

RURAL DEVELOPMENT SANGSTHA (RDS)
Consolidated PKSF Funded Micro Finance Program and Others Funded Program)

AUDITOR'S REPORT & FINANCIAL STATEMENTS

For the year ended 30 June 2017



S. F. AHMED & CO.

Chartered Accountants ...since 1958

Member Firm of HLB International

Dhaka Office:

House - 51 (2nd & 3rd Floor), Road - 9, Block - F,
Banani, Dhaka - 1213, Bangladesh
Phones: (880-2) 9894026, 9894346 & 9870957
Fax: (880-2) 55042314
E-mail: sfaco@dhaka.net; ahmeds@bol-online.com

Chittagong Office:

Ispahani Building (2nd Floor),
Agrabad C/A, Chittagong, Bangladesh
Phone: (880) 31-716184
Fax: (880) 31-713683
Email: sfaco@bbts.net

RURAL DEVELOPMENT SANGSTHA (RDS)
Consolidated PKSF Funded Micro Finance Program and Others Funded
Program)
Auditor's Report and Financial Statements
for the year ended 30 June 2017

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INDEPENDENT AUDITOR'S REPORT

To

To the Members of General Body of Rural Development Sangstha (RDS)

We have audited the accompanying Consolidated Financial Statements of Micro Finance Program funded by PKSF and others funded program of **Rural Development Sangstha (RDS)**, which comprise the Consolidated Statement of Financial Position as at 30 June 2017 and the Consolidated Statement of Comprehensive Income, Consolidated Statement of Cash flows, Consolidated Statement of Receipts and Payments and Consolidated Statement of Changes in Equity for the year then ended 30 June 2017 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Rural Development Sangstha (RDS) 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.

Auditor's responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB), those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the financial position of **Rural Development Sangstha (RDS)** as at 30 June 2017 and its financial performance for the year then ended 30 June 2017 in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.

We also report that:

- 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.
- In our opinion, proper books of accounts have been kept by **Rural Development Sangstha (RDS)** so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the consolidated statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka;
28 September 2017



S. F. Ahmed & Co.
S. F. Ahmed & Co.
Chartered Accountants

RURAL DEVELOPMENT SANGSTHA (RDS).
Consolidated Statement of Financial Position
 (As at June 30, 2017)

Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Grands Total 2016-2017	Grands Total 2015-2016
Non-Current Assets:								
Property, Plant & Equipment	6.00	9,489,391	204,852	1,314,312	51,068	-	11,059,623	11,557,835
Other Long term (project Security)	12.00	-	100,000	-	-	-	100,000	-
Total Non-Current Assets:		9,489,391	304,852	1,314,312	51,068	-	11,159,623	11,557,835
Current Assets:								
Loan to Members/Beneficiaries	7.00	376,437,569	272,703	35,645,499	-	-	412,355,771	310,825,475
Short Term Investments (FDR)	8.00	12,567,705	-	-	-	-	12,567,705	14,200,000
Interest Receivables	9.00	-	-	473,729	-	-	473,729	839,590
Other Loan-Short term	10.00	1,346,819	449,603	12,672,813	-	-	14,469,235	4,383,700
Advance, Deposit and Prepayment	11.00	392,563	25,000	888,159	-	-	1,305,722	1,848,549
Suspence Accounts	12.00	224,552	-	-	-	-	224,552	-
Receivable From Enrich Prog	13.00	4,738,131	-	-	-	-	4,738,131	4,021,493
Inventories	14.00	-	-	2,666,658	54,484	-	2,721,142	4,249,227
Debt Service Reserve Account	15.00	-	-	9,828,046	-	-	9,828,046	9,477,259
Bills Receivable	16.00	-	-	9,510,255	-	-	9,510,255	566,362
Cash in Hand	17.00	128,869	4,767	85,090	47	-	218,773	777,879
Cash at Bank	18.00	2,294,460	283,684	302,925	54,751	-	2,935,820	6,950,114
Total Current Assets:		398,130,668	1,035,757	72,073,174	109,282	-	471,348,881	358,139,648
TOTAL PROPERTIES & ASSETS		407,620,059	1,340,609	73,387,486	160,350	-	482,508,504	369,697,483



Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Grands Total 2016-2017	Grands Total 2015-2016
Capital Fund:								
Cumulative Surplus	19.00	68,766,120	808,206	17,222,968	(424,855)	-	86,372,439	58,997,977
Statutory Reserve Fund	20.00	7,640,680	-	-	-	-	7,640,680	5,998,678
Total Capital Fund:		76,406,800	808,206	17,222,968	(424,855)	-	94,437,974	64,996,655
Non Current Liabilities:								
Loans from PKSf	21.00	51,320,827	-	-	-	-	51,320,827	48,383,325
Loan From Housing	22.00	3,400,000	-	-	-	-	3,400,000	-
Loan From IDCOL	23.00	-	-	35,999,221	76,755	-	36,075,976	53,481,543
Total Non Current Liabilities		54,720,827	-	35,999,221	76,755	-	90,796,803	101,864,868
Current Liabilities:								
Loans from PKSf	21.00	69,312,498	-	-	-	-	69,312,498	40,833,337
Loan from Housing Fund	22.00	1,000,000	-	-	-	-	1,000,000	2,450,000
Loan From IDCOL	23.00	-	-	10,000,000	-	-	10,000,000	-
Advance from PKSf (Enrich prog.)	24.00	3,896,445	-	-	-	-	3,896,445	2,704,242
Advance AIT		-	-	-	-	-	-	75,935
Other Loans- Short Term	25.00	19,368,061	149,603	-	200,000	-	19,717,664	7,449,603
Members Savings Deposits	26.00	151,560,278	50,915	-	-	-	151,611,193	117,792,896
Provision for Expenses	27.00	854,188	-	52,900	-	-	907,088	3,458,567
Loan Loss Provision	28.00	10,515,602	-	7,125,502	-	-	17,641,104	9,107,273
Provision for Gratuity Fund	29.00	781,928	-	546,876	-	-	1,328,804	857,750
Staff Welfare Fund	30.00	70,415	-	18,749	-	-	89,164	-
Employee PF	31.00	1,174,797	-	211,942	-	-	1,386,739	-
Staff Security Fund	32.00	29,890	-	-	-	-	29,890	-
Staff Fund	33.00	1,463,091	-	136,300	-	-	1,599,391	-
Insurance Premium	34.00	16,465,239	-	371,172	-	-	16,836,411	12,002,780
Loan From Raton to Grehayan Tahabill	35.00	-	14,000	-	-	-	14,000	14,000



Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Grands Total 2016-2017	Grands Total 2015-2016
Loan from PC to VGD Project	36.00	-	-	-	-	-	-	37,476
Loan From ED		-	2,007	-	-	-	2,007	4,817
Loan from Gratuity Fund to VGD Project		-	-	-	-	-	-	321,000
Accounts Payable	37.00	-	-	1,701,856	308,450	-	2,010,306	1,827,201
Others Liabilities	38.00	-	315,878	-	-	-	315,878	3,049,000
CCCP Contribution in Advance	39.00	-	-	-	-	-	-	800,000
Bank Interest	40.00	-	-	-	-	-	-	50,083
Total Current Liabilities:		276,492,432	532,403	20,165,297	508,450	-	297,698,582	202,835,960
TOTAL FUND & LIABILITIES		407,620,059	1,340,609	73,387,486	160,350	-	482,508,504	369,697,483

The accompanying notes form an integral part of these financial statements.


Finance Manager Pallab Karmakar
 Finance Manager
 Rural Development Sangstha (RDS)
 Sherpur-2100

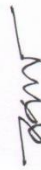



Dated, Dhaka:
 28 September 2017

Executive director



Signed in terms of our separate report of even date annexed
(MD. NOUR UDDIN)
 Executive Director
 RDS-Sherpur-2100


 Chariman
President
 Rural Development Sangstha (RDS)
 Sherpur-2100.


S. F. Ahmed & Co.
 Chartered Accountants

RURAL DEVELOPMENT SANGSTHA (RDS)
Consolidated Statement of Comprehensive Income

For the year ended June 30, 2017.

Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Income							
Service Charge on Loan	73,980,657	-	1,577,886	-	-	75,558,543	59,158,654
Bank Interest	109,777	1,555	59,961	1,310	-	172,603	287,962
FDR interest	940,682	-	444,836	-	-	1,385,518	1,448,967
Interest (accrud)	-	-	444,699	-	-	444,699	-
Sale of Loan Form	131,034	-	-	-	-	131,034	169,040
Sale of Pass Book	163,870	-	-	-	-	163,870	132,870
Admission Fee	118,940	-	-	-	-	118,940	99,750
Bad Debt Recovered	4,780	-	-	-	-	4,780	22,104
Dormitory Rent	375,886	-	156,213	-	-	532,099	626,937
Miscellaneous Income	422,312	310,434	629,589	-	10,359	1,372,694	5,423,431
Employee Loan Service Charge	7,150	-	-	-	-	7,150	2,480
Employee Penalty	40,834	-	-	-	-	40,834	15,777
Enrich Program	4,494,191	-	-	-	-	4,494,191	114,650
LLP Adjustment	489,917	-	-	-	-	489,917	301,853
Tuition fee	-	376,050	-	-	-	376,050	89,600
Accrud bill TR/ KABIKHA	-	-	9,510,255	-	-	9,510,255	-
Income from Health Service	62,430	-	-	-	-	62,430	54,810
LLP Provision Adjustment	-	-	-	-	-	-	-
DMF Provision Adjustment	-	-	-	-	-	-	112,143
Excess of Saving Interest Provision	-	-	-	-	-	-	106,405
Accessories	-	-	68,875	-	-	68,875	-
SHS sales/ICS Sales	-	-	2,308,346	5,000	-	2,313,346	19,770,786
Income from TR/KABIKHA	-	-	58,783,077	-	-	58,783,077	4,013,061
CCCP Reimbursement	-	-	-	-	1,258,640	1,258,640	6,112,527
CCCP Bills Receivable	-	-	-	-	566,362	566,362	803,827
IDCOL GRANT	-	-	3,460,936	1,718,391	-	5,179,327	1,967,031
PIP Contribution for CCCP Project	-	-	-	-	206,291	206,291	397,128



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Community Contribution for CCCP Project	-	-	-	-	17,000	17,000	582,000
Received From Brac ESP	-	178,292	-	-	-	178,292	657,392
Received From ALO	-	91,678	-	-	-	91,678	366,712
Received From VGD	-	885,354	-	-	-	885,354	794,556
Donation- From President	-	12,000	-	-	-	12,000	81,050
Donation from Vice Ch	-	97,429	-	-	-	97,429	457,461
Donation from Vice TR	-	154,779	-	-	-	154,779	149,352
Reembursement Enrich program	-	-	-	-	-	-	41,283
Total Income	81,342,460	2,107,571	77,444,673	1,724,701	2,058,652	164,678,057	104,361,599

Expenditure							
Service Charge to PKSF	5,002,876	-	-	-	-	5,002,876	4,262,371
Service Charge to Housing	39,134	-	-	-	-	39,134	-
Cost of goods Sold	-	-	34,850,091	1,492,850	-	36,342,941	12,203,567
Service Charge to IDCOL	-	-	3,173,352	-	-	3,173,352	3,217,113
Bank Charge & Commission	227,643	770	111,579	2,066	1,558	343,616	220,691
Salary & Bonus	32,203,873	80,100	8,136,638	5,000	752,599	41,178,210	38,797,357
Traveling & Conveyance	1,503,266	-	363,054	8,461	10,280	1,885,061	1,261,844
Printing & Stationery	1,049,629	-	438,879	3,030	8,837	1,500,375	1,509,940
Entertainment	494,838	-	346,143	115	-	841,096	598,411
Donation To Enrich	290,563	-	-	-	-	290,563	386,972
Postage & Telephone	870,513	-	2,440	1,358	10,600	884,911	749,411
Office Maintenance	151,309	-	87,961	-	-	239,270	138,074
Electric Bill & Gas	288,991	-	131,438	-	3,081	423,510	402,544
Office Rent	1,575,953	-	837,975	-	24,000	2,437,928	2,159,180
Advertisement	57,350	-	-	-	-	57,350	57,100
Newspaper & Magazine	53,205	-	-	-	-	53,205	48,067
Registration Fee	15,000	-	-	-	-	15,000	8,000
Repairs & Maintenance	642,145	-	45,256	4,310	-	691,711	871,431
Rebate	4,873,991	-	-	-	-	4,873,991	4,812,802
Rebate on Motorcycle loan	24,000	-	-	-	-	24,000	40,000
Saving Interest	6,507,558	-	-	-	-	6,507,558	5,115,815



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Miscellaneous Expenses	138,538	-	73,653	-	-	212,191	321,659
Training	737,984	-	123,500	-	-	861,484	836,993
Meeting & Seminar	242,176	-	183,030	-	-	425,206	130,600
VAT & Tax	259,561	-	28,305	-	575	288,441	145,687
Project Exp.	-	253,724	-	-	-	253,724	40,000
Fuel Cost	520,262	-	54,258	3,219	15,500	593,239	540,958
Incentive	-	-	-	-	-	-	3,500
Day Celebration	35,146	-	-	-	-	35,146	36,240
Advocacy Fee	107,755	-	-	-	-	107,755	44,880
Automation Charge	352,600	-	-	-	-	352,600	179,800
Expenses on Health Service	162,144	-	-	-	-	162,144	152,319
Gratuity	303,246	-	-	-	-	303,246	919,500
Employee Requirement	29,317	-	-	-	-	29,317	37,473
Expenditure to Enrich Programe	4,374,998	-	-	-	-	4,374,998	4,072,936
Other Accessories purchase	-	-	180,118	-	-	180,118	182,365
Wages	-	-	282,964	-	-	282,964	43,810
Carring Cost	-	-	414,649	-	-	414,649	229,125
TR/Kabikha Administrative Cost	-	-	8,227,910	-	-	8,227,910	2,846,632
Scholarship	-	-	-	-	-	-	2,000
Loss on Sales Return	-	-	757,366	-	-	757,366	-
Expenditure of VGD Project	-	820,384	-	-	-	820,384	903,942
Expenditure of Brac ESP	-	727,130	-	-	-	727,130	736,470
Expenditure of ALO Project	-	129,419	-	-	-	129,419	360,013
Internet Modem bill	-	-	-	-	3,460	3,460	6,600
Monitoring & Supervision Cost	-	-	-	-	9,050	9,050	14,742
Motor cycle (Rental)	-	-	-	-	24,000	24,000	55,200
Courier & Postage	-	-	-	-	140	140	235
Procurement Cost	-	-	-	-	500	500	2,000
Publication	-	-	-	-	67,000	67,000	-
Bi-cycle Maintenance	-	-	-	-	-	-	2,441
Workshop (Inception Exit Etc)	-	-	-	-	29,500	29,500	-
External Audit	-	-	-	-	18,000	18,000	18,000
Monthly Meeting	-	-	-	-	2,580	2,580	10,743



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Bills Receivable	-	-	-	-	803,827	803,827	1,773,697
Goat/sheep/Duck/Poultry rearing (Training)	-	-	-	-	122,078	122,078	116,733
Tubewell with platform	-	-	-	-	137,823	137,823	1,381,543
Contingency	-	-	-	-	13,664	13,664	73,587
Contribution to CCCP	-	29,650	-	-	29,650	29,650	-
Pf Contribution	319,692	-	99,477	-	-	419,169	1,136,553
Plinth Raised at Household Level	-	-	-	-	-	-	120,000
Goat/sheep/Duck/Poultry rearing (Tech support)	-	-	-	-	-	-	2,579,760
Depreciation	755,773	32,996	285,351	5,674	-	1,079,794	1,022,601
Loan Loss Provision	1,898,246	-	3,774,835	-	-	5,673,081	3,230,996
DMFE	-	-	-	-	-	-	112,143
Bank Charge	-	-	-	-	-	-	10,132
Provision for Expenses	854,188	-	50,000	-	-	904,188	148,835
Provision for AIT	804,088	-	-	-	-	804,088	75,935
Professional/ Audit Fee	45,000	-	50,000	-	-	95,000	45,000
Electric Bill & Gas	5,100	-	-	-	-	5,100	9,900
Office Rent	-	-	-	-	-	-	18,000
Total Expenditure	66,963,463	2,074,173	63,060,222	1,526,083	2,058,652	135,682,593	101,444,133
Excess of Income Over Expenditure	14,378,997	33,398	14,384,451	198,618	-	28,995,464	2,917,466
Total:	81,342,460	2,107,571	77,444,673	1,724,701	2,058,652	164,678,057	104,361,599

The accompanying notes form an integral part of these financial statements.



Finance Manager
Pallab Karmakar
Finance Manager (RDS)
Rural Development Sangstha (RDS)
Sherpur-2100.



Dated, Dhaka;
28 September 2017



Executive director
Signed in terms of our separate report of even date annexed
(MD. NOUR UDDIN)
Executive Director
RDS-Sherpur-2100



Chariman
President
Rural Development Sangstha (RDS)
Sherpur-2100.



S. F. Ahmed & Co.
Chartered Accountants

RURAL DEVELOPMENT SANGSTHA (RDS)
Consolidated Statement of Receipts and Payments
For the year ended June 30, 2017.

Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Opening Balance:	4,078,766	692,465	2,903,204	7,302	46,256	7,727,993	17,877,697
Cash In Hand	196,828	3,773	571,535	5,743	-	777,879	1,076,886
Cash at Bank	3,881,938	688,692	2,331,669	1,559	46,256	6,950,114	16,800,811
	4,078,766	692,465	2,903,204	7,302	46,256	7,727,993	17,877,697
Loan Received :	675,292,626	555,878	20,202,508	1,637,850	460,113	698,148,975	529,648,845
Loan Received from PKSF	82,200,000	-	-	-	-	82,200,000	56,500,000
Loan Received from IDCOL	-	-	2,559,600	-	-	2,559,600	12,616,783
Customer Loan Realized	572,115,047	-	8,316,573	-	-	580,431,620	442,920,295
Sundry Creditors	-	-	3,108,425	1,487,850	-	4,596,275	-
Total Employee Loan Realized	777,579	-	277,180	-	-	1,054,759	832,169
Loan from Other fund and Preoject Fund	17,750,000	-	5,940,730	150,000	-	23,840,730	13,710,996
Housing Loan	2,450,000	-	-	-	-	2,450,000	2,450,000
Loan From General fund to VGD Project	-	100,000	-	-	-	100,000	-
Loan From Gratuity fund to VGD Project	-	-	-	-	-	-	321,000
Lone Received From MC for VGD	-	200,000	-	-	-	200,000	-
Lone Received From PC for VGD	-	-	-	-	-	-	37,476
Loan From CCCP	-	100,000	-	-	460,113	560,113	130,063
Loan From PIP	-	-	-	-	-	-	130,063
Loan From PO for ESP	-	155,878	-	-	-	155,878	-
	675,292,626	555,878	20,202,508	1,637,850	460,113	698,148,975	529,648,845



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCCP-CARP	Total Amount	
						2016-2017	2015-2016
Contribution & Grant Receive :							
CCCCP Reimbursement	3,658,360	1,419,532	3,460,936	1,695,471	1,098,069	11,332,368	9,182,647
CCCCP Bills Receivable	-	-	-	-	199,615	199,615	2,538,830
IDCOL GRANT	-	-	3,460,936	1,695,471	791,204	791,204	1,773,697
PIP Contribution for CCCP Project	-	-	-	-	90,250	90,250	195,283
Community Contribution for CCCP Project	-	-	-	-	17,000	17,000	160,000
Received From Brac ESP	-	178,292	-	-	-	178,292	657,392
Received From ALO	-	91,678	-	-	-	91,678	366,712
Received From VGD	-	885,354	-	-	-	885,354	794,556
Donation- From President	-	12,000	-	-	-	12,000	81,050
Donation from Vice Ch	-	97,429	-	-	-	97,429	457,461
Donation from Vice TR	-	154,779	-	-	-	154,779	149,352
Reembursement Enrich program	3,658,360	-	-	-	-	3,658,360	41,283
	3,658,360	1,419,532	3,460,936	1,695,471	1,098,069	11,332,368	9,182,647
Others Receiptst :							
Members Savings Collection	144,089,165	46,000	12,981,319	1,179,400	-	158,295,884	105,142,618
Received Against Insurance Service	116,211,442	-	-	-	-	116,211,442	83,609,422
FDR Encashment	6,492,035	-	300	-	-	6,492,335	4,795,350
Advance received from PKSF for Enrich programme	7,700,000	-	5,000,000	-	-	12,700,000	8,350,000
Advance realized	4,600,000	-	-	-	-	4,600,000	1,800,000
Employee Security Deposit	4,144,158	46,000	7,481,510	1,179,400	-	12,851,068	3,306,974
Employee Welfare Deposit	123,219	-	36,000	-	-	159,219	256,400
Employee Provident Fund Deposit	131,282	-	21,454	-	-	152,736	104,087
Staff Fund	2,140,354	-	326,155	-	-	2,466,509	981,103
	2,546,675	-	115,900	-	-	2,662,575	1,939,282
	144,089,165	46,000	12,981,319	1,179,400	-	158,295,884	105,142,618



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Others Income:	81,692,133	688,039	63,583,947	6,310	-	145,970,429	85,701,110
Service Charge on Loan	73,980,657	-	1,577,886	-	-	75,558,543	59,158,654
Bank Interest	109,777	1,555	59,961	1,310	-	172,603	304,881
FDR interest	940,682	-	-	-	-	940,682	327,916
FDR interest (accrud)	839,590	-	-	-	-	839,590	513,856
Sale of Loan Form	131,034	-	-	-	-	131,034	169,040
Sale of Pass Book	163,870	-	-	-	-	163,870	132,870
Admission Fee	118,940	-	-	-	-	118,940	99,750
Bad Debt Recovered	4,780	-	-	-	-	4,780	22,104
Dormitory Rent	375,886	-	156,213	-	-	532,099	497,578
Miscellaneous Income	422,312	310,434	629,589	-	-	1,362,335	5,371,331
Employee Loan Service Charge	7,150	-	-	-	-	7,150	2,480
Employee Penalty	40,834	-	-	-	-	40,834	14,596
Enrich Program	4,494,191	-	-	-	-	4,494,191	114,650
Tuition fee	-	376,050	-	-	-	376,050	89,600
Accrud bill of Enrich programe	-	-	-	-	-	-	730,579
Income from Health Service	62,430	-	-	-	-	62,430	54,810
Accessories	-	-	68,875	-	-	68,875	16,530
SHS sales/ICS Sales	-	-	2,308,346	5,000	-	2,313,346	14,066,824
Income from TR/KABIKHA	-	-	58,783,077	-	-	58,783,077	4,013,061
Total Receipts:	908,811,050	3,401,914	103,131,914	4,526,333	1,604,438	1,021,475,649	747,552,917
	81,692,133	688,039	63,583,947	6,310	-	145,970,429	85,701,110



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Payments	737,648,270	300,000	30,829,367	1,370,130	460,113	770,607,880	563,218,004
Loan Refund to PKSF	50,783,337	-	-	-	-	50,783,337	43,100,002
Loan to Housing Fund	500,000	-	-	-	-	500,000	-
Loan Refund to IDCOL	-	-	9,535,651	-	-	9,535,651	6,273,929
Loan Disbursement to Beneficiaries	680,124,000	-	1,837,916	-	-	681,961,916	500,119,853
Employee Loan	558,994	-	172,030	-	-	731,024	1,548,303
Loan from Other fund and Preoject Fund	5,681,939	-	16,050,000	190,730	-	21,922,669	12,045,854
Sndry Creditors	-	-	3,233,770	1,179,400	-	4,413,170	-
Loan To VGD Project	-	100,000	-	-	-	100,000	-
Loan To PF Fund	-	100,000	-	-	-	100,000	-
Loan To Gratuity Fund	-	100,000	-	-	-	100,000	-
Loan Paid for PIP	-	-	-	-	460,113	460,113	130,063
	737,648,270	300,000	30,829,367	1,370,130	460,113	770,607,880	563,218,004
Other Refund & Adjustment	105,561,761	71,000	9,629,927	1,585,996	-	116,848,684	81,011,583
Members Savings Refund	88,888,475	-	-	-	-	88,888,475	64,610,634
Insurance Benefit Given	2,029,576	-	-	-	-	2,029,576	1,819,231
Advance to PKSF (Enrich prog)/IDCOL(ies)	3,407,797	-	-	406,596	-	3,814,393	662,768
Program Advance	3,585,431	71,000	7,472,410	1,179,400	-	12,308,241	4,146,061
Suspence Account	224,552	-	-	-	-	224,552	-
Employee Security Refund	93,329	-	685,900	-	-	779,229	289,000
Refund Walfare Fund	60,867	-	65,514	-	-	126,381	89,608
Provident Fund Refund to Employee	1,285,249	-	1,287,803	-	-	2,573,052	1,828,073
Staff Fund	1,083,584	-	83,300	-	-	1,166,884	1,930,982
Gratuity Fund	379,068	-	-	-	-	379,068	403,291
Enrich Prog Exp.	4,374,998	-	-	-	-	4,374,998	4,021,493
Provision for Expenses	148,835	-	35,000	-	-	183,835	1,210,442
	105,561,761	71,000	9,629,927	1,585,996	-	116,848,684	81,011,583



