

ANNUAL REPORT 2022-23



Palli Mongal Karmosuchi (PMK)

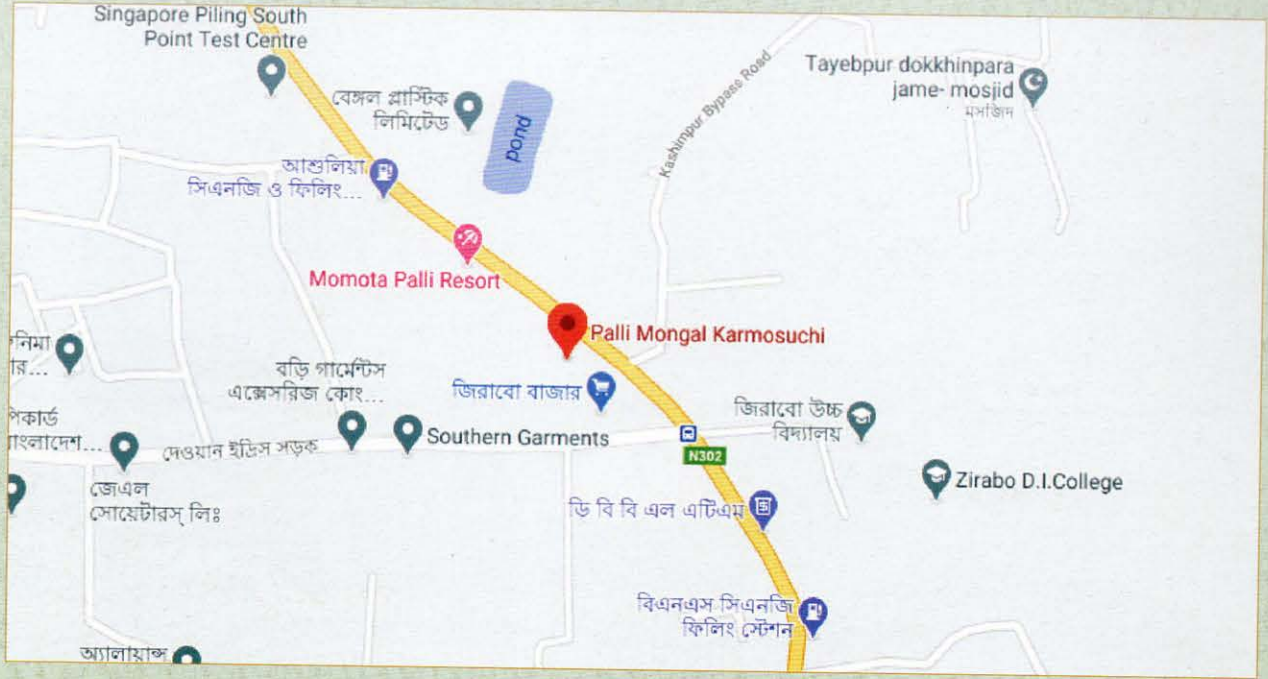


Since 1988, PMK playing role in contributing to social and economic development through various interventions such as education and training programs, health initiatives, community development projects, and entrepreneurship support programs.



