

Interim Financial Statements

For the Three Months Ended 30th June 2023



SARVODAYA DEVELOPMENT FINANCE PLC

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STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the three months ended		Variance %
	30th June 2023 Un-Audited LKR	30th June 2022 Un-Audited LKR	
Income	744,561,105	559,841,607	33.0%
Interest Income	703,371,619	525,174,078	33.9%
Interest Expenses	(349,905,107)	(220,690,915)	58.5%
Net Interest Income	353,466,512	304,483,164	16.1%
Net Fee and Commission Income	29,834,113	28,641,277	4.2%
Other Operating Income	11,355,372	6,026,252	88.4%
Total Operating Income	394,655,997	339,150,693	16.4%
Impairment Charges for Loans and Other Losses	(80,760,288)	(50,325,397)	60.5%
Net Operating Income	313,895,710	288,825,296	8.7%
Operating Expenses			
Personnel Expenses	(133,660,221)	(119,815,671)	11.6%
Depreciation of Property, Plant and Equipment	(7,982,742)	(7,103,892)	12.4%
Amortisation of Right of Use Assets	(18,040,130)	(17,336,160)	4.1%
Amortisation of Intangible Assets	(183,038)	(347,984)	-47.4%
Other Operating Expenses	(98,109,867)	(69,600,145)	41.0%
Operating Profit Before Tax on Financial Services	55,919,710	74,621,446	-25.1%
Tax on Financial Services	(30,643,719)	(29,318,539)	4.5%
Profit Before Taxation	25,275,991	45,302,907	-44.2%
Income Tax Expenses	(15,213,964)	(11,475,256)	32.6%
Profit for the Period	10,062,027	33,827,651	-70.3%
Total Comprehensive Income for the Period	10,062,027	33,827,651	-70.3%
Basic/Diluted Earnings Per Share *	0.27	0.90	-70.1%

* Calculated based on profit/(loss) for the period

STATEMENT OF FINANCIAL POSITION

As at	30th June 2023 Un-Audited LKR	31st March 2023 Audited LKR	Variance %
Assets			
Cash and Cash Equivalents	245,335,841	664,043,703	-63.1%
Financial Investments	612,131,812	576,027,374	6.3%
Other Financial Assets	899,541	874,494	2.9%
Financial Assets at Amortised Cost - Loans and Receivables	5,190,571,757	5,105,311,168	1.7%
Financial Assets at Amortised Cost - Lease Rentals Receivables	4,932,759,039	4,674,862,363	5.5%
Other Non Financial Assets	155,375,257	155,939,726	-0.4%
Investment Property	234,257,500	234,257,500	-
Property, Plant and Equipment	157,345,577	147,095,459	7.0%
Right-of-use Lease Assets	90,950,146	105,241,220	-13.6%
Intangible Assets	4,503,015	4,686,053	-3.9%
Deferred Tax Assets	2,439,552	1,954,498	24.8%
Total Assets	11,626,569,037	11,670,293,558	-0.4%
Liabilities			
Due to Banks and Other Institutions	1,296,872,192	1,508,114,678	-14.0%
Financial Liabilities at Amortised Cost - Due to Customers	6,318,459,076	6,193,431,026	2.0%
Lease Liabilities	101,752,551	119,947,887	-15.2%
Other Non Financial Liabilities	343,819,242	291,925,223	17.8%
Current Tax Liabilities	68,402,524	71,709,569	-4.6%
Post Employment Benefit Liability	37,713,707	35,677,457	5.7%
Total Liabilities	8,167,019,292	8,220,805,840	-0.7%
Shareholders' Funds			
Stated Capital	2,696,113,032	2,696,113,032	0.0%
Reserves	182,448,021	182,448,021	0.0%
Retained Earnings	580,988,692	570,926,665	1.8%
Total Shareholders' Funds	3,459,549,745	3,449,487,718	0.3%
Total Liabilities and Shareholders' Funds	11,626,569,037	11,670,293,558	-0.4%
Commitments and Contingencies	7,433,330	7,433,330	0.0%
Net Assets Value per Share	23.13	23.06	0.3%

