



**PRIVATE & CONFIDENTIAL**

**AUDIT REPORT  
AND  
FINANCIAL STATEMENTS  
OF**

**CONSOLIDATE AUDITORS' REPORT AND ACCOUNTS  
OF  
BANGLADESH ASSOCIATION FOR SOCIAL  
ADVANCEMENT (BASA)  
FOR THE YEAR ENDED 30 JUNE, 2016**

**RAHMAN ANIS & CO.**

**CHARTERED ACCOUNTANTS**

**Azad Center, 55 Purana Paltan  
Suit # 13/A-1, (Floor 13), Dhaka-1000, Bangladesh  
PH : 88-02-9552597, Mob # 01819 491543  
Fax : 88-02-9552597, E-mail : ca\_rac@yahoo.com**

**CONSOLIDATE AUDIT REPORT AND ACCOUNTS**

**BANGLADESH ASSOCIATION FOR SOCIAL ADVANCEMENT (BASA)  
FOR THE YEAR ENDED 30 JUNE, 2016**

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# RAHMAN ANIS & CO.

## CHARTERED ACCOUNTANTS

### AUDITORS' REPORT

We have audited the accompanying financial statements of PKSF Funded Micro Credit Program of Bangladesh Association for Social Advancement (BASA) comprised of Consolidated Statement of Financial Position as at 30 June, 2016, Consolidated Statement of Comprehensive Income and Consolidated Receipts and Payments Statement For the year ended 30 June, 2016 and a summary of significant accounting policies and other explanatory information. This audit has been conducted only for the purpose of reporting to the group i.e. BASA for their internal use and not for the purpose of reporting to the NGO Affairs Bureau (NGOAB), Bangladesh.

#### **Management's responsibility for the financial statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

#### **Auditors' responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedure to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor judgment, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessment, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that the 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 financial statements.

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

#### **Auditor's Observation**

"No person or organization registered under sub-rule (3) of rule 3 of the Foreign Donations (Voluntary Activities) Regulation Rules 1978 shall receive or operate any foreign donation without prior approval or permission of the Government for such receipt or undertaking."

#### **Opinion**

Subject to our above observation, in our opinion, the financial statements present fairly, in all material respect PKSF Funded Micro Credit Program of Bangladesh Association for Social Advancement (BASA) as at 30 June, 2016 in accordance with accounting policies described in note no. 4 & 5 to the financial statements and comply with the applicable laws and regulation.

We also report that:

- i) 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.
- ii) Proper books of accounts as required have been kept and other applicable laws have been followed by the organization so far as it appeared from our examination of those books.
- iii) In our opinion, the financial statement dealt with by the report is in agreement with the books of accounts.

Dhaka, 13 February, 2017



Signed by: Md. Anisur Rahman, FCA

**Rahman Anis & Co.**

Chartered Accountants

**Azad Center, 55 Purana Paltan, Suit # 13/ A-1, (13 Floor), Dhaka-1000, Bangladesh**

Tel: 88-02-9552597, Fax: 88-02-9552597, Mobile: 01819-491543, E-mail: ca\_rac@yahoo.com



**Bangladesh Association for Social Advancement (BASA)**  
**Consolidated Statement of Financial Position**  
**As on 30 June, 2016**

