOCIAL SERVICE (SSS)  
FOR THE YEAR ENDED 30 JUNE 2022**

**A. QASEM & Co.**

Chartered Accountants

Since 1953

## **Independent Auditor's Report**

**To the Members of General Body of Society for Social Service (SSS)**

**Report on the Audit of the Financial Statements**

### **Opinion**

We have audited the financial statements of Society for Social Service (the entity), which comprise the statement of financial position as at June 30, 2022, and the statement of comprehensive income, statement of changes in capital funds, statement of cash flows and statement of receipts and payments 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 present fairly, in all material respects, the financial position of the entity as at June 30, 2022, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with 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.

### **Other Information**

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and 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 entity or to cease operations, or has no realistic alternative but to do so.

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

### **Auditors' responsibilities for the audit of the financial statements**

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

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

- ▶ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ▶ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- ▶ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ▶ 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 entity'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 entity to cease to continue as a going concern.
- ▶ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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.

**Other Matter**

The financial statements of the entity for the year ended 30 June 2021 were audited by another auditor who expressed an unmodified opinion on those statements on 28 October 2021.

**A. Qasem & Co.**

*Chartered Accountants*

RJSC Firm Registration Number: 2-PC7202



**Akhtar Sanjida Kasem, FCA, FCMA, CFE**

Partner

Enrolment Number: 643

DVC: 2210040643AS429579

Place: Dhaka

Date: 02 October 2022

**Society for Social Service (SSS)**  
**Statement of Financial Position**  
**As at 30 June, 2022**

	Notes	Amounts in BDT	
		30 June 2022	30 June 2021
<b>Assets</b>			
<b>Non-current assets</b>			
Property, plant and equipment	6	967,846,757	908,683,076
Staff and other loan	7	621,866,803	484,905,838
		<b>1,589,713,560</b>	<b>1,393,588,914</b>
<b>Current assets</b>			
Inventory	8	10,120,094	8,849,244
Accounts receivable	9	78,177,211	54,164,960
Advance, prepayment and deposits	10	103,927,058	85,993,620
Staff and other loan	7	127,370,309	121,226,459
Loan to clients	11	35,944,080,272	24,831,021,503
Short term deposit	12	2,930,692,080	2,366,536,621
Cash and cash equivalents	13	685,844,859	1,261,570,132
		<b>39,880,211,883</b>	<b>28,729,362,539</b>
<b>Total assets</b>		<b>41,469,925,443</b>	<b>30,122,951,453</b>
<b>Capital and liabilities</b>			
<b>Capital funds</b>			
Cumulative surplus	14	8,680,426,669	7,442,095,421
Reserve fund	15	952,914,924	815,564,240
Loan loss reserve fund (LLRF)	16	338,937,164	243,467,316
		<b>9,972,278,757</b>	<b>8,501,126,977</b>
<b>Non-current liabilities</b>			
Loan from funds	17	1,506,957,134	1,168,226,017
Term loan	18	464,441,667	562,582,328
Client's saving deposit	19	10,132,600,249	7,127,447,654
Staff security deposit	20	65,095,219	53,890,446
Service benefit fund	21	296,010,879	225,825,603
Surokkha fund	22	1,009,997,048	813,732,969
Other funds	23	42,617,495	42,617,495
		<b>13,517,719,691</b>	<b>9,994,322,512</b>
<b>Current liabilities</b>			
Accounts payable	24	1,610,414	1,576,236
Other liabilities	25	42,271,546	21,190,582
Term loan	18	9,859,755,030	5,095,908,626
Client's saving deposit	19	6,144,768,109	5,325,050,344
Staff security deposit	20	16,273,805	13,472,611
Service benefit fund	21	15,579,520	11,885,558
Surokkha fund	22	432,855,878	348,742,701
Loan loss reserve fund (LLRF)	16	1,401,629,763	680,369,404
Provision	26	65,182,930	129,305,902
		<b>17,979,926,995</b>	<b>11,627,501,964</b>
<b>Total capital and liabilities</b>		<b>41,469,925,443</b>	<b>30,122,951,453</b>

**Footnotes:**

1. Independent auditor's report - Page 1-3.
2. The accompanying notes 1-37 form an integral part of these financial statements.

**A. Qasem & Co.**

Chartered Accountants  
RJSC Firm Registration Number: 2-PC7202

  
**Akhtar Sanjida Kalem, FCA, FCMA, CFE**  
Partner

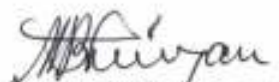
Enrolment Number: 643  
DVC: 2210040643AS429579

Place: Dhaka  
Date: 02 October 2022





**Diptimoy Barua**  
DD & Head of Finance & Accounts



**Abdul Hamid Bhuiyan**  
Executive Director & CEO

  
**Murshed Alam Sarker**  
Chairman

**Society for Social Service (SSS)**  
**Statement of Comprehensive Income**  
**For the year ended 30 June, 2022**

	Notes	Amounts in BDT	
		2021-2022	2020-2021
<b>Income</b>			
Service charges	27	6,634,480,833	5,287,991,259
Bank interest		27,918,726	31,678,463
Interest on short term deposit		91,089,244	89,449,809
Grants and donations	28	57,088,604	23,611,360
Others income	29	49,033,165	32,016,014
<b>Total income</b>		<b>6,859,610,572</b>	<b>5,464,746,905</b>
<b>Expenditure</b>			
<b>Financial expense</b>			
Term loan interest	30	478,895,784	378,648,628
Interest on client deposit	19	880,656,763	626,999,762
Interest on funds		123,220,428	120,292,235
Interest on others fund		4,404,456	3,407,955
Bank charges and commission		8,263,464	8,039,917
		<b>1,495,440,895</b>	<b>1,137,388,497</b>
<b>Operating expense</b>			
Salary, allowance and benefits	31	2,777,657,692	2,443,699,814
Travelling and transportation		62,864,524	47,581,708
Office rent		36,742,049	30,260,241
Utility		15,472,955	13,901,794
Printing and stationery		25,395,037	16,758,141
Training expense	32	61,331,588	37,988,350
Telephone and postage		17,026,705	15,958,789
Entertainment		13,901,666	9,330,004
Meeting, seminar and workshop		7,098,908	3,558,337
Repair and maintenance		44,714,688	31,867,030
Registration and license fees		12,542,859	10,254,728
Legal expense		1,707,948	1,341,434
Audit fees		886,750	253,000
Credit rating fees		161,250	300,000
Sanitary materials expenses		4,059,016	1,688,577
Tax expenses		4,557,559	4,298,467
Land and other tax		231,595	-
Other operating expenses	33	101,190,664	22,100,465
Loan loss expenses (LLE)	16	819,342,915	251,661,884
Depreciation	6	47,010,467	44,231,287
		<b>4,053,896,835</b>	<b>2,987,034,050</b>
<b>Total expenditure</b>		<b>5,549,337,730</b>	<b>4,124,422,547</b>
Excess of income over expenditure	14	1,310,272,842	1,340,324,358

**Footnotes:**


1. Independent auditor's report - Page 1-3.
2. The accompanying notes 1-37 form an integral part of these financial statements.

**A. Qasem & Co.**  
Chartered Accountants  
RJSC Firm Registration Number: 2-PC7202

  
**Akhtar Sanjida Kasem, FCA, FCMA, CPE**  
Partner  
Enrolment Number: 643  
DVC: 2210040643A5429579

Place: Dhaka  
Date: 02 October 2022



  
**Diptimoy Barua**  
DD & Head of Finance & Accounts

  
**Abdul Hamid Bhuiyan**  
Executive Director & CEO

  
**Murshed Alam Sarker**  
Chairman

**Society for Social Service (SSS)**  
**Statement of Changes in Capital Funds**  
**For the year ended 30 June, 2022**

	Amount in BDT			
	Surplus	Reserve Fund	Loan Loss Reserve Fund (LLRF)	Total
Balance as on 01.07.2021	7,442,095,421	815,564,240	243,467,316	8,501,126,977
Add: Surplus during the year	1,310,272,842	-	-	1,310,272,842
Add: During the year	-	137,350,684	-	137,350,684
Add: Prior year adjustment	128,004,481	-	-	128,004,481
Less: Transfer to social welfare project	(103,120,000)	-	-	(103,120,000)
Add: Provision during the year	-	-	95,469,848	95,469,848
	<b>8,777,252,744</b>	<b>952,914,924</b>	<b>338,937,164</b>	<b>10,069,104,832</b>
Less: Transfer to reserve fund	96,826,075	-	-	96,826,075
<b>Balance as on 30.06.22</b>	<b>8,680,426,669</b>	<b>952,914,924</b>	<b>338,937,164</b>	<b>9,972,278,757</b>
-				
Balance as on 01.07.2020	6,144,600,038	671,339,142	213,796,689	7,029,735,869
Add: Surplus during the year	1,340,324,358	-	-	1,340,324,358
Add: During the year	-	144,225,098	-	144,225,098
Add: Prior year adjustment	106,867,414	-	-	106,867,414
Less : Transfer to social welfare project	(57,819,827)	-	-	(57,819,827)
Add: Provision during the year	-	-	29,670,627	29,670,627
	<b>7,533,971,983</b>	<b>815,564,240</b>	<b>243,467,316</b>	<b>8,593,003,539</b>
Less: Transfer to reserve fund	91,876,562	-	-	91,876,562
<b>Balance as on 30.06.2021</b>	<b>7,442,095,421</b>	<b>815,564,240</b>	<b>243,467,316</b>	<b>8,501,126,977</b>

**Footnotes:**

1. Independent auditor's report - Page 1-3.
2. The accompanying notes 1-37 form an integral part of these financial statements.


**A. Qasem & Co.**

Chartered Accountants  
 RJSC Firm Registration Number: 2-PC7202



**Akhtar Sanjida Kaseem, FCA, FCMA, CFE**  
 Partner  
 Enrolment Number: 643  
 DVC: 2210040643AS429579

Place: Dhaka  
 Date: 02 October 2022

  
**Diptimoy Barua**  
 DD & Head of Finance & Accounts

  
**Abdul Hamid Bhuiyan**  
 Executive Director & CEO

  
**Mureshed Alam Sarker**  
 Chairman



**Society for Social Service (SSS)**  
**Statement of Cash flows**  
**For the year ended 30 June, 2022**

	Notes	Amounts in BDT	
		2021-2022	2020-2021
<b>Cash flows from operating activities</b>			
Excess of income over expenditure	14	1,310,272,842	1,340,324,358
Add: Prior year adjustment	14	128,004,481	106,867,414
CSR Fund transfer to social project	14	(103,120,000)	(57,819,827)
Transfer to reserve fund	14	(96,826,075)	(91,876,562)
Loan loss provision	16	816,730,207	122,158,830
Depreciation for the year	6	42,227,206	37,939,610
Inventory received and utilized	8	(1,270,850)	(1,311,948)
Accounts receivable	9	(24,012,251)	30,166,881
Advance, prepayment and deposits	10	(17,933,438)	(10,242,804)
Staff and other loan paid	7	(889,368,617)	(517,689,865)
Staff and other loan realized	7	546,263,802	435,819,096
Loan disbursed to clients	11	(61,944,444,313)	(43,045,366,060)
Loan realized from clients	11	50,831,385,544	40,299,210,606
Reserve fund	15	137,350,684	144,225,098
Accounts payable	24	34,178	(1,284,068)
Other liabilities	25	21,080,964	13,028,237
Provision	26	(64,122,972)	1,208,777
<b>Net cash used in operating activities</b>		<b>(9,107,748,608)</b>	<b>(1,194,642,227)</b>
<b>Cash flows from investing activities</b>			
Sale of property, plant and equipment	6	5,522,246	236,817,327
Purchase property, plant and equipment	6	(106,913,133)	(286,563,263)
Short term deposit encashment	12	1,184,995,681	1,509,685,008
Short term deposit investment	12	(1,749,151,140)	(2,090,456,278)
<b>Net cash used in investing activities</b>		<b>(665,546,346)</b>	<b>(630,517,206)</b>
<b>Cash flow from financing activities</b>			
Loan received from funds	17	592,020,117	1,196,013,746
Loan payment to funds	17	(253,289,000)	(1,636,227,366)
Term loan received	18	12,035,802,704	6,355,156,029
Term loan payment	18	(7,370,096,961)	(7,113,039,900)
Client's saving deposit collected	19	12,101,417,618	9,300,942,965
Client's saving deposit refund	19	(9,157,204,021)	(7,646,799,002)
Interest on clients saving deposit	19	880,656,763	626,999,762
Staff security received	20	18,917,812	11,770,058
Staff security payment	20	(4,911,845)	(5,840,795)
Service benefit fund received	21	80,513,143	66,670,727
Service benefit fund payment	21	(6,633,905)	(8,108,432)
Surokkha fund received	22	616,605,635	426,778,425
Surokkha fund payment	22	(338,228,379)	(305,265,190)
<b>Net cash from financing activities</b>		<b>9,197,569,681</b>	<b>1,269,051,027</b>
<b>Net increase / (decrease)</b>		<b>(575,725,273)</b>	<b>(556,108,406)</b>
Cash and cash equivalent at the beginning of the year		1,261,570,132	1,817,678,538
<b>Closing cash and cash equivalent</b>	13	<b>685,844,859</b>	<b>1,261,570,132</b>

**Footnotes:**

1. Independent auditor's report - Page 1-3.
2. The accompanying notes 1-37 form an integral part of these financial statements.

**A. Qasem & Co.**

Chartered Accountants  
RJSC Firm Registration Number: 2-PC7202

  
**Akhtar Sanjida Kasem, FCA, FCMA, OBE**  
Partner


Enrolment Number: 643  
DVC: 2210040643AS429579

Place: Dhaka  
Date: 02 October 2022



  
**Diptimoy Barua**  
DD & Head of Finance & Accounts

  
**Abdul Hamid Bhuiyan**  
Executive Director & CEO

  
**Mursheed Alam Sarker**  
Chairman



**Society for Social Service (SSS)**  
**Statement of Receipts and Payments**  
**For the year ended 30 June, 2022**

	Notes	Amount in BDT	
		2021 -2022	2020 -2021
<b>RECEIPTS</b>			
<b>I. Opening cash and cash equivalents</b>	13	<b>1,261,570,132</b>	<b>1,817,678,538</b>
Cash in hand		31,475,146	31,733,354
Cash at bank		1,230,094,986	1,785,945,184
<b>II. Loan received</b>		<b>12,314,778,951</b>	<b>7,139,737,558</b>
Loan from funds	17	295,082,991	789,737,558
Term loan received	18	12,019,695,960	6,350,000,000
<b>III. Other collection</b>		<b>61,081,529,369</b>	<b>48,081,386,915</b>
Fixed assets transfer/sales		1,421,194	2,204,825
Inventory received	8	5,720,741	2,838,629
Accounts receivable	9	67,810,853	126,966,541
Realized against prepayment and deposits	10	173,270,302	39,217,049
Staff other loan realization	7	51,157,790	34,297,455
Loan realized from clients	11	48,313,811,962	37,818,648,050
Term deposit encashment	12	1,184,995,681	1,509,498,689
Reserve fund received	15	15,985,562	15,708,836
Client's saving deposit collection	19	10,379,590,347	7,931,255,929
Staff security fund receipts	20	14,745,000	8,370,000
Service benefit fund receipts	21	1,143,325	56,518,634
Surokkha fund receipts	22	616,605,635	426,682,820
Accounts payable receipts	24	61,587,924	-
Other liabilities receipts	25	37,336,187	46,769,613
Provision expenses refund	26	17,995,076	-
Fund receipts for project operation		138,351,790	62,409,645
<b>IV. Other income and receipts</b>		<b>6,378,244,439</b>	<b>5,083,733,277</b>
Service charges		6,268,234,557	4,975,028,127
Bank interest		27,918,556	31,457,045
Interest on short term deposit		9,356,409	29,871,148
Grants and donations		26,733,102	1,194,138
Others income	34	46,001,815	46,182,821
<b>TOTAL OPENING AND RECEIPTS (I+II+III+IV)</b>		<b>81,036,122,891</b>	<b>62,122,536,288</b>
<b>PAYMENTS</b>			
<b>V. Loan refunded</b>		<b>7,577,788,545</b>	<b>8,591,487,767</b>
Loan from funds	17	213,509,402	1,478,447,867
Term loan refund	18	7,364,279,143	7,113,039,900
<b>VI. Other refunds</b>		<b>69,945,583,009</b>	<b>49,816,939,407</b>
Fixed assets transfer/purchase		80,733,329	35,141,663
Inventory payments	8	13,364,275	9,663,623
Accounts receivable	9	35,736,566	84,229,438
Advance, prepayment and deposits return	10	343,597,249	96,105,193
Staff and other loan paid	7	390,903,862	298,736,626
Loan to clients	11	61,728,027,000	42,746,938,000
New short-term deposit	12	1,682,822,053	2,001,907,801
Client's saving deposit refund	19	4,937,599,786	4,026,920,359
Staff security payments	20	3,275,923	4,339,366
Service benefit fund paid	21	6,537,916	7,654,579
Surokkha fund payments	22	71,733,948	51,216,165
Accounts payable paid	24	68,002,524	64,589,208
Other liabilities refund	25	10,686,176	27,055,916
Provision expenses paid	26	93,439,848	69,410,869
Others payments and return	35	479,122,554	293,030,601



	Notes	Amount in BDT	
		2021 -2022	2020 -2021
<b>VII. Expenses and payments</b>		<b>2,826,906,478</b>	<b>2,452,538,982</b>
Financial cost	36	647,808,111	566,812,880
Salary, allowance and benefits		1,883,714,529	1,683,877,442
Travelling and transportation		51,451,416	39,034,810
Office rent		23,590,647	18,427,614
Utility		13,635,606	12,829,179
Printing and stationery		16,833,567	11,025,158
Training expenses		45,095,040	30,467,746
Telephone and postage		16,094,371	15,505,982
Entertainment		12,835,956	8,771,277
Meeting, seminar and workshop		5,574,720	2,694,236
Repair and maintenance		32,389,222	24,237,765
Registration and license fees		622,922	803,601
Legal expense		1,444,042	1,046,995
Audit fees		-	-
Samity materials expenses		2,043,011	444,937
Tax payment		1,325,343	11,448,542
Land and other tax		38,190	-
Other operating expenses	37	72,609,785	25,110,818
<b>TOTAL PAYMENTS (V+VI+VII)</b>		<b>80,350,278,032</b>	<b>60,860,966,156</b>
<b>Closing cash and cash equivalents</b>	13	<b>685,844,859</b>	<b>1,261,570,132</b>
Cash in hand		32,606,131	31,475,146
Cash at bank		653,238,728	1,230,094,986
<b>TOTAL PAYMENTS AND CLOSING</b>		<b>81,036,122,891</b>	<b>62,122,536,288</b>

**Footnotes:**


1. Independent auditor's report - Page 1-3.
2. The accompanying notes 1-37 form an integral part of these financial statements.

**A. Qasem & Co.**

Chartered Accountants  
RJSC Firm Registration Number: 2-PC7202

  
**Akhtar Sanjida Kasem, FCA, FCMA, CFE**  
Partner  
Enrolment Number: 643  
DVC: 2210040643AS429579

Place: Dhaka  
Date: 02 October 2022

  
**Diptimoy Barua**  
DD & Head of Finance & Accounts

  
**Abdul Hamid Bhuiyan**  
Executive Director & CEO

  
**Mustafed Alam Sarker**  
Chairman



**Society for Social Service (SSS)**  
**Notes of the Financial Statement**  
**As at and for the year ended 30 June 2022**

**1.00 Corporate Information**

**1.01 About the organization**

**Society for Social Service (SSS)**, a national-level development organization, founded in 1987, with the goal of establishment and promotion of fundamental rights of the underprivileged people including children, women and men through poverty alleviation, empowerment and mainstreaming them in the enrichment process of the country. In course of time, more than three decades, SSS, now-a-days, is a recognized non-profit development organization spreading a set of programs and projects over 328 upazillas under 43 districts, which are noteworthy everywhere. It focuses and emphasizes participations and involvement of children, youths, women and men irrespective of class, culture, caste, and creed in its development ventures surrounding the national poverty reduction sectors. SSS, as a top positioned organization, has gained reputation in multi-focused developmental activities, which has active memberships of many important national, regional and international network bodies and forums playing contributory role through advocacy and assistance for establishing and upholding Human Rights and Good Governance at the national and international level in general. With the long experiences, the organization has been capable to engender approach and strategy in the aspect of development, which reflects the people's perception, demand, participation, and leadership for desired changes in livelihood, governance and potentials bridging over the sustainable growth and prosperity. SSS also has professional relationship with other national organizations and extends collectively helping hand at the moment of national crisis and calamities (i.e., natural and man-made disasters). It offers and organizes training and technical services through Fishing Culture Extension Program, Agriculture Extension Program, Livestock Development Program, Polytechnic Institute, Technical and Vocational Education and Training (TVET) Institute, Anti-trafficking, Microfinance Program, Education and Child Development Program, Water and Sanitation Program, and so on.

**1.02 Corporate and legal status**

<b>The nature of the entity's operations</b>	A non-government, not-for-profit and voluntary organization.
<b>Date of establishment</b>	February 2, 1987
<b>Legal status of the entity</b>	1) Registered with the Directorate of Social Welfare vide registration No. TA- 0213 dated 02.02.1987 2) NGO Affairs Bureau vide registration no. 345 dated 30.01.1990 and renewed on 05.08.2019 3) Registrar of Joint Stock Companies; Registration No. S-3576(365) dated 29.01.2004 4) Microcredit Regulatory Authority; License no. 0000025 dated 05.09.2007
<b>Address of registered office</b>	<b>Head Office:</b> SSS Bhaban, Plot No -6/1, Block - A, Lalmatia, Mohammadpur, Dhaka-1207, Bangladesh. <b>Foundation Office:</b> SSS Bhaban, Mymensingh Road, Tangail-1900, Bangladesh.
<b>Principal activities</b>	(1) Microfinance Program (MFP), (2) Education and Child Development Programs (ECDP), (3) Health Programs, (4) Fish-culture Extension Program, (5) Agriculture Extension Program, (6) Livestock Development Program, (7) Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH) Program, (8) Nation-building through Eradication Malnutrition (NEM) Program, (9) Disaster Management Program, (10) Training Program, (11) Sustainable Enterprise Program, (12) Uplifting the Quality of the Lives of the Elderly People Program, (13) Sports and Cultural Program, (14) Extended Community Climate Change (ECCCP)--Flood Projects, (15) Scholarship Program, (16) Technical and Vocational Training Program, (17) SSS Polytechnic Institute, (18) SSS-Pour Ideal High School, (19) Sonar Bangla Children Home (Rehabilitation Centre for the Brothel Children), (20) SSS General Hospital with a separated Eye Department, (21) Social Welfare and Development Program, and the likes, (22) PACE kadarnath (Hen Rearing), (23) Rural Microenterprise Transformation Project (RMTP).
<b>Statutory audit conducted up to</b>	June 30, 2022
<b>Name of the statutory auditor for last year</b>	MABS & J Partners
<b>Name of the statutory auditor for current year</b>	A. Qasem & Co. Chartered Accountants
<b>No. of Executive Committee's meeting held in FY 2021-2022</b>	6
<b>Date of last AGM held</b>	31 October 2021

### 1.03 List of Executive Committee Member

Name	Qualification	Profession	Designation	Present Address
Mr. Murshed Alam Sarker	MA	Private Service	Chairman	5/11-A, Lalmatia, Block-E, Dhaka
Mr. Abdur Rouf Khan	HSC	Business	Vice-Chairman	Kodialia, Tangail.
Mrs. Nilufa Yesmin	HSC	Housewife	Treasurer	Akur Takur Para, Tangail.
Mrs. Momtaz Begum	BA	Housewife	Member	Mymensingh Road, Tangail.
Mr. Md. Shahjada Khan	BA	Private Service	Member	Biswash Betka, Tangail.
Mr. Abdul Bari	MSC	Professor	Member	Akur Takur Para, Tangail.
Mr. Md. Alauddin Prodhan	MA	Private Service	Member	Kamatpara, Ponchogor
Mr. Utpal Kumar Singha Roy	MA	Professor	Member	Dhulpara, Bailly Bazar, Tangail.
Mr. Kazi Zakerul Moula	BA	Journalist	Member	Masjid Road, Tangail.
Mr. Abdul Hamid Bhuiyan	MSC	Private Service	Member Secretary	Mymensingh Road, Tangail.

### 2.00 Basis of preparation of the financial statements

#### 2.01 Basis of preparation and measurement

The Financial Statements have been prepared in accordance with International Financial Reporting Standards (IFRSs), the regulations of Microcredit Regulatory Authority (MRA), the regulations of NGO Affairs Bureau and other applicable laws and regulations wherever appropriate, such principles are explained in the succeeding notes. The Financial Statements have been prepared on a going concern basis and accrual method (except for donation which is accounted on a cash basis method) under historical cost convention; therefore does not take into consideration the effect of inflation. No adjustment has been made for inflationary factors affecting the financial statements. The accounting policies as summarized under note 3.00, unless stated in a different way, have been consistently applied by the organization and are consistent with those of the previous year.

#### 2.02 Books of accounts and records supporting the financial statements

SSS maintains its books of accounts and records on program or project-wise. SSS processes its accounting data in a systematic way ensuring required control. It receives grants and funds from different sources through specific bank accounts. Then the funds are transferred to the related programs and branch/area/zone/institution office. Most of the offices/programs/projects (mainly Microfinance Program) are also maintained in accounting software. The Head Office maintains records of all treasury, investment and management functions. Balance between projects is eliminated upon combination for the purposes of presentation of the financial statements but it is presented separately in the Note 38.00 to 45.00.

#### 2.03 Management's responsibility on the financial statements

The management takes the responsibility for the preparation and fair presentation of these financial statements.

#### 2.04 Date of authorization for issue

The board of trustees authorised the financial statements for issue on 02 October 2022. The board of trustees or the management does not have the power to amend the financial statements after issue.

