

**PRIVATE & CONFIDENTIAL**

**AUDITORS' REPORT  
AND  
CONSOLIDATED FINANCIAL STATEMENTS  
OF  
RURAL DEVELOPMENT SANGSTHA (RDS)  
RDS CONSOLIDATED PROGRAMME & PROJECT ACTIVITIES**

**FOR THE YEAR ENDED 30 JUNE 2019**

**SUBMITTED BY**

**ATA KHAN & CO.**

Chartered Accountants  
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**INDEPENDENT AUDITORS' REPORT  
TO  
THE EXECUTIVE DIRECTOR OF RURAL DEVELOPMENT SANGSTHA (RDS)**

**Report on the Consolidated Financial Statements**

We have audited the consolidated financial statements of "Rural Development Sangstha (RDS)", which comprise the Consolidated statement of financial position as at 30 June 2019 the consolidated statement of comprehensive income, consolidated Statement of receipt and payment for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the consolidated financial position of Rural Development Sangstha (RDS) as at 30 June 2019, and of its financial performance and its consolidated cash flows for the year then ended in accordance with international financial reporting standards and other applicable rules and regulation.

**Basis for opinion**

We conducted our audit in accordance with international Standards on Auditing. Our responsibilities under those standards are further described in the auditors' responsibilities for the audit of the consolidated financial statements section of our report. We are independent of the company in accordance with the international ethics Standards board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirements that are relevant to our audit of the consolidated financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for audit opinion.

**Other information:**

Management is responsible for the other information. The other information comprises all of the information in the Annual report other than the consolidated financial statements and our auditors' report thereon. The directors are responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls:**

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with International Financial Reporting Standards and other applicable rules and regulations 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.

In preparing the consolidated financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process





**Auditors' Responsibilities for the Audit of the Financial Statements:**

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

**Report on other Legal and Regulatory Requirements:**

- (a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- (b) in our opinion, proper books of account as required by law have been kept by the Organization so far as it appeared from our examination of those books; and
- (c) the organization's financial statements dealt with by the report are in agreement with the books of account.

Dated: Dhaka,  
12 November 2019

  
**ATA KHAN & CO.**  
Chartered Accountants



RURAL DEVELOPMENT SANGSTHA (RDS),  
Consolidated Statement of Financial Position  
As at 30 June 2019

Assets & Properties	Notes	Micro Credit	General Fund & Project	Solar Home System	Consolidated 30.06.2019	Consolidated 30.06.2018
<b>Non-Current Assets:</b>						
Property, Plant & Equipment (W/DV)	6.00	18,823,317	1,364,387	8,088,878	28,276,582	22,223,915
Other Non current Assets	7.00	-	-	5,471,043	5,471,043	-
Other Long term/project Security)		-	-	-	-	-
<b>Total Non-Current Assets:</b>		<b>18,823,317</b>	<b>1,364,387</b>	<b>13,559,921</b>	<b>33,747,625</b>	<b>22,223,915</b>
<b>Current Assets:</b>						
Loan to Members/Beneficiaries	8.00	521,836,958	-	33,957,555	555,794,513	433,296,535
Loan to Micro Credit Fund	9.00	-	800,000	-	-	9,150,000
Short Term Investments (FOR)	10.00	33,108,956	-	-	33,108,956	29,454,610
Interest Receivables	11.00	-	21,787	162,797	184,584	435,143
Other Loan-Short term	12.13	1,004,165	-	7,336,251	1,340,416	11,784,129
Accounts Receivable	14.00	7,565,104	-	-	7,565,104	4,047,045
Advance, Deposit and Prepayment	15.00	425,038	-	1,336,599	1,761,597	6,766,077
Suspense Accounts	-	-	-	-	-	224,552
Project Security	16.00	-	200,000	-	200,000	-
Inventory	17.00	-	-	656,225	859,225	2,307,828
Debt Service Reserve Account	18.00	-	-	10,857,346	10,857,346	10,050,925
Unsettled Staff Advance	19.00	348,138	-	-	348,138	-
Bills Receivable from TRUKAHIKA	20.00	-	240,593	-	240,593	8,510,255
Cash & Cash Equivalent	21.00	4,138,235	1,680,392	23,960,793	29,779,420	28,533,018
<b>Total Current Assets:</b>		<b>568,426,594</b>	<b>2,942,772</b>	<b>78,470,526</b>	<b>642,039,892</b>	<b>544,559,117</b>
<b>Total Assets and Properties</b>		<b>597,249,911</b>	<b>4,307,159</b>	<b>92,029,447</b>	<b>675,787,517</b>	<b>566,783,032</b>





Capital Fund and Liabilities	Notes	Micro Credit	General Fund & Project	Solar Home Subsystem	Consolidated 30.06.2019	Consolidated 30.06.2018
<b>Capital Fund:</b>						
Cumulative Surplus	22.00	94,989,942	2,214,522	29,806,145	127,010,609	112,611,109
Statutory Reserve Fund	23.00	10,554,437	-	-	10,554,437	9,636,237
<b>Total Capital Fund</b>		<b>105,544,379</b>	<b>2,214,522</b>	<b>29,806,145</b>	<b>137,565,046</b>	<b>122,247,406</b>
<b>Non Current Liabilities:</b>						
Loans from PKSF	24.00	84,508,327	1,412,417	-	84,508,327	69,770,879
Advances from Donor	25.00	-	-	-	-	-
Loan From Housing	26.00	3,518,000	537,369	425,347	3,518,000	2,490,000
Accumulated Depreciation	6.00	3,527,204	-	-	4,489,820	-
Amortization	6.00	246,842	-	-	246,842	-
Loan From IDCOL	-	-	-	-	-	27,219,496
<b>Total Non Current Liabilities</b>		<b>91,800,373</b>	<b>1,949,786</b>	<b>425,347</b>	<b>94,175,506</b>	<b>99,486,375</b>
<b>Current Liabilities:</b>						
Loans from PKSF	24.00	91,062,491	-	13,941,847	91,062,491	88,992,994
Loan From IDCOL	27.00	-	-	-	13,941,847	10,000,000
Advance from PKSF (Eriton prog.)	28.00	3,000,000	-	-	3,000,000	1,879,702
Loan from Housing Fund	28.00	994,000	-	-	994,000	2,464,000
Loan From Commercial Banks	29.00	10,000,000	-	-	10,000,000	15,000,000
<b>Other Loans- Short Term:</b>						
Loan From Other Sources	30.00	27,191,139	-	-	19,391,139	12,150,000
Members Savings Deposits	31.00	209,960,095	-	-	209,960,095	157,963,752
Provision for Expenses	-	-	-	-	-	17,479,176
Loan Loss Provision	32.00	16,311,213	31,625	-	16,342,838	10,090,875
Provision for Gratuity Fund	33.00	-	-	-	-	-
Staff Welfare Fund	33.00	-	-	33,965,305	33,965,305	-
Gratuity Fund	34.00	4,094,169	-	-	4,094,169	6,22,535
Creditors Exp.	35.00	597,018	-	-	597,018	6,474,851
Employee PF	-	-	-	-	-	1,496,825
Staff Security	-	-	-	-	-	597,018
Insurance Premium Fund	36.00	26,695,034	-	-	26,695,034	21,181,692
Insurance Provident Fund	-	-	-	-	-	85,791
Loan From Ration to Grehayan Tahsil	-	-	-	-	-	14,000
Members Savings Grehayan Tahsil	-	-	-	-	-	50,915
Loan From PC/PD	37.00	-	111,226	-	111,226	162,395
Accounts Payable	38.00	-	-	-	12,973,755	926,271
Others Liabilities	39.00	-	-	-	918,048	918,048
<b>Total Current Liabilities</b>		<b>399,905,159</b>	<b>142,851</b>	<b>61,798,955</b>	<b>444,046,965</b>	<b>345,049,301</b>
<b>Total Fund &amp; Liabilities</b>		<b>507,249,911</b>	<b>4,307,159</b>	<b>92,030,447</b>	<b>675,787,517</b>	<b>566,783,032</b>

The Annexure Note 1 to 39 form an integral part of these Financial Statements.