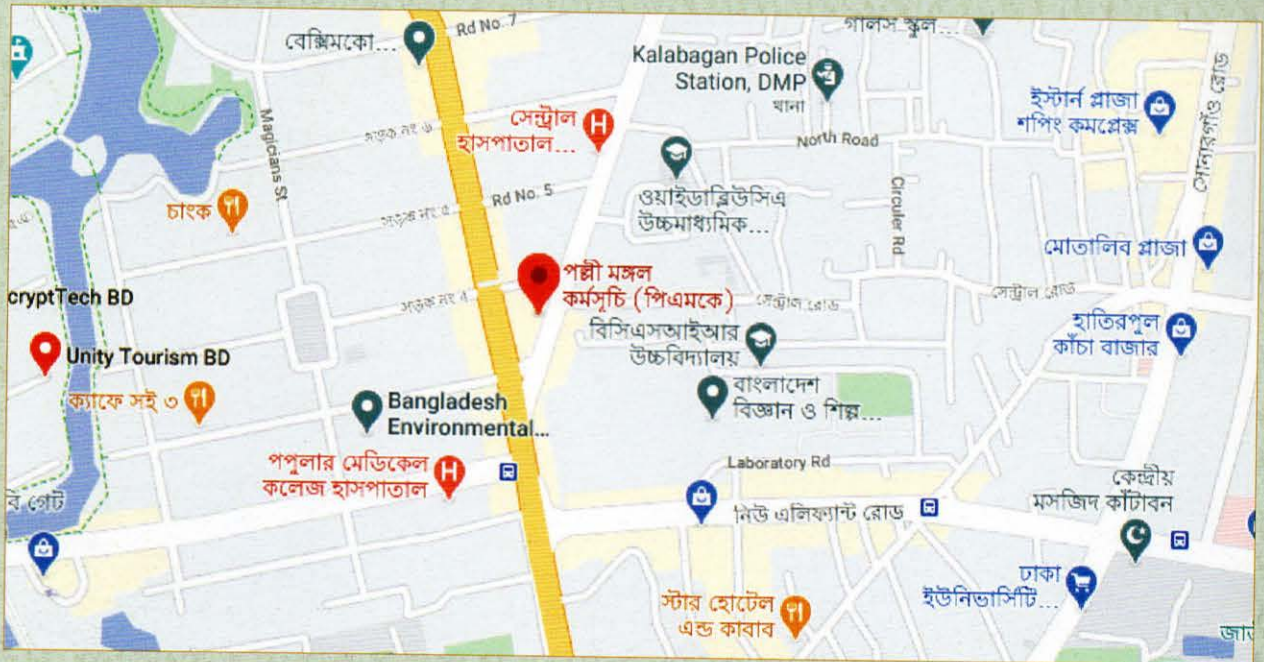
Head Office

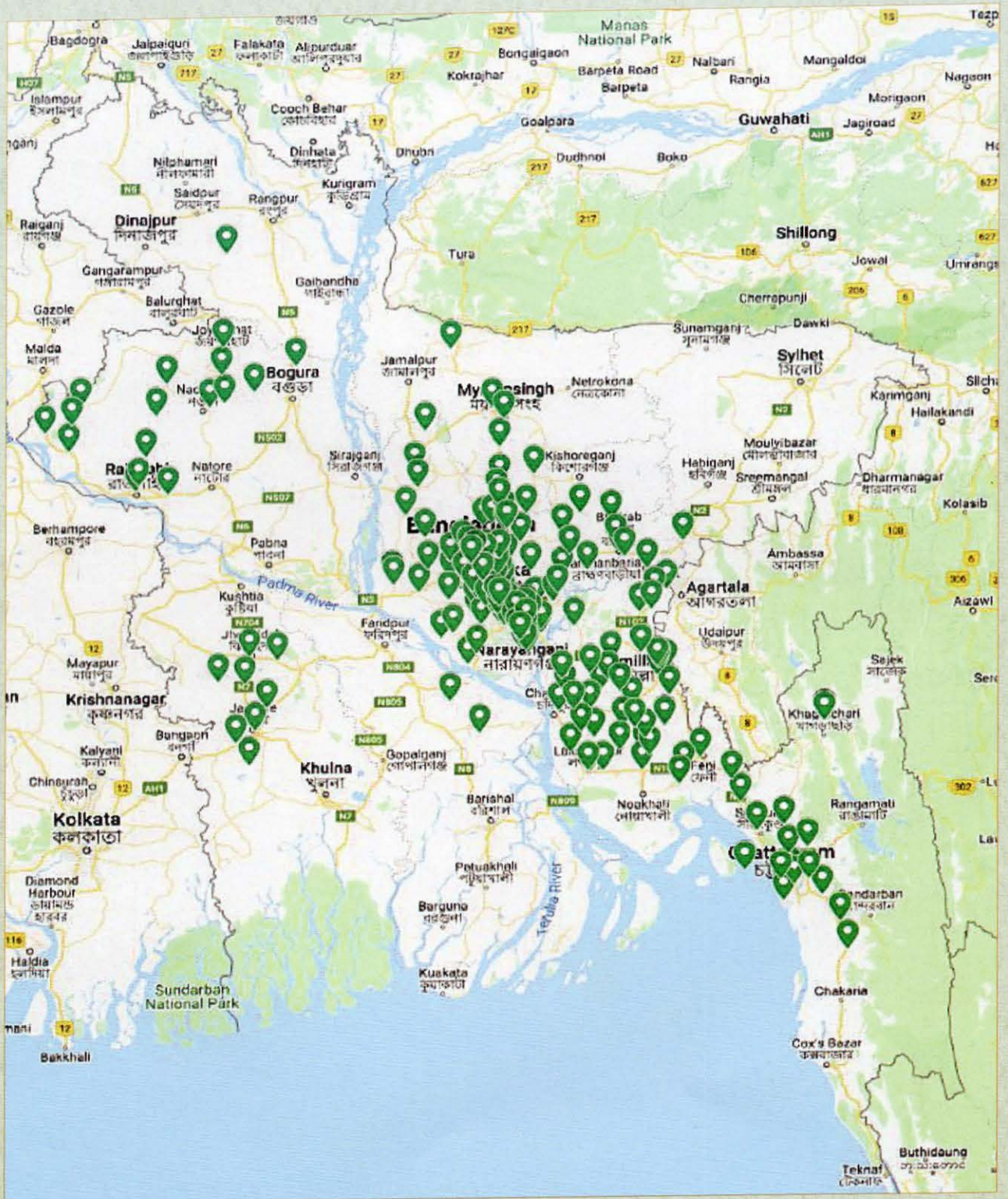
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Uniting communities, building a better nation.

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Empowering communities, changing lives



KAMRUN NAHAR
CHIEF EXECUTIVE

I am pleased to present the 2022-2023 Annual Report of the Palli Mongal Karmosuchi (PMK). Over the decades, PMK has made significant contributions to improving the lives of marginalized communities around the world.

At its inception, PMK focused on providing immediate relief and aid to those affected by natural disasters and conflicts. The organization quickly gained recognition for its efficient and effective response to emergencies, delivering food, water, shelter, and medical aid to people in crisis.

As the organization grew, so did its commitment to addressing the root causes of poverty and inequality. PMK expanded its programs to include long-term development projects that focus on education, healthcare, and economic empowerment.

In addition to education, PMK also prioritized healthcare as a fundamental human right. The organization established clinics and hospitals in different areas, providing essential healthcare services to communities that lacked access to medical facilities. We are working to raise awareness about general health issues along with HIV/AIDS, malaria, and malnutrition, providing information and support to help people prevent and manage these diseases.

PMK also recognized the importance of economic empowerment in reducing poverty and inequality. The

organization supported small-scale entrepreneurs and farmers, providing them with training, resources, and access to markets to help them grow their businesses and improve their livelihoods.

Throughout its 35 years of operation, PMK has demonstrated a deep commitment to transparency, accountability, and ethical practices. The organization has earned the trust and respect of its partners, donors, and beneficiaries, thanks to its rigorous monitoring and evaluation processes, its efficient use of resources, and its dedication to promoting the dignity and rights of all people.

As the organization looks ahead to the future, it remains committed to its mission of promoting social justice, humanitarian aid, and sustainable development.

I would like to extend my gratitude to all PMK staff for their hard work, the Executive Committee for their support, and all members, registration authorities, government officials, and funding agencies for their continued support. Finally, I would like to thank the community and stakeholders for their support over the past 35 years. I hope this Annual Report provides insight into PMK's achievements and challenges, and I welcome any suggestions or criticisms for improving the organization's performance in the future.

Creating opportunities for all

DEWAN FAISAL
DEPUTY CHIEF EXECUTIVE



PMK aims to empower marginalized and impoverished communities by improving access to education, healthcare, and income-generating activities. PMK's mission is to alleviate poverty and improve the quality of life for the rural poor. The organization achieves this by working closely with communities to identify their needs and develop sustainable solutions. PMK's approach is based on the principles of self-help, community participation, and gender equity. Its diverse programs include initiatives such as microfinance, vocational training, health and nutrition, disaster management, and education. These programs are

designed to empower individuals and communities, providing them with the skills, knowledge, and resources they need to improve their lives.

In conclusion, PMK is a shining example of how NGOs can make a meaningful difference in the lives of the poor and marginalized. Through its innovative programs and commitment to community development, PMK has transformed the lives of countless individuals and communities in rural Bangladesh.

Overview

Palli Mongal Karmosuchi (PMK) is a national-level development organization located at Zirabo under Ashulia Thana, 20 km away from the capital city of Dhaka. It was initiated in 1988 as voluntary services of some local young men and women. It was formally registered in 1988 with the directorate of Social Service and later in 1993 with NGO affairs Bureau to receive foreign donations. It was initiated with the inspiration Dewan Abdul Mannan Founder of PMK and leadership of Ms. Kamrun Nahar who is the Chief Executive of the organization.