#### 2.05 Going concern

Management has assessed SSS's ability to continue as a going concern and is satisfied that SSS has access to adequate resources to continue in business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubt upon the SSS's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

#### 2.06 Presentation and functional currency and level of precision

The financial statements are presented in Bangladeshi Taka (BDT) (currency), which is functional currency of the organization. All financial information presented in the statements, has been rounded off to the nearest BDT.

#### 2.07 Reporting period

These financial statements have been prepared for the period from 1 July 2021 to 30 June 2022.



## **2.08 Comparative information and rearrangement thereof**

Comparative information has been disclosed in respect of the one-year from 1 July 2020 to 30 June 2021 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant to understanding of the current year's financial statements. Figures for the period ended on June 30 2021 have been rearranged wherever considered necessary to ensure comparability with the current period.

## **2.09 Events after the reporting period**

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment/disclosures have been made in the financial statements.

## **3.00 Summary of significant accounting policies**

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

### **3.01 Components of the financial statements**

As per IAS-1: "Presentation of Financial Statements" complete a set of financial statements are:

- 1) Statement of Financial Position;
- 2) Statement of Comprehensive Income;
- 3) Statement of Cash-flows;
- 4) Statement of Changes in the Equity;
- 5) Notes to the Financial Statements comprising a summary of significant accounting policies.

### **3.02 Offsetting**

Income and expenditure are offset and net amount reported in the financial statement when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis.

### **3.03 Use of estimates, judgments and assumptions**

The preparation of the financial statements in conformity with International Financial Reporting Standards (IFRSs) requires managements to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the financial statements.

The most critical estimates and judgments are applied to the following:

- 1) Provision for impairment of loan loss provision, deposit and investments;
- 2) Gratuity;
- 3) Useful life of depreciable assets;

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which the basis of making the judgments about carrying value of assets and liabilities that are not readily apparent to other sources. Actual results may differ from these estimates.

However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised. In accordance with the guidelines as prescribed by IAS 37 "Provisions, Contingent Liabilities and Contingent Assets", provisions are recognized in the following situations:

For the **provisions made for loan portfolio** based on the guideline of Microcredit Regulatory Authority (MRA), SSS reviews its loan portfolio on monthly basis to assess whether any further allowances/write-offs for impairment should be provided in the statement of comprehensive income. The judgment by the management is required in the estimation of these amounts and such estimations are based on the assumption about a number of factors through actual results may differ, resulting in future changes to the provisions.



### 3.04 Current versus non-current classification

The entity presents assets and liabilities in the statement of financial position based on current/non-current classification. An asset is current when it is:

- 1) expected to be realized or intended to be sold or consumed in normal operating cycle; or
- 2) expected to be realized within twelve months after the reporting period; or
- 3) held primarily for the purpose of trading; or
- 4) cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period;

All other assets without the above mentioned feature are classified as non-current.

A liability is current when it is:

- 1) expected to be settled in normal operating cycle; or
- 2) due to be settled within twelve months after the reporting period; or
- 3) held primarily for the purpose of trading; or
- 4) there is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting period;

The entity classifies all other liabilities which are not related to the aforesaid properties as non-current.

### 3.05 Revenue recognition

IFRS-15 supersedes IAS-11 Construction Contracts, IAS-18 Revenue and Related Interpretations and it applies to all revenue arising from contracts with customers, unless those contracts are in the scope of other standards. As per IFRS-15: "Revenue from Contracts with Customers", revenue is only recognized when it meets the following five steps model: (1) Identifying the contract(s) with customer, (2) Identifying the performance obligations in the contract, (3) Determining the transaction price, (4) Allocating the transaction price to the performance obligation in the contract, and (5) Recognizing the revenue when the entity satisfies a performance obligation. Under IFRS-15, revenue is recognized at an amount that reflects the consideration to which an entity expects to be entitled in exchange for transferring goods or services to a customer. The standard requires entities to practice judgment, taking into consideration all of the relevant facts and circumstances when applying each step of the model to contracts with their customers. The standard also specifies the accounting for the incremental costs of obtaining a contract and the costs directly related to fulfilling a contract.

Most of the revenue items of SSS are out of the scope as there are subject to other standards like IFRS-9. Recognition of revenue for the remaining revenue items, which are in scope for IFRS-15, does not change when the five step model is applied. Based on the assessment made, implementation of this standard has minimal impact on the financial statements.

The accounting policies relating to the recognition of revenue under IFRS-9 are presented below. The following specific recognition criteria are met before revenue is recognized:

#### 3.05.1 Service charge from microfinance

In accordance with IFRS-9, income is recognized in the statement of comprehensive income based on the effective interest rate method. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument, or when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, SSS estimates cash flows considering all contractual items of the financial instrument. The calculation includes all amounts paid or received between parties to the contract that are an integral part of the effective interest rate of a financial instrument including transaction costs, and all other premiums or discounts.

#### 3.05.2 Rebate on service charge

Rebate is given to the clients on advance payment of loan installment as per the guideline of Microcredit Regulatory Authority (MRA).

#### 3.05.3 Interest on saving deposits and term deposits

Interests on saving deposits and term deposits are recognized as the interest is accrued unless collectability is in doubt.

#### **3.05.4 Grant and donation**

Income from grant and donation is recognized when conditions on which they depend on have been met. Substantially, SSS's Grant and Donation are for the funding of projects and programs, and for these grants, income is recognized to equate to expenditure incurred on projects and programs. For donor grants which involve funding for property, plant and equipment, grant income is recognized as the amount equivalent to depreciation expenses charged on the fixed assets concerned. For grants provided to purchase property, plant and equipment for specific projects, income is recognized over the estimated useful life of the assets.

Income realized from restricted funds is recognized in the Statement of Comprehensive Income only when there is certainty that all of the conditions for receipt of the funds have been complied with and the relevant expenditure that it is expected to compensate has been incurred and charged to the Statement of Comprehensive Income. Unutilized funds are carried forward as such in the Statement of Financial Position.

Gifts and donations received in-kind are recognized at valuation at the time that they are distributed to beneficiaries, or if received for resale with proceeds being used for the purpose of the organization at the point of such sale. Items not sold or distributed are inventories but not recognized in the financial statements.

#### **3.05.5 Net gains and losses on the disposal of property, plant & equipment and other non-current assets:**

Net gains and losses on the disposal of property, plant and equipment and other non-current assets, including investments, are recognized in the Statement of Comprehensive Income after deducting from the proceeds on disposal, the carrying value of the item disposed of and any related selling expenses.

#### **3.05.6 Other income**

All other income is recognized when SSS's right to receive such income has been reasonably determined and all conditions precedents are satisfied.

#### **3.06 Expenditure recognition**

Program/project related expenses arisen from the goods and services being distributed to the beneficiaries in accordance with the program/project objectives and activities. Expenses in carrying out the projects/program and other activities of the organization are recognized in the Statement of Comprehensive Income during the period in which they are incurred. Other expenses incurred in administering and running the organization and in restoring and maintaining the property, plant and equipment to perform at expected levels are accounted on an accrual basis and charged to the Statement of Comprehensive Income.

##### **3.06.1 Borrowing cost**

Borrowing costs are interest and other costs in connection with the borrowing of funds of the organization. Borrowing costs are recognized as an expense in the year in which they are incurred unless capitalization is permitted under the International Accounting Standard (IAS)-23: "Borrowing Costs", except where such costs are directly attributable to the acquisition, construction or production of a qualifying asset, in which case these costs are capitalized as part of the cost of that asset. Qualifying assets are assets that necessarily take a substantial time range to get ready for their intended use or sale.

##### **3.06.2 Interest paid on clients' deposit**

Interest paid on Clients' Deposit is accounted on accrual basis and shown as expenses in the related period. Interest on Clients' General Deposit (GD) and Voluntary Deposit (VD) are calculated on the average balance (opening plus closing balance divided by two) on individual client's deposit. It is calculated in monthly basis which is provisioned and distributed on clients' pass books of the end of the financial year, but if client withdraw his/her membership from SSS, he/she gets interest up to the month of withdrawal. Other deposit schemes interests is provisioned as per prescribed rate of the respective scheme.

##### **3.06.3 Program expenses**

Program/project related expenses arisen from goods and services being distributed to beneficiaries in accordance with the program/project objectives and activities. Non-recurrent expenditure has been charged to the fund accounts.



### 3.07 Property, plant and equipment

Property, Plant and Equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the organization and the cost of the assets can be reliably measured.

#### 3.07.1 Cost and valuation

All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

#### 3.07.2 Restoration costs

SSS recognizes, in the carrying amount of an item of Property, Plant and Equipment, the cost of replacing part of such an item when that cost is incurred if it is possible that the future economic benefits embodied with the item will flow to the company and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance, is normally charged off as revenue expenditure in the period in which it is incurred.

#### 3.07.3 Depreciation

Depreciation is charged for the year at the following rates on diminishing balance method based on the nature and estimated useful life years of each asset. Depreciation on newly acquired assets is calculated from the accounting date of acquisition and for disposal depreciation is charged up to the date of disposal. On the disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected on the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

The current annual rates of depreciation of assets of SSS are:

Category of Property, Plant and Equipment	Rate
Land and Land Development	0%
Building (Brick and Concrete build - Pucca Building)	10%
Building (Half brick or stones building--Kutcha & Pucca Building)	15%
Furniture and Fixtures	20%
Motorcycle, Bicycle and Vehicles	20%
Equipment	20%
Photocopiers	20%
Medical Equipment	20%
Musical Equipment	20%
Training Equipment	20%
Computer, Laptop, Printer, Projector and Accessories	30%
Software	50%

#### 3.07.4 Donated assets

When Property, Plant and Equipment are purchased as a part of a project through restricted funds, until the conclusion of the project, or if on conclusion of the project, the asset is not handed over to the beneficiary or returned to the original donor, the cost of the asset is included in a memorandum inventory of property, plant and equipment identified as in the financial statements. Depreciation is calculated on such assets.

#### 3.07.5 Capital work-in-progress

Property, Plant and Equipment under construction/acquisition have been accounted as capital work-in-progress until construction/acquisition is completed. Capital work-in-progress is started at cost and not depreciated. Depreciation on capital work-in-progress commences when the assets are ready for their intended use.





### 3.08 Financial Instruments

Financial instruments are recognized in the Statement of Financial Position when SSS becomes a party to the contractual provisions of the instrument.

#### a) Receivables

Receivables are carried at anticipated realizable values. Bad debts are written off when identified and an estimate is made for doubtful debts based on a review of all outstanding amounts as at the Statement of Financial Position date.

#### b) Payables

Payables are stated at cost which is the fair value of the consideration to be paid in the future for goods and services

#### c) Interest-bearing borrowings

Interest-bearing loans are recorded at the amount of proceeds received from the concern institution. For borrowings made specially for the purpose of acquiring a qualifying asset, the amount of borrowing costs eligible for capitalization is the actual borrowing costs incurred on that borrowing during the period. All borrowing costs are recognized as an expense in the Statement of Comprehensive Income in the period in which they are incurred. The carrying values of these financial instruments approximate their fair values due to their short term maturities.

### 3.09 Loan loss provision (expected credit loss)

SSS uses a provisioning methodology as prescribed by the Micro Credit Regulatory Authority (MRA). The organization records a provision for loan loss based on a percentage of outstanding loans with the percentages increasing as loans are outstanding for a longer period. At the end of every month, SSS calculates required provision for loan based on the loan classification and provisioning methodology which is shown below and any adjustment, if required, is made and accounted in the financial statements:

Loan Classification	Days in Arrears	Provision Required (%)
Standard	Current (No arrears)	1%
Watchful Loan	1-30.	5%
Sub-standard	31-180.	25%
Doubtful	181-365.	75%
Bad	Over 365	100%

SSS is following MRA guideline as per above table to calculate provision. It is to be mentioned here that, Microcredit Regulatory Authority (MRA) issued two (2) circular (letter no. 69 on 30.12.2021 & letter no. 71 on 16.06.2022) whereby the authority has restricted the classification on loans from 1st July, 2021 to 30th June, 2022.

Vide letter number 69 on 30.12.2021, the authority extended the restriction up to 31st December, 2021 and MRA has given a choice to halt the loan classification in a regular manner and instructed not to charge adverse loan loss provision on 01.07.2021. But in case of any positive change which improves the loan portfolio quality than to charge in regular manner and charge minimum 1% loan loss provision on increased loan outstanding amount from 30.06.2021 (as per circular no. 62) to 31.12.2021.

Vide letter number 71 on 16th June, 2022, MRA gave a choice to halt the loan classification in a regular manner and gave instruction to charge 25% on doubtful loan instead of 75% and 35% on bad loan instead of 100%. This percentage was applied on that loan amount which was due after the end of March, 2020. And at the same time on 30.06.2022 the loan loss provision should not be less than the loan loss provision amount of 31.12.2021 (as per MRA circular no 69 on 30.12.2021).

But SSS Management has taken a conservative approach by following regular matrix as per MRA instead of halting loan classification which resulted a higher loan loss provision by approximately Tk. 86.34 Crores as at the reporting

### 3.10 Loans write-off

The write-off of loans, if necessary, are charged against the provision for loan losses. Loans within their maturity period are classified as "regular loan". Loan which remains outstanding after their maturity period are classified as per prescribed methodology. Generally, loans are written-off in every quarter. Any collections realized from loans previously written-off are credited to the Statement of Comprehensive Income. Loan loss provision and expenses regarding the loan losses are shown separately in the financial statement.



### **3.11 Cost allocation**

SSS uses an allocation methodology and ensures each project or program is charged with its fair segment of shared costs, and to provide compliance with policy. Expenses on the management employees are booked based on involvement of the individual in respective project or program. Direct expenses on the supporting divisions are booked based on their activities in respective of the projects or programs. Utility bills and other expenses are charged to the projects or programs based on the actual space utilization or respective projects or programs allocation or as per management guidance.

### **3.12 Taxation**

#### **3.12.1 Current tax**

Under the Income Tax Ordinance (ITO), 1984 as amended, SSS is subject to taxation for its present activities/projects. As per 6<sup>th</sup> Schedule, Part-A Para-1A & 2, of ITO 1984, Income from Microcredit activities, "Service Charge" and "Voluntary Contributions" are Tax exempted.

SSS submitted its return for the Assessment Year 2021-2022 tax as a whole, TIN is 6762-0051-5580, to the Deputy Commissioner of Taxes, Circle-101, Zone-5, Dhaka. The tax return for the assessment years 2020-2021 and 2019-2020 was also submitted duly which are currently with the Appellate Joint Commissioner of Taxes, Appellate Range-2, Taxes Appeal Zone-2, Dhaka. The appellate commission gave judgement in favors of SSS and the file is processed for the further action. SSS has deposited Tk. 31,672,458.00 to the government treasury as Advance Income Tax.

#### **3.12.2 Deferred tax**

Deferred Tax is provided on temporary difference between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they are reserved, based on the laws that have been enacted or substantively enacted by the reporting date. Under the existing tax laws as applicable, SSS is liable for tax on interest of savings instruments, profit on sales of fixed assets and other income. Hence, there is no temporary difference between the carrying amounts of assets and liabilities for financial reporting purposes and the amount used for taxation purposes. Accordingly, deferred tax is not required to recognize under IAS-12.

### **3.13 Anti money laundering and anti-terrorism**

In compliance with the Guidelines on Prevention of Money Laundering and Terrorist Financing and MRA/Circular Letter no/Ragu-09 & 19 for NGO/NPO Sector (Prevention of Money Laundering Act, 2012, 2(ba)(a)(1) & (2) and Anti-Terrorism Act, 2009 (amended in 2013), SSS fully complies with the guidelines of Money Laundering and Terrorist Financing. Most of the transactions, SSS made through bank transfer and Account Payee cheque. Apart from the banking channel, SSS does not use any other channel to transact money.

### **3.14 Segment information**

SSS's internal management and reporting formats are structured and based on activities and services that are similar in nature and where the risk and obligations are similar. The primary segments represent this structure. The activities of each of the reported activity based segments are reported in the Note No. 38 to 45.

### **3.15 Valuation of assets and their basis of measurement**

#### **3.15.1 Property, plant and equipment**

Property, plant and equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the organization and the cost of the assets can be reliably measured. The financial statements have been prepared in accordance with comprehensive guidelines and policies as disclosed in the above paragraphs.

#### **3.15.2 Staff loan**

Staff Loans are on the basis of their payment or adjustments schedule.



### **3.15.3 Short term deposit**

Term Deposits are on the basis of their necessary maturity.

### **3.15.4 Loan to clients**

SSS activities include providing microfinance loans to the clients without collateral, on a specific service charge based on various program. Loans exclusive of service charge are not stated net of provision for loan losses.

### **3.15.5 Advance, deposits and prepayments**

Loan and Prepayments are recognized when there is a contractual right to receive cash or another financial asset from another entity.

### **3.15.6 Account receivables**

Account receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.

### **3.15.7 Inventory**

Inventories are stated at cost. The cost of inventories includes expenditure incurred in acquiring the inventories and bringing them to their existing location and condition. Expenditure is recognized at the moment when such inventory delivered or consumed; obsolete inventories are written off. In case of write-off of inventory, such amount is recognized as an expense in the period. Items donated for distribution or reselling are not included in the financial statements until such time as they are distributed or resold.

### **3.15.8 Cash and cash equivalents**

Cash and cash equivalents are defined as cash in hand and bank balances at the end of the year. For the purpose of the Statement of Cash flows, cash and cash equivalents consist of cash in hand and bank deposits, net of outstanding and bank overdrafts.

## **3.16 Basis for valuation of liabilities and provisions**

### **3.16.1 Reserve fund**

This fund creates as statutory reserve has been maintained @10% of total cumulative surplus in accordance with provision of section 20 of the Microcredit Regulatory Authority (MRA) Act 2006. This fund will be used after getting approval of MRA for the purpose of the clients' poverty reduction and as per guidance of MRA, and this fund (amount) should have to invest to the banks in FDR form.

### **3.16.2 Loan loss reserve fund (LLRF)**

SSS makes provision for loan losses fund based on loan outstanding classification in accordance with provision of Section 44 of the Microcredit Regulatory Authority (MRA) Ordinance 2010 and makes provisions for loan losses every month in order to maintain the loan loss reserve for bad loans at adequate level and calculates the required provision for loan based on the classification and provisioning methodology which is shown in the forthcoming paragraphs; if required, are made and accounted in the financial statements for the year. This year's applicable provisioning is mentioned in the Note no. 3.15 and 16.

### **3.16.3 Term loan**

Term loans are received to support various microfinance programs and for working capital of SSS. The loans are repayable at various intervals on the basis of their repayment schedule. Details are given in the Note no. 18.

### **3.16.4 Other funds**

This fund is accumulated at the end of the donor's phased out projects. This fund is utilized in the microcredit program. Donors name and fund balance (amount) are given in the Note no. 23.



### 3.16.5 Loan from funds

This loan is taken from Service Benefit Fund, Provident Fund, Gratuity Fund and Superannuation Fund aimed at encouraging and facilitating socioeconomic development in the grassroots through microfinance programs without continuous dependence on external sources. The loan is repaid to the respective projects as and when required and charged with a simple interest rate of 10 percent per annum and interest given every 3 months after.

### 3.16.6 Clients' saving deposit

Clients' Deposits are on the basis of their maturity term and past trend of withdrawal by the depositors.

### 3.16.7 Surokhha fund (clients' loan welfare fund)

Organization charged 1 percent (on Small and Enterprise Loan except marginal, housing and disaster loan) on loan disbursed amount and 0.5 percent on marginal loan disbursed amount for creating the fund to mitigate specific uncertainty. The objective of Surakhha Fund is to provide financial assistance to:

- (1) those borrowers' families who die during their tenure of loan repayment as exempted the outstanding loan amount of the client,
- (2) If the client dies, the organization provides Tk. 5,000.00 for funeral rites.
- (3) Only the client will get Tk. 5,000.00 as financial assistance for treatment of some specific disease--caesarean delivery, gallbladder stone operation, hysterectomy and appendicitis operation;
- (4) Client or his/her family members affected any chronic disease, road accident, river erosion, fire accident, business downfall, cyclone, flood, and the others, the Executive Director or his/her authorized officer may consider financial assistance to him/her and his/her family members;
- (5) If client's main earning member dies or affected any chronic disease, road accident, river erosion, fire accident, business downfall, cyclone, flood, insolvency etc., the Executive Director or his/her authorized officer may consider financial assistance to him/her or his/her family members;

And only the borrower will have the eligibility to be the beneficiary of this fund. This money deposited in this fund is not refundable.

### 3.16.8 Staff security deposit

This amount is received against security from whom dealing direct cash transaction at the field-level. At present Tk. 15,000.00 receipt from Assistant Credit Officer (collection officer) at the joining time and this amount is refunded with interest when he/she leaves the organization.

### 3.16.9 Staff benefit fund

SSS pays to the staff against their earned leave balance from this fund. When an employee leaves the organization he/she gets cash benefit against his/her earned leave balance maintaining all formalities of the organization. Every staff gets 30 days earned leave per year. If a staff does not enjoy these leaves, the balance is carried forward in the next year and maximum 500 days balance will be calculated last basic of the employee as well.

### 3.16.10 Account payables

Account Payables are stated at cost which is the fair value of the consideration to be paid in the future for goods and services received.

### 3.16.11 Provisions

Provisions are recognized in the statement of financial position, when SSS has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligation; and a reliable estimate of the amount can be made, in accordance with the IAS-37 "Provisions, Contingent Liabilities and Contingent Assets".



### 3.16.12 Other liabilities

Other Liabilities are on the basis of their payment or adjustments schedule.

### 3.17 Financial risk management

The risk of SSS is defined as the possibility of losses, financial or others. The risk management of the organization covers the core risk areas of the donor fund management risk, credit risk, liquidity risk, equity risk, operational risk and reputation risk arisen from the Money Laundering and Terrorist Financing incidences. The prime objective of the risk management is that the SSS evaluates and takes well calculative business risk and thereby safeguards its capital, financial resources and profitability from various activities risks through its own measures and through implementing Microcredit Regulatory Authority (MRA) guidelines and following the same of the best practices as below:

#### 3.17.1 Donor fund management risk

The objective of Donor Fund Management Risk is to ensure that all compliance and service are delivered to the beneficiaries accordingly which are mentioned in the contract. For mitigating the risk every month, operation and finance people sit together and identify the gap and take necessary action accordingly. Internal Control and Risk Management Division undertakes periodical and special audit of the branch and beneficiary level for review of the operation and compliance of statutory requirements.

#### 3.17.2 Credit risk

It arises mainly from lending. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the SSS. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, the SSS's credit risk management activities have been designed to address all these issues.

SSS has segregated duties of the officers/ executives involved in credit related activities. A separate Division has been formed at Head Office which is entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated.

A thorough assessment is done before sanctioning of any credit facility. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the proposed credit facility, etc. The assurance process starts at Credit Officer and ends at Chief Executive Officer when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approval/declined by the Management Committee of the SSS.

#### 3.17.3 Liquidity risk

The object of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, SSS is maintaining a diversified and stable funding base comprising of various deposit product. Management of liquidity and funding is carried out by Finance and Accounts Division under approved policy guidelines. The Liquidity Management is monitored by Head Office Fund Management Team under Finance and Accounts Division on a regular basis. A contingency plan is placed to manage extreme situation.

#### 3.17.4 Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Operation Division under various Product Head, a well designed policy framework. The market value of equities held was however higher than the cost price at the Statement of Financial Position date.



### **3.17.5 Operational risk**

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Audit Division undertakes periodical and special audit of the branches and divisions at the Head Office for reviewing of the operation and compliance of statutory requirements.

SSS has established a system of internal control, which designed to manage all the risk of failure to a reasonable level, achieve aims and objectives/goal of the organization and the system provides reasonable assurance of effective and efficient operations covering all controls including financial and operational controls, reliability of the financial information, compliance with applicable laws and regulations, adherence to management policies, safeguarding of the organization assets, prevention and detection of fraud and errors and accuracy and completeness of the accounting records.

The Board of Directors of SSS regularly reviews the effectiveness of internal control process through its Executive committee. The Executive Committee plays an effective role amongst the Board of Directors, Management, Depositors, Donors, Financer and develops an efficient, powerful and a safe Business System. The committee also performs a very important role for publishing the organization's financial statements, developing and appropriate internal control system and maintaining an effective communication with internal and external auditors. It significantly contributes in controlling and monitoring various risk factors arisen from the organization's activities. Executive Committee reviews the actions taken on internal control issues identified in the reports prepared by the Internal and External Auditors and Regulatory Authorities. It has active outlook on the internal audit's independence, scope of work and resources and it also reviews the functions of Internal Audit Division of the Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

### **3.17.6 Reputation risk arising from money laundering and terrorist financing incidence**

Money Laundering and Terrorist Financing risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of Money Laundering and Terrorist Financing. For mitigation the risk, SSS has a design to review the transactions of the accounts to verify suspicious transactions. Policy and concerns are given to the all level for developing awareness and skill for identifying suspicious activities or transactions.

### **3.17.7 Interest rate risk**

Interest Rate Risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rate. Exposure to fair value movement relates to fixed rate instruments subject to fair value accounting and exposure to cash flow fluctuation relates to variable rate instruments, SSS is primarily exposed to cash flow fluctuation arising from variable rate borrowings. The objective of interest rate risk management for SSS is to reduce financial cost and ensure predictability.

### **3.18 Information and communication technology**

The rapid development of information and communication technologies (ICTs) has effectively facilitated in recognizing business processes and streamlining the provision of its products and services in today's dynamic business environment. Such adoption helps the organization to develop and maintain competitive advantage for ensuring organization's profitability and survivability in the market place. The competitive advantage often brings to the MFI numerous benefits including fast business transactions, increasing automation of business process, improved customer service and provision of effective decision support in a timely manner. An effective risk management process is an important component of a successful IT security program, IT Risk Management.

In order to minimize and control these risks successfully, organization has developed and implement ICT Risk Management policies and strategies, strengthened ICT security infrastructure, acquired centralized real time security monitoring system, implemented centralized hardware system with high availability facility and implemented Disaster Recovery Plan and human resource backup plan with segregation of duties for different ICT tasks.