Finance Manager



**ATA KHAN & CO.**  
Chartered Accountants  
Finance Manager  
RDS-Sherpur-2100

Dated: Dhaka,  
12 November 2019

**ATA KHAN & CO.**  
Chartered Accountants  
Executive Director  
RDS-Sherpur-2100

SIGNED IN TERMS OF OUR ANNEXED REPORT OF EVEN DATE SHEET

**ATA KHAN & CO.**  
Chartered Accountants



**RURAL DEVELOPMENT SANGSTHA (RDS)**  
Consolidated Statement of Comprehensive Income  
For the year ended 30 June 2019.

Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Total Amount	
					2019	2018
<b>Income:</b>						
Service Charges on Members Loan		100,508,315	-	36,323	100,542,638	93,704,442
Bank Interest		7,055,434	-	-	7,055,434	4,652,207
Interest on FDR		138,149	9,755	28,035	175,939	301,311
Interest from Loan		2,108,167	-	950,198	3,058,355	921,563
Admission / Membership Fees		-	26,554	183,148	209,702	893,347
Sales of Pass Book & So on		158,180	-	-	158,180	105,340
Loan Processing Fee / Sale of Loan Form		202,720	-	-	202,720	147,030
Donation for Revenue Expenditure from PKSF (SDL)		146,605	-	-	146,605	116,300
Bad Debt realized		2,475,500	-	-	2,475,500	2,208,000
Employee Penalty		54,300	-	-	54,300	11,000
Health Service		66,385	-	-	66,385	40,060
Loan Loss Provision adjustment		53,410	-	-	53,410	47,190
Office / Mess rent		16,099	-	-	16,099	458,468
Miscellaneous Income		657,028	-	29,136	686,164	443,093
Health Card		272,619	39,158	795,721	1,107,498	2,901,471
RBS Test		355,000	-	-	355,000	330,000
Fund Received		15,500	-	-	15,500	15,600
Bills Receivable		-	1,211,560	-	1,211,560	3,346,248
Tuition Fee		-	8,604,180	-	8,604,180	-
Donation Treasurer		-	515,715	-	515,715	895,807
Member Fee		-	216,552	-	216,552	129,597
Project Income from Khamalayan		-	13,040	-	13,040	21,375
Project Income from ICS		-	735,300	-	735,300	367,929
Received From BRAC		-	71,784	-	71,784	-
Goods sales (SHS)		-	16,800	-	16,800	-
Goods sales (Khabika)		-	-	1,448,603	1,448,603	-
Kabika Project ( Service Charge 10% )		-	-	145,638,041	145,638,041	87,423,622
Grant from IDCOL		-	-	1,626,156	1,626,156	-
Po Contribution for programme		-	-	-	-	105,538
Service Charges on Employee Loan		-	-	-	-	509,670
Student Admission fee		-	-	-	-	5,600
<b>Total Income</b>		<b>114,281,401</b>	<b>11,460,398</b>	<b>150,735,361</b>	<b>276,477,160</b>	<b>200,133,608</b>



Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Total Amount	
					2019	2018
<b>Expenditure:</b>						
Interest on Member's Savings		9,260,429	-	-	9,260,429	7,625,844
Service Charge on PKSF Loan		6,006,338	-	-	6,006,338	5,598,667
Interest Expense on Housing Loan		83,127	-	-	83,127	85,932
Interest on Bank Loan		797,837	-	-	797,837	3,261,483
Salaries and Allowances		1,023,128	-	-	1,023,128	437,567
Office Rent		46,268,058	2,965,394	3,464,093	52,698,545	41,227,602
Repairs and Maintenance		1,019,816	99,316	355,800	1,474,732	2,029,462
Gas, Electricity & Water Bill		1,259,991	-	101,906	1,361,897	1,114,647
Telephone, Internet and Postage		471,186	4,581	47,207	522,974	391,815
Entertainment		1,235,420	17,387	7,820	1,260,627	976,945
Printing and Stationery		454,246	35,486	53,256	542,988	573,332
Fuel and maintenance		1,369,704	14,660	256,729	1,641,093	972,259
Travelling, transportation and petrolam		703,151	108,858	74,966	886,975	585,213
Newspaper and Periodicals		1,130,376	317,506	650,857	2,098,739	890,760
Bank Charges and Commission		55,677	-	-	55,677	62,497
Training Expenses		258,954	13,040	230,657	502,651	364,795
Meeting and Seminar Expenses		881,879	2,741,278	203,515	3,826,672	688,083
Legal Expenses		284,452	-	150,000	434,452	222,325
Registration Fee		465,025	-	-	465,025	514,295
Enrich Program Expenses		20,250	10,000	-	30,250	163,262
Provin Program Expenses		6,024,031	-	-	6,024,031	4,852,207
Audit Fees		1,051,593	-	-	1,051,593	-
Board Members Honorarium		108,880	31,625	-	140,305	75,640
Loan Loss Provision Expenses (LLPE)		37,500	-	19,800	57,300	-
Depreciation Expenses		7,712,410	-	16,522,129	24,234,539	2,797,132
Amortization fund		1,212,160	170,594	220,065	1,802,819	930,037
Rebals on Service Charge		55,371	-	-	55,371	-
Rebate on Motorcycle loan		7,097,418	-	-	7,097,418	7,161,307
Advertisement & Circulation		44,000	-	-	44,000	24,000
Automation charge		23,440	-	-	23,440	63,010
Tax & VAT		467,970	-	-	467,970	378,795
Gratuity		295,429	-	-	295,429	445,437
Contribution to Enrich prog.		4,761,619	-	-	4,761,619	4,367,090
Contribution to Other prog. (Scholarship)		409,372	-	-	409,372	1,129,132
		135,808	-	-	135,808	-





Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Total Amount	
					2019	2018
Day Celebration		33,490	1,000	-	34,490	45,598
Health Service		231,709	-	-	231,709	235,603
Employee Recruitment		57,174	-	-	57,174	53,121
Miscellaneous Expenses		391,031	221,107	631,709	1,443,847	475,868
Dormitory Rent		1,363,961	-	-	1,363,961	-
Scholarship		384,000	-	-	384,000	-
Cultural Program		115,740	-	-	115,740	78,865
Development Fair		16,450	-	-	16,450	435,889
Teachers Salary		-	379,240	-	379,240	572,505
Project proposal Cost		-	313,000	-	313,000	32,023
School room rent		-	68,000	-	68,000	90,000
Conveyance of teachers		-	7,560	-	7,560	36,743
Refreshers course		-	13,650	-	13,650	14,400
Overhead cost		-	6,723	-	6,723	10,016
Staff Orientation		-	40,733	-	40,733	22,831
Project Office Supply		-	89,258	-	89,258	47,238
RDS Office Supply		-	30,816	-	30,816	-
Other Service		-	58,507	-	58,507	-
Project Promotion Workshop		-	276,510	-	276,510	-
Beneficiary Advisory Connect meeting		-	54,181	-	54,181	-
Beneficiary Survey		-	77,400	-	77,400	-
Group revitalization		-	281,872	-	281,872	-
workshops on association election		-	305,009	-	304,009	-
Leadership election		-	457,922	-	457,922	-
Regular mentoring support to SHGs		-	584,537	-	584,537	-
Workshop to sensitise LAs on rights for marginalized groups		-	473,827	-	473,827	-
On going mentoring of LA		-	52,323	-	52,323	-
On going mentoring of CSO leaders		-	108,165	-	108,165	-
Disseminate improved seed varieties		-	12,064	-	12,064	-
Day long campaign		-	74,966	-	74,966	-
Local consultations and focus group discussions		-	64,914	-	64,914	-
Business startup materials		-	30,000	-	30,000	-
Subsidy for ICS		-	1,300	-	1,300	-





Particulars	Notes	Micro Credit	General Fund & Project	Solar Home System	Total Amount	
					2019	2018
Rent for Instrument						460
ALO Project Exp						734
Cost of Goods Sold				77,187,283	77,187,283	38,512,245
Selling and Promotional Exp						2,584,375
Supplies & Other Accessories Purchase				199,490	199,490	-
Kabhikha Expense				14,428,934	14,428,934	-
Administrative Exp				21,852,000	21,852,000	39,073,011
Wages (Loading & Unloading)				5,372,901	5,372,901	-
Interest expenses for IDCOL				831,331	831,331	-
<b>Total Expenditure</b>		<b>105,099,398</b>	<b>10,596,109</b>	<b>143,062,258</b>	<b>258,757,765</b>	<b>172,148,143</b>
Excess of Income Over Expenditure		9,182,003	854,289	7,673,103	17,719,395	27,985,465
<b>Total Income</b>		<b>114,281,401</b>	<b>11,450,398</b>	<b>150,735,361</b>	<b>276,477,160</b>	<b>200,133,608</b>


The Annexure Note 1 to 38 from an integral part of these financial Statements.

Finance Manager

  
**Paileb Karmalkar**  
Finance Manager  
Rural Development Society (RDS)  
Sherpur-2100

Dated: Dhaka,  
12 November 2019

Executive Director

  
**(MD. NOUR UDDIN)**  
Executive Director  
RDS-Sherpur-2100

Chairman

**AKM MUSAQAMQUE FERDOUSE**  
President

RDS-Sherpur-2100

SIGNED IN TERMS OF OUR ANNEXED REPORT OF EVEN DATE



**ATA KHAN & CO.**  
Chartered Accountants



RURAL DEVELOPMENT SANGSTHA (RDS)

Consolidated Receipts & Payments Statements  
For the year ended 30 June 2019.