Particulars	Note	Amount (Tk.)	
		2015-2016	2014-2015
<b>Property And Assets</b>			
<b>A. Non-Current Assets (WDV)</b>	<b>6.00</b>	<b>43,845,935</b>	<b>25,219,660</b>
Non-current Assets at cost		57,257,162	37,119,696
Less : Accumulated depreciation		13,411,227	11,900,036
<b>B. Investments</b>	<b>7.00</b>	<b>81,351,569</b>	<b>36,712,669</b>
Savings FDR	7.01	63,388,908	28,313,050
Disaster Management Fund Investment (DMFI)	7.02	1,366,227	2,086,125
FDR Reserve Fund	7.03	16,596,434	6,313,494
<b>C. Current Assets</b>		<b>959,415</b>	<b>465,025</b>
Closing Stock	8.00	577,744	145,879
Accounts Receivables	9.00	381,671	319,146
<b>Loan to Beneficiaries</b>	<b>10.00</b>	<b>954,738,299</b>	<b>667,978,072</b>
Rural Micro Credit (RMC)		206,999,847	212,754,094
ME-GOB		592,494,917	369,450,157
SEASONAL		-	32,823,768
Hard Core Poor (HCP)/ UPP		9,051,657	14,500,595
Shomriddhi (IGA)		7,802,685	-
Shomriddhi (Asset Creation)		1,395,000	-
Shomriddhi (Improvement of Life)		264,655	-
Agriculture (Sufolon)		136,729,538	38,449,458
		-	<b>22,917</b>
<b>Loan to Others</b>	<b>11.00</b>	<b>-</b>	<b>22,917</b>
<b>Loan, Advance &amp; Prepayments</b>	<b>12.00</b>	<b>10,437,146</b>	<b>7,646,426</b>
Honey Project	12.01	1,155,100	94,400
Harvest Machine Project	12.02	719,330	1,509,330
Advance (Office Rent)	12.03	812,942	618,042
Advance (Miscellaneous)	12.04	266,668	154,168
Advance Salary	12.05	571,000	218,000
By-cycle Loan	12.06	639,350	698,300
Motorcycle Loan	12.07	5,404,128	3,640,198
Environment Project	12.08	225,572	615,488
Advance for Security	12.09	78,000	98,500
RERMP Project	12.10	295,056	-
Dhaka WASA	12.11	270,000	-
		<b>7,050,240</b>	<b>7,248,646</b>
Suspens A/c	13.00	7,050,240	7,248,646
<b>D. Closing Balance</b>	<b>14.00</b>	<b>46,182,638</b>	<b>42,650,600</b>
Cash in Hand	14.01	1,599,057	1,461,103
Cash at Bank	14.02	44,583,581	41,189,497
<b>Total Property and Assets (A+B+C+D)</b>		<b>1,144,565,242</b>	<b>787,944,015</b>



<b>Fund &amp; Liabilities</b>			
<b>E. Current Liabilities</b>		<b>432,621,198</b>	<b>347,604,834</b>
Accounts Payables	15.00	220,000	90,100
Member Savings Deposit	16.00	250,040,717	194,936,975
Loan Loss Provision	17.00	22,710,224	17,394,826
Disaster Management Fund	18.00	-	9,560,086
Micro Insurance Fund	19.00	59,043,644	46,784,169
Interest on DFI	20.00	-	397,747
Interest Provision on Term Deposit	21.00	6,583,537	2,785,027
Term Deposit Fund	22.00	56,534,350	42,169,350
Staff Fund	23.00	4,701,130	7,884,720
Loan from PF	24.00	30,896,690	21,377,200
Provision for Expenses	25.00	58,393	3,678,258
Shomriddhi Programme	26.00	1,832,513	546,376
<b>F. Loan From Others</b>	<b>27.00</b>	<b>3,316,774</b>	<b>616,390</b>
Loan From BASA Mother A/C	27.01	1,176,590	100,890
Loan From Insurance	27.02	855,300	515,500
Loan From Insurance Fund	27.03	1,284,884	-
<b>G. Long Term Liabilities</b>			
<b>Loan from PKSF &amp; Non-PKSF</b>	<b>28.00</b>	<b>544,807,995</b>	<b>316,666,662</b>
Rural Micro Credit (RMC)		81,000,000	78,500,000
ME-GOB		65,000,000	65,000,000
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP		7,499,995	5,666,662
AGRICULTURE		30,000,000	30,000,000
Shomriddhi		6,000,000	-
Non-PKSF (Bank)		355,308,000	137,500,000
<b>H. Capital and Reserve</b>		<b>163,819,275</b>	<b>123,056,129</b>
Cumulative Surplus	29.00	147,196,787	109,245,959
Capital Fund	30.00	(438,623)	873,536
Utilizable Grant Fund	31.00	22,995	15,918
Reserve Fund (Restricted Fund)	32.00	16,349,762	12,177,196
BASA Assets Fund (Assets of Closed Projects)		278,790	302,276
Non-Current Assets Fund	33.00	409,564	441,244
<b>Total Fund &amp; Liabilities: (E+F+G+H)</b>		<b>1,144,565,242</b>	<b>787,944,015</b>

The annexed notes form an integral part of this balance sheet.