#### 4.00 Employee benefit schemes

##### 4.01 Provident fund

SSS operates a contributory provident fund benefits from which are given to its employees in accordance with its policies. National Board of Revenue (NBR) approved and recognized this fund for the purpose of taxation. The fund is operated by a board of trustees consisting of nine (9) members selected from the employees of the organization. All permanent employees of the organization are contributing monthly to the fund by an amount equal to 10 percent of their basic salaries. The organization also contributes 10 percent of employees' basic salary to the fund each month. Interest earned from the investment is credited to the employees' accounts on a yearly basis and they also get loan from this fund. This fund is audited every year by a Chartered Accountants firm.

##### 4.02 Gratuity fund

SSS operates a gratuity scheme for its permanent employees and maintains a separate account for this. National Board of Revenue (NBR) approved and recognized this fund for the purpose of taxation. The fund is operated by a board of trustees consisting of nine (9) members selected from the employees of the organization. This fund is audited every year by a Chartered Accountants firm. The policies are as below:

Service Tenure	Resignation /Termination	Dismissal
Less than 5 years	Availing no benefit	Availing no benefit
5 years to less than 10 years	Availing 1 (one) month basic salary last drawn for each completed year and fraction months of his/her service years.	
10 years to less than 15 years	Availing 2 (Two) months' basic salary last drawn for each completed year and fraction months of his/her service years.	
15 years to less than 20years	Availing 3 (Three) months' basic salary last drawn for ach completed year and fraction months of his/her service years.	
20 years to less than 25 years	Availing 4 (Four) months basic salary last drawn for ach completed year and fraction months of his/her service years.	
25 years above	Availing 5 (Five) months basic salary last drawn for ach completed year and fraction months of his/her service years.	

##### 4.03 Superannuation fund

SSS, operates a Superannuation Fund benefits from which are given to its employees in accordance with its policies. National Board of Revenue (NBR) approved and recognized this fund for the purpose of taxation. The fund is operated by a board of trustees consisting of nine (9) members selected from the employees of the Organization. Organization created this fund for considering staff's future financial security, reducing uncertainty & risk and future safety. This fund created by (1) highest 5% of yearly surplus fund transfer to Superannuation Fund for fulfilling Golden Handshake Retirement expenses; (2) highest 5% of yearly surplus fund transfer to Superannuation Fund for fulfilling Injury & Death Benefit Scheme expenses; (3) all category employee contributes a fixed amount (level wise specific) in every month, that's amount deduct from his/her salary and on the other hand when employee leave the organization he/she will gets the deposit amount with good interest amount.

All category employees of the organization are gets benefit from this fund. Interest earned from the investment is credited to the Superannuation Fund accounts on a yearly basis. This fund is audited every year by a Chartered Accountants firm. The benefits policies are as below:

###### 4.03.1 Employees' contribution to superannuation benefit scheme

Every employee, irrespective to category, contributes a fixed amount (level-wise specific amount) every month, that amount is deducted from his/her salary and on the other hand when employee leaves the organization he/she will get the deposited amount with good interest. Interest earned from the investment is credited to the Superannuation Fund accounts on a yearly basis. Level-wise contributions (1) Grade-1: minimum amount Tk. 1,000.00; (2) Grade-2-5: minimum amount Tk. 2,000.00; (3) Grade-5.1-8: minimum amount Tk. 3,000.00; (4) Grade-8.1-10: minimum amount Tk. 5,000.00; (5) Grade-11-12: minimum amount Tk. 6,000.00; (6) Grade-13-13.2: minimum amount Tk. 7,000.00 & (7) Grade-14-17: minimum amount Tk. 10,000.00, but maximum limit for all level Tk. 20,000.00 per month.



#### 4.03.2 Injury benefit scheme

SSS's employment injury benefit is payable to any injured person to provide medical support and coverage in the event of accidental death or permanent incapable as follows:

Particulars	On duty	Off duty
Regular Staff	Bear all treatment cost ((In side of the country or abroad).	Bear 50% of all treatment cost (In side).
	In case of permanent incapability released from service with 2 years gross salary.	In case of permanent incapability released from service with 1 year gross salary.
Regular Non-confirmed Staff	Bear all treatment cost (In side of the country ).	Bear 25% of all treatment cost (In side of the country ).
	In case of permanent incapability released from service with 6 months gross salary.	In case of permanent incapability released from service with 6 months gross salary based on his/her applicable salary scale.
Project or Contractual Staff	Bear all treatment cost (In side of the country ).	Contractual Staff who took retirement form SSS service, in case of permanent incapability release from service with 50% of treatment cost.
	In case of permanent incapability release from service with 3 months gross salary.	

#### 4.03.3 Death benefit scheme

SSS's employment death benefit is payable to his/her nominee/nominees in the event of accidental death or a prescribed disease or normal death is as follows:

Particulars	Accidental Death (on duty)	Normal Death/ Prescribed Disease/ Accidental Death (off duty)
Regular Staff	Death Benefit is payable to his/her nominee/nominees: 3 years gross salary. If 3 years gross salary amount is less than 10 lac (1 million) then nominee/nominees will get 10 lac (1 million) taka.	Death Benefit is payable to his/her nominee/nominees: 2 years gross salary.
Regular Non-confirmed Staff	Death Benefit is payable to his/her nominee/nominees: 5 lac (half million) taka.	Death Benefit is payable to his/her nominee/nominees: 1 year's gross salary.
Project or Contractual Staff	Death Benefit is payable to his/her nominee/nominees: 5 lac (half million) taka.	
All level Staffs	COVID-19	If any level of staff

#### 4.03.4 Golden handshake benefits

After completion 5 (five) years' service, if the organization feels under the circumstance that the organization may take Golden Handshake decision for running smooth operation of the organizational business, consideration are as:

1. Physical incapability;
2. Not show expected level out put in a long time;
3. Low performance;
4. Presently feel no need any staff;
5. Presently not fit for the work;
6. Presently abolished the existing position and no chance to accommodate in other place ;

##### Benefits under golden handshake

1. 5 years above and 10 years below will get 3 months gross salary;
2. 10 years and above will get additional one month basic salary last drawn for each completed year of the service.





#### **4.04 Free accommodation facility**

SSS provides free accommodation facility for microfinance's male staff at branch, area and zonal level in rural and city corporation area. For microfinance program's female staff, gets 20% extra housing allowance for 2-5 grade level staffs and 10% extra housing allowance for 6-8 grade level staff.

#### **4.05 Leave salary**

SSS pays to the staff against their earned leave balance. When a staff leaves the organization he/she gets cash benefit against earned leave balance. Every staff gets 30 days earned leave every year. If a staff does not enjoy earned leave, the balance would be carried forward maximum 500 days. If any staff leaves organization before one year he/she not entitled for this benefits. Above one year he/she will be entitled for this benefit and one day leave encashment calculation will be the last basic salary divided by 30.

#### **4.06 Subsidized food facility**

SSS introduced food subsidy for the staff members. At Head Office level, every staff can have lunch in the canteen. Every staff of head office has to pay Tk. 25.00 per meal, rest of the amount to fulfill the lunch properly is contributed by the organization. Field staff gets meal in the office mess and the organization pays Tk. 50.00 per head for the lunch. On the other hand, in the case of other meals, staff members only pay their food cost. SSS provides cook salary, utility cost, crockeries and other logistics at all office.

#### **4.07 Leave facility**

SSS staff members enjoy 16 type (Earned, Casual, Maternity or paternity, Transit, Medical, Grievance, Disability, Leave without pay, Education, Medical Treatment, Advance, Leave in the order of Executives, Optional, Matrimonial, Religion/pilgrims and General leave) of leaves for different reasons.

#### **4.08 Medical expenses benefits**

Only employee qualifies for a refund of partial expenses reasonably incurred in the treatment of an employment injury or a prescribed disease. Reasonable partial expenses calculated on the standard cost structure of the related treatment in the country. A board will be form for the expensive and critical treatment case to determine the reasonable expenses.

#### **4.09 Incentive allowance**

SSS provides two (2) incentive allowances to his confirmed permanent and contractual staffs every year. This allowance distribute to the confirmed permanent staffs at the end of December and at the end of June and allowance is calculated by basic salary of the December and June and contractual staffs get December and June month's 40 percent of their gross pay at the time of effect.

#### **4.10 Festival bonus**

Confirmed regular staff members of SSS are entitled yearly two (2) festival bonuses. Project staff and contractual staff are entitled bonus as per the conditions of the appointment letter. Bonuses are given 15 (fifteen) days before of the festival and entitled all staff get one bonus at Eid-ul-Adha and another bonus get linked with the related religious festival.

#### **4.11 Credit allowance**

SSS introduce credit allowance for the field-level staff under the Microfinance Program, considering the physical and mental stress of his/her works. Designation-wise per month allowance are: Messenger Tk. 3,000.00, Field Organizer/Branch Accountants/Assistant Manager/Operational Manager Tk. 5,000.00, Branch Manage Tk. 5,500.00, Area Manager Tk. 4,000.00, Zonal Accountant Tk. 2,000.00 and Zonal Manager Tk. 3,000.00 only.

#### **4.12 Baisakhi festival bonus**

Every confirmed regular staff member is entitled 25 percent of basic salary as Baisakhi festival bonus. The organization owned Project staff, contractual staff and cook are also entitled 10 percent of gross salary as Baisakhi festival bonus.



#### **4.13 Load allowance**

SSS introduced load allowance for selective senior executives considering the workload of their position.

#### **4.14 Tax allowance**

SSS pays to the staff tax allowance to fulfill their income tax against their salary and allowances portion.

#### **4.15 Staff loan**

##### **4.15.1 Staff loan (General)**

The confirmed regular staff members completing 3 (three) years of service, are eligible to avail this loan. Staff loan can be provided to the Regular Staff by the loan approval committee. The amount of loan, duration of loan, number of installments etc. all are to be decided by the loan approval committee as per approved of policy and the rate of interest against this loan is 6 percent on diminishing balance method. If a staff is eligible to become the member of PF and Superannuation Fund (SF) but does not get the membership, he/she will not be allowed to apply for staff loan.

##### **4.15.2 Motorcycle loan**

To expedite the work and project implementation of the staff, an arrangement of motorcycle loan is there in SSS. The concerned staff has to have a valid license, if he/she wants to avail this loan. If any staff resigns/retires/terminated before paying all installments, he will have to hand over the motorcycle to his immediate supervisor and loan outstanding amount will be adjusted with his/her final payment and authority will hand over the motorcycle to the concerned staff. If his/her final payment does not cover to fulfill the loan outstanding amount, in that case if concerned staff will pay the rest of the amount and authority will hand over the motorcycle to the concerned staff. If the staff pays all the installments, the authority will hand over the motorcycle to the concerned staff. Every installment is to be curtailed in each month as per the condition lied in the agreement. Appropriate measures will be taken as per the agreement if the motorcycle is stolen or lost.

##### **4.15.3 Bi-cycle loan**

To expedite the work and project implementation of the staff, SSS provides bi-cycle loan to the employees (Field Organizer). If any staff resigns/retires/terminated before paying all installments, he/she will have to hand over the bi-cycle to his immediate supervisor. If the staff pays all the installments, the authority will hand over the bi-cycle to the concerned staff. Every installment is to be curtailed in each month as per the condition lied in the agreement. Appropriate measures will be taken as per the agreement if the bi-cycle is stolen or lost.

#### **5.00 Others**

##### **5.01 Impact of COVID-19**

The Global Economy including Bangladesh Economy has been seriously affected during March 2020 to June 2022 due to the outbreak of COVID-19 pandemic. To prevent the spread of this disease the Government of Bangladesh, like many other countries, has taken a number of measures such as declaration of general holiday, enforcement of lockdown, social distancing, and so on. Such measures affected local and international trade and business. Activities of the organization also affected by COVID-19 as the offices remained shut down for a prolonged period during general holidays. Also when the general lockdown was lifted, the organization worked with fewer numbers of the employees in rotation to ensure the health safety of the employees and clients, which was the prime concern. As a result, loan disbursement during the fiscal year and loan portfolio quality of the organization decreased compared to previous normal years. Other Income of the organization also declined due to the same reason. Deferral payment facilities were provided to clients in line with the Government and Microcredit Regulatory Authority (MRA). The organization charged the provision for loans to cope with any adverse impact on loan repayment as per guideline of MRA. However, activity of the organization started to rebound strength in the second half of the fiscal year. Management of the organization assessed the going concern and confident to overcome any major adverse effect caused by COVID-19 pandemic.



## 5.02 Corporate social responsibility

SSS has a number of Social and welfare Programs. Some are fully run by own contribution and some are partial contribution. Since very beginning of initiation, SSS took these programs and scaled up them from time to time, considering his capacity and necessitation of the society. Presently, SSS runs: (1) Education and Child Development Programs (ECDP), (2) Health Programs, (3) Fish-culture Extension Program, (4) Agriculture Extension Program, (5) Livestock Development Program, (6) ENRICH Program (to establish unique model rural family and enhance community bounding through social activities), (7) Nation-building through Eradication Malnutrition (NEM) Program, (8) Disaster Management Program, (9) Training Program, (10) Social Welfare and Development Program, (11) Uplifting the Quality of the Lives of the Elderly People Program, (12) Sports and Cultural Program, (13) Scholarship Program, (14) Technical and Vocational Training Program, (15) SSS Polytechnic Institute, (16) SSS-Poura Ideal High School, (17) Sonar Bangla Children Home (Rehabilitation Centre for Brothel Children), (18) SSS General Hospital with separated Eye Department. Corporate Social Responsibility is the continuing commitment of the organization to behave ethically and contribute to economic development while improving the quality of life of the local community and society at large and as well as of the workforce and their families.

As per Microcredit Regulatory Authority (MRA) ordinance 2010 Section 21(Gha) and circular no. 48, microcredit organizations expend 10-15 percent of last year surplus amount for the social purpose and before using this fund the organizations take approval of MRA. In 2021-2022, the organization gave fund amounting Tk.103,120,000.00 for the above mention programs. Before expending the money, organization took approval of MRA. Subsequently the organization submitted the related documents to the regulatory authority, MRA and amount is audited every year by a Chartered Accountants firm.



		30 June 2022	30 June 2021
<b>6.00. Property, Plant and Equipment</b>	<b>TK. 967,846,757</b>		
<b>a. Cost Value:</b>			
Balance as on 01.07.2021		1,226,373,041	1,176,627,105
Add: Addition during the year		106,913,133	298,563,263
Less: Disposal during the year		5,522,246	236,817,327
<b>Balance as on 30.06.2022</b>	<b>Total Cost Value</b>	<b>1,327,763,928</b>	<b>1,226,373,041</b>
<b>b. Accumulated Depreciation :</b>			
Balance as on 01.07.2021		317,689,965	279,750,355
Add: Addition during the year		47,010,467	106,610,053
Less: Adjustment for assets disposal		4,783,261	68,670,443
<b>Balance as on 30.06.2022</b>	<b>Total Accumulated Depreciation</b>	<b>359,917,171</b>	<b>317,689,965</b>
<b>c. Written down value as on 30.06.2022 (a-b)</b>		<b>967,846,757</b>	<b>908,683,076</b>

**\*\* Details of Fixed Assets have been shown in Schedule - 01**

<b>7.00 Staff Loan and Other Loan</b>	<b>Tk. 749,237,112</b>		
Opening balance		606,132,297	524,261,528
Add: Paid through cash		390,903,862	298,736,626
Add : Paid through non-cash (Branch office transfer)		298,484,755	218,953,239
		<b>1,295,500,914</b>	<b>1,041,951,393</b>
Less : Realized through cash		51,157,790	34,297,455
Less : Realized through non-cash (Branch office transfer and previous loan adjustmer)		495,106,012	401,521,641
<b>Balance as on 30.06.2022</b>		<b>749,237,112</b>	<b>606,132,297</b>

**\*\* Details of Term Deposit have been shown in Schedule - 02**

General Loan		704,102,113	576,762,638
Employment Loan		741,650	514,400
Mobile Loan		16,800	16,800
Bi-Cycle Loan		1,853,451	1,151,024
Motor cycle Loan		42,523,098	27,687,435
<b>Total</b>		<b>749,237,112</b>	<b>606,132,297</b>

**Staff Loan are analyses as follows:**

Amount realized within 12 months		127,370,309	121,226,459
Realizable after 12 months above		621,866,803	484,905,838
<b>TOTAL</b>		<b>749,237,112</b>	<b>606,132,297</b>

<b>8.00. Inventory :</b>	<b>Tk. 10,120,094</b>		
Opening balance		8,849,244	7,537,296
Add: Purchases during the year		13,364,275	9,663,623
Add: Advance adjust against Pruchase		1,999,292	148,510
		<b>24,212,811</b>	<b>17,349,429</b>
Less: Consumption during the year		5,720,741	2,838,829
Less: Consumption through Non-cash (HO to Field)		8,371,976	5,661,356
<b>Balance as on 30.06.2022</b>		<b>10,120,094</b>	<b>8,849,244</b>

**\*\* Details of Inventory have been shown in Schedule- 3**

<b>9.00 Accounts Receivable :</b>	<b>Tk. 78,177,211</b>		
Opening balance		54,164,960	84,331,841
Add : Receivable during the year		35,736,566	84,229,438
Add: Non-cash receivable for Term Deposit Interest, Donation and others		73,139,486	49,984,244
		<b>163,041,012</b>	<b>218,545,523</b>
Less : Realized during the year		67,810,853	126,966,541
Less: Non-cash realized (Term Deposit Interest, Donation and others)		17,052,948	37,414,022
<b>Balance as on 30.06.2022</b>		<b>78,177,211</b>	<b>54,164,960</b>

Details are as below:

**Related undertakings**

Term Deposit Interest Receivable		46,225,187	30,706,111
Donation Receivable		26,821,976	19,036,320
Receivable from Bank against Remittance		272,764	187,509
Receivable from Staff Activity		4,857,284	4,235,020
<b>Total</b>		<b>78,177,211</b>	<b>54,164,960</b>

**\*\* Details of Accounts Receivable have been shown in Schedule-04**



	30 June 2022	30 June 2021
<b>10.00 Advance, Prepayment and Deposits</b> TK 103,927,058		
Balance as on 01.07.2021	85,993,620	75,750,816
Add : Paid through cash	343,597,249	96,105,193
Add : Non-cash advance paid through HO or Branch transfer	40,778,703	24,547,600
	<b>470,369,572</b>	<b>196,403,609</b>
Less : Realized through cash	173,270,302	39,217,049
Less : Non-cash realized through bill adjustment.	193,172,212	71,192,940
<b>Balance as on 30.06.2022</b>	<b>Total 103,927,058</b>	<b>85,993,620</b>
<i>Details are as below:</i>		
Prepayments against Office Rent	33,247,964	20,943,545
Prepayments against Expense	688,406	1,482,504
Advance to Third Party Advance	37,650,000	38,800,000
Prepayments against Building and Constructions	668,230	4,034,575
Advance Income Tax	31,672,458	20,732,996
	<b>Total 103,927,058</b>	<b>85,993,620</b>

**\*\* Details of Deposits and Prepayments have been shown in Schedule-05**

<b>11.00 Loan to Clients:</b> Tk. 35,944,080,272		
Balance as on 01.07.2021	24,831,021,503	22,084,866,049
Add: Disburse during the year	61,728,027,000	42,746,938,000
Add: Adjustment for samity transfer	216,417,313	298,428,060
	<b>86,775,465,816</b>	<b>65,130,232,109</b>
Less: Recovery during the year	48,313,811,962	37,818,648,050
Less: Recovery for surakha fund, samity transfer and savings adjustment	2,517,573,582	2,480,562,556
<b>Balance as on 30.06.2022</b>	<b>Total 35,944,080,272</b>	<b>24,831,021,503</b>

**\*\* Details of Loan to Clients have been shown in Schedule-06**

Details of the above amount are as follows:

Loan Classification and Required Provision	Days in Arrears	2021-2022		2020-2021	
		Principal	Loan Loss Provision	Principal	Loan Loss Provision
Standard - Required Provision 1%	Current (no arrear)	33,893,716,323	338,937,164	24,346,731,640	243,467,316
Watch list - Required Provision 5%	1-30	67,527,916	3,376,396	29,963,130	1,498,157
Substandard- Required Provision 25%	31-180	364,671,516	91,167,881	97,273,334	24,318,334
Doubtful - Required Provision 75%	181-365	1,244,316,133	933,237,102	21,892,699	16,419,524
Bad - Required Provision 100%	Over 365	373,848,384	373,848,384	335,160,700	335,160,700
		<b>35,944,080,272</b>	<b>1,740,566,927</b>	<b>24,831,021,503</b>	<b>620,864,031</b>

SSS is following MRA guideline as per above table to calculate provision. It is to be mentioned here that, Microcredit Regulatory Authority (MRA) issued two (2) circular (letter no. 69 on 30.12.2021 and letter no. 71 on 16.06.2022) whereby the authority has restricted the classification on loans from 1st July, 2021 to 30th June, 2022

Letter number 69 on 30.12.2021, the authority extended the restriction up to 31st December, 2021 and MRA has given a choice to halt the loan classification in a regular manner and gave instruction not charge averse loan loss provision on 01.07.2021 but any positive change and increase the loan portfolio quality than choice to charge in regular manner and changed minimum 1% loan loss provision on increased loan outstanding amount from 30.06.2021 (as per circular no. 62) to 31.12.2021.

Letter number 71 on 16th June, 2022, MRA gave a choice to halt the loan classification in a regular manner and gave instruction to charged 25% on doubtful loan instate of 75% and 35% on bad loan instate of 100%. This percentage was applied on that loan amount which was due after the end of March, 2020. And side by side 30.06.2022 loan loss provision amount not less than the loan loss provision amount of 31.12.2021 (as per MRA circular no 69 on 30.12.2021).

But SSS Management has taken a conservative approach by following MRA regular norms instead of halting loan classification which resulted a higher loan loss provision by approximately Tk. 86.34 Crores.

#### **Jagoron Tk. 14,308,416,311**

This loan is to allow Rural and Urban People to finance their economic activities. Jagoron Loans are working capital loans given to poor and disadvantaged households. Jagoron Loan range from Tk. 15,000 to Tk. 99,000 are given for one year and service charge 24% (decline) per year.



**Agrosar Tk. 15,390,978,127**

Agrosar loans are assessed on the basis of household cash flow, business projections and the reputation of the borrower. The Agrosar Loan borrowers are expected to generate equity and wage labour employment. Agrosar loan range from Tk. 1,00,000 to Tk. 30,00,000 are given for 1-2 year and service charge 24% (decline) per year.

**Sufalon Tk. 4,207,490,081**

The Sufalon Loan also enhances "Social Food Security Net" of the households. Sufalon loan range from Tk. 10,000 to Tk. 60,000 are given for six - nine months (one time) and service charge 24% (decline) per year.

**Buniad Tk. 58,171,699**

Ultra poor Program (UPP) loan has been deleted and its new name is Buniad. This loan is provided to those section of people who are living at the extreme corner of poverty line in order to bring them in a position where they can fulfill their basic fundamental needs and update their civil status. UPP Loan ranges from Tk. 10,000 to Tk. 60,000 are given for one year and service charge 20% (decline) per year.

**Special Assistance for Housing Tk. 29,600**

**(SAHOSH) Loan:**

To assist the micro credit borrower for rebuilding or repairing their houses, the initiative of providing them interest free loan has been taken up in the name of SAHOSH. SAHOSH Loan ranges from Tk. 4,000 to Tk. 10,000 are given for two years and service charge 8% (decline) Per year.

**Enhancing Resources (ENRICH) : TK. 114,525,619**

**Income Generating**

It is an integrated pilot project started in 2010 with the assistance of PKSF which is being implemented in Dainna Union of Tangail Sadar Upazilla under the district of Tangail. The major activities of the project are training, health, child education, water and sanitation, improved Chula, solar lantern and solar home system, bio gas plant and plantation of medicinal plants etc. This loan ranges from Tk. 41,000 to Tk. 10,00,000.00 are given for one years and service charge 24% (decline) Per year.

**Enhancing Resources (ENRICH) : TK. 1,055,931**

**Asset Creation**

It is an integrated pilot project started in 2010 with the assistance of PKSF which is being implemented in Dainna Union of Tangail Sadar Upazilla under the district of Tangail. The major activities of the project are training, health, child education, water and sanitation, improved Chula, solar lantern and solar home system, bio gas plant and plantation of medicinal plants etc. This loan ranges from Tk. 10,000 to Tk. 25,000.00 are given for two years and service charge 8% (decline) Per year.

**Enhancing Resources (ENRICH) : TK. 15,714**

**Livelihood Development**

It is an integrated pilot project started in 2010 with the assistance of PKSF which is being implemented in Dainna Union of Tangail Sadar Upazilla under the district of Tangail. The major activities of the project are training, health, child education, water and sanitation, improved Chula, solar lantern and solar home system, bio gas plant and plantation of medicinal plants etc. This loan ranges from Tk. 4,000 to Tk. 10,000.00 are given for one year and service charge 8% (decline) Per year.

**KGF (Kuwait Goodwill Fund) Tk. 91,324,539**

**Sufalon**

The KGF (Kuwait Goodwill Fund) Sufalon Loan also enhances "Social Food Security Net" of the households. KGF (Kuwait Goodwill Fund) Sufalon loan range from Tk. 10,000 to Tk. 60,000 are given for 6-9months (one time/ several no. of instalments) and service charge 24% (decline) per year.

**ECCCP Flood TK. 14,496,056**

The objectives of this loan is to Goat/Sheep rearing and House repair financing and technical support service. This loan ranges from Tk. 10,000 to Tk. 20,000.00 are given for one year and service charge 20% (decline) Per year..

**Housing Loan (HL) TK. 388,611**

To develop Housing system for rural area, SSS has been disbursing Housing Loan (SDL) and technical support. Under this program, 90% women Clients is Mandatory and loan ceiling is Tk. 70,000 are given four and half years and service charge 6% (decline) per year.



