

PRIVATE & CONFIDENTIAL

**CONSOLIDATE AUDITORS' REPORT AND ACCOUNTS
OF
BANGLADESH ASSOCIATION FOR SOCIAL
ADVANCEMENT (BASA)
FOR THE YEAR ENDED 30 JUNE, 2017**

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FOR THE YEAR ENDED 30 JUNE, 2017**

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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, 2017, Consolidated Statement of Comprehensive Income and Consolidated Receipts and Payments Statement For the year ended 30 June, 2017 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, 2017 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, 28 March, 2018



Ashraful Haque Nabi
Ashraful Haque Nabi & Co.

Chartered Accountants

Signed by: Md. Shahidun Nabi, FCA

Partner

Bangladesh Association for Social Advancement (BASA)
Consolidated Statement of Financial Position
As on 30 June, 2017

Particulars	Note	Total Amount (TK.)	
		2016-2017	2015-2016
Property and Assets:			
Non-Current Assets (WDV)	6.00		
Property Plant & Equipment		69,214,665	57,257,162
Less: Accumulated Depreciation		13,467,405	13,411,227
Written Down Value		55,747,260	43,845,935
Investments	7.00	-	
Savings FDR	7.01	88,876,399	63,388,908
Disaster Management Fund Investment (DMFI)	7.02	-	1,366,227
FDR (Reserve Fund)	7.03	23,393,886	16,596,434
Sub-Total		112,270,285	81,351,569
Current Assets		-	
Closing Stock	8.00	843,963	577,744
Accounts Receivables	9.00	343,145	381,671
Sub-Total		1,187,108	959,415
Loan to Beneficiaries	10.00	-	
Rural Micro Credit (RMC)/Jagoron		358,505,627	206,999,847
ME-GOB/Agrosor		817,964,407	592,494,917
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP/ Buniad		5,412,231	9,051,657
Shomriddhi (IGA)		14,163,825	7,802,685
Shomriddhi (Asset Creation)		1,305,848	1,395,000
Shomriddhi (Improvement of Life)		264,482	264,655
AGRICULTURE/ Sufolon		205,857,410	136,729,538
Sub-Total		1,403,473,830	954,738,299
Loan to Others	11.00	3,106,962	-
Sub-Total		3,106,962	-
Loan, Advance & Prepayments	12.00	-	
Honey Project	12.01	505,100	1,155,100
Harvest Machine project	12.02	239,330	719,330
Advance (Office Rent)	12.03	876,242	812,942
Advance (Miscellaneous)	12.04	2,883,871	266,668
Advance Salary	12.05	670,580	571,000
By-cycle Loan	12.06	538,178	639,350
Motorcycle Loan	12.07	6,003,771	5,404,128
Environment Project	12.08	100,572	225,572
Advance for Security	12.09	-	78,000
RERMP Project	12.10	245,056	295,056
Dhaka WASA	12.11	455,264	270,000
Staff/Gratuity Fund A/C	12.12	936,661	-
Loan to Insurance Fund	12.13	1,500,000	-
PACE Project	12.14	1,326,773	-
Sub-Total		16,281,398	10,437,146



Suspense A/c	13.00	6,972,240	7,050,240
Sub-Total		6,972,240	7,050,240
Closing Balance	14.00	-	
Cash in Hand	14.01	2,435,460	1,599,057
Cash at Bank	14.02	47,856,997	44,583,581
Sub-Total		50,292,457	46,182,638
Total Property and Assets		1,649,331,540	1,144,565,242