Certification

We certify that these Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

Sgd.
Kalani Dharmadasa
Head of Finance

Sgd.
Nilantha Jayanetti
Chief Executive Officer

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.
Signed for and on behalf of the Board of Directors by;

Sgd.
Channa de Silva
Chairman

Sgd.
Dammika Ganegama
Senior Director

10 August 2023
Colombo

STATEMENT OF CHANGES IN EQUITY

For the three months ended 30th June	Stated Capital LKR	Statutory Reserves LKR	Revaluation Reserves LKR	Retained Earnings LKR	Total Equity LKR
Balances as at 01 April 2022 (Audited)	2,696,113,032	114,850,787	56,514,761	437,316,534	3,304,795,115
Comprehensive Income for the Period					
Profit for the Period	-	-	-	33,827,652	33,827,652
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	-	-	-	33,827,652	33,827,652
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Interim Dividend	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-
Balances as at 30 June 2022 (Un-Audited)	2,696,113,032	114,850,787	56,514,761	471,144,186	3,338,622,767
Balances as at 01 April 2023 (Audited)					
Balances as at 01 April 2023 (Audited)	2,696,113,032	125,933,259	56,514,761	570,926,665	3,449,487,718
Comprehensive Income for the Period					
Profit for the Period	-	-	-	10,062,027	10,062,027
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	-	-	-	10,062,027	10,062,027
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Interim Dividend	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-
Balances as at 30 June 2023 (Un-Audited)	2,696,113,032	125,933,259	56,514,761	580,988,692	3,459,549,745

STATEMENT OF CASH FLOWS

For the three months ended 30th June

	30th June 2023 Un-Audited LKR	30th June 2022 Un-Audited LKR
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	25,275,991	45,302,907
Adjustments for		
Impairment Charges for Loans and Other Losses	80,760,288	50,325,397
Loss/(Profit) on Disposal of Property, Plant and Equipment	(7,636,173)	(1,827)
Provision for Defined Benefit Plans	4,278,000	3,615,000
Depreciation of Property, Plant and Equipment	7,982,742	7,103,892
Amortisation of Intangible Assets	183,038	347,984
Amortisation of Right of Use Assets	18,040,130	17,336,160
Interest Expenses on Lease Creditor	5,116,512	3,956,494
Operating Profit before Working Capital Changes	134,000,529	127,986,006
(Increase)/Decrease in Loans and Receivables	(124,921,046)	(125,068,184)
(Increase)/Decrease in Lease Rentals Receivable	(298,996,505)	8,149,129
(Increase)/Decrease in Other Financial Assets	(25,047)	(15,752)
(Increase)/Decrease in Other Non Financial Assets	564,469	20,443,950
Increase/(Decrease) in Amounts Due to Customers	125,028,050	477,602,850
Increase/(Decrease) in Other Non Financial Liabilities	51,894,019	(442,340,076)
Cash Generated from/(Used in) Operations	(112,455,531)	66,757,922
Retirement Benefit Liabilities Paid	(2,241,750)	(228,050)
Net Collection of LRAB Fund	-	94,969
Income Tax Paid	(19,006,064)	(4,015,510)
Repayment of Lease Liabilities	(27,176,697)	(21,673,984)
Net Cash Flow from/(Used in) Operating Activities	(160,880,041)	40,935,347
Cash Flows from / (Used in) Investing Activities		
Sales of Property, Plant and Equipment	8,265,791	63,450
Acquisition of Property, Plant and Equipment	(18,746,688)	(5,305,959)
Investments in Financial Investments	(36,104,438)	(9,933,515)
Net Cash Flows from/(Used in) Investing Activities	(46,585,335)	(15,176,025)
Cash Flows from / (Used in) Financing Activities		
Funds Received from Bank and Other Institutional Borrowings	2,700,000	504,411,416
Repayment of Bank and Other Institutional Borrowings	(197,042,596)	(405,955,226)
Net Cash Flows from/(Used in) Financing Activities	(194,342,596)	98,456,190
Net Increase in Cash and Cash Equivalents	(401,807,972)	124,215,513
Cash and Cash Equivalents at the beginning of the period	579,671,138	(241,120,008)
Cash and Cash Equivalents at the end of the period	177,863,166	(116,904,495)
Cash and Cash Equivalents at the end of the period		
Favorable Cash and Cash Equivalents	245,335,841	107,092,896
Unfavorable Cash and Cash Equivalents	(67,472,675)	(223,997,392)
Total Cash and Cash Equivalents at the end of the period	177,863,166	(116,904,495)