**Learning and Innovation Fund to Test New Ideas (LIFT) TK. 31,634**

This initiative is being taken in shakipur upazila of tangail district under 1 branches where every year many families lost their house with cultivable land by river erosion and became landless. This distress poor family try their best to survive and sale their manual labor to landlord. The objective of the project is to give them loan to take land on lease and produce seasonal crops to ensure food security. This loan ranges from Tk. 30,000.00 to 300,000.00 are given for one year and service charge 24% (decline) per year.

**Special loan : Tk. 1,455,378,839**

This loan is intended to reduce the effect of shocks to the clients' financial and physical assets immediately after financial Problem. The Special Loan ranges from Tk.20,000 to Tk. 50,000. are given for 6 month and service charge 24% (decline) per year.

**Sanitation Development Loan (SDL) TK. 1,821,098**

To develop sanitation system for rural area , SSS has been disbursing interest free Sanitation Development Loan (SDL) and technical support. Under this program, 90% women Clients is Mandatory and loan ceiling is Tk. 5,000 to 15,000 are given for one year and service charge 18% (decline) per year.

**Startup Capital Loan : TK. 17,367**

The objectives of this loan is to increase agricultural productivity and diversity of the small and marginalized farmers through financing and technical support service. This loan is maximum tk. 1,00,000 to 3,00,000 are given for maximum twenty four months as long term loan and service charge 20% (decline).

**Common service loan-SEP Tk. 4,939,918**

The SEP' project is initiated with the aim to provide financial assistance to the poultry farmer, cow rearer, shrimp farmer, fisher community and micro entrepreneurs to sustainable and thereby create employment opportunity. Common Service loan-SEP ranges from Tk. 30,000 to Tk. 100,000. are given for 01 years and service charge 8% (decline) per year.

**Agrasor Loan SEP : Tk. 131,691,728**

The SEP' project is initiated with the aim to provide financial assistance to the poultry farmer, cow rearer, shrimp farmer, fisher community and micro entrepreneurs to sustainable and thereby create employment opportunity. Agrasor loan SEP ranges from Tk. 30,000 to Tk. 5,00,000. are given for 6-18 months and service charge 24% (decline) per year.

**Agrasor Loan MDP : TK. 75,400,571**

This loan is intended to reduce the effect of shocks to the clients' financial and physical assets immediately after natural disasters. The LRP Loan ranges from Tk.1,00,000 to Tk. 3,00,000. are given for 1-2 year and service charge 24% (decline) per year.

**Jagoran Loan- RF TK. 3,830,133**

This loan is exclusively for agricultural and live stock activities and is designed to increase the farm activities. The Seasonal Loan also enhances "Social Food Security Net" of the households. Seasonal loan range from Tk. 15,000 to Tk. 10,00,000 are given for twelve months and service charge 9% (decline).

**Agrasor Loan- RF TK. 1,277,814**

This loan is exclusively for agricultural and live stock activities and is designed to increase the farm activities. The Seasonal Loan also enhances "Social Food Security Net" of the households. Seasonal loan range from Tk. 15,000 to Tk. 10,00,000 are given for Twelve months and service charge 9% (decline).

**RF-20 (Special) TK. 1,225,403**

This loan is exclusively for agricultural and live stock activities and is designed to increase the farm activities. The Seasonal Loan also enhances "Social Food Security Net" of the households. Seasonal loan range from Tk. 1,000 to Tk. 25,000 are given for six months and service charge 24% (decline).

**Livelihood Restoration (LRL) loan Tk. 81,573,479**

This loan is intended to reduce the effect of shocks to the clients' financial and physical assets immediately after natural disasters. The LRP Loan ranges from Tk.10,000 to Tk. 50,000. are given for two years and service charge 4% (decline) per year.



		30 June 2022	30 June 2021
<b>12.00 Short Term Deposit :</b>	<b>Tk. 2,930,692,080</b>		
Opening balance		2,366,536,621	1,785,765,351
Add: Investment made during the year		1,682,822,053	2,001,907,801
Add: Investment through auto renewal		66,329,087	88,548,477
		<b>4,115,687,761</b>	<b>3,876,221,629</b>
Less: Encashment during the year		1,184,995,681	1,509,498,689
Less: Adjustment during the year		-	186,319
<b>Balance as on 30.06.2022</b>		<b>2,930,692,080</b>	<b>2,366,536,621</b>
<b>** Details of Investment have been shown in Schedule - 07</b>			
<b>13.00. Cash and Cash Equivalents :</b>	<b>Tk. 685,844,859</b>		
Cash in hand		32,606,131	31,475,146
Cash at Bank		653,238,728	1,230,094,986
<b>Details are Shown in : Annexure-A</b>		<b>685,844,859</b>	<b>1,261,570,132</b>
<b>14.00. Cumulative Surplus :</b>	<b>Tk. 8,680,426,669</b>		
Opening balance		7,442,095,421	6,144,600,038
Add: Excess of Income over Expenditure		1,310,272,842	1,340,324,358
Add :Prior year Adjustment		719,399,647	107,081,269
Add :Prior year Adjustment (LLP)		2,612,708	-
Less :Prior year Adjustment		594,007,874	213,855
Less: CSR Fund Transfer to Social Project		103,120,000	57,819,827
Less: Transfer to Reserve Fund		96,826,075	91,876,562
<b>Balance as on 30.06.2022</b>		<b>8,680,426,669</b>	<b>7,442,095,421</b>
<b>15.00. Reserve Fund :</b>	<b>Tk. 952,914,924</b>		
Opening balance		815,564,240	671,339,142
Add: Received through Cash(Interest)		15,985,562	15,708,836
Add: Received from Short Term Deposit Interest		24,539,047	-
Add: Received from surplus (Note-14)		96,826,075	128,516,262
<b>Balance as on 30.06.2022</b>		<b>952,914,924</b>	<b>815,564,240</b>
<b>16.00. Loan Loss Reserve Fund (LLRF) :</b>	<b>Tk. 1,740,566,927</b>		
Opening balance		923,836,720	801,677,890
Add: Provision during the year		820,597,260	251,661,884
		<b>1,744,433,980</b>	<b>1,053,339,774</b>
Less: LLE Adjustment during the year		1,254,345	129,503,054
Less: Capital Adjustment (Previous Year) (Note-14)		2,612,708	-
<b>Balance as on 30.06.2022</b>		<b>1,740,566,927</b>	<b>923,836,720</b>
<b>Loan Loss Reserve Fund are analyses as follows:</b>			
Current Liability		1,401,629,763	680,369,404
Part of capital as per MRA circular no-17 dated 08.05.2013		338,937,164	243,467,316
<b>Total</b>		<b>1,740,566,927</b>	<b>923,836,720</b>
<b>17.00 Loan from Funds :</b>	<b>Tk. 1,506,957,134</b>		
This loan is taken from Service Benefit, Provident, Gratuity and Superannuation Fund account for Microfinance Program. The loan is repaid to the related fund account when the Fund Trustee and Microcredit Management are agreed to settle the loan balance. Simple interest rate of 10% per annum are charged for using the fund and interest given after 3 months .			
<b>Balance as on 01.07.2021</b>		<b>1,168,226,017</b>	<b>1,608,439,637</b>
Add: Received during the year		295,082,991	789,737,558
Add: Non-cash received during the year		296,937,126	406,276,188
<b>Sub-Total</b>		<b>1,760,246,134</b>	<b>2,804,453,383</b>
Less: Refund during the year		213,509,402	1,478,447,867
Less:n Non-cash refund during the year		39,779,598	157,779,499
<b>Balance as on 30.06.2022</b>		<b>1,506,957,134</b>	<b>1,168,226,017</b>
<b>** Details of Term Loan have been shown in Schedule -08</b>			





		30 June 2022	30 June 2021
<b>18.00 Term Loan :</b>	<b>Tk. 10,324,196,697</b>		
<b>Opening balance</b>		<b>5,658,490,954</b>	<b>6,416,374,825</b>
Add: Received during the year		12,019,695,960	6,350,000,000
Add: Adjustment during the year (reconciliation with Bank/Non-Bank)		16,106,744	5,156,029
		<b>17,694,293,658</b>	<b>12,771,530,854</b>
Less: Refund during the year		7,364,279,143	7,113,039,900
Less: Adjustment during the year (reconciliation with Bank/Non-Bank)		5,817,818	-
<b>Balance as on 30.06.2022</b>		<b>Total 10,324,196,697</b>	<b>5,658,490,954</b>

**Details :**

i) Palli Karma Sahayak Foundation (PKSF)		<b>2,127,716,857</b>	<b>1,635,223,328</b>
ii) Bank Loan			
1) Prime Bank Ltd.		900,000,000	100,000,000
2) Eastern Bank Ltd.		1,543,162,608	1,009,819,068
3) United commercial Bank Ltd.		-	8,473,579
4) Brac Bank Ltd		1,400,000,000	1,300,000,000
5) City Bank Ltd		1,499,989,315	1,104,974,979
6) Standard Bank Ltd.		407,721,667	-
7) Pubali Bank Ltd		1,000,000,000	-
8) Dhaka Bank Ltd.		751,406,250	-
9) NCC Bank Ltd		494,200,000	-
<b>Sub Total</b>		<b>7,996,479,840</b>	<b>3,523,267,626</b>
iii) Non-Bank Loan			
1) IPDC		200,000,000	-
2) IDLC		-	500,000,000
<b>Sub Total</b>		<b>200,000,000</b>	<b>500,000,000</b>
<b>Total</b>		<b>10,324,196,697</b>	<b>5,658,490,954</b>

**\*\* Details of Term Loan have been shown in Schedule - 09**

**Term Loan are analyses as follows:**

Amount repayable within 12 months		9,859,755,030	5,095,908,626
Amount repayable after 12 months above		464,441,667	562,582,328
<b>Total</b>		<b>10,324,196,697</b>	<b>5,658,490,954</b>

**18.01 i) Palli Karma Sahayak Foundation (PKSF) : Tk. 2,127,716,857**

<b>Particulars:</b>			
<b>Opening balance</b>		<b>1,635,223,328</b>	<b>1,940,986,659</b>
Add: Received during the year		1,869,695,960	1,125,000,000
		<b>3,504,919,288</b>	<b>3,065,986,659</b>
Less: Refund during the year		1,377,202,431	1,430,763,331
<b>Balance as on 30.06.2022</b>		<b>Total 2,127,716,857</b>	<b>1,635,223,328</b>

**Term Loan are analyses as follows:**

Amount repayable within 12 months		1,663,275,190	1,072,641,000
Amount repayable after 12 months but less than 24 months		464,441,667	562,582,328
<b>Total</b>		<b>2,127,716,857</b>	<b>1,635,223,328</b>

**Jagoron Tk. 434,000,000**

This loan is to allow Rural and Urban People to finance their economic activities. Jagoron Loans are working capital loans given to poor and disadvantaged households. This loan is taken from PKSF and the duration of this loan is three years with a grace period of six months. The loan is repaid to PKSF on quarterly basis with a declining method of interest of 7.5%.

**Agroshar Tk. 730,000,000**

Agrosar loans are assessed on the basis of household cash flow, business projections and the reputation of the borrower. The Agrosar Loan borrowers are expected to generate equity and labour employment. his loan is taken from PKSF and the duration of this loan is three years with a grace period of six months. The loan is repaid to PKSF on quarterly basis with a declining method of interest of 7.5%.

**Sufolon Tk. 300,000,000**

This loan is taken from PKSF and the duration of this loan is 7 months and no grace period and interest charge 7.5% (declining method).



**Buniad Tk. 88,333,324**

This loan product specifically targets the Ultra poor who have no particular source of income or livelihood. This loan is taken from PKSf and the duration of this loan is 2 years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 1%.

**ENRICH : Income Generating Tk. 31,000,000**

This loan is taken from PKSf and the duration of this loan is 3 years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 7.5%.

**ENRICH -Assets Creation Loan Tk. 283,333**

This loan is taken from PKSf and the duration of this loan is 3.5 years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 2%.

**KGF (Sufolon) Tk. 50,000,000**

This loan is taken from PKSf and the duration of this loan is 7 months and no grace period and interest charge 7.5% (declining method).

**Sanitation Development (SDL) Loan Tk. 6,500,000**

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 5.5%.

**ECCCP Flood Tk. 19,450,200**

This loan is taken from PKSf and the duration of this loan is two years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 1.0%.

**Agrasor Loan-SEP Tk. 78,000,000**

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 7.5%.

**Agrasor Loan-MDP Tk. 213,000,000**

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 7.5%.

**LRL Tk. 158,500,000**

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 0.5% to 5.0%.

**Common Service Loan-SEP Tk. 18,650,000**

This loan is taken from PKSf and the duration of this loan is three years with a grace period of six months. The loan is repaid to PKSf on quarterly basis with a declining method of interest of 2.0%.

**18.02 Bank Loan****Tk. 7,996,479,840**

	30 June 2022	30 June 2021
<b>Balance as on 01.07.2021</b>	<b>3,523,267,626</b>	<b>4,457,888,166</b>
Add: Received during the year	9,450,000,000	4,725,000,000
Add: Adjustment during the year (reconciliation)	16,106,744	5,156,029
	<b>12,989,374,370</b>	<b>9,188,044,195</b>
Less: Refund during the year	4,987,076,712	5,664,776,569
Less: Adjustment during the year (reconciliation)	5,817,818	-
<b>Balance as on 30.06.2022</b>	<b>7,996,479,840</b>	<b>3,523,267,626</b>

**Bank Loan**

1) Prime Bank Ltd.	900,000,000	100,000,000
2) Eastern Bank Ltd.	1,543,162,608	1,009,819,068
3) United commercial Bank Ltd.	-	8,473,579
4) Brac Bank Ltd	1,400,000,000	1,300,000,000
5) City Bank Ltd	1,489,989,315	1,104,974,979
6) Standard Bank Ltd.	407,721,667	-
7) Pubali Bank Ltd	1,000,000,000	-
8) Dhaka Bank Ltd.	751,406,250	-
9) NCC Bank Ltd	494,200,000	-
<b>Total</b>	<b>7,996,479,840</b>	<b>3,523,267,626</b>



**Term Loan are analyses as follows:**

Amount repayable within 12 months	7,996,479,840	3,523,267,626
Amount repayable after 12 months above	-	-
<b>Total</b>	<b><u>7,996,479,840</u></b>	<b><u>3,523,267,626</u></b>

**Particulars are as follows:**

**i) Prime Bank Ltd. Tk. 900,000,000**

SSS has received agriculture Loan Tk. 900,000,000 through 2 (Two) installment during the year from Prime Bank Limited for 180 days duration. The loan is repaid to the Bank at the end of tenure but interest pay at quarterly basis and charge interest at 7%.

**ii) Eastern Bank Ltd. Tk. 1,543,162,608**

SSS has received agriculture Loan Tk. 150,00,00,000 through 3 (Three) installment during the year from Eastern Bank Limited for one year duration. The loan is repaid to the Bank at the end of tenure but interest pay at quarterly basis and charge interest at 7%.

**iv) Brac Bank Ltd. Tk. 1,400,000,000**

SSS has received agriculture Loan Tk.2,000,000,000 and SME Loan Tk.200,000,000 through 7 (Seven) installment during the year from Brac Bank Ltd. for 9 months duration. The loan is repaid to the Bank at the end of tenure but interest pay at quarterly basis and charge interest at 6% to 6.5%.

**v) City Bank Ltd. Tk. 1,499,989,315**

SSS has received agriculture Loan Tk. 2,000,000,000 through 4 (Four) installment during the year from City Bank Limited for 210 days duration. The loan is repaid to the Bank at the end of tenure but interest pay at quarterly basis and charge interest at 6% and 7% . loan period is nine months .

**vi) Stanndard Bank Ltd. Tk. 407,721,667**

SSS has received agriculture Loan Tk. 500,000,000 through 2 (Two) installment from Standard Bank Limited for one year duration .This loan refund to the bank in one time installment and quarterly interest of 7.5%.This loan is disbursed for agriculture purpose.

**vii) Pubali Bank Ltd. Tk. 1,000,000,000**

SSS has received agriculture Loan Tk. 1,100,000,000 through 3 (Three) installment from Pubali Bank Limited for nine month duration. This loan refund to the bank in one time installment and quarterly interest of 7.5%.This loan is disbursed for agriculture purpose.

**ix) Dhaka Bank Ltd. Tk. 751,406,250**

SSS has received agriculture Loan Tk. 750,000,000 through 2 (Two) installment from Dhaka Bank Limited for one year duration . This loan refund to the bank in one time installment and quarterly interest of 7.5%.This loan is disbursed for agriculture purpose.

**x) NCC Bank Ltd. Tk. 494,200,000**

SSS has received agriculture Loan Tk. 500,000,000 through 1 (One) installment from NCC Bank Limited for 210 days duration. This loan refund to the bank in One Time installment with interest of 7.0%.This loan is disbursed for agriculture purpose.

<b>18.03 Non-Bank Loan</b>	<b>Tk. 200,000,000</b>	<b>30 June 2022</b>	<b>30 June 2021</b>
<b>Balance as on 01.07.2021</b>		500,000,000	-
<b>Add: Received during the year</b>		700,000,000	500,000,000
		<u>1,200,000,000</u>	<u>500,000,000</u>
<b>Less: Refund during the year</b>		1,000,000,000	-
<b>Balance as on 30.06.2022</b>		<u><b>200,000,000</b></u>	<u><b>500,000,000</b></u>
<b>Non-Bank Loan</b>			
1) IPDC		200,000,000	-
2) IDLC		-	500,000,000
		<u><b>200,000,000</b></u>	<u><b>500,000,000</b></u>



**Term Loan are analyses as follows:**

Amount repayable within 12 months	200,000,000	500,000,000
Amount repayable after 12 months above	-	-
<b>Total</b>	<b>200,000,000</b>	<b>500,000,000</b>

**Particulars are as follows:**

**i) IPDC Tk. 200,000,000**

SSS has received agriculture Loan Tk. 200,000,000 through 1 (One) installment from IPDC Finance Limited for one year duration. This loan refund to the IPDC in one time installment and quarterly interest of 7.5%. This loan is disbursed for agriculture purpose.

**\*\* Details of Commercial Bank Loan have been shown in Schedule -8**

	30 June 2022	30 June 2021
<b>19.00 Client's Saving Deposit : Tk. 16,277,368,358</b>		
<b>Balance as on 01.07.2021</b>	<b>12,452,497,998</b>	<b>10,171,354,273</b>
Add: Received during the year	10,253,701,279	7,931,255,929
Add: Received from Samity Transfer and Others	1,847,716,339	1,369,687,036
	<b>24,553,915,616</b>	<b>19,472,297,238</b>
Less: Refund during the year	4,937,599,786	4,026,920,359
Less: Loan Recovery, Samity Transfer and Other Adjustment	4,219,604,235	3,619,878,643
Add : Deposit Interest (Cash)	125,889,068	-
Add : Deposit Interest Adjust	754,767,695	626,999,762
<b>Balance as on 30.06.2022</b>	<b>Total 16,277,368,358</b>	<b>12,452,497,998</b>
Compulsory Deposit	9,456,927,382	7,656,760,921
Voluntary Deposit	2,653,688,058	1,701,434,151
Term Deposit (Interest withdrawn on Maturity)	3,509,738,722	2,563,378,713
Term Deposit (Interest withdrawn on monthly basis)	657,014,196	530,924,213
<b>Closing Balance</b>	<b>Total 16,277,368,358</b>	<b>12,452,497,998</b>
<b>Client Deposit are analysis as follows:</b>		
Amount repayable within 12 months	6,144,768,109	5,325,050,344
Amount repayable after 12 months above	10,132,600,249	7,127,447,654
<b>Total</b>	<b>16,277,368,358</b>	<b>12,452,497,998</b>

**\*\* Details of Client's Deposit have been shown in Schedule - 10**

**19.01 Compulsory Deposit: Tk. 9,456,927,382**

This is the compulsory deposit provision for SSS clients. If any person is admitted as a client with maintaining all formality, he/she will regularly deposits Tk. 100.00 every weeks. During the first loan period clients are unable to withdraw the deposited amount and maintain a minimum deposit balance 10 percent of loan amount. For consecutive loans clients are eligible to withdrawal deposit as long as, if they maintaining loan outstanding balance equal to deposit balance, than he/she can withdraw rest of the deposit balance. Minimum deposit balance will be Tk. 50.00 for all clients. Clients can get 6 percent interest per annum on this deposit balance. SSS makes sure interest provision in every month but interest is distributed at the end of the year. After distributing the interest amount, the organization posted the amount to the clients pass books.

**19.02 Voluntary Deposit: Tk. 2,653,688,058**

This deposit is only for SSS clients and have various tenure and usually withdraw able. If a client wants to withdraw the amount, the account will be closed and he/she will not get last tenure amount. Client can regularly deposit every month Tk. 200.00 to Tk. 10,000.00. Client can deposit their money at 2 different tenures (5 years and 10 years). If client deposits for 5 years he/she will get 8 percent and for 10 years will get 9 percent. If encashment the deposit before the maturity than interest rate (simple interest rate) should be applicable 7 percent for the both deposits.



19.03 Term Deposit Tk. 4,166,752,918

19.03.01 Interest withdrawn on Maturity : Tk. 3,509,738,722

This deposit is only for SSS clients. This deposit has various tenures and usually withdraw able. If a client want to withdraw the amount from the account, account will be closed and not get last tenure interest rate. When a client withdraw the amount immature period they get various interest rate depends on the period but if client withdraw the deposit before one month he/she does not get any interest. The maximum amount of deposit is Tk. 10 lac per account. Minimum tenure 6 months and maximum 7 and half years. For 6 months, presently applicable interest rate is 8 percent, 1 year 9 percent and 7 and half years 9.62 percent (double money). Clients can not take any loan against the deposits.

19.03.02 Interest withdrawn on Monthly basis : TK. 657,014,196

This deposit is only for SSS clients. The monthly benefit scheme will be minimum one year and highest seven and half years and will get monthly benefit Tk. 740.00 for one year and Tk. 780.00 for seven and half years.

If client withdraw the amount in immature period (Fixed Deposit and Monthly Benefit), client will get different level interest depends on period. Which is below

1) above one month but not over 6 months	6% simple interest
2) above 6 months but not over one year	7% simple interest
3) above one year but not over 2 years	8% simple interest
4) above 2 years but before maturity	9% simple interest

	30 June 2022	30 June 2021
20.00 Staff Security Deposit : Tk. 81,369,024		
Balance as on 01.07.2021	67,363,057	61,433,794
Add: Received during the year	14,745,000	6,370,000
Add: Interest and Staff loan Adjustment	4,172,812	3,400,056
	<u>86,280,869</u>	<u>73,203,852</u>
Less: Paid during the year	3,275,923	4,339,366
Less: Adjustment for final payment during the year	1,635,922	1,501,429
Balance as on 30.06.2022	<u>81,369,024</u>	<u>67,363,057</u>

Staff Security Deposit are analyses as follows:

Amount repayable within 12 months	16,273,805	13,472,611
Amount repayable after 12 months	65,095,219	53,890,446
Total	<u>81,369,024</u>	<u>67,363,057</u>

21.00 Service Benefit Fund (SBF) Tk. 311,590,399

Balance as on 01.07.2021	237,711,161	179,148,866
Add: Received during the year	1,143,325	56,518,634
Add: Adjustment during the year	79,369,818	10,162,093
	<u>318,224,304</u>	<u>245,819,593</u>
Less: Paid during the year	6,537,916	7,654,579
Add: Adjustment during the year	95,989	453,853
Balance as on 30.06.2022	<u>311,590,399</u>	<u>237,711,161</u>

Client Deposit are analysis as follows:

Amount repayable within 12 months	15,579,520	11,866,558
Amount repayable after 12 months above	296,010,879	225,825,603
Total	<u>311,590,399</u>	<u>237,711,161</u>



		30 June 2022	30 June 2021
<b>22.00 Surokkha Fund :</b>	<b>Tk. 1,442,852,926</b>		
Balance as on 01.07.2021		1,162,475,670	1,040,962,435
Add: Received during the year		616,605,635	426,682,820
Add: Adjustment during the year		-	95,605
		<u>1,779,081,305</u>	<u>1,467,740,860</u>
Less: Paid during the year		71,733,948	51,216,165
Less: Paid through Loan adjustment.		264,494,431	254,049,025
<b>Balance as on 30.06.2022</b>		<b>Total 1,442,852,926</b>	<b>1,162,475,670</b>
<b>Surokkha Fund :</b>			
Surokkha Fund		1,442,434,471	1,161,977,992
MIME Insurance		418,455	497,678
<b>Closing Balance</b>		<b>Total 1,442,852,926</b>	<b>1,162,475,670</b>
<b>Surakha Fund are analyses as follows:</b>			
Amount repayable within 12 months		432,855,878	348,742,701
Amount repayable after 12 months above		1,009,997,048	813,732,969
		<b>Total 1,442,852,926</b>	<b>1,162,475,670</b>
<b>** Details of Surakkha Fund have been shown in Schedule - 11</b>			
<b>23.00 Other Funds :</b>	<b>Tk. 42,617,495</b>		
Balance as on 01.07.2021		42,617,495	42,617,495
Add: Receive during the year		-	-
		<u>42,617,495</u>	<u>42,617,495</u>
Less: Refund during the year		-	-
<b>Balance as on 30.06.2022</b>		<b>Total 42,617,495</b>	<b>42,617,495</b>
<b>Details are as below:</b>			
<b>Related undertakings</b>			
<b>Revolving Fund from Development Partners</b>			
ILO-RCF		2,000,000	2,000,000
Danida Credit Fund		23,416,872	23,416,872
Revolving Loan and Medicine Fund		1,828,480	1,828,480
Artificial Insemination Fund		1,240,000	1,240,000
		<b>Sub Total 28,485,352</b>	<b>28,485,352</b>
Citi N.A Fund		950,000	950,000
<b>Donor Fund:</b>			
ADIP Credit Fund		12,362,166	12,362,166
GD Shonjooge		97,893	97,893
NGO Forum		50,000	50,000
TDH Fund		267,359	267,359
MCHC Fund		404,725	404,725
		<b>Sub Total 13,182,143</b>	<b>13,182,143</b>
		<b>42,617,495</b>	<b>42,617,495</b>
<b>24.00. Accounts Payable :</b>	<b>Tk. 1,610,414</b>		
Balance as on 01.07.2021		1,576,236	2,860,304
Add: New payable during the year		61,587,924	-
Add: New Payable for Staff Final Payment and Other Exp. (Non-cash)		341,770,446	286,088,865
		<u>404,934,606</u>	<u>288,949,169</u>
Less: Realized during the year		68,002,524	64,589,208
Less: Staff Final Payment and Other Exp. Adjustment (Non-cash)		335,321,668	222,783,725
<b>Balance as on 30.06.2022</b>		<b>Total 1,610,414</b>	<b>1,576,236</b>
<b>Details are as follows :</b>			
1 Sundry		1,302,517	1,300,236
2 Payable for Third Party		307,897	276,000
3 Education Scholarship fund		-	-
		<b>Total 1,610,414</b>	<b>1,576,236</b>
<b>** Details of Accounts payable have been shown in Schedule - 12</b>			



