

MABS & J Partners
Chartered Accountants
Member firm of Nexia International, UK

Auditor's Report and Financial Statements
of
Consolidated Statement of Financial Position
of
SKS Foundation
As at & for the year ended 30 June 2024



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**Independent Auditor's Report
To the General Body of SKS Foundation
Report on the Audit of the Consolidated Financial Statements**

Opinion

We have audited the consolidated financial statements of **SKS Foundation**, which comprise the consolidated statement of financial position as at 30 June 2024, and the consolidated statement of comprehensive income, consolidated statement of receipts and payments and consolidated statement of cash flows for the year then ended 30 June 2024, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements give a true and fair view of the consolidated financial position of SKS Foundation as at 30 June 2024, and its consolidated financial performance, its consolidated receipts and payments and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws 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 Auditors' Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

In preparing the consolidated financial statements, management is responsible for assessing the Organization'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 Organization or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements 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.



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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 consolidated 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 Organization'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 Organization's ability to continue as a going concern. If we concluded that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions were based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieved fair presentation.

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

Signed for & on behalf of
MABS & J Partners
Chartered Accountants


S H Talukder FCA
Partner
ICAB Enrollment No: 1244
DVC: 2410221244AS241560

Place: Dhaka, Bangladesh
Dated: 22 October 2024


SKS Foundation
Consolidated Statement of Financial Position
As at June 30 2024


Particulars	Notes	30-Jun-24				30-Jun-23
		Microfinance	General Fund	SKS Enterprise	Grand Total	Grand Total
Non-current assets						
Property, plant and equipment	6	313,045,263	294,108,723	1,053,942,707	1,661,096,692	1,615,888,467
Current Assets						
Loan to members	7	11,199,462,846	-	-	11,199,462,846	10,440,855,435
Other loan - short term	8	44,002,324	10,194,255	150,000,000	204,196,579	48,951,594
Loan to MF Program		55,425,143	-	-	55,425,143	91,420,594
Staff Loan Accounts		29,992,242	10,746,131	-	40,738,373	39,116,354
Accounts and other receivables	9	1,591,601,493	60,390,063	30,240,782	1,682,232,338	1,170,427,072
Advance, deposits and prepayments	10	18,855,430	2,305,724	118,961,418	140,122,572	356,357,095
Unsettled Staff Advance	11	18,054,687	-	-	18,054,687	13,090,854
Cash and Cash Equivalents	12	202,420,370	35,092,750	11,552,491	249,065,612	540,699,035
Total Current Assets		13,159,814,535	118,728,923	310,754,691	13,589,298,150	12,700,918,033
Total Properties and Assets		13,472,859,798	412,837,646	1,364,697,398	15,250,394,842	14,316,806,500
Capital Fund and Liabilities						
Capital Fund						
Cumulative surplus	13	1,369,590,358	364,587,440	498,746,463	2,232,924,261	1,966,236,976
Statutory Reserve Fund	14	148,115,947	-	-	148,115,947	117,714,917
Total Capital Fund		1,517,706,305	364,587,440	498,746,463	2,381,040,208	2,083,951,893
Non-Current Liabilities						
Loan from PKSF	15	794,306,619	-	-	794,306,619	669,516,644
Loan from Anukul Foundation	16	30,590,644	-	-	30,590,644	31,395,586
Loan from Bank	17	64,168,938	5,464,286	545,200,727	614,833,951	612,239,875
Total Non-Current Liabilities		889,066,201	5,464,286	545,200,727	1,439,731,214	1,313,152,105




Particulars	Notes	30-Jun-24			30-Jun-23
		Microfinance	General Fund	SKS Enterprise	Grand Total
Current Liabilities					
Loan from PKSF		996,676,689	-	-	734,808,333
Loan from Anukul foundation		33,106,409	-	-	36,769,290
Loan from Bank and Others MFI		3,377,744,629	-	-	4,042,474,616
Members savings deposits	18	4,501,820,285	-	-	4,219,932,002
Staff Deposit		-	-	-	28,535,815
Fund Accounts		361,359,642	32,785,920	-	315,491,266
Accounts payable	19	253,495,405	10,000,000	170,591,289	228,322,634
Loan loss provision	20	358,697,969	-	-	309,274,830
Members Welfare Fund	21	613,549,998	-	-	487,665,171
Staff Welfare Fund	22	10,395,978	-	-	7,264,780
Dormant Accounts	23	3,124,560	-	-	224,342
Loan From Others Fund	24	403,481,447	-	150,000,000	365,674,080
Advance Account (IGA)	25	94,002	-	158,919	212,001
Total Current Liabilities		10,913,547,012	42,785,920	320,750,208	10,776,649,159
Others Projects Fund	26	152,540,280	-	-	143,053,342
Total Capital Fund and Liabilities		13,472,859,798	412,837,646	1,364,697,398	14,316,806,500

