



ANNUAL REPORT

2021-2022

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.

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Publication

Documentation Cell
Head Office: Guzia, Shibgonj,
Bogura-5800, Bangladesh.
Cell: 01718-995470, 01733-296940
E-mail: pousfoundation@gmail.com
Web: www.pousbd.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 our 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 -2021- 2022
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 2021-2022. 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 of 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 -2021- 2022
Guzia, Shibgonj, Bogura-5800

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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 unite the people of the area in aim to assist poor/ destitute families with women leadership under the shadow of an 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:

SI 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 especially 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	207	03	5713



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 labor. However with population pressure and rapid changes in the agriculture structure employment opportunities have become limited for new comers in the labor force. More than 80% of the rural labor 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 99.51% in time and 2.82% behind time.





Primary health care & nutrition program:

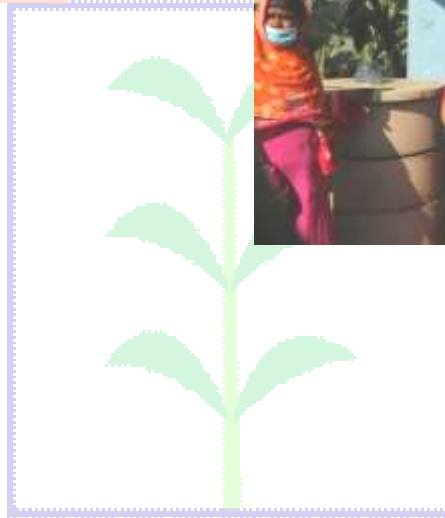
Primary health care & nutrition program is been carried out in selected area among Pous Foundation working areas for preventive and curative healthy services among the under privileged rural people. Their life expectancy, health status and degraded environment improved medical expenditure from their 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.



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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:

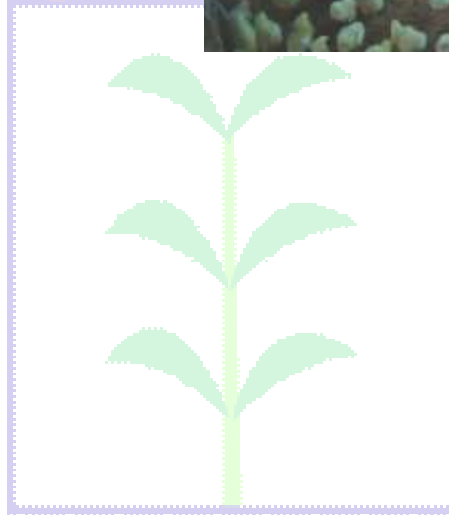
Above mentioned this program Pous Foundation are conducting launching strong motivation disaster pre- management program working areas of the ongoing action. Group members are now very conscious for their disaster pre-management program. At present on organization is properly disaster pre-management 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.



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The Vulnerable Group Development (VGD) program



Under the Ministry of Women and Children Affairs, the VGD program is one of the social security programs implemented in the socio-economic development of rural distressed women, which works to improve the quality of life of women, especially the women. For the development of the most poor women, every two (two) years of VGD cycle under this program, with 1,3,7,700 (1 million and forty thousand) distressed women, a monthly 30 kg of sacrificial food (rice), along with the help of development packages. Lifestyle development training and income generation training receives. Moreover, beneficiaries deposit Tk 200/- per month under savings management, which serves as an early capital formation for small business management. Food and training assistance is provided to VGD beneficiaries in collaboration with the GOB and World Food Program from 2001-2008. From the 2009-2010 cycle, the VGD activities are currently operating in 4572 unions of 492 upazilas in 64 districts through the Ministry of Women and Children Affairs.

Goals and Objectives:

Goal: Positive development of the socio-economic conditions of the poverty-stricken and distressed rural women of Bangladesh, so that they can successfully overcome the existing food insecurity and low social status at the top/level of extreme poverty level.



Objectives: Helping in meeting the daily food needs of rural distressing families and creating training opportunities for marketing skills, encouraging to collect the starting capital of investment through savings, establishing opportunities to get loans and establishing ongoing development programs.

Project Details:

Funding Source/Donor:		Directorate of Women Affair, Ministry of Women and Child Affairs Bangladesh Government.
Implementation Organization:		Pous Foundation.
Project Area's:	District	Upazila
	Bogura	Sherpur
Beneficiary:		2164
Implementation duration:		1 st August-2021 to 31 th December 2022.