NOTES TO THE INTERIM FINANCIAL STATEMENTS

1. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Financial Instruments are measured on an ongoing basis either at fair value or at amortised cost. The summary of Significant Accounting Policies describes how each category of Financial Instruments are measured and how income and expenses, including fair value gains and losses, are recognised. The following table provides a reconciliation between line items in the Statement of Financial Position and categories of Financial Instruments.

Analysis of Financial Instruments by Measurement Basis

	30th June 2023	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	245,335,841	245,335,841
Financial Investments	612,131,812	612,131,812
Other Financial Assets	899,541	899,541
Financial Assets at Amortised Cost - Loans and Receivables	5,190,571,756	5,190,571,756
Financial Assets at Amortised Cost - Lease Rentals Receivables	4,932,759,039	4,932,759,039
Total Financial Assets	10,981,697,990	10,981,697,990
Financial Liabilities		
Due to Banks and Other Institutions	1,296,872,192	1,296,872,192
Financial Liabilities at Amortised Cost - Due to Customers	6,318,459,076	6,318,459,076
Lease Liabilities	101,752,551	101,752,551
Total Financial Liabilities	7,717,083,819	7,717,083,819

	31st March 2023	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	664,043,703	664,043,703
Financial Investments	576,027,374	576,027,374
Other Financial Assets	874,494	874,494
Financial Assets at Amortised Cost - Loans and Receivables	5,105,311,168	5,105,311,168
Financial Assets at Amortised Cost - Lease Rentals Receivables	4,674,862,363	4,674,862,363
Total Financial Assets	11,021,119,101	11,021,119,101
Financial Liabilities		
Due to Banks and Other Institutions	1,508,114,678	1,508,114,678
Financial Liabilities at Amortised Cost - Due to Customers	6,193,431,024	6,193,431,024
Lease Liabilities	119,947,887	119,947,887
Total Financial Liabilities	7,821,493,588	7,821,493,588

NOTES TO THE INTERIM FINANCIAL STATEMENTS

2. FAIR VALUE MEASUREMENT HIERARCHY

As at 30th June 2023	Fair Value			Total LKR
	Level 1 LKR	Level 2 LKR	Level 3 LKR	
Non Financial Assets - Investment Property				
Land and building	-	-	234,257,500	234,257,500
	-	-	234,257,500	234,257,500

Non Financial Assets - Property, Plant and Equipment

Land	-	-	36,100,000	36,100,000
	-	-	36,100,000	36,100,000

As at 31st March 2023

As at 31st March 2023	Fair Value			Total LKR
	Level 1 LKR	Level 2 LKR	Level 3 LKR	
Non Financial Assets - Investment Property				
Land and building	-	-	234,257,500	234,257,500
	-	-	234,257,500	234,257,500

Non Financial Assets - Property, Plant and Equipment

Land	-	-	36,100,000	36,100,000
	-	-	36,100,000	36,100,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS

3. FINANCIAL REPORTING BY SEGMENT

For management purposes, the Company is organised into business units based on its products and services and has three reportable segments, as follows:

Lease

This segment includes Leasing products offered to the customers.