The accompanying notes form an integral part of this financial statements


Mohammed Masud Alam
 Assistant Director Finance
 SKS Foundation


Rasel Ahmed Liton
 Chief Executive
 SKS Foundation


Murshed Alam Sarker
 Chairman
 SKS Foundation

Signed in terms of our separate report annexed

Signed for & on behalf of
MABS & J Partners
 Chartered Accountants


S H Talukder FCA
 Partner

ICAB Enrollment No.: 1244
 DVC: 2410221244AS241560

Place: Dhaka, Bangladesh
 Dated: 2 OCT 2024


SKS Foundation
Statement of Consolidated Comprehensive Income
For the year ended 30 June 2024


Particulars	Notes	2023-2024			2022-2023
		Microfinance	General Fund	SKS Enterprise	Grand Total
Income					
Donor Grants		-	356,580,317	-	356,580,317
Microfinance Program	27	2,509,485,791	-	-	2,509,485,791
Overhead from bilateral project		-	38,184,427	-	38,184,427
SKS Enterprise	28	-	-	346,804,097	346,804,097
Total Income		2,509,485,791	394,764,744	346,804,097	3,251,054,632
Expenditure					
Operating Expenses					
Personnel Costs					
Salary and Allowances	29	842,614,961	130,119,070	116,534,773	1,089,268,804
		842,614,961	130,119,070	116,534,773	1,089,268,804
Support Costs					
Advertisement		2,083,782	52,759	756,372	2,892,913
Audit fees		740,000	453,000	-	1,193,000
Bank charges		21,752,498	420,798	723,665	22,896,961
Depreciation		18,342,963	4,394,095	27,217,970	49,955,028
Project Participants Training		-	20,130,505	376,414	20,506,919
Program support expenses		95,675,288	4,605,687	75,761,691	176,042,666
Office rent		44,985,610	2,543,774	3,364,081	50,893,465
Printing and stationery		21,389,084	2,067,536	23,791,544	47,248,164
Electricity Bill		14,637,735	271,649	9,214,767	24,124,151
Repairs and maintenance		55,433,132	946,864	6,162,962	62,542,958
Representation (entertainment)		9,091,138	699,932	920,898	10,711,968
Subscription & Donation		6,584,736	1,389,891	856,140	8,830,767
Income Tax Expenses		8,807,999	715,236	12,365,140	21,888,375
		299,523,964	38,691,726	161,511,644	499,727,334
					262,859,514



Particulars	Notes	2023-2024			Grand Total	2022-2023	
		Microfinance	General Fund	SKS Enterprise		Grand Total	Grand Total
Logistic Costs							18,054,316
Fuel Expenses		4,875,005	2,988,473	5,475,348	13,338,826		40,644,722
Local transport		30,996,642	6,540,618	6,894,735	44,431,995		58,699,038
		35,871,647	9,529,091	12,370,083	57,770,821		1,300,664,110
Total Operating Expenses		1,178,010,572	178,339,887	290,416,500	1,646,766,959		
Financial Expenses							95,090,706
Interest on loan account		25,584,057	-	-	25,584,057		83,396,503
Service charges to PKSF	30	97,774,500	-	-	97,774,500		6,713,701
Service charges to Anukul foundation		6,027,838	-	-	6,027,838		335,841,582
Interest Paid to Bank Loan		319,025,135	600,530	64,531,971	384,157,636		192,016,831
Interest on Members Savings		238,898,093	-	-	238,898,093		228,385,536
Loan Loss Expenses		288,337,627	-	-	288,337,627		941,444,859
		975,647,248	600,530	64,531,971	1,040,779,749		
Program Inputs Costs							63,263,961
Education Expenses		22,204,923	12,445,603	4,174,792	38,825,318		202,343,928
Social Development Expenses		25,179,468	199,305,542	-	224,485,010		265,607,889
		47,384,391	211,751,145	4,174,792	263,310,328		2,507,716,857
Total Expenditure		2,201,042,211	390,691,562	359,123,263	2,950,857,036		269,318,870
Surplus for the year		308,443,580	4,073,182	(12,319,166)	300,197,596		2,777,035,728
Total Expenditure		2,509,485,791	394,764,744	346,804,097	3,251,054,632		


