

**Auditor's Report and Financial Statements
of
Society for Social Service (SSS)
For the year ended 30 June 2023**

Hoda Vasi Chowdhury & Co

Chartered Accountants

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 accompanying financial statements of Society for Social Service ("the Entity") which comprise the statement of financial position as at 30 June 2023, the statement of comprehensive income, statement of cash flows, statement of receipt and payments and statement of changes in equity, for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Entity as at June 30 2023, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable law and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's 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 these requirements. 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 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 law 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.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements of the Entity as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's 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 auditor's 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 auditor's 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. Au

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.

Report on other Legal and Regulatory Requirements

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by the Entity so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dhaka, 13 August 2023



Sk Md Tarikul Islam, FCA
Partner

Enrolment no: 1238

Hoda Vasi Chowdhury & Co

Chartered Accountants

DVC: 2309201238AS195797



Society for Social Service (SSS)
Statement of Financial Position
As at 30 June 2023

	Notes	2023 Taka	2022 Taka
Assets			
Non Current Assets			
Property, Plant and Equipment	6	1,024,050,842	967,846,757
Staff and Other Loan	7	728,342,099	621,866,803
		1,752,392,941	1,589,713,560
Current Assets			
Staff and Other Loan	7	149,178,502	127,370,309
Inventory	8	19,713,800	10,120,094
Accounts Receivable	9	108,787,526	78,177,211
Advance, Prepayment and Deposits	10	98,388,226	103,927,058
Loan to Clients	11	42,589,364,714	35,944,080,272
Short Term Deposit	12	2,435,122,990	2,930,692,080
Cash and Cash Equivalents	13	1,628,053,267	685,844,859
		47,028,609,025	39,880,211,883
Total Assets		48,781,001,966	41,469,925,443
Capital and Liabilities			
Capital Funds			
Cumulative Surplus	14	11,379,777,223	8,680,426,669
Reserve Fund	15	1,253,084,349	952,914,924
Loan Loss Reserve Fund (LLRF)	16	405,684,396	338,937,164
		13,038,545,968	9,972,278,757
Non-current Liabilities			
Loan from Funds	17	938,155,011	1,506,957,134
Term Loan	18	897,147,767	464,441,667
Client's Saving Deposit	19	12,338,780,348	10,132,600,249
Staff Security Deposit	20	72,354,003	65,095,219
Service Benefit Fund	21	375,073,363	296,010,879
Surokha Fund	22	1,247,579,183	1,009,997,048
Other Funds	23	42,617,495	42,617,495
		15,911,707,170	13,517,719,691
Current liabilities			
Loan Loss Reserve Fund (LLRF)	16	1,502,291,819	1,401,629,763
Term Loan	18	9,105,003,669	9,859,755,030
Client's Saving Deposit	19	7,822,871,247	6,144,768,109
Staff Security Deposit	20	18,088,501	16,273,805
Service Benefit Fund	21	19,740,703	15,579,520
Surokha Fund	22	534,676,793	432,855,878
Accounts Payable	24	5,763,654	1,610,414
Other Liabilities	25	58,242,853	42,271,546
Provision	26	764,069,589	65,182,930
		19,830,748,828	17,979,926,995
Total Capital and Liabilities		48,781,001,966	41,469,925,443

The annexed notes 1 to 36 form an integral part of these financial statements.


Diptimoy Barua

DD & Head of Finance & Accounts


Abdul Hamid Bhuiyan

Executive Director & CEO


Muneed Alam Sarker
Chairman


Sk Md Tarikul Islam, FCA
Partner

Enrolment Number: 1238
Hoda Vasi Chowdhury & Co.
Chartered Accountants
DVC: 2309201238AS195797

Dhaka, 13 August 2023

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Hoda Vasi Chowdhury & Co

Society for Social Service (SSS) Statement of Comprehensive Income For the year ended 30 June 2023

Notes	Unrestricted	Temporarily Restricted	2023 Taka	2022 Taka	
Income					
Service Charges	28	9,413,888,171	36,350	9,413,924,521	6,634,480,833
Bank Interest		48,943,091	69,708	49,012,799	27,918,726
Interest on Short Term Deposit	29	98,215,369	104,685	98,320,054	91,089,244
Grants and Donations	30	72,741,933	433,000	73,174,933	57,088,604
Others Income	31	33,958,320	19,530,992	53,489,312	49,033,165
Total Income		9,667,746,884	20,174,735	9,687,921,619	6,859,610,572
Expenditure					
Financial Expenses					
Interest on Term Loan	32	736,182,097	-	736,182,097	478,895,784
Interest on Client's Deposit	33	1,113,856,104	-	1,113,856,104	880,656,763
Interest on Funds	33	109,505,552	-	109,505,552	123,220,428
Interest on Others Fund	33	5,616,124	-	5,616,124	4,404,456
Bank Charges and Commission	33	10,735,740	78,971	10,814,711	8,263,464
		1,975,895,617	78,971	1,975,974,588	1,495,440,895
Operating Expenses					
Salary, Allowance and Benefits	34	3,613,160,891	73,492,121	3,686,653,012	2,777,657,692
Travelling & Transportation		161,256,715	1,922,038	163,178,753	62,864,524
Office Rent		42,396,471	926,828	43,323,299	36,742,049
Utility		15,896,689	1,264,115	17,160,804	15,472,955
Printing and Stationery		22,638,175	558,918	23,197,093	25,395,037
Training Expense	35	48,432,156	322,874	48,755,030	61,331,588
Telephone and Postage		19,490,199	221,766	19,711,965	17,026,705
Entertainment		15,981,505	214,059	16,195,564	13,901,666
Meeting, Seminar and Workshop		9,310,299	40,456	9,350,755	7,098,908
Repair and Maintenance		38,813,609	3,726,632	42,540,241	44,714,688
Registration and License Fees		17,295,194	223,404	17,518,598	12,542,859
Legal Expense		3,688,335	-	3,688,335	1,707,948
Audit Fees		588,750	-	588,750	886,750
Credit Rating Fees		161,250	-	161,250	161,250
Samity Materials Expense		3,320,371	-	3,320,371	4,059,016
Land and Other Tax		188,539	38,307	226,846	231,595
Other Operating Expense	36	64,989,162	77,963,155	142,952,317	101,190,664
Loan Loss Expense (LLE)	16	430,382,477	-	430,382,477	819,342,915
Depreciation	6	46,594,358	4,188,205	50,782,563	47,010,467
		4,554,585,145	165,102,878	4,719,688,023	4,049,339,276
Total Expenditure		6,530,480,762	165,181,849	6,695,662,611	5,544,780,171
Excess of Income over Expenditure before Inter- Program Allocation		3,137,266,122	(145,007,114)	2,992,259,008	1,314,830,401
SSS Contribution to Social Development Program/(SDP)		(145,007,114)	145,007,114	-	-
Excess of Income over Expenditure before Taxation		2,992,259,008	-	2,992,259,008	1,314,830,401
Income Tax Expense		(41,139,119)	-	(41,139,119)	(4,557,559)
Excess of Income over Expenditure after Taxation		2,951,119,889	-	2,951,119,889	1,310,272,842

The annexed notes 1 to 36 form an integral part of these financial statements.


Diptimoy Barua
DD & Head of Finance & Accounts


Abdul Hamid Bhuiyan
Executive Director & CEO


Mursleen Alam Sarker
Chairman


Sk Md Tarikul Islam, FCA
Partner
Enrolment Number: 1238
Hoda Vasi Chowdhury & Co
Chartered Accountants
DVC: 2309201238AS195797

Dhaka, 13 August 2023

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Society for Social Service (SSS)
Statement of Cash flows
For the year ended 30 June 2023

	Notes	2023 Taka	2022 Taka
Cash Flows from Operating Activities			
Excess of Income over Expenditure (Surplus)	14	2,951,119,889	1,310,272,842
Add: Prior Year Adjustment	14	-	128,004,481
Add: Prior year under/(over) provision adjustment	14	1,518,509	-
Add: Transfer from MFP fund	14	135,010,000	-
Less: Fund Transfer to SBF	14	(19,908,852)	-
CSR Fund Transfer to Social Development Program	14	(135,010,000)	(103,120,000)
Transfer to Reserve Fund	14	(233,378,992)	(96,826,075)
Loan Loss Provision	16	167,409,288	816,730,207
Depreciation for the Year	6	48,797,453	42,227,206
Staff and Other Loan Paid	7	(742,549,758)	(689,368,617)
Staff and Other Loan Realized	7	614,266,269	546,263,802
Inventory Received and Utilized	8	(9,593,706)	(1,270,850)
Accounts Receivable	9	(30,610,315)	(24,012,251)
Advance, Prepayment and Deposits	10	5,538,832	(17,933,438)
Loan Disbursed to Clients	11	(79,934,870,109)	(61,944,444,313)
Loan Realized from Clients	11	73,289,585,667	50,831,385,544
Reserve Fund	15	300,169,425	137,350,684
Accounts Payable	24	4,153,240	34,178
Other Liabilities	25	15,971,307	21,080,964
Provision	26	698,886,659	(64,122,972)
Net Cash Used in Operating Activities		(2,873,495,194)	(9,107,748,608)
Cash Flows from Investing Activities			
Sale of Property, Plant and Equipment	6	2,415,621	5,522,246
Purchase Property, Plant and Equipment	6	(107,417,159)	(106,913,133)
Short Term Deposit Encashment	12	2,009,089,917	1,184,995,681
Short Term Deposit Investment	12	(1,513,520,827)	(1,749,151,140)
Net Cash Used in Investing Activities		390,567,552	(665,546,346)
Cash Flow from Financing Activities			
Loan Received from Funds	17	560,850,613	592,020,117
Loan Payment to Funds	17	(1,129,652,736)	(253,289,000)
Term Loan Received	18	13,087,287,476	12,035,802,704
Term Loan Payment	18	(13,409,332,737)	(7,370,096,961)
Client's Saving Deposit Collected	19	15,277,470,238	12,101,417,618
Client's Saving Deposit Refund	19	(12,507,043,105)	(9,157,204,021)
Interest on Clients Saving Deposit	19	1,113,856,104	880,656,763
Staff Security Received	20	17,663,118	18,917,812
Staff Security Payment	20	(8,589,638)	(4,911,845)
Service Benefit Fund Received	21	94,387,494	80,513,143
Service Benefit Fund Payment	21	(11,163,827)	(6,633,905)
Surokkha Fund Received	22	784,524,467	616,605,635
Surokkha Fund Payment	22	(445,121,417)	(336,228,379)
Net Cash from Financing Activities		3,425,136,050	9,197,569,681
Net Increase / (Decrease)		942,208,408	(575,725,273)
Cash and Cash Equivalent at the Beginning of the Year		685,844,859	1,261,570,132
Closing Cash and Cash Equivalent	13	1,628,053,267	685,844,859

The annexed notes 1 to 36 form an integral part of these financial statements.


Dipamoy Barua
DD & Head of Finance & Accounts


Abdul Hamid Bhuiyan
Executive Director & CEO


Murtshed Alam Sarker
Chairman


Sk Md Tariqul Islam, FCA
Partner

Enrolment Number: 1238
Hoda Vasi Chowdhury & Co
Chartered Accountants
DVC: 2309201238AS195797

Society for Social Service (SSS)
Statement of Receipts and Payments
For the year ended 30 June 2023

	Notes	2023 Taka	2022 Taka
RECEIPTS			
I. Opening Cash and Cash Equivalents			
Cash in Hand	13	32,606,131	31,475,146
Cash at Bank	13	653,238,728	1,230,094,986
		685,844,859	1,261,570,132
II. Loan Received			
Loan from Funds	17	512,911,555	295,082,991
Term Loan Received	18	13,085,742,040	12,019,695,960
		13,598,653,595	12,314,778,951
III. Other Collection			
Fixed Assets Transfer/Sales		32,139	1,421,194
Staff Other Loan Realization	7	58,050,048	51,157,790
Inventory Used	8	12,699,914	5,720,741
Accounts Receivable Realized	9	75,731,595	67,810,853
Advance, Prepayment & Deposit Realized	10	98,313,233	173,270,302
Loan Realized from Clients	11	68,562,664,837	48,313,811,962
Term Deposit Encashment	12	2,009,089,917	1,184,995,681
Reserve Fund Amount Received	15	20,423,681	15,985,562
Client's Deposit Collection	19	12,652,547,284	10,379,590,347
Staff Security Fund Receipts	20	13,095,000	14,745,000
Service Benefit Fund Receipts	21	74,139,111	1,143,325
Surokkha Fund Receipts	22	784,504,391	616,605,635
Accounts Payable Receipts	24	69,411,846	61,587,924
Other Liabilities Receipts	25	50,187,000	37,336,187
Provision Expenses Receipts	26	21,763,222	17,995,076
Fund Receipts for Project Operation		135,093,478	138,351,790
		84,637,746,696	61,081,529,369
IV. Other Income and Receipts			
Service Charge	28	8,966,114,622	6,268,234,557
Bank Interest		47,967,356	27,918,556
Interest on Short Term Deposit	29	33,417,539	9,356,409
Grants and Donations	30	16,044,328	26,733,102
Others Income	31	43,124,284	46,001,815
		9,106,668,129	6,378,244,439
		108,028,913,279	81,036,122,891
Total Opening Balance & Receipts (I+II+III+IV)			
PAYMENTS			
V. Loan refunded			
Loan Refund to Funds	17	1,089,935,775	213,509,402
Term Loan Refund	18	13,408,882,700	7,364,279,143
		14,498,818,475	7,577,788,545
VI. Other Refunds			
Fixed Assets Transfer/Purchase		73,897,172	80,733,329
Staff and Other Loan Paid	7	409,932,360	390,903,862
Inventory Purchase	8	25,752,871	13,364,275
Accounts Receivable for the Year	9	30,132,347	35,736,566
Advance, Prepayment and Deposit Paid	10	301,176,930	343,597,249
Loan to Clients	11	78,540,215,000	61,728,027,000
New Short Term Deposit	12	1,442,625,568	1,682,822,053
Client's Deposit Refund	19	6,613,783,931	4,937,599,786
Staff Security Payments	20	5,284,167	3,275,923
Service Benefit Fund Paid	21	9,131,151	6,537,916
Surokkha Fund Payment	22	89,427,822	71,733,948
Accounts Payable Paid	24	141,930,386	68,002,524
Other Liabilities Refund/Adjust	25	27,323,218	10,686,176
Provision Expenses Paid	26	120,909,793	93,439,848
Others Payments and Return	27	529,858,437	479,122,554
		88,361,381,153	69,945,583,009

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Hoda Vasi Chowdhury & Co

	Notes	2023 Taka	2022 Taka
VII. Expenses and Payments			
Financial Cost	33	907,685,021	647,808,111
Salary, Allowance and Benefits	34	2,224,735,194	1,883,714,529
Travelling & Transportation		132,167,294	51,451,416
Office Rent		28,342,425	23,590,647
Utility		15,589,656	13,635,606
Printing and Stationery		14,391,093	16,633,567
Training Expense	35	33,108,592	45,095,040
Telephone and Postage		16,542,043	16,094,371
Entertainment		14,922,746	12,835,956
Meeting, Seminar and Workshop		5,182,201	5,574,720
Repair and Maintenance		31,935,776	32,389,222
Registration and License Fees		937,073	622,922
Legal Expense		3,163,128	1,444,042
Samity Materials Expense		1,500,251	2,043,011
Tax Payment		3,550	1,325,343
Land and Other Tax		23,490	38,190
Other Operating Expense	36	110,430,851	72,609,785
		3,540,660,384	2,826,906,478
Total Payments (V+VI+VII)		106,400,860,012	80,350,278,032
Closing Cash and Cash Equivalents			
Cash in Hand	13	19,311,272	32,606,131
Cash at Bank	13	1,608,741,995	653,238,728
		1,628,053,267	685,844,859
Total Payments & Closing Balance		108,028,913,279	81,036,122,891

The annexed notes 1 to 36 form an integral part of these financial statements.


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Abdul Hamid Bhuiyan

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Dhaka, 13 August 2023

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Society for Social Service (SSS)
Statement of Changes in Capital Funds
For the year ended 30 June 2023

	Surplus	Reserve Fund	Loan Loss Reserve Fund (LLRF)	Total
Balance as on 01.07.2022	8,680,426,669	952,914,924	338,937,164	9,972,278,757
Add: Surplus During the Year	2,951,119,889	-	-	2,951,119,889
Add: During the Year	-	300,169,425	-	300,169,425
Add: Prior year under/(over) provision adjustment	1,518,509	-	-	1,518,509
Add: Transfer from MFP fund	135,010,000	-	-	135,010,000
Less: Fund Transfer to SBF	19,908,852	-	-	19,908,852
Less: Transfer to Social Development Program	135,010,000	-	-	135,010,000
Add: Provision During the Year	-	-	66,747,232	66,747,232
	11,613,156,215	1,253,084,349	405,684,396	13,271,924,960
Less: Transfer to Reserve Fund	233,378,992	-	-	233,378,992
Balance as on 30.06.23	11,379,777,223	1,253,084,349	405,684,396	13,038,545,968
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 Development Program	103,120,000	-	-	103,120,000
Add: Provision During the Year	-	-	95,469,848	95,469,848
	8,777,252,744	952,914,924	338,937,164	10,069,104,832
Less: Transfer to Reserve Fund	96,826,075	-	-	96,826,075
Balance as on 30.06.2022	8,680,426,669	952,914,924	338,937,164	9,972,278,757

The annexed notes 1 to 36 form an integral part of these financial statements.