Signed in terms of our report of even date annexed.

Dhaka, 13 February, 2017.

  
Rahman Anis & Co.  
Chartered Accountants



**Bangladesh Association for Social Advancement (BASA)**  
**Consolidated Statement of Comprehensive Income**  
**For the year ended June 30, 2016**

Particulars	Note	Amount (Tk.)	
		2015-2016	2014-2015
<b>Income</b>			
<b>Fund Received from Donor</b>			
Grant Income Wash Project		9,241,678	12,753,409
Grant Income for BCCTF Project		-	-
Fund Received From Heifer International Bangladesh		3,963,012	3,605,330
Fund Received from CCBA		-	3,642,588
Fund Received from Ipas		1,074,471	1,696,032
Fund Received from VGD		-	-
Fund Received from DWASA		-	-
<b>Sub-Total</b>		<b>14,279,161</b>	<b>21,697,359</b>
<b>Service Charge on Loan</b>			
Rural Micro Credit (RMC)		54,558,849	55,060,113
ME-GOB		100,164,464	65,952,206
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP		1,992,869	1,250,616
AGRICULTURE (Sufolon)		20,223,471	10,891,325
Shomriddhi (IGA)		500,672	-
Shomriddhi (Asset Creation)		49,283	-
Shomriddhi (Improvement of Life)		6,069	-
<b>Sub-Total</b>		<b>177,495,677</b>	<b>133,154,260</b>
<b>Other Income</b>			
Bank Interest		520,439	360,545
Interest Receivable on FDR		3,277,497	2,468,208
Admission Fee		127,065	114,253
Total Sales of Honey Project	36.00	1,293,486	1,614,065
Sale of Pass book etc.		477,542	436,509
Sale of Health Cards (Shomriddhi).		165,770	73,560
Members Subscription Fee		1,600	1,700
Other Income (Security)		-	-
Honey Processing		-	-
Sublet Rent		-	-
House Rent		98,400	64,500
Training Fee		1,100,481	641,098
Training Fee (Punovoron)		-	186,000
Service Charge received from By cycle loan		30,935	10,710
Income from prior year adjustment		-	-
Income from write off loan		1,198,471	2,095,664
Service Charge Received from IT		6,250	96,468
Service Charge Received from RERMP		-	4,094
Service Charge Received from CCBA		-	11,719
Income from Health Service		410	-
Income from Sattelite		840	-
Income from Dieabetics		1,550	-
Shomriddhi (Punovoron)		657,900	-



Conveyance (Punovoron)  
Service charge Rebet  
Other Income

**Sub-Total**

**Total Income (A+B+C+D)**

31,000	-
553,667	-
265,802	240,527
<b>9,809,105</b>	<b>8,419,620</b>
<b>201,583,943</b>	<b>163,271,239</b>

**Expenditure**

**Service Charge Refund to PKSF & Others**

Rural Micro Credit (RMC)  
ME-GOB  
SEASONAL  
Ultra poor program UPP  
Jagoron  
Agrosor  
Buniad  
AGRICULTURE (Sufolon)  
Bank

**Sub-Total**

1,420,000	3,646,875
1,691,250	4,936,250
-	962,500
21,668	72,500
3,396,250	-
1,801,250	-
37,499	-
962,500	137,500
14,503,791	5,415,680
<b>23,834,208</b>	<b>15,171,305</b>