DISTRICT

34



UPAZILA

218



UNION

1,971



VILLAGE

6,877



BRANCH

312



SOMITY COVERAGE

16,314

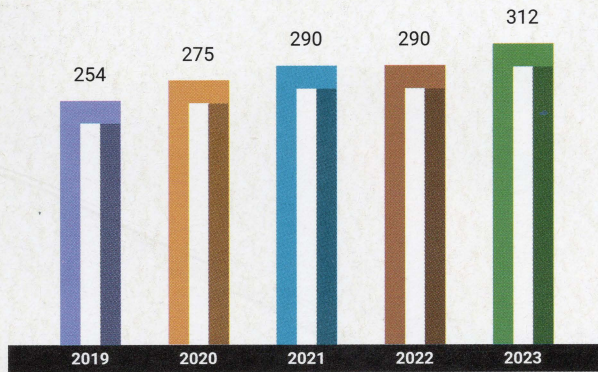


MEMBER COVERAGE

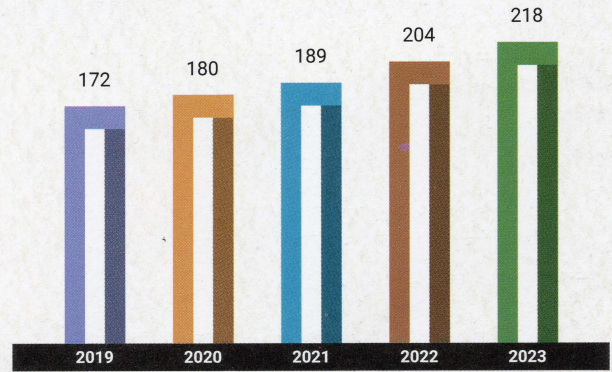
352,175

Progress in Five Years

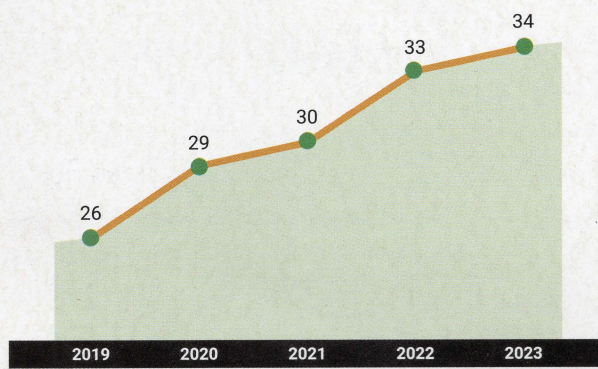
Branch



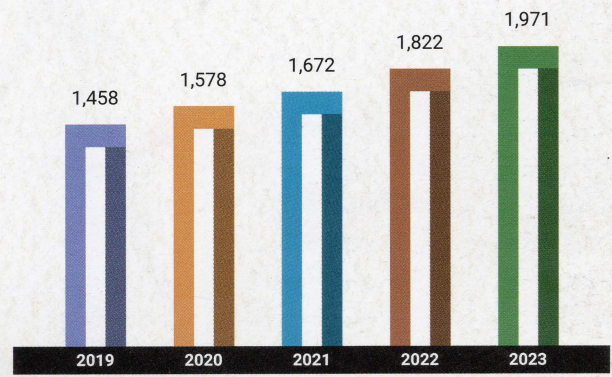
Thana



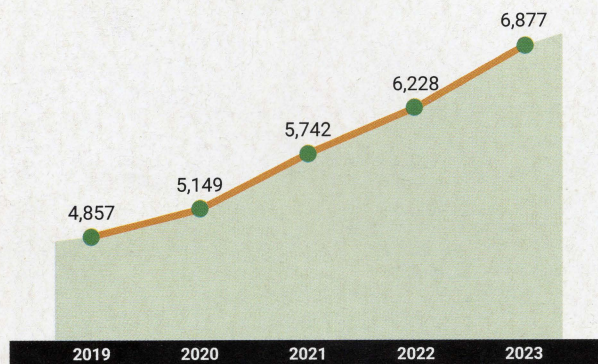
District



Union

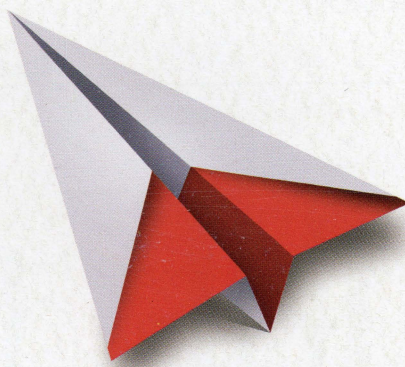


Village



Mission

Participatory sustainable development provided institutional support to the poor (Particularly women)



Vision

A society, which is economically productive and equitable, socially just, environmentally sound and effectively democratic.

Objective

The overall objective of PMK is to alleviate the poverty of the poor families and empower the women and men on social and economic aspects.





Year of Establishment

1988



Legal Entity

Social Welfare Directorate:

Regd. # Dhaka - 02218.

NGO Affairs Bureau:

Regd. # 709.

Micro Credit Regulatory Authority:

Certificate # 00862-00387-00312

Certificate of Registration of Societies:

S-7017(205)/07

Glimpses of PMK over the last 35 years

1988

Registered as an NGO with the Department of Social Welfare



1993

Enlisted as a partner organization of PKSF. Registered NGO Affairs Bureau. Received fund from Asia Partnership for Human Development (APHD), Hong Kong for Women Development.



1994

Received fund from BILANCE, The Netherlands for Women Development. 1998

1998

Introduced Micro-enterprise (ME) Financing. Launched Housing Project with assistance from Bangladesh Bank.



2001

Became a partner of INCOME III Project, CARE Bangladesh.



2022

Upgrade MIS system and new version website.

2021

Mamata Palli Resort Inauguration.

2023

RMTP and KGF-Sufolon project start.

2019

PMK Nursing College Inauguration.

2017

Expand of Working Area.

2020

SEP Project Start.

2018

Kormi Sommilon & 30 Years Anniversary Function.

2005

- Started PLDP-II Project in 12 branches in Mymensingh district with PKSf's fund.
- Went to major expansion by opening more branches of PMK.

2006

Established PMK's own office building premises at Zirabo (Thana- Ashulia, Upazila- Savar, District- Dhaka).



2008

Established a full-fledged training center at Zirabo (Thana- Ashulia, Upazila Savar, District- Dhaka). Registration from the Registrar of Joint Stock Companies, Dhaka of PMK under the Society's Act 1860. Obtained license from Microcredit Regulatory Authority (MRA).

2007

Enlisted as a partner organization of Anukul Foundation, CARE Bangladesh. Registered with Joint Stock Company.



2015

Established a hospital and a diagnostic center to provide healthcare to the members and the local people.

2013

Automation of all branches and preparation of a software-based MIS and FIS accomplished.

2011

Listed as 'A' category organization of PKSf.

2016

Expand of Working Area.

2014

For office expansion, a new multi-storied building has been planned and construction began in Zirabo at PMK own premises.

2012

Started a women hostel for garment workers and other low-income women (for 2000 workers) at Zirabo (Thana- Ashulia, Upazila- Savar, District- Dhaka).

Executive Committee



Deawan Abdul Mannan
FOUNDER



Md. Manjur Ali
CHAIRMEN



A.K.M Sirajul Islam
VICE CHAIRMEN



Kamrun Nahar
SECRETARY GENERAL &
CHIEF EXECUTIVE



Dewan Faisal
DEPUTY CHIEF
EXECUTIVE



**Shaheda Hoshen
Chowdhury**
MEMBER



Bilkis Bari
MEMBER



**Afzalun Nesa
Chowdhury**
MEMBER



SURAIYA SHOAIB
MEMBER



MICROFINANCE PROGRAM

It was started in 1988 by voluntary services of some local young men and women. It was formally registered in 1988 with the Directorate of Social Service and later in 1993 with NGO Affairs Bureau to receive foreign donations. It was initiated with the inspiration and leadership of Ms. Kamrun Nahar who is the Chief Executive of the organization and academically is a Master Degree holder in Psychology.