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Dhaka, 13 August 2023

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**Society for Social Service (SSS)
Notes of the Financial Statement
As at and for the year ended 30 June 2023**

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 347 upazillas under 47 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

The nature of the entity's operations	A non-government, not-for-profit and voluntary organization.
Date of establishment	February 2, 1987
Legal status of the entity	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
Address of registered office	Head Office: SSS Bhaban, Plot No -6/1, Block - A, Lalmatia, Mohammadpur, Dhaka-1207, Bangladesh. Foundation Office: SSS Bhaban, Mymensingh Road, Tangail-1900, Bangladesh.
Principal activities	(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, (22) PACE kadarnath (Hen Rearing), (23) Rural Microenterprise Transformation Project (RMTP).
Statutory audit conducted up to	June 30, 2023
Name of the statutory auditor for last year	A. Qasem & Co. Chartered Accountants
Name of the statutory auditor for current year	Hoda Vasi Chowdhury & Co, Chartered Accountants
No. of Executive Committee's meeting held in FY 2022-2023	9
Date of last AGM held	07 October 2022

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1.03 List of Executive Committee Member

Name	Qualification	Profession	Designation	Present Address
Mr. Murshed Alam Sarker	MA, MBA	Private Service	Chairman	Plot No-55/K-1, Road No-9/A, Danmondi, Dhaka
Mr. Abdur Rouf Khan	HSC	Business	Vice-Chairman	Janata Bank Road, Kodalia, Tangail.
Mrs. Nilufa Yesmin	HSC	Social worker	Treasurer	Jila sadar Road, Akur Takur Para, Tangail.
Mrs. Laila Bhuiyan	MA	Teacher	Member	House No-30, Road No-36, Sector-7, Uttara, Dhaka
Mr. Md. Alauddin Prodhan	MA	Private Service	Member	House No-518, Kamatpara, Ponchogor
Mr. Tanvir Reza	BSC	Scardon Leader (Retirement)	Member	House No-866/68, Road No-22, Mirpur, Dhaka
Mr. Liakat Ali Khan	BSC	Navy Officer (Retirement)	Member	Pakulla, Jamurki, Mirzapur, Tangail.
Mr. S.M Parvez	M.Com, LLB	Lawyer	Member	Parvin Loz, Bot-tola, Akur Takur Para, 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 service charge 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.

SSS's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absence of donor-imposed or regulatory authorities' or executive body's restrictions.

In the combined financial statements capital funds have been classified within either of two categories; temporary restricted and unrestricted. Accordingly, the capital funds of SSS and changes therein are classified and reported as follows:

Temporarily restricted funds: These funds are subject to donor-imposed or regulatory authorities' or executive body's restrictions that permit SSS to use or expand the assets as specified. The restrictions are satisfied either by the passage of time and/or by actions of SSS when donor or regulator or executive body's restrictions expire, that is when restrictions end or a purpose restriction is fulfilled, any balances of temporarily restricted funds are either returned to donors in accordance with donor in accordance with the agreements or utilized consequent to donor or executive body's and management agreements on a temporarily restricted or unrestricted basis.

In cases where restrictions expire, it is SSS's policy to effect the reclassification of assets from temporary restricted net assets to unrestricted net assets via transfers within the statement of financial position.

Unrestricted funds: These funds are not subject to any donor-imposed restrictions or which arise from internally funded activities. This category of funds include amongst others, amounts designated by SSS for income generating activities, programme support enterprises, micro finance activities and self-financing social development activities.

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 37.00 to 44.00.

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 13 August 2023. The board of trustees or the management does not have the power to amend the financial statements after issue.

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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 2022 to 30 June 2023.

2.08 Comparative information and rearrangement thereof

Comparative information has been disclosed in respect of the one-year from 1 July 2021 to 30 June 2022 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 2022 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.

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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.

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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.

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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--Kutchha & Pucca Building)	15%
Furniture and Fixtures	10%
Motorcycle, Bicycle and Vehicles	20%
Equipment	20%
Electrical Equipment	20%
Medical Equipment	20%
Musical Equipment	20%
Training Equipment	20%
Computer, Laptop, Printer, Projector and Accessories	30%
Software	50%

3.07.4 Lease

Lease are recognised as right-of-use assets and corresponding liabilities at the inception of a contract and measured in accordance with IFRS 16. The right-of-use assets are depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis.

At the commencement date, lease liabilities are measured at an amount equal to the present value of the lease payments for the underlying right-of-use assets during the lease term. The lease payments are discounted using the interest rate implicit in the lease, if that rate can be readily determined, or the Entity's incremental borrowing rate. Each lease payment is allocated between the liability and finance cost.

However, payments associated with all short-term leases (with a lease term of 12 months or less) and leases of all low-value assets are recognised on a straight-line basis as an expense in the statement of comprehensive income.

3.07.5 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.

3.07.6 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 received.

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%

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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 6th 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 2022-2023 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 2022-2023, 2021-2022 and 2020-2021 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 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. 37 to 44.

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.

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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 Surokha 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;

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(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.

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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.

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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.

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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.	

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 ;

4.03.5 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.

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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 Manager 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 Special allowance

SSS pays to the staff special allowance to reimburse their related expenses.

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 and Russia-Ukraine war

The Global Economy including Bangladesh Economy has been seriously affected during March 2020 to June 2022 due to the outbreak of COVID-19 pandemic and in 2022-2023 the spike in global commodity prices caused by the Russia-Ukraine war has had major adverse impacts on many developing countries, including Bangladesh, that still depend heavily on energy and food imports. Although the Bangladesh economy has rebounded after the COVID-19 pandemic, the latest global trade shock has threatened to increase food insecurity and poverty.

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As a result, loan disbursement growth during the fiscal year and loan portfolio quality of the organization decreased compared to previous normal years. Deferral payment facilities were provided to clients due to overall economic condition of the country. The organization charged the provision for loans to cope with any adverse impact on loan repayment as per guideline of MRA rules section 44. 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 and effects of the Russia-Ukraine war.

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 2022-2023, the organization gave fund amounting Tk.145,007,114.00 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.

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		30 June 2023	30 June 2022
6.00	Property, Plant and Equipment	Tk. 1,024,050,842	
	a. Cost Value:		
	Balance as on 01.07.2022	1,327,763,928	1,226,373,041
	Add: Addition during the year	107,417,159	106,913,133
	Less: Disposal during the year	2,415,621	5,522,246
	Balance as on 30.06.2023	1,432,765,466	1,327,763,928
	Total Cost Value		
	b. Accumulated Depreciation :		
	Balance as on 01.07.2022	359,917,171	317,689,965
	Add: Addition during the year	50,782,563	47,010,467
	Less: Adjustment for assets disposal	1,985,110	4,783,261
	Balance as on 30.06.2023	408,714,624	359,917,171
	Total Accumulated Depreciation		
	c. Written down value as on 30.06.2023 (a-b)	1,024,050,842	967,846,757
	<i>** Details of Fixed Assets have been shown in Schedule - 01</i>		
7.00	Staff Loan and Other Loan	Tk. 877,520,601	
	Balance as on 01.07.2022	749,237,112	606,132,297
	Add: Paid through cash	409,932,360	390,903,862
	Add : Paid through non-cash (Branch office transfer)	332,617,398	298,464,755
		1,491,786,870	1,295,500,914
	Less : Realized through cash	58,050,048	51,157,790
	Less : Realized through non-cash (Branch office transfer and previous loan adjustment)	556,216,221	495,106,012
	Balance as on 30.06.2023	877,520,601	749,237,112
	<i>** Details of Staff Loan and Other Loan have been shown in Schedule - 02</i>		
	General Loan	828,749,463	704,102,113
	Employment Loan	671,000	741,650
	Mobile Loan	16,800	16,800
	Bi-Cycle Loan	1,528,051	1,853,451
	Motor cycle Loan	46,555,287	42,523,098
	Total	877,520,601	749,237,112
	Staff Loan are analyses as follows:		
	Amount realized within 12 months	149,178,502	127,370,309
	Realizable after 12 months above	728,342,099	621,866,803
	Total	877,520,601	749,237,112
8.00	Inventory :	Tk. 19,713,800	
	Balance as on 01.07.2022	10,120,094	8,849,244
	Add: Purchases during the year	25,752,871	13,364,275
	Add: Advance adjust against Purchases	4,800,838	1,999,292
		40,673,803	24,212,811
	Less: Consumption during the year	12,699,914	5,720,741
	Less: Consumption through Non-cash (HO to Field)	8,260,089	8,371,976
	Balance as on 30.06.2023	19,713,800	10,120,094
	<i>** Details of Inventory have been shown in Schedule- 3</i>		
9.00	Accounts Receivable :	Tk. 108,787,526	
	Balance as on 01.07.2022	78,177,211	54,164,960
	Add : Receivable during the year	30,132,347	35,736,566
	Add: Non-cash receivable for Term Deposit Interest, Donation and others	98,358,511	73,139,486
		206,668,069	163,041,012
	Less : Realized during the year	75,731,595	67,810,853
	Less: Non-cash realized (Term Deposit Interest, Donation and others)	22,148,948	17,052,948
	Balance as on 30.06.2023	108,787,526	78,177,211
	<u>Details are as below:</u>		
	Related undertakings		
	Term Deposit Interest Receivable	37,754,864	46,225,187
	Donation Receivable	49,930,605	26,821,976
	Receivable from Bank against Remittance	430,293	272,764
	Receivable from Staff Activity	11,362,163	4,857,284
	Tax on FDR and Bank Interest	9,309,601	-
	Total	108,787,526	78,177,211

* The interest receivable amounting to Taka 47,032,414 has been received after this reporting period and related tax amounting to Taka 9,309,601 has been deducted by bank which has been shown separately as current asset. However, necessary adjustment will be made in the subsequent period.

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

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		30 June 2023	30 June 2022
10.00 Advance, Prepayment and Deposits	Tk. 98,388,226		
Balance as on 01.07.2022		103,927,058	85,993,620
Add : Paid through cash		301,176,930	343,597,249
Add : Non-cash advance paid through HO or Branch transfer		32,050,698	40,778,703
		437,154,686	470,369,572
Less : Realized through cash		98,313,233	173,270,302
Less : Non-cash realized through bill adjustment.		240,453,227	193,172,212
Balance as on 30.06.2023		98,388,226	103,927,058
Total		98,388,226	103,927,058
<u>Details are as below:</u>			
Prepayments against Office Rent		31,952,074	33,247,964
Prepayments against Expense		1,668,582	688,406
Advance to Third Party Advance		32,934,100	37,650,000
Prepayments against Building and Constructions		161,012	668,230
Advance Income Tax		31,672,458	31,672,458
Total		98,388,226	103,927,058

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

11.00 Loan to Clients:	Tk. 42,589,364,714		
Balance as on 01.07.2022		35,944,080,272	24,831,021,503
Add: Disburse during the year		78,540,215,000	61,728,027,000
Add: Adjustment for samity transfer		1,394,655,109	216,417,313
		115,878,950,381	86,775,465,816
Less: Recovery during the year		68,562,664,837	48,313,811,962
Less: Recovery for surakha fund, samity transfer and savings adjustment		4,726,920,830	2,517,573,582
Balance as on 30.06.2023		42,589,364,714	35,944,080,272
Total		42,589,364,714	35,944,080,272

**** 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	2022-2023		2021-2022	
		Principal	Loan Loss Provision	Principal	Loan Loss Provision
Standard - Required Provision 1%	Current (no arrear)	40,568,439,567	405,684,396	33,893,716,323	338,937,164
Watch list - Required Provision 5%	1-30	119,165,473	5,958,277	67,527,916	3,376,396
Substandard-Required Provision 25%	31-180	423,105,089	105,776,276	364,671,516	91,167,881
Doubtful - Required Provision 75%	181-365	352,389,293	264,291,974	1,244,316,133	933,237,102
Bad - Required Provision 100%	Over 365	1,126,265,292	1,126,265,292	373,848,384	373,848,384
		42,589,364,714	1,907,976,215	35,944,080,272	1,740,566,927

Jagoron **Tk. 17,287,568,958**

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. 18,354,115,168**

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. 5,381,535,786**

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. 97,819,306**

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.

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Special Assistance for Housing (SAHOSH) Loan: Tk. 4,000

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. 154,634,544
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. 124,591
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.

KGF (Kuwait Goodwill Fund) Sufalon Tk. 151,711,513

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. 6,852,074

The objectives of this loan is to Goat/Sheep rearing & 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. 160,082

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 & 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. 30,753

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. 703,391,776

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. 3,496,291

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 & loan ceiling is Tk. 5,000 to 15,000 are given for one year and service charge 18% (decline) per year.

Common service loan-SEP Tk. 5,629,437

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.

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Agrasor Loan SEP : **Tk. 184,032,697**

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. 118,629,734**

This loan is intended to reduce the effect of shocks to the clients' financial and physical assets immediately after natural disasters. The MDP 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. 1,533,581**

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. 475,057**

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. 1,016,938**

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. 100,368,536**

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.

Sanitation Loan (SL) **TK. 36,233,892**

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

		30 June 2023	30 June 2022
12.00	Short Term Deposit : Tk. 2,435,122,990		
	Balance as on 01.07.2022	2,930,692,080	2,366,536,621
	Add: Investment made during the year	1,442,625,568	1,682,822,053
	Add: Investment through auto renewal	70,895,259	66,329,087
		4,444,212,907	4,115,687,761
	Less: Encashment during the year	2,009,089,917	1,184,995,681
	Less: Adjustment during the year	-	-
	Balance as on 30.06.2023	2,435,122,990	2,930,692,080
	<i>** Details of Investment have been shown in Schedule - 07</i>		
13.00	Cash and Cash Equivalents : Tk. 1,628,053,267		
	Cash in hand	19,311,272	32,606,131
	Cash at Bank	1,608,741,995	653,238,728
	Total	1,628,053,267	685,844,859
14.00	Cumulative Surplus : Tk. 11,379,777,223		
	Balance as on 01.07.2022	8,680,426,669	7,442,095,421
	Add: Excess of Income over Expenditure	2,951,119,889	1,310,272,842
	Add: Prior year Adjustment	-	125,391,773
	Add: Prior year Adjustment (LLP)	-	2,612,708
	Add: Prior year under/(over) provision adjustment		
	Loan loss provision (LLP)	1,098,774	-
	General provision	419,735	-
	Add: Transfer from MFP fund	135,010,000	-
	Less: Fund Transfer to SBF	19,908,852	-
	Less: CSR Fund Transfer to Social Development Program	135,010,000	103,120,000
	Less: Transfer to Reserve Fund	233,378,992	96,826,075
	Balance as on 30.06.2023	11,379,777,223	8,680,426,669

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	30 June 2023	30 June 2022
15.00 Reserve Fund :	Tk. 1,253,084,349	
Balance as on 01.07.2022	952,914,924	815,564,240
Add: Received through Cash(Interest)	20,423,681	15,985,562
Add: Received from Short Term Deposit Interest	46,366,752	24,539,047
Add: Received from surplus (Note-14)	233,378,992	96,826,075
Balance as on 30.06.2023	Total 1,253,084,349	952,914,924
16.00 Loan Loss Reserve Fund (LLRF) :	Tk. 1,907,976,215	
Balance as on 01.07.2022	1,740,566,927	923,836,720
Add: Provision during the year	458,086,816	820,597,260
Add: LLP Adjustment during the year (Branch Transfer)	48,445,366	-
	2,247,099,109	1,744,433,980
Less: LLE Adjustment during the year	27,704,339	1,254,345
Less: LLP Adjustment during the year (Branch Transfer)	48,445,366	-
Less: Loan Write off Adjustment during the year	261,874,415	-
Less: Capital Adjustment (Previous Year) (Note-14)	1,098,774	2,612,708
Balance as on 30.06.2023	Total 1,907,976,215	1,740,566,927
Loan Loss Reserve Fund are analyses as follows:		
Current Liability	1,502,291,819	1,401,629,763
Part of capital as per MRA circular no-17 dated 08.05.2013	405,684,396	338,937,164
Total	1,907,976,215	1,740,566,927
17.00 Loan from Funds :	Tk. 938,155,011	
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 .		
Balance as on 01.07.2022	1,506,957,134	1,168,226,017
Add: Received during the year	512,911,555	295,082,991
Add: Non-cash received during the year	47,939,058	296,937,126
	Sub-Total 2,067,807,747	1,760,246,134
Less: Refund during the year	1,089,935,775	213,509,402
Less: Non-cash refund during the year	39,716,961	39,779,598
Balance as on 30.06.2023	Total 938,155,011	1,506,957,134
** Details of Term Loan have been shown in Schedule -08		
18.00 Term Loan :	Tk. 10,002,151,436	
Balance as on 01.07.2022	10,324,196,697	5,658,490,954
Add: Received during the year	13,085,742,040	12,019,695,960
Add: Adjustment during the year (reconciliation with Bank/Non-Bank)	1,545,436	16,106,744
	23,411,484,173	17,694,293,658
Less: Refund during the year	13,408,882,700	7,364,279,143
Less: Adjustment during the year (reconciliation with Bank/Non-Bank)	450,037	5,817,818
Balance as on 30.06.2023	Total 10,002,151,436	10,324,196,697
Details :		
i) Palli Karma Sahayak Foundation (PKSF)	2,279,485,162	2,127,716,857
ii) Bank Loan		
1) Prime Bank Ltd.	900,000,000	900,000,000
2) Eastern Bank Ltd.	1,198,666,311	1,543,162,608
3) Standard Chartered Bank Ltd.	524,000,000	-
4) Brac Bank Ltd	1,400,000,000	1,400,000,000
5) City Bank Ltd	1,500,000,000	1,499,989,315
6) Pubali Bank Ltd	650,000,000	1,000,000,000
7) Dhaka Bank Ltd.	749,999,963	751,406,250
8) One Bank Ltd	500,000,000	-
9) Habib Bank Ltd.	300,000,000	-
10) NCC Bank Ltd	-	494,200,000
11) Standard Bank Ltd.	-	407,721,667
Sub Total	7,722,666,274	7,996,479,840

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30 June 2023	30 June 2022
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iii) Non-Bank Loan

1) IPDC

	-	200,000,000
Sub Total	-	200,000,000
Total	10,002,151,436	10,324,196,697

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

Term Loan are analyses as follows:

Amount repayable within 12 months
Amount repayable after 12 months above

	9,105,003,669	9,859,755,030
	897,147,767	464,441,667
Total	10,002,151,436	10,324,196,697

18.01 i) Palli Karma Sahayak Foundation Tk. 2,279,485,162

(PKSF) :

Particulars:

Balance as on 01.07.2022

Add: Received during the year

Add: Adjustment during the year (reconciliation with PKSf)

Less: Refund during the year

Less: Adjustment during the year (reconciliation with PKSf)

Balance as on 30.06.2023

	2,127,716,857	1,635,223,328
	1,763,342,040	1,869,695,960
	1,279,125	-
	3,892,338,022	3,504,919,288
	1,612,402,860	1,377,202,431
	450,000	-
Total	2,279,485,162	2,127,716,857

Term Loan are analyses as follows:

Amount repayable within 12 months
Amount repayable after 12 months but less than 24 months

	1,382,337,395	1,663,275,190
	897,147,767	464,441,667
Total	2,279,485,162	2,127,716,857

Jagoron

Tk. 581,000,000

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%.

