



ANNUAL REPORT 2020-2021

Editorial

**Sukhendu Chandra Malaker
Director-Finance & Accounts
Of
Pous Foundation**

Graphics Design

**Md. Aiub Ali
Senior It Officer
Of
pous Foundation.**

**Overall Supervision
By
Md. Bulu Mia
Executive Director.**

পউস

Publication

**Documentation Cell
Head Office: Guzia, Shibgonj,
Bogura-5800, Bangladesh.
Cell: 01718-995470, 01733-296940
E-mail: pousfoundation@gmail.com
Web: www.pousfoundation.org**



Message from the President



Greeting from Pous Foundation. We are delighted to publish this annual report serving with you some highlight to accomplishments of our works covering the financial year 2020-2021. Our aim is to render services to the needy and poor people irrespective of cost. Creed and religion through Income generating, training, legal aid advocacy on health & gender Issue, Fisheries, Livestock & Poultry, Nutrition disaster management, women empowerment, poultry, water & sanitation, disable development, child education & other activities. As you to though the report you will find that Pous Foundation has done a tremendous work among the needy and poor people and children for their socio-economic development. We express our sincerely, appreciation to board members, staffs for their generous and sincere contribution and co-operating in out effort to Alta poor to the needy and suffering humanity in our project areas. Our efforts were very limited compared with the vast needs of the country. Yet we have given our best to the cause of suffering humanity and contributed our mite towards the national development. We have also passed a learning process and gathered experience process for more than one decade, which has helped us a lot of shape our strategies of achieving goal. It is our great pleasure to seek suggestions, advice and feedback from any corners at home and aboard for carrying out our activities successfully. We are of getting their assistance and co-operation in the future as before.

We strongly behalf that our efforts for changing the life of the poor people will bring us even bigger success in the coming days.

My sincerest thanks are due to the group members/beneficiaries who have soon maximum co-operation for the success of the foundation.

I express my thanks to the all staff of Pous Foundation for continuous efforts in performing day to day activities shoofly without Pous Foundation could earn familiarity in the development sector. They have really extended all our support for completion the activities.

July -2020- 2021
Guzia, Shibgonj, Bogura-5800

Md. Aminul Islam
President
Pous Foundation



Message from Executive Director



This is my pleasure to announce publication of our annual report for the year 2020-2021. The year can be termed as the most successful year for all of us in the organization. It was a nice escalation point for us as all of our programs, including the Microcredit and child related ones, got momentum.

Pous Foundation started working in Guzia, Shibgonj, under Bogura District of Bangladesh in 2007 in response to the credit needs of the rural poor. Since then, Pous Foundation strategy has been to identify the needs of our society and to provide advisory and other supports to mitigate the sufferings of them, specially the poor women, through various projects.

Our programs are so designed that they aim to empower women by providing financial assistance so that they can engage themselves in income generating activities. We closely monitor the progress, and provide advisory and training services in full extent, besides, we extend in our credit areas with health, education, sanitation, environment, nutrition services and other efforts to make it integrated, result-based and goal-oriented.

I want to convey my warm gratitude to all of our friends, especially our staff members, who play the central role in making our efforts successful and taking the donors, and other concerns in the Journey with us.

July -2020- 2021
Guzia, Shibgonj, Bogura-5800

পউস

Md. Bulu Mia
Executive Director
Pous Foundation



Introduce of Executive Committee



Md. Aminul Islam
President
Pous Foundation



Md. Abdul Hannan Mir
Treasurer
Pous Foundation



Md. Shahidul Islam
Vice- President
Pous Foundation



Md. Bulu Mia
Member Secretary
Pous Foundation



Arun Kumar Borman
Executive Member
Pous Foundation



Mst. Mahmuda Yeasmin
Executive Member
Pous Foundation



Mst. Razia Sultana
Executive Member
Pous Foundation



Background :

This organization has started its activities during 2007 under the leadership of Md. Bulu Mia some other dedicated personnel of the area. Actually the people of this area has been suffering for a long period from natural disaster, flood, hails and storms, illiteracy, diseases, lack of skill of water and sanitation facilities etc. As a result most people of this area were living below poverty label. On the other hand women folks of the area are living far behind in comparison to men. In this situation of the area the above mentioned leader has tried to united the people of the area in aim to assist poor/ destitute families with women leadership under the shadow of a organization named Pous Foundation. Gradually this organization expands its activities /services for the remotest area of the district. It is expected that with in short period of time more area will be covered under services of this organization.