PMK is a non-profit national NGO. It is registered under the following agencies: MRA-00862-00387-00312. Social Service Department, the People's Republic of Bangladesh, Registration No. 02218; dated November 27, 1988 and Foreign Donations (Voluntary Activities) Regulation Ordinance 1978 with NGO Affairs Bureau, Registration No. 709, dated May 27, 1993, Registrar of Joint Stock Companies and Firms, Registration No. S-7017(205)/07, dated September 03, 2007.



Major Activities

To bring self-reliance among the powerless poor women for promoting socio-economic and facilitating in establishing their human rights in the society so that they themselves can plan and implement different socio economic and environmental activities with a view to setting up an institutional framework to establish a balanced society. PMK provides the following broad services:

- Financial intermediation through microfinance
- Social development service
- Micro enterprises

- Necessity of Enterprise of Enhance Development (NEED)

PMK MF program is being operated on a medium scale, as an independent program. Presently PMK operating 312 branches in 34 districts.

In order to create more employment opportunities PMK has initiated support to small entrepreneurs, so that they can expand their business and increase employments opportunities in their enterprises.

Micro Finance (up to June 2023)

Sl. No.	Name of Sectors	Number	Amount in BDT (in Crore)
1	Numbers of members	352,175	
2	Numbers of borrowers	287,923	
3	Member savings		607
4	Loan disbursement		16330
5	Loan realization		14149
6	Portfolio in TK.		2181

Micro Finance product wise loan portfolio (up to June 2023)

Sl. No.	Name of Sectors	Disbursed Amount (in Crore)
1	Jagoron	438
2	Agrosor	1303
3	Agrosor SEP	3.8
4	CSL (SEP)	.43
5	LRLP	.27
6	LRL-2nd Phase	.23
7	Agrosor MDP	.53
8	Agrosor (MDP - AF)	2.77
9	Sufolon	365.87
10	IGA	3.92
11	Livelihood	.3
12	Asset Creation	.94
13	SDL	.031
14	RRS	43.40
15	H. Sanitation	6.44
16	H. Water	.48
17	RAISE	9.44
18	ABASON	1.73

Performance Comparison (A)

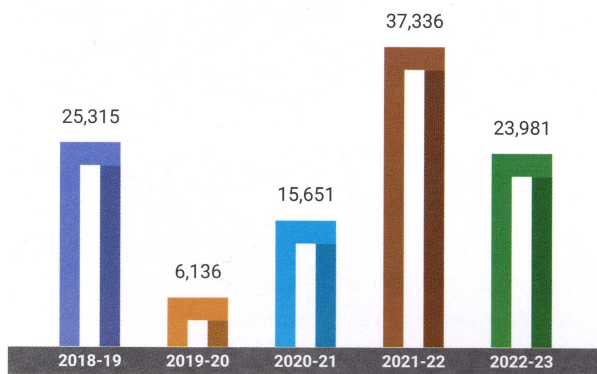
Sl. No.	Particulars	2022-2023	2021-2022	2020-2021	2019-2020	2018-2019
01	Numbers of members	23,981	37,336	15,651	6,136	25,315
02	Numbers of borrowers	19,529	36,443	26,453	-1,362	13,883

Performance Comparison (B)

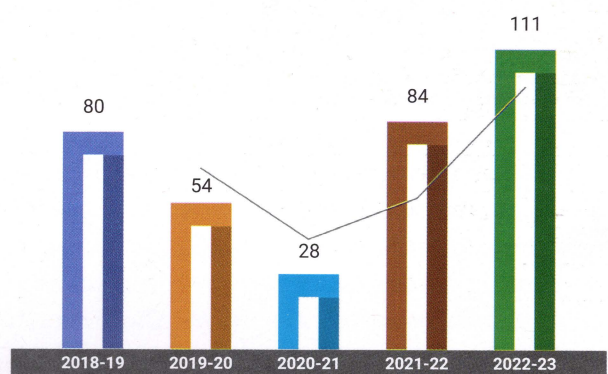
(in Crore)

Sl. No.	Particulars	2022-2023	2021-2022	2020-2021	2019-2020	2018-2019
01	Member savings	111	84	28	54	80
04	Portfolio in TK.	416	540	197	125	268

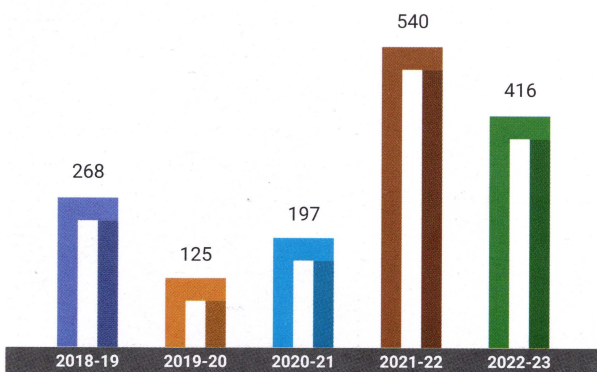
Member



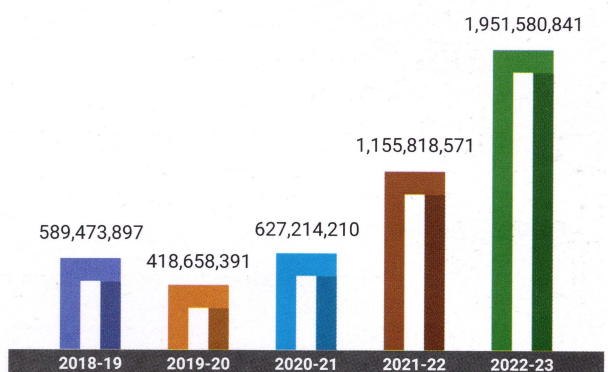
Member savings



Portfolio in TK.



Profit





PMK HOSPITAL

PMK Hospital was established in 2015 with the aim to serve PMK's microfinance beneficiaries, adjoining garment industry population and surrounding community to provide quality service at a reasonable cost. It is a registered 50 Bed multi-disciplinary specialist secondary care hospital with services ranging from Indoor, Outdoor, Laboratory and Modern Diagnostic set-up. The hospital is

equipped with modern facilities like medical beds, quality lab, labor room including CTG, well equipped OT, ECG, X-ray, ultrasonography etc. along with qualified doctors, nurses and medical professionals. The emergency unit is also operated 24 hours a day equipped with monitor, ECG and other necessary equipment and specialist cover alongside general physician. It has a 24 hours ambulance service



to transport patient from and to the hospital and referred institutions.

Outpatient services of the hospital are provided by specialists of major disciplines like Medicine, Surgery, Gynae & Obs., Pediatric, Orthopedic, ENT, Eye care, Dentistry etc. Along with general

physicians at the emergency unit. EPI services are also part of the hospital outdoor services.

In-patient services include all specialist care with the option of selecting general bed, air-conditioned and non-air-conditioned cabins. The hospital has three separate operation rooms (2 General OT

and 1 Eye) equipped with modern equipment and instruments. Operations are performed with latest devices including laparoscopic cholecystectomy, laparoscopic appendectomy, etc. and by qualified surgeons, anesthetists and other support staffs. For normal deliveries the hospital is equipped with labor rooms and well experienced nurses/paramedics to facilitate in house deliveries of the patients under the supervision of doctors.