Agrosar

Tk. 742,500,000

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. 400,000,000

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. 109,166,662

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. 45,000,000

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%.

Sanitation Development (SDL) Loan

Tk. 2,500,000

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. 33,148,500

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. 30,000,000

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. 194,000,000

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. 76,500,000

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%.

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Common Service Loan-SEP **Tk. 15,670,000**

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%.

Agrasor Loan-MFCE **Tk. 50,000,000**

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 7.0%.

	30 June 2023	30 June 2022
18.02 Bank Loan Tk. 7,722,666,274		
Balance as on 01.07.2022	7,996,479,840	3,523,267,626
Add: Received during the year	11,322,400,000	9,450,000,000
Add: Adjustment during the year (reconciliation)	266,311	16,106,744
	19,319,146,151	12,989,374,370
Less: Refund during the year	11,596,479,840	4,987,076,712
Less: Adjustment during the year (reconciliation)	37	5,817,818
Balance as on 30.06.2023	7,722,666,274	7,996,479,840
Total	7,722,666,274	7,996,479,840

Bank Loan

1) Prime Bank Ltd.	900,000,000	900,000,000
2) Eastern Bank Ltd.	1,198,666,311	1,543,162,608
3) Standard Chartered Bank Ltd.	524,000,000	-
4) Brac Bank Ltd	1,400,000,000	1,400,000,000
5) City Bank Ltd	1,500,000,000	1,499,989,315
6) Pubali Bank Ltd	650,000,000	1,000,000,000
7) Dhaka Bank Ltd.	749,999,963	751,406,250
8) One Bank Ltd	500,000,000	-
9) Habib Bank Ltd.	300,000,000	-
10) NCC Bank Ltd	-	494,200,000
11) Standard Bank Ltd.	-	407,721,667
Total	7,722,666,274	7,996,479,840

Term Loan are analyses as follows:

Amount repayable within 12 months	7,722,666,274	7,996,479,840
Amount repayable after 12 months above	-	-
Total	7,722,666,274	7,996,479,840

Particulars are as follows:

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

SSS has received agriculture Loan Tk. 1,800,000,000 through 4 (Four) 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 8.0%.

ii) Eastern Bank Ltd. **Tk. 1,198,666,311**

SSS has received agriculture Loan Tk. 1,198,400,000 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 8.0%.

iii) Standard Chartered Bank Ltd. **Tk. 524,000,000**

SSS has received agriculture Loan Tk. 524,000,000 through 1 (One) installment from Standard Chartered Bank Limited for 270 days duration. This loan refund to the bank in One Time Installment with interest of 7.75%. This loan is disbursed for agriculture purpose.

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

SSS has received agriculture Loan Tk. 2,400,000,000 and SME Loan Tk. 400,000,000 through 4 (Four) 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 8.0%.

v) City Bank Ltd. **Tk. 1,500,000,000**

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 8.0%. loan period is nine months.

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Vi) Pubali Bank Ltd. Tk. 650,000,000

SSS has received agriculture Loan Tk. 650,000,000 through 1 (One) 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.

vii) Dhaka Bank Ltd. Tk. 749,999,963

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 8.0%. This loan is disbursed for agriculture purpose.

viii) One Bank Ltd. Tk. 500,000,000

SSS has received agriculture Loan Tk. 500,000,000 through 4 (Four) installment from One Bank Limited for 365 days duration. This loan refund to the bank in One Time Installment with interest of 8.0%. This loan is disbursed for agriculture purpose.

ix) Habib Bank Ltd. Tk. 300,000,000

SSS has received agriculture Loan Tk. 600,000,000 through 2 (Two) installment from Habib Bank Limited for 180 days duration. This loan refund to the bank in One Time Installment with interest of 7.75%. This loan is disbursed for agriculture purpose.

18.03 Non-Bank Loan	Tk. 0	30 June 2023	30 June 2022
Balance as on 01.07.2022		200,000,000	500,000,000
Add: Received during the year		-	700,000,000
		<u>200,000,000</u>	<u>1,200,000,000</u>
Less: Refund during the year		200,000,000	1,000,000,000
Balance as on 30.06.2023		Total -	200,000,000
Non-Bank Loan			
1) IPDC		-	200,000,000
		<u>-</u>	<u>200,000,000</u>
Term Loan are analyses as follows:			
Amount repayable within 12 months		-	200,000,000
Amount repayable after 12 months above		-	-
Total		Total -	200,000,000
19.00 Client's Deposit :	Tk. 20,161,651,595		
Balance as on 01.07.2022		16,277,368,358	12,452,497,998
Add: Received during the year		12,517,004,796	10,253,701,279
Add: Received from Samity Transfer and Others		2,760,465,442	1,847,716,339
		<u>31,554,838,596</u>	<u>24,553,915,616</u>
Less: Refund during the year		6,613,783,931	4,937,599,786
Less: Loan Recovery, Samity Transfer and Other Adjustment		5,893,259,174	4,219,604,235
Add : Deposit Interest (Cash)		135,542,488	125,889,068
Add : Deposit Interest Adjust		978,313,616	754,767,695
Balance as on 30.06.2023		Total 20,161,651,595	16,277,368,358
Client's Deposit Details :			
Compulsory Deposit		11,335,234,633	9,456,927,382
Voluntary Deposit		3,887,354,458	2,653,688,058
Term Deposit (Interest withdrawn on Maturity)		4,158,121,448	3,509,738,722
Term Deposit (Interest withdrawn on monthly basis)		780,941,056	657,014,196
Closing Balance		Total 20,161,651,595	16,277,368,358
Client Deposit are analysis as follows:			
Amount repayable within 12 months		7,822,871,247	6,144,768,109
Amount repayable after 12 months above		12,338,780,348	10,132,600,249
Total		Total 20,161,651,595	16,277,368,358

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

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19.01 Compulsory Deposit: Tk. 11,335,234,633

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. 3,887,354,458

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 3 different tenures (5 years, 8 years and 10 years). If client deposits for 5 years he/she will get 7 percent, 8 years 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 6 percent for the both deposits.

19.03 Term Deposit Tk. 4,939,062,504

19.03.01 Interest withdrawn on Maturity : Tk. 4,158,121,448

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. 780,941,056

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

20.00 Staff Security Deposit : Tk. 90,442,504

Balance as on 01.07.2022
 Add: Received during the year
 Add: Interest and Staff loan Adjustment
 Less: Paid during the year
 Less: Adjustment for final payment during the year
Balance as on 30.06.2023

	30 June 2023	30 June 2022
	81,369,024	67,363,057
	13,095,000	14,745,000
	4,568,118	4,172,812
	<u>99,032,142</u>	<u>86,280,869</u>
	5,284,167	3,275,923
	3,305,471	1,635,922
Total	<u><u>90,442,504</u></u>	<u><u>81,369,024</u></u>

Staff Security Deposit are analyses as follows:

Amount repayable within 12 months
 Amount repayable after 12 months

	18,088,501	16,273,805
	72,354,003	65,095,219
Total	<u><u>90,442,504</u></u>	<u><u>81,369,024</u></u>

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		30 June 2023	30 June 2022
21.00 Service Benefit Fund (SBF)	Tk. 394,814,066		
Balance as on 01.07.2022		311,590,399	237,711,161
Add: Received during the year		74,139,111	1,143,325
Add: Adjustment during the year		20,248,383	79,369,818
		405,977,893	318,224,304
Less: Paid during the year		9,131,151	6,537,916
Less: Adjustment during the year		2,032,676	95,989
Balance as on 30.06.2023		Total 394,814,066	311,590,399
Client Deposit are analysis as follows:			
Amount repayable within 12 months		19,740,703	15,579,520
Amount repayable after 12 months above		375,073,363	296,010,879
		Total 394,814,066	311,590,399
22.00 Surokha Fund :	Tk. 1,782,255,976		
Balance as on 01.07.2022		1,442,852,926	1,162,475,670
Add: Received during the year		784,504,391	616,605,635
Add: Adjustment during the year		20,076	-
		2,227,377,393	1,779,081,305
Less: Paid during the year		89,427,822	71,733,948
Less: Paid through Loan adjustment		355,693,595	264,494,431
Balance as on 30.06.2023		Total 1,782,255,976	1,442,852,926
Surokha Fund :			
Surokha Fund		1,781,850,595	1,442,434,471
MIME Insurance		405,381	418,455
Closing Balance		Total 1,782,255,976	1,442,852,926
Surakha Fund are analyses as follows:			
Amount repayable within 12 months		534,676,793	432,855,878
Amount repayable after 12 months above		1,247,579,183	1,009,997,048
		Total 1,782,255,976	1,442,852,926
<i>** Details of Surakkha Fund have been shown in Schedule - 11</i>			
23.00 Other Funds :	Tk. 42,617,495		
Balance as on 01.07.2022		42,617,495	42,617,495
Add: Receive during the year		-	-
		42,617,495	42,617,495
Less: Refund during the year		-	-
Balance as on 30.06.2023		Total 42,617,495	42,617,495
Details are as below:			
Related undertakings			
Revolving Fund from Development Partners:			
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
		Sub Total 28,485,352	28,485,352
Citi N.A Fund		950,000	950,000
Donor Fund:			
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
		Sub Total 13,182,143	13,182,143
		42,617,495	42,617,495
24.00 Accounts Payable :	Tk. 5,763,654		
Balance as on 01.07.2022		1,610,414	1,576,236
Add: New payable during the year		69,411,846	61,587,924
Add: New Payable for Staff Final Payment and Other Exp. (Non-cash)		236,055,407	341,770,446
		307,077,667	404,934,606
Less: Realized during the year		141,930,386	68,002,524
Less: Staff Final Payment and Other Exp. Adjustment (Non-cash)		159,383,627	335,321,668
Balance as on 30.06.2023		Total 5,763,654	1,610,414

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		30 June 2023	30 June 2022
Details are as follows :			
24.01	Sundry	2,943,869	1,302,517
24.02	Payable for Third Party	2,435,785	307,897
24.03	Education Scholarship fund from Palli Karma-Sahayak Foundation (PKSF)	384,000	-
	Total	5,763,654	1,610,414
** Details of Accounts payable have been shown in Schedule - 12			
25.00	Other Liabilities :	Tk. 58,242,853	
	Balance as on 01.07.2022	42,271,546	21,190,582
	Add: Received during the year	50,187,000	37,336,187
	Add: Donation Adjustment during the year	1,273,380	806,142
		93,731,926	59,332,911
	Less: Paid during the year	27,323,218	10,686,176
	Less: Accrued Donation Adjustment during the year	8,165,855	6,375,189
	Balance as on 30.06.2023	58,242,853	42,271,546
Details of Other Liabilities have been shown in Schedule - 13			
Details of Other Liabilities :			
25.01	Advance Grant from Palli Karma-Sahayak Foundation (PKSF)	42,569,784	35,134,943
25.02	Staff Deposit Fund	15,673,069	7,136,603
	Total	58,242,853	42,271,546
26.00	Provisions :	Tk. 764,069,589	
	Balance as on 01.07.2022	65,182,930	129,305,902
	Add: Received during the year	21,763,222	17,995,076
	Add: Provision during the year.	818,045,651	83,717,610
		904,991,803	231,018,588
	Less: Paid during the year	120,909,793	93,439,848
	Less: Interest and Other Expenses Adjustment	20,012,421	72,395,810
	Balance as on 30.06.2023	764,069,589	65,182,930
Details of Provision :			
26.01	Provision for Expense	764,001,093	64,992,319
26.02	Provision for Tax	41,847	54,746
26.03	Provision for VAT	26,649	135,865
	Total	764,069,589	65,182,930
Details of Provisions have been shown in Schedule - 14			
27.00	Others Payment and Return :		
	Superannuation Fund	223,681,900	192,741,000
	Social Welfare fund	135,010,000	103,120,000
	PF Staff Contribution	85,121,819	72,983,921
	PF Organization Contribution	85,122,869	72,990,780
	Service Charge Rebate	359,673	-
	Capital Fund	562,176	37,286,853
	Total	529,858,437	479,122,554

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	As per Receipt & Payment		As per Income & Expenditure	
	2022-2023	2021-2022	2022-2023	2021-2022
28.00 Service Charge on Loan :				
Jagoron	3,558,168,393	2,693,085,393	3,784,189,664	2,866,063,228
Agrasor	3,821,509,342	2,619,137,373	3,988,248,268	2,743,223,637
Buniad	12,066,714	13,804,076	12,921,715	14,929,412
Sufolon	1,199,080,253	752,696,860	1,204,467,020	775,785,989
Shahos	-	-	-	963
ENRICH-IGA	27,670,684	20,917,263	28,425,292	21,629,479
ENRICH-ACL	56,711	455,448	74,483	502,187
ENRICH- LHL	752	37,424	940	39,082
KGF	24,975,616	19,142,549	25,090,861	19,212,258
LIFT	119	119	119	119
Sanitation Development Loan (SDL)	421,487	173,620	437,677	184,365
Startup Capital Loan	693	1,442	712	1,681
Agrosor Loan- SEP	33,367,101	19,656,111	33,972,936	20,143,065
Agrosor Loan - MDP	13,228,083	12,734,019	13,874,800	13,175,545
Housing Loan	8,065	6,732	9,439	10,663
Special Loan	259,067,255	87,182,398	261,473,482	87,772,577
Jagoran Loan- RF	79,954	8,106,176	103,210	8,547,454
Agrasor Loan-RF	31,622	2,716,541	36,124	2,811,256
RF-20 Special	10,177	1,653,115	21,956	1,762,687
Loan Livelihood Restoration Loan (LRL)	11,472,603	14,606,687	11,589,891	14,676,067
ECCCP Flood Loan	3,165,133	870,500	3,321,023	876,864
Common Service Loan	555,305	168,788	565,433	168,968
Sanitation Loan (SL)	289,583	-	289,865	-
Sub Total	8,965,225,645	6,267,152,634	9,369,114,910	6,591,517,546
Others Loan	888,977	1,081,923	44,809,611	42,963,287
Total	8,966,114,622	6,268,234,557	9,413,924,521	6,634,480,833

29.00 Interest on short term deposit (FDR) :

FDR interest (Cash)	33,417,539	9,356,409	33,417,539	9,356,409
FDR Principal Interest (Auto renewal)	-	-	18,742,023	35,507,648
FDR Interest provision (Non-cash)	-	-	46,160,492	46,225,187
Total	33,417,539	9,356,409	98,320,054	91,089,244

30.00 Grants and Donations :

Projects Name	Donor/ Partners Name	2022-2023	2021-2022	2022-2023	2021-2022
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)		-	-	7,295,995	6,841,147
Extended Community Climate Change Project-(ECCCP-Flood)	Palli Karma- Sahayak Foundati on (PKSF)	13,260,992	23,218,397	46,321,382	36,892,144
Promoting Agricultural Commercialization and Enterprises (PACE)		-	-	6,293,753	3,696,951
Cultural Activities		82,250	220,270	336,300	445,311
Sustainable Development Goal (SEP)		-	2,293,120	5,456,020	7,156,371
Rural Microenterprise Transformation Project (RMTP)		2,268,086		5,860,797	-
ESLDP		-	1,315	1,177,686	1,056,680
Eastern Bank		EBL	-	1,000,000	
Donation from NAGA	NAGA	433,000	-	433,000	-
Total		16,044,328	26,733,102	73,174,933	57,088,604