Receipts	Notes	Micro Credit	General Fund & Project	Solar Home System	Total Amount	
					2019	2018
<b>Opening Balance:</b>						
Cash in Hand		565,825	16,795	3,190	585,810	133,636
Cash at Bank		17,237,784	1,649,675	5,736,526	24,623,985	2,951,325
Loan Received from PKSF		115,300,000	-	-	115,300,000	97,700,000
Loan Received from Housing fund BB		2,520,000	-	-	2,520,000	2,520,000
Loan Received From Bank		5,000,000	-	-	5,000,000	15,000,000
Loan Received From Bio-Gas		-	-	3,100,000	3,100,000	-
Loan Received From Microcredit		-	1,500,000	13,850,000	15,350,000	4,287,586
Loan Received from Other Source		48,891,139	-	39,497,438	88,388,577	24,806,137
Loan Recovery (Principal)		796,241,049	272,703	913,297	797,427,049	741,731,198
Insurance Fund		8,950,910	-	-	8,950,910	7,313,270
PKSF Advance		3,000,000	-	-	3,000,000	3,500,000
PF fund Receipt		3,398,680	-	312,256	3,710,936	6,525,985
Staff security		2,000	-	-	2,000	1,590,490
Staff welfare		225,941	-	9,052	234,993	432,887
Staff fund		3,876,288	-	24,300	3,900,588	2,909,315
Advance		3,777,743	8,717,524	3,871,828	16,367,095	8,511,026
Advance AIT		88,257	-	4,500	92,757	58,000
Suspense A/C		30,000	-	-	30,000	224,552
Staff loan		577,747	-	91,799	669,546	2,464,659
Service Charge on member Loan		100,506,315	3,452	36,323	100,546,090	93,180,816
Service Charge on other Loan		-	-	-	-	1,050,990
Savings Collection		159,881,654	-	-	159,881,654	126,054,738
Encashment of FDR		10,948,661	-	-	10,948,661	2,154,362
Reimbursement from PKSF against ENRICH Programs		2,948,171	-	-	2,948,171	4,652,207
Creditors for Expenses		597,018	-	-	597,018	1,496,825
Bank Interest		138,149	9,755	28,005	175,909	270,906
Interest on FDR		2,108,157	-	950,198	3,058,355	666,725
Interest receivable		-	1,315	955,709	957,024	-
Bill Receivable		-	-	4,039,212	4,039,212	-
Admission / Membership Fees		158,180	-	-	158,180	126,715
Sale of Pass Book etc.		202,720	-	-	202,720	147,030
Loan Processing Fee/Sale of Loan form		146,605	-	-	146,605	116,300
Donation for services expenditure from PKSF (SDL)		2,475,500	-	-	2,475,500	2,209,000
Bad Debt realized		54,300	-	-	54,300	11,000
Employee penalty		66,385	-	-	66,385	40,060
Health Service		53,410	-	-	53,410	47,190
Office /Mess rent		657,028	-	29,136	686,164	443,093
Miscellaneous Income		272,619	39,158	700,051	1,011,828	619,254
Health Card		355,000	-	-	355,000	330,000
RBA Test		15,500	-	-	15,500	15,600
Received from ENRICH Program		7,055,434	-	-	7,055,434	6,136,205
PO contributionfor Programme		-	-	-	-	509,670
Fund Received		-	970,967	-	970,967	3,346,248
Tuition Fee		-	515,715	-	515,715	928,607
Donation Treasurer		-	216,552	-	216,552	129,597
Loan From GF		-	1,000	-	1,000	5,148,960
Loan From PO		-	46,398	-	46,398	50,052
Loan From ED		-	121,500	-	121,500	-
Loan From 47-P		-	-	-	-	90,950
Loan From 10-P		-	-	-	-	78,425
Members Fee		-	13,040	-	13,040	-
Fixed Asset Sale		-	-	85,358	85,358	816,867
Project Income from khamatayan		-	735,300	-	735,300	367,929
Project Income from ICS		-	71,784	-	71,784	-
Received from BRAC		-	16,800	-	16,800	-
Goods sales (SHS)		-	-	1,448,603	1,448,603	-
Goods sales (Khabika)		-	-	145,638,041	145,638,041	-
Kabika Project ( Service Charge 10%)		-	-	1,626,156	1,626,156	-
<b>Total</b>		<b>1,298,394,147</b>	<b>14,919,433</b>	<b>222,951,008</b>	<b>1,536,174,588</b>	<b>1,173,893,988</b>



Payments	Notes	Micro Credit	General Fund & Project	Solar Home System	Total Amount	
					2019	2018
Loan Disbursed to Members		921,401,000	-	-	921,401,000	786,210,000
Loan Disbursed to Staff		406,000	-	-	406,000	8,014,752
Refund of PKSF loan		78,500,005	-	-	78,500,005	79,562,502
Refund of Housing Loan		2,968,000	-	-	2,968,000	1,960,000
Refund of IDCOL loan		-	-	23,277,649	23,277,649	-
Refund of from other sources		33,850,000	-	41,512,878	75,362,878	28,958,675
Loan To Microcredit		-	2,300,000	16,850,000	19,150,000	6,081,939
Loan To Biogas		-	-	4,100,000	4,100,000	-
Land		-	-	1,000,000	1,000,000	-
FDR		17,853,007	-	806,421	18,659,428	18,791,267
Refund of savings		107,785,311	50,915	-	107,836,226	127,502,881
Fixed asset purchase		4,027,471	-	114,868	4,142,339	4,804,120
TR Kabikha purchase		-	-	57,559,745	57,559,745	-
Supplies & Other Accessories Purchase		-	-	199,490	199,490	22,831
Advance		3,551,863	137,400	4,104,228	7,793,491	8,779,381
Refund of Bank loan		10,000,000	-	-	10,000,000	-
Unsettled Advance		153,586	-	-	153,586	224,552
Advance AIT		68,257	-	4,500	72,757	58,000
PF fund Refund		3,398,680	-	312,256	3,710,936	4,831,097
Staff security Refund		2,000	-	-	2,000	338,153
Staff fund Refund		3,876,266	-	24,300	3,900,566	4,369,456
Welfare fund Refund		225,941	-	9,052	234,993	251,651
Creditors for Expenses		1,496,825	-	-	1,496,825	854,188
Insurance Fund		3,437,568	-	-	3,437,568	2,563,787
PKSF Advance		1,879,702	-	-	1,879,702	5,516,743
Bits Receivable on ENRICH		7,259,142	-	-	7,259,142	4,652,207
Interest on Member Savings		9,280,429	-	-	9,280,429	6,834
Service charge on PKSF Loan		6,006,338	-	-	6,006,338	5,598,687
Service charge on Housing Loan		83,127	-	-	83,127	85,932
Interest on other loans		797,837	-	-	797,837	1,310,551
Interest on Bank loan		1,023,128	-	-	1,023,128	437,567
Salary & Allowance		48,268,058	2,968,394	3,464,093	52,698,545	38,131,584
Office Rent		1,019,816	99,316	356,600	1,474,732	2,028,462
Repair and Maintenance		1,259,991	-	101,906	1,361,897	1,129,047
Electricity, Gas & Water Bill		471,186	4,581	47,207	522,974	381,049
Postage, Telephone & Internet		1,235,420	17,387	7,820	1,260,627	976,945
Entertainment		454,246	35,486	53,256	542,988	573,332
Printing & Stationery		1,369,704	14,660	256,729	1,641,093	1,002,247
Fuel and maintenance		703,151	108,858	74,966	886,975	-
Travelling, transportation and per diem		1,130,376	317,508	690,857	2,098,739	939,403
Newspaper and Periodicals		55,677	-	-	55,677	627,960
Bank Charges & Commission		258,964	13,040	230,657	502,661	372,185
Training Expenses		881,879	2,741,278	203,515	3,826,672	698,083
Meeting & Seminar Expenses		284,452	-	150,000	434,452	212,425
Legal Expenses		465,025	-	-	465,025	514,295
Registration Fee		20,250	10,000	-	30,250	163,262
Enrich Prog. Expenses		6,024,031	-	-	6,024,031	4,652,207
Provin Prog. Expenses		1,051,583	17,250	181,547	1,250,380	-
Audit fee		108,680	-	-	108,680	68,250
Rebate on Service Charge		7,097,418	-	-	7,097,418	7,161,307
Rebate on Motorcycle loan		44,000	-	-	44,000	24,000
Advertisement & Circulation		23,440	-	-	23,440	63,010
Automation charge		467,970	-	-	467,970	378,795
Tax & VAT		295,429	-	-	295,429	460,437
Gratuity		667,450	-	-	667,450	5,556,536
Contribution to Enrich prog.		409,372	-	-	409,372	1,129,132
Day Celebration		33,490	1,000	-	34,490	281,201
Health Service		231,709	-	-	231,709	-
Employee Recruitment		57,174	-	-	57,174	93,121
Miscellaneous Expenses		391,031	221,107	831,709	1,443,847	475,868
Dormitory Rent		1,363,961	-	-	1,363,961	-
Scholarship		384,000	-	-	384,000	-
Board Member Honorarium		37,500	-	19,800	57,300	-
Other Donation		135,806	-	-	135,806	-
Cultural Program		115,740	-	-	115,740	78,665
Development Fair		16,450	-	-	16,450	435,689