PMK Hospital currently has more than a hundred

different pathological and other diagnostic facilities including operations for various diseases. At present the hospital has an indoor / outdoor treatment system including emergency department, neonatal, pediatric and adolescent department, obstetrics and gynecology department, orthopedic and medicine department, cardiology, gynecology and diabetics, dental department and ophthalmology and dermatology department. Memorandum of Understanding (MoU) has been signed with 36 garments in the area adjacent to the hospital /



















Jirabo; Under which about 50,000 staff / workers of these garments are able to avail the services of PMK Hospital at low / discounted price. The hospital has

already received approval to upgrade to 50 beds.

HOSPITAL SERVICES AT A GLANCE

 24*7 Emergency Services	 24*7 Ambulance Services	 24*7 Gynae & Obs. Services	 Specialist services (Medicine, Children for 12 hours- Morning and Evening)
 Eye (6 days in a week)	 ENT (3 days in a week)	 Orthopedic (2 days in a week)	 Lab services (8 am to 10 pm) and on call at night
 USG (24 Hours)	 ECG (24 Hours)	 X-Ray (8 am to 10 pm) and on call at night	 EPI services (6 days in a week)
 24*7 Indoor services	 24*7 Emergency operations (Cesarean and all other surgical operations)		



PMK NURSING COLLEGE

PMK Nursing College approved by ministry of Health and Family Welfare, affiliated with the Bangladesh Nursing and Midwifery Council and the University of Dhaka. It was established in 2019. It is situated on Zirabo, Ashulia, Saver, Dhaka. PMK Nursing College

has own college campus that is well furnished, fully air conditioned and adequately equipped to accommodate class rooms. All the lecture room has been equipped with audio visual instruments including multimedia set up.



Courses of PMK Nursing College

Sl. No.	Courses	Durations	Seats
01	Diploma in Nursing Science and Midwifery	03 years	50
02	Diploma in Midwifery	03 years	50
03	Basic B.Sc in Nursing	04 years	30
04	Post-Basic B.Sc in Nursing	02 years	20

Facilities provided by PMK Nursing College

- Teaching in own building.
- Separate dormitory & dormitory accommodation at low cost in well environment under own supervision.
- Digital laboratory and modern lab facilities.
- Free Wi-Fi Zone.
- The entire campus is monitored by CC TV Cameras.
- Free Computer and English courses are available.
- Adequate clinical placement is provided in our own hospital as well as other recognized medical college and hospitals.

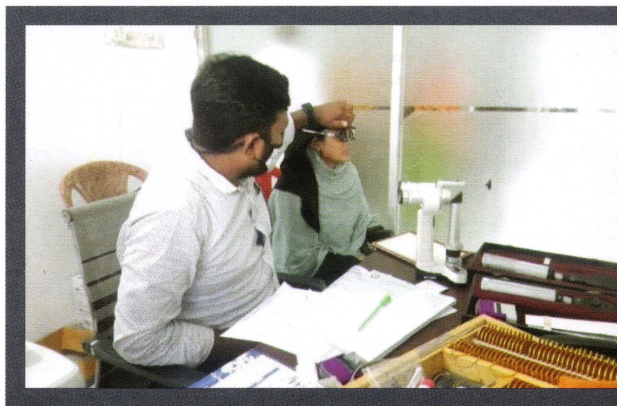




PMK HEALTH CARE PROGRAM

Further enhancing the quality measures and developing the hospital will be the focus in the next period. Specialist care services like orthopedic, skin and allergy will soon be added to the service portfolio along with special measures to provide eye care facilities to the community. In the coming year attempts will be made to optimize the emergency service with senior and specialist doctors as well

as skill enhancement of the nurses and paramedics through in-house training towards better quality and upgraded services. We will also put effective and prominent effort in forming a marketing strategy to promote the hospital and target for sustainability by breaking even by the end of next fiscal year.





THE MAMATA PALLI HOTEL & RESORT

Mamata Palli Hotel & Resort inauguration in 2021 with facilities of fully decorated Gymnasium, Laundry, Centrally Air Condition, Free Wi-fi, CCTV

Coverage, Cool & Hot Swimming Pool, Armed Security 24/7, Available Parking Space, Kids Play Ground, Home Theater & Gift Shop.



Room & Venue Details

SL. No.	Room Category	Capacity in person
01	Family Suite	4
02	Couple Suite	2
03	Premium Room	1
04	Regular Room	1
05	Banquet Hall	Up to 300
06	Dream Wedding	Up to 300
07	Metting/Seminar	Contact for details



PMK TECHNICAL TRAINING INSTITUTE (PTTI)

PMK has different types of development activities. Among them, PMK operates technical training through PMK Technical Training Institute (PTTI). PMK Technical Training Institute (PTTI) is one of the sister concern organizations of Palli Mongal Karmosuchi (PMK).

PTTI provides learning opportunity on the aim to help individuals to develop a set of attributes skills and knowledge that will enable them to participate in the labor market. It is established in 2018. It has

sufficient human resources, infrastructure, modern equipment, tools and efficient trainer to implement the training course. PTTI provides technical and vocational training on various trades like Tailoring and Dress Making, Sewing Machine Operation, Electrical Installation and Maintenance and Mobile Phone Servicing and so on. PMK Technical Training Institute and its existing all trades have accreditation of Bangladesh Technical Education Board (BTEB).

IT Department & Management Information System

In 2010, PMK established a dedicated department known as the ICT Department with the goal of computerizing all its functions through the use of software. To achieve this objective, PMK entered into an agreement with a software company called Data Soft Systems Ltd. in order to effectively implement software programs. PMK has implemented a computerization process for all its branches, including the head office, resulting in the adoption

of a software-based Management Information System (MIS) and Financial Information System (FIS) across the organization. This department playing role in the field of Technology Infrastructure, Security and Privacy, Software and Application Support, Data Management and Analysis, Collaboration and Communication.

PMK Tissue Culture

Agricultural ecosystems are important for food security and sustainable agriculture, and understanding the relationships and interactions among their components is essential for maintaining their productivity and resilience. A proper agriculture ecosystem is the backbone of a nation because it provides food security, employment, economic

growth, trade opportunities, and contributes to rural development. A strong and sustainable agricultural sector is essential for the growth and development of a nation.

PMK has a tissue culture project which is operated directly by Dr. Ather-uz-Zaman.



Inside Laboratory



Different Genotypes of Gerbera growing in the TC Lab of PMKFB



Virus Free Potato Seeds through Cell Culture

Human Resource Management

PMK considers Human Resource Development (HRD) to be a critical issue. HRD is necessary to enhance the productivity of the staff, improve their analytical skills, foster positive attitudes, develop effective management and operational skills, and build the capacity of the clients. In pursuit of this goal, PMK has implemented training programs for both beneficiaries and staff. By improving the efficiency of the staff, PMK is able to reduce the

costs of services while ensuring that beneficiaries can manage their finances effectively. The training has allowed the staff to leverage their professional experiences to enhance their effectiveness and efficiency. Consequently, PMK is positioned to provide high-quality services to its beneficiaries and clients, and has also made significant progress toward achieving and maintaining financial self-sufficiency.