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCCP-CARP	Total Amount	
						2016-2017	2015-2016
Capital Expenses:	6,840,702	-	38,352,056	1,487,850	-	46,680,608	20,356,669
Computer Purchase	127,000	-	-	-	-	127,000	191,800
Car Purchase	-	-	-	-	-	-	2,872,000
Electric Equipment	531,497	-	21,850	-	-	553,347	332,783
Battery & Charger	-	-	3,200	-	-	3,200	12,400
Software	20,000	-	-	-	-	20,000	240,000
Furniture & Fixture	94,500	-	-	-	-	94,500	564,649
Debt Service Reserve Account	-	-	-	-	-	-	2,500,000
SHS purchase/ICS	-	-	33,327,006	1,487,850	-	34,814,856	6,343,037
Investment on FDR/DSRA	6,067,705	-	5,000,000	-	-	11,067,705	7,300,000
	6,840,702	-	38,352,056	1,487,850	-	46,680,608	20,356,669
Revenue Expenses:	56,336,988	2,742,463	23,932,549	27,559	1,144,325	84,183,884	75,245,970
Service Charge to PKSF	5,002,876	-	-	-	-	5,002,876	4,262,371
Service Charge to Housing	39,134	-	-	-	-	39,134	-
Service Charge to IDCOL	-	-	3,173,352	-	-	3,173,352	3,217,113
Bank Charge & Commission	227,643	770	43,660	2,066	1,558	275,697	167,288
Salary & Bonus	32,203,873	80,100	8,136,638	5,000	642,099	41,067,710	37,727,468
Traveling & Conveyance	1,503,266	-	363,054	8,461	10,280	1,885,061	1,261,844
Printing & Stationery	1,049,629	-	438,879	3,030	8,837	1,500,375	1,509,940
Entertainment	494,838	-	346,143	115	-	841,096	598,411
Donation	290,563	-	-	-	-	290,563	319,161
Postage & Telephone	870,513	-	2,440	1,358	-	884,911	749,411
Office Maintenance	151,309	-	87,961	-	10,600	239,270	138,074
Electric Bill & Gas	288,991	-	131,438	-	3,081	423,510	392,120
Office Rent	1,575,953	-	837,975	-	24,000	2,437,928	2,159,180
Advertisement	57,350	-	-	-	-	57,350	57,100
Newspaper & Magazine	53,205	-	-	-	-	53,205	48,067
Registration Fee	15,000	-	-	-	-	15,000	8,000
Repairs & Maintenance	642,145	-	45,256	4,310	-	691,711	871,431
Rebate	4,873,991	-	-	-	-	4,873,991	4,812,802
Rebate on Motorcycle loan	24,000	-	-	-	-	24,000	40,000



Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
Loan to CCCP	-	-	-	-	-	-	130,063
Saving Interest	12,228	-	-	-	-	12,228	4,203
Miscellaneous Expenses	138,538	-	73,653	-	-	212,191	283,379
Traning	737,984	-	123,500	-	-	861,484	836,993
Meeting & Seminar	242,176	-	183,030	-	-	425,206	130,600
VAT & Tax	259,561	-	28,305	-	575	288,441	145,687
Project Exp.	-	253,724	-	-	-	253,724	40,000
Fuel Cost	520,262	-	54,258	3,219	15,500	593,239	540,958
Day Celebration	35,146	-	-	-	-	35,146	36,240
Advocacy Fee	107,755	-	-	-	-	107,755	44,880
Automation Charge	352,600	-	-	-	-	352,600	179,800
Expenses on Health Service	162,144	-	-	-	-	162,144	152,319
Scholarship	-	-	-	-	-	-	2,000
Employee Requirement	29,317	-	-	-	-	29,317	37,473
Expenditure to Enrich Programe	4,374,998	-	-	-	-	4,374,998	4,072,936
Other Accessories purchase	-	-	180,118	-	-	180,118	182,365
Wages	-	-	282,964	-	-	282,964	43,810
Carring Cost	-	-	414,649	-	-	414,649	229,125
Incentive	-	-	-	-	-	-	3,500
TR/Kabikha	-	-	8,227,910	-	-	8,227,910	2,846,632
Loss on Sales Return	-	-	757,366	-	-	757,366	924,982
Expenditure of VGD Project	-	1,521,670	-	-	-	1,521,670	903,942
Expenditure of Brac ESP	-	727,130	-	-	-	727,130	736,470
Expenditure of ALO Project	-	129,419	-	-	-	129,419	360,013
Utility Cost	-	-	-	-	-	-	10,424
Internet Modem bill	-	-	-	-	3,460	3,460	6,600
Monitoring & Supervision Cost	-	-	-	-	9,050	9,050	14,742
Motor cycle (Rental)	-	-	-	-	24,000	24,000	55,200
Courier & Postage	-	-	-	-	140	140	235
Procurement Cost	-	-	-	-	500	500	2,000
Publication	-	-	-	-	67,000	67,000	-
Workshop (Inception Exit Etc)	-	-	-	-	29,500	29,500	-
Bi-cycle Maintenance	-	-	-	-	-	-	2,441




Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
External Audit (year-1)	-	-	-	-	18,000	18,000	18,000
Monthly Meeting	-	-	-	-	2,580	2,580	10,743
Plinth Raised in Household Level	-	-	-	-	-	-	108,000
Goat/sheep/Duck/Poultry rearing(Tech Support)	-	-	-	-	-	-	2,169,760
Goat/sheep/Duck/Poultry rearing(Training)	-	-	-	-	122,078	122,078	-
Tubewell with platform	-	-	-	-	137,823	137,823	116,733
Contingency	-	-	-	-	13,664	13,664	1,381,543
Contribution to ENRICH	-	29,650	-	-	-	-	67,811
Contribution to CCCP	-	2,742,463	23,932,549	27,559	1,144,325	84,183,884	75,245,970
Closing Balance:	2,423,329	288,451	388,015	54,798	-	3,154,593	7,720,691
Cash in Hand	128,869	4,767	85,090	47	-	218,773	772,136
Cash at Bank	2,294,460	283,684	302,925	54,751	-	2,935,820	6,948,555
Total Payments:	2,423,329	288,451	388,015	54,798	-	3,154,593	7,720,691
	908,811,050	3,401,914	103,131,914	4,526,333	1,604,438	1,021,475,649	747,552,917


The accompanying notes form an integral part of these financial statements.



 Finance Manager
 Pallab Karmakar
 Finance Manager
 Rural Development Sangstha (RDS)
 Sherpur-2100



Dated, Dhaka;
28 September 2017


 Chariman,
 President
 Rural Development Sangstha (RDS)
 Sherpur-2100.


 S. F. Ahmed & Co.
 Chartered Accountants


 Executive director
 (MD. NOUR UDDIN)
 Executive Director
 RDS-Sherpur-2100
 Signed in terms of our separate report of even date annexed

RURAL DEVELOPMENT SANGSTHA (RDS)
Consolidated Statement of Cash Flows
For the year ended June 30, 2017.

Particulars	Micro Credit	General Fund & Project	Solar Home System	ICS	CCCCP	Grand Total
A. CASH FLOW FROM OPERATING ACTIVITIES:						
Excess of Income over expenditure	14,378,997	33,398	14,384,451	198,618	-	28,995,464
Add: Amount Considered as Non Cash Items:						
Loan Loss Provision	1,408,329	-	-	-	-	1,408,329
Depreciation & Others Adjustment	755,773	32,996	285,351	5,674	237,465	1,317,259
Sub Total of Non Cash Items:	16,543,099	66,394	14,669,802	204,292	237,465	31,721,052
Increase/Decrease In Loan Distributed to Beneficiaries	(108,008,953)	-	6,478,657	-	-	(101,530,296)
Increase/Decrease In Advance, Deposit & Prepayment	558,727	-	9,100	-	(800,000)	(232,173)
Increase/Decrease in others short term Loan	218,585	(425,000)	(10,004,120)	(40,730)	-	(10,251,265)
Increase/Decrease in Gratuity Fund	(75,822)	-	-	-	-	(75,822)
Increase/Decrease in Accounts Payable	(224,552)	-	(125,345)	308,450	(50,083)	(91,530)
Increase/Decrease in Advance AIT	(75,935)	-	2,900	-	-	(73,035)
Increase/Decrease in Inventories	-	-	1,523,085	5,000	-	1,528,085
Increase/Decrease in Provision Expenses	781,288	-	3,789,835	-	-	4,571,123
Net Cash Flow From Operating Activities	(106,826,662)	(425,000)	1,674,112	272,720	(850,083)	(106,154,913)
B. CASH FLOW FROM INVESTING ACTIVITIES:						
Purchase of Fixed Assets	(772,997)	-	(25,050)	-	-	(798,047)
Investment in Fixed Deposit Reserved (FDR)	2,471,885	-	(350,787)	-	-	2,121,098
Interest Receivables on FDR	-	-	(473,729)	-	-	(473,729)
Provident Fund	1,174,797	-	(862,171)	-	-	312,626
Staff Welfare Fund	70,415	-	(44,060)	-	-	26,355
Staff Security	29,890	-	(649,900)	-	-	(620,010)
Staff Fund	1,463,091	-	32,600	-	-	1,495,691
Bill Receivable	(716,638)	-	(9,510,255)	-	-	(9,660,531)
Net Cash Flow From Investing Activities	3,720,443	-	(11,883,352)	-	566,362	(7,596,547)



Particulars	Micro Credit	General Fund & Project	Solar Home System	ICS	CCCP	Grand Total
C.CASH FLOW FROM FINANCING ACTIVITIES:						
Loan From PKSf	31,416,663	-	-	-	-	31,416,663
Member Savings Deposits	33,818,297	-	-	-	-	33,818,297
Insurance	4,462,459	-	300	-	-	4,462,759
Other Loans- Short Term	12,068,061	(45,408)	-	-	-	12,022,653
Advance from PKSf (Enrich prog.)	1,192,203	-	-	-	-	1,192,203
Loan From Housing	1,950,000	-	-	-	-	1,950,000
Loan from IDCOL	-	-	(6,976,051)	(429,516)	-	(7,405,567)
Net Cash Flow From Financing Activities	84,907,683	(45,408)	(6,975,751)	(429,516)	-	77,457,008
Net Cash Increase/Decrease (A+B+C)	(1,655,437)	(404,014)	(2,515,189)	47,496	(46,256)	(4,573,400)
Opening Cash & Bank Balance	4,078,766	692,465	2,903,204	7,302	46,256	7,727,993
Closing Cash & Bank Balance	2,423,329	288,451	388,015	54,798	-	3,154,593



RURAL DEVELOPMENT SANGSTHA (RDS)

Consolidated Statement of Changes in Equity

For the year ended June 30, 2017.