Fund & Liabilities			
Current Liabilities			
Accounts Payables	15.00	398,019	220,000
Member Savings Deposit	16.00	332,312,952	250,040,717
Loan Loss Provision	17.00	31,797,162	22,710,224
Disaster Management Fund	18.00	-	-
Micro Insurance Fund	19.00	74,478,506	59,043,644
Interest on DFI	20.00	-	-
Interest Provision on Term Deposit	21.00	9,736,269	6,583,537
Term Deposit Fund	22.00	68,084,400	56,534,350
Staff/Gratuity Fund A/C	23.00	-	4,701,130
Loan from PF	24.00	58,030,786	30,896,690
Provision for Expenses	25.00	1,040,867	58,393
Shomriddhi Programme	26.00	-	1,832,513
Sub-Total		575,878,961	432,621,198
Loan from other Project/ Programme	27.00		
Loan From BASA Mother A/C		407,460	1,176,590
Loan From BASA Microcredit		2,073,415	-
Loan From Insurance Fund		-	1,284,884
Loan From Insurance		-	855,300
Sub-Total		2,480,875	3,316,774
Long Term Liabilities			
Loan from PKSf & Non-PKSf	28.00	-	
Rural Micro Credit (RMC)/Jagoron		97,250,000	81,000,000
ME-GOB/ Agrosor		80,000,000	65,000,000
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP/ Buniad		10,749,995	7,499,995
AGRICULTURE/ Sufolon		35,000,000	30,000,000
Shomriddhi		11,070,833	6,000,000
Non-PKSf (Bank)		619,969,285	355,308,000
Sub-Total		854,040,113	544,807,995
Capital and Reserve		-	
Cumulative Surplus	29.00	193,729,069	147,196,787
Capital Fund Account	30.00	(72,486)	(438,623)
Unutilized Fund	31.00	487,894	22,995
Reserve Fund (Restricted Fund)	32.00	21,531,255	16,349,762
BASA Assets Fund		-	278,790

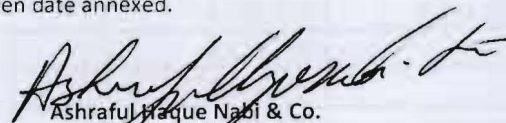


Non-Current Assets Fund	33.00	368,608	409,564
Retained Surplus		887,252	-
Sub-Total		216,931,592	163,819,275
Total Fund & Liabilities		1,649,331,540	1,144,565,242

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

Signed in terms of our report of even date annexed.

Date: Dhaka, 28 March, 2018


Ashraful Haque Nabi & Co.
Chartered Accountants



Bangladesh Association for Social Advancement (BASA)
Consolidated Statement of Comprehensive Income
For the year ended 30 June, 2017

Particulars	Note	Total Amount (TK.)	
		2016-2017	2015-2016
Income			
Fund Received from Donor			
Grant Income for Wash Project		6,033,564	9,241,678
Received from Beneficiary		2,118,500	-
Revenue Received from BASA		9,404,000	-
Fund From Heifer International Bangladesh		6,789,409	3,963,012
Fund Received from IDCOL		2,295,474	-
Fund Received from Ipas		911,962	1,074,471
Fund Received from VGD		464,011	-
Received From GTT		1,466,709	-
Received from RERMP - 2		1,686,795	-
PACE Project		1,814,000	-
Grant Income		28,016,920	-
Sub-Total		36,169,560	14,279,161
Service Charge on Loan			
Rural Micro Credit (RMC)/ Jagoron		65,263,948	54,558,849
ME-GOB/ Agrosor		149,980,341	100,164,464
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP/ Buniad		1,598,071	1,992,869
AGRICULTURE/ Sufolon		34,373,968	20,223,471
Shomriddhi (IGA)		2,457,030	500,672
Shomriddhi (Asset Creation)		101,183	49,283
Shomriddhi (Improvement of Life)		20,329	6,069
Sub-Total		253,794,870	177,495,677
Other Income			
Bank Interest		875,986	520,439
Interest on FDR		5,002,128	3,277,497
Admission Fee		156,260	127,065
Total Sales of Honey Project	33.00	1,287,846	1,293,486
Sale of Pass book etc.		509,275	477,542
Sale of Health Cards (Shomriddhi).		248,400	165,770
Members Subscription Fee		-	1,600
Other Income (Security)		-	
Honey Processing		-	
House Rent		58,300	98,400
Income from prior year adjustment		-	-
Training Fee		598,826	1,100,481
Training Fee (Punovoron)		32,000	-