Loan

This segment includes SME, Micro, Personal and Gold loans offered to the customers.

Other Business

This segment includes all other business activities that the Company engaged other than above segments.

The Management Committee monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on profit or loss and is measured consistently with profit or loss in the financial statements. Also, the Company's financing (including finance costs and finance income) and income taxes are managed on a Company basis and are not allocated to operating segments.

Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.

	Lease		Loan		Other		Total	
	2023 LKR	2022 LKR	2023 LKR	2022 LKR	2023 LKR	2022 LKR	2023 LKR	2022 LKR
Period ended 30th June								
Interest Income	310,823,021	269,536,004	332,006,082	238,417,111	60,542,516	17,220,963	703,371,619	525,174,078
Net Fee and Commission Income	12,657,603	12,067,614	13,319,158	13,283,433	3,857,353	3,290,230	29,834,113	28,641,277
Other Operating Income	4,817,699	2,539,080	5,069,498	2,794,893	1,468,174	692,279	11,355,372	6,026,252
Gross Income	328,298,324	284,142,698	350,394,738	254,495,438	65,868,044	21,203,471	744,561,105	559,841,607
Interest Expenses	(148,452,873)	(92,985,128)	(156,211,825)	(102,353,433)	(45,240,409)	(25,352,353)	(349,905,107)	(220,690,915)
Total Operating Income	179,845,450	191,157,570	194,182,913	152,142,005	20,627,635	(4,148,882)	394,655,997	339,150,693
Credit Loss Expenses	(41,099,830)	(25,826,248)	(39,660,458)	(24,499,148)	-	-	(80,760,288)	(50,325,397)
Net Operating Income	138,745,620	165,331,322	154,522,455	127,642,857	20,627,635	(4,148,882)	313,895,710	288,825,296
Other Expenses	(105,986,006)	(87,112,145)	(111,525,409)	(95,888,743)	(32,298,804)	(23,751,087)	(249,810,219)	(206,751,975)
Depreciation and Amortisation	(3,464,464)	(3,139,747)	(3,645,536)	(3,456,078)	(1,055,781)	(856,051)	(8,165,781)	(7,451,875)
Segment Result	29,295,151	75,079,430	39,351,510	28,298,035	(12,726,951)	(28,756,020)	55,919,710	74,621,446
Tax on Financial Services							(30,643,719)	(29,318,539)
Income Tax Expenses							(15,213,964)	(11,475,256)
Profit Attributable to Shareholders							10,062,027	33,827,651
As at 30th June								
Segment Assets	4,932,759,039	4,937,475,861	5,190,571,756	5,731,277,733	1,503,238,242	567,377,366	11,626,569,037	11,236,130,960
Total Assets	4,932,759,039	4,937,475,861	5,190,571,756	5,731,277,733	1,503,238,242	567,377,366	11,626,569,037	11,236,130,960
Segment Liabilities	3,464,989,379	3,470,389,959	3,646,088,501	4,028,327,278	1,055,941,411	398,790,955	8,167,019,292	7,897,508,192
Total Liabilities	3,464,989,379	3,470,389,959	3,646,088,501	4,028,327,278	1,055,941,411	398,790,955	8,167,019,292	7,897,508,192

NOTES TO THE INTERIM FINANCIAL STATEMENTS

4. SHARE INFORMATION

Market prices of ordinary shares recorded during the quarter ended 30 June 2023 are as follows:

	LKR
Last Traded Price	11.80
Highest Price	12.60
Lowest Price	9.00

5. DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S HOLDING IN SHARES OF THE COMPANY

Shareholder Name	No. of Shares	Ownership %
Mr. Channa de Silva - Chairman	323,200	0.22
Mr. Dammika Ganegama - Senior Director	437,400	0.29
Mr. Masayoshi Yamashita - Director	Nil	-
Mr. Ramesh Schaffter- Director	Nil	-
Mr. Senthil Nandhanan Senthilverl - Director	Nil	-
Mr. Amrit CanagaRetna - Director	Nil	-
Ms. Shehara De Silva - Director	26,600	0.02
Mr. Nilantha Jayanetti - Chief Executive Officer	105,500	0.07