Introduction:

Pous Foundation is a non-government local voluntary development Organization on 2007 since inception, it has been involved in organization the efforts leading to wars the development of the under privileged people. It has been operating and integrated development program in Bogura & Joypurhat District of Bangladesh.

Legal statues:

As an NGO, Pous Foundation is registered with Department of Social Welfare, Dept. of Microcredit Regulatory Authority (MRA), Joint Stock Companies and Firms and Dept. of Youth & Sports, NGO Affairs Bureau also with the Govt. Republic of Bangladesh. The registration numbers of the organization given below:

Sl No.	Registration Authority	Registration No.	Date
01.	Dept. of Social Welfare	Bogura-1406/2008	23.12.2008 Revise Date: 04/05/2017
02.	Microcredit Regulatory Authority (MRA)	21112-00211-00785	27.07.2017
03.	Joint Stock Companies and Firms	S-11349	19-01-2012 Revise Date: 31.05.2017
04.	Dept. of Youth & Sports	bogura-07	13.12.2017
05	Dept. of Women Affairs	bogura-272	11.11.2018
06	NGO Affairs Bureau	3200	13.06.2019

Location of the Organizations:

The Head Office of Pous Foundation is located in Guzia, Shibgonj under Bogura district. Geographically its working area is a plan land but very many droughts prone, affected by flood very often during summer lights temperature is 38 degrees centigrade, and during 10 degrees centigrade is the lowest temperature in the area.



Vision :

The poor and underprivileged people are poor and underprivileged, because they have consecutively been exploited by the rich. They will work for the betterment of their life. The organization will just play the role of a catalyst.

Mission :

Bangladesh is a village-based country inhabited by the poor class people of whom 60% are underprivileged. They sell their labor to the rich. They are not conscious of even aware of their rights on the society. They are deprived of productive resources. This difference between the poor and the rich is geometrically increasing. If these people are provided with various skill development training, It is expected that they themselves could bring about desired changes in their quality of living.

Goal :

To assist the target people to promote them in the process of development activities. So that they can change the quality of their living status, by utilizing local and national resources.

Strategy of Pous Foundation :

- ❖ Target beneficiaries are selected by following several criteria and procedures.
- ❖ Supports and services are channeled through the groups to the target beneficiaries of the selected project areas.
- ❖ **Pous Foundation** assists the target beneficiaries of project area towards improvement of the quality of living status providing Education, Primary Health Care, Nutrition, Sanitation, Handicrafts, Fish Culture, Women & Child rights and Income Generating Programs with a comprehensive approach for their self-employment.

Target Group :

Ultra poor, hardcore poor, poor women and Children, Disable peoples, Transgender peoples, Indigenous peoples, Horizon Peoples, Micro entrepreneurs of rural and urban of Bangladesh.



Objectives of Pous Foundation:

- ❖ **Pous Foundation** is a non-profitable, volunteer, Non-political organization.
- ❖ To motive and organize people in small group.
- ❖ To increase the capacity level of leadership management and professional skills among the group members.
- ❖ To encourage self-employment through micro-credit and creation of employment opportunity specially for women through various type of Training and Capital support.
- ❖ Non formal education for audit and the most disadvantaged children.
- ❖ Knowledge and practice of safe health hygiene behavior among the group members providing Health program.
- ❖ To ensure the involvement of the people in process of social & environment development specially water and sanitation utilities, Tree plantation etc.
- ❖ To improve the agriculture livestock fisheries through regenerative agricultural method.
- ❖ To raise awareness on health and safe water, sanitation, STD/HIV/AIDS through different media.
- ❖ To take care of & social forestry and work activity.
- ❖ To assist the disable people in every possible way.

Development Concept:

- ❖ Establishment of education institutions at the different parts of the country (formal & Non-formal).
- ❖ Establishment of health care center i.e. hospitals, community clinics, satellite clinics etc for ensure the minimum health support towards.
- ❖ Rehabilitation of different nature disaster victims, different activities, including shelter house would be established at disaster/flood prone areas.
- ❖ Initiating different income generating projects and activities for the sustainability of the organization is especially handcraft and plum-fiber butic & tailoring.
- ❖ Initiative for char dwellers slum people.
- ❖ Reviewing and assessing the own role of the Pous Foundation.

Present area of operation shown below:

Total no of district covered	Total no of Thana covered	Total no of Village covered	Total no of urban covered	Total no of household covered
03	06	180	03	4661



Ongoing Program :

- * Programs can divide into two categories.
- * Main programs and support programs.
- * Main & support programs are shown below.