Payments	Notes	Micro Credit	General Fund & Project	Solar Home System	Total Amount	
					2019	2018
Teachers Salary		-	379,240	-	379,240	
School room rent		-	68,000	-	68,000	90,000
Project Proposal Cost		-	313,000	-	313,000	10,016
Conveyance of teachers		-	7,560	-	7,560	
Refreshers course		-	13,650	-	13,650	19,750
Overhead cost		-	6,723	-	6,723	
Loan Refund to ED		-	123,507	-	123,507	
Loan From Ratan		-	14,000	-	14,000	
Loan to GF		-	1,000	-	1,000	
ALO Project Exp		-	-	-	-	734
ALO Project Exp		-	-	-	-	460
Project Security Money		-	100,000	-	100,000	
Loan to PO		-	95,560	-	95,560	45,542
Staff Orientation		-	40,733	-	40,733	3,300
Motor Bike		-	5,519	-	5,519	351,830
Project Office Supply		-	69,258	-	69,258	
RDS Office Supply		-	30,816	-	30,816	
Other Service		-	59,507	-	59,507	4,000
Project Promotion Workshop		-	276,510	-	276,510	
Beneficiary Advisory Commeeel meeting		-	54,181	-	54,181	
Project Exp for TX		-	-	-	-	207,324
Beneficiary Survey		-	77,400	-	77,400	
Group revitalization		-	281,872	-	281,872	
Workshops on association election		-	305,009	-	305,009	
Leadership election		-	457,922	-	457,922	
Regular mentoring support to SHGs		-	564,537	-	564,537	
Workshop to sensitize LA on rights for marginalized groups		-	473,627	-	473,627	
On going mentoring of LA		-	52,323	-	52,323	
On going mentoring of CSD leaders		-	108,165	-	108,165	
Disseminate improved seed varieties		-	12,064	-	12,064	
Day long campaign		-	74,968	-	74,968	
Local consultations and focus group discussions		-	64,914	-	64,914	
Business startup materials		-	30,000	-	30,000	
Subsidy for ICS		-	1,300	-	1,300	
Administrative Exp		-	-	21,852,000	21,852,000	
Kathikha Expense		-	-	14,428,934	14,428,934	
Wages (Loading & Unloading)		-	-	5,372,901	5,372,901	
Interest expenses for IDCOL		-	-	831,331	831,331	
<b>Closing Balance:</b>						
Cash in Hand		26,184	5,116	1,536	32,836	582,620
Cash at Bank		4,112,051	1,675,276	23,959,257	29,746,584	22,210,682
<b>Total</b>		<b>1,298,304,147</b>	<b>14,919,433</b>	<b>222,951,008</b>	<b>1,536,174,588</b>	<b>1,173,893,988</b>

The Annexure Note 1 to 38 form an integral part of these financial Statements.

Finance Manager

  
ATA KHAN  
Finance Manager  
Rural Development Sherpur (RDS)  
Sherpur-2100

Dated: Dhaka,  
12 November 2019

Executive director

  
(MD. NOOR UDDIN)  
Executive Director  
RDS-Sherpur-2100

SIGNED IN TERMS OF OUR ANNEXED REPORT OF EVEN DATE

  
ATA KHAN & CO.  
Chartered Accountants

  
Chairman  
A.K.M. MUSADDIQUE FERDOUSE  
President  
RDS-Sherpur-2100

**RURAL DEVELOPMENT SANGSTHA (RDS)**  
Consolidated Statements of Changes in equity  
For the year ended 30 June 2019

Particulars	Micro Credit	General Fund & Project	Solar Home System	Grands Total
Net Opening Balance	76,406,800	2,796,706	22,133,042	101,336,548
Add: Surplus for the year	21,951,133	864,289	-	22,815,422
Profit For the Year	-	-	7,673,103	7,673,103
<b>Total</b>	<b>98,357,933</b>	<b>3,660,995</b>	<b>29,806,145</b>	<b>131,825,073</b>
Add: Addition During The Year	-	-	-	-
<b>Total</b>	<b>98,357,933</b>	<b>3,660,995</b>	<b>29,806,145</b>	<b>131,825,073</b>
Less: Adjustment During The Year	1,995,557	1,446,473	-	3,442,030
<b>Balance As at 30 June 2019</b>	<b>96,362,376</b>	<b>2,214,522</b>	<b>29,806,145</b>	<b>128,383,043</b>

Finance Manager  
  
**Farukur Razzak**  
 Finance Manager  
 Rural Development Sangstha (RDS)  
 Sherpur-2100

Dated: Dhaka,  
12 November 2019



Executive director  
  
**(MD. NOUR UDDIN)**  
 Executive Director  
 RDS-Sherpur-2100

Chairman  
  
**A.K.M. MUSADDIQUE FERROUSE**  
 President  
 RDS-Sherpur-2100

**RURAL DEVELOPMENT SANGSTHA (RDS)**

Consolidated Statement of Cash Flow  
For the year ended 30 June 2019.

Particulars	Micro Credit	Solar Home System	General Fund & Project	Grand Total
<b>A. CASH FLOW FROM OPERATING ACTIVITIES:</b>				
Excess of income over expenditure	9,182,003	7,673,103	864,289	17,719,395
Less Transfer to Advance from Donor			(1,446,473)	(1,446,473)
<b>Add: Amount Considered as Non Cash Items:</b>				
Loan Loss Provision	6,220,338	16,503,379	-	22,723,717
Depreciation & Others Adjustment	1,267,531	100,523	170,594	1,538,648
<b>Sub Total of Non Cash Items:</b>	<b>16,669,872</b>	<b>24,337,005</b>	<b>(411,590)</b>	<b>40,595,287</b>
Increase/Decrease In Loan Distributed to Beneficiaries	-	813,297	272,703	1,186,000
Loan Distributed to Members	(123,683,978)	-	-	(123,683,978)
Loan Distributed to Staff	171,747	-	-	171,747
Increase/Decrease In Advance, Deposit & Prepayment	225,880	3,767,600	10,000	4,003,480
Increase/Decrease in unsettled Advance	(123,586)	-	-	(123,586)
Increase/Decrease in Bill Receivable	(4,310,971)	-	(240,593)	(4,551,564)
Increase/Decrease in Loan to MC Fund	-	-	(800,000)	(800,000)
Increase/Decrease in others short term Loan	-	(3,908,201)	-	(3,908,201)
Increase/Decrease in Project Security	-	-	(100,000)	(100,000)
Increase/Decrease in Accounts Payable	-	12,047,484	-	12,047,484
Increase/Decrease in Interest Receivable from MC	-	-	(21,787)	(21,787)
Increase/Decrease in Accounts Receivable	-	4,039,212	-	4,039,212
Increase/Decrease in Loan from Ratan Grehayan Tahbil	-	-	(14,000)	(14,000)
Increase/Decrease in Loan from group member savings	-	-	(50,915)	(50,915)
Increase/Decrease in Loan from ED	-	-	(2,007)	(2,007)
Increase/Decrease in Loan from PC/PO	-	-	(49,162)	(49,162)
Increase/Decrease in Other Receivable	-	630,115	-	630,115
Increase/Decrease in Debt service Reserve Accounts	-	(806,421)	-	(806,421)
Increase/Decrease in PKSF Advance	1,120,298	-	-	1,120,298
Increase/Decrease in Inventories	-	1,448,603	-	1,448,603
Increase/Decrease in Provision Expenses	(899,807)	-	14,375	(885,432)
<b>Sub Total</b>	<b>(127,500,417)</b>	<b>18,131,689</b>	<b>(981,386)</b>	<b>(110,350,114)</b>
<b>Net Cash Flow From Operating Activities</b>	<b>(110,830,545)</b>	<b>42,468,694</b>	<b>(1,392,976)</b>	<b>(69,754,827)</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES:</b>				
Purchase of Fixed Assets	(4,027,471)	(969,968)	(5,519)	(5,002,958)
Investment in Fixed Deposit Reserved (FDR)	(6,904,346)	-	-	(6,904,346)
<b>Net Cash Flow From Investing Activities</b>	<b>(10,931,817)</b>	<b>(969,968)</b>	<b>(5,519)</b>	<b>(11,907,304)</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES:</b>				
Loan From PKSF	36,799,995	-	-	36,799,995
Loan From BB Housing	(448,000)	-	-	(448,000)
Loan Received From Commercial Bank	(5,000,000)	-	-	(5,000,000)
Loan From Other Fund	15,041,139	-	-	15,041,139
Gratuity Fund	4,094,169	-	-	4,094,169
Member Savings Deposits	52,096,343	-	-	52,096,343
Insurance	5,513,342	-	-	5,513,342
Other Loans- Short Term	-	-	-	-
Advance from donar	-	-	1,412,417	1,412,417
Loan from Housing Fund	-	-	-	-
Loan from IDCOL	-	(23,277,649)	-	(23,277,649)
<b>Net Cash Flow From Financing Activities</b>	<b>108,096,988</b>	<b>(23,277,649)</b>	<b>1,412,417</b>	<b>86,231,756</b>
<b>Net Cash Increase/Decrease (A+B+C)</b>	<b>(13,665,374)</b>	<b>18,221,077</b>	<b>13,922</b>	<b>4,569,625</b>
Opening Cash & Bank Balance	17,803,609	5,739,716	1,666,470	25,209,795
<b>Closing Cash &amp; Bank Balance</b>	<b>4,138,235</b>	<b>23,960,793</b>	<b>1,680,392</b>	<b>29,779,420</b>