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	As per Receipt & Payment		As per Income & Expenditure	
	2022-2023	2021-2022	2022-2023	2021-2022
31.00 Other Receipts and Income :				
Passbook and other Format Sale	8,381,886	15,593,591	10,158,831	17,606,106
Accommodation and Seat Rent	3,860,088	3,165,556	2,890,388	2,337,056
Income from write-off loan	3,392,000	5,664,420	3,400,146	5,677,908
Closing Charge	-	-	49,400	27,950
Agriculture Income	2,243,714	2,621,816	-	156,292
Organization Contributed back from PF A/C	-	43,667	6,785,561	3,395,692
Income from food	162,538	187,948	93,962	100,729
Remittance Income	44,411	43,702	46,761	50,588
Income from Assets sales	35,704	23,169	35,704	1,035,697
Registration and Admission Fee	4,723,884	4,262,464	4,723,884	4,269,489
Income from Pathologies, Operation and Dressing	13,773,421	10,546,905	13,759,206	10,546,905
Recruitment Income	1,989,433	-	1,737,047	-
Interest on Project Loan	4,517,205	3,777,753	9,808,422	3,777,753
Training Income	-	70,824	-	51,000
Total	43,124,284	46,001,815	53,489,312	49,033,165
32.00 Interest on Term Loan :				
PKSF Loan Interest :				
ENRICH -IGA	1,865,610	1,054,687	1,955,193	1,186,562
ENRICH -ACL	1,878	9,291	1,878	9,970
ENRICH -LHL	-	1,626	-	1,626
Jagoron	24,363,304	21,050,000	39,591,250	27,681,667
Agrasor	40,035,000	33,797,917	57,016,041	45,164,792
Buniad	554,351	421,944	940,416	723,842
Sufolon	16,187,500	11,687,500	30,354,166	19,875,000
KGF	4,885,417	2,239,583	4,885,417	3,604,166
LIFT	-	18,150	-	18,150
SDL Loan	183,181	445,500	243,834	450,694
Agrasor Loan- SEP	4,438,500	7,423,950	4,450,000	7,498,950
AGROSOR Loan - MDP	10,604,584	10,383,750	13,557,500	13,336,666
LRL Loan	3,943,333	6,885,417	4,160,000	7,542,084
ECCCP-Flood	149,478	51,559	240,954	96,546
COMMON SERVICE LOAN	389,000	67,500	426,556	151,033
AGROSOR Loan - MFCE	-	-	58,333	-
Sub-Total	107,601,136	95,538,374	157,881,538	127,341,748
Bank and Non-Bank Loan Interest:				
Prime Bank Ltd.	62,371,349	38,297,222	62,371,349	38,297,222
Estern Bank Ltd.	100,858,262	66,286,228	101,124,573	73,272,091
United commercial Bank Ltd.	-	78,884	-	71,751
Brac Bank Ltd.	112,910,150	102,669,078	112,910,150	102,669,078
City Bank Ltd.	84,431,971	65,646,342	84,431,971	65,635,657
Pubali Bank Ltd.	66,436,153	18,915,213	66,436,153	18,915,213
Standard Bank Ltd.	14,128,342	-	14,128,342	7,721,667
Dhaka Bank Ltd.	36,692,200	-	51,858,830	1,406,250
NCC Bank Ltd.	31,999,295	5,800,000	31,999,295	13,800,150
One Bank Ltd.	22,047,729	-	32,158,840	-
Habib Bank Ltd.	13,497,917	-	13,497,917	-
Standard Chartered Bank Ltd.	-	-	1,466,472	-
IPDC	5,916,667	6,402,778	5,916,667	7,986,111
IDLC Ltd.	-	21,778,846	-	21,778,846
Sub-Total	551,290,035	325,874,591	578,300,559	351,554,036
Total	658,891,171	421,412,965	736,182,097	478,895,784
33.00 Financial Cost :				
Interest on Term Loan	Note - 32	658,891,171	421,412,965	736,182,097
Interest on Client's Deposit	Note - 19	135,542,488	125,889,068	1,113,856,104
Interest on Funds Loan		102,744,215	92,623,834	109,505,552
Interest on Other Fund		-	824	5,616,124
Bank Charge & Commission		10,507,147	7,881,420	10,814,711
Total		907,685,021	647,808,111	1,975,974,588
34.00 Salaries Allowance and Benefit :				
Salaries and Allowances		2,218,277,815	1,877,089,001	3,084,092,433
PF - Organization Contribution		1,409,704	1,238,703	97,157,926
Gratuity		3,814,715	4,309,460	411,528,056
Earned Leave		1,232,960	1,077,365	93,874,597
Total		2,224,735,194	1,883,714,529	3,686,653,012

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35.00 Training Expenses :	As per Receipt & Payment		As per Income & Expenditure	
	2022-2023	2021-2022	2022-2023	2021-2022
Salary	30,527,523	41,200,177	39,568,271	51,481,035
Training Materials	15,589	150,982	802,723	657,265
Other Expense	284,183	629,468	887,353	1,275,803
Food Expense	821,928	660,441	4,970,615	4,633,429
Conveance	957,892	1,927,365	1,881,736	2,675,670
Venue Rent	317,506	377,566	348,506	424,254
Utilities	183,971	149,041	295,826	184,132
Total	33,108,592	45,095,040	48,755,030	61,331,588

36.00 Other Operating Expenses :

Newspaper and Periodicals	2,467,168	1,737,212	2,489,484	1,742,349
Work Aid	3,054,262	4,336,078	3,877,515	4,687,693
Agriculture Expenses	14,004,895	2,690,597	25,214,088	12,465,580
Advertisement	350,000	317,555	418,209	1,181,181
Food Expenses	823,059	698,588	1,737,139	1,507,407
Crockery	1,821,111	3,596,534	2,059,807	3,770,595
Miscellaneous	684,295	239,302	711,020	244,179
Subscription	4,465,840	2,195,390	4,466,740	2,196,990
Loss from Fixed Assets Sales	-	561	365,192	423,694
Health and Education Expenses	8,398,692	50,557	5,976,963	803,364
Education Materials	80,190	752,455	185,854	2,416,762
Scholarship	1,797,500	739,500	2,755,292	1,354,453
Infrastructure Development Expenses	5,258,139	5,796,287	23,590,539	22,662,147
Operation and Pathology and Welfare, Relief and Rehabilitation Expense	67,175,705	43,992,990	68,575,705	44,831,014
Payment against Health Project	-	5,312,908	-	-
Cultural Activities	49,995	54,686	528,770	565,298
Recruitment	-	98,585	-	337,958
Total	110,430,851	72,609,785	142,952,317	101,190,664

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Society For Social Service (SSS)
Segmental Statement of Financial Position
As at 30 June 2023

37.00 Segmental Financial Information (Consolidated)

Assets	Particulars	Notes	MFP	SBF	General Fund	Education	Health	Social Welfare	Total Amount
Amounts in BDT									
Non Current Assets :									
6	Property, Plant and Equipment		961,097,039	-	31,475,196	26,000,943	5,477,664	-	1,024,050,842
7	Staff and Other Loan		727,785,169	-	-	556,930	-	-	728,342,099
	Loan to Inter Projects		-	-	55,279,038	-	-	-	55,279,038
	A. Total Non Current Assets		1,688,882,208	-	86,754,234	26,557,873	5,477,664	-	1,807,671,979
Current Assets :									
7	Loan to Inter Projects		-	46,066,655	-	114,070	-	-	46,066,655
8	Staff & Other Loan		149,064,432	-	-	-	-	-	149,178,502
9	Inventory		19,695,760	-	-	-	18,040	-	19,713,800
10	Accounts Receivable		101,708,488	6,429,288	566,197	83,553	-	-	108,787,526
11	Advance, Prepayment and Deposits		97,172,236	708,963	131,547	8,835	366,645	-	98,388,226
12	Loan to Clients		42,589,364,714	-	-	-	-	-	42,589,364,714
13	Short Term Deposit		2,028,867,228	388,454,801	16,274,500	1,526,461	-	-	2,435,122,990
	Cash and Cash Equivalents		1,610,860,818	6,298,882	9,505,527	1,328,998	54,880	4,162	1,628,053,267
	B. Total Current Assets		46,596,733,676	447,958,589	26,477,771	3,061,917	439,565	4,162	47,074,675,680
	Total Assets (A+B)		48,285,615,884	447,958,589	113,232,005	29,619,790	5,917,229	4,162	48,882,347,659
Capital & Liabilities									
Capital Funds :									
14	Cumulative Surplus		11,277,759,136	-	73,586,994	25,425,517	3,001,414	4,162	11,379,777,223
15	Reserve Fund		1,253,084,349	-	-	-	-	-	1,253,084,349
16	Loan Loss Reserve Fund (LLRF)		405,684,396	-	-	-	-	-	405,684,396
	C. Total Capital Fund		12,936,527,881	-	73,586,994	25,425,517	3,001,414	4,162	13,038,545,968
Non Current Liabilities :									
17	Loan from Funds		1,002,520,884	36,979,820	-	-	-	-	1,039,500,704
18	Term Loan		897,147,767	-	-	-	-	-	897,147,767
19	Client's Saving Deposit		12,338,780,348	-	-	-	-	-	12,338,780,348
20	Staff Security Deposit		72,354,003	-	-	-	-	-	72,354,003
21	Service Benefit Fund		-	375,073,363	-	-	-	-	375,073,363
22	Surokkha Fund		1,247,579,183	-	-	-	-	-	1,247,579,183
23	Other Funds		1,290,000	-	39,499,015	1,828,480	-	-	42,617,495
	D. Total Non Current Liabilities		15,559,672,185	412,053,183	39,499,015	1,828,480	-	-	16,013,052,863
Current Liabilities :									
16	Loan Loss Reserve Fund (LLRF)		1,502,291,819	-	-	-	-	-	1,502,291,819
18	Term Loan		9,105,003,669	-	-	-	-	-	9,105,003,669
19	Client's Saving Deposit		7,822,871,247	-	-	-	-	-	7,822,871,247
20	Staff Security Deposit		18,088,501	-	-	-	-	-	18,088,501
21	Service Benefit Fund		-	19,740,703	-	-	-	-	19,740,703
22	Surokkha Fund		534,676,793	-	-	-	-	-	534,676,793
24	Accounts Payable		5,150,783	466,634	145,996	241	-	-	5,763,654
25	Other Liabilities		42,569,784	15,673,069	-	-	-	-	58,242,853
26	Provision		758,763,222	25,000	-	2,365,552	2,915,815	-	764,069,589
	E. Total Current Liabilities		19,789,415,818	35,905,406	145,996	2,365,793	2,915,815	-	19,830,748,828
	Total Capital & Liabilities (C+D+E)		48,285,615,884	447,958,589	113,232,005	29,619,790	5,917,229	4,162	48,882,347,659

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**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	General Fund	Education	Health	Social Welfare	Amounts in BDT	
								Total Amount	Total Amount
Assets									
Non Current Assets :									
Property, Plant and Equipment	6	901,188,950	-	31,498,750	28,824,266	6,334,791	-	-	967,846,757
Staff and Other Loan	7	621,251,233	-	-	615,570	-	-	-	621,866,803
Loan to Inter Projects		-	-	37,779,038	-	-	-	-	37,779,038
A. Total Non Current Assets		1,522,440,183	-	69,277,788	29,439,836	6,334,791	-	-	1,627,492,598
Current Assets :									
Loan to Inter Projects	7	-	364,772,259	-	-	-	-	-	364,772,259
Staff & Other Loan	8	127,244,229	-	-	126,080	-	-	-	127,370,309
Inventory	9	10,082,375	-	-	-	37,719	-	-	10,120,094
Accounts Receivable	10	71,189,701	5,924,440	997,282	65,788	-	-	-	78,177,211
Advance, Prepayment and Deposits	11	101,460,047	708,963	142,568	24,835	1,590,645	-	-	103,927,058
Loan to Clients	12	35,944,080,272	-	-	-	-	-	-	35,944,080,272
Short Term Deposit	13	2,660,427,183	241,265,000	27,548,432	1,451,465	-	-	-	2,930,692,080
Cash and Cash Equivalents		673,718,169	3,466,552	7,386,482	1,206,159	65,814	1,683	-	685,844,859
B. Total Current Assets		39,588,201,976	616,137,214	36,074,764	2,874,327	1,694,178	1,683	-	40,244,984,142
Total Assets (A+B)		41,110,642,159	616,137,214	105,352,552	32,314,163	8,028,969	1,683	-	41,872,476,740
Capital & Liabilities									
Capital Funds :									
Cumulative Surplus	14	8,576,234,316	-	65,755,701	30,416,000	8,018,969	1,683	-	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
C. Total Capital Fund		9,868,086,404	-	65,755,701	30,416,000	8,018,969	1,683	-	9,972,278,757
Non Current Liabilities :									
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
Surokkha Fund	22	1,009,997,048	-	-	-	-	-	-	1,009,997,048
Other Funds	23	1,290,000	-	39,499,015	1,828,480	-	-	-	42,617,495
D. Total Non Current Liabilities		13,285,995,488	592,948,005	39,499,015	1,828,480	-	-	-	13,920,270,988
Current Liabilities :									
Loan Loss Reserve Fund (LLRF)	16	1,401,629,763	-	-	-	-	-	-	1,401,629,763
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
Surokkha Fund	22	432,855,878	-	-	-	-	-	-	432,855,878
Accounts Payable	24	1,034,568	470,086	93,710	12,050	-	-	-	1,610,414
Other Liabilities	25	35,134,943	7,136,603	-	-	-	-	-	42,271,546
Provision	26	65,108,171	3,000	4,126	57,633	10,000	-	-	65,182,930
E. Total Current Liabilities		17,956,560,267	23,189,209	97,836	69,683	10,000	-	-	17,979,926,995
Total Capital & Liabilities (C+D+E)		41,110,642,159	616,137,214	105,352,552	32,314,163	8,028,969	1,683	-	41,872,476,740

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Society for Social Service (SSS)
Segmental Statement of Comprehensive Income
For the year ended June 30 2023

39.00 Segmental Income Statement (Consolidated)

Particulars	Notes	Unrestricted				Temporarily Restricted			30 June 2023 Total Amount	
		MFP	SBF	General Fund	Total	Education	Health			Social Welfare
							Health	Total		
INCOME										
Service Charges	28	9,413,888,171	-	9,413,888,171	36,350	-	-	-	9,413,924,521	
Bank Interest		48,831,381	77,211	48,943,091	35,609	34,099	-	-	49,012,799	
Interest on Short Term Deposit	29	78,817,633	17,664,227	98,215,369	104,685	-	-	-	98,320,054	
Grants and Donations	30	72,741,933	-	72,741,933	433,000	-	-	-	73,174,933	
Others Income	31	22,292,751	5,291,317	33,958,320	2,237,376	17,293,616	-	-	53,489,312	
A. Total Income		9,636,871,869	23,032,755	9,667,746,884	2,847,020	17,327,715	-	-	9,687,921,619	
EXPENDITURE										
Financial Expense :										
Term Loan Interest	32	736,182,097	-	736,182,097	-	-	-	-	736,182,097	
Interest on Client's Deposit	33	1,113,856,104	-	1,113,856,104	-	-	-	-	1,113,856,104	
Interest on Funds	33	109,505,552	-	109,505,552	-	-	-	-	109,505,552	
Interest on Others Fund	33	4,469,633	1,146,491	5,616,124	-	-	-	-	5,616,124	
Bank Charges and Commission	33	10,450,547	204,004	10,735,740	39,700	22,455	-	-	10,814,711	
I. Total Financial Expense		1,974,463,933	1,350,495	1,975,895,617	39,700	22,455	16,816	78,971	1,975,974,588	
Operating Expense :										
Salaries, Allowances & Benefits	34	3,613,160,891	-	3,613,160,891	31,953,695	41,538,426	-	-	3,686,653,012	
Travelling & Transportation		161,256,715	-	161,256,715	1,019,603	902,435	-	-	1,922,038	
Utility		42,396,471	-	42,396,471	417,152	509,676	-	-	926,828	
Office Rent		15,896,689	-	15,896,689	652,065	612,050	-	-	1,264,115	
Printing & Stationery		22,637,505	-	22,637,505	369,221	189,697	-	-	558,918	
Training Expense		48,432,156	670	48,432,156	322,874	322,874	-	-	955,748	
Telephone & Postage	35	19,490,199	-	19,490,199	134,072	87,694	-	-	221,766	
Entertainment		15,981,505	-	15,981,505	145,895	68,164	-	-	214,059	
Meeting, Seminar & Workshop		9,310,299	-	9,310,299	40,456	40,456	-	-	9,350,755	
Repair & Maintenance		38,813,609	-	38,813,609	2,610,844	1,115,788	-	-	40,456	
Registration & License Fees		17,295,194	-	17,295,194	46,000	177,404	-	-	3,726,632	
Legal Expense		3,688,335	-	3,688,335	-	-	-	-	223,404	
Audit Fees		563,750	25,000	588,750	-	-	-	-	3,688,335	
Credit Rating Fees		161,250	-	161,250	-	-	-	-	588,750	
Samity Materials Expense		3,320,371	-	3,320,371	-	-	-	-	161,250	
Land & Other Tax		188,539	-	188,539	-	-	-	-	3,320,371	
Other Operating Expense	36	64,989,162	-	64,989,162	13,870	24,437	-	-	38,307	
Loan Loss Expense (L.L.E)	16	430,382,477	-	430,382,477	9,289,842	97,608	68,575,705	-	226,846	
Depreciation Expense	6	46,570,804	-	46,570,804	3,063,269	1,124,936	-	-	142,952,317	
II. Total Operating Expense		4,554,535,921	25,000	4,554,585,145	50,078,858	46,448,315	68,575,705	4,188,205	50,782,563	
B. Total Expense (I+II)		6,528,999,854	1,375,495	6,530,480,762	50,118,558	46,470,770	68,592,521	165,181,849	4,719,688,023	
Excess of Income over Expenditure before Inter Program Allocation (A-B)		3,107,572,015	21,657,260	3,137,266,122	(47,271,538)	(29,143,055)	(68,592,521)	(145,007,114)	2,992,259,008	
SSS Contribution to Social Development Program		(145,007,114)	-	(145,007,114)	47,271,538	29,143,055	68,592,521	145,007,114	-	
Excess of Income over Expenditure before Taxation		2,962,564,901	21,657,260	2,992,259,008	-	-	-	-	2,992,259,008	
Income Tax Expense		(39,205,157)	(1,728,408)	(205,554)	-	-	-	-	(41,139,119)	
Excess of Income over Expenditure after Taxation		2,923,359,744	19,928,852	2,951,119,889	-	-	-	-	2,951,119,889	