Mohammed Masud Alam
Assistant Director Finance
SKS Foundation


Rasel Ahmed Liton
Chief Executive
SKS Foundation


Murshed Alam Sarker
Chairman
SKS Foundation

Signed in terms of our separate report annexed.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants


S H Talukder FCA
Partner

ICAB Enrollment No.: 1244
DVC: 2410221244A5241560

Place: Dhaka, Bangladesh
Dated: 22 OCT 2024

SKS Foundation
Statement of Consolidated Comprehensive Receipts & Payments Accounts
 For the year ended 30 June 2024

Particulars	Notes	2023-2024			Grand Total	2022-2023	
		Microfinance	General Fund	SKS Enterprise		Grand Total	
A. Opening Balance							
Opening Balance							
Cash in hand		31,812,785	52,217	833,108			27,164,434
Cash at bank		233,736,571	28,179,516	14,233,128			274,072,423
		265,549,356	28,231,733	15,066,236			301,236,857
B. Receipts							
Loan received from PKSF	31	1,239,800,000	-	-			836,000,000
Loan received from Anukul Foundation		36,500,000	-	-			32,000,000
Loan received from Commercial Banks		6,080,000,000	24,826,408	-			6,645,491,553
Loan received from Bangladesh Bank		500,000,000	-	-			487,000,000
Members savings collection	32	2,820,506,884	-	-			2,733,827,219
Loan realised from members	33	18,034,418,422	-	-			15,437,353,191
Staff Loan Realised		3,115,358	-	-			4,247,658
Staff Deposit Realised		1,650,389	-	-			10,387,781
Receivable received		8,193,889	35,504,033	131,430,402			260,649,757
FDR Encashment		43,600,000	-	-			20,000,000
Fund Received		29,881,810	504,081,034	-			341,518,111
Overhead		-	34,638,760	-			-
Current Accounts		-	16,782,557	68,226,000			191,017,908
Other received	34	2,379,185,254	53,961,882	-			1,555,575,895
Advance Received		40,900,735	7,903,696	60,580,897			30,940,385
Service charges collection on loan	35	2,272,434,231	-	-			1,976,547,607
Bank Interest		5,930,571	2,981,692	249,940			4,276,299
SKS Enterprise		-	-	242,340,041			231,256,371
Interest from Loan		6,937,931	-	-			3,789,136
Interest from Short Term Deposit		2,666,900	-	-			5,032,421
Membership fees		1,277,290	-	-			1,391,927
Sale of format		2,717,591	-	-			2,890,776
Sale of pass book		2,487,342	-	-			1,782,495
Others income	36	47,525,992	-	-			37,363,411
Total Receipts (A+B)		33,825,279,946	708,911,795	517,893,516			31,151,576,758