Training:

Under the VGD program, rural poor women are imparted life skills and livelihood based training through 09 modules, through which the beneficiaries are being made socially aware on the one hand, and on the other hand, these women are engaged in productive activities to develop them as micro-entrepreneurs.

Provide refresher training on life skills:

Awareness raising training is provided as per the training modules provided by the Directorate of Women Affairs for imparting training to women beneficiaries organized by **Pous Foundation**. Each selected VGD beneficiary women (100%) undergo 46 hours (13 days) formal awareness raising basic training and 17.30 hours (7 days) refreshers training in 2 (two) year VGD cycle. The purpose of life skill



development training is to improve the quality of life of the very poor and poor women. Basic training provides awareness on various issues, which play a positive role in changing attitudes and behavior and applying it in daily life. Life Skills Training Topics:

- 1) VGD Program, Personal Health and Sanitation.
- 2) Disaster Management and Impact of Climate Change.
- 3) Maternal and Child Health, Food and Nutrition.
- 4) Women Empowerment.
- 5) Impact of HIV/AIDS and Drugs and Tobacco.



IGA training: To provide training for skill development of VGD beneficiary women organized by **Pous Foundation**. All selected VGD beneficiary women (100%) first undergo formal basic training of at least 42 hours and refreshers training of 21 hours as follow-up in the second phase. To improve the quality of life and make them self-reliant by involving the very poor and poor women in income generation programs through

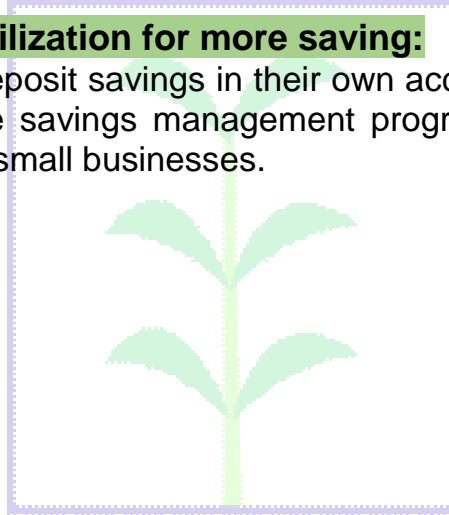


income generation skill development training. Further VGD beneficiary women are trained on specific income generating activities including entrepreneurship development and business management and plan a business based on their own skills/needs. Subjects of training:

- 1) Entrepreneurship development
- 2) Domestic chicken and duck rearing
- 3) Homestead vegetable farming
- 4) Cow and goat rearing.

Motivation & Social mobilization for more saving:

VGD beneficiary women deposit savings in their own account at the rate of Tk 200/- per month under the savings management program, which serves as start-up capital for running small businesses.



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Maternity Allowance Program for Poor Mothers:



To alleviate the plight of expectant mothers in rural areas, the Maternity Allowance Scheme for Poor Mothers has been taken up from the financial year 2007-08. The program is ongoing. Under the program, poor expectant mothers are given allowances as well as training on health-nutrition and other issues.

Goals and Objectives:

1. Reduction of maternal and child mortality and development of human resources as per SDG announced goals.
2. Increase the rate of breastfeeding.
3. Encouraging nutritional intake during pregnancy.
4. Raising awareness about the importance of delivery and post delivery services.
5. Increasing uptake of EPI and family planning.
6. Prevention of dowry, divorce and child marriage trends.
7. Encouraging birth registration.
8. Encouraging marriage registration.

Project Details:

Funding Source/Donor:	Directorate of Women Affair, Ministry of Women and Child Affairs Bangladesh Government.	
Implementation Organization:	Pous Foundation.	
Project Area's:	District	Upazila
	Bogura	Sonatala
		Dhunot
		Nondigram
Beneficiary:	3030	
Implementation duration:	1 st August-2021 to 30 th June 2024.	



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:

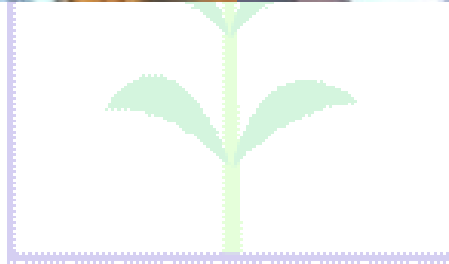
Sewing Machine distribution by Pous Foundation of beneficiaries.