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

40.00 Segmental Income Statement (Consolidated)

Particulars	Notes	Unrestricted				Temporarily Restricted			Total	30 June 2022 Total Amount	
		MFP	SBF	General Fund	Total	Education	Health				Social Welfare
							Health	Total			
INCOME											
Service Charges	28	6,634,440,183	-	-	6,634,440,183	40,650	-	-	40,650	6,634,480,833	
Bank Interest		27,749,321	79,253	40,453	27,869,027	23,248	26,451	-	49,699	27,918,726	
Interest on Short Term Deposit	29	75,481,815	13,780,873	1,740,842	91,003,530	85,714	-	-	85,714	91,089,244	
Grant & Donation	30	56,088,604	-	-	56,088,604	-	-	1,000,000	1,000,000	57,088,604	
Others Income	31	28,078,889	50	3,897,753	31,976,692	2,276,140	14,780,333	-	17,056,473	-49,033,165	
A. Total Income		6,821,838,812	13,860,176	5,679,048	6,841,378,036	2,425,752	14,806,784	1,000,000	18,232,536	6,859,610,572	
EXPENDITURE											
Financial Expense :											
Term Loan Interest	32	478,895,784	-	-	478,895,784	-	-	-	-	478,895,784	
Interest on Client Deposit	33	880,656,763	-	-	880,656,763	-	-	-	-	880,656,763	
Interest on Funds	33	121,792,609	1,427,819	-	123,220,428	-	-	-	-	123,220,428	
Interest on Others Fund	33	4,121,894	282,562	-	4,404,456	-	-	-	-	4,404,456	
Bank Charges & Commission	33	7,867,678	295,762	41,980	8,205,420	34,035	7,483	16,526	58,044	8,263,464	
Total Financial Expense		1,493,334,728	2,006,143	41,980	1,495,382,851	34,035	7,483	16,526	58,044	1,495,440,895	
I. Operating Expense :											
Salaries, Allowances & Benefits	34	2,715,985,399	-	-	2,715,985,399	28,362,732	33,309,561	-	61,672,293	2,777,657,692	
Travelling & Transportation		61,245,267	-	-	61,245,267	1,074,514	544,743	-	1,619,257	62,864,524	
Office Rent		35,962,877	-	-	35,962,877	188,758	590,414	-	779,172	36,742,049	
Utility		14,291,502	-	-	14,291,502	599,103	582,350	-	1,181,453	15,472,955	
Printing & Stationery		25,028,627	-	1,230	25,029,857	246,027	119,153	-	365,180	25,395,037	
Training Expenses	35	61,144,683	-	-	61,144,683	186,905	-	-	186,905	61,331,588	
Telephone & Postage		16,755,096	-	-	16,755,096	174,250	97,359	-	271,609	17,026,705	
Entertainment		13,770,257	-	-	13,770,257	77,277	54,132	-	131,409	13,901,666	
Meeting, Seminar & Workshop		7,098,908	-	-	7,098,908	-	-	-	-	7,098,908	
Repair & Maintenance		40,744,779	-	-	40,744,779	2,832,738	1,137,171	-	3,969,909	44,714,688	
Registration & License Fees		12,508,159	-	-	12,508,159	-	34,700	-	34,700	12,542,859	
Legal Expense		1,707,948	-	-	1,707,948	-	-	-	-	1,707,948	
Audit Fees		863,750	3,000	-	866,750	10,000	10,000	-	20,000	886,750	
Credit Rating Fees		161,250	-	-	161,250	-	-	-	-	161,250	
Samity Materials Expenses		4,059,016	-	-	4,059,016	-	-	-	-	4,059,016	
Land & Other Tax		81,957	-	7,050	89,007	-	-	-	-	231,595	
Other Operating Expenses	36	50,004,662	-	337,958	50,342,620	124,048	18,540	44,831,014	142,588	101,190,664	
Loan Loss Expenses (LLE)	16	819,342,915	-	-	819,342,915	5,926,672	90,358	-	6,017,030	819,342,915	
Depreciation Expense	6	42,246,745	-	29,442	42,276,187	-	-	-	-	47,010,467	
II. Total Operating Expense		3,923,003,797	3,000	375,680	3,923,382,477	43,264,839	37,860,946	44,831,014	125,956,799	4,049,339,276	
B. Total Expenses (I+II)		5,416,338,525	2,009,143	417,660	5,418,765,328	43,298,874	37,868,429	44,847,540	126,014,843	5,544,780,171	
Excess of Income over Expenditure before Inter Program Allocation (A-B)		1,405,500,287	11,851,033	5,261,388	1,422,612,708	(40,873,122)	(23,061,645)	(43,847,540)	(107,782,307)	1,314,830,401	
SSS Contribution to Social Development Program		(107,782,307)	-	-	(107,782,307)	40,873,122	23,061,645	43,847,540	107,782,307	-	
Excess of Income over Expenditure before Taxation		1,297,717,980	11,851,033	5,261,388	1,314,830,401	-	-	-	-	1,314,830,401	
Income Tax Expense		(4,126,654)	(430,905)	-	(4,557,559)	-	-	-	-	(4,557,559)	
Excess of Income over Expenditure after Taxation		1,293,591,326	11,420,128	5,261,388	1,310,272,842	-	-	-	-	1,310,272,842	

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Society for Social Service (SSS)
Statement of Cash flow
For the year ended 30 June 2023

41.00 Segmental Financial Information (Contd.)

Particulars	Notes	MFP	SBF	General Fund	Education	Health Program	Social Welfare	Amounts in BDT	
								Total Amount	
Cash Flow from Operating Activities :									
Excess of Income over Expenditure (Surplus)	14	3,068,366,858	19,928,852	7,831,293	(47,271,538)	(29,143,055)	(68,592,521)		2,951,119,889
Prior year under/(over) provision adjustment	14	1,546,954	(20,000)	-	16,055	(24,500)	-		1,518,509
Transfer from MFP fund	14	-	(19,908,852)	-	42,265,000	24,150,000	68,595,000		135,010,000
Fund Transfer to SBF	14	-	-	-	-	-	-		(19,908,852)
CSR Fund Transfer to Social Development Program	14	(135,010,000)	-	-	-	-	-		(135,010,000)
Transfer to Reserve Fund	16	(233,378,992)	-	-	-	-	-		(233,378,992)
Loan Loss Provision	16	167,409,288	-	-	-	-	-		167,409,288
Depreciation for the year	6	44,589,889	-	23,554	3,063,269	1,120,741	-		48,797,453
Staff loan Paid	7	(742,149,758)	-	-	(400,000)	-	-		(742,549,758)
Staff Loan Realized	7	613,795,619	-	-	470,650	-	-		614,266,269
Inventory Received & Utilized	8	(9,613,385)	-	-	-	19,679	-		(9,593,706)
Accounts Receivable	9	(30,518,787)	(504,848)	431,085	(17,765)	-	-		(30,610,315)
Advance, Prepayment and Deposits	10	4,287,811	-	11,021	16,000	1,224,000	-		5,538,832
Loan Disbursed to Clients	11	(79,934,870,109)	-	-	-	-	-		(79,934,870,109)
Loan Realized from Clients	11	73,289,585,667	-	-	-	-	-		73,289,585,667
Reserve Fund	15	300,169,425	(3,452)	-	(11,809)	-	-		300,169,425
Accounts Payable	24	4,116,215	8,536,466	52,286	-	-	-		4,153,240
Other Liabilities	25	7,434,841	-	-	-	-	-		7,434,841
Provision	26	693,655,051	22,000	(4,126)	2,307,919	2,905,815	-		698,886,659
Net Cash Used in Operating Activities (A)		(2,890,583,413)	8,050,166	8,345,113	437,781	252,680	2,479		(2,873,495,194)
Cash Flow from Investing Activities:									
Sale of Property, Plant & Equipment	6	2,410,261	-	-	-	5,360	-		2,415,621
Purchase Property, Plant & Equipment	6	(106,908,239)	-	-	(239,946)	(268,974)	-		(107,417,159)
Short Term Deposit Encashment	12	1,868,881,485	102,660,000	37,548,432	-	-	-		2,009,089,917
New Short Term Deposit Investment	12	(1,237,321,530)	(249,849,801)	(26,274,500)	(74,996)	-	-		(1,513,520,827)
Net cash Used in Investing Activities (B)		527,061,977	(147,189,801)	11,273,932	(314,942)	(263,614)	-		390,567,552
Cash Flow from Financing Activities:									
Loan Received from Funds	17	577,071,709	807,450,978	-	49,143,500	9,700,000	-		1,443,366,187
Loan Payment to Funds	17	(1,187,122,130)	(748,702,680)	(17,500,000)	(49,143,500)	(9,700,000)	-		(2,012,168,310)
Term Loan Received	18	13,087,287,476	-	-	-	-	-		13,087,287,476
Term Loan Refund	18	(13,409,332,737)	-	-	-	-	-		(13,409,332,737)
Client's Saving Deposit Collected	19	15,277,470,238	-	-	-	-	-		15,277,470,238
Client's Saving Deposit Refund	19	(12,507,043,105)	-	-	-	-	-		(12,507,043,105)
Interest on Client's Saving Deposit	19	1,113,856,104	-	-	-	-	-		1,113,856,104
Staff Security Fund Received	20	17,663,118	-	-	-	-	-		17,663,118
Staff Security Fund Payment	20	(8,589,638)	-	-	-	-	-		(8,589,638)
Service Benefit Fund Received	21	784,524,467	94,387,494	-	-	-	-		888,911,961
Service Benefit Fund Payment	21	(11,163,827)	(11,163,827)	-	-	-	-		(22,327,654)
Surokha Fund Received	22	-	-	-	-	-	-		784,524,467
Surokha Fund Payment	22	(445,121,417)	-	-	-	-	-		(445,121,417)
Net Cash from Financing Activities (C)		3,300,664,085	141,971,965	(17,500,000)	122,839	(10,934)	2,479		3,425,136,050
Net Increase / Decrease (A+B+C)		937,142,649	2,832,330	2,119,045	1,206,159	65,814	1,683		685,844,859
Cash & Bank Balance at the Beginning of the Year		673,718,169	3,466,552	7,386,482	1,328,998	54,880	4,162		1,628,053,267
Closing Cash & Cash Equivalent	13	1,610,860,818	6,298,882	9,505,527	2,535,157	110,794	5,845		1,633,898,126

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

42.00 Segmental Financial Information (Contd.)

Amount in BDT

Notes	MFP	SBF	General Fund	Education	Health Program	Social Welfare	Total Amount
A. Cash Flow from Operating Activities:							
Excess of Income over Expenditure (Surplus)	1,401,373,633	11,420,128	5,261,388	(40,873,122)	(23,061,645)	(43,847,540)	1,310,272,842
Add: Prior Adjustment	34,728,597	(11,420,128)	5,000	37,571,452	23,279,560	43,840,000	128,004,481
CSR Fund Transfer to Social Development Program	(103,120,000)	-	-	-	-	-	(103,120,000)
Transfer to Reserve Fund	(96,826,075)	-	-	-	-	-	(96,826,075)
Loan Loss Provision	816,730,207	-	-	-	-	-	816,730,207
Depreciation for the year	40,147,737	-	29,442	3,443,388	(1,393,361)	-	42,227,206
Staff Loan Paid	(688,568,617)	-	-	(800,000)	-	-	(689,368,617)
Staff Loan Realized	545,691,052	-	-	572,750	-	-	546,263,802
Inventory Received & Utilized	(1,259,862)	-	-	-	(10,988)	-	(1,270,850)
Accounts Receivable	(21,364,308)	(2,421,799)	(318,907)	2,638	90,125	-	(24,012,251)
Advance, Prepayment and Deposits	(16,079,347)	(708,963)	(142,568)	(24,835)	(982,645)	4,920	(17,933,438)
Loan Disbursed to Clients	(61,944,444,313)	-	-	-	-	-	(61,944,444,313)
Loan Realized from Clients	50,831,385,544	-	-	-	-	-	50,831,385,544
Reserve Fund	137,350,684	-	44,850	9,025	(26,000)	-	137,350,684
Accounts Payable	(37,271)	(5,286)	-	-	-	-	(41,557)
Other Liabilities	16,912,677	4,217,147	-	9,025	(26,000)	-	21,129,824
Provision	(62,419,128)	-	(874)	(705,909)	(997,061)	-	(64,122,972)
Net Cash Used in Operating Activities (A)	(9,109,798,790)	1,081,099	4,878,331	(804,613)	(3,102,015)	(2,620)	(9,107,748,608)
Cash Flow from Investing Activities:							
Sale of Property, Plant & Equipment	2,732,362	-	-	23,700	2,766,184	-	5,522,246
Purchase Property, Plant & Equipment	(106,273,917)	-	-	(33,800)	(605,416)	-	(106,913,133)
Short Term Deposit Encashment	1,003,013,521	180,660,106	-	1,322,054	-	-	1,184,995,681
New Short Term Deposit Investment	(1,491,711,138)	(241,265,000)	(14,779,432)	(1,395,570)	-	-	(1,749,151,140)
Net Cash Used in Investing Activities (B)	(592,239,172)	(60,604,894)	(14,779,432)	(83,616)	2,160,768	-	(665,546,346)
Cash Flow from Financing Activities:							
Loan Received from funds	511,448,012	537,701,879	-	49,700,000	15,524,500	-	1,114,374,391
Loan Payment to funds	(104,881,762)	(605,537,012)	-	(49,700,000)	(15,524,500)	-	(775,643,274)
Term Loan Received	12,035,802,704	-	-	-	-	-	12,035,802,704
Term Loan Payment	(7,370,096,961)	-	-	-	-	-	(7,370,096,961)
Client's Saving Deposit Collected	12,101,417,618	-	-	-	-	-	12,101,417,618
Client's Saving Deposit Refund	(9,157,204,021)	-	-	-	-	-	(9,157,204,021)
Interest on Client's Saving Deposit	880,656,763	-	-	-	-	-	880,656,763
Staff Security Received	18,917,812	-	-	-	-	-	18,917,812
Staff Security Payment	(4,911,845)	-	-	-	-	-	(4,911,845)
Service Benefit Fund Received	-	80,513,143	-	-	-	-	80,513,143
Service Benefit Fund Payment	-	(6,633,905)	-	-	-	-	(6,633,905)
Surokha Fund Received	616,605,635	-	-	-	-	-	616,605,635
Surokha Fund Payment	(336,228,379)	-	-	-	-	-	(336,228,379)
Net Cash from Financing Activities (C)	9,191,525,576	6,044,105	(9,901,101)	(888,229)	(941,247)	(2,620)	9,197,569,681
Net Increase / Decrease (A+B+C)	(510,512,386)	(53,479,690)	(9,901,101)	(888,229)	(941,247)	(2,620)	(575,725,273)
Cash & Bank Balance at the Beginning of the Year	1,184,230,555	56,946,242	17,287,583	2,094,388	1,007,061	4,303	1,261,570,132
Closing Cash & Cash Equivalent	673,718,169	3,466,552	7,386,482	1,206,159	65,814	1,683	685,844,859