Particulars	Notes	2023-2024			Grand Total	2022-2023
		Microfinance	General Fund	SKS Enterprise		
C. Payments					Grand Total	
Payment for provision		117,889,524	-	-	117,889,524	59,667,131
Payment for provision Term Deposit		80,541,068	-	-	80,541,068	15,208,171
Payment for provision Monthly Profit						32,205,934
Payment for provision Public Loan Scheme (PLS)	37				889,750	630,341,666
Loan refunded to PKSF		853,141,669	-	-	853,141,669	37,803,426
Loan refunded to Anukul Foundation		40,967,823	-	-	40,967,823	5,112,034,936
Loan refunded to Banks		6,709,911,643	18,265,090	38,517,323	6,766,694,056	487,000,000
Loan refunded to Bangladesh Bank		490,000,000	-	-	490,000,000	1,110,026,828
Other loan refunded	38	1,229,241,778	-	-	1,229,241,778	1,666,742,326
Members savings refunded	39	2,562,052,259	-	-	2,562,052,259	18,405,285,616
Loan disbursement	40	19,082,350,291	-	-	19,082,350,291	424,257,039
Short term investment	41	499,558,573	-	-	499,558,573	29,500,000
Loan to MF Program		13,200,000	-	-	13,200,000	240,640,694
Advance, deposits and prepayments		50,701,350	46,507,297	-	97,208,647	1,541,240
Unsettled Staff Advance		8,531,549	-	-	8,531,549	408,000
Advance Accounts - ENRICH		468,000	-	-	468,000	559,254
Advance Accounts - PPEPP		1,616,972	-	-	1,616,972	286,835,860
Current Account		-	214,472,643	18,018,029	232,490,672	-
Advance Adjust Anukul Foundation		465,486	-	60,119,044	60,584,530	-
Advance PKSF (Incentive Wash for HCD 2nd Pit.)		17,624,000	-	-	17,624,000	-
Advance PKSF (Incentive Wash for HCD)		8,463,788	-	-	8,463,788	30,384,864
Loan Refund Public Lon Scheme (PLS)		3,045,000	-	-	3,045,000	-
Other loan short - term	42	82,578,020	-	-	82,578,020	16,697,180
Property, plant and equipment	43	12,938,922	12,950,186	-	25,889,108	54,415,071
Payable paid	44	81,927,651	18,719,618	141,747,678	242,394,947	183,790,553
Staff Deposit Refund						1,447,500
Fund Refund	45	149,442,418	522,538	-	149,964,956	124,652,838
Loan to Staff		97,774,500	-	-	97,774,500	22,148,072
Service charges paid to PKSF	46	6,027,838	-	-	6,027,838	83,396,503
Service charge paid to Anukul Foundation		240,423,365	600,530	27,212,725	268,236,620	6,713,701
Interest on Bank loan		30,824,461	-	-	30,824,461	254,468,889
Member Savings Interest Paid		79,916	-	-	79,916	20,103,830
Interest on Public Loan Scheme (PLS)		3,790,250	-	-	3,790,250	4,663,407
Loan Processing Fee		5,032,121	-	-	5,032,121	37,216,994
Interest on loan						



Particulars	Notes	2023-2024			Grand Total	2022-2023
		Microfinance	General Fund	SKS Enterprise		
Bank charges		6,122,018	366,726	701,566	7,190,310	5,876,412
Salaries and allowances		828,865,602	120,117,790	59,225,592	1,008,208,984	953,645,644
Staff conveyance		17,963,435	-	3,015,130	20,978,565	31,581,400
Transport		11,083,507	8,777,282	-	19,860,789	-
Printing and stationery		21,100,236	2,126,566	1,062,662	24,289,464	17,694,050
Fuel and Lubricant		4,273,369	2,612,714	1,866,393	8,752,476	15,432,756
Vehicle Maintenances		1,685,243	-	-	1,685,243	-
Training and workshop		18,110,271	1,678,165	-	19,788,436	29,603,908
Office rent		25,275,227	2,545,862	-	27,821,089	39,444,470
Staff Accommodation Cost		16,450,610	-	2,626,088	19,076,698	-
Telephone, gas, water and electricity		14,267,559	2,545,862	8,862,478	25,675,899	24,815,283
Courier		206,835	-	-	206,835	-
Entertainment		9,063,837	689,521	641,646	10,395,004	9,245,756
Internet Bill		2,771,299	-	1,661,200	4,432,499	-
Paper bill		557,218	-	84,083	641,301	480,461
Donation and subscription		5,777,736	1,389,891	155,140	7,322,767	7,721,902
Legal cost		2,637,585	-	-	2,637,585	1,861,597
Office repair and maintenance		26,495,118	719,425	6,581,407	33,795,950	20,871,222
Labour Cost		6,107,410	-	-	6,107,410	-
Audit fee		40,000	453,000	-	493,000	473,556
Advertisement		2,032,722	52,759	1,824,927	3,910,408	2,361,032
Cultural Program Expenses		1,089,800	-	-	1,089,800	131,730
Tax Accounts		5,699,107	-	1,530,860	7,229,967	1,467,548
VAT Expenses		2,209,243	-	-	2,209,243	-
Automation Expenses		3,477,705	-	307,546	3,785,251	2,867,655
ENRICH Project Expenses		37,237,918	-	-	37,237,918	16,306,108
Agrosor - RAISE		15,407,000	-	-	15,407,000	4,664,400
Wash for HCD Project		2,387,250	-	-	2,387,250	1,612,183
PPEPP Program Cost		28,768,633	-	-	28,768,633	12,456,283
RMTP Fisheries Project		913,350	-	-	913,350	-
RMTP Seeds Project		635,000	-	-	635,000	-
ECCCP-Drought Project		1,114,000	-	-	1,114,000	-
Incentive for Wash Project		2,371,538	-	-	2,371,538	-
Social Development Expenses		14,758,239	217,344,531	-	232,102,770	166,841,763
SKS Enterprise		4,403,973	361,049	130,579,508	130,579,508	95,114,791
Others Expenses		-	-	-	-	-
Total Payments (C)		33,622,859,576	673,819,045	506,341,025	34,803,019,646	30,842,729,433