Staff Training Summary

PMK always concern about staff development. PMK belief staff training is a critical component of an NGO's success, and careful planning and execution can ensure that staff have the skills and knowledge needed to effectively carry out the organization's mission. Staff training is being provided regularly for human resource development of the organization.

HRD trained total 1090 staff during the year.

SL No.	Course Name	Participants
1	Foundation Course	654
2	Software Training	280
3	Workshop of IT	48
4	Micro Finance Management Workshop	107
5	Human Resources Management	1
Total		1,090

Arrangement Seminars

Apart from internal use, external organizations can also rent the venue for hosting workshops, seminars, board meetings, and training programs. Moreover, there are additional facilities available for entertainment purposes, which include:

- Games
- Musical instruments.
- Color TV
- Magazines and reports
- Newspapers

Dining Hall Facility

PMK ensure proper dining facilities to staff. It is an important consideration for an PMK, as it can have a significant impact on staff morale, productivity, and overall well-being. Dining room has sufficient space available to accommodate the dining needs of staff and visitors also. Kitchen has adequate staffing to ensure that the dining facilities are well-maintained and meals are served promptly.

Anukul Foundation

The Anukul Foundation offers loan funds for Micro Enterprises aimed at development stakeholders, to generate employment opportunities. Additionally, the foundation also provides health support funds to establish Primary Health Care Centers for treating vulnerable poor individuals in the community. This includes providing free medication such as iron and folic acid tablets, calcium tablets, and access to free medical care from doctors.

SEIP Project

Through the provision of financial and technical assistance, it is feasible to generate employment opportunities for individuals from disadvantaged backgrounds. The Palli Mangal Program (PMK) is dedicated to promoting human dignity, particularly in rural areas, by offering monetary

aid, technical services, and various social resources to impoverished, homeless, and landless individuals. PMK strives to alleviate poverty and enhance the financial status and living standards of underprivileged communities.



Goal

The objective of the project is to enhance the skillset of the workforce by providing them with training in various skill development programs. The ultimate aim is to enable them to secure self-sustaining and wage-based employment opportunities, which would in turn contribute towards improving their livelihood prospects in a sustainable manner.

Objective

- To impart skills training linked to gainful wage or self-employment
- To increase access for targeted poor (both male and female) people to market responsive skills development training programs; and
- To ensure job placement of the trainees after training.

SEP

Improving environmental sustainability and climate resilience is becoming increasingly important for Bangladesh's economic progress, as it is ranked among the countries most at risk due to the impacts of climate change. The growth of manufacturing, dominated by micro, small, and medium enterprises (MSMEs), has led to a significant increase in natural resource use and degradation, air, soil, and water pollution, and negative environmental externalities. Therefore, reducing these externalities has been identified as a priority area for Bangladesh to continue its progress toward reducing poverty and inequality. The Sustainable Enterprise Project (SEP) aims to support microenterprises in agribusiness and manufacturing clusters by promoting environmentally sustainable technologies and practices, inducing changes in the micro-lending ecosystem, and supporting the adoption of basic operational safety norms in project-supported enterprises.

The project will prioritize polluting microenterprise business clusters that can reduce emissions and increase resource efficiency and the expansion of innovative economic activities that contribute to environmentally friendly clean and green businesses and climate resilience. The project

will consist of three components: enhancing services and enabling systems, strengthened access to finance for environmentally friendly and resilient microenterprises, and project management, knowledge management, and monitoring and evaluation.

PKSF's Microenterprise Program plays a crucial role in promoting environmental issues in microenterprises, facilitating women empowerment, and providing loan financing opportunities for women entrepreneurs. With the help of the government, PKSF is implementing the Sustainable Enterprise Project to improve the environmental sustainability of the microenterprise sector. The project aims to increase the adoption of environmentally sustainable practices by targeted microenterprises and has selected 30 lead districts as the project working area to demonstrate the project's impact on different sub-sectors. The project follows a stepwise process, starting with the submission of a Sub-Project Concept Note (SPCN) by the Partner Organizations (POs), followed by the Detail Sub-Project Proposal (DSPP) to assess the detailed plan and needs of the cluster and cluster members to implement the proposed common activities of the sub-project.

ENRICH

The ultimate goal is to promote human dignity and freedom by progressively reducing poverty in a sustainable way, with the aim of eventually eliminating poverty entirely and achieving sustainable development at the household level. The ENRICH program aims to achieve comprehensive development at both the household and community level, with a focus on promoting human dignity and freedom while reducing poverty sustainably. The program seeks

to empower poor households by providing access to capacity-building activities such as education, skill training, and health services, as well as necessary institutional facilities, financing, information, appropriate technologies, and other resources required to pursue a pathway towards greater human freedom and dignity. Ultimately, the goal is to eliminate poverty and promote sustainable development.

ACTIVITIES OF ENRICH PROGRAM



Health related activities



Education related activities



Nutrition related activities



Beggar rehabilitation activities



Special saving activities



Sanitation activities



Community development activities



ENRICH Home activities



Young development activities



Scholarship activities



Annual sports and cultural activities



Loan activities

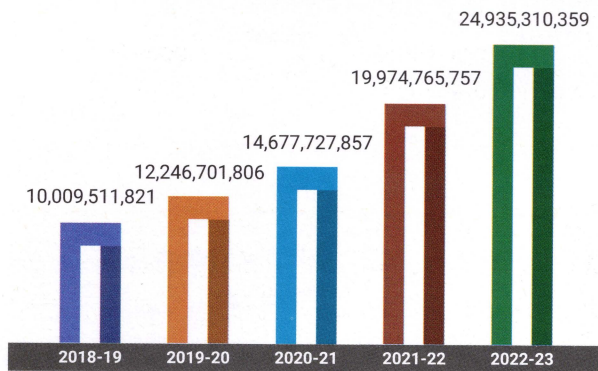


Financial Performance

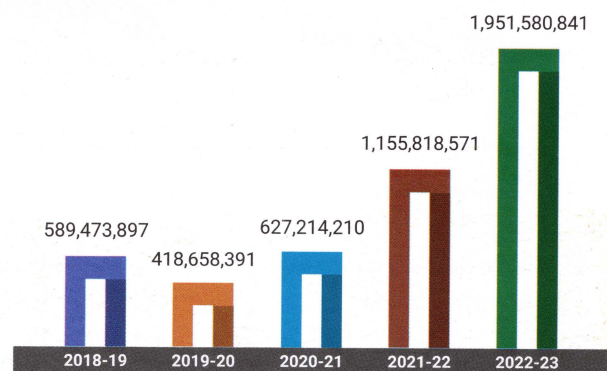
Financial Performance Comparison in last five years (Year Wise)

No.	Financial Year	Amount in BDT		
		Asset	Profit	Loan To Members
01	2022 - 2023	24,935,310,359	1,951,580,841	21,819,094,053
02	2021 - 2022	19,974,765,757	1,155,818,571	17,649,783,860
03	2020 - 2021	14,677,727,857	627,214,210	12,244,619,484
04	2019 - 2020	12,246,701,806	418,658,391	10,268,589,642
05	2018 - 2019	10,009,511,821	589,473,897	9,009,363,858