HW

**Society for Social Service (SSS)
Statement of Receipts and Payments
For the year ended June 30 2023**

43.00 Segmental Financial Information (Contd.)

RECEIPTS	Particulars	Notes	MFP	SBF	General	Education	Health	Social Welfare	Amounts in BDT	
									Total	Amount
	I. Opening Cash & Cash equivalents									
13	Cash in Hand		673,718,169	3,466,552	7,386,482	1,206,159	65,814	1,683		685,844,859
	Cash at Bank		32,600,051	-	1,050	4,861	169	-		32,606,131
			641,118,118	3,466,552	7,385,432	1,201,298	65,645	1,683		653,238,728
	II. Loan Received									
17	Loan from Funds		13,609,641,620	718,159,364	-	49,143,500	9,700,000	-		14,386,644,484
18	Term Loan Received		523,899,580	718,159,364	-	49,143,500	9,700,000	-		1,300,902,444
			13,085,742,040	-	-	-	-	-		13,085,742,040
	III. Other Collection									
	Fixed Assets Transfer/Sales		84,221,648,115	213,968,081	56,758,240	82,327,423	27,789,837	74,005,000		84,676,496,696
7	Staff & Other Loan Realization		32,139	-	-	-	-	-		32,139
8	Inventory Used		57,579,398	-	-	470,650	-	-		58,050,048
9	Accounts Receivable Realized		11,060,373	-	-	1,059,632	579,909	-		12,699,914
10	Advance, Prepayment & Deposit Realized		72,152,343	2,581,970	997,282	-	-	-		75,731,595
11	Loan Realized from Clients		92,602,986	-	68,940	1,072,826	68,481	4,500,000		98,313,233
12	Short Term Deposit Encashment		68,562,664,837	-	-	-	-	-		68,562,664,837
15	Reserve Fund Amount Received		1,868,881,485	102,660,000	37,548,432	-	-	-		2,009,089,917
19	Client's Deposit Collection		20,423,681	-	-	-	-	-		20,423,681
20	Staff Security Fund Receipts		12,652,547,284	-	-	-	-	-		12,652,547,284
21	Service Benefit Fund Receipts		13,095,000	-	-	-	-	-		13,095,000
22	Surokkha Fund Receipts		74,139,111	74,139,111	-	-	-	-		74,139,111
24	Accounts Payable Receipts		784,504,391	-	-	-	-	-		784,504,391
25	Other Liabilities Receipts		49,241,520	18,135,031	-	446,282	1,584,013	5,000		69,411,846
26	Provision Expenses Receipts		15,600,000	34,587,000	-	-	-	-		50,187,000
	Fund Receipts for Project Operation		21,195,460	-	8,555	401,773	157,434	-		21,763,222
			67,218	-	-	78,876,260	25,400,000	69,500,000		173,843,478
	IV. Other Income and Receipts									
28	Service Charges		9,071,816,284	3,654,841	7,828,449	5,054,625	18,313,930	-		9,106,668,129
	Bank Interest		8,966,078,272	-	-	36,350	-	-		8,966,114,622
29	Interest on Short Term Deposit		47,785,938	77,211	34,499	35,609	34,099	-		47,967,356
30	Grant & Donations		28,672,597	3,577,630	1,167,312	-	-	-		33,417,539
31	Others Income		15,611,328	-	-	433,000	-	-		16,044,328
			13,668,149	-	6,626,638	4,549,666	18,279,831	-		43,124,284
	A. TOTAL RECEIPTS (I+II+III+IV)		107,576,824,188	939,248,838	71,973,171	137,731,707	55,869,581	74,006,683		108,855,654,168

HW

PAYMENTS		Notes	MFP	SBF	General	Education	Health	Social Welfare	Total Amount
V. Loan Refunded			14,554,652,274	655,813,590	17,500,000	49,143,500	9,700,000		15,286,809,364
Loan from Funds		17	1,145,769,574	655,813,590	17,500,000	49,143,500	9,700,000	-	1,877,926,664
Term Loan Refund		18	13,408,882,700	-	-	-	-	-	13,408,882,700
VI. Other Refunds			88,015,115,439	276,978,812	44,885,785	51,661,538	4,679,579	6,810,000	88,400,131,153
Fixed Assets Transfer/Purchase			73,670,867	-	-	141,156	85,149	-	73,897,172
Staff & Other Loan Paid		7	409,532,360	-	-	400,000	-	-	409,932,360
Inventory Purchase		8	24,530,471	-	-	662,170	560,230	-	25,752,871
Accounts Receivable		9	30,132,347	-	-	-	-	-	30,132,347
Advance, Prepayment & Deposit Payment		10	280,909,125	624,880	495,086	12,590,526	657,313	5,900,000	301,176,930
Loan to Clients		11	78,540,215,000	-	-	-	-	-	78,540,215,000
New Short Term Deposit Payment		12	1,176,351,068	240,000,000	26,274,500	-	-	-	1,442,625,568
Client's Saving Deposit Refund		19	6,613,783,931	-	-	-	-	-	6,613,783,931
Staff Security Payments		20	5,284,167	-	-	-	-	-	5,284,167
Service Benefit Fund Paid		21	-	9,131,151	-	-	-	-	9,131,151
Surokkha Fund Payments		22	89,427,822	-	-	-	-	-	89,427,822
Accounts Payable Paid		24	121,700,986	3,452	18,082,745	489,230	1,648,973	5,000	141,930,386
Other Liabilities Refund		25	126,889	27,196,329	-	-	-	-	27,323,218
Provision Expenses paid		26	119,591,969	23,000	33,454	783,456	477,914	-	120,909,793
Others payment & Return		27	529,858,437	-	-	36,595,000	1,250,000	905,000	568,608,437
VII. Expenses & Payments			3,396,195,657	157,554	81,859	35,597,671	41,435,122	67,192,521	3,540,660,384
Financial Cost		33	907,373,857	154,004	81,189	36,700	22,435	16,816	907,685,021
Salary, Allowance & Benefits		34	2,156,492,431	-	-	29,918,798	38,323,965	-	2,224,735,194
Travelling & Transportation			130,740,908	-	-	529,616	896,770	-	132,167,294
Office Rent			27,944,641	-	-	397,784	-	-	28,342,425
Utility (Gas & Electricity)			14,655,590	-	-	322,016	612,050	-	15,589,656
Printing & Stationery			13,995,682	-	670	205,044	189,697	-	14,391,093
Training Expenses		35	33,107,933	-	-	659	-	-	33,108,592
Telephone & Postage			16,342,477	-	-	122,772	76,794	-	16,542,043
Entertainment			14,805,428	-	-	49,154	68,164	-	14,922,746
Meeting, Seminar & Workshop			5,181,041	-	-	1,160	-	-	5,182,201
Repair & Maintenance			29,557,168	-	-	1,400,991	977,617	-	31,935,776
Registration & License Fees			759,669	-	-	-	177,404	-	937,073
Legal Expenses			3,163,128	-	-	-	-	-	3,163,128
Samity Materials Expenses			1,500,251	3,550	-	-	-	-	1,500,251
Tax Payment			-	-	-	-	-	-	3,550
Land & Other Tax			3,150	-	-	-	20,340	-	23,490
Other Operating Expenses		36	40,572,303	-	-	2,612,977	69,866	67,175,705	110,430,851
TOTAL PAYMENTS (v+vi+vii)			105,965,963,370	932,949,956	62,467,644	136,402,709	55,814,701	74,002,521	107,227,600,901
Closing Cash & Cash Equivalents			1,610,860,818	6,298,882	9,505,527	1,328,998	54,880	4,162	1,628,053,267
Cash in Hand		13	19,289,598	-	-	210	21,464	-	19,311,272
Cash at Bank			1,591,571,220	6,298,882	9,505,527	1,328,788	33,416	4,162	1,608,741,995
TOTAL			107,576,824,188	939,248,838	71,973,171	137,731,707	55,869,581	74,006,683	108,855,654,168

HW

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

44.00 Segmental Financial Information (Contd.)

Particulars	Notes	MFP	SBF	General	Education	Health Program	Social Welfare	Amounts in BDT Total Amount
RECEIPTS								
I. Opening Cash & Cash equivalents	13	1,184,230,555	56,946,242	17,287,583	2,094,388	1,007,061	4,303	1,261,570,132
Cash in Hand		31,468,309	-	723	6,114	-	-	31,475,146
Cash at Bank		1,152,762,246	56,946,242	17,286,860	2,088,274	1,007,061	4,303	1,230,094,986
II. Loan Received		12,166,257,156	181,389,091	-	49,700,000	15,524,500	-	12,412,870,747
Loan from Funds	17	146,561,196	181,389,091	-	49,700,000	15,524,500	-	393,174,787
Term Loan Received	18	12,019,695,960	-	-	-	-	-	12,019,695,960
III. Other Collection		60,665,613,404	214,381,833	17,216,532	74,198,703	27,354,742	82,764,155	61,081,529,369
Fixed Assets Transfer/Sales		348,694	-	-	-	1,072,500	-	1,421,194
Staff & Other Loan Realized	7	50,585,040	-	-	572,750	-	-	51,157,790
Inventory Used	8	4,348,827	-	-	879,802	492,112	-	5,720,741
Accounts Receivable Realized	9	64,218,087	3,502,641	-	-	90,125	-	67,810,853
Advance, Prepayment & Deposit Realized	10	133,935,791	-	16,782	618,175	132,206	38,567,348	173,270,302
Loan Realized from Clients	11	48,313,811,962	-	-	-	-	-	48,313,811,962
Short Term Deposit Encashment	12	1,003,013,521	180,660,106	-	1,322,054	-	-	1,184,995,681
Reserve Fund Amount Received	15	15,985,562	-	-	-	-	-	15,985,562
Client's Deposit Collection	19	10,379,590,347	-	-	-	-	-	10,379,590,347
Staff Security Fund Receipts	20	14,745,000	-	-	-	-	-	14,745,000
Service Benefit Fund Receipts	21	-	1,143,325	-	-	-	-	1,143,325
Accounts Payable Receipts	24	23,187,404	19,500,000	17,189,780	317,600	1,393,140	-	61,587,924
Surokkha Fund Receipts	22	616,605,635	-	-	-	-	-	616,605,635
Other Liabilities Receipts	25	27,760,426	9,575,761	-	-	-	-	37,336,187
Provision Expenses Receipts	26	17,395,318	-	9,970	318,322	174,659	96,807	17,995,076
Fund Receipts for Project Operation		81,790	-	-	70,170,000	24,000,000	44,100,000	138,351,790
IV. Other Income and Receipts		6,352,903,405	885,686	3,938,206	4,889,356	14,627,786	1,000,000	6,378,244,439
Service Charges	28	6,268,193,907	-	-	40,650	-	-	6,268,234,557
Bank Interest	29	27,749,151	79,253	40,453	23,248	26,451	-	27,918,556
Interest on Short Term Deposit	30	8,549,976	806,433	-	-	-	-	9,356,409
Grant & Donations	31	25,733,102	-	-	-	-	1,000,000	26,733,102
Others Income		22,677,269	-	3,897,753	4,825,458	14,601,335	-	46,001,815
A. TOTAL RECEIPTS (I+II+III+IV)		80,369,004,520	453,602,852	38,442,321	130,882,447	58,514,089	83,768,458	81,134,214,687

HH

PAYMENTS		Notes	MPP	SBF	General	Education	Health	Social Welfare	Total Amount
V. Loan refunded		17	7,429,285,243	181,370,598	-	49,700,000	15,524,500	-	7,675,880,341
Loan from Funds		18	65,006,100	181,370,598	-	49,700,000	15,524,500	-	311,601,198
Term Loan Refund			7,364,279,143	-	-	-	-	-	7,364,279,143
VI. Other Refunds			69,554,175,286	266,691,216	30,934,044	46,933,534	7,091,670	39,757,259	69,945,583,009
Fixed Assets Transfer/Purchase		7	80,648,402	-	-	9,974	74,953	-	80,733,329
Staff & Other Loan Paid			390,103,862	-	-	800,000	-	-	390,903,862
Inventory Purchase		8	12,365,425	-	-	495,750	503,100	-	13,364,275
Accounts Receivable		9	35,736,566	-	-	-	-	-	35,736,566
Advance, Prepayment & Deposit Paid		10	290,948,495	3,963	254,863	10,116,831	2,872,645	39,400,452	343,597,249
Loan to Clients		11	61,728,027,000	-	-	-	-	-	61,728,027,000
New Short Term Deposit		12	1,433,000,000	235,000,000	13,500,000	1,322,053	-	-	1,682,822,053
Client's Deposit Refund		19	4,937,599,786	-	-	-	-	-	4,937,599,786
Staff Security Fund Payment		20	3,275,923	-	-	-	-	-	3,275,923
Service Benefit Fund Paid		21	-	6,537,916	-	-	-	-	6,537,916
Surrakha Fund Payment		22	71,733,948	-	-	-	-	-	71,733,948
Accounts Payable Paid		24	29,610,238	19,505,286	17,151,980	321,080	1,413,940	-	68,002,524
Other Liabilities Refund/Adjust		25	5,045,125	5,641,051	-	-	-	-	10,686,176
Provision Expenses Paid		26	92,107,962	3,000	27,201	637,846	567,032	96,807	93,439,848
Other payments & Return		27	443,972,554	-	-	33,230,000	1,660,000	260,000	479,122,554
VII. Expenses & Payments			2,711,825,822	2,074,486	121,795	33,042,754	35,832,105	44,009,516	2,826,906,478
Financial Cost		33	646,091,506	1,643,581	20,980	28,035	7,483	16,526	647,808,111
Salary, Allowance & Benefits		34	1,822,073,641	-	-	28,359,202	33,281,686	-	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			12,768,021	-	-	285,235	582,350	-	13,635,606
Printing & Stationery			16,416,148	-	1,230	97,036	119,153	-	16,633,567
Training Expense			45,082,526	-	-	12,514	-	-	45,095,040
Telephone & Postage		35	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	-	-	1,490,516	1,061,381	-	5,574,720
Repair & Maintenance			29,837,325	-	-	-	34,700	-	32,389,222
Registration & License Fees			588,222	-	-	-	-	-	588,222
Legal Expense			1,444,042	-	-	-	-	-	1,444,042
Samity Materials Expense			2,043,011	-	-	-	-	-	2,043,011
Tax Payment			894,438	430,905	-	-	-	-	1,325,343
Land & Other Tax			18,050	-	1,000	600	18,540	-	38,190
Other Operating Expense		36	26,267,055	-	98,585	2,226,517	24,638	43,992,990	72,609,785
TOTAL PAYMENTS (v+vi+vii)			79,695,286,351	450,136,300	31,055,839	129,676,288	58,448,275	83,766,775	80,448,369,828
Closing Cash & Cash Equivalents		13	673,718,169	3,466,552	7,386,482	1,206,159	65,814	1,683	685,844,859
Cash in Hand			32,600,051	-	1,050	4,861	169	-	32,606,131
Cash at Bank			641,118,118	3,466,552	7,385,432	1,201,298	65,645	1,683	653,238,728
TOTAL			80,369,004,520	453,602,852	38,442,321	130,882,447	58,514,089	83,768,458	81,134,214,687

HW

Society for Social Service (SSS)
Schedule of Property, Plant & Equipment
As at 30 June 2023

Schedule-01

SL. No.	Name of Assets	Cost						Dep. Rate	Depreciation/Amortization				Written Down Value as at June 2023
		Opening Balance (01-07-22)	Addition during the year	Transferred during the year	Disposals during the year	Yearly Balance (30-06-23)	Opening Balance (01-07-22)		Charged for the year	Adjustment on disposals	Yearly Balance (30-06-23)		
1	Land & Land Development	532,673,845	1,211,914	-	-	533,885,759	0%	-	-	-	-	533,885,759	
2	Building Construction (Building)	216,585,268	617,865	122,366,741	-	339,569,874	10%	91,152,631	12,581,043	-	103,733,674	235,836,200	
3	Building Construction (Tin shed)	18,245,952	503,303	-	-	18,749,255	15%	14,130,394	617,540	-	14,747,934	4,001,321	
4	Furniture & Fixture	122,381,273	13,752,615	-	550,184	135,583,704	10%	44,878,520	8,298,027	424,268	52,752,279	82,831,425	
5	Equipment	52,271,418	10,645,587	94,131	867,333	62,143,803	20%	28,058,350	5,947,717	805,504	33,200,563	28,943,240	
6	Electrical Equipment	50,271,816	3,489,331	(31,031)	435,139	53,294,977	20%	26,608,116	5,043,051	320,389	31,330,778	21,964,199	
7	Computer & Accessories	53,787,636	4,250,982	(63,100)	562,965	57,412,553	30%	34,050,917	6,104,731	434,949	39,720,699	17,691,854	
8	Computer Software	21,561,000	861,000	-	-	22,422,000	50%	18,983,564	1,514,504	-	20,498,068	1,923,932	
9	Vehicles	123,920,256	52,278,200	-	-	176,198,456	20%	77,690,011	9,503,860	-	87,193,871	89,004,585	
10	Medical Equipment	23,390,628	183,825	-	-	23,574,453	20%	19,562,587	781,523	-	20,344,110	3,230,343	
11	Musical Instrument	1,356,728	4,138,652	-	-	5,495,380	20%	1,248,384	218,478	-	1,466,862	4,028,518	
12	Training Equipment	4,370,307	64,945	-	-	4,435,252	20%	3,553,697	172,089	-	3,725,786	709,466	
13	Work in Progress	106,947,801	15,418,940	(122,366,741)	-	-	0%	-	-	-	-	-	
	Grand Total =	1,327,763,928	107,417,159	-	2,415,621	1,432,765,466		359,917,171	50,782,563	1,985,110	408,714,624	1,024,050,842	

HVC

Society for Social Service (SSS)
Schedule of Property, Plant & Equipment (Project wise)
As at 30 June 2023