**Other Expenses**

Salary & Other Benefits  
Printing  
Printing & Stationery  
Office Rent  
Office Rent ( Resident)  
Stall Rent  
Conveyance & Travelling  
Telephone & Postage  
Repair & Maintenance  
Electricity, Water & Gas Bill  
Entertainment  
Entertainment  
Newspaper & Periodicals  
Bank Charge & Commission  
Software Service Charge  
Incentive Allowance  
Advertisement  
Subscription & Donation (Members)  
Miscellaneous Expenses  
Other Expense  
Carlton Purchase  
Office Maintenance  
Registration Fee  
Production Expenses  
Audit Fee  
AGM  
Accomodation Cost  
Insurance (Car)  
Honorarium  
Income Tax & Vat  
Travel Cost  
Oil & Fuel

64,964,222	63,945,876
1,316,046	1,460,809
820,566	800,288
1,639,966	1,716,505
4,614,080	3,989,594
241,150	270,394
2,036,376	1,934,203
1,450,445	1,469,482
1,540,822	1,447,828
855,913	829,635
776,400	677,352
-	-
167,876	156,544
665,001	426,184
656,800	542,900
3,684,227	2,930,241
116,286	113,182
-	25,500
517,256	816,560
-	142,035
1,795	-
1,216,250	1,016,894
368,028	174,844
75,885	-
40,735	35,000
80,754	62,143
-	-
23,171	2,203
76,973	57,000
839,133	680,244
270,427	138,065
2,160,778	1,952,662





Seminar		394,661	230,245
Nursery		18,105	70,490
Term Deposit Interest		3,798,510	1,718,065
Term Deposit Interest Expense		84,347	-
Term Deposit Interest (Payment from provision)		154,022	-
Gratuity		6,772,346	1,971,320
Lunch Allowance		2,399,921	2,375,207
Training Expenses		2,315,725	1,887,818
Office Expenses & Services		276,384	-
Technical Services & Evaluation		145,593	-
Medical Expenses		173,334	93,813
Interest Paid to ISDS		-	912
Interest paid to PF		3,002,577	1,147,944
PF expense		2,916,553	854,391
Law Charge		250,300	212,640
Loss on sale of Photocopier	34.00	-	26,521
Loan Loss Provision		5,305,680	5,052,121
Disaster Management Fund		-	1,335,074
Interest on Saving		11,488,166	12,383,536
Disaster Management Expenses		30,290	7,255
Honey Purchase	37.00	-	-
Service charge Rebet		553,667	-
Shomriddhi Expenses		4,967,789	-
Stationery for UZ office		-	-
Stationery for FO office		-	-
Staff meeting		-	74,923
Staff capacity building and training		-	-
Bottle Purchase		184,631	-
Wages		-	-
Talar Purchase		-	-
Black Cumine Purchase		41,000	-
Loan adjustment Micro Credit		-	-
Courier Bill		-	-
Project Area Visit		-	-
Programme Cost		124,783	-
Loan to Mother Account (BASA.)		-	-
3R Project		-	-
Agriculture equipment and supplies		483,665	188,613
Horticulture and Freight		37,540	1,027,495
Received from LGED ( PRA.)		-	-
Solar Home System		-	-
Improved Cook Stove		-	-
Biogas Plant		-	-
Eco-Sun Toilet		-	-
Household Survey		-	-
Admin Expenses		396,073	454,252
Installation of Motor Cycle		-	-
Cost of Goods sold & other expenses	35.00	1,293,486	913,572
Depreciation		1,438,584	1,456,581
Administrative Cost		-	-
Overhead @6%		525,868	595,902
Overhead Cost		-	-





Lab and bag Purchase	-	-
Water Quality Test	-	-
Installation of Water Points	-	-
Water Service Delivery(WSD)	840,829	890,894
Water policy Advocacy(WPA)	48,379	16,685
Water Sector Effectiveness(WSE)	16,962	6,867
Sanitation Service Delivery(SSD)	4,375,431	7,055,255
Sanitation policy Advocacy(SPA)	151,863	843,210
Sanitation Sector Effectiveness(SSE)	83,929	55,098
Hygiene Service Delivery(HSD)	82,018	38,994
Hygiene policy Advocacy(HPA)	30,777	1,950
Hygiene Sector Effectiveness(HSE)	6,069	35,843
X policy Advocacy(XPA)	79,851	303,252
X Sector Effectiveness(XSE)	344,967	114,229
<b>Sub-Total</b>	<b>146,852,036</b>	<b>131,255,134</b>
<b>Total Expenditure</b>	<b>170,686,244</b>	<b>146,426,439</b>
<b>Excess Income over Expenditure</b>	<b>30,897,699</b>	<b>16,844,800</b>
<b>Total</b>	<b>201,583,943</b>	<b>163,271,239</b>

The annexed notes form an integral part of this balance sheet.