Particulars	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Grands Total
Opening Balance	56,029,125	753,808	2,838,517	(623,473)	-	58,997,977
Add: Surplus for the year	14,378,997	33,398	14,384,451	198,618	-	28,995,464
	70,408,122	787,206	17,222,968	(424,855)	-	87,993,441
Add : Adjustment During The Year	-	21,000	-	-	-	21,000
	70,408,122	808,206	17,222,968	(424,855)	-	88,014,441
Less: Transfer to statutory resurve	1,642,002	-	-	-	-	1,642,002
Balance As at June 30, 2017	68,766,120	808,206	17,222,968	(424,855)	-	86,372,439
Balance As at June 30, 2016	56,029,125	753,808	2,838,517	(623,473)	-	58,997,977



RURAL DEVELOPMENT SANGSTHA (RDS)
Notes to the Financial Statements
for the year ended June 30,2017

1.00 Background

Rural Development Sangstha (RDS) is a Non-Government Organization registered under voluntary social welfare association (Registration and Control) Act-1861, Government of the people republic of the Bangladesh vide Reg.No-00193, dated-10th October, 1993. It is being carried out since its inception its activities within the area of Micro Finance activities through sixteen Branches situated at Sherpur, Jamalpur, Tangail and Mymensingh district in Bangladesh.

The registered head office of the organization is located at 49, Grirda Narayanpur, Sherpur Town, Sherpur, Bangladesh.

2.00 Corporate Information of Rural Development Sangstha (RDS)

Name of the MFI	Rural Development Sangstha (RDS)
Year of establishment	1993
Legal Entity	Voluntary social welfare association (Registration and Control) Act-1861, Government of the people republic of the Bangladesh vide Reg.No-00193, dated-10 th October, 1993.
	Micro-Credit Regulatory Authority (MRA) Reg.No.00374 dated 23rd February, 2009.
	The foreign donation (Voluntary Activities) Regulation Ordinance (Act-46, 1978) Government of the people republic of the Bangladesh vides Reg.No-2789, dated-30 th May, 2013.
Nature of operations (programs)	Micro Finance Program
Statutory Audit conducted up to	30.06.2017
Name of the statutory auditor for the last year	M. R. Khan & Co.
Name of the statutory auditor for the current year	S F Ahmed & Co.
No. of Executive Committee meeting held FY 2016-2017	09
Date of last AGM held	08.04.2017



List of Executive Committee Members

Name	Qualification	Designation	Professions	Present Address
Joysree Nag (Laxmi)	BA	Chairman	Social Workers	Vill: Rajbollovpur, P.O: Sherpur Towan P.S + Dist: Sherpur
Advocate Mosaddek Ferdowsi	BA. LLB	Vice- Chairman	Lawyer	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Md. Nour Uddin	BA	Member Secretary	Social Workers	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Moloy Mohon Ball	BA. Med	Treasurer	Teacher	Vill: Nagpara P.O: Sherpur Town P.S + Dist: Sherpur
Advocate Prodip Dey Krisna	BA. LLB	Executive Member	Lawyer	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Rawsanara Begum	LLB	Executive Member	Lawyer	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Alhaj Md. Abu Jafar	BA	Executive Member	Retd. Divisional Registered Officer	Vill: Sojobrokhila P.O: Sherpur Town P.S + Dist: Sherpur.
Lutfunnahaar	BA. Bed	Executive Member	Teacher	Vill: Tatalpur P.O: Sherpur Town P.S + Dist: Sherpur
Sahadat Hossain Bakul	HSC	Executive Member	Business	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur

3.00 Basis of Preparation of Financial Statements

3.01 Basis of accounting

The financial Statements have been prepared under historical cost convention on accrual basis, except Service Charges on loan which is computed following cash basis of accounting

3.02 Use of estimates and judgments

The preparation of financial statements in conformity with BFRS requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the



reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

3.03 Comparative information and rearrangement thereof

Comparative information has been disclosed in respect of the one year period from 01 July 2016 to 30 June 2017 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's financial statements.

Figures for the period ended on 30 June 2017 have been rearranged wherever considered necessary to ensure comparability with the current period.

3.04 Reporting period

The financial period of the RDS covers one year period from 01 July 2016 to 30 June 2017.

4.00 Summary of Significant Accounting Policies

The significant accounting policies followed in the preparation and presentation of these financial statements are summarized below:

4.01 Currencies

The financial statements are presented in Bangladesh Taka (BDT) which is the RDS's functional currency. All financial information presented in Bangladesh Taka (BDT) has been rounded off to the nearest Taka.

4.02 Revenue Recognition

Rural Development Sangstha (RDS) collection of service charges is accounted for on cash basis. The amount of service charge actually collected from the beneficiaries is recognized as income. On the contrary the service charge due, but not collected are not recognized as income.

4.03 (i) Interest Income Service Charge on Loan

Service charges are accounted for cash basis. The amount of service charges actually collected from beneficiaries is recognized as income. Accordingly, service charges is due but not collected aren't recognized as income.

Interest expenses

Interest expenses are recognized as an expense in the period in which they are incurred.

Other expenses

Other related expenses arise from goods and services being distributed to beneficiaries in accordance with the program objectives and activities. Other expenses has been accounted for on accrual basis.



(ii) **Interest paid on savings**

4%-13% interest has been paid to the members on cash basis at the end of the year on their savings and accounted for accordingly.

4.04 Fixed Assets and Depreciation

Property, plant and equipment

Recognition

All items of property, plant and equipment are initially recorded at cost. The cost of an item of property, plant and equipment is recognized as an asset if, and only if all the following conditions are met:

- It is probable that future economic benefits will flow to.
- It is expected to be used for more than one year.

Depreciation

Fixed assets are valued at cost price depreciation has been charged on fixed assets using Reducing balance method at rates varying from 10% to 20% depending upon the useful life of each assets:

Particulars of Assets	Annual depreciation rate (%)
Building	4
Furniture & Fixtures	10
Electric Equipment	15
Computer and printer	20
Motor Vehicle	20
Software	20

Subsequent recognition

The cost of replacing part of an item of property or equipment is recognized in the carrying amount of the item, if it is probable that the future economic benefits embodied within the part will flow to the organization and its cost reliably measured. The cost of the day to day servicing of the property, plant & equipment is recognized in the statement of income and expenditure as incurred expenditure.

Sale of property, plant and equipment

Sale price of property, plant and equipment are determined on the basis of fair value of the assets. Gain or losses on sale of property, plant and equipment are recognized in the statement of income and expenditure incurred as per provision of IAS-16: Property, Plant and Equipment.

5.04 Grant/ donation Accounting

Grant/ Donation amount has been accounted for as an income/expenses in the financial statements when they are received/paid.

5.05 General

Certain comparative figures have been rearranged where felt necessary to confirm the current year's presentation.