SL. No.	Name of Assets	Cost						Dep. Rate	Depreciation/Amortization			Written Down Value as at June 2023
		Opening Balance (01-07-22)	Addition during the year	Transferred during the year	Disposals during the year	Yearly Balance (30-06-23)	Dep.		Charged for the year	Adjustment on disposals	Yearly Balance (30-06-23)	
A	Land and Land Dev. :											
1	General Fund	31,380,980	-	-	-	31,380,980	0%	-	-	-	-	31,380,980
2	MFP	499,831,605	1,211,914	-	-	501,043,519	0%	-	-	-	-	501,043,519
3	SSS TVET & Polytechnic	1,461,260	-	-	-	1,461,260	0%	-	-	-	-	1,461,260
	Sub-total	532,673,845	1,211,914	-	-	533,885,759		-	-	-	-	533,885,759
B-1	Building Construction (Building)											
1	SBCH	31,713,292	-	-	-	31,713,292	10%	1,714,865	-	16,279,508	-	15,433,784
2	SSS Hospital	4,458,948	-	-	-	4,458,948	10%	147,341	-	3,132,882	-	1,326,066
3	MFP	174,878,079	617,865	122,366,741	-	297,862,685	10%	10,429,644	-	81,389,070	-	216,473,615
4	SSS TVET & Polytechnic	5,534,949	-	-	-	5,534,949	10%	289,193	-	2,932,214	-	2,602,735
	Sub-total	216,585,268	617,865	122,366,741	-	339,569,874		12,581,043	-	103,733,674	-	235,836,200
B-2	Building Construction (Tine Shed)											
1	MFP	9,047,932	503,303	-	-	9,551,235	15%	277,456	-	7,477,055	-	2,074,180
2	SSS TVET & Polytechnic	6,366,975	-	-	-	6,366,975	15%	296,115	-	4,688,991	-	1,677,984
3	SBCH	2,831,045	-	-	-	2,831,045	15%	43,969	-	2,581,888	-	249,157
	Sub-Total	18,245,952	503,303	-	-	18,749,255		617,540	-	14,747,934	-	4,001,321
C	Furniture & Fixture:											
1	SSS TVET & Polytechnic	2,356,827	3,879	-	-	2,360,706	10%	123,712	-	1,244,785	-	1,115,921
2	SBCH	2,638,592	-	-	-	2,638,592	10%	106,557	-	1,679,578	-	959,014
3	PHS	2,088,003	82,554	-	-	2,170,557	10%	113,937	-	1,103,724	-	1,066,833
4	SSS Hospital	1,070,067	8,061	-	5,360	1,072,768	10%	26,874	-	823,346	-	249,422
5	MFP	114,220,084	13,658,121	-	544,824	127,333,381	10%	7,926,565	-	47,896,582	-	79,436,799
6	Education Scholarship	7,700	-	-	-	7,700	10%	382	-	4,264	-	3,436
	Sub-total	122,381,273	13,752,615	-	550,184	135,583,704		8,298,027	-	424,268	-	82,831,425

THK

Sl. No.	Name of Assets	Cost					Dep. Rate	Depreciation/Amortization				Written Down Value as at June 2023
		Opening Balance (01-07-22)	Addition during the year	Transferred during the year	Disposals during the year	Yearly Balance (30-06-23)		Opening Balance (01-07-22)	Charged for the year	Adjustment on disposals	Yearly Balance (30-06-23)	
D	Equipment:											
1	SBCH	368,658	19,975	-	-	388,633	20%	307,052	14,652	-	321,704	66,929
2	PIHS	145,432	-	-	-	145,432	20%	102,542	8,578	-	111,120	34,312
3	Education Scholarship	17,430	-	-	-	17,430	20%	17,118	62	-	17,180	250
4	SSS TVET & Polytechnic	125,809	-	94,131	-	219,940	20%	136,686	13,515	-	150,201	69,739
5	SSS Hospital	2,420,864	26,321	-	-	2,447,185	20%	2,095,357	69,429	-	2,164,786	282,399
6	MFP	49,193,225	10,599,291	-	867,333	58,925,183	20%	25,399,595	5,841,481	805,504	30,435,572	28,489,611
	Sub-total	52,271,418	10,645,587	94,131	867,333	62,143,803		28,058,350	5,947,717	805,504	33,200,563	28,943,240
E	Electrical Equipment:											
1	SBCH	459,063	-	-	-	459,063	20%	398,149	12,183	-	410,332	48,731
2	PIHS	446,397	7,425	-	-	453,822	20%	425,588	5,525	-	431,113	22,709
3	Education Scholarship	1,350	-	-	-	1,350	20%	1,221	26	-	1,247	103
4	SSS TVET & Polytechnic	1,990,102	31,031	(31,031)	-	1,990,102	20%	1,751,874	47,646	-	1,799,520	190,582
5	MFP	45,999,059	3,400,108	-	435,139	48,964,028	20%	23,052,201	4,890,405	320,389	27,622,217	21,341,811
6	SSS Hospital	1,375,845	50,767	-	-	1,426,612	0%	979,083	87,266	-	1,066,349	360,263
	Sub-total	50,271,816	3,489,331	(31,031)	435,139	53,294,977		26,608,116	5,043,051	320,389	31,330,778	21,964,199
F	Computer & Accessories:											
1	SBCH	448,801	-	-	-	448,801	30%	389,370	17,829	-	407,199	41,602
2	PIHS	677,949	-	-	-	677,949	30%	616,185	18,529	-	634,714	43,235
3	MFP	51,398,217	4,231,927	-	562,965	55,067,179	30%	32,028,906	6,011,106	434,949	37,605,063	17,462,116
4	SSS TVET & Polytechnic	1,048,836	19,055	(63,100)	-	1,004,791	30%	844,297	44,764	-	889,061	115,730
5	SSS Hospital	213,833	-	-	-	213,833	30%	172,159	12,503	-	184,662	29,171
	Sub-total	53,787,636	4,250,982	(63,100)	562,965	57,412,553		34,050,917	6,104,731	434,949	39,720,699	17,691,854
G	Computer Software:											
1	MFP	21,561,000	861,000	-	-	22,422,000	50%	18,983,564	1,514,504	-	20,498,068	1,923,932
	Sub-total	21,561,000	861,000	-	-	22,422,000		18,983,564	1,514,504	-	20,498,068	1,923,932
H	Vehicle:											
1	SBCH	374,930	-	-	-	374,930	20%	345,470	5,892	-	351,362	23,568
2	SSS TVET & Polytechnic	273,960	-	-	-	273,960	20%	233,046	8,183	-	241,229	32,731
3	General Fund	1,904,193	-	-	-	1,904,193	20%	1,786,423	23,554	-	1,809,977	94,216
4	SSS Hospital	-	-	-	-	-	0%	-	-	-	-	-
5	MFP	121,367,173	52,278,200	-	-	173,645,373	20%	75,325,072	9,466,231	-	84,791,303	88,854,070
	Sub-total	123,920,256	52,278,200	-	-	176,198,456		77,690,011	9,503,860	-	87,193,871	89,004,585

HW

SL. No.	Name of Assets	Cost				Dep. Rate	Depreciation/Amortization				Written Down Value as at June 2023	
		Opening Balance (01-07-22)	Addition during the year	Transferred during the year	Disposals during the year		Yearly Balance (30-06-23)	Charged for the year	Adjustment on disposals	Yearly Balance (30-06-23)		
I	Medical Equipment :											
1	SSS Hospital	23,390,628	183,825	-	-	20%	19,562,587	781,523	-	20,344,110	-	3,230,343
	Sub-total	23,390,628	183,825	-	-		19,562,587	781,523	-	20,344,110	-	3,230,343
J	Musical Instrument											
1	SBCH	614,070	-	-	-	20%	594,484	3,917	-	598,401	-	15,669
2	PIHS	12,000	11,082	-	-	20%	6,470	1,149	-	7,619	-	15,463
3	MFP	730,658	4,127,570	-	-	20%	647,430	213,412	-	860,842	-	3,997,386
	Sub-total	1,356,728	4,138,652	-	-		1,248,384	218,478	-	1,466,862	-	4,028,518
K	Training Equipment :											
1	SSS TVET & Polytechnic	4,370,307	64,945	-	-	20%	3,553,697	172,089	-	3,725,786	-	709,466
	Sub-total	4,370,307	64,945	-	-		3,553,697	172,089	-	3,725,786	-	709,466
L	Work in Progress :											
1	MFP	106,947,801	15,418,940	(122,366,741)	-	0%	-	-	-	-	-	-
	Sub-total	106,947,801	15,418,940	(122,366,741)	-		-	-	-	-	-	-
	TOTAL	1,327,763,928	107,417,159	-	2,415,621		359,917,171	50,782,563	1,985,110	408,714,624		1,024,050,842

WV

Details of Staff & Other Loan (Note-7)

Schedule-02

Particulars	Staff Loan					2021-2022	2022-2023
	General Loan	Employment Loan	Mobile Loan	Bi-cycle Loan	Motor cycle Loan		
Balance as on 01.07.2022	704,102,113	741,650	16,800	1,853,451	42,523,098	606,132,297	
Add: Paid through cash	389,661,560	400,000	-	1,908,300	17,962,500	390,903,862	
Add: Paid through non-cash (Branch office transfer)	307,057,313	-	-	542,800	25,017,285	298,464,755	
	1,400,820,986	1,141,650	16,800	4,304,551	85,502,883	1,295,500,914	
Less: Realized through cash	56,223,780	470,650	-	141,000	1,214,618	51,157,790	
Less: Realized through non-cash (Branch office transfer and previous loan adjustment)	515,847,743	-	-	2,635,500	37,732,978	495,106,012	
Balance as on 30.06.2023	828,749,463	671,000	16,800	1,528,051	46,555,287	749,237,112	

HVV

Details of Inventories (Note-8)

Particulars	Inventory					2021-2022
	Pass book format	Medicine	Dairy/Animal rearing/Poultry/Fish	Sellable Wood (Hardware & Wages)	Food	
Balance as on 01.07.2022	10,065,431	43,863	10,800	-	-	8,849,244
Add: Purchases during the year	18,576,762	566,630	-	5,845,475	764,004	13,364,275
Add: Advance adjust against Purchases	2,112,249	-	24,250	2,055,384	608,955	1,999,292
	30,754,442	610,493	35,050	7,900,859	1,372,959	24,212,811
Less: Consumption during the year	8,861,444	588,101	-	2,005,587	1,244,782	5,720,741
Less: Consumption through Non-cash (HO to Field)	7,917,718	-	-	214,194	128,177	8,371,976
Balance as on 30.06.2023	13,975,280	22,392	35,050	5,681,078	-	10,120,094

Schedule-03

Details of Receivable Accounts (Note-9)

Particulars	Receivable					2021-2022
	Term Deposit & Bank Interest Receivable	Donation Receivable	Remittance	Unsettled Staff Advance	Tax on FDR and Bank Interest	
Balance as on 01.07.2022	46,225,187	26,821,976	272,764	4,857,284	-	54,164,960
Add: Receivable during the year	-	-	22,971,206	7,161,141	-	35,736,566
Add: Non-cash receivable for Term Deposit Interest, Donation & others	37,722,809	49,930,605	2,350	1,393,146	9,309,601	73,139,486
	83,947,996	76,752,581	23,246,320	13,411,571	9,309,601	163,041,012
Less: Realized during the year	26,921,482	25,824,086	22,816,027	170,000	-	67,810,853
Less: Non-cash realized (Term Deposit Interest, Donation & others)	19,271,650	997,890	-	1,879,408	-	17,052,948
Balance as on 30.06.2023	37,754,864	49,930,605	430,293	11,362,163	9,309,601	78,177,211

Schedule-04

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

Particulars	Advance, Prepayment & Deposits				2021-2022
	Advance against House Rent	Program Advance	Third Party Advance	Advance Nirman	
Balance as on 01.07.2022	33,247,964	688,406	37,650,000	668,230	85,993,620
Add: Paid through cash	19,317,271	233,398,755	896,300	27,000,000	343,597,249
Add: Non-cash advance paid through HO or Branch transfer	1,800,782	15,003,277	-	121,925	40,778,703
	54,366,017	249,090,438	38,546,300	27,790,155	470,369,572
Less: Realized through cash	6,042,269	86,341,970	5,200,000	250,000	173,270,302
Less: Non-cash realized through bill adjustment.	16,371,674	161,079,886	412,200	27,379,143	193,172,212
Balance as on 30.06.2023	31,952,074	1,668,582	32,934,100	161,012	103,927,058

Schedule-05

WV

AKK

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

Particulars	Continue.....											Schedule-06	
	Jagoran	Agrasor	Sufolon	Buniad	Sahos	ENRICH (ICL)	ENRICH (ACL)	ENRICH (LDL)	KGF	ECCCP Flood	HL	LIFT	Special Loan
Balance as on 01.07.2022	14,308,416,311	15,390,978,127	4,207,490,081	58,171,699	29,600	114,525,619	1,055,931	15,714	91,324,539	14,496,056	388,611	31,634	1,455,378,839
Add: Disburse during the year	32,637,668,000	29,850,070,000	12,605,446,000	165,352,000	-	254,215,000	-	10,000	292,997,000	24,093,000	-	-	1,961,111,000
Add: Adjustment for samity transfer	542,524,111	715,585,469	80,963,006	2,586,000	-	-	-	-	15,900,000	-	100,000	-	33,093,004
Less: Recovery during the year	47,488,608,422	45,957,233,596	16,893,899,087	226,109,699	29,600	368,740,619	1,055,931	25,714	400,221,539	38,589,056	488,611	31,634	3,449,582,843
Less: Recovery during the year	27,712,732,585	25,710,292,702	11,300,995,953	116,282,790	-	207,936,364	709,126	15,048	229,208,676	30,252,314	49,580	881	2,669,474,350
Less: Recovery for surakha fund, samity transfer & savings adjustment	2,488,307,079	1,892,825,726	211,367,348	12,007,603	25,600	6,169,711	222,214	10,666	19,301,350	1,484,668	278,949	-	76,716,717
Balance as on 30.06.2023	17,287,568,958	18,354,115,168	5,381,535,786	97,819,306	4,000	154,634,544	124,591	-	151,711,513	6,852,074	160,082	30,753	703,391,776

Particulars	Continue.....											Schedule-06
	SDL	Startup Capital Loan	Common Service Loan - SEP	Agrasor SEP	Agrasor MDP	Jagoran Loan-RF	Agrasor Loan-RF	RF-20	LRL	Sanitation loan (SL)	2022-2023	2021-2022
Balance as on 01.07.2022	1,821,098	17,367	4,939,918	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
Add: Disburse during the year	6,450,000	-	12,720,000	345,131,000	157,962,000	-	-	-	187,785,000	38,605,000	78,540,215,000	61,728,027,000
Add: Adjustment for samity transfer	130,519	-	-	-	1,850,000	268,000	270,000	40,000	1,345,000	-	1,394,655,109	216,417,313
Less: Recovery during the year	8,401,617	17,367	17,659,918	476,822,728	235,212,571	4,098,133	1,547,814	1,265,403	270,703,479	38,605,000	115,878,950,381	86,775,465,816
Less: Recovery during the year	4,567,648	2,911	11,815,001	288,144,289	109,390,754	1,779,725	702,710	138,276	165,804,464	2,368,890	68,562,664,837	48,313,811,962
Less: Recovery for surakha fund, samity transfer & savings adjustment	337,678	14,456	215,480	4,645,742	7,192,083	784,827	370,047	110,189	4,530,479	2,218	4,726,920,830	2,517,573,582
Balance as on 30.06.2023	3,496,291	-	5,629,437	184,032,697	118,629,734	1,533,581	475,057	1,016,938	100,368,536	36,233,892	42,589,364,714	35,944,080,272

Details of Short Term Deposit (Note-12)

Particulars	Saving and Reserve fund					2021-2022	2022-2023
	Saving Fund	Reserve Fund	SBF	Education	General Fund		
Balance as on 01.07.2022	1,638,501,058	1,021,926,125	241,265,000	1,451,465	27,548,432	2,366,536,621	
Add: Investment made during the year	526,351,068	650,000,000	240,000,000	-	26,274,500	1,682,822,053	
Add: Investment through auto renewal	38,159,407	22,811,055	9,849,801	74,996	-	66,329,087	
Less: Encashment during the year	2,203,011,533	1,694,737,180	491,114,801	1,526,461	53,822,932	4,115,687,761	
Less: Adjustment during the year	1,177,182,369	691,699,116	102,660,000	-	37,548,432	1,184,995,681	
Balance as on 30.06.2023	1,025,829,164	1,003,038,064	388,454,801	1,526,461	16,274,500	2,435,122,990	2,930,692,080

Schedule-07

Details of Loan from Funds (Note-17)

Particular	Schedule-8			
	Provident Fund	Gratuity Fund	Superannuation Fund	2021-2022
Balance as on 01.07.2022	(17,206,009)	493,634,739	1,030,528,404	1,168,226,017
Add: Received during the year	69,144,948	165,828,429	277,938,178	295,082,991
Add: Non-cash received during the year	-	47,919,539	19,519	296,937,126
Less: Refund during the year	51,938,939	707,382,707	1,308,486,101	1,760,246,134
Less: Non-cash refund during the year	48,927,402	669,302,408	371,705,965	213,509,402
Less: Non-cash refund during the year	9,797,098	1,100,479	28,819,384	39,779,598
Balance as on 30.06.2023	(6,785,561)	36,979,820	907,960,752	1,506,957,134

Schedule-8

HWA

Details of Term Loan : (Note No. 18)