Finance Manager



Dated: Dhaka,  
12 November 2019  
Pallab Karmakar  
Finance Manager  
Rural Development Sangstha (RDS)  
Sherpur-2100

Executive director



(MD. NOUR UDDIN)  
Executive Director  
RDS-Sherpur-2100

Chairman



A.K.M. MUSADDIQUE FERDOUSE  
President  
RDS-Sherpur-2100



**RURAL DEVELOPMENT SANGSTHA (RDS)**

**Notes to the Consolidated Financial Statements**  
As At and for the year ended 30 June 2019

**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-10<sup>th</sup> October, 1993. It is being carried out since its inception its activities within the area of Project & Programme activities through thirty seven Branches situated at Sherpur, Jamalpur, Tangail, Maymensingh, Joypurhat, Pabna, Dinajpur, & Kisoregonj district in Bangladesh.

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

**2.00 Corporate Information of Rural Development Sangstha (RDS):**

Name of the MFI	<b>Rural Development Sangstha (RDS)</b>
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 <sup>th</sup> 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 <sup>th</sup> May, 2013.
Nature of operations (programs)	Micro Credit Program
Statutory Audit conducted up to	30.06.2019
Name of the statutory auditor for the last year	J. R. Chowdhury & Co. Chartered Accountants
Name of the statutory auditor for the current year	ATA Khan & Co. Chartered Accountants
No. of Executive Committee meeting held FY 2018-2019	20
Date of last AGM held	22.04.2019

**List of Executive Committee Members**

Name	Qualification	Designation	Professions	Present Address
Advocate Mosaddek Ferdowsi	BA, LLB	Chairman	Lawyer	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Lutfunnahar	BA, B. ED	Vice-Chairman	Retireed Teacher	Vill: Tatalpur 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, M. Ed	Treasurer	Teacher	Vill: Nagpara P.O: Sherpur Town P.S + Dist: Sherpur
Advocate Prodip Dey Krisna	BA, LLB	Member	Lawyer	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Sahadat Hossain Bakul	HSC	Member	Business	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Tarun Chawkraborty	M.Com	Member	Teacher	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Ad.Nour -e-Alam Hera	M. Com ,LLB	Member	Lawyer	Vill: Gridda Narayanpur P.O: Sherpur Town P.S + Dist: Sherpur
Niur Samsunnahar	HSC	Member	Social Workers	Vill: Kharam pur 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 2017 to 30 June 2018 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 2018 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 2018 to 30 June 2019.

**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 Grant/ donation Accounting:**

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

**5.00 General:**

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



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>6.00</b>	<b>Property, Plant and Equipment:</b>				
	Balance as on 01 July 2018	14,795,846	1,358,868	7,118,910	23,748,554
	Add: Addition during the year	4,027,471	5,519	1,114,868	5,147,858
		18,823,317	1,364,387	8,233,778	28,896,412
	Less: Transfer during the year	-	-	144,900	144,900
	<b>Balance as on 30 June 2019</b>	<b>18,823,317</b>	<b>1,364,387</b>	<b>8,088,878</b>	<b>28,276,582</b>
	<b>Depreciation:</b>				
	Balance as on 01 July 2018	2,506,515	366,775	264,824	3,138,114
	Add: Addition during the year	1,212,160	170,594	220,065	1,602,819
		3,718,675	537,369	484,889	4,740,933
	Less: Transfer During the year	191,471	-	59,542	251,013
	<b>Balance as on 30 June 2019</b>	<b>3,527,204</b>	<b>537,369</b>	<b>425,347</b>	<b>4,489,920</b>
	<b>Written Down Value</b>	<b>15,296,113</b>	<b>827,018</b>	<b>7,663,531</b>	<b>23,786,662</b>
<b>6.01</b>	<b>Amortization Fund</b>				
	Balance as on 01 July 2018	-	-	-	-
	Add: Transfer from depreciation	191,471	-	-	191,471
	Add: Amortization during the year	55,371	-	-	55,371
	<b>Balance as on 30 June 2019</b>	<b>246,842</b>	<b>-</b>	<b>-</b>	<b>246,842</b>
<b>7.00</b>	<b>Other Non current Assets</b>				
	Balance as at 01 July 2019	-	-	-	-
	Add: Addition During the Year	-	-	9,510,255	9,510,255
		-	-	9,510,255	9,510,255
	Less: Adjustment During the year	-	-	4,039,212	4,039,212
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>-</b>	<b>5,471,043</b>	<b>5,471,043</b>
<b>8.00</b>	<b>Loan to Members</b>				
	Balance as on 01 July 2018	398,152,980	-	19,798,949	417,951,929
	Add: Disbursement during the year	921,401,000	2,727,703	15,071,903	939,200,606
		1,319,553,980	2,727,703	34,870,852	1,357,152,535
	Less: Recovery during the year	796,241,050	2,727,703	913,297	-
	Less: Write off during the year	1,475,972	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>521,836,958</b>	<b>-</b>	<b>33,957,555</b>	<b>555,794,513</b>
<b>8.01</b>	<b>Loan to Members (Jagoron)</b>				
	Balance as on 01 July 2018	255,908,849	-	-	255,908,849
	Add: Disbursement during the year	651,446,000	-	-	651,446,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		907,354,849	-	-	907,354,849
	Less: Recovery during the year	543,740,004	-	-	543,740,004
	Less: Write off during the year	1,084,205	-	-	1,084,205
	<b>Balance as on 30 June 2019</b>	<b>362,530,640</b>	<b>-</b>	<b>-</b>	<b>362,530,640</b>
<b>8.02</b>	<b>Loan to Members Agrosor)</b>				
	Balance as on 01 July 2018	91,842,499	-	-	91,842,499
	Add: Disbursement during the year	213,583,000	-	-	213,583,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		305,425,499	-	-	305,425,499
	Less: Recovery during the year	182,358,933	-	-	182,358,933
	Less: Write off during the year	300,218	-	-	300,218
	<b>Balance as on 30 June 2019</b>	<b>122,766,348</b>	<b>-</b>	<b>-</b>	<b>122,766,348</b>

Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>8.03</b>	<b>Loan to Membersb ( Bunaid)</b>				
	Balance as on 01 July 2018	7,400,174	-	-	7,400,174
	Add: Disbursement during the year	16,654,000	-	-	16,654,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		<b>24,054,174</b>	-	-	<b>24,054,174</b>
	Less: Recovery during the year	15,662,775	-	-	15,662,775
	Less: Write off during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>8,391,399</b>	-	-	<b>8,391,399</b>
<b>8.04</b>	<b>Loan to Members (Sufolon)</b>				
	Balance as on 01 July 2018	7,420,000	-	-	7,420,000
	Add: Disbursement during the year	20,013,000	-	-	20,013,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		<b>27,433,000</b>	-	-	<b>27,433,000</b>
	Less: Recovery during the year	15,446,000	-	-	15,446,000
	Less: Write off during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>11,987,000</b>	-	-	<b>11,987,000</b>
<b>8.05</b>	<b>Loan to Members ( Enrich IGA)</b>				
	Balance as on 01 July 2018	9,004,028	-	-	9,004,028
	Add: Disbursement during the year	16,545,000	-	-	16,545,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		<b>25,549,028</b>	-	-	<b>25,549,028</b>
	Less: Recovery during the year	15,622,218	-	-	15,622,218
	Less: Write off during the year	91,549	-	-	91,549
	<b>Balance as on 30 June 2019</b>	<b>9,835,261</b>	-	-	<b>9,835,261</b>
<b>8.06</b>	<b>Loan to Members (Enrich LJ)</b>				
	Balance as on 01 July 2018	165,211	-	-	165,211
	Add: Disbursement during the year	60,000	-	-	60,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		<b>225,211</b>	-	-	<b>225,211</b>
	Less: Recovery during the year	206,880	-	-	206,880
	Less: Write off during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>18,331</b>	-	-	<b>18,331</b>
<b>8.07</b>	<b>Loan to Members (Enrich AC)</b>				
	Balance as on 01 July 2018	823,138	-	-	823,138
	Add: Disbursement during the year	580,000	-	-	580,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		<b>1,403,138</b>	-	-	<b>1,403,138</b>
	Less: Recovery during the year	978,427	-	-	978,427
	Less: Write off during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>424,711</b>	-	-	<b>424,711</b>
<b>8.08</b>	<b>Loan to Members (SDL)</b>				
	Balance as on 01 July 2018	21,235,118	-	-	21,235,118
	Add: Disbursement during the year	-	-	-	-
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		<b>21,235,118</b>	-	-	<b>21,235,118</b>
	Less: Recovery during the year	19,651,261	-	-	19,651,261
	Less: Write off during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>1,583,857</b>	-	-	<b>1,583,857</b>

Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>8.09</b>	<b>Loan to Members (Housing)</b>				
	Balance as on 01 July 2018	4,353,963	-	-	4,353,963
	Add: Disbursement during the year	2,520,000	-	-	2,520,000
	Add: Prior Adjustment during the year (TR)	-	-	-	-
		6,873,963	-	-	6,873,963
	Less: Recovery during the year	2,574,552	-	-	2,574,552
	Less: Write off during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>4,299,411</b>	<b>-</b>	<b>-</b>	<b>4,299,411</b>
<b>9.00</b>	<b>Loan to MC</b>				
	Balance as on 01 July 2018	-	-	-	-
	Add: Addition during the year	-	1,500,000	-	1,500,000
		-	1,500,000	-	1,500,000
	Less: Adjustment during the year Inter-Transaction	-	700,000	-	700,000
		-	-	-	800,000
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>800,000</b>	<b>-</b>	<b>-</b>
<b>10.00</b>	<b>Investments Fixed Deposits Short Term:</b>				
	Balance as on 01 July 2018	26,204,610	-	-	26,204,610
	Add: Receivable during the year	17,853,007	-	-	17,853,007
		44,057,617	-	-	44,057,617
	Less: Adjust during the year	10,948,661	-	-	10,948,661
	<b>Balance as on 30 June 2019</b>	<b>33,108,956</b>	<b>-</b>	<b>-</b>	<b>33,108,956</b>
<b>10.01</b>	<b>Savings:(FDR):</b>				
	Balance as on 01 July 2016	16,173,397	-	-	16,173,397
	Add: Invested to FDR during the year	9,320,081	-	-	9,320,081
	Add: Interest on FDR during the year	-	-	-	-
		25,493,478	-	-	25,493,478
	Less: Encashment during the year	3,651,161	-	-	3,651,161
	<b>Balance as on 30 June 2019</b>	<b>21,842,317</b>	<b>-</b>	<b>-</b>	<b>21,842,317</b>
<b>10.02</b>	<b>Statutory Reserve Fund Investment</b>				
	Balance as on 01 July 2018	10,031,213	-	-	10,031,213
	Add: Receivable during the year	8,532,926	-	-	8,532,926
		18,564,139	-	-	18,564,139
	Less: Adjust during the year	7,297,500	-	-	7,297,500
	<b>Balance as on 30 June 2019</b>	<b>11,266,639</b>	<b>-</b>	<b>-</b>	<b>11,266,639</b>
<b>11.00</b>	<b>Interest Receivable</b>				
	Balance as on 01 July 2018	-	-	792,912	792,912
	Add: Receivable during the year	-	21,787	162,797	184,584
		-	21,787	955,709	977,496
	Less: Adjust during the year	-	-	792,912	792,912
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>21,787</b>	<b>162,797</b>	<b>184,584</b>
<b>12.00</b>	<b>Short Term Loan</b>				
	Bycycle Loan	-	-	-	-
	Motor cycle Loan	-	-	12,000	12,000
	Loan to Bio-Gas Project	-	-	124,251	124,251
	Loan to Improve Cook Stove project	-	-	200,000	200,000
	Loan to Micro credit Project	-	-	7,000,000	7,000,000
	Less: Inter-transaction	-	-	-	7,000,000
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>7,336,251</b>	<b>336,251</b>



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>12.01</b>	<b>Motor cycle Loan</b>				
	Balance as on July 01, 2018	-	-	103,799	-
	Add: Addition During the Year	-	-	-	-
		-	-	103,799	103,799
	Less: Adjustment During the year	-	-	91,799	91,799
	Balance as on 30 June 2019	-	-	12,000	12,000
<b>12.02</b>	<b>Loan to Bio-Gas Project</b>				
	Balance as on July 01, 2018	-	-	124,251	-
	Add: Addition During the Year	-	-	-	-
		-	-	124,251	124,251
	Less: Adjustment During the year	-	-	-	-
	Balance as on June 30, 2019	-	-	124,251	124,251
<b>12.03</b>	<b>Loan to Improve Cook Stove project</b>				
	Balance as on July 01, 2018	-	-	200,000	-
	Add: Addition During the Year	-	-	-	-
		-	-	200,000	200,000
	Less: Adjustment During the year	-	-	-	-
	Balance as on June 30, 2019	-	-	200,000	200,000
<b>12.04</b>	<b>Loan to Micro credit Project</b>				
	Balance as on July 01, 2018	-	-	3,000,000	3,000,000
	Add: Addition During the Year	-	-	16,850,000	16,850,000
		-	-	19,850,000	19,850,000
	Less: Adjustment During the year	-	-	12,850,000	12,850,000
	Less: Inter-transaction	-	-	-	7,000,000
	Balance as on June 30, 2019	-	-	7,000,000	-
<b>13.00</b>	<b>Other Short Term Loan :( employee )</b>				
	Balance as on 01 July 2018	1,175,912	-	-	1,175,912
	Add:Lending during the year	406,000	-	-	406,000
		1,581,912	-	-	1,581,912
	Less: Recovery during the year	577,747	-	-	577,747
	Balance as on 30 June 2019	1,004,165	-	-	1,004,165
<b>13.01</b>	<b>Other Short Term Loan:( Motor Cycle )</b>				
	Balance as on 01 July 2018	1,015,739	-	-	1,015,739
	Add:Lending during the year	220,000	-	-	220,000
		1,235,739	-	-	1,235,739
	Less: Recovery during the year	434,323	-	-	434,323
	Balance as on 30 June 2019	801,416	-	-	801,416
<b>13.02</b>	<b>Other Short Term Loan:( By cycle)</b>				
	Balance as on 01 July 2018	150,167	-	-	150,167
	Add:Lending During the Year	72,000	-	-	72,000
		222,167	-	-	222,167
	Less: Recovery During the Year	124,108	-	-	124,108
	Balance as on 30 June 2019	98,059	-	-	98,059
<b>13.03</b>	<b>Other Short Term Loan:( Mobile )</b>				
	Balance as on 01 July 2018	10,006	-	-	10,006
	Add:Lending during the year	114,000	-	-	114,000
		124,006	-	-	124,006
	Less: Recovery during the year	19,316	-	-	19,316
	Balance as on 30 June 2019	104,690	-	-	104,690

Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>14.00</b>	<b>Accounts Receivables :</b>				
	Opening balance	3,254,133	-	-	3,254,133
	Add: Adjusted during the year	7,259,142	-	-	7,259,142
		10,513,275	-	-	10,513,275
	Less: Adjust during the year	2,948,171	-	-	2,948,171
	<b>Balance as on 30 June 2019</b>	<b>7,565,104</b>	<b>-</b>	<b>-</b>	<b>7,565,104</b>
<b>15.00</b>	<b>Advances, Deposits and Prepayments</b>				
	Balance as on 01 July 2018	650,918	10,000	5,104,159	5,765,077
	Add: Paid during the year	3,551,863	-	4,104,228	7,656,091
		4,202,781	10,000	9,208,387	13,421,168
	Less: Realised during the year	3,777,743	10,000	7,871,828	11,659,571
	<b>Balance as on 30 June 2019</b>	<b>425,038</b>	<b>-</b>	<b>1,336,559</b>	<b>1,761,597</b>
<b>16.00</b>	<b>Project Security</b>				
	Balance as on 01 July 2018	-	100,000	-	100,000
	Add: Addition during the year	-	100,000	-	100,000
		-	200,000	-	200,000
	Less: Adjustment during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>200,000</b>	<b>-</b>	<b>200,000</b>
<b>17.00</b>	<b>Inventories :</b>				
	Opening balance	-	-	2,307,828	2,307,828
	Add: Purchase during the year	-	-	75,738,690	75,738,690
	Add: Sales Return	-	-	-	-
		-	-	78,046,518	78,046,518
	Less: cost of good sold	-	-	77,187,293	77,187,293
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>-</b>	<b>859,225</b>	<b>859,225</b>
<b>18.00</b>	<b>Debt Service Reserve Account :</b>				
	Prime Bank Ltd. (Account No. 4525)				
	Opening balance	-	-	10,050,925	10,050,925
	Add: Dipoite during the year	-	-	806,421	806,421
	Add: Interest during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>-</b>	<b>10,857,346</b>	<b>10,857,346</b>
<b>19.00</b>	<b>Unsettled Advance</b>				
	Balance as on 01 July 2018	224,552	-	-	224,552
	Add: Paid during the year	153,586	-	-	153,586
		378,138	-	-	378,138
	Less: Realised during the year	30,000	-	-	30,000
	<b>Balance as on 30 June 2019</b>	<b>348,138</b>	<b>-</b>	<b>-</b>	<b>348,138</b>
<b>20.00</b>	<b>Bill Receivable</b>				
	Balance as on 01 July 2018	-	-	-	-
	Add: Addition during the year	-	240,593	-	240,593
		-	240,593	-	240,593
	Less: Adjustment during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>240,593</b>	<b>-</b>	<b>240,593</b>
<b>21.00</b>	<b>Cash &amp; Cash Equivalants</b>				
	Cash In Hand	26,184	5,116	1,536	32,836
	Cash in Bank	4,112,051	1,675,276	23,959,257	29,746,584
	<b>Total</b>	<b>4,138,235</b>	<b>1,680,392</b>	<b>23,960,793</b>	<b>29,779,420</b>

Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>21.01</b>	<b>Cash in Hand</b>				
	Head Office	-	-	1,536	6,852
	Unit Office	-	-	-	1,875,276
	<b>Total</b>	-	-	<b>1,536</b>	<b>1,536</b>
<b>21.02</b>	<b>Cash at Bank</b>				
	Head Office	-	-	6,106,103	6,106,103
	Unit Office	-	-	17,853,154	17,853,154
	<b>Total</b>	-	-	<b>23,959,257</b>	<b>23,959,257</b>

**21.2.1 Head Office & Unit Branch**  
Head Office

Name of Bank & Account No.	Name of Branch	Amount in Taka
Head Office (Prime bank A/C No 51131070004236)	Head Office	6,049,173
Head Office ( Sonali Bank A/C No 620183000126)		56,930
	<b>Total</b>	<b>6,106,103</b>
<b>Unit Offices</b>	<b>Name of Branch</b>	
Sonali Bank Ltd A/C No 6201100027863	Sherpur	6,193,087
Sonali Bank Ltd A/C No 5205100009245	Nalitabari	1,886
Sonali Bank Ltd A/C No 6202100007025	Jhenagati	5,086
Sonali Bank Ltd A/C No 6207200001227	Sribordi	6,356
Sonali Bank Ltd A/C No 100012782	Boxigong	10,798
Sonali Bank Ltd A/C No 200001938	Samara	6,615
Sonali Bank Ltd A/C No 001018583	Dewangong	4,358
Bangladesh Krishi Bank A/C No 12820	Nandina	9,228
Sonali Bank Ltd A/C No 2613100013265	Madargong	13,345
Bangladesh Krishi Bank A/C No STD 04	Austradhur	630
Sonali Bank Ltd A/C No 6202100007869	Nenni	4,912
Bangladesh Krishi Bank A/C No 93	Dhorai	46,880
Sonali Bank Ltd A/C No 3315002184849	Begunbari	14,267
Sonali Bank Ltd A/C No 100011003	Rajbpur	9,256
Sonali Bank Ltd A/C No 521634140752	Datvanga	19,006
Sonali Bank Ltd A/C No 6207200001377	Kamajhora	12,437
Sonali Bank Ltd A/C No 100005325	Haluaqhat	1,200
Sonali Bank Ltd A/C No 100011742	Asim	7,521
Sonali Bank Ltd A/C No 1807702001479	Chirbandar	5,774,530
Sonali Bank Ltd A/C No 1816802000569	Khansama	5,718,725
	<b>Total</b>	<b>17,860,123</b>



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>22.00</b>	<b>Cumulative Surplus :</b>				
	Balance as on 01 July 2018	86,726,139	2,796,706	22,133,042	111,655,887
	Add: Excess of income over Exp.	9,182,003	864,289	7,673,103	17,719,395
		<b>95,908,142</b>	<b>3,660,995</b>	<b>29,806,145</b>	<b>129,375,282</b>
	Less: Stationery Reserve	918,200	1,446,473	-	2,364,673
	<b>Balance as on 30 June 2019</b>	<b>94,989,942</b>	<b>2,214,522</b>	<b>29,806,145</b>	<b>127,010,609</b>
<b>23.00</b>	<b>Statutory Reserve</b>				
	Balance as on 01 July 2018	9,636,237	-	-	9,636,237
	Add: Lending during the year	918,200	-	-	918,200
		<b>10,554,437</b>	-	-	<b>10,554,437</b>
	Less: Recovery during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>10,554,437</b>	-	-	<b>10,554,437</b>
<b>24.00</b>	<b>Loans from PKSF:</b>				
	Balance as on 01 July 2018	138,770,823	-	-	138,770,823
	Add: Received during the year	115,300,000	-	-	115,300,000
		<b>254,070,823</b>	-	-	<b>254,070,823</b>
	Less: Refund during the year	78,500,005	-	-	78,500,005
	<b>Balance as on 30 June 2019</b>	<b>175,570,818</b>	-	-	<b>175,570,818</b>
	Non current	84,508,327	-	-	84,508,327
	Current	<b>91,062,491</b>	-	-	<b>91,062,491</b>
<b>25.00</b>	<b>Advance From Donor :</b>				
	Balance as at 01 July 2019	-	-	-	-
	Add: Adjustment during the year	-	1,446,473	-	1,446,473
	Add: Received during the year	-	8,570,124	-	8,570,124
		-	<b>10,016,597</b>	-	<b>10,016,597</b>
	Less: Refund during the year	-	8,604,180	-	8,604,180
	<b>Balance as on 30 June 2019</b>	-	<b>1,412,417</b>	-	<b>1,412,417</b>
<b>26.00</b>	<b>Loans from Bangladesh Bank:</b>				
	Balance as on 01 July 2018	4,960,000	-	-	4,960,000
	Add: Received during the year	2,520,000	-	-	2,520,000
	Add: Interest Charged	83,127	-	-	83,127
		<b>7,563,127</b>	-	-	<b>7,563,127</b>
	Less: Repayment during the year	2,968,000	-	-	2,968,000
	<b>Balance as on 30 June 2019</b>	<b>4,595,127</b>	-	-	<b>4,595,127</b>
	Non current	3,518,000	-	-	3,518,000
	Current	<b>994,000</b>	-	-	<b>994,000</b>
<b>27.00</b>	<b>Loan From IDCOL</b>				
	Balance as on July 01, 2018	-	-	37,219,496	37,219,496
	Add: Addition During the Year	-	-	-	-
		-	-	<b>37,219,496</b>	<b>37,219,496</b>
	Less: Adjustment During the year	-	-	23,277,649	23,277,649
	<b>Balance as on June 30, 2019</b>	-	-	<b>13,941,847</b>	<b>13,941,847</b>
<b>27.01</b>	<b>Non Current Liabilities</b>	-	-	-	-
<b>27.02</b>	<b>Current Liabilities</b>	-	-	<b>10,000,000</b>	<b>10,000,000</b>

Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>28.00</b>	<b>Advance from PKSF :</b>				
	Balance as at 01 July 2019	1,879,702	-	-	1,879,702
	Add: Received during the year	3,000,000	-	-	3,000,000
		4,879,702	-	-	4,879,702
	Less: Refund during the year	1,879,702	-	-	1,879,702
	<b>Balance as on 30 June 2019</b>	<b>3,000,000</b>	<b>-</b>	<b>-</b>	<b>3,000,000</b>
	<b>Non current</b>	<b>3,000,000</b>	<b>-</b>	<b>-</b>	<b>3,000,000</b>
<b>29.00</b>	<b>Loans from Commercial Bank:</b>				
	Balance as on 01 July 2018	15,000,000	-	-	15,000,000
	Add: Received during the year	5,000,000	-	-	5,000,000
	Add: Interest Charged	-	-	-	-
		20,000,000	-	-	20,000,000
	Less: Repayment during the year	10,000,000	-	-	10,000,000
	<b>Balance as on 30 June 2019</b>	<b>10,000,000</b>	<b>-</b>	<b>-</b>	<b>10,000,000</b>
	<b>Non current</b>				
	<b>Current</b>	<b>10,000,000</b>			<b>10,000,000</b>
<b>30.00</b>	<b>Loan From Other Sources</b>				
	Balance as on 01 July 2018	12,150,000	-	-	12,150,000
	Add: Lending during the year	48,891,139	-	-	48,891,139
		61,041,139	-	-	61,041,139
	Less: Recovery during the year	33,850,000	-	-	33,850,000
	Less: Inter-transaction	-	-	-	7,800,000
	<b>Balance as on 30 June 2019</b>	<b>27,191,139</b>	<b>-</b>	<b>-</b>	<b>19,391,139</b>
	<b>Current</b>	<b>27,191,139</b>	<b>-</b>	<b>-</b>	<b>19,391,139</b>
<b>31.00</b>	<b>Member Savings</b>				
	Balance as on 01 July 2018	157,863,752	-	-	157,863,752
	Add: Received during the year	150,600,825	-	-	150,600,825
	Add: Interest Paid	9,280,429	-	-	9,280,429
		317,745,006	-	-	317,745,006
	Less: Refund during the year	107,784,911	-	-	107,784,911
	<b>Balance as on 30 June 2019</b>	<b>209,960,095</b>	<b>-</b>	<b>-</b>	<b>209,960,095</b>
<b>32.00</b>	<b>Provision for Expenses</b>				
	Balance as at 01 July 2019	10,080,875	17,250	-	10,108,125
	Add: Provision during the year	7,712,410	14,375	-	7,726,785
		17,803,285	31,625	-	17,834,910
	Less: Payment during the year	16,099	-	-	16,099
	Less: Amount Write off during the year	1,475,973	-	-	1,475,973
	<b>Balance as on 30 June 2019</b>	<b>16,311,213</b>	<b>31,625</b>	<b>-</b>	<b>16,342,838</b>
<b>33.00</b>	<b>Provision &amp; Accruals</b>				
	Balance as on 01 July 2018	-	-	17,461,926	17,461,926
	Add: Addition During the Year	-	-	16,522,129	16,522,129
		-	-	33,984,055	33,984,055
	Less: Adjustment During the year	-	-	18,750	18,750
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>-</b>	<b>33,965,305</b>	<b>33,965,305</b>
<b>33.01</b>	<b>Provision- Item wise</b>				
	Provision- Item wise		Opening balance	Addition	Adjustment
	Accrued Expenses		26,500	-	18,750
	Provision for Loan Loss		17,435,426	16,522,129	-
	<b>Total</b>		<b>17,461,926</b>	<b>16,522,129</b>	<b>18,750</b>

Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
<b>34.00</b>	<b>Gratuity Fund</b>				
	Balance as on 01 July 2018	-	-	-	-
	Add: Lending during the year	4,761,619	-	-	4,761,619
		4,761,619	-	-	4,761,619
	Less: Recovery during the year	667,450	-	-	667,450
	<b>Balance as on 30 June 2019</b>	<b>4,094,169</b>	<b>-</b>	<b>-</b>	<b>4,094,169</b>
<b>35.00</b>	<b>Creditors For Exp.</b>				
	Balance as on 01 July 2018	1,496,825	-	-	1,496,825
	Add: Lending during the year	597,018	-	-	597,018
		2,093,843	-	-	2,093,843
	Less: Recovery During the Year	1,496,825	-	-	1,496,825
	<b>Balance as on June 30, 2019</b>	<b>597,018</b>	<b>-</b>	<b>-</b>	<b>597,018</b>
<b>36.00</b>	<b>Insurance</b>				
	Balance as on 01 July 2018	21,181,692	-	-	21,181,692
	Add: Lending during the year	8,950,910	-	-	8,950,910
		30,132,602	-	-	30,132,602
	Less: Recovery during the year	3,437,568	-	-	3,437,568
	<b>Balance as on 30 June 2019</b>	<b>26,695,034</b>	<b>-</b>	<b>-</b>	<b>26,695,034</b>
<b>37.00</b>	<b>Loans from PO/PC:</b>				
	Balance as on 01 July 2018	-	160,388	-	160,388
	Add: Received during the year	-	46,398	-	46,398
		-	206,786	-	206,786
	Less: Refund during the year	-	95,560	-	95,560
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>111,226</b>	<b>-</b>	<b>111,226</b>
<b>38.00</b>	<b>Accounts Payable</b>				
	Balance as on 01 July 2018	-	-	926,271	926,271
	Add: Addition during the year	-	-	57,676,383	57,676,383
		-	-	58,602,654	58,602,654
	Less: Adjustment during the year	-	-	45,628,899	45,628,899
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>-</b>	<b>12,973,755</b>	<b>12,973,755</b>
<b>39.00</b>	<b>Others Liabilities</b>				
	Balance as at 01 July 2019	-	-	918,048	918,048
	Add: Additon during the year	-	-	-	-
		-	-	918,048	918,048
	Less: Paid during the year	-	-	-	-
	<b>Balance as on 30 June 2019</b>	<b>-</b>	<b>-</b>	<b>918,048</b>	<b>918,048</b>
<b>39.01</b>	<b>Other Liabilities (party wise)</b>				
	Risk Fund	-	-	371,172	371,172
	Gratuity Fund	-	-	546,876	546,876
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>918,048</b>	<b>918,048</b>



**RURAL DEVELOPMENT SANGSTHA (RDS)**

Consolidated Statement of Fixed Asset  
As on 30 June 2019

Project Name	Sl. No.	Particular	Value at Cost (Tk.)				Rate of Dep.	Depreciation		Written Down Value 30.06.19		
			As at 01.07.18	Addition	Disposal	As at 30.06.19		As at 01.07.18	Provision Adjust		As at 30.06.19	
Microcredit	1	Land	4,708,000	3,000,000	-	7,708,000	0%	-	-	7,708,000		
	2	Building	1,168,965	275,337	-	1,168,965	4%	31,491	-	413,170		
	3	Computer & Printer	1198725	331,751	400	1,474,112	20%	148,455	-	737,957		
	4	Furniture and Fixture	2,023,781	327,588	5,400	2,355,132	10%	137,923	-	916,657		
	5	Electric Equipment	1,591,875	20,000	-	1,913,863	15%	162,919	-	728,049		
	6	Software	455,000	-	-	475,000	20%	55,372	-	1,185,814		
	7	Vehicle	3,649,700	78,545	-	3,649,700	20%	729,940	-	246,842		
	8	Office equipment	-	78,545	-	78,545	20%	1,431	-	729,940		
		<b>Sub Total of Micro Credit</b>	<b>14,795,846</b>	<b>4,033,271</b>	<b>5,800</b>	<b>18,823,317</b>		<b>1,267,531</b>	<b>-</b>	<b>3,774,046</b>	<b>15,049,271</b>	
General Fund	1	Furniture & Fixtures	183,841	-	-	183,841	10%	6,911	-	121,641	62,200	
	2	Office Equipment Laptop	229,797	-	-	229,797	15%	10,818	-	168,493	61,304	
	3	Motor Cycle	107,500	-	-	107,500	20%	4,085	-	91,295	16,205	
		<b>Total</b>	<b>521,138</b>	<b>-</b>	<b>-</b>	<b>521,138</b>		<b>21,814</b>	<b>-</b>	<b>381,429</b>	<b>139,709</b>	
VGD	1	Furniture	16,000	-	-	16,000	10%	1,467	-	2,800	13,200	
	2	Ceiling Fan	3,000	-	-	3,000	15%	325	-	1,157	1,843	
	3	Camera	18,000	-	-	18,000	15%	1,951	-	6,948	11,054	
		<b>Total</b>	<b>37,000</b>	<b>-</b>	<b>-</b>	<b>37,000</b>		<b>3,743</b>	<b>-</b>	<b>10,903</b>	<b>26,097</b>	
Khamatyan	1	Furniture	99,250	-	-	99,250	10%	9,925	-	9,925	89,325	
	2	Motor Cycle	351,930	5,519	-	357,449	20%	69,514	-	69,514	287,935	
	3	Computer and equipment	223,600	-	-	223,600	20%	44,760	-	44,760	179,040	
	4	Multimedia	39,500	-	-	39,500	20%	7,900	-	7,900	31,600	
	5	Camera	36,300	-	-	36,300	15%	5,445	-	5,445	30,855	
	6	Mobile	49,950	-	-	49,950	15%	7,493	-	7,493	42,458	
		<b>Total</b>	<b>800,730</b>	<b>5,519</b>	<b>-</b>	<b>806,249</b>		<b>145,037</b>	<b>-</b>	<b>145,037</b>	<b>661,213</b>	
		<b>Sub Total of General Fund</b>	<b>1,358,868</b>	<b>5,519</b>	<b>-</b>	<b>1,364,387</b>		<b>170,594</b>	<b>-</b>	<b>537,369</b>	<b>827,018</b>	
Solar Home	1	Furniture, Fixture and Decoration	341,595	38,860	121,700	258,755	10%	12,400	15,850	55,072	84,978	173,777
	2	Computer & Laptop	60,000	64,688	-	144,688	20%	48,932	8,369	-	57,301	87,387
	3	Other office equipment	148,415	11,320	23,200	136,535	15%	52,794	15,871	4,470	64,195	72,340
	4	Battery Charger	79,400	-	-	79,400	15%	38,898	6,075	-	44,973	34,427
	5	Vehicle	869,500	-	-	869,500	20%	173,900	-	-	173,900	695,600
	6	Land	5,600,000	1,000,000	-	6,600,000	-	-	-	-	-	6,600,000
		<b>Sub Total of Solar Home System</b>	<b>7,118,910</b>	<b>1,114,868</b>	<b>144,900</b>	<b>8,088,878</b>		<b>264,824</b>	<b>220,065</b>	<b>59,542</b>	<b>425,347</b>	<b>7,663,531</b>
		<b>Grand Total</b>	<b>23,273,624</b>	<b>5,153,658</b>	<b>150,700</b>	<b>28,276,582</b>		<b>3,138,114</b>	<b>1,658,190</b>	<b>59,542</b>	<b>4,736,762</b>	<b>23,539,820</b>