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).



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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 body 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 aspects of development and management, The Executive 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	14	01	15
Field Staff	17	0	17
Service Staff	01	04	5
Project & Voluntary Staff	05	11	16
Total	37	16	53

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Day Observation:

The Short description of the observance of important reformation and cultural activities, events and days by Pous Foundation during 2021-2022 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, 2022. 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.



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Celebration of 102th Birthday of Father of Nation:

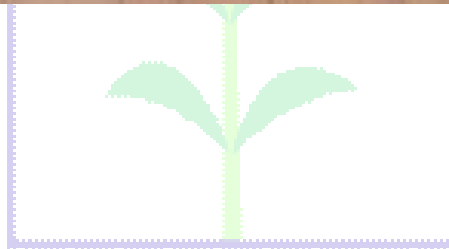
March 17, 2022 Pous Foundation celebrate the 100th birth anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Khotema Ambia was recited from the holy Quran. All Officials Staffs Pous Foundation were present on the occasion.





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.



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TKZ Toha Khan Zaman & Co.
Chartered Accountants

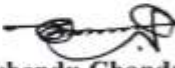
POUS FOUNDATION			
STATEMENT OF CONSOLIDATED FINANCIAL POSITION			
AS AT 30 JUNE 2022			
Particulars	Notes	As at 30-06-2022	As at 30-06-2021
PROPERTY AND ASSETS:			
A. Non-Current Assets:			
Property, Plant, and Equipment at Cost	6.00	1,654,661	1,308,190
Investment in FDR (Reserve Fund)	7.00	2,447,407	2,322,950
Investment in FDR (Savings Fund)	8.00	1,810,425	1,718,900
Investment in FDR (Bank Loan Security Fund)	9.00	8,075,239	6,000,000
Total Non-Current Assets:		13,987,732	11,350,040
B. Current Assets:			
Outstanding Loan	10.00	112,615,347	101,970,950
Advance Income Tax (AIT)	11.00	81,260	45,555
Staff's Motorcycle Loan	12.00	38,000	62,000
Advance Office Rent	13.00	61,000	0
VGD Security	14.00	139,088	100,000
Cash in Hand	15.00	23,891	51,839
Cash at Bank	15.00	1,805,845	3,874,201
Total Current Assets:		114,764,431	106,104,545
Total Properties and Assets:		128,752,163	117,454,585
CAPITAL FUND AND LIABILITIES:			
C. Capital Fund:			
Cumulative Surplus Fund	16.00	20,828,456	17,425,891
Reserve on Surplus Fund	17.00	2,447,407	2,322,950
Accumulated Depreciation	18.00	679,081	464,436
Total Capital Fund:		23,954,944	20,213,277
D. Non-Current Liabilities:			
Loan from ED & Others	19.00	51,747,142	53,103,367
Loan from Bank	20.00	20,287,001	20,000,000
Gratuity Fund	21.00	938,176	568,980
Provident Fund	22.00	2,067,603	1,101,706
Welfare Fund	23.00	164,613	69,980
Staff Security Fund	24.00	490,000	310,000
Risk Fund	25.00	4,779,866	3,854,296
Total Non-Current Liabilities:		80,474,401	79,008,329




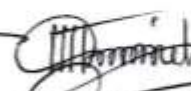


POUS FOUNDATION			
STATEMENT OF CONSOLIDATED FINANCIAL POSITION			
AS AT 30 JUNE 2022			
Particulars	Notes	As at 30-06-2022	As at 30-06-2021
E. Current Liabilities:			
Members Savings Deposits	26.00	19,474,007	16,227,544
Loan Loss Provision	27.00	2,015,564	1,505,652
Provision for Expenses	28.00	73,447	479,734
Payable VAT & Tax	29.00	10,000	20,049
Payable Interest on ED & Others Loan	30.00	2,749,800	0
Total Current Liabilities:		24,322,818	18,232,979
Total Fund and Liabilities:		128,752,163	117,454,585

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes from part of the accounts.