Group formation:

Group formations are the primary and important element of the organization among the target group. The target group is always scattered and they are not organized. So it is the prior work to organize them into groups and reach the project input there so that they could bring their changes through their groups activities. Regular's savings and credit disbursement for employment creation and income rising are the important work of the groups towards institution building. Institution is the main of the groups.



Group formation has been considered as an entry program of Pous Foundation and groups are normally formed with 100% poor and under privileged people. The basic concept of Pous Foundation is not possible to the total development of female participation.

The development work then possible to the total development. So Pous Foundation has been giving emphasis on the development of the women, as they are most disadvantaged growing up in the society.



Credit Program:

The landless poor of Bangladesh have traditionally depended on agricultural activities to earn their livelihood. As elsewhere in Bangladesh in Shibgonj, Bogura Sadar under Bogura district and Kalai, Khetlal under Joypurhat district is one of Agriculture based area and besides this many people are depended on day labour. However with population pressure and rapid changes in the agriculture structure employment opportunities have become limited for new comers in the labour force. More than 80% of the rural labour force needs to finds jobs outside agriculture but most of them lack the

education and skills required for industrial of productive services. Pous Foundation has been providing credit and technical support to group members for undertaking and operating though the credit encourage its members to encourage in income generating activities like poultry, livestock, fish culture, small trading, cow rearing,

goat rearing, paddy husking, food processing and individual types of producing activities and thus they become able to in crease the income of their family. Pous Foundation provide credit support at a range of Tk. 5,000 to Tk. 10,00,000 and receives service charged a rate 24% rate (decline method) of the credit amount provided for income generation activities, credit recovery rate is 98.74% in time and 2.44% behind time.





Primary health care & nutrition program:

Primary health care & nutrition program is been carried out in selected area among Pous Foundation working areas for preventive and curative healthy services among the under privileged rural people. Their life expectancy, health status and degraded environment improved medical expenditure from their family budget is gradually reducing respective mother of he children is taught is preparing nutrition's food. After training period mothers are afforded with credit for cost of nutrition food.





Water & Sanitation Program:

Water & Sanitation is an important program because the most of the people of the area are unconscious about water & sanitation. They cannot use the sanitary and they take all unsafe water from pond, river and tub well for all the purpose of household. Through this program Pous Foundation is to ensure all the people for sanitary latrine uses and safe drinking water using and awareness rising regarding arsenic and its related health hazards. So now they drink pure water from tube-well. At present organization is producing low cost sanitary latrine and introducing to the communities by installation.



পউস



Disability & Development Program:

Above-mentioned these program organization workers are launching strong motivation and technical assistance disability & development program working areas of the organization. Group members are now very conscious

for their disability & development program. At present organization workers support is producing low cost disability & development program materials introducing to the communities by installation.



Winter Cloth Distribution:

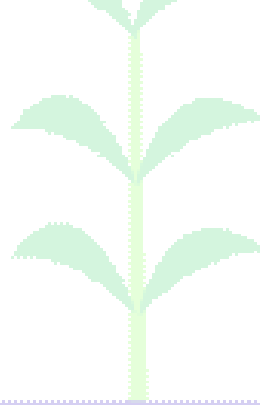
Above mentioned this program Pous Foundation are conducting launching strong motivation disaster pre- management program working areas of the ongoing action. Group members are now very conscious for their disaster pre-management program. At present on organization is properly disaster pre-management program. Jointly implementation Pous Foundation target group's members and Donors introducing to the communities by installation.





Poultry & Livestock Program:

Above-mentioned these program organization workers are launching strong motivation and technical assistance poultry program working areas of the organization. Group members are now very conscious for their poultry and livestock program. At present organization workers support s producing low-cost poultry feed and introducing to the communities by installation. bits of straw as fuel for cooking purpose for the rural poor families.



পটুস



Eid celebration:

The Pous Foundation distributes free simai, sugar, sari, lungi and tree saplings to balance the environment to share the enjoy of Eid among the backward, disadvantaged, helpless, extremely poor and benefited members of the organization.



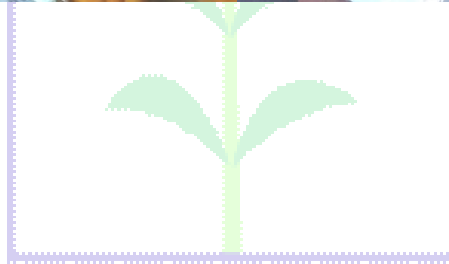
Sewing Machine Distribution Program:

Sewing Machine distribution by Pous Foundation of beneficiaries.



Providing assistance during the World Epidemic corona virus (Covid-19):

At the initiative of the Pous Foundation has distributed Mask and leaflets among the general public in accordance with social distance and health rules to prevent and increase public awareness of the World Epidemic Corona virus (Covid-19).