Service Charge Received from By-Cycle loan		12,474	30,935
Income from write off loan		891,695	1,198,471
Service Charge Received from IT		-	6,250
Service Charge Received from RERMP		-	-
Service Charge Received from CCBA		-	-
Income from Health Service		1,240	410
Income from Sattelite		900	840
Income from Dieabetics		23,950	1,550
Shomriddhi (Punovoron)		6,232,513	657,900
Conveyance (Punovoron)		-	31,000
Service charge Rebet		526,266	553,667
Other Income		444,035	265,802
Sub-Total		16,902,094	9,809,105
Total Income		306,866,524	201,583,943

Expenditure			
Service Charge Refund to PKSf & Others			
Rural Micro Credit (RMC)		343,750	1,420,000
ME-GOB		405,625	1,691,250
SEASONAL		-	-
Ultra poor porgram UPP		833	21,668
Jagoron		5,043,750	3,396,250
Agrosor		4,265,000	1,801,250
Buniad		84,375	37,499
AGRICULTURE/ Sufolon		1,137,500	962,500
Shomriddhi (IGA)		686,250	-
Shomriddhi (Asset Creation)		28,500	-
Shomriddhi (Improvement of Life)		18,150	-
Bank	34.00	31,493,571	14,503,791
Sub-Total		43,507,304	23,834,208
Other Expenses			
Salary & Other Benefits		91,981,077	64,964,222
Wages of Worker		1,441,579	-
Printing		1,522,491	1,316,046
Printing & Stationery		1,641,722	820,566
Office Rent		2,360,456	1,639,966
Office Rent (Resident)		5,734,382	4,614,080
Stall Rent		169,630	241,150
Conveyance & Travelling		2,879,056	2,036,376
Consultancy		49,984	-
Telephone & Postage		1,736,215	1,450,445
Repair & Maintenance		1,539,889	1,540,822
Electricity, Water & Gas Bill/Utilities		1,110,649	855,913
Entertainment		1,530,956	776,400
Worker food cost		117,290	-



Improve Cook Stove Production cost (4900pcs @ 390/-)		2,111,460	-
Newspaper & Periodicals		199,346	167,876
Bank Charge & Commission		883,885	665,001
Software service charge		835,839	656,800
Incentive Allowance		4,037,471	3,684,227
Room Rent		33,600	-
Banner		9,714	-
Vennue & Stationery		228,423	-
Training equipments		167,504	-
Staff Accomodation Costs		33,840	-
Baseline Survey		166,319	-
Certificates for trainer		11,098	-
Fare participation		13,450	-
Research Expense		33,750	-
Advertisement		199,356	116,286
Subscription & Donation (Members)		50,000	-
Miscellaneous Expenses		884,671	517,256
Other Expense		18,810	-
Carlton Purchase		5,300	1,795
Office Maintenance		1,236,878	1,216,250
Registration Fee		262,909	368,028
Production Expenses		-	75,885
Audit Fee		101,775	40,735
AGM		216,748	80,754
Accomodation Cost		1,500	-
Meeting & Workshop		16,000	-
Monitoring & Supervision		141,600	-
Insurance (Car)		1,973	23,171
Honorarium		335,150	76,973
Income Tax & Vat		1,519,538	839,133
Travel cost		587,513	270,427
Oil & Fuel		2,504,215	2,160,778
Seminar		1,587,964	394,661
Nursery		22,265	18,105
Term Deposit Interest		3,628,320	3,798,510
Term Deposit Interest Expnse		-	84,347
Term Deposit Interest (Payment from provision)		-	154,022
Gratuity		8,661,632	6,772,346
Lunch Allowance		2,876,385	2,399,921
Training Expenses		2,517,342	2,315,725
Office Epenses & Services		457,842	276,384
Technical Services & Evaluation		2,509,124	145,593
Dairy Cow		735,000	-
Beef Cattel		8,669,000	-
Heifer Beef Cattel		1,265,000	-