6. TOP 20 SHAREHOLDERS

Shareholder Name	No. of Shares	Ownership %
Sarvodaya Economic Enterprises Development Services (GTE) Ltd	54,000,000	36.10
Seylan Bank PLC/Senthilverl Holdings (Pvt) Ltd	17,247,159	11.53
<i>Janashakthi Capital Limited</i>	16,089,270	10.76
<i>Seylan Bank PLC/Janashakthi Capital Limited</i>	11,365,000	7.60
Commercial Bank Of Ceylon Plc/Janashakthi Capital Limited	4,724,270	3.16
Gentosha Total Asset Consulting Inc.	13,500,004	9.02
Lanka Jathika Sarvodaya Shramadana Sangamaya	4,645,000	3.11
Ideal Automobile (Pvt) Ltd	4,382,246	2.93
Sanasa Life Nsurance Company PLC	3,579,900	2.39
Thalwila Pibidena Sarvodaya Shramadana Society	1,414,000	0.95
Sanasa General Insurance Company Ltd	1,108,445	0.74
Mr. M.A.H. Esufally & Mrs A.M. Esufally	1,072,200	0.72
Dr. T.H. Rajudin	613,600	0.41
Mr. J.D. Ariyaratne	454,600	0.30
Kekunawela Sarvodaya Shramadana Society	450,000	0.30
Porathota Sarvodaya Shramadana Society	450,000	0.30
Mr. W.T.D. Ganegama & Ms N.H. Ariyaratne	365,000	0.24
Mr. G.C.A. De Silva	323,200	0.22
Kuda Arukgoda Sarvodaya Shramadana Society	300,000	0.20
Mis. L.M. Ginige	236,600	0.16
Mr. C.W. Perera	234,500	0.16
Mrs. G.R.D. De Silva	234,500	0.16
Other Shareholders	28,895,828	19.32
Total	149,596,052	100.00

NOTES TO THE INTERIM FINANCIAL STATEMENTS

7. PUBLIC SHAREHOLDING AND FLOAT ADJUSTED MARKET CAPITALISATION

Public shareholding Information pertaining to public shareholding as at 30 June 2023 is as follows:

	Available	Requirement
Public Holding Percentage	39.640%	20%
Number of Public Shareholders	2,382	500
Float Adjusted Market Capitalisation (LKR)	699,741,652	Less than LKR 2.5 Bn (Option 5)

- Public Holding percentage as at 30 June 2023 being 39.640% comprising of 2,382 Shareholders.
- The Float adjusted market capitalisation as at 30 June 2023 - LKR 699,741,652.00
- The Float adjusted market capitalisation of the Company falls under Option 5 of Rule 7.14.1 (i) (a), of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

8. STATED CAPITAL

	Number of Shares	30th June 2023 LKR	Number of Shares	31st Mar 2023 LKR
Issued and Fully Paid-Ordinary shares				
At the beginning of the period	149,596,052	2,696,113,032	149,596,052	2,696,113,032
Issued during the period	-	-	-	-
At the end of the period	149,596,052	2,696,113,032	149,596,052	2,696,113,032

9. IPO FUND UTILISATION

Objective as per Prospectus	Amount Allocated as per Prospectus (LKR Mn)	Proposed Date of Utilisation as per Prospectus	Amount Allocated from Proceed (LKR Mn) (A)	% of Total Proceeds	Amounts Utilised (LKR Mn) (B)	% of Utilisation against Allocation (B/A)	Clarification if not Fully Utilised including where the funds are invested
1. Improve the Core Capital and thereby Strengthen the Equity Base of the Company							LKR1 Bn new capital was raised from the IPO and fulfilled the core capital requirement of LKR 2.5 Bn of the Central Bank of Sri Lanka before 31 December 2021.
2. Part Finance the Growth in the Loan Portfolio of SDF	1,000	Before 30 June 2022	1,000	100.0%	1,000	100.0%	