পউস



Organization Management:

Management of the Pous Foundation is fully participatory in terms of implementation and policy making. It is the biggest strengths of the organization. It has a General Committee and an Executive Committee. These are the highest body of the implementation and policy making of any kind of project and policy implementation for improvement of the rural poor. Executive Committee is comprised the people of different walks of life who are dedicated and have adequate experiences on dynamism of rural society. Participation of civil society is another important side of the management so that civic engagement is



being possible for project implementation in every sphere. The meeting of Executive Committee is held on every month. They make policy and plan for the organization and monitor of the project. Pous Foundation have a set of skilled staff that is highly experienced, educated and dedicated for the organization. Among them most of the staff are initiators of building of the organization.

As a result they always try to make the strong participation in implementing of any kind of projects smoothly and properly. The Chairman is the main Executive for management and implementation of the project. A group of workers always help him to implement the project activities. Account system is very active, accountability and Transparency to the Chairman and Executive Committee. Regular internal audit of the organization is held. The management of the Pous Foundation is vested in the Executive committee and the E.C. is elected by and answerable to the general body. There exist two different bodies is Pous Foundation. One is General boda and the other is Executive Committee. General body it consists of 21 members who comes from the various cross section of the sorely, but mostly the members of women beneficiary groups some of them have different profession like. Non-govt. services holder's social worker. Executive Committee. Comprise of 07 members elected by the general body for a period of 03(three) years. The secretary/The Chairman is the Chief functionary of the organization.

There exist two different bodies is Pous Foundation. One is General boda and the other is Executive Committee. General body it consists of 21 members who comes from the various cross section of the sorely, but mostly the members of women beneficiary groups some of them have different profession like. Non-govt. services holder's social worker. Executive Committee. Comprise of 07 members elected by the general body for a period of 03(three) years. The secretary/The Chairman is the Chief functionary of the organization.



Staff's:

Pous Foundation working force to run the program's efficiently who are mostly trained in the various aspens of development and management, The Ececutive Director is the leader of whole staffs. In addition a good number workers are engaged in project level with different programs.



Staff's Strength:

Category	Male	Female	Total
Management Staff	12	01	13
Field Staff	14	0	14
Service Staff	2	0	2
Project & Voluntary Staff	10	11	21
Total	38	12	50



Day Observation:

The Short description of the observance of important reformation and cultural activities, events and days by Pous Foundation during 2020-2021 is presented below:

The independent Day Observation:

With a view to observing Independence Day, The national flag was hoisted in the Pous Head office at 8.00 am on March 26, 2021. A rally was brought out under Pous Foundation banner at 8.00 am on 26 March 2021. The rally paraded through Guzia Bazaar and ended up at the Guzia Girls high School. Officers and staffs of Pous Foundation paid to Guzia Girls High School Sahid Minar homage to the martyrs and placed wreath at the altar of the martyrs.





Celebration of 100th Birthday of Father of Nation:

March 17, 2021 Pous Foundation celebrate the 100th birth anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Khotema Ambia was recited from the holy Quran. All Officials Staffs Pous Foundation were present on the occasion.



National Mourning Day:

On the occasion of Pous Foundation 15th August, national Mourning Day and Milad Mahfil were held on the occasion of the martyrdom anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. The day was celebrated with the participation of all officers and employees at the Pous Head office.





PHONES

OFFICE : 48318191

MOBILE : 01713-453596

: 01973-453596

: 01728-039565

E-mail : akmatinmatin@yahoo.com

: akmatinmatinbd29@gmail.com

PRIVATE AND CONFIDENTIAL

*Audit Report
&
Financial Statements
of*

**POUS FOUNDATION
STATEMENT OF CONSOLIDATED PROGRAM
Guzia, Shibgonj, Bogura.
For the year ended June 30, 2021**

**এ, মতীন এন্ড কোং
A. MATIN & CO.
CHARTERED ACCOUNTANTS**

60/2, NAYA PALTAN (1 ST FLOOR), DHAKA-1000, BANGLADESH



**POUS FOUNDATION
CONSOLIDATED PROGRAM
For the year ended June 30, 2021**

Table of Contents

Sl. No.	Particulars	Page No.
1	Auditors Report	1-2
2	Consolidated Statement of Financial Position	03
3	Consolidated Statement of Comprehensive Income	04-05
4	Consolidated Statements of Receipts and Payments	06-07
5	Consolidated Statement of Cash Flows	08
6	Consolidated Statement of Changes in Equity	09
7	Notes of Financial Statements	10-23
8	Consolidated Microfinance Program (Fixed Assets Schedule)	24
9	Micro Finance Program (Ratio Analysis)	25
10	Micro Finance Program (Portfolio Report)	26
11	Eligibility Criteria Compliance Certification for the year ended 30 June 2021	27-28
12	Loan Operation Report	29
13	Income & Expenditure Patterns of last 5 years	30