Day Observation		1,500	-
Medical Expenses		80,175	173,334
Interest Paid to SIDS		-	-
Interest paid to PF		5,277,488	3,002,577
PF expense		3,789,719	2,916,553
Law Charge		203,850	250,300
Loss on sale of Photocopier		-	-
Loan Loss Provision		9,086,938	5,305,680
Disaster Management Fund		-	-
Interest on Saving		15,481,971	11,488,166
Disaster Management Expenses		450,525	30,290
Honey Purchase		-	-
Service charge Rebet		526,266	553,667
Shomriddhi Epenses		6,210,211	4,967,789
Stationery for UZ office		-	-
Stationery for FO office		-	-
Staff meeting		28,644	-
Staff capacity building and training		-	-
Bottle Purchase		139,638	184,631
Sugar Purchase		53,655	-
Gloves		200	-
Veil		300	-
Labor		3,740	-
Bee Suit		750	-
Queen Excuder		2,000	-
Raket		170	-
Smoker		660	-
Stall Decoration (Fair Agargo)		31,000	-
Honey Project's Trade License		24,840	-
Phone & IT Rental		14,000	-
Instrument		650	-
Refracto Meter		3,900	-
Black seed Oil		26,450	-
Feeder Pot		5,500	-
Label		45,475	-
Honey Reserve Tang (Plastic)		94,257	-
Honey Extractor		23,700	-
Bee Farmer Payment		406,580	-
Other Purchase		100,240	-
Wages		-	-
Lab and bag Purchase		23,600	-
Taiar Purchase		-	-
Black Cumine Purchase		-	41,000
Loan adjustment Micro Credit		-	-
Courier Bill		-	-



Project Area Visit		-	
Programme/Other Costs		2,750	124,783
Loan to Mother Account (BASA.)		-	
3R Project		-	
Agriculture equipment and supplies		307,883	483,665
Horticulture and Freight		440,788	37,540
Received from LGED (PRA.)		-	
Admin Expenses		336,790	396,073
Programmes & Other Operational Expenses		210,842	
Installation of Motor cycle		-	
Cost of Goods sold & other expenses		-	1,293,486
Depreciation		1,685,833	1,438,584
Overhead @6%		421,068	525,868
Overhead Cost		-	-
Administrative Cost		422,133	-
Solar Home System		-	
Improved Cook Stove		-	
Biogas Plant		-	
Eco-Sun Toilet		-	
Household Survey		-	
Water Quality Test		-	
Installation of Water Points		-	
Water Service Delivery(WSD)		113,222	840,829
Water policy Advocacy(WPA)		11,221	48,379
Water Sector Effectiveness(WSE)		12,084	16,962
Sanitation Service Delivery(SSD)		2,166,126	4,375,431
Sanitation policy Advocacy(SPA)		129,298	151,863
Sanitation Sector Effectiveness(SSE)		96,366	83,929
Hygiene Service Delivery(HSD)		64,143	82,018
Hygiene policy Advocacy(HPA)		-	30,777
Hygiene Sector Effectiveness(HSE)		49,539	6,069
X policy Advocacy(XPA)		105,675	79,851
X Sector Effectiveness(XSE)		654,296	344,967
Sub-Total		212,963,534	146,852,036
Total Expenditure		256,470,838	170,686,244
Excess of Income over Expenditure / Excess of Expenditure over Income		50,395,686	30,897,699
Total		306,866,524	201,583,943

The annexed notes form an integral part of this Income Statement

Signed in terms of our report of even date annexed.

Ashraful Haque Nabi & Co.
Ashraful Haque Nabi & Co.
Chartered Accountants

Date: Dhaka, 28 March, 2018



Bangladesh Association for Social Advancement (BASA)
Consolidated Statement of Receipts and Payments
For the year ended 30 June, 2017