			30 June 2022	30 June 2021
25.00 Other Liabilities :	Tk.	42,271,546		
Balance as on 01.07.2021			21,190,582	8,162,345
Add: Received during the year			37,336,187	46,769,813
Add: Donation Adjustment during the year			806,142	3,720,898
			<b>59,332,911</b>	<b>58,652,656</b>
Less: Paid during the year			10,686,176	27,055,916
Less: Accrued Donation Adjustment during the year			6,375,189	10,406,158
Balance as on 30.06.2022			<b>42,271,546</b>	<b>21,190,582</b>

*Details of Other Liabilities have been shown in Schedule - 13*

**Details of Other Liabilities :**

1 Advance Grant from Palli Karma-Sahayak Foundation (PKSF)		35,134,943	18,222,266
2 Staff Deposit Fund		7,136,603	2,919,456
3 Sundry		-	48,860
<b>Total</b>		<b>42,271,546</b>	<b>21,190,582</b>

26.00 Provisions :	Tk.	65,182,930		
Balance as on 01.07.2021			129,305,902	128,097,125
Add: Received during the year			17,995,076	10,225,861
Add: Provision during the year.			83,717,610	81,144,335
			<b>231,018,588</b>	<b>219,467,321</b>
Less: Paid during the year			93,439,848	69,410,869
Less: Interest and Other Expenses Adjustment			72,395,810	20,750,550
Balance as on 30.06.2022			<b>65,182,930</b>	<b>129,305,902</b>

**Details of Provision :**

1 Provision for Expense		64,992,319	129,281,960
2 Provision for Tax		54,746	7,911
3 Provision for Vat		135,865	16,031
<b>Total</b>		<b>65,182,930</b>	<b>129,305,902</b>

*Details of Provisions have been shown in Schedule - 14*

			2021-2022	2020-2021
27.00 Service Charge on Loan:	Tk.	6,634,480,833		
Jagoran			2,866,063,228	2,254,766,609
Agrasor			2,743,223,637	2,280,502,944
Buniad			14,929,412	17,696,830
Sufolon			775,785,989	573,521,748
Shahos			963	163
ENRICH -IGA			21,629,479	19,249,704
ENRICH- ACL			502,187	733,316
ENRICH- LHL			39,082	74,853
KGF			19,212,258	18,581,421
LIFT			119	9,181
Sanitation Development Loan (SDL)			184,365	108
Startup Capital Loan			1,681	711
Agrosor Loan- SEP			20,143,065	13,788,937
Agrosor Loan - MDP			13,175,545	10,786,014
Housing Loan			10,663	17,031
Special Loan			87,772,577	724,060
Jagoran Loan- RF			8,547,454	21,570,935
Agrasor Loan-RF			2,811,256	5,011,951
RF-20 Special			1,762,687	31,147,927
Loan Livelihood Restoration Loan (LRL)			14,676,067	4,068,289
ECCCP Flood Loan			876,864	-
Common Service Loan			168,968	-
Latrine Loan				275,560
Nabanna Loan				49,864
<b>Sub Total</b>			<b>6,591,517,546</b>	<b>5,252,578,156</b>
Others Loan			42,963,287	35,413,103
<b>Total</b>			<b>6,634,480,833</b>	<b>5,287,991,259</b>



		2021-2022	2020-2021
<b>28.00 Grants and Donations</b>	<b>Tk. 57,088,604</b>		
<b><u>Projects Name</u></b>	<b><u>Donor/Partners Name</u></b>		
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	Palli Karma-Sahayak Foundation (PKSF)	6,841,147	5,530,801
Extended Community Climate Change Project-(ECCCP-Flood)	Do	36,892,144	9,518,962
Promoting Agricultural Commercialization and Enterprises (PACE)	Do	3,696,951	3,237,217
Cultural Activities	Do	445,311	348,043
Sustainable Development Goal (SEP)	Do	7,156,371	3,936,514
Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries (KGF)	Do	-	68,500
ESLDP	Do	1,056,680	973,323
Eastern Bank	Do	1,000,000	-
	<b>Total</b>	<b>57,088,604</b>	<b>23,611,360</b>
<b>29.00 Other income</b>	<b>Tk. 49,033,165</b>		
Passbook and other Format Sale		17,606,106	15,107,399
Accommodation and Seat Rent		2,337,056	1,812,540
Income from write-off loan		5,677,908	303,799
Closing Charge		27,950	-
Agriculture Income		156,292	146,020
Organization Contributed back from PF A/C		3,395,692	-
Income from food		100,729	-
Remittance Income		50,588	-
Income from Assets sales		1,035,697	2,360,684
Registration and Admission Fee		4,269,489	2,344,590
Income from Pathologies, Operation and Dressing		10,546,905	9,532,943
Health Income		-	275,283
Recruitment Income		-	15,219
Subscription Income		-	25,200
Interest on Project Loan		3,777,753	-
Training Income		51,000	92,337
	<b>Total</b>	<b>49,033,165</b>	<b>32,016,014</b>





			2021-2022	2020-2021
<b>30.00 Term Loan Interest</b>	<b>Tk.</b>	<b>478,895,784</b>		
<b>PKSF Loan Interest :</b>				
ENRICH -IGA			1,186,562	2,919,084
ENRICH -ACL			9,970	21,784
ENRICH -LHL			1,626	7,887
Jaqoron			27,681,667	34,782,291
Agrasor			45,164,792	49,101,666
Buniad			723,842	1,016,065
Sufolon			19,875,000	19,935,417
KGF			3,604,166	3,590,625
LIFT			18,150	58,483
SDL Loan			450,694	457,417
Agrasor Loan- SEP			7,498,950	7,146,050
AGROSOR Loan - MDP			13,336,666	7,429,167
LRL Loan			7,542,084	2,929,861
ECCCP-Flood			96,546	-
COMMON SERVICE LOAN			151,033	-
Special Loan for Micro Enterprise			-	6,778
			<b>Sub-Total</b>	<b>129,402,575</b>
				551,736
Stromme Foundation			-	-
<b>Bank and Non-Bank Loan Interest:</b>				
Prime Bank Ltd.			38,297,222	21,849,593
Estern Bank Ltd.			73,272,091	67,696,682
United commercial Bank Ltd.			71,751	8,576,127
Brac Bank Ltd.			102,669,078	68,161,107
City Bank Ltd.			65,635,657	45,882,853
Pubali Bank Ltd.			18,915,213	14,840,070
Standard Bank Ltd.			7,721,667	-
Dhaka Bank Ltd.			1,406,250	-
NCC Bank Ltd.			13,800,150	-
Shahjalal Islamic Bank Ltd.			-	3,586,974
Uttara Bank Ltd.			-	3,004,757
IPDC			7,986,111	-
IDLC Ltd.			21,778,846	15,096,154
			<b>Sub-Total</b>	<b>248,694,317</b>
			<b>Total</b>	<b>378,648,628</b>
<b>31.00 Salaries Allowance and Benefit :</b>	<b>Tk.</b>	<b>2,777,657,692</b>		
Salaries and Allowances			2,359,015,674	2,029,012,136
PF - Organization Contribution			74,205,378	63,817,573
Gratuity			275,549,312	224,696,084
Earned Leave			68,887,328	56,174,021
Retirement Allowance			-	50,000,000
Death Risk Expenses			-	20,000,000
			<b>Total</b>	<b>2,443,699,814</b>
<b>32.00 Training Expenses</b>	<b>Tk.</b>	<b>61,331,588</b>		
Salary			51,481,035	33,756,045
Training Materials			657,265	274,315
Other Expense			1,275,803	640,031
Food Expense			4,633,429	1,554,514
Conveyance			2,675,670	1,189,277
Venue Rent			424,254	399,600
Utilities			184,132	174,568
			<b>Total</b>	<b>37,988,350</b>
<b>33.00 Other Operating Expenses:</b>	<b>Tk.</b>	<b>101,190,664</b>		
Newspaper and Periodicals			1,742,349	449,930
Work Aid			4,687,693	2,098,361
Agriculture expenses			12,465,580	990,944
Advertisement			1,181,181	117,389
Food expenses			1,507,407	1,457,295
Crockery			3,770,595	1,330,314
Miscellaneous			244,179	757,459
Subscription			2,196,990	1,199,050
Loss from fixed assets sales			423,694	12,927
Health and Education expenses			803,364	119,065
Education Materials			2,416,762	1,698,381
Scholarship			1,354,453	-
Infrastructure Development expenses			22,662,147	5,947,132
Other Write off Expense			-	130,682
Operation and Pathology and Welfare, Relief and Rehabilitation Expense			44,831,014	5,557,079
Cultural Activities			565,298	234,457
Recruitment			337,958	-
			<b>Total</b>	<b>22,100,465</b>



			2021-2022	2020-2021
<b>34.00 Other Income and Receipts :</b>	<b>Tk.</b>	<b>46,001,815</b>		
Passbook and Other Format Sale			15,593,591	13,850,579
Accommodation and Seat Rent			3,165,556	2,792,340
Income from Write-off			5,664,420	304,999
Closing Charge			-	-
Agriculture Income			2,621,816	3,701,849
Miscellaneous Income			43,667	52,196
Income from food			187,948	-
Remittance Income			43,702	174,843
Receipts against sale of Fixed Assets			23,169	1,796,393
Registration and Admission Fee			4,262,464	2,344,590
Operation, Pathology and Dressing			10,546,905	10,513,802
Recruitment Income			-	15,219
Training Income			70,824	1,694,221
Receipts against Health Project			-	5,029,824
Subscription Income			-	25,200
Interest on Project Loan			3,777,753	3,886,766
<b>Total</b>			<b>46,001,815</b>	<b>46,182,821</b>
<b>35.00 Others Payment and Return :</b>	<b>Tk.</b>	<b>479,122,554</b>		
Superannuation Fund			192,741,000	167,615,000
Social Welfare fund			103,120,000	62,419,827
PF Staff Contribution			72,983,921	62,876,373
PF Organization Contribution			72,990,780	119,401
Capital Fund			37,286,853	-
<b>Total</b>			<b>479,122,554</b>	<b>293,030,601</b>
<b>36.00 Financial Cost :</b>	<b>Tk.</b>	<b>647,808,111</b>		
Service Charges on PKSF Loan			95,538,374	90,098,986
Interest Paid on Stromme foundation Loan			-	551,736
Interest on Prime Bank Loan			38,297,222	21,849,593
Interest paid on Eastern Bank Loan			66,286,228	67,696,682
Interest paid on UCB Bank Loan			78,884	8,407,338
Interest paid on BRAC Bank Loan			102,669,078	68,161,107
Interest paid on City Bank Loan			65,646,342	37,038,280
Interest paid on Shahjalal Bank Loan			-	3,586,974
Interest on Pubali Bank Loan			18,915,213	14,840,070
Interest on Uttara Bank Loan			-	3,004,757
Interest on NCC Bank Loan			5,800,000	-
Interest on IPDC Loan			6,402,778	-
Interest on IDLC Loan			21,778,846	8,750,000
Interest on Savings			125,889,068	111,122,841
Interest on Other			824	-
Interest on Funds Loan			92,623,834	124,118,280
Bank Charge			7,881,420	7,586,256
<b>Total</b>			<b>647,808,111</b>	<b>566,812,880</b>
<b>37.00 Other Operating Expenses and Payments :</b>	<b>Tk.</b>	<b>72,609,785</b>		
News papers and Periodicals			1,737,212	443,440
Work Aid			4,336,078	1,969,276
Agriculture Expenses			2,690,597	1,322,442
Advertisement			317,555	109,902
Food Expenses			698,588	1,150,931
Crockery			3,596,534	1,290,784
Miscellaneous			239,302	73,760
Subscription			2,195,390	1,199,050
Loss of fixed Assets sales			561	(200)
Health and Education Expenses			50,557	8,906,954
Education Materials			752,455	494,338
Scholarship			739,500	-
Infrastructure Development Expenses			5,796,287	1,823,282
Operation and Pathology and Welfare, Relief and Rehabilitation Expense			43,992,990	6,319,166
Payment against Health Project			5,312,908	-
Cultural Expenses			54,686	7,693
Recruitment			98,585	-
<b>Total</b>			<b>72,609,785</b>	<b>25,110,818</b>



Society For Social Service (SSS)  
Segmental Statement of Financial Position  
As at 30 June, 2022

38.00 Segmental Financial Information (Consolidated)

Particulars	Notes	MFP	SBF	Education	Health	Social Welfare	General Fund	Amounts in BDT Total Amount
<b>ASSETS</b>								
<b>Non Current Assets :</b>								
Property, Plant & Equipment	6	901,188,950	-	28,824,266	6,334,791	-	31,498,750	967,846,757
Staff & Other Loan	7	621,251,233	-	615,570	-	-	-	621,866,803
Loan to Inter Projects		-	364,772,259	-	-	-	37,779,038	402,551,297
<b>A. Total Non-Current Assets</b>		<b>1,522,440,183</b>	<b>364,772,259</b>	<b>29,439,836</b>	<b>6,334,791</b>	<b>-</b>	<b>69,277,788</b>	<b>1,992,264,857</b>
<b>Current Assets :</b>								
Inventory	8	10,082,375	-	-	37,719	-	-	10,120,094
Accounts Receivable	9	71,189,701	5,924,440	65,788	-	-	997,282	78,177,211
Advance, Prepayment & Deposits	10	101,460,047	708,963	24,835	1,590,645	-	142,568	103,927,058
Staff & Other Loan	7	127,244,229	-	126,080	-	-	-	127,370,309
Loan to Clients	11	35,944,080,272	-	-	-	-	-	35,944,080,272
Short Term Deposit	12	2,660,427,183	241,265,000	1,451,465	-	-	27,548,432	2,930,692,080
Cash & Cash Equivalents	13	673,718,169	3,486,552	1,206,159	65,814	1,683	7,386,482	685,844,859
<b>B. Total Current Assets</b>		<b>39,588,201,976</b>	<b>251,364,955</b>	<b>2,874,327</b>	<b>1,694,178</b>	<b>1,683</b>	<b>36,074,764</b>	<b>39,880,211,883</b>
<b>TOTAL ASSETS (A+B)</b>		<b>41,110,642,159</b>	<b>616,137,214</b>	<b>32,314,163</b>	<b>8,028,969</b>	<b>1,683</b>	<b>105,352,552</b>	<b>41,872,476,740</b>
<b>CAPITAL &amp; LIABILITIES</b>								
<b>Capital Funds :</b>								
Cumulative Surplus	14	8,576,234,316	-	30,416,000	8,018,969	1,683	65,755,701	8,680,426,669
Reserve Fund	15	952,914,924	-	-	-	-	-	952,914,924
Loan Loss Reserve Fund (LLRF)	16	338,937,164	-	-	-	-	-	338,937,164
<b>C. Total Capital Fund</b>		<b>9,868,086,404</b>	<b>-</b>	<b>30,416,000</b>	<b>8,018,969</b>	<b>1,683</b>	<b>65,755,701</b>	<b>9,972,278,757</b>
<b>Non Current Liabilities :</b>								
Loan from Funds	17	1,612,571,305	296,937,126	-	-	-	-	1,909,508,431
Term Loan	18	464,441,667	-	-	-	-	-	464,441,667
Client's saving Deposit	19	10,132,600,249	-	-	-	-	-	10,132,600,249
Staff Security Deposit	20	65,095,219	-	-	-	-	-	65,095,219
Service Benefit Fund	21	-	296,010,879	-	-	-	-	296,010,879
Surokha Fund	22	1,009,997,048	-	-	-	-	-	1,009,997,048
Other Funds	23	1,290,000	-	1,828,480	-	-	39,499,015	42,617,495
<b>D. Total Non Current Liabilities</b>		<b>13,285,995,488</b>	<b>592,948,005</b>	<b>1,828,480</b>	<b>-</b>	<b>-</b>	<b>39,499,015</b>	<b>13,920,270,988</b>
<b>Current Liabilities :</b>								
Loan Loss Reserve Fund (LLRF)	16	1,401,629,763	-	-	-	-	-	1,401,629,763
Accounts Payable	24	1,034,568	470,086	12,050	-	-	93,710	1,610,414
Other Liabilities	25	35,134,943	7,136,603	-	-	-	-	42,271,546
Term Loan	18	9,859,755,030	-	-	-	-	-	9,859,755,030
Client's saving Deposit	19	6,144,768,109	-	-	-	-	-	6,144,768,109
Staff Security Deposit	20	16,273,805	-	-	-	-	-	16,273,805
Service Benefit Fund	21	-	15,579,520	-	-	-	-	15,579,520
Surokha Fund	22	432,855,876	3,000	57,633	-	-	4,126	432,855,876
Provision	26	65,108,171	-	-	10,000	-	-	65,108,171
<b>E. Total Current Liabilities</b>		<b>17,956,560,267</b>	<b>23,189,209</b>	<b>69,683</b>	<b>10,000</b>	<b>-</b>	<b>97,836</b>	<b>17,979,926,995</b>
<b>TOTAL CAPITAL &amp; LIABILITIES (C+D+E)</b>		<b>41,110,642,159</b>	<b>616,137,214</b>	<b>32,314,163</b>	<b>8,028,969</b>	<b>1,683</b>	<b>105,352,552</b>	<b>41,872,476,740</b>

**Society For Social Service (SSS)**  
Segmental Statement of Financial Position  
As at 30 June, 2021

39.00 Segmental Financial Information (Consolidated)

Particulars	Notes	MFP	SBF	Education	Health	Social Welfare	General Fund	Amounts in BDT	
									Total Amount
<b>ASSETS</b>									
<b>Non Current Assets :</b>									
Property, Plant and Equipment	6	837,795,132	-	32,257,554	7,102,198	-	31,528,192	908,683,076	
Staff & Other Loan	7	484,905,838	-	-	-	-	-	484,905,838	
Loan to Inter Projects		-	70,000,000	-	-	-	37,779,038	107,779,038	
<b>A. Total Non-Current Assets</b>		<b>1,322,700,970</b>	<b>70,000,000</b>	<b>32,257,554</b>	<b>7,102,198</b>	<b>-</b>	<b>69,307,230</b>	<b>1,501,367,952</b>	
<b>Current Assets :</b>									
Inventory	8	8,822,513	-	-	26,731	-	-	8,849,244	
Accounts Receivable	9	49,825,393	3,502,641	68,426	90,125	-	678,375	54,164,960	
Advance, Prepayment & Deposits	10	85,380,700	-	-	608,000	4,920	-	86,993,620	
Staff & Other Loan	7	120,712,059	-	514,400	-	-	-	121,226,459	
Loan to Clients	11	24,831,021,503	-	-	-	-	-	24,831,021,503	
Short Term Deposit	12	2,171,729,566	180,660,106	1,377,949	-	-	12,769,000	2,366,536,621	
Cash & Cash Equivalents	13	1,184,230,555	56,946,242	2,094,388	1,007,061	4,303	17,287,583	1,261,570,132	
<b>B. Total Current Assets</b>		<b>28,451,722,289</b>	<b>241,108,989</b>	<b>4,055,163</b>	<b>1,731,917</b>	<b>9,223</b>	<b>30,734,958</b>	<b>28,729,362,539</b>	
<b>TOTAL ASSETS (A+B)</b>		<b>29,774,423,259</b>	<b>311,108,989</b>	<b>36,312,717</b>	<b>8,834,115</b>	<b>9,223</b>	<b>100,042,188</b>	<b>30,230,730,491</b>	
<b>CAPITAL &amp; LIABILITIES</b>									
<b>Capital Funds :</b>									
Cumulative Surplus	14	7,340,078,161	-	33,717,670	7,801,054	9,223	60,489,313	7,442,095,421	
Reserve Fund	15	815,564,240	-	-	-	-	-	815,564,240	
Loan Loss Reserve Fund (LLRF)	16	243,467,316	-	-	-	-	-	243,467,316	
<b>C. Total Capital Fund</b>		<b>8,399,109,717</b>	<b>-</b>	<b>33,717,670</b>	<b>7,801,054</b>	<b>9,223</b>	<b>60,489,313</b>	<b>8,501,126,977</b>	
<b>Non Current Liabilities :</b>									
Loan from Funds	17	1,206,005,055	70,000,000	-	-	-	-	1,276,005,055	
Term Loan	18	562,582,328	-	-	-	-	-	562,582,328	
Client's saving Deposit	19	7,127,447,654	-	-	-	-	-	7,127,447,654	
Staff Security Deposit	20	53,890,446	-	-	-	-	-	53,890,446	
Service Benefit Fund	21	-	225,825,603	-	-	-	-	225,825,603	
Surokkha Fund	22	813,732,969	-	1,828,480	-	-	39,499,015	813,732,969	
Other Funds	23	1,290,000	-	-	-	-	-	1,290,000	
<b>D. Total Non Current Liabilities</b>		<b>9,764,948,452</b>	<b>295,825,603</b>	<b>1,828,480</b>	<b>-</b>	<b>-</b>	<b>39,499,015</b>	<b>10,102,101,550</b>	
<b>Current Liabilities :</b>									
Loan Loss Reserve Fund (LLRF)	16	680,369,404	-	-	-	-	-	680,369,404	
Account Payable	24	1,071,839	475,372	3,025	26,000	-	-	1,576,236	
Other Liabilities	25	18,222,266	2,919,456	-	-	-	48,860	21,190,582	
Term Loan	18	5,095,908,626	-	-	-	-	-	5,095,908,626	
Client's saving Deposit	19	5,325,050,344	-	-	-	-	-	5,325,050,344	
Staff Security Deposit	20	13,472,611	-	-	-	-	-	13,472,611	
Service Benefit Fund	21	-	11,885,558	-	-	-	-	11,885,558	
Surokkha Fund	22	348,742,701	-	763,542	1,007,061	-	5,000	348,742,701	
Provision	22	127,527,299	3,000	-	-	-	-	129,305,902	
<b>E. Total Current Liabilities</b>		<b>11,610,365,090</b>	<b>15,283,386</b>	<b>766,567</b>	<b>1,033,061</b>	<b>-</b>	<b>53,860</b>	<b>11,627,501,964</b>	
<b>TOTAL CAPITAL &amp; LIABILITIES (C+D+E)</b>		<b>29,774,423,259</b>	<b>311,108,989</b>	<b>36,312,717</b>	<b>8,834,115</b>	<b>9,223</b>	<b>100,042,188</b>	<b>30,230,730,491</b>	



**Society for Social Service (SSS)**  
**Segmental Statement of Profit or Loss & Other Comprehensive Income**  
**For the year ended June 30, 2022**

40.00 Segmental Income Statement (Consolidated)

Particulars	Notes	MFP	SBF	Education	Health	Social Welfare	General Fund	Amounts in BDT
								Total Amount
<b>INCOME</b>								
Service Charges	27	6,634,440,183	-	40,650	-	-	-	6,634,480,833
Bank Interest		27,749,321	79,253	23,248	26,451	-	40,453	27,918,726
Interest on Short Term Deposit		75,481,815	13,780,873	85,714	-	-	1,740,842	91,089,244
Grant & Donation	28	56,088,604	-	-	-	1,000,000	-	57,088,604
Others Income	29	28,078,889	50	2,276,140	14,780,333	-	3,897,753	49,033,165
<b>A. Total Income</b>		<b>6,821,838,812</b>	<b>13,860,176</b>	<b>2,425,752</b>	<b>14,806,784</b>	<b>1,000,000</b>	<b>5,679,048</b>	<b>6,859,610,572</b>
<b>EXPENDITURE</b>								
<b>Financial Expense :</b>								
Term Loan Interest	30	478,895,784	-	-	-	-	-	478,895,784
Interest on Client Deposit		880,656,763	-	-	-	-	-	880,656,763
Interest on Funds		121,792,809	1,427,819	-	-	-	-	123,220,428
Interest on Others Fund		4,121,894	282,562	-	-	-	-	4,404,456
Bank Charges & Commission		7,867,678	295,762	34,035	7,483	16,526	41,980	8,263,464
<b>I. Total Financial Expense</b>		<b>1,493,334,728</b>	<b>2,006,143</b>	<b>34,035</b>	<b>7,483</b>	<b>16,526</b>	<b>41,980</b>	<b>1,495,440,895</b>
<b>Operating Expense :</b>								
Salaries, Allowances & Benefits	31	2,715,985,399	-	28,362,732	33,309,561	-	-	2,777,657,692
Travelling & Transportation		61,245,267	-	1,074,514	544,743	-	-	62,864,524
Office Rent		35,962,877	-	188,758	590,414	-	-	36,742,049
Utility		14,291,502	-	598,103	582,350	-	-	15,472,955
Printing & Stationery		25,028,627	-	246,027	119,153	-	1,230	25,395,037
Training Expenses	32	61,144,683	-	186,905	97,359	-	-	61,331,988
Telephone & Postage		16,755,096	-	174,250	54,132	-	-	17,026,705
Entertainment		13,770,257	-	77,277	-	-	-	13,901,666
Meeting, Seminar & Workshop		7,098,908	-	-	-	-	-	7,098,908
Repair & Maintenance		40,744,779	-	2,832,738	1,137,171	-	-	44,714,688
Registration & License Fees		12,508,159	-	-	34,700	-	-	12,542,859
Legal Expense		1,707,948	-	-	-	-	-	1,707,948
Audit Fees		863,750	3,000	10,000	-	-	-	886,750
Credit Rating Fees		161,250	-	-	-	-	-	161,250
Samity Materials Expenses		4,059,016	-	-	-	-	-	4,059,016
Tax Expenses		4,126,654	430,905	-	-	-	-	4,557,559
Land & Other Tax		81,957	-	-	-	-	7,050	231,595
Other Operating Expenses	33	50,004,662	-	124,048	18,540	-	-	50,217,250
Loan Loss Expenses ( LLE )	16	819,342,915	-	5,926,672	90,358	44,831,014	337,958	101,190,664
Depreciation Expense	6	42,246,745	-	3,461,815	1,272,465	-	-	47,010,467
<b>II. Total Operating Expense</b>		<b>3,927,130,451</b>	<b>433,905</b>	<b>43,264,839</b>	<b>37,860,946</b>	<b>44,831,014</b>	<b>375,680</b>	<b>4,053,896,835</b>
<b>B. Total Expenses (H+I)</b>		<b>5,420,465,179</b>	<b>2,440,048</b>	<b>43,298,874</b>	<b>37,868,429</b>	<b>44,847,540</b>	<b>417,660</b>	<b>5,549,337,730</b>
<b>Excess of Income over Expenditure (A-B)</b>		<b>1,401,373,633</b>	<b>11,420,128</b>	<b>(40,873,122)</b>	<b>(23,061,645)</b>	<b>(43,847,540)</b>	<b>5,261,388</b>	<b>1,310,272,842</b>