INDEPENDENT AUDITORS' REPORT
TO
THE GOVERNING BODY
OF
POUS FOUNDATION
CONSOLIDATED PROGRAM

Introduction

We have audited the accompanying consolidated Financial Statements of Pous Foundation, registered under MRA Licence No. 21112-00211-00785, which comprise the consolidated Statement of Financial Position as at 30th June 2021 and the related consolidated Statement of Comprehensive Income, consolidate Receipts and Payments Statement, consolidated Statement of Cash Flows, consolidated Statement of Changes in Equity for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Consolidated Financial Statements

Pous Foundation Management is responsible for the preparation and fair presentation of these consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS), Rules and regulation issued by Micro Credit Regulatory Authority (MRA), Other applicable laws and regulation and for such internal control as management determines is necessary to enable the preparation of consolidated Financial Statements of Consolidated Program that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an independent opinion on these consolidated financial statements of based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of Consolidated Program are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of Microfinance Program. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, we considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of Consolidated Program.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.





এ. মতীন এন্ড কোং
A. MATIN & CO.
Chartered Accountants

Opinion

In our Opinion, the Financial Statements give true and fair view, in all material respects, the consolidated financial position of Microfinance Program of Pous Foundation as at 30 June 2021, and its financial performance and its consolidated Statement of Cash Flows for the year then ended 30 June 2021 in accordance with applicable laws and regulations including MRA guidelines; International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS).

We also report that:

- 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 and found satisfactory;
- In our opinion, proper books of accounts as required by law and MRA Act. & Rules have been kept by Pous Foundation so far as it appeared from our examination of those books and,
- In our opinion the Statement of Financial Position as at 30 June 2021, Statement of Comprehensive Income, Statement of Receipts and Payments dealt with by the report are in agreement with the books of accounts.

Dated: August 19, 2021
Dhaka:1000.


(A.R. Abdul Matin, FCA)

A. MATIN & CO.
CHARTERED ACCOUNTANTS

DVC: 2108230559AS218484





এ. মতীন এন্ড কোং
A. MATIN & CO.
Chartered Accountants

Annexure- A1/2

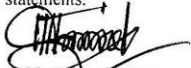
POUS FOUNDATION
Guzia, Shibgonj, Bogura.
Consolidated Statement of Financial Position
As on June 30, 2021

Particulars	Notes	Amount in Tk.	
		June 30, 2021	June 30, 2020
PROPERTY & ASSETS :			
Non-Current Assets		1,308,190	1,199,244
Property, Plant and Equipment (at Cost)	6.00	1,308,190	1,199,244
Current Assets		116,146,395	86,305,663
Outstanding Loan	7.00	101,970,950	72,736,155
Investment in FDR (Reserve Fund)	8.00	2,322,950	1,700,000
Investment in FDR (Savings Fund)	9.00	1,718,900	1,400,000
Investment in FDR (Bank Loan Security Fund)	10.00	6,000,000	-
Advance Income Tax (AIT)	11.00	45,555	55,078
VGD Security	12.00	100,000	-
Staff's Motor Cycle loan	13.00	62,000	-
Cash in Hand	14.00	51,839	2,185
Cash at Bank	15.00	3,874,201	10,412,245
Total Assets		117,454,585.00	87,504,907
FUND & LIABILITIES :			
Capital & Reserve Fund		20,213,277	16,916,361
Cumulative Surplus Fund	16.00	17,425,891	14,886,450
Reserve on Surplus Fund	17.00	2,322,950	1,700,000
Accumulated Depreciation	18.00	464,436	329,911
Non-Current Liabilities		79,008,329	56,609,957
Loan from ED & Others	19.00	53,103,367	53,000,000
Loan from Bank	20.00	20,000,000	-
Gratuity Fund	21.00	568,980	238,117
Provident Fund	22.00	1,101,706	382,440
Welfare Fund	23.00	69,980	-
Staff Security Fund	24.00	310,000	220,000
Risk Fund	25.00	3,854,296	2,769,400
Current Liabilities		18,232,979	13,978,589
Members Savings Deposits	26.00	16,227,544	13,123,531
Loan Loss Provision	27.00	1,505,652	792,947
Provision for Expenses	28.00	479,734	62,111
Payable Vat & Tax	29.00	20,049	-
Total Fund and Liabilities		117,454,585	87,504,907

The annexed notes from 1 to 29 and annexure-A to D form an integral part of these financial statements.