Particulars	Note	Total Amount (TK.)	
		2016-2017	2015-2016
Opening Balance			
Cash in Hand		1,599,020	1,460,811
Cash at Bank		44,783,208	41,172,515
Sub-Total		46,382,228	42,633,326
Receipts			
Micro-Credit Loan Received from PKSF & Others			
Rural Micro Credit (RMC)		-	
ME-GOB		-	
SEASONAL		-	
Ultra Poor Program UPP		-	
Jagoron		60,000,000	45,000,000
Agrasor		50,000,000	40,000,000
Sufolon		35,000,000	30,000,000
Buniad		8,500,000	6,500,000
Shomriddhi (IGA)		7,000,000	5,000,000
Shomriddhi (Asset Creation)		800,000	600,000
Shomriddhi (Improvement of Life)		500,000	400,000
Agriculture		-	-
Bank		546,000,000	345,000,000
Sub-Total		707,800,000	472,500,000
Loan Received From Other Project			
Loan From BASA Mother A/C		13,354	1,122,227
Loan From Insurance		-	339,800
Loan from Environment Project (BASA)		-	
Loan from Microcredit (BASA)		2,320,758	-
Loan From Insurance Fund		-	-
Sub-Total		2,334,112	1,462,027
Grant/ Fund Received from Donors/ Donation			
Fund From Heifer International Bangladesh		6,789,409	3,963,012
Fund Received from IDCOL		2,295,474	-
Received from Beneficiary		2,118,500	-
Fund Received from Ipas		911,962	1,074,471
Fund Received from VGD		464,011	-
PACE Project		1,814,000	-
Fund Received from WASA		3,493,910	-
Fund Received from RERMP - 2		1,686,795	-
Fund received from Water Aid in Bangladesh		6,177,049	9,261,198
Received From GTT		1,466,709	-
Fund received from BASA		10,208,728	-
Fund received from PKSF		-	-
Sub-Total		37,426,547	14,298,681
MC Loan Realization			
Rural Micro Credit (RMC)/Jagoron		498,439,220	417,946,247
ME-GOB/ Agrosor		1,019,208,591	708,449,239
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP/Buniad		15,258,626	19,217,938



AGRICULTURE/Sufolon		328,086,128	188,524,689
Shomriddhi (IGA)		17,640,860	3,852,315
Shomriddhi (Asset Creation)		1,294,152	725,000
Shomriddhi (Improvement of Life)		465,173	145,345
Sub-Total		1,880,392,750	1,338,860,773
Micro Insurance		21,698,035	15,206,982
Member Savings Deposit		243,465,627	181,802,960
Term Deposit		31,999,850	33,058,470
Sub-Total		297,163,512	230,068,412
Service Charge Received			
Rural Micro Credit (RMC)/Jagoron		65,263,948	54,558,849
ME-GOB/ Agrosor		149,924,368	100,164,464
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP/Buniad		1,598,071	1,992,869
AGRICULTURE/Sufolon		34,373,968	20,223,471
Shomriddhi (IGA)		2,457,030	500,672
Shomriddhi (Asset Creation)		101,183	49,283
Shomriddhi (Improvement of Life)		20,329	6,069
Sub-Total		253,738,897	177,495,677
Fixed Deposits Encashment			
PF		-	-
DMF-FDR		1,456,994	5,310,681
Saving -FDR		2,389,624	16,627,690
Reserve Fund- FDR		3,618,232	4,777,182
LLP-FDR		-	-
DFI-FDR		-	-
Security-FDR		-	-
Gratuity-FDR		-	-
Sub-Total		7,464,850	26,715,553
Others Receipts			
BASA Fund Bank Balance		1,647	-
Service Charge Received on by cycle loan		12,474	30,935
Bank Interest		886,979	520,439
Admission Fee		156,260	127,065
Sales of Honey Project (Cash)		1,287,846	911,815
Receipts against Acconts Receivables		-	319,146
Sublet Rent		-	-
Sale of Pass book etc.		509,275	477,542
Sale of health cards (Shomriddhi)		248,400	165,770
Members Subscription Fee		-	1,600
House Rent		58,300	98,400
Training Fee		598,826	1,100,481
Trainning Fee (Punovoron)		31,500	-
Other Income		444,035	265,802
Other Income (Security)		-	98,500
Income from write off loan		891,695	1,198,471
Interest on Investment (Savings) Bank transfer		585,000	-
Honey project		650,000	50,000
Advance (Miscellaneous)		569,436	680,755
Advance (Office Rent)		697,700	583,100
PF Fund A/c		-	-
Sale of Harvest Machine		-	-
Sale of Motor Cycle		62,500	-