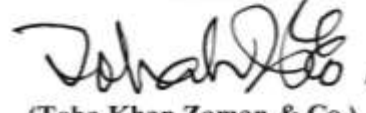

(Sukhendu Chandra Malaker)
Director- Finance, Accounts & Microcredit


(Md. Bulu Mia)
Executive Director


(Md. Aminul Islam)
President

Signed in terms of our separate report of even date annexed

Dated, Dhaka
23 August 2022


(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC:2209100264AS491185)





TKZ Toha Khan Zaman & Co.
Chartered Accountants

POUS FOUNDATION			
STATEMENT OF CONSOLIDATED COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2022			
Figures in Taka			
Particulars	Notes	FY 2021-2022	FY 2020-2021
INCOME:			
A. Operating Income:			
Service Charge on Loan	31.00	24,631,372	19,822,800
Interest Income	32.00	782,875	370,925
Other Income	33.00	9,518	7,350
Sales of Pass Book, Loan Form etc.		89,110	91,330
Total Income (A):		25,512,875	20,292,405
B. Income From Project:			
General Members Subscription		12,600	12,600
General Members Admission Fee		0	350
Donation from VGD Project		350,712	0
Donation from Maternity Project		194,415	0
Donation from Social Welfare		20,000	20,000
Total Income (B):		577,727	32,950
Total Income (A+B):		26,090,602	20,325,355
EXPENDITURE:			
C. Financial Expense:			
Interest on Group Member Savings		747,169	657,686
Service Charge Paid to ED & Others Loan		3,101,095	3,292,964
Interest on Bank Loan		1,337,634	410,000
Others Interest Paid:			
Interest on PF		92,246	43,329
Interest on Gratuity		43,896	30,443
Interest on Welfare		6,743	2,039
Administrative Expenses:			
Staff Salary & Allowance	34.00	12,031,006	9,112,114
Printing & Stationary		241,979	226,531
Fuel Cost		311,162	269,895
Office Rent		354,960	273,360
Postage & Telephone		140,034	75,943
Office Utility		48,846	43,715
Entertainment Cost		87,858	51,347
Repair & Maintenance Cost		340,695	178,541
Advertisement		19,887	22,149
VAT & Tax		76,536	36,680
Advance Income Tax		45,555	55,078
Audit & Professional		40,000	46,000
Loan Loss Provision Expense	35.00	509,912	712,705
Legal Expense		25,533	18,000
Miscellaneous		30,774	41,809
Meeting & Seminar		0	16,478





TKZ Toha Khan Zaman & Co.
Chartered Accountants

POUS FOUNDATION

STATEMENT OF CONSOLIDATED COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2022

Figures in Taka

Particulars	Notes	FY 2021-2022	FY 2020-2021
Travel & Allowance		69,250	38,439
Depreciation Cost	36.00	189,745	179,645
Rebate		486,683	589,730
Donation		0	600
Paper Bill		9,470	7,800
Credit Rating & Directory Fee		13,333	0
Social Dev. and Rehabilitation Support		147,976	84,364
National Days Observation		47,611	11,200
Registration/Renewal Fee		38,097	37,511
Software Charge		96,000	77,600
Internet Expense		42,000	41,600
Gratuity Expense		325,300	300,420
GC/EC Committee Honorarium		129,000	75,600
Amortization		24,900	20,175
Bank Charge		129,665	46,814
Total Expenditure (C):		21,382,550	17,128,304
C. Project Expenses:			
VGD Project Expenses		720,710	11,000
Maternity Project Expenses		428,200	0
Training on Sewing		0	23,660
Medicine		12,120	0
Training on Plantation		20,000	0
Total Expenditure (D):		1,181,030	34,660
Total Expenditure (C+D):		22,563,580	17,162,964
Surplus/(Deficit) of Income over Expenses	16.00	3,527,022	3,162,391
Total Taka:		26,090,602	20,325,355

1.00 Figures have been rounded off to the nearest taka.

2.00 Annexed notes from part of the accounts.

(Sukhendu Chandra Malaker)
Director- Finance, Accounts & Microcredit

(Md. Bulu Mia)
Executive Director

(Md. Aminul Islam)
President

Signed in terms of our separate report of even date annexed

Dated, Dhaka
23 August 2022

(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC:2209100264AS491185)