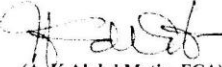

Sukhendu Chandra Malaker
Director-Finance & Accounts


Md. Bulu Mia
Executive Director


Md. Amjad Islam
President

Signed in term of our separate report of event date

Place: Dhaka
Date: August 19, 2021


(A. K Abdul Matin, FCA)
A. Matin & Co.
Chartered Accountants

DVC: 2108230559AS218484





এ. মতীন এন্ড কোং
A. MATIN & CO.
Chartered Accountants

Annexure- A1/3

POUS FOUNDATION
Guzia, Shibgonj, Bogura.
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2021

Particulars	Notes	Amount in Tk.	
		2020-2021	2019-2020
A. Operational Income			
Service Charge on Loan	30.00	19,822,800	14,740,484
Interest Income	31.00	370,925	368,921
Other Income	32.00	7,350	1,806
Sales of Pass Book, loan form Etc.		91,330	31,575
Total of A		20,292,405	15,142,786
B. Income From			
General Members Subscription		12,600	12,600
General Members Admission Fee		350	-
Donation Received		-	-
Executive Director & Others		-	20,025
Health & Family Planning (Health)		-	50,000
Health & Family Planning (Family Planning)		-	40,000
Youth & Sports (Youth)		-	20,000
Social Welfare		20,000	15,000
Total of B		32,950	157,625
Total Income (A+B)		20,325,355	15,300,411
C. Operational Expenditure			
Financial Expense			
Interest on Group Member Savings		657,686	616,811
Service Charge Paid to ED & Others Loan		3,292,964	2,357,488
Interest on Bank Loan		410,000	-
Others Interest Paid			
Interest on PF		43,329	21,457
Interest on Gratuity		30,443	11,367
Interest on Welfare		2,039	-
Administrative Expenses			
Staff Salary & Allowance	33.00	9,112,114	3,980,437
Printing & Stationary		226,531	171,447
Fuel Cost		269,895	107,475
Office Rent		273,360	149,730
Postage & Telephone		75,943	20,530
Office Utility		43,715	17,506
Entertainment Cost		51,347	33,350
Repair & Maintenance Cost		178,541	135,548
Advertisement		22,149	15,544
Vat & Tax		36,680	18,568
Advance Income Tax		55,078	-
Audit & Professional		46,000	55,000
Loan Loss Provision Expense	34.00	712,705	204,665
Legal Expense		18,000	10,600
Miscellaneous		41,809	600
Meeting & Seminar		16,478	4,175
Travel & Allowance		38,439	22,077
Depreciation Cost	35.00	179,645	128,129
Rebate		589,730	1,339,628
Donation		600	3,700





এ. মতীন এন্ড কোং
A. MATIN & CO.
Chartered Accountants

POUS FOUNDATION
Guzia, Shibgonj, Bogura.
Micro Finance Program
Statement of Receipts and Payments
For the year ended June 30, 2021

Particulars	Notes	Amount in Tk.	
		2020-2021	2019-2020
A. Opening Balance			
Cash in hand		2,185	547,873
Cash at bank		10,394,802	5,398,673
Total of A		10,396,987	5,946,546
B. Receipts			
Loan Realized		128,895,781	85,488,296
Savings Received		13,220,077	8,337,387
Service Charge Received		19,588,045	14,735,859
Risk Fund		1,586,320	876,250
Provident Fund		310,206	325,074
Gratuity Fund		-	174,775
Staff Security Fund		120,000	290,000
Welfare Fund		31,016	-
Loan Received From ED & Others		14,000,000	72,950,000
Loan Received From Bank		20,000,000	-
FDR Encashment (Reserve Fund)		106,250	1,150,000
FDR Encashment (Savings Fund)		87,500	1,150,000
FDR Encashment (Bank Loan Security Fund)		55,108	-
Interest Income		122,067	368,921
Sales of Pass Book, loan form Etc		91,330	31,575
Advance		183,230	150,300
Motor Cycle Loan		10,000	-
Receipt From Others		1,350	800
Total of B		198,408,280	186,029,237
C. Sub-Total (A+B)		208,805,267	191,975,783
D. Payments			
Loan Disbursement		158,632,000	87,625,000
Savings Refund		10,773,575	7,281,757
Administrative Expenses	35.00	9,991,280	6,263,905
FDR Investment		6,941,850	3,100,000
Service Charge Paid to ED & Others loan		2,957,208	2,357,488
Capital Expenditure		207,337	609,150
Risk Fund Refund		-	9,250
Fund Refund to ED & Others		14,000,000	73,350,000
Provident Fund		313,729	325,074
Staff Security Fund		30,000	140,000
Gratuity Fund		-	174,775
Welfare Fund		31,016	-
Vat & Tax		516,928	104,660
Advance Income Tax		45,555	55,078
Interest on Member Savings		175	-
Provision for Expense		227,630	-
Advance		183,230	150,300
Bank Charge		44,860	32,359
Total of D		204,896,373	181,578,796
E. Closing Balance			
Cash in Hand	13.00	51,839	2,185
Cash at Bank	14.00	3,857,055	10,394,802
Total of E		3,908,894	10,396,987
Total of (D+E)		208,805,267	191,975,783