Signed in terms of our report of even date annexed.

Dhaka, 13 February, 2017.

  
Rahman Anis & Co.  
Chartered Accountants.



**Bangladesh Association for Social Advancement (BASA)**  
**Consolidated Statement of Receipts & Payments**  
**For the year ended 30 June, 2016**

Particulars	NOTE	Total Amount	
		2015-2016	2014-2015
<b>Opening Balance</b>			
Cash in Hand		1,460,811	1,087,186
Cash at Bank		41,172,515	32,221,677
<b>Sub-Total</b>		<b>42,633,326</b>	<b>33,308,863</b>
<b>Receipts</b>			
<b>Micro-Credit Loan Received from PKSf &amp; Others</b>			
Rural Micro Credit (RMC)		-	10,000,000
ME-GOB		-	15,000,000
SEASONAL		-	-
Ultra Poor Program UPP		-	2,000,000
Jagoron		45,000,000	40,000,000
Agrasor		40,000,000	20,000,000
Sufolon		30,000,000	30,000,000
Buniad		6,500,000	2,000,000
Shomriddhi (IGA)		5,000,000	-
Shomriddhi (Asset Creation)		600,000	-
Shomriddhi (Improvement of Life)		400,000	-
AGRICULTURE		-	-
Bank		345,000,000	160,000,000
<b>Sub-Total</b>		<b>472,500,000</b>	<b>279,000,000</b>
<b>Loan Received From Other Project</b>			
Loan From BASA		-	432,561
Loan From Insurance		339,800	365,500
Loan from Environment Project (BASA)		-	-
Loan From BASA Mother A/C		1,122,227	-
Loan from Microcredit (BASA)		-	-
Loan From Insurance Fund		-	-
<b>Sub-Total</b>		<b>1,462,027</b>	<b>798,061</b>
<b>Grant/ Fund Received from Donors/ Donation</b>			
Fund From Heifer International Bangladesh		3,963,012	3,605,330
Fund Received from CCBA		-	3,642,588
Fund Received from Ipas		1,074,471	1,696,032
Fund Received from VGD		-	-
Fund Received from DWASA		-	-
Fund received from Water Aid in Bangladesh		9,261,198	12,726,000
Fund received from PKSf		-	-
<b>Sub-Total</b>		<b>14,298,681</b>	<b>21,669,950</b>
<b>MC Loan Realization</b>			
Rural Micro Credit (RMC)		417,946,247	426,634,067



ME-GOB	708,449,239	476,669,301
SEASONAL	-	-
Hard Core Poor (HCP)/ UPP/Buniad	19,217,938	12,173,356
AGRICULTURE	188,524,689	95,263,672
Shomriddhi (IGA)	3,852,315	-
Shomriddhi (Asset Creation)	725,000	-
Shomriddhi (Improvement of Life)	145,345	-

<b>Sub-Total</b>	<b>1,338,860,773</b>	<b>1,010,740,396</b>
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Micro Insurance	15,206,982	10,536,081
Member Savings Deposit	181,802,960	137,540,431
Term Deposit	33,058,470	25,058,273

<b>Sub-Total</b>	<b>230,068,412</b>	<b>173,134,785</b>
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**Service Charge Received**

Rural Micro Credit (RMC)	54,558,849	55,060,113
ME-GOB	100,164,464	65,952,206
SEASONAL	-	-
Hard Core Poor (HCP)/ UPP	1,992,869	1,250,616
AGRICULTURE	20,223,471	10,891,325
Shomriddhi (IGA)	500,672	-
Shomriddhi (Asset Creation)	49,283	-
Shomriddhi (Improvement of Life)	6,069	-