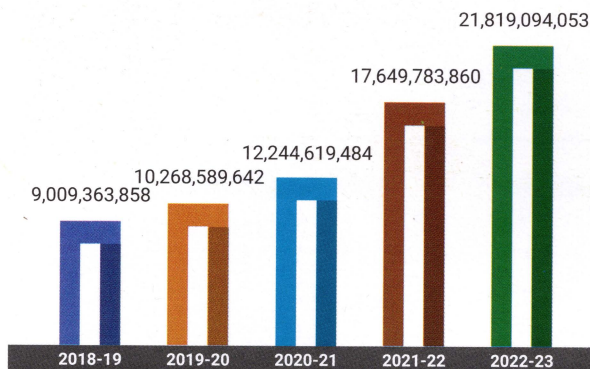
Asset



Profit



Loan to members



Human Resource of PMK

General Committee

Mr. Md. Manjur Ali
Chairmen

Mr. A.K.M Sirajul Islam
Vice Chairmen

Ms. Kamrun Nahar
Secretary General

Ms. Suraiya Soyeb
Treasurer

**Ms. Shaheda Hoshen
Chowdhury**
Member

Ms. Moslema Jahan
Member

Ms. Bilkis Bari
Member

Ms. Jahan Ara Hoque
Member

Mr. Najmul Gani
Member

Ms. Afroza Naznin
Member

Mr. M. H. Bahar
Member

Ms. Jahura Takuldar
Member

Mr. Md. Sahaj Uddin
Member

Mr. S. M. Rahman
Member

**Ms. Afzalun Nesa
Chowdhury**
Member

Mr. Mostaq Ahammed
Member

Ms. Farhana Mannan
Member

Adv. Azad Mahbub
Member

Mr. Alauddin Khan
Member

Mr. Shafiqul Alam
Member

Ms. Nasima Begum
Member



**Audit Report
2022-2023**

Micro Credit Program

STATEMENT OF FINANCIAL POSITION

As at 30 June, 2023

Particulars	Notes	Amount in Taka	
		30.06.2023	30.06.2022
Properties and Assets			
Non- Current Assets :			
Property, Plant and Equipment	6.00	529,284,287	439,965,478
		-	-
Total Non-Current Assets		529,284,287	439,965,478
Current Assets :			
Loan to Members			
	7.00	21,819,093,002	17,649,783,860
Agrosor MDP		-	-
Agrosor MDP- AF		5,366,084	18,495,837
Sanitation Development Loan (SDL)		27,656,970	13,367,949
Agrosor SEP		31,044	58,321
Jagoron		38,676,049	46,952,191
Agrosor		4,378,706,109	3,640,334,969
Sufolon		13,035,201,140	9,159,291,976
RRS		3,658,449,548	3,342,260,149
CSL-SEP		434,000,422	1,336,648,020
LRLP		4,345,389	5,934,757
LRL 2nd Phase		2,737,899	35,208,094
Household Water		2,353,501	21,491,035
Household Sanitation		4,817,558	25,000
Buniad		64,399,556	45,000
Agroshor Raise		10,256,889	
Abason		94,399,817	
Sombriddhi		17,288,751	
		40,406,276	29,670,562
Short term Investments	8.00	1,562,846,721	1,438,608,225
FDR on Savings	8.01	768,515,703	807,250,423
FDR on Statutory Reserve Fund	8.02	794,331,018	631,357,802
Other loan -Short term	9.00	9,379,025	9,150,922
Temporary Loan (Vehicles)	9.01	7,028,390	7,803,388
Staff Loan	9.02	2,350,635	1,347,534
Advance, Deposits and Prepayments	10.00	67,599,162	74,153,465
Unsettled Staff Advance	11.00	16,876,181	16,876,181
Account Receivable	12.00	-	-
Cash in Hand	13.00	2,038,121	25,680,746
Cash at Bank	14.00	601,485,336	320,546,880
Total Current Assets		24,079,317,548	19,534,800,279
Total Properties and Assets		24,608,601,835	19,974,765,757

Micro Credit Program

STATEMENT OF FINANCIAL POSITION

As at 30 June, 2023

Particulars	Notes	Amount in Taka	
		30.06.2023	30.06.2022
Capital Fund and Liabilities			
Capital Fund			
Cumulative Surplus	15.00	6,959,523,041	5,208,323,715
Statutory Reserve A/C	16.00	773,280,338	579,027,125
Total Capital Fund		7,732,803,379	5,787,350,840
Non Current Liabilities :			
Loan from PKSf	17.00	-	-
Loan from Bank	19.00	1,222,899,267	441,000,000
		1,452,810,321	278,111,961
		2,675,709,588	719,111,961
Current Liabilities			
Current Portion of PKSf Loan	18.00	340,160,131	775,842,000
Current Portion of Bank Loan	20.00	3,968,586,179	4,552,618,160
Incentive of wash Project	21.00	11,500,500	20,394,000
Grant A/C Payable (Incentive Wash)	21.(A)	13,500,000	
Loan from Anukul Foundation	22.00	67,558,140	69,556,385
Members Savings Deposits	23.00	6,068,804,353	4,959,414,245
Monthly Saving Project-Staff	24.00	5,451,688	6,576,902
Loan Loss Provision	25.00	943,679,412	544,029,211
Inactive Saving	26.00	13,780,901	10,296,958
Benevolent Fund	27.00	1,032,704,013	814,092,266
VAT & Tax Payable (VDS & TDS)	28.00	780,658	1,019,488
Loan From Provident Fund	29.00	394,857,292	373,834,771
Staff Welfare Fund	30.00	906,098	1,359
Provident Fund	31.00	5,325,133	2,027,837
Loan A/C Gratuty Fund	32.00	607,226,988	758,658,699
Staff Security	33.00	67,996,872	52,011,329
Provision for Expenses	34.00	657,270,510	527,929,346
Total Current Liabilities		14,200,088,868	13,468,302,956
Total Capital Fund and Liabilities		24,608,601,835	19,974,765,757