Sukhendu Chandra Malaker
Director-Finance & Accounts

Md. Bulu Mia
Executive Director

Md. Aminul Islam
President

Place: Dhaka
Date: August 19, 2021



(A.K. Abdul Matin, FCA)
A. Matin & Co.
Chartered Accountants

DVC: 2108230559AS314592



এ. মতীন এন্ড কোং
A. MATIN & CO.
Chartered Accountants

Annexure- A1/4

POUS FOUNDATION
Guzia, Shibgonj, Bogura.
Consolidated Statement of Receipts and Payments
For the year ended June 30, 2021

Particulars	Notes	Amount in Tk.	
		2020-2021	2019-2020
A. Opening Balance			
Cash in hand		2,185	547,873
Cash at bank		10,412,245	5,404,800
Total of A		10,414,430	5,952,673
B. Receipts			
Loan Realized		128,895,781	85,488,296
Savings Received		13,220,077	8,337,387
Service Charge Received		19,588,045	14,735,859
Risk Fund		1,586,320	876,250
Provident Fund		310,206	325,074
Gratuity Fund		-	174,775
Staff Security Fund		120,000	290,000
Welfare Fund		31,016	-
Loan Received From ED & Others		14,103,367	72,950,000
Loan Received From Bank		20,000,000	-
FDR Encashment (Reserve Fund)		106,250	1,150,000
FDR Encashment (Savings Fund)		87,500	1,150,000
FDR Encashment (Bank Loan Security Fund)		55,108	-
Interest Income		122,067	368,921
Sales of Pass Book, loan form Etc.		91,330	31,575
Advance		183,230	150,300
Motor Cycle Loan		10,000	-
Receipt From Others		1,350	800
Total of B		198,511,647	186,029,237
C. Receipt From Project			
General Members Subscription		12,600	12,600
General Members Admission Fee		350	-
Donation from ED & Others		-	20,025
Donation from Health & Family Planning (Health)		-	50,000
Donation from Health & Family Planning (Family Planning)		-	40,000
Donation from Youth & Sports (Youth)		-	20,000
Donation from Social Welfare		20,000	15,000
Total of C		32,950	157,625
Total (A+B+C)		208,959,027	192,139,535
D. Payments			
Loan Disbursement		158,632,000	87,625,000
Savings Refund		10,773,575	7,281,757
Administrative Expenses	36.00	9,991,280	6,273,905
FDR Investment		6,941,850	3,100,000
Service Charge Paid to ED & Others loan		2,957,208	2,357,488
Capital Expenditure		207,337	609,150
Risk Fund Refund		-	9,250
Fund Refund to ED & Others		14,000,000	73,350,000
Provident Fund		313,729	325,074
Staff Security Fund		30,000	140,000
Gratuity Fund		-	174,775
Welfare Fund		31,016	-
Vat & Tax		520,588	104,660
Advance Income Tax		45,555	55,078
Interest on Member Savings		175	-
Provision for Expense		227,630	-
Project Security (VGD-Jamanat)		100,000	-
Advance		183,230	150,300
Bank Charge		46,814	33,643
Total of D		205,001,987	181,590,080

6





এ. মতীন এন্ড কোং
A. MATIN & CO.
Chartered Accountants

- E. Project Expenses
VGD Expenses
Chicks purchase
Training on Sewing
Medicine
Audit Fee
Cattle Feed
Travel
Entertainment
Trainee's Allowance
Research Person
Doctor's Honerarium
Trainer Honerarium
Decorator
Other Expenses
Total of E
- F. Closing Balance
Cash in Hand
Cash at Bank
Total of E
Total (D+E+F)