<b>Sub-Total</b>	<b>177,495,677</b>	<b>133,154,260</b>
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**Fixed Deposits Encashment**

PF	-	-
DMF-FDR	5,310,681	4,114,693
Saving -FDR	16,627,690	36,825,528
Reserve Fund- FDR	4,777,182	-
LLP-FDR	-	-
DFI-FDR	-	-
Security-FDR	-	-
Gracuity-FDR	-	-

<b>Sub-Total</b>	<b>26,715,553</b>	<b>40,940,221</b>
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**Others Receipts**

BASA Fund Bank Balance	-	2,253
Service Charge Received on by cycle loan	30,935	10,710
Bank Interest	520,439	360,545
Admission Fee	127,065	114,253
Sales of Honey Project (Cash)	911,815	1,061,919
Receipts against Accounts Receivables	319,146	-
Sale of Pass book etc.	477,542	436,509
Sale of health cards (Shomriddhi)	165,770	73,560
Members Subscription Fee	1,600	1,700
Sublet Rent	-	233,000
House Rent	98,400	64,500
Training Fee	1,100,481	641,098
Training Fee (Punovoron)	-	186,000



Other Income	265,802	240,527
Other Income (Security)	98,500	85,000
Income from write off loan	1,198,471	2,095,664
Honey project	50,000	235,000
Advance (Miscellaneous)	680,755	100,000
Advance (Office Rent)	583,100	332,000
PF Fund A/c	-	-
Sale of Harvest Machine	-	-
Sale of Photocopier	-	8,000
Vehicle A/c (Microbus/ pick-up)	-	-
Improved Cooked Stove Project	-	-
WaSA Project	-	-
Insurance Fund A/C	2,297,700	-
Staff Fund	987,504	9,212,420
Issue to project	-	-
Climate change project	-	-
Reap project	-	-
Loan from P.F	15,940,616	14,653,277
Advance (Salary)	264,000	361,128
Vehicle Loan (Motor Cycle)	1,240,504	742,301
By cycle loan	356,950	257,800
Staff Security	-	-
Received from Harvest machine	790,000	642,021
Received from Fetening Project	-	1,277,083
IRDP Project	22,917	100,000
Enviornment Project	317,330	200,000
Service charge from IT Project	6,250	96,468
Service charge from CCBA Project	-	11,719
Shomridhi Programme (PKSF)	2,000,000	2,760,000
Service charge from RERMP	-	4,094
ICS Project	-	16,350
Staff Welfare	-	-
Income from Dieabetics	1,550	-
Income from Health Service	410	-
Income from Sattelite	840	-
Conveyance (Punovoron)	31,000	-
IT Project A/C	246,000	-
Suspens A/c	198,406	20,000

**Sub-Total**  
**Total Receipts**

<b>31,331,798</b>	<b>36,636,899</b>
<b>2,335,366,247</b>	<b>1,729,383,435</b>

**Payments**

**Loan Disbursement to Beneficiaries**

Jagoron	412,192,000	426,854,000
Agrosor	931,494,000	591,130,500
SEASONAL	-	-
Hard Core Poor (HCP)/UPP Buniad	13,769,000	21,879,000