Micro Credit Program

STATEMENT OF COMPREHENSIVE INCOME

For the year ended 30 June, 2023

Particulars	Notes	Amount in Taka	
		30.06.2023	30.06.2022
Income:			
Service Charge on loan	35.00	4,553,910,396	3,186,376,833
Bank Interest		13,166,347	14,852,023
Interest on FDR		45,086,950	73,079,470
Membership Fees		2,050,480	1,767,695
Sale of Passbook (Loan)		2,634,600	2,176,910
Sale of Passbook (MSP)		1,956,877	1,818,705
Grant Income			1,400,000
Sale of Register		108,965	119,980
Sale of Loan Form		1,962,683	1,745,320
Service Charge (Vehicle Loan)		134,059	106,370
Service Charge (Staff Loan)		215,088	280,678
Writt off Loan Realization		1,240,996	440,344
Employee Recruitment Fee		985,860	365,720
Miscellaneous Income		489,465	117,045
Total Income		4,623,942,766	3,284,647,093
Expenditure :			
Service Charge to PKSF Loan	36.00	82,762,013	57,922,573
Service Charge to Ank. Found.Loan		6,391,519	5,724,386
Service Charge to Bank		368,156,252	223,552,526
Interest on Members Savings		200,490,009	140,294,687
Interest on Members Savings (MSP)		153,216,958	130,468,590
Salary and Allowance		1,017,441,267	1,100,575,597
Office Rent		25,559,217	23,933,351
Stationery		8,437,850	5,434,295
Travelling		24,683,638	21,126,914
Telephone and Postage		3,123,865	2,901,593
Office Maintenance		17,453,366	25,107,063
Fuel and Lubricant		23,773,356	14,245,296
Electricity & Gas bill		13,717,247	12,112,516
Entertainment		5,249,631	5,040,433
Newspaper and periodical		219,208	748,966
Training Expenses		2,739,192	2,416,892
Vehicle Maintenance		4,272,526	3,626,987
Legal Expenses		244,833	446,653
Bank Charge		10,722,090	9,645,009
Audit Fee		270,000	205,000
Staff Security & PF Interest		36,629,086	30,041,330

Micro Credit Program

STATEMENT OF COMPREHENSIVE INCOME

For the year ended 30 June, 2023

Particulars	Notes	Amount in Taka	
		30.06.2023	30.06.2022
Income Tax		27,973,127	14,102,584
Employee Residence Allowance		31,285,967	27,526,684
Miscellaneous Expenses		9,991,083	2,243,148
Croceries		917,179	818,594
Communication and Advertisement		214,752	27,826
Service Charge Rebit Advance Loan Realization		56,845,607	28,170,142
Wasing & Cleaning		9,500	5,837
Interest on MSS Staff		869,039	654,336
Labout & wages		1,327,463	417,050
Electronic & Electrical Expenses		1,525,578	1,633,992
Software Operating Expenses		5,881,564	5,796,900
LLPE		464,592,615	120,747,826
Depreciation		35,471,418	31,180,073
Interest on Gratuity Fund		30,095,240	49,179,962
Annual Fee of MRA		5,447,907	4,112,890
Corporate Social Responsibility (CSR)		489,065	26,640,021
Total Expenditure		2,678,490,227	2,128,828,522
Excess/(deficit) of Income Over Expenditure		1,945,452,539	1,155,818,571
Total		4,623,942,766	3,284,647,093

Micro Credit Program

STATEMENT OF CASH FLOWS

For the year ended 30 June, 2023

Particulars	Amount in Taka	
	30.06.2023	30.06.2022
Cash Flows from Operating Activities :		
Surplus for the period	1,945,452,539	1,155,818,571
Add: Amount considered as non cash items		
Loan Loss Provision (LLP)	399,650,198	120,557,308
Depreciation for the Year	35,465,054	29,791,771
Interest Provision for staff Security	2,943,383	2,883,078
Provision for Expenses	97,567	142,433
Savings Interest Provision	125,049,998	39,669,135
Provision for Income Tax	1,000,750	2,707,115
Capital Fund (Prior Year Adjustment)	-	201,267
Monthly Savings Project (MSP) Interest Provision Staff	249,466	465,157
VAT & Tax Payable (VDS & TDS)	(238,830)	(996,506)
Sub total of non cash items :	2,509,670,125	1,351,239,329
Loan Outstanding to Beneficiaries	(4,169,309,142)	(5,405,164,376)
Mobile Loan		25,143
Accounts Receivable		-
Advance, Prepayments and Deposits	6,534,653	(7,798,426)
Provident Fund	3,297,296	(245,822)
Staff Loan	(1,003,101)	659,812
Loan A/C Provident fund	21,022,521	62,549,681
Vehicle Loan	774,998	825,975
Transaction with Non PKSf to PKSf		
Transaction with PKSf to Non PKSf		
Staff Security Fund	15,985,543	8,149,384
Embezzlement of Fund		
Loan From Bank	590,666,379	2,274,601,300
Net Cash Used in operating activities	(1,022,360,728)	(1,715,158,000)
Cash Flows from Investing Activities :		
Purchase of Property, Plant and Equipment	(124,783,863)	(29,344,289)
Sale of Property, Plant and Equipment		
LLPI		
Statutory Reserve fund	(162,973,216)	(3,813,201)
Savings Fund	38,734,720	(183,250,627)
Net Cash used by Investing Activities	(249,022,359)	(216,408,117)

Micro Credit Program

STATEMENT OF CASH FLOWS

For the year ended 30 June, 2023

Particulars	Amount in Taka	
	30.06.2023	30.06.2022
Cash Flows from Financing Activities :		
Loan Received from PKSF	346,217,398	391,042,000
Incentive of Wash Project	(8,893,500)	20,394,000
Grant A/Cpayable Incentive Wash	13,500,000	
Loan A/C Anukul Foundation	(1,998,245)	9,661,084
Loan A/C Gratuty Fund	(151,431,711)	171,572,003
Staff Well Fare Fund	904,739	(12,050)
Members Savings Deposits	1,112,874,251	851,036,914
Benevolent Fund	218,611,747	186,573,753
Monthly Savings (MSP) Staff	(1,105,761)	268,095
Net Cash used in Financing Activities	1,528,678,918	1,630,535,799
Net increase / decrease :	257,295,831	(301,030,318)
Add: Cash and Bank Balance at the beginning of the year	346,227,626	647,257,944
Cash and Bank Balance at the end of the year	603,523,457	346,227,626

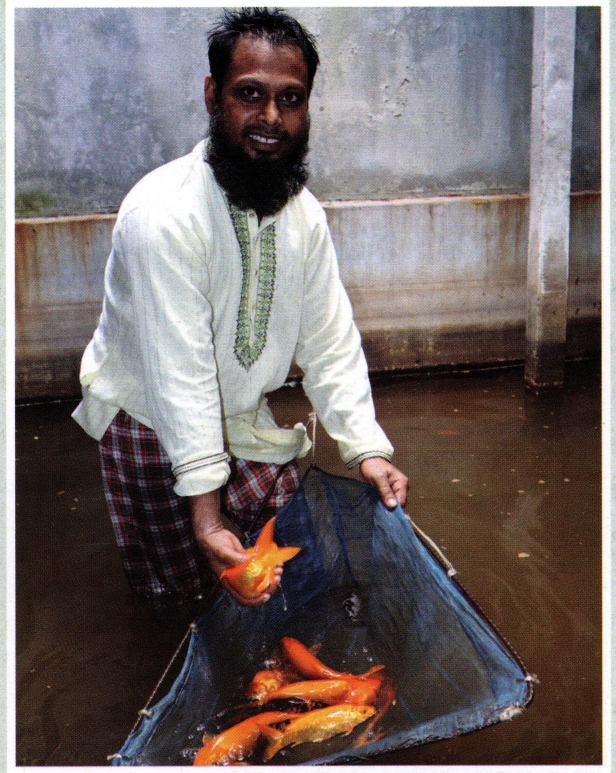
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Our responsibility towards society reflects our commitment to creating a positive impact on society.









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Our journey is just
a beginning; we are
growing together.



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