**Society for Social Service (SSS)**  
**Statement of Segmental Profit or Loss & Other Comprehensive Income**  
For the year ended June 30, 2021

41.00 Segmental Income Statement (Consolidated)

Particulars	Notes	MFP	SBF	Education	Health	Social Welfare	General Fund	Amounts in BDT	
								Total Amount	Total Amount
<b>INCOME</b>									
Service Charges	27	5,287,947,509	-	43,750	11,917	-	64,178	5,287,991,259	
Bank Interest		31,547,508	25,668	29,192	-	-	1,646,562	31,678,463	
Interest on Short Term Deposit		76,683,599	11,019,894	99,754	-	-	-	89,449,809	
Grant & Donation	28	23,611,360	-	-	-	-	-	23,611,360	
Others Income	29	18,047,165	-	737,127	12,925,283	-	4,084,192	35,793,767	
<b>A. Total Income</b>		<b>5,437,837,141</b>	<b>11,045,562</b>	<b>909,823</b>	<b>12,937,200</b>	<b>-</b>	<b>5,794,932</b>	<b>5,468,524,658</b>	
<b>EXPENDITURE</b>									
<b>Financial Expense :</b>									
Term Loan Interest	30	378,648,628	-	-	-	-	-	378,648,628	
Interest on Client Deposit		626,999,762	-	-	-	-	-	626,999,762	
Interest on Funds		124,059,153	10,835	-	-	-	-	124,069,988	
Interest on Others Fund		3,407,955	-	-	-	-	-	3,407,955	
Bank Charges & Commission		7,827,437	125,285	38,923	8,587	5,080	34,605	8,039,917	
<b>Total Financial Expense</b>		<b>1,140,942,935</b>	<b>136,120</b>	<b>38,923</b>	<b>8,587</b>	<b>5,080</b>	<b>34,605</b>	<b>1,141,166,250</b>	
<b>I. Operating Expense :</b>									
Salaries, Allowances & Benefits	31	2,387,575,684	-	26,226,704	29,897,426	-	-	2,443,699,814	
Travelling & Transportation		46,709,971	-	430,959	408,758	-	32,020	47,581,708	
Office Rent		28,852,407	-	71,418	1,336,416	-	-	30,260,241	
Utility		12,901,261	-	491,373	509,160	-	-	13,901,794	
Printing & Stationery		16,590,982	-	60,554	106,555	-	50	16,758,141	
Training Expenses	32	37,988,350	-	-	-	-	-	37,988,350	
Telephone & Postage		15,737,369	-	135,528	85,892	-	-	15,958,789	
Entertainment		9,241,910	-	42,472	36,422	-	7,200	9,330,004	
Meeting, Seminar & Workshop		3,554,833	-	3,504	3,504	-	-	3,558,337	
Repair & Maintenance		28,658,508	-	2,408,694	793,828	-	6,000	31,867,030	
Registration & License Fees		9,961,318	-	118,209	175,201	-	-	10,254,728	
Legal Expense		1,341,434	-	-	-	-	-	1,341,434	
Audit Fees		225,000	3,000	10,000	10,000	-	-	253,000	
Credit Rating Fees		300,000	-	-	-	-	-	300,000	
Samity Materials Expenses		1,688,577	-	-	-	-	-	1,688,577	
Tax Expenses		3,176,635	937,773	20,984	18,540	-	144,535	4,298,467	
Land & Other Tax		-	-	-	-	-	-	-	
Other Operating Expenses	33	12,827,848	-	3,689,701	25,837	5,557,079	-	22,100,465	
Loan Loss Expenses ( LLE )	16	251,661,884	-	-	-	-	-	251,661,884	
Depreciation Expense	6	38,772,628	-	3,946,498	1,475,358	-	-	44,231,287	
<b>II. Total Operating Expense</b>		<b>2,907,766,599</b>	<b>940,773</b>	<b>37,653,094</b>	<b>34,884,897</b>	<b>5,557,079</b>	<b>231,608</b>	<b>2,987,034,050</b>	
<b>B. Total Expenses (I+II)</b>		<b>4,048,709,534</b>	<b>1,076,893</b>	<b>37,692,017</b>	<b>34,893,484</b>	<b>5,562,159</b>	<b>266,213</b>	<b>4,128,200,300</b>	
<b>Excess of Income over Expenditure (A-B)</b>		<b>1,389,127,607</b>	<b>9,968,669</b>	<b>(36,782,194)</b>	<b>(21,956,284)</b>	<b>(5,562,159)</b>	<b>5,528,719</b>	<b>1,340,324,358</b>	



**Society for Social Service ( SSS )**  
**Statement of Cash flow**  
**For the year ended 30 June, 2022**

**42.00 Segmental Financial Information (Contd.)**

Particulars	Notes	MFP	SBF	Education	Health Program	Social Welfare	General Fund	Amounts in BDT	
								Total Amount	
<b>Cash Flow from Operating Activities :</b>									
Excess of income over expenditure (Surplus)	14	1,401,373,633	11,420,128	(40,873,122)	(23,061,645)	(43,847,540)	5,261,388		1,310,272,842
Add : Prior Adjustment	14	34,728,597	(11,420,128)	37,571,452	23,279,560	43,840,000	5,000		128,004,481
CSR Fund Transfer to Social Project	14	(103,120,000)							(103,120,000)
Transfer to Reserve Fund	14	(96,826,075)							(96,826,075)
Loan Loss Provision	16	816,730,207							816,730,207
Depreciation for the year	6	40,147,737		3,443,388	(1,393,361)		29,442		42,227,206
Inventory Received & Utilized	8	(1,259,882)			(10,988)				(1,270,850)
Accounts Receivable	9	(21,364,308)	(2,421,799)	2,638	90,125		(318,907)		(24,012,251)
Advance, Prepayment and Deposits	10	(16,079,347)	(708,963)	(24,835)	(982,645)	4,920	(142,568)		(17,933,438)
Staff loan Paid	7	(688,568,617)		(800,000)					(689,368,617)
Staff Loan Realized	7	545,691,052		572,750					546,263,802
Loan Disbursed to Clients	11	(61,944,444,313)							(61,944,444,313)
Loan Realized from Clients	11	50,831,385,544							50,831,385,544
Reserve Fund	15	137,350,684							137,350,684
Accounts Payable	24	(37,271)	(5,286)	9,025	(26,000)		44,850		(14,682)
Other Liabilities	25	16,912,677	4,217,147						21,129,824
Provision	26	(62,419,128)		(705,909)	(967,061)		(874)		(64,122,972)
<b>Net Cash used in Operating Activities (A)</b>		<b>(9,109,798,790)</b>	<b>1,081,099</b>	<b>(804,613)</b>	<b>(3,102,015)</b>	<b>(2,620)</b>	<b>4,878,331</b>		<b>(9,107,748,608)</b>
<b>Cash Flow from Investing Activities:</b>									
Sale of Property, Plant & Equipment	6	2,732,362		23,700	2,766,184				5,522,246
Purchase Property, Plant & Equipment	6	(106,273,917)		(33,800)	(605,416)				(106,913,133)
Short Term Deposit Encashment	12	1,003,013,521	180,860,106	1,322,054					1,184,995,681
New Short Term Deposit Investment	12	(1,491,711,138)	(241,265,000)	(1,395,570)			(14,779,432)		(1,749,151,140)
<b>Net cash used in Investing Activities (B)</b>		<b>(592,239,172)</b>	<b>(60,604,894)</b>	<b>(83,616)</b>	<b>2,160,768</b>		<b>(14,779,432)</b>		<b>(665,546,346)</b>
<b>Cash Flow from Financing Activities:</b>									
Loan Received from Funds	17	511,448,012	537,701,879	49,700,000	15,524,500				1,114,374,391
Loan Payment to Funds	17	(104,881,762)	(605,537,012)	(49,700,000)	(15,524,500)				(775,643,274)
Term Loan Received	18	12,035,802,704							12,035,802,704
Term Loan Refund	18	(7,370,096,961)							(7,370,096,961)
Client's Saving Deposit Collected	19	12,101,417,618							12,101,417,618
Client's Saving Deposit Refund	19	(9,157,204,021)							(9,157,204,021)
Interest on Client's Saving Deposit	19	880,656,763							880,656,763
Staff Security Fund Received	20	18,917,812							18,917,812
Staff Security Payment	20	(4,911,845)							(4,911,845)
Service Benefit Fund Received	21		80,513,143						80,513,143
Service Benefit Fund Payment	21		(6,633,905)						(6,633,905)
Surokkha Fund Received	22	616,605,635							616,605,635
Surokkha Fund Payment	22	(336,228,379)							(336,228,379)
<b>Net cash from Financing Activities (C)</b>		<b>9,191,525,576</b>	<b>6,044,105</b>						<b>9,197,569,681</b>
<b>Net increase / decrease ( A+B+C )</b>		<b>(510,512,386)</b>	<b>(53,479,690)</b>	<b>(888,229)</b>	<b>(941,247)</b>	<b>(2,620)</b>	<b>(9,901,101)</b>		<b>(575,725,273)</b>
<b>Cash &amp; bank balance at the beginning of the year</b>		<b>1,184,230,555</b>	<b>56,946,242</b>	<b>2,094,388</b>	<b>1,007,061</b>	<b>4,303</b>	<b>17,287,583</b>		<b>1,261,570,132</b>
<b>Closing Cash &amp; Cash Equivalent</b>		<b>673,718,169</b>	<b>3,466,552</b>	<b>1,206,159</b>	<b>65,814</b>	<b>1,683</b>	<b>7,386,482</b>		<b>685,844,859</b>



**Society for Social Service ( SSS )**  
Statement of Cash flow  
For the year ended 30 June, 2021

**43.00 Segmental Financial Information (Contd.)**

Particulars	Notes	MFP	SBF	Education	Health Program	Social Welfare	General Fund	Amount in BDT	
								Total Amount	Total Amount
<b>A. Cash Flow from Operating Activities :</b>									
Excess of income over expenditure (Surplus)	14	1,389,127,607	9,968,669	(36,782,194)	(21,956,284)	(5,562,159)	5,528,719	1,340,324,358	
Add : Prior Adjustment	14	58,594,862	(9,968,669)	33,026,594	19,645,000	5,569,827	-	106,867,414	
CSR Fund Transfer to Social Project	14	(57,819,827)						(57,819,827)	
Transfer to Reserve Fund	14	(91,876,562)						(91,876,562)	
Loan Loss Provision	16	122,158,830						122,158,830	
Depreciation for the year	6	32,652,640		3,942,037	1,308,130		36,803	37,939,610	
Inventory Received & Utilized	8	(1,332,766)			20,818			(1,311,948)	
Accounts Receivable	9	29,666,604	648,702	32,835	9,500		(190,760)	30,166,881	
Advance, Prepayment and Deposits	10	(11,342,884)		(400,000)	1,105,000	(4,920)		(10,242,804)	
Staff Loan Paid	7	(517,289,855)						(517,689,865)	
Staff Loan Realized	7	435,214,645		604,450				435,819,096	
Loan Disbursed to Clients	11	(43,045,366,060)						(43,045,366,060)	
Loan Realized from Clients	11	40,299,210,606						40,299,210,606	
Reserve Fund	15	144,225,098						144,225,098	
Accounts Payable	24	(1,313,116)	29,048					(1,284,068)	
Other Liabilities	25	12,202,482	776,895				48,860	13,028,237	
Provision	26	1,461,226		(164,252)	(88,197)			1,208,777	
<b>Net cash used in Operating Activities (A)</b>		<b>(1,201,826,679)</b>	<b>1,454,645</b>	<b>259,470</b>	<b>43,967</b>	<b>2,748</b>	<b>5,423,622</b>	<b>(1,194,642,227)</b>	
<b>Cash Flow from Investing Activities:</b>									
Sale of Property, Plant & Equipment	6	236,610,125		5,413	201,789			236,817,327	
Purchase Property, Plant & Equipment	6	(286,183,836)		(45,474)	(333,953)			(286,563,263)	
Short Term Deposit Encashment	12	1,342,094,749	155,876,229				11,714,030	1,509,685,008	
New Short Term Deposit Investment	12	(1,786,031,613)	(296,536,335)	(119,330)			(7,769,000)	(2,090,456,278)	
<b>Net cash used in Investing Activities (B)</b>		<b>(493,510,575)</b>	<b>(140,660,106)</b>	<b>(159,391)</b>	<b>(132,164)</b>		<b>3,945,030</b>	<b>(630,517,206)</b>	
<b>Cash Flow from Financing Activities:</b>									
Loan Received from funds	17	663,942,337	495,563,184	29,300,000	7,208,225			1,196,013,746	
Loan Payment to funds	17	(1,185,455,416)	(414,263,725)	(29,300,000)	(7,208,225)			(1,636,227,366)	
Term Loan Received	18	6,355,156,029						6,355,156,029	
Term Loan Payment	18	(7,113,039,900)						(7,113,039,900)	
Client's Saving Deposit Collected	19	9,300,942,965						9,300,942,965	
Client's Saving Deposit Refund	19	(7,646,799,002)						(7,646,799,002)	
Interest on Client's Saving Deposit	19	626,999,762						626,999,762	
Staff Security Received	20	11,770,058						11,770,058	
Staff Security Payment	20	(5,840,795)						(5,840,795)	
Service Benefit Fund Received	21		66,670,727					66,670,727	
Service Benefit Fund Payment	21		(8,108,432)					(8,108,432)	
Surakkha Fund Received	22	426,778,425						426,778,425	
Surakkha Fund Payment	22	(305,265,190)						(305,265,190)	
<b>Net cash from Financing Activities (C)</b>		<b>1,129,189,273</b>	<b>139,861,754</b>					<b>1,269,051,027</b>	
<b>Net increase / decrease ( A+B+C )</b>		<b>(566,147,981)</b>	<b>656,293</b>	<b>100,079</b>	<b>(88,197)</b>	<b>2,748</b>	<b>9,368,652</b>	<b>(566,108,406)</b>	
<b>Cash &amp; bank balance at the beginning of the year</b>		<b>1,750,378,536</b>	<b>56,289,949</b>	<b>1,994,309</b>	<b>1,095,258</b>	<b>1,555</b>	<b>7,918,931</b>	<b>1,817,678,538</b>	
<b>Closing Cash &amp; Cash Equivalent</b>		<b>1,184,230,555</b>	<b>56,946,242</b>	<b>2,094,388</b>	<b>1,007,061</b>	<b>4,303</b>	<b>17,287,583</b>	<b>1,261,570,132</b>	



**Society for Social Service (SSS)**  
**Statement of Receipts and Payments**  
**For the year ended June 30, 2022**

**44.00 Segmental Financial Information (Contd.)**

Particulars	Notes	MFP	SBF	Education	Health	Social Welfare	General	Amounts in BDT	
								Total Amount	
<b>RECEIPTS</b>									
<b>I. Opening Cash &amp; Cash equivalents</b>	13.00	<b>1,184,230,555</b>	<b>56,946,242</b>	<b>2,094,388</b>	<b>1,007,061</b>	<b>4,303</b>	<b>17,287,583</b>	<b>1,261,570,132</b>	
Cash in hand		31,468,309	-	6,114	-	-	723	31,475,146	
Cash at Bank		1,152,762,246	56,946,242	2,088,274	1,007,061	4,303	17,286,860	1,230,094,986	
<b>II. Loan received</b>		<b>12,166,257,156</b>	<b>181,389,091</b>	<b>49,700,000</b>	<b>15,524,500</b>	-	-	<b>12,412,870,747</b>	
Loan from funds	17.00	146,561,196	181,389,091	49,700,000	15,524,500	-	-	393,174,787	
Term Loan	18.00	12,019,695,960	-	-	-	-	-	12,019,695,960	
<b>III. Other collection</b>		<b>60,665,613,404</b>	<b>214,381,833</b>	<b>74,198,703</b>	<b>27,354,742</b>	<b>82,764,155</b>	<b>17,216,532</b>	<b>61,081,529,369</b>	
Fixed Assets Transfer/Sales		348,694	-	-	1,072,500	-	-	1,421,194	
Inventory Received	8.00	4,348,827	-	879,802	482,112	-	-	5,720,741	
Accounts Receivable	9.00	64,218,087	3,502,641	-	90,125	-	-	67,810,853	
Realized against Advance, Prepayment & Deposit	10.00	133,935,791	-	618,175	132,206	38,567,348	16,782	173,270,302	
Staff & Other Loan Realization	7.00	50,585,040	-	572,750	-	-	-	51,157,790	
Loan Realized from Client	11.00	48,313,811,962	-	-	-	-	-	48,313,811,962	
Short Term Deposit Encashment	12.00	1,003,013,521	180,660,106	1,322,054	-	-	-	1,184,995,681	
Reserve Fund Received	15.00	15,985,562	-	-	-	-	-	15,985,562	
Client's saving Deposit Collection	19.00	10,379,590,347	-	-	-	-	-	10,379,590,347	
Staff Security Received	20.00	14,745,000	-	-	-	-	-	14,745,000	
Service Benefit Fund Receipts	21.00	-	1,143,325	-	-	-	-	1,143,325	
Surokkha Fund Received	22.00	616,605,635	-	-	-	-	-	616,605,635	
Accounts Payable Receipt	24.00	23,187,404	19,500,000	317,600	1,393,140	-	17,189,760	61,587,924	
Other Liabilities Receipts	25.00	27,760,426	9,575,761	-	-	-	-	37,336,187	
Provision Expenses Refund	26.00	17,395,318	-	318,322	174,659	96,807	9,970	17,995,076	
Fund Receipts for Project Operation		81,790	-	70,170,000	24,000,000	44,100,000	-	138,351,790	
<b>IV. Other income and receipts</b>		<b>6,352,903,405</b>	<b>885,686</b>	<b>4,889,356</b>	<b>14,627,786</b>	<b>1,000,000</b>	<b>3,938,206</b>	<b>6,378,244,439</b>	
Service Charge		6,268,193,907	-	40,650	-	-	-	6,268,234,557	
Bank Interest		27,749,151	79,253	23,248	26,451	-	40,453	27,918,556	
Interest on Short Term Deposit		8,549,976	806,433	-	-	-	-	9,356,409	
Grant & Donations		25,733,102	-	-	-	1,000,000	-	26,733,102	
Others Income	34.00	22,677,269	-	4,825,458	14,601,335	-	3,897,753	46,001,815	
<b>A. TOTAL RECEIPTS (I+II+III+IV)</b>		<b>80,369,004,520</b>	<b>453,602,852</b>	<b>130,882,447</b>	<b>58,514,089</b>	<b>83,768,458</b>	<b>38,442,321</b>	<b>81,134,214,687</b>	



<b>PAYMENTS</b>										
V. Loan refunded										
Loan from funds	17.00	7,429,285,243	181,370,598	49,700,000	15,524,500	-	-	-	-	7,675,880,341
Term Loan Refund	18.00	65,006,100	181,370,598	49,700,000	15,524,500	-	-	-	-	311,601,198
		7,364,279,143	-	-	-	-	-	-	-	7,364,279,143
<b>VI. Other refunds</b>										
Fixed Assets Transfer/Purchase		69,554,175,286	266,691,216	46,933,534	7,091,670	39,757,259	30,934,044			69,945,683,009
Inventory Payment	8.00	80,648,402	-	9,974	74,953	-	-	-	-	80,733,329
Accounts Receivable	9.00	12,365,425	-	495,750	503,100	-	-	-	-	13,364,275
Advance, Prepayment & Deposit Payment	10.00	290,948,495	3,963	10,116,831	2,872,645	39,400,452	254,863			343,597,249
Staff & Other Loan Paid	7.00	390,103,862	-	800,000	-	-	-	-	-	390,903,862
Loan to Clients	11.00	61,728,027,000	-	-	-	-	-	-	-	61,728,027,000
New Short Term Deposit Payment	12.00	1,433,000,000	235,000,000	1,322,053	-	-	13,500,000			1,682,822,053
Client's Saving Deposit Refund	19.00	4,937,599,786	-	-	-	-	-	-	-	4,937,599,786
Staff Security Payments	20.00	3,275,923	-	-	-	-	-	-	-	3,275,923
Service Benefit Fund Paid	21.00	-	6,537,916	-	-	-	-	-	-	6,537,916
Surukha Fund Payments	22.00	71,733,948	-	-	-	-	-	-	-	71,733,948
Accounts Payable Paid	24.00	29,610,238	19,505,286	321,080	1,413,940	-	17,151,980			68,002,524
Other Liabilities Refund	25.00	5,045,125	5,641,051	-	-	-	-	-	-	10,686,176
Accounts Payable Paid	26.00	92,107,962	3,000	637,846	567,032	96,807	27,201			93,439,848
Others payment & Return	35.00	443,972,554	-	33,230,000	1,660,000	260,000	-	-	-	479,122,554
<b>VII. Expenses &amp; Payments</b>		<b>2,711,825,822</b>	<b>2,074,486</b>	<b>33,042,754</b>	<b>35,832,105</b>	<b>44,009,516</b>	<b>121,795</b>			<b>2,826,906,478</b>
Financial Cost	36.00	646,091,506	1,643,581	28,035	7,483	16,525	20,980			647,808,111
Salary, Allowance & Benefits		1,822,073,641	-	28,359,202	33,281,696	-	-	-	-	1,883,714,529
Travelling & Transportation		50,685,984	-	221,824	543,608	-	-	-	-	51,451,416
Office Rent		23,430,941	-	159,706	-	-	-	-	-	23,590,647
Utility (Gas & Electricity)		12,768,021	-	285,235	582,350	-	-	-	-	13,635,606
Printing & Stationery		16,416,148	-	97,036	119,153	-	1,230			16,633,567
Training Expenses		45,082,526	-	12,514	-	-	-	-	-	45,095,040
Telephone & Postage		15,866,036	-	130,976	97,359	-	-	-	-	16,094,371
Entertainment		12,744,156	-	30,593	61,207	-	-	-	-	12,835,956
Meeting, Seminar & Workshop		5,574,720	-	-	-	-	-	-	-	5,574,720
Repair & Maintenance		29,837,325	-	1,490,516	1,061,381	-	-	-	-	32,389,222
Registration & License Fees		588,222	-	-	34,700	-	-	-	-	622,922
Legal Expense		1,444,042	-	-	-	-	-	-	-	1,444,042
Audit Fees		-	-	-	-	-	-	-	-	-
Samity Materials Expenses		2,043,011	-	-	-	-	-	-	-	2,043,011
Tax Payment		894,438	430,905	-	-	-	-	-	-	1,325,343
Land & Other Tax		18,050	-	600	18,540	-	1,000			38,190
Other Operating Expenses	37.00	26,267,055	-	2,226,517	24,638	43,992,990	98,585			72,609,785
<b>TOTAL PAYMENTS (v+vi+vii)</b>		<b>79,695,286,351</b>	<b>450,136,300</b>	<b>129,676,288</b>	<b>58,448,275</b>	<b>83,766,775</b>	<b>31,055,839</b>			<b>80,448,369,828</b>
<b>Closing Cash &amp; Cash Equivalents</b>										
Cash in hand	13.00	673,718,169	3,466,552	1,206,159	65,814	1,683	7,386,482			685,844,859
Cash at bank		32,600,051	-	4,861	169	-	1,050			32,606,131
<b>TOTAL</b>		<b>641,118,118</b>	<b>3,466,552</b>	<b>1,201,298</b>	<b>65,645</b>	<b>1,683</b>	<b>7,385,432</b>			<b>653,238,728</b>
		<b>80,369,004,520</b>	<b>453,602,852</b>	<b>130,882,447</b>	<b>58,514,089</b>	<b>83,768,458</b>	<b>38,442,321</b>			<b>81,134,214,667</b>