AGRICULTURE Sufolon	253,981,000	121,121,800
Shomriddhi (IGA)	11,655,000	-
Shomriddhi (Asset Creation)	2,120,000	-
Shomriddhi (Improvement of Life)	410,000	-
<b>Sub-Total</b>	<b>1,625,621,000</b>	<b>1,160,985,300</b>
Saving Return	141,213,979	118,087,740
Term Deposit	18,693,470	10,084,578
Insurance Return	2,947,507	2,067,992
<b>Sub-Total</b>	<b>162,854,956</b>	<b>130,240,310</b>
<b>Loan Refund to PKSf &amp; Others (Principal)</b>		
Rural Micro Credit (RMC)	27,000,000	54,500,000
ME-GOB	32,000,000	53,000,000
SEASONAL	-	30,000,000
Hard Core Poor (HCP)/ UPP	3,333,335	4,333,334
Jagoron	15,500,000	
Agrosor	8,000,000	
Buniad	1,333,332	
AGRICULTURE	30,000,000	5,000,000
Bank	127,192,000	59,166,667
<b>Sub-Total</b>	<b>244,358,667</b>	<b>206,000,001</b>
<b>Loan Paid to others Project</b>		
Refund to ISSUE-2 project	-	-
Refund to Reap Project	-	-
Refund to BASA	41,527	336,671
<b>Sub-Total</b>	<b>41,527</b>	<b>336,671</b>
<b>Service Charge Refund to PKSf &amp; Bank</b>		
Rural Micro Credit (RMC)	1,420,000	3,646,875
ME-GOB	1,691,250	4,936,250
SEASONAL	-	962,500
Hard Core Poor (HCP)/ UPP	21,668	72,500
Jagoron	3,396,250	
Agrosor	1,801,250	
Buniad	37,499	
AGRICULTURE	962,500	137,500
Bank	14,503,791	5,415,680
<b>Sub-Total</b>	<b>23,834,208</b>	<b>15,171,305</b>
<b>Loan, Advance &amp; Other Payments</b>		
Advance (Miscellaneous)	1,121,255	228,000
Advance (Office Rent)	778,000	390,000
Bi-cycle Loan	298,000	305,000
Motor cycle Loan	3,157,534	1,254,713
PF Expense	2,916,553	835,392
Shomriddhi Programme	5,023,752	2,213,624
Gratuity Fund	6,772,346	1,926,971
Gratuity Expense	-	44,349
Insurance Fund A/C	1,012,816	1,000,000



Environment Project	-	815,488
Provision for P.F	-	18,999
Staff Welfare	-	-
Advance (Salary)	617,000	217,000
Honey Project	1,110,700	329,400
Dhaka WASA	270,000	-
RERMP Project	295,056	-
Beef Fetening Project	-	-
Loan to Mother A/C.(BASA)	-	-
Loan to BCCTF Project	-	-
Advance for Security	78,000	98,500
SWBRDB Project	-	-
Advance for House rent & Others	-	59,000
Improved Cooked Sove Project	-	-
IRIDP Project	-	-
Staff Loan (Vehicle)	-	-
Loan adjustment Micro Credit	-	-

**Sub-Total** **23,451,012** **9,736,436**

**Sector Water**

Water Service Delivery(WSD)	840,829	890,894
Water policy Advocacy(WPA)	48,379	16,685
Water Sector Effectiveness(WSE)	16,962	6,867

**Sub-Total** **906,170** **914,446**

**Sector Sanitation**

Sanitation Service Delivery(SSD)	4,375,431	7,055,255
Sanitation policy Advocacy(SPA)	151,863	843,210
Sanitation Sector Effectiveness(SSE)	83,929	55,098

**Sub-Total** **4,611,223** **7,953,563**

**Sector Hygienec**

Hygiene Service Delivery(HSD)	82,018	38,994
Hygiene policy Advocacy(HPA)	30,777	1,950
Hygiene Sector Effectiveness(HSE)	6,069	35,843

**Sub-Total** **118,864** **76,787**

**Sector X**

X policy Advocacy(XPA)	79,851	303,252
X Sector Effectiveness(XSE)	344,967	114,229

**Sub-Total** **424,818** **417,481**

**Revenue Expenses**

Salary & Other Benefits	64,964,222	63,945,876
Printing	922,726	1,261,474
Printing & Stationery	820,566	800,288
Reserve Expenses	710,396	418,484
Office Rent	1,688,966	1,716,505
Office Rent (Resident)	4,614,080	3,989,594
Conveyance & Travelling	2,036,376	1,934,203
Law Charge	250,300	212,640
Telephone & Postage	1,450,445	1,469,482