NOTES TO THE INTERIM FINANCIAL STATEMENTS

10. EXPLANATORY NOTES

- 1 The accounting policies and methods of computation used for the financial statements in the annual report for the year ended 31 March 2023 have been consistently applied without any significant change.
- 2 The Interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34: Interim Financial Reporting and the provisions of the Companies Act No. 7 of 2007 and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.
- 3 Transactions with related entities;
The nature of related party transactions in the current period is similar in nature to those reported in the Audited Financial Statements for the year ended 31 March 2023.
- 4 There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Interim Financial Statements.
- 5 There has been no significant change in the nature of the contingent liabilities for the three months period ended 30 June 2023 which were disclosed in the annual report for the year ended 31 March 2023.

CORPORATE INFORMATION

NAME OF THE COMPANY

Sarvodaya Development Finance PLC

LEGAL FORM

Public Quoted Company Incorporated in Sri Lanka under the Companies Act No. 7 of 2007.

A Licensed Finance Company under the Finance Business Act No. 42 of 2011.

A registered Finance Leasing Establishment in terms of Finance Leasing Act No. 56 of 2000.

The Company is listed on the main board of the Colombo Stock Exchange on 14 December 2021.

PRINCIPAL ACTIVITIES

The Company provides a comprehensive range of financial services encompassing Acceptance of Fixed Deposits, Savings, Providing Finance Lease, SME Loans, Gold Loans, Personal Loans, Other Credit Facilities, Digital Financial Services and Value-Added Services.

COMPANY REGISTRATION NUMBER

PB 3795 (Before Listing)

PQ 00251293

CENTRAL BANK REGISTRATION NUMBER

047

TAXPAYER IDENTITY NUMBER (TIN)

134037954

REGISTERED OFFICE & HEAD OFFICE

No. 155A,

Dr. Danister De Silva Mawatha,

Colombo 08,

Sri Lanka.

Telephone No.: 011 5 444 666

E-mail: info@sdf.lk

Website: www.sarvodayafinance.lk

ACCOUNTING YEAR-END

31st March

NO OF BRANCHES

51

CREDIT RATING

Lanka Ratings (SL) BB Stable

BOARD OF DIRECTORS

Mr. Channa de Silva - Chairman

Non-Independent/Non-Executive

Mr. Dammika Ganegama - Senior Director

Independent/Non-Executive

Mr. Masayoshi Yamashita - Director

Non-Independent/Non-Executive

Mr. Ramesh Schaffter- Director

Non-Independent/Non-Executive

Mr. Senthil Nandhanan Senthilvel - Director

Non-Independent/Non-Executive

Mr. Amrit CanagaRetna - Director

Independent/Non-Executive

Ms. Shehara De Silva - Director

Independent/Non-Executive

BOARD SUB-COMMITTEES OPERATING

Board Audit Committee

Board Integrated Risk Management Committee

Board Remuneration and Nomination Committee

Related Party Transaction Review Committee

Board Credit Committee

COMPANY SECRETARY

P W Corporate Secretarial (Pvt) Ltd

No.3/17, Kynsey Road

Colombo 08.

EXTERNAL AUDITORS

M/s Ernst & Young

Chartered Accountants,

201, De Saram Place,

Colombo 10.

LEGAL ADVISERS

Nithya Partners

D. L. & F. De Saram

BANKERS

Sampath Bank PLC

National Development Bank PLC

Hatton National Bank PLC

Seylan Bank PLC

Cargills Bank PLC

People's Bank

Bank of Ceylon

Commercial Bank PLC

Sanasa Development Bank PLC



SARVODAYA DEVELOPMENT FINANCE PLC

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