**Society for Social Service (SSS)**  
**Statement of Receipts and Payments**  
**For the year ended 30 June, 2021**

**45.00 Segmental Financial Information (Contd.)**

Particulars	Notes	MFP	SBF	Education	Health Program	Social Welfare	General	Amounts in BDT	
								Total Amount	
<b>RECEIPTS</b>									
I. Opening Cash & Cash equivalents	13.00	1,750,378,536	56,289,949	1,994,309	1,095,258	1,555	7,918,931		1,817,678,538
Cash in hand		31,721,799	4,410	7,145	-	-	-		31,733,354
Cash at Bank		1,718,656,737	56,285,539	1,987,164	1,095,258	1,555	7,918,931		1,785,945,184
II. Loan received		6,721,840,469	381,509,491	29,300,000	7,087,598	-	-		7,139,737,558
Loan from funds	17.00	371,840,469	381,509,491	29,300,000	7,087,598	-	-		789,737,558
Term Loan Refund	18.00	6,350,000,000	-	-	-	-	-		6,350,000,000
III. Other collection	-	47,785,090,804	222,261,770	35,494,769	19,978,845	6,664,907	11,895,820		48,081,386,915
Fixed Assets Transfer/Sales		2,204,825	-	-	-	-	-		2,204,825
Inventory Received	8.00	2,120,934	-	391,360	326,535	-	-		2,838,829
Accounts Receivable	9.00	122,589,433	4,151,343	-	99,625	-	126,140		126,966,541
Realized against Advance, Prepayment & Deposits	10.00	36,313,535	-	1,773,959	27,685	1,095,080	6,790		39,217,049
Staff & Other Loan Realization	7.00	33,693,005	-	604,450	-	-	-		34,297,455
Loan Realized from Clients	11.00	37,818,648,050	-	-	-	-	-		37,818,648,050
Short Term Deposit Encashment	12.00	1,341,908,430	155,876,229	-	-	-	11,714,030		1,509,498,689
Reserve Fund Received	15.00	15,708,836	-	-	-	-	-		15,708,836
Client's saving Deposit Collection	19.00	7,931,255,929	-	-	-	-	-		7,931,255,929
Staff Security Fund Received	20.00	8,370,000	-	-	-	-	-		8,370,000
Service Benefit Fund Received	21.00	-	56,518,634	-	-	-	-		56,518,634
Surakkha Fund Received	22.00	426,682,820	-	-	-	-	-		426,682,820
Accounts Payable Receipt	24.00	-	-	-	-	-	-		-
Other Liabilities Receipts	25.00	41,005,189	5,715,564	-	-	-	48,860		46,769,613
Provision Expenses Refund	26.00	4,589,818	-	-	-	-	-		4,589,818
Fund Receipts for Project Operation				32,725,000	19,525,000	5,569,827			62,409,645
IV. Other income and receipts		5,059,379,502	2,278,877	3,283,807	13,838,059	-	4,953,032		5,083,733,277
Service Charge		4,974,984,377	-	43,750	-	-	-		4,975,028,127
Bank Interest		31,326,090	25,668	29,192	11,917	-	64,178		31,457,045
Interest on Short Term Deposit		26,922,288	2,144,196	-	-	-	804,662		29,871,146
Grant & Donations		1,194,138	-	-	-	-	-		1,194,138
Others Income	34.00	24,952,609	109,013	3,210,865	13,826,142	-	4,084,192		46,182,821
<b>A. TOTAL RECEIPTS (I+II+III+IV)</b>		<b>61,316,689,311</b>	<b>662,340,087</b>	<b>70,072,885</b>	<b>41,999,760</b>	<b>6,666,462</b>	<b>24,767,783</b>		<b>62,122,536,288</b>



<b>PAYMENTS</b>													
V. Loan refunded		8,254,550,944	300,484,840	29,300,000	7,151,983	-	-	-	-	-	-	-	8,591,487,767
Loan from funds	17.00	1,141,511,044	300,484,840	29,300,000	7,151,983	-	-	-	-	-	-	-	1,478,447,867
Term Loan Refund	18.00	7,113,039,900	-	-	-	-	-	-	-	-	-	-	7,113,039,900
<b>VI. Other refunds</b>		<b>49,494,803,427</b>	<b>304,383,252</b>	<b>7,125,428</b>	<b>2,207,500</b>	<b>1,100,000</b>	<b>7,319,800</b>	<b>49,816,939,407</b>					
Fixed Assets Transfer/Purchase		35,120,034	-	1,974	19,655	-	-	35,141,663					
Inventory Payments	8.00	8,966,546	-	391,360	305,717	-	-	9,663,623					
Accounts Receivable	9.00	84,229,438	-	-	-	-	-	84,229,438					
Advance, Prepayment & Deposits Return	10.00	88,272,861	-	-	-	-	-	88,272,861					
Staff & Other Loan Paid	7.00	298,336,626	-	400,000	499,986	1,100,000	15,800	298,736,626					
Loan Realized from Clients	11.00	42,746,938,000	-	-	-	-	-	42,746,938,000					
New Short Term Deposit	12.00	1,702,908,218	291,700,583	-	-	-	7,299,000	2,001,907,801					
Client's saving Deposit Refund	19.00	4,026,920,359	-	-	-	-	-	4,026,920,359					
Staff Security Payments	20.00	4,339,366	-	-	-	-	-	4,339,366					
Service Benefit Fund Paid	21.00	-	7,654,579	-	-	-	-	-					7,654,579
Surrakha Fund Payments	22.00	51,216,165	-	-	-	-	-	51,216,165					
Accounts Payable Paid	24.00	64,098,663	-	2,670	487,875	-	-	64,589,208					
Other Liabilities Refund	25.00	22,030,826	5,025,090	-	-	-	-	27,055,916					
Provision Paid	26.00	69,058,125	3,000	112,878	231,866	-	5,000	69,410,869					
Other payment & Return	35.00	292,368,200	-	-	662,401	-	-	293,030,601					
<b>VII. Expenses &amp; Payments</b>		<b>2,383,104,385</b>	<b>525,753</b>	<b>31,553,069</b>	<b>31,633,216</b>	<b>5,562,159</b>	<b>160,400</b>	<b>2,452,538,982</b>					
Financial Cost	36.00	566,602,900	125,285	38,923	8,587	5,080	32,105	566,812,880					
Salary, Allowance & Benefits		1,629,204,166	-	26,027,314	28,645,962	-	-	1,683,877,442					
Travelling & Transportation		38,273,619	-	320,413	408,758	-	32,020	39,034,810					
Office Rent		18,336,828	-	71,418	19,368	-	-	18,427,614					
Utility		11,991,046	-	318,848	519,285	-	-	12,829,179					
Printing & Stationery		10,861,685	-	56,868	106,555	-	50	11,025,158					
Training Expenses		30,455,563	-	12,183	-	-	-	30,467,746					
Telephone & Postage		15,289,965	-	131,928	84,089	-	-	15,505,982					
Entertainment		8,696,557	-	29,098	38,422	-	7,200	8,771,277					
Meeting, Seminar & Workshop		2,690,732	-	-	3,504	-	-	2,694,236					
Repair & Maintenance		21,625,855	-	1,835,018	770,892	6,000	-	24,237,765					
Registration & License Fees		561,359	-	67,041	175,201	-	-	803,601					
Legal Expense		1,046,995	-	-	-	-	-	1,046,995					
Audit Fees		-	-	-	-	-	-	-					
Samity Materials Expenses		444,937	-	-	-	-	-	444,937					
Tax Payment		10,880,680	400,468	7,725	76,644	-	83,025	11,448,542					
Land & Other Tax		-	-	-	-	-	-	-					
Other Operating Expenses	37.00	16,141,496	-	2,636,292	775,949	5,557,079	-	25,110,818					
<b>TOTAL PAYMENTS (v+vii)</b>		<b>60,132,458,756</b>	<b>605,393,845</b>	<b>67,978,497</b>	<b>40,992,699</b>	<b>6,662,159</b>	<b>7,480,200</b>	<b>60,860,966,156</b>					
<b>Closing Cash &amp; Cash Equivalents</b>	<b>13.00</b>	<b>1,184,230,555</b>	<b>56,946,242</b>	<b>2,094,388</b>	<b>1,007,061</b>	<b>4,303</b>	<b>17,287,583</b>	<b>1,261,570,132</b>					
Cash in hand		31,468,309	-	6,114	-	-	723	31,475,146					
Cash at bank		1,152,762,246	56,946,242	2,088,274	1,007,061	4,303	17,286,860	1,230,094,986					
<b>TOTAL</b>		<b>61,316,689,311</b>	<b>662,340,087</b>	<b>70,072,885</b>	<b>41,999,760</b>	<b>6,666,462</b>	<b>24,767,783</b>	<b>62,122,536,288</b>					



**Society for Social Service (SSS)**  
**Schedule of Property, Plant & Equipment**  
**As at 30 June-2022**

Schedule-01

SL. No	Name of Assets	Cost				Dep. Rate	Depreciation/Amortization				Written Down Value as at June 2022
		Opening Balance (01-07-21)	Addition during the year	Disposals during the year	Yearly Balance (30-06-22)		Opening Balance (01-07-21)	Charged for the year	Adjustment on disposals	Yearly Balance (30-06-22)	
1	Land & Land Development	521,791,406	10,882,439	-	532,673,845	0%	-	-	-	-	532,673,845
2	Building Construction (Building)	216,805,268	-	220,000	216,585,268	10%	77,215,671	13,936,960	-	91,152,631	125,432,637
3	Building Construction (Tin shed)	18,113,945	132,007	-	18,245,952	15%	13,426,713	703,681	-	14,130,394	4,115,558
4	Furniture & Fixture	87,498,707	35,377,260	494,694	122,381,273	10%	39,565,574	5,694,191	381,245	44,878,520	77,502,753
5	Office Equipment	41,177,731	11,962,846	869,159	52,271,418	20%	24,266,457	4,536,277	781,901	28,010,833	24,260,585
6	Electrical Equipment	41,041,620	9,500,483	270,287	50,271,816	20%	22,282,117	4,537,212	211,213	26,608,116	23,663,700
7	Computer & Accessories	43,399,553	11,418,394	1,030,311	53,787,636	30%	29,878,681	5,077,238	857,485	34,098,434	19,689,202
8	Computer Software	19,419,000	2,142,000	-	21,561,000	50%	17,738,154	1,245,410	-	18,983,564	2,577,436
9	Vehicles	114,137,608	11,424,867	1,642,219	123,920,256	20%	69,113,982	10,166,246	1,590,217	77,690,011	46,230,245
10	Medical Equipment	23,807,288	578,916	995,576	23,390,628	20%	19,636,207	887,580	961,200	19,562,587	3,828,041
11	Musical Instrument	1,356,728	-	-	1,356,728	20%	1,221,299	27,085	-	1,248,384	108,344
12	Training Equipment	4,338,945	31,362	-	4,370,307	20%	3,355,110	198,587	-	3,553,697	816,610
13	Work in Progress	93,485,242	13,462,559	-	106,947,801	0%	-	-	-	-	106,947,801
	<b>Grand Total =</b>	<b>1,226,373,041</b>	<b>106,913,133</b>	<b>5,522,246</b>	<b>1,327,763,928</b>		<b>317,689,965</b>	<b>47,010,467</b>	<b>4,783,261</b>	<b>359,917,171</b>	<b>967,846,757</b>



Society for Social Service (SSS)  
Schedule of Property, Plant & Equipment (Project wise)  
As at 30 June-2022

SL. No.	Name of Assets	Cost						Depreciation/Amortization				Written Down Value as at June 2022	
		Opening Balance (01-07-21)	Addition during the year	Disposals during the year	Yearly Balance (30-06-22)	Dep. Rate	Opening Balance (01-07-21)	Charged for the year	Adjustment on disposals	Yearly Balance (30-06-22)			
<b>A</b>	<b>Land and Land Dev. :</b>												
1	General Fund	31,380,980	-	-	31,380,980	0%	-	-	-	-	-	-	31,380,980
2	MFP	488,949,166	10,882,439	-	499,831,605	0%	-	-	-	-	-	-	499,831,605
3	SSS TVET & Polytechnic	1,461,260	-	-	1,461,260	0%	-	-	-	-	-	-	1,461,260
	<b>Sub-total</b>	<b>521,791,406</b>	<b>10,882,439</b>	<b>-</b>	<b>532,673,845</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>532,673,845</b>
<b>B-</b>	<b>Building Construction (Building)</b>												
1	SBCH	31,713,292	-	-	31,713,292	10%	12,659,238	1,905,405	-	14,564,643	-	-	17,148,649
2	SSS Hospital	4,458,948	-	-	4,458,948	10%	2,821,829	163,712	-	2,985,541	-	-	1,473,407
3	MFP	175,096,079	-	220,000	174,878,079	10%	59,412,909	11,546,517	-	70,959,426	-	-	103,918,653
4	SSS TVET & Polytechnic	5,534,949	-	-	5,534,949	10%	2,321,695	321,326	-	2,643,021	-	-	2,891,928
	<b>Sub-total</b>	<b>216,805,268</b>	<b>-</b>	<b>220,000</b>	<b>216,585,268</b>		<b>77,215,671</b>	<b>13,936,960</b>	<b>-</b>	<b>91,152,631</b>	<b>-</b>	<b>-</b>	<b>125,432,637</b>
<b>B-</b>	<b>Building Construction (Tine Sheed)</b>												
1	MFP	8,915,925	132,007	-	9,047,932	15%	6,896,016	303,583	-	7,199,599	-	-	1,848,333
2	SSS TVET & Polytechnic	6,366,975	-	-	6,366,975	15%	4,044,506	348,370	-	4,392,876	-	-	1,974,099
3	SBCH	2,831,045	-	-	2,831,045	15%	2,486,191	51,728	-	2,537,919	-	-	293,126
	<b>Sub-Total</b>	<b>18,113,945</b>	<b>132,007</b>	<b>-</b>	<b>18,245,952</b>		<b>13,426,713</b>	<b>703,681</b>	<b>-</b>	<b>14,130,394</b>	<b>-</b>	<b>-</b>	<b>4,115,558</b>
<b>C</b>	<b>Furniture &amp; Fixture:</b>												
1	SSS TVET & Polytechnic	2,354,389	2,438	-	2,356,827	10%	984,008	137,065	-	1,121,073	-	-	1,235,754
2	SBCH	2,638,592	-	-	2,638,592	10%	1,454,624	118,397	-	1,573,021	-	-	1,065,571
3	PIHS	2,088,003	-	-	2,088,003	10%	867,763	122,024	-	989,787	-	-	1,098,216
4	SSS Hospital	1,063,402	6,665	-	1,070,067	10%	770,973	29,694	-	800,667	-	-	269,400
5	MFP	79,346,621	35,368,157	494,694	114,220,084	10%	35,484,748	5,286,587	381,245	40,390,090	-	-	73,829,994
6	Education Scholarship	7,700	-	-	7,700	10%	3,458	424	-	3,882	-	-	3,818
	<b>Sub-total</b>	<b>87,498,707</b>	<b>35,377,260</b>	<b>494,694</b>	<b>122,381,273</b>		<b>39,565,574</b>	<b>5,694,191</b>	<b>381,245</b>	<b>44,878,520</b>	<b>-</b>	<b>-</b>	<b>77,502,753</b>



SL. No	Name of Assets	Cost					Dep. Rate	Depreciation/Amortization				Written Down Value as at June 2022	
		Opening Balance (01-07-21)	Addition during the year	Disposals during the year	Yearly Balance (30-06-22)	Opening Balance (01-07-21)		Charged for the year	Adjustment on disposals	Yearly Balance (30-06-22)			
D	Office Equipment:												
1	SBCH	368,658	-	-	368,658	20%	291,651	15,401	-	307,052	-	61,606	
2	PIHS	145,432	-	-	145,432	20%	91,820	10,722	-	102,542	-	42,890	
3	Education Scholarship	17,430	-	-	17,430	20%	17,040	78	-	17,118	-	312	
4	SSS TVET & Polytechnic	125,809	-	-	125,809	20%	80,010	9,159	-	89,169	-	36,640	
5	SSS Hospital	2,544,983	-	124,119	2,420,864	20%	2,124,628	81,376	110,647	2,095,357	-	325,507	
6	MFP	37,975,419	11,962,846	745,040	49,193,225	20%	21,651,308	4,419,541	671,254	25,399,595	-	23,793,630	
	<b>Sub-total</b>	<b>41,177,731</b>	<b>11,962,846</b>	<b>869,159</b>	<b>52,271,418</b>		<b>24,256,457</b>	<b>4,536,277</b>	<b>781,901</b>	<b>28,010,833</b>		<b>24,260,585</b>	
E	Electrical Equipment:												
1	SBCH	459,063	-	-	459,063	20%	382,921	15,228	-	398,149	-	60,914	
2	PIHS	446,397	-	-	446,397	20%	420,386	5,202	-	425,588	-	20,809	
3	Education Scholarship	1,350	-	-	1,350	20%	1,189	32	-	1,221	-	129	
4	SSS TVET & Polytechnic	1,990,102	-	-	1,990,102	20%	1,692,317	59,557	-	1,751,874	-	238,228	
5	MFP	36,768,139	9,496,937	266,017	45,999,059	20%	18,900,822	4,358,830	207,451	23,052,201	-	22,946,858	
6	SSS Hospital	1,376,569	3,546	4,270	1,375,845	0%	884,482	98,363	3,762	979,083	-	396,762	
	<b>Sub-total</b>	<b>41,041,620</b>	<b>9,500,483</b>	<b>270,287</b>	<b>50,271,816</b>		<b>22,282,117</b>	<b>4,537,212</b>	<b>211,213</b>	<b>26,608,116</b>		<b>23,663,700</b>	
F	Computer & Accessories:												
1	SBCH	448,801	-	-	448,801	30%	363,899	25,471	-	389,370	-	59,431	
2	PIHS	677,949	-	-	677,949	30%	589,714	26,471	-	616,185	-	61,764	
3	MFP	41,002,723	11,402,105	1,006,611	51,398,217	30%	27,921,704	4,946,260	839,058	32,028,906	-	19,369,311	
4	SSS TVET & Polytechnic	1,072,536	-	23,700	1,048,836	30%	842,945	67,296	18,427	891,814	-	157,022	
5	SSS Hospital	197,544	16,289	-	213,833	30%	160,419	11,740	-	172,159	-	41,674	
	<b>Sub-total</b>	<b>43,399,553</b>	<b>11,418,394</b>	<b>1,030,311</b>	<b>53,787,636</b>		<b>29,878,681</b>	<b>5,077,238</b>	<b>857,485</b>	<b>34,098,434</b>		<b>19,689,202</b>	
G	Computer Software:												
1	MFP	19,419,000	2,142,000	-	21,561,000	50%	17,738,154	1,245,410	-	18,983,564	-	2,577,436	
	<b>Sub-total</b>	<b>19,419,000</b>	<b>2,142,000</b>	<b>-</b>	<b>21,561,000</b>		<b>17,738,154</b>	<b>1,245,410</b>	<b>-</b>	<b>18,983,564</b>		<b>2,577,436</b>	
H	Vehicle:												
1	SBCH	374,930	-	-	374,930	20%	338,104	7,366	-	345,470	-	29,460	
2	SSS TVET & Polytechnic	273,960	-	-	273,960	20%	222,818	10,228	-	233,046	-	40,914	
3	General Fund	1,904,193	-	-	1,904,193	20%	1,756,981	29,442	-	1,786,423	-	117,770	
4	SSS Hospital	1,642,219	-	1,642,219	-	1,590,217	-	1,590,217	-	-	-	-	
5	MFP	109,942,306	11,424,867	-	121,367,173	20%	65,205,862	10,119,210	-	75,325,072	-	46,042,101	
	<b>Sub-total</b>	<b>114,137,608</b>	<b>11,424,867</b>	<b>1,642,219</b>	<b>123,920,256</b>		<b>69,113,982</b>	<b>10,166,246</b>	<b>1,590,217</b>	<b>77,690,011</b>		<b>46,230,245</b>	



SL. No	Name of Assets	Cost						Dep. Rate	Depreciation/Amortization				Written Down Value as at June 2022
		Opening Balance (01-07-21)	Addition during the year	Disposals during the year	Yearly Balance (30-06-22)	Charged for the year	Adjustment on disposals		Yearly Balance (30-06-22)				
<b>I Medical Equipment :</b>													
1	SSS Hospital	23,807,288	578,916	995,576	23,390,628	887,580	20%	19,636,207	961,200	19,562,587		3,828,041	
	<b>Sub-total</b>	<b>23,807,288</b>	<b>578,916</b>	<b>995,576</b>	<b>23,390,628</b>	<b>887,580</b>		<b>19,636,207</b>	<b>961,200</b>	<b>19,562,587</b>		<b>3,828,041</b>	
<b>J Musical Instrument</b>													
1	SBCH	614,070	-	-	614,070	4,896	20%	589,588	-	594,484		19,586	
2	PIHS	12,000	-	-	12,000	1,382	20%	5,088	-	6,470		5,530	
3	MFP	730,658	-	-	730,658	20,807	20%	626,623	-	647,430		83,228	
	<b>Sub-total</b>	<b>1,356,728</b>	<b>-</b>	<b>-</b>	<b>1,356,728</b>	<b>27,085</b>		<b>1,221,299</b>	<b>-</b>	<b>1,248,384</b>		<b>108,344</b>	
<b>K Training Equipment :</b>													
1	SSS TVET & Polytechnic	4,338,945	31,362	-	4,370,307	198,587	20%	3,355,110	-	3,553,697		816,610	
	<b>Sub-total</b>	<b>4,338,945</b>	<b>31,362</b>	<b>-</b>	<b>4,370,307</b>	<b>198,587</b>		<b>3,355,110</b>	<b>-</b>	<b>3,553,697</b>		<b>816,610</b>	
<b>L Work in Progress :</b>													
1	MFP	93,485,242	13,462,559	-	106,947,801	-	0%	-	-	-		106,947,801	
	<b>Sub-total</b>	<b>93,485,242</b>	<b>13,462,559</b>	<b>-</b>	<b>106,947,801</b>	<b>-</b>		<b>-</b>	<b>-</b>	<b>-</b>		<b>106,947,801</b>	
	<b>TOTAL</b>	<b>1,226,373,041</b>	<b>106,913,133</b>	<b>5,522,246</b>	<b>1,327,763,928</b>	<b>47,010,467</b>		<b>317,689,965</b>	<b>4,783,261</b>	<b>359,917,171</b>		<b>967,846,757</b>	





Details of Staff & Other Loan (Note-7)

Particulars	Staff Loan						2021-2022	2020-2021
	General Loan	Employment Loan	Mobile Loan	Bi-cycle Loan	Motor cycle Loan			
<b>Balance as on 01.07.2021</b>	576,762,638	514,400	16,800	1,151,024	27,687,435		524,261,528	
Add: Paid through cash	361,821,162	800,000	-	1,929,000	26,353,700		298,736,626	
Add: Paid through non-cash (Branch office transfer)	280,053,257	-	-	519,150	17,892,348		218,953,239	
	<b>1,218,637,057</b>	<b>1,314,400</b>	<b>16,800</b>	<b>3,599,174</b>	<b>71,933,483</b>		<b>1,041,951,393</b>	
Less: Realized through cash	49,751,940	572,750	-	122,650	710,450		34,297,455	
Less: Realized through non-cash (Branch office transfer and previous loan adjustment)	464,783,004	-	-	1,623,073	28,699,935		401,521,641	
<b>Balance as on 30.06.2022</b>	<b>704,102,113</b>	<b>741,650</b>	<b>16,800</b>	<b>1,853,451</b>	<b>42,523,098</b>		<b>606,132,297</b>	
Balance as on 01.07.2021	576,762,638	514,400	16,800	1,151,024	27,687,435		606,132,297	

Schedule-02



Details of Inventories (Note-8)

Particulars	S T O C K				2021-2022		2020-2021
	Pass book format	Medicine	Dairy/Animal rearing/Poultry/ Fish	Food			
<b>Balance as on 01.07.2021</b>	8,623,142	29,425	196,577	-	8,849,244		7,537,296
Add: Purchases during the year	12,076,050	506,300	-	781,925	13,364,275		9,663,623
Add: Advance adjust against Purchase	1,496,055	9,600	99,235	394,402	1,999,292		148,510
	<b>22,195,247</b>	<b>545,325</b>	<b>295,912</b>	<b>1,176,327</b>	<b>24,212,811</b>		<b>17,349,429</b>
Less: Consumption during the year	3,765,000	501,462	285,112	1,169,167	5,720,741		2,838,829
Less: Consumption through Non-cash (HO to Field)	8,364,816	-	-	7,160	8,371,976		5,661,356
<b>Balance as on 30.06.2022</b>	<b>10,065,431</b>	<b>43,863</b>	<b>10,800</b>	<b>-</b>	<b>10,120,094</b>		<b>8,849,244</b>

Details of Receivable Accounts (Note-9)

Particulars	R E C E I V A B L E					2021-2022		2020-2021
	Term Deposit Interest Receivable	Donation Receivable	Remittance	Unsettled Staff Advance				
<b>Balance as on 01.07.2021</b>	30,706,111	19,036,320	187,509	4,235,020		54,164,960		84,331,841
Add : Receivable during the year	-	-	34,466,977	1,269,589		35,736,566		84,229,438
Add: Non-cash receivable for Term Deposit Interest, Donation & others	46,225,187	26,907,413	6,886	-		73,139,486		49,984,244
	<b>76,931,298</b>	<b>45,943,733</b>	<b>34,661,372</b>	<b>5,504,609</b>		<b>163,041,012</b>		<b>218,545,523</b>
Less : Realized during the year	16,696,815	16,638,720	34,388,608	86,710		67,810,853		126,966,541
Less: Non-cash realized (Term Deposit Interest, Donation & others)	14,009,296	2,483,037	-	560,615		17,052,948		37,414,022
<b>Balance as on 30.06.2022</b>	<b>46,225,187</b>	<b>26,821,976</b>	<b>272,764</b>	<b>4,857,284</b>		<b>78,177,211</b>		<b>54,164,960</b>

Details of Advance, Prepayment & Deposits (Note-10)

Particulars	A d v a n c e, P r e p a y m e n t & D e p o s i t s					2021-2022		2020-2021
	Advance against House	Program Advance	Third Party Advance	Advance Nirman	Advance Tax			
<b>Balance as on 01.07.2021</b>	20,943,545	1,482,504	38,800,000	4,034,575	20,732,996		85,993,620	75,750,816
Add : Paid through cash	31,329,552	290,366,179	2,618,725	14,024,000	5,258,793		343,597,249	96,105,193
Add : Non-cash advance paid through HO or Branch transfer	4,236,473	26,520,803	-	125,850	9,895,577		40,778,703	24,547,600
	<b>56,509,570</b>	<b>318,369,486</b>	<b>41,418,725</b>	<b>18,184,425</b>	<b>35,887,366</b>		<b>470,369,572</b>	<b>196,403,609</b>
Less : Realized through cash	6,893,395	166,088,943	200,000	-	87,964		173,270,302	39,217,049
Less : Non-cash realized through bill adjustment	16,368,211	151,592,137	3,568,725	17,516,195	4,126,944		193,172,212	71,192,940
<b>Balance as on 30.06.2022</b>	<b>33,247,964</b>	<b>688,406</b>	<b>37,650,000</b>	<b>668,230</b>	<b>31,672,468</b>		<b>103,927,058</b>	<b>85,993,620</b>



Details of Loan to Clients: (Note No. 11)

Continue.....