Vehicle A/c (Microbus/ pick-up)		-	-
Improved Cooked Stove Project		-	-
WaSA Project		-	-
Insurance Fund A/C		-	2,297,700
Staff Fund		-	987,504
Issue to project		-	
Climate change project		-	
Received From EPB		78,000	
Reimbursement receipt of Electricity		500	-
Loan from P.F		33,968,022	15,940,616
Advance (Salary)		387,420	264,000
Vehicle Loan (Motor Cycle)		1,041,357	1,240,504
By cycle loan		545,172	356,950
Staff Security		-	-
Received from Harvest machine		480,000	790,000
Received from Fetening Project		-	-
IRIDP Project		-	22,917
Enviornment Project		125,000	317,330
Service charge from IT Project		-	6,250
Service charge from CCBA Project		-	-
Shomriddhi Programme (PKSF)		4,400,000	2,000,000
Gratuity Fund		7,869,334	-
Service charge from RERMP		50,000	-
ICS Project		-	-
Staff Welfare		-	-
Income from Dieabetics		23,950	1,550
Income from Health Service		1,240	410
Income from Sattelite		900	840
Conveyance (Punovoron)		-	31,000
IT Project A/C		-	246,000
PACE Project		1,814,000	-
Suspens A/c		78,000	198,406
Sub-Total		58,554,768	31,331,798
Total Receipts		3,244,875,436	2,292,732,921
Total		3,291,257,664	2,335,366,247

Payments			
Loan Disbursement to Beneficiaries			
Jagoron		648,780,000	412,192,000
Agrosor		1,246,296,000	931,494,000
SEASONAL		-	-
Hard Core Poor (HCP)/UPP Buniad		11,619,200	13,769,000
AGRICULTURE Sufolon		396,979,000	253,981,000
Shomriddhi (IGA)		24,002,000	11,655,000
Shomriddhi (Asset Creation)		1,205,000	2,120,000
Shomriddhi (Improvement of Life)		465,000	410,000
Sub-Total		2,329,346,200	1,625,621,000
Saving Return		176,751,225	141,213,979
Term Deposit		20,449,800	18,693,470
Insurance Return		5,989,281	2,947,507
Sub-Total		203,190,306	162,854,956
Loan Refund to PKSF (Principal) & Others			



Rural Micro Credit (RMC)		10,500,000	27,000,000
ME-GOB		11,500,000	32,000,000
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP		333,333	3,333,335
Jagoron		33,250,000	15,500,000
Agrosor		23,500,000	8,000,000
Buniad		4,916,667	1,333,332
AGRICULTURE Sufolon		30,000,000	30,000,000
Shomriddhi (IGA)		2,700,000	-
Shomriddhi (Asset Creation)		266,667	-
Shomriddhi (Improvement of Life)		262,500	-
Bank		281,338,715	127,192,000
Sub-Total		398,567,882	244,358,667
Loan Paid to others Project			
Refund to ISSUE-2 project		-	-
Refund to Reap Project		-	-
Refund to BASA		13,354	41,527
Sub-Total		13,354	41,527
Service Charge Refund to PKSF & Bank			
Rural Micro Credit (RMC)		343,750	1,420,000
ME-GOB		405,625	1,691,250
SEASONAL		-	-
Hard Core Poor (HCP)/ UPP		833	21,668
Jagoron		5,043,750	3,396,250
Agrosor		4,265,000	1,801,250
Buniad		84,375	37,499
AGRICULTURE Sufolon		1,137,500	962,500
Shomriddhi (IGA)		686,250	-
Shomriddhi (Asset Creation)		28,500	-
Shomriddhi (Improvement of Life)		18,150	-
Bank	34.00	31,493,571	14,503,791
Sub-Total		43,507,304	23,834,208
Loan, Advance & Other Payments			
Advance (Miscellaneous)		3,502,639	1,121,255
Advance (Office Rent)		761,000	778,000
Advance for House Rent & Others		-	-
Bi-cycle Loan		444,000	298,000
Motor cycle Loan		1,641,000	3,157,534
PF Expense		3,789,719	2,916,553
Shomriddhi Programme		6,210,211	5,023,752
Gratuity & Earn leave		8,661,632	6,772,346
Gratuity Expense		-	-
Insurance Fund A/C		2,784,884	1,012,816
Environment Project		-	-
Provision for P.F		-	-
Staff Welfare		-	-
Advance (Salary)		487,000	617,000
Honey Project		-	1,110,700
BDS Project		-	-
Loan Refund to Mother A/C.(BASA)		859,789	-
Loan to BCCTF Project		-	-
IRIDP Project		-	-
SWBRDB Project		-	-