Particulars	Notes	2023-2024			Grand Total	2022-2023	
		Microfinance	General Fund	SKS Enterprise		Grand Total	Grand Total
D. Closing Balances		202,420,370	35,092,750	11,552,491	249,065,611	308,847,325	
Cash in hand		43,310,208	1,159,689	361,384	44,831,281	32,698,110	
Cash at banks		159,110,162	33,933,061	11,191,107	204,234,330	276,149,215	
Total of Payments and Closing Balance(C+D)		33,825,279,946	708,911,795	517,893,516	35,052,085,257	31,151,576,758	

The accompanying notes form an integral part of this financial statements



Mohammed Masud Alam
 Assistant Director Finance
 SKS Foundation


Raseel Ahmed Liton
 Chief Executive
 SKS Foundation


Murshed Alam Sarker
 Chairman
 SKS Foundation

Signed in terms of our separate report annexed.

Signed for & on behalf of
MABS & J Partners
 Chartered Accountants


S H Talukder FCA
 Partner
 ICAB Enrollment No.: 1244
 DVC: 2410221244AS241560

Place: Dhaka, Bangladesh
 Dated: 2 OCT 2024

SKS Foundation
Statement of Cash Flows

Annexure-A1/5

For the year ended 30 June 2024

Amount in BDT

Particulars	For the year			
	Microfinance 2023-2024	General Fund 2023-2024	SKS Enterprise 2023-2024	Grand Total 2023-2024
A. Cash Flow from Operating Activities				
Surplus for the year	308,443,580	4,073,182	(12,319,166)	300,197,596
Add: Amount considered as non-cash items	(466,667,473)	(78,857,727)	138,400,598	(1,609,990,751)
Loan loss provision	288,337,527			288,337,527
Depreciation	18,342,963	4,394,095	27,217,970	49,955,028
Non-cash transaction	333285762	(118,755,855)	(20,247,774)	194,282,133
Receivable income	(154,682,032)	-	-	(154,682,032)
Received from receivable income	36,845,892	35,504,033	131,430,402	203,780,327
Payment for reserve	(199,320,341)	-	-	(199,320,341)
Loan disbursement to members	(19,082,350,291)	-	-	(19,082,350,291)
Loan collection from members	18,034,418,422	-	-	18,034,418,422
Savings collection	2,820,506,884	-	-	2,820,506,884
Savings returned	(2,562,052,259)	-	-	(2,562,052,259)
Net cash from/used in operating activities	(158,223,893)	(74,784,545)	126,081,432	(106,927,006)
B. Cash flow from Investing Activities				
Acquisition of fixed asset	(12,938,922)	(12,950,186)	-	(25,889,108)
Investment against FDR	(478,550,000)	-	-	(478,550,000)
Investment (Reserve fund)	(21,008,573)	-	-	(21,008,573)
FDR encashed	299,200,000	-	-	299,200,000
Received against Investment	2,300	-	-	2,300
Advance and staff loan payment	(87,871,145)	(279,699,558)	(141,747,678)	(509,318,381)
Advance and staff loan realised	176,510,522	7,903,696	60,580,897	244,995,115
Net cash from/used in investing activities	(124,655,818)	(284,746,048)	(81,166,781)	(490,568,647)
C. Cash Flow from Financing Activities				
Loan received	7,861,065,747	24,826,408	-	7,885,892,155
Loan returned	(8,097,066,135)	(18,265,090)	(38,517,323)	(8,153,848,548)
Others Loan & Fund received	1,461,709,854	574,825,473	68,226,000	2,104,761,327
Others fund refunded	(1,543,189,867)	(214,995,181)	(78,137,073)	(1,836,322,121)
Loan received from other projects	537,231,127	-	-	537,231,127
Net cash from/used in financing activities	219,750,725	366,391,610	(48,428,396)	537,713,939
D. Net increase/decrease (A+B+C)	(63,128,986)	6,861,017	(3,513,745)	(59,781,714)
Add: Cash and Bank Balance at the beginning of the year	265,549,356	28,231,733	15,066,236	308,847,325
Cash and bank balance at the end of the year	202,420,370	35,092,750	11,552,491	308,847,324