TKZ Toha Khan Zaman & Co.
Chartered Accountants

POUS FOUNDATION			
STATEMENT OF CONSOLIDATED RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2022			
Particulars	Notes	Figures in Taka	
		FY 2021-2022	FY 2020-2021
RECEIPTS:			
A. Opening Balance:			
Cash in Hand	15.02	51,839	2,185
Cash at Bank	15.03	3,874,201	10,412,245
Total Taka (A):		3,926,040	10,414,430
B. Receipts:			
Loan Realized		179,807,764	128,895,781
Savings Received		17,659,474	13,220,077
Service Charge Received		24,144,688	19,588,045
Risk Fund		1,914,410	1,586,320
Provident Fund		0	310,206
Staff Security Fund		230,000	120,000
Welfare Fund		0	31,016
Loan Received from ED & Others		1,643,775	14,103,367
Loan Received from Bank		10,000,000	20,000,000
FDR Encashment (Reserve Fund)		0	106,250
FDR Encashment (Savings Fund)		0	87,500
FDR Encashment (Bank Loan Security Fund)		197,704	55,108
FDR Encashment (General)		10,134,075	0
Interest Income		782,875	122,067
Sales of Pass Book, Loan Form etc.		89,110	91,330
Advance		409,000	183,230
Motorcycle Loan		24,000	10,000
Receipt from Others		618	1,350
Total Taka (B):		247,037,493	198,511,647
C. Receipt from Project			
General Members Subscription		12,600	12,600
General Members Admission Fee		0	350
Donation from VGD Project		350,712	0
Donation from Maternity Project		194,415	0
Donation from Social Welfare		20,000	20,000
Total Taka (C):		577,727	32,950
Total Taka (A+B+C):		251,541,260	208,959,027
D. PAYMENTS:			
Loan Disbursement		191,441,000	158,632,000
Savings Refund		15,160,180	10,773,575
Administrative Expenses	37.00	7,929,293	9,991,280
FDR Investment		12,623,000	6,941,850
Service Charge paid to ED & Others loan		35,934	2,957,208
Interest on Bank Loan		995,361	0
Capital Expenditure		314,208	207,337
Fund Refund to ED & Others		3,000,000	14,000,000




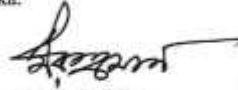


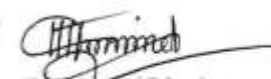
TKZ Toha Khan Zaman & Co.
Chartered Accountants

POUS FOUNDATION			
STATEMENT OF CONSOLIDATED RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2022			
Figures in Taka			
Particulars	Notes	FY 2021-2022	FY 2020-2021
Bank Loan Repayment		7,970,840	0
Provident Fund		5,215	313,729
Staff Security Fund		50,000	30,000
Welfare Fund		0	31,016
VAT & Tax		516,263	520,588
Advance Income Tax		81,260	45,555
Interest on Member Savings		0	175
Provision for Expenses		2,610,666	227,630
Salary Payable		5,109,521	0
Advance Office Rent		100,000	0
Project Security (VGD-Jamanat)		39,088	100,000
Advance		419,000	183,230
Bank Charge		129,665	46,814
Total Payment (D):		248,530,494	205,001,987
E. Project Expenses:			
VGD Project Expenses		720,710	11,000
Maternity Project Expenses		428,200	0
Training on Sewing		0	20,000
Medicine		12,120	0
Training on Plantation		20,000	0
Total Payment (E):		1,181,030	31,000
F. Closing Balance:			
Cash in Hand	15.02	23,891	51,839
Cash at Bank	15.03	1,805,845	3,874,201
Total Payment (F):		1,829,736	3,926,040
Total Taka (D+E+F):		251,541,260	208,959,027

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes from part of the accounts.

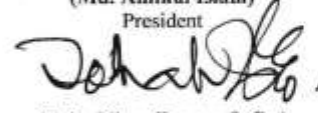

(Sukhendu Chandra Malaker)
Director- Finance, Accounts & Microcredit


(Md. Bulu Mia)
Executive Director


(Md. Aminul Islam)
President

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
23 August 2022


(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC:2209100264AS491185)