RERMP Project		-	295,056
Dhaka WASA		185,264	270,000
VGD Project		400,000	-
Staff Loan (Vehicle)		-	-
Advance for Security		-	78,000
Loan Refund to Micro Credit		50,000	-
Sub-Total		29,777,138	23,451,012
Sector Water			
Water Service Delivery(WSD)		113,222	840,829
Water policy Advocacy(WPA)		11,221	48,379
Water Sector Effectiveness(WSE)		12,084	16,962
Sub-Total		136,527	906,170
Sector Sanitation			
Sanitation Service Delivery(SSD)		2,166,126	4,375,431
Sanitation policy Advocacy(SPA)		129,298	151,863
Sanitation Sector Effectiveness(SSE)		96,366	83,929
Sub-Total		2,391,790	4,611,223
Sector Hygienec			
Hygiene Service Delivery(HSD)		64,143	82,018
Hygiene policy Advocacy(HPA)		-	30,777
Hygiene Sector Effectiveness(HSE)		49,539	6,069
Sub-Total		113,682	118,864
Sector X			
X policy Advocacy(XPA)		105,675	79,851
X Sector Effectiveness(XSE)		654,296	344,967
Sub-Total		759,971	424,818
Revenue Expenses			
Salary & Other Benefits		91,981,077	64,964,222
Wages of Worker		1,441,579	-
Printing		1,322,491	922,726
Printing & Stationery		1,641,722	820,566
Reserve Expenses		-	710,396
Office Rent		2,351,956	1,688,966
Office Rent (Resident)		5,708,882	4,614,080
Conveyance & Travelling		2,879,056	2,036,376
Law Charge		203,850	250,300
Telephone & Postage		1,736,216	1,450,445
Provision for Refreshment		-	-
Programme & Other Oerational Costs		210,842	
Repair & Maintenance		1,539,889	1,540,822
Electricity, Water & Gas Bill/Utilities		1,093,191	855,913
Entertainment		1,530,956	776,400
Newspaper & Periodicals		199,346	167,876
Bank Charge & Commission		852,035	644,414
Worker food cost		117,290	-
Improve Cook Stove Production cost (4900pcs @ 390/-)		2,111,460	-
Incentive Allowance		3,292,267	3,426,720
Incentive Allowance Provision		290,965	-
Software service charge		835,839	656,800
#REF!		16,000	-
Monitoring & Supervision		141,600	-
Advertisement		199,356	116,286
Subscription & Donation (Members)		50,000	-



Miscellaneous Expenses		884,671	517,256
Accommodation Cost		1,500	-
Office Maintenance		1,236,878	1,216,250
Registration Fee		262,909	368,028
Audit Fee		50,025	40,735
AGM		216,748	80,754
Insurance (Car)		1,973	23,171
Honorium		335,150	65,000
Income Tax & Vat		584,093	469,139
Climate change project		-	-
Oil & Fuel		2,504,215	2,160,778
Seminar		1,587,964	394,661
Nursery		22,265	18,105
Term Deposit Interest Expense		475,588	84,347
Term Deposit Interest (Payment from provision)		-	154,022
It Project		-	246,000
Installation of Motor cycle		-	-
Consutancy		49,984	-
Room Rent		33,600	-
Fare participation		13,450	-
Banner		9,715	-
Vennue & Stationery		228,423	-
Training equipments		167,504	-
Staff Accommodation Costs		33,840	-
Research Expense		33,750	-
Baseline Survey		166,319	-
Certificates for trainners		11,098	-
Other Costs		2,750	124,783
Travel cost		587,513	270,427
Lunch Allowance		2,876,385	2,399,921
Training Expenses		2,517,342	2,315,725
Medical Expenses		80,175	173,334
DM expense		450,525	30,290
Interest paid to PF		5,277,488	3,002,577
PF Loan Adjust		6,833,926	6,421,126
Project Office		2,706,962	
PACE Project		3,140,773	-
Interest paid to SIDS		-	-
Sugar Purchase		53,655	-
Gloves		200	-
Veil		300	-
Labor		3,740	-
Bee Suit		750	-
Queen Excuder		2,000	-
Raket		170	-
Smoker		660	-
Stall Decoration (Fair Agargo)		31,000	-
Bag		23,600	-
Honey Project's Trade License		24,840	
Phone & IT Rental		14,000	-
Instrument		650	-
Refracto Meter		3,900	-



Black seed Oil		26,450	-
Feeder Pot		5,500	-
Label		45,475	-
Stall Rent		169,630	241,150
Honey Purchase		-	1,505,351
Honey Reserve Tang (Plastic)		94,257	-
Honey Extractor		23,700	-
Bee Farmer Payment		406,580	-
Other Purchase		100,240	-
Staff meeting		28,644	-
Staff capacity building and training		-	-
Bottle Purchase		139,638	184,631
Carlton Purchase		5,300	1,795
Wages		-	-
Black Cumine purchase		-	41,000
Taiar Purchase		-	-
Courier Bill		-	-
Payments against Accounts Payables		-	90,100
Office Expenses & Services		457,842	266,384
Project Area Visit		-	-
Admin Expense		336,790	396,073
Other Expense		18,810	-
Production Expenses		-	75,885
Horticulture and Freight		440,788	37,540
Agriculture equipment and supplies		307,883	483,665
Technical Services & Evaluation		2,509,124	145,593
Dairy Cow		735,000	-
Beef Cattel		8,669,000	-
Heifer Beef Cattel		1,265,000	-
Day Observation		1,500	-
Entertainment		-	-
Overhead @6%		324,183	525,868
Overhead Cost		96,885	-
Aminirative Cost		422,133	-
Lab and bag Purchase		-	-
Water Quality Test		-	-
Installation of Water Points		-	-
Improved Cook Stove		-	-
Eco-Sun Toilet		-	-
Household Survey		-	-
Sub-Total		171,923,183	110,214,772
Investment			
SAVINGS		25,000,000	53,500,000
Reserve Fund		9,500,000	15,178,932
DMF		-	-
Gratuity		-	-
PF		-	-
Sub-Total		34,500,000	68,678,932
Capital Expenditure			
Land Development Cost		244,317	418,000
Land		-	-
Furniture		1,001,658	714,083
Motor cycle		-	288,000



Computer		584,350	1,062,000
Telephone & Mobile		98,980	21,297
Electrical Equipment		396,700	182,700
Polen Tape		2,500	
Brick Meter		29,916	
Floor hit Machine		58,955	
CF Sheet Machine		154,792	
Office Equipment		-	
Software		200,000	220,286
Bee Box		-	90,000
Vehicle (Prado)		10,458,577	-
Building		-	16,900,000
Sub-Total		13,230,745	19,896,366
Suspens A/c		-	-
Gratuity Fund		13,507,125	-
Staff Fund		-	4,171,094
Sub-Total		13,507,125	4,171,094
Toatal Payments		3,240,965,207	2,289,183,609
Closing Balance			
Cash in Hand		2,435,460	1,599,057
Cash at Bank		47,856,997	44,583,581
Sub-Total		50,292,457	46,182,638
Total		3,291,257,664	2,335,366,247

The annexed notes form an integral part of this Receipts and Payment Statement.

Signed in terms of our report of even date annexed.

Date: Dhaka, 28 March, 2018

Ashrafur Haque Nabi & Co.
Ashrafur Haque Nabi & Co.
Chartered Accountants