11,000	-
-	6,000
20,000	-
-	50,000
-	10,000
-	20,000
-	225
-	3,800
-	20,000
-	5,000
-	6,000
-	11,000
-	1,000
-	2,000
31,000	135,025
14.00	51,839
15.00	3,874,201
	10,412,245
	3,926,040
	10,414,430
	208,959,027
	192,139,535

Sukhendu Chandra Malaker
Director-Finance & Accounts

Md. Bulu Mia
Executive Director

Md. Aminul Islam
President

Place: Dhaka
Date: August 19, 2021

(A.K. Abdul Matin, FCA)
A. Matin & Co.
Chartered Accountants

DVC: 2108230559AS218484






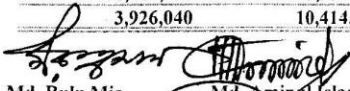
POUS FOUNDATION


Guzia, Shibgonj, Bogura.

Consolidated Statement of Cash Flows
For the year ended June 30, 2021

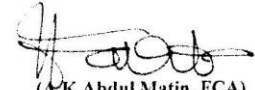
Particulars	Amount in Taka	
	2020-2021	2019-2020
A. Cash Flows from Operating Activities		
Surplus of income over expenditure	3,162,391	5,083,458
Prior year adjustment	-	274,088
	3,162,391	5,357,546
Add: Amount Considered as non Cash items:		
Loan loss provision	712,705	(69,423)
Provision for expenses	417,623	62,111
Payable Vat & Tax	20,049	-
Dispose of fixed asset	116,990	-
Depreciation & Amortization	199,820	134,129
Accumulated Depreciation	(65,295)	-
Sub-total of non-cash items	1,401,892	126,817
Revolving loan	(29,234,795)	(2,101,389)
(Increase)/decrease in current assets	-	-
Increase/(decrease) in current liabilities	2,295,005	1,314,958
Net Cash Used in Operating Activities	(22,375,507)	4,697,932
B. Cash Flows from Investing Activities		
Acquisition of property, plant and equipment	(225,936)	(653,538)
Investment	(6,941,850)	(800,000)
Advance Income Tax	9,523	(55,078)
VGD Security	(100,000)	-
Motor Cycle Loan	(62,000)	-
Net Cash Used in Investing Activities	(7,320,263)	(1,508,616)
C. Cash Flow from Financing Activities		
Loan from ED & Others	103,367	(400,000)
Loan from Bank	20,000,000	-
Members savings	3,104,013	1,672,441
Net Cash used in Financing Activities	23,207,380	1,272,441
Net increase/decrease (A+B+C)	(6,488,390)	4,461,757
Add: Cash and bank balance at the beginning of the year	10,414,430	5,952,673
Cash and Bank Balance at the end of the year	3,926,040	10,414,430


Sukhendu Chandra Malaker
Director-Finance & Accounts


Md. Bulu Mia
Executive Director


Md. Anisul Islam
President

Place: Dhaka
Date: August 19, 2021


(A.K Abdul Matin, FCA)
A. Matin & Co.
Chartered Accountants

DVC: 2108230559A5218484





এ. মতীন এন্ড কোং
A. MATIN & CO.
Chartered Accountants

Annexure- A1/6

POUS FOUNDATION

Guzia, Shibgonj, Bogura.

Consolidated Statement of Changes of Equity
For the year ended June 30, 2021

Particulars	2020-2021	2019-2020
Balance As at July 01, 2020	14,880,323	10,072,777
Prior year adjustment (LLP)	-	274,088
Surplus for the year	3,162,391	5,083,458
Balance As at June 30, 2021	18,042,714	15,430,323
Transfer to reserve on surplus fund	(622,950)	(550,000)
Balance As at June 30, 2021	17,419,764	14,880,323

Sukhendu Chandra Malaker
Director-Finance & Accounts

Md. Bulu Mia
Executive Director

Md. Aminul Islam
President

Place: Dhaka
Date: August 19, 2021

(A. K. Abdul Matin, FCA)
A. Matin & Co.
Chartered Accountants

DVC: 2108230559AS218484





Conclusion:

This report expresses the real statement of Pous Foundation we are grateful to the group members staff. Board members and concerned Govt. and Non-Govt. organization for their co-operation and positive assistance to bring this program. Fund crisis, management lack of available communication facilities, composition were drawbacks to goal ahead. Yet we have tried to face and over come these obstacle successful Pous Foundation with our strong commitment and confidence this organization will advance towards our desired goal according to plan.

Notes: In future when the organization will be expanded any activities may be changed.

**July -2020-2021
Guzia, Shibgonj, Bogura-5800**

Contact Person:

**(Md. Bulu Mia)
Executive Director
Pous Foundation**