POUS FOUNDATION		
CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED 30 JUNE 2022		
Particulars	FY 2021-2022	FY 2020-2021
A. CASH FLOWS FROM OPERATING ACTIVITIES:		
Net Profit for the year	3,527,022	3,162,391
a. Add: Non-Cash Items on the Face of Income Statement:		
Loan Loss Provision	509,912	712,705
Provision for Expenses	(406,287)	417,623
Payable VAT & Tax	(10,049)	20,049
Payable Interest on ED & Others Loan	2,749,800	0
Dispose of Fixed Asset	0	116,990
Depreciation & Amortization	214,645	199,820
Accumulated Depreciation	0	(65,295)
Sub-total of non-cash items:	3,058,021	1,401,892
Revolving Loan	(10,644,397)	(29,234,795)
(Increase)/decrease in Current Assets	0	0
Increase/(decrease) in Current Liabilities	2,535,296	2,295,005
Operating Profit Before Working Capital Changes:	(1,524,058)	(22,375,507)
B. INVESTING ACTIVITIES:		
Acquisition of Property, Plant and Equipment	(346,471)	(225,936)
Investment	(2,291,221)	(6,941,850)
Advance Income Tax	(35,705)	9,523
VGD Security	(39,088)	(100,000)
Motorcycle Loan	24,000	(62,000)
Advance Office Rent	(61,000)	0
Total Investing Activities:	(2,749,485)	(7,320,263)
C. INVESTING ACTIVITIES:		
Loan from ED & Others	(1,356,225)	103,367
Loan from Bank	287,001	20,000,000
Members Savings	3,246,463	3,104,013
Total Financing Activities:	2,177,239	23,207,380
D. NET CASH INFLOW/ (OUTFLOW): (A+B+C)	(2,096,304)	(6,488,390)
E. Cash and cash equivalent at the beginning of the year	3,926,040	10,414,430
F. Cash and cash equivalent at the end of the year	1,829,736	3,926,040

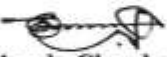






TKZ Toha Khan Zaman & Co.
Chartered Accountants

POUS FOUNDATION			
STATEMENT OF CHANGE IN EQUITY FOR THE YEAR ENDED 30 JUNE 2022			
Figures in Taka			
Particulars	Note	30-06-2022	30-06-2021
Opening Balance as at 01 July 2021		12,612,218	10,072,777
Add: Surplus/Deficit for the year		3,527,022	3,162,391
Balance as at 30 June 2022		16,139,240	13,235,168
Less: Transfer to Reserve on Surplus Fund		(124,457)	(622,950)
Balance as at 30 June 2022		16,014,783	12,612,218

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes from part of the accounts.



(Sukhendu Chandra Malaker)
Director- Finance, Accounts & Microcredit


(Md. Bulu Mia)
Executive Director


(Md. Aminal Islam)
President

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
23 August 2022


(Toha Khan Zaman & Co.)
Chartered Accountants
(DVC:2209100264AS491185)



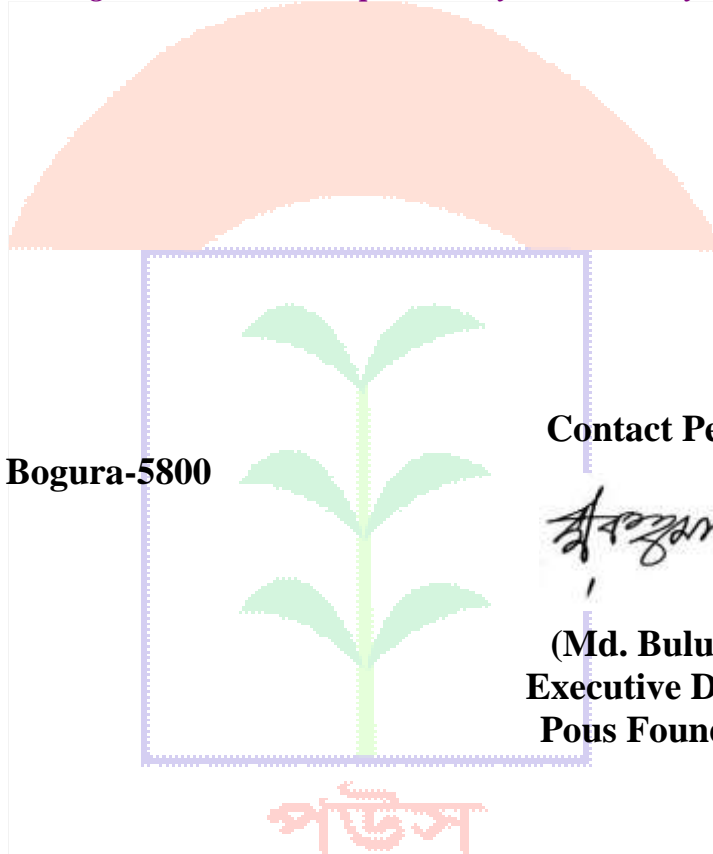


Conclusion:

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 -2021-2022
Guzia, Shibgonj, Bogura-5800**



Contact Person:

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