

	-	-	-	-	-	-	-	-
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
Closing balance	45,169,137	13,915,137	5,425,273	7,238,039	(325,347)	(1,073,787)	(1,254,423)	68,961,207
	-	-	-	-	-	-	-	-
Total equity	181,632,299	13,915,137	5,425,273	7,238,039	(325,347)	(1,073,787)	(1,254,423)	205,424,369
	-	-	-	-	-	-	-	-
Total equity and liabilities	506,160,511	16,235,832	8,542,805	9,931,965	1,436,423	(531,880)	(614,319)	541,037,788

	HO	AO 1	AO 2	AO 3	AO 4	AO 5	AO 6	Grand total
OPERATIONAL INCOME								
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
Total Operating Income	9,123,392	17,227,430	10,563,313	11,343,454	3,309,091	269,020	197,272	53,588,101
	-	-	-	-	-	-	-	-
OPERATIONAL EXPENSES								
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
	-	-	-	-	-	-	-	-
Total Operating expenses	23,579,300	5,644,704	4,587,751	4,492,966	3,634,438	1,342,807	1,451,695	46,153,417
	-	-	-	-	-	-	-	-
Operating profit/[loss]	(14,455,908)	11,582,726	5,975,562	6,850,488	(325,347)	(1,073,787)	(1,254,423)	7,434,684
	-	-	-	-	-	-	-	-
NON-OPERATIONAL ITEMS								
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
Total non-operating expenses	(33,355,753)	-	-	-	-	-	-	(33,141,235)
	-	-	-	-	-	-	-	-
Total profit/[loss] before tax	18,899,845	11,582,726	5,975,562	6,850,488	(325,347)	(1,073,787)	(1,254,423)	40,575,919