Schedule-06

Particulars	Jagoran	Agrasor	Sufolon	Buniad	Sahus	ENRICH (IGL)	ENRICH (ACL)	ENRICH (LDL)	KGF	ECCCP Flood	HL	LIFT	Special Loan
Balance as on 01.07.2021	11,066,074,518	10,731,087,779	2,518,759,864	84,391,790	70,262	91,036,815	7,308,482	777,364	79,504,933	-	454,685	32,515	2,563,414
Add: Uncourse during the year	25,333,441,000	23,345,588,000	9,194,322,000	116,691,000	-	191,059,000	25,000	20,000	195,726,000	22,906,000	-	-	2,524,881,000
Add: Adjustment for samity transfer	94,973,000	107,858,313	8,600,000	348,000	-	-	-	-	150,000	-	35,000	-	2,035,000
Less: Recovery during the year	36,494,488,518	34,184,534,092	11,721,990,864	201,430,790	70,262	282,095,815	7,333,482	797,364	275,380,933	22,906,000	459,685	32,515	2,529,479,414
Less: Recovery for surakha fund, samity transfer & savings adjustment	20,753,698,560	17,650,111,372	7,429,663,339	132,113,180	2,000	162,092,107	5,693,180	748,467	191,111,135	8,349,338	41,091	681	1,050,745,820
	1,432,373,227	943,444,593	84,837,444	11,145,911	30,982	5,478,069	584,371	33,163	2,945,259	60,606	59,983	-	13,354,755
Balance as on 30.06.2022	14,308,415,311	15,390,978,127	4,207,490,081	58,171,699	29,600	114,525,519	1,055,931	15,714	91,324,539	14,496,056	368,611	31,534	1,455,378,839
Balance as on 30.06.2021	11,066,074,518	10,731,087,779	2,518,759,864	84,391,790	70,262	91,036,815	7,308,482	777,364	79,504,933	-	454,685	32,515	2,563,414

Schedule-06

Particulars	SDL	Startup Capital Loan	Common Service Loan - SEP	Agrasor SEP	Agrasor MDP	Jagoran Loan-RF	Agrasor Loan-RF	RF-20	LRL	2021-2022	2020-2021
Balance as on 01.07.2021	1,204,451	24,431	-	72,881,178	34,138,697	6,122,822	1,776,829	16,025,723	116,784,951	24,831,021,503	22,084,866,049
Add: Uncourse during the year	2,640,000	-	8,552,000	229,020,000	149,486,000	187,923,000	62,110,000	-	163,637,000	61,728,027,000	42,746,938,000
Add: Adjustment for samity transfer	-	-	-	-	1,330,000	534,000	120,000	125,000	-	216,417,313	298,428,060
Less: Recovery during the year	3,844,451	24,431	8,552,000	301,901,178	184,954,697	194,679,822	64,006,829	16,150,723	280,421,951	86,775,465,816	55,130,232,109
Less: Recovery for surakha fund, samity transfer & savings adjustment	1,680,367	6,058	3,608,262	167,068,584	104,992,112	180,377,511	60,504,241	13,785,309	197,208,606	48,313,811,962	37,818,648,050
	142,686	1,006	3,820	3,110,666	4,562,014	10,372,178	2,224,774	1,160,011	1,639,964	2,517,573,582	2,480,562,556
Balance as on 30.06.2022	1,021,098	17,367	4,939,818	131,691,728	75,400,571	3,830,133	1,277,814	1,225,403	81,573,479	35,944,080,272	24,831,021,503
Balance as on 30.06.2021	1,204,451	24,431	-	72,881,178	34,138,697	6,122,822	1,776,829	16,025,723	116,784,951	24,831,021,503	



**Details of Short Term Deposit (Note-12)**

Particulars	Saving and Reserve fund						2020-2021
	Schedule-07						
	Saving Fund	Reserve Fund	SBF	Education	General Fund	2021-2022	
<b>Balance as on 01.07.2021</b>	1,339,625,641	832,103,925	180,660,106	1,377,949	12,769,000	2,366,536,621	1,785,765,351
Add: Investment made during the year	693,000,000	740,000,000	235,000,000	1,322,053	13,500,000	1,682,822,053	2,001,907,801
Add: Investment through auto renewal	42,743,597	15,967,541	6,265,000	73,517	1,279,432	66,329,087	88,548,477
<b>Less: Encashment during the year</b>	<b>2,075,369,238</b>	<b>1,588,071,466</b>	<b>421,925,106</b>	<b>2,773,519</b>	<b>27,548,432</b>	<b>4,115,687,761</b>	<b>3,876,221,629</b>
Less: Adjustment during the year	436,868,180	566,145,341	180,660,106	1,322,054	-	1,184,995,681	1,509,498,689
<b>Balance as on 30.06.2022</b>	<b>1,638,501,058</b>	<b>1,021,926,125</b>	<b>241,265,000</b>	<b>1,451,465</b>	<b>27,548,432</b>	<b>2,930,692,080</b>	<b>2,366,536,621</b>
Balance as on 01.07.2021	1,339,625,641	832,103,925	180,660,106	1,377,949	12,769,000	2,366,536,621	

**Details of Loan from Funds (Note-17)**

Particular	Schedule-8						2020-2021
	Superannuation Fund						
	MFP	Service Benefit Fund	Provident Fund	Gratuity Fund	Superannuation Fund	2021-2022	
<b>Balance as on 01.07.2021</b>	-	-	-	221,765,265	946,460,752	1,168,226,017	1,608,439,637
Add: Received during the year	-	61,400,000	35,717,403	47,273,389	150,692,199	295,082,991	789,737,558
Add: Non-cash received during the year	-	-	-	271,869,474	25,067,652	296,937,126	451,111,983
<b>Less: Refund during the year</b>	<b>-</b>	<b>61,400,000</b>	<b>35,717,403</b>	<b>540,908,128</b>	<b>1,122,220,603</b>	<b>1,760,246,134</b>	<b>2,849,289,178</b>
Less: Non-cash refund during the year	-	61,400,000	32,127,638	46,899,561	73,082,203	213,509,402	1,478,447,867
<b>Balance as on 30.06.2022</b>	<b>-</b>	<b>-</b>	<b>(17,206,009)</b>	<b>493,634,739</b>	<b>1,030,528,404</b>	<b>1,506,957,134</b>	<b>1,168,226,017</b>
Balance as on 30.06.2021	-	-	-	221,765,265	946,460,752	1,168,226,017	



Particulars	Jegoran	Agrasor	Sufolon	Bunlad	ENRICH (IGL)	ENRICH (ACL)	ENRICH (LDL)	KGF	LIFT	SDL	ECCCP Flood
Balance as on 01.07.2021	343,000,000	519,000,000	300,000,000	84,999,994	25,500,000	716,667	200,000	50,000,000	806,667	6,000,000	-
Add: Received during the year	310,000,000	525,000,000	500,000,000	65,000,000	25,000,000	-	-	90,000,000	-	5,000,000	20,595,960
Add: Adjustment during the year (reconciliation)	-	-	-	-	-	-	-	-	-	-	-
Less: Refund during the year	653,000,000	1,044,000,000	800,000,000	149,999,994	50,500,000	716,667	200,000	140,000,000	806,667	11,000,000	20,595,960
Less: Adjustment during the year (reconciliation)	219,000,000	314,000,000	500,000,000	61,666,670	19,500,000	433,334	200,000	90,000,000	806,667	4,500,000	1,145,760
Balance as on 30.06.2022	434,000,000	730,000,000	300,000,000	88,333,324	31,000,000	283,333	-	50,000,000	-	6,500,000	19,450,200
Balance as on 30.06.2021	343,000,000	519,000,000	300,000,000	84,999,994	25,500,000	716,667	200,000	50,000,000	806,667	6,000,000	-

Particulars	Agrasor SEP	Agrasor MDP	LRL	Common Service Loan - SEP	Sub Total (PKSF Loan)	United Commercial Bank			Brac Bank	City Bank	Standard Bank
						Prime Bank	Eastern Bank	Commercial Bank			
Balance as on 01.07.2021	72,000,000	108,000,000	125,000,000	-	1,635,223,328	100,000,000	1,009,819,068	8,473,579	1,300,000,000	1,104,974,979	-
Add: Received during the year	60,000,000	170,000,000	60,000,000	19,100,000	1,869,695,960	900,000,000	1,500,000,000	-	2,200,000,000	2,000,000,000	500,000,000
Add: Adjustment during the year (reconciliation)	-	-	-	-	-	-	6,978,827	-	-	-	7,721,667
Less: Refund during the year	132,000,000	278,000,000	205,000,000	19,100,000	3,504,919,288	1,000,000,000	2,516,797,895	8,473,579	3,500,000,000	3,104,974,979	507,721,667
Less: Adjustment during the year (reconciliation)	54,000,000	65,000,000	46,500,000	450,000	1,377,202,431	100,000,000	973,635,287	8,466,446	2,100,000,000	1,604,974,979	100,000,000
Balance as on 30.06.2022	78,000,000	213,000,000	158,500,000	18,650,000	2,127,716,857	900,000,000	1,543,162,608	7,133	1,400,000,000	1,499,989,315	407,721,667
Balance as on 30.06.2021	72,000,000	108,000,000	125,000,000	-	1,635,223,328	100,000,000	1,009,819,068	8,473,579	1,300,000,000	1,104,974,979	-

Particulars	Pubali Bank	Dhaka Bank	NCC Bank	Sub Total (Bank Loan)	IPDC	IDLC	Sub Total (Non-Bank Loan)	2021-2022		2020-2021
								2021-2022	2020-2021	
Balance as on 01.07.2021	-	-	-	3,523,267,626	-	500,000,000	500,000,000	5,658,490,954	6,416,374,825	-
Add: Received during the year	1,100,000,000	750,000,000	500,000,000	9,450,000,000	200,000,000	500,000,000	700,000,000	12,019,695,960	6,350,000,000	-
Add: Adjustment during the year (reconciliation)	-	1,406,250	-	16,106,744	-	-	-	16,106,744	5,156,029	-
Less: Refund during the year	1,100,000,000	751,406,250	500,000,000	12,989,374,370	200,000,000	1,000,000,000	1,200,000,000	17,694,293,658	12,771,530,854	-
Less: Adjustment during the year (reconciliation)	100,000,000	-	-	4,987,076,712	-	1,000,000,000	1,000,000,000	7,364,279,143	7,113,039,900	-
Balance as on 30.06.2022	1,000,000,000	751,406,250	494,200,000	7,996,479,840	200,000,000	500,000,000	200,000,000	10,324,196,697	5,658,490,954	-
Balance as on 30.06.2021	-	-	-	3,523,267,626	-	500,000,000	500,000,000	5,658,490,954	-	-



Details of Client's saving Deposit (Note-19)

Particular	Deposit savings					2020-2021
	General Saving	Voluntary Saving	Fixed Deposit Saving		Total (Fixed Deposit Saving)	
			Interest withdrawn on Maturity	Interest withdrawn monthly basis		
Balance as on 01.07.2021	7,656,760,921	1,701,434,151	2,563,378,713	530,924,213	3,094,302,926	10,171,354,273
Add: Received during the year	5,624,655,194	1,568,027,813	2,539,009,871	522,008,401	3,061,018,272	7,931,255,929
Add: Received from Samity Transfer & Others	1,303,610,473	316,014,306	196,361,814	31,729,746	228,091,560	1,369,687,036
	<b>14,585,026,588</b>	<b>3,585,476,270</b>	<b>5,298,750,398</b>	<b>1,084,662,360</b>	<b>6,383,412,758</b>	<b>19,472,297,238</b>
Less: Refund during the year	1,942,760,132	702,118,702	1,852,455,255	440,265,697	2,292,720,952	4,026,920,359
Less: Loan Recovery, Samity Transfer & Other Adjustment	3,611,255,167	376,101,444	196,092,624	36,155,000	232,247,624	3,619,876,643
<b>Sub Total</b>	<b>9,031,011,289</b>	<b>2,507,256,124</b>	<b>3,250,202,519</b>	<b>608,241,663</b>	<b>3,858,444,182</b>	<b>11,825,498,236</b>
Add : Deposit Interest (Cash)	-	29,623,340	51,939,129	44,326,599	96,265,728	125,889,068
Add : Deposit Interest Adjust	425,916,093	116,808,594	207,597,074	4,445,934	212,043,008	626,999,762
<b>Balance as on 30.06.2022</b>	<b>9,456,927,382</b>	<b>2,653,688,058</b>	<b>3,509,738,722</b>	<b>657,014,196</b>	<b>4,166,752,918</b>	<b>12,452,497,998</b>
Balance as on 30.06.2021	7,656,760,921	1,701,434,151	2,563,378,713	530,924,213	3,094,302,926	12,452,497,998

Schedule-10



Details of Surokkha fund (Note-22)

Particulars	Surakha Fund		2021-2022	2020-2021
	General Surokkha Fund	MIME Surokkha Fund		
<b>Balance as on 01.07.2021</b>	<b>1,161,977,992</b>	<b>497,678</b>	<b>1,162,475,670</b>	<b>1,040,962,435</b>
Add: Received during the year	616,605,535	100	616,605,635	426,682,820
Add: Adjustment during the year	-	-	-	95,605
Less: Paid during the year	<b>1,778,583,527</b>	<b>497,778</b>	<b>1,779,081,305</b>	<b>1,467,740,860</b>
Less: Paid through Loan adjustment.	71,654,625	79,323	71,733,948	51,216,165
	264,494,431	-	264,494,431	254,049,025
<b>Balance as on 30.06.2022</b>	<b>1,442,434,471</b>	<b>418,455</b>	<b>1,442,852,926</b>	<b>1,162,475,670</b>
Balance as on 30.06.2021	1,161,977,992	497,678	1,162,475,670	

Schedule-11

Details of Account Payable (Note-24)

Particulars	Account Payable			2021-2022	2020-2021
	Sundry	Provision for Suppliers	Education Scholarship Fund		
<b>Balance as on 01.07.2021</b>	<b>1,300,236</b>	<b>276,000</b>	<b>-</b>	<b>1,576,236</b>	<b>2,860,304</b>
Add: New payable during the year	42,036,457	51,467	19,500,000	61,587,924	-
Add: New Payable for Staff Final Payment & Other Exp. (Non-cash)	341,764,016	6,430	-	341,770,446	286,088,865
Less: Realized during the year	<b>385,100,709</b>	<b>333,897</b>	<b>19,500,000</b>	<b>404,934,606</b>	<b>288,949,169</b>
Less: Staff Final Payment & Other Exp. Adjustment (Non-cash)	48,502,524	-	19,500,000	68,002,524	64,589,208
	335,295,668	26,000	-	335,321,668	222,783,725
<b>Balance as on 30.06.2022</b>	<b>1,302,517</b>	<b>307,897</b>	<b>-</b>	<b>1,610,414</b>	<b>1,576,236</b>
Balance as on 30.06.2021	1,300,236	276,000	-	1,576,236	

Schedule-12



Details of Other Liabilities (Note-25)

Particular	Others Liabilities			2021-2022	2020-2021
	Advance Donation	Staff Fund	Sundry		
	<b>Balance as on 01.07.2021</b>	18,222,266	2,919,456		
Add: Received during the year	27,760,426	9,575,761		37,336,187	46,769,613
Add: Donation Adjustment during the year	523,580	282,562		806,142	3,720,698
	<b>46,506,272</b>	<b>12,777,779</b>	<b>48,860</b>	<b>59,332,911</b>	<b>58,652,656</b>
Less: Paid during the year	5,045,125	5,641,051	-	10,686,176	27,055,916
Less: Accrued Donation Adjustment during the year	6,326,204	125	48,860	6,375,189	10,406,158
<b>Balance as on 30.06.2022</b>	<b>35,134,943</b>	<b>7,136,603</b>	<b>-</b>	<b>42,271,546</b>	<b>21,190,582</b>
Balance as on 30.06.2021	18,222,266	2,919,456	48,860	21,190,582	

Schedule-13

Details of Provisions (Note-26)

Particulars	Provision for Exp.	Provision On Tax	Provision On vat	Schedule-14	
				2021-2022	2020-2021
<b>Balance as on 01.07.2021</b>	<b>129,281,960</b>	<b>7,911</b>	<b>16,031</b>	<b>129,305,902</b>	<b>128,097,125</b>
Add: Received during the year	2,000	6,120,730	11,872,346	17,995,076	10,225,861
Add: Provision during the year	69,928,983	11,658,121	2,130,506	83,717,610	81,144,335
	<b>199,212,943</b>	<b>17,786,762</b>	<b>14,018,883</b>	<b>231,018,588</b>	<b>219,467,321</b>
Less: Paid during the year	64,374,338	15,311,364	13,754,146	93,439,848	79,636,730
Less: Interest & Other Expenses Adjustment	69,846,286	2,420,652	128,872	72,395,810	10,524,689
<b>Balance as on 30.06.2022</b>	<b>64,992,319</b>	<b>54,746</b>	<b>135,865</b>	<b>65,182,930</b>	<b>129,305,902</b>
Balance as on 30.06.2021	129,281,960	7,911	16,031	129,305,902	

Schedule-14





**Society for Social Service (SSS)**  
**Portfolio Report**  
**For the year ended 30 June, 2022**

(i) Classification of Loan and Loan Loss Provision.

SL. No.	Particulars	Days in Arrears	Amount in BDT			
			Loan Outstanding	Loan Loss Provision	Loan Outstanding	Loan Loss Provision
			2021-2022	2021-2022	2020-2021	2020-2021
1	Total Loan Outstanding		35,944,080,272	-	24,831,021,503	-
2	Total Overdue		1,860,774,869	-	410,797,376	-
3	Standard - Required Provision 1%	Current (no arrear)	33,893,716,323	338,937,164	24,346,731,640	243,467,316
4	Watch list - Required Provision 5%	1-30	67,527,916	3,376,396	29,963,130	1,498,157
5	Substandard - Required Provision 25%	31-180	364,671,516	91,167,881	97,273,334	24,318,334
6	Doubtful - Required Provision 75%	181-365	1,244,316,133	933,237,102	21,892,699	16,419,524
7	Bad - Required Provision 100%	Over 365	373,848,384	373,848,384	335,160,700	335,160,700
	<b>Total</b>		<b>35,944,080,272</b>	<b>1,740,566,927</b>	<b>24,831,021,503</b>	<b>620,864,032</b>

(ii) Loan Loss Provision (LLP) status:

Particulars	Amount
Opening Loan Loss Reserve Fund as on 01.07.2021	923,836,720
Add: New Provision as on 30 December, 2021 : As per MRA Circular no. 69.	40,982,736
Add: New Provision as on 30 June, 2022	779,614,524
<b>Total New Provision at 2021-2022</b>	<b>820,597,260</b>
Less: LLE Adjustment during the year	1,254,345
Less: Capital Adjustment (Previous Year)	2,612,708
Actual Loan Loss Provision (LLP) during the year	
<b>Total Loan Loss Provision (LLP)</b>	<b>816,730,207</b>
<b>Write off status :</b>	<b>1,740,566,927</b>

(iii)

**Write off status :**

Loan Written off Balance on 30.06.2021	244,458,975
Add : Loan Written off during the year	
Less : Written off recovery during the year	1,288,896
<b>Loan Written off Balance on 30.06.2022</b>	<b>243,170,079</b>



Loan Operational report for PKSF funded Micro Finance Program

SL. No.	Particulars	2021 - 2022		2020 - 2021	
		PKSF	Total	PKSF	Total
	<b>Financial Service Product :</b>				
	Product :				
	<b>Loan Product :</b>				
	Loan (PKSF)	2,127,716,857	2,127,716,857	562,582,328	562,582,328
	Loan (Non PKSF)	-	-	-	-
	Housing Loan	388,611	388,611	454,685	454,685
	Sanitation	1,821,098	1,821,098	1,204,451	1,204,451
1	<b>Savings Product :</b>				
	Members	16,277,368,358	16,277,368,358	5,325,050,344	5,325,050,344
	Non members	-	-	-	-
	<b>Surakha Product :</b>				
	Life	1,442,434,471	1,442,434,471	1,161,977,992	1,161,977,992
	Livestock	-	-	-	-
	Others	418,455	418,455	497,678	497,678
2	Number of Branches	551	551	438	438
	<b>Particulars</b>	<b>M</b>	<b>F</b>	<b>M</b>	<b>F</b>
3	Number of Samities	1,193	39,114	6,115	33,681
4	Number of Members	27,456	919,733	23,380	744,305
5	Number of Borrowers	19,029	717,814	15,595	584,505
6	Number of Staff	4,325	550	3,589	494
7	Amount (TK.) of Loan Outstanding with Samity members	35,944,080,272		24,831,021,503	
8	Members : Borrower	78%		78%	
9	Average Loan size	66,000		55,000	
					78%
					55,000
					24,831,021,503
					78%
					55,000



**Society for Social Service (SSS)**  
**Project wise Agriculture Sector Micro Credit Loan Report**  
**For the year ended 30 June,2022**

SL No	Name of Project	Balance 30 June, 2021		This Year Disbursed		This Year Realisation		Balance 30 June, 2022	
		Loanee	Loan Balance	NO	Amount	NO	Amount	Loanee	Loan Balance
1	Vegetable Cultivation	9,636	248,814,053	45,742	1,091,511,000	37,136	956,770,378	18,242	383,554,675
2	Potato Cultivation	110	1,401,197	4,998	145,171,000	5,076	145,887,557	32	684,640
3	Maize Cultivation	193	14,298,915	2,286	68,825,000	2,246	72,812,781	233	10,311,134
4	Paddy Cultivation	17,603	286,314,235	92,939	2,177,986,000	94,445	2,110,317,128	16,097	353,983,107
5	Fruits Cultivation	53	812,534	457	16,479,000	187	4,462,842	323	12,828,692
6	Beef fattening	45,225	1,963,058,454	140,466	5,700,834,000	110,624	4,222,037,886	75,069	3,441,854,568
7	Agriculture related Business	103	4,060,476	97	2,475,000	83	2,262,210	117	4,273,266
	<b>Total</b>	<b>72,923</b>	<b>2,518,759,864</b>	<b>286,987</b>	<b>9,203,281,000</b>	<b>249,797</b>	<b>7,514,550,782</b>	<b>110,113</b>	<b>4,207,490,082</b>

**Gender wise Loan Information**

SL No	Particulars	Balance 30 June, 2021		This Year Disbursed		This Year Realisation		Balance 30 June, 2022	
		Loanee	Loan Balance	NO	Amount	NO	Amount	Loanee	Loan Balance
1	Male	633	30,922,411	2,609	96,464,000	1,986	73,881,383	1,256	53,505,028
2	Female	72,290	2,487,837,453	284,378	9,106,817,000	247,811	7,440,669,399	108,857	4,153,985,054
	<b>Total</b>	<b>72,923</b>	<b>2,518,759,864</b>	<b>286,987</b>	<b>9,203,281,000</b>	<b>249,797</b>	<b>7,514,550,782</b>	<b>110,113</b>	<b>4,207,490,082</b>



**Society for Social Service (SSS)**

**Financial Ratio Analysis**

**As on 30 June, 2022**

Sl. No.	Eligibility Criteria	Standard	2021-22	2020-21
1	Minimum Current ratio	2:1	2.22 : 1	2.47 : 1
2	Minimum Capital Adequacy Ratio	Minimum 10%	26.34%	32.09%
3	Minimum Debt Service Cover Ratio	1.25:1	1.11 : 1	1.24 : 1
4	Minimum Rate of Return on Capital	Minimum 15%	14.19%	17.26%
5	Debt to Capital Ratio	Maximum 9 : 1	2.82 : 1	2.27 : 1
6	Financial Cost Ratio	12%	4.32%	4.12%
7	Operating Cost Ratio	7%	9.33%	9.78%
8	Operating Self Sufficiency Ratio (OSS)	More then 100%	123.61%	132.50%
9	Financial Self Sufficiency Ratio (FSS)	Minimum 100%	104.30%	112.27%
10	Return on Assets	Minimum 3%	3.66%	4.67%
11	Capital Assets Ratio		4.16 : 1	3.54 : 1
12	Minimum Cumulative Loan Collection Ratio on Total Dues :	95%	99.37%	99.84%
13	One Time Realization (OTR)	92-100%	93.49%	93.38%
14	Minimum Liquidity to Savings Ratio	25%	18.00%	19.00%
15	Portfolio at Risk	Maximum 10%	5.70%	1.89%
16	Yield (Average Profit)		21.69%	22.39%
17	Yield (Average Assets)		18.41%	18.30%
18	Cost Per Unit Money Lent		0.090	0.096
19	Loan Outstanding of Total Assets		86.68%	82.43%
20	Client to Branch	1500-2000	1719	1753
21	Credit Officer to Client	1 : 300-400	348	334
22	Borrower Coverage	Minmum70%	77.79%	78.17%
23	Credit Officer to Borrower	1 : 240-250	271	261
24	Credit Officer to Staff	1 : 1.50-1.70	1.79 : 1	1.78 : 1
25	Credit Officer to Loan Outstanding	1 : 25-30 (Lac)	13,200,176	10805492
26	Rate on Overdue/ Delinquency		5.18%	1.62%
27	Rate on Bad Loan	-	1.04%	1.34%
28	Rate on Good Loan	-	94.30%	98.11%