	Micro Credit 30.06.2017 Amount (Taka)	General Fund & Project 30.06.2017 Amount (Taka)	Solar Home System 30.06.2017 Amount (Taka)	Improve Cook Stove 30.06.2017 Amount (Taka)	CCCP- CARP 30.06.2017 Amount (Taka)	Total Amount	
						2016-2017 Amount (Taka)	2015-2016 Amount (Taka)
6.00 Property, Plant and Equipment:							
Balance as on July 01, 2016 (At Cost)	11,183,529	521,138	1,958,120	56,742	237,465	13,956,994	9,724,362
Add: Adjustment for VGD	-	21,000	-	-	-	21,000	-
Add: Addition During the Year	772,997	-	25,050	-	-	798,047	4,232,632
	11,956,526	542,138	1,983,170	56,742	237,465	15,013,506	13,956,994
Less: Adjustment with BR	-	-	-	-	237,465	237,465	-
Balance as on June 30, 2017	11,956,526	542,138	1,983,170	56,742	-	14,538,576	13,956,994
Depreciation							
Balance as at July 01, 2016	1,711,362	304,290	383,507	-	-	2,399,159	1,376,558
Add: Depreciation during the Year	755,773	32,996	285,351	5,674	-	1,079,794	1,022,601
	2,467,135	337,286	668,858	5,674	-	3,478,953	2,399,159
Less: Transfer During the year	-	-	-	-	-	-	-
Balance as on June 30, 2017	2,467,135	337,286	668,858	5,674	-	3,478,953	2,399,159
Written Down Value	9,489,391	204,852	1,314,312	51,068	-	11,059,623	11,557,835
7.00 Loan to Members							
Balance as at July 01, 2016	268,428,616	272,703	42,124,156	-	-	310,825,475	250,686,391
Add: Disbursement During the Year	680,124,000	-	1,837,916	-	-	681,961,916	505,823,815
	948,552,616	272,703	43,962,072	-	-	992,787,391	756,510,206
Less: Realised During the year	572,115,047	-	8,316,573	-	-	580,431,620	445,684,731
Less: Write Off During the Year	-	-	-	-	-	-	-
Balance as on June 30, 2017	376,437,569	272,703	35,645,499	-	-	412,355,771	310,825,475



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCI-CARP	Total Amount	
						2016-2017	2015-2016
	14,200,000	-	-	-	-	14,200,000	15,250,000
	5,200,000	-	-	-	-	-	7,300,000
	867,705	-	-	-	-	867,705	-
	20,267,705	-	-	-	-	20,267,705	22,550,000
	7,700,000	-	-	-	-	7,700,000	8,350,000
	12,567,705	-	-	-	-	12,567,705	14,200,000
Savings FDR	11,867,705	-	-	-	-	-	-
Surplus FDR	700,000	-	-	-	-	-	-
9.00 Interest Receivable							
Balance as at July 01, 2016	839,590	-	-	-	-	839,590	-
Add: Receivable During the Year	-	-	473,729	-	-	473,729	839,590
	839,590	-	473,729	-	-	1,313,319	839,590
Less: Adjust During the year	839,590	-	-	-	-	839,590	-
Balance as on June 30, 2017	-	-	473,729	-	-	473,729	839,590

8.00 Short Term Investments:(FDR):

Balance as at July 01, 2016
 Add: Invested to FDR During the Year
 Add: Interest on FDR During the Year
 Less: Encashment During the year
Balance as on June 30, 2017

Savings FDR
 Surplus FDR

9.00 Interest Receivable

Balance as at July 01, 2016
 Add: Receivable During the Year
 Less: Adjust During the year
Balance as on June 30, 2017



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
10.00 Other Loan-Short term							
Balance as at July 01, 2016	1,565,404	149,603	2,668,693	-	-	4,383,700	1,463,906
Add: Loan Disbursement During the Year	558,994	300,000	16,222,030	-	-	17,081,024	4,036,663
	2,124,398	449,603	18,890,723	-	-	21,464,724	5,500,569
Less: Realised During the year	777,579	-	6,217,910	-	-	6,995,489	1,116,869
Balance as on June 30, 2017	1,346,819	449,603	12,672,813	-	-	14,469,235	4,383,700

Allocation Of Short Term Loan

Mobile Loan	15,432	-	-	-	-	-	-
Motor cycle Loan	1,189,108	-	178,963	-	-	-	-
Bycycle Loan	142,279	-	3,000	-	-	-	-
Bio Gas	-	-	140,850	-	-	-	-
Ics	-	-	200,000	-	-	-	-
Micro Credit	-	-	12,150,000	-	-	-	-
VGD	-	100,000	-	-	-	-	-
PF MC	-	100,000	-	-	-	-	-
Gratuity MC	-	100,000	-	-	-	-	-
Grehayan Tahabil	-	149,603	-	-	-	-	-

11.00 Advance, Deposit and Prepayment

Balance as at July 01, 2016	951,290	-	897,259	-	-	1,848,549	1032195
Add: Paid During the Year	3,585,431	71,000	7,472,410	1,179,400	-	12,308,241	4126661
	4,536,721	71,000	8,369,669	1,179,400	-	12,977,390	5,158,856
Less: Realised During the year	4,144,158	46,000	7,481,510	1,179,400	-	12,851,068	3,310,307
Balance as on June 30, 2017	392,563	25,000	888,159	-	-	1,305,722	1,848,549



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
12.00 Suspence Accounts							
Balance as at July 01, 2016	-	-	-	-	-	-	-
Add: Paid During the Year	224,552	-	-	-	-	224,552	-
	224,552	-	-	-	-	224,552	-
Less: Realised During the year	-	-	-	-	-	-	-
Balance as on June 30, 2017	224,552	-	-	-	-	224,552	-
13.00 Receivable From Enrich Prog							
Balance as at July 01, 2016	4,021,493	-	-	-	-	4,021,493	730,579
Addition during the year	4,374,998	-	-	-	-	4,374,998	4,021,493
	8,396,491	-	-	-	-	8,396,491	4,752,072
Less: Rembursement from PKSF	3,407,797	-	-	-	-	3,407,797	662,768
Less: Rembursement from RDS	250,563	-	-	-	-	250,563	67,811
Balance as on June 30, 2017	4,738,131	-	-	-	-	4,738,131	4,021,493
14.00 Inventories :							
Opening balance	-	-	4,189,743	59,484	-	4,249,227	4,090,692
Add: Purchase during the year	-	-	33,327,006	1,487,850	-	34,814,856	6,363,486
Add: Sales Return	-	-	935,354	-	-	935,354	6,014,155
	-	-	38,452,103	1,547,334	-	39,999,437	16,468,333
Less: Sales during the year-cost price	-	-	35,785,445	1,492,850	-	37,278,295	12,219,106
Balance as on June 30, 2017	-	-	2,666,658	54,484	-	2,721,142	4,249,227



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
15.00 Debt Service Reserve Account :							
Prime Bank Ltd. (Account No. 4525)							
Opening balance	-	-	9,477,259	-	-	9,477,259	6,631,057
Add: Diposite during the year	-	-	-	-	-	-	2,500,000
Add: Interest during the year	-	-	350,787	-	-	350,787	346,202
Balance as on June 30, 2017	-	-	9,828,046	-	-	9,828,046	9,477,259
FDR	-	-	9,350,787	-	-	-	-
Bank	-	-	477,259	-	-	-	-
16.00 Bill Receivable							
Opening balance	-	-	-	-	566,362	566,362	-
Add: Receivable during the year	-	-	9,510,255	-	-	9,510,255	566,362
Less: Adjust during the year	-	-	-	-	566,362	10,076,617	566,362
Balance as on June 30, 2017	-	-	9,510,255	-	-	9,510,255	566,362
17.00 Cash in Hand:	128,869	4,767	85,090	47	-	218,773	777,879
18.00 Cash at Bank:	2,294,460	283,684	302,925	54,751	-	2,935,820	6,950,114



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
19.00 Cumulative Surplus:							
Balance as at July 01, 2016	56,029,125	753,808	2,838,517	(623,473)	-	58,997,977	55,229,970
Add: Excess of Income over Expenditure	14,378,997	33,398	14,384,451	198,618	-	28,995,464	2,917,466
Add: Adjustment for Fixed asset of VGD	-	21,000	-	-	-	21,000	-
Add: Adjustment for DMF Programme	-	-	-	-	-	-	2,041,014
Add: Adjustment for Donor fund	-	-	-	-	-	-	4,420
Add: Adjustment for ENRICH program	-	-	-	-	-	-	41,900
	70,408,122	808,206	17,222,968	(424,855)	-	88,014,441	60,234,770
Add: Adjustment for Loss in ICS program	-	-	-	-	-	-	358,334
Less: 10% Statutory Reserve on the Excess of Income for the Year	1,642,002	-	-	-	-	1,642,002	864,636
Less: Withdrawn by Project	-	-	-	-	-	-	13,823
Balance as on June 30, 2017	68,766,120	808,206	17,222,968	(424,855)	-	86,372,439	58,997,977
20.00 Statutory Reserve Fund:							
Balance as at July 01, 2016	5,998,678	-	-	-	-	5,998,678	5,134,042
Add: Provision During the Year	1,642,002	-	-	-	-	1,642,002	864,636
	7,640,680	-	-	-	-	7,640,680	5,998,678
Less: Utilized During the Year	-	-	-	-	-	-	-
Balance as on June 30, 2017	7,640,680	-	-	-	-	7,640,680	5,998,678
21.00 Loans from PKSF:							
Balance as at July 01, 2016	89,216,662	-	-	-	-	89,216,662	75,816,664
Add: Received During the Year	82,200,000	-	-	-	-	82,200,000	56,500,000
	171,416,662	-	-	-	-	171,416,662	132,316,664
Less: Refund During the Year	50,783,337	-	-	-	-	50,783,337	43,100,002
Balance as on June 30, 2017	120,633,325	-	-	-	-	120,633,325	89,216,662
Allocation of Loan from PKSF:							
Transfer to Current Liabilities	69,312,498	-	-	-	-	69,312,498	40,833,337
Transfer to Non Current Liabilities	51,320,827	-	-	-	-	51,320,827	48,383,325
	120,633,325	-	-	-	-	120,633,325	89,216,662