Provision for Refreshment	-	23,757
Programme Costs	124,783	-
Repair & Maintenance	1,540,822	1,447,828
Electricity, Water & Gas Bill	855,913	829,635
Entertainment	776,400	677,352
Newspaper & Periodicals	167,876	156,544
Bank Charge & Commission	644,414	419,834
Incentive Allowance	3,426,720	2,428,860
Project Survey Fee	-	-
Software service charge	656,800	452,400
Advertisement	116,286	113,182
Subscription & Donation (Members)	-	25,500
Miscellaneous Expenses	517,256	816,560
Accommodation Cost	-	-
Office Maintenance	1,216,250	1,016,894
Registration Fee	368,028	174,844
Audit Fee	40,735	35,000
AGM	80,754	62,143
Insurance (Car)	23,171	2,203
Honorarium	65,000	57,000
Income Tax & Vat	469,139	474,176
Climate change project	-	-
Oil & Fuel	2,160,778	1,952,662
Seminar	394,661	230,245
Nursery	18,105	70,490
Term Deposit Interest	84,347	-
Term Deposit Interest (Payment from provision)	154,022	-
IT Project	246,000	-
Installation of Motor cycle	-	-
Travel cost	270,427	138,065
Lunch Allowance	2,399,921	2,375,207
Training Expenses	2,315,725	1,887,818
Medical Expenses	173,334	93,813
DM expense	30,290	7,255
Interest paid to PF	3,002,577	1,147,944
PF loan Adjust	6,421,126	1,416,077
Interest paid to ISDS	-	912
Honey Purchase	1,505,351	807,530
Stationery for UZ office	-	-
Stationery for FO office	-	-
Staff meeting	-	74,923
Staff capacity building and training	-	-
Bottle Purchase	184,631	138,241
Carton Purchase	1,795	-
Wages	-	-
Black Cumine purchase	41,000	10,580



Stall Rent	241,150	270,394
Talar Purchase	-	13,000
Courier Bill	-	-
Payments against Accounts Payables	90,100	-
Office Expenses & Services	266,384	-
Project Area Visit	-	-
Banner	-	-
Admin Expense	396,073	454,252
Other Expense	-	142,035
Production Expenses	75,885	-
Horticulture and Freight	37,540	1,027,495
Technical Services & Evaluation	145,593	-
Entertainment	-	-
Overhead @6%	525,868	595,902
Overhead Cost	-	-
Administrative Cost	-	-
Lab and bag Purchase	-	-
Water Quality Test	-	-
Installation of Water Points	-	-
Solar Home System	-	-
Improved Cook Stove	-	-
Biogas Plant	-	-
Eco-Sun Toilet	-	-
Household Survey	-	-
Agriculture equipment and supplies	483,665	188,613
<b>Sub-Total</b>	<b>110,214,772</b>	<b>98,005,711</b>
<b>Investment</b>		
SAVINGS	53,500,000	48,800,000
Reserve Fund	15,178,932	2,000,000
DMF	-	2,811,071
Gratuity	-	-
PF	-	-
<b>Sub-Total</b>	<b>68,678,932</b>	<b>53,611,071</b>
<b>Capital Expenditure</b>		
Land Development Cost	418,000	167,443
Land	-	-
Furniture	714,083	237,229
Motor cycle	288,000	129,900
Computer	1,062,000	920,500
Telephone & Mobile	21,297	21,925
Electrical Equipment	182,700	302,540
Office Equipment	-	48,516
Software	220,286	128,000
See Box	90,000	-
Building	16,900,000	-
<b>Sub-Total</b>	<b>19,896,366</b>	<b>1,956,053</b>





Suspens A/c  
Staff Fund

Sub-Total  
Toatal Payments

-	-
4,171,094	1,327,700
<b>4,171,094</b>	<b>1,327,700</b>
<b>2,289,183,609</b>	<b>1,686,732,835</b>

Closing Balance

Cash in Hand  
Cash at Bank

Sub-Total  
Total

1,599,057	1,461,103
44,583,581	41,189,497
<b>46,182,638</b>	<b>42,650,600</b>
<b>2,335,366,247</b>	<b>1,729,383,435</b>

The annexed notes form an integral part of this balance sheet.

Signed in terms of our report of even date annexed.

Dhaka, 13 February, 2017.

  
Rahman Anis & Co.  
Chartered Accountants