Continue..... Schedule-09

Particulars	Jagoran	Agrasor	Sufolon	Buniad	ENRICH (IGL)	ENRICH (ACL)	KGF	SDL	ECCCP Flood	Agrasor SEP	Agrasor MDP
Balance as on 01.07.2022	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	78,000,000	213,000,000
Add: Received during the year	350,000,000	350,000,000	700,000,000	80,000,000	25,000,000	-	100,000,000	-	25,142,040	-	80,000,000
Add: Adjustment during the year (reconciliation)	-	770,000	-	-	-	-	-	59,125	-	450,000	-
Less: Refund during the year	784,000,000	1,080,770,000	1,000,000,000	168,333,324	56,000,000	283,333	150,000,000	6,559,125	44,592,240	78,450,000	293,000,000
Less: Adjustment during the year (reconciliation)	203,000,000	338,270,000	600,000,000	59,166,662	11,000,000	283,333	150,000,000	4,059,125	11,443,740	48,450,000	99,000,000
Balance as on 30.06.2023	581,000,000	742,500,000	400,000,000	109,166,662	45,000,000	-	-	2,500,000	33,148,500	30,000,000	194,000,000

Continue..... Schedule-09

Particulars	LRL	Common Service Loan - SEP	Agrasor MFCE	Sub Total (PKSF Loan)	Prime Bank	Eastern Bank	Standard Chartered Bank	Brac Bank	City Bank	Pubali Bank	Dhaka Bank
Balance as on 01.07.2022	158,500,000	18,650,000	-	2,127,716,857	900,000,000	1,543,162,608	-	1,400,000,000	1,499,989,315	1,000,000,000	751,406,250
Add: Received during the year	-	3,200,000	50,000,000	1,763,342,040	1,800,000,000	1,198,400,000	524,000,000	2,800,000,000	2,000,000,000	650,000,000	750,000,000
Add: Adjustment during the year (reconciliation)	-	-	-	1,279,125	-	266,311	-	-	-	-	-
Less: Refund during the year	158,500,000	21,850,000	50,000,000	3,892,338,022	2,700,000,000	2,741,828,919	524,000,000	4,200,000,000	3,499,989,315	1,650,000,000	1,501,406,250
Less: Adjustment during the year (reconciliation)	82,000,000	5,730,000	-	1,612,402,860	1,800,000,000	1,543,162,608	-	2,800,000,000	1,999,989,315	1,000,000,000	751,406,250
	-	450,000	-	450,000	-	-	-	-	-	-	37
Balance as on 30.06.2023	76,500,000	15,670,000	50,000,000	2,279,485,162	900,000,000	1,198,666,311	524,000,000	1,400,000,000	1,500,000,000	650,000,000	749,999,963

Schedule-09

Particulars	One Bank	Habib Bank	NCC Bank	Standard Bank	Sub Total (Bank Loan)	IPDC	Sub Total (Non-Bank Loan)	2022-2023	2021-2022
Balance as on 01.07.2022	-	-	494,200,000	407,721,667	7,996,479,840	200,000,000	200,000,000	10,324,196,697	5,658,490,954
Add: Received during the year	500,000,000	600,000,000	500,000,000	-	11,322,400,000	-	200,000,000	13,085,742,040	12,019,695,960
Add: Adjustment during the year (reconciliation)	-	-	-	-	266,311	-	-	1,545,436	16,106,744
Less: Refund during the year	500,000,000	600,000,000	994,200,000	407,721,667	19,319,146,151	200,000,000	200,000,000	23,411,484,173	17,694,293,658
Less: Adjustment during the year (reconciliation)	-	300,000,000	994,200,000	407,721,667	11,596,479,840	200,000,000	200,000,000	13,408,882,700	7,364,279,143
	-	-	-	-	37	-	-	450,037	5,817,818
Balance as on 30.06.2023	500,000,000	300,000,000	-	-	7,722,666,274	-	-	10,002,151,436	10,324,196,697

WV

Details of Client's Deposit (Note-19)

Particulars	Deposit				2021-2022	
	Compulsory Deposit	Voluntary Deposit	Term Deposit			2022-2023
			Interest withdrawn on Maturity	Interest withdrawn monthly basis		
Balance as on 01.07.2022	9,456,927,382	2,653,688,058	3,509,738,722	657,014,196	4,166,752,918	12,452,497,998
Add: Received during the year	7,184,333,025	2,241,422,017	2,573,050,778	518,198,976	3,091,249,754	10,253,701,279
Add: Received from Samity Transfer & Others	1,752,789,382	535,086,802	406,264,793	66,324,465	472,589,258	1,847,716,339
Less: Refund during the year	18,394,049,789	5,430,196,877	6,489,054,293	1,241,537,637	7,730,591,930	24,553,915,616
Less: Loan Recovery, Samity Transfer & Other Adjustment	2,854,189,257	1,051,780,892	2,257,003,782	450,810,000	2,707,813,782	4,937,599,786
Sub Total	4,729,570,301	685,363,592	405,795,281	72,530,000	478,325,281	4,219,604,235
Add : Deposit Interest (Cash)	10,810,290,231	3,693,052,393	3,826,255,230	718,197,637	4,544,452,867	15,396,711,595
Add : Deposit Interest Adjust	524,944,402	13,296,242	65,605,222	56,641,024	122,246,246	125,889,068
Balance as on 30.06.2023	11,335,234,633	3,887,354,458	4,158,121,448	780,941,056	4,939,062,504	16,277,368,358

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Details of Surokkha Fund (Note-22)

Particulars	Surakha Fund			Schedule-11	
	General Surokkha Fund		MIME Surokkha Fund	2021-2022	2022-2023
Balance as on 01.07.2022	1,442,434,471	418,455	1,442,852,926	1,162,475,670	
Add: Received during the year	784,503,991	400	784,504,391	616,605,635	
Add: Adjustment during the year	20,076	-	20,076	-	
	2,226,958,538	418,855	2,227,377,393	1,779,081,305	
Less: Paid during the year	89,414,348	13,474	89,427,822	71,733,948	
Less: Paid through Loan adjustment.	355,693,595	-	355,693,595	264,494,431	
Balance as on 30.06.2023	1,781,850,595	405,381	1,782,255,976	1,442,852,926	

Details of Account Payable (Note-24)

Particulars	Account Payable			Schedule-12	
	Sundry	Provision for Suppliers	Education Scholarship Fund	2021-2022	2022-2023
Balance as on 01.07.2022	1,302,517	307,897	-	1,610,414	1,576,236
Add: New payable during the year	68,572,346	95,500	744,000	69,411,846	61,587,924
Add: New Payable for Staff Final Payment & Other Exp. (Non-cash)	233,816,421	2,238,986	-	236,055,407	341,770,446
	303,691,284	2,642,383	744,000	307,077,667	404,934,606
Less: Realized during the year	141,421,685	148,701	360,000	141,930,386	68,002,524
Less: Staff Final Payment & Other Exp. Adjustment (Non-cash)	159,325,730	57,897	-	159,383,627	335,321,668
Balance as on 30.06.2023	2,943,869	2,435,785	384,000	5,763,654	1,610,414

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Details of Other Liabilities (Note-25)

Particulars	Schedule-13		
	Others Liabilities		2021-2022
	Advance Donation	Staff Fund	
Balance as on 01.07.2022	35,134,943	7,136,603	21,190,582
Add: Received during the year	15,600,000	34,587,000	37,336,187
Add: Donation Adjustment during the year	126,889	1,146,491	806,142
Less: Paid during the year	50,861,832	42,870,094	59,332,911
Less: Accrued Donation Adjustment during the year	126,889	27,196,329	10,686,176
	8,165,159	696	6,375,189
Balance as on 30.06.2023	42,569,784	15,673,069	42,271,546

Details of Provisions (Note-26)

Particulars	Schedule-14		
	Provision for Exp.	Provision for Tax	Provision for vat
Balance as on 01.07.2022	64,992,319	54,746	129,305,902
Add: Received during the year	5,505	10,107,938	17,995,076
Add: Provision during the year	763,899,094	51,978,786	83,717,610
Less: Paid during the year	828,896,918	62,141,470	904,991,803
Less: Interest & Other Expenses Adjustment	63,685,521	43,365,921	120,909,793
	1,210,304	18,733,702	20,012,421
Balance as on 30.06.2023	764,001,093	41,847	764,069,589

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**Society for Social Service (SSS)
Portfolio Report
For the year ended 30 June 2023**

(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
			2022-2023		2021-2022	
1	Total Loan Outstanding		42,589,364,714	-	35,944,080,272	-
2	Total Overdue		1,763,063,123	-	1,860,774,869	-
3	Standard - Required Provision 1%	Current (no arrear)	40,568,439,567	405,684,396	33,893,716,323	338,937,164
4	Watch list - Required Provision 5%	1-30	119,165,473	5,958,277	67,527,916	3,376,396
5	Substandard - Required Provision 25%	31-180	423,105,089	105,776,276	364,671,516	91,167,881
6	Doubtful - Required Provision 75%	181-365	352,389,293	264,291,974	1,244,316,133	933,237,102
7	Bad - Required Provision 100%	Over 365	1,126,265,292	1,126,265,292	373,848,384	373,848,384
	Total		42,589,364,714	1,907,976,215	35,944,080,272	1,740,566,927

(ii) Loan Loss Provision (LLP) status:

Particulars	Amount
Opening Loan Loss Reserve Fund as on 01.07.2022	1,740,566,927
Add: New Provision as on 31 December, 2022 As per MIRA	310,456,972
Add: New Provision as on 30 June, 2023 As per MIRA	147,629,844
Total New Provision at 2022-2023	458,086,816
Less: LLE Adjustment during the year	27,704,339
Less: Capital Adjustment (Previous Year)	1,098,774
Less: Loan write off during the Year	261,874,415
Actual Loan Loss Provision (LLP) during the year	
Total Loan Loss Provision (LLP)	167,409,288
	1,907,976,215

(iii) Write off status :

Loan Written off Balance on 30.06.2022	238,781,067
Add : Loan Written off during the year	261,874,415
Less : Written off recovery during the year	3,400,146
Loan Written off Balance on 30.06.2023	497,255,336

(iv) Loan Operational Report for Overall Loan Program Including PKSF Funded Other Programs and Projects :

SL. No.	Particulars	2022 - 2023		2021 - 2022	
		Amount	% of Individual with Sub-total and Sub-total with total	Amount	% of Individual with Sub-total and Sub-total with total
1.	Loan Components (Balance)				
	Jagoron	17,287,568,958	100.00%	14,308,416,311	100.00%
	Sub-total	17,287,568,958	40.59%	14,308,416,311	39.81%
	Agrosor	18,354,115,168	98.38%	15,390,978,127	98.67%
	Agrosor-MDP	118,629,734	0.64%	75,400,571	0.48%
	Agrosor-SEP	184,032,697	0.99%	131,691,728	0.84%
	Sub-total	18,656,777,599	43.81%	15,598,070,426	43.40%
	Sufolon	5,381,535,786	97.26%	4,207,490,081	97.88%
	KGF Sufolon	151,711,513	2.74%	91,324,539	2.12%
	Sub-total	5,533,247,299	12.99%	4,298,814,620	11.96%
	Buniad	97,819,306	100.00%	58,171,699	100.00%
	Sub-total	97,819,306	0.23%	58,171,699	0.16%
	Enrich :				
	IGA	154,634,544	99.92%	114,525,619	99.07%
	LI	-	0.00%	15,714	0.01%
	AC	124,591	0.08%	1,055,931	0.91%
	Sub-total	154,759,135	0.36%	115,597,264	0.32%
	Others :				
	Livelihood Restoration Loan (LLR)	95,799,381	11.15%	47,637,291	3.04%
	LRL-2nd Phase	4,569,155	0.53%	33,936,188	2.17%
	Sanitation Development Loan (SDL)	3,496,291	0.41%	1,821,098	0.12%
	LIFT	30,753	0.00%	31,634	0.00%
	Start up Capital Loan	-	0.00%	17,367	0.00%
	SHAHOS	4,000	0.00%	29,600	0.00%
	CSL-SEP	5,629,437	0.66%	4,939,918	0.32%
	ECCCP-Flood	6,852,074	0.80%	14,496,056	0.93%
	Refinance (RF)	3,025,576	0.35%	6,333,350	0.40%
	Sanitation Loan (SL)	36,233,892	4.22%	-	0.00%
	Special Loan	703,391,776	81.87%	1,455,378,839	92.99%
	Housing Loan (HL)	160,082	0.02%	388,611	0.02%
	Sub-total	859,192,417	2.02%	1,565,009,952	4.35%
	Grand Total of Loan	42,589,364,714	100.00%	35,944,080,272	100.00%
2.	Savings Components (Balance)				
	Compulsory Savings	11,335,234,633	56.22%	9,415,100,968	58.09%
	Voluntary Savings	3,887,354,458	19.28%	2,626,579,537	16.21%
	Term Savings	4,939,062,504	24.50%	4,166,752,918	25.71%
	Grand Total of Savings	20,161,651,595	100.00%	16,208,433,423	100.00%
3.	Member welfare fund Components (Balance)				
	Credit Risk Fund	1,781,850,595	99.98%	1,442,434,471	99.97%
	Livestock Risk Fund	-	0.00%	-	0.00%
	Others Risk Fund	405,381	0.02%	418,455	0.03%
	Grand Total of Savings	1,782,255,976	100.00%	1,442,852,926	100.00%
4.	Other Vital Information				
4.1	Number of Branch	583		551	
4.2	Number of Samity	43,861		40,307	
4.3	Number of Member	1,049,294		947,189	
4.4	Number of Borrower	813,247		736,843	
4.5	Number of Staff	5,251		4,875	
4.6	Borrower : Member	77.50%		77.79%	
4.7	Average Loan Size Per Member	63,000		66,000	

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Society for Social Service (SSS)
Project wise Agriculture Sector Micro Credit Loan Report
For the year ended 30 June 2023

SL No	Name of Project	Balance 30 June, 2022		This Year Disbursed		This Year Realisation		Balance 30 June, 2023	
		Loanee	Loan Balance	NO	Amount	NO	Amount	Loanee	Loan Balance
1	Vegetable Cultivation	18,242	383,554,675	37,480	1,150,550,000	48,858	1,394,878,402	6,864	139,226,273
2	Potato Cultivation	32	684,640	1,333	62,600,000	1,352	62,717,666	13	566,974
3	Maize Cultivation	233	10,311,134	1,021	40,435,000	1,204	43,711,295	50	7,034,839
4	Paddy Cultivation	16,097	353,983,107	95,019	2,629,185,000	91,870	2,550,254,576	19,246	432,913,531
5	Fruits Cultivation	323	12,828,692	527	20,524,000	759	26,110,034	91	7,242,658
6	Beef fattening	75,069	3,441,854,568	215,237	8,783,115,000	178,016	7,430,418,056	112,290	4,794,531,512
7	Agriculture related Business	117	4,273,266			117	4,273,266	-	-
	Total	110,113	4,207,490,082	350,617	12,686,409,000	322,176	11,512,363,295	138,554	5,381,535,787

Gender wise Loan Information

SL No	Particulars	Balance 30 June, 2022		This Year Disbursed		This Year Realisation		Balance 30 June, 2023	
		Loanee	Loan Balance	NO	Amount	NO	Amount	Loanee	Loan Balance
1	Male	1,256	53,505,028	3,260	128,305,000	2,966	117,045,045	1,550	64,764,983
2	Female	108,857	4,153,985,054	347,357	12,558,104,000	319,210	11,395,318,250	137,004	5,316,770,804
	Total	110,113	4,207,490,082	350,617	12,686,409,000	322,176	11,512,363,295	138,554	5,381,535,787

**Society for Social Service (SSS)
Financial Ratio Analysis
As on 30 June 2023**

Sl. No.	Eligibility Criteria	Standard	2022-23	2021-22
1	Minimum Current ratio	2:1	2.37 : 1	2.22 : 1
2	Minimum Capital Adequacy Ratio	Minimum 10%	29.16%	26.34%
3	Minimum Debt Service Cover Ratio	1.25:1	1.15 : 1	1.11 : 1
4	Minimum Rate of Return on Capital	Minimum 15%	25.65%	14.19%
5	Debt to Capital Ratio	Maximum 9 : 1	2.39 : 1	2.82 : 1
6	Financial Cost Ratio	12%	4.50%	4.32%
7	Operating Cost Ratio	7%	9.87%	9.33%
8	Operating Self Sufficiency Ratio (OSS)	More then 100%	143.81%	123.61%
9	Financial Self Sufficiency Ratio (FSS)	Minimum 100%	118.83%	104.30%
10	Return on Assets	Minimum 3%	6.54%	3.66%
11	Capital Assets Ratio		3.74 : 1	4.16 : 1
12	Minimum Cumulative Loan Collection Ratio on Total Dues :	95%	99.52%	99.37%
13	One Time Realization (OTR)	92-100%	98.50%	93.49%
14	Liquidity to savings ratio	Minimum 10%	12.08%	18.00%
15	Portfolio at Risk	Maximum 10%	4.75%	5.70%
16	Yield (Average Profit)		23.86%	21.69%
17	Yield (Average Assets)		20.76%	18.41%
18	Cost Per Unit Money Lent		0.086	0.090
19	Loan Outstanding of Total Assets		87.31%	86.68%
20	Client to Branch	1500-2000	1800	1719
21	Credit Officer to Client	1 : 300-400	357	348
22	Borrower Coverage	Minmum70%	77.50%	77.79%
23	Credit Officer to Borrower	1 : 240-250	276	271
24	Credit Officer to Staff	1 : 1.50-1.70	1.78 : 1	1.79 : 1
25	Credit Officer to Loan Outstanding	1 : 25-30 (Lac)	14,471,412	13,200,176
26	Rate on Overdue/ Delinquency		4.14%	5.18%
27	Rate on Bad Loan	-	2.64%	1.04%
28	Rate on Good Loan	-	95.25%	94.30%

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