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
22.00 Loans from HOUSING:							
Balance as at July 01, 2016	2,450,000	-	-	-	-	2,450,000	-
Add: Received During the Year	2,450,000	-	-	-	-	2,450,000	2,450,000
	4,900,000	-	-	-	-	4,900,000	2,450,000
Less: Refund During the Year	500,000	-	-	-	-	500,000	-
Balance as on June 30, 2017	4,400,000	-	-	-	-	4,400,000	2,450,000
Allocation of Loan from HOUSING :							
Transfer to Current Liabilities	1,000,000	-	-	-	-	1,000,000	-
Transfer to Non Current Liabilities	3,400,000	-	-	-	-	3,400,000	-
	4,400,000	-	-	-	-	4,400,000	-
23.00 Loan From IDCOL							
Balance as at July 01, 2016	-	-	52,975,272	506,271	-	53,481,543	47,223,447
Add: Received during the year	-	-	2,559,600	-	-	2,559,600	12,616,783
	-	-	55,534,872	506,271	-	56,041,143	59,840,230
Less: Refund During the year	-	-	9,535,651	429,516	-	9,965,167	6,358,687
Balance as on June 30, 2017	-	-	45,999,221	76,755	-	46,075,976	53,481,543
Allocation of Loan from HOUSING :							
Transfer to Current Liabilities	-	-	10,000,000	-	-	10,000,000	-
Transfer to Non Current Liabilities	-	-	35,999,221	76,755	-	36,075,976	-
	-	-	45,999,221	76,755	-	46,075,976	-
24.00 Advance from PKSF (Enrich prog.)							
Balance as at July 01, 2016	2,704,242	-	-	-	-	2,704,242	1,567,010
Add: Received during the year	4,600,000	-	-	-	-	4,600,000	1,800,000
	7,304,242	-	-	-	-	7,304,242	3,367,010
Less: Refund During the year	3,407,797	-	-	-	-	3,407,797	662,768
Balance as on June 30, 2017	3,896,445	-	-	-	-	3,896,445	2,704,242



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016

25.00 Other Loans- Short Term							
Balance as at July 01, 2016	7,300,000	149,603	-	-	-	7,449,603	11,484,603
Add Adjustment from other liabilities note-38	-	-	-	240,730	-	-	-
Add: Received During the Year	17,750,000	-	-	-	-	17,750,000	-
	25,050,000	149,603	-	240,730	-	25,440,333	11,484,603
Less: Refund During the Year	5,681,939	-	-	40,730	-	5,722,669	4,035,000
Balance as on June 30, 2017	19,368,061	149,603	-	200,000	-	19,717,664	7,449,603

Alocation Of Short Term Loan

Solar Program	12,150,000	-	-	200,000	-	-	-
Staff Fund MC	2,450,000	-	-	-	-	-	-
Staff Security MC	1,550,000	-	-	-	-	-	-
Gratuity Fund MC	1,918,061	-	-	-	-	-	-
Staff Security Solar	450,000	-	-	-	-	-	-
PF Solar	400,000	-	-	-	-	-	-
Staff Savings MC	450,000	-	-	-	-	-	-
Grehayan Tahabil	-	149,603	-	-	-	-	-

26.00 Members Savings Deposits:

Balance as at July 01, 2016	117,741,981	50,915	-	-	-	117,792,896	93,788,901
Add: Collected During the Year	116,211,442	-	-	-	-	116,211,442	83,609,422
Add: Interest During the Year	6,495,330	-	-	-	-	6,495,330	5,005,207
	240,448,753	50,915	-	-	-	240,499,668	182,403,530
Less: Refund During the Year	88,888,475	-	-	-	-	88,888,475	64,610,634
Balance as on June 30, 2017	151,560,278	50,915	-	-	-	151,611,193	117,792,896

Classification of Savings

Mandatory Savings	91,369,989	-	-	-	-	-	-
Optional Savings	38,307,445	-	-	-	-	-	-
Contractual Savings	21,882,844	-	-	-	-	-	-
Grehayan Tahabil	-	50,915	-	-	-	-	-



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
27.00 Provision for Expenses							
Balance as at July 01, 2016	72,900	-	3,385,667	-	-	3,458,567	4,596,109
Add: Provision During the Year	854,188	-	52,900	-	-	907,088	-
Add: Adjustment for AIT	75,935	-	-	-	-	75,935	72,900
	1,003,023	-	3,438,567	-	-	4,441,590	4,669,009
Less: Payment During the Year	148,835	-	35,000	-	-	183,835	1,210,442
Less: Transfer to Loan loss provision	-	-	3,350,667	-	-	3,350,667	-
Balance as on June 30, 2017	854,188	-	52,900	-	-	907,088	3,458,567

Allocation of Provision							
Audit Fee	45,000	-	50,000	-	-	-	-
AIT	-	-	2,900	-	-	-	-
Utility Bill	5,100	-	-	-	-	-	-
Int. On Gratuity Fund Loan	171,326	-	-	-	-	-	-
Int. On PF Solar	10,258	-	-	-	-	-	-
Int. On PF Credit	118,512	-	-	-	-	-	-
Int. On Staff Security Solar	14,219	-	-	-	-	-	-
Int. On Solar	444,699	-	-	-	-	-	-
Int. On Staff Savings MC	12,575	-	-	-	-	-	-
Int. On Staff Security MC	32,499	-	-	-	-	-	-

28.00 Loan Loss Provision:							
Balance as at July 01, 2016	9,107,273	-	-	-	-	9,107,273	6,178,130
Add: Adjustment From Note 27	-	-	3,350,667	-	-	3,350,667	-
Add: Provision During the Year	1,898,246	-	3,774,835	-	-	5,673,081	3,230,996
	11,005,519	-	7,125,502	-	-	18,131,021	9,409,126
Less: Adjustment During the Year	489,917	-	-	-	-	489,917	301,853
Less: Write off During the Year	-	-	-	-	-	-	-
Balance as on June 30, 2017	10,515,602	-	7,125,502	-	-	17,641,104	9,107,273



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
29.00 Gratuity Fund:							
Balance as at July 01, 2016	857,750	-	-	-	-	857,750	301,579
Add: Adjustment from other Liabilities Note-38	-	-	546,876	-	-	546,876	-
Add: Provision During the Year	303,246	-	-	-	-	303,246	919,500
	1,160,996	-	546,876	-	-	1,707,872	1,221,079
Less: Transfer During the Year	379,068	-	-	-	-	379,068	363,329
Balance as on June 30, 2017	781,928	-	546,876	-	-	1,328,804	857,750

30.00 Staff welfare Fund:							
Balance as at July 01, 2016	-	-	-	-	-	-	-
Add: Adjustment from other Liabilities Note-38	-	-	62,809	-	-	62,809	-
Add: Provision During the Year	131,282	-	21,454	-	-	152,736	-
	131,282	-	84,263	-	-	215,545	-
Less: Transfer During the Year	60,867	-	65,514	-	-	126,381	-
Balance as on June 30, 2017	70,415	-	18,749	-	-	89,164	-

31.00 Provident Fund:							
Balance as at July 01, 2016	-	-	-	-	-	-	-
Add: Adjustment from other Liabilities Note-38	-	-	1,074,113	-	-	1,074,113	-
Add: Provision During the Year	2,460,046	-	425,632	-	-	2,885,678	-
	2,460,046	-	1,499,745	-	-	3,959,791	-
Less: Transfer During the Year	1,285,249	-	1,287,803	-	-	2,573,052	-
Balance as on June 30, 2017	1,174,797	-	211,942	-	-	1,386,739	-



