



	-	-	-	-	-	-	-	-
Opening balance-Own equity	26,269,292	2,332,411	(550,290)	387,550	-	-	-	28,385,288
Surplus for the year	18,899,845	11,582,726	5,975,562	6,850,488	(325,347)	(1,073,787)	(1,254,423)	40,575,919
<b>Closing balance</b>	<b>45,169,137</b>	<b>13,915,137</b>	<b>5,425,273</b>	<b>7,238,039</b>	<b>(325,347)</b>	<b>(1,073,787)</b>	<b>(1,254,423)</b>	<b>68,961,207</b>
	-	-	-	-	-	-	-	-
<b>Total equity</b>	<b>181,632,299</b>	<b>13,915,137</b>	<b>5,425,273</b>	<b>7,238,039</b>	<b>(325,347)</b>	<b>(1,073,787)</b>	<b>(1,254,423)</b>	<b>205,424,369</b>
	-	-	-	-	-	-	-	-
<b>Total equity and liabilities</b>	<b>506,160,511</b>	<b>16,235,832</b>	<b>8,542,805</b>	<b>9,931,965</b>	<b>1,436,423</b>	<b>(531,880)</b>	<b>(614,319)</b>	<b>541,037,788</b>

	HO	AO 1	AO 2	AO 3	AO 4	AO 5	AO 6	Grand total
<b>OPERATIONAL INCOME</b>								
Income from loans	-	17,175,975	10,534,537	11,317,566	3,309,031	268,200	197,272	42,802,581
Return on investment	6,107,682	24,175	27,923	24,831	-	755	-	6,227,699
Other Income	3,015,710	27,280	853	1,057	60	65	-	3,045,025
Gross profit on ED	1,512,796	-	-	-	-	-	-	1,512,796
<b>Total Operating Income</b>	<b>9,123,392</b>	<b>17,227,430</b>	<b>10,563,313</b>	<b>11,343,454</b>	<b>3,309,091</b>	<b>269,020</b>	<b>197,272</b>	<b>53,588,101</b>
	-	-	-	-	-	-	-	-
<b>OPERATIONAL EXPENSES</b>								
Loan loss provision and Write offs	27,567	-	-	-	-	-	-	27,567
Financial Charges	9,616,337	17,905	2,687	4,362	42,730	1,400	9,765	9,698,318
Personnel cost	5,979,049	3,629,137	3,086,207	2,967,529	2,350,763	848,808	878,597	20,172,880
General and administrative expenses	7,956,347	1,997,662	1,498,857	1,521,075	1,240,945	492,599	563,333	16,254,652
	-	-	-	-	-	-	-	-
<b>Total Operating expenses</b>	<b>23,579,300</b>	<b>5,644,704</b>	<b>4,587,751</b>	<b>4,492,966</b>	<b>3,634,438</b>	<b>1,342,807</b>	<b>1,451,695</b>	<b>46,153,417</b>
	-	-	-	-	-	-	-	-
<b>Operating profit/[loss]</b>	<b>(14,455,908)</b>	<b>11,582,726</b>	<b>5,975,562</b>	<b>6,850,488</b>	<b>(325,347)</b>	<b>(1,073,787)</b>	<b>(1,254,423)</b>	<b>7,434,684</b>
	-	-	-	-	-	-	-	-
<b>NON-OPERATIONAL ITEMS</b>								
Training expenses-Staff and commu	2,150,165	-	-	-	-	-	-	2,150,165
Seminar, workshop and research exp	63,653	-	-	-	-	-	-	63,653
Grant recognised as income	(37,159,681)	-	-	-	-	-	-	(37,159,681)
ED non-operating expenses	-	-	-	-	-	-	-	214,518
<b>Total non-operating expenses</b>	<b>(33,355,753)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(33,141,235)</b>
	-	-	-	-	-	-	-	-
<b>Total profit/[loss] before tax</b>	<b>18,899,845</b>	<b>11,582,726</b>	<b>5,975,562</b>	<b>6,850,488</b>	<b>(325,347)</b>	<b>(1,073,787)</b>	<b>(1,254,423)</b>	<b>40,575,919</b>