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
32.00 Staff Security Fund:							
Balance as at July 01, 2016	-	-	-	-	-	-	-
Add: Adjustment from other Liabilities Note-38	-	-	649,900	-	-	649,900	-
Add: Provision During the Year	123,219	-	36,000	-	-	159,219	-
	123,219	-	685,900	-	-	809,119	-
Less: Transfer During the Year	93,329	-	685,900	-	-	779,229	-
Balance as on June 30, 2017	29,890	-	-	-	-	29,890	-
33.00 Staff Fund:							
Balance as at July 01, 2016	-	-	-	-	-	-	-
Add: Adjustment from other Liabilities Note-38	-	-	103,700	-	-	103,700	-
Add: Provision During the Year	2,546,675	-	115,900	-	-	2,662,575	-
	2,546,675	-	219,600	-	-	2,766,275	-
Less: Transfer During the Year	1,083,584	-	83,300	-	-	1,166,884	-
Balance as on June 30, 2017	1,463,091	-	136,300	-	-	1,599,391	-
34.00 Insurance Premium:							
Balance as at July 01, 2016	12,002,780	-	-	-	-	12,002,780	9,072,011
Add: Adjustment from other Liabilities Note-38	-	-	370,872	-	-	370,872	-
Add: Collection During the Year	6,492,035	-	300	-	-	6,492,335	4,750,000
	18,494,815	-	371,172	-	-	18,865,987	13,822,011
Less: Refund During the Year	2,029,576	-	-	-	-	2,029,576	1,819,231
Balance as on June 30, 2017	16,465,239	-	371,172	-	-	16,836,411	12,002,780
35.00 Loan From Raton to Grchayan Tahabill							
Balance as at July 01, 2016	-	14,000	-	-	-	14,000	14,000
Add: Received during the year	-	-	-	-	-	-	-
	-	14,000	-	-	-	14,000	14,000
Less: Paid during the year	-	-	-	-	-	-	-
Balance as on June 30, 2017	-	14,000	-	-	-	14,000	14,000



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCP-CARP	Total Amount	
						2016-2017	2015-2016
36.00 Loan From ED							
Balance as at July 01, 2016	-	4,817	-	-	-	4,817	-
Add: Receive from Project	-	-	-	-	-	-	4817
Less : Refund during the year(VGD) Project	-	4,817	-	-	-	4,817	4,817
Balance as on June 30, 2017	-	2,007	-	-	-	2,007	4,817
37.00 Accounts Payable							
Balance as at July 01, 2016	-	-	1,827,201	-	-	1,827,201	2,775,142
Add: Addition during the year	-	-	3,108,425	1,487,850	-	4,596,275	3,700,733
Less: Paid during the year	-	-	4,935,626	1,487,850	-	6,423,476	6,475,875
Balance as on June 30, 2017	-	-	3,233,770	1,179,400	-	4,413,170	4,648,674
38.00 Others Liabilities							
Balance as at July 01, 2016	-	-	2,808,270	240,730	-	3,049,000	1,965,764
Add: Addition during the year	-	355,878	-	-	-	355,878	1,577,107
Less: Transfer to Short term loan	-	355,878	2,808,270	240,730	-	3,404,878	3,542,871
Less: Transfer to Gratuity Note-29	-	-	-	240,730	-	240,730	-
Less: Transfer to SWF Note-30	-	-	546,876	-	-	546,876	-
Less: Transfer to PF Note-31	-	-	62,809	-	-	62,809	-
Less: Transfer to security Note-32	-	-	1,074,113	-	-	1,074,113	-
Less: Transfer to staff fund Note-33	-	-	649,900	-	-	649,900	-
Less: Transfer to insurance fund Note-34	-	-	103,700	-	-	103,700	-
Less: Paid during the year	-	40,000	370,872	-	-	370,872	-
Balance as on June 30, 2017	-	315,878	-	-	-	40,000	493,871
						315,878	3,049,000



	Micro Credit	General Fund & Project	Solar Home System	Improve Cook Stove	CCCC-CARP	Total Amount	
						2016-2017	2015-2016
	-	-	-	-	800,000	800,000	2,600,000
	-	-	-	-	-	-	-
	-	-	-	-	800,000	800,000	2,600,000
	-	-	-	-	800,000	800,000	1,800,000
	-	-	-	-	-	-	800,000
	-	-	-	-	-	-	-
	-	-	-	-	50,083	50,083	33,164
	-	-	-	-	-	-	16,919
	-	-	-	-	50,083	50,083	50,083
	-	-	-	-	44,542	44,542	-
	-	-	-	-	5,541	5,541	-
	-	-	-	-	-	-	50,083

39.00 CCCP Contribution in Advance

Balance as at July 01, 2016
 Add: Addition during the year
 Less: Adjust wit Contribution the year
Balance as on June 30, 2017

40.00 Bank Interest

Balance as at July 01, 2016
 Add: Addition during the year
 Less: Adjust with CCCP Contribution
 Less: Adjust with Miscellaneous income
Balance as on June 30, 2017



RURAL DEVELOPMENT SANGSTHA (RDS)
Schedule of Property, Plant and Equipment
as at 30 June 2017

S.N.	Particular	Value at Cost (Tk.)				Rate of Dep.	As at 01.07.16	Depreciation		Written Down Value 30.06.17
		Balance as at 01.07.16	Addition	Sales / Adjustment during the year	Balance as at 30.06.17			Depreciation during the year	Sales / Adjustment during the year	
1.00	Land	4,708,000	-	-	0%	-	-	-	-	4,708,000
2.00	Building	1,168,965	-	-	4%	314,705	34,170	-	348,875	820,090
3.00	Computer & Printer	927,225	127,000	-	20%	285,730	152,722	-	438,452	615,773
4.00	Furniture and Fixture	1,516,281	94,500	-	10%	561,090	99,207	-	660,297	950,484
5.00	Electric Equipment	968,058	531,497	-	15%	240,141	149,615	-	389,756	1,109,799
6.00	Software	395,000	-	-	20%	250,000	250,000	-	500,000	(105,000)
7.00	Vehicle	1,500,000	20,000	-	20%	59,696	70,059	-	129,755	1,390,245
	Sub Total of Micro Credit	11,183,529	772,997	-	11,956,526	1,711,362	755,773	-	2,467,135	9,489,391
1.00	Furniture & Fixtures	183,841	-	-	10%	98,520	8,532	-	107,052	76,789
2.00	Office Equipment Laptop Multimedia	229,797	-	-	25%	129,973	14,974	-	144,947	84,850
3.00	Motor Cycle	107,500	-	-	20%	75,797	6,340	-	82,137	25,363
	Sub Total of General Fund	521,138	-	-	521,138	304,290	29,846	-	334,136	187,002
1.00	Electric Equipment	21,000	-	-	15%	-	3,150	-	3,150	17,850
	Sub Total of General Fund	21,000	-	-	21,000	-	3,150	-	3,150	17,850
1.00	Furniture, fixture and decoration	335,425	-	-	10%	74,208	26,122	-	100,330	235,095
2.00	Computer/ Laptop	80,000	-	-	20%	31,456	9,709	-	41,165	38,835
3.00	Other office equipment	94,495	21,850	-	15%	25,787	12,491	-	38,278	78,067
4.00	Battery Charger	76,200	3,200	-	15%	23,389	8,362	-	31,751	47,649
5.00	Vehicle	1,372,000	-	-	20%	228,667	228,667	-	457,334	914,666
	Sub Total of (SHS)	1,958,120	25,050	-	1,983,170	383,507	285,351	-	668,858	1,314,312
1.00	DISE	56,742	-	-	10%	-	5,674	-	5,674	51,068
	Sub Total of (ICS)	56,742	-	-	56,742	0	5,674	-	5,674	51,068



S.N.	Particular	Value at Cost (Tk.)				Rate of Dep.	Depreciation			Written Down Value 30.06.17
		Balance as at 01.07.16	Addition	Sales / Adjustment during the year	Balance as at 30.06.17		Depreciation during the year	Sales / Adjustment during the year	Balance as at 30.06.17	
1.00	Computer With printer & Modem	52,000	-	52,000	-	-	-	-	-	-
2.00	Shuivel Chair For PC	7,852	-	7,852	-	-	-	-	-	-
3.00	Digital Camera	15,444	-	15,444	-	-	-	-	-	-
4.00	Full Secretariate Table	11,960	-	11,960	-	-	-	-	-	-
5.00	Half Secretariat Table	31,200	-	31,200	-	-	-	-	-	-
6.00	Computer Table	2,496	-	2,496	-	-	-	-	-	-
7.00	Steel File Cabinet	23,920	-	23,920	-	-	-	-	-	-
8.00	Shuivel Chair For Other Staff	19,968	-	19,968	-	-	-	-	-	-
9.00	Armless Chair	29,640	-	29,640	-	-	-	-	-	-
10.00	Visibility (Sign board, Display board)	10,000	-	10,000	-	-	-	-	-	-
11.00	Celling Fan	5,985	-	5,985	-	-	-	-	-	-
12.00	Bi-cycle	27,000	-	27,000	-	-	-	-	-	-
	Sub Total of (CCCP)	237,465	-	237,465	-	-	-	-	-	-
Grand Total 30 June 2017		13,977,994	798,047	237,465	14,538,576	2,399,159	1,079,794	-	3,478,953	11